



## Legal & General Affordable Homes' Board response to its Annual Complaint Performance and Service Improvement Report 2025/26

**The Board of Legal & General Affordable Homes welcomes the Annual Complaint Performance and Service Improvement Report 2025/26 and thanks colleagues across the business, our Management Provider partners and customers for their contributions. The report provides a transparent and balanced assessment of our complaint handling performance, learning and service improvements over the year.**

Effective complaint handling is central to delivering a positive customer experience and to understanding where our services need to improve. The Board recognises that complaint volumes increased significantly during 2025/26, both in absolute terms and when measured against the size of our homes portfolio. While some of this reflects the continued growth of the organisation, the Board is clear that the overall increase requires sustained focus and action.

The Board takes assurance from the improvements achieved during the year, including reduced response times at both Stage 1 and Stage 2, improved oversight of complaint handling by Management Providers and a measurable improvement in customer satisfaction with complaint handling. The Board welcomes this progress but is clear that current satisfaction levels remain below expectations and that further improvement is required.

The report highlights that the key drivers of complaints continue to reflect core service areas that have the greatest impact on customers' day-to-day lives, particularly repairs, property condition, neighbourhood management and rent and service charge queries. The Board notes the shift from defects to repairs-related complaints as the portfolio matures and expects to see continued focus on improving communication, timeliness and quality of repairs.

The Board has reviewed the organisation's approach to referrals to the Housing Ombudsman Service and notes the single finding of maladministration during the year. It is reassured by the learning identified and the actions taken to strengthen rent account setup and oversight, including system improvements that have already delivered tangible benefits for customers.

The Board has also reviewed and approved the Housing Ombudsman Service Complaint Handling Code self-assessment for 2025/26. The self-assessment confirms that Legal & General Affordable Homes remains compliant with the requirements of the Complaint Handling Code. The Board welcomes the clear evidence base supporting this assessment and the strong focus on accessibility, fairness, learning and continuous improvement. The self-assessment is published alongside this report in line with the Code's requirements.

Customer feedback and involvement continue to be central to our approach. The Board welcomes the involvement of customers in reviewing the Complaints Policy, the establishment of the Customer Voice Panel and the increased transparency in reporting complaint performance. The feedback outlined in the report reinforces the importance of timely resolution, clear communication and delivery of promised actions, all of which are reflected in the priorities for the year ahead.

The Board notes the progress made against the commitments set out in the 2024/25 report and supports the service improvement priorities for 2026/27. These priorities appropriately focus on reducing complaint escalation, improving rent and service charge journeys, strengthening sales and staircasing communications, and further embedding customer involvement in complaint learning.

The Board accepts this report and the Housing Ombudsman Service self-assessment as a true and accurate reflection of complaint handling performance during 2025/26. It will continue to use this information to hold the organisation and its partners to account and to ensure that complaint learning drives meaningful and lasting improvements for customers.

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