

Legal & General Affordable Homes



# Annual Complaint and Service Improvement Report



2025/26

This document is an honest review of our complaint performance for the past year.

It shows how we handled your complaints, how we performed, and what we learned from the issues you raised between April 2025 and March 2026.

The report also speaks candidly about key areas where we need to improve, how your involvement can help us do better and what we're focusing on in 2026/27 to deliver better outcomes for you, our customers.

You'll also find a full explanation of our Stage 1 and Stage 2 complaints processes and how to access them if you have an issue.

At Legal & General Affordable Homes (L&G), we understand that when you make a complaint, it's because something hasn't gone as it should.

**Listening to your concerns, putting things right and learning from what went wrong is as important for us as it is for you. In fact, it is an essential part of how we work.**

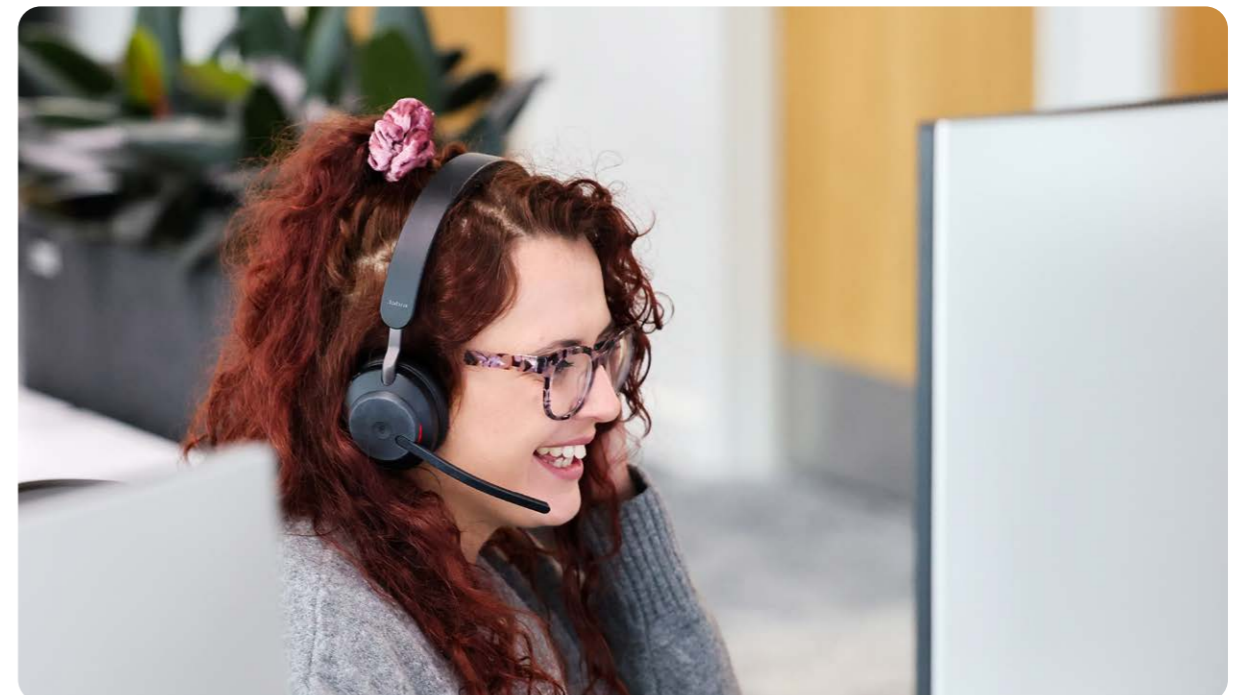
Our complaints service was created to resolve issues fairly and promptly, but it also plays a vital role in teaching us how we can improve the services we offer to all our customers. That's because every complaint you make helps us to understand where our processes, communication or delivery need to be better.

We also use the learnings from your complaints to strengthen the way we supervise the people who work with us.

Day-to-day housing management services are delivered by Management Provider partners on our behalf. However, while they manage these services locally, we remain fully accountable for the experience you have as a customer, so we're keen to make sure they get it right.

We have adopted the Housing Ombudsman definition of a complaint, which is:

An expression of dissatisfaction, however made, about the standard of service, actions or lack of action by the organisation, its own staff, or those acting on its behalf, affecting an individual resident or group of residents.



# A summary of the year

Over the past 12 months, we've improved our complaints\* system to make sure that service failures are promptly addressed.

We learned from your complaints, and we shared those learnings within our own organisation and with our partners.

Our aim is not only to resolve your individual issues, but to act on your feedback and prevent similar problems arising for other customers.

During 2025/26, we successfully resolved 481 Stage 1 complaints and 164 Stage 2 complaints. These figures represent a significant increase in the number of complaints we received compared

to the previous year, with Stage 1 complaints rising by 65% and Stage 2 by 105%.

Some of this increase was expected because we continued to grow as a business, delivering 1,057 new homes during the year - but even when considered as a proportion of the total number of homes we own, the number of complaints has increased significantly.

We know we can do better, and this will be an important focus for us in the year ahead.



## Your main complaints

The majority of complaints concerned issues that had a direct impact on day-to-day living and peace of mind, such as repairs and defects, neighbourhood issues and queries about rent or service charges.

The good news is that, despite the rise in complaints, we managed to speed up the time it took for us to respond to you. We acknowledged complaints within an average of three days at Stage 1 and within 4.3 days at Stage 2.

We also reduced the time we took to provide full responses, with an average of 11.6 days at Stage 1 and 18.3 days at Stage 2.

## Housing Ombudsman

As well as an increase in the overall number of complaints, this year also saw more referrals to the Housing Ombudsman Service. 22 cases were raised, although not all led to a full investigation. One case resulted in a finding of maladministration related to delays in setting up a customer's rent account. We acted promptly on the Ombudsman's findings, and used the learning from that case to improve our processes to stop it happening again.

## Positive progress for 2025-26

While case numbers were high, customer satisfaction with how we handled complaints was better than the previous year.

34.6% of you said you were satisfied with how we dealt with your issue. It's a positive step forward, but we know that this score is still too low and we need to do more to improve both your experiences and the results you can expect.

While we're encouraged that you feel able to raise concerns and access our complaints service, we acknowledge that the overall increase in complaints is a concern.

## Looking ahead to 2026/27

Understanding what drives you to complain and how we can resolve your issues faster is our key priority for the coming year 2026/27.

We'll do this in three ways:

- by improving your repairs and defects experience
- by communicating clearly and promptly
- by improving your experience at key moments such as sales enquiries and setting up your rent account.

**Every complaint you make spurs us on to deliver more reliable, responsive and customer-focused services across all our homes.**

**34.6%**  
satisfaction with  
complaint handling



# How does our complaint handling service work?

We want it to be easy for you to raise concerns and feel confident that your complaint will be taken seriously, investigated fairly and resolved as quickly as possible.

That's why we have a clear two-stage complaints process.

## Stage 1

We investigate issues you have raised and agree what we need to do to put things right.

Most Stage 1 complaints are handled by our Management Provider partners, whose job is to deliver day-to-day housing management services on our behalf. Once you have made a complaint, their focus is on sorting out the problem quickly and making sure you are treated fairly.

If you're still unhappy after receiving a Stage 1 response, you can ask for your complaint to move to Stage 2.

## Stage 2

Complaints are reviewed by L&G or, if your Stage 1 response was already provided by a member of our team, it will be reviewed by a more senior colleague.

In this way, we make sure that you benefit from a fresh and independent review of the issue and how it has been handled so far.

### Housing Ombudsman Service

If you are still unhappy after receiving a Stage 2 response, you have the right to refer your complaint to the Housing Ombudsman Service.

The Ombudsman is there to provide a fair and independent assessment of how we have handled a complaint. They can make recommendations or even issue formal decisions, which we are required to act upon.



## 1 Make a complaint

You can make a complaint through My Brolly, your Management Provider or the L&G Affordable Homes website.

## 2 Receive your Stage 1 response

You'll receive an acknowledgement within 5 days and a response within 10 days.

During this time, we may get in touch for more information and to understand the resolution that you're looking for. The stage may be extended if we need more information from you to be able to respond in the best way.

## 3 Escalation and Stage 2 response

If you're happy with our response and resolution, your complaint will be closed after stage 1. If not, your complaint will remain open.

You'll receive a stage 2 response within 20 days. This stage may be extended if we need more information from you to be able to respond in the best way.

## 4 Further escalation

We hope that you'll be satisfied with the resolution of your complaint after receiving your stage 2 response.

If not, you can escalate further to the Housing Ombudsman. Details of how to do this will be detailed in our response.

# Our commitment to you

### If something isn't right and you make a complaint:

- We acknowledge your complaint promptly
- We confirm who is leading the complaint and acting as the main point of contact
- We clearly explain what we're investigating, and we review this if it doesn't accurately reflect your concerns
- We keep you updated throughout the process
- We explain our decisions clearly, including any actions we will take and the time it will take to implement them

### Accessibility

We work hard to make our complaints process straightforward and accessible.

We do this by actively removing barriers for customers who may need additional support and are always happy to make reasonable adjustments where needed. If you require extra support during the complaints process, please contact your Management Provider directly, who can help guide you through it. We want to make sure you can raise any concerns easily, openly and with confidence.

### Further information



Our Complaints Policy sets out full details of our complaints process and can be found [here](#).



Information on [how to raise a complaint with us](#) is available [here](#).



To find out more about the [Housing Ombudsman Service](#), including how to contact them, please [click or scan here](#).

# Stage 1 Performance and trends for 2025/26

Stage 1 is where we aim to resolve the vast majority of complaints.

Our focus at this point is to understand what went wrong, and to put things right for you as quickly as possible. We also try to learn from your complaint so that similar issues don't happen again.

If your complaint is upheld, it means we agree with your concerns and will work with you to agree a clear plan of action to put things right. We also use this experience to inform and improve the services we and our Management Providers deliver.

During 2025/26:

Total number of  
Stage 1 complaints

**481**

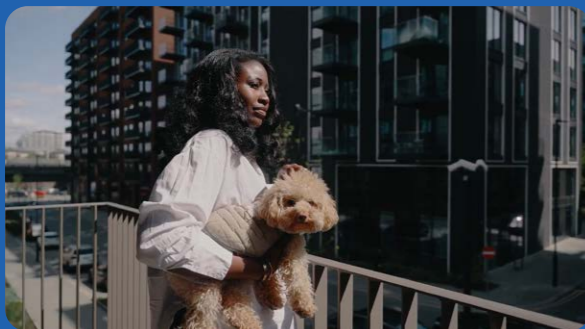


Overall time to  
acknowledge the  
complaints

**3 days**

Overall  
response time

**11.6 days**



Percentage of  
complaints upheld

**61.2%**



What were the most common complaints?

Repairs  
**27.4%**

Defects  
**18.1%**

Neighbourhood  
Management  
**13.9%**

Rent &  
Service Charge  
**12.7%**

Sales-related  
issues  
**6.9%**

We regularly review and improve our services based on themes we see in your complaints, particularly around repairs, defects, property management and clarity of communication. As our homes get older, we expected demand for repairs to increase, and this is reflected in the changing profile of complaints we receive.

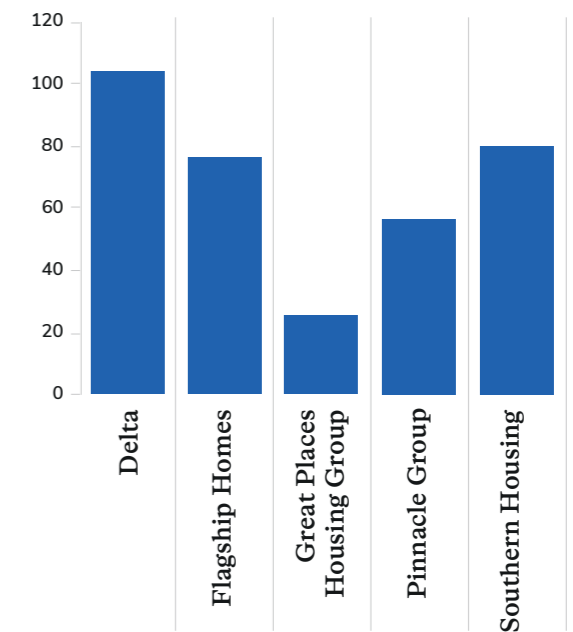
Despite the overall increase in complaint volumes, there has also been some positive progress in how quickly we respond.

Average response times fell by 1.2 days, helping us resolve your issues faster. We aim to reduce our response times even more by addressing your concerns promptly and minimising the inconvenience.

On a like-for-like basis, considering the average number of homes managed, Delta recorded the highest complaint volumes. Most of these related to communal areas and repairs, and are a clear focus for ongoing improvement.

We did not accept one Stage 1 complaint in 2025/26, as it related to an issue raised more than 12 months earlier, which had already been reviewed through the appropriate process at the time.

Stage 1 complaints per  
1,000 homes managed



# Stage 2 Performance and trends for 2025/26

Stage 2 complaints are instances in which you ask us to take a second look at the outcome or the actions proposed at Stage 1.

We use Stage 2 insights to help strengthen decision-making and ensure remedies are fair and consistent.

During 2025/26:



Total number of  
Stage 2 complaints

**164**

Overall time to  
acknowledge

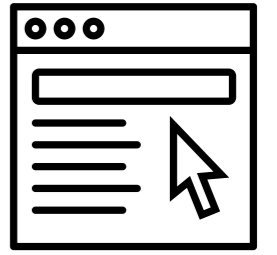
**4.3 days**

Overall  
response time

**18.3 days**

Percentage of  
complaints upheld

**47.9%**



The most common Stage 2 complaint themes were:

Repairs  
**31.1%**

Defects  
**16.5%**

Neighbourhood  
Management  
**12.8%**

Rent &  
Service Charge  
**12.2%**

Sales  
related  
**6.7%**

For Stage 2 complaints, we have seen a similar trend to Stage 1 across our Management Providers.

Southern Housing experienced a higher number of escalations, largely linked to response delays and repair related issues. We have worked closely with them through regular oversight meetings to reduce these escalations and improve resolution at the first point of contact.

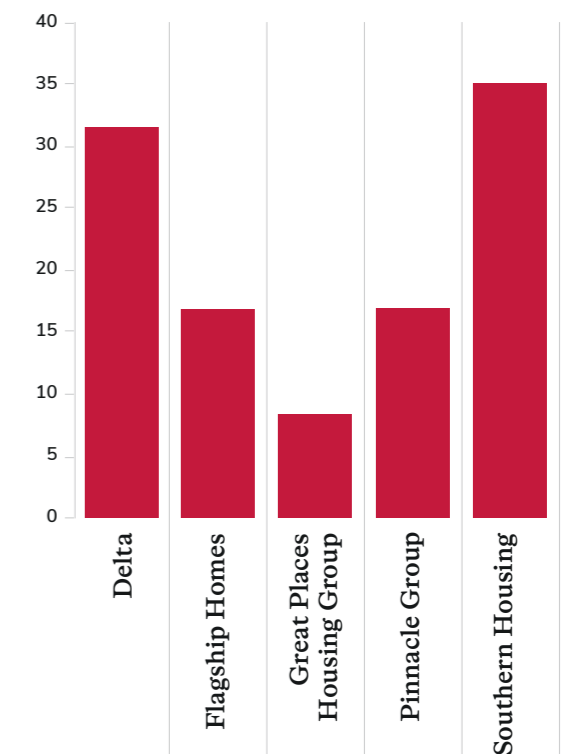
Over recent years, we've seen fairly consistent trends in the proportion of complaints that escalate to Stage 2, with around 30% of complaints progressing beyond Stage 1.

Reducing escalation remains an important goal for us. We know we can achieve this by working harder to resolve concerns fully at Stage 1, and by better understanding how we can satisfy your expectations.

Stage 2 complaints are handled directly by L&G. When a complaint reaches this stage, we start by reviewing how the initial complaint was handled at Stage 1. We also need to understand what resolutions were previously agreed, and to make sure we fully grasp your outstanding concerns.

All Stage 2 complaints in 2025/26 were accepted, with no escalation requests refused.

Stage 2 complaints per  
1,000 homes managed



# What changed in 2025/26?

We received more complaints this year. This was partly due to having more homes, but overall we also saw an increase.

**34.8%**

increase in Stage 1 complaints per 1,000 homes

This increase placed additional pressure on our teams; however, we continued to meet our response timeframes and achieved a small but positive improvement on our 2024/25 performance.

This increase is partly due to the growth in delivering more homes, but also reflects a clear shift in the pattern of complaints as our homes and services mature.

Last year, we saw fewer issues with defects and more concerns about general repairs, along with an increase in complaints about neighbourhood management. These were mainly about communal areas, such as cleaning, upkeep and wider estate issues. After looking more closely, we've also seen more feedback from customers who have lived in their home for over two years, with repairs standing out as an area we are focusing on improving.

Communal area complaints can be complex to resolve, particularly where responsibility for those parts of the building sits with third-party managing agents rather than L&G directly. This limits our direct control over the speed and quality of a solution. During 2025/26, we worked closely with several key managing agents to address specific customer concerns

**69.7%**

increase in Stage 2 complaints per 1,000 homes

to achieve better results, which highlighted the importance of closely overseeing our managing agent arrangements on new schemes.

We also saw an increase in sales related complaints, mainly linked to our resale and staircasing services. Further improvement work is underway in this area, and will be a key focus for next year.



# Housing Ombudsman Service referrals

During 2025/26, we saw an increase in the number of complaints referred to the Housing Ombudsman Service.

We take a proactive and open approach to Housing Ombudsman Service referrals.

For every case that has been referred, we review the full complaint history, check that all agreed actions have been completed and ensure that learning is identified and acted upon to improve services for you, our customers.

During 2025/26:

**22 cases**

referred to the Housing Ombudsman Service

**5 cases**

closed during the year

**33 cases**

still active as at 31 March 2026

## Ombudsman determinations

During the past year, the Housing Ombudsman Service issued us the following determinations:

Severe maladministration

**0**

Maladministration

**1**

Service failure

**3**

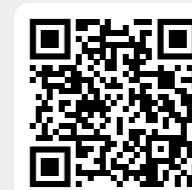
No maladministration or service failure

**1**

We maintain our ongoing commitment to fully comply with Housing Ombudsman Service findings and recommendations, and to use them as an important source of learning and improvement.

To learn more about the Housing Ombudsman Service and the services they provide, you can visit their website.

Click here or scan the QR code:



The website also provides helpful updates on national complaint learning and key areas of focus across the housing sector.

# Case study: Delay in setting up a customer's rent account

During the past year, we received one finding of maladministration.

This case related to a delay in setting up a customer's rent account, which in turn caused delays to rent payments and resulted in rent arrears.

We acknowledged that the rent account should have been set up sooner and that our Management Provider should have acted earlier to address the concerns raised by the customer. We recognised that this had caused distress and inconvenience, and that we had let the customer down.

Our key learning from this case was the need to strengthen our direct oversight of rent account setup for new customers. In response, during 2025/26 we introduced an improved process through our **My Brolly** customer platform.

This solution creates a rent account automatically when a customer moves into their home and allows customers to set up a Direct Debit or make payments directly through the portal.

Over 80% of customers used this new function during 2025/26, helping to reduce delays and improve the customer experience.



# Customer feedback and experience

Your feedback plays a vital role in shaping our complaints service.

We ask you about your experience once a complaint is closed, and we also review feedback from other channels to help us understand what matters most and where things can be improved.

**In 2025/26, your customer feedback showed the following satisfaction results:**

**36.2%**  
Complaint handling

**25%**  
Communication  
after a complaint is closed

**36.2%**  
Attitude of staff

## What you told us

We've made progress this year, with satisfaction with complaint handling improving by 4.3%. This reflects the steps we've taken to strengthen how complaints are managed, including closer support and oversight of our Management Provider partners.

However, we know there is still more to do. We review your feedback every month so we can spot trends and take action where things aren't working as they should.

This year, we worked directly with customers to review our Complaints Policy and processes. Your feedback helped us make changes to ensure they are clearer, fairer, and better reflect your needs and expectations.

We also launched our Customer Voice Panel, where we share complaints performance openly, giving you greater transparency and a stronger voice in holding us to account.

## What matters most to you

From your feedback, three priorities stand out:

- Resolving issues quickly
- Keeping you updated clearly and regularly
- Doing what we say we will do

## What we're doing next

These priorities are shaping our focus for 2026/27 as we continue to improve, with a stronger emphasis on delivering a more responsive, transparent, and customer-focused complaints service.

# Complaint learning and service improvements

We're committed to showing how we use complaint learning to **make real improvements for all our customers.**

## Key learning themes from 2025/26

Our analysis of complaints highlighted four key areas for improvement:

### Repairs, defects and property condition

We need to improve communication and resolve issues more quickly.

### Rent accounts and payments

We need to reduce avoidable customer effort and improve clarity.

### Customer updates

There needs to be clearer ownership of issues and more regular progress updates.

### Consistency across Management Providers

We need stronger assurance and oversight to improve outcomes for customers.

## Delivering on our commitments in 2025/26

In our last report, we set out three key actions for the year. We're pleased to confirm that all of these have been completed:

### Improving complaint response times

Response times improved across both Stage 1 and Stage 2 complaints.

### Stronger oversight of complaints handling by Management Providers

We introduced monthly reviews with our largest partner which helped improve resolution quality, customer experience, and response times.

### Enhancements to our website for better transparency

We updated our website in September 2025 to make performance information clearer and easier to find, and to share more about our complaints service.

By continuing to listen to you and learn from complaints, our aim is to deliver **services that are more reliable, transparent and focused on what matters most to the people who live in our homes.**

## Service improvement priorities for 2026/27

We will continue to use complaint insight to guide our improvement work. Our priorities for 2026/27 are set out below.

Action	Timescale	What customers should see
Reduce escalation of complaints by maximising resolution at Stage 1 and improving early engagement at Stage 2	December 2026	Quicker fixes to problems, better direct communication and a clearer understanding of your concerns
Improve rent and service charge journeys, including clearer information and faster resolution of account queries	September 2026	Clearer information, easier payment options and fewer account errors
Review our sales and staircasing journey, with improvements to customer updates and communication	June 2026	A more consistent sales experience and better updates at key stages
Increase customer involvement in learning from complaints, including themed reviews and feedback through our Customer Voice Panel	March 2027	More visible improvements shaped directly by customer insight

# Our Management Providers

The following Management Providers handled complaints on our behalf during 2025/26. We work closely with each provider to ensure a consistent customer-first complaints service and to track learning through to completion.

**Delta Housing Ltd (previously CHP)**

Myriad House, 33 Springfield Avenue  
Lyons Approach  
Springfield  
Chelmsford  
CM2 5LB

**Pinnacle Group**

8th Floor, Holborn Tower  
137-144 High Holborn  
London  
WC1V 6P

**Flagship Homes**

31 King Street,  
Norwich  
Norfolk  
NR1 1PD

**Coastline Housing Ltd**

Coastline House  
4 Barncoose Gateway Park Pool  
Redruth  
TR15 3RQ

**Great Places Housing Group**

2a Derwent Avenue.  
Manchester  
M21 7QP

# Legal & General Affordable Homes Registered Providers

This report relates to all Legal & General Affordable Homes Registered Providers:

**Legal & General Affordable Homes Limited**

Company Number: 1223470  
RSH Registered Number: 5062

**Legal & General Affordable Homes (Capital) Limited**

Company Number: 13230922  
RSH Registered Number: 5147

**Legal & General Affordable Homes (AR) LLP**

Company Number: OC435745  
RSH Registered Number: 5149

**Legal & General Affordable Homes (Development 3) Limited**

Company Number: 13230947  
RSH Registered Number: 5146

**Legal & General Affordable Homes (Investment 1) Limited**

Company Number: 15241334  
RSH Registered Number: 5210

**Legal & General Affordable Homes (Investment 2) Limited**

Company Number: 15241072  
RSH Registered Number: 5209

**Legal & General Affordable Homes (Investment 3) Limited**

Company Number: 15241195  
RSH Registered Number: 5208

**Registered office:**

One Coleman Street, London EC2R 5AA

