

Customer Annual Report 2025/26





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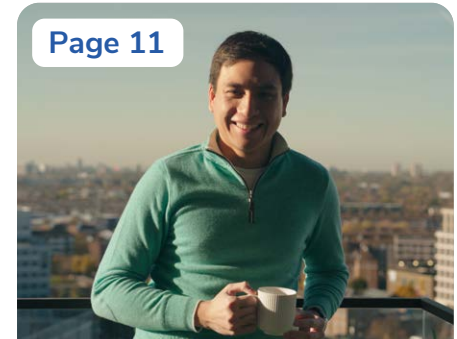
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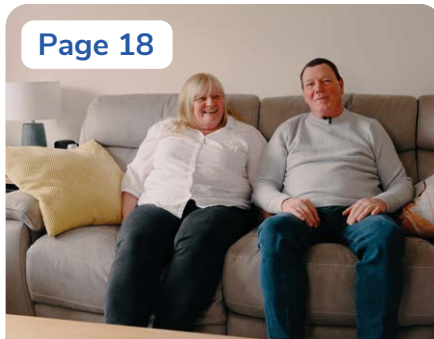
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Who we are



1

Welcome to our Customer Annual Report for 2025/26

This report highlights how L&G Affordable Homes delivered services and performed between April 2025 and March 2026.

We give you an honest evaluation of our performance as your landlord, outline the improvements we have made over the past year and detail our plans for the year ahead.

We discuss what has gone well, as well as areas where we know we need to do better. Where services haven't met the standards you expect from us, we explain what we're doing to put things right.

We also talk about how we're using your feedback to improve the services that matter most to you.

Over the past year, we've continued to grow as an organisation, welcoming more people into our homes and investing in the services, safety and support that help make your home a place where you can feel secure and proud.

We hope this report gives you a clear picture of how we're doing and reassures you that we're intent on offering you a fair, reliable and customer-focused service.

Thank you for being part of our communities and for holding us to account.

We look forward to continuing this journey together in the year ahead.



Highlights from 2025/26

1,057 new homes delivered

In 2025/26 we delivered 1,057 homes, helping **1,635 people across England find a place to call their own**. We now provide more than 7,000 homes nationwide.

This figure comprises homes for social rent, affordable rent and shared ownership.

Highest rating received from the Regulator of Social Housing

We're proud to share that we received **the highest possible rating** from the Regulator of Social Housing for governance, viability and consumer standards.

You can **read more** about what this means on our website.

Click or scan here



Changes to Management Providers

During the past year, we made further changes to our list of Management Providers to **make sure you receive consistently high-quality landlord services**, delivered locally by our trusted partners.

100% safety compliance

By the end of March 2026, **safety checks were fully up to date across all our homes and communal buildings, with 100% compliance**. The checks included gas, electrical, fire, lift and water safety.

We thank everyone involved for the commitment and teamwork among our colleagues and partners that made this possible.



70.5% overall customer satisfaction

Based on the feedback you shared through Tenant Satisfaction Measures, **70.5% of you told us you were satisfied overall**, which is a small but important increase from last year.

We listen closely to your feedback and use it to improve our services.

Our Customer Voice Panel

We established our **Customer Voice Panel** in May 2025 to boost meaningful engagement between us and you, our customers, and to increase our accountability.

The Panel has already completed a detailed review of our approach to damp, mould and condensation, agreeing clear recommendations and holding us answerable to make sure these resolutions are delivered.

Where we work and how we operate



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Since Legal & General Affordable Homes launched in 2018, we have delivered nearly 7,000 homes across England.

In 2025/26, our largest new development was in Colindale, London, where we were pleased to provide 311 social rent homes.

As our company grows, we constantly review the way we provide our services to make sure you can easily access the support you need. We are continuing to develop our My Brolly customer platform, making it easier for you to raise queries, report issues and manage your tenancy online.

We work closely with five Management Provider partners who deliver day-to-day services on our behalf, including repairs, rent and service charges, and other landlord services.

In 2025/26, we simplified our network by reducing the number of partners from six to five. This will help ensure you receive more timely, consistent and responsive support, while we continue to take overall responsibility for the quality of your experience.



Colindale, London

“

The application process was fast and I was kept updated on each part of the process. The flat is really nice. I met up with the Manager and they talked me through all the workings of the flat such as heating etc.”

Customer Feedback



Our commitments to you



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As our valued customers, you are at the heart of everything we do.

The commitments below set out what you can expect from us as your landlord and how we aim to work with you to provide safe, well-managed homes and reliable services.

We will provide safe, good quality homes

Your home should be a safe and secure place to live. We commit to:

- Keeping homes well-maintained and in line with required safety standards
- Carrying out essential safety checks and inspections on time
- Taking issues such as damp and mould seriously and addressing them promptly

Perry Barr Village, Birmingham



We will deliver reliable landlord services

We work with trusted regional Management Providers to deliver day-to-day landlord services. We commit to:

- Making it easy to contact us, whether to report repairs, raise rent or service charge queries, or ask general questions
- Monitoring the quality and timeliness of services, ensuring issues are resolved within agreed and expected timescales
- Holding our partners to account where service standards are not met, and taking action to drive improvement

We will listen to you and act on your feedback

We learn from what you say and take action to meet your expectations of us, including when we fall short. We commit to:

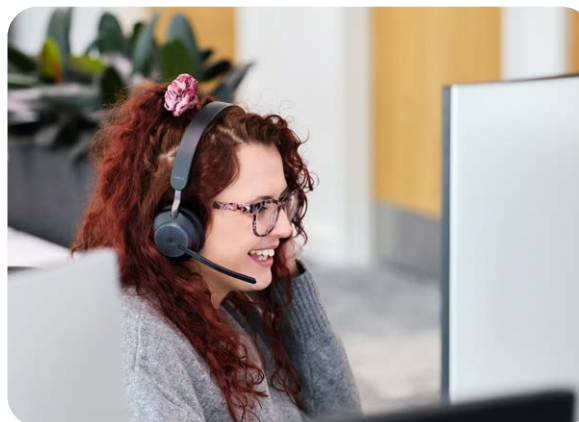
- Listening to your feedback through surveys, complaints, and engagement activities
- Using your insights to inform our decisions and priorities
- Showing how feedback has influenced change through clear updates



We will treat you fairly and with respect

Everyone deserves to be treated with dignity and understanding. We commit to:

- Treating you fairly, respectfully and without discrimination
- Being considerate of individual circumstances and needs
- Making our services accessible and inclusive



We will handle complaints openly and learn from them

When things go wrong, we want to put them right. We commit to:

- Making it easy to raise a complaint if you are unhappy with our service
- Responding clearly, honestly and within agreed timescales
- Learning from complaints to improve services for all customers

We will keep you informed

Clear communication helps build trust. We commit to:

- Providing timely, clear information about our services and performance
- Publishing performance information so you can see how we are doing
- Explaining what we are doing to improve where performance falls short

Our commitments underpin our approach to the service we provide to you and they are reflected throughout this report.

You can keep track of how well we're performing through our Tenant Satisfaction Measures, complaints reporting and service updates.

We welcome your scrutiny and encourage you to get involved in shaping and improving our services.



What's changed
since last year



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Our 2025/26 Progress highlights

Over the past year, we've continued to grow as an organisation, welcoming more customers like you into new homes, and strengthening the way we deliver and oversee landlord services.

While some challenges remain, we have also made important progress in how we listen to you, how we respond when things go wrong, and how we share information about our performance.



A stronger focus on resolving issues and complaints

Last year, we told you that we needed to improve how we handle complaints and complex service issues.

As a result, we made L&G's Customer Resolution Team a permanent part of our service to strengthen oversight of complaints and work more closely with our Management Providers to help resolve issues more quickly and consistently.

This year, the team oversaw 645 complaints, an increase of almost 73%. This reflects both the growth in new homes during 2025/26 and

more ways for customers to raise concerns, but also an increase in repairs-related issues which we are taking steps to address.

You can find more information about our complaints service in our Annual Complaint Performance & Service Improvement Report 2025/26 on our website.

While it's good that we're seeing some early improvements, such as an increase in customer satisfaction this year, we know we still have a way to go.

We're continuing to prioritise and improve the way we handle complaints, helped by regular feedback from you that is a valuable part of that process. We've also introduced quality checks on how our team is dealing with complaints.

We're particularly pleased to learn that you find our complaint handling team and process accessible.



Clearer performance information for customers

Over the past year, we've improved how we share information about how we're performing as your landlord.

Alongside this annual report, we now publish regular performance and customer service updates, giving you a clearer and more frequent insight into areas such as repairs, complaints, and satisfaction.

This is part of our commitment to transparency and we invite you to hold us to our word.



Click or scan here





More ways for you to have a voice

Your role in how we improve our services is becoming more structured. Our Customer Voice Panel, made up of customers from different types of homes and locations, is continuing to evolve. Supported by mystery shopping (where customers use our services and share their experience) and feedback activities, it is creating more opportunities for you to influence how we deliver our services. The feedback you give us is increasingly shaping our priorities, particularly around communication, complaints handling and access to information.

You can find out more about some of our customer-led improvements on our website.



Click or scan here



Improvements to information and digital access

We know that finding clear, up-to-date information really matters to you.

Over the last year, we've focused on improving the customer area of our website, making it easier for you to access services and information online.



Click or scan here

We've expanded our My Brolly online platform, allowing more people to manage their tenancy, raise repairs, and get updates digitally. At the same time, we understand that digital services don't work perfectly for everyone, so we're also continuing to improve our systems themselves and the support available to you.

Where further improvements are needed



Some of the challenges we highlighted last year are still challenges now. Your satisfaction with complaint handling and some aspects of repairs is still lower than we want it to be, and we know that communication can sometimes feel slow or unclear.

We've seen more of you choosing to use My Brolly as your first point of contact to manage your home, which is a positive step. During 2025/26, we improved the way you can pay your rent and view your rent account, making these steps clearer and easier to use.

We also know there's more to do. We haven't been able to enhance My Brolly as quickly as we would have liked, and we recognise that as more customers rely on the platform, it needs to be consistently simple, reliable and responsive to your needs.

That's why improving My Brolly will remain a key priority for us in the year ahead, so it better supports you to access services and manage your home with confidence.

Click or scan here



Our performance



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Our regulatory ratings

We're proud to share that we've achieved the highest possible ratings from the Regulator of Social Housing across all three areas:

G1 Governance

V1 Financial Viability

C1 Consumer Standards

These ratings mean the Regulator has independently confirmed that we are well run, financially strong, and delivering good outcomes for our customers.

We are one of a small number of providers nationally to receive top ratings across all areas.



What this means for you

G1 **Well-run and accountable**
We have strong leadership, clear decision-making, and effective oversight to make sure we do things properly.

V1 **Financially secure**
We are in a strong financial position, with the ability to invest in homes and services now and in the future.

C1 **Focused on customers**
We are meeting the standards expected for customer service, treating residents fairly and using your feedback to improve what we do.

Together, these ratings reflect our commitment to providing safe, good quality homes and services you can rely on.

Read our full judgement here:



Click or scan here



Performance and Tenant Satisfaction Measures (TSMs)

Tenant Satisfaction Measures were introduced by the Government in April 2024 to give customers like you a direct voice in how housing services are delivered.

These measures ask for your feedback on key areas of our performance and are designed to help you make sure we take positive action.

We're pleased to say that most areas have seen an increase in satisfaction this year, and we'll continue to use your feedback to drive further improvements. We saw a small decrease in customer satisfaction with safety. While this is something we are continuing to monitor, it is set against a strong backdrop of 100% compliance across our key safety responsibilities.



East River Wharf, London

	2024/25	2025/26	Change
Overall	70.0%	70.5%	0.5%
Repair satisfaction	68.6%	71.6%	3.0%
Time taken for repair	61.6%	67.0%	5.4%
Well maintained home	77.1%	77.3%	0.2%
Safety	82.0%	81.3%	-0.7%
Listens & acts on views	54.4%	57.0%	2.6%
Keeps you informed	69.2%	73.7%	4.5%
Treats fairly and with respect	78.6%	80.0%	1.4%
Complaint handling	31.9%	36.2%	4.3%
Communal areas	60.8%	67.2%	6.4%
Neighbourhood contribution	62.3%	68.6%	6.3%
Anti-Social Behaviour (ASB)	51.8%	54.3%	2.5%

Landlord performance metrics

As part of our Tenant Satisfaction Measures, we also report on key landlord performance metrics.

This gives us extra insight into how we are performing for you and offers total transparency by giving you an additional opportunity to look closely at our services.

We've seen an increase in reports of anti-social behaviour. This is partly because we've made it easier for you to tell us when something isn't right. We're also seeing more concerns about noise and issues with parking on some of our schemes. In response, we've introduced a Good Neighbour Agreement to help set clear expectations, and we're making sure parking rules are clearer so everyone knows what is and isn't allowed.

We know our emergency repairs service has fallen short of the standard you should expect, with some taking longer than 24 hours. We're sorry for this. We're working more closely with our Management Providers and strengthening oversight to improve response times and deliver a more reliable service.

In a very strong result, we achieved 100% compliance across all landlord compliance and safety areas. This reflects the importance we place on keeping your home safe, secure and well-maintained.

	2024/25	2025/26	Change
Stage 1 complaints received (per 1,000 homes)	48.8	65.8	17
Stage 2 complaints received (per 1,000 homes)	13.2	22.4	9.2
Stage 1 complaints responded to within Complaint Handling Code timescales	83.8%	95.0%	11.2%
Stage 2 complaints responded to within Complaint Handling Code timescales	89.5%	95.8%	6.3%
Anti-social behaviour cases (per 1,000 homes)	28	48.3	20.3
Anti-social behaviour cases that involved hate incidents (per 1,000 homes)	1	1	0
Homes that do not meet the Decent Homes Standard	0%	0%	0
Non-emergency repairs completed within target timescale	81.0%	81.1%	0.1%
Emergency repairs completed within target timescale	96.2%	84.7%	-11.5%
Gas safety checks	99.4%	100%	0.6%
Fire safety checks	97.0%	100%	3%
Asbestos safety checks	100%	100%	0%
Water safety checks	99.6%	100%	0.4%
Lift safety checks	100%	100%	0%

Getting to know our customers

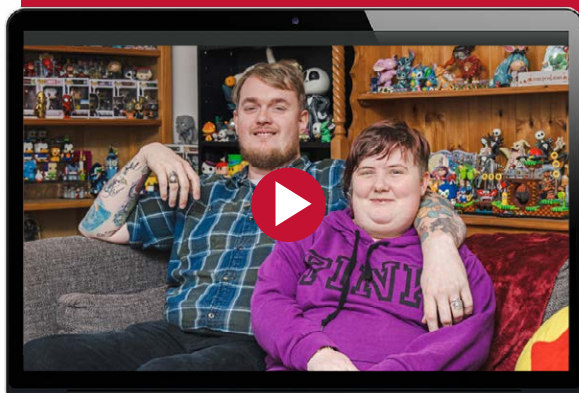


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Meet some of our **shared owners**

These stories remind us that affordable housing is about more than homes. It's also about security, stability and optimism, helping people feel safe and supported every day.

Shared Ownership



Meet Troy, a resident at Cavalier Court - L&G Affordable Homes

Previously living at home with his family, Troy was able to use Shared Ownership to help get a home of his own. He enjoys having his own space and being able to decorate it as he likes!

Hear how Shared Ownership helped Troy get on the property ladder for less money than renting.

Cavalier Court, Gillingham, Kent

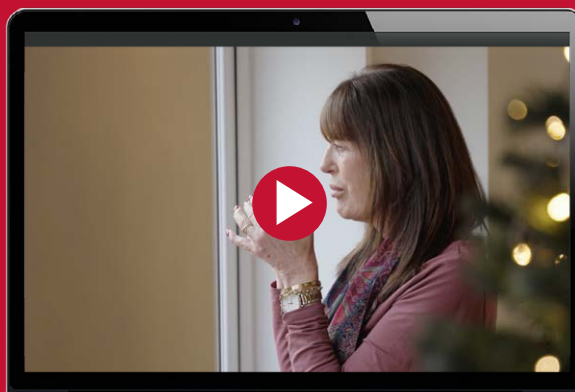


Meet Lesley in her forever Shared Ownership home in Carleton Grange - L&G Affordable Homes

Shared Ownership

Lesley is a busy Estate Agent who has been in the housing industry for over 25 years. She freely admits she didn't previously know the benefits that Shared Ownership could offer for people in her situation.

Like many people, Lesley may not have been able to buy at full market value prices, but she now sees how flexible Shared Ownership could be within her budget. Lesley now feels in control of her life. Shared Ownership has given her the security of knowing that nobody can take her forever home away from her.



Carleton Grange, Poulton-le-Fylde, Lancashire



Meet some of our renters

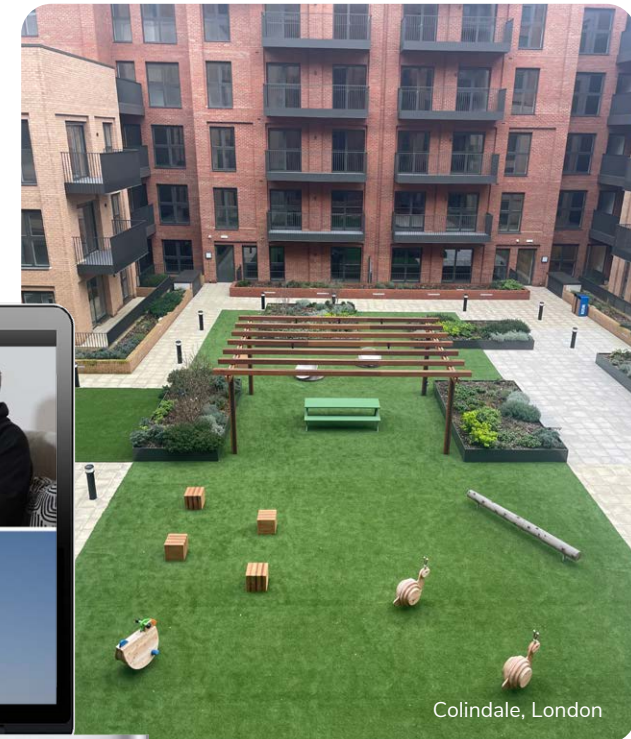
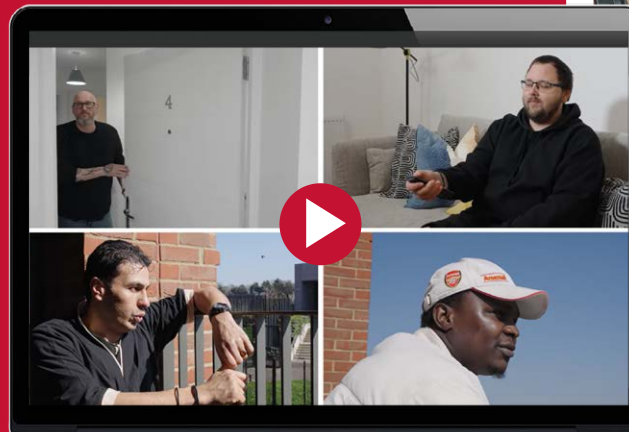
Meet Dan, Matthew, Diako and Mohammed

Affordable Rent

We're grateful to Dan, Matthew, Diako and Mohammed for sharing how our affordable homes have made a real difference.

Their experiences show how a safe, secure and affordable home can be a turning point. For them, taking away the financial pressure has given them greater stability and peace of mind, as well as helping them feel more in control and positive about the future. Having a place they can truly call home has done wonders for their mental and physical wellbeing, leading to better sleep, a positive outlook and a sense of calm.

In our experience, feeling safe and comfortable at home helps people build connections and make friends as they get to know their neighbours and feel part of the community.



Customer engagement



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Listening to you and acting on what you tell us is central to how we improve our services.

During 2025/26, we created more ways to interact with you so your views can directly influence decisions, priorities and service improvements:

Creation of our Customer Voice Panel

We set up a dedicated Customer Voice Panel to give you a more direct role in shaping our services. Panel members review service changes, keep a keen eye on our performance and influence our future priorities.

Customer voices heard at Board level

Our Board met face to face with the Customer Voice Panel to hear directly from you about key concerns and priorities. This senior level feedback was hugely influential in informing our strategic direction.

Better communication and more ways to get involved

We introduced monthly newsletters to our wider Customer Panel to keep more of you informed about service changes, performance updates and opportunities to get involved in reviews and improvements on multiple policies.

This in turn led to projects such as reviewing our complaints approach, service charges, safeguarding vulnerable customers and the facility to set up and update direct debits on My Brolly.

Customer-led deep dive into damp and mould

The Customer Voice Panel also carried out a detailed review of our approach to damp and mould. Your feedback led to significant improvements in how we manage these issues, as well as developing clearer guidance and information on our website. **Click or scan here for more information.**



Improved digital information and transparency

Based on your feedback, we gave our website a facelift to make information clearer and easier to find.

New feedback channels where it matters most

We introduced new ways for you to share feedback on repairs and anti-social behaviour, two areas where satisfaction has historically been lower. The more we understand your experience, the more we can focus improvement efforts where they are most needed.



Building stronger communities

We held our first scheme wide community event at Perry Barr, with over 100 customers attending. This was an important step in bringing people together and building a sense of community at our largest development we delivered in 2025/26.

“
It was good, my kids loved it and I'd be happy to see more community events and activities.
”

Our plans for your involvement next year

Next year, we want to hear from a broader range of customers. We'll focus on widening participation by creating more accessible ways for you to get involved and making sure the feedback we receive better reflects the diversity of the communities we serve.

We'll continue to strengthen the Customer Voice Panel, with clearer links between what you tell us and the decisions we make. You'll be invited to get involved earlier in service reviews, and we'll make it easier for you to see how your feedback has influenced outcomes through more regular 'You said, we did' updates.

We'll also support greater transparency and accountability by sharing clear, timely information about how we're performing and what action we're taking where standards aren't met. Alongside this, we'll make it easier for you to tell us what matters in your local area, so we can better support your communities to thrive.

If you have ideas for improving your local community, or would like to be more involved in services, please click here or scan the QR code to find out more:



Plans and priorities for 2026/27



Making a difference based on what matters most to our customers

Based on your feedback and insight we have identified four key areas of focus for the forthcoming year.

Complaints

We'll continue to use your feedback to evolve how we manage complaints and how we learn from them.

We'll introduce regular complaint learning forums, pinpointing cases that highlight clear opportunities to offer a better service to all our customers.

Our first area of focus is the build stage, before your home is completed. By improving this stage, we aim to reduce or prevent issues you may experience when moving in, particularly repairs (often called defects). By addressing the early problems, we aim to create a better experience from the very start of your journey with us.

Repairs

We're committed to delivering a high-quality repairs service that goes beyond legal requirements, including meeting the Regulator's Consumer Standards and Awaab's Law (which sets strict timeframes for addressing serious hazards such as damp and mould).

The feedback you give us will shape our approach as we work to provide a complete end-to-end repairs experience for you, including clear communication, timely responses and high-quality work.

Our Management Provider Network

We recently completed a further review of our Management Provider network.

As a result, a key change in early 2026/27 will be the exit of Southern Housing as a Management Provider. We would like to thank Southern Housing for their work and their commitment to supporting customers.

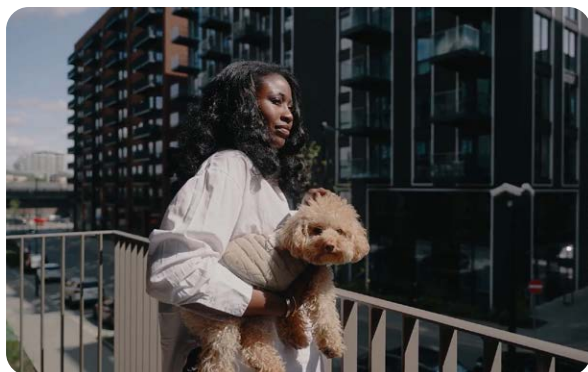
From April 2026, **Pinnacle** will take on these properties and become our largest Management

Provider. During this transition, we'll work closely with Pinnacle to ensure services run smoothly and standards are maintained.

We'll support Pinnacle as they build a detailed understanding of the homes they manage and help them to be more visible in your local communities, which you have told us is particularly important.



Understanding the diversity of our customers



We're working on building a better understanding of your diverse needs.

We have asked all customers to tell us about any specific needs or circumstances so that we can tailor our services, improve accessibility and adjust how we deliver support. We'd like to thank all of you who have already updated your details. If you haven't and would like to tell us about your circumstances, just let us know.

Email us: customerexperience@landgah.com

In 2026/27, we'll also launch a **new outreach service** to provide proactive support with employment opportunities, financial resilience and wider tenancy support. This will be delivered in addition to support offered by our Management Providers.

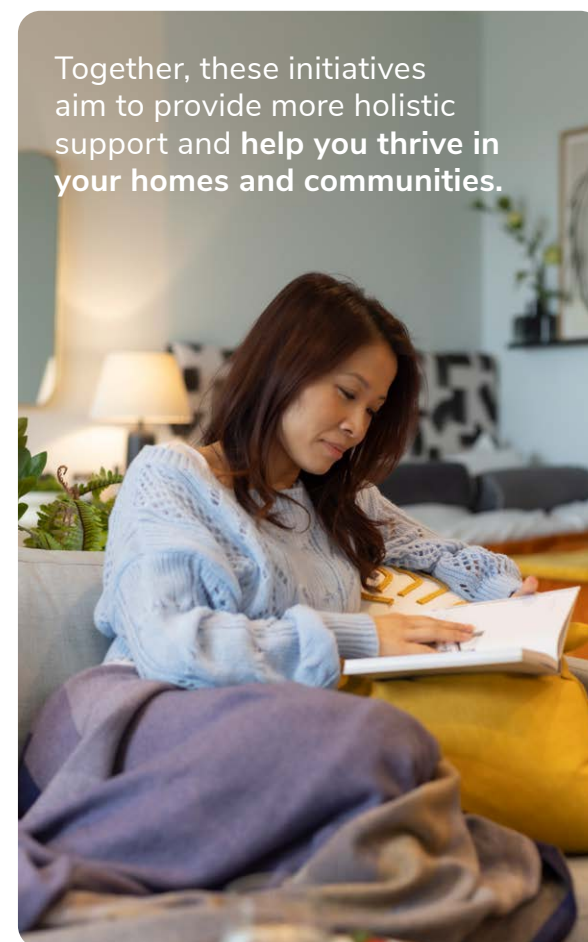
This work complements the recent launch of **Neighbourhood by L&G**, our new digital national support and wellbeing platform.

It now gives you free access to:

- 24/7 virtual GP and advanced nurse practitioner appointments
- online physiotherapy and children's mental health assessments
- second medical opinions and cancer risk assessments
- tailored support for long-term health conditions
- a wide range of wellbeing resources, including nutrition planning, fitness tracking, meditation and digital gym content



Together, these initiatives aim to provide more holistic support and **help you thrive in your homes and communities.**



Our Management Providers

Flagship Homes

31 King Street
Norwich
NR1 1PD

Great Places Housing Group

2a Derwent Avenue
Manchester
M21 7QP

Delta Housing Ltd (Previously CHP)

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

Coastline Housing Ltd

Coastline House
4 Barncoose Gateway Park Pool
Redruth
TR15 3RQ

Pinnacle Group

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

This report combines the services provided by all Legal & General Affordable Homes businesses

These include the following Registered Providers:

Legal & General Affordable Homes Limited

Company Number: 1223470
RSH Registered Number: 5062

Legal & General Affordable Homes (Investment 1) Limited

Company Number: 15241334
RSH Registered Number: 5210

Legal & General Affordable Homes (Capital) Limited

Company Number: 13230922
RSH Registered Number: 5147

Legal & General Affordable Homes (Investment 2) Limited

Company Number: 15241072
RSH Registered Number: 5209

Legal & General Affordable Homes (AR) LLP

Company Number: OC435745
RSH Registered Number: 5149

Legal & General Affordable Homes (Investment 3) Limited

Company Number: 15241195
RSH Registered Number: 5208

Legal & General Affordable Homes (Development 3) Limited

Company Number: 13230947
RSH Registered Number: 5146

Registered office:

One Coleman Street, London EC2R 5AA

