# Customer Voice

Service Charges Report
June 2026

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# Customer Voice

The Customer Voice Panel was established in May 2025 as L&G Affordable Homes' customer scrutiny group. The panel brings together customers from different tenures, locations and experiences to provide structured challenge, share insight and make recommendations that help improve services for customers.

## What is Customer Voice?

The Customer Voice Panel (CVP) is a group of customers who work together to make sure Legal & General Affordable Homes listens to customers and improves services. The panel shares feedback with senior staff, management providers and the Boards of L&G's Registered Providers

The panel has three main roles:

- Share customer experiences with decision-makers so they can take action.
- Suggest service improvements using customer feedback and performance data before carrying out in-depth reviews of services.
- Oversee how well resident engagement is working by monitoring the resident engagement programme and keeping track of action plans, ensuring L&G Affordable Homes is held to account.

The CVP is chaired by customer Antonio Talia, who now plays a key role in leading meetings, encouraging open and constructive conversations, and ensuring customer voices continue to influence and improve our services.

## What is a Scrutiny Review?

A scrutiny review is a focused look at a service or topic that matters to customers. The Customer Voice Panel reviews processes, customer feedback, information and evidence, then uses this to identify what is working well, what could be improved, and what practical recommendations should be made.

We support the panel to carry out scrutiny reviews because they give customers a clear way to influence services and hold us to account. Their recommendations help us understand services from a customer point of view and make improvements that are based on real experiences.

# Objectives & Project Scope

This review followed the panel's first scrutiny review into damp and mould, and used the same approach of gathering customer insight, reviewing supporting information and agreeing recommendations for improvement.

The objective of this review was to understand customers' experiences of service charge information and identify practical improvements that would make service charge communications clearer, more accessible and easier to navigate.

The review focused on:

- How clearly service charge statements and supporting information explain costs.
- Whether customers understand common service charge terminology, acronyms and jargon.
- How building insurance charges are explained, including timing differences and why figures may not always appear to correlate.
- Whether service charge information is easy to find online and in customer communications.
- How customers can be supported to better understand charges linked to shared services, facilities and estate arrangements.

*The review did not seek to make decisions on individual service charge queries or determine the reasonableness of specific charges. Instead, the panel focused on customer understanding, transparency and consistency of information.*

# Overview of Activities

The panel considered a range of customer feedback and supporting information to inform the review. This included:

- Two customer discussion sessions.
- Email feedback.
- Themes from complaints during 2026 regarding service charges.
- A complaints case study involving a residents' association.
- Examples of service charge statements and breakdowns from customers.
- Feedback from Customer Voice during the previous two quarterly meetings.
- Feedback from the service charges policy review completed in October 2025.

The panel reviewed the information collectively and used the June 2026 Customer Voice meeting to agree the key findings and recommendations from the review.

***'I'm confused about building cover charges'***

***'I'm not sure what I'm contributing to'***

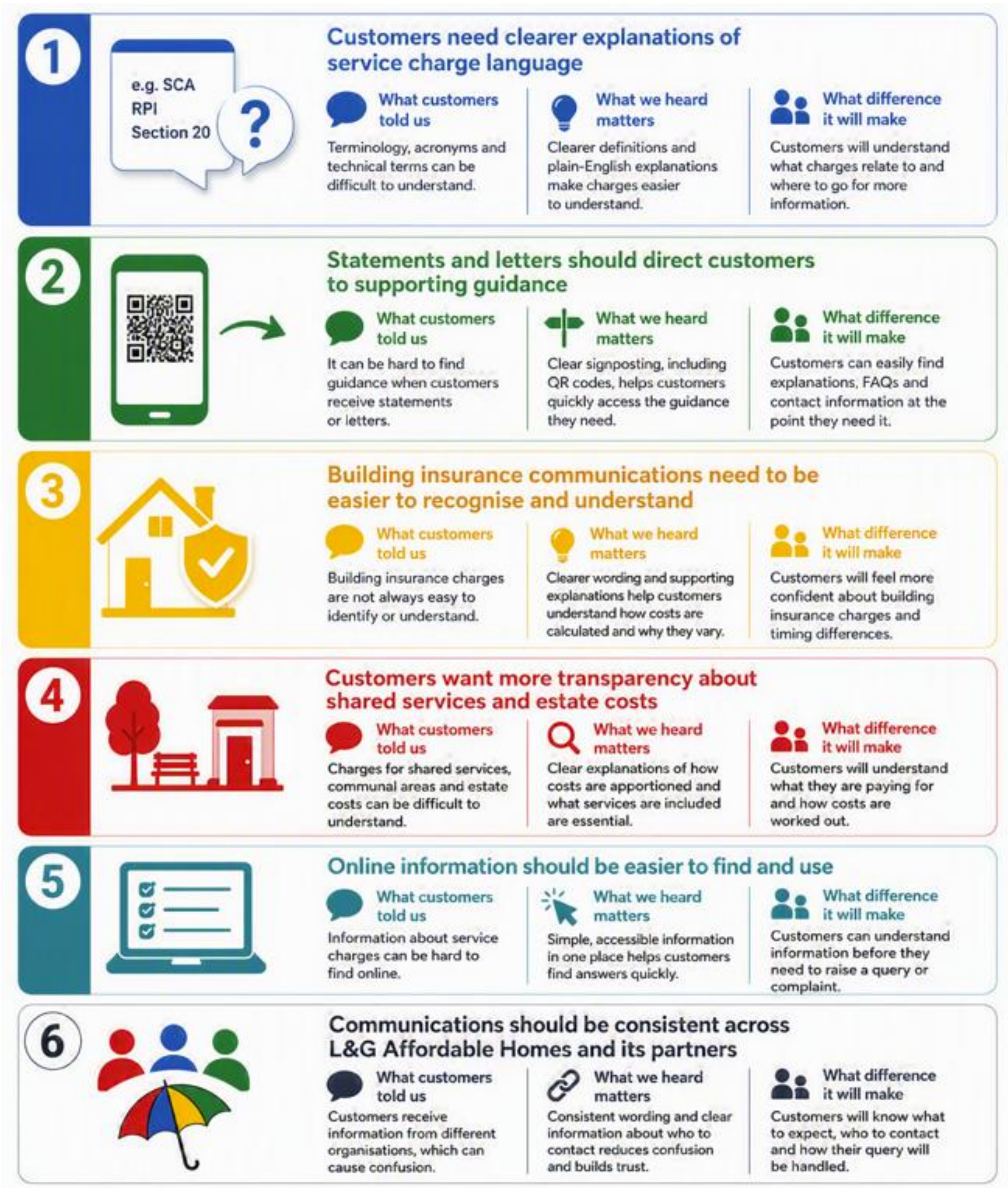
***'Customers should receive a detailed breakdown of exact costs for transparency'***

***'Should I be paying for things I don't have access to?'***

***'Where can I find more information?'***

# Key Findings

The panel recognised that service charges can be complex and that customers may receive information from different sources depending on their tenure, scheme, managing agent arrangements and the type of charge being applied. The panel's findings therefore focused on areas where clearer communication could help customers feel more informed and confident.



### Customers need clearer explanations of service charge language

Customers can find service charge terminology difficult to understand, particularly where statements include acronyms, technical descriptions or references to legislation.

### Statements and letters should direct customers to supporting guidance

The panel found that customers would benefit from easier access to service charge guidance at the point they receive statements or letters.

### Building insurance communications need to be easier to recognise and understand

The panel felt that building insurance charges are not always easy for customers to identify or understand within wider service charge information. Customers may not always be clear on how building insurance is calculated, why amounts can vary, or why there may be timing differences between insurance costs, statements and reconciliations.

### Customers want more transparency about shared services and estate costs

The panel heard that customers can find it difficult to understand charges linked to shared services, communal areas, estate management and facilities, particularly where costs are managed by third parties or shared across different blocks, tenures or phases.

### Online information should be easier to find and use

The panel agreed that customers need simple, accessible information that explains service charges in one place. This should include frequently asked questions, plain-English explanations, examples of common charges and signposting to the right route for queries.

### Communications should be consistent across L&G and its partners

Customers may receive service charge information from L&G Affordable Homes, management providers, managing agents or other third parties. Clearer and more consistent wording across communications would reduce confusion and help customers know who to contact, what information they should expect and how their query will be handled.

# Recommendations

Based on the findings from this review, the Customer Voice Panel have made the following recommendations:

1. Publish generic information (glossary or supplementary guide) online to explain jargon, acronyms, and what costs relate to.

2. Introduce **QR codes** on service charge statements and letters linking directly to service charge explanations, FAQs and contact information.

3. Provide links to the Landlord & Tenant Act, clearly explaining that service charges are based on availability rather than choice of use.

4. Review service charge arrangements to ensure charges reflect actual access to facilities and shared services.

5. Improve communication around building insurance charges and timing, clearly explaining the time lag and why certain figures may not correlate.

6. Ensure insurance communications are clearly addressed and easy to recognise when there are customers living at the property.

# Next Steps – Action Plan

The table below sets out the planned actions in response to the Customer Voice Panel's recommendations.

| Recommendation | Action | Timeline | Owner |
|---|---|---|---|
| **Publish generic information online to explain jargon, acronyms and what costs relate to.** | Create an information sheet to publish on the L&G Affordable Homes website for all customers to access more details on their charges. Customer Voice Panel members will be invited to give feedback before publication. | September 2026 | Service Charges Manager, Communications Manager |
| **Introduce QR codes on service charge statements and letters linking directly to service charge explanations, FAQs and contact information.** | Create a QR code linking to the service charges page in the customer area of the website. Provide short wording and send this to management providers to include in the next round of letters. | January 2027 | Service Charges Manager, Service Charges Co-ordinator |
| **Provide links to the Landlord & Tenant Act, clearly explaining that service charges are based on availability rather than choice of use.** | Include information and a link on the service charges webpage, with Customer Voice Panel review before publication. | September 2026 | Resident Engagement Manager |
| **Review service charge arrangements to ensure charges reflect actual access to facilities and shared services.** | Ask questions about access to facilities when reviewing new schemes. Ensure individual queries from existing customers are followed up and that any discrepancies are | Ongoing | Service Charges Manager, Service Charges Co-ordinator |

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|---|---|---|---|
| | corrected for all affected customers. | | |
| **Improve communication around building insurance charges and timing, clearly explaining the time lag and why certain figures may not correlate.** | Include a clear explanation on the website that customers can access, with Customer Voice Panel review before publication. | September 2026 | Service Charges Manager, Resident Engagement Manager |
| **Ensure insurance communications are clearly addressed and easy to recognise when there are customers living at the property.** | Where customers are living at the property, address letters to customers rather than using generic wording, so customers can easily recognise and open the communication. | March / April 2026 | Insurance team |