Non-Confidential

Customer Voice Panel Terms of Reference

1. What is the Customer Voice Panel?

The Customer Voice Panel (CVP) is a group of customers who work together to make sure Legal & General Affordable Homes (L&G) listens to customers and improves services. The panel shares feedback with senior staff, the teams managing affordable homes, and the boards of the registered providers of affordable housing (RP Boards).

It's all about making things better for customers, by customers. Membership is inclusive, and we actively encourage representation covering a range of tenures, locations and backgrounds.

The CVP reports into L&G's Registered Providers Risk and Audit Committee (RAC), by sharing scrutiny review findings and recommendations for improvement, but will also share insight and learning directly with the RP boards.

2. What Does the Panel Do?

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
- **Keep an eye on how well resident engagement is working** by overseeing the resident engagement programme at L&G and keeping track of any action plans, ensuring L&G is held to account.

3. How We Work Together

- The CVP represents a wide mix of customers. The panel is made up of selected members, not open to everyone. Guests can attend if agreed by the Resident Engagement Manager.
- The CVP looks at feedback from customers and checks if it matches what L&G understands, and reviews performance data and feedback like complaints and satisfaction scores.
- The CVP works with L&G staff to share updates and outcomes with all customers.
- The CVP chooses topics to explore in more detail and may run special projects to improve services. Upon making recommendations to L&G, staff will commit to

creating and implementing an action plan, ensuring actions address the recommendations made by the CVP and work towards the overall desired outcomes and impact of the project. L&G will also commit to measuring the impact of each project and sharing this with the CVP and all customers.

- The CVP also checks how well the resident engagement programme is doing and tracks progress. It reports findings or concerns to the RAC, which then updates the RP boards. Any feedback from the RAC to the CVP will be coordinated via L&G staff members.
- The CVP members do not attend meetings to solve individual issues but can highlight general concerns.
- **Holding us to account:** Where needed, the CVP can question why actions have not been taken in the timescales promised in any action plans, and can agree to escalate concerns to the RAC after each meeting. The RAC will then respond at the CVP's next meeting.

4. What the CVP Aims to Deliver

- The CVP will choose up to three service improvement projects each year to lead on themselves, but can commission more customer led projects that other customers can get involved with as part of the wider resident engagement programme. The meetings will be used to track progress and review updates through quarterly reports provided by the Resident Engagement Manager.
- The CVP will check how well L&G is meeting the Regulator of Social Housing's Consumer Standards, and work with L&G to share key updates on the L&G website.
- The CVP will help shape annual reports by showing the impact of its work and that of the wider resident engagement programme.

5. Who's Involved?

Customers:

- Up to 15 members from different backgrounds, bringing a rich mix of experience and perspectives.
- Members volunteer and are selected through an application process.
- Each member serves for up to two years, with the option to stay for another two.

Staff:

- Resident Engagement Manager and Head of Customer Care & Nominations.
- One member of the L&G executive management team to attend each meeting.
- Other L&G staff may join meetings to support discussions.

6. Meetings

- The CVP meets four times a year, online via MS Teams. The cycle of meetings is synchronised with the programme of RAC meetings to enable feedback and insight sharing in a timely manner.
- Members should attend regularly and inform L&G if they can't make a meeting. Apologies should be provided in advance of each meeting. Continued absence without a valid reason (i.e., non- attendance of more than three meetings, or non-attendance at any mandatory training), may result in members being asked to vacate their position, and recruitment for a new member will take place.
- Meeting papers are shared two weeks before, and minutes are sent out two weeks after each meeting. Members can raise any queries or request amendments once minutes have been shared.
- Actions from meetings are assigned with deadlines and updates.

7. Roles and Responsibilities

Chair :

- Leads meetings and agrees agendas (the Resident Engagement Manager will stand in where needed).
- Signs off public updates and communications.
- Makes sure feedback from the CVP is shared with the RAC.
- Agrees topics for scrutiny reviews and for smaller, one-off projects carried out by other customers where needed.
- Meets with the chair of the LGAH board every 6 months to give an update on progress and to discuss potential opportunities for improvement.

Panel Members:

- Represent all L&G customers.
- Review data and suggest improvements.
- Encourage transparency and the sharing of outcomes and key decisions with all customers.
- Follow the Code of Conduct.

Staff:

- Support meetings and projects and be prepared to answer questions or provide information in meetings.

- Help deliver agreed actions and have the authority to carry out improvements.
- Offer advice and solutions.

Legal & General Affordable Homes Boards and Committees:

- Be held accountable where actions haven't been taken within agreed timescales.
- Investigate any delays with completing actions and report back to the CVP at the following meeting.

8. Code of Conduct, Training & Recognition

Members should:

- Avoid using the panel for personal issues and to contact senior members of staff outside normal processes.
- Be respectful and follow good meeting behaviour, committing to the principles in the wider resident engagement code of conduct.
- Keep sensitive information private and don't share without written consent. Personal information about other customers will not be shared at any point.
- Declare any conflicts of interest.

Support for Panel Members from L&G Includes:

- Training and skill-building to deliver the role effectively.
- Access to digital tools (from 2026) through a digital inclusion scheme, including access to data, tablets and digital skills support.
- Expenses such as travel are covered and thank-you vouchers/ prize draws are used regularly at the end of projects.
- Regular check-ins to offer support can be arranged where needed, and the Resident Engagement Manager will check any support or training needs at least once a year.

9. Supporting documents

- Resident Engagement Code of Conduct
- Resident Engagement Recognition Guidelines

Review of terms of reference

These terms of reference will be reviewed every two years (or before if required) with input from members and L&G staff.

Date of next review: September 2028