

# Housing

Ombudsman Service



# The Housing Ombudsman

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## Annual Report and Accounts 2023-24

For the period 1 April 2023 to 31 March 2024

HC 635



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For the period 1 April 2023 to 31 March 2024

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# Ombudsman's foreword

You could characterise this financial year as being the first of the new normal.

**H**aving experienced unprecedented demand in previous financial years, we continued to experience high volumes of escalations to the Ombudsman, with our enquiries and complaints service, offering support pre-investigation, handling over an astonishing 40,000 cases. Demand for formal investigations increased again by 60% compared to the previous 12 months. These higher volumes reflect the experience of many landlords too, as we embed the Complaint Handling Code and

access to complaint procedures improves. With independent analysis suggesting that landlords may still be underreporting complaints, these higher volumes are likely to be the new normal in the medium-term.

The important need to raise awareness of complaints and residents' rights continues. Our outreach work spoke directly and listened to 6,000 residents in every region at 'town hall' style forums. We also continued engaging with our Resident Panel to develop the service.



Crucially, alongside more cases coming to the Ombudsman, this financial year also marked a step-change in our output. We increased the volume of determinations by 107% and met our new commitment to prioritise cases assessed as higher risk, whilst maintaining our high-quality expectations. Towards the end of the financial year, we approached the delivery of 600 formal investigations per month and have sustained that output. This expansion in our work is also part of the new normal.

More decisions are being accompanied by profile changes to those decisions. We are not only investigating more but they are becoming more complex. More decisions are being upheld, with a maladministration rate of 73%, significantly higher than the preceding year. We are having to put more things right, providing almost 22,000 remedies from repairs to process changes. We are also awarding more financial redress, totalling almost £5m in year, primarily because we have based the compensation on a proportion of the rent charged over a prolonged period of disrepair. It is clear from the often very low amounts of compensation offered by landlords that more work is needed in the sector on fair redress.

This increased output also reflects the recent recruitment we have undertaken to match our caseworker resources to demand, and success at inducting and training new colleagues. We rolled out a new learning platform to all colleagues to support development. We increased activities to promote our culture and values including through our Equality, Diversity and Inclusion and Health and Wellbeing groups. We also strengthened our governance by creating a new People and Culture Committee as well as a Quality Board to provide a third line of assurance. We also grew non-casework related

roles to support increased efficiency and impact, including strengthening our approach to cyber security.

This financial year marked our use of, or preparation for, new powers under the Social Housing (Regulation) Act 2023, following the tragedy at Grenfell Tower. The overarching aim of these powers is to have impact beyond an individual case and expand fairness and service improvements to the benefit of other residents. Over time, this could see a reduction in escalations to the Ombudsman because landlords are handling complaints more confidently and effectively themselves and addressing root causes. We used these powers to issue wider orders to improve landlords' policy and practices. To prepare for future changes, we consulted on our framework for issuing Good Practice guidance and took steps to prepare for our application of Awaab's Law in casework decisions. We also engaged landlords extensively, following consultation alongside the Local Government and Social Care Ombudsman (LGSCO), on the Complaint Handling Code, preparing for our statutory duty to monitor it from April 2024.

This brings us to our vital systemic work. A core focus has been the experience of disabled people and residents with health needs, physical or mental, of landlord services and complaint procedures. Our call for evidence and casework review led to the publication of our Spotlight report on attitudes, rights and respect, making practical recommendations for landlords to ensure services proactively respond to individual circumstances with agility and sensitivity. This included recommendations for policy makers to integrate the provision of housing and health and provide a consistent definition of vulnerability in statute. The failure of systems and processes to adjust



to vulnerabilities was a strong theme across much of our further investigation work with individual landlords. We also applied Acts on Equality and Human Rights explicitly as part of our individual casework assessments, considering whether the landlord had sufficient regard to these obligations.

The themes from this work provided valuable intelligence and insight for landlords through our Centre for Learning, which continues to gather pace, with 1,773 individual members of staff from 504 landlords and a further 523 contractors, residents and stakeholders registered with the centre, accessing a wide range of learning tools on topics as diverse as knowledge and information management to handling antisocial behaviour. Our inaugural Member Responsible for Complaints conference has been another important opportunity to promote learning and a positive complaints culture from the top.

Embedding that culture will be vital to create the next new normal – fewer cases being upheld by the Ombudsman, fewer cases being referred to us, fewer residents having to raise complaints because of

service failings. And not because issues are being driven underground or residents do not value the difference complaints can make, but because landlord services and trust has improved.

Most landlords experiencing higher volumes of complaints will not have reached that tipping point yet.

But our collective efforts are focused on that becoming another new normal by the end of this decade. As we develop our role – from our powers to our jurisdiction, including the potential to provide redress in the private rented sector – supporting landlords to achieve this goal will secure decent homes and better services for another generation.

What I know is that my colleagues, who have worked tirelessly during the year to make a difference, will continue to do whatever they can to achieve that vision and I thank them for their exceptional commitment.

**Richard Blakeway**  
**Housing Ombudsman**







# Performance report





# Performance overview

The performance overview contains a short summary of our vision, values, strategic objectives, structure, operating environment, key activities during the year, performance and risks.



# What we do and how we do it

## Our role

Our role is set out in the Housing Act 1996 and the Housing Ombudsman Scheme approved by the Secretary of State. The Ombudsman:

- Makes the final decision on disputes between residents and member landlords;
- Sets and monitors compliance with a statutory Code of Practice for complaint handling by its members which promotes a positive complaint handling culture;
- May issue good practice on the delivery of housing activities and order self-assessment against this;
- Orders reviews of policy and practice where the Ombudsman believes an issue in an individual complaint may give rise to further complaints; and
- Investigates the root causes of complaints, at both member and sector level, producing reports to share learning, improve services and prevent recurrences.

Our service is free to households eligible to use it. Our decisions are independent, impartial and fair.

## Our membership

Membership of the Scheme is compulsory for social landlords - primarily housing associations who are or have been registered with the Regulator of Social Housing (RSH) and local authority landlords. Additionally, some private landlords are voluntary members. The activities of members who are managing agents or selling some new homes fall within our Scheme. The Scheme is funded by subscriptions from members paid on a per housing unit basis.

We investigate complaints across a range of tenures, including social and private tenants, shared owners and leaseholders of member landlords.





# Our vision

Improving residents' lives and landlords' services through housing complaints

## Membership as at 31 March 2024



**1,596**  
member landlords



**4.9m**  
households

**1,268**  
registered/de-registered  
providers  
↓  
**3.2m**  
households

**175**  
local  
authorities  
↓  
**1.7m**  
households

**153**  
voluntary  
members  
↓  
**26k**  
households

The Scheme is funded by subscriptions from members and is paid on a per housing unit basis.

# Our values



### Fairness:

We are independent and impartial; we take time to listen carefully and to understand the evidence



### Learning:

We share knowledge and insights to maximise our impact and improve services



### Openness:

We are accessible and accountable; we publish information on our performance and decisions



### Excellence:

We work together to provide an efficient, high-quality service



## Our strategic objectives

Extending  
fairness

Encouraging  
learning

Increasing  
openness

Achieving  
excellence

### Our dispute support and resolution process



#### Dispute support

We support the resolution of complaints while they are within the landlord's complaints process



#### Dispute resolution

We make the final decision on complaints that remain unresolved through independent, impartial and fair investigation

Our work at dispute support and dispute resolution follows our **dispute resolution principles**:

Be fair



Put things  
right



Learn from  
outcomes

# Who we are

## Executive Leadership Team

The Executive Leadership Team (ELT) is the most senior decision-making group and operates collectively, concentrating on strategic issues affecting organisational performance. It also scrutinises and challenges policies and performance with a view to the long-term health and success of the service. ELT current membership:



**Richard Blakeway**  
Housing Ombudsman  
and Accounting Officer



**Andrea Keenoy**  
Chief Operating Officer



**Kathryn Eyre**  
Director of Quality,  
Engagement and  
Development



**Michael Letters**  
Director of Finance  
and Corporate Services  
(from 3 July 2023)



**Justin Crittall**  
Director of Dispute  
Support and Resolution  
(from 1 August 2023)



**Kevin Williamson**  
Temporary Director - PRS  
Design and Implementation  
(from 5 July 2023)





## Senior Leadership Team

The Senior Leadership Team (SLT) includes all Heads of Service and supports the Executive Leadership Team with strategic direction and operational delivery. SLT current membership:



**Tracey Hindley**  
Head of People



**Rebecca Reed**  
Head of Insight  
and Development



**Verity Richards**  
Head of Dispute Support



**Michelle du Bock**  
Head of Corporate and  
Information Governance



**Suzanne Foreman**  
Head of Dispute Support



**Mark Smart**  
Head of Dispute  
Resolution



**Sarah Woolley**  
Head of Dispute  
Resolution



**Ayo Odufuwa**  
Head of Finance  
and Procurement



**Linda McMillan**  
Head of Quality and  
Customer Insight  
(from August 2024)



**Helen Tobias**  
Head of Communications  
and Engagement  
(from January 2025)

## Advisory Board

The Advisory Board provides support and advice to the Ombudsman and brings an external perspective to assist in leadership, good governance and the development of the organisation. In particular, the Advisory Board provides advice and support to the Ombudsman on the development and implementation of vision, values and objectives; strategic direction and business planning; and public accountability for the subscriptions received.

Membership of the Advisory Board was extended to all Audit and Risk Assurance Committee members from September 2023, with 2 additional sub-committees meeting for the first time in quarter 4. These new sub-committees provide support and advice on 'People and Culture' and 'Quality' and membership is made up of existing non-executive directors. Advisory Board current membership:



**Gill Bull**  
Member



**Maureen Corcoran**  
Member



**Michael Rich**  
Member



**Tim Archer**  
Member



**Tim Leslie**  
Member



**David Holmes**  
Member  
(from 5 Dec 2023)



**Hiten Patel**  
Member  
(from 5 Dec 2023)

**ELT members of the Advisory Board:** Richard Blakeway and Andrea Keenoy

## Audit and Risk Assurance Committee

The Audit and Risk Assurance Committee (ARAC) provides independent assurance on the adequacy of the risk management framework, the internal control environment, governance processes and the integrity of financial reporting. It oversees the work of both internal and external audit and makes an important contribution to ensuring that effective assurance arrangements are in place. ARAC current membership:



**Tim Leslie**  
Member and Chair



**Tim Archer**  
Member



**Hiten Patel**  
Member  
(from 5 Dec 2023)



**David Holmes**  
Member  
(from 5 Dec 2023)

## People and Culture Committee

The People and Culture Committee (the committee) is a non-executive advisory Committee and sub-group of the Advisory Board. The membership comprises of the Housing Ombudsman, Chief Operating Officer, and representatives from the Services Health and Wellbeing and Equality, Diversity and Inclusion (EDI) groups.

The 4 ex-officio members of the Advisory Board in 2023-24 were Michael Rich, Gill Bull, Maureen Corcoran and Christina Coker. On 1 April 2024 David Holmes replaced Christina Coker.

The committee advise the Housing Ombudsman on the design, implementation, and operational effectiveness of the organisation's People Strategy, by reviewing and making recommendations to the Advisory Board on policy, remuneration

and contractual terms, for employees, Advisory Board Members and the Executive Team and related activities.

## Quality Board

The Quality Board is a non-executive advisory board. The membership comprises of the Housing Ombudsman, Chief Operating Officer, the Independent Reviewer of Service Complaints (Adam Sampson) and 2 ex-officio members of the Advisory Board (Gill Bull and Tim Archer).

The Quality Board advise the Housing Ombudsman as to whether the framework in place to assure the quality of our casework is robust and operating effectively. The Quality Board will also make recommendations for improvement.

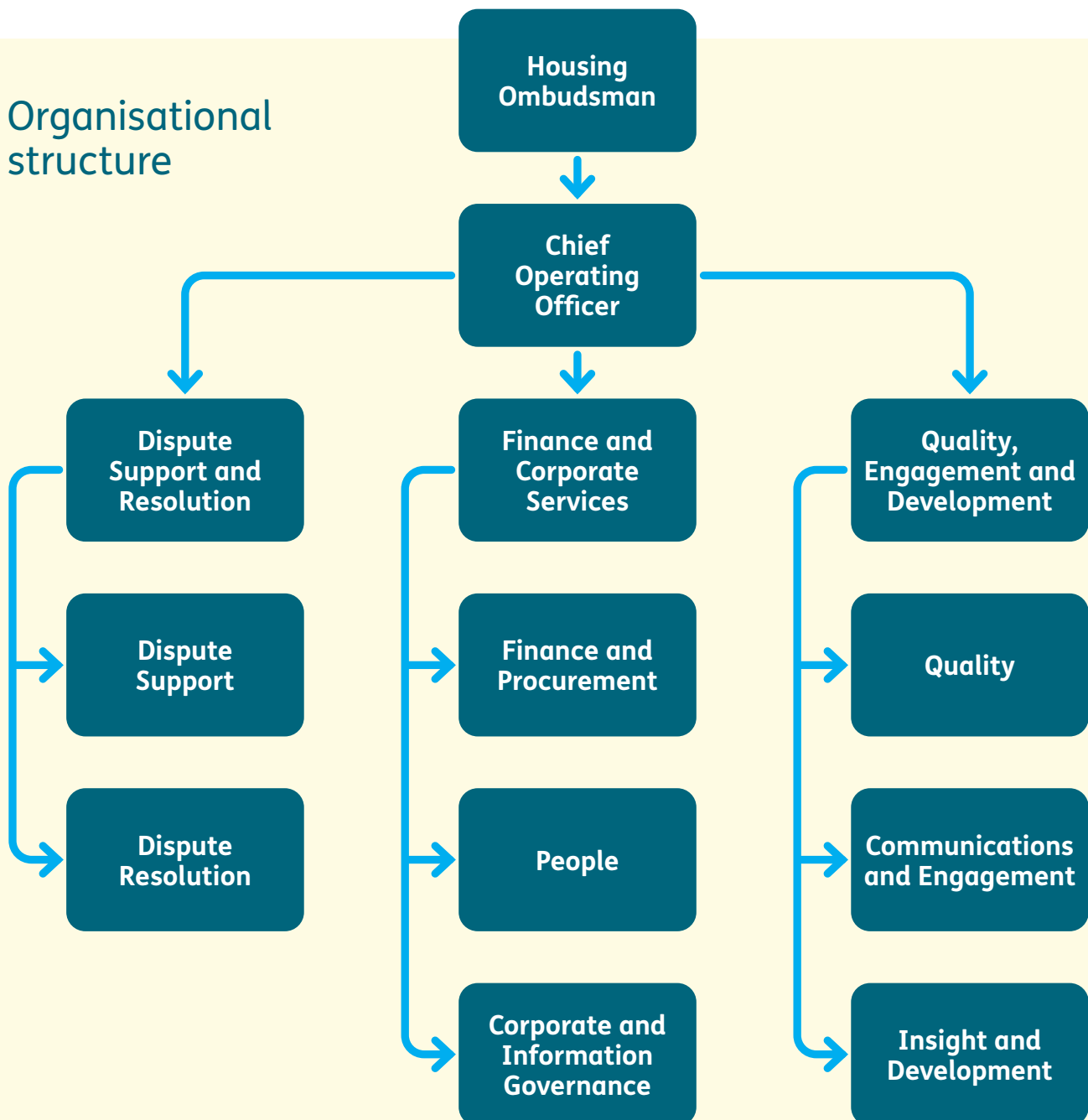
# Independent Reviewer of Service Complaints

The Independent Reviewer of Service Complaints (IRSC) supports the Ombudsman in learning from complaints about our service to continually improve our performance. He is also an ex-officio member of the Quality Board. IRSC in post during 2023-24:



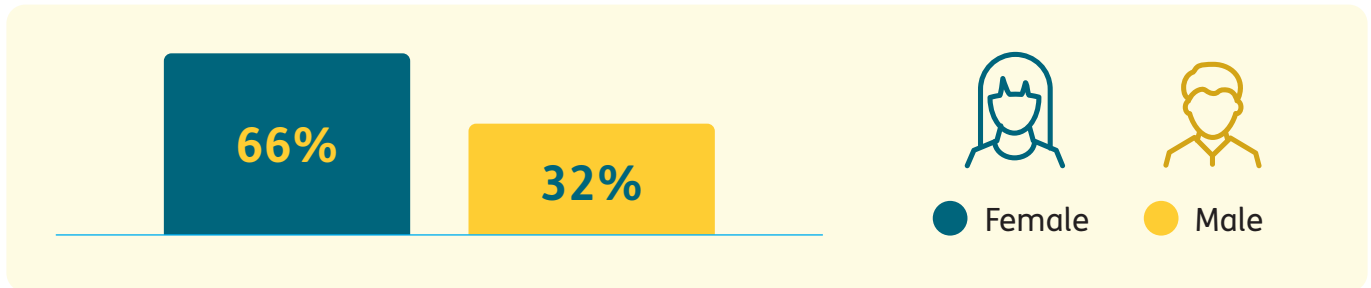
**Adam Sampson**

## Organisational structure



# Our people

## Gender



The remaining 2% of the workforce either chose not to disclose, identify as non-binary or by using another term.

### Mean (average) gender pay gap using hourly pay

The mean gender pay gap is the difference in hourly wage between men and women. A positive percentage indicates that on average male employees have higher pay than female employees. The reverse is true for a negative percentage.

This year's average of 3.1% compared to last year's position of 0.08%, shows that males are, on average, paid 3.1% more than females. As a comparator, the Office for National Statistics (ONS) shows that the UK public sector mean gender pay gap is 7.7%.

Mean gender pay gap (%)

3.1%

Median gap (%)

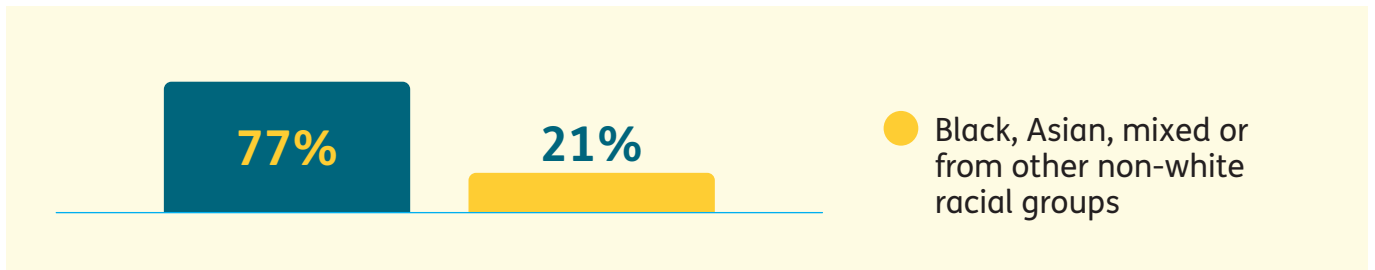
0%

### Median gender pay gap using hourly pay

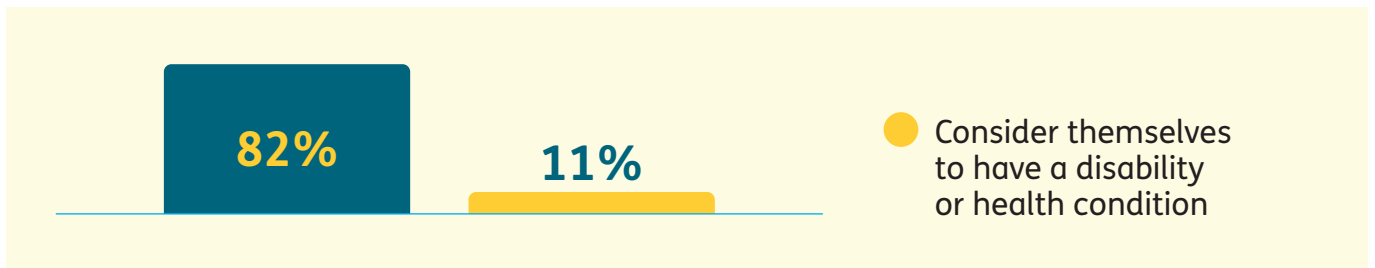


The median figure is typically accepted as a more representative figure. The median gender pay gap figure is the difference in hourly pay for the median male and the median female employees.

## Race and disability



The remaining 2% of the workforce chose not to disclose their race.



The remaining 7% of the workforce did not provide any information on disabilities.

Of the successful candidates through the 59 recruitment campaigns we ran in 2023-24: 61% identified as female, 31% identified as people from ethnic minority backgrounds and 13% self-identified as having a disability. Nationally 51% of the population is female, 14% from a non-white minority ethnic background and 24% (working age) identify as disabled.

## The year in review

The most significant feature of 2023-24 was the 107% increase in the number of investigations completed by caseworkers during the year as our expanded headcount completed their training and grew their speed and expertise. Casework demand continued to rise with overall volumes increasing by 27% over the prior year and the volume of cases coming to us for formal investigation increased by 60%. These volumes are broken down in the table below:

	2019-20	2020-21	2021-22	2022-23	2023-24
Complaints and enquiries received	14,903	15,914	26,259	32,126	40,945
Cases entering our formal remit	1,981	2,253	4,001	5,109	8,176
Number of determinations	2,138	2,185	2,618	2,641	5,465



# Our work and our organisation



We received over  
**40,000**  
enquiries and  
complaints for the  
first time in our  
history

## Impact on residents and the sector



We increased the  
number of case  
determinations for  
social housing  
residents by over  
**100%**



**£4.9m**  
compensation ordered  
and recommended  
for residents  
(up from £1.07m  
in 2022-23)



Made over  
**22,000**  
orders and recommendations –  
equivalent to 4.1 per case  
(up from 6,575 and  
2.5 per case in 2022-23)

### Including:

- 8,054 to pay compensation
- 1,115 to carry out repairs
- 2,204 to review policy/ change process



**85%**

of investigated cases were upheld (up from 66% in 2022-23)



Issued  
**168**

Complaint Handling Failure Orders (up from 146 in 2022-23)



Received a contact every

**41 seconds**

and registered a new case every

**3 minutes**

## Top 3

areas of complaint:

1. Repairs: 43%
2. Complaint handling: 16%
3. Tenant behaviour: 10%



Received  
**1,663**

responses to our call for evidence on attitudes rights and respect 'relationship of equals'



Through our new powers we issued

**137**

orders in the wider public interest



Presented at

**41**

webinars and other training events over the year to nearly

**3,500**

delegates

Published

**4**

Complaint Handling Failure Order reports, 3 Insight reports, and 2 Spotlight reports



**6**

podcasts produced covering knowledge and information management, damp and mould, our 'orders', leaks and attitudes, respect and rights



**51.4 billion**

total reach in the media for readers and viewers (up from 9.6bn), including TV and radio appearances

**10,000**

new followers on LinkedIn



Held

**4**

formal meetings with our Resident Panel covering enquiries, the Complaint Handling Code, and access topics



**96**

published cases of severe maladministration, naming the landlord and sharing learning from the case



**4**

special investigations into landlords

Held

**26**

'Meet the Ombudsman' events (up from 2 in 2022-23), engaging directly with over **6,000** residents



**3,049**

online articles in the press – national, regional and trade



**1.4 million**

hits on our website

**13,962** downloads of the Complaint Handling Code

**11,359** downloads of Spotlight reports

**2,452** downloads of the Code self-assessment form

**6,200**

individual decision reports now available on the website

## Impact on our people



Our pay is evenly balanced between genders – our mean gender pay gap is

**3.1%**



Increased our headcount by

**17%**

over the year

**66%**

of individuals (who provided their gender identify) are female, **32%** are male, **1%** prefer to use own term, and **1%** chose not to disclose. This is broadly representative of social housing demographics with **57%**, **43%** and **1%** respectively (rounded up)



Training allowance requests increased by

**118%**

from the last financial year



Held

**24**

tea and talk learning sessions for colleagues

and

**fortnightly**

breakfast briefings throughout the year

## The year in review

### A month-by-month view:



**April 2023:** to support wider learning across the sector, 2 years on from our Spotlight on cladding, we published casework related to cladding and fire safety complaints.



**May 2023:** we published our Spotlight on knowledge and information management, sharing 21 recommendations looking at governance, repairs and recording standards on where landlords have fallen short in this area in the past.



**June 2023:** we launched our call for evidence for our Spotlight into attitudes, respect and rights which focussed on tackling social injustices and received 1,663 responses.



**July 2023:** we published our Special Investigation report into London Borough of Haringey, making recommendations to help the landlord improve and announced our first inspection of landlord complaint handling at Lambeth Council. We also launched our learning management system (LMS) for Ombudsman staff with a 98% uptake.



**August 2023:** alongside the LGSCO, we published our first joint investigation into a council's handling of a complaint and launched our third annual landlord and resident surveys to gather insight into landlords' complaint handling.



**September 2023:** we released our quarterly Insight report with learning on pest infestation cases and gas safety. We released our latest complaint data which showed we made 1,284 determinations – a 69% increase on the previous quarter. We also launched a consultation, in partnership with the LGSCO, on a revised Statutory Complaint Handling Code.



**October 2023:** we published our revised Scheme which was updated to include wider public interest orders, our Annual Review of Complaints - which showed a 323% rise in severe maladministration findings in 2022-23 - and our Special Investigation into Islington Council.



**November 2023:** we held our annual all colleague event and our Member Responsible for Complaints conference for those holding this role. Our latest quarterly Complaint Handling Failure Order report showed improved compliance with orders, but record numbers issued. We gave evidence to the Public Bill Committee on the Renters' Reform Bill.



**December 2023:** our Insight report provided updated guidance and jurisdiction around service charges. We also launched special investigations into 3 London landlords after rising maladministration rates.



**January 2024:** our Spotlight report on attitudes, respect and rights made recommendations for landlords and policy makers including a new Royal Commission for health and housing. The report setting out our inspection of Lambeth Council was also published.



**February 2024:** as part of our growing Centre for Learning offer, we launched our new landlord LMS. It hosts over 110 learning tools with 2,350 users to year end. We also published our Statutory Complaint Handling Code in advance of 1 April 2024 and our Special Investigation into Hammersmith and Fulham Council.



**March 2024:** we met for the last time with our 2021-24 Resident Panel and opened applications for the new cohort. We also published a consultation on our approach to Good Practice.





## Strategic aims for the year

Our 2022-25 corporate plan has the overarching strategic aim of Using our values to deliver an independent, visible and proactive Ombudsman. It is built around our 4 values – fairness, learning, openness and excellence. These values express the essence of our work as an Ombudsman, and we have identified 3 strategic programmes and 2 strategic enabling programmes under our values that we will deliver over the 3-year period. Our work focused on delivering

against these strategic programmes during the year and preparing for our new powers under the Social Housing (Regulation) Act.

In addition, due to the ongoing increases to the volume of cases coming to us, we continued to develop the efficiency and effectiveness of our service to manage contacts and complaints. We will continue to improve our efficiency and effectiveness into 2024-25.

## Business plan commitments

Our track record in delivering against our business plan commitments remains strong. This year, 97% of our planned work was either complete or on track at year-end.

The remaining 3% had either been deferred or put on hold as the activities were affected by external circumstances outside of our control.

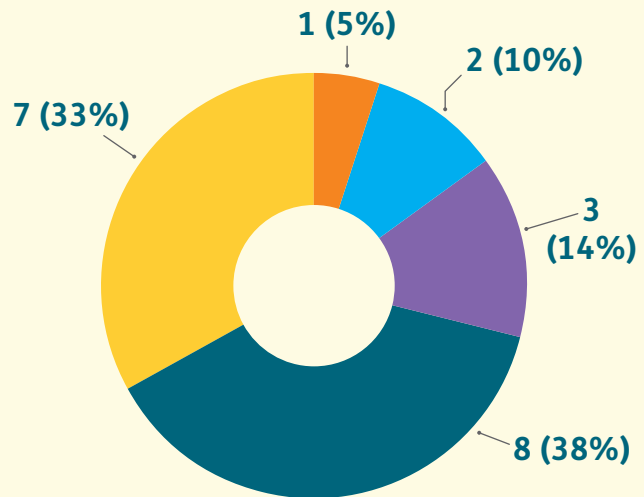
Performance against our 2023-24 Business Plan commitments is set out below.



## Strategic objective 1: Extending fairness

### Strategic priorities:

- strategic, intelligence-led approach to dispute support
- strengthening the framework for the Ombudsman investigations
- enhanced thematic insights and systemic investigations
- supporting the review into extending our powers
- growing our membership and closing gaps in redress

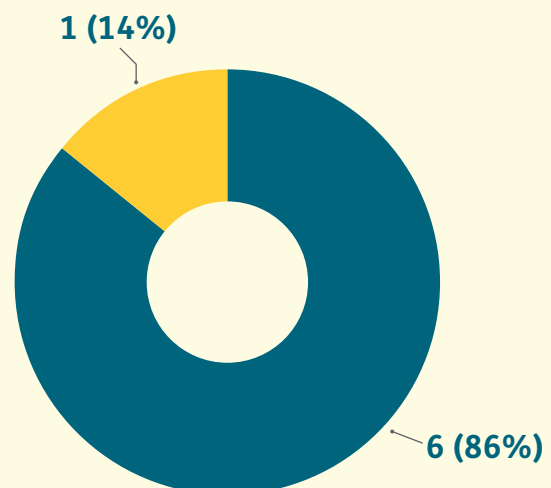


**Status** ● At Risk ● Deferred ● Merged/Rescoped ● Complete ● On track

## Strategic objective 2: Encouraging learning

### Strategic priorities:

- establish a Centre for Learning
- driving a positive complaints culture

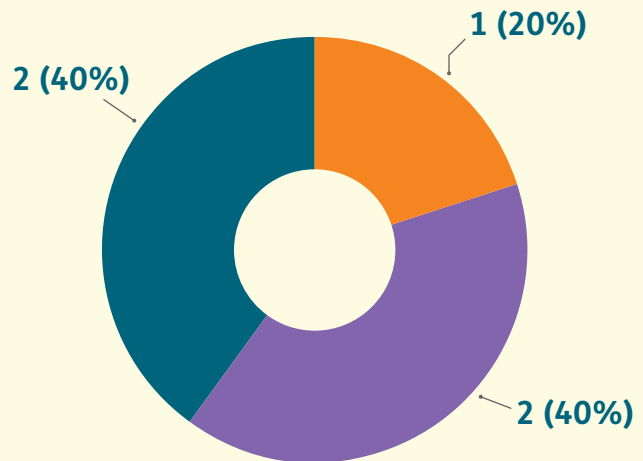


**Status** ● Complete ● On track

## Strategic objective 3: Increasing openness

### Strategic priorities:

- raise awareness of our service, build understanding
- work collaboratively with partner organisations
- prepare for go-live of the Access to Information Scheme appeals service

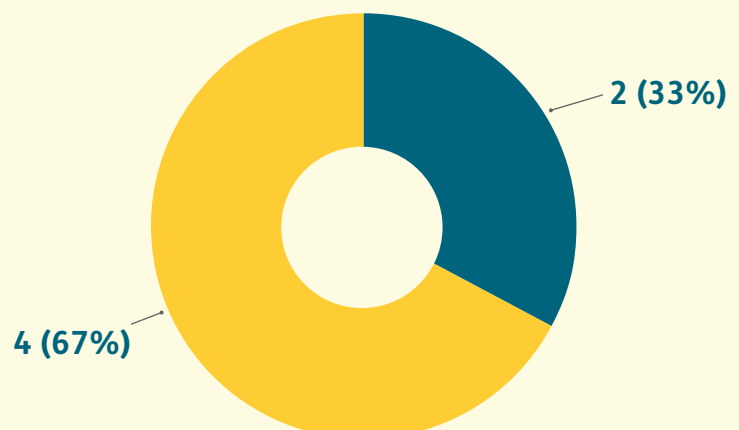


**Status** ● At Risk ● Merged/Rescoped ● Complete

## Strategic objective 4: Achieving excellence

### Strategic priorities:

- develop our employer brand
- continue our digitisation journey



**Status** ● Complete ● On track



## Deliverables to note in implementing large parts of our strategic programmes include:

### Extending fairness



- launching our enhanced enquiries approach that provides more upfront support to residents while they are within their landlord's complaints process and supporting work to improve landlords' complaint handling where there was evidence that it was failing
- issuing 137 wider public interest orders to prevent issues recurring for the benefit of all residents
- enhancing thematic insights for the sector through our 'Spotlight report' work which covered publishing our knowledge and information management report in May 2023, and our relationship of equals – attitudes, rights and respect report in January 2024
- engaging with advocacy and advice agencies to increase their understanding of our role and improve signposting to us
- being named as the preferred provider of the Private Rented Sector (PRS) Ombudsman scheme

### Encouraging learning



- delivering our first conference aimed at those holding the role of Member Responsible for Complaints with over 200 landlords represented
- completing the consultation on our Complaint Handling Code to put this onto a statutory footing from 1 April 2024 and designing our approach to monitoring compliance against this
- publishing our Annual Complaints Review and individual landlord performance reports, 4 special investigation reports into landlords, 4 Complaint Handling Failure Order reports and 3 Insights reports whose focus switched to identifying good landlord practice across a range of topics
- launching our 'Centre for Learning' LMS in February 2024, engaging members with resources to meet their learning needs and delivering learning content diversified by audience and landlord type

## Increasing openness



- our extensive programme of engagement and awareness raising activity with the sector and residents increased by 36%. A total of 101 events attended by the Housing Ombudsman and officers, including 26 'Meet the Ombudsman' events, 4 'Resident Panel' meetings, and 2 meetings of our Accessibility Expert Panel - concluding its work to help steer improvements to our service's accessibility
- meeting with Citizen's Advice and Shelter to help improve their understanding of our role and what we can do to help to improve signposting to us
- developing an EDI dashboard to identify groups that are accessing us proportionately less
- continuing to develop the Social Tenants' Access to Information Requirements appeals service (formerly known as Access to Information Scheme) and participating in the Department-lead project group

## Achieving excellence



- commencing the phased roll out of our landlord portal which allows members to upload evidence and see the status of their open cases. As at the end of March 106 landlords had accepted their invitation to join the portal
- undertaking a casework process and system review to ensure our ways of working are effective and efficient
- launching an online learning and development system for our colleagues that contains a multitude of resources and records activity
- improving our approach to recruitment, reducing the time to hire by 20%, and continuously increasing the proportion of offers for the number of roles advertised from mass campaigns
- continuously improving the security of our IT systems through changes to our environment and improved training and awareness programmes for our colleagues



## Key performance indicators (KPIs)

### 17 KPIs were listed in our business plan:

- 4 were baselining activities to develop suitable indicators in future years
- 2 related to Spotlight and Insight report publication targets, which were met, with one Insight publication delayed due to pre-election restrictions
- one aimed to have all staff attend 'people programme' training, of which 93% did. A small number of colleagues did not complete this internal training by year-end due to sickness, leave or being unavailable to book onto the courses
- one looked to increase landlord engagement with our learning tools, which was achieved with numbers engaging increasing from 145 in 2022-23 to 266 in 2023-24
- one focussed on inviting every landlord with an individual landlord report to use our online 'Portal' for complaint casework handling, which was fully achieved

The remaining 8 KPIs relate to our complaints casework. We have met or exceeded all targets for achievement in 2023-24. Our performance in terms of resident satisfaction with our service where their complaint was not upheld continues to be high and exceeding target despite the expected impact of outcome bias. That said, due to the unprecedented surges in demand we have experienced in recent years, it showed a reduction on the prior year related to the increased timescales that some complaints took to flow through our process.

2 of our casework delivery KPIs relate to 'timeliness' targets (cases determined within 6/12 months) to be achieved in 2024-25. Performance against these

KPIs was affected by a lower success rate on our caseworker recruitment campaign in the first half of the year and they have been adjusted accordingly in our [2024-25 Business Plan](#). Our recruitment approach was reviewed and resulted in significantly higher success rates in the second half of the year, and lead to a strong final quarter performance with continued reductions to the age of the open caseload and ongoing increases to the proportion of cases determined at under 6 and 12 months. We expect all cases to be under 12 months old by the end of quarter 2 in 2024-25.

Performance against our KPIs is set out in the table below and shows a 5-year trend.



KPI: Casework	2019-20	2020-21	2021-22	2022-23	2023-24		Trend
	Year-end Actuals				Actual	Target	
Residents who were satisfied with the service provided at dispute support	N/A	Insufficient data to report	60%	Insufficient data to report	<b>58%</b>	60%	N/A
Residents whose complaint was upheld and were satisfied with the service provided	N/A	82%	83%	80%	<b>83%</b>	80%	Performance maintained ↔
Residents whose complaint was not upheld and were satisfied with the service provided	N/A	56%	60%	68%	<b>59%</b>	50%	Performance Declined ↓
Level of compliance with our orders within 3 months	95%	99%	99%	99%	<b>99%</b>	98%	Performance maintained ↔
Level of compliance with our orders within 6 months	99%	100%	99%	100%	<b>100%</b>	100%	Performance maintained ↔
Quality assurance reviews find casework was acceptable or better	N/A	96%	95%	97%	<b>95%</b>	95%	Performance maintained ↔
Cases determined within 6 months by 2024-25	N/A	N/A	N/A	54%	<b>18%</b>	95%	2024-25 target
Cases determined within 12 months by 2024-25	100%	100%	100%	87%	<b>62%</b>	99%	2024-25 target

Where performance is within a range of +/- 3% of the prior year, this is shown as maintained to smooth the impact of marginal changes.



# Risks

The table below summarises the key strategic risks that affected delivery of our objectives during the period, a highlight of the actions taken to mitigate these and the overall outcome of those mitigations.

Strategic risk	Mitigating actions	Trend
Failure to manage casework effectively, efficiently and strategically	<ul style="list-style-type: none"> <li>• cyclical review, modelling and forecasting of demand, resources and outputs</li> <li>• regular reporting on demand, resources and outputs - informing timely forecasting, resourcing and recruitment</li> <li>• case risk assessments in place to ensure highest risk cases are identified at the earliest opportunity</li> <li>• Allocations Policy in place prioritising cases based on risk and age</li> <li>• performance management and reporting in place to track delivery to targets</li> <li>• quarterly scheduled recruitment</li> </ul>	High but reducing
Weak local complaints handling	<ul style="list-style-type: none"> <li>• range of learning tools to help landlord’s learn from complaints, for example reports and Centre for Learning content, sector engagement work</li> <li>• engagement with a wide range of landlord CEOs and boards</li> <li>• Complaint Handling Code sets expected standards and requires all members to appoint a Member Responsible for Complaints (MRC) from their governing body</li> <li>• annual MRC Conference to share best practice with this influential group</li> </ul>	High but reducing
Ongoing expansion	<ul style="list-style-type: none"> <li>• recruitment and induction processes well-established</li> <li>• learning and development support in place for existing staff, including People Programme for organisational development and culture</li> <li>• a new LMS (Learn AMP) has been rolled out, and all staff have access to training with a clear link to strategic and personal objectives</li> <li>• health and wellbeing support in place</li> <li>• digital environment to support hybrid working in place including relevant policies</li> <li>• People and Culture Committee set up</li> <li>• regular pulse surveys to check levels of colleague engagement</li> </ul>	Reducing risk scoring across profile

Strategic risk	Mitigating actions	Trend
Data and Cyber Security	<ul style="list-style-type: none"> <li>• Digital Strategy commissioned externally, reviewed and included in the corporate planning for 2022-25</li> <li>• data risks relating to individual directorates on directorate risk registers for ongoing monitoring of planned mitigations around data quality and assurance</li> <li>• Oracle changes implemented to make best use of the system functionality</li> <li>• Information Governance Steering Group re-established in March 2023</li> <li>• in-house security expertise with next generation centrally managed anti-malware and a VPN implemented</li> <li>• cyber-attacks prevented by controls monitored and reported monthly</li> <li>• mandatory security/data protection induction and refresher training</li> <li>• Cyber Essentials + (new award)</li> <li>• annual self-assessment against ICO Accountability Framework Tracker</li> </ul>	Data high and improving, cyber high and static scoring
Quality of investigations	<ul style="list-style-type: none"> <li>• Quality Board established</li> <li>• quality framework in place with specific delegation framework for casework</li> <li>• non-delegation for particular case categories, landlords or highly sensitive cases ensuring robust oversight on the most serious cases</li> <li>• mentoring and case-checking system in place for all new starters</li> </ul>	Medium rating
Delivery of powers under Social Housing (Regulation) Act	<ul style="list-style-type: none"> <li>• Programme Board in place with progress reporting to ELT and Advisory Board</li> <li>• wider orders rolled out and working effectively</li> <li>• Code published following consultation</li> <li>• membership of Social Tenant Access to Information Requirements and Social Housing Quality and Implementation Boards</li> <li>• regular liaison with RSH on Memorandum of Understanding and where they are a statutory consultee</li> <li>• duty to monitor guidance on assessment, policy now in place and available to landlords</li> <li>• Good Practice consultation started</li> </ul>	Medium rated risk with reducing profile

Our highest rated risk over the year was service demand, focussed on a failure to manage casework effectively, efficiently and strategically and this remains so at the start of 2024-25. Weak local complaints handling also remains a high-rated risk, with limited levers within our control to reduce it further. The quality of investigation risk remained at a medium risk score due to the high volume of new/inexperienced staff, but it is expected to reduce in 2024-25 as new starters are proportionately fewer and with the creation of a casework development and excellence team.

To reflect the distinction between data risks which are high but reducing and cyber risks which remains high, these risks have now been split on the risk register for more considered monitoring.

For 2024-25 additional risks have been explored regarding the corporate governance status of the organisation, the stability of organisational leadership, extending fairness and encouraging learning.

The Governance Statement sets out our approach to risk through our risk management framework.

## Adoption of going concern basis for accounts preparation

Our income recovery has been consistent compared to previous years and we have remained within our Reserves Policy requirement of maintaining at least 4 months operational expenditure in our general fund on a rolling 12-month basis throughout the year. At the start of 2024-25 reserves fell below this level due to later budget approval, and consequently late invoicing, and mitigations are in place to bring this back in line, with reporting of the level of reserves to the Executive Leadership Team each month.

In light of the fact that the term of office for the Housing Ombudsman ends in August 2026, we have sought continuity of service from MHCLG to ensure that the Housing Ombudsman Service is a going

concern. MHCLG will ensure the continuity of the Housing Ombudsman Service by having a publicly appointed Ombudsman in post or by converting Housing Ombudsman Service into a body corporate (or both) by the end of the current term.

There are no known current or potential changes in legislation or government priorities that would indicate our service is likely to be abolished and we have been given new powers and duties under the Social Housing (Regulation) Act.

Consequently, management have decided that the adoption of the going concern basis of accounts preparation remains appropriate for the preparation of the 2023-24 financial statements.



# Performance analysis

## Purpose

This section provides a more detailed view of performance against our key performance indicators and business plan deliverables under each of our strategic objectives.







# Strategic objective 1: Extending fairness

## Context

Our objective here is to extend the reach of the fair outcomes delivered by our work, elevating our interventions so they can benefit all residents and landlords, not just those who have brought a complaint to us. We deliver this through our 3 operational pillars of: dispute support; dispute resolution; and systemic learning. This approach aims to help landlords manage increases in complaints by supporting local resolution and addressing factors which may be driving higher volumes.



## Strategic, intelligence-led approach to dispute support

Our dispute support service helps residents and landlords while a complaint is within the landlord's complaint process. Our work helps landlord to recognise complaints in the first instance or progress these where they have got 'stuck' in the landlord's process. Regular quality control, and analysis of customer feedback and service complaints, helps us to continuously improve our service delivery.

During the year we concluded our enhanced enquiries project by reviewing our enquiries service processes, the information on our website and upskilling our enquiries service provider to increase the range of quality advice provided to residents at the first point of contact into the service. As a result of this project, we have seen 33% more contacts into the service being responded to appropriately at the first point of contact.

By doing more at the first point of contact within our enquiries service we have been able to focus our dispute support resources on supporting residents with specific vulnerabilities, as well as increasing our interventions with landlords where failures to raise and progress complaints are referred to us. Cases entering the escalations process were up 80% since conclusion of the enhanced enquiries project.



We handled

**14%**

more phone calls, **2%** more emails, **1%** more webforms and **60%** more items of post than the previous year (2022-23)

Our work with support advocacy and advice agencies began in the second half of 2023-24. We established relationships with Citizen's Advice, Shelter and Age UK, hosting 'Meet the Ombudsman' events to provide them with greater insight into the service and answer their questions. This work will continue throughout 2024-25.

## Strengthening the framework for Ombudsman's decisions

Our dispute resolution function undertakes fair, independent and impartial investigations of complaints, once they have been confirmed as within our jurisdiction and duly made. Where we find maladministration, orders are made to put things right.

Under new powers under the Social Housing (Regulation) Act we secured amendments to allow us to issue 'wider public interest orders' to extend fairness to other residents and prevent



**16,884**

orders



**4,820**

recommendations



Total compensation  
**£4.9million**



service failure by improving the landlord's policy or practice. Since October 2023, when we began to issue wider public interest orders, we've issued 137 of these (94 relating to landlord review of practice and 43 relating to landlord review of policy).

This year we worked with a specialist consultant to undertake a review of our casework processes, aimed at identifying opportunities to improve the efficiency, effectiveness and impact of our work. We have already begun implementing some of the early opportunities arising from the recommendations including our enhanced touch point with residents on them completing their landlord's internal complaint procedure and wishing to access the Scheme. We will implement additional recommendations during 2024-25.

We have also restarted our work to explore other routes to redress to look at the range of opportunities to deliver faster resolution to residents and landlords. We have undertaken our evaluation of these opportunities and will be looking to develop those with the greatest perceived impact for residents, landlords and the Ombudsman into trials/pilots in 2024-25.

This year we reviewed our casework risk assessment process through an internal audit which identifies high risk cases for priority allocation. The audit outcome found that we had an excellent process for training and supporting staff in this area, that the triage risk assessment process achieved its purpose in prioritising cases and that the monitoring and reporting of triage caseloads was effective.

Finally, we launched our Quality Board in March 2024, a non-executive Board which reports into the Advisory Board and assures the framework for ensuring the quality of decision-making in our dispute resolution and systemic work. The Advisory Board also nominated our own Member Responsible for Complaints to ensure we meet relevant provisions of our own Complaint Handling Code.

## Enhanced thematic insights and systemic work

We continued to deliver our Spotlight reports and have significantly increased the associated learning packages. We have established an internal Systemic and Investigations Panel to advise the Ombudsman and guide this work, responding to new and emerging themes throughout the year. We select topics to build a picture of the quality of residents' homes, for their impact on residents' lives or to assist landlords where complexities and challenging relationships needed to be managed to deliver services successfully.

We delivered 2 new Spotlight reports during the year; our knowledge and information management report was published in May 2023 and our relationship of equals – attitudes, rights and respect report was published in January 2024. We received 1,663 public responses to our call for evidence for the latter which is far higher than for any previous Spotlight report. The relationship of equals report called for a Royal Commission



*“We highly value the work of the Housing Ombudsman service and we're grateful for this opportunity to implement learnings from this case so that we can drive further service improvements for the benefit our residents.”*

**Inquilab Housing**



*“We thank the Ombudsman for helping and supporting us in that endeavour, and rightly calling out when things go wrong.”*

**Southwark Council**

to create a long-term plan for social housing after finding that current approaches for the sector are not working for residents with a vulnerability. There were 27 recommendations in total, including: recommendations for the sector to improve cooperation between agencies and landlords; for landlords to have a Board-level review of service provision to ensure they are providing human centric services; and to review policies, strategies and improve complaint handling in this area. We also published 2 Spotlight follow-ups. One of these was a 2-year case evaluation looking at our 2021 damp and mould report ‘It’s not Lifestyle’. The second was a follow-up to our cladding report.

We continue to develop our short, responsive publications using our powers in paragraph 49 of our Scheme to conduct further investigations into individual landlords where we see potential opportunities for wider learning. Reports were published during 2023-24 on:

- Hammersmith and Fulham Council, where we made 10 recommendations in relation to its management of repairs
- Islington Council where 21 recommendations were made in relation to disrepair, cross-cutting issues relating to improvement measures, empowering services to work together, training and gaps in procedures, anti-social behaviour and noise
- L&Q, where vulnerabilities, repairs and anti-social behaviour were key themes
- Haringey Council where issues across 9 areas were identified

Across all 4 reports, we recommended changes to improve complaint handling.

The Social Housing (Regulation) Act 2023 gives the Ombudsman the power to issue guidance to scheme members on good practice in the carrying on of housing activities covered by the Scheme.

The overarching aim of Good Practice is to drive improvements in housing provision through learning from complaints. The Ombudsman’s proposed approach is to encourage all landlords to self-assess at the point of issue rather than wait for a complaint about the topic area and an order from the Ombudsman to do so.

The consultation sought feedback on the Ombudsman’s principles of good practice and proposed approach to delivering good practice; and on the potential topics for the first Good Practice, which includes:

- making an effective apology
- deciding on appropriate levels of compensation
- effective complaint handling during merger or stock transfer
- effective root cause analysis of complaints
- knowledge and information management



*“We highly value our relationship with the Housing Ombudsman service and we’re grateful to them for allowing an opportunity to highlight learnings from this case to help drive service improvements which benefit our residents.”*

**Tandridge District Council**

A full consultation response will be forthcoming, but initial indications are that landlords are supportive of the proposals.

Finally, we have continued to build and maintain our relationships with regulators and other Ombudsman schemes. Regular bi-laterals continued with the RSH, sharing information and insight at a landlord or sector-level. We reviewed our shared Memorandum of Understanding (MoU) and will publish this in early 2024-25. We also referred 124 cases to them during the year where we made an overall determination of severe maladministration, where we had made a finding of severe maladministration for landlords subject to a special investigation or where our findings were potentially pertinent to the Regulator's work.

We continue to work with the Building Safety Regulator to develop the information sharing protocol and continue to discuss the formation of a MoU to set out how we will work together, and which cases should be referred to the other body. We also signed a MoU with the New Homes Ombudsman to clarify our respective jurisdictions and how we will work together.

We continued to meet regularly with LGSCO and developed a unified Complaint Handling Code which we consulted on from September 2023. In response to consultation feedback, we split into separate Codes and our statutory Code took effect from 1 April 2024.

We have liaised with other Ombudsman Schemes during the year to discuss matters of common interest including The Property Ombudsman, the New Homes Ombudsman and the Parliamentary and Health Service Ombudsman. We have also continued to participate in the Ombudsman Association and its Public Sector Ombudsman Group.

## Extending our powers

During the year we continued our engagement with officials at the Ministry of Housing, Communities and Local Government (MHCLG), formerly known as the Department for Levelling Up, Housing and Communities (DLUHC) as we took forward the design and implementation of our new powers under the Social Housing (Regulation) Act.

These new powers represent a significant increase in our ability to improve service delivery and complaint handling across our membership and progress in relation to the individual powers is contained in the relevant sections above.

In November 2023, and again in May 2024, Ministers confirmed that we were the preferred provider to deliver the PRS Ombudsman Scheme. This Bill fell with the announcement of the snap election, and we await the decisions of the new administration in this regard.

## Future plans and performance

During 2024-25, we will continue to expand our workforce to meet the ever-growing demand on our service whilst also continuing to implement the recommendations from our casework process review and exploring alternative dispute resolution approaches as part of our proportionality work. This will put us in a more resilient position and allow us to continue to reduce case investigation times and deliver more determinations whilst maintaining/growing our impact.

Our systemic work will continue whilst we will also build on this to ensure that our framework remains current bringing in our Good Practice work, and ensuring our new powers are embedded and complement each other in a way that adds additional insight into the sector's performance and achievements.



## Strategic objective 2: Encouraging learning

### Context

Encouraging learning from complaints to support a positive complaint handling culture is an essential function for any Ombudsman. In a sector where residents have limited choice over their landlord, learning from events where something has gone wrong and providing effective complaints handling is essential to preserving both parties' ongoing relationship.

- **Our Spotlight reports and follow up reports received over 11,000 downloads**
- **271 individual landlord performance reports were published (where the landlord received 5 or more findings) accompanying the publication of our national complaints overview**



## Establishing a Centre for Learning

During 2023-24 we established our Centre for Learning. This included a review of existing content, the development of new content and delivery modes, and the launch of our new LMS for roles at all levels in member landlords to access a range of resources to support their complaint handling and service delivery. During the year we continued to develop our learning offer, supplementing our reports and guidance by hosting webinars, training workshops and attending a variety of external events, delivering 6 podcasts looking at knowledge and information management, our Spotlight report on attitudes, rights and respect, as well as leaks, damp and mould. We also published some on our orders and our quarterly Insight reports.

At the end of 2023-24 we had 1,773 individual members of staff from 504 landlords and a further 523 contractors, residents and stakeholders registered on our Centre for Learning hub.



**3,732**

participants in  
webinars, workshops  
and training  
during 2023-24

## Driving a positive complaints culture

The Complaint Handling Code (the Code) was introduced in 2020 as part of the Ombudsman's new powers in the revised Housing Ombudsman Scheme. On 1 April 2024 our new Code became statutory and in line with this new Code, landlords are required to submit their self-assessment, annual complaint handling and service improvement report to the Ombudsman. In the supporting consultation, we asked about a number of small changes based on feedback from landlords, residents and our own staff, which were supported. These were:

- standardised timescales for acknowledging and responding to complaints at all stages to ensure consistency across all landlord members
- strengthened the responsibility of the governing body to be accountable for embedding a positive complaint handling culture through the role of the Member Responsible for Complaints
- increased landlords' accountability to residents through a new requirement for landlords to publish key information about complaints and Ombudsman findings relating to the landlord
- widened landlords' responsibility to share how lessons from complaints have been learned through publication of an annual complaint performance and service improvement report

During 2023-24 we continued to hold individual landlords accountable for failure to comply with the Code. We engaged with 85 landlords during the year due to findings from our casework and 82 were successfully resolved through our intervention. However, 3 landlords did



Our Complaint Handling Code page was viewed over

**36,000**

times, and the self-assessment tool was downloaded nearly

**2,500**

times



not act in response to our engagement, and each were issued a Type 3 Complaint Handling Failure Order due to continued non-compliance with the Code.

During 2023-24 we developed our approach to deliver our duty to monitor compliance with the Code as set out in the Social Housing (Regulation) Act 2023. This new power requires landlords to comply in scrutiny and oversight, in policy and in practice, demonstrating compliance through their annual submission. We will hold all individual landlords accountable for failures to comply with the Code to ensure residents receive a consistent complaint handling service, regardless of where they live and who their landlord is.

Alongside our Annual Complaints Review, we published the results of our annual landlord and resident surveys. They revealed that, overall, residents reported similar satisfaction levels with landlords' complaints processes compared to last

year. However, there were improvements in terms of signposting to the Housing Ombudsman, learning from complaints, and promotion of complaints.

Access, effectiveness, use and responsiveness were all metrics we asked residents to score their landlord on in terms of complaints. Scores were broadly similar to last year.

We also learned landlords are now reporting that they share learning from complaints monthly, rather than quarterly as previously fed back.

88% of landlords said they now signpost consistently to the Housing Ombudsman at the start, during and end of the complaints process, and we are still seeing that our self-assessment prompts positive action by landlords; 67% have changed a policy or procedure as a result. This figure is broadly the same as last year.



## Landlord feedback on the Complaint Handling Code

In October 2023, we held our inaugural Member Responsible for Complaints (MRC) conference with over 200 delegates in attendance, representing 173 different landlords. Landlords were able to hear from the RSH and National Housing Federation (NHF) on governance and complaints, and 2 landlords presented their approach to the role of MRC. The interactive session about the tools and resources for the MRC had a 93% participation rate with over 100 questions posed to the panel about the MRC's role. This feedback has been used to create additional tools for landlords.



*Our experience of the self-assessment form is nothing but positive, and made so much easier by the more detailed guidance from the Ombudsman.*



*The Code has helped our complaint handlers work effectively as it is clear what is required at each stage.*

## Future performance and plans

Following the success of our first conference, we have plans to hold our second in the November 2024. The feedback from our 2024-25 business plan consultation highlighted areas where member landlords thought more learning tools would be most useful and we will produce additional toolkits, eLearning packages and webinars over the coming year to

meet these needs. These will be hosted on our Centre for Learning. In addition, we will continue to publish Spotlight reports which focus on key challenges for landlords – our next report will focus on contracted-out services. We will also publish follow up reports on our previous noise and knowledge and information management reports.



## Strategic objective 3: Increasing openness

### Context

Our service has never been more open and transparent. Openness and transparency are key tools to shine a light on sector performance and drive positive change. Being open promotes accountability, learning and, above all, awareness of the difference complaints can make.

The increased demand for our service suggests there is increased awareness, but a challenge that remains is ensuring all residents share this awareness, understand the benefits alternative dispute resolution can bring, and are

willing to access us when they have an issue. It is also important that residents can access the complaints process if they wish instead of considering more costly and adversarial alternatives, such as the courts.

We have also continued to benchmark our service against the Ombudsman Association's Service Standards to assure ourselves we are providing a high quality, efficient and effective service to residents and landlords. The results are summarised in the Annex.

## Raising awareness of our service and building understanding

Following consultation in autumn 2024 we issued the statutory Complaint Handling Code. This now requires landlords to support awareness of our service through:

- publicising the complaints policy and process, and raising awareness of the Ombudsman at all stages of the complaints process
- mandatory provision of contact information for the Ombudsman and early advice about residents' rights to access us
- widening awareness of the Ombudsman's findings through the publication of our decisions in the annual complaint handling and service improvement report

These requirements will be assessed by the Ombudsman through the duty to monitor compliance with the Code.

The publication of our investigations is a key tool to communicate our role and the outcomes we can deliver. By the end of the year, 6,200 determinations were available on our website.

We have also made great strides in increasing our reach with MHCLG data showing an awareness level of 77% amongst social housing residents - high for an Ombudsman. This has been achieved through appearances on news and current affairs programmes, for example, frequent slots of BBC Radio 4's Today programme, ITV and BBC News main evening bulletins and securing a regular slot on LBC's drivetime show. There has also been a high level of online coverage of our 84 press releases in the year.



# 128

conferences  
and speaking  
engagements

Direct engagement with residents also continued in 2023-24. We exceeded our target to hold 10 'Meet the Ombudsman' forums. By the end of 2023-24 a total of 26 such events were hosted with a reach of over 6,000 residents.

We held also 4 Resident Panel meetings, covering a wide range of issues including sharing changes to our Scheme, feedback from our annual resident and landlord surveys, and findings from our Spotlight report on knowledge and information management. Officials from the MHCLG attended one panel meeting to speak about their social housing complaints awareness raising campaign.

In our smaller, special interest discussion forums, we sought feedback from panel members on how we could improve the accessibility and awareness of the Ombudsman and invited residents to provide us with feedback on the provisions of the Code Handling Code and share ideas for the tools residents would most need to engage in effective complaint handling with their landlord.

We have recruited a new panel in 2024-25, with 1,500 members, which will take this engagement further and ensure they are fully embedded in the work of the Ombudsman.

Our access project concluded during the year with some significant changes to support our awareness raising activity with groups not accessing the service proportionately as much as others, and ongoing improvements for residents to access the service. A panel of accessibility experts from other organisations supported our learning. The group was made up of personnel and organisations who had experience of removing barriers and ran for 24 months. The group gained insights from the Housing Ombudsman's Resident Panel and fed their input into their proposals.

The work of the group has led to numerous changes for the Service, including a review of its Reasonable Adjustments Policy which also incorporated the recommendations from our Spotlight report on attitudes, respect and rights. The wording on the Ombudsman's website was also improved, our telephone process was streamlined and able to pick up on vulnerabilities earlier, and a better connection with advice agencies such as Citizens Advice and Shelter was made.

In addition, we developed our EDI dashboard, supporting us to understand the characteristics of residents contacting us throughout the different stages of our process. Alongside this we produced some key documentation to support our internal processes including our Equality Impact Assessment and Style Guide. These are pivotal in ensuring the changes to routes of access, website tools and easy read documents are embedded throughout the Service.



## Working collaboratively with partner organisations

Working with partners allows us the opportunity to have our voice heard by more residents and stakeholders. We have continued to build our relationships with key partners and resident advocates – notably Chartered Institute of Housing, NHF, HQN, Tpas and HouseMark – where we have participated in webinars and conferences to raise awareness of our work or deliver training on who we are and what we do. We have also spoken at various other sector leading events to a range of social housing professionals, helping to embed learning from complaints across social housing. We have also developed relationships with policy professionals in these organisations which has allowed us to disseminate our reports, releases and consultations to a wider pool of people. It has also improved relationships, with these stakeholders now feeling more engaged in the Service's direction of travel.





## Prepare for go-live of the Access to Information Scheme appeals service (now Social Tenant Access to Information Requirements)

Another area that will promote openness is the Government’s proposal to introduce an access to information scheme, allowing housing association tenants to request information on housing management from their landlord. We will act as the appeals service for this Scheme. During the year, we continued to work with MHCLG as part its project board alongside the RSH and the consultation on the detailed framework supporting these requirements began in May 2024.



## Service complaints

During 2023-24, we received 1,075 stage 1 complaints and 107 stage 2 complaints about our service, of which 66% and 43% were upheld respectively. The number of service complaints received represents a 20% increase on the prior year with the majority of these related to delay as the lag between the unprecedented increases in demand of formal investigations and the recruitment and training of new caseworkers meant we were unable to investigate all cases as quickly as we wanted. We have expanded our service complaints team and will be tracking the impact of this on performance during 2024-25.

We have aligned our approach to service complaints with the statutory Complaint Handling Code, where appropriate, to hold ourselves to the same standards as those we expect of landlords. And we will be developing our own annual performance report for our Advisory Board.

We will also continue to hold ourselves to account through our Independent Reviewer of Service Complaints (IRSC). They continued to publish their [reports](#) and recommendations to improve our service delivery in 2023-24, looking at our responses to service complaints, their consistency, tone and the outcomes. The IRSC notes that our service complaints largely relate to delays in determinations due to the continuing rise in demand for the service, and the messaging we provided to residents about this; noting that *“there is a clear desire to offer good service and there is nothing in the cases reviewed [sic] which gives me concern about the fundamental decision-making in the organisation”*.

## Feedback from residents



*There's a power imbalance it feels at times but with your decision, it felt I finally had someone who lifted me onto a level playing field.*



*I was being ignored by [my landlord] and timescales for responses were not being met – until you got involved. The following day from your contact with them, I had an email and telephone call, they met your deadline and have responded today with a follow up call. Please close my complaint as I am happy that the stage 2 complaint has been resolved, I am doubtful that this would have happened had I not contacted you.*



*I want to thank you and your service for the empathy and understanding shown to my daughters and I.*

## Future performance and plans

In the coming year we will continue our targeted work to raise awareness with resident demographic and geographic groups that are not accessing our service as much as others, this will include holding 'Meet the Ombudsman' events in less heard from communities.

We will continue the work to embed the use of our EDI dashboard across policy and process reviews and in the delivery of any new services.

Having increased resident numbers on our Residents' Panel, we are keen to increase the level of feedback from the panel and from the diverse skills, backgrounds and life experiences they bring.

During 2024-25 we will review the surveys used to capture feedback about the service as we strengthen our approach to inclusivity and accessibility. We will also open discussions with other housing-related Ombudsman schemes to see if we can improve signposting between us to make for a better resident journey.





## Strategic objective 4: Achieving excellence

### Context

We want to provide an excellent and efficient service that meets our residents' and landlords' needs. Our 2 strategic enabling projects sit within this objective; the first is to develop our employer brand so that we attract and retain the best staff.

Our second is improve our efficiency through digitisation. This includes providing an online complaint handling channel with real time updates on complaints for landlords who want to interact with our

service in this way but will not be at the expense of other routes into the service. This enabling programme will also look to increase the efficiency of our back-office systems and enable us to become a data-driven organisation.

We also remain focussed on ensuring that our staff are digitally enabled to work in a secure environment and that we are compliant with customer requests for personal and organisational information.

## Developing our employer brand

2023-24 was a period of stabilisation following the significant increase in staffing numbers during 2022-23. Although recruitment continued in lower numbers, emphasis was put on ensuring that new employees felt embedded into the organisation, were supported in their roles and had all the tools they needed to ensure high performance. We invested in additional staff to help drive improvements in our Learning and Development offering and launched our new LMS as part of our Academy project.

Through our lessons learnt in both recruitment, induction and probation we identified the need for more support and adjustments around neurodiversity. Aligning with our fairness value we reviewed our recruitment and working processes and made changes where necessary, including sharing interview questions prior to interview, incorporating neurodiverse best practice into our job design and description and training all managers in neurodiversity. Adopting neurodiversity-friendly working practices will benefit applicants, staff and customers.

Further to our induction moving to remote, classroom-based learning, we have made further updates to ensure all staff receive a corporate induction in their first few weeks with the Service and also attend our organisation development programme (the people programme) that introduces colleagues to the concept of a high-performing culture and how we aim to work as high-performing teams. It also shares some of the language that is the currency of our Service. This ensures that new colleagues understand our values-based culture prior to working with their colleagues and service users.



97%

compliance in statutory requests for information (FOI / SAR)

We have continued with our values-focussed, fortnightly breakfast briefings for all colleagues and have built our all-colleague event agendas around our values. Interest in our EDI and Health and Wellbeing (H&W) groups continues and our commitment to health and wellbeing is a core enabler for employee engagement. The organisation has also established a new People and Culture Committee, the committee is a non-executive advisory committee and sub-group of the Advisory Board. Members of the EDI and H&W group are also members. The committee reviews and makes recommendations on areas including embedding our culture, EDI and People strategies.

## Continue our digitisation journey

We completed several technical development projects, including launching our online complaint handling portal and rolling this out in managed phases from the start of 2023-24. We also implemented a LMS in July 2023 to centralise all internal learning and development activity and to increase the transparency of opportunities and career pathways.

Our case management system underwent a thorough 'user experience review' to identify areas for process and technical improvements as part of our programme of ongoing development of our key business systems.

Another key digital development was starting to deliver management information reporting using Power BI to introduce efficiencies in data processes and improve our analytical capabilities and data presentation.

Finally, in response to our growing workforce, we have expanded our internal IT resources and will continue to look for alternative, more efficient ways of working and delivery in this area in the coming year.



## Future performance and plans

2024-25 will see us:

- introduce a new annual employee engagement survey that will ensure that our new larger workforce has its voice heard and enhance the feedback already received from our quarterly pulse surveys
- launch our apprenticeship programme
- launch our advanced People Programme
- develop our approach to organisational development and culture

We are establishing new survey software, and during the year will undertake several options appraisals and discovery exercises for the potential introduction of new systems to support our services. These include a relationship management system to underpin our engagement with landlords, councillors and MPs; a review of the opportunities that artificial intelligence (AI) and automation could bring to our casework process; and an appraisal of available systems providing governance support.



# Sustainability report

The Service is committed to following best practice across its governance and management. This extends to ensuring we are sustainable and socially responsible, both in our capacity as a public service and as an employer.

The Service’s shared office arrangements mean it can not access the full range of sustainability data, or gauge with any accuracy its individual impact on climate change. This Performance Report brings together the information that is available and highlights any action the Service has taken, or plans to take, to minimise its climate impact.

## Office footprint

Most employees are on home working contracts. Hot desk office space is leased through the Government Property Agency with 10 desks available in Manchester and 26 desks in London, sharing space with other Ombudsman and Government services. In sharing with the other Government agencies and Ombudsman, the Service’s hubs and any additional space it takes will be subject to initiatives to reduce the environmental impact of government.

## Reducing the impact of IT

Several IT initiatives contribute to reducing environmental impact. Staff are provided with equipment (such as secondary screens) to enable effective home working and minimise travel to the office. Our cloud-based servers are carbon-neutral and eliminate the need for air-conditioned server rooms. We also send laptops to be recycled when they are decommissioned to reduce the amount of e-waste going to landfill.

## Energy use

Data for energy use comes from the Service’s landlord. Building efficiency, which is the landlord’s responsibility, has a major impact on energy loss.

Non-financial information: energy (Kwh)			
Manchester office		London office	
2022-23	2023-24	2022-23	2023-24
11,879*	10,566*	n/a	12,255

*\*Apportioned/estimated based on the Service’s occupied space in square ft.*

*n/a – as lease at the London office commenced December 2023.*

## Staff travel

The Service's city-centre office locations in London and Manchester allow many employees to get to work on public transport.

	2021-22	2022-23	2023-24
Staff travel £	£1,638	£37,312	£104,438
Non-financial information: CO2 emissions			
Air travel	Not available	170kg CO2e	3,566kg CO2e
Rail travel	Not available	2,922kg CO2e	11,736kg CO2e

Costs and emissions have increased over time as conference and other meetings returned to face-to-face following the pandemic and as a result of the significant increase in the size of our workforce. In 2023-24 we ran 2 all colleague events, and held regular face-to-face ELT, ARAC and Advisory Board meetings.

## Paper use

The Service became a paperless office when our primary office in London moved location in January 2023. Our secondary hub in Manchester is also paperless. We have a limited requirement for HR and communications essential printing, which is reflected in the figures below. Prior to the office move, we had shared use of the multi-function devices (MFDs) for printing, and our usage of paper on MFDs is shown in the table below. In addition, staff are encouraged not to print documents at home.

	2021-22	2022-23	2023-24
Paper usage:			
MFD usage (pages printed)	Not available	4,354	n/a
Reams of paper purchased	Not available	5	1

## Waste, waste minimisation and water consumption

The Service's landlords do not hold data relating to individual organisations that share the building. Large general waste bins and recycling bins are in all kitchens with a notice displaying what can and can not be recycled.

## Sustainable procurement

The Service uses the Crown Commercial Service (CCS) for relevant procurement; the CCS works with its framework suppliers on carbon reduction plans.



## Financial review

Income for 2023-24 totalled £27.8 million, a 54% increase compared to the prior year (£18.1 million), attributable to the increase in the chargeable subscription rate of £5.75 per unit (22-23: £4.60 unit) and release of £4.8m of deferred income from the prior year, representing a reduction to the total fee of £1.00. At the end of 2023-24, £5.4 million of income was deferred as a result of below expectation caseworker recruitment, leading to lower than planned staff costs. This will be used to meet the expected increases in service demand during the following year.

Our expansion programme continued and, as a result, staff costs increased by 62% to £21.6 million (22-23: £13.3 million) representing both the full year cost of staff recruited in the previous year and new starters in 2023-24. We anticipate staff costs will increase further in 2024-25 for the same reasons as we continue to expand to meet expected future demand increases.

Administrative expenditure increased by 8% in total during 2023-24 to £4.2 million (22-23: £3.9 million). This figure combines a 73% reduction in dispute resolution-related expenditure due to the end of the outsourcing arrangement, and an average increase of 28% in all other areas. Taking all expenditure together there is a 56% increase, aligning with the increase in income.

At year-end, we reported an operating surplus of £1.9 million (22-23: £0.8 million). The operating surplus includes a £1 million pension actuarial adjustment of current service cost. The year-end cash balance was £13.4 million (22-23: £12.7 million) and we are reporting net assets of £8.6 million compared to £7.4 million in 2022-23.

Throughout the year expenditure was managed to ensure value for money, there were no instances of fraud or error and key financial controls provided assurance over the accuracy and appropriateness of all transactions.



**Richard Blakeway**  
Housing Ombudsman and Accounting Officer

29 January 2025



# Accountability report



# Corporate governance report

## Ombudsman's report

### Leadership and direction

The 'Who we are' section on page 14 identifies the members of the Executive Leadership Team (ELT), the Senior Leadership Team (SLT), and the Advisory Board, including their membership of other non-executive Committees/Board.

The Governance Statement on page 64 sets out how we are structured to deliver organisational direction and control as a corporation sole under the leadership of the Housing Ombudsman.

Our Advisory Board has continued to provide us with valuable assurance through the range of skills and expertise of its members. The Advisory Board discussed and challenged performance against our commitments in the 2023-24 business plan, KPIs and budgeting. It also gave us input into various strategies under development and advised on preparations to deliver the statutory changes to our role and remit contained in the Social Housing (Regulation) Act.

We strengthened our non-executive governance during the year so all non-executives became members of the Advisory Board and created both a Quality Board and a People and Culture sub-committee. These changes reflect good practice arrangements elsewhere and will support us as we continue to expand (for more detail see page 65 in the Governance Statement).

We welcomed 2 new members to our Advisory Board, Hiten Patel and David

Holmes, who replaced Vikki Lewis and Christina Coker as their terms expired. In addition, Kevin Williamson paused his Advisory Board membership to take up an interim role to cover a director's unforeseen absence.

Internal leadership and direction is the guided by the ELT with support from the SLT. We continued to produce directorate operational plans in 2023-24, translating our annual business plan into a clear set of delivery responsibilities for each of our directorates. These demonstrate the golden thread running from our corporate vision and values down to colleagues' everyday work and translating this into colleagues' objectives. In addition to monitoring performance against the Directorate Operational Plan, ELT reviewed a range of strategies and ensured corporate compliance with key statutory responsibilities.

Considerable leadership attention has also been directed towards planning for the delivery of our new powers under the Social Housing (Regulation) Act this year. This included preparing for our consultation on the statutory Complaint Handling Code and how we will deliver the duty to monitor compliance with it, developing the consultation on our approach to Good Practice, and agreeing the implementation of our approach to wider orders.

Maintaining colleague engagement and continuing to embed our values was another area which received strong leadership oversight due to our rapid

expansion. This was tackled through several channels. We continued to hold fortnightly breakfast briefings which have a quarterly focus on each of our values, with items and speakers themed to the value under consideration. These also include manager-led recognition of team members who have demonstrated our values and behaviours particularly well. We also held regular tea and talk sessions with external speakers to inspire colleagues about the difference their work can make, as well as provide information and intelligence about policy and practice changes happening in the social housing sector. Our Advisory Board members are also invited to join these briefing sessions to improve their wider understanding and involvement in the organisation.

In July and November, we held our face-to-face all-colleague events which are also built around our values and provide an opportunity for new starters to be welcomed into the organisation. The July all-colleague event included our third 'HOScars' ceremony where colleagues are recognised and celebrated by their peers for their continuous demonstration of our values. We also benefitted from an excellent guest speaker at each - Kwajo Tweneboa, social housing activist in July, and Kate Henderson, CEO of the NHF and Helen Baker, Chair of Better Social Housing Review in November. This forum was also used to seek colleagues' input to several key topics.

## Influencing current issues

We use our experience and expertise to contribute to relevant policy developments and influence others' thinking. During 2023-24 there were many opportunities to do so. As the Renters Reform Bill made its way through

Parliament, the Ombudsman was invited to give evidence to the Levelling Up, Housing and Communities Select Committee as well as the Public Bill Committee on the proposals for a Private Rented Sector Landlord Ombudsman. The Ombudsman has also provided input to MHCLG on the Leasehold and Freehold Reform Act, outlining the issues we see from our casework, as well as the potential impact on our service and residents, as the Bill was developed and made its way through Parliament.

In July 2023, the Levelling Up, Housing and Communities Select Committee announced its inquiry into shared ownership. We submitted written evidence, and the final report has subsequently used our statistics and evidence as part of its findings. The report also contained a recommendation for us to increase the awareness of the service amongst shared owners. To help with this, we will produce an Insight report on shared ownership to help landlords tackle these complaints more effectively and give residents an understanding of their rights during 2024-25.

Our voice has also played a vital role in the development of new regulations and laws, strengthened the role of the Ombudsman and enhanced the relationships between Ombudsman and Regulator. We have done so through contributing to various consultations over the past year, including several led by the RSH as it developed proposals for its approach to proactive consumer regulation, and the government's plans to introduce Awaab's Law for the social housing sector.

Over the past year we have appeared at several All-Party Parliamentary Groups, looking at topics such as healthy homes, the private rented sector and London.

These have helped us engage with more parliamentarians and stakeholders, showing our value in helping others to understand some of the big challenges the social housing sector faces.

The Ombudsman was also an advisory member of the Department's Social Housing Quality Board, alongside the Social Housing Regulator, which met on a monthly basis. The Chief Operating Officer attended the 2 MHCLG-led working groups supporting this.

Media coverage continued to shine a light on conditions in some social housing this year, with a continued focus on damp and mould. We reached a national audience through appearances on all major national TV news programmes, as well as appearances on flagship shows such as Good Morning Britain and BBC Radio 4's Today programme to share our views on this topic and others including pest infestations. We have also secured a regular slot on LBC's Drive programme. Our online news article reach during this year was 51.4 billion readers and listeners – reflecting the breadth of our coverage.

## Working with others in the sector

As in previous years, we continued to work with others to maximise our efforts to provide an efficient and effective service and to shape its development.

The Ombudsman meets regularly with the RSH, and we have a strong working relationship. We share information under our MoU to provide insight and to help form a shared understanding of issues and events that impact the sector. In the past year, we have seen how this partnership can work, with the regulator citing our special

investigation report into Birmingham City Council when making a regulatory judgement, as well as using a Complaint Handling Failure Order we issued to Hexagon Housing as part of its evidence for a governance review. We continued to share the findings from our learning reports and discuss emerging trends and issues of common interest when we meet.

We also began writing to Members of Parliament when we published a case with a severe maladministration finding brought to us by a resident in their constituency. This has led to positive discussions and a better understanding of the role of the Ombudsman and the impact we can have.

We are members of the Ombudsman Association (OA), and the Ombudsman has remained its Chair since his election in September 2021. As Chair, the Ombudsman has been focused on promoting awareness and understanding of the role of Ombudsman offices amongst government departments, and of the Service Standards amongst members. We attend the OA's special interest group meetings which bring people from common disciplines together to share best practice and provide a discussion forum. These include casework, legal, HR, communications and policy work. The Ombudsman is also a member of the Administrative Justice Council.

We continued to meet regularly with the LGSCO. Close working on casework continues where complaints have elements that fall into both parties' jurisdictions and we have issued some joint investigation reports for the first time during 2023-24. We also developed an aligned Complaint Handling Code, based heavily on our existing Code. Consultation to put this



on a statutory footing commenced in September 2023 and inconsistencies in complaint handling between local authorities and social landlords will decrease over time as a result.

The Building Safety Act created the Building Safety Regulator and the New Homes Ombudsman. We have met with both organisations to discuss joint working and the creation of Memoranda of Understanding to set clearly how we will co-operate in practice. The New Homes Ombudsman MoU is now completed and online. We will soon be publishing our revised MoU with the RSH, following the finalisation of the new consumer standards.

We have also met regularly with the Parliamentary and Health Ombudsman, to ensure that we are sharing good practice and keeping each other updated on key issues.

## Register of interests

The [register of interests](#) is available on our website and discloses information for all members of ELT and the Advisory Board.

As noted above, the Ombudsman is Chair of the Ombudsman Association and he is also a trustee of the British Library. The Chief Operating Officer is an Independent Advisory Member of the LGSCO's Commission.

## Personal data

Information management within the Housing Ombudsman is strong, however, in any organisation dealing with high volumes of personal data on a daily basis, some minor lapses due to human error are unavoidable. However, there were no breaches requiring notification to the ICO this period.



# Statement of Accounting Officer's responsibilities

Under the Government Resources and Accounts Act 2000, the Secretary of State has directed the Housing Ombudsman Service (the Service) to prepare for each financial year a statement of accounts in the form and on the basis set out in the Accounts Direction. The accounts are prepared on an accruals basis and must give a true and fair view of the state of affairs of the Service and of its income and expenditure, Statement of Financial Position and cash flow for the financial year.

In preparing the accounts, the Accounting Officer is required to comply with the requirements of the Government Financial Reporting Manual and in particular to:

- observe any Accounts Direction issued by the Secretary of State, including the relevant accounting and disclosure requirements, and apply suitable accounting policies on a consistent basis;
- make judgments and estimates on a reasonable basis;
- state whether applicable accounting standards as set out in the Government Financial Reporting Manual have been followed, and disclose and explain any material departures in the accounts;
- prepare the accounts on a going concern basis; and
- confirm that the Annual Report and Accounts as a whole is fair, balanced and understandable and take personal responsibility for the Annual Report and Accounts and the judgements required for determining that it is fair, balanced and understandable.

The Principal Accounting Officer of the MHCLG has designated the Housing Ombudsman as Accounting Officer of the Service. The responsibilities of an Accounting Officer, including responsibility for the propriety and regularity of the public finances for which the Accounting Officer is answerable, for keeping proper records and for safeguarding the Services' assets, are set out in 'Managing Public Money' published by the HM Treasury.

As the Accounting Officer, I have taken all the steps that I ought to have taken to make myself aware of any relevant audit information and to establish that the Service's auditors are aware of that information. So far as I am aware, there is no relevant audit information of which the auditors are unaware.

# Governance statement

## Scope of responsibility

As Accounting Officer, I am personally responsible for maintaining effective governance and a sound system of internal control that supports the achievement of the Service's objectives while safeguarding its funds and assets.

## Legislation and Scheme

The Housing Act 1996 (Schedule 2, paragraph 10) provides that a Scheme approved by the Secretary of State may be administered either by a "body corporate" or by a "corporation sole". With effect from 1 April 2013, the Scheme has been administered by the latter - the Housing Ombudsman. This change was effected by the Housing Ombudsman (Corporation Sole) Order 2013, made by the Secretary of State for the MHCLG (formerly known as the DLUHC).

As a corporation sole, which is a distinct legal entity with legal capacity, the Housing Ombudsman can make legally binding contracts, employ staff, and enter into leases. A corporation sole is typically created to allow the corporate entity to pass from one office holder to the next successor-in-office. A corporation sole does not have a board of directors; that role and function, and all property, rights, assets, and liabilities, are vested in the person who is the corporation sole.

The Housing Ombudsman operates in accordance with the Scheme which was approved by the Secretary of State for the MHCLG under the provisions of the Housing Act 1996.

The Scheme applies to social landlords registered in England as well as to other 'for profit' landlords who join voluntarily. The Housing Ombudsman receives its funding via an annual 'per housing unit' subscription from member landlords.

Under the legislation and the Scheme, the Housing Ombudsman is solely responsible for the conduct of dispute resolution and the determination of disputes. The Housing Ombudsman must be completely independent and reach fair and impartial decisions when exercising these responsibilities. The Housing Ombudsman employs staff to deliver their responsibilities under the Scheme and, collectively, is known as the Housing Ombudsman Service (the Service).

## Ministry of Housing, Communities and Local Government and Local Government sponsorship and the Framework Document

The Housing Ombudsman operates in accordance with the requirements set out in a Framework Document agreed with the MHCLG (formerly known as DLUHC) as sponsor department, Cabinet Office's controls over expenditure and 'Managing Public Money'. Any potential conflict between the Framework Document and the Scheme must be resolved in favour of the Scheme.

The Framework Document was agreed in December 2017 with the annexes updated in June 2021, allowing for the

replacement of the Panel of Advisors with the Advisory Board and other minor changes to reflect the passage of time.

The Ombudsman and other senior staff attend quarterly Accounting Officer meetings with officials at the Department where performance and policy issues are discussed, supplemented with additional deep dive meetings in line with our assessed level of sponsorship. 2 deep dives were held in-year exploring our reviews process and preparations for delivery of our new powers under the Social Housing (Regulation) Act 2023.

Following MHCLG's announcement in Q3 that the Service is the preferred provider to deliver the PRS Scheme, ELT have also attended dedicated PRS project meetings to report progress on our provider-neutral work and contribute to items exploring potential service design and demand modelling.

### **Compliance with Corporate Governance in Central Government Departments: Code of Good Practice**

The Housing Ombudsman and the Service comply with the principles and the provisions set out in the *Corporate Governance in Central Government Departments: Code of Good Practice*, in so far as they apply to a non-departmental public body and a corporation sole.

While the Housing Ombudsman as a corporation sole cannot have a board, its functions are covered by alternative arrangements. Strategic clarity, commercial approaches, people development, approval of key projects and scrutiny over performance are provided by the ELT. These approaches are then tested and assured in combination through the Advisory Board, ARAC and other sub-committees/Board,

the Ministry of Housing, Communities and Local Government at Accounting Officer meetings, and the sector as part of the Service's annual consultations on our business plans.

Overall, these alternative arrangements are sufficient to support the Housing Ombudsman in the role of corporation sole and allow compliance with the principles and supporting provisions of the Code.

## **Roles and responsibilities**

Our governance was enhanced during the year to reflect the increase in the scale of our operations and the expansion of our statutory powers. Details of the changes are set out below.

### **Advisory Board (see page 16 for membership)**

The Advisory Board provides support and advice to the Ombudsman by bringing an external perspective to assist in leadership, good governance and the development of the organisation. The Advisory Board provides the Ombudsman with support on the development and implementation of vision, values and objectives; strategic direction and business planning; and public accountability for the subscriptions received.

The Advisory Board held a full cycle of 4 meetings this year, with a further joint away day session with the ARAC in February 2024 to discuss the changes in the operating environment facing the organisation, including a discussion with the Chief of Regulatory Engagement at the RSH to discuss the new regulatory settlement. The Advisory Board received items on compliance and performance during the year as well as inputting to the development of key strategies.

Other items over the year included our 2024-25 Business Plan, our approach to the duty to monitor compliance with the Complaint Handling Code and risk horizon-scanning to feed into the zero-based review of our corporate risk register at the start of the financial year. The Advisory Board may also identify potential risks that it will pass to the ARAC for them to then assure the management response.

Over the course of the 4 quarterly meetings, all members were present with the exception of:

- Christina Coker gave apologies for 28 November 2023 and 8 February 2024 meetings
- Maureen Corcoran gave apologies for 12 June 2023 meeting
- David Holmes gave apologies for 8 February 2024 meeting

The membership of Kevin Williamson was paused following the June 2023 meeting while he took on a role as interim director to cover the unforeseen absence of a member of the ELT.

Membership of the Advisory Board was extended to all ARAC members from September 2023 to enable holistic, high-level understanding and oversight of key corporate developments, improve information flows and avoid repetition across non-executive committees.

During the year, to reflect the significant increase in our headcount and the challenges that this brings to a remote organisation, a People and Culture sub-Committee was created to ensure sufficient, dedicated time to consider these issues. Alongside this, a Quality Board was created to strengthen the oversight of our quality arrangements

and to provide the Ombudsman, Advisory Board and stakeholders with greater assurance over the framework in place. Both the People Committee and the Quality Board met once at the end of 2023-24 where their discussions focussed on their role and how they should operate in the future.

### ***Audit and Risk Assurance Committee (see page 17 for membership)***

In making decisions about governance, risk management and internal control, the Ombudsman is assured by the ARAC. The ARAC's terms of reference are set out in the Framework Document. All members of the ARAC are also members of the Advisory Board (from September 2023), bringing strategic knowledge from that forum to enhance the ARAC's ability to challenge the comprehensiveness and reliability of the assurances it receives from management, internal audit and external audit work.

Vikki Lewis and Christina Coker reached the end of their tenures in year and were replaced by Hiten Patel and David Holmes. The Chair was also re-appointed for a further 3 years.

The ARAC follows a regular meeting schedule. At 3 meetings in the year, the ARAC takes a deep dive into one or 2 areas, drawn from either the corporate risk register, the assurance maps or directorate risk registers, to review the comprehensiveness and reliability of the related assurances. The March meeting considers the outcome of management's zero-based reviews of the corporate risk register, risk appetite, assurance maps and risk management policy, informed by the Advisory Board's risk horizon-scanning exercise.



Additionally for 2023-24, all relevant areas of the organisation have been reviewed against the Orange Book 'Bank of Questions' to provide assurance that the Service is delivering an effective and efficient approach to risk control. Overall assurance was given and minor improvements identified in an action plan which will be overseen to completion by the Committee. Ongoing review against these best practice standards is now incorporated into our assurance maps.

The ARAC also advises the Ombudsman as Accounting Officer on key accounting policies and the integrity of the Annual Report and Accounts, including management's going concern assessment and examination of the assumptions supporting the pension valuation. It also advises on the internal audit programme for the year and discusses the external audit strategy.

The outcome of the ARAC's assurance activities is recorded in an annual report to the Ombudsman and it conducts a regular effectiveness self-assessment to ensure it remains focussed on the right areas and comprises the right skills. The most recent effectiveness review in March 2024 had positive responses, demonstrating the Committee's effectiveness, positive attitude in being a 'critical friend', expertise provided and compliance with good practice. A training programme to enhance existing skills and knowledge has been developed in response to ARAC feedback. These sessions are scheduled across the 2024-25 financial year.

Five meetings were held during the financial year, one being a single item only meeting to recommend the Annual Report and Accounts. This was required due to delays in the provision of pension

assurances to our external auditor meaning that this activity could not be accommodated in the usual meeting cycle.

Members attended most meetings with Vikki Lewis, Christina Coker and David Holmes sending apologies for one meeting each.

### ***Executive Leadership Team (see page 14 for membership)***

Our internal governance was enhanced during the year to reflect the increase in the scale of our operations and the expansion of our statutory powers. From October, the internal SLT meetings were revised following consultation with relevant colleagues. The distinction between performance and strategic-focussed discussions was removed, and Directors and above become the members of this group, with a new collective title of ELT. Heads of Service, who previously attended the strategic meetings were freed up to focus on service delivery as demands on our service grew and they retained the collective title of SLT. The SLT meet regularly to avoid silo working and quarterly community days are held with the ELT to engage them on key cross-organisational issues.

Internally, the ELT sets the strategic direction and the framework within which the organisation operates. The ELT met twice per month and all meetings were quorate.

Strategic matters considered during the year revolved around the delivery of projects supporting our strategic programmes as set out in the 2023-24 business plan; preparations for legislative changes; and business planning for 2024-25. Performance

against KPIs and the corporate risk register are reported quarterly to the performance ELT and an update report from each director is also provided. Other performance matters were considered on a quarterly basis such as outturn against budget, progress against business plan deliverables, and changes to assurance maps. Other key items considered during 2023-24 included various enabling strategies, learning reports on service complaints and case reviews and the outcome of internal audit reviews.

For the first time, we created a separate programme board with delegated decision-making powers to oversee delivery of our new powers and duty under the Social Housing (Regulation) Act 2023, comprising of 5 separate workstreams. This was chaired by the Director of Quality, Engagement and Development, included a member of the Advisory Board and was supported by a dedicated project manager. Meetings were held regularly to track progress and ensure that our new powers spoke to each other.

Supporting the ELT are 3 Directorate Management Teams (DMT) which meet monthly and consider their directorate's performance against their Directorate Operational Plans before reporting this up to ELT. All DMTs were subject to a terms of reference review in year to ensure appropriate agenda management, attendance and escalated reporting to the ELT.

The quality of data reported to ELT is considered acceptable as this is drawn directly from source data systems and is first reviewed by DMT directorate teams. Supporting reports are available to provide an audit trail and this is subject to regular internal audit review. The

same data is provided to the ELT and, hence, onward to the Advisory Board and ARAC. Following the creation of a new Business Information and Reporting team mid-year, planned improvements to management information reporting began through a dedicated project to move all governance reporting requirements into Power BI. The project started to deliver new reporting suites from early 2023-24.

## Risk management

Risk management is active and embedded throughout the organisation. The key risks managed throughout the year are detailed in the Performance Report (page 34). The Service's approach is documented in our Risk Management Policy which complies with the latest version of HM Treasury's *Orange Book: Management of Risk - Principles and Concepts* and is reviewed annually alongside our risk appetite. The Service continues to use the MHCLG's approach to recording risk to support consistency in information management and reporting across all of its arms-length bodies. We have submitted a copy of our corporate risk register twice during the year and the Department is satisfied with our risk management approach.

For each risk, the controls currently in place to manage them and future planned mitigations, with due dates, are captured. Sources of assurance over the risk and the frequency of that assurance activity are also identified. Each risk is then scored based on an impact and likelihood assessment to give both a post-control and post-future mitigation risk rating. Target ratings are also identified in line with our risk appetite to indicate whether

a risk is over or under-controlled. Each risk is assigned a manager and an owner who are responsible for its management and reporting.

Operational risks are assured through directorate risk registers at the monthly DMT meetings. Where necessary, they are escalated to ELT for consideration as to whether they should be included in the corporate risk register. Quarterly ELT meetings review the corporate risk register, with changes highlighted for more focussed discussion.

All projects also have their own risk register. Risks are monitored and managed by the project team and, where necessary, they are escalated to the DMT for consideration as to whether they should be included in the directorate risk register.

Before the start of each financial year, ELT undertakes a zero-based review of the corporate risk register, considering challenges to the delivery of strategic objectives and business plan commitments, the external operating environment and directorate risk registers. This is informed by the horizon risk-scanning exercise undertaken by the Advisory Board.

Risk management is enhanced by our assurance maps. For each activity/function within the organisation, the map identifies the sources of assurance available across each of the 3 lines of defence, the frequency of that assurance, where this is reported and any related operational or corporate risks.

Additionally for 2023-24 a compliance review against the Orange Book Bank of Questions was undertaken, giving

assurance that standards of risk management are being met. Any areas where minor non-conformity was identified have been included in an action plan which will be monitored to completion by the ARAC.

Each year, we use the risk registers and assurance maps to inform the proposed internal audit programme, targeting areas that are high risk, low assurance or that have not been audited for some time.

## Internal control

Each director is responsible for ensuring appropriate internal control within their portfolio. The Service has continued its approach of cyclically reviewing its policies and guidance to update for external changes, best practice and lessons learned. Updated policies are published in our policy library to ensure corporate oversight of policy revision schedules for management planning, with an accessible central location for all approved policies. ELT signs off on all policies following cross-organisation consultation, where relevant, and the changes are then communicated to all relevant staff with any required training taking place.

Our organisational expansion has necessitated the review of a significant volume of policies. A dedicated resource was brought in to the People Team to support this in-year and one was recruited into Dispute Support and Resolution at year-end. In 2023-24, 18 policies were approved by ELT across all Directorates which includes the annual reviews of the risk management and anti-corruption policies (whistleblowing, anti-fraud and anti-bribery) policies.

The strength of our internal controls is tested through internal audits and gains wider assurance from external audit. The Government Internal Audit Agency (GIAA) provides the internal audit service to the Service and this enables us to benefit from GIAA's insights and expertise from across government. The audit programme is selected each year looking at current corporate risks, the assurance maps, our corporate plan and strategic programmes, and previous internal audit coverage. A 3-year plan, matched to the corporate planning period, has ensured appropriate coverage across all of these areas over the cycle.

The 2023-24 internal audit programme encompassed 7 planned audits which are set out below:

- Key Financial Controls (moderate opinion)
- Quality Assurance Process review (advisory)
- Systemic and Thematic work (substantial opinion)
- Risk Assessments (moderate opinion)
- GDPR and Cyber security (moderate opinion)
- HR Policies (moderate opinion)
- HR Learning Management System (substantial opinion)

Our overall assurance rating for the year from our Head of Internal Audit was moderate, a reduction from substantial in 2022-23 but reflective of the work in progress to meet the needs of a larger organisation.

The internal audits provided management with recommended areas for improvement. In total, we received 19 recommendations of which 13 were rated as medium and 6 as low. There were no high priority recommendations. We have implemented all due recommendations by their target dates, although some have been extended due to key staff absence.

## Reviewing effectiveness

Risk management is assured at ARAC meetings. At each meeting, the ARAC receives the latest version of the corporate risk register and assurance maps. As well as reviewing these, it also undertakes a deep dive into areas from these documents, as noted above.

The ARAC also provides assurance to the Ombudsman over management's zero-based review of the corporate risk register, the organisation's risk appetite, and the Risk Management Policy.

The ARAC receives all reports from the internal and external auditors and tracks the implementation of management actions to agreed dates. It uses this information to assure the Ombudsman on the strength of internal controls and the appropriateness of governance.

The ARAC also receives the Annual Report and Accounts, advising on the content of the Governance Statement for the year and commenting on the integrity of the document as a whole.

## Sources of assurance

In preparing this Governance Statement, the Ombudsman has been informed by:

- the annual report from the ARAC to the Ombudsman as Accounting Officer setting out its opinion on the effectiveness of governance, risk management and control. This concluded it was “satisfied that appropriate governance, risk management and internal control processes operate within the Service”
- the annual report and opinion from the Head of Internal Audit which gave a moderate assurance opinion
- the National Audit Office’s audit completion report and management letter
- the outcome of quarterly Accounting Officer meetings with the MHCLG
- the assurance statement from the Chief Operating Officer to the Ombudsman as Accounting Officer setting out the effectiveness of governance, risk management and control operated within the Service during the year
- the regular update and zero-based reviews of the corporate risk register and the assurance maps

## Conclusion on governance, risk management and internal control

The systems set out above have been in place for the year under review and up to the date of the approval of the Annual Report and Accounts.

Based on the assurances received, the Ombudsman is content that the Service is operating effective governance, risk management and internal control.

The next year will be an important one for the Service; we will develop our 2025-30 Corporate Plan; we will continue to expand; and we will focus on our efficiency and effectiveness. To ensure that we can meet the needs of a larger organisation, we will focus on completing the review of all policies and procedures, enhancing internal controls, where appropriate, and improving our systems to provide assurance over these activities.







# Remuneration and staff report



## Remuneration of senior managers (subject to audit)

The office of Housing Ombudsman is a public appointment made by the Secretary of State in accordance with Section 51 of the Housing Act 1996 and paragraphs 77-82 of the Housing Ombudsman Scheme. Under the Housing Ombudsman (Corporation Sole) Order 2013, appointment to the office of the Housing Ombudsman is as a corporation sole and hence the Housing Ombudsman is not an employee. The Ombudsman's salary is set in their appointment letter.

We do not have a remuneration committee. Remuneration of employees is linked to contractual entitlement and salary scales for those appointed to their current post prior to November 2015. Colleagues joining after this date are employed on spot pay.

No awards were made to any senior manager in year. In particular, no allowances or bonuses were paid to senior management in year. No element of remuneration is non-cash. Information on the remuneration paid to the Ombudsman and each senior manager is detailed in tabular form on the next page.

Pension benefits are also detailed in the table. There were no contributions to a money purchase scheme. There were no payments in respect of allowances, bonuses, compensation and non-cash benefits during the year. The members of the ARAC and Advisory Board referred to on pages 16 and 17 are not senior managers of the Service.



## Single total figure of remuneration and pension disclosures 2023-24 (subject to audit)

	Single total figure of remuneration				Pension entitlement details				
	Salary and fees	Pension benefits	2023-24 Total	2022-23 Total	Real increase in pension and related lump sum at pension age	Accrued benefits at end of year & related lump sum	Cash Equivalent Transfer Value (CETV) at start of year	CETV at end of year	Real increase in CETV
Ombudsman & Directors	In bands of £5,000	To the nearest £1,000	In bands of £5,000	In bands of £5,000	In bands of £2,500	In bands of £5,000	To the nearest £1,000	To the nearest £1,000	To the nearest £1,000
<b>Richard Blakeway</b> Housing Ombudsman	115,000-120,000	49,000	165,000-170,000	150,000-155,000	2,500-5,000	10,000-15,000	93,000	158,000	49,000
<b>Andrea Keenoy</b> Chief Operating Officer	105,000-110,000	55,000	160,000-165,000	125,000-130,000	2,500-5,000	15,000-20,000	185,000	275,000	75,000
<b>Kathryn Eyre</b> Director of Quality, Engagement & Development	90,000-95,000	30,000	120,000-125,000	80,000-85,000	0-2,500	0-5,000	17,000	50,000	23,000
<b>Justin Crittall</b> Director of Dispute Resolution (from 1/8/23)	60,000-65,000	19,000	75,000-80,000	N/A	0-2,500	0-5,000	N/A	15,000	9,000
<b>Michael Letters</b> Director of Finance & Corporate services (from 3/7/23)	65,000-70,000	21,000	85,000-90,000	N/A	0-2,500	0-5,000	N/A	21,000	14,000
<b>Kevin Williamson</b> Temporary Director (from 5/7/23)	45,000-50,000	11,000	55,000-60,000	N/A	0-2,500	0-5,000	N/A	15,000	12,000

The capitalised value of individual pension entitlements have been calculated in accordance with IAS19.

1. Michael Letters was appointed Director of Finance & Corporate services on 3 July 2023. Between 3 July 2023 and 31 March 2024, he received a salary of £67,727. His full year equivalent salary in the band of £90-95k.
2. Justin Crittall was appointed Director of Dispute Support and Resolution on 1 August 2023. Between 1 August 2023 and 31 March 2024, he received a salary of £60,202. His full year equivalent salary in the band of £90-95k.
3. Kevin Williamson was appointed Temporary Director on the 5 July 2023. Between 5 July 2023 and 31 March 2024, he received a salary of £45,151. This salary was for 9 months at 0.8FTE, with his full year equivalent salary in the band of £85-90k.

## Explanation of terms used in the single total figure of remuneration and pension disclosures

### Salary

'Salary' includes gross salary; overtime; and any other allowance to the extent that it is subject to UK taxation. This report is based on payments made by the Service and thus recorded in these accounts.

### Cash equivalent transfer values (CETVs)

A CETV is the actuarially assessed capitalised value of the pension scheme benefits accrued by a member at a particular point in time. The benefits valued are the member's accrued benefits and any contingent spouse's pension payable from the scheme. A CETV is a payment made by a pension scheme or arrangement to secure pension benefits in another pension scheme or arrangement when the member leaves a scheme and chooses to transfer the benefits accrued in their former scheme. The pension figures shown relate to the benefits that the individual has accrued as a consequence of their total membership of the pension scheme, not just their service in a senior capacity to which disclosure applies.

The figures include the value of any pension benefit in another scheme or arrangement that the individual has transferred to the Local Government pension arrangements. They also include any additional pension benefit accrued to the member as a result of their buying additional pension benefits at their own cost.

CETVs are worked out in accordance with The Occupational Pension Schemes (Transfer Values) (Amendment) Regulations 2008 and do not take account of any actual or potential reduction to benefits resulting from lifetime allowance tax that may be due when pension benefits are taken.

CETV figures are calculated using the guidance on discount rates for calculating unfunded public service pension contribution rates that was extant at 31 March 2024.

### Real increase in CETV

This reflects the increase in CETV that is funded by the employer. It does not include the increase in accrued pension due to inflation, contributions paid by the employee (including the value of any benefits transferred from another pension scheme or arrangement) and uses common market valuation factors for the start and end of the period.

### Fair Pay disclosure (subject to audit)

Reporting bodies are required to disclose the relationship between the remuneration of the highest-paid director in their organisation and the lower quartile, median and upper quartile remuneration of the organisation's workforce. Agency staff have been excluded from this calculation.



	2023-24	2022-23
	£	£
Band of highest paid individual's remuneration*	115,000-120,000	115,000-120,000
% change in salary and allowances	0%	0%
% change in performance pay and bonuses*	N/A	N/A
Upper quartile remuneration of staff**	49,762	47,619
Median remuneration of staff*	49,762	47,619
Lower quartile remuneration of staff*	43,772	37,387
Employees –		
Average % change in salary and allowances	5.11%	3.12%
Average % change in performance pay and bonuses*	N/A	N/A
Ratio between lower quartile remuneration and mid-point of banded remuneration of highest paid individual	2.7:1	3.1:1
Ratio between median remuneration and mid-point of banded remuneration of highest paid individual	2.4:1	2.5:1
Ratio between upper quartile remuneration and mid-point of banded remuneration of highest paid individual	2.4:1	2.5:1
The range of annualised staff remuneration (excluding the Housing Ombudsman)	27,000-107,000	22,000-102,000

\*No staff receive performance pay or bonuses

\*\*Salaries are annualised staff remuneration

In 2023-24, no employees received remuneration in excess of the highest-paid director (2021-22: nil). Total remuneration includes salary. It does not include severance payments, employer pension contributions and the cash equivalent transfer value of pensions.



## Exit packages (subject to audit)

Exit package cost band	Number of compulsory redundancies 2023-24 (2022-23)	Number of other departures agreed 2023-24 (2022-23)	Total number of exit packages by cost band 2023-24 (2022-23)
£0 - £25,000	0 (0)	0 (1)	0 (1)
£25,001 - £50,000	0 (0)	0 (0)	0 (0)
£50,001 - £100,000	0 (0)	0 (1)	0 (1)
£100,001 - £150,000	0 (0)	0 (1)	0 (1)
£150,001+	0 (0)	0 (0)	0 (0)
Total number	0 (0)	0 (3)	0 (3)
<b>Total cost</b>	<b>£0 (0)</b>	<b>£0 (£208,000)</b>	<b>£0 (£208,000)</b>

## Staff costs (subject to audit)

	Permanent staff £'000	Temporary staff £'000	2023-24 Total £'000	2022-23 Total £'000
Wages and salaries	16,750	476	17,226	8,795
Social security costs	1,834		1,834	931
Pension service costs	2,562		2,562	3,358
Redundancy cost				208
<b>Total cost</b>	<b>21,146</b>	<b>476</b>	<b>21,622</b>	<b>13,292</b>
Cost of secondments into the Service				86
Recoveries in respect of outward secondments	(66)		(66)	(39)
<b>Total cost</b>	<b>21,080</b>	<b>476</b>	<b>21,556</b>	<b>13,339</b>

The Service is an Admitted Body to the City of Westminster Pension Fund, a defined benefit scheme. The Pension Fund is operated under the Local Government Pension Regulations 1997.

The triennial valuation from March 2022 has been undertaken to set contributions for the period from 1 April 2023 to 31 March 2026. The actuary recommended an employer’s contribution rate of pensionable salaries for the Housing Ombudsman as follows:

<b>year ended 31 March 2024 onwards</b>	<b>contribution rate % 23.8%</b>
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Employee contribution rates range from 5.5% to 12.5% depending on salary. More details can be found in Note 14.

## Staff composition

The permanent Housing Ombudsman is not an employee of the Service.

The Service had 5 employees (excluding the Housing Ombudsman) classified as senior managers during the year as detailed in the Remuneration Report. The Service had a total of 337 staff in post as at 31 March 2024, of which 223 were female, 108 were male, 2 non-binary, 3 prefer not to disclose and one preferred to use their own term.

## Staff numbers (subject to audit)

The average full-time equivalent (FTE) number of employees (including part-time employees, agency workers, and secondees) during the year was as follows:

	<b>Average No. of Permanent Staff FTE</b>	<b>Average No. of Seconded in Staff FTE</b>	<b>Average No. of Temporary Staff FTE</b>	<b>Average Staff 2023-24 FTE</b>	<b>Average Staff 2022-23 FTE</b>
<b>Ombudsman</b>	1.0	-	-	1.0	1.0
<b>Dispute Support &amp; Resolution</b>	257.6	-	7.5	265.1	138.9
<b>Quality, Engagement and Development</b>	27.4	0.2	7.4	34.9	18.3
<b>Finance &amp; Corporate Services</b>	36.4	-	2.6	39.0	28.8
<b>Total</b>	<b>322.4</b>	<b>0.2</b>	<b>17.5</b>	<b>340.0</b>	<b>187.0</b>

## Staff turnover

	2023-24	2022-23
Permanent staff	5.6%	11%

## Sickness absence

During the year employee absentee rate was recorded at 2% which equates to an average of 5 days per employee per year. The latest CIPD Health and wellbeing at work report shows an average employee absence now stands at 7.8 days.

## People strategy and staff policies

The People Strategy for 2023-24 focused on ensuring that as a growing organisation we were continuously fit for purpose, embedding a supportive and inclusive culture that aligned with the strategic enablers in our current values driven corporate plan. We invested in our colleague communication by undertaking regular pulse surveys and triangulated this information with other feedback received through training events, completion of induction and probation periods and feedback from our business partners.

We continued to update our policies, guidance documents and training for our managers around policies. We also designed a new policy steering group that will be formed

in 2024-25 and involve key stakeholders from across the business. The new group adds time efficiencies to the approval process whilst also ensuring that feedback is broad and colleagues are included in the process, promoting employee engagement.

## Gender

Among our permanent staff, 66% of colleagues are female and 32% are male. The remaining 2% of the workforce either chose not to disclose, identify as non-binary or use another preferred term.

The table below shows that female colleagues dominate across all earnings quartiles with the closest match to male colleagues in the upper-mid quartile and the greatest difference in the lower quartile.

Our ‘mean gender pay gap’ is 3.1%, meaning that, on average, men are paid 3.1% more per hour than women, which compares favourably with the civil service figure of 9.6% for 2022-23. There is no difference between the median male and median female employee’s hourly rate as shown in the ‘median gender pay gap’ table (page 19).

## Percentage of men and women in each hourly pay quartile 2023-24

% in each quarter	Upper (%)	Upper Mid (%)	Lower Mid (%)	Lower (%)
M	37%	30%	41%	23%
F	63%	70%	59%	77%

## Equality, Diversity and Inclusion

As a service, we respect and value the contribution of a diverse workforce to the delivery of our business aims. Our commitment to EDI is translated into practice through our policies and procedures, and the open and transparent way in which they are applied. We are committed to ensuring that no discrimination occurs in recruitment or employment, and that we provide equality of opportunity in all aspects of employment including recruitment, promotion, opportunities for training, pay and benefits. This is demonstrated through the 59 recruitment campaigns we ran in 2023-24: of the successful candidates, 61% were female, 31% identified as people from ethnic minority backgrounds and 13% self-identified as having a disability. Nationally 51% of the population is female, 14% from a non-white minority ethnic background and 24% (working age) identify as disabled.

We ensure there is equality of access to employment opportunities for people with disabilities including making reasonable adjustments for applicants to ensure they can give their best in the selection process and offering permanent home working as an option. We also implement reasonable adjustments for existing employees who disclose or whom

require these during their employment. To demonstrate our commitment to EDI we are part of the Disability Confident employer scheme, meeting – and exceeding where possible – the standards it sets out. As an organisation we will always strive to be fully inclusive and will continue to embed these values into our culture, strategy and operations. To ensure fairness, we operate a blind recruitment process to eliminate any potential unconscious bias and ensure that opportunities are equally available to all candidates whether within our existing workforce or external to our service.

Our EDI group continues to meet regularly and provides information and events to promote diversity and inclusivity, for example, we celebrate national awareness events such as Neurodiversity Celebration week, Transgender Day of Visibility and International Women’s Day as well as religious celebrations. The group and colleagues across the organisation are invited to write blogs on any EDI subjects of interest and these are published on our intranet.

## Expenditure on consultancy

The Service spent £55,000 with consultants to support its business process review within the Dispute Support and Resolution team (2022-23: nil).

## Off payroll engagements

There were no off-payroll engagements for more than £245 per day that had lasted for longer than 6-months as at 31 March 2024 (2022-23: none).

No. of new engagements, or those that reached 6-months in duration, between 1 April 2023 and 31 March 2024	0
of which...	
No. assessed as caught by IR35	0
No. assessed as not caught by IR35	0
No. engaged directly (via PSC contracted to department) and are on the departmental payroll	0
No. of engagements reassessed for consistency/assurance purposes during the year.	0
No. of engagements that saw a change to IR35 status following the consistency review.	0

For any off-payroll engagements of board members, and/or, senior officials with significant financial responsibility, between 1 April 2023 and 31 March 2024:

No. of off-payroll engagements of board members, and/or, senior officials with significant financial responsibility, during the financial year.	0
Total no. of individuals on payroll and off-payroll that have been deemed “board members, and/or, senior officials with significant financial responsibility”, during the financial year.	3

As the Housing Ombudsman is a corporation sole, we have no board members. The 3 individuals disclosed above are the Housing Ombudsman, the Chief Operating Officer and the Director of Finance and Corporate Services.





# Parliamentary accountability and audit report



## Regularity of expenditure (subject to audit)

There were no losses, special payments or gifts during 2023-24 that require disclosure in the Annual Report and Accounts.

## Fees and charges (subject to audit)

The Service is fully funded by a per housing unit subscription fee on members, set in line with the requirements of the Housing Ombudsman Scheme. The costs of delivering the service are recorded as expenditure in the accounts.

The annual membership subscription fee in 2023-24 was £6.75 per housing unit (22-23: £4.60) with £1.00 offset from deferred income, making the chargeable fee £5.75. This is pro-rated if a member joins during the year. The total income reported for the year is £27.7 million (2022-23 £18.1 million) which is a growth of 53% on 2022-23. In order to reflect the level of service delivered in 2023-24, we recognised a £5.4 million of deferred income which will be used to reduce the 2024-25 subscription rate by £1.13.

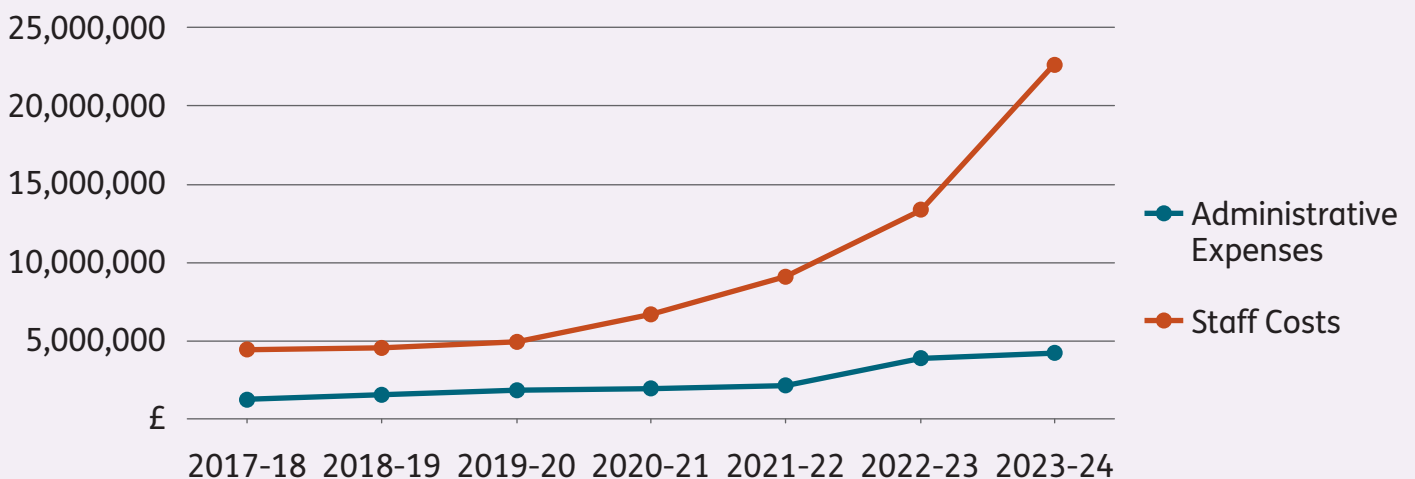
In 2023-24 an additional 7 newly registered providers were added to the Scheme and 11 councils merged into 3 new councils. We onboarded a further 3 private landlords who wanted to join the Scheme.

## Long-term expenditure trends

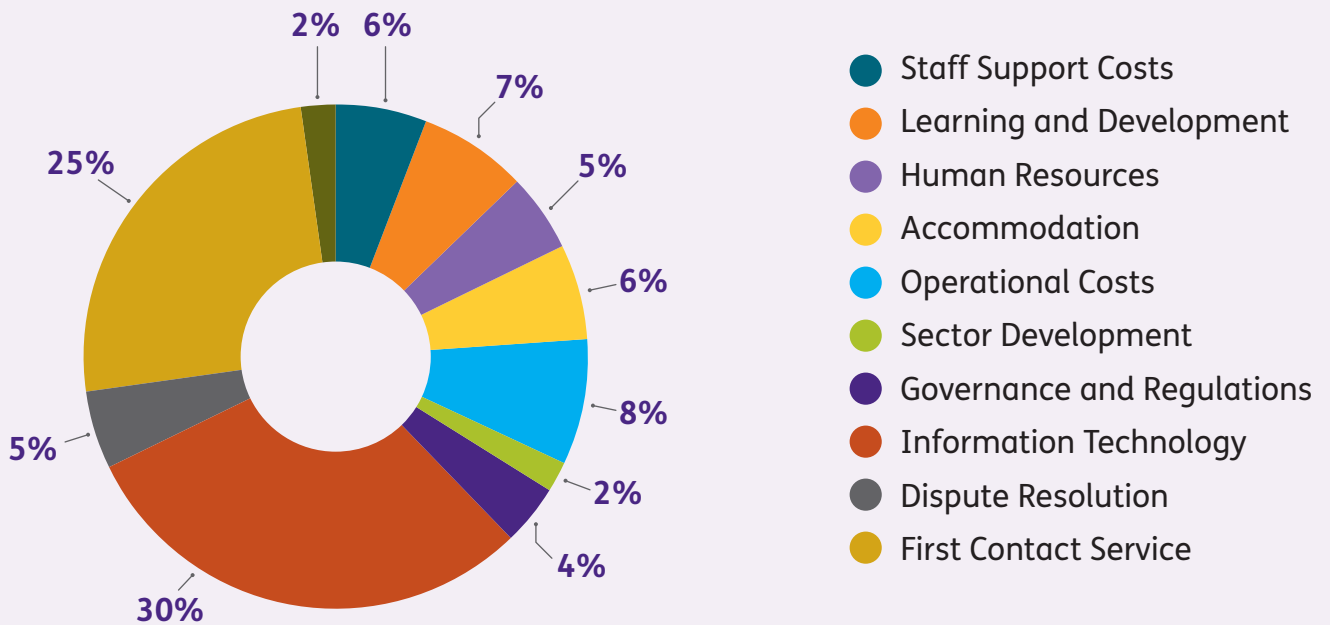
During 2023-24, we continued to expand our workforce to meet the ongoing unprecedented growth in demand for our service. As a result, staff costs increased by 62% from £13.3 million to £21.6 million representing both the full year cost of staff recruited in the previous year and new starters in 2023-24. We anticipate staff costs will increase further in 2024-25 for the same reasons as we continue to expand to meet expected future demand increases.

Administrative expenditure increased by 8% during 2023-24 to £4.2 million (22-23: £3.9 million). This figure combines a 73% reduction in dispute resolution-related expenditure due to the end of the outsourcing arrangement, and an average increase of 28% in all other areas. Taking all expenditure together there is a 56% increase, aligning with the increase in income.

### Long-term expenditure trends



## Administrative expenses 2023-24



The resulting year-end position showed a surplus after tax of £2.0m (2022-23: £0.8 million). The following year will see continued growth in both income and expenditure with the new total subscription rate of £9.16 funding a full year of salary costs for new starters and a further expansion in our workforce to meet ongoing demand increases. The payable 2024-25 subscription rate is reduced by £1.13 as a result of the £5.4 million income deferred from 2023-24.

### Remote contingent liabilities (subject to audit)

There are no remote contingent liabilities (2022-23: none).

**Richard Blakeway**  
Housing Ombudsman and Accounting Officer

### Auditor remuneration (subject to audit)

The audit fee for 2023-24 is £70,000 (2022-23: £57,000).

For 2023-24 the change in fee is a result of the increased level of risk associated with the audit under the new auditing standard, ISA 315 and factoring in the higher cost actuarial cost.

No remuneration was paid to the auditors for non-audit work.

29 January 2025

# The Certificate and Report of the Comptroller and Auditor General to the Houses of Parliament

## Opinion on financial statements

I certify that I have audited the financial statements of The Housing Ombudsman for the year ended 31 March 2024 under the Government Resources and Accounts Act 2000.

The financial statements comprise The Housing Ombudsman's:

- Statement of Financial Position as at 31 March 2024;
- Statement of Comprehensive Net Expenditure, Statement of Cash Flows and Statement of Changes in Taxpayers' Equity for the year then ended; and
- the related notes including the significant accounting policies.

The financial reporting framework that has been applied in the preparation of the financial statements is applicable law and UK adopted International Accounting Standards.

In my opinion, the financial statements:

- give a true and fair view of the state of The Housing Ombudsman's affairs as at 31 March 2024 and its surplus after taxation for the year then ended; and
- have been properly prepared in accordance with the Housing Act 1996 and Secretary of State directions issued thereunder.

## Opinion on regularity

In my opinion, in all material respects, the income and expenditure recorded in the financial statements have been applied to the purposes intended by Parliament and the financial transactions recorded in the financial statements conform to the authorities which govern them.

## Basis for opinions

I conducted my audit in accordance with International Standards on Auditing (UK) (ISAs UK), applicable law and Practice Note 10 *Audit of Financial Statements and Regularity of Public Sector Bodies in the United Kingdom (2022)*. My responsibilities under those standards are further described in the *Auditor's responsibilities for the audit of the financial statements* section of my certificate.

Those standards require me and my staff to comply with the Financial Reporting Council's *Revised Ethical Standard 2019*. I am independent of The Housing Ombudsman in accordance with the ethical requirements that are relevant to my audit of the financial statements in the UK. My staff and I have fulfilled our other ethical responsibilities in accordance with these requirements.

I believe that the audit evidence I have obtained is sufficient and appropriate to provide a basis for my opinion.

## Conclusions relating to going concern

In auditing the financial statements, I have concluded that The Housing Ombudsman use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work I have performed, I have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on The Housing Ombudsman's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

My responsibilities and the responsibilities of the Accounting Officer with respect to going concern are described in the relevant sections of this certificate.

The going concern basis of accounting for The Housing Ombudsman is adopted in consideration of the requirements set out in HM Treasury's Government Financial Reporting Manual, which require entities to adopt the going concern basis of accounting in the preparation of the financial statements where it is anticipated that the services which they provide will continue into the future.

## Other information

The other information comprises information included in the Annual Report, but does not include the financial statements and my auditor's certificate and report. The Accounting Officer is responsible for the other information.

My opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in my certificate, I do not express any form of assurance conclusion thereon.

My responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements, or my knowledge obtained in the audit, or otherwise appears to be materially misstated.

If I identify such material inconsistencies or apparent material misstatements, I am required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work I have performed, I conclude that there is a material misstatement of this other information, I am required to report that fact.

I have nothing to report in this regard.

## Opinion on other matters

In my opinion the part of the Remuneration and Staff Report to be audited has been properly prepared in accordance with Secretary of State directions issued under the Housing Act 1996.

In my opinion, based on the work undertaken in the course of the audit:

- the parts of the Accountability Report subject to audit have been properly prepared in accordance with Secretary of State directions made under the Housing Act 1996; and



- the information given in the Performance and Accountability Reports for the financial year for which the financial statements are prepared is consistent with the financial statements and is in accordance with the applicable legal requirements.

## Matters on which I report by exception

In the light of the knowledge and understanding of The Housing Ombudsman and its environment obtained in the course of the audit, I have not identified material misstatements in the Performance and Accountability reports.

I have nothing to report in respect of the following matters which I report to you if, in my opinion:

- Adequate accounting records have not been kept by The Housing Ombudsman or returns adequate for my audit have not been received from branches not visited by my staff; or
- I have not received all of the information and explanations I require for my audit; or
- the financial statements and the parts of the Accountability Report subject to audit are not in agreement with the accounting records and returns; or
- certain disclosures of remuneration specified by HM Treasury's Government Financial Reporting Manual have not been made or parts of the Remuneration and Staff Report to be audited is not in agreement with the accounting records and returns; or
- the Governance Statement does not reflect compliance with HM Treasury's guidance.

## Responsibilities of the Accounting Officer for the financial statements

As explained more fully in the Statement of Accounting Officer's Responsibilities, The Housing Ombudsman, as both the Accounting Officer and the corporation sole, is responsible for:

- maintaining proper accounting records;
- providing the C&AG with access to all information of which management is aware that is relevant to the preparation of the financial statements such as records, documentation and other matters;
- providing the C&AG with additional information and explanations needed for his audit;
- providing the C&AG with unrestricted access to persons within The Housing Ombudsman from whom the auditor determines it necessary to obtain audit evidence;
- ensuring such internal controls are in place as deemed necessary to enable the preparation of financial statement to be free from material misstatement, whether due to fraud or error;
- ensuring that the financial statements give a true and fair view and are prepared in accordance with Secretary of State directions issued under the Housing Act 1996;
- assessing The Housing Ombudsman's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless The Housing Ombudsman as Accounting Officer anticipates that the services provided by The Housing Ombudsman will not continue to be provided in the future.

## Auditor's responsibilities for the audit of the financial statements

My responsibility is to audit, Certify and report on the financial statements in accordance with the Government Resources and Accounts Act 2000.

My objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue a certificate that includes my opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

### Extent to which the audit was considered capable of detecting non-compliance with laws and regulations including fraud

I design procedures in line with my responsibilities, outlined above, to detect material misstatements in respect of non-compliance with laws and regulations, including fraud. The extent to which my procedures are capable of detecting non-compliance with laws and regulations, including fraud is detailed below.

### Identifying and assessing potential risks related to non-compliance with laws and regulations, including fraud

In identifying and assessing risks of material misstatement in respect of non-compliance with laws and regulations, including fraud, I:

- inquired of management, The Housing Ombudsman head of internal audit and those charged with governance, including obtaining and reviewing supporting documentation relating to The Housing Ombudsman policies and procedures on:
  - identifying, evaluating, and complying with laws and regulations;
  - detecting and responding to the risks of fraud; and
  - the internal controls established to mitigate risks related to fraud or non-compliance with laws and regulations including The Housing Ombudsman's controls relating to The Housing Ombudsman's compliance with the Government Resources and Accounts Act 2000, Managing Public Money;
- inquired of management, The Housing Ombudsman and those charged with governance whether:
  - they were aware of any instances of non-compliance with laws and regulations;
  - they had knowledge of any actual, suspected, or alleged fraud;
- discussed with the engagement team and the relevant external specialists, including in relation to

pensions, regarding how and where fraud might occur in the financial statements and any potential indicators of fraud.

As a result of these procedures, I considered the opportunities and incentives that may exist within The Housing Ombudsman for fraud and identified the greatest potential for fraud in the following areas: revenue recognition, posting of unusual journals, complex transactions, bias in management estimates and revenue recognition. In common with all audits under ISAs (UK), I am also required to perform specific procedures to respond to the risk of management override of controls.

I obtained an understanding of The Housing Ombudsman's framework of authority as well as other legal and regulatory frameworks in which The Housing Ombudsman operates, focusing on those laws and regulations that had a direct effect on material amounts and disclosures in the financial statements or that had a fundamental effect on the operations of The Housing Ombudsman. The key laws and regulations I considered in this context included the Government Resources and Accounts Act 2000, Managing Public Money, Employment Law and Pensions Legislation.

In addition, I undertook specific risk assessment procedures performed relating to fraud, non-compliance with laws and regulations and regularity including: risk-based review of manual journals to identify those presenting a higher risk of fraud, informed by planning risk assessment; review of estimates presented within the accounts and an analysis of income to address the potential risk of fraud in revenue recognition.

## Audit response to identified risk

- I reviewed the financial statement disclosures and testing to supporting documentation to assess compliance with provisions of relevant laws and regulations described above as having direct effect on the financial statements;
- I enquired of management, the Audit and Risk Assurance Committee and in-house legal counsel concerning actual and potential litigation and claims;
- I reviewed minutes of meetings of those charged with governance and the Board and internal audit reports;
- in addressing the risk of fraud through management override of controls, I tested the appropriateness of journal entries and other adjustments; assessed whether the judgements on estimates are indicative of a potential bias; and evaluated the business rationale of any significant transactions that are unusual or outside the normal course of business; and
- ensuring that income charged is in accordance with the fee approved by the Secretary of State.

I communicated relevant identified laws and regulations and potential risks of fraud to all engagement team members including internal specialists and remained alert to any indications of fraud or non-compliance with laws and regulations throughout the audit.

A further description of my responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: [www.frc.org.uk/auditorsresponsibilities](http://www.frc.org.uk/auditorsresponsibilities). This description forms part of my certificate.

## Other auditor's responsibilities

I am required to obtain evidence sufficient to give reasonable assurance that the income and expenditure reported in the financial statements have been applied to the purposes intended by Parliament and the financial transactions conform to the authorities which govern them.

I communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that I identify during my audit.

## Report

I have no observations to make on these financial statements.

**Gareth Davies**  
**Comptroller and Auditor General**

National Audit Office  
157-197 Buckingham Palace Road  
Victoria  
London  
SW1W 9SP

31 January 2025



# Financial statements





## Statement of Comprehensive Income for the year ended 31 March 2024

	Notes	2023-24 £'000	2022-23 £'000
<b>Revenue</b>			
Subscriptions		27,795	18,089
		<u>27,795</u>	<u>18,089</u>
<b>Expenditure</b>			
Administrative expenses	2a	(4,237)	(3,926)
Staff costs	2b	(21,556)	(13,339)
Surplus (Deficit) from Operations		<u>2,002</u>	<u>824</u>
Interest receivable/(payable)	3	26	4
<b>Surplus/(Deficit) before taxation</b>		<u>2,028</u>	<u>828</u>
Taxation	4	-	(3)
<b>Surplus/(Deficit) after taxation</b>		<u>2,028</u>	<u>825</u>
<b>Other comprehensive income</b>			
Net actuarial movement on pension fund	14c	(1,119)	2,892
<b>Total Comprehensive Income</b>		<u><u>909</u></u>	<u><u>3,717</u></u>

All operations are classified as continuing. Items of other comprehensive income are not potentially re-classifiable to profit or loss.

The notes on pages 96-113 form part of these financial statements.



## Statement of Financial Position as at 31 March 2024

	Notes	As at 31.3.24 £'000	As at 31.3.23 £'000
<b>Right of Use</b>			
Building	11	158	265
<b>Non-current assets</b>			
Property, plant and equipment	5	15	25
Intangible assets	6	143	209
		<u>316</u>	<u>499</u>
<b>Current assets</b>			
Trade receivables and other current assets	7	2,711	1,366
Cash and cash equivalents	8	13,418	12,710
<b>Total current assets</b>		<u>16,129</u>	<u>14,076</u>
<b>Current liabilities</b>			
Trade payables and other current liabilities	9	7,687	6,812
Current tax liabilities		-	3
Lease liabilities	11	113	137
<b>Total current liabilities</b>		<u>7,800</u>	<u>6,952</u>
<b>Total assets less current liabilities</b>		<u>8,645</u>	<u>7,623</u>
<b>Non-current liabilities</b>			
Provisions	10	-	20
Lease liabilities	11	49	166
Net pension liability	14f	0	0
<b>Total non-current liabilities</b>		<u>49</u>	<u>186</u>
<b>Assets less liabilities</b>		<u>8,596</u>	<u>7,437</u>
<b>Reserves</b>			
General fund reserve		8,596	7,437
Pension fund reserve			
<b>Total reserves</b>		<u>8,596</u>	<u>7,437</u>

The notes on pages 96-113 form part of these financial statements.



**Richard Blakeway**  
Housing Ombudsman and Accounting Officer

29 January 2025

## Statement of Cash Flows for the year ended 31 March 2024

	Notes	2023-24 £'000	2022-23 £'000
<b>Cash flows from operating activities</b>			
Surplus/(Deficit) from operations		2,002	824
<b>Adjustments for non-cash transactions</b>			
Depreciation and amortisation charges	5,6	75	92
Depreciation (Buildings)	11	112	37
Movement in provisions	10	(20)	-
Pension scheme service and admin costs	14a	2,562	3,358
Pension scheme contributions	14e	(3,655)	(2,059)
(Increase)/Decrease in receivables	7	(1,346)	(888)
Increase/(Decrease) in payables	9	874	6,209
<b>Cash generated from operations</b>		<b>604</b>	<b>7,573</b>
Bank and other interest received	4	-	48
Corporation tax		-	-
<b>Net cash inflow/(outflow) from operating activities</b>		<b>604</b>	<b>7,621</b>
<b>Cash flows from investing activities</b>			
Purchases/Investment - intangible assets	6	0	(123)
<b>Net cash inflow/(outflow) from Investing activities</b>		<b>0</b>	<b>(123)</b>
<b>Cash flows from financing activities</b>			
Addition to ROU		(5)	0
Lease payments		(141)	0
Grant in Aid		250	0
<b>Net cash inflow/(outflow) from Financing activities</b>		<b>104</b>	<b>0</b>
<b>Net increase/(decrease) in cash and cash equivalents in the period</b>		<b>708</b>	<b>7,498</b>
Cash and cash equivalents at the beginning of the period		12,710	5,212
<b>Cash at end of period</b>	8	<b>13,418</b>	<b>12,710</b>

The notes on pages 96-113 form part of these financial statements.

## Statement of Changes in Taxpayers' Equity as at 31 March 2024

	General Fund £'000	Pension Fund £'000	Total £'000
Balance as at 1 April 2022	5,253	(1,533)	3,720
Total comprehensive income	3,717		3,717
Transfer between reserves in respect of pension fund liability	(1,533)	1,533	-
<b>Balance as at 31 March 2023</b>	<b>7,437</b>	<b>-</b>	<b>7,437</b>
Initial adoption of IFRS 16 as at 1 April 2022	0		0
Transfer between reserves			
Total comprehensive income	909	-	909
Grant-in-aid receipts	250		250
Transfer between reserves in respect of pension fund asset	-	-	-
<b>Balance as at 31 March 2024</b>	<b>8,596</b>	<b>0</b>	<b>8,596</b>

The Service reports 2 reserves: a general fund reserve and a pension fund reserve.

The general fund reserve represents the cumulative surplus of income over expenditure as at the date of the Statement of Financial Position.

The pension reserve represents the liability arising from the Service's participation in the Local Government Pension Scheme, as determined by the scheme actuary.

The notes on pages 96-113 form part of these financial statements.



### 1. Accounting policies

#### a) Basis of accounting

The financial statements are prepared in accordance with International Financial Reporting Standards as adapted by the Government Financial Reporting Manual (FReM) following a direction issued by the MHCLG (formerly known as DLUHC) under the Housing Act 1996 and the Housing Ombudsman Scheme. The accounts have been prepared under the historical cost convention. The accounting policies are set out below and have been consistently applied.

#### Going concern

These accounts have been prepared on a going concern basis. The Service's Statement of Financial Position as at 31 March 2024 shows net assets of £8.5 million (22-23: £7.4 million). The Ombudsman's role is statutory and membership subscription fees are mandatory. The Service maintains sufficient reserves to cover 4 months of expenditure at all points during the year and our cashflow forecasts for the next 12 months show we expect to meet all liabilities as they fall due. Therefore, there are no known material uncertainties or conditions that may cast significant doubt over our ability to continue as a going concern.

#### b) Subscriptions

Subscriptions are the annual amount payable by member landlords of the Housing Ombudsman Scheme for the year ended 31 March 2024. Subscription fees are set at a standard rate per housing unit charge applied to the number of units owned or managed by member landlords.

The Ombudsman sets the subscription rate based on the budget expenditure for the year which supports the activities within our business plan including casework but also much wider work including the sharing of insight and learning with the sector. This will have regard to forecasts of future demand and the provision of reasonable reserves.

Since the subscription income is set to cover the resources required to deliver our business plan activities, in the event of an underspend, this will be treated as deferred income consistent with accounting principles, and in line with the FreM adaptation of IFRS15. Any subscriptions paid in advance are also treated as deferred income.

Subscription charges for 2023-24 are £5.75 (2022-23 £4.60)

#### c) Property, plant and equipment

The Service invests in enhancements to its rented property which are capitalised as building improvements and valued at depreciated historical cost. Management consider that, in the absence of a readily obtainable market for such items as they cannot be marketed separately from the building, this provides a suitable approximation for current value in existing use.

Non-property assets are considered to be of sufficiently low value and short useful life for the adoption of depreciated historical cost basis as a proxy for current value in existing use.

The capitalisation threshold for property, plant and equipment is £5,000.

Property, plant and equipment are disclosed at cost less accumulated



depreciation. Depreciation is provided on all property, plant and equipment on a straight-line basis calculated to write off the cost or valuation less estimated residual value of each asset over its expected useful life as follows:

- Leasehold improvements (fixtures and fittings) - period of the lease
- Computer equipment - 5 years
- Office equipment – period of the lease

#### d) **Intangible assets**

Intangible assets comprise computer software, our website and our intranet, and are stated at cost less accumulated amortisation and impairment. Amortisation is charged on a straight-line basis over the estimated useful economic life of the software (5 years), or website and intranet (3 years). The impairment of intangible assets is considered annually, or whenever events or changes occur. The valuation policy for intangible assets is to use amortised cost as a proxy for current value in existing use as all assets are short life and low value.

The capitalisation threshold for intangible assets is £5,000.

#### e) **Financial asset**

The Service recognises financial assets in accordance with IFRS 9. For the Service, these financial assets are primarily trade receivables in the form of outstanding member subscriptions.

#### f) **Cash and cash equivalents**

Cash and cash equivalents comprise cash in hand and balances with banks. These are liquid investments that are readily convertible to known amounts of cash.

#### g) **Pension costs**

The Service participates in a multi-employer funded defined benefit scheme. The Service is exposed to actuarial risks associated with their current and former employees' membership of the fund. The actuary has been able to perform a notional allocation of the Service' share of the Fund and therefore has performed an actuarial valuation at 31 March 2024 using IAS19 principles.

The effect of this accounting policy is to recognise a pension asset/liability in the Statement of Financial Position. Current service costs, past service costs, gains and losses on settlements and curtailments, interest and the expected return on pension scheme assets are charged to the Statement of Comprehensive Income. As detailed in note 14, pension scheme assets are measured at fair value and liabilities are measured on an actuarial basis and discounted at a rate equivalent to the current rate of return of a high quality corporate bond of equivalent currency and term of the scheme liabilities.

#### h) **IFRS16 leases**

##### **Short term and low value leases**

In line with IFRS16, leased assets, with the exception of low value and short term leases, are treated as non-current assets with a corresponding liability. Leases include office buildings. Low value leases are for office equipment. Short term leases on transition have been expensed and not recognised as a right of use asset.

##### **Extension and termination options**

Extension and termination options are included in the property leases held by the Service. These are used to maximise operational flexibility in terms of managing assets used in the Service' operations.

### Determining the lease term

In determining the lease term, management considers all facts and circumstances that create an economic incentive to exercise an extension option or not exercise a termination option. Extension options (or periods after termination options) are only included in the lease terms if the lease is reasonably certain to be extended (or not terminated).

For office leases, the following factors will normally be considered in any decision to extend or terminate a lease: significant penalties for termination or extension, significant remaining value of any improvements made to the property, costs and business disruption required to replace the leased asset. The lease term will be reassessed if an option is actually exercised.

The assessment of reasonable certainty is only revised if a significant event or a significant change in circumstances occurs which affects this assessment. No leases contain a residual value guarantee clause.

### i) **Changes in accounting policy**

The Service has considered, in accordance with IAS 8, whether there have been any changes to accounting policies arising from IFRS and the FReM which have an impact on the current and prior period, or may have an effect on future periods. There have been no changes to accounting policies during 2023-24.

### j) **Standards issued but not yet effective**

The Service has also reviewed new or amended standards issued by the IASB that are not yet effective, to determine if it needs to make any disclosures in respect of those IFRS's that are or will be applicable. We anticipate that there are no new standards which will impact the financial statements for 2024-25.

### k) **Key sources of estimation uncertainty**

As disclosed in Note 14, the Service is an admitted member to the City of Westminster Pension fund, a defined benefit scheme. The valuation of the scheme assets and liabilities is based on a range of assumptions made by management, based on advice from a professional actuary, and are reviewed annually.

### l) **Reserves**

The Service operates 2 reserves: a general fund reserve and a pension fund reserve. The Service maintains sufficient liquidity within its general fund reserve to meet future liabilities and maintain its status as a going concern.

The pension fund reserve is based on the actuarial valuation of the Services' share of the pension fund assets and liabilities. A net pension asset of £9.759m crystallised based on the actuarial valuation as of 31 March 2024.

The Service has applied IFRIC 14 limits the measurement of the defined benefit asset to the 'present value of economic benefits available in the form of refunds from the plan or reductions in future contributions to the plan'. In considering any impact of IFRIC 14, there are 3 judgements to be applied:

- The economic benefit available as a refund;
- The economic benefit available as a reduction in future contributions; and
- Any additional minimum liability from agreed past service contributions.

The Service has considered these judgements and have chosen not to recognise the Pension Asset.

## 2a. Administrative expenses

	2023-24 £'000	2022-23 £'000
Staff Support Costs	247	126
Learning and Development	298	74
People	209	437
Accommodation	245	377
Operational Costs	337	169
Sector Development	60	69
Governance and Regulations	157	100
Information Technology	1246	1081
Dispute Resolution	216	804
First contact service	1023	559
Interest Charges (Leases)	10	1
Depreciation (Building)	112	37
Depreciation and amortisation	77	92
	<b>4,237</b>	<b>3,926</b>

The audit fee for 2023-24 is £70,000 (2022-23: £57,000). No remuneration was paid to the external auditors for non-audit work in 2023-24 (2022-23: nil).

## 2b. Staff costs

	Note	2023-24 £'000	2022-23 £'000
Wages and salaries		17,226	8,795
Social security costs		1,834	931
Pension service costs	14a	2,562	3,358
Redundancy costs			208
		<b>21,622</b>	<b>13,292</b>
Recoveries in respect of outward secondments		(66)	(39)
Costs of inwards secondment into the Service		-	86
<b>Total Costs</b>		<b>21,556</b>	<b>13,339</b>

### 3. Interest receivable/(payable)

	Notes	2023-24 £'000	2022-23 £'000
Bank and other interest receivable		-	64
Interest cost on pension obligation	14d	(1,320)	(719)
Interest on pension scheme assets	14e	1,346	659
		<u>26</u>	<u>4</u>

### 4. Taxation

The Service is only subject to tax on its interest receivable. The tax assessed for the period is the standard rate of corporation tax in the United Kingdom of 19%.

	2023-24 £'000	2022-23 £'000
Tax on interest received	0	3



## 5. Property, plant and equipment

	Information Technology £'000	Total £'000
<b>Cost</b>		
As at 1 April 2023	159	159
Additions	-	-
Disposals	-	-
<b>As at 31 March 2024</b>	<b>159</b>	<b>159</b>
<b>Depreciation</b>		
As at 1 April 2023	135	135
Charge for the year	9	9
Disposals	-	-
<b>As at 31 March 2024</b>	<b>144</b>	<b>144</b>
<b>Net book value:</b>		
<b>As at 31 March 2024</b>	<b>15</b>	<b>15</b>

	Information Technology £'000	Total £'000
<b>Cost</b>		
As at 1 April 2022	147	147
Additions		
Disposals	12	12
<b>As at 31 March 2023</b>	<b>159</b>	<b>159</b>
<b>Depreciation</b>		
As at 1 April 2022	126	126
Charge for the year	9	9
Disposals	-	-
<b>As at 31 March 2023</b>	<b>135</b>	<b>135</b>
<b>Net book value:</b>		
<b>As at 31 March 2023</b>	<b>24</b>	<b>24</b>

All assets are owned by the Service.



## 6. Intangible assets

	Computer Software £'000	Website and Intranet £'000	Total £'000
<b>Cost</b>			
As at 1 April 2023	693	190	883
Additions	-	-	-
Disposals	-	-	-
<b>As at 31 March 2024</b>	<b>693</b>	<b>190</b>	<b>883</b>
<b>Amortisation</b>			
As at 1 April 2023	491	183	674
Charge for the year	63	3	66
Disposals	-	-	-
<b>As at 31 March 2024</b>	<b>554</b>	<b>186</b>	<b>740</b>
<b>Net book value:</b>			
<b>As at 31 March 2024</b>	<b>139</b>	<b>4</b>	<b>143</b>

	Computer Software £'000	Website £'000	Total £'000
<b>Cost</b>			
As at 1 April 2022	570	190	760
Additions	123	-	123
Disposals	-	-	-
<b>As at 31 March 2023</b>	<b>693</b>	<b>190</b>	<b>883</b>
<b>Amortisation</b>			
As at 1 April 2022	431	180	611
Charge for the year	60	3	63
Disposals	-	-	-
<b>As at 31 March 2023</b>	<b>491</b>	<b>183</b>	<b>674</b>
<b>Net book value:</b>			
<b>As at 31 March 2023</b>	<b>202</b>	<b>7</b>	<b>209</b>

All assets are owned by the Service.

## 7. Trade receivables and other current assets

	<b>As at 31 March 2024</b>	<b>As at 31 March 2023</b>
	<b>£'000</b>	<b>£'000</b>
Member subscriptions	2,458	1,366
Staff loans	-	-
Prepayments	37	-
Other Receivables	216	-
	<b>2,711</b>	<b>1,366</b>

## 8. Cash and cash equivalents

	<b>As at 31 March 2024</b>	<b>As at 31 March 2023</b>
	<b>£'000</b>	<b>£'000</b>
Cash on hand and balances with bank	13,417	12,710
	<b>13,417</b>	<b>12,710</b>

All balances are held with a commercial bank.

## 9. Trade payables and other current liabilities

	<b>As at 31 March 2024</b>	<b>As at 31 March 2023</b>
	<b>£'000</b>	<b>£'000</b>
Trade and Other Payables	528	338
Tax and NI payables	516	381
Accruals	1,243	1,293
Deferred Income	5,400	4,800
	<b>7,687</b>	<b>6,812</b>

## 10. Provision for liabilities and charges

	Buildings £'000	Total £'000
As at 1 April 2023	20	20
Movement in-year	(20)	(20)
<b>Balance as at 31 March 2024</b>	<b>-</b>	<b>-</b>

Provision had been made for dilapidation costs in line with the Service's commitments under the accommodation lease agreement.

## 11. Leases

The Statement of Financial Position includes the following amounts relating to leases.

	Office Building £'000	Total £'000
<b>Right of use assets</b>		
As at 1 April 2023	302	302
Additions	5	5
<b>As at 31 March 2024</b>	<b>307</b>	<b>307</b>
<b>Depreciation</b>		
As at 1 April 2023	37	37
Charge for the year	112	112
<b>As at 31 March 2024</b>	<b>149</b>	<b>149</b>
<b>Net book value:</b>	<b>158</b>	<b>158</b>

	Office Building £'000	Total £'000
<b>Lease Liabilities</b>		
As at 1 April 2023	302	302
Additions	5	5
<b>As at 31 March 2024</b>	<b>307</b>	<b>307</b>
As at 1 April 2023	0	0
Interest charge	10	10
Lease payment	(155)	(155)
<b>As at 31 March 2024</b>	<b>(145)</b>	<b>(145)</b>
<b>Net book value:</b>	<b>162</b>	<b>162</b>
Due within 1 year	113	113
Due within 2-5 years	49	49
<i>undiscounted cashflows</i>		

The expense relating to payments not included in the measurement of the lease liability is as follows:

<b>2023-24</b>	
<b>£'000</b>	
The Income Statement includes the following amounts relating to leases:	
Short term lease – Manchester Office	55
<b>Total charge to operating profit</b>	<b>55</b>

The Manchester office is a licence to occupy 10 desks and is a 12-month contract. For the purposes of the lease calculation, this has been treated as a short-term lease.

## 12. Financial instruments

The Service uses various financial instruments which include cash, trade and other receivables and trade and other payables that arise directly from its activities. The main purpose of these financial instruments is to raise finance for the Service' activities and manage its working capital requirements.

The existence of these financial instruments exposes the Service to a number of financial risks namely, credit risk, liquidity risk and market risk. The Ombudsman as advised by the Audit and Risk Assurance Committee has reviewed and agreed policies for managing each of these risks to ensure that exposure is to an acceptable level.

### Credit risk

The Service exposure to credit risk is limited to the carrying amount of financial assets recognised at the Statement of Financial Position date. The risk on cash balances and deposits is managed in a risk averse manner, being held with UK clearing banks with high credit ratings assigned by international agencies.

The Ombudsman considers that all of the financial assets are of good credit quality. The trade credit risk is mainly attributable to subscription income. There is no concentration of risk in this area, as income is diversified over a large number of subscribing members.

### Liquidity risk

The Service's business model, with subscription fees falling due annually results in the majority of working capital requirements being received in the first quarter of the financial year. This results in a high proportion of the organisation's asset base being cash on deposit. These deposits are actively managed to ensure that working capital requirements are met at all times. Non-current liabilities such as the future funding of the pension deficit are dependent on future subscription income.

### Market risk

Income and expenditure relating to the Service's activities are fully sterling dominated and hence exposure to exchange rate volatility is nil.

The Service does not actively engage in the trading of financial assets for speculative purposes nor does it write options.

## 13. Related parties

The Service is a Non-Departmental Public Body sponsored by MHCLG. Any other bodies sponsored by MHCLG are considered to be related parties. During the year, the Service has had no material transactions with MHCLG.

Under IAS 24, the Local Government Pension Scheme is defined as a related party to the Service.

The Ombudsman, senior management, ARAC and Advisory Board members are considered related parties and have not undertaken any material transactions with the Service during the year. Advisory Board and ARAC members were remunerated for attending meetings.

## 14. Pension

The Service is an Admitted Body to the City of Westminster Pension Fund, a defined benefit scheme. The Pension Fund is operated under the Local Government Pension Regulations 1997 (as subsequently amended) and provides for the payment of benefits to employees and former employees based on career average revalued earnings. These benefits include retirement pensions, early payment of benefits on medical grounds and payment on death benefits where death occurs either in service or in retirement. The Service pays different contribution rates compared to other employers participating in the Fund and is exposed to actuarial risks associated with their current and former employees' membership of the Fund. The contributions are determined by an independent, qualified actuary at Hymans Robertson. The assumptions which have the most significant effect on the results of the valuation are those relating to the rate of return on investments, discount rate, contributions paid to the fund and benefit payments.

Participating in a defined benefit pension scheme means that the Service is exposed to a number of risks:

- Investment risk: The Fund holds investment in asset classes, such as equities, which have volatile market values and while these assets are expected to provide real returns over the long-term, the short-term volatility can cause additional funding to be required if a deficit emerges.
- Interest rate risk: The Fund's liabilities are assessed using market yields on high quality corporate bonds to discount future liability cashflows. As the Fund holds assets such as equities the value of the assets and liabilities may not move in the same way.
- Inflation risk: All of the benefits under the Fund are linked to inflation and so deficits may emerge to the extent that the assets are not linked to inflation; and
- Longevity risk: In the event that the members live longer than assumed a deficit will emerge in the Fund. There are also other demographic risks.

In addition, as many unrelated employers participate in the City of Westminster Pension Fund, there is an orphan liability risk where employers leave the Fund but with insufficient assets to cover their pension obligations so that the difference may fall on the remaining employers.

All of the risks above may also benefit the Service e.g. higher than expected investment returns or employers leaving the Fund with excess assets which are eventually inherited by the remaining employers.

Assets and liabilities for all employers in Local Government Pension Scheme (LGPS) funds are identifiable on an individual employer basis. There are no minimum funding requirements in the LGPS but the contributions are generally set to target a



funding level of 100% using the actuarial valuation assumptions. Any deficit on withdrawal is required to be paid by the withdrawing employer and any surplus is retained by the fund.

The triennial valuation from March 2022 has been undertaken to set contributions for the period from 1 April 2023 to 31 March 2026.

The actuary recommended an employer's contribution rate of pensionable salaries for the Housing Ombudsman as follows:

<b>year ended 31 March 2024 onwards</b>	contribution rate % <b>23.8%</b>
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Under the scheme which came into effect on 1 April 2008 employee contribution rates changed from 6% of pensionable salaries to a rate ranging from 5.5% to 12.5% depending on salary.

The Actuary has advised the Service that its additional contributions in previous years have been taken into account when determining the Service's share of the assets at the valuation date. The choice of assumptions is made following advice from the actuary. The assumptions chosen are the best estimates from a range of possible actuarial assumptions which may not necessarily be borne out in practice.

	<b>31.03.24</b>	<b>31.03.23</b>	<b>31.03.22</b>	<b>31.03.21</b>	<b>31.03.20</b>
RPI Inflation	2.90%	3.15%	6.8%	3.15%	2.65%
CPI Inflation	2.80%	3.05%	8.5%	2.85%	1.85%
Rate of increase in salaries	3.75%	3.95%	4.15%	3.85%	2.85%
Rate of increase of pensions in payment/deferred pensions	2.75%	2.95%	3.15%	2.85%	1.85%
Discount rate	4.85%	4.75%	2.75%	2.05%	2.35%
Life Expectancy from Age 65 (years)					
- Retiring Today					
- Males	21.9	22.8	21.4	21.6	21.8
- Females	24.3	23.7	24.1	24.1	24.4
- Retiring in 20 years					
- Males	23.1	23.0	22.9	22.9	23.2
- Females	25.8	26.0	26.1	25.3	25.8

The principal assumptions used by the actuary were:

The Service's average weighted duration is estimated as 25 years.

The Service's notional share of the assets in the scheme and the expected rate of return together with the net funding position were:

	2023-24	2022-23	2021-22	2020-21
	£'000	£'000	£'000	£'000
Equities	22,060	16,933	14,887	15,619
Property	2,077	1,708	1,643	1,343
Other Bonds	2,524	2,267	2,810	2,820
Other Debt Securities	1,651	1,270	1,158	-
Infrastructure	4,751	2,182	948	-
Other Investment Funds	2,326	1,198	636	-
Cash	142	658	807	738
<b>Total Assets</b>	<b>35,531</b>	<b>26,216</b>	<b>22,889</b>	<b>20,520</b>

	Quoted	Unquoted	Total	Percentage of
	£(000)	£(000)	£(000)	Total Assets
Assets break down as follows				
Equities	22,060	2	22,062	62.09%
Property	1,316	761	2,077	5.85%
Other Bonds	2,524		2,524	7.10%
Other Debt Securities	1,648		1,648	4.64%
Infrastructure		4,751	4,751	13.37%
Other Investment Funds	641	1,686	2,327	6.55%
Cash	142		142	0.40%
<b>Total Assets</b>	<b>28,331</b>	<b>7,200</b>	<b>35,531</b>	<b>100%</b>

The Service utilises a building block approach in determining the rate of return on fund assets. Historical markets are studied and assets with higher volatility are assumed to generate higher returns consistent with widely accepted capital market principles. The assumed rate of return on each asset class is set out within this note. The overall expected rate of return on assets is then derived by aggregating the expected return for each asset class over the actual asset allocation for the fund at 31 March 2024.

To maintain a fair value of plan assets greater than the benefit obligation, the Fund employs the use of derivatives for efficient portfolio management purposes and to reduce certain investment risks, in particular foreign exchange risk. All uses of derivatives are outsourced to the Fund's external asset managers which must adhere to the detailed requirements set out in their investment management agreements. The Fund uses interest rate futures to hedge some of the non-Sterling interest rate risk and forward foreign exchange contracts to

reduce the foreign currency exposure from overseas bond holdings that are within the portfolio.

The Scheme continues to consider the potential impact of the High Court & Court of Appeal judgments in the Virgin Media (VM) litigation. The VM litigation relates to amendments made to private sector and not public service schemes and as a result it does not expressly deal with whether s37 confirmations are required for relevant amendments made to public service schemes.

Public service scheme amendments during the relevant period would have been made by legislation (i.e by primary legislation or regulations). The general position in public law is that legislation remains valid law until it is revoked or repealed by subsequent legislation or in the case of regulations specifically declared void by a court. The Scheme therefore continues to administer benefits and recognise liabilities in accordance with the relevant scheme regulations currently in force.



### a) Analysis of amounts charged to the operating result

	2023-24	2022-23
	£'000	£'000
Service cost - current	2,547	3,299
Service cost - past	15	59
<b>Total</b>	<b>2,562</b>	<b>3,358</b>

### b) Net finance charge on pension scheme

	2023-24	2022-23
	£'000	£'000
Interest income on plan assets	1,346	659
Interest cost on defined benefit obligation	(1,023)	(719)
Interest on the effect of the asset ceiling	(297)	
<b>Net interest charge</b>	<b>26</b>	<b>(60)</b>

### c) Re-measurements in other comprehensive income

	2023-24	2022-23
	£'000	£'000
Return on plan assets in excess of interest	2,416	(1,496)
Change in financial assumptions	1,681	11,937
Change in demographic assumptions	84	893
Experience gains/(loss) on defined obligations	(2,087)	(2,193)
Asset Ceiling	(3,213)	(6,249)
<b>Actuarial gain / (loss) recognised</b>	<b>(1,119)</b>	<b>2,892</b>

We have assessed whether we can recognise the surplus under IFRIC 14 and determined that an asset ceiling applies, so the surplus has not been recognised.

#### d) Changes in the present value of liabilities

	2023-24 £'000	2022-23 £'000
Opening present value of liabilities	(19,967)	(24,423)
Current service cost	(2,562)	(3,358)
Interest cost	(1,023)	(719)
Changes in financial assumptions	1,681	11,937
Changes in demographic assumptions	84	894
Experience gain on defined obligations	(3,365)	(4,146)
Estimated benefits paid net of transfers in	460	368
Contribution by other Scheme Participants	(1,080)	(520)
<b>Closing present value of liabilities</b>	<b>(25,772)</b>	<b>(19,967)</b>

#### e) Changes in the fair value of scheme assets

	2023-24 £'000	2022-23 £'000
Opening fair value of scheme assets	26,216	22,889
Interest on assets	1,346	659
Return on assets less interest	2,416	(1,496)
Other experience	1,278	1,953
Contributions by employer	3,655	2,059
Contributions by Scheme participants	1,080	520
Benefits paid net of transfers in	(460)	(368)
<b>Closing present value of scheme assets</b>	<b>35,531</b>	<b>26,216</b>



## f) Movements in deficit during the year

	2023-24 £'000	2022-23 £'000
Deficit in scheme at beginning of the year	-	(1,534)
Movement in year:		
Past and Current service cost	(2,562)	(3,358)
Net interest cost	26	(60)
Change in financial assumptions	1,681	11,937
Change in demographic assumptions	84	894
Experience gains on defined obligations	(2,087)	(2,193)
Return on assets	2,416	(1,496)
Administration expenses	-	-
Contributions by employer	3,655	2,059
Asset Ceiling	(3,510)	(6,249)
Interest on effect of Asset Ceiling	297	
<b>Scheme surplus/(deficit)</b>	<b>0</b>	<b>0</b>

## g) Reconciliation of funded status to Statement of Financial Position

	Value as at 31.03.24 £'000	Value as at 31.03.23 £'000	Value as at 31.03.22 £'000	Value as at 31.03.21 £'000	Value as at 31.03.20 £'000
Fair value of assets	35,531	26,216	22,889	20,520	14,677
Present value of funded defined benefit obligation	(25,772)	(19,967)	(24,423)	(23,738)	(16,581)
Asset Ceiling	(9,759)	(6,249)	-	-	-
<b>Net asset/(liability)</b>	<b>-</b>	<b>-</b>	<b>(1,534)</b>	<b>(3,218)</b>	<b>(1,904)</b>

We have assessed whether we can recognise the surplus under IFRIC 14 and determined that an asset ceiling applies, so the surplus has not been recognised.

## h) Sensitivity analysis

	£'000	£'000	£'000
Adjustment to discount rate	0.1%	0.0%	-0.1%
Present Value of Total Obligation	25,164	25,772	26,380
Projected Service Cost	1,939	2,547	3,155
Adjustment to long term salary increase	0.1%	0.0%	-0.1%
Present Value of Total Obligation	26,025	25,772	25,519
Projected Service Cost	2,800	2,547	2,294
Adjustment to pension increase and deferred revaluation	0.1%	0.0%	-0.1%
Present Value of Total Obligation	26,134	25,772	25,410
Projected Service Cost	2,909	2,547	2,185
	+1		-1
Adjustment to life expectancy assumptions	Year	None	Year
Present Value of Total Obligation	26,803	25,772	24,741
Projected Service Cost	3,578	2,547	1,516

## 15. Events after the reporting period

The accounts were authorised for issue by the Housing Ombudsman as Accounting Officer on the date they were certified by the Comptroller and Auditor General. There are no other significant events after the reporting period.



# Annex A - Ombudsman Association Service Standards






The Ombudsman Association has a Service Standard Framework setting out the public commitments and service standards that can be expected when using an Ombudsman Service. The framework provides measures on 5 commitments:

- a) **Accessibility**
- b) **Communication**
- c) **Professionalism**
- d) **Fairness**
- e) **Transparency**









Adherence to the framework is not mandatory. However, members of the Ombudsman Association are expected to assess and report on their performance towards meeting the service standards and publish this on a regular basis, at least annually.




# Accessibility

Standard	Met?
<p><b>Members' service should be free to complainants</b> Our service is free to complainants.</p>	
<p><b>Members should ensure that their procedures are customer focused</b> We aim to place customers firmly at the heart of what we do and our policies and guidance aim to deliver our statutory functions whilst retaining our customer focus. Our policies and guidance are available on our website and we seek customer feedback to track performance here.</p>	
<p><b>Members should work with complainants to understand their needs, in order for complainants to access their service early</b> Our dispute support and dispute resolution teams work with complainants to identify how best to assist them in accessing our service.</p>	
<p><b>Members should make reasonable efforts to support access to their services for any user, including working with representatives and others to support complainants through their service, and publish their procedures for doing this</b> We maintain a variety of access routes into our service and we make reasonable adjustments to enable access. Both our accessibility and our Reasonable Adjustments Policy were reviewed in year. Residents are able to bring complaints to us via a representative of their choosing. This is clearly stated in the Housing Ombudsman Scheme and on our website.</p>	
<p><b>Members should listen to what complainants want from them and ensure they understand their complaint. If a complainant is complaining about an organisation or issue that the member cannot consider complaints about, where possible they should direct the complainant to the relevant Association member, or another organisation who may be able to help.</b> Our enquiries team listens to complainants and ensures that they are signposted to the organisation most likely to be able to assist with resolving the dispute if this is not us. We have a MoU with the LGSCO allowing information sharing to ensure that complaints are considered by the correct ombudsman. Caseworkers will speak to complainants and consider all the evidence provided to ensure that they fully understand the key issues of the dispute and define this appropriately. In addition, we have developed our relationship with advocacy and advice agencies in year to help build their understanding of our role.</p>	

# Communication






Standard	Met?
<p><b>Members should treat service users courteously, respectfully and with dignity</b> One of our dispute resolution standards is ‘We always treat you professionally and with respect’.</p>	
<p><b>Members should communicate with complainants through complainants’ own chosen method where possible</b> We ask complainants to identify their preferred method of communication. This is logged on their casefile and followed.</p>	
<p><b>Members should explain their role to service users</b> Caseworkers will explain to residents what actions we are able to take at each stage of our process. They will explain the Ombudsman’s role and purpose, ensuring that they are managing customers’ expectations in relation to outcome and reach.</p>	
<p><b>Members should let complainants know what they can and cannot do, and, if they are unable to help them explain why</b> One of our dispute resolution standards is ‘We listen to what you want from us and explain clearly what we can do for you. We also explain if we cannot help’.</p>	
<p><b>Member should clearly explain to service users their process for handling complaints about organisations and likely timescales</b> Each stage of the casework process is explained to our customers along with the actions that we can undertake at each stage. Once a complaint is accepted in our formal remit, the customer will be advised of this and given an approximate timescale for the investigation.</p>	
<p><b>Members should keep service users regularly informed of the progression of their case, and how long things are likely to take</b> On receipt of a formal complaint, caseworkers will contact the resident to establish the outstanding issues and the outcome sought and the best path to resolution. At this point residents will be informed of the priority of their case, the next steps and the likely timeframes for their case to be allocated to a caseworker for determination. On allocation for determination the caseworker will introduce themselves to the resident and remain in touch as the case is investigated up to determination.</p>	
<p><b>Members should tell service users who they can contact if they have any questions at different stages in handling of the case, and how they can do so</b> For all complaints that we investigate, a caseworker is assigned and the resident is advised who they are.</p>	
<p><b>Members should be accurate in their communications with service users using plain and clear language</b> We have a style guide to ensure that all our correspondence is written in plain and clear language that the customer will understand and promotes plain English.</p>	

# Professionalism

Standard	Met?
<p><b>Members should ensure that the staff who consider complaints have the relevant knowledge, training and skills to make decisions, or have access to suitable professional advice</b></p> <p>Annual learning and development programmes ensure that staff knowledge and expertise is kept up-to-date. Legal advice is available for complex cases.</p>	
<p><b>Members should deal with complaints in a timely manner, taking into account the complexity of the case</b></p> <p>We are committed to dealing with complaints in a timely manner with KPIs to support this. We determined 18% of cases within 6 months and 62% of cases within 12 months during the year as we dealt with unprecedented growth in demand for our service and the lead time needed to recruit and train effective caseworkers. We are targeting 30% of cases within 6 months and 80% within 12 months for 2024-25 with all high risk cases delivered in 5 months.</p>	
<p><b>Members should ensure that remedies are appropriate and take account of the impact any identified faults have had on the complainant</b></p> <p>Our approach to remedies is consistent with this standard and is set out in our guidance which can be found on our website.</p>	
<p><b>Members should use the outcomes of complaints to promote wider learning and improvement to the service and the sector complained about</b></p> <p>We published 2 Spotlight reports to share our learning from complaints covering knowledge and information management, and attitudes, rights and respect. We also produced a wide range of other learning reports.</p>	
<p><b>Members should ensure their record keeping is accurate and that they hold data securely</b></p> <p>Information security is an operational risk and appropriately managed. This is also reviewed as part of our quality assurance process and performance is reported on annually.</p>	
<p><b>Members should ensure that if and when sharing of information is necessary, it is done appropriately</b></p> <p>How we handle information is set out in our privacy notices which are available on our website.</p>	
<p><b>Members should follow their published processes when dealing with complaints about their own service, and they should acknowledge and apologise for any mistakes they make</b></p> <p>This standard is captured in our guidance for dealing with complaints about our service which is available on our website. This was also reviewed in year.</p>	
<p><b>Members should actively seek feedback about their service and use it to improve</b></p> <p>We seek customer feedback from residents and landlords and act on this to drive improvements to quality.</p>	









# Fairness

Standard	Met?
<p><b>Members should work with service users without discrimination or prejudice</b>            We make reasonable adjustments for users to access our service. This is confirmed through our quality assurance processes. The information we collect through our equalities monitoring is not visible to those dealing with individual cases.</p>	
<p><b>Members should make decisions on cases based on their independent and impartial evaluation of the relevant evidence</b>            We have an ongoing programme of learning and development to ensure impartiality. This is confirmed through our quality assurance processes. We seek annual confirmation of conflicts of interest and take effective management action to ensure independence.</p>	
<p><b>The reasons for decisions should be documented and explained to relevant parties</b>            Our investigation guidance captures these standards and is on the website. This is also tested through our quality assurance processes.</p>	
<p><b>Members should publish information concerning any opportunities that may exist for service users to challenge their decisions</b>            Every decision letter informs both landlords and residents of the right to request a review. The related policy is available on our website.</p>	
<p><b>Members should make clear to service users their approach to unacceptable behaviour</b>            Our Unacceptable Behaviour Policy and guidance is on our website. This is provided to customers if we find their behaviour to be unacceptable.</p>	



# Transparency

Standard	Met?
<p><b>Members should publish information about the most senior staff in charge of decisions on complaints within their organisation, including the rules under which members operate</b></p> <p>Information about the members of our Executive Leadership Team, including those with responsibility for complaints, is available on our website. The Scheme sets out the rules under which we operate and is available on our website.</p>	
<p><b>Members should have procedures in place to deal with any conflicts of interest around the handling of complaints</b></p> <p>We have a conflicts of interest policy which requires annual reconfirmation from all staff, and is available on our website.</p>	
<p><b>Members should be transparent about their investigation with the relevant service users</b></p> <p>We inform both parties at all stages of our process. An investigation decision is sent to both residents and landlords setting out the key issues identified, the evidence relied upon, the conclusions drawn and our reasoning.</p>	
<p><b>Members should publish the learning that can be drawn from the complaints they handle in order to drive service improvement across the sector</b></p> <p>Landlord specific learning is identified in our determinations and sent to both the landlord and the complainant. Wider learning is shared via our range of online tools and reports.</p>	
<p><b>Members should provide service users with information explaining the approach they take to handling complaints about their own service</b></p> <p>This is sent out in our Complaints about us leaflet and policy which are available on our website or upon request.</p>	
<p><b>Members should explain to complainants the procedures in place about what action can be taken if remedies are not implemented by the organisation complained about</b></p> <p>Our policy on dealing with non-compliance with the Ombudsman's orders is available on our website and sets out the action we may take.</p>	

# Housing


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