

Housing

Ombudsman Service



Business Plan 2025-26

July 2025

**Healthier homes,
fairer services,
and trusting
relationships**



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Who we are

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
- 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 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.

Membership as of 31 March 2025



1,647
member landlords
(up from 1,596 in 23-24)



5m
households
(up from 4.9m in 23-24)



Foreword

We want to see the housing sector thrive – for our work to support it during challenging and changing times, to grasp new opportunities, and to champion healthier homes and fairer services.

I also want to see residents know their rights and be treated fairly and respectfully, whether their complaint comes to us or not, helping to make relationships between residents and landlords stronger and more trusting.

Our Business Plan 2025-26 feeds off our Corporate Strategy 2025-30, setting out our activities for the year to work towards the key aims of our Corporate Strategy.

This builds on our work to meet the unprecedented volumes of casework we have seen, with someone contacting us every 25 seconds, delivering over 7,000 investigations in the year.

We will continue to provide accountability, redress, and transparency, but our plans include doing more to strengthen local resolution, build trust, and move from transactional engagement based on individual complaints to strategic support through our Centre for Learning for housing professionals and governing bodies.

These activities also move us towards reimagining our relationship with residents, creating simpler and easier access to housing redress – doing so in a way that is person-centred,

with faster decisions, and offering a genuine alternative to legal action.

This is the position we would like to be in by 2030. The first year of our Corporate Strategy, set out in this Business Plan, is a vital starting point on that journey.

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We're setting out some key ambitious plans for this financial year, including:

- reducing casework times to deliver faster redress
- maintained or increased awareness of the Housing Ombudsman Service
- increased resident and landlord satisfaction with our decisions
- working towards reducing the cost of the service over the 5-year period

We know how important these are to many of you in the sector and beyond, and I know my colleagues here at the Housing Ombudsman Service will work tirelessly to meet these targets and go beyond where possible.

This matters because of the scale of the housing emergency. Our work involves the consequences of that emergency every day – from the human impact of poor housing or stretched services, to the interdependencies between housing, health, and welfare.

The government is developing a long-term plan for housing, and it provides a decisive opportunity to build a fairer and stronger housing offer. Maintaining existing homes must be a key part of this.

An independent and impartial Ombudsman has a crucial role in supporting this future.

We look forward to working with you as we meet these objectives and work towards a sector that delivers healthier homes, fairer services, and trusting relationships.



Richard Blakeway
Housing Ombudsman



“

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Business Plan 2025-26



Strategic objective 1: Provide an excellent, person-centred service

Aims and measures of success



Aim 1.1: Our services are human-centric, trusted, and provide a positive customer experience for residents.

Measures of success:

- increased resident satisfaction with our service provision
- maintained casework quality

Aim 1.2: Our service uses a range of techniques to provide resolution at the earliest opportunity.

Measures of success:

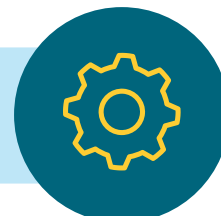
- increased resident satisfaction with our service provision
- reduced casework timescales

Aim 1.3: Our remedies are effective, appropriate, restorative, and complied with by landlords.

Measures of success:

- increased resident satisfaction with our service provision
- maintained compliance with our orders

Activities



- options appraisal on preferred option for our enquiries service
 - resident and landlord research to support development of a customer charter, customer service offer, and channel strategy
 - design approach to customer co-creation
 - implementation of our updated quality strategy and assurance framework
-
- trial techniques for early resolution which maintain quality and impact
 - continue to evolve Dispute Support and Resolution ways of working, processes, systems, and structures to be able to maximise our effectiveness and efficiency
-
- research on effective restorative orders, focused on rebuilding trust where the relationship between the landlord and residents has broken down



Aims and measures of success



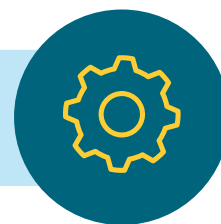
Aim 1.4: We continue to develop our approach to casework to drive fairness in service delivery and reflect changes to landlord duties.

Aim 1.5: Our investigations support landlords to understand what led to service failure, prevent future complaints, and fulfil their obligations.

Measure of success:

- our individual investigations lead to fairer service delivery

Activities



- development and implementation of guidance in response to new landlord duties and expectations
- ongoing cyclical review of existing guidance
- discovery exercise on creation of a sector compensation calculator
- work with residents and members to develop our metrics for the impacts of individual investigations and fairer services

KPIs



Increased resident and landlord satisfaction with our service provision (aims 1.1, 1.2, 1.3):

- 5% increase to resident satisfaction scores at enquiry on 2024-25 year-end position
- maintained resident and landlord satisfaction scores following investigation (80% for cases upheld, 60% for cases not upheld)

Maintained casework quality (aim 1.1):

- quality scores for investigations maintained at 95%

Reduced casework timescales (aim 1.2):

- 90% of high-risk cases determined within 4 months
- 50% of cases determined within 6 months*
- 80% of cases determined within 12 months

Maintained or increased compliance with our orders (aim 1.3):

- 95% compliance by target date
- 99% compliance within 3 months of target date

Our individual investigations lead to fairer service delivery (aim 1.4, 1.5):

- this target will be developed during 2025-26 after engaging with residents and members to understand what fairer service delivery means to them and to set an appropriate trajectory for 2029-30

* **Note:** Targets may need to be revisited following confirmation of the scope of Awaab's Law

Strategic objective 2: Drive positive local complaint handling cultures

Aims and measures of success



Aim 2.1: We evolve our duty to monitor compliance with the Complaint Handling Code.

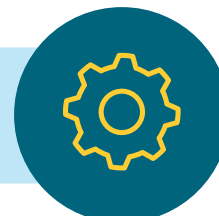
Aim 2.2: We expand our Centre for Learning content to support better local complaint handling.

Aim 2.3: We focus on leadership and governance, in particular the role of the Member Responsible for Complaints in supporting positive complaint handling cultures.

Measure of success:

- social landlords demonstrate positive complaint handling cultures

Activities



- we embed our approach to compliance in policy and begin to test compliance in practice
- we use information gathered from year one duty to monitor submissions to produce content for the Centre for Learning aimed at complaint handlers
- we explore how we can support complaint handling professionalisation in the sector
- we design dedicated tools aimed at those holding the Member Responsible for Complaints role
- we commission research to identify organisations with positive complaint handling cultures and the common behaviours, processes, and practices demonstrated by their governing bodies and senior leaders

Aim 2.4: Residents are aware of their right to complain, are adequately supported in accessing the complaints process, and are signposted to the Ombudsman.

Measure of success:

- maintained resident awareness of their right to complain

- continue targeted awareness raising activities based on EDI and geographical analyses of residents accessing our service less frequently than others
- reshape our Meet the Ombudsman events
- increase the volume and range of support for residents who are making a complaint on our website

KPIs



Social landlords demonstrate positive complaint handling cultures (aims 2.1, 2.2, 2.3):

- Members Responsible for Complaints report maintained or increased positive impact of our work on their landlord's complaint handling (independent survey, baselined in 2025-26 and target increase to be confirmed)
- 10% reduction in Complaint Handling Failure Notices issued for non-submission of compliance monitoring returns

Maintained resident awareness of their right to complain (aim 2.4):

- maintained or increased resident awareness of their right to complain and the Ombudsman (independent survey, baselined in 2025-26 and target increase to be confirmed)



Strategic objective 3: Support better services through our insights, data, and intelligence

Aims and measures of success



Aim 3.1: We hold individual landlords to account where there are repeated service failures by engaging with them to address root causes.

Aim 3.2: We promote fairer outcomes in services where systemic failings are identified.

Measure of success:

- our work drives fairer services and healthier homes

Activities



- review our approach to holding individual landlords to account in the light of proactive consumer regulation and begin to implement the conclusions
- review our approach to thematic work and its interaction with our other powers and publications, and begin to implement the conclusions

Aim 3.3: We share information with regulators, enforcement bodies, and other delivery partners to promote accountability.

Aim 3.4: We are proactive in sharing our work with elected representatives, think tanks, and public policy makers to inform debate and policy proposals.

Aim 3.5: We help to stimulate debate and support better understanding of the social housing sector by allowing open access to our casework data.

Measure of success:

- our work is referenced by a range of stakeholders (no KPIs)

- we map stakeholders, make contact, and begin to share relevant work



KPIs



Our work drives fairer services and healthier homes (aims 3.1, 3.2):

- increased proportion of landlords that agree their services are fairer or their homes are healthier as a result of our thematic work (independent survey, baselined in 2025-26 and target increase to be confirmed)
- increased proportion of individual landlords that agree their services are fairer and their homes are healthier as a result of our systemic investigations (independent survey, baselined in 2025-26 and target increase to be confirmed)
- increased proportion of landlords that find our Centre for Learning tools are helpful in driving fairer services and healthier homes (independent survey, baselined in 2025-26 and target increase to be confirmed)



Strategic objective 4: Extend our powers and engage with partners to support closing gaps in redress

Aims and measures of success



Aim 4.1: We will discuss gaps in independent, impartial, and accountable Ombudsman-level redress for residents, supported by straight-forward customer journeys and consistent outcomes with partners from across the sector.

Measures of success:

- collaboration on the design and implementation of the Private Rented Sector Landlord Ombudsman (no current KPIs)
- raising gaps in redress with partners (no KPIs)

Activities



- collaborating on the design and implementation of the Private Rented Sector Landlord Ombudsman if the Renters' Rights Bill receives Royal Assent and we are the scheme administrator

Aim 4.2: We design and implement the STAIRs appeals service for housing associations.

Measure of success:

- an effective STAIRs service from the go-live date (detailed KPIs to be confirmed in advance of go-live)

- complete work to design the STAIRs appeal service
- consult on changes to the Scheme to enable delivery of STAIRs
- plan for implementation

KPIs



Not applicable for 2025-26.

Strategic enabler: Organisation design

Aims and measures of success



People

Aim E1.1: We are a learning organisation, delivering continuous improvement and innovation.

Aim E1.2: Our people processes are values and behaviours-driven, health and wellbeing are prioritised, and we are inclusive and value the benefits that diversity brings.

Aim E1.3: We provide colleagues with clear pathways for career and skills development.

Aim E1.4: Colleague engagement is regularly checked and actively managed in our remote organisation.

Measures of success:

- colleagues support our values and behaviours, and engagement scores increase across all directorates
- colleagues participate in valued learning and development

Activities



- begin the workforce and talent development programme
- understand options to provide more flexibility in grading
- benchmark our current total reward package
- look at tools to support more effective remote working
- review approaches to effectively tracking colleague engagement and deploy
- explore approaches for flexible resourcing
- design and implement other areas in accordance with strategic milestones



Aims and measures of success



Structures and processes

Aim E2.1: We develop our governance, organisation design, and management practices to meet the needs of a larger and more complex organisation.

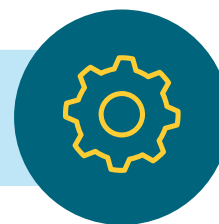
Aim E2.2: We build trust in our service through ethical practices and gaining external accreditations in key areas.

Aim E2.3: We develop our approach to ESG and increase our reporting.

Measures of success:

- our organisation is more effective and efficient, while continuing to meet the expectations of an arm's length body
- stakeholders can trust the quality of our work and the insights this provides (no KPIs)
- we are transparent about the impact of our organisation on the world (no KPIs)

Activities



- review our organisational design and begin to implement the changes required for successful strategic delivery
- transition from a corporation sole to a body corporate and embed excellent governance to support this new structure
- explore ways to improve our workload and capacity planning and explore models linked to demand scenarios
- continue to research alternative fee regimes and their potential for application to social housing providers
- gain reaccreditation on our IT systems and evaluate progress on moving towards other schemes

Systems

Aim E3.1: We seek digital, data, and technology developments which drive efficiency, support scalability, ensure compliance, and meet customer needs.

Measure of success:

- systems and technology are efficient to use and effectively capture information

- develop a digital, data, and technology strategy, including the potential for use of AI and automation to support our new organisation design and strategic ambitions
- begin to deliver against early strategic milestones

KPIs



Colleagues support our values and behaviours, and engagement scores increase across all directorates (aim E1):

- increased colleague engagement survey scores over the lifetime of this strategy (measured from 2025-26 baseline and target increase to be confirmed)

Colleagues participate in valued learning and development (aim E1):

- 15% increase in the proportion of colleagues undertaking non-mandatory learning and development activities over the lifetime of this strategy
- 10% increase in colleague satisfaction with learning and development provision over the lifetime of this strategy

Our organisation is more effective and efficient while continuing to meet the expectations of an arm's length body (aim E2):

- reduced cost per DR case over the lifetime of the strategy (measured from 2024-25 baseline and target increase to be confirmed)
- reduced cost per enquiry over the lifetime of the strategy (measured from 2024-25 baseline and target increase to be confirmed)

Systems and technology are efficient to use and effectively capture information (aim E3):

- overall positive return on investment for all system, data, and technology projects



Fees

Our fee is set to breakeven taking one year with the next, allowing for future liabilities, capital investment, and maintaining sufficient reserves to remain a going concern.

We acknowledge that our fee has risen sharply in recent years, driven by significant increases in demand. Our priority when looking at our operations is to maintain an acceptable level of service delivery for residents and landlords, rather than keeping the fee at a certain level. We do, however, aim to achieve operational efficiencies over the lifetime of this strategy thus reducing the cost per case.

We are not raising our fees to landlords in 2025-26. If we need to raise our fees because of higher demand, ongoing improvements in operational efficiency will help keep any increase smaller than it otherwise would be. We will announce our proposed fee annually when we consult on our Business Plan.

Our fee for
2025-26 will be
£8.03
per home.

Our budget and fee are broken down as follows.

	Unit cost
2024-25 budget	£9.16
Deferred income reduction	-£1.13
2024-25 chargeable fee	£8.03
Pay award and National Insurance increases	£0.37
Less impact of increased unit numbers	-£0.21
Underlying budget	£9.32
Transformation	£0.69
Net increase in temporary roles	£0.05
Temporary and transformation budget	£0.74
2025-26 budget	£10.06
Deferred income reduction	-£2.03
2025-26 chargeable fee	£8.03

by directorate	March 2026 (budget)	FTE March 2025 (actual)	movement
Dispute Support and Resolution	447	354	26%
Quality, Engagement and Development	105	75	41%
Finance and Corporate Services	75	57	31%
	627	486	29%

The underlying budget has grown as a result of National Insurance increases and to allow for an anticipated pay award. In 2025-26 we are also budgeting for temporary posts and one-off expenditure items to undertake a transformation programme across all aspects of the business – supporting our people, processes, systems, and governance. This will provide us with the strong foundations necessary to achieve our strategic ambitions.

Deferred income has increased from 2024-25 due to in-year recruitment shortfalls within the Dispute Support and Resolution directorate. In response, we have continuously learned and improved on our recruitment approach throughout the year with increasing levels of success. Our recruitment plans for 2025-26 are realistic as they are based on success rates at the end of the year.

The budget supports a significant increase in overall headcount from the current position as shown in the above table.



Housing

Ombudsman Service

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