

# Housing

## Ombudsman Service



# The Housing Ombudsman

---

## Annual Report and Accounts 2024-25

For the period 1 April 2024 to 31 March 2025

HC 1536



# Housing

Ombudsman Service

# The Housing Ombudsman

---

## Annual Report and Accounts 2024-25

For the period 1 April 2024 to 31 March 2025

Presented to Parliament pursuant  
to the Government Resources  
and Accounts Act 2000 (Audit  
of Public Bodies) Order 2017

Ordered by the House of  
Commons to be printed  
on 15 December 2025

HC 1536



© The Housing Ombudsman copyright 2025

This publication is licensed under the terms of the Open Government Licence v3.0 except where otherwise stated. To view this licence, visit [nationalarchives.gov.uk/doc/open-government-licence/version/3](https://nationalarchives.gov.uk/doc/open-government-licence/version/3).

Where we have identified any third party copyright information you will need to obtain permission from the copyright holders concerned.

This publication is available at [www.gov.uk/official-documents](https://www.gov.uk/official-documents).

Any enquiries regarding this publication should be sent to us at [info@housing-ombudsman.org.uk](mailto:info@housing-ombudsman.org.uk)

ISBN 978-1-5286-6113-3

E03500109 12/25

Printed on paper containing 40% recycled fibre content minimum

Printed in the UK by HH Associates Ltd. on behalf of the Controller of His Majesty's Stationery Office

# Contents

<b>Ombudsman's foreword</b>	<b>6</b>
<b>Performance report</b>	<b>11</b>
Performance overview	12
Performance analysis	69
<b>Accountability report</b>	<b>109</b>
Corporate governance report	110
Ombudsman's report	110
Statement of Accounting Officer's responsibilities	117
Governance statement	119
Remuneration and staff report	136
Parliamentary Accountability and Audit Report	157
<b>The Certificate and Report of the Comptroller and Auditor General to the Houses of Parliament</b>	<b>162</b>
<b>Financial statements</b>	<b>173</b>
Statement of Comprehensive Income	174
Statement of Financial Position	175
Statement of Cashflow	177
Statement of Changes in Taxpayers' Equity as at 31 March 2025	179
Notes to the financial statements	181
<b>Annex A - Ombudsman Association Service Standards</b>	<b>213</b>



## Ombudsman's foreword

A significant moment occurred halfway through this reporting year: the publication of the final report into the devastating events at Grenfell Tower.

So much of the change happening in complaint handling and at the Housing Ombudsman Service can be traced back to those

events. Talking to the survivors and bereaved about their experiences of the complaints process has had a profound impact on me personally.

The inquiry's final report reaffirmed the importance of the measures in the Social Housing (Regulation) Act.



These ensure complaints are valued and used as catalysts for change. This reporting year also marked most provisions in the legislation taking effect, including our Complaint Handling Code becoming statutory. These provisions have seen a further evolution in our role; with a duty to monitor local complaint handling approaches against our Code and powers to prevent service failures being repeated.

This is happening at a time when the new government has stressed the importance of social housing to our social infrastructure. Yet it is a sector that remains under acute strain. Pressures range from fiscal and supply chain to recruitment difficulties and organisational disruption through mergers or service transfers.

These pressures, alongside the age of homes, are written across the complaints we receive. And we are receiving more; with a contact every 25 seconds and a new case registered every 3 minutes.

More complaints are not necessarily a bad thing. It shows more open and accessible complaints processes and increased confidence complaining will make a difference. Some of the best performing landlords on complaints have higher volumes of them.

But overall, higher volumes have been accompanied by rises in maladministration. In 2024-25 we made at least one finding of maladministration in 85% of the cases we investigated.

That highlights the importance of modernising repairs and maintenance for the 21st century. Of rebuilding trust with residents, including leasehold and shared owners who may be facing rising charges. And strengthening neighbourhood management to address issues such as anti-social behaviour.

It also suggests landlords have yet to fully grip the challenges of their operating environment. Organisational cultures may need further work.

Because complaints are an important indicator of culture at a landlord. If residents are treated fairly, things are put right, and learning is taken from outcomes. This in turn means services should improve and the relationship

between resident and landlord is preserved.

Governing bodies have a crucial role to play here. And I have met with several boards during the year to support their efforts to promote positive complaints cultures.

These higher casework volumes have also presented challenges for us. This year we turned a corner. We completed the highest number of formal investigations ever, issuing 7,000 determinations and making more than 26,000 interventions to put things right.

But we need to go further. So, we are trialling methods of earlier resolution, targeting interventions to improve local complaint handling, and exploring digital opportunities and process



improvements in our service. Demand will remain high as Artificial Intelligence makes it easier to complain and until obligations relating to Awaab's Law and reformed Decent Homes Standard are embedded.

Nor would we want to see demand reduce before we see sustained improvements in landlord performance.

But we are confident that sharing the learning from our casework is having impact and leading to better outcomes. This is indicated through the very high engagement rates with our work, with 1.2 million visits to our website.

We are aiming to do even more on prevention. That's why we have continued to expand our Centre for Learning, with more

than 11,000 housing professionals registering for CPD-accredited training in 2024-25. Hosted our second Member Responsible for Complaints conference to support governing bodies. And scaled-up our work on further investigation and wider orders to encourage landlords to identify the root causes of service failings. And doing so transparently, ensuring accountability but also transferring learning across the sector as most landlords face similar challenges.

The success of these activities requires strong sector leadership and governance.

This brings us back to organisational cultures and behaviours. Issues have been identified across the public sector by the Parliamentary and Health

Service Ombudsman, Local Government and Social Care Ombudsman, as well as by us. This indicates that complexity in operating environments and the size of the task in addressing these effectively is not constrained to social housing. And the issues we see in our casework extend to the private rented sector too where there remains gaps in redress that must be closed.

As we move into our new corporate strategy, we will develop our role in light of these system changes, including using our new powers to continue to expand our casework activities, including timely, empathetic and high-quality investigations that offer a genuine

alternative to the courts, expanding our systemic work to the benefit of the resident and landlord and working in partnership to close gaps in redress to ensure a fairer housing system.

Returning to where I started, 2024-25 was a significant year but we have risen to the challenges and will continue to do so. I would like to thank all of my colleagues for their hard work and dedication in helping us achieve our vision and deliver in line with our values.



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



# Performance report





# Performance overview

In the performance overview we summarise our vision, values, strategic objectives, structure, and operating environment. We also highlight key activities during the year, our performance and risks.





## Who we are and what we do

### Our role

The Housing Ombudsman is an independent, impartial and free service for social housing residents. Our role is set out in the Housing Act 1996 and the Housing Ombudsman Scheme, approved by the Secretary of State.

In our role, we:

- make the final decision on disputes between residents and member landlords
- set and monitor compliance with a statutory code of practice for complaint-handling
- by members, promoting a positive complaint-handling culture
- issue good practice on delivery of housing activities and order self-assessment
- order reviews of policy and practice where we believe an issue in an individual complaint may lead to further complaints
- investigate the root causes of complaints, at both member and sector level, producing reports to share learning, improve services and prevent recurring issues

## Our membership

Membership of the Scheme is compulsory for social landlords. These are primarily housing associations who are or have been registered with the Regulator of Social Housing (RSH), and local authority landlords.

Some private landlords are voluntary members. Members who are managing agents or selling some new homes also 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 at 31 March 2025

Our membership figures for 2024-25 have changed due to a number of voluntary landlords exiting the scheme (these are often landlords with very small stock numbers), mergers between several Almshouses and housing associations, some local authorities taking the management of their homes back in house, and a number of new registered providers joining the scheme during the year.

The number of households our landlord members represent has risen for the above reasons and as landlords have built or acquired new homes.



# Our 2022-25 vision

Improving residents' lives and landlords' services through housing complaints



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



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

**1,352**  
registered  
providers  
(up from 1,268  
in 23-24)



**3.3 million**  
households  
(up from 3.2m  
in 23-24)

**186**  
local  
authorities  
(up from 175  
in 23-24)



**1.7 million**  
households  
(same as  
previous year)

**109**  
voluntary  
members  
(down from  
153 in 23-24)



**19,000**  
households  
(down from  
26,000 in 23-24)

# 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 2022-25 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

The work we do in dispute support and dispute resolution follows our **dispute resolution principles**:



# Who we are

## Executive Leadership team

The Executive Leadership team (ELT) is our most senior decision-making group, focusing on strategic issues affecting organisational performance. It also scrutinises and challenges policies and performance to support the long-term health and success of the Service. Our ELT members are:



**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



## **Justin Crittall**

Director of Dispute Support and Resolution



## **Kevin Williamson**

Temporary Director - PRS Design  
and Implementation



## **Birgit Lenton**

Temporary Transformation Director



## Senior Leadership team

The Senior Leadership team (SLT) includes all Heads of Service. It supports the Executive Leadership team with strategic direction and operational delivery. Our SLT members are:



**Tracey Hindley**

Head of People



**Verity Richards**

Head of Duty to Monitor



**Suzanne Foreman**

Head of Dispute Support



**Sarah Woolley**

Head of Dispute Resolution



**Rebecca Reed**

Head of Insight and Development



**Michelle du Bock**

Head of Corporate and Information Governance



**Mark Smart**

Head of Casework Excellence and Development



**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 a valuable external perspective. It supports and advises the Ombudsman in areas such as leadership, good governance and developing the organisation. It also supports the development and implementation of our vision, values and objectives. In addition, it supports our strategic direction and business planning; and public accountability for the subscriptions received.

The Board has two sub-committees. They provide support and advice on 'People and Culture' and 'Quality'. Members are existing Non-Executive Directors. Our Advisory Board members are:



**Gill Bull**



**Maureen Corcoran**



**Michael Rich**



**Tim Archer**



**Tim Leslie**



**David Holmes**



**Hiten Patel**

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

## Audit and Risk Assurance Committee

The Audit and Risk Assurance Committee (ARAC) provides independent assurance on the adequacy of our risk management framework. It assesses the internal control environment, governance processes and the integrity of financial reporting. The committee oversees both internal and external audit activity. It also makes an important contribution by ensuring that effective assurance arrangements are in place. Our current ARAC members are Tim Leslie, Tim Archer, Hiten Patel, David Holmes.

## People and Culture Committee

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

The four ex-officio members of the Advisory Board in 2024-25 were Michael Rich (Chair), Gill Bull, Maureen Corcoran and David Holmes.

The committee advises on all areas of our People Strategy. It also reviews and makes recommendations to the Advisory Board on remuneration for employees, and the Executive Leadership team, other than for the Ombudsman.



## Quality Board

The Quality Board is a non-executive advisory board. It is made up of two members of the Advisory Board (Gill Bull and Tim Archer), the Independent Reviewer of Service Complaints (Felicity Mitchell) the Housing Ombudsman (Chair) and the Chief Operating Officer.

The Quality Board advises 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

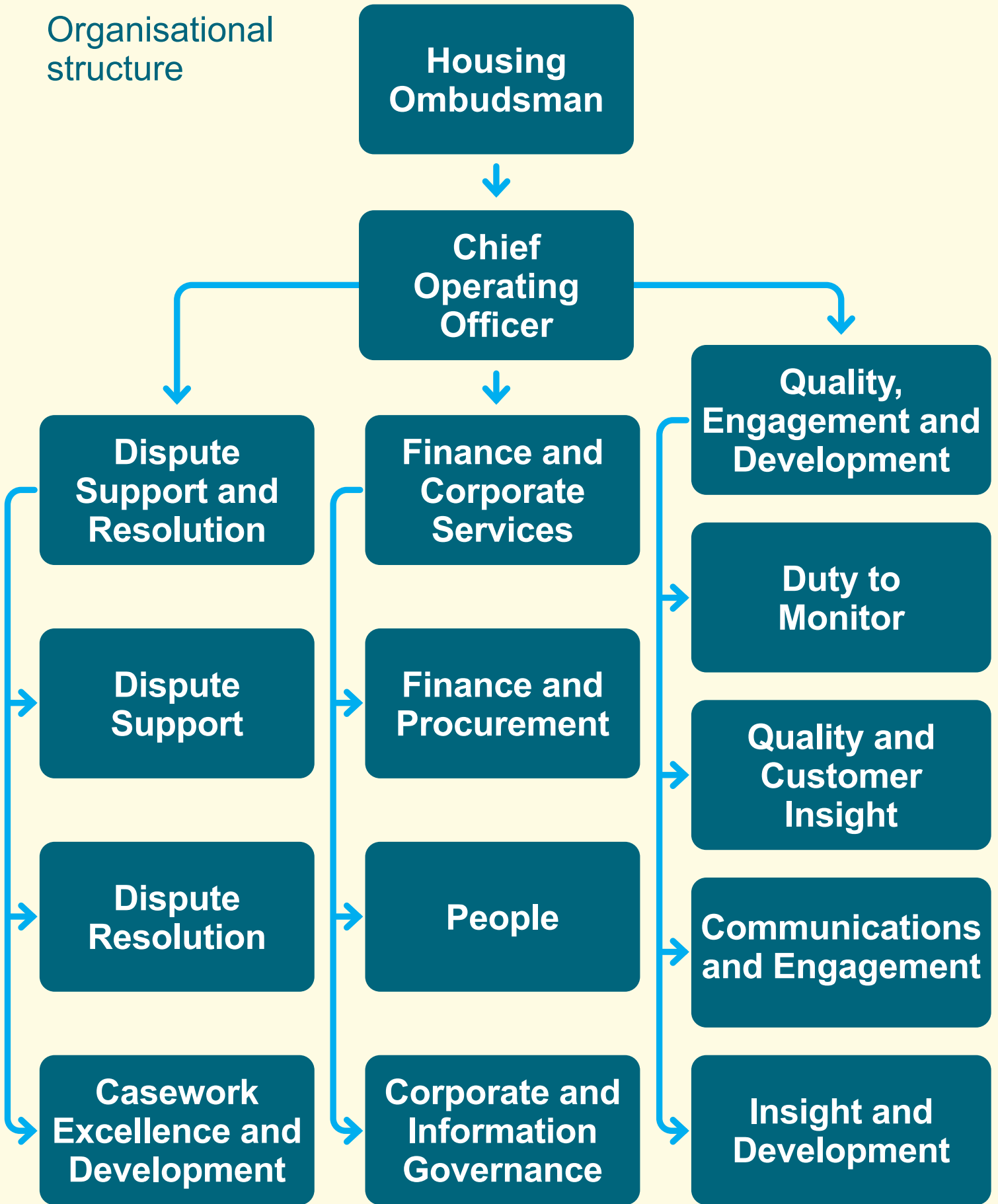
The Independent Reviewer of Service Complaints (IRSC) helps us to learn from complaints about our service to continually improve performance. They are also an ex-officio member of the Quality Board.



**Felicity Mitchell**

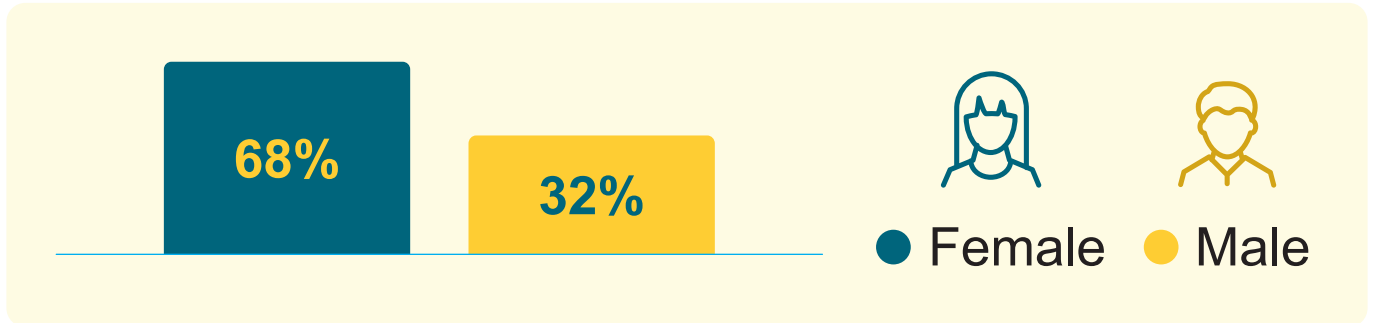


Organisational structure



## Our people

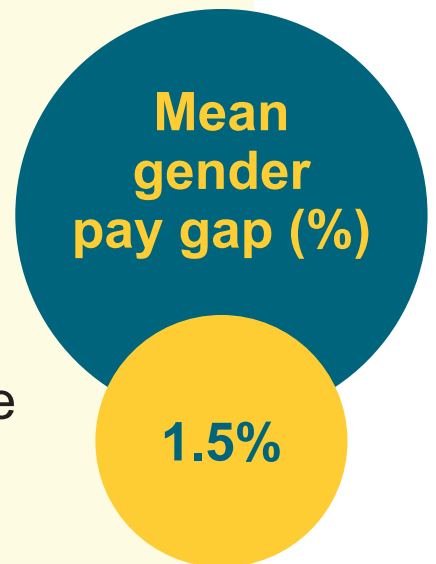
### Gender



### 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.

Our gender pay gap in 2024-25 is lower than the previous 12 months. This year's average shows that males are, on average, paid 1.5% more than females. Last year, our gender pay gap was 3.1%. For context, the Office for National Statistics states that the UK public sector mean gender pay gap is 7%.



**Median  
gap (%)**

**-14%**

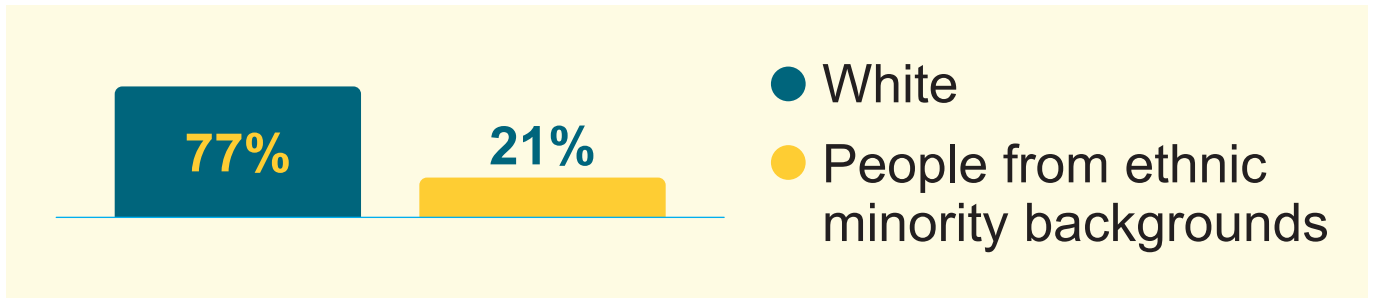
## Median gender pay gap using hourly pay



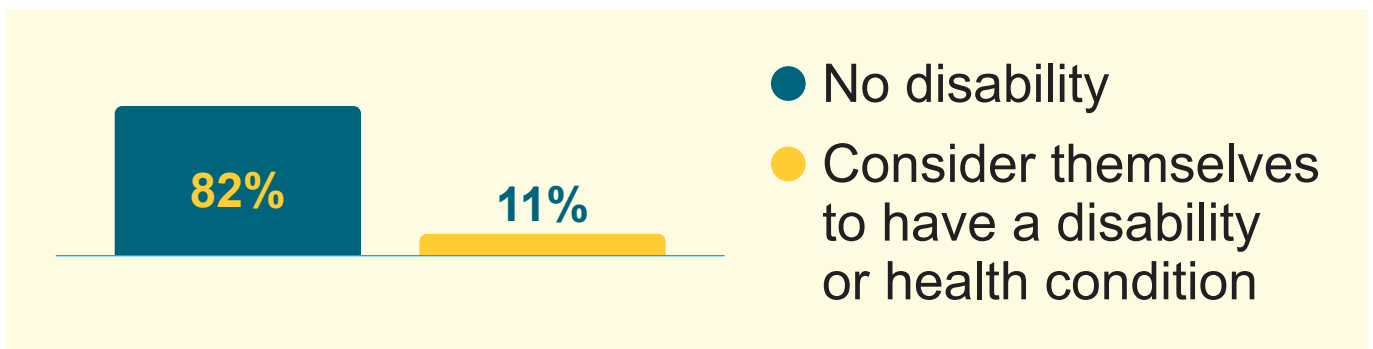
The median figure is typically accepted as a more representative figure than the mean (average) because the median is less susceptible to skewing by outliers, such as extremely high earners. The median gender pay gap figure is the difference between the middle hourly rate of pay for male and female employees. A negative figure means female employees received a higher median hourly rate of pay.



## 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.

## Recruitment

We ran 67 recruitment campaigns in 2024-25. 60% of successful candidates identified as female, 36% identified as being from ethnic minority backgrounds and 11% identified as having a disability.

Nationally, 51% of the population is female, 14% from a non-white minority ethnic background and 20% (working age) identify as disabled.

## The year in review

This was our busiest ever year in terms of complaints and enquiries. We achieved a 30% increase in the number of investigations completed by caseworkers during the year. This exceeded our KPI target of determining 1,400 more cases than the previous year, with the percentage of investigated cases upheld remaining at 85%.

Casework demand continued to rise. Overall volumes increased by 9% compared with the previous year and the volume of cases coming to us for formal investigation increased by 39%. The table below breaks down the figures in more detail and shows the previous four years for context:

	2020-21	2021-22	2022-23	2023-24	2024-25
Complaints and enquiries received	15,914	26,259	32,126	40,945	44,508
Cases entering our formal remit	2,253	4,001	5,109	8,176	11,349
Number of determinations	2,185	2,618	2,641	5,465	7,008

# Our work and our organisation



Over  
**40,000**  
enquiries and  
complaints  
closed



We issued  
**30%**  
more case  
determinations in  
24-25 compared  
to 23-24



**£5.4 million**  
compensation ordered  
and recommended  
for residents  
(up from £4.9 million  
in 2023-24)



Presented at  
**53**  
webinars and other  
training events over  
the year to nearly  
**21,500**  
delegates

**Impact on  
residents and  
the sector**





Made over  
**26,000**  
orders and  
recommendations –  
equivalent to  
3.8 per case

### Including:

- **10,900** to pay compensation
- **2,200** to carry out repairs
- **1,200** to review policy/change process



**2,333**  
online articles  
in the press –  
national, regional  
and trade



Received a  
contact every  
**25 seconds**  
and registered a  
new case every  
**3 minutes**

**9,900**

individual  
decision reports  
now available  
on the website



**4**  
Special  
Investigations  
into landlords



Through our new  
powers, we issued  
**197**  
orders to prevent  
issues recurring for  
other residents



**85%**

of investigated cases were upheld



**15**

podcasts produced covering topics such as Changes to the Complaint Handling Code, Managing Repairs, Antisocial Behaviour, and Mediation

## Top 3

areas of complaint:

1. Property Condition: **47%**
2. Complaint handling: **12%**
3. Antisocial behaviour: **9%**



Received

**3,100**

responses to our call for evidence on 'Repairing Trust in Housing Maintenance'



**76**

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

Published  
**2**  
follow up Spotlight reports and  
**2**  
Insight reports



Issued

**175**

complaint handling failure orders



**35.7 billion**

total reach in the media for readers and viewers, including TV and radio appearances

**7,800**

new followers on LinkedIn



Held

**11**

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



**1.2 million**

hits on our website

**6,115** downloads of the Complaint Handling Code

**6,720** downloads of Spotlight reports

**1,057** downloads of the Code self-assessment form

Held

**7**

Meet the Ombudsman events, engaging directly with over 1,600 residents

## Impact on our people



Staff personal training allowance requests increased by **2%**

from the last financial year



Moved our IT helpdesk in-house to be more staff responsive



Increased the size of our team by **20%**

over the year to keep pace with growing demand



Held **15**

'Tea and Talk' learning sessions for colleagues



Individual volunteering activities saw an increase of **7%**

from 2023-24



Group volunteering saw **100%**

increase from the previous year

and **18**

fortnightly breakfast briefings throughout the year

## The year in review



**April 2024:** We highlighted failings from 8 landlords in our new approach to sharing learning from severe maladministration. We also published our evaluation into the Spotlight report on noise complaints. We found that 60% of landlords who responded have self-assessed against the recommendations and are implementing an action plan.



**May 2024:** We appointed our new Resident Panel, bringing together 1,500 residents from across the country. Panel members share their views on complaints within social housing and how all of the sector, including the Ombudsman, can improve. We also published our special report into Southern Housing, highlighting risks around mergers.



**June 2024:** We took part in the Ombudsman Association's (OA) annual conference to hear experiences and share insight with sector colleagues. The OA was chaired at this time by the Housing Ombudsman, Richard Blakeway.



**July 2024:** Our latest Insight report, launched this month, looked into complaints within Greater London, which make up half the complaints we investigate.



**August 2024:** August saw our latest call for evidence to inform our next Spotlight report focusing on repairing trust in housing maintenance. Our severe maladministration report shared learning from complaints about 'windows'.



**September 2024:** We held an all-colleague event to begin shaping our vision and objectives for our 2025-30 Corporate Strategy. We also set out key tests for improving fairness in shared ownership complaints via our latest Insight report.



**October 2024:** We released our special report into GreenSquareAccord, focusing on complaint handling, repairs, policy, and compensation. We also shared details of more than 100 severe maladministration cases on damp and mould. The aim is to help prevent future failings, ahead of Awaab's Law coming into force. Awaab's Law will compel social landlords to investigate and fix dangerous damp and mould within fixed timescales.



**November 2024:** Our Annual Complaints Review revealed that we made 22,000 interventions during 2023-24 to put things right for residents. We also took a big step towards providing a more inclusive service for residents by launching a new online complaints form. We also published our special investigation into Camden Council, revealing a defensive complaint handling culture.



**December 2024:** Our special investigation into Hyde Housing Association found failings in complaint handling, repairs, and service charges enquiry delays. In our latest severe maladministration report, we urged the sector to deal with a range of hazards effectively ahead of the introduction of Awaab's Law.





**January 2025:** We shared the results of our Good Practice consultation. We also evaluated the impact of our knowledge and information management Spotlight report. This embeds our approach to the topic within the sector. 89% of those that had undergone system changes based on the report's recommendations had experienced positive improvements.



**February 2025:** We welcomed the news that Awaab's Law would come into effect in October 2025, tackling the issue of damp and mould in social housing. We set out how the sector can get ahead of this new legislation. And to continue to help the sector prepare, we published our latest severe maladministration report on inspections for damp and mould.



**March 2025:** We published the consultation for our 5-year Corporate Strategy and 2025-26 Business Plan. We devised the approach following pre-consultation engagement with residents and landlords. We also engaged with key regulatory partners.

## Strategic aims for the year

In our 2022-25 Corporate Plan we set out an overarching strategic aim: ‘Using our values to deliver an independent, visible and proactive Ombudsman’. The plan is built around our four values – fairness, learning, openness and excellence.

These values express the essence of our work as an Ombudsman, and we identified key strategic and enabling programmes under our values to help us deliver a range of activities over the 3-year period.

This year we have continued to deliver our new powers under the Social Housing (Regulation) Act. This includes the statutory Complaint Handling Code and our duty to monitor compliance with it by landlords.

We’ve continued to develop and expand our casework activities, providing timely, empathetic and high-quality investigations that offer a genuine alternative to the courts.

We have also focused on how we will support earlier resolution of complaints by landlords through our approach to casework – to the benefit of the resident and landlord. We also aim to improve landlords’ services and culture.

With higher case volumes coming to us, we’ve continued efforts to make the Service more efficient and effective to manage contacts and complaints.

We also have an eye on the future. We have begun to look forward to the challenges and opportunities of the next five years in our 2025-30 corporate planning period.

We expect demand for the Service to continue to grow. To ensure we can continue to support a thriving housing sector, we've published our new 2025-30 Corporate Strategy and 2025-26 Business Plan. These include an ambitious change programme to provide a more efficient, inclusive and responsive service by 2030.

## Business plan commitments

We continue to deliver against our business plan commitments. This year, 97% of our planned work was either complete

or in progress at year-end. We've merged or changed some activities to be included in a wider change programme from 2025-26. The remaining 3% of work, a single activity related to publication of Good Practice guidance, has been deferred due to unplanned staff absence and will be delivered in 2025-26.

Our performance against our 2024-25 Business Plan commitments is set out below, with the graphs showing the number of activities and percentage complete status against each strategic objective.



## Values-driven plan

Supported by three innovative, strategic programmes of work and two enabling programmes

**Our values:  
Fairness, Learning,  
Openness and Excellence**

### **1. Strategic programme**

Extending fairness: Take a proactive approach to improving landlords' complaint handling to support earlier, local resolution

### **2. Strategic programme**

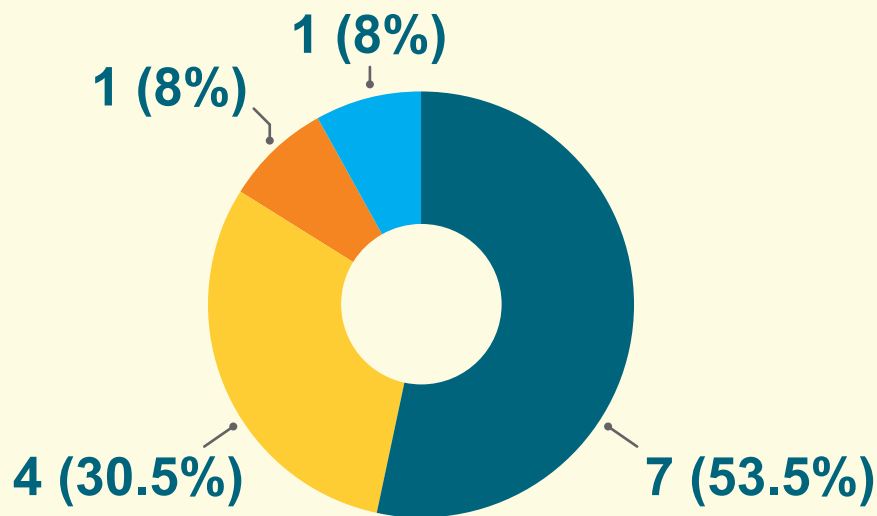
Encouraging learning: Create a Centre for Learning to promote complaint handling excellence among social landlords

### **3. Strategic programme**

Increasing openness: Increase awareness and understanding of our role and improve access for those facing barriers

***Strategic enablers: 1. Continue our digitisation journey  
2. Develop our employer brand***

## Strategic objective 1: Extending fairness



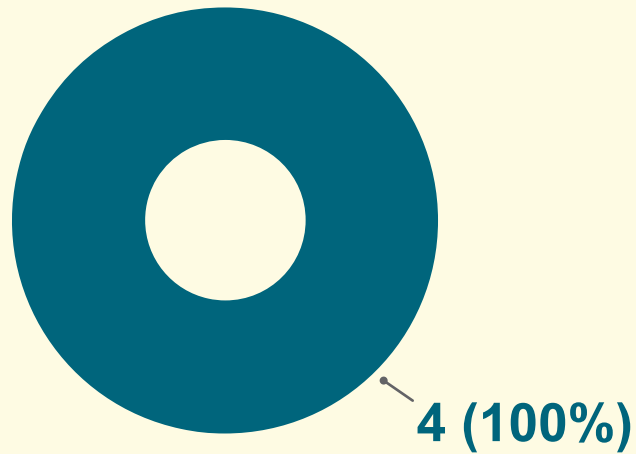
### Status

- Complete
- Merged/Rescoped
- Active
- Deferred

### Strategic priorities:

- have in place a strategic, intelligence-led approach to dispute support
- strengthen the framework for the Ombudsman investigations
- enhance thematic insights and systemic investigations
- support the review into extending our powers
- grow our membership and closing gaps in redress

## Strategic objective 2: Encouraging learning



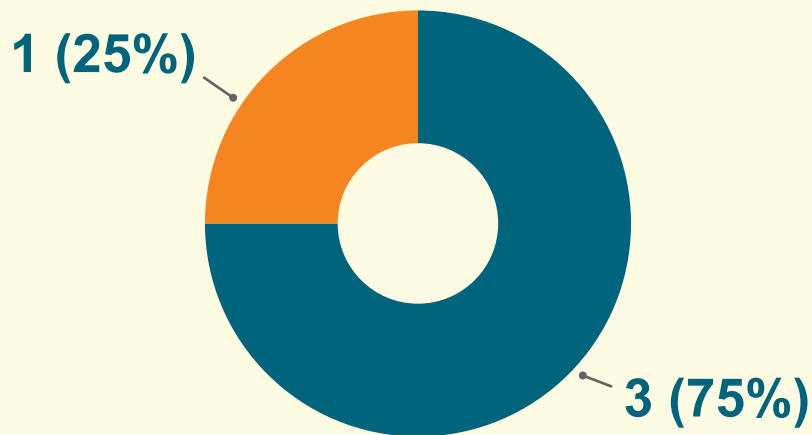
### Status

● Complete

### Strategic priorities:

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

## Strategic objective 3: Increasing openness



### Status

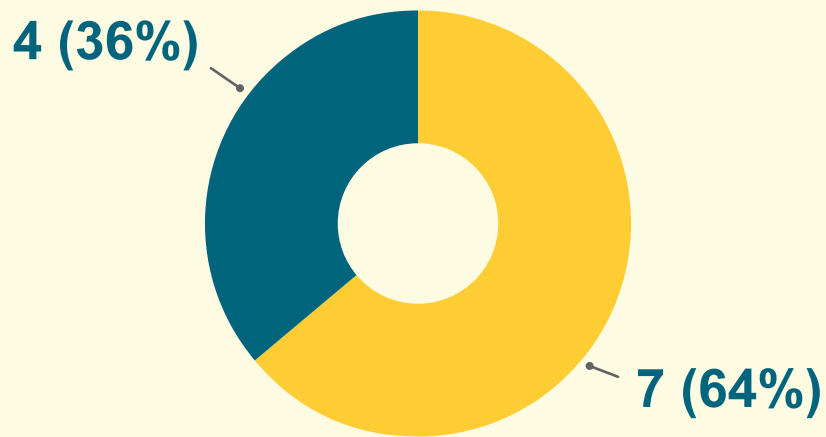
● Complete      ● Active

### 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



## Strategic objective 4: Achieving excellence



### Status

● Merged/Rescoped      ● Complete

### Strategic priorities:

- develop our employer brand
- continue our digitisation journey



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



### Extending fairness

- developing our approach to issuing Good Practice and the related self-assessment to the sector
- providing learning and insight from our systemic, spotlight and other investigation reports, including follow-up evaluation reports on Knowledge and Information Management, and the Noise Spotlight report
- developing measures to capture the impact of our compliance activities in relation to the Complaint Handling Code
- establishing an Early Resolution approach to increase the number of investigation outcomes achieved within 6 months
- issuing 197 wider orders to prevent issues recurring for the benefit of all residents
- publishing the updated memorandum of understanding (MoU) with the Regulator of Social Housing (RSH) in July 2024 to strengthen collaboration and information sharing between our organisations



## Encouraging learning

- delivering improvements to our Centre for Learning, including tailored content for councillors, governing bodies, and tenant panels, and expanding our offer with:
  - Over 10,000 landlords onboarded
  - 9,500 e-learning modules and 5,200 micro-learning modules completed
  - 5,170 case studies viewed
  - 1,500 landlord members attending one of 22 webinars held
  - 504 landlords attending one of our 40 workshops
  - Over 4,000 listens to our 21 podcasts
- publishing our Annual Complaints Review, analysing complaint types and geography.
- continuing to write to all landlords with high or low maladministration rates and to publish individual landlord reports
- conducting a comprehensive review of some of our casework policies and guidance to improve our knowledge management



## Increasing openness

- advancing development of the Social Tenants' Access to Information Requirements (STAIRs) appeals service through a dedicated project team and steering group
- embedding equality, diversity and inclusion (EDI) learning from our access project to make our service as inclusive as possible
- working with partners, including developing agreements with advocacy and advice agencies, to improve their signposting to our service
- raising awareness and understanding of the Service through all available channels, including 7 'Meet the Ombudsman' events, and 11 Resident Panel meetings





## Achieving excellence

- improving and streamlining how we work, including standing up of a Casework Administration and Support department
- launching our internal apprenticeships scheme
- running 81 recruitment campaigns, with over 600 interviews and 188 new starters to expand our workforce
- restructuring part of our corporate service offer to future-proof for further expansion and provide an in-house Information Technology service
- expanding our landlord portal with 152 landlords engaged in the onboarding process and 141 landlords successfully registered as active portal users, enhancing accessibility and operational efficiency

## How we're performing: Key performance indicators (KPIs)

### Fourteen KPIs were listed in our business plan for 2024-25:

- 2 KPI's related to landlord engagement, with one onboarding them on our portal and the second increasing landlord engagement with our learning tools, both achieving target.
- one was to hold at least 6 'Meet the Ombudsman' events across the country, which was exceeded with 7 events being held.
- one was to determine 1,400 cases more than the previous year, which was achieved with 1,628 additional cases being determined.
- the remaining ten KPIs relate to our complaint's casework. Our performance in terms of resident satisfaction with our service where their complaint was not upheld continues to be high and exceeding target. 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. All cases were under 12 months by year end.

Performance against our casework KPIs is set out below showing a 5-year trend, with target and actual performance for 2024-25.

KPI: Casework	2020 -21	2021 -22	2022 -23	2023 -24	2024 -25	Trend
	Year-end Actuals				Actual & (Target)	
Residents who were satisfied with the service provided at dispute support	Insuff- icient data to report	60%	Insuff- icient data to report	58%	<b>58%</b> (60%)	Perfor- mance maint- ained  ↔
Residents whose complaint was upheld and were satisfied with the service provided	82%	83%	80%	83%	<b>85%</b> (80%)	Perfor- mance improved  ↑
Residents whose complaint was not upheld and were satisfied with the service provided	56%	60%	68%	59%	<b>53%</b> (50%)	Perfor- mance declined, but target achieved  ↓

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



KPI: Casework	2020 -21	2021 -22	2022 -23	2023 -24	2024 -25	Trend
	Year-end Actuals				Actual & (Target)	
Level of compliance with our orders within 3 months	99%	99%	99%	99%	<b>99%</b> (98%)	Performance maintained ↔
Level of compliance with our orders within 6 months	100%	99%	100%	100%	<b>100%</b> (100%)	Performance maintained ↔
Quality assurance reviews find casework was acceptable or better	96%	95%	97%	95%	<b>95%</b> (95%)	Performance maintained ↔
Cases determined within 6 months by 2024-25	N/A	N/A	54%	18%	<b>46%</b> (30%)	Performance improved ↑
Cases determined within 12 months by 2024-25	100%	100%	87%	62%	<b>89%</b> (80%)	Performance improved ↑
New high-risk cases to be determined within 6 months	N/A	N/A	N/A	N/A	<b>99%</b> (95%)	N/A

## Risks

The table below summarises the key strategic risks affecting delivery of our objectives. We highlight the actions we've taken to mitigate risk and the overall outcome.

Strategic risk	Mitigating actions	Trend
<p>Failure to manage casework effectively, efficiently and strategically</p>	<ul style="list-style-type: none"> <li>• <b>Case risk assessments:</b> ensuring the most sensitive cases are identified at the earliest opportunity once internal complaints procedure complete</li> <li>• <b>Allocations policy:</b> prioritising cases based on risk and age</li> <li>• <b>Weekly management standups:</b> tracking the most sensitive cases (age, risk)</li> <li>• <b>Clear expectations and standards for caseworkers:</b> including productivity targets (reviewed cyclically)</li> <li>• <b>Regular reporting on demand, resources and outputs:</b> informing timely forecasting, resourcing and recruitment</li> <li>• <b>Quarterly scheduled recruitment:</b> to ensure talent pool available to enable growth</li> </ul>	<p>Risk scoring high but reducing due to continued management of the open caseload age</p> <p style="text-align: center;">↓</p>

Strategic risk	Mitigating actions	Trend
Weak local complaint handling	<ul style="list-style-type: none"> <li>• <b>Range of learning tools for landlords:</b> to help landlords learn from complaints, for example reports and Centre for Learning content, sector engagement work</li> <li>• <b>Complaint Handling Code:</b> requiring all members to appoint a Member Responsible for Complaints</li> <li>• <b>Targeted interventions with landlords:</b> those who have multiple complaint handling failure orders (CHFOS) or are non-compliant</li> <li>• <b>Social Housing Regulation Act (SHRA) powers in operation:</b> including duty to monitor activity</li> <li>• <b>Oversight of duty to monitor activity:</b> reported through ELT, Systemic and Investigations Panel and Advisory Board</li> <li>• <b>Dispute support and resolution (DSR) engagement with higher demand landlords</b></li> </ul>	<p>Risk scoring remains high but stable given the challenging operating environment</p> <p style="text-align: right;">→</p>

Strategic risk	Mitigating actions	Trend
<p>We don't have the right staff with the right skills in the right roles to deliver our strategic objectives</p>	<ul style="list-style-type: none"> <li>• <b>Recruitment and induction processes</b></li> <li>• <b>Internal Apprenticeships</b></li> <li>• <b>Mentoring support</b></li> <li>• <b>New starter channel</b> on Learn Amp including our corporate induction and people programme</li> <li>• <b>Learning Management System</b> giving all staff access to training and continuous development</li> <li>• <b>Health &amp; Wellbeing</b> support in place</li> <li>• Consultancy support reviewing <b>organisational design, pay and grading</b></li> </ul>	<p>Scoring remained stable</p> <p style="text-align: right;">→</p>
<p>Cyber security</p>	<ul style="list-style-type: none"> <li>• <b>Cyber-attack prevention:</b> controls, monitored and reported monthly</li> <li>• <b>In-house security expertise and tools:</b> next-generation anti-malware, virtual private network (VPN), security event incident management tool, and vulnerability scanner software</li> <li>• <b>All laptops encrypted:</b> all accounts protected by multi-factor authentication</li> </ul>	<p>Risk is high and increasing due to increased frequency and sophistication of attacks globally</p> <p style="text-align: right;">↑</p>

Strategic risk	Mitigating actions	Trend
Cyber security	<ul style="list-style-type: none"> <li>• <b>Complex password policy enforced:</b> hack tested in as part of internal penetration testing</li> <li>• <b>Cyber Essentials and Cyber Essentials Plus:</b> accreditations in place</li> <li>• <b>Microsoft Azure-backed IT Health Check standard:</b> ‘above industry average’</li> <li>• <b>Mandatory security/data protection induction:</b> refresher training and regular phishing testing</li> <li>• <b>Annual self-assessment:</b> against Information Commissioner’s Office (ICO) Accountability Framework Tracker.</li> <li>• <b>Corporate Information Governance Steering Group (IGSG):</b> meets bi-monthly to review breaches, security improvements and other controls.</li> <li>• <b>Annual independent penetration test:</b> covering key business systems and infrastructure</li> </ul>	<p>Risk is high and increasing due to increased frequency and sophistication of attacks globally</p> <p style="text-align: center;">↑</p>

Strategic risk	Mitigating actions	Trend
Resilience of key business systems	<ul style="list-style-type: none"> <li>• <b>Oracle changes implemented:</b> to make best use of system functionality</li> <li>• <b>IGSG in place:</b> meets regularly</li> <li>• <b>Internal IT team expanded:</b> providing additional resource and support to key business systems</li> <li>• <b>Ongoing work with IT supplier:</b> to assess risk, resilience and performance of case management system (CMS), including recently completed system review</li> <li>• <b>CMS development group in place:</b> to consider CMS issues and future development</li> </ul>	<p>Risk high and increasing due to a number of in-year issues with consistent operation of the casework system</p> <p style="text-align: center;">↑</p>

Strategic risk	Mitigating actions	Trend
<p>Failure to deliver our new powers under the Social Housing Regulation Act (SHRA)</p>	<ul style="list-style-type: none"> <li>• <b>Regular Programme Board progress reporting:</b> to ELT and Advisory Board</li> <li>• <b>Wider orders rolled out:</b> working effectively</li> <li>• <b>Code published:</b> following consultation</li> <li>• <b>Regular liaison with RSH on MoU:</b> and where they are a statutory consultee</li> <li>• <b>Benefits captured:</b> for tracking and reporting post go-live</li> <li>• <b>Duty to monitor guidance:</b> in place and available to landlords</li> </ul>	<p>Risk reviewed at mid-year and moved to the operational risk register as ‘new’ powers became managed through BAU processes</p> <p style="text-align: right;">→</p>

Strategic risk	Mitigating actions	Trend
Quality and consistency of investigations	<ul style="list-style-type: none"> <li>• <b>Quality framework in place, including Management Information (MI):</b> to support overall arrangements to deliver quality casework</li> <li>• <b>Head of Casework Excellence and Development:</b> new role and department with specific accountability for quality in our casework through development of competent/professional caseworkers and development of robust casework policy and guidance.</li> <li>• <b>Delegations Framework in place:</b> providing risk approach to delegation and non-delegation of determinations</li> <li>• <b>Standard induction for all new caseworker starters:</b> followed by mentoring and case checking system in place.</li> <li>• <b>New casework approaches:</b> supported by guidance, training and discussion in teams and in monthly manager casework forums on hot topics.</li> <li>• <b>Quality Board set up:</b> first meeting March 2024</li> </ul>	<p>Due to additional actions the residual risk scores have reduced over the year</p> <p style="text-align: center;">↓</p>



Strategic risk	Mitigating actions	Trend
Design and implementation of Private Rented Sector (PRS) Scheme MOU	<ul style="list-style-type: none"> <li>• <b>Funding:</b> agreed and allocated for design work in 2024-25</li> <li>• <b>Small Programme team:</b> in place with effect from January 2025</li> <li>• <b>Business case for funding 2025-26:</b> priority task for department to secure approval internally and then with HM Treasury</li> <li>• <b>Engaging externally:</b> seats on both Department-established PRS Ombudsman Project Board and Renters Reform Programme Board</li> <li>• <b>Supporting the MHCLG to ensure effective planning:</b> continue to support from initial planning to design phase</li> <li>• <b>Work with the HOS existing core business:</b> clear communication and updates managed through key stakeholder groups</li> </ul>	<p>Risk scoring reduced as elements of the MOU were delivered in year</p> <p style="text-align: center;">↓</p>

Strategic risk	Mitigating actions	Trend
Extending Fairness	<ul style="list-style-type: none"> <li>• <b>Risk assessment:</b> policy in place</li> <li>• <b>Improvements to CMS:</b> in place through a system development group</li> <li>• <b>Systemic and Investigations Panel:</b> set up to oversee casework development</li> <li>• <b>Head of Casework Development:</b> role created</li> <li>• <b>Wider orders/Special Investigation Reports</b></li> </ul>	<p>Risk reviewed at mid-year and moved to the operational risk register</p> <p style="text-align: center;">→</p>
Encouraging Learning	<ul style="list-style-type: none"> <li>• <b>Systemic and Investigations Panel:</b> set up to oversee proposed, current and completed activity</li> <li>• <b>Systemic framework in place:</b> monitoring of findings and targeted interventions with landlords through wider orders or further investigation</li> </ul>	<p>Risk is reducing and within appetite</p> <p style="text-align: center;">↓</p>

Strategic risk	Mitigating actions	Trend
Change to corporate structure	<ul style="list-style-type: none"> <li>• <b>Regular liaison with Ministry of Housing, Communities and Local Government (MHCLG):</b> co-working on proposed changes</li> <li>• <b>Initial work in progress:</b> review of the Framework Document and training undertaken to understand responsibilities</li> <li>• <b>Legal advice commissioned:</b> milestone plan produced, and specialist advice sought</li> <li>• <b>Project support recruited:</b> in post November 2024 and project established</li> </ul>	<p>Risk is reducing our side but decision making and timescales are led by the MHCLG</p> <p style="text-align: center;">↓</p>

Strategic risk	Mitigating actions	Trend
Organisational stability	<ul style="list-style-type: none"> <li>• <b>On-going dialogue with MHCLG:</b> regarding the Ombudsman’s extension of contract</li> <li>• <b>Sponsor team aware of the need for continuity in service delivery:</b> to enable certification of Annual Report and Accounts.</li> <li>• <b>Transformation Office:</b> established and headed by a Transformation Director</li> <li>• <b>Transformation consultancy support in place:</b> Transformation Office being set up and briefs for blueprint commissioned</li> </ul>	<p>Risk added mid-year and remained within appetite at year end</p> <p style="text-align: right;">→</p>

We undertook a zero-based review of risks at the start of the year and another comprehensive review at mid-year. This reflected the external challenges emerging in the social housing sector. It also took account of the pace of change in legal and regulatory frameworks.

We also saw a change to our highest-rated risk. 'Weak local complaint handling' and 'Cyber security' both increased in risk rating over the year. As such, they replaced 'Failure to manage casework

effectively, efficiently and strategically' as having the highest risk rating.

As part of the annual zero-based review of risk management, risk appetite is set. Any risk that shows higher risk scores than the approved risk appetite is closely monitored to ensure that risk to the organisation is managed appropriately.

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



## Adoption of going concern basis for accounts preparation

We have a letter of comfort from the MHCLG that states we do not need to retain sufficient reserves to cover the pension reserve and in the event of a pension liability crystallising, MHCLG would fund this.

Cash flow forecasts are regularly updated, and the reserves cover level is reported to ELT on a monthly basis. The forecast shows we are able to meet future liabilities over the next 12 months. ELT have reviewed and this and are content with the forecast position.

As the term of office for The Housing Ombudsman ends in July 2026, we have

sought assurance from MHCLG that arrangements will be in place to ensure the powers and the duties of the Ombudsman will be able to continue 12 months from the date of signature of the Annual Report and Accounts and this has been provided.

There are no known current or potential changes in legislation or government priorities that would indicate the functions of the Service are likely to be abolished.

Taking all of the above into account, management believe that preparing our accounts on a 'going concern basis' remains appropriate for the 2024-25 financial statements.



# Performance analysis

## Purpose

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







# Strategic objective 1: Extending fairness

## Context

We aim to extend the reach of our work on housing fairness so that it benefits all residents and landlords. It is not just about those who have brought a complaint to us.

We are making this happen through our 3 operational pillars: dispute support; dispute resolution, and systemic learning. This approach aims to help landlords manage increases in complaints by resolving more of them locally, while also addressing the factors that may be driving higher volumes of complaints to us.





## 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.

We help landlords to recognise complaints in the first instance or progress them where they have become 'stuck' in the landlord's process. We use regular quality control, and analysis of customer feedback and service complaints, to continuously improve our service delivery.

During the year we started to deliver service changes. These changes resulted from the 2023-24 review of our process and systems in dispute support. Our new approach gives more up-front support to residents while their complaint is going through the landlords'

We handled  
**8%**  
more phone calls,  
**6%** more emails, and  
**25%** more items  
of post than the  
previous year

process. There is also focused dispute support where there is evidence landlords' complaint-handling has failed.

We also successfully implemented a customer call-back process. It has enabled more tailored, informed, and meaningful discussions with residents about their cases, fostering greater trust and clarity.

As part of our ongoing service improvement work, we studied how our enquiries service might

look in the future. We considered different options for service delivery and how any changes could enhance services to residents and improve customer satisfaction.

Progressing this work will ensure we remain in touch with the needs of people using our service. It will also consider the different ways they prefer to contact us for support.

In addition, we completed in-depth customer journey mapping. It examined all the points in a case journey when residents or landlords engage with us. We have since created improved communication templates and enhanced our website.

We will continue this effort into 2025-26 as we implement more changes to improve the customer experience.

Over the past year, we continued to engage with support advocacy and advice agencies. Working with partners, we have developed agreements with advocacy and advice agencies to improve their signposting to our Service.

### Strengthening the framework for the Ombudsman's decisions

Through our dispute resolution function, we undertake fair, independent and impartial investigations of complaints within our jurisdiction and duly made. Where we find maladministration, we make orders to put things right.

We have adopted several new ways of working this year to strengthen our approach to managing casework and to improve the customer journey.

These changes are based on learning from our 2023-24 review of process and systems in our dispute resolution service.

For example, we set up a new working model in our Assessment team, where cases are considered for investigation. We also established an Early Resolution trial to develop our approach to completing more determinations sooner using existing resources. We are balancing these changes, ensuring the quality of our work remains consistent within a more efficient and fair process.

We stood up a casework administrator team to allow for the centralisation of administrative tasks and release capacity in the business where it is needed.

Elsewhere, we conducted a full review of casework policies and guidance. This has allowed us to identify revisions and address gaps as a critical step in our knowledge management strategy.

Alongside this review, we completed a comprehensive skills survey of our workforce. It will help us to understand the specialist knowledge we can use to best effect in our casework. We will also be better placed to share skills across teams via our subject matter experts.

We completed a thorough review of current working practices to strengthen consistency, increase organisational impact, and enhance intelligence. This review led to improved guidance, reporting mechanisms, and systems, ensuring

accurate case escalations to CHFOs and significantly reducing instances of overturned CHFO decisions upon review.

Finally, to support earlier resolution of cases within the complaints process and consistent decision-making, we implemented changes to the way we handle cases outside our jurisdiction, through more consistent recording of decisions

and integrating decisions into earlier stages of the casework process.

New powers under SHRA allowed us to use policy and practice for the benefit of all residents.

In 2024-25 we issued 197 public interest orders. Of these, 144 relate to landlords' review of practice and 53 relate to landlords' review of policy.



**21,400**  
orders



**5,400**  
recommendations



Total compensation  
**£5.4million**

As a result of evolving our casework service, we met all our related KPIs.



## Enhanced thematic insights and systemic work

We continued to deliver systemic reports and learning support this year. Our Systemic and Investigations Panel advises the Ombudsman and guides this work, responding to new and emerging themes throughout the year.

We select topics that matter to residents and landlords. For example, those that help to build a picture of the quality of residents' homes, or to explore issues that have an impact on residents' lives. We also tackle topics that will assist landlords where complexities and challenging relationships need to be managed to deliver services successfully.

We produced 2 new Insight reports – one focused on 'Shared Ownership' and one on data and cases

*“We have worked closely with the Housing Ombudsman regarding case compliance and are grateful for the Centre for Learning guidance which they have provided.”*

**Metropolitan  
Thames Valley**

in Greater London. In August 2024, we launched a call for evidence on repairing trust in housing maintenance.

We received our highest ever response to this, with more than 3,000 public responses.

We also evaluated the impact of two of our previous reports on Knowledge and Information Management and Noise Complaints, publishing follow-up reports during the year.

We also continued to develop our publications using our powers in paragraph 49 of the Scheme. This enables us to conduct further investigations into individual landlords where we see potential for wider learning.

We began developing a new tiered approach to paragraph 49 investigations. This includes a 'lighter touch' initial tier focusing on insights from our data. We ask the landlord to report back to us on actions they are taking to resolve complaints brought to the Ombudsman.

We published 4 reports published during 2024-25 on:

- Hyde Housing Association for repeated failings in repairs, complaint handling and how it responded to residents' enquiries about service charges

- Camden Council after the landlord had 10 findings of severe maladministration
- GreenSquareAccord, focusing on complaint handling, repairs, policy and compensation as areas in need of improvement
- Southern Housing after we issued determinations on 77 cases, after we found repeated failings in service delivery and complaint handling.

During 2024-25, we also published at least one 'no maladministration' case each month on social media.



*"We welcome the Housing Ombudsman's work to share our learning, which we hope will enable continued improvements across the sector."*

**Sovereign Network  
Group**





On our website and portal, all key topics pages for landlords highlight a ‘no maladministration’ case. We also use case studies and our reports in our Centre for Learning to share examples of both good and bad practice.

Finally, we have continued to build and maintain our relationships and collaborate with regulators, other Ombudsman schemes and trade bodies. We held regular meetings with the RSH sharing information and insight at a landlord or sector-level. We’ve also started work to look at how RSH inspections could inform our Service and vice versa.

We signed a new MoU with the RSH in July 2024. Operational-level meetings take place monthly and more strategic, quarterly.

*“To address the underlying cause of the delays to repair work we have completed a review and self-assessment against the Ombudsman’s Spotlight Report on Knowledge and Information Management.”*

**Clarion**

We also refer cases to the Regulator where we made an overall determination of severe maladministration or an individual severe maladministration finding on health and safety. In addition, we share other data and information which indicate serious concerns about landlord service delivery that are potentially pertinent to the Regulator’s work.

We agreed a new MoU with the Building Safety Regulator (BSR)

in February 2025. Discussions have begun to identify data sharing and areas where we might work together in future.

We met regularly with the Local Government and Social Care Ombudsman (LGSCO) during the year. As we had published separate, but similar, Complaint Handling Codes, discussions covered approaches to monitoring and investigation to ensure consistency or that reasons for divergence were known and understood.

We liaised with other ombudsman schemes during the year to discuss matters of common interest. These included 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.

Through closer working with trade bodies, we have increased engagement with the sector. We've attended over 30 online and in-person events, meeting with over 1,500 attendees. This engagement has helped us to create 7 new tools for landlords, focusing on effective complaint handling.

### Extending our powers

The Social Housing (Regulation) Act 2023 (the Act) empowered us to issue a complaint-handling code of practice (the Code) covering the procedures that members of the Scheme should have in place to assess complaints.

It placed a duty on us to monitor compliance with a code of practice that we have issued.



We consulted on the Code and how we intended to approach the duty to monitor in late 2023. The statutory Code took effect from 1 April 2024 and our duty to monitor compliance began at the same time.

This new power requires landlords to comply in scrutiny and oversight, in policy and in practice.

They demonstrate compliance through their annual submission. We will hold all individual landlords accountable for failures to comply with the Code.

The aim is to ensure that residents receive a consistent complaint-handling service, regardless of where they live and who their landlord is.

## Landlord feedback on the Complaint Handling Code



*Having a Member Responsible for Complaints (MRC) has also brought about greater focus to complaint handling; quarterly Service Improvement workshops are now held with all departments to help identify and drive service improvements.*



*In our organisation, we've undergone a cultural shift. Through continuous training and heightened awareness of the Ombudsman complaint handling code, we now view complaints as opportunities rather than 'threats'.*



Our Complaint Handling Code page was viewed over

**38,000**

times, and the self-assessment tool was downloaded over

**6,000**

times

Our new duty to monitor service enables us to monitor compliance with the Code across all member landlords.

During the year, we supported over 1,600 landlords to provide their submission, recognising the new requirements would be challenging for some members. Overall, 98% of landlords provided a submission with the remaining 2% subject to action by the Service.

We also developed measures to capture the insights from this work. We will use findings to inform P49 special investigations and wider sector learning.

During 2024-25, we held individual landlords accountable for failure to comply with the Code. We engaged with 1,145 landlords during the year

due to findings from our casework. Of these, we resolved 708 successfully following our intervention.

However, 23 landlords did not act in response to our engagement. Each was issued with a Type 3 Complaint Handling Failure Order due to continued non-compliance with the Code.

The Act also gave us the power to issue guidance to Scheme members on Good Practice relating to

housing activities covered by the Scheme The overarching aim of Good Practice is to achieve improvements in housing provision by learning from complaints. We will 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 us to do so.

In 2024-25 we established our approach to issuing Good Practice to the sector requiring self-assessment. Our first Good Practice report will be published in 2025-26.

In May 2024, ministers re-confirmed that we were the preferred provider to deliver the Private Rented Sector (PRS) Landlord Ombudsman scheme. We have been advising MCHLG on options for the design of this service over the year.

## Future plans and performance

During 2025-26, we will focus on developing and expanding our workforce to meet the ever-growing demand on the Service.

We will continue to implement the recommendations from our casework process review to ensure quality and promote consistency and efficiency across processes.

We plan to introduce an improved framework for assessing and prioritising casework operations, our use of orders, remedies and compensation. We will also explore alternative dispute resolution approaches as part of our early resolution work.

This will put us in a more resilient position. It will enable us to continue to

reduce case investigation times and provide more determinations while having a positive impact on the sector.

We will be responding to the introduction of Awaab's Law, due to take effect for the social rented sector from October 2025 and extending to other hazards from 2026. We are refining our comprehensive end-to-end guidance for casework and enhancing our approach to risk assessments.

Our systemic work will continue to develop while

we will also ensure our new powers and duties are fully embedded. Our focus will be to use systemic and thematic work to complement wider regulatory activities. This will strengthen landlords' learning from complaints and ultimately lead to service improvements.

To support this, we plan to enhance our duty to monitor assessment in both policy and in practice development. We will share learning captured through our first year of assessments.





## Strategic objective 2: Encouraging learning

### Context

Learning from complaints is a critical part of a positive complaint-handling culture. In our sector, residents have limited choice over their landlord. This means that learning from events where something has gone wrong and providing effective complaints handling is essential to building trust.

**We published 281 individual landlord performance reports (where the landlord received 5 or more findings) accompanying the publication of our national complaints overview**



## Establishing a Centre for Learning

During 2024-25 we significantly expanded our Centre for Learning as a focal point for member landlords to network, learn and improve understanding. We onboarded over 10,000 landlords, with 9,500 e-learning modules and 5,200 micro-learning modules completed.

Some 1,500 landlord members attended one



**22,000**

participants in webinars, workshops and training during 2024-25

of our 22 webinars, while we also had 5,170 case studies viewed.

Elsewhere, 500 landlords took part in one of our 40 workshops, while we achieved over 4,000 listens to one or more of our 21 podcasts. We also rolled out tailored content for councillors, governing bodies, and tenant panels, and shaped our content for different audiences.

One of our key performance indicators was around landlord engagement with our learning tools. The target was to increase landlord engagement over this corporate plan period compared to the previous period.

By year-end we engaged 171 additional landlords, meeting our target, as well as increasing the breadth of our learning tools and engagement. We onboarded

more than 10,000 new learners and achieved 11,000 hours of continuous professional development.

The roll-out of our member newsletter provides another channel to communicate with landlords. We collaborated with the landlord community on the design and content. The newsletter contains key updates, compliance materials and shares best practice and learning from our reports and insights. The channel is averaging a 41% open rate, and a 49% click-through rate.

Following the success of our first Member Responsible for Complaints conference, we held our second event in November 2024. We also developed a range of learning tools to meet members' needs, including a podcast on the Centre for Learning platform.

## Creating a positive complaints culture

Our Annual Complaints Review provides an overview of the complaints handled in the housing sector each year to promote accountability and transparency. We published the 2023-24 findings in November 2024 alongside 271 individual landlord performance reports. We continue to publish individual reports for landlords with over 5 determinations.

By publishing data on complaints, we promote transparency in how issues are handled by housing providers. It holds them accountable for services and standards and encourages a commitment to address residents' concerns.

In 2024-25 we continued to write to all landlords with high or low maladministration rates.



We issued letters to landlords where they had significantly improved or had no maladministration found in their cases. We also contacted landlords where they had over 75% maladministration.

We established monthly portfolio meetings with landlords managing the highest investigation volumes. The aim is to promote collaborative engagement and resolve issues.

This year we have taken a new approach to severe maladministration reports, which are now monthly and thematic. The reports group together several cases, potentially involving different landlords. This approach allows us to examine related themes and lessons, including where vital opportunities were missed to improve outcomes for residents.

Our 11 reports in 2024-25 covered topics such as safety compliance issues, adaptations, hazards, antisocial behaviour, and leaks – including the resulting damp and mould.

### Future performance and plans

We will continue to develop our Centre for Learning content. Specifically, we will strengthen our support offering for Members Responsible for Complaints (MRCs) and landlord complaint handlers to expand professionalism in the sector.

We will also enhance our Annual Complaints Review report through landlord report development and statistical analysis.





## Strategic objective 3: Increasing openness



## Context

Openness and transparency are vital in shining a light on sector performance and enabling positive change. Being open promotes accountability, learning and, above all, awareness of the difference complaints can make.

The increased demand for the Service suggests there is increased awareness of the work we do among residents. It remains a challenge to ensure all residents share this awareness and understand the benefits of alternative dispute resolution. We want them

to be willing to access our support when they have an issue.

It is also important residents can access the complaints process as an alternative to costly and adversarial alternatives, such as the courts.

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



54

conferences  
and speaking  
engagements

## Raising awareness of our service and building understanding

This year we committed to embed the learning from our 'access' project and our Equality Diversity and Inclusion (EDI) dashboard to ensure our service is as inclusive as possible.

We report customer EDI metrics through the dashboard. We use the tool to inform service delivery, new products and projects through our EDI impact assessment approach.

Towards the end of 2024-25 we recruited an EDI, Accessibility and Safeguarding Lead who will continue our customer accessibility work.

We completed a review of our Reasonable Adjustments approach. As a result, we created an updated policy document, new internal

processes, guidance and mandatory training. Together, these changes will support caseworker conversations and ensure all customers receive an excellent service.

We continue to raise awareness and understanding of the Service through all available channels, including Meet the Ombudsman events and Resident Panels.

During 2024-25 we enhanced our engagement through newsletters, targeted media relationships and publications. We attended sector events and used channels such as LinkedIn

and our website to build awareness. We held 7 Meet the Ombudsman Events during the year, exceeding our plan, targeting cold spots and increasing our reach.

We held 11 Resident Panel meetings over the year, involving about 2,000 residents, enabling us to engage them on key consultations and surveys. We also engaged the Panel on the Spotlight report call for evidence, and the Corporate Strategy and Business Plan.

We worked collaboratively with the Panel to help develop materials for other residents such as on antisocial behaviour and services. We promoted them as 'complaints champions' with the Centre for Learning hub.

We raised awareness by attending a multitude of conferences and events,

including the Chartered Institute of Housing (CIH) and National Housing Federation's Housing Community Summit, both as speakers and delegates. Improved media partnerships enabled us to reach a wider audience over the year, and this is set to continue.

We launched our member newsletter following collaboration with landlords on the design and structure – this contains key updates, compliance materials and shares best practice and learning from our reports and insights.

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, we had 9,900 determinations available on our website, from this and prior years. Our 42 press releases over the year attracted a high level of online coverage.



## Working collaboratively with partner organisations

Working with partners enables us to have our voice heard by more residents and stakeholders. We have continued to build relationships with key partners and resident advocates during 2024-25.

One example is our development of a small landlord Code toolkit in partnership with the Confederation of Co-operative Housing (CCH) and the Almshouse Society. We've also conducted Meet the Ombudsman events with Citizen's Advice and Shelter.

To engage as widely as possible, we have spoken at various sector-leading events to a range of social housing professionals, helping to embed learning from complaints across social housing.



By strengthening relationships with policy professionals in these organisations, we have disseminated our reports, releases and consultations to a wider pool of people. The approach has also improved relationships, with these stakeholders now feeling more engaged in the Service's work.

## Preparing for go-live of the Social Tenant Access to Information Requirements

Another area that will promote openness is the government's proposal to introduce an access

to information scheme. It will allow 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 maintained proactive engagement with MHCLG as they advanced the Social Tenant Access to Information Requirements service design. This has ensured alignment with policy developments and stakeholder expectations, while focusing on creating a timely, transparent and fair service.

### Learning from our Service Complaints

During 2024-25, we received 1,500 stage 1 complaints and 32 stage 2 complaints about our service, of which 80% and 46% were upheld respectively.

The number of service complaints we received increased by 46% on the previous year. The majority of these complaints related to delays in progressing complaints.

We achieved a significant improvement in our handling of 'service complaints' (complaints to HOS about our service) over the year. The average number of days to a complete Stage 1 complaint fell from 21 days in April 2024 to 10 days in March 2025, led by our service complaint recovery plan.

Our approach to service complaints remains aligned with the statutory Complaint Handling Code, where appropriate. We hold ourselves to the same standards as those we expect of landlords.

## 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.*



*The Ombudsman have always put it right, if it wasn't for the Ombudsman then I would be in the same poor conditions I was before.*



*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 of the Service. In May 2025 we launched our Landlord Forums, following consultation with landlords to shape the structure

and agenda. We plan to hold the events twice a year with the potential to increase the number if successful.

Work will also continue with MHCLG to prepare for the introduction of the Social Tenant Access to Information Requirements appeals service.





## Strategic objective 4: Achieving excellence



## Context

We want to provide an excellent and efficient service that meets the needs of both residents and landlords. Our strategic enabling projects sit within this objective.

It is vital that we can attract and retain the best talent in our organisation. Which is why developing our employer brand is the focal point of our first strategic enabling project.

The second project aims to improve our efficiency through digitisation. This enabling project also seeks to make our back-office systems more efficient and enable us to become a data-led organisation.

We remain focused on efficiency and value for money in our finance and procurement activities. We ensure our staff are digitally-enabled to work in a secure environment. And finally, we ensure we are compliant with customer requests for personal and organisational information.



**99%**

of income collected  
from Scheme  
members in 2024-25  
by year-end

## Developing our employer brand

We continued to recruit new colleagues into the Service in 2024-25 through 81 separate campaigns, resulting in more than 600 interviews and 188 new starters joining us.

Across all our recruitment campaigns, we ensured we had in place the necessary adjustments around neurodiversity. We successfully recruited for a number of roles, including quarterly recruitment for caseworker roles, enhancing Service capacity and expertise.

We established a dedicated Probation team to support onboarding, development, and the expansion of a sustainable talent pool. We also used insights

and best practices from caseworker recruitment and induction programmes to create an effective and cohesive process.

For non-caseworker roles we designed and implemented a comprehensive induction programme, ensuring smooth onboarding for new employees. We continue to offer support post-probation. For example, we've created a new learning session for managers on supporting Informal Performance Improvement Plans. We also launched our internal apprenticeships scheme.

We worked hard to embed our learning and development academy this year. It will ensure all staff can access the resources they need to help them improve and reach their potential.

One example of how we have enhanced our employee learning and professional development offer is the successful series of workshops led by the British Institute for Human Rights (BIHR).

These sessions equipped 300 colleagues with essential knowledge and skills for applying human rights in casework. Targeted additional learning provided by BIHR upskilled 15 subject matter experts (SMEs). This has strengthened our organisational capacity to integrate human rights considerations into casework practices effectively.

In addition, we have cross referenced our training matrix with job role specifications to create role specific learning pathways within our learning management

system, Learn Amp. The system guides employees on personal development in their current roles as well as aspirations for future opportunities.

We have continued with our values-focused, 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 groups remains strong and our commitment to health and wellbeing is a core enabler for employee engagement.

During the year, we have also successfully progressed our business partnering model supporting internal customers across the organisation. The aim is to ensure support is available when and

where needed. It also gives the People team a clear understanding of the requirements of the business to support improvement work for future years.

### Continuing our digitisation journey

During 2024-25, we continued to make progress towards becoming a digital-led organisation, using technology to streamline our processes, support decision making, and enabling better access to our services for our customers. We completed several technical development projects, including our final push to onboard landlords onto our online digital complaint-handling channel. This enables members to upload evidence and monitor the status of their cases in real time.

We engaged 152 landlords through the onboarding process. We also achieved a significant milestone of 141 landlords successfully registered as active portal users, improving accessibility and streamlining case management.

We began developing in-house applications for our services to help streamline efficiency, with additional resource added in this area for 2025-26.

We have also studied different options and completed 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.

Ongoing discussions with other ombudsman



organisations focused on opportunities that artificial intelligence (AI) and automation could bring to our casework process. We've also assessed available systems that could provide governance support and project management.

We will progress these improvements, where appropriate, in 2025-26 as part of a wider programme of digital and enabling technology change.

Our primary IT focus was successfully bringing IT service desk in-house. Doing this has expanded our own capacity and expertise, while providing a more efficient and value-for-money service.

We secured the service on a strategy partnership agreement with Microsoft. This approach enabled us to receive discounted licences. It also streamlined

internal systems and contracts to optimise benefits and achieve value for money.

To ensure a safe and secure working environment for our staff and to protect our customers' data we created a planned programme of disaster recovery testing. The programme concentrated on key business systems and involved quarterly test exercises along with the development of a suite of disaster recovery responses covering common cyber security issues.

We continued to improve our management information reporting using Power BI to improve analytical capabilities and data presentation, and support data-driven decision-making.

## Future performance and plans

In 2025-26 we will introduce a new annual employee engagement survey, providing an important additional channel to listen to the views of our growing workforce. We completed discovery work on this product in 2024-25 and it will enhance the feedback already received from our quarterly pulse surveys.

We have merged and rescoped several People activities in 2024-25 to form a wider programme of people and culture change in our next corporate planning period, 2025-30. These include a review

of career pathways and accreditation for our staff. We are also developing our employee value proposition, including a review of flexible pay and grading.

We will be embarking on an ambitious digital, data and technology change programme, working with external expertise where required. The goal is to ensure that our IT infrastructure, key business systems and technical developments are fit-for-purpose. The work will future-proof our IT infrastructure and provide overall positive returns on investment for all system, data, and technology projects.



# Sustainability report

As a public service and employer, we are committed to acting sustainably and in a socially responsible way across all our activities. To do this, we will follow best practice in governance and management.

The sustainability report has been prepared within the scope of the Greening Government Commitment and in accordance with HM Treasury's Government Financial Reporting Manual (FReM). We have also considered the guidance on the Task Force on Climate-related Financial Disclosures (TCFD) and find this not applicable to 2024-25, given that we did not meet the criteria of more than 500 FTE employees. This position will be reviewed again in 2025-26.

## a) Mitigating climate change: working towards Net Zero by 2050

### Office footprint

Our employees are on home working contracts, with occasional travel to our office locations. We lease office space through the Government Property Agency, with 26 desks available in London, and have a licence to occupy 8 desk space through the Parliamentary and Health

Service Ombudsman in Manchester. The following commitments are in place to offset carbon emissions:

- the use of limited office space plays a role in reducing our office footprint
- recycling food waste in both locations
- paper, card, bottles and plastics recycled at both sites
- cycle to work scheme

## Energy use

Due to our shared office arrangements, we are fully dependent on building wide arrangements under the control of, and provision of this data from, our landlords the Government Property Agency (GPA). This is apportioned as disclosed below and recharged as part of the accommodation service charge

<b>Greenhouse gas emissions</b>				
<b>London office</b>	<b>2024-25</b>		<b>2023-24</b>	
	<b>Consumption kWh</b>	<b>Cost £</b>	<b>Consumption kWh</b>	<b>Cost £</b>
Direct emissions	n/a	n/a	n/a	n/a
Indirect emissions				
Electricity*	15,019**	Not available	12,255**	Not available
Gas*	0***	Not available	398***	Not available
<b>Manchester Office</b>	<b>2024-25</b>		<b>2023-24</b>	
	<b>Consumption kWh</b>	<b>Cost £</b>	<b>Consumption kWh</b>	<b>Cost £</b>
Direct emissions	n/a	n/a	n/a	n/a
Indirect emissions				
Electricity*	9,051*	Not available	10,566*	Not available

*\*Apportioned \*\*The building we occupy has moved from a non-renewable tariff to 100% renewable green tariff.*

*\*\*\*In early 2025 the building we occupy installed air source heat pumps and discontinued gas usage Where information is stated as 'not available' our landlord has not provided this information.*

## Staff travel

Our city-centre office locations in London and Manchester allow many employees to travel to work using public transport.

Given that majority of staff have home working contracts, there are occasions when travel is required to engage, develop and consult on key business initiatives. CO<sub>2</sub> emissions on every travel purchase are disclosed prior to purchase and this encourages employees to make sustainable choices while using public transport. Greenhouse gas emissions - Scope 3 (Official business travel) is disclosed below.

### Greenhouse gas emissions (Office business travel)

2024-25

2023-24

Consumption Cost  
kWh £

Consumption Cost  
kWh £

Air travel  
(KgCO<sub>2</sub>e)

6,444

3,566

£104,438

£125,826

Rail travel  
(KgCO<sub>2</sub>e)

13,611

11,736

Our travel includes staff engagement, meeting with residents and landlords and engagement with the sector. We have an all-colleague event during the year under review and continue to hold quarterly face to face ELT, ARAC, and Advisory Board meetings.

We do not own, hire or lease car fleets.

<b>Waste minimisation and management</b>				
	<b>2024-25</b>		<b>2023-24</b>	
	<b>Consumption (tonnes)</b>	<b>Cost £</b>	<b>Consumption (tonnes)</b>	<b>Cost £</b>
Recycled/ Reused*	0.07		0.05	
Waste incinerated with energy recovery*	0.06	Not available	0.05	Not available
Waste composted/ food waste*	0.01		0.01	

*\*Where information is stated as 'not available' our landlord has not provided this information. We will continue to seek this data from our landlord in the next financial year to meet the requirements*

### c) Reducing our water use

Water usage is apportioned and recharged as part of the accommodation service charge

#### Finite resource consumption

	Consumption (m <sup>3</sup> )	Cost £	Consumption (m <sup>3</sup> )	Cost £
Water m <sup>3</sup> apportioned	28	Not available	26	Not available

*\*Where information is stated as ‘not available’ our landlord has not provided this information. We will continue to seek this data from our landlord in the next financial year to meet the requirements*

### d) Procuring sustainable products and services

Our Procurement and Social Value policy underpins the procurement process. It ensure that we procure sustainable and efficient goods and services, with the aim of overall value for money. Our policy ensures our needs are met, balancing economic and societal

considerations, while minimising damage to the environment.

We use the Crown Commercial Service (CCS) framework to procure services, and these framework supports sustainability in compliance with the Government Buying Standards (GBS) for procuring goods and services.

## e) Nature recovery and biodiversity action planning

These targets relate to land, estate and building management. As a tenant of the Government Property Agency (GPA), these are areas outside our direct control.

## f) Adapting to climate change

In 2025, our landlord confirmed that gas use is zero and gas has been removed as an energy supply from the building. In addition, there are ongoing projects focussed on further energy reduction and these include upgrades to the Building Management System, surveying of submeters, feasibility studies for solar panels and switching gas heat pumps to electricity.

## g) Reducing environmental impacts from ICT and Digital

We provide employees with suitable and appropriate equipment to enable effective home working and minimise the need to travel to the office. We replace broken equipment i.e. laptops if they are over 3 years old. Any less than 3 years, we choose to fix rather than replace. We send laptops to be recycled when they are decommissioned to reduce the amount of electronic waste going to landfill. Our cloud-based servers are carbon-neutral and eliminate the need for air-conditioned server rooms.



## Paper use

Both office locations are paperless and with no paper usage in the year under review. Historically, we limited requirement for essential printing (people and communication) and before our office move in 2023, we had shared use of multi-function devices (MFDs) for printing. As we work remotely, we encourage employees not to print documents at home.

Paper usage:	2021-22	2022-23	2023-24	2024-25
MFD usage (pages printed)	Not available	4,354	n/a	n/a
Reams of paper purchased	Not available	5	1	0

## Financial review

Our income for 2024-25 totalled £34 million – a 22% increase compared to the previous year (£27.8m). The rise was driven by the need to support sustainable increases in caseworker headcount, to deliver more determinations in the face of continuing significant demand increases, and the go-live of our new statutory powers.

As a result, our chargeable subscription rate was £8.03

per unit (2023-24: £5.75 per unit). We released £5.4m of deferred income from the prior year, which translated into a £1.13 reduction to the chargeable fee per social housing unit. At the end of 2024-25, we will be recognising £10 million of deferred income, arising from below expectation caseworker recruitment and lower than planned staff costs. As a result of this underspend we reviewed our recruitment practices in 2025-26 to more effectively



manage high volumes of applications, taking account of lessons learnt in our latest recruitment drives. This has proved successful and we are now recruiting to plan.

During 2025-26 we will bring in the maximum number of resources we can without negatively affecting caseworker output through mentoring and induction support. We also need to provide sufficient resources to deliver business plan activities elsewhere in the Service and support transformation.

Administrative expenditure increased by 12% during 2024-25 to £4.8 million (2023-24: £4.2 million). This increase aligns with higher staffing levels and staff-related activities across IT,

Learning and Development, and recruitment. Administrative expenditure also rose to support the enquiries service as this expanded to keep pace with the increased demand on the Service.

At year-end, we reported an operating surplus (including pension movements) of £1.9 million (2023-24: £1.9 million). The year-end cash balance was £20.8 million (2023-24: £13.4 million) and we are reporting net assets of £9.2 million compared to £8.6 million in 2023-24.

Throughout the year, we managed expenditure 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**  
10 December 2025



# Accountability report



# Corporate governance report

## Ombudsman's report

### Leadership and direction

The 'Who we are' section on page 20 identifies 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 119 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 the 2024-25

Business Plan, including the proposed performance against KPIs and budget. It also gave us feedback on various strategies under development, including the 2025-30 Corporate Strategy, transformation plans and performance oversight.

Internal leadership and direction is guided by the ELT with support from the SLT. We continued to produce directorate operational plans in 2024-25. These plans translate our annual business plan into a clear set of delivery responsibilities for each of our directorates.

They demonstrate the golden thread running from our corporate vision and values down to colleagues' everyday work and translate this into colleagues' objectives.

In addition to monitoring performance against the Directorate Operational Plan, the ELT reviewed a range of strategies and ensured corporate compliance with key statutory responsibilities.

We have also directed considerable leadership attention towards strategic planning this year. We have developed an ambitious new vision, strategic objectives, enablers, actions and key performance indicators. This work has highlighted the importance of developing a transformation programme to steer the organisation towards becoming the Ombudsman of the future.

Maintaining colleague engagement and continuing to embed our values through the period of transition remained a key focus. We continued to

hold fortnightly breakfast briefings, which have a quarterly focus on each of our values in turn. Content and speakers are aligned with the value under consideration.

The briefings include manager-led recognition of team members who have strongly demonstrated our values and behaviours. We also held regular Tea and Talk sessions with external speakers to inspire colleagues about the difference their work can make. The events also provide information and intelligence about policy and practice changes happening in the social housing sector.

Our Advisory Board members are invited to join these briefing sessions to improve their wider understanding and involvement in the organisation.

In September, we held our face-to-face all-colleague event. It was built around our values and provided an opportunity to welcome new starters into the organisation.

We focused on a review of the emerging corporate strategy, strategic objectives and enablers and collected colleague views on the vision and values. The all-colleague event included our annual 'HOScars' ceremony where colleagues are recognised and celebrated by their peers for continuously demonstrating our values. We also benefited from an excellent guest speaker, Pete Apps, an award-winning housing journalist and author.

### Influencing current issues

We use our experience and expertise to contribute to relevant policy developments and

influence others' thinking. During 2024-25 there were many opportunities to do so.

A couple of months into the year, the government announced that it would hold a General Election. This paused much activity, with a new government elected in July 2024.

Before this, the government had published its consultation into the Social Tenant Access to Information Requirements policy statement and we have played an active part in developing this through our membership of the MHCLG-led board. Another piece of legislation that passed prior to the General Election was the Leasehold and Freehold Reform Act, which we previously had input into. We outlined 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.

The Renters' Reform Bill was shelved and replaced by the new government with the Renters' Rights Bill. We were once again invited to give evidence on the Bill at Committee stage.

This led to the government announcing that the Housing Ombudsman was again its preferred provider to be the Scheme administrator for the Private Landlord Sector Ombudsman.

Since the General Election, the government has moved ahead with the introduction of Awaab's Law and we have provided ongoing input. We will continue to engage during 2025-26 as the guidance and formal proposals are introduced.

Overall, we have had a strong voice in supporting the development of new regulations and laws.

We have also contributed to various consultations over the past year, including several led by the RSH. We have also developed our relationship with the Energy Ombudsman to assess how our respective organisations will work together in response to new Heat Network regulations.

Media coverage continued to shine a light on conditions in some social housing this year. We saw a continued focus on the issue of damp and mould ahead of Awaab's Law being implemented.

We reached a national audience through appearances on all major national TV news programmes, as well as appearing on flagship

shows such as BBC Radio 4's Today programme and Panorama. We shared our views on this topic and others, including pest infestations. We also continued with our regular slot on LBC's Drive programme and we are exploring opportunities with regional BBC radio stations to broaden our reach.

### 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 memorandum of understanding to provide insight and to form a

shared understanding of issues and events that impact the sector.

We continued to share the findings from our learning reports and discuss emerging trends and issues of common interest when we meet.

We write to the relevant Members of Parliament when we publish 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 Service and the impact we can have.

On a similar note, we created a newsletter for MPs, which provides proactive updates on key topics of relevance to elected representatives. We have spoken at



both an MP surgery in Portcullis House and the first-ever House of Commons staff conference, outlining our role and approach.

These actions will further improve understanding of the work of the Housing Ombudsman and enable us to build trust.

We are members of the Ombudsman Association (OA), and our Ombudsman was its Chair between his election in September 2021 and October 2024. As Chair, the Ombudsman has focused on promoting awareness and understanding of the role of Ombudsman offices among government departments, and of the service standards among 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 meet regularly with the LGSCO. We work closely together on casework where complaints have elements that fall into both parties' jurisdictions.

We have continued to develop our approach to joint investigations to make sure that residents get the speedy redress that they deserve.

The Building Safety Act created the Building Safety Regulator and the New Homes

Ombudsman. We have memorandum of understanding with each organisation to define how we will co-operate in practice.

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.

As mentioned in the previous section, we are developing our relationships with other Ombudsmen such as the Energy Ombudsman on Heat Networks and the Legal Ombudsman on claim farmers.

## Register of interests

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

As noted above, the Ombudsman was Chair of the OA until October 2024 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

There were no breaches requiring notification to the ICO in 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
- 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 Ministry of Housing, Communities and Local Government has designated the Housing Ombudsman as Accounting Officer of the Service.

The responsibilities of an Accounting Officer include 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. They are set out in 'Managing Public Money' published by 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 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 is approved by the Secretary of State for 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. They may also set and monitor compliance with a statutory code of practice for complaint-handling by members, promoting

a positive complaint-handling culture and issue good practice on delivery of housing activities and order self-assessment. In addition, they may order reviews of policy and practice where we believe an issue in an individual complaint may lead to further complaints, and investigate the root causes of complaints, at both member and sector level, producing reports to share learning, improve services and prevent recurring issues.

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 MHCLG as sponsor department, Cabinet Office's controls over expenditure and the HM Treasury '*Managing Public Money*' guidance. 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 to reflect the replacement of Panel Advisers with the Advisory Board.

The Ombudsman and other senior staff attend quarterly Accounting Officer meetings with officials at MHCLG where performance and policy issues are discussed. This is supplemented with additional deep dive meetings in line with our assessed level of sponsorship.

We held 2 deep dives in-year exploring our cyber security preparedness and landlords' compliance with orders issued through our Scheme for maladministration.

## 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 MHCLG 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

We enhanced our governance by establishing a People and Culture Committee and a Quality Board to provide additional oversight of People and Quality Assurance developments. Both the committee and Board met throughout the year.

	<b>Advisory Board (4)</b>	<b>ARAC (4)</b>	<b>Quality Board (2)</b>	<b>People and Culture Committee (3)</b>
<b>Tim Leslie</b>	3	4	not applicable	not applicable
<b>Tim Archer</b>	3	3	1	not applicable
<b>David Holmes</b>	4	4	not applicable	1
<b>Hiten Patel</b>	4	4	not applicable	not applicable
<b>Gill Bull</b>	4	not applicable	2	3
<b>Maureen Corcoran</b>	3	not applicable	not applicable	1
<b>Michael Rich</b>	4	not applicable	not applicable	3

## **Advisory Board (see page 24 for membership)**

The Advisory Board provides support and advice to the Ombudsman by bringing an external perspective to assist in leadership, good governance and developing the organisation.

The Advisory Board supports the Ombudsman to develop and implement our vision, values and objectives. The Board also advises on strategic direction and business planning, as well as public accountability for the subscriptions received.

The Advisory Board held a full cycle of 4 meetings this year. There was an away day session in February 2025. The Advisory Board received items on compliance and performance during the year as well as providing

input on the development of key strategies and proposed changes to our governance structure.

Other items over the year included our 2025-30 Corporate Strategy, 2025-26 Business Plan, and our approach to transformation including the Social Rented Sector (SRS) Evolution programme. The Board also gave its input on Quality and Customer Insight reporting, 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 it to then assure the management response.

The membership of Kevin Williamson continues to be paused as he fulfils

the role of Temporary Director for PRS Design and Implementation.

## **People and Culture Committee**

The sub-committee met three times in 2024-25 where it monitored people-related developments as set out in its terms of reference, including people-related policies, strategies and colleague wellbeing. The committee also considered emerging people-related risks resulting in a referral to ARAC for further consideration.

## **Quality Board**

The Quality Board met twice in 2024-25. We created the Board to strengthen oversight of our casework quality arrangements and to provide the Ombudsman, Advisory Board and stakeholders with greater assurance over the

framework in place. This includes development of the Quality Assurance Strategy.

## **Audit and Risk Assurance Committee (see page 26 for membership)**

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

ARAC follows a regular meeting schedule of 4 meetings during the year. At 3 of these meetings the committee undertakes deep dives to review risk and assurance matters. They are drawn from the corporate or directorate risk registers, the assurance maps or other topics identified as high risk for the Service. Topics may be raised through audits or advice from the Government Internal Audit Agency (GIAA).

In 2024-25 the committee also monitored the implementation of follow-up actions arising from the review of the Orange Book 'bank of questions' in 2023-24. The aim was to strengthen delivery of an effective and efficient approach to risk control.

Each cycle considers the outcome of management's

zero-based reviews of the corporate risk register, risk appetite, assurance maps and risk management policy. Work is informed by the Advisory Board's risk horizon-scanning exercise.

ARAC also advises the Ombudsman as Accounting Officer on key accounting policies and the integrity of the Annual Report and Accounts. This includes 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 monitors progress made in implementing agreed recommendations originating from internal audit work. The committee also discusses the external audit strategy.

The outcome of ARAC's assurance activities is recorded in an annual report to the Ombudsman. It conducts a regular effectiveness self-assessment to ensure it remains focused on the right areas and comprises the required skills.

The most recent effectiveness review in March 2025 was positive overall. It demonstrated the committee's effectiveness, positive attitude in being a 'critical friend', expertise provided and compliance with good practice.

We rolled out a training programme including sessions about public sector accountability, finance, cyber security and data protection, and governance. We extended invites to Advisory Board members.

## **Executive Leadership team (see page 20 for membership)**

ELT comprises all directors, the Housing Ombudsman and Chief Operating Officer. It sets the strategic direction and the framework within which the organisation operates. The ELT meeting frequency increased from bi-monthly to weekly from May 2024 and all meetings were quorate.

We established additional ELT meetings to ensure a clear leadership focus on the two key strategic issues of corporate planning and transformation. Focus for corporate planning ELT meetings was on the design and development of the 2025-30 Corporate Strategy and setting the year one Business Plan. This includes establishing a new vision, review of



values and behaviours, and setting strategic objectives and enablers.

The ELT's work on transformation focused on the emerging transformation plan and programme for the organisation as well as setting up the temporary team to support delivery of this.

Strategic matters considered in formal and performance ELT meetings during the year revolved around the delivery of projects supporting our strategic programmes as set out in the 2024-25 Business Plan and performance against KPIs and budget.

The corporate risk register and assurance maps were also reported regularly to the ELT and each director also provided an update. Other key items

considered during 2024-25 included various enabling strategies, learning reports on service complaints and case reviews, key policies and the outcome of internal audit reviews.

Supporting 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 ELT.

The quality of data reported to ELT is drawn directly from source data systems and is first reviewed by DMT directorate teams before ELT and then onward to the Advisory Board.

Power BI was enhanced throughout the year by the Performance and Business Information team, leading on developing new reporting suites to enhance management information. Supporting reports are available to provide an audit trail and this is subject to regular internal audit review.

## **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 56).

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 continued to use MHCLG's approach to recording risk to support consistency in information management and reporting across all of its arms-length bodies.

We submitted a copy of our corporate risk register once during the year, with the Ministry satisfied with our risk management approach. Submissions are no longer a requirement going forward. An internal audit reviewing risk management and whistleblowing in September 2024 reported substantial assurance.

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 Directorate Management team meetings. Where necessary, they are escalated to ELT for consideration as to whether they should be included in the corporate risk register. 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 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. As this year marks the end of our current corporate strategy and a move to the 2025-2030 strategy,

the zero-based review has resulted in a fully refreshed risk register related to new strategic objectives and enablers.

Risk management is enhanced by our assurance maps. For each activity or 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. The assurance map also includes reference to any relevant government ‘functional standards’ and an assurance score (proportionate and appropriate to HOS) as to our level of compliance. All relevant services covered by functional standards guidance will re-baseline their compliance in 2025-26

against the latest guidance and new ‘continuous improvement assessment frameworks’ where these have been published. Mandatory compliance will be subject to regular reviews.

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 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.

Expansion of our organisation means we have needed to review of a significant volume of policies. We had a dedicated resource in place in the People team to support this and we formed a Knowledge Management team in Dispute Support and Resolution. In 2024-25, ELT approved 28 policies 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 GIAA provides the internal audit service to the Service. This enables us to benefit from GIAA's insights and expertise 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 2024-25 internal audit programme encompassed 7 planned audits which are set out below:

- Key Financial Controls (substantial opinion)
- Health and Safety (moderate opinion)
- Risk Management and Whistleblowing (substantial opinion)
- Centre for Learning (advisory)
- Cyber-attack restoration and recovery preparations (substantial opinion)
- Reviews (advisory)
- Learning from Service Complaints (moderate opinion)

Our overall assurance rating for the year from our Head of Internal Audit was moderate.

The internal audits provided management with recommended areas for improvement.

In total, we received 50 recommendations of which 4 were rated as high, 40 as medium and 6 as low. Good progress was made in delivering recommendations to agreed target dates. However, a total of 7 (1 high, 5 medium and 1 low rated recommendations) were overdue at year-end due to operational challenges. Measures were put in place to reduce the risks associated with not having implemented recommendations to the agreed timescales.

## **Reviewing effectiveness**

Risk management is assured at ARAC meetings. At each meeting, 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.



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.

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.

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, which 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 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.





# Remuneration and staff report



## Remuneration of senior managers

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.

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. The level of pay increase for colleagues and the leadership team

is recommended to the Ombudsman by the People and Culture Committee in line with public sector pay remit guidance.

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 24 to 26 are not senior managers of the Service.

**Single total figure of remuneration and pension disclosures 2024-25 (subject to audit)**

**Single Total Figure of Remuneration**

	<b>Salary and fees</b>	<b>Pension benefits</b>	<b>2024-25 Total</b>
<b>Ombudsman &amp; Directors</b>	<b>In bands of £5,000</b>	<b>To the nearest £1,000</b>	<b>In bands of £5,000</b>
<b>Richard Blakeway</b> Housing Ombudsman	115,000-120,000	46,000	165,000-170,000
<b>Andrea Keenoy</b> Chief Operating Officer	110,000-115,000	50,000	160,000-165,000
<b>Kathryn Eyre</b> Director of Quality, Engagement & Development	90,000-95,000	32,000	125,000-130,000
<b>Justin Crittall</b> Director of Dispute Resolution	90,000-95,000	30,000	125,000-130,000
<b>Michael Letters</b> Director of Finance & Corporate service	90,000-95,000	30,000	125,000-130,000
<b>Kevin Williamson</b> Temporary Director	70,000-75,000	29,000	95,000-100,000
<b>Birgit Lenton</b> Transformation Director (from 24/2/2025)	5,000-10,000	3,000	10,000-15,000

**Single total figure of remuneration and pension disclosures 2024-25 (subject to audit)**

**Single Total Figure of Remuneration**

	<b>Salary and fees</b>	<b>Pension benefits</b>	<b>2023-24 Total</b>
<b>Ombudsman &amp; Directors</b>	<b>In bands of £5,000</b>	<b>To the nearest £1,000</b>	<b>In bands of £5,000</b>
<b>Richard Blakeway</b> Housing Ombudsman	115,000-120,000	49,000	165,000-170,000
<b>Andrea Keenoy</b> Chief Operating Officer	105,000-110,000	55,000	160,000-165,000
<b>Kathryn Eyre</b> Director of Quality, Engagement & Development	90,000-95,000	30,000	120,000-125,000
<b>Justin Crittall</b> Director of Dispute Resolution	60,000-65,000	19,000	75,000-80,000
<b>Michael Letters</b> Director of Finance & Corporate service	65,000-70,000	21,000	85,000-90,000
<b>Kevin Williamson</b> Temporary Director	45,000-50,000	11,000	55,000-60,000
<b>Birgit Lenton</b> Transformation Director (from 24/2/2025)	N/A	N/A	N/A



**Single total figure of remuneration and pension disclosures 2024-25 (subject to audit)**

**Pension Entitlement Details**

	<b>Real increase in pension and related lump sum at pension age</b>	<b>Accrued benefits at end of year &amp; related lump sum</b>	<b>Cash Equivalent Transfer Value (CETV) at start of year</b>	<b>CETV at end of year</b>	<b>Real increase in CETV</b>
--	---	---	---	----------------------------	------------------------------

<b>Ombudsman &amp; Directors</b>	<b>In bands £2,500</b>	<b>In bands of £5,000</b>	<b>To the nearest £1,000</b>	<b>To the nearest £1,000</b>	<b>To the nearest £1,000</b>
----------------------------------	------------------------	---------------------------	------------------------------	------------------------------	------------------------------

<b>Richard Blakeway</b> Housing Ombudsman	2,500-5,000	15,000-20,000	158,000	203,000	28,000
--	-------------	---------------	---------	---------	--------

<b>Andrea Keenoy</b> Chief Operating Officer	2,500-5,000	20,000-25,000	275,000	331,000	38,000
---	-------------	---------------	---------	---------	--------

<b>Kathryn Eyre</b> Director of Quality, Engagement & Development	0-2,500	5,000-10,000	50,000	82,000	23,000
--	---------	--------------	--------	--------	--------

<b>Justin Crittall</b> Director of Dispute Resolution	0-2,500	0-5,000	15,000	39,000	15,000
--	---------	---------	--------	--------	--------

**Single total figure of remuneration and pension disclosures 2024-25 (subject to audit)**

**Pension Entitlement Details**

	<b>Real increase in pension and related lump sum at pension age</b>	<b>Accrued benefits at end of year &amp; related lump sum</b>	<b>Cash Equivalent Transfer Value (CETV) at start of year</b>	<b>CETV at end of year</b>	<b>Real increase in CETV</b>
--	---	---	---	----------------------------	------------------------------

<b>Ombudsman &amp; Directors</b>	<b>In bands £2,500</b>	<b>In bands of £5,000</b>	<b>To the nearest £1,000</b>	<b>To the nearest £1,000</b>	<b>To the nearest £1,000</b>
----------------------------------	------------------------	---------------------------	------------------------------	------------------------------	------------------------------

<b>Michael Letters</b> Director of Finance & Corporate service	0-2,500	0-5,000	21,000	51,000	21,000
<b>Kevin Williamson</b> Temporary Director	0-2,500	0-5,000	15,000	40,000	20,000
<b>Birgit Lenton</b> Transformation Director (from 24/2/2025)	0-2,500	0-5,000	N/A	3,000	2,000

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

1. Kevin Williamson was appointed Temporary Director on the 5 July 2023 and received a salary of £71,116 at 0.8FTE during the year. His full year equivalent salary in the band of £90-95K
2. Birgit Lenton was appointed Transformation Director on the 24 February 2025. Between 24 February 2025 and 31 March 2025, she received a salary of £9,725. Her full year equivalent salary is in the band of £90-95k.

There were no benefits in kind paid during the year.  
Advisory Members (subject to audit).

The remuneration of the Advisory Members as follows;

	Advisory Board		ARAC	
	2024-25	2023-24	2024-25	2023-24
Tim Archer	£1,750	£1,750	£1,750	£1,750
Tim Leslie	£1,750	£1,750	£2,750	£2,750
David Holmes	£1,750	£1,750	£1,750	£1,750
Hiten Patel	£1,750	£1,750	£1,750	£1,750
Gill Bull	£1,750	£1,750		
Maureen Corcoran	£1,750	£1,750		
Michael Rich	£1,750	£1,750		

None of the members hold any financial responsibility.

## 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.

### **Pension benefits**

In line with the FReM, the Accrued Pension Benefits represent the real increase in pension accrued over the period multiplied by 20 years, less the individual's own contributions made in the year.

### **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 2025.

### **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.

	2024-25	2023-24
	£	£
Band of highest paid individual's remuneration*	115,000-120,000	115,000-120,000
% change in salary & allowances	0%	0%
% change in performance pay & bonuses*	N/A	N/A
Upper quartile remuneration of staff**	52,250	49,762
Median remuneration of staff*	45,960	49,762
Lower quartile remuneration of staff*	41,584	43,772
Employees –		
Average % change in salary & allowances	2.11%	5.11%
Average % change in performance pay & bonuses*	N/A	N/A



	2024-25 £	2023-24 £
Ratio between lower quartile remuneration and mid-point of banded remuneration of highest paid individual	2.8:1	2.7:1
Ratio between median remuneration and mid-point of banded remuneration of highest paid individual	2.6:1	2.4:1
Ratio between upper quartile remuneration and mid-point of banded remuneration of highest paid individual	2.2:1	2.4:1
The range of annualised staff remuneration (excluding the Housing Ombudsman)	28,000-113,000	27,000-107,000

\*No staff receive performance pay or bonuses

\*\*Salaries are annualised staff remuneration

In 2024-25, no employees received remuneration in excess of the highest-paid director (2023-24: 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 <b>2024-25</b> (2023-24)	Number of other departures agreed <b>2024-25</b> (2023-24)	Total number of exit packages by cost band <b>2024-25</b> (2023-24)
£0 - £25,000	0 (0)	0 (0)	0 (0)
£25,001 - £50,000	0 (0)	0 (0)	0 (0)
£50,001 - £100,000	1 (0)	0 (0)	1 (0)
£100,001 - £150,000	0 (0)	0 (0)	0 (0)
£150,001+	0 (0)	0 (0)	0 (0)
Total number	0 (0)	0 (0)	0 (0)
<b>Total cost</b>	<b>£51,666 (0)</b>	<b>£0 (0)</b>	<b>£51,666 (0)</b>



## Staff costs (subject to audit)

	Permanent staff £'000	Temporary staff £'000	2024-25 Total £'000	2023-24 Total £'000
Wages and salaries	21,543	638	22,181	17,226
Social security costs	2,341	-	2,341	1,834
Pension service costs	3,085	-	3,085	2,562
Redundancy cost	52	-	52	-
<b>Total cost</b>	<b>27,021</b>	<b>638</b>	<b>27,659</b>	<b>21,622</b>
Cost of secondments into the Service				
Recoveries in respect of outward secondments	(24)		(24)	(66)
<b>Total cost</b>	<b>26,997</b>	<b>638</b>	<b>27,635</b>	<b>21,556</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:

## Staff composition

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

The Service had 6 employees (excluding the Housing Ombudsman) classified as senior managers during the year as detailed in the Remuneration Report. The Service had a total of 488 staff in post as at 31 March 2025, of which 260 were female, 130 were male, 2 non-binary, 4 prefer not to disclose and one preferred to use their own term. The remaining 91 employees chose not to complete the Equality, Diversity and Inclusion (EDI) information request.

<b>Year Ended 31 March 2024 onwards</b>	<b>Contribution Rate % 23.8%</b>
---	--

Employee contribution rates range from 5.5% to 12.5% depending on salary. More details can be found in Note 13.

## 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 2024-25 FTE</b>	<b>Average Staff 2023-24 FTE</b>
<b>Ombudsman</b>	1.0	0	0	1.0	1.0
<b>ELT (not including Ombudsman)</b>	4.0	0	1.0	5.0	n/a
<b>Dispute Support and Resolution</b>	292	0	25	317	265.1
<b>Quality, Engagement and Development</b>	62.4	0	15.2	77.6	34.9
<b>Finance and Corporate Services</b>	28.6	0	4.2	32.8	39.0
<b>Transformation</b>	10.8	0	1.2	12	0
<b>Total</b>	<b>398.8</b>	<b>0</b>	<b>46.6</b>	<b>445.4</b>	<b>340.00</b>

## Staff turnover

	2024-25	2023-24
Permanent staff	5.2%	5.6%

## Sickness absence

During the year employee absentee rate was recorded at 3% which equates to an average of 7.7 days per employee per year. The latest CIPD Health and wellbeing at work report shows an average employee absence of 7.8 days.

## People strategy and staff policies

The People Strategy for 2024-25 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 and periods and feedback from our business partners.

We continued to update our policies, guidance documents and training for our managers around policies. We also formed a new policy steering group that involves 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, 68% of colleagues are female and 32% are male. The table below shows that female colleagues dominate across all earnings quartiles with the closest match to male colleagues in the

lower-mid quartile and the greatest difference in the lower quartile.

Our 'mean gender pay gap' is 1.5%, meaning that, on average, men are paid 1.5% more per hour than women, which compares favourably with the civil service figure of 7.4% for 2024. Our -14% median gender pay figure shows that female employees received a higher median hourly rate of pay as shown in the 'median gender pay gap' table (page 30).

### ***Percentage of men and women in each hourly pay quartile 2024-25***

% in each quarter	Upper (%)	Upper Mid (%)	Lower Mid (%)	Lower (%)
M	32%	30%	40%	30%
F	68%	70%	60%	70%

## 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 67 recruitment campaigns we ran in 2024-25. Of the successful candidates, 60% were female, 36% identified as people from ethnic minority backgrounds and 11%

self-identified as having a disability. Nationally 51% of the population is female, 14% from a non-white minority ethnic background and 23% (working age) identify as disabled.

We ensure there is equality of access to employment opportunities for people with disabilities including making any 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 agree 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 £18,000 with consultants for a process review within the Finance and Procurement team (2023-24: £55k).



## Off-Payroll engagements

There were no off-payroll engagements for more than £245 per day that had lasted for longer than 6months as at 31 March 2025 (2023-24: none).

No. of new engagements, or those that reached 6months in duration, between 1 April 2024 and 31 March 2025 of which...	0
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 2024 and 31 March 2025:

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 2024-25 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 2024-25 budget was £9.16 per home (23-24: £6.75) with £1.13 offset from deferred income, making the chargeable fee £8.03. We reported a total income and expenditure of £34 million

(2023-24 £28 million), representing 23% growth compared with 2023-24. The increases supported sustainable growth in caseworker headcount, allowing the Service to deliver more determinations in the face of continuing significant demand increases, and the delivery of new statutory powers.

During the year, we recognised a £10 million of deferred income which will use to reduce the 2025-26 subscription rate by £2.03 and retain the chargeable fee of £8.03.

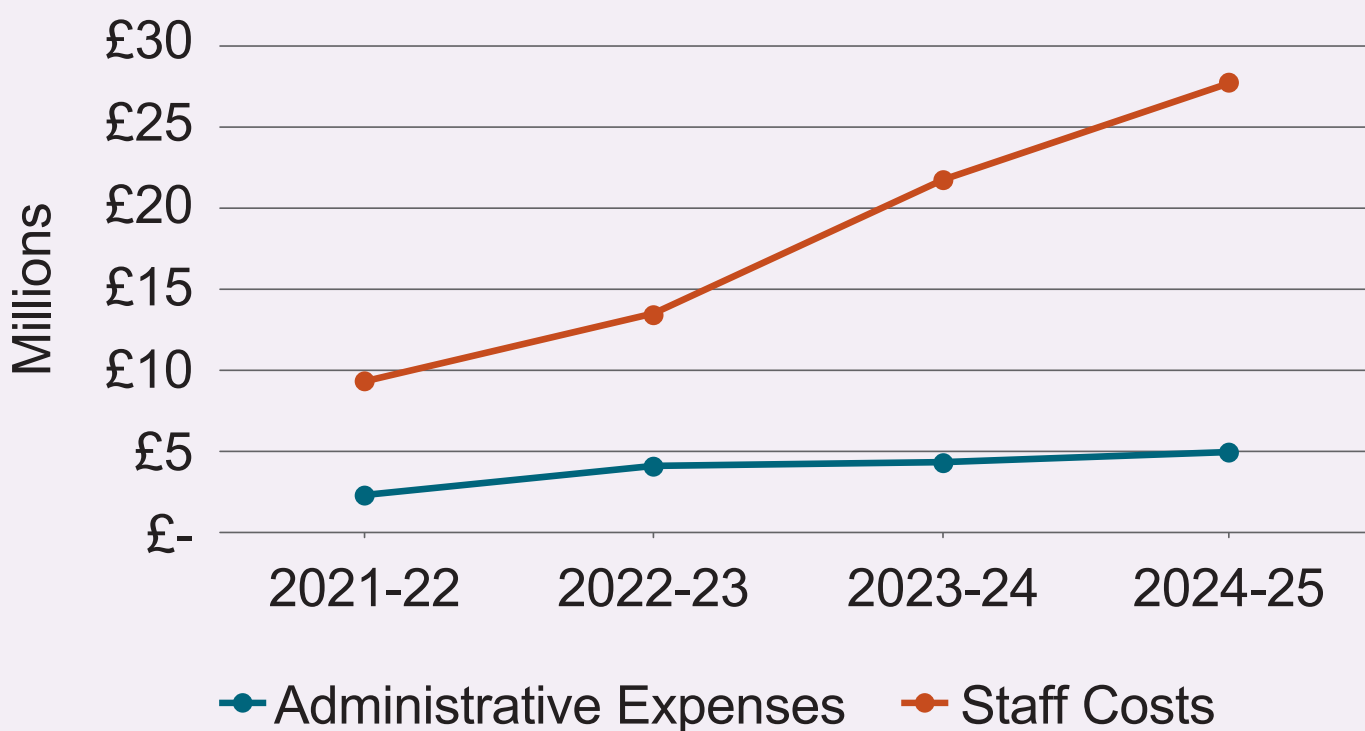
## Long-term expenditure trends

During 2024-25, we continued to expand our workforce to meet the on-going growth in demand for our service.

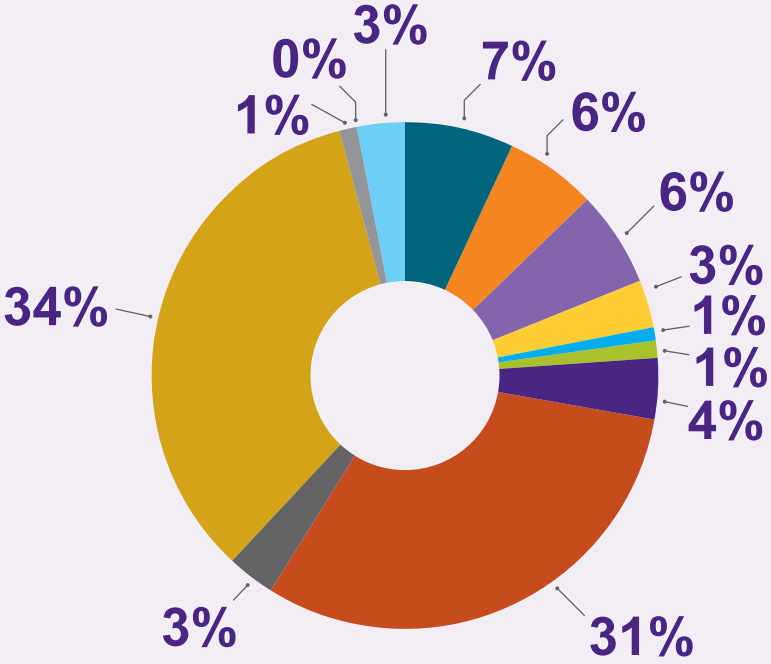
As a result, staff costs increased by 28% from £21.6 million to £27.6 million. We anticipate staff costs will continue to increase as we progress into 2025-26 as full year costs for new recruits are reported, we expand to meet rising demand and as we fund a temporary team to help us transform to more efficient ways of working.

Administrative expenditure increased by 14% during 2024-25 to £4.8 million (23-24: £4.2 million). This increase aligns with increases to staffing levels and staff-driven costs for IT, L&D and recruitment. Administrative expenditure also rose to support the enquiries service as this expanded to keep pace with the increased demand on the Service.

### Long-term expenditure trends



# Administrative expenses 2024-25



- Staff Support Costs
- Learning and Development
- Human Resources
- Accommodation
- Operational Costs
- Sector Development
- Governance and Regulations
- Information Technology
- Dispute Resolution
- First Contact Service
- Depreciation
- Interest Charges (Lease)
- Depreciation (Building)

The resulting year-end position showed a surplus after tax of £1.9m (2022-23: £1.9m million). In 2025-26, we will experience continued growth in both income and expenditure with the new total subscription rate of £10.07 funding a full year of salary for our existing workforce, accommodating growth in areas relating to casework and a strategy around building our future together (transformation programme) to deliver against our business plan. The chargeable 2025-26 subscription rate is reduced by £2.04 to £8.03 as a result of £10 million income deferred from 2024-25.



**Richard Blakeway**  
**Housing Ombudsman and Accounting Officer**  
10 December 2025

## Remote contingent liabilities (subject to audit)

There are no remote contingent liabilities (2023-24: none).

## Auditor remuneration (subject to audit)

The audit fee for 2024-25 is £82,500 (2023-24: £70,000).

The proposed fee for this year reflects an increase of £12,500 and takes account of actual costs incurred on prior year audits in response to changing audit standards and inflationary increases related to NAO staff and external pensions specialist costs.

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

# 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 2025 under the Government Resources and Accounts Act 2000.

The financial statements comprise The Housing Ombudsman's

- Statement of Financial Position as at 31 March 2025;
- Statement of Comprehensive Income, 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 2025 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 (2024)*. 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 2024. 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's 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 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 Statutory Other Information.

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 statements to be free from material misstatement, whether due to fraud or error;
- ensuring 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:

- considered the nature of the sector, control environment and operational performance including the design of the Housing Ombudsman's accounting policies.
- 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's 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 and 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 and bias in management estimates. 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**

To respond to the identified risks resulting from the above procedures:

- 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;
- I addressed the risk of fraud through management override of controls by testing the appropriateness of journal entries and other adjustments; assessing

whether the judgements on estimates are indicative of a potential bias; and evaluating 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 scheme 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: <https://www.frc.org.uk/library/standards-codes-policy/audit-assurance-and-ethics/auditors-responsibilities-for-the-audit>.

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 I identify during my audit.

### **Report**

I have no observations to make on these financial statements.

**Gareth Davies**  
**Comptroller and Auditor General**  
11 December 2025

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



# Financial statements



## Statement of Comprehensive Income for the year ended 31 March 2025

	Notes	2024-25 £'000	2023-24 £'000
<b>Revenue</b>			
Subscription income		34,033	27,795
		<u>34,033</u>	<u>27,795</u>
<b>Expenditure</b>			
Administrative expenses	2a	(4,798)	(4,237)
Staff costs	2b	(27,635)	(21,556)
		<u>1,600</u>	<u>2,002</u>
Surplus (Deficit) from Operations		1,600	2,002
Interest receivable/(payable)	3	264	26
		<u>1,864</u>	<u>2,028</u>
<b>Surplus/(Deficit) before taxation</b>		1,864	2,028
Taxation	4	-	-
		<u>1,864</u>	<u>2,028</u>
<b>Surplus/(Deficit) after taxation</b>		1,864	2,028
<b>Other comprehensive income</b>			
Net actuarial movement on pension fund	13c	(1,599)	(1,119)
		<u>265</u>	<u>909</u>
<b>Total Comprehensive Income</b>		<u><u>265</u></u>	<u><u>909</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 181 to 212 form part of these financial statements.

## Statement of Financial Position as at 31 March 2025

	Notes	As at 31.3.25 £'000	As at 31.3.24 £'000
<b>Right of Use</b>			
Building	10	50	158
<b>Non-current assets</b>			
Property, plant and equipment	5	5	15
Intangible assets	6	89	143
		144	316
<b>Current assets</b>			
Trade receivables and other current assets	7	434	2,711
Cash and cash equivalents	8	20,821	13,418
<b>Total current assets</b>		21,255	16,129
<b>Current liabilities</b>			
Trade payables and other current liabilities	9	12,174	7,687
Current tax liabilities		-	-
Lease liabilities	10	51	113
<b>Total current liabilities</b>		12,225	7,800
<b>Total assets less current liabilities</b>		9,174	8,645



	<b>Notes</b>	<b>As at 31.3.25 £'000</b>	<b>As at 31.3.24 £'000</b>
<b>Non-current liabilities</b>			
Lease liabilities	10	-	49
Net pension liability	13f	-	-
<b>Total non-current liabilities</b>		0	49
<b>Assets less liabilities</b>		<b>9,174</b>	<b>8,596</b>
<b>Reserves</b>			
General fund reserve		9,174	8,596
Pension fund reserve		-	-
<b>Total reserves</b>		<b>9,174</b>	<b>8,596</b>

The notes on pages 181 to 212 form part of these financial statements.



**Richard Blakeway**  
**Housing Ombudsman and Accounting Officer**  
10 December 2025

## Statement of Cash Flows for the year ended 31 March 2025

	Notes	2024-25 £'000	2023-24 £'000
<b>Cash flows from operating activities</b>			
Surplus/(Deficit) from operations		1,600	2,002
<b>Adjustments for non-cash transactions</b>			
Depreciation and amortisation charges	5,6	63	75
Depreciation (Buildings)	10	120	112
Movement in provisions		-	(20)
Pension scheme service and admin costs	13a	3,085	2,562
Pension scheme contributions	13e	(4,647)	(3,655)
(Increase)/Decrease in receivables	7	2,278	(1,346)
Increase/(Decrease) in payables	9	4,487	874
<b>Cash generated from operations</b>		<b>6,986</b>	<b>604</b>
Bank and other interest received	3	227	-
Corporation tax		-	-
<b>Net cash inflow/(outflow) from operating activities</b>		<b>7,213</b>	<b>604</b>

	<b>Notes</b>	<b>2024-25</b>	<b>2023-24</b>
		£'000	£'000
<b>Cash flows from investing activities</b>			
Purchases/Investment - intangible assets	6	0	0
<b>Net cash inflow/(outflow) from Investing activities</b>		<b>0</b>	<b>0</b>
<b>Cash flows from financing activities</b>			
Addition to ROU			(5)
Lease payments		(123)	(141)
Grant in Aid		313	250
<b>Net cash inflow/(outflow) from Financing activities</b>		<b>190</b>	<b>104</b>
<b>Net increase/(decrease) in cash and cash equivalents in the period</b>		<b>7,403</b>	<b>708</b>
Cash and cash equivalents at the beginning of the period		13,418	12,710
<b>Cash at end of period</b>	<b>8</b>	<b>20,821</b>	<b>13,418</b>

The notes on pages 181 to 212 form part of these financial statements.

## Statement of Changes in Taxpayers' Equity as at 31 March 2025

	General Fund £'000	Pension Fund £'000	Total £'000
Balance as at 1 April 2023	7,437	-	7,437
Total comprehensive income	909		909
Grant-in-Aid	250		250
Transfer between reserves in respect of pension fund liability	-	-	-
<b>Balance as at 31 March 2024</b>	<b>8,596</b>	<b>-</b>	<b>8,596</b>
Transfer between reserves			
Total comprehensive income	265	-	265
Grant-in-aid receipts	313		313
Transfer between reserves in respect of pension fund asset	-	-	-
<b>Balance as at 31 March 2025</b>	<b>9,174</b>	<b>0</b>	<b>9,174</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 181 to 212 form part of these financial statements.



# Notes to the financial statements for the year ended 31 March 2025

## 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 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 2025 shows net assets of £9.2million (23-24: £8.6 million). The Ombudsman's role is statutory, there are no plans to cease the function of investigating complaints against social landlords 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 2025. 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 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 2024-25 are £8.03 per housing unit (2023-24 £5.75)

## **c) Property, Plant and Equipment**

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 2025 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 13, 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) IFRS 16 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. 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 2024-25.

**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 2025-26.

**k) Key sources of estimation uncertainty**

As disclosed in Note 13, 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 £19.4m crystallised based on the actuarial valuation as of 31st March 2025.

The Service has applied IFRIC 14 which 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

	<b>2024-25</b>	<b>2023-24</b>
	<b>£'000</b>	<b>£'000</b>
Staff Support Costs	328	247
Learning and Development	268	298
People	295	209
Accommodation	142	245
Operational Costs	57	337
Sector Development	53	60
Governance and Regulations	195	157
Information Technology	1505	1246
Dispute Resolution	134	216
First contact service	1637	1023
Interest Charges (Leases)	1	10
Depreciation (Building)	120	112
Depreciation and amortisation	63	77
	<b>4,798</b>	<b>4,237</b>

The audit fee for 2024-25 is £82,500 (2023-24: £70,000). No remuneration was paid to the external auditors for non-audit work in 2023-24 (2023-24: nil).



## 2b. Staff costs

	Note	2024-25 £'000	2023-24 £'000
Wages and salaries		22,181	17,226
Social security costs		2,341	1,834
Pension service costs	13a	3,085	2,562
Redundancy costs		52	-
		<u>27,659</u>	<u>21,622</u>
Recoveries in respect of outward secondments		(24)	(66)
Costs of inwards secondment into the Service		-	0
<b>Total Costs</b>		<u><b>27,635</b></u>	<u><b>21,556</b></u>

## 3. Interest receivable/(payable)

	Notes	2024-25 £'000	2023-24 £'000
Bank and other interest receivable		227	-
Interest cost on pension obligation	13d	(1,811)	(1,320)
Interest on pension scheme assets	13e	1,848	1,346
		<u>264</u>	<u>26</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%.

	2024-25 £'000	2023-24 £'000
Tax on interest received	0	0

## 5. Property, plant and equipment

	Information Technology £'000	Total £'000
<b>Cost</b>		
As at 1 April 2024	159	159
Additions	-	-
Disposals	-	-
<b>As at 31 March 2025</b>	<b>159</b>	<b>159</b>
<b>Depreciation</b>		
As at 1 April 2024	145	145
Charge for the year	9	9
Disposals	-	-
<b>As at 31 March 2025</b>	<b>154</b>	<b>154</b>
<b>Net book value:</b>		
<b>As at 31 March 2025</b>	<b>5</b>	<b>5</b>

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

All assets are owned by the Service.



## 6. Intangible assets

	<b>Computer Software</b> £'000	<b>Website and Intranet</b> £'000	<b>Total</b> £'000
<b>Cost</b>			
As at 1 April 2024	693	190	883
Additions	-		-
Disposals	-	-	-
<b>As at 31 March 2025</b>	<b>693</b>	<b>190</b>	<b>883</b>
<b>Amortisation</b>			
As at 1 April 2024	554	186	740
Charge for the year	52	2	54
Disposals	-	-	-
<b>As at 31 March 2025</b>	<b>606</b>	<b>188</b>	<b>794</b>
<b>Net book value:</b>			
<b>As at 31 March 2025</b>	<b>87</b>	<b>2</b>	<b>89</b>

	<b>Computer Software</b>	<b>Website</b>	<b>Total</b>
	£'000	£'000	£'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>

All assets are owned by the Service.

## 7. Trade receivables and other current assets

	<b>As at 31 March 2025</b>	<b>As at 31 March 2024</b>
	<b>£'000</b>	<b>£'000</b>
Member subscriptions	147	2,458
Prepayments	153	37
Other Receivables	134	216
	<b>434</b>	<b>2,711</b>

## 8. Cash and cash equivalents

	<b>As at 31 March 2025</b>	<b>As at 31 March 2024</b>
	<b>£'000</b>	<b>£'000</b>
Cash on hand and balances with bank	20,821	13,418
	<b>20,821</b>	<b>13,418</b>

All balances are held with a commercial bank.

## 9. Trade payables and other current liabilities

	<b>As at 31 March 2025</b>	<b>As at 31 March 2024</b>
	<b>£'000</b>	<b>£'000</b>
Trade & Other Payables	756	528
Tax & NI payables	638	516
Accruals	780	1,243
Deferred Income	10,000	5,400
	<b>12,174</b>	<b>7,687</b>

## 10. Leases

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

	<b>Office Building</b>	<b>Total</b>
	<b>£'000</b>	<b>£'000</b>
<b>Right of use assets</b>		
As at 1 April 2024	307	307
Additions	12	12
<b>As at 31 March 2025</b>	<b>319</b>	<b>319</b>
<b>Depreciation</b>		
As at 1 April 2024	148	148
Charge for the year	121	121
<b>As at 31 March 2025</b>	<b>269</b>	<b>269</b>
<b>Net book value:</b>	<b>50</b>	<b>50</b>



	<b>Office Building</b> £'000	<b>Total</b> £'000
<b>Lease Liabilities</b>		
As at 1 April 2024	307	307
Additions	12	12
<b>As at 31 March 2025</b>	<b>319</b>	<b>319</b>
As at 1 April 2024	(145)	(145)
Interest charge	1	1
Lease payment	(124)	(124)
<b>As at 31 March 2025</b>	<b>(268)</b>	<b>(268)</b>
<b>Net book value:</b>	<b>51</b>	<b>51</b>
Due within 1 year	51	51
Due within 2-5 years	-	-
<i>undiscounted cashflows</i>		

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

	<b>2024-25</b> £'000
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 8 desks and is a 12 month contract. For the purposes of the lease calculation, this has been treated as a short-term lease.

## 11. 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.

## **12. 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, Executive Leadership team, 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. For details of compensation paid

to management please see the Remuneration and Staff Report.

### 13. 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:

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.

**Year Ended  
31 March 2024  
onwards**

**Contribution  
Rate %  
23.8%**

	31.03.25	31.03.24	31.03.23	31.03.22	31.03.21
RPI Inflation	3.00%	2.90%	3.15%	6.8%	3.15%
CPI Inflation	2.70%	2.80%	3.05%	8.5%	2.85%
Rate of increase in salaries	3.70%	3.75%	3.95%	4.15%	3.85%
Rate of increase of pensions in payment/deferred pensions	2.70%	2.75%	2.95%	3.15%	2.85%
Discount rate	5.85%	4.85%	4.75%	2.75%	2.05%
Life Expectancy from Age 65 (years)					
- Retiring Today					
- Males	21.8	21.9	22.8	21.4	21.6
- Females	24.3	24.3	23.7	24.1	24.1
- Retiring in 20 years					
- Males	22.9	23.1	23.0	22.9	22.9
- Females	25.7	25.8	26.0	26.1	25.3



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:

	<b>2024-25</b>	<b>2023-24</b>	<b>2022-23</b>	<b>2021-22</b>
	<b>£'000</b>	<b>£'000</b>	<b>£'000</b>	<b>£'000</b>
Equities	27,000	22,060	16,933	14,887
Property	2,639	2,077	1,708	1,643
Other Bonds	2,819	2,524	2,267	2,810
Other Debt Securities	2,577	1,651	1,270	1,158
Infrastructure	5,795	4,751	2,182	948
Other Investment Funds	3,303	2,326	1,198	636
Cash	587	142	658	807
<b>Total Assets</b>	<b>44,720</b>	<b>35,531</b>	<b>26,216</b>	<b>22,889</b>

	Quoted £(000)	Unquoted £(000)	Total £(000)	Percentage of Total Assets
Assets break down as follows				
Equities	27,000		27,000	60.38%
Property	1,419	1,220	2,639	5.90%
Other Bonds	2,819		2,819	6.30%
Other Debt Securities	2,577		2,577	5.76%
Infrastructure		5,795	5,795	12.96%
Other Investment Funds	733	2,570	3,303	7.39%
Cash	587		587	1.31%
<b>Total Assets</b>	<b>35,135</b>	<b>9,585</b>	<b>44,720</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 2025.

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**

	<b>2024-25</b>	<b>2023-24</b>
	£'000	£'000
Service cost - current	3,085	2,547
Service cost - past		15
<b>Total</b>	<b>3,085</b>	<b>2,562</b>

**b) Net finance charge on pension scheme**

	<b>2024-25</b>	<b>2023-24</b>
	£'000	£'000
Interest income on plan assets	1,848	1,346
Interest cost on defined benefit obligation	(1,339)	(1,023)
Interest on the effect of the asset ceiling	(472)	(297)
<b>Net interest charge</b>	<b>37</b>	<b>26</b>

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

	2024-25 £'000	2023-24 £'000
Return on plan assets in excess of interest	(7)	2,416
Change in financial assumptions	6,919	1,681
Change in demographic assumptions	60	84
Experience gains/(loss) on defined obligations	557	(2,087)
Asset Ceiling	(9,128)	(3,213)
<b>Actuarial gain / (loss) recognised</b>	<b>(1,599)</b>	<b>(1,119)</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

	<b>2024-25</b> £'000	<b>2023-24</b> £'000
Opening present value of liabilities	(25,772)	(19,967)
Current service cost	(3,085)	(2,562)
Interest cost	(1,339)	(1,023)
Changes in financial assumptions	6,919	1,681
Changes in demographic assumptions	60	84
Experience gains/(loss) on defined obligations	(1,332)	(3,365)
Estimated benefits paid net of transfers in	541	460
Contribution by other Scheme Participants	(1,356)	(1,080)
<b>Closing present value of liabilities</b>	<b>(25,364)</b>	<b>(25,772)</b>

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

	2024-25 £'000	2023-24 £'000
Opening fair value of scheme assets	35,531	26,216
Interest on assets	1,848	1,346
Return on assets less interest	(7)	2,416
Other experience	1,889	1,278
Contributions by employer	4,647	3,655
Contributions by Scheme participants	1,356	1,080
Benefits paid net of transfers in	(541)	(460)
<b>Closing present value of scheme assets</b>	<b>44,723</b>	<b>35,531</b>





## f) Movements in deficit during the year

	2024-25 £'000	2023-24 £'000
Deficit in scheme at beginning of the year	-	-
Movement in year:		
Past and Current service cost	(3,085)	(2,562)
Net interest cost	37	26
Change in financial assumptions	6,919	1,681
Change in demographic assumptions	60	84
Experience gains/(loss) on defined obligations	557	(2,087)
Return on assets	(7)	2,416
Administration expenses		-
Contributions by employer	4,647	3,655
Asset Ceiling	(9,600)	(3,510)
Interest on effect of Asset Ceiling	472	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 31.03.25 £'000	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
Fair value of assets	44,723	35,531	26,216	22,889	20,520
Present value of funded defined benefit obligation	(25,364)	(25,772)	(19,967)	(24,423)	(23,738)
Asset Ceiling	(19,359)	(9,759)	(6,249)	-	-
<b>Net asset/ (liability)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(1,534)</b>	<b>(3,218)</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	24,780	25,364	25,948
Projected Service Cost	2,501	3,085	3,669
Adjustment to long term salary increase	0.1%	0.0%	-0.1%
Present Value of Total Obligation	25,369	25,364	25,359
Projected Service Cost	3,090	3,085	3,080
Adjustment to pension increase and deferred revaluation	0.1%	0.0%	-0.1%
Present Value of Total Obligation	25,943	25,364	24,785
Projected Service Cost	3,664	3,085	2,506
Adjustment to life expectancy assumptions	1 Year	None	-1 Year
Present Value of Total Obligation	26,379	25,364	24,349
Projected Service Cost	4,100	3,085	2,070

## 14. 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

(unaudited)




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><i>Members' service should be free to complainants</i></b> Our service is free to complainants.</p>	
<p><b><i>Members should ensure that their procedures are customer focused</i></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><i>Members should work with complainants to understand their needs, in order for complainants to access their service early</i></b> Our dispute support and dispute resolution teams work with complainants to identify how best to assist them in accessing our service.</p>	



Standard	Met?
<p><b><i>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</i></b></p> <p>We maintain a variety of access routes into our service and we make reasonable adjustments to enable access. Our Reasonable Adjustments Policy was 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>	



Standard	Met?
<p><b><i>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.</i></b></p> <p>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><i>Members should treat service users courteously, respectfully and with dignity</i></b>            One of our dispute resolution standards is ‘We always treat you professionally and with respect’.</p>	
<p><b><i>Members should communicate with complainants through complainants’ own chosen method where possible</i></b>            We ask complainants to identify their preferred method of communication. This is logged on their casefile and followed.</p>	
<p><b><i>Members should explain their role to service users</i></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><i>Members should let complainants know what they can and cannot do, and, if they are unable to help them explain why</i></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>	



Standard	Met?
<p><b><i>Member should clearly explain to service users their process for handling complaints about organisations and likely timescales</i></b></p> <p>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><i>Members should keep service users regularly informed of the progression of their case, and how long things are likely to take</i></b></p> <p>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>	



Standard	Met?
<p><b><i>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</i></b></p> <p>For all complaints that we investigate, a caseworker is assigned and the resident is advised who they are.</p>	
<p><b><i>Members should be accurate in their communications with service users using plain and clear language</i></b></p> <p>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><i>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</i></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><i>Members should deal with complaints in a timely manner, taking into account the complexity of the case</i></b></p> <p>We are committed to dealing with complaints in a timely manner with KPIs to support our improvements in this area. We determined 46% of cases within 6 months and 89% 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 setting stretching improvement targets for 2025-26 as agreed with the Ministry for Housing, Communities and Local Government.</p>	



Standard	Met?
<p><b><i>Members should ensure that remedies are appropriate and take account of the impact any identified faults have had on the complainant</i></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><i>Members should use the outcomes of complaints to promote wider learning and improvement to the service and the sector complained about</i></b></p> <p>We published spotlight reports to share our learning from complaints focusing on areas of landlord service provision where we see a high amount of failure through our casework. The reports investigate if there is a theme in the complaint issues and set out learning and recommendations for landlords to avoid further complaints or service failure, and to let residents know more about their rights. Our Insight reports provide insight into our complaints data, a selection of valuable case studies and key learning points and recommendations for the sector. Their aim is to help landlords to make improvements and deliver better services for residents.</p>	




Standard	Met?
<p><b><i>Members should ensure their record keeping is accurate and that they hold data securely</i></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><i>Members should ensure that if and when sharing of information is necessary, it is done appropriately</i></b></p> <p>How we handle information is set out in our privacy notices which are available on our website.</p>	

Standard	Met?
<p><b><i>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</i></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><i>Members should actively seek feedback about their service and use it to improve</i></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><i>Members should work with service users without discrimination or prejudice</i></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><i>Members should make decisions on cases based on their independent and impartial evaluation of the relevant evidence</i></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>	

Standard	Met?
<p><b><i>The reasons for decisions should be documented and explained to relevant parties</i></b></p> <p>Our investigation guidance captures these standards and is on the website. This is also tested through our quality assurance processes.</p>	
<p><b><i>Members should publish information concerning any opportunities that may exist for service users to challenge their decisions</i></b></p> <p>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><i>Members should make clear to service users their approach to unacceptable behaviour</i></b></p> <p>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><i>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</i></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><i>Members should have procedures in place to deal with any conflicts of interest around the handling of complaints</i></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><i>Members should be transparent about their investigation with the relevant service users</i></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>	

Standard	Met?
<p><b><i>Members should publish the learning that can be drawn from the complaints they handle in order to drive service improvement across the sector</i></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><i>Members should provide service users with information explaining the approach they take to handling complaints about their own service</i></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><i>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</i></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

Ombudsman Service

PO Box 1484,  
Unit D,  
Preston,  
PR2 0ET

0300 111 3000

## Follow us on

 @HousingOmbuds

 @housing-ombudsman

[www.housing-ombudsman.org.uk](http://www.housing-ombudsman.org.uk)

E03500109

ISBN 978-1-5286-6113-3