



CABINET

Subject Heading:

Housing Ombudsman Annual Report

Cabinet Member:

Councillor Paul McGeary

ELT Lead:

Neil Stubbings

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Policy context:

The Housing Ombudsman Annual Report is a compliance requirement in line with the Housing Ombudsman code of compliance for complaints handling. This is also in line with the Corporate Complaints Policy.

Financial summary:

The Ombudsman has statutory powers to monitor and enforce compliance. Non-compliance could trigger intervention from the Regulator of Social Housing, potentially affecting, access to funding and penalties for non-compliance.

Is this a Key Decision?

No

When should this matter be reviewed?

Annually, or following significant change to service or a restructure.

Reviewing OSC:

Places OSC

The subject matter of this report deals with the following Council Objectives

People - Supporting our residents to stay safe and well

Place - A great place to live, work and enjoy

Resources - Enabling a resident-focused and resilient Council

SUMMARY

The report is a requirement of the self-assessment against the Housing Ombudsman Complaints Handling code. The code has to be reviewed annually and a self-assessment completed by Social Housing Landlords to ensure they are complying with the code. Part of the self-assessment is to complete an annual report.

RECOMMENDATIONS

Cabinet is recommended to agree the report and to publish along with the self assessment on the Council website no later than the 30 September 2025.

REPORT DETAIL

This report contains information regarding Stage One, Stage Two and Housing Ombudsman complaints received for Housing Services under the Housing Revenue Account for the financial year 2024-2025.

The report shows volumes, top ten themes, performance, declined complaints and service improvement. The report also includes our feedback on the Housing Ombudsman Complaints Handling Performance report and spotlight reports.

REASONS AND OPTIONS

Reasons for the decision:

For Scrutiny and Review of the report. Feedback on report required and report to be published no later than the 30 September 2025.

Already agreed by Strategic Director of Places, Director of Housing and Property, Leader of the Council and the Cabinet Member for Housing and Property.

Other options considered:

None

IMPLICATIONS AND RISKS

Financial implications and risks:

There are no direct financial implications from publishing the self-assessment report. Failure to comply with the contents of the code could result in financial penalties being awarded against the authority as the Landlord of the Housing Revenue Account.

Compensation Orders: The Ombudsman can order landlords to pay compensation to residents. In 2023–24, over £4.9 million in compensation was ordered or recommended, a significant increase from the previous year.

Non-compliance: Leads to higher compensation awards due to findings of maladministration or service failure.

Complaint Handling Failure Orders (CHFOs): If a landlord fails to comply with the Code or does not complete the required annual self-assessment, the Ombudsman may issue a CHFO. These orders can lead to:

- Mandatory corrective actions.
- Increased scrutiny and oversight.
- Potential reputational damage that may affect funding or partnerships
- Operational Costs: Poor complaint handling leads to escalated cases, which are more resource-intensive. The Ombudsman reported a 60% increase in formal investigations, with each case generating multiple orders and recommendations

Legal implications and risks:

Statutory Duty to Comply

The Code is now a legal requirement for all members of the Housing Ombudsman Scheme. Landlords must submit an annual self-assessment and demonstrate compliance in policy, practice, and governance oversight

Human Resources implications and risks:

Staff Accountability and Performance

Failure to comply with the Code may expose gaps in staff training, supervision, and complaint-handling competence. Staff may be held accountable for poor decision-making or delays, especially if complaints escalate to formal investigations or legal action.

Training and Development Gaps

The Code requires staff to be trained in fair, transparent, and timely complaint resolution. Non-compliance highlights deficiencies in professional development and may necessitate urgent remedial training, increasing HR workload

Workforce Morale and Retention

Poor complaint handling can lead to increased stress and burnout among frontline staff, especially if they face resident frustration or media scrutiny. High turnover may result if staff feel unsupported or blamed for systemic failures

Recruitment Challenges

Reputational damage from non-compliance may deter skilled professionals from joining the organisation. HR may struggle to attract candidates to roles perceived as high-risk or poorly managed.

Equalities implications and risks:

Breach of Equality Duties

Landlords must give due regard to the needs of residents with protected characteristics (e.g. disability, race, age, gender, religion). Non-compliance with the Code may result in indirect discrimination, especially if complaint processes are inaccessible or inconsistently applied

Failure to Make Reasonable Adjustments

The Code requires landlords to adapt complaint procedures to meet individual needs (e.g. providing information in alternative formats, offering support for neurodiversity or disabled residents). Ignoring these duties may breach the Equality Act 2010, exposing the organisation to legal claims

Disproportionate Impact on Vulnerable Groups

An Equality Impact Assessment (EqIA) conducted by the Ombudsman found that poor complaint handling disproportionately affects ethnic minorities, disabled residents, and digitally excluded individuals. 20% of respondents to the Code consultation were from ethnic minority backgrounds, and many highlighted the importance of fairness and transparency in complaint handling

Health and Wellbeing implications and Risks

Under the Health and Social Care Act 2012 the Council is responsible for improving and protecting the health and wellbeing of local residents. Havering Council is committed to improving the health and wellbeing of all residents.

Physical Health Risks

Poor complaint handling can delay resolution of issues like damp, mould, heating failures, or unsafe structures. These conditions are linked to respiratory illnesses, cardiovascular problems, injuries, and infectious diseases such as influenza and tuberculosis.

Mental Health Impact

Unresolved complaints and lack of responsiveness can cause stress, anxiety, and feelings of helplessness among residents. Vulnerable groups, including older adults and those with disabilities, are particularly at risk of mental health deterioration when housing issues persist

Safeguarding Failures

The Code explicitly states that complaints involving safeguarding and health and safety must not be excluded. Non-compliance may result in missed opportunities to protect residents from harm, especially in cases involving domestic abuse, neglect, or unsafe environments.

Barriers to Accessing Support

If complaint processes are not accessible (e.g. for neurodiversity residents or those with language barriers), individuals may be unable to raise concerns that affect their wellbeing

BACKGROUND PAPERS

This is based on the compliance requirements against the Housing Ombudsman Complaints handling code published in April 2024

[The Complaint Handling Code | Housing Ombudsman Service](#)

This report relates specifically to:

8.1 - Landlords must produce an Annual Complaints Performance and Service Improvement report for scrutiny and challenge, which must include:

- a. the annual self-assessment against this Code to ensure their complaint handling policy remains in line with its requirements*
- b. a qualitative and quantitative analysis of the landlord's complaint handling performance - this must also include a summary of the types of complaints the landlord has refused to accept*
- c. any findings of non-compliance with this Code by the Ombudsman*
- d. the service improvements made as a result of the learning from complaints*
- e. any annual report about the landlord's performance from the Ombudsman*
- f. any other relevant reports or publications produced by the Ombudsman in relation to the work of the landlord*

And

8.2 - The Annual Complaints Performance and Service Improvement report must be reported to the landlord's governing body (or equivalent) and published on the section of its website relating to complaints. The governing body's response to the report must be published alongside this.