

DRO

Dispute Resolution
Ombudsman



**Furniture &
Home Improvement**
Ombudsman

ANNUAL REVIEW

2020



Inspiring Consumer Confidence
Since 1992

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Our People

// 2020 was a year like no other. It brought with it challenges for everyone that were unprecedented. The impact of the pandemic remains devastating and its effect will last long in to the future.

//



In a global landscape where the only thing certain is change, what didn't surprise me was the tenacity of our team; the way they rose to new challenges, new ways of working and got on with the job in hand as best that they could. There is much for us all to reflect on, but one aspect that I will always remember is the attitude and commitment of our people as they transitioned quickly and without resistance to home-working.

Throughout the year we adapted and modified our services, we expanded our training offering and took them online and started a new popular webinar series to continue to inspire improvements.

A huge step forward for us was a business-wide rebranding exercise. With support from all quarters, The Furniture Ombudsman became the Furniture & Home Improvement Ombudsman (FHIO), a name befitting of an organisation with an ever-widening remit. The change not only reflects our remit, it will ensure that we remain relevant to consumers and businesses.

Our Dispute Resolution Ombudsman (DRO) branding also had a refresh and facelift. Further investment was made in two new websites for both FHIO and DRO which are helping users to find the services that are right for them. Not since 2018, when we established the Rail Ombudsman, had we embarked on such a large and complex project, which was made all the more difficult with our teams and suppliers working from home and decisions being made over Zoom.

As we move through another year, I am in no doubt that we will approach the delivery of our service with the same commitment and attitude to high standards as before - and come what may.

I hope that you enjoy reading our Annual Review 2020.

Kevin Grix

CEO & Chief Ombudsman



Approved by Government under the
Alternative Dispute Resolution for Consumer
Disputes (Competent Authorities and
Information) Regulations 2015

Foreword

// It is an honour to be part of a service that is leading the way in the dispute resolution sector.

//



Like many, when reflecting on the events of 2020, I would find it difficult to do so without referencing the global pandemic and the effects had upon both the Ombudsman and the sectors that we support. Many of our members were forced to literally shut up shop and have had to make changes to ways of working to both mitigate the impact of the pandemic and the change in consumer's shopping behaviours.

The Ombudsman also faced challenges arising from an initially decreased case load that tracked the first lock-down and then a fluctuating and uncertain time for many of our members as retail outlets opened, businesses transitioned to a more online or virtual approach and the home improvement market grew exponentially as people focused on improving their immediate surroundings, unable to travel extensively for the larger part of the year. Notwithstanding these challenges, membership has remained buoyant with further increases in member numbers being recorded in 2020.

We mobilised our team to work from home for the most part of the year and are proud that we were able to keep a light on for the most vulnerable, maintaining engagement with our member base and supporting consumers with access to alternative dispute resolution via all of the usual channels, keeping vital lines of communication open to them. I am pleased to report that the team rose to the challenge, adopting new and improved processes and enhanced technological solutions.

We also saw changes to our inspection services, to enable businesses and consumers meet their evidential requirements and to ensure that our Alternative Dispute Resolution (ADR) process remained effective and relevant at a time when home-visits were not permitted and also enhancing our current inspection services by offering virtual inspections, which now remain a permanent feature as a proportionate solution to expert evidence gathering.

We, like so many organisations, found new and innovative ways to reach our stakeholders, hosting regular and well attended webinars from everything to Zoom-call Etiquette, to Managing Supply Chain issues whilst Navigating the Consumer Protection Landscape and we transitioned our accredited City & Guilds training courses to online platforms. We also saw changes to our Standards Board, and wish to thank all of its members, past and current for the work that they do to support the team, provide feedback and enrich our service provision.

All in all, when I reflect on 2020, there were positives that have enhanced the service that we provide to our members and their most important asset – their customers. There are changes afoot in this sector, driven by Government which are necessary to increase the reach and effectiveness of ADR, but we at the Ombudsman are well placed to meet them, and to ensure that the sectors that we support are likewise prepared.

Judith Turner
Deputy Chief Ombudsman

About us

We are an independent, not-for-profit, government-approved Ombudsman. We offer dispute resolution, training and advice to businesses and consumers in the retail, furniture, home improvement industries and the service sector.

We were set up by the Office of Fair Trading in 1992 and pride ourselves on the incredible expertise that we have acquired over the years, including City & Guilds accredited training, a diverse team of professionals and a membership base that promotes fair trade.

Each year we continue to improve our learning and development platform to make sure that we offer our members the best guidance as to what constitutes fair practices. We are able to bring the industry together through the members' workshops that we organise. During 2020, these transitioned to virtual platforms which we are pleased to report were well attended and provided a forum for our members, not only to get an update on consumer law, but also to spot trends and share good practice, so that consumers benefit from an enhanced experience when shopping with our members.

We recognise that business and consumer needs are progressive. We want to help our members to understand this and have the skills necessary to meet this continual state of change. We have been creating alliances and non-commercial partnerships with relevant industry bodies and organisations.

Our commitment

We are committed to delivering the highest standard of service to our members and their customers. We are actively engaged in the wider industry landscape to understand the latest developments in the sectors we support. We share our knowledge and experience with other consumer focussed organisations and bring best practice back into the Ombudsman to continually improve our service.

We hold ourselves to the highest standards. We are approved by the Chartered Trading Standards Institute, and are a full member of the Ombudsman Association.



Approved by Government under the Alternative Dispute Resolution for Consumer Disputes (Competent Authorities and Information) Regulations 2015

OMBUDSMAN
ASSOCIATION

Full member of the Ombudsman Association



City & Guilds approved training centre



ISO 9001 : 2015 approved

Our year in numbers



£23.6 million

the value of investigated complaints



4,464

cases closed
in 2020



05.08.2020

date we re-branded to the Furniture & Home Improvement Ombudsman



£1.2 million

was awarded in financial
settlements in 2020



100%

of our Ombudsman have
legal qualifications

80 days



the average time it
takes for us to close
a case



187,657

users visited either the FHIO or DRO websites

29

years supporting the
furniture and home
improvement sectors

20%



of members
have been with
us longer than
10 years



98.5%

cases resolved or closed
through conciliation



**Record
number of
members**



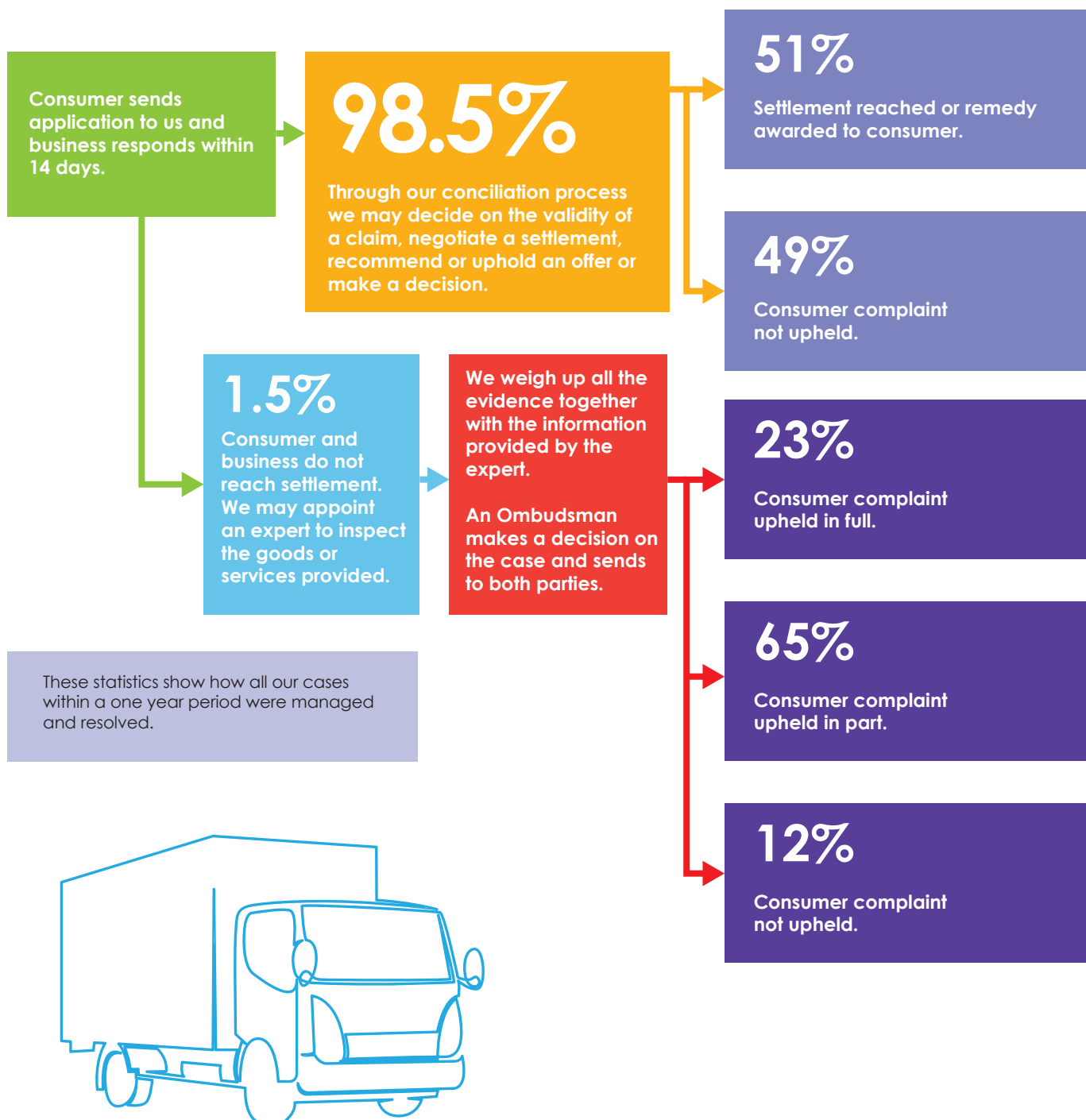
12,606

telephone enquiries

Our results for 2020

The figures in this review relate to the 2020 calendar year. Historical data relating to the previous six years is also provided for comparison. Further details of our services can be found on our websites www.fhio.org and www.disputeresolutionombudsman.org.

Our process aims to help consumers and businesses reach an amicable solution to their dispute.

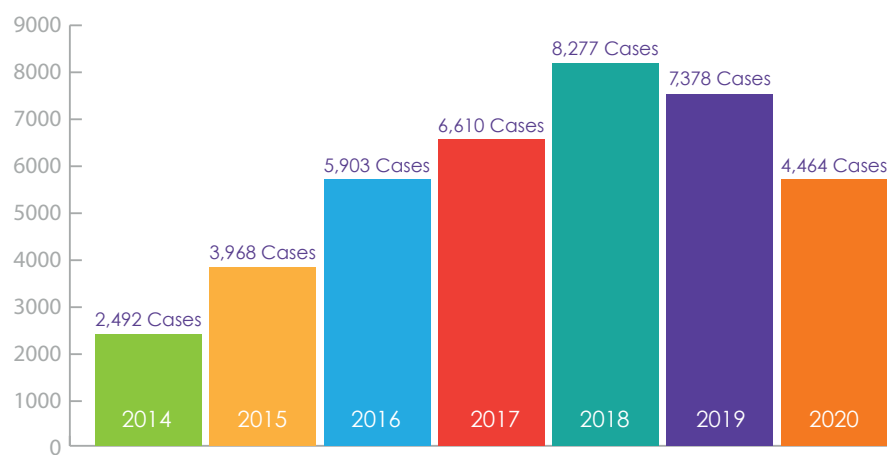


Performance



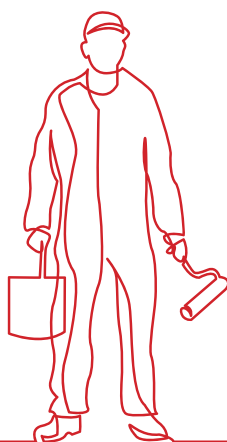
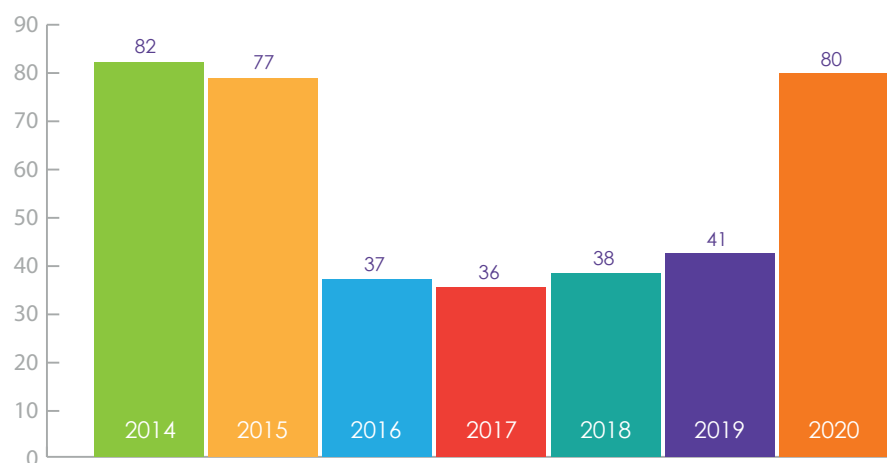
Case volumes

We closed 4,464 Cases in 2020. We work with businesses to give them the tools to resolve complaints fairly and to avoid escalation to the Ombudsman where possible.



Days to complete a case

On average, in 2020 a case was closed within 80 days. This jump from the previous year is due mainly to the Covid-19 pandemic. As social distancing measures were introduced and non-essential businesses were asked to close, the Ombudsman along with many members furloughed staff for a period of time. Also, cases that were awaiting an in-home inspection were put on hold for a number of weeks.



Case outcomes



Conciliation

When an application is received from a consumer, detailing a complaint against one of our members, the claim is investigated through our conciliation process.

Our conciliation process guides both parties through the dispute, requesting evidence from both sides. At this point, we may be able to decide on the validity of a claim, recommend or uphold an offer which has already been made prior to our involvement, or negotiate a settlement.

In 2020, 98.5% of our cases were resolved or closed via conciliation. Our experience and robust conciliation process ensures that in most cases we can make a decision at this point.

As an Ombudsman, we have more flexibility than the courts to identify practical remedies to resolve a situation. A settlement was reached, or a remedy was awarded to a consumer in 51% of cases closed during this process. These remedies included full or partial refunds, replacement products or works to put things right (such as installation fixes and reports). In some instances, we also awarded financial compensation.



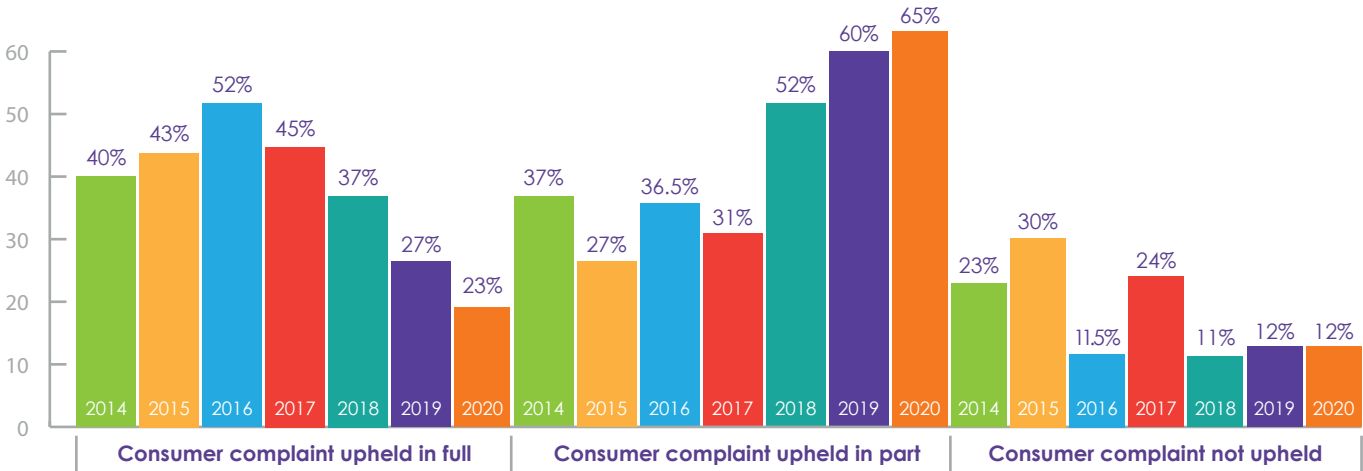
Adjudication

Where an agreement cannot be reached or conflicting evidence is submitted at the conciliation process, a case will move to adjudication.

In this instance we may send an independent expert to look at the items or installation in question and they will make recommendations as to a suitable remedy. These detailed inspection reports provide additional evidence, which enables our Ombudsman to make a binding decision.

In many cases a complaint will have several elements to it, and it is not uncommon for parts of a complaint to be upheld whilst other elements are dismissed.

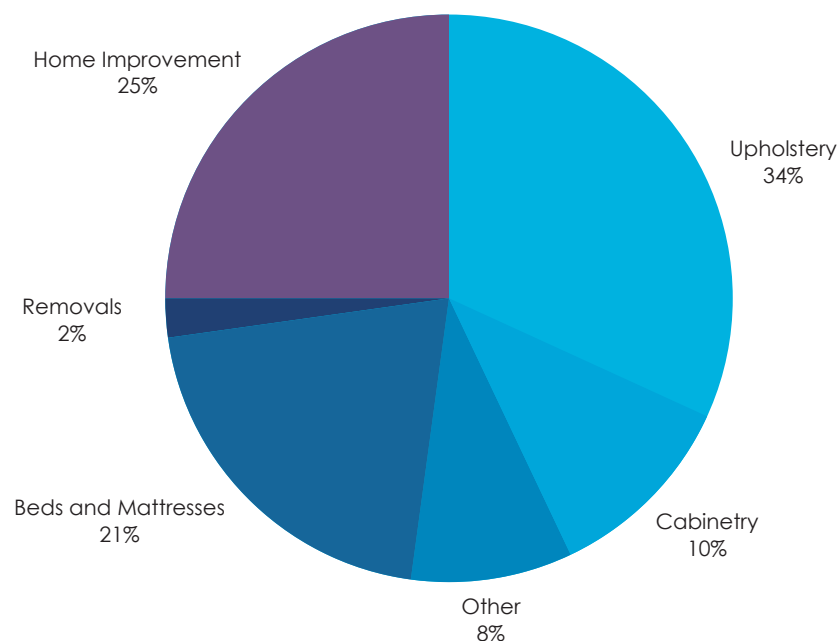
1.5% of our cases required adjudication in 2020. Below we highlight the outcomes of these cases.



Our services

Our members consist of goods and service providers in retail, furniture and home improvement industries, along with sectors such as TV Licensing and other consumer services. Here is how our case load was split in 2020.

Categories



Upholstery - 34%

Category includes: Sofas, Armchairs, Corner Units, Footstools and Recliners

Home Improvement - 25%

- Kitchens Installation 16%
- Bathrooms Installation 6%
- Flooring, Doors, Windows, Boilers and Others 3%

Beds and Mattresses - 21%

Category includes: Divans, Mattresses and Bedsteads

Cabinetry - 10%

Category includes: Sideboards, Dressers, Wardrobes, Drawers, Desks and Fitted Office Furniture

Other - 8%

Category includes: TV Licensing, Delivery Damage and Consumer Services

Removals - 2%

Feedback

Consumer feedback

// After 2 years of getting nowhere with the retailer, the Furniture Ombudsman resolved my issue quickly and professionally.

Mr P (Trustpilot review) //

// I owe so much thanks to the ombudsman, I had been fighting a losing battle with [a member] and really did not know where to turn but once I got in touch with the ombudsman all the worries were taken out of my hands, I have had a full refund because of them fighting my case and I was kept informed about my claim Throughout I am so very pleased that there is a higher body that not many people seem to know about and I would advise anyone that was in a position like myself to get in touch with them, so many thanks again and the uppermost respect to Scott Mills and the ombudsman.

Ms. R (Trustpilot review) //

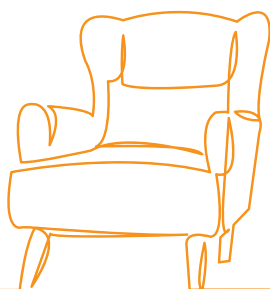
Member feedback

// Being able to provide access to an independent Ombudsman who will provide balanced and impartial adjudications gives Which? Trusted Traders and their customers a route to resolving their disputes without the need for a court case.

Philip Thomas - Head of Compliance Which? Trusted Traders //

// Being a member of the Furniture & Home Improvement Ombudsman shows our customers that we are a trusting and responsible company with a robust and professional ADR service to help them when required. Having been a member for several years now, I wouldn't run any business without being a member due to the help, support and confidence they offer a company.

James Mitton - Managing Director The Mobility Furniture Company //



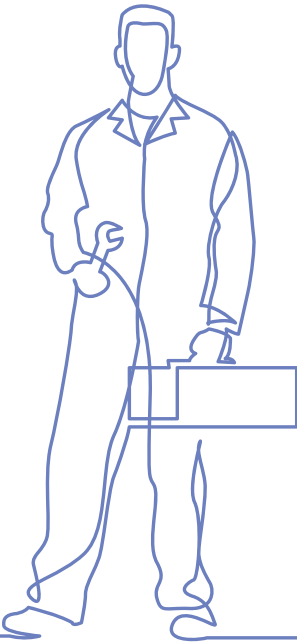




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www.fhio.org
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Registered Office

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Since 1992