

DRO

Dispute Resolution
Ombudsman



**Furniture &
Home Improvement**
Ombudsman

ANNUAL REVIEW

2021



Inspiring Consumer Confidence
Since 1992

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Our People

“ The prevalence of the (Covid-19) disease and the consequential stay-at-home directives inevitably bought challenges across the Ombudsman landscape. ”



Much has been written and spoken about the devastating impact of Covid-19 on all of our friends and families. The effects of the virus were being felt no less intensely than in 2021. The prevalence of the disease and the consequential stay-at-home directives inevitably bought challenges across the Ombudsman landscape. Despite these darkest of times, the Ombudsman was in demand and people still needed our help. In 2021 we received thousands of enquires and closed over six thousand cases. As we performed our services throughout the year, we never lost sight of the fact that the conditions that we were living through were at times overwhelming not only to our colleagues, but also the users of our services. As our work seemed to take on new dimensions, we were even more mindful that it is not always possible to tell what the person at the other end of the telephone or email is going through. Complaints are often synonymous with heightened emotions and the pandemic certainly did little to de-escalate that.

My colleagues displayed extraordinary resilience during this period – and they continue to. I am extremely grateful to them for it and their contribution to the success of the service which is appreciated.

Normality will return and case levels at the Ombudsman are continuing to trend towards pre-pandemic levels; I am excited about what we can achieve in the year ahead.

I hope you enjoy reading our Annual Review.

Kevin Grix

CEO & Chief Ombudsman



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

Foreword



// An Ombudsman's role is broader than the individual dispute and businesses too, need to view customer complaints through a broader lens. The challenge for 2021 and beyond will remain recognising that the needs of consumers is also something which is constantly changing and businesses should be one step ahead, ensuring that inclusive policy by design will lead to inclusion by default. //

2021 has been another challenging year both for the Ombudsman and the sectors it supports. The Home Improvement market continued to remain buoyant with other sectors experiencing a more uncertain journey. The Ombudsman was able to navigate some of the turbulence with a resilient approach to both business continuity and innovation. Some of this resulted in changes in process to meet an evolving demand and I am pleased to report that we are beginning to see the results of this hard work in the figures that we are reporting in this Annual Review.

I am also delighted to report that our 2021 biennial audit review under the Alternative Dispute Resolution for Consumer Disputes (Competent Authorities and Information) Regulations 2015 took place providing important oversight in terms of checks and balances on our processes. I would also like to take this opportunity to thank our Standards Board for the important work that they do in ensuring quality and consistency in our decision-making. The Ombudsman also remains an active participant in the Ombudsman Association, not only chairing and sitting on several committees but also in terms of its board. This places us in the centre of best-practices and policy discussions which is to the benefit of both our organisation, its stakeholders and the Alternative Dispute Resolution (ADR) landscape more widely.

The demand for learning and development has remained high in 2021 and we have been able to reach out to businesses on a number of issues; some of which were pressing in the moment, such as supply chain delays, whilst others remain stalwarts of best practice, like drafting fair terms and conditions. We have delivered training that is accredited by City & Guilds and the Ombudsman itself to a range of retailers, manufacturers and other service providers and are constantly looking for ways to evolve this to meet the needs of traders and ultimately their consumers. Delivering excellent, compliant customer service in terms of product and policy remains a challenge for business and I am pleased that myself and my colleagues remain on hand to assist business to both understand their obligations and support their staff in delivering these to meet consumer needs and expectations.

An Ombudsman's role is broader than the individual dispute and businesses too, need to view customer complaints through a broader lens. The challenge for 2021 and beyond will remain recognising that the needs of consumers is also something which is constantly changing and businesses should be one step ahead, ensuring that inclusive policy by design will lead to inclusion by default. The Ombudsman is geared and ready to support businesses in this endeavour.

I hope you enjoy reading our Annual Review.

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. This is not just an opportunity 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



Full member of the Ombudsman Association



City & Guilds approved training centre



Cyber Essentials certified

Our year in numbers



163,931

users visited either the FHIO or DRO websites



11 accredited virtual training courses

delivered to 80 candidates



6,345

cases closed in 2021



£1.5 million

was awarded in financial settlements in 2021



100%

of our Ombudsman have legal qualifications

74 days



the average time it takes for us to close a case



7 free webinars

delivered on topics including consumer law, supply chain delays, ADR and compensation



In a YouGov poll conducted in 2021 on UK adults,

74% planned to spend money on furniture & home improvement

28%



More than a quarter of members have been with us longer than 10 years.



98.6%

cases resolved or closed through conciliation



Record number of members



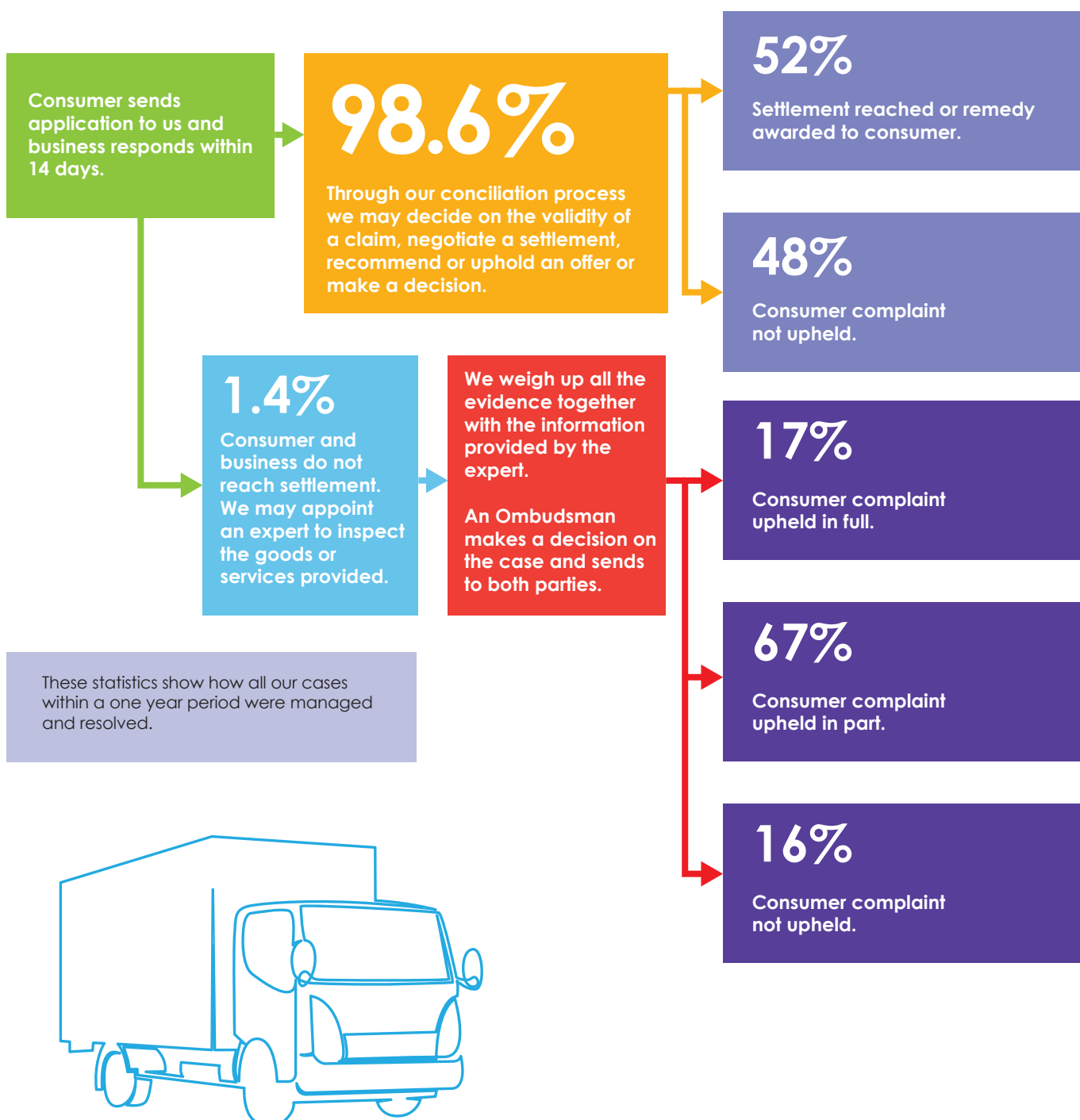
11,686

telephone enquiries

Our results for 2021

The figures in this review relate to the 2021 calendar year. Historical data relating to the previous seven years is also provided for comparison. Further details of our services can be found on our websites.

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

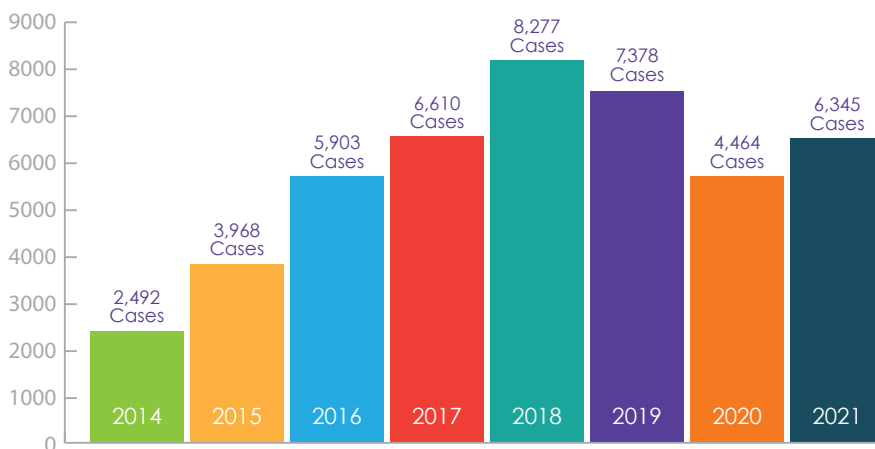


Performance



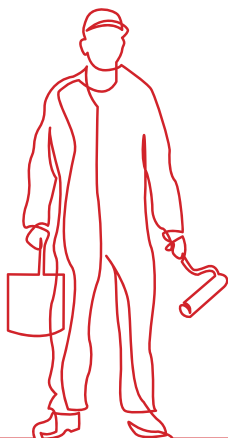
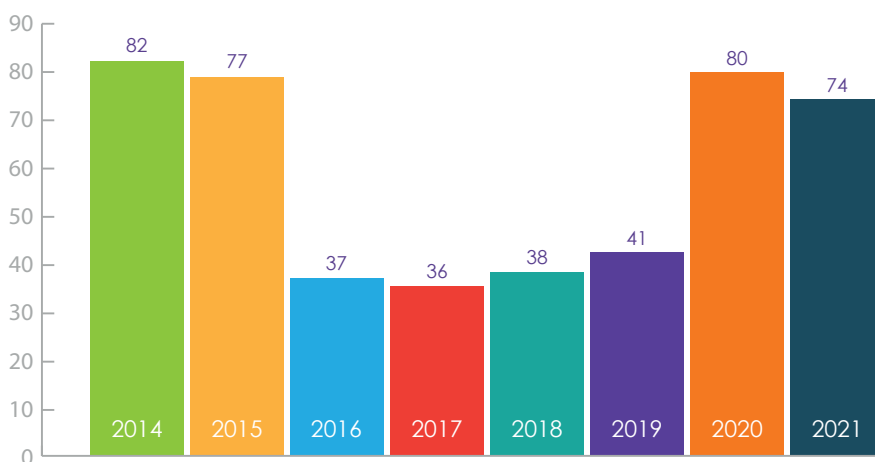
Case volumes

We closed 6,345 Cases in 2021. 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 2021 a case was closed within 74 days. This is less than the previous year, although not on par with pre-Covid levels as England and Devolved Administrations continued various lockdowns 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 2021, 98.6% 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 52% 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

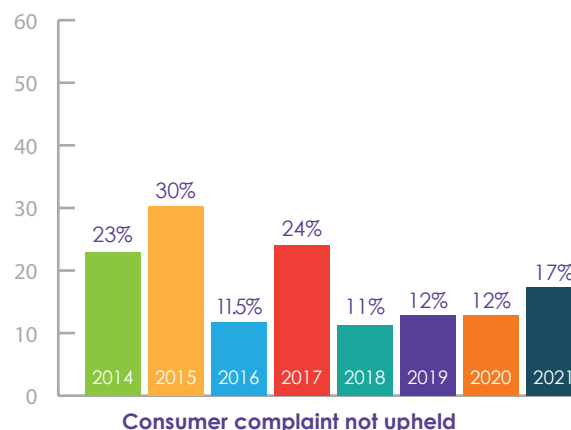
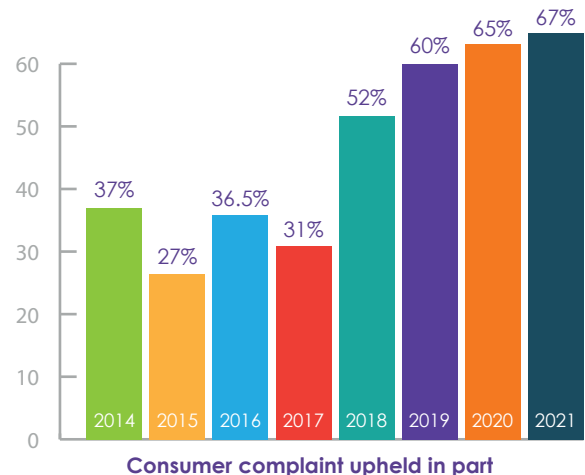
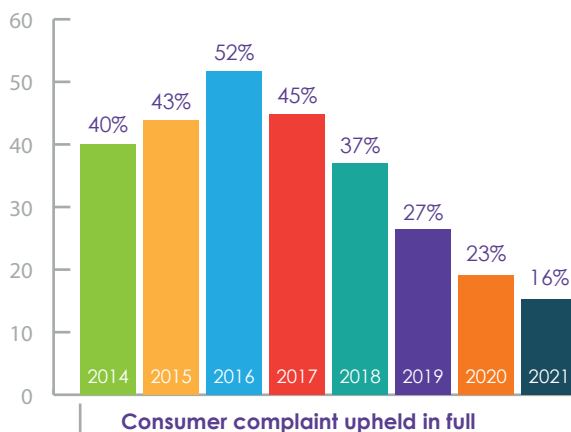
Where an agreement cannot be reached or conflicting evidence is submitted at the conciliation process, a case will move to adjudication.

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.

1.4% of our cases required adjudication in 2021. Below we highlight the outcomes of these cases.

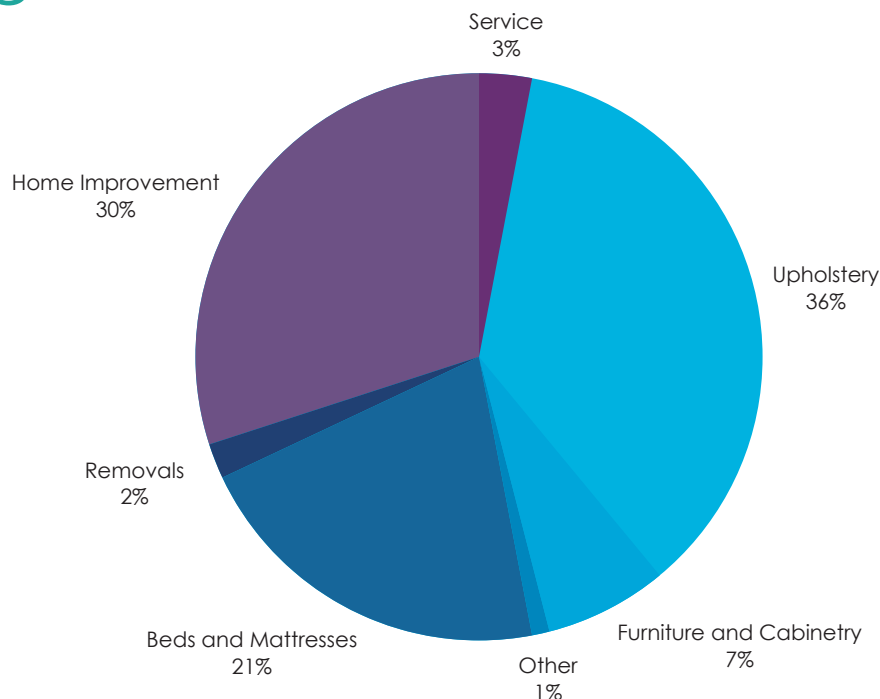
Outcomes of cases requiring adjudication



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 2021.

Categories



Upholstery - 36%

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

Home Improvement - 30%

- Kitchens Installation 19%
- Other home improvements 7%
- Bathrooms Installation 4%

Beds and Mattresses - 21%

Category includes beds and bedroom furniture

Furniture and Cabinetry - 7%

Category includes cabinet furniture, furniture, dining room and garden furniture

Service - 3%

Category includes: insurance/guarantees/warranties, licensing, motor vehicle, training

Removals - 2%

Other - 1%

Category includes curtains, clothing, electrical appliances, home accessories and gardening

Training

Training is one of the key ways in which the Ombudsman is geared to help businesses to improve their customers' experience via learning and development. The application of consumer law to the complex consumer landscape requires customer service techniques employed by businesses to define what drives complaints, developing and delivering training that will positively impact customer service colleagues and reduce complaints. An area for ongoing development at the Ombudsman; advanced executive courses are in a developed stage of production for the future. The following organisations took part in our two day City & Guilds consumer law accredited training during 2021, demonstrating their appetite to progress and improve their people's understanding, skills learned and ultimately impacting the consumer's experience.

H A M M O N D S
THE FITTED FURNITURE COMPANY



Cox & Cox

In addition to this accredited training several businesses took part in half-day courses accredited by the Ombudsman and bespoke to their particular business areas, these included several manufacturers.

Free webinars in 2021 included the following topics:

- Consumer Law Update - Brexit and Supply Chain delays
- Improving Reputation and Encouraging Constructive Feedback
- Drafting Fair T&C's
- ADR & the Courts
- Frontline Call Handling Techniques
- Compensation Workshop
- Consumer Law and ADR for Manufacturers

Feedback

Consumer feedback

“Very helpful and professional team. After trying for almost a year with the supplier, the Furniture & Home Improvement Ombudsman resolved the issue for me, only a few weeks [from] my initial contact. Very good service.

Mr Herrington (Trustpilot Review) ”

“Absolutely excellent! I've had six months of stress and anguish over a faulty sofa from [member], I wrote to the Ombudsman and within three weeks, [member] had agreed to come and pick my sofa up and issue me with a full refund. I'm amazed!

Mrs Sutherland (Trustpilot Review) ”

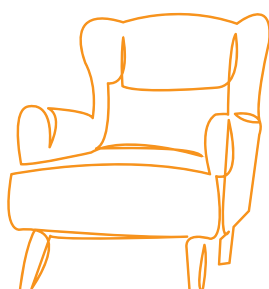
Member feedback

“Our rigorous dispute resolution process is there to ensure both consumers and Registered Businesses are able to resolve situations effectively however sometimes that is not always possible. By being a member of the Dispute Resolution Ombudsman, we will be able to offer our Registered Businesses and their customers an impartial and flexible way of reaching a resolution when all our processes have been exhausted.

Trustmark ”

“Being a member of an Ombudsman gives our customers the reassurance they deserve that we are taking the best course of action, but they have the support of an independent third party if required. Joining the Ombudsman has given our team and customers a much needed structure to handle complaints quickly and efficiently, and we have utilised the Ombudsman service for more than just dispute resolution; we have found them to be super helpful for general advice.

Glen Dimplex Heating & Installation ”



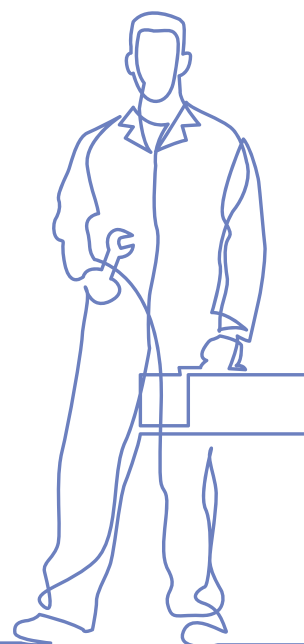


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www.fhio.org
www.disputeresolutionombudsman.org

Premier House
1-5 Argyle Way
Stevenage
Hertfordshire
SG1 2AD

Registered Office

Disputer Resolution Ombudsman Limited - Registered in England. No 8945616
Registered office: Premier House, First Floor, 1-5 Argyle Way, Stevenage, Hertfordshire. SG1 2AD



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