



Dispute Resolution
Ombudsman



**Furniture &
Home Improvement**
Ombudsman

ANNUAL
REVIEW

2024



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Foreword - Kevin Grix

“ As this Annual Review sets out, 2024 has been a year of both evolution and continuity for the Ombudsman, with new businesses demonstrating their commitment to upholding the highest standards of consumer protection through subscription, and other modern, forward-thinking businesses continuing to renew their promise to customers. ”



The reassurance of Ombudsman protection is helping to restore trust in what can be a challenging climate for consumers and businesses. Financial considerations and service quality remain paramount to buying decisions, with consumers citing the cost of living as a concern; this in turn influences both their buying decisions and expectations of redress in the event of an issue.

The Ombudsman's role is key. For consumers it means that if something goes wrong, they can be assured they will be treated fairly. For businesses it means that they can improve and understand how to deliver exceptional customer service, as well as be confident with the outcomes of our complaint resolution process. This saves time, increases efficiency and restores trust and confidence.

As I reflect on 2024, I note from our casework both the vital need for an Ombudsman to ensure consumers receive the redress they are entitled to, but also the great strides taken by businesses to look after their most important asset - the customer. Being able to take an objective and impartial view of complaints, we find opportunities to put things right when consumers are let down, but also much to commend in commitment to the customer, proactivity in efforts to resolve complaints and appetite for continuous improvement through training with the Ombudsman.

As this Annual Review sets out, 2024 has been a year of both evolution and continuity for the Ombudsman, with new businesses demonstrating their commitment to upholding the highest standards of consumer protection through subscription, and other modern, forward-thinking businesses continuing to renew their promise to customers. Our service has kept pace with the expectations of registered businesses and their customers for quality decisions and prompt action; I note our average resolution time is just 34 days. I reflect on the achievements of our team in 2024 with pride, and I am pleased to share details with you in this Annual Review.

Kevin Grix

CEO & Chief Ombudsman



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

2024 - Judith Turner



“ This past year has marked a period of significant growth and transformation. With the introduction of new schemes and new businesses, we have expanded our Alternative Dispute Resolution (ADR) service provision to better support homes, including vital areas such as utilities and green energy solutions. Our commitment to sustainability and energy efficiency has never been stronger, ensuring that we meet the needs of today while preparing for the demands of tomorrow. ”

As we reflect on our journey since 1992, our heritage stands as a testament to our commitment to excellence and progress. The Office Heritage Mural serves as a visual reminder of how far we have come—growing from our foundations into a dynamic organisation that continues to evolve.

This past year has marked a period of significant growth and transformation. With the introduction of new schemes and new businesses, we have expanded our ADR (Alternative Dispute Resolution) service provision to better support homes, including vital areas such as utilities and green energy solutions. Our commitment to sustainability and efficiency has never been stronger, ensuring that we meet the needs of today while preparing for the demands of tomorrow.

Looking ahead, technology and education will play a crucial role in our journey forward. Our investment in innovative tech solutions allows us to enhance our service delivery, while our vibrant training and webinar provision ensures that businesses - both subscribers and beyond - are empowered with the knowledge and tools they need to thrive.

With a strong heritage behind us and an exciting future ahead, we are poised to continue making a meaningful impact. Thank you for being part of this journey.

Judith Turner

Deputy Chief Ombudsman

Energy - non-regulated



ADR for Energy Brokers

Under our Dispute Resolution Ombudsman (DRO) brand, the past 12 months has seen us continue to deliver a multi- sector first-class ADR service to some of the largest organisations in UK.

The increasing reliance on Third Party Intermediaries (TPIs) to help small businesses secure value for money in energy contracts highlights the need for robust dispute resolution mechanisms to build trust and drive growth. While TPIs often enhance customer satisfaction, independent resolution ensures that if disputes arise, all parties are treated fairly. Establishing effective dispute resolution frameworks is essential to protecting small businesses and maintaining trust in the energy market.

Our work across high profile sectors such as water, TV licencing and energy efficiency has not gone unnoticed, and we continue to receive regular enquiries from new sectors seeking to use DRO's services to benefit their customers.

At the request of a leading trade association representing energy brokers, 2024 saw us pilot a new ADR service in the business energy sector.

With the pilot proving successful, DRO launched a fully compliant Qualifying Dispute Settlement Scheme (QDSS) in November 2024.

This service is open to brokers and TPIs and provides a genuine alternative to existing schemes and is delivered by DRO's legally trained team. Micro-businesses and SMEs (businesses up to 50 employees) who utilise registered brokers services can now access the scheme free of charge.

We are employing the same proven model for engagement and insight that we adopt across all the sectors we work in, working with businesses and stakeholders to equip them with the data, advice and accredited training services that underpin continuous improvement.

With effect from 1st November 2024, we have provided Alternative Dispute Resolution (ADR) services to Third Party Intermediaries (TPI's) such as energy brokers, and their customers. We welcome our new members: The following page contains a link of an up-to-date list of new members that have joined us bit.ly/droenergy



Showcase of our achievements

Our Timeline Mural, showcasing over three decades of history, growth, and achievements unveiled. From our formation in 1992 as Qualitas, to becoming The Furniture Ombudsman and later the Furniture & Home Improvement Ombudsman (FHIO), this mural captures all our key milestones.

Key highlights include:

1992: Establishment of Qualitas to improve industry standards.
2007: Becoming an Ombudsman to protect consumer rights.
2018: Launch of the Rail Ombudsman.
2023: Marking five years of the Rail Ombudsman service and expanding under a new contract.

This mural is not just a reflection of our past but a celebration of the journey that continues.

AI in Dispute Resolution

Insights from our 2024 research

Commissioned by DRO in partnership with Tizo and authored by Professor Naomi Creutzfeldt (University of Kent), our 2024 survey of 72 ADR professionals reveals both opportunities and challenges in adopting AI. While practitioners recognise AI's potential for streamlining case analysis and administrative tasks, they overwhelmingly stress that human judgment must remain central to decision-making – particularly in sensitive or complex disputes.

Key findings show ADR professionals already use tools like ChatGPT for research and drafting, but maintain significant concerns about algorithmic bias, error rates and GDPR compliance. As one respondent noted: "AI won't work with cases we resolve through mediation... computers should absolutely not be making decisions."

For DRO and our partners at Tizo, these insights shape our approach going forward. We're focusing on:

- Targeted AI training for practitioners
- Careful piloting of support tools
- Maintaining ethical safeguards

As Professor Creutzfeldt concludes: "The challenge lies in harnessing AI's efficiency while preserving the human expertise that defines quality dispute resolution." This balanced approach will guide our work in the coming year.

You can read the full report here: bit.ly/466UzrB

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.

We were set up by the Office of Fair Trading in 1992 and pride ourselves on the incredible expertise acquired over the years since then. We offer City & Guilds accredited training and have a diverse team of professionals, as well as 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 practice. We also bring the industry together through members' workshops. 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 are working to create and strengthen 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-focused organisations and bring best practice back into the Ombudsman to continually improve our service.

We hold ourselves to the highest standards and are approved by the Chartered Trading Standards Institute and our FHIO scheme works to the criteria set by the Ombudsman Association.



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



Recognised by the Ombudsman Association



City & Guilds approved training centre



Cyber Essentials certified

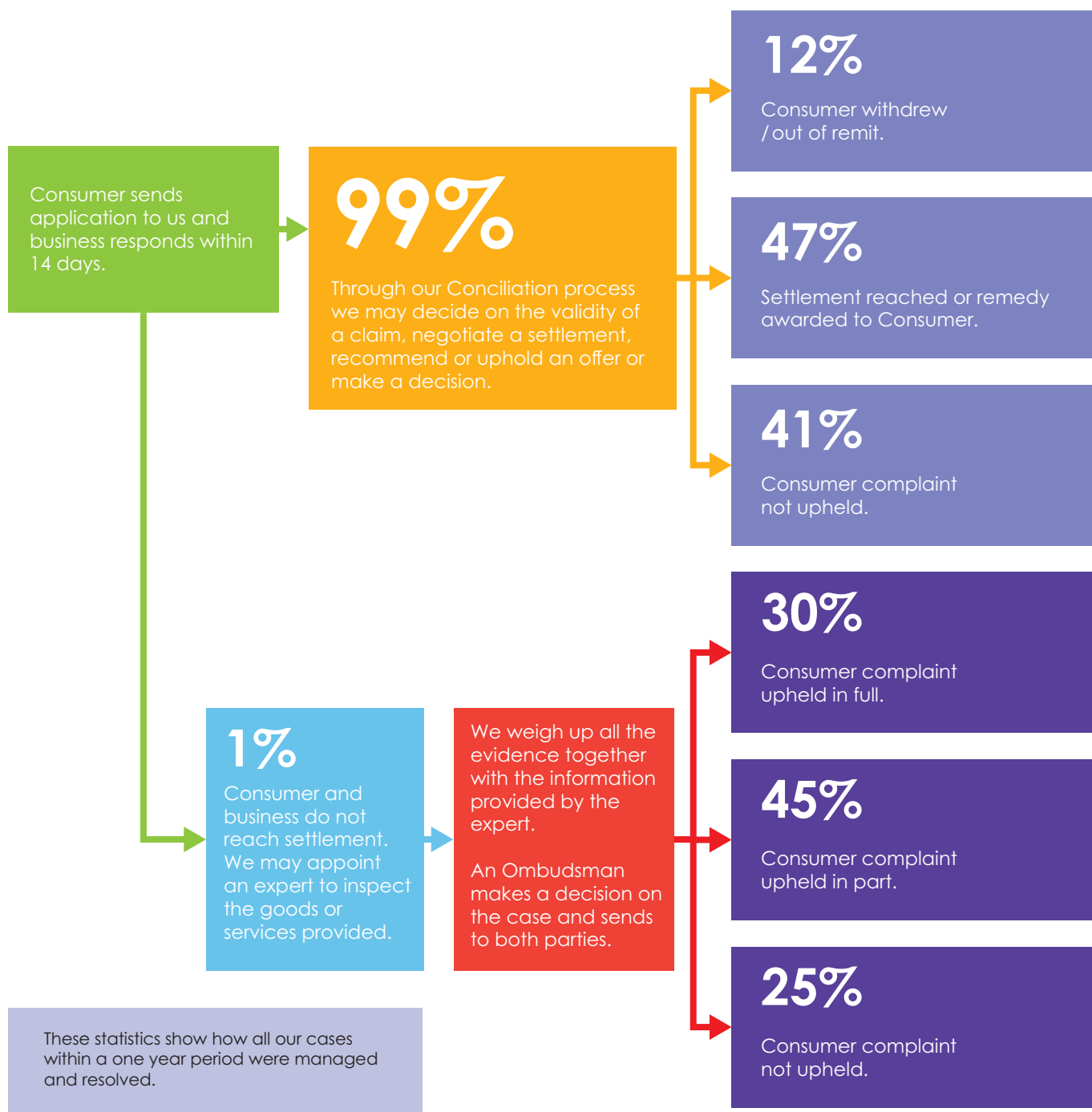
Our year in numbers



Our results for 2024

The figures in this review relate to the 2024 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.

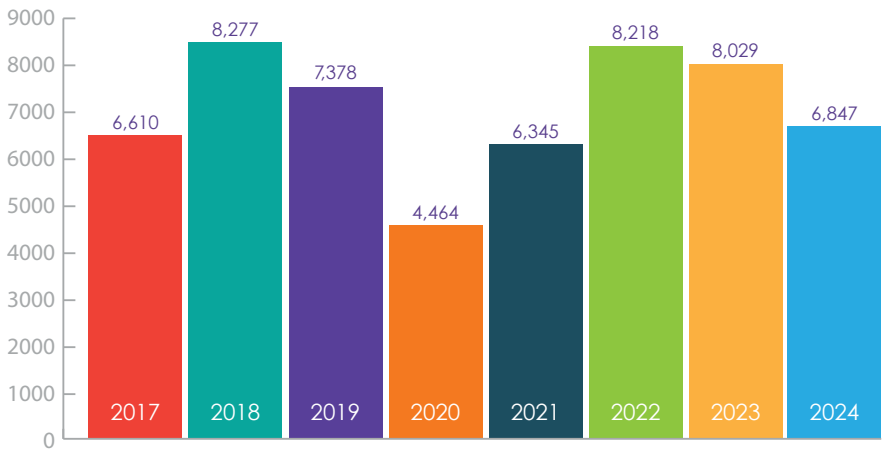


Performance



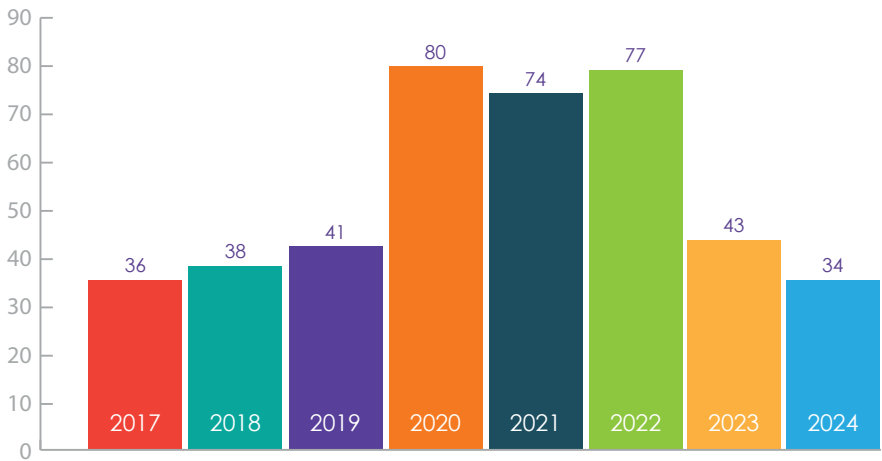
Case volumes

We closed 6,847 cases in 2024. 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

In 2024, we closed cases within 34 days on average. This is a reduction of 20% in the average time taken to close a case compared with 2023.



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, and recommend or uphold an offer which has already been made prior to our involvement or negotiate a settlement.

In 2024, 99% 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 75% 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

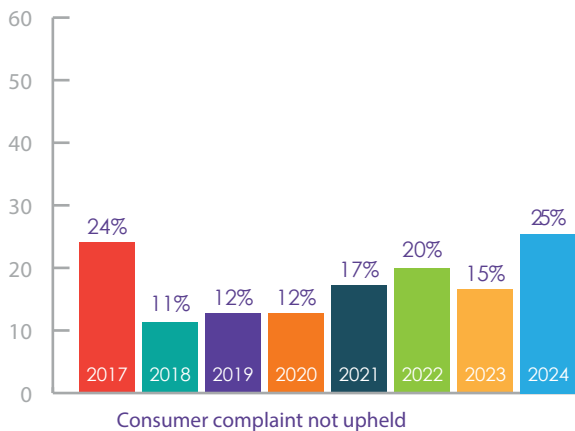
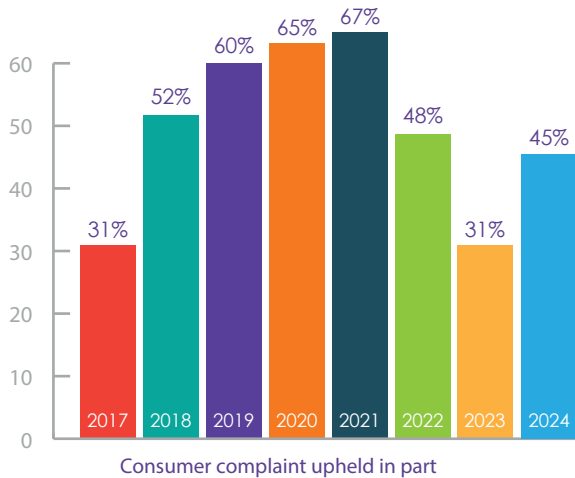
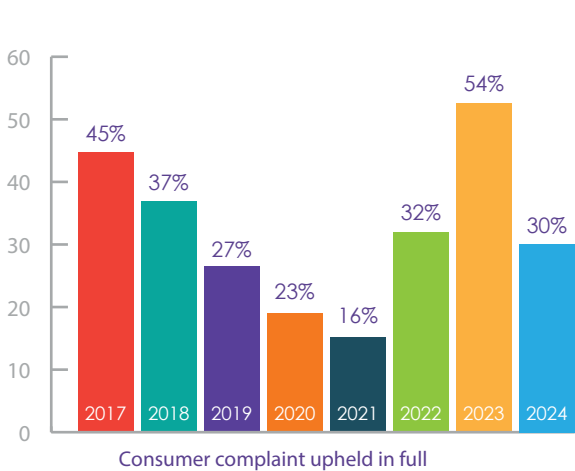
Where an agreement cannot be reached or conflicting evidence is submitted at the Conciliation process, a case will move to Adjudication.

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% of our cases required Adjudication in 2024. Below we highlight the outcomes of Adjudication.

Outcomes of cases requiring Adjudication



Our Sectors



Debt agencies

Energy efficiency

Energy efficiency
Product maintenance
Insulation

Healthcare

Private Healthcare

Home improvement

Gardening
Garden buildings
Kitchens
Bathrooms
Extensions & alterations
Hot tubs and saunas
Warranties
Doors & windows
Flooring & tiles

Licensing

TV licensing - BBC
Music licensing

Logistics & Removals

Parcel delivery
Removals

Retail

Clothing
Electricals
Furniture & furnishings
Kitchens, bedrooms & bathrooms
Mobility

Sports

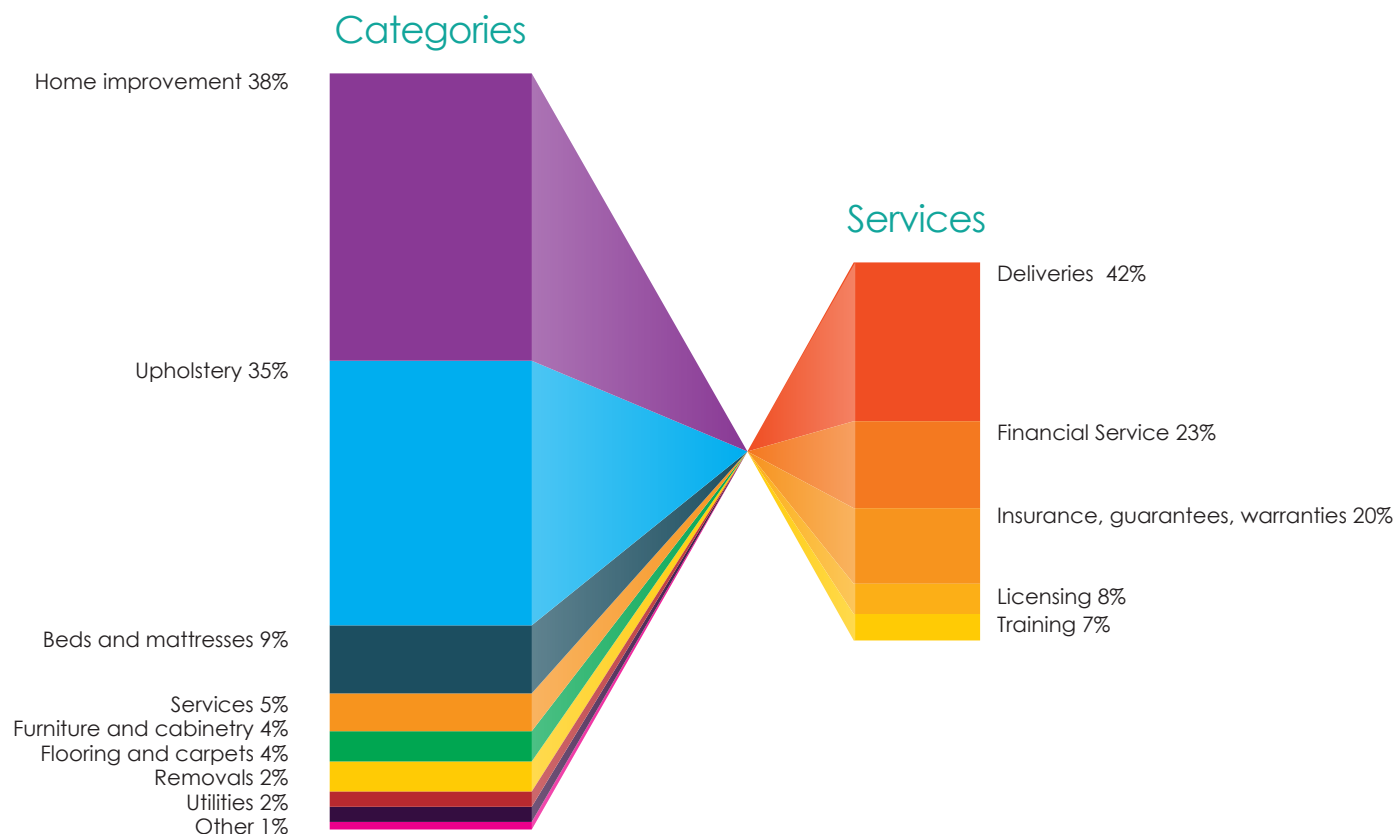
Football

Utilities

Energy
Water

Our Services

Our members consist of goods and service providers in the 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 2024.



Home Improvement - 38%

- Kitchen installations 25%
- Bedroom installations 8%
- Other home improvements 3%
- Bathroom installations 2%

Upholstery - 35%

This includes sofas, armchairs, corner units, footstools and recliners.

Beds and mattresses - 9%

This includes beds and bedroom furniture.

Services - 5%

This includes insurance, guarantees, warranties, licensing, motor vehicles, deliveries and training.

Furniture and cabinetry - 4%

This includes cabinet furniture, furniture, dining room and garden furniture.

Flooring and carpets - 4%

Utilities - 2%

This includes water, telecoms, electrical, gas and energy.

Removals - 2%

Other - 1%

This 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, which then allows us to develop and deliver training that will positively impact customer service colleagues and reduce complaints.

The following organisations took part in our two-day City & Guilds Consumer law accredited training during 2024, demonstrating their appetite to progress and improve their people's understanding skills learned and ultimately impacting the Consumer's experience.



In addition, several businesses took part in bespoke, Ombudsman-accredited courses including some manufacturers.

We hosted some free webinars in 2024, including topics such as:

- Supporting independent retailers
- 'Ask the Ombudsman' – National Bed Month – Common complaints
- Supporting customer vulnerability

Delegate feedback

“ I usually prefer to train in person. As I'm Dyslexic it helps me to learn. However this Zoom course was very useful and easy to follow. ”

“ It was very constructive and full of key phrases and words that will help me to avoid/resolve outcomes in my job. ”

“ The structure was clear, verbally specific and detailed. ”

Feedback

Ombudsman reviews are often influenced by the outcome of a consumer's claim, with feedback typically reflecting whether the decision met their expectations. As an impartial intermediary, our role is to assess the facts from both the consumer and the business to reach a fair, evidence-based decision. While not every outcome will favour the consumer, our process is designed to be balanced, independent and thorough.

Consumer feedback



Nishshanka Thenuwara

GB • 1 review

16 Oct 2024

Excellent Service!

Excellent Service!

They handled my issue in very profession and timely manner. I had almost given up my hope to get my refund back from a X company. But thanks to Ombudsman, I managed to get my money back. Only thing I did was escalate my matter to them with necessary backups and rest everything was handled by them. my special thanks to [Staff Member] who is so helpful and professional.

Date of experience: 11 October 2024



Gaiyo Bharucha

GB • 3 reviews

25 Nov 2024

Prompt action and positive result

I bought a cupboard from a well known British company, but had several problems with it.

After much debate and procrastination, I asked FHIO to help resolve the matter.

[Staff Member] at FHIO was particularly helpful, very prompt, kept me fully informed and got a result very quickly. Without this input, I think the indecision would have dragged on.

Date of experience: 25 November 2024

Registered business feedback

"As one of London and Midlands' leading domestic building firms, one of our key objectives has long been to remove the uncertainties that have so often been associated with the building trade. Being full members of the FHIO allows us to further reinforce our commitment to keeping our clients front-and-centre in everything that we do, while ensuring that they have the reassurance of having a professional independent body protecting their interests while simultaneously helping Simply Construction Group continually improve service standards."



"At Ignite Relocations, we pride ourselves on our core value of delivering excellent customer service. We are delighted to announce our membership with the Furniture and Home Improvement Ombudsman, ensuring our clients have not only trust in our expertise but also an added layer of protection throughout their moving process. The Ombudsman is available to provide guidance and support for us and our clients whenever needed, enhancing our commitment to exceptional service."

In addition, we are excited about the opportunity to enrol in training courses offered by the Ombudsman. These courses will further enrich our knowledge and enable us to elevate our service standards even higher. We look forward to an exciting and prosperous year ahead."







Dispute Resolution
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**Furniture &
Home Improvement**
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www.fhio.org
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Registered Office

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Inspiring Consumer Confidence
Since 1992