



**Furniture &
Home Improvement**
Ombudsman



Dispute Resolution
Ombudsman

The Alternative Dispute Resolution for Consumer Disputes (Competent Authorities and Information) Regulations 2015

Schedule 5

Annual Activity Report

Schedule 5: 01/01/25 - 31/12/25

Schedule 6: 01/01/24 – 31/12/25



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Dispute Resolution
Ombudsman

CTSI Activity Reports Year Ending 2025

SCHEDULE 5 Regulation 11(2)

Information to be included in an ADR entity's annual activity report:

a) the number of domestic disputes and cross-border disputes the ADR entity has received:

ADR Enquiries received in 2025: **11157**

ADR Applications received in 2025: **7950 (49 of which were cross-border disputes)**

ADR Applications accepted in 2025: **7885 (48 of which were cross-border disputes)**

b) the types of complaints to which the domestic disputes and cross-border disputes relate:

Furniture, Home Improvement (including renewable energy), Water Industry, Energy Third Party Intermediaries (Energy Brokers), Retail, Removals, ABTA travel dispute Arbitrations, and other consumer services and consumer services contracts delivered under Trader endorsement schemes.

c) a description of any systematic or significant problems that occur frequently and lead to disputes between consumers and traders of which the ADR entity has become aware due to its operations as an ADR entity:

FHIO & DRO carried out no systemic reviews during 2025, however we work with our members on an ongoing basis through the provision of training and advice with a view to raising standards, facilitating the exchange of information, and promoting best practice.

Our Standards Board made no recommendations to investigate any systemic issues in 2025.

d) any recommendations the ADR entity may have as to how the problems referred to in paragraph (c) could be avoided or resolved in future, to raise traders' standards and to facilitate the exchange of information and best practices.

As above, no systemic issues were identified in 2025, but we will continue to liaise with our members and make recommendations for improvements where necessary in 2026.



e) the number of disputes which the ADR entity has refused to deal with, and percentage share of the grounds set out in paragraph 13 of Schedule 3 on which the ADR entity has declined to consider such disputes:

Total number of disputes rejected	477
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Reason	Number rejected	Percentage of rejected
a) the consumer has not attempted to contact the trader first	78	16%
b) the dispute was frivolous or vexatious	0	0%
c) the dispute had been previously considered by another ADR body or the court	79	17%
d) the value fell below the monetary value	0	0%
e) the consumer did not submit the disputes within the time period specified	9	2%
f) dealing with the dispute would have impaired the operation of the ADR body	6	1%
g) other (enquired too early, not yet complained to trader, trader not member, advice call etc.	305	64%

f) the percentage of alternative dispute resolution procedures which were discontinued for operational reasons and, if known, the reasons for the discontinuation:

During 2025, no cases were discontinued due to operational reasons.

g) the average time taken to resolve domestic disputes and cross-border disputes:

The average days to close disputes from receipt of case file in 2025 was **54** days.

h) the rate of compliance, if known, with the outcomes of the alternative dispute resolution procedures:

During 2025, there was one instance of non-compliance with a decision made by FHIO, where a Member disagreed with the decision issued by the Ombudsman. The business was suspended from the scheme and reported to Trading Standards.

An additional **4** members exited the scheme during 2025, of which **3** resigned and **1 business entered administration**.



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Ombudsman



Dispute Resolution
Ombudsman

Decisions made by FHIO and DRO are binding on the Members if accepted by the Consumer. Case outcomes during 2025 were as follows:

Outcome	Total cases	Percentage of total cases
a) Settlement reached or remedy awarded to the Consumer	3685	54%
b) Case not upheld	2619	38%
c) Consumer withdrew / No response	63	1%
d) Case out of remit	477	7%

CTSI Activity Reports Year Ending 2024

SCHEDULE 6 Regulation 11(3)

Information which an ADR entity must communicate to the relevant competent authority every two years.

a) the number of domestic disputes and cross-border disputes the ADR entity has received:

ADR Enquiries received in 2024: **10028**

ADR Enquiries received in 2025: **11157**

ADR Applications received in 2024: **6824 (23 of which were cross-border disputes)**

ADR Applications received in 2025: **7950 (49 of which were cross-border disputes)**

ADR Applications accepted in 2024: **6789 (23 of which were cross-border disputes)**

ADR Applications accepted in 2025: **7885 (48 of which were cross-border disputes)**

b) the types of complaints to which the domestic disputes and cross-border disputes relate:

Furniture, Home Improvement (including renewable energy), Water Industry, Energy Third Party Intermediaries (Energy Brokers), Retail, Removals, other consumer services and consumer services contracts delivered under Trader endorsement schemes. ABTA travel dispute arbitrations were also accepted during 2025.



Total number of disputes rejected 2024	460
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Reason	Number rejected	Percentage of rejected
a) the consumer has not attempted to contact the trader first	83	18%
b) the dispute was frivolous or vexatious	1	0.2%
c) the dispute had been previously considered by another ADR body or the court	100	21.7%
d) the value fell below the monetary value	2	0.4%
e) the consumer did not submit the disputes within the time period specified	8	1.7%
f) dealing with the dispute would have impaired the operation of the ADR body	9	2%
g) other (enquired too early, not yet complained to trader, trader not member, advice call etc.	257	56%

Total number of disputes rejected 2025	477
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Reason	Number rejected	Percentage of rejected
a) the consumer has not attempted to contact the trader first	78	16%
b) the dispute was frivolous or vexatious	0	0%
c) the dispute had been previously considered by another ADR body or the court	79	17%
d) the value fell below the monetary value	0	0%
e) the consumer did not submit the disputes within the time period specified	9	2%
f) dealing with the dispute would have impaired the operation of the ADR body	6	1%
g) other (enquired too early, not yet complained to trader, trader not member, advice call etc.	305	64%

c) the average time taken to resolve domestic disputes and cross-border disputes:

The average number of days to close disputes from receipt of case file in 2024 was **34** days.



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Home Improvement**
Ombudsman



Dispute Resolution
Ombudsman

The average days to close disputes from receipt of case file in 2025 was **54** days.

d) the rate of compliance, if known, with the outcomes of the alternative dispute resolution procedures:

During 2024, there was one instance of non-compliance with a decision made by FHIO, where a Member disagreed with the decision issued by the Ombudsman. A quality check was undertaken in this case, and the Member was notified that the decision remained unchanged. The member resigned from the scheme.

An additional **14** members exited the scheme during 2024, of which **2** ceased trading and **12** resigned.

During 2025, there was one instance of non-compliance with a decision made by FHIO, where a Member disagreed with the decision issued by the Ombudsman. The business was suspended from the scheme and reported to Trading Standards.

An additional 4 members exited the scheme during 2025, of which 3 resigned and 1 business entered administration.

(e) any recommendations the ADR entity may have as to how any systematic or significant problems that occur frequently and lead to disputes between consumers and traders could be avoided or resolved in future;

FHIO & DRO carried out no systemic reviews during 2024 or 2025, however we work with our members on an ongoing basis through the provision of training and advice with a view to raising standards, facilitating the exchange of information, and promoting best practice.

(f) This point has been removed in amendments on 1 January 2021

(g) where the ADR entity provided training to its ADR officials, details of the training it provides.

(Please provide a list of all training undertaken by ADR officials over the past 2 years)

All new Ombudsmen are subject to a rigorous induction programme with a minimum of four weeks' validated training, including shadowing and supervised casework. All staff undergo a two-day City & Guilds accredited training on the legalities of consumer disputes and managing complaints and one-day City & Guilds accreditation on GDPR and Data Protection Compliance and all staff who have undergone their courses have passed the validation to date.

We also provide ongoing know-how provision. Subjects covered in 2024 and 2025 include:

Equality Act Training



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Home Improvement**
Ombudsman



Dispute Resolution
Ombudsman

Water Industry adjudication service training

Energy Brokers & Third-Party Intermediaries Training,

Sexual Harassment Training (BP Collins Solicitors)

Communicating a Simple Close in writing (Triage) Training

Report / Adjudication Planning Practical Written Test Training

Vulnerable Consumer Training

Plain English / Drafting Know How

HMRC Right to Work Webinar

Supporting neurodivergent customers webinar

Misrepresentation Training

Membership Training

Complaints and Introduction to the Rail Ombudsman Training

Quality Check Training

Consolidation Training

Reasonable Adjustment Training

Data Protection Training

Adjudication Training

ABTA/Hunt ADR Training - virtual Modules

Disability Awareness Training

Info Sec and Financial Security Training

(h) an assessment of the effectiveness of an alternative dispute resolution procedure offered by the ADR entity and of possible ways of improving its performance.

(Please provide as much information as possible)

We operate an established and effective alternative dispute resolution procedure that meets the core requirements of independence, fairness, accessibility and timeliness expected of a CTSI-approved ADR provider.

Our scheme provides a clear last-resort route for consumers once a member's internal complaints process has been exhausted, utilising proportionate conciliation and adjudication stages and issuing outcomes that are binding on member businesses where accepted by the consumer.

We aim to conclude cases within 90 days of receipt of a complete case file, supporting confidence in the effectiveness of our operations. Recent appointments and expansions of our remit, including the introduction of services for energy broker disputes, water industry adjudications and ABTA arbitrations, demonstrate our capability to deliver high-quality ADR across multiple sectors.



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Home Improvement**
Ombudsman



Dispute Resolution
Ombudsman

As our services continue to develop, we intend to enhance performance through improved intake triage, which is focused on reducing our average days to close a case, and increased thematic learning to strengthen transparency, stakeholder assurance and systemic improvement.

Please add any additional information or data you think might be useful or interesting at the bottom of this report. (any extra data provided is useful

Decisions made by FHIO and DRO are binding on the Members if accepted by the Consumer. Case outcomes during 2024 were as follows:

Outcome	Total cases	Percentage of total cases
a) Settlement reached or remedy awarded to the Consumer	3193	46%
b) Case not upheld	2792	41%
c) Consumer withdrew / No response	402	6%
d) Case out of remit	460	7%

Case outcomes during 2025 were as follows:

Outcome	Total cases	Percentage of total cases
a) Settlement reached or remedy awarded to the Consumer	3685	54%
b) Case not upheld	2619	38%
c) Consumer withdrew / No response	63	1%
d) Case out of remit	477	7%



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