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Complaint Handling Failure Orders (CHFO's) published by the Ombudsman

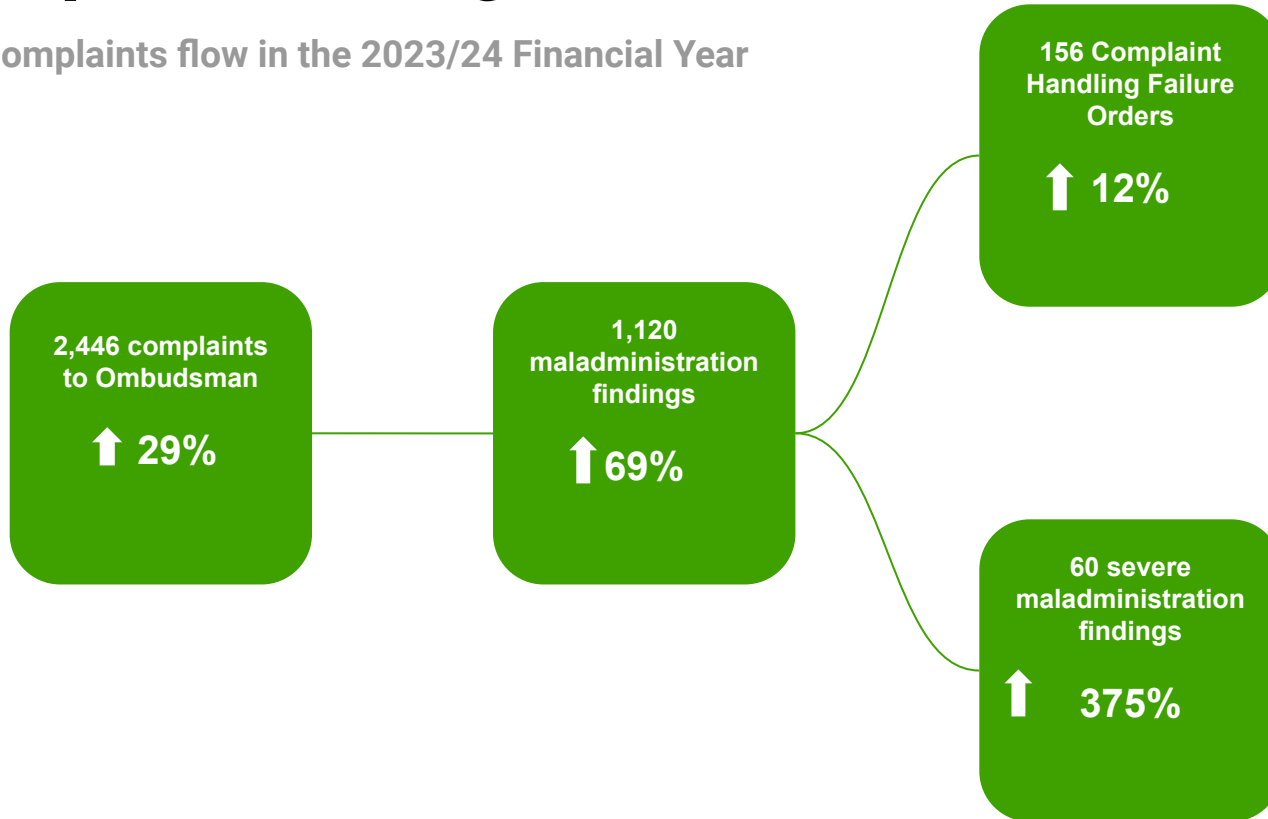
06.

## Advice From The Ombudsman

To keep you right and your residents happy

# Top Level Insights

Complaints flow in the 2023/24 Financial Year



# What's new in Ombudsman reports?

Key topics mentioned by the Ombudsman in their severe maladministration findings.

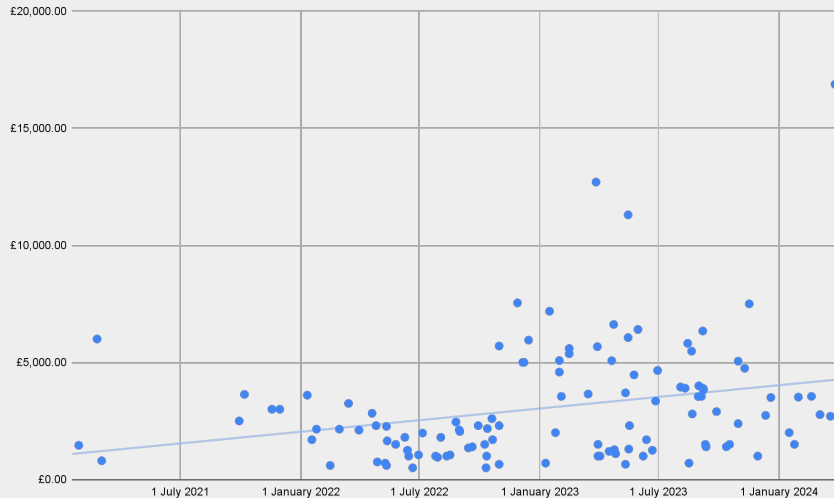
Topic	Volume	Volume +/-
distress ... resident	27	+23
stage 1 response	32	+22
landlord stated	23	+22
landlord ... provide	31	+21
inconvenience ... resident	21	+20
landlord ... stage	28	+19
evidence ... landlord	27	+19
landlord ... policy	26	+19
issue ... response	22	+19

- In order to get a better understanding of what is specific about challenges with maladministration, we ran the reports through the Wordnerds platform and used unsupervised **topics** - fragments of text which are particularly representative of a dataset.
- **Ombudsman redoubles focus on customer:** The single phrase we saw increase the most in Severe maladministration decisions written by the ombudsman was: "Causing distress to the resident".
- Discussions around **policy** quadrupled. This was generally around policies not being understood and followed by team members, rather than there not being policy

# Volume and size of fines

They're both increasing!

## Severe Maladministration cases upheld by the Ombudsman

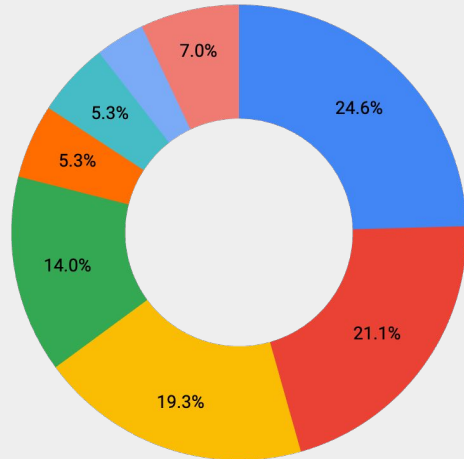


- Complaints increased by 32% between 22/23 and 23/24, maladministration cases rose by 70% and severe maladministration cases almost **quadrupled**.
- Fines have also gone up steadily. The average fine is up by **32%** in 23/24 compared to 22/23.
- For the first time in 2023, we saw fines go over the **£10,000** mark for an individual complaint.
- From the start of 2021 until October 2022, only one fine (2% of total) was **over £5,000**. Since then, there have been 15 fines (32% of all fines) over that amount.
- We have also seen the largest ever fine - **£16,875** to Southwark Council for an issue with leaks that was left unchecked for multiple months
- But we know it's not just the money...

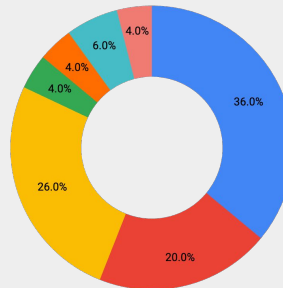
# Understand the causes of SM

The main causes cited in severe maladministration reports this year, and how they changed

Serious maladministration findings - 2023/24



Serious maladministration findings - 2022/23



- Damp & Mould
- Repairs
- Leaks
- Response to ASB
- Heating
- Infestation
- Tenancy Administration
- Accessibility

- The largest proportion of severe maladministration findings came from **damp and mould** in 2023/24, although the proportion has significantly dropped
- We saw a significant increase in severe maladministration findings around response to anti-social behaviour. These tripled in 2023, and it is particularly noteworthy that 80% of these findings mentioned the **mental health** of the customer.
- An emerging issue was with **accessibility**. Customers with mobility challenges having difficulty accessing their property made up 7% of the total reports - doubling the issue in 2022/23

# Big riser - Response to ASB

The main causes cited in severe maladministration reports this year, and how they changed

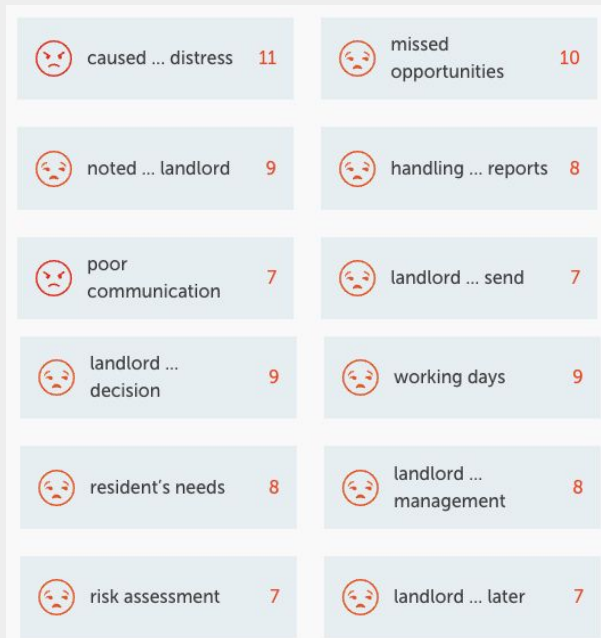


- Anti-social behaviour increased from 4% to 14% of causes of severe maladministration in 23/24.
- There is a significant overlap between ASB challenges and record keeping. Understanding the challenges of specific customers is of pivotal importance.
- Mental health and clear action were also discussed as key overlapping factors

*“There is evidence that it offered a noise recording device in March 2021, but it would have been reasonable for the landlord to have offered this at an earlier point in the case.”*

# Big riser - Accessibility and Disability

The main causes cited in severe maladministration reports this year, and how they changed



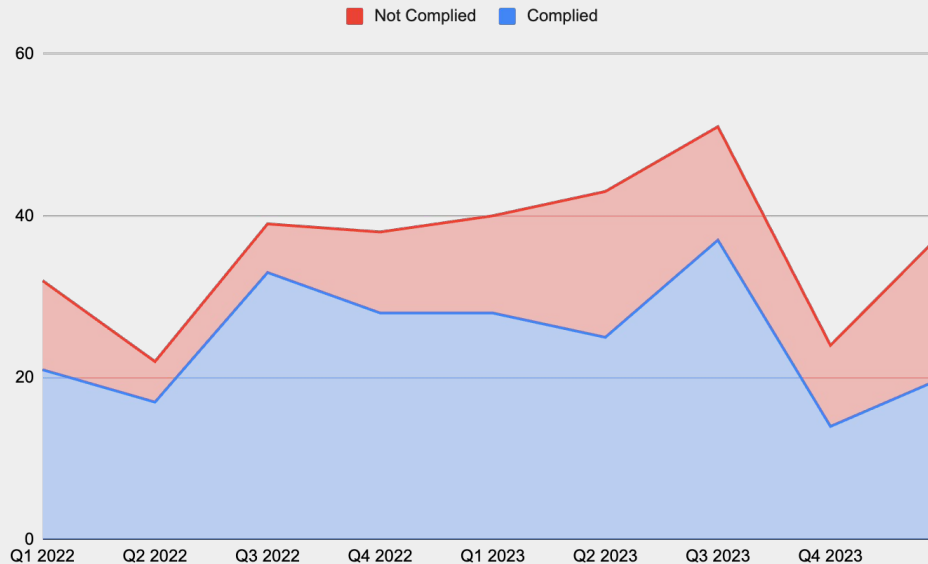
- Accessibility issues almost doubled in the previous financial year
- Again, we see a significant **resident focus** - distress being used with particular regularity in accessibility issues.
- **Communication** is discussed regularly, and problems were exacerbated by a focus on practical approaches over human costs.

*“The landlord was told by the resident on several occasions how hard she was finding the situation, but the landlord focused on trying to arrange an inspection of the property; again missing an opportunity to address her concerns”*



# Complaint Handling Failure Orders (CHFO)

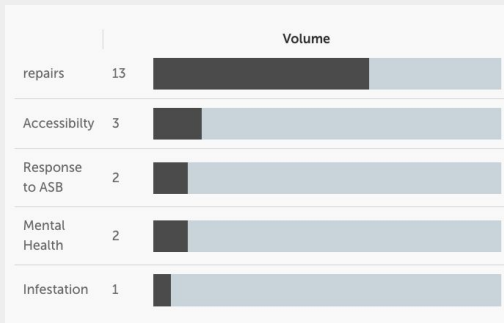
Complaint Handling Failure Orders (CHFO) published by the Ombudsman



- CHFOs are issued when a landlord fails to address a resident's complaint despite intervention from the Ombudsman.
- Incidences of CHFOs have remained fairly steady over the last two years.
- However, Q1 of 2024 saw an unusually high proportion of CHFOs being classed as **not complied** - 47% compared to an average of 35% in 2023 and 23% in 2022. A sign of the Ombudsman expecting more?

# Advice given by the Ombudsman

## Themes of Key Learnings from Ombudsman Reporting



## Topics of Key Learnings from Ombudsman Reporting

Topic	Volume ↓	Sentiment
landlord ... action	9	49
landlord ... resident	8	50
landlord's records	8	48
landlord took	8	41
action taken	7	46
landlord ... ensure	6	42
landlord ... place	6	50
records of repair	6	54
maintain ... records	5	50

- The Ombudsman have also started offering "Key Learnings" in two places:
  - Severe maladministration reports
  - Monthly insight reports.
- Interesting to note that, once again, they have highlighted challenges with accessibility, especially where these overlap with record keeping.
- Again when looking at unsupervised topics, we can see the importance of action, records, and focussing on the residents.

*“When a resident’s vulnerabilities are not appropriately recorded, wrong decisions can be made and those most in need may not be prioritised or residents were treated insensitively.”*



## Summary:

### The Ombudsman's priorities (based on their reports)

{=} wordnerds



## Complaints exacerbated by inaction

A lack of action was one of the most common topics cited in maladministration reports, and the **wrong kind of action**.



## Mental health as important as physical

Complaints caused by **antisocial behaviour** almost doubled in 2023, as did mentions of **distress** in Ombudsman reports



## Knowledge is key

**Understanding customers**, knowing specific challenges they face, and keeping accurate records are pivotal.

# } Got any questions?

Get in touch

**Not understanding customer needs is a major cause of maladministration findings.**

Wordnerds can help you get a fuller oversight of your complaints, why they're happening and what you can do about them.

**Let's Talk!**

**Pete Daykin**

CEO

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