



# Strengthening consumer redress in the housing market - A Consultation (Ministry of Housing, Communities and Local Government)

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## **About Age UK**

Age UK is a national charity that works with a network of partners, including Age Scotland, Age Cymru, Age NI and local Age UKs across England, to help everyone make the most of later life, whatever their circumstances.

In the UK, the Charity helps more than seven million older people each year by providing advice and support. It also researches and campaigns on the issues that matter most to older people. Its work focuses on ensuring that older people: have enough money; enjoy life and feel well; receive high quality health and care; are comfortable, safe and secure at home; and feel valued and able to participate

## **About this consultation**

The Government is consulting on options for improving and streamlining Ombudsman schemes for private and public sector housing. This includes the Housing Ombudsman, Local Government and Social Care Ombudsman, Property Ombudsman and other housing redress agencies and schemes.

They have invited comment on three possible options for reform:

A single housing ombudsman bringing together existing housing redress schemes into a single body through primary legislation.

an approach to offer one point of contact through which complaints would be directed to the correct service.

A rationalisation of existing schemes with a standardised approach. This could mean an Ombudsman for the social sector and a separate service covering the private rented sector, leasehold and estate agents.

Ombudsman schemes normally deal with issues of maladministration. This relates to how providers treat residents/clients, including how they deal with complaints, and how far they follow guidance and the relevant procedures. A complaint is normally required to go through an internal complaints procedure first before applying to the Ombudsman. After this is exhausted the Housing Ombudsman requires

an MP, to make the referral (alternatively, the complainant can wait eight weeks and then self-refer).

Although Ombudsman schemes are free, there can be a long delay to have a complaint dealt with and only a small number of cases are investigated in detail. Any decline in the number of complaints made to the Ombudsman may indicate a lack of confidence in the current system rather than a reduction in the numbers of housing problems arising for older people.

Ombudsman schemes do not normally deal with issues that are the concern of the courts or tribunals which means there are limits on their ability to tackle the substance of a housing complaint, for example, ensuring a repair is carried out in a timely manner. However, in some cases Ombudsman action may include legal considerations e.g. homelessness and social care.

## **INTRODUCTION**

A wide range of housing complaints are raised by older people with Age UK. Local Age UKs often support older residents to make a complaint with a provider or through an Ombudsman or other redress scheme. Other cases may require legal action to resolve the problem raised.

Typical areas of housing complaints include:

Failures to address: disrepair, damp or mould, pest infestation, or a failure to make timely adaptations where urgently required.

Broken or inadequate utilities or heating systems and a failure to maintain communal areas.

Age discrimination by housing providers in the delivery of services or rude and inappropriate behaviour

The modification, decline and withdrawal of housing support services without proper consultation

Failures to mediate and deal effectively with anti-social behaviour by neighbours as well as home security measures to prevent crime.



training, guidance, mediation skills and flexibility toward the needs and requirements of vulnerable older people, as well as a funding environment that may discourage client

