

The complaint

Mr B complains about National House Building Council (NHBC)'s handling of his building warranty claim.

All references to NHBC also include its appointed agents.

What happened

The details of this complaint are well known to both parties, so I won't repeat them again here. Instead, I'll focus on giving my reasons for my decision.

My decision focusses on events following NHBC's final response in October 2020, to its most recent final response in April 2022, as set out previously by our investigator.

Any reference to events outside of these dates is for contextual purposes only.

What I've decided – and why

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

Having done so, I agree with the conclusions reached by the investigator for these reasons:

- Mr B is unhappy with the amount of time taken to resolve his claim. It's not unusual for claims of this nature to take some time to be resolved. And I can see, in some part, delays in the claim progressing were to accommodate Mr B's needs. So I won't be holding NHBC responsible for delays I believe were reasonably unavoidable.
- Considering the information available I do think there were avoidable delays and times where NHBC could've reasonably acted quicker. There were several issues with alternative accommodation which took time to resolve. Such as when NHBC offered a one-bedroom apartment as alternative accommodation when Mr B himself had a two-bedroom apartment.
- I can also see there were issues over the correct door number of the alternative accommodation in question. Meaning Mr B had to change the redirect he arranged on his mail. So, I can fully appreciate his frustration.
- NHBC accepted it caused avoidable delays, and that there were times it could've provided better service to Mr B. For example, it acknowledged it was unacceptable to expect Mr B to accept changes to dates of works at a single days' notice.
- In total, in the period I've set out above, NHBC have made three separate compensation offers to Mr B, totalling £800.
- Following our investigator's view, Mr B provided further reasons as to why he felt the compensation offered by NHBC wasn't sufficient. A key point to this is that he had to take time off work directly as a result of the distress and inconvenience NHBC has caused him. Mr B has provided evidence to support this.

- I do acknowledge matters would've been stressful to Mr B. But having reviewed matters I can't solely attribute responsibility for the issues Mr B has described, to NHBC.
- I do appreciate Mr B feels very strongly about what has happened and is aggrieved by the whole matter. He has my natural sympathy about this. However, my role here is to concentrate on the errors NHBC made and the impact that caused.
- I understand, as Mr B has explained, the underlying matter itself impacted his feelings very deeply. However, having considered the information available to me I can't hold NHBC solely responsible for that. Considering everything I've set out above, I think the compensation, totalling £800, offered by NHBC is in the region of what I'd recommend in the circumstances. So, I won't be asking NHBC to increase this payment further.

So for these reasons, I do not uphold this complaint.

My final decision

My final decision is that I do not uphold Mr B's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 7 December 2022.

Michael Baronti
Ombudsman