

J & M Residential Lettings Limited trading as JMHA

Complaints Policy

Plain English tenant-friendly version aligned to the Housing Ombudsman Complaint Handling Code 2024

Document control

Document	Complaints Policy 2026
Organisation	J & M Residential Lettings Limited trading as JMHA
Homes managed/owned for this purpose	Approximately 86 homes
Issue date	May 2026
Review date	May 2027, or earlier if the Housing Ombudsman Code or JMHA complaint handling arrangements change
Status	Current publication version
Website	www.jmha.co.uk
Contact	mark@jmha.co.uk 0333 456 4737 WhatsApp/Text: 07889 265826 PO Box 721, Rochdale, OL16 9PD

1. Our commitment

JMHA wants tenants and service users to feel able to raise concerns easily. We will listen, respond fairly, and use feedback to improve our services. Complaints will not affect a tenant's rights, tenancy, or the way we provide services to them.

This policy is intended to be clear, accessible and proportionate to JMHA's size as a small for-profit registered provider. It follows the Housing Ombudsman Complaint Handling Code 2024.

2. Who is responsible?

- Mark Camden-Clarke, Founder & Managing Director, is the Complaint Officer and senior lead responsible for complaint handling, liaison with the Housing Ombudsman where required, and reporting to the Board.
- Jovita Camden-Clarke, Complaints Review Director, is the Member Responsible for Complaints and will normally review Stage 2 complaints so that escalation is considered by someone other than the Stage 1 decision maker.
- The Board reviews complaint handling performance, the annual self-assessment, and any learning or improvement actions at least annually.

3. What is a complaint?

A complaint is an expression of dissatisfaction, however made, about the standard of service, actions or lack of action by JMHA, its staff, contractors or anyone acting on JMHA's behalf, affecting a tenant or group of tenants.

A tenant does not have to use the word “complaint”. If someone is clearly unhappy with our service, we will offer them the opportunity to have the matter handled as a complaint.

4. Service requests and complaints

A service request is a request for JMHA to take action to put something right, for example reporting a repair. A service request is not automatically a complaint. However, if a tenant is dissatisfied with how a service request has been handled, delayed or responded to, we will treat that dissatisfaction as a complaint if the tenant wishes us to do so.

We will continue to deal with the service request while any complaint is being investigated.

5. How to complain

Complaints can be made in any reasonable way. JMHA encourages written complaints where possible because this helps create a clear audit trail, but we will not refuse a complaint simply because it is raised in another way.

- Email: mark@jmha.co.uk
- WhatsApp/Text: 07889 265826
- Telephone: 0333 456 4737
- Post: PO Box 721, Rochdale, OL16 9PD
- Website/contact form or through any member of staff or contractor, who must pass the matter to the Complaint Officer.

6. Accessibility, representatives and reasonable adjustments

JMHA will make reasonable adjustments where needed so that tenants can access the complaints process. This may include using a preferred communication method, allowing extra time, accepting a complaint from a representative, or providing information in a clearer format.

Tenants may be represented or accompanied by another person, including a family member, friend, advocate, councillor or other representative.

7. When we may not accept a complaint

JMHA will accept complaints unless there is a valid and fair reason not to. Each case will be considered on its own facts. We will not apply blanket exclusions.

Examples where a matter may not be accepted as a complaint include:

- the issue happened more than 12 months ago, unless there is a good reason to consider it now;
- legal proceedings have started, meaning a claim has been filed at court;
- the same matter has already been considered under this complaints policy;
- the issue is not something JMHA is responsible for.

If we decide not to accept a complaint, we will explain why in writing and tell the tenant about their right to contact the Housing Ombudsman.

8. Stage 1 complaints

1. We will acknowledge, define and log the complaint within 5 working days of receipt.
2. The acknowledgement will set out our understanding of the complaint and the outcome the tenant is seeking. If anything is unclear, we will ask for clarification.
3. A full Stage 1 response will normally be issued within 10 working days of acknowledgement.
4. If more time is needed because the complaint is complex, we will explain why and confirm the new response date. Any extension will normally be no more than a further 10 working days unless there is good reason.
5. The Stage 1 response will be in clear language and will include the complaint stage, complaint definition, decision, reasons, any remedy, any outstanding actions, and how to request Stage 2 if the tenant remains dissatisfied.

9. Stage 2 review

6. If the tenant remains dissatisfied after Stage 1, they may request a Stage 2 review. They do not have to explain their reasons, although we will try to understand why they remain unhappy.
7. We will acknowledge, define and log the Stage 2 request within 5 working days.
8. Stage 2 will normally be reviewed by the Complaints Review Director and not by the person who issued the Stage 1 response.
9. A final Stage 2 response will normally be issued within 20 working days of acknowledgement.
10. If more time is needed because the complaint is complex, we will explain why and confirm the new response date. Any extension will normally be no more than a further 20 working days unless there is good reason.
11. The Stage 2 response is JMHA's final complaint response. It will explain the tenant's right to refer the matter to the Housing Ombudsman if they remain dissatisfied.

10. Putting things right

Where JMHA identifies that something has gone wrong, we will acknowledge this and consider a fair remedy. Remedies may include an apology, explanation, action to correct the issue, reconsidering a decision, amending records, practical assistance, compensation where appropriate, or changes to policies or procedures.

Any remedy will reflect the impact on the tenant and will be followed through to completion.

11. Record keeping and monitoring

JMHA will keep a complaint record including the complaint received, date received, complaint definition, correspondence, evidence, responses, outcome, remedies and any follow-up actions. Service requests and complaint themes will be reviewed so that any trends or learning can be identified.

12. Unacceptable behaviour

JMHA will not restrict access to the complaints process simply because a tenant is upset or persistent. However, where behaviour is abusive, threatening, discriminatory or unreasonably persistent, JMHA may put proportionate contact arrangements in place. Any restrictions will be explained, evidenced, kept under review and applied with regard to the Equality Act 2010.

13. Housing Ombudsman

Tenants may contact the Housing Ombudsman for advice at any stage. If a tenant remains dissatisfied after JMHA's Stage 2 final response, they may ask the Housing Ombudsman to consider the complaint.

- Housing Ombudsman website: <https://www.housing-ombudsman.org.uk>
- Telephone: 0300 111 3000
- Email: info@housing-ombudsman.org.uk

14. Annual reporting and publication

JMHA will publish its complaints policy, annual complaints performance and service improvement report, self-assessment against the Housing Ombudsman Complaint Handling Code 2024, and the Board response on the complaints section of its website.