

JMHA

J & M Residential Lettings Limited trading as JMHA

Annual Complaints Performance & Service Improvement Report 2025/26

Reporting period: 6 April 2025 to 5 April 2026

Organisation	J & M Residential Lettings Limited trading as JMHA
Company number	06565577
Homes	86
Financial year	6 April 2025 to 5 April 2026
Prepared	25 August 2026
Complaint Officer	Mark Camden-Clarke
MRC	Jovita Camden-Clarke
Status	For Board scrutiny and approval / publication after approval

1. Purpose

This report provides JMHA's annual complaint handling performance and service improvement information for the 12 months immediately preceding its 5 April 2026 financial year-end. It is prepared for Board scrutiny and challenge and accompanies JMHA's 2025/26 self-assessment against the statutory Housing Ombudsman Complaint Handling Code 2024.

2. Complaint performance

Measure	2025/26
Formal Stage 1 complaints received	0
Stage 2 escalations	0
Complaints refused/not accepted	0
Housing Ombudsman determinations	0
Findings of non-compliance with the Code	0
Ombudsman orders/recommendations requiring action	0

JMHA received no formal complaints during the reporting period. There were therefore no complaint categories, outcomes, response-time trends or escalation trends to analyse quantitatively. No complaints were refused or excluded from the complaints process.

3. Housing Ombudsman performance information

JMHA had no Housing Ombudsman intervention, determination, finding of non-compliance, maladministration finding, order or recommendation during the reporting period. JMHA is not aware of an individual annual landlord performance report published by the Ombudsman about JMHA for this period. Accordingly, there is no landlord-specific Ombudsman performance report to reproduce or analyse in this annual report.

4. Interpreting a nil complaint year

JMHA does not treat zero complaints as evidence that services are necessarily free from problems. The statutory Code notes that low complaint volumes can indicate barriers to complaining. The Board has therefore considered whether complaint routes are visible and accessible. Residents can complain through multiple channels, in any way and to any member of staff, and the updated policy expressly offers the complaints process whenever dissatisfaction is expressed.

5. Complaints refused

No complaints were refused or excluded during 2025/26. If JMHA refuses a complaint in future, the decision and reason will be recorded, the resident will be told in writing and advised of their right to ask the Housing Ombudsman to consider the exclusion.

6. Learning from complaints

Because no complaints were received, there was no complaint-specific learning or service improvement arising from individual cases in 2025/26. JMHA has not invented complaint learning where none exists.

7. Proactive service and governance improvements

As part of the annual review, JMHA has nevertheless strengthened its complaint-handling framework. These are governance improvements arising from review of the statutory Code rather than from individual complaints:

- rewritten the Complaints Policy in plain English and aligned it provision-by-provision with the statutory Code;
- confirmed Mark Camden-Clarke as Complaint Officer and senior accountable lead;
- confirmed Jovita Camden-Clarke as Member Responsible for Complaints and the normal independent Stage 2 reviewer;
- strengthened extension notices so Housing Ombudsman contact details are provided whenever Stage 1 or Stage 2 timescales are extended;
- clarified that complaint responses are issued when the answer is known, while outstanding actions are tracked separately;
- strengthened reasonable-adjustment, record-keeping, remedy and unacceptable-behaviour arrangements;
- prepared a plain-English Tenant Complaints Guide and a dedicated website publication area;

- introduced a clear annual publication and version-control process so current and historic documents cannot be confused.

8. Self-assessment

JMHA has completed a full 2025/26 self-assessment against the statutory Complaint Handling Code 2024. The assessment records compliance against each provision and identifies the evidence used. The Board and MRC have reviewed the assessment as part of this annual report.

9. Priorities for 2026/27

- Maintain easy access to the complaints process and avoid creating informal barriers to complaint logging.
- Record and review service requests and any expressions of dissatisfaction so that potential complaints are not missed.
- Provide the Board/MRC with complaint information during the year, including a nil return where appropriate.
- Review any complaint for wider learning and track agreed remedies/actions to completion.
- Reassess Code compliance if there is a significant restructure, merger, procedure change or Ombudsman request.

10. Board scrutiny and publication

This report, the accompanying self-assessment and the Board's response are to be approved by the Board and published on the complaints section of JMHA's website. Direct links will then be used in JMHA's Housing Ombudsman annual submission.

Approval

Approved by the Board: _____ Date: _____