



J & M Residential Lettings Limited trading as JMHA

Complaints Policy 2026

Plain-English policy aligned to the statutory Housing Ombudsman Complaint Handling Code 2024

Organisation	J & M Residential Lettings Limited trading as JMHA
Company number	06565577
Homes	86
Issue date	25 August 2026
Effective date	On Board approval
Review	At least annually and earlier where required
Complaint Officer	Mark Camden-Clarke - Founder & Managing Director
Member Responsible for Complaints (MRC)	Jovita Camden-Clarke - Complaints Review Director
Status	For Board approval / publication after approval

1. Our commitment

JMHA welcomes complaints and feedback. We will make it easy to complain, listen carefully, respond fairly and promptly, put things right where we have got something wrong, and use learning to improve. A resident will not be treated differently or suffer any detriment because they make a complaint.

2. Responsibility and independence

Mark Camden-Clarke, Founder & Managing Director, is JMHA's Complaint Officer and senior accountable lead. He is responsible for complaint handling, liaison with the Housing Ombudsman and reporting to the Board.

Jovita Camden-Clarke, Complaints Review Director, is JMHA's Member Responsible for Complaints (MRC). She provides Board-level assurance and will normally consider Stage 2 complaints, provided she did not consider the complaint at Stage 1. JMHA remains responsible for complaints about staff, contractors and anyone acting on its behalf.

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 the landlord, its own staff, or those acting on its behalf, affecting a resident or group of residents."

A resident does not have to use the word “complaint”. Whenever a resident expresses dissatisfaction, JMHA will give them the choice to make a complaint. Complaints from authorised representatives are accepted in the same way.

4. Service requests, feedback and surveys

A service request is a request for JMHA to take action to put something right, such as reporting a repair. Service requests are recorded and monitored but are not automatically complaints. If a resident is dissatisfied with JMHA’s response to a service request, we will offer the complaints process even if work on the service request is still ongoing. We will not stop work on the underlying service request because a complaint has been made.

Dissatisfaction expressed through a survey is not automatically a complaint. Where possible, we will explain how the resident can make a complaint. Any wider feedback exercise will also signpost the complaints process.

5. How to complain

Residents may complain in any way and to any member of JMHA staff. We encourage written contact where convenient because it creates a clear record, but a complaint will never be refused because it was made verbally or through another channel.

- Email: mark@jmha.co.uk
- WhatsApp/Text: 07889 265826
- Telephone: 0333 456 4737
- Repair Line: 0333 041 6845

Calls to the Repair Line are recorded. A transcript of the conversation is emailed to the JMHA office and saved on the relevant property file for monitoring and audit purposes. A repair request remains a service request unless the resident expresses dissatisfaction with JMHA's service, actions or lack of action, in which case it will be handled as a complaint in accordance with this policy.

- Post: PO Box 721, Rochdale, OL16 9PD
- Website/contact form: www.jmha.co.uk
- In person or through any member of staff or contractor, who must pass it promptly to the Complaint Officer.

6. Accessibility, representatives and reasonable adjustments

JMHA will anticipate and make reasonable adjustments where appropriate under the Equality Act 2010. Agreed adjustments and any accessibility needs a resident chooses to disclose will be recorded and kept under active review. Residents may use a representative and may be represented or accompanied at meetings.

7. When a complaint may not be accepted

JMHA will accept a complaint unless there is a valid, fair reason not to. Each case is considered individually and no blanket exclusion is applied. Possible exclusions are:

- the issue occurred more than 12 months ago, although JMHA will use discretion where there is a good reason to consider an older matter;
- legal proceedings have started, meaning details of the claim (for example a Claim Form and Particulars of Claim) have been filed at court;
- the same matter has already been considered under this complaints policy.

If JMHA decides not to accept or escalate a complaint, we will explain the decision in writing, give the reasons and tell the resident that they can ask the Housing Ombudsman to consider whether the exclusion has been fairly applied.

8. Stage 1

JMHA will acknowledge, define and log a Stage 1 complaint within 5 working days of receipt. The acknowledgement will set out our understanding of the complaint, the outcomes sought and, where relevant, what JMHA is or is not responsible for. We will ask for clarification if anything is unclear.

We will decide how much investigation is proportionate, considering complexity and whether the resident is vulnerable or at risk. We will deal with the complaint on its merits, with an open mind, give the resident a fair opportunity to explain their position, address conflicts of interest and consider relevant evidence carefully.

A full Stage 1 response will be issued within 10 working days of acknowledgement. If an extension is required because of complexity, it will normally be no more than a further 10 working days unless there is good reason. We will explain the reason, give the expected response date, provide current Housing Ombudsman contact details and agree suitable intervals for updates.

The response will be sent when the answer is known, not delayed until outstanding remedial actions are completed. Outstanding actions will be tracked separately and the resident kept appropriately updated.

The written Stage 1 response will state: the complaint stage; complaint definition; decision; reasons; any remedy; outstanding actions; and how to request Stage 2. All points in the complaint definition will be addressed, with reference to relevant policy, law or good practice where appropriate.

If related issues are raised before the Stage 1 response, they will normally be incorporated. If the response has already been issued, the new issue is unrelated, or adding it would unreasonably delay the response, it will be logged as a new complaint.

9. Stage 2 - final response

If all or part of the complaint remains unresolved to the resident's satisfaction, it will progress to Stage 2. A resident does not have to justify asking for Stage 2, although JMHA will make reasonable efforts to understand why they remain unhappy.

The Stage 2 request will be acknowledged, defined and logged within 5 working days. It must be considered by a different person from Stage 1. Normally this will be Jovita Camden-Clarke, Complaints Review Director, provided she had no Stage 1 involvement. All suitable staff or contractors needed to reach the final response may contribute.

The final Stage 2 response will be issued within 20 working days of acknowledgement. If an extension is required because of complexity, it will normally be no more than a further 20 working days unless there is good reason. We will explain the reason, give the expected response date, provide current Housing Ombudsman contact details and agree suitable intervals for updates.

As at Stage 1, the final response is issued when the answer is known. Outstanding actions are tracked separately. The written response will state: the complaint stage; complaint definition; decision; reasons; any remedy; outstanding actions; and how to bring the matter to the Housing Ombudsman if the resident remains dissatisfied.

10. Fair complaint handling

At both stages JMHA will act independently and with an open mind, give the resident a fair chance to set out their position, address actual or perceived conflicts of interest, and consider all relevant information and evidence carefully. Escalation will not be refused unless a valid exclusion under section 7 applies.

11. Records

JMHA will keep a full complaint record, including the original complaint and date received, the complaint definition, all correspondence with the resident and other parties, supporting documents, decisions, responses, remedies and follow-up actions. Complaint records will be handled in accordance with JMHA's data protection obligations.

12. Putting things right

A remedy can be offered at any stage without requiring escalation. Where JMHA identifies fault, we will acknowledge it and explain what has been or will be done. Remedies may include an apology, acknowledgement, explanation or assistance, action following delay, reconsidering a decision, correcting a record, a financial remedy where appropriate, or changing a policy, procedure or practice.

The remedy will reflect the impact on the resident. We will clearly state what will happen and by when, agree this with the resident where appropriate, follow it through to completion, and take account of the Housing Ombudsman's current guidance on remedies.

13. Housing Ombudsman

Residents can contact the Housing Ombudsman Service at any stage for advice about complaint handling. After JMHA's Stage 2 final response, a resident who remains dissatisfied can ask the Ombudsman to consider the complaint.

- Online complaint form (preferred): available through www.housing-ombudsman.org.uk

- Telephone: 0300 111 3000
- Post: Housing Ombudsman Service, PO Box 1484, Unit D, Preston, PR2 0ET

From 13 January 2026 the Housing Ombudsman does not accept new complaint enquiries by email. Current contact arrangements should therefore be checked on its website.

14. Learning, reporting and oversight

The Complaint Officer and MRC will look beyond individual cases for themes, trends, systemic issues, serious risks and opportunities to improve. Complaints are treated as management intelligence, not as a negative performance measure. Low complaint volumes will not be assumed to mean that residents have no concerns.

The MRC and Board will receive information proportionate to JMHA's size, including complaint volumes, categories, outcomes, timeliness, themes, Ombudsman investigations/orders (if any), and the annual complaints performance and service improvement report. Nil returns will still be reported. Relevant learning will be shared with residents, staff and contractors where appropriate.

All relevant staff and contractors have a standing objective to cooperate in resolving complaints, take collective responsibility for identified shortfalls rather than blame others, and act professionally when engaging with complaints.

15. Unreasonable or unacceptable behaviour

Being upset, persistent or making repeated contact does not by itself justify restricting access to the complaints process. Where behaviour is abusive, threatening, discriminatory or unreasonably persistent to the point that it materially prevents JMHA from providing a service, proportionate contact arrangements may be considered.

Any restriction will be based on evidence, explained to the resident, limited to what is necessary, recorded, regularly reviewed and applied with regard to the Equality Act 2010 and any reasonable adjustments. It will not remove the resident's right to have a complaint considered fairly.

16. Annual self-assessment and exceptional circumstances

JMHA will complete and publish an annual self-assessment against the statutory Complaint Handling Code, an annual complaints performance and service improvement report, and the Board's response on the complaints section of its website. The self-assessment will also be reviewed following a significant restructure, merger and/or change in complaint procedures, and if requested following an Ombudsman investigation.

If exceptional circumstances prevent compliance with the Code, JMHA will inform the Ombudsman, inform affected residents, publish the position on its website and provide a timescale for returning to compliance.

Board approval

Approved on behalf of the Board of J & M Residential Lettings Limited:

Mark Camden-Clarke, Director: _____ Date: _____

Jovita Camden-Clarke, Director / MRC: _____ Date: _____