



Tenants' Annual Report 2023/24

Creating homes. Building lives.





Jigsaw Homes Group is six years old, but has roots going back decades as a social housing provider in the North West and East Midlands. The Group has more than 36,000 homes across the North West and East Midlands.

To populate this report we surveyed tenants via our Jigsaw Rewards portal to gauge what you wanted to know about the Group and have included the information most requested by residents.

The report highlights our key performance in areas such as new homes, neighbourhood plans, complaints, repairs and anti-social behaviour, as well as Jigsaw Rewards, scrutiny and Jigsaw Foundation spend.

The information provided in this report is information collected for the period of 1 April 2023 – 31 March 2024.

**Creating homes.
Building lives.**



Performance

The following key performance indicators show how well we did across the Group in the areas you wanted to know about.



Rent collection
(target 99%) **99.9%**



Overall repairs satisfaction following repair
(target 88%) **88.7%**



Satisfaction of new tenants with home (target 80%) **90.2%**



Rent loss from empty homes
(target 1.3%) **1.6%**



Homes meeting the decent homes standard **99.9%**



Tenant Satisfaction Measures

From 2024 all registered providers are committed to completing and reporting on the Tenant Satisfaction Measures to our regulator, using perception surveys to gather tenants' views.

These surveys will be published for your viewing and will concentrate on five themes:

- **Keeping properties in good repair**
- **Maintaining building safety**
- **Effective handling of complaints**
- **Respectful and helpful engagement**
- **Responsible neighbourhood management**

<https://www.jigsawhomes.org.uk/tenant-satisfaction-measures-2023-24/>

Results from 23-24

Overall Satisfaction **69.5%** are either very or fairly satisfied.

67.6% are either very or fairly satisfied with the time taken to complete your most recent repair.

77.2% are either very or fairly satisfied with the condition of the property or building you live in.

71.4% either strongly agree or agree that Jigsaw Homes treats you fairly and with respect.

38.4% are either very or fairly satisfied with Jigsaw Homes approach to complaints.

69.7% are either very or fairly satisfied that Jigsaw Homes keeps the communal areas clean and well-maintained.

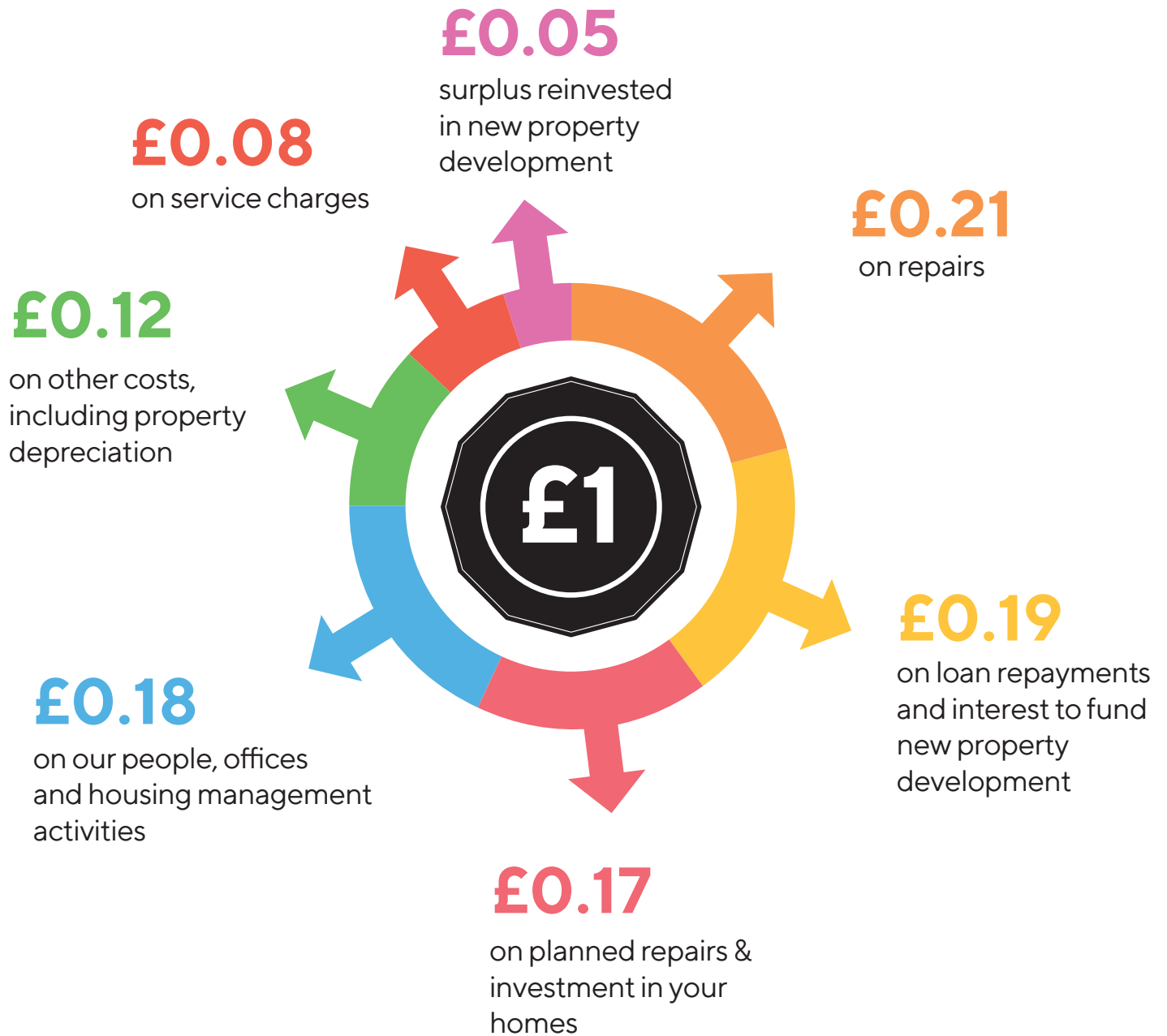
Customer contact

Customer contact is made in a number of ways. On average:

- Our Customer hub, face-to-face service at our Ashton head office has **196** visits per week.
- Our Connect contact centre received **376,867** calls & processed **113,955** emails in the year.
- **2,500** customers use the on-line logins weekly.

What we spend your rent on

'for every £1 we spend':



Caring for our homes

Property investment and repairs

This year Jigsaw Group continued the work to improve your homes with **£84.6 million** spent.

The Jigsaw Homes property investment programme included:



470 new kitchens



549 window replacements



270 new bathrooms



800 external door replacements



1,679 boiler replacements



2,033 painting programmes



10 full boiler replacements



48 rewires



298 new roofs

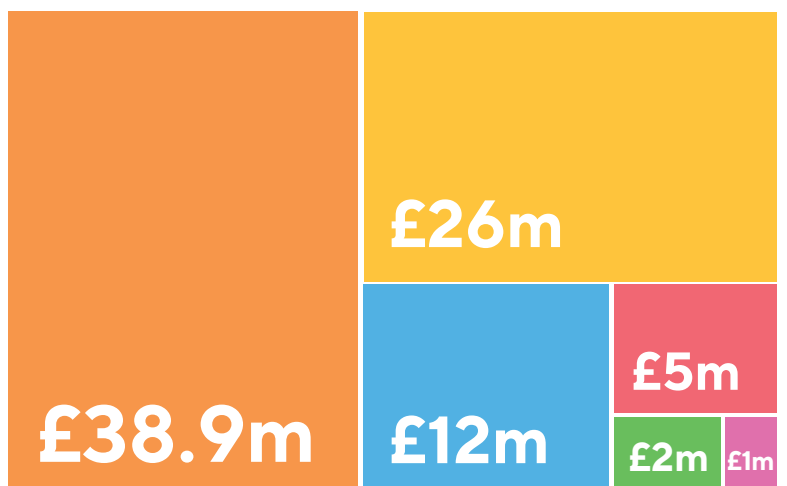
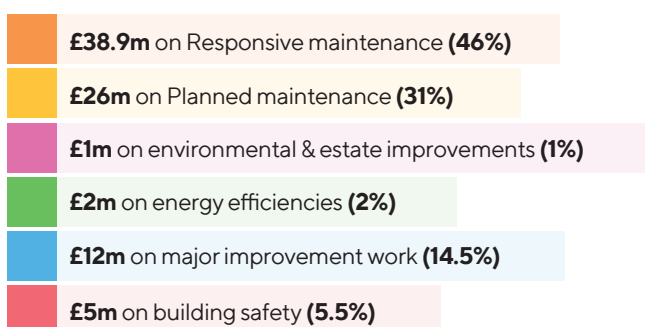
35,625 gas servicing appointments were completed.

In addition to this, the Group completed **158,317 responsive repairs**, including emergencies, urgent, routine and six-week jobs.

In 2023/24 **98.5% of emergency repairs** were attended and made safe within 24 hours.

The average time taken to complete a non-emergency repair was **12.1** working days.

Maintenance Spend per repair type





Building safety

Jigsaw Group are committed to fire safety and we continuously check all fire safety equipment.

In 2023/24 we completed over **5,000** fire door inspections, including **2,150** in-depth inspections and **3,000** routine quarterly inspections.

452 Fire Risk assessments were completed on our properties and **1,324** actions were completed in relation to these, making your homes safer.

Fire door remediation work is continuing to take place across the Group. In Tameside new flat entrance doors were installed in Assheton house and work has started on the replacement of the external wall system. Evacuation alarm systems have been fitted at Chartist House, Thompson Court and Assheton House. New evacuation alert systems, rise cupboards and automatic opening vents are being installed within the tower blocks at Miles Platting. In the Midlands the communal fire doors have been replaced at Walton Court to stairwells and deck access. At Moreland Court **66** flat doors have been replaced alongside **39** communal doors and **13** store doors. Communal fire doors have been upgraded in **five** of our general needs blocks.

Damp and mould

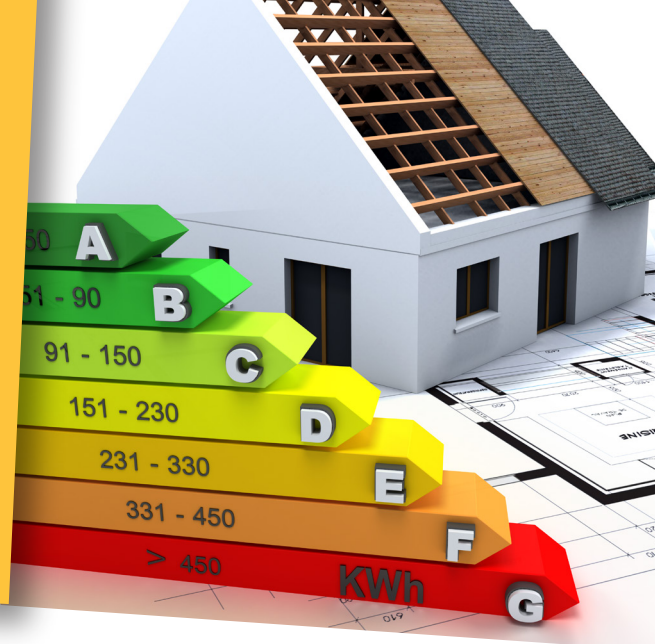
From April 2023 to March 2024 we have proactively carried out **8,332** home surveys/inspections for damp and mould/or condensation on your homes.

Dealing with damp and mould is a high priority for Jigsaw Group. We have reviewed and strengthened our policies and procedures to ensure we make sure residents stay safe, healthy and well in their homes. This includes identifying homes that have, or may be at risk of developing problems, ensuring our staff have the skills and knowledge needed to identify and advise on dealing with damp and mould. We provide residents with information and advice encouraging them to report any issues promptly. <https://www.jigsawhomes.org.uk/dealing-with-damp-and-mould/>

Energy performance ratings on our homes

We strive to obtain the best energy ratings for your homes, to make them as energy efficient as possible. Our target is to have all properties at EPC band C or above (where viable) by 2030.

EPC rating	A	B	C	D	E	F	G
Properties	293	8,824	18,976	5,696	174	14	3



Environmental, Social & Governance

As a housing association, esg considerations are at the heart of what we do. As an early adopter of the standard, we hope to contribute to the improvement of transparency and consistency of esg reporting in the social housing sector as a whole.

You can find a copy of our most up to date report here -

<https://www.jigsawhomes.org.uk/information-article/environmental-social-governance-esg-report/>

Caring for our neighbourhoods Lettings

Across the Group, in 2023/24 we re-let **2,413** homes, **783** of which were new homes. Demand for properties continues to rise with waiting list numbers increasing across the group.

Over 55s accommodation

The Group manages **2,809** properties for Over 55s, spread geographically across all our neighbourhoods. These range from extra care schemes to bungalows with housing services.

During 2023/24 the Over 55's team:

Created **331** new tenancies.

Conducted an online satisfaction survey for our residents and received **105** responses from **41** different schemes – from which we are actioning requests.

Helped to bring in funding for resident activities and events at **55** different schemes.

Produced **5** editions of the resident newsletter and received contributions from **23** different schemes.

Our Inclusion Officer made an average of **20** visits to schemes per month.

Carried out **4,212** health and safety building checks



Neighbourhood plans

Our Neighbourhood Plan model is our approach to helping improve employment & skills, financial wellbeing, health & wellbeing and environment & demand within our neighbourhoods.

In 2023-24 we had **20** Neighbourhood Plans across the Group, all of which take a uniform approach, using internal and external data, to enable us to make comparisons between neighbourhoods and create an intense focus of resources to those most in need.

We have dedicated Neighbourhood Engagement officers working in each of our priority neighbourhoods and have introduced a range of projects to help improve life for residents, including: low-cost food provision, healthy eating initiatives, employment support opportunities, young persons activities, training and educational support and environmental projects.

Highlights from 2023/24



four food pantries facilitated by Jigsaw Group



998 residents have received Employment Support through JET (our Jigsaw Employment team)



59 volunteering opportunities were provided



4,058 residents have received Energy advice, **275** winter warmer packs have been given out



10 warm hubs were facilitated



984 households were assisted from the internal fuel fund



708 residents have undertaken training through the JET team



20 residents have received Business start-up advice



224 residents attended **24** 'cooking on a budget' courses



44 Garden cut backs from the HIT Squad (our Neighbourhood Environmental team)



3,613 residents were engaged in wellbeing projects

Your neighbourhood plan can be found on our website

<https://www.jigsawhomes.org.uk/information-article/neighbourhood-plans/>

Neighbourhood safety team

In **2023/24**, the Neighbourhood Safety Teams based in Chorley, Gedling, Miles Platting and Tameside dealt with nearly **3,500** new anti-social behaviour (ASB) cases. Whether it's aggressive behaviour or noise nuisance we know that the quality of residents' lives can be severely affected by ASB. Our residents need help and reassurance that the issue they are reporting will be taken seriously and dealt with quickly. In instances where a problem continues and matters need escalating, the teams will issue court proceedings against those who are responsible.

3,500 total cases, including: **913** safeguarding/support cases, of which **807** were identified by Jigsaw staff, who receive regular training to recognise and report concerns.

The following legal measures were also taken by the team:



- 74** injunctions obtained
- 25** without notice injunctions obtained
- 19** undertakings obtained
- 12** notices seeking possession
- 9** suspended possession orders
- 11** outright possession orders

Overall ASB satisfaction rates

The percentage of residents satisfied with the handling of their ASB case was **86.4%** in **2023/24**, exceeding our target of 80%.



Caring for our customers

Jigsaw Foundation

The Jigsaw Foundation is our community investment fund aiming at supporting charities, resident and community groups, voluntary organisations, social enterprises and local partner agencies in projects which compliment our Neighbourhood Plans.

The fund has a budget of **£450,000** per year. Projects to the value of **£24,999** and under are voted on by our residents using our Jigsaw Rewards portal.

In 2023/24 we funded **81** projects across the Group to a total value of **£446,533**. The project benefited local families and the wider community where we have homes.

Projects funded:

Jigsaw Homes North **50**

Jigsaw Homes Midlands **9**

Jigsaw Homes Tameside **22**

We delivered:



70 projects which focus on health and wellbeing and social Inclusion



24 projects on employment, individual capacity building, enterprise and training



12 projects on environment and sustainability



13 projects on financial wellbeing
(Many projects cover multiple themes)

For more information visit: <https://foundation.jigsawhomes.org.uk/> or email jigsawfoundation@jigsawhomes.org.uk



Hardship fund

£75,000 from the Jigsaw Foundation programme was set aside initially as a 'hardship fund' in 2023/24 to support people in immediate financial difficulty referred via internal teams and agencies. This was later increased by a further **£50,000** due to high demand.

This year we approved **335** applications. A total of **£100,887** has been spent assisting residents who have found themselves in severe financial hardship with white goods, floor covering and furniture products.

Support with the cost of living

In 2023 we created a website to support residents with advice and useful links to services available to help tackle the rising cost of living. This website has continued to grow in 23/24 and now includes information on:



Reducing your energy costs



Money, benefit & debt advice



Affordable loans & savings



Help with furnishing your home



Food banks



Jigsaw Employment team

<https://www.jigsawhomes.org.uk/cost-of-living-advice/>

Our Early Intervention and Money Advice teams give ongoing support to residents to help sustain their tenancies. **This year the teams have:**

Supported **3,419** customers with benefit claims, tribunal appeals, budgeting & helping maximize income.

Achieved **£7.7 million** in welfare gains for our residents.

Carried out **2,806** affordability assessments for new tenants, ensuring they move into their new homes feeling supported and can manage financially.

Jigsaw Rewards

Jigsaw Rewards is our platform that residents use to give us feedback on our services and our plans for the future.

Resident members can take part in surveys in return for points, which can be exchanged for gift vouchers or rent credits on their account. We encourage all residents to register for Jigsaw Rewards so we can capture as many voices as possible.

For those who aren't able to engage digitally, we offer postal consultations.

When a survey is completed, the Jigsaw Rewards team works with colleagues across the business to ensure recommendations are put into place.

We now have **2,918** residents signed up to use the service, which equates to **8.2%** of our total number of residents. In **2023/24** we received **6,298** responses from our residents across **51** surveys; these range from a quick online survey, mystery shopping tasks, photo activities, voting on our Jigsaw Foundation community funding and detailed online surveys. Examples of some of the surveys completed in **2023/24** are, Our Customer Contact Strategy, Tenant's Annual Report and Feedback on our work around Building safety.

If you haven't already done so, please do sign up to Jigsaw Rewards.
For more information visit <https://rewards.jigsawhomes.org.uk/>



Scrutiny

Knowing what our customers want is vital and that's why our resident scrutiny panel is so important. Our scrutiny panel members play an important role in bringing about positive changes to the services we deliver.

During 2023/24 we completed two successful scrutiny reviews on Damp and Mould and the Cost of Living.

Both reviews were conducted via Zoom, helping to enable a wide geographical location of residents. The Jigsaw Foundation team is now working with the Assistant Director of Neighbourhoods and our Executive Management team to ensure that the agreed actions are completed on time.

For further details on our resident's scrutiny please click here
<https://www.jigsawhomes.org.uk/scrutiny/>

Hoarding

Our Hoarding service has now been in place for over two years and currently working with 15 residents across Greater Manchester and Tameside. The emphasis is on supporting individuals to reduce hoarding and help sustain their tenancy. This year we have continued to support and grow our peer support group in partnership with Ashton Pioneer Homes, assisted in the completion of the Tameside Adult Safeguarding partners guidance and completed staff awareness sessions. If you know of anyone experiencing hoarding tendencies, or are concerned about a neighbour or family member, please contact us on **0161 331 2000** or **0300 011 1144**.



Jigsaw Support

Jigsaw Support delivers supported accommodation and community outreach services for the most vulnerable members of society. We help people to overcome challenges they face enabling them to live better lives.

During 2023/24 we:

-  Supported **5,460** people
-  Delivered **22** services and contracts
-  Invested over **£8 million** of funding we secured from Local Authorities and other funding providers to support people
-  Directly managed **324** units of supported housing and a further **512** agency managed units.
-  Reinvested the surplus we made in innovative services including Motiv8, Tenancy Sustainment and our Wellbeing Navigators service

You can find out more about our services at <https://support.jigsawhomes.org.uk/>

Supporting people towards work



During 2023/24 we secured **£500k** from the Department for Work and Pensions (DWP) and invested **£250k** of our reserves allowing us to continue to deliver our award winning Motiv8 programme across Greater Manchester.

We supported **573** people with 1-1 keyworker support to overcome multiple barriers and progress towards job search training and employment. Those accessing Motiv8 reported improvements to their wellbeing, confidence, and their finances.

In addition, through our partnership with Manchester Athena we secured a contract to deliver **Multiply** and supported **30** people to become more confident with numeracy skills through courses such as budgeting, nutrition and healthy choices.

We also secured funding to deliver **Support to Succeed** helping economically inactive people in Greater Manchester move towards employment and between January and March 2024 supported over **50** people with personalised keyworker support.

We will continue to deliver **Motiv8**, **Multiply** and **Support to Succeed** during 2024/25.

If you live in Greater Manchester visit our website to find out how these services can benefit you <https://support.jigsawhomes.org.uk/community-preventative-services/>

Supported accommodation

Through the Government's Rough Sleepers Accommodation Programme (RSAP) we built **23** apartments in Ashton-under-Lyne and **12** apartments in Hyde, Tameside. These schemes support people who are or are at risk of rough sleeping with residents receiving support to enable them to move into independent living.

We also secured funding for three schemes, in Manchester, Oldham and Tameside, through the Government's Single Homelessness Accommodation Programme (SHAP) which will be completed during 2024/25. We continued to provide accommodation and support to young people and care leavers aged under **25** through our Tameside Young Person Service. In addition we started delivery of our Liverpool Complex Needs service providing outreach support for rough sleepers across Liverpool City Region.



Wellbeing navigators and tenancy sustainment teams

We continue to recognise the challenges that many tenants face and during 2023/24, we expanded our Tenancy Sustainment and Wellbeing Navigator services. The Tenancy Sustainment Team supported over **160** tenants during the year helping tenants to reduce arrears and maintain their tenancies.

Our Wellbeing Navigators supported over **400** tenants and Jigsaw Support customers across Greater Manchester. By offering tailored support to those struggling with low mental health and wellbeing issues, we helped them improve their confidence, relationships, nutrition, activity and daily routines.

We will continue to invest resources during 2024/25 allowing us to expand these services to our tenants across the North West and East Midlands.

Tameside domestic abuse service

We have delivered the **Bridges** domestic abuse service since 2014 supporting over **1,000** victim- survivors annually with Independent Domestic Violence Advisor (IDVA) and keyworker support, specialist children's provision and through a dedicated women's refuge.

We are delighted to have retained the contract with Tameside Council for a further five years allowing us to continue to provide person-centred intervention programmes for those whose lives have been impacted by domestic abuse. For further information <https://www.bridgespartnership.org.uk>



Growing our business Property development

We continued to develop a programme of new build homes and the Group completed **929** new homes across the North West and East Midlands.

664 of the new homes were for affordable rent

67 of the new homes were for social rent

102 were for shared ownership

61 were delivered for Rent to Buy

35 homes were for supported housing

64% of the programme was delivered with grant funding from Homes England.



We started on site with **545** new homes. This is part of the Group's ongoing commitment to deliver **4,000** new homes between 2021-2026 using loans, grant funding from Homes England and our own resources.

Property sales



Throughout the year we sold:

- **106** shared ownership properties
- **14** empty homes
- **3** rent to homebuy properties
- **42** homes under the Right to Buy and Right to Acquire

We have processed:

- **14** staircasing requests
- **56** resales

Shared Ownership scheme

Snugg Homes, as part of the Jigsaw Homes Group, specialise in offering affordable home-ownership solutions through shared ownership. If you can't quite afford the full value of the home, Shared Ownership offers you the chance to buy a share of your home and pay rent on the remaining share. To find out more and to check if you are eligible go to <https://snugghomes.co.uk/>



A strong corporate foundation

Complaints performance

Customer feedback is important to us. It helps us learn and understand areas where we are delivering services well and areas where we can improve.

You can give feedback by:

- Responding to satisfaction surveys,
- Making complaints and compliments,
- Giving information to our Connect Advisors when you call us with enquires
- Taking part in Jigsaw Rewards activities.

Complaints performance

Between April 2023 and March 2024 we raised **900** formal complaints.

This increase is considerably attributed to the retraining of staff to comply with the Ombudsman Code and ensuring our teams recognise the difference between a service request and when to escalate a complaint.

Complaint outcomes - complaints closed 2023-24

Service failure – **21%**

Partial service failure – **18%**

No service failure – **61%**

Housing Ombudsman determinations

During the year, 11 determinations were received from The Housing Ombudsman. In eight cases The Housing Ombudsman found an element of service failure or maladministration in Jigsaw's handling of the complaint. In three cases there was no service failure or maladministration found.

MP/Cllr enquiries

Between April 2023 and March 2024 we responded to **866** enquires, an increase of **103 (14%)** from the previous year.

In no particular order, enquiries included:

- Repair and property related issues
- Re-housing and the allocation of properties
- Neighbourhood matters including anti-social behaviour
- Environmental issues such as fly-tipping and trees

Disrepair (legal) cases

Between April 2023 and March 2024 we received **279** new disrepair claims and closed **274** cases. Of these claims **69%** were successfully defended and **26%** were settled. We also attended seven court trials, all of which ruled in favour of Jigsaw Homes.

Complaints performance and service improvements 2023/24

The Housing Ombudsman Complaint Handling Code became statutory on 1st April 2024 meaning that landlords are obliged by law to follow its requirements. The Code aims to achieve best practice in complaint handling and ultimately to provide a better service to residents.

Our complaints policy/process is a two-stage process fully compliant with the statutory code requirements.

To monitor landlord compliance, the Housing Ombudsman require landlords to complete a self-assessment against the code standards with part of the assessment requiring evidence of a new annual Performance and Service Improvement Report. The submission deadline for the self-assessment and report is 30 June 2024 and will be available on our websites following Board approval and submission.

The Group Complaints Policy and previous Ombudsman self-assessment is available to view on our website <https://www.jigsawhomes.org.uk/information-article/complaints/>. You can contact the Housing Ombudsman Service at any point during the complaints process. It cannot investigate your complaint whilst your complaint is going through our internal complaints procedure, however the Ombudsman may be able to help you and your landlord reach a resolution.

The contact details are:

Tel 0300 111 3000

Email info@housing-ombudsman.org.uk

www.housing-ombudsman.org.uk

Housing Ombudsman Service, PO Box 152, Liverpool, L33 7WQ.

Senior Management team



Brian Moran
Group Chief Executive

Brian took on the role of Group Chief Executive of Jigsaw in December 2023. He has lead responsibility to work with the board of management to develop and implement corporate strategy. Brian held the post of Deputy Chief Executive and Company Secretary at Jigsaw for five years. He has 17 years experience at executive level, having worked previously as Director of Corporate Services. Brian has a research background and is highly experienced in data analysis. Brian is also the Group's designated lead for Health & Safety.



Paul Chisnell
Executive Director Finance

Paul is Jigsaw's executive director of finance. Paul joined the Group in 2009 and is responsible for the Group's approach to treasury management and the provision of Group finance services, including income collection. Paul has developed a strong commercial background through his previous directorships with a range of independently owned businesses in the North-west of England. He is particularly experienced in company funding, including work with the venture capital sector.



Mathew George
Group Director of Asset Management

Matt is Group Director of Asset Management. He is responsible for the Asset Management directorate and will oversee its team of more than 600 skilled technicians and colleagues to deliver essential maintenance services to residents' homes, including an expanding planned maintenance programme, energy improvement initiatives and building safety. Matt was previously Head of Maintenance for Adactus Housing Group before becoming Operations Director of Asset Management in 2016.



Donna Kelly
Group Director of Neighbourhoods & Support

Donna is Group Director of Support and Neighbourhoods. She is responsible for all of Jigsaw's Neighbourhood Plans and support services. She has over 26 years experience in supported housing, with many years spent in management and director roles. Donna is also the Chair for the National Housing Federation's Regional and National Health and Housing Group.



Katie Marshall
Group Director of Development & People

Katie is Group Director Development & People and is responsible for Group Development. She is responsible for Development, Human Resources, Learning & Development, Facilities Management and Health & Safety.



Chris Smith
Group Director of Corporate Services

Chris is responsible for the Group's governance arrangements and for developing the strategic direction of the Group's corporate services which include the Connect service, marketing and communications, IT, business analysis and regulatory work. Chris joined the organisation in December 2006 as Assistant Director for Corporate Services and was involved in setting up the Connect contact centre in 2009. He was appointed Director of Corporate Services in 2018.

Consumer standards

Overall compliance responsibility of the consumer standards sits with the Group Governance & Regulation team, Operations Director, Mike Murphy.

If you require this document in print, or in another language, please contact the Neighbourhood team at Jigsaw Homes on the contact details below.

For a comprehensive account of the Group's activities please view our Financial Statements here. (Link to Jigsaw Homes Group financial statements 2022)

<https://www.jigsawhomes.org.uk/information-article/financial-statements/>

Getting in touch

Jigsaw Homes North:
T: 0300 111 1133

Jigsaw Homes Thameside:
T: 0300 011 1144

Jigsaw Homes Midlands:
T: 0300 011 1144

www.jigsawhomes.org.uk

Arabic

هذه الوثيقة متاحة باللغة العربية عند الطلب.

Bengali

অনুবোধ করলে এই ডকুমেন্টটি বাংলা তে ও উপলব্ধ

Farsi

این مدرک در صورت درخواست به فارسی موجود است.

Kurdish

ئهم به لگهیه به پیی داواکاری به زمانی کوردی ش دەس دەکەوێت

Polish

Dokument ten jest na życzenie udostępniany w języku polskim.

Urdu

درخواست پر یہ دستاویز اردو میں بھی مل سکتی ہے۔

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 Large Text
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