



Regulator of
Social Housing

Jigsaw Homes Group Limited (LH4345) Regulatory Judgement

15 January 2025

Our Judgement

	Grade/judgement	Change	Date of assessment
Consumer		Not yet assessed	
Governance	G1 Our judgement is that the landlord meets our governance requirements.	Assessed and unchanged	January 2025
Viability	V1 Our judgement is that the landlord meets our viability requirements and has the financial capacity to deal with a wide range of adverse scenarios.	Assessed and unchanged	January 2025

Reason for publication

We are publishing a regulatory judgement for Jigsaw Homes Group Limited (Jigsaw) following a stability check completed in January 2025.

The stability check used information from the landlord's regulatory returns and we reviewed a range of documents provided by Jigsaw to help us form a judgement

about how well the landlord is delivering the viability outcomes of our Governance and Financial Viability Standard.

In assessing the landlord's governance grade as part of the stability check, our work was limited to verifying that the information contained in the landlord's regulatory returns did not appear inconsistent with the landlord's existing published governance grade.

Summary of the decision

Based on the relevant information and evidence we reviewed in carrying out the stability check, our judgement is that Jigsaw meets our viability requirements and has the financial capacity to deal with a wide range of adverse scenarios. We have therefore issued a V1 for Jigsaw.

This regulatory judgement also confirms that, as part of the stability check, we verified that the information contained in Jigsaw's regulatory returns did not appear inconsistent with its existing published governance grade.

Prior to this regulatory judgement, the landlord's most recent governance and viability grades were G1 and V1, which were issued in November 2023 following a stability check.

Background to the judgement

About the landlord

According to the 2024 statistical data return Jigsaw owns 34,321 homes in the North West and the East Midlands.

Our role and regulatory approach

We regulate for a viable, efficient, and well governed social housing sector able to deliver quality homes and services for current and future tenants.

We regulate at the landlord level to drive improvement in how landlords operate. By landlord we mean a registered provider of social housing. These can either be local authorities, or private registered providers (other organisations registered with us such as non-profit housing associations, co-operatives, or profit-making organisations).

We set standards which state outcomes that landlords must deliver. The outcomes of our standards include both the required outcomes and specific expectations we

set. Where we find there are significant failures in landlords which we consider to be material to the landlord's delivery of those outcomes, we hold them to account. Ultimately this provides protection for tenants' homes and services and achieves better outcomes for current and future tenants. It also contributes to a sustainable sector which can attract strong investment.

We have a different role for regulating local authorities than for other landlords. This is because we have a narrower role for local authorities and the Governance and Financial Viability Standard, and Value for Money Standard do not apply. Further detail on which standards apply to different landlords can be found on our [standards page](#).

We assess the performance of landlords through inspections and by reviewing data that landlords are required to submit to us. In Depth Assessments (IDAs) were one of our previous assessment processes, which are now replaced by our new inspections programme from 1 April 2024. We also respond where there is an issue or a potential issue that may be material to a landlord's delivery of the outcomes of our standards. We publish regulatory judgements that describe our view of landlords' performance with our standards. We also publish grades for landlords with more than 1,000 social housing homes.

The Housing Ombudsman deals with individual complaints. When individual complaints are referred to us, we investigate if we consider that the issue may be material to a landlord's delivery of the outcomes of our standards.

For more information about our approach to regulation, please see [Regulating the standards](#).