

Chorley Villages 2 Neighbourhood plan

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Welcome to your new neighbourhood plan

At Jigsaw Homes Group we take pride in our neighbourhoods and want to work with residents to achieve our mission of 'Creating homes. Building lives.'

This plan takes on board feedback from employees and residents looking at key issues like health and employment, crime and antisocial behaviour, money management and the neighbourhood desirability.

This information helps us to identify the

main challenges in your neighbourhood and how we can work with our local partners to make improvements.

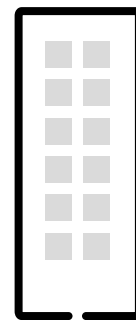
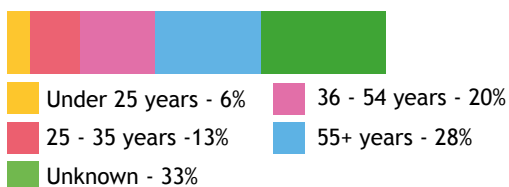
As a result of the findings, we will target resources to areas in need through a range of activities to make you feel happier with your neighbourhood.

The plan will be in place for three years. We will monitor performance regularly against a range of indicators including resident satisfaction to drive forward priorities.

Neighbourhood profile information

Here are some facts and figures about the people and properties that make up your neighbourhood which we thought you may find interesting.

Tenants by age



Number of Jigsaw Homes properties

391

Average length of tenancy

8.5 years

A great place to live...

Jigsaw homes owns 369 properties in Chorley Villages 2, these properties are managed by Chorley Community Housing. The neighbourhood primarily encompasses a number of villages to the north of Chorley Central and some properties to the west in Eccleston and Mawdesley. Croston, Bretherton, Wheelton and Brinscall are located in this neighbourhood along with a number of other small villages.

This semi-rural neighbourhood is fairly well connected to the centre of Chorley and Leyland via bus and road networks. In addition to this, Croston has its own train station running trains 6 days a week to other local areas.

Preston and Wigan are accessible via public transport from most of the villages in Chorley Villages 2, some infrequent services are also offered to Southport and Ormskirk. Major road networks including the M6 and the M61 go through this area.

A number of open spaces and water bodies can be found within the neighbourhood including an outdoor pursuit centre and a number of parks, the River Lostock flows through this area providing a pleasant place to walk. Schools and colleges are present



throughout the neighbourhood and each small village has its own amenities such as shops and eateries. Croston has a community centre which hosts a number of local events and regular pop up cafes. It also has a medical centre which can be easily accessed by many of our tenants. Mawdesley has a village hall which is a community owned function room built in 1972 from funds raised by villagers; the hall hosts various community groups and events.

Brinscall to the east of Chorley town centre also has various amenities for residents and their families to utilise which include: a children's centre, recreation ground,

swimming pool, a village shop, primary school and a tea room.

Jigsaw Homes plans to build around 2,400 more homes by 2022 through a mix of tenures including affordable rent, shared ownership and market sale. We plan to build 100+ of these new homes in Chorley, some of which are already complete or in progress and we're sourcing potential sites for others.

How well is your neighbourhood performing?



We have identified a range of both internal and external indicators that tell us how great your neighbourhood is overall.

The indicators range from the condition of the properties in the neighbourhood to levels of employment and poverty. You can see them all below with an explanation of what the ratings mean for your neighbourhood.

Neighbourhood experience



On average, people who move into the neighbourhood tend to stay in their homes for a reasonable length of time. The neighbourhood experiences some antisocial behaviour or neighbour nuisance cases. This indicates that while the majority of residents treat each other with respect, there are some incidents that do occur that have a negative impact on people's ability to relax and feel secure in their homes. Satisfaction with the neighbourhood is relatively high although there is room for improvement.

Household money management



When looking at the way in which people pay their rent, levels of rent arrears and the number of evictions, the neighbourhood performs to a satisfactorily level. However, this means some households may still be experiencing money management issues, could be at risk of losing their homes, and may need additional support.

Community insight



Overall the neighbourhood is a popular place to live offering people a good quality of life. The neighbourhood performs well when compared with other areas locally in relation to socio economic indicators. Performance in terms of health, employment, skills and training figures and poverty are all given consideration in this section.

Demand



The time it takes to re-let a property is generally good across the neighbourhood indicating that properties are generally popular with a low number of repairs required and people who are eligible can move into their new home relatively quickly.

Property condition



Generally, the homes in the neighbourhood are in a good condition, are energy efficient and there are no common issues with repairs and maintenance costs.

Overall summary

Overall the neighbourhood is a popular place to live offering people a good quality of life. The main aim for this neighbourhood is identifying the right activities, services and initiatives that will help it remain like this and deal with any issues that do arise quickly, ensuring that satisfaction remains high.



Local knowledge: What you told us about your area.

A number of tenants in the area commented that they enjoyed the quiet and peaceful nature of the neighbourhood and its proximity to the countryside.

Tenants in Croston commented that they enjoyed the friendly feel of the area and many of them had lived there a number of years with no intentions of moving. The neighbourhood was rated highly and the community feel was consistently complemented.

Some residents were concerned by the lack of shops and the loss of some bus services in recent years as some properties in this

neighbourhood can feel remote.

Some tenants commented on increasing volumes of traffic through the villages and the additional noise and disruption that can often be caused.



How will we progress the plan?

Intervention work will begin in your neighbourhood on the various actions outlined in your Neighbourhood Plan as well as in the other 21 Adactus neighbourhoods in April 2019.

We will be reviewing the Neighbourhood Performance Data frequently over the next three years and we will keep you updated on the progress through our website, social media and newsletter. You will also have the opportunity to be involved so please watch out for advertised activities or requests for feedback.

Our commitment

We will monitor how residents are managing to pay their rent and continue to offer advice and guidance to those that are struggling financially.

We will work closely with residents to ensure that the community knows where to access help and advice on money management issues.

We will target any properties that are more difficult to let within the neighbourhood and work to resolve any related appearance issues that may affect their popularity. We will also take action on any other issues affecting the desirability of the area, to ensure a better customer experience.

We will regularly monitor the property condition, area appearance and management issues related to any properties that become empty. We will identify any challenges early and make sure any properties that become empty are ready to let as quickly as possible.

We will identify where customers are not happy with the repairs service provided and

look to establish any trends in this data. We will establish patterns in the number and costs of repairs and introduce a responsive plan to address areas of concern to sit alongside our targeted investment and planned replacement programmes.

We will continue to monitor those quality of life factors that have an effect on the community, such as the levels of employment and the health and well-being of residents. We will work with partners to deliver interventions in the neighbourhood targeting those key issues and ensure residents have access to the services they need the most.

We will hold more community activities to increase the community spirit, build positive relationships with neighbours and steer services towards those that need them most.

Conduct a regular review of green space management in the neighbourhood and identify where there is room for improvement.

Identify environmental improvements, consulting with residents on the possibilities

and the available resources.

Engage with older people in the community and endeavour to signpost them effectively to available services and support them where possible.

To work with the NHS and other agencies to provide more health provisions in the area, including mental health, healthy living/eating etc.

What can you do?

Familiarise yourself with the money advice services that we and our other agencies provide and tell your neighbours, friends and family about them if you think they may be in financial difficulty. Get in touch with us as soon as possible if you feel you are getting behind on your rent and bills. You can also look on our website for advice on a range of money matters and links to other sources of help and support.

Link here →

Be observant around your neighbourhood and let us know when things do not look great. It may be that the standard of communal spaces can improve, the environment could be improved or when you see something that you don't think is safe. Let us know if you think a property has been abandoned as soon as possible so that we can take action to re-let the property and avoid possible damage. Report repairs issues quickly and keep an eye on any recurrent problems you notice in your home or those of others in your community and let us know. Always fill in the repairs feedback surveys, this will really help us address any issues in your area and give you

the best service.

Get in touch if you experience antisocial behaviour or, if you feel you are seeing a rise in crime in the area so we can assist and give practical advice. Tell us if you believe properties are being used for illegal purposes. Take pride in your community and regularly maintain your own garden or clean the space outside your flat etc. We can offer low cost support if you need help with this.

Be a great neighbour - top tips

- Introduce yourself to your neighbours and consider your neighbours' lifestyles
- Be aware of the noise you create in your own home, particularly in buildings with communal entrances.
- Be mindful of where you park and be considerate of others
- Let your neighbours know if you are having a celebration
- Maintain your garden and keep your communal areas free of items
- Put your bins out on the right night and bring them in again once collected
- Keep an eye on your neighbour's property.



Getting involved

We encourage residents to get involved in improving and shaping our performance and the standard of our services. We understand that not everyone wants the same level of involvement, so we offer a range of ways to get involved.



Jigsaw Rewards

Jigsaw Rewards is an opportunity for you to give your feedback by completing surveys on our services mainly from the comfort of your own home. In return you will receive points which can be exchanged for gift vouchers or credits on your rent account.

It is simple and quick to register for Jigsaw Rewards. Just visit www.rewards.jigsawhomes.org.uk and enter your surname, payment reference and tell us which areas of the business you are interested in. We will only share with you the activities you have chosen, so you can do as much or little as you like. Activities include feedback surveys, photo tasks, mystery shopping and the opportunity to volunteer for our scrutiny panel.

In addition to Jigsaw Rewards you can also have informal involvement by attending community events or following us on social media, our websites and through our newsletters.



If you want to be more involved you can be part of a focus group to discuss different services and attend events and training. You can even become a tenant director on our Board or join/set up a residents' association or local group in your area.

We also recognise that everyone has skills, capability and drive to improve their neighbourhoods and this is happening with great success in a number of places.

We're keen to promote this and whether it's a small project near to your home or something more ambitious, we want to hear your ideas and help you to make this happen.

Our neighbourhood team will support you to do this wherever possible so please get in touch if you have any ideas on how to improve your neighbourhood.



Jigsaw Foundation

April 2019 sees the launch of Jigsaw Foundation offering funds for local projects which make a difference to the lives of our residents and their communities. The fund is open to charities, resident and community groups, voluntary organisations, social enterprises and local partner agencies. Entries will be able to bid for a share of £500,000 towards local projects that help to improve people's lives.

For more information and an application form, visit www.jigsawhomes.org.uk. Grants under £25,000 will be voted on by tenants through Jigsaw Rewards. Anything above this will be voted on by Jigsaw's executive team.



Your money

Housing Benefits & Universal Credit

Housing Benefit and Universal Credit can help you pay your rent if you are unemployed, on a low income or claiming benefits. Whilst Housing Benefit is paid along side other benefits you may receive, Universal Credit is a single monthly payment for all your living costs. The monthly Universal Credit payment will include money to pay your rent and you'll have to make arrangements to pay this money to your landlord.

Universal Credit will eventually replace the following benefits:

- Child Tax Credit
- Housing Benefit
- Income Support
- Income-based Jobseeker's Allowance (JSA)
- Income-related Employment and Support Allowance (ESA)
- Working Tax Credit

If you currently receive any of these benefits, you cannot claim Universal Credit at the same time.

Payment facilities

Direct debit - these can be set up weekly, fortnightly, four-weekly or monthly and can be on any date in the month.



Recurring card payment - You can set a recurring card payment and can cancel or amend this with us at any time. If you did not have the funds when we attempt to take a payment you would not incur any bank charges.

Allpay payment card - Look for the PayPoint or e-pay sign and pay your rent with your allpay card at the till.

Through our website - You can pay on our website with your debit card and Allpay swipe card using our online services. This service is available 24 hours a day, 365 days a year.

Standing order - Payments can be made directly from your bank or building society on a weekly, fortnightly or monthly basis. To use this payment method please contact us and we will send you a Standing Order form for you to complete and return to us.

Over the telephone - You can pay your rent over the phone using our 24 hour automated service. Please phone connect on 0300 111 1133 and select Option 3. If you are calling outside our normal working hours which are between 6:00pm - 8:00am, you will need to select option 2 instead. Please note that you will need your allpay card along with a valid debit or credit card to use this service.

If you pay your rent on a monthly basis please be aware that your rent is charged on a weekly basis and that you must meet all your weekly rental obligations within that current financial year (1 April to 31st March). Therefore we expect you to have one week credit balance on 31st March of each year. This is to reflect the 1st week in advance payment you will have been asked to make when you signed your tenancy.

What is Credit Union?

A credit union is a financial co-operative which provides savings, loans and a range of services to its members. It is owned and controlled by the members so the emphasis is always on providing the best service to members - not maximising profits.

You can use the link below to find your nearest credit union.
<https://.findyourcreditunion.co.uk/>



Credit Union

Budgeting information

The first step to taking control of your finances is doing a budget.

Setting up a budget means you're less likely to end up in debt and to be caught out by unexpected costs. It can also help to improve your credit rating and put you in a great position to save up.

You can find out how to create a budget via the link below:
<https://www.budget.entitledto.co.uk/default>

Getting help if debt problems become serious

If you are behind with 'priority debts' such as your:

- Rent,
- Mortgage,
- Court fines,
- Energy bills,
- Council Tax,
- Child support.

Take advice straight away before your debts become unmanageable.
<https://www.moneyadvice.org.uk/en/tools/debt-advice-locator>
<https://www.stepchange.org/>

