

Morecambe Neighbourhood plan

Contents	Welcome	Local knowledge	What can you do?
	Neighbourhood profile	What next?	Getting involved
	A great place to live...	Our commitment	Your money
	How well is your neighbourhood performing?		



Welcome to your new neighbourhood plan

At Jigsaw 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, financial wellbeing and 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.

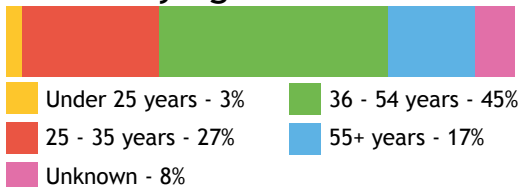
As a result of the findings, we will target resources to areas in need through a range of activities to make you feel happier with your neighbourhood.

This 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.

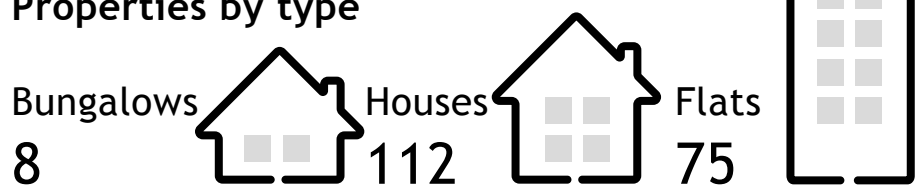
Neighbourhood profile information

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

Tenant by age



Properties by type



Number of Jigsaw Homes North properties **195**

Average length of tenancy **6 years**



A great place to live...

Jigsaw Group owns 195 properties in Morecambe and West End which are managed by Jigsaw Homes North.

Morecambe has a wide range of attractions including Morecambe Bay, promenade and coastline, a vibrant town centre with shops and amenities, parks and leisure facilities including theatre.

The star attraction of Morecambe is Morecambe Bay which has some of the most

beautiful coastline in Britain. A number of long distance walking and cycling routes start in the Bay area, including the Way of the Roses (long distance cycle route from Morecambe Bay to Bridlington Bay), and the Lancashire Coastal Way.

West End is close to good schools, local shops and parks including West End gardens.

The area has a number of primary schools Torrisholme Community Primary school, West

End Primary School, Westgate Primary School and Morecambe Community High School.

Morecambe has good transport links and has both a train station and a bus station offering a wide range of routes and services both locally and nationally.

Although we have been impacted by Covid-19 in 2020, our ambition is still to deliver 800 new homes across the Jigsaw Group per year over the next few years.

How well is your neighbourhood performing?

We have identified a range of both internal and external indicators that tell us how your neighbourhood is performing in relation to both social economic and environmental factors.

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

Employment, Skills and Training



The neighbourhood performs satisfactorily when compared with other areas locally in relation to employment, skills and training. Levels of unemployment, education and skills, as well as jobs at risk and employees at risk as a result of Covid-19 are included in this measurement.

Health and wellbeing



The neighbourhood performs well when compared with other areas locally in relation to health deprivation and the Covid-19 vulnerability index. This index highlights physical vulnerabilities; being able to access shops, social vulnerabilities; loneliness and health vulnerabilities; poor health conditions.

Financial wellbeing



When looking at the financial hardship in the neighbourhood, the levels of rent arrears and the movement in rent arrears, the neighbourhood performs to a satisfactory 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.

Environment and 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.

Overall summary

Overall the neighbourhood is a good place to live but does experience some problems that occasionally affect people's quality of life. The main aim for this neighbourhood is to identify the right activities, services and initiatives that will help address the specific issues that currently hold the area back.

Local knowledge: What you told us about your area.

Our neighbourhoods are varied.
We feel safe.

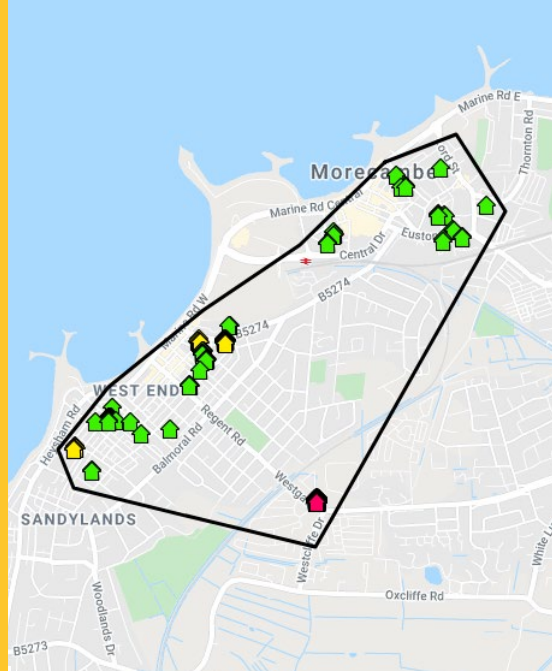
There are nearby schools and good local amenities.

We need more things to do for children and young people including family activities.

There is a lack of community spirit due to children causing anti-social behaviour.

Local to the promenade. Walking distance to the doctor's bus routes and two shops for groceries.

Our street is quiet.



How will we progress the plan?

As these plans are an update of the former Neighbourhood plans, work has already begun in your area, as well as in the other thirteen Jigsaw Homes North neighbourhoods.

We will continue to review our 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 recognise that Covid-19 has affected everyone in some way and we have pulled together a list of contacts that can offer support and advice around, but not limited to; mental health, food and shopping and loneliness.

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 deliver a high quality repairs service, responding to emergencies and routine repairs, alongside our targeted investment and planned replacement programmes.

We will produce a sustainability strategy which will set out a plan of engaging tenants to reduce our impact on the environment.

We will continue to invest in the energy performance of our homes to reduce energy costs for residents.

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 make the best possible use of our properties, ensuring we let responsibly.

We will ensure getting in touch with Jigsaw Group is straightforward for customers, with a range of available options, including phone, face-to-face and web based functions.

We will encourage residents to re-cycle and will work with local authorities to improve refuse collection and advice for tenants.

We will continue to monitor those quality of life factors that have an affect 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 work closely in partnership with the police and local authorities at a local level in tackling anti-social behaviour, nuisance and crime.

If you need any support please contact us.

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.

Click 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 repair 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. Visit rewards.jigsawhomes.org.uk and enter your surname, payment reference number or tenancy reference number 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 scrutiny group to discuss different services and attend events and training. You can even become a tenant director on our Board, 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

The Jigsaw Foundation offers 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 foundation.jigsawhomes.org.uk. Grants of £24,999 and under will be voted on by tenants through Jigsaw Rewards. Anything above this will be voted on by Jigsaw's executive team.



Your Money

Welfare benefits

If you need to make a claim for welfare benefits, you need to do it as soon as possible. Don't delay as you could miss out on money you are entitled to. We have a benefits calculator and budgeting tool available to all tenants in the Jigsaw Homes Group.



We have a number of **benefit calculators** available as well as a household budget tool - why not try them out

Please visit jigsawhomes.entitledto.co.uk
If you are concerned about debts or would like advice on benefits, contact us on:
0300 111 1133 or info@jigsawhomes.org.uk

Getting ahead with your rent

It may not come as a surprise to you that a high level of the UK households have little or no savings. When there is a financial issue at home, this can have a real impact. By paying a little extra with your rent each week, you can build a buffer which will help when money is a bit tight. This can also help

if you are moving on to Universal Credit and you are waiting for your first payment. If you need extra cash, do not be tempted to use a loan shark - they are not your friend.

Loan sharks

Loan sharks are illegal money lenders who use intimidation and often violence to recover loaned funds. If you can answer yes to one or more of these questions you might be borrowing from a loan shark:

- Did they offer you a cash loan?
- Did they not give you paperwork?
- Did they add huge amounts of interest or APR to your loan?
- Have they threatened you?
- Are you scared of people finding out?
- Have they taken your bank card, benefit card, passport, watch or other valuables from you?

If you are affected by a loan shark, don't suffer in silence. The Illegal Money Lending Team can help. You can contact the team anonymously on 0300 555 2222 to report a loan shark and get the help you need.

STOP LOAN SHARKS
Intervention . Support . Education

Payment facilities

Direct debit - these can be set up weekly, fortnightly, 4 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. 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 31 March). Therefore we expect you to have one week credit balance on 31 March of each year. This is to reflect the first week in advance payment you will have been asked to make when you signed your tenancy.

Home contents insurance

It is recommended that all tenants purchase home contents insurance. Contents insurance protects your personal belongings from scenarios such as, damage caused by fire, break-ins, natural disasters or accidental. If something happens to destroy or damage your possessions, it can cost a lot of money to replace them items, some of which may be essential. There are a number of options and suppliers for contents insurance which can be found on-line.

Unify Credit Union

Unify Credit Union provides financial services to people across Wigan, Leigh, Chorley, Leyland and other areas. They offer easy saving and affordable loans that you can access online or by meeting staff in person. More information is available at: www.unifycu.org or email: info@unifycu.org



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/>

Take advice straight away before your debts become unmanageable.

Visit the [Money Advice Service](#)



Water Bill reduction schemes

You may qualify for one of United Utilities water bill reduction schemes. Simply call them on 0800 072 6765

Energy advice

There are a number of ways in which you can run your home for less, as well as producing fewer harmful CO2 emissions. Turning your room thermostat down by just 1°C, this could cut your heating bill by 10%, which is an average saving of £75 per year. Drying clothes on radiators blocks heat from warming the room and causes condensation. Dry on a clothes horse instead.

15% of heat loss occurs through draughts. Draught proof your window frames, doors, keyholes and letterboxes.

Our homes contain an increasing number of appliances and gadgets, all of which consume electricity - increasing our bills and emissions. Much of this usage is unnecessary and with efficient purchase, use and maintenance we can reduce our bills with minimal effort.

Check you are with the cheapest energy supplier. Visit the [Uswitch](http://www.uswitch.com/) website

Switching from a 60W bulb will save you £5-£10 a year on your electricity energy bill. In the UK we waste £140 million a year by leaving lights on unnecessarily. Remember to turn the lights off when you leave a room, no matter what kind of bulb you have, this can save you £7.50 per year.

Don't leave appliances on standby, turn things off at the mains when not in use or fully charged, especially overnight. The average person uses 150 litres of water of water per day for hygiene, drinking, washing and flushing. The energy used in transporting and treating water is energy intensive and generates significant carbon emissions. It is important that we are not wasteful with this vital resource.

Don't overfill the kettle, boiling the right amount of water is one of the easiest ways

to cut your energy usage and you could save as much as £25 per year.

Save water by avoiding letting taps run when brushing your teeth or shaving. 10 minutes of running water a day would waste 22,000 litres per year at a cost of £30.

A dripping tap can waste 140 litres a week, almost enough to fill two baths. Get leaks fixed, report them to our Jigsaw Connect team on 0300 111 1133.

We can save money on our food budget by reducing waste. You might be surprised at the level of emissions generated by the food you eat.

If you cook too much, make sure you use the leftovers and store them in airtight containers. See recipe ideas at www.lovefoodhatewaste.com/recipes. If you have garden space you could try growing your own. Put your garden to work and save money. Even if you don't have a garden you could still grow foods such as beetroot, radish and lettuce on your windowsill.

Transport is the biggest source of personal emissions for many people, especially if you drive, or fly regularly. Your driving style can have a big impact on fuel consumption and therefore what you spend on fuel. You can save money on driving through monitoring your speed. Driving at 50mph uses 30% less fuel than at 70mph.

Removing excess weight if not needed e.g. a roof rack will reduce your fuel consumption. Recycling reduces the Carbon footprint of your waste and promotes wider environmental benefits. Every year in the UK, we send around 23 million tonnes of household waste to landfill, 60% of which could be recycled.

Landfills are particularly bad sources of greenhouse emissions because waste is buried, which causes it to break down and release methane, which is 33 times more potent than carbon dioxide.

The average person receives 19kg of junk mail a year. To opt out of unsolicited direct mailing lists, register with the Mailing Preference Service at www.mpsonline.org.uk or by phone on 0845 703 4599 or write to them at MPS, Freepost, London, W1E 0ZT. Recycling has never been easier. Recycle at home using your recycling bins or communal facilities.

For a full list of energy advice saving tips [click here](#)