

Jigsaw Homes Group Limited

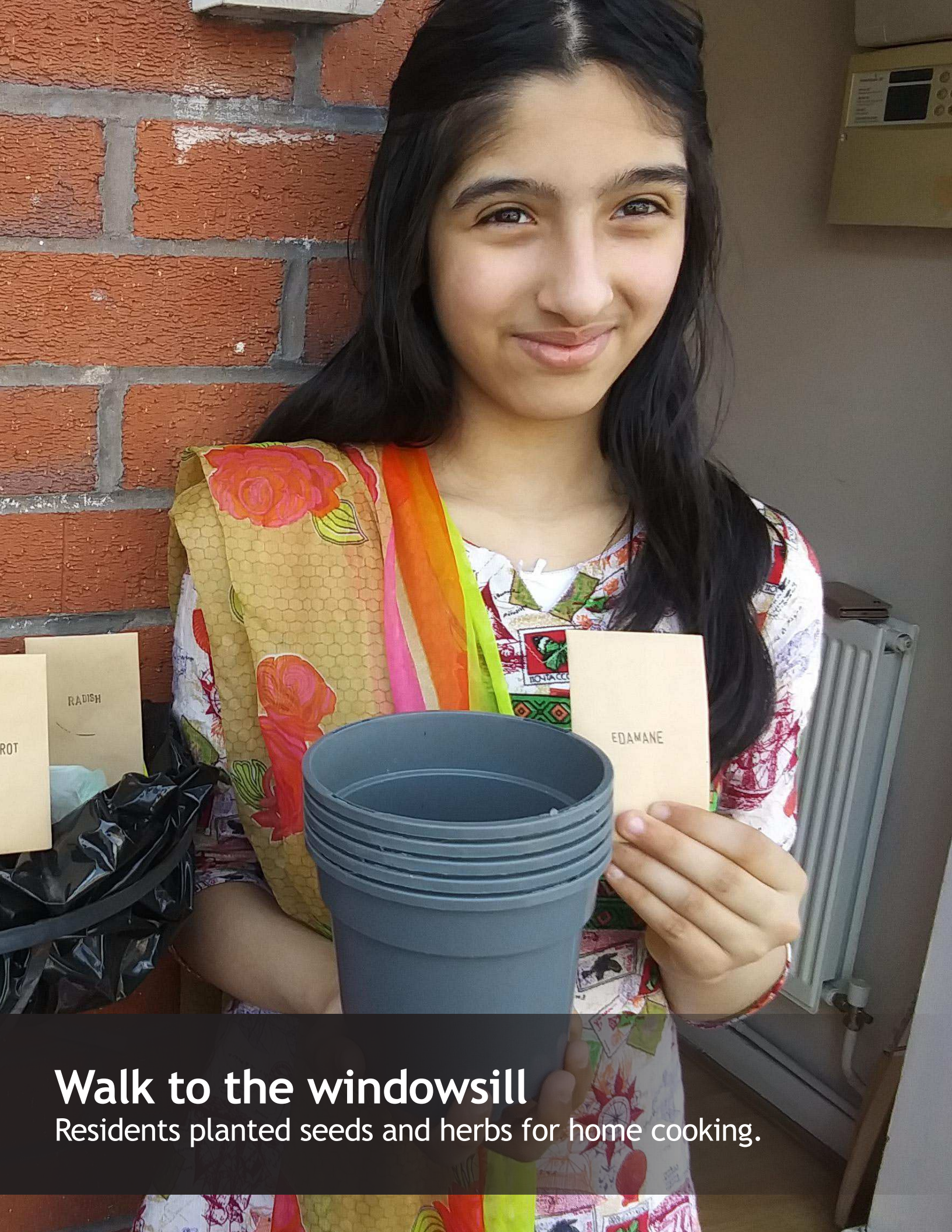
Environmental Social & Governance Report 2020/21

Creating homes.
Building lives.



Contents

1 Chair's Introduction	2
2 About Jigsaw Homes Group	4
The Group's Activities	4
Our Customers and Neighbourhoods	4
Corporate Structure and Governance	5
Vision, Mission and Corporate Values	5
Cooperation, Collaboration and Partnerships	5
3 Social ESG Criteria Report	8
Theme 1: Affordability & Security	8
Theme 2: Building Safety and Quality	9
Theme 3: Resident voice	9
Theme 4: Resident support	10
Theme 5: Placemaking	11
4 Environment ESG Criteria Report	16
Theme 6: Climate change	16
Theme 7: Ecology	18
Theme 8: Resource management	18
5 Governance ESG Criteria Report	19
Theme 9: Structure and governance	19
Theme 10: Board and trustees	19
Theme 11: Staff wellbeing	20
Theme 12: Supply Chain	21
Appendices	23
A. Leadership	23
B. Case Studies	27



Walk to the windowsill

Residents planted seeds and herbs for home cooking.

1 Chair's Introduction

I am very pleased to introduce Jigsaw Homes Group's first annual report against the Sustainability Reporting Standard for Social Housing (SRS)¹.

The SRS is a new voluntary reporting framework which covers 48 criteria across Environmental, Social and Governance (ESG) considerations such as zero carbon targets, affordability, safety and resident voice.

We absolutely welcome the new reporting framework. As a housing association, ESG considerations are of course at the heart of what we do. We know from our consultations that ESG issues are of utmost importance to our board, employees and residents alike. 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.

This report therefore provides an easy-to-read and easy-to-compare account of our ESG activities in the last 12 months, as we continue on our mission of:

"Creating homes. Building lives."



Fay Selvan

Group Chair

¹See: <https://esgsocialhousing.co.uk/> for further details.



Staying COVID-19 Secure in 2020
 We confirm we have complied with the government's guidance on managing the risk of COVID-19

FIVE STEPS TO SAFER WORKING TOGETHER

- 1 We have carried out a COVID-19 risk assessment and shared the results with the people who work here
- 2 We have cleaning, disinfecting and hygiene procedures in place and guidance
- 3 We have taken all reasonable steps to help people to stay home
- 4 We have taken all reasonable steps to maintain a safe distance in the workplace
- 5 Where people cannot do this safely, we have done everything practical to manage the situation

The Dukinfield
 Director: *Pauline* Date: *25/8/2020*

Food Pantries on the Rise.
 Dukinfield pantry supports those in need.

2 About Jigsaw Homes Group

Our Group comprises like-minded organisations working in unison to tackle inequality throughout the North West and East Midlands.

The principal members of the Group are:

- Jigsaw Homes Midlands
- Jigsaw Homes North
- Jigsaw Homes Tameside
- Jigsaw Support

The Group's Activities

Our members build, renovate and manage low-cost housing for rent and sale. We work to help regenerate neighbourhoods and increase life opportunities for disadvantaged individuals and communities. Our largest members are five housing associations, regulated by the Regulator of Social Housing (RSH) and legally known as Registered Providers. The latest *Regulatory Judgement* by the RSH confirms that Jigsaw is fully compliant with the RSH's *Regulatory Standards* — our published ratings for governance and viability are 'G1' 'V1'.

We also provide a range of charitable and supported housing services to help people live independently and to successfully maintain their tenancies. This work is often funded through external contracts awarded to the Group's members, and delivered on a commercial basis. This activity is overseen by our specialist subsidiary, Jigsaw Support.

Our Customers and Neighbourhoods

The core of our business is centered on the management of 35,482 homes — principally social housing for rent. The location of homes managed by our members is shown in Figure 1 on this page. The Group is active in 30 local authority areas.

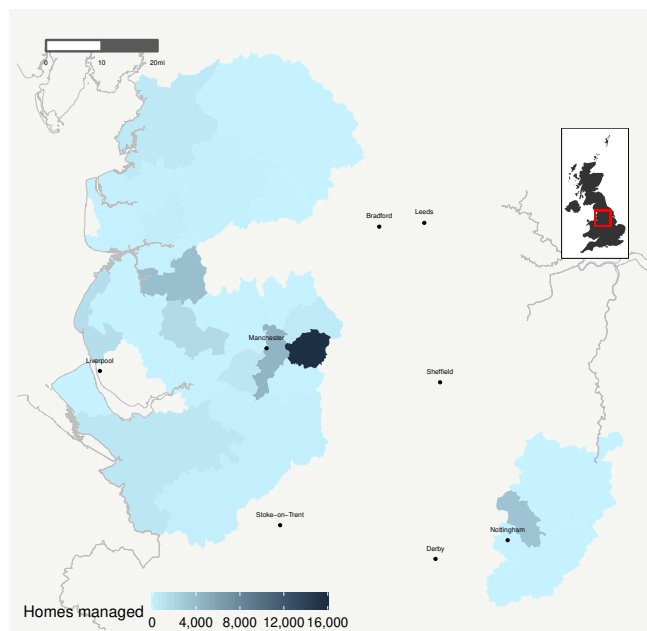


Figure 1: Location of housing stock (local authority areas).

We provide general needs housing to rent, housing for older people, supported housing, shared ownership accommodation and a relatively small number of properties for market rent and outright sale. Our customers include families, young and older people in need of accommodation, and people with complex needs for whom the Group provides tailored support.

We work in a variety of environments including inner city areas, market towns, suburban and rural areas. We have defined 46 neighbourhood areas, each of which receives a bespoke management focus through the application of Neighbourhood Plans monitored by our landlords.

In comparison with the general population of the regions in which we work, our tenants on average have lower incomes, a higher incidence of disability, greater ethnic diversity and are older (almost one-third are over the age of 65). However accurate such general statements may be, they risk masking the diversity of our customers, which will always be foremost in our mind when changing existing, or developing new services.

Corporate Structure and Governance

Our current structure is shown in Figure 2 on the next page. Figure 2 highlights how the Group uses overlapped boards to simplify its governance arrangements and to make the best use of the shared skill-set of board members and directors.

We adopted the 2020 edition of the National Housing Federation's *Code of Governance*² in March 2021.

Further details about our executive and non-executive are provided in the Appendices on page 23.

Vision, Mission and Corporate Values

Vision

Our Vision is:

"We want everyone to live successfully in a home they can afford."

Mission

We will do this by:

"Creating homes. Building lives."

Corporate Values

We will ensure that the following values are evident through our work:

- Empowerment
- Social Impact
- Efficiency
- Collaboration
- Innovation

²https://www.housing.org.uk/nhf_catalog/publications/code-of-governance-2020/

Cooperation, Collaboration and Partnerships

We recognise that we can often achieve more by working together with other organisations that share our aims. We are active members of the National Housing Federation, the Northern Housing Consortium and Homes for the North.

We are also party to two joint venture companies with other housing associations:

- JV North — focused on pooling housing association buying power to procure development work; and
- Manchester Athena — focused on housing associations working together to deliver projects on employment, skills, and health and well-being.

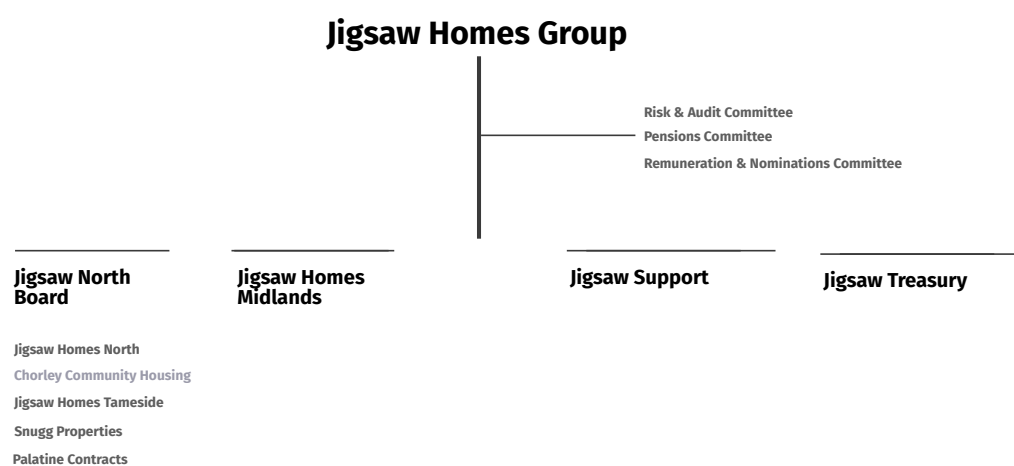


Figure 2: Corporate and governance structure — board meetings for the organisations that fall under Jigsaw North are held contemporaneously using overlapped meetings. We plan to merged the company shown in light grey into Jigsaw Homes North in 2021.



Hanging Around

We help residents get creative with outdoor gardening activities, like hanging basket workshops.

3 Social ESG Criteria Report

Theme 1: Affordability & Security

1. For properties that are subject to the rent regulation regime, report against one or more Affordability Metric:

- 1) Rent compared to Median private rental sector (PRS) rent across the Local Authority
- 2) Rent compared to Local Housing Allowance (LHA)

North West					
	Beds				
	0	1	2	3	4
Jigsaw rents (£)	51.35	64.73	75.72	84.84	93.00
As % of PRS rents	55.7%	59.2%	59.8%	55.0%	43.7%
As % of LHA ^a	55.8%	70.3%	66.5%	62.0%	53.9%

East Midlands					
	Beds				
	0	1	2	3	4
Jigsaw rents (£)	63.38	73.18	84.27	89.24	100.54
As % of PRS rents	62.5%	63.3%	59.0%	55.4%	43.7%
As % of LHA ^a	58.6%	67.7%	66.6%	62.0%	54.6%

Table 1: Jigsaw rents in comparison to private sector rents and local housing allowance.

^aLHA rates used are from the local authority where most of our housing in this region is situated.

2. Share, and number, of existing homes (homes completed before the start of the previous financial year) allocated to:

Type	Share	Count
General needs (social rent)	64.8%	22,633
General needs (affordable rent)	16.7%	5,825
Care homes	-	-
Intermediate rent	0.5%	166
Sheltered housing for older people	9.2%	3,218
Supported housing	1.6%	568
Low-cost home ownership	3.2%	1,106
Private Rental Sector	0.3%	88
Other	3.9%	1,347
Total homes		34,951

Table 2: Stock type (prior to 1 April 2020).

3. Share, and number, of new homes (homes that were completed in the last financial year), allocated to:

Type	Share	Count
General needs (social rent)	2.5%	13
General needs (affordable rent)	77.7%	407
Care homes	-	-
Intermediate rent	3.6%	19
Sheltered housing for older people	-	-
Supported housing	1.3%	7
Low-cost home ownership	11.3%	59
Private Rental Sector	-	-
Other	3.6%	19
Total homes		524

Table 3: New stock 2020/21.

4. How is the housing provider trying to reduce the effect of fuel poverty on its residents?

We have adopted a strategic goal to ensure that all our properties achieve a minimum rating of Energy Performance Certificate (EPC) c by 2030 which we expect to achieve through a combination of "fabric first" energy efficiency measures and a move towards new heating options such as air source heat pumps.

In the last year we focused on improving the energy efficiency of our lowest performing homes, increasing the EPC rating of 196 properties that were below EPC band D. We achieved this through a number of different measures including the installation of cavity wall and loft insulation.

We offer a free energy advice service through nine of our employees who are qualified Energy Advisors approved by National Energy Action to offer advice. Under normal circumstances we provide this service in the homes of our tenants but during the pandemic we have instead provided advice over the telephone. In the last year the service supported 237 households. Our initiatives included the delivery of Winter Warmer Packs to tenants which have included guidance on energy saving, gloves, hats and food.

We provide a free Money Advice service to residents to give advice on understanding bills,

lowering energy bills through more effective energy use, and reducing and clearing debt.

5. What % of rental homes have at least a 3 year fixed tenancy agreement?

100%.

Theme 2: Building Safety and Quality

6. What % of homes with a gas appliance have an in-date, accredited gas safety check?

99.9%.

7. What % of buildings have an in-date and compliant Fire Risk Assessment?

100%.

8. What % of homes meet the national housing quality standard?

100%.

Theme 3: Resident Voice

9. What arrangements are in place to enable the residents to hold management to account for provision of services?

The primary mechanisms for residents to hold management to account are through:

- board membership;
- taking part in our tenant scrutiny programme;
- using our Complaints Policy;
- responding to point of service satisfaction questionnaires.

Resident Board Membership

Our aim is to ensure that each of the customer-facing members of the Group includes at least one resident on its board. In 2020/21 we met this target with respect to all of our customer-facing boards: Jigsaw Homes Midlands, Jigsaw Homes North, Jigsaw Homes Tameside and Jigsaw Support.

Tenant Scrutiny

Our Tenant Scrutiny programme undertakes in-depth investigations into areas of interest to our residents. A panel of residents sets the brief for each scrutiny topic considered, monitors the progress of investigations and approves a final report which is then considered by the Group's Risk & Audit Committee. Residents vote on the areas to be investigated through our innovative, award-winning consultation platform, Jigsaw Rewards.

In 2020/21 our tenant scrutiny programme focused on gas safety.

Complaints Policy

Our Complaints Policy defines a complaint as:

"An expression of dissatisfaction, however made, about the standard of service, actions or lack of action by the organisation, its own staff, or those acting on its behalf, affecting an individual resident or group of residents; where an initial informal response has not proven satisfactory."

All formal complaints are investigated by an independent team that reports directly to the chief executive. During 2020/21 the team investigated 87 formal complaints and upheld 39% of these in full or in part with the learning identified used to improve service quality.

We publish information on our complaint performance each quarter on our website and in our resident annual report.

To learn more about the policy or to view complaints performance information, including our learning from complaints, visit our website and search for "complaints".

Point of Service Questionnaires

We undertake thousands of automated point of service questionnaires each year, primarily by

telephone call and text message. Through the questionnaires, residents have an opportunity to provide timely feedback on the delivery of a range of our services including responsive repairs, anti-social behaviour work and lettings. Negative comments received through our point of service questionnaires are investigated by an independent team.

Our board of management are provided with a Complaints and Feedback dashboard which ensures that customer feedback, including complaints, dissatisfied interactions with our contact centre and disrepair cases are considered at the highest level of the organisation every quarter.

10. How does the housing provider measure Resident Satisfaction and how has Resident Satisfaction changed over the last three years?

Table 4 sets out the key resident satisfaction measures that we collect through automated telephone calls and text messages. The metrics are reported to our board of management on a quarterly basis.

Metric	2018/19	2019/20	2020/21
Net Promoter Score	29	28	24
Satisfaction with repairs	89.0%	88.0%	89.2%
Satisfaction with ASB case	82.3%	81.4%	86.2%

Table 4: Monitoring resident satisfaction.

In common with other housing associations we have recorded a dip in overall satisfaction (as measured by Net Promoter Score) during the pandemic, possibly due to a reduction in the delivery of some services during periods of lockdown. Our point of service questionnaires for completed repairs and the handling of ASB cases indicate however that the satisfaction with services that have been delivered remains consistent.

In 2021/22 we expect that our regulator will announce a new basket of sector-wide measures of customer satisfaction. Our intention is to align our satisfaction metrics with those proposed by the regulator.

11. In the last 12 months, how many complaints have been upheld by the Ombudsman. How have these complaints (or others) resulted in change of practice within the housing provider?

One complaint was upheld by the Ombudsman.

All learning from upheld or upheld in-part complaints is shared with senior managers to consider as part of service improvement planning. A recurring theme we have seen in the last year from customer complaints is a need to improve communication with residents in cases where requests for repairs cannot be completed at the first visit from our operative. We are looking at how we can use technology to provide automated updates to residents about the status of their repairs orders as part of a wider Group IT project.

Theme 4: Resident Support

12. What support services does the housing provider offer to its residents. How successful are these services in improving outcomes?

We provide a range of services to support our residents, including:

- focused support to help residents sustain tenancies through our specialist subsidiary, Jigsaw Support;
- access to financial support through a Hardship Fund;
- financial support for neighbourhood projects through the Jigsaw Foundation; and
- the targeted project work of our neighbourhoods engagement team.

Jigsaw Support

Jigsaw Support provides a range of contracted services aimed at helping vulnerable people with complex needs. Our services are split into the following service areas:

- Homes & Safe Spaces – homelessness prevention and support
- Support & Refuge – support for people fleeing domestic abuse
- Motivation & Empowerment – supporting families, children and individuals
- Prevention & Communities – Preventative services and community support

We also run a peer mentoring and volunteering service enabling people with lived experience to help our customers on their journeys to recovery.

Jigsaw Foundation

The Jigsaw Foundation launched in April 2019 and is central to the Group’s approach to community investment. The Jigsaw Foundation invests £450,000 every year to help fund grass roots projects which aim to make a difference to the lives of our residents and to the wider community. Funding is open to charities, resident and community groups, voluntary organisations, social enterprises and local partner agencies. We fund projects that aim to address the issues we have identified as priorities through our Neighbourhood Plans.

Hardship Fund

We provide a Hardship Fund which can provide financial help of up to £500 for residents facing – or at risk of – immediate and significant hardship.

Applications for the Hardship Fund can be made by individual residents, our employees or partner agencies under the following conditions:

- Where severe benefit sanctions have resulted in financial difficulties that prevent the resident from replacing essential household items (for washing or cooking for example).
- Where the applicant is unable to work due to a serious/terminal illness which has resulted in financial difficulties.

- To help with public transport costs to enable continuation of work.
- To prevent a debt arising.

In the last year we received 151 applications to the Hardship Fund, 112 of which were approved with financial support totalling £42,660.

Neighbourhood Engagement

The Neighbourhood Plans Engagement Team offers a wide range of support services to residents in our neighbourhoods under the themes of employment and training, health and wellbeing, financial wellbeing and environmental improvements. This past year we added two more priority themes in response to the impact of the pandemic: social isolation and food provision.

We were able to continue to deliver many of our services during the last year, despite lockdowns, by adapting our projects to run them remotely and through the delivery of project packs to the homes of our residents.

For further information on our activities under this theme

Please see the following case studies:

- Jigsaw Neighbourhoods – Hardship Fund
- Jigsaw Neighbourhoods – Colin’s success in setting up a business
- Jigsaw Support – Motiv8

Theme 5: Placemaking

13. Provide examples or case studies of where the housing provider has been engaged in placemaking or placeshaping activities.

Primarily, we shape places physically through building well-designed new affordable housing.

In 2020/21 the Group’s members delivered 524 units of affordable housing, as shown in Figure 3.

We are actively seeking to develop in 15 local authority areas throughout the North West and East Midlands.

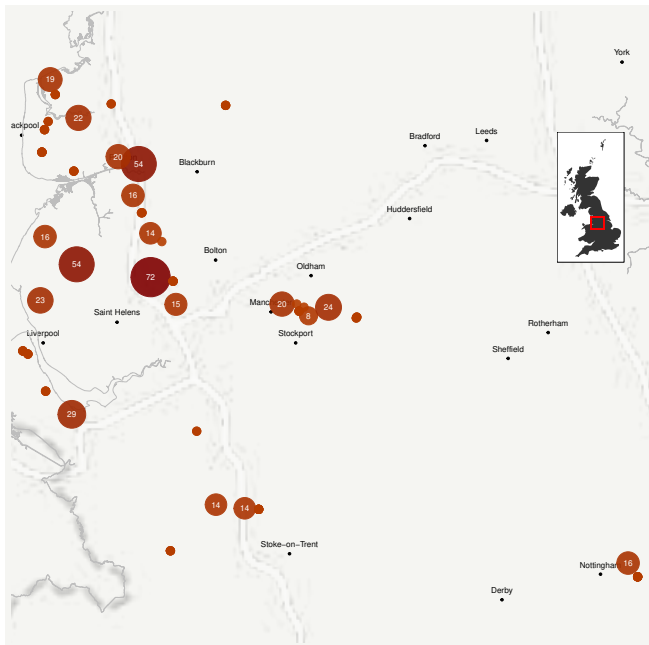


Figure 3: New affordable housing delivered in 2020/21.

The economic impact of housing development can be estimated through the National Housing Federation’s CEBR database³.

An estimate of the impact of the Group’s development activity during the year is shown in Table 5. 1,168 jobs are estimated to have been supported through the Group’s investment in new development in the year.

Homes provided	Jobs supported	Impact
524	1,168	£68m

Table 5: Local economic impact of housing development 2020/21.

The Group’s provision of new housing generates wider value for society as new housing provides people with better places to live.

Through careful architectural design, the Group’s housing developments also contribute to improvements to the general built environment

³<http://www.housing.org.uk/topics/research/economic-impact-tool/>

and towards efforts to reduce carbon emissions. Figure 4 on the next page presents a selection of the new housing delivered by the Group’s members in 2020/21, showcasing high design standards.

We also create community gardens, orchards and improve green spaces across our neighbourhoods. We do this through physical works delivered by our Hit Squad team and through our Neighbourhood Engagement team who support communities to lead on growing initiatives and improving waste management in their areas.

We will be working with residents to further develop community growing areas and plan to create at least two new areas for wildflowers or trees every year.

We also shape places through the services we deliver by targeting areas that are in most need of intervention through our Neighbourhood Plans model. In 2020/21 we had 46 Neighbourhood Plans which use Community Insight data and our own performance data to score our neighbourhoods on each of the following themes:

- Financial wellbeing
- Environment and demand
- Health and wellbeing
- Employment, skills and training

The model helps to steer where and how we focus resources to ensure that we are working intensely and providing targeted services in the areas where they are most needed. Our work shapes places because everything we deliver involves communities and aims to improve the neighbourhoods where people live.

Please visit our website and search for “neighbourhood plans” for more information.



Delivering new homes



Figure 4: Good design in new housing 2020/21.

For further information on our activities under this theme

Please see the following case studies:

- Jigsaw Development – Bringing brickworks back to life in Preston
- Jigsaw Development – Incorporating MMC into housing
- Jigsaw Neighbourhoods – Community garden transformation in Hyde





Recipe for success

Gedling residents provide vegetables for Big Soup Share Fortnight.

4 Environment ESG Criteria Report

Theme 6: Climate Change

14. Distribution of EPC ratings of existing homes (those completed before the last financial year)

EPC Band	Share	Count
A	0.6%	210
B	20.5%	7,194
C	45.3%	15,838
D	25.1%	8,782
E	0.3%	115
F	≈ 0%	5
G	≈ 0%	1
Under review	8.0%	2,806
Grand Total		34,951

Table 6: EPC distribution (prior to 1 April 2020).

15. Distribution of EPC ratings of existing homes (those completed in the last financial year)

EPC Band	Share	Count
A	2.5%	13
B	96.2%	504
C	1.3%	7
D	-	-
E	-	-
F	-	-
G	-	-
Grand Total		524

Table 7: EPC distribution (new stock post 1 April 2020).

		2021		2020	
	Emission Source	Activity Data	tCO₂e	Activity Data	tCO₂e
Scope 1	Combustion of gas for heating offices and communal areas of housing stock	24,961,787 kWh	4,590	24,734,990 kWh	4,731
	Combustion of fuel for transport purposes	415,304 l	1,055	528,000 l	1,365
	Refrigerants and other process gases from own maintenance activities	80 kg	0.24	250 kg	0.75
Total Scope 1			5,645		6,097
Scope 2	Purchased electricity (location based)	6,830,791 kWh	1,593	8,691,442 kWh	2,222
Total Scope 1 & 2			7,238		8,318
Intensity Ratio /home managed			0.22		0.26

Table 8: Scope 1 and Scope 2 Emissions.

Source	tCO₂e
Existing Stock	182,000
New builds	34,580
Business travel	147
Total	216,727

Table 9: Estimated Scope 3 emissions.

16. Scope 1, Scope 2 and Scope 3 greenhouse gas emissions

See Table 8 and Table 9.

17. Energy Efficiency actions in the last 12 months

During 2020/21, we made carbon savings from our vehicle fleet compared with last year (300 tonnes of CO₂e), primarily due to reduced travel during the pandemic.

We fitted a total of 1,302 LED lights across Jigsaw Homes North sites, which should result in a CO₂ saving of around 11.72 tonnes of CO₂e per year.

We carried out an upgrade to the lights in the contact centre office at our headquarters, replacing standard lighting with LED lights and sensors.

We installed a total of 16 electric vehicle charging stations at our Leigh and Dukinfield sites.

Other works carried out in Dukinfield include the fitting of new boilers, which have saved 9,966 Kwh of energy over the year. LED lights were also fitted throughout all of the offices and yard. This marked the conclusion of a long term project which was fully completed in the spring of 2020, saving a total of 14,470 Kwh of electricity, compared to the previous year.

18. How is the housing provider mitigating the following climate risks:

- **Increased flood risk**
- **Increased risk of homes overheating**

During 2020/21 we assessed our properties to identify those at risk of flooding. In the coming year we will survey the highest risk properties to see whether additional measures can be installed to mitigate the risk. We also developed a flood response plan and will sign-up to receive flood warnings from the Environment Agency, where these are available.

In conjunction with the Jigsaw Homes Employer's Requirements given to contractors working on the development of our new homes, we are creating a Regulatory Compliance Addendum which addresses overheating and solar shading. This will complement the new building regulations around

ventilation.

We are developing a strategy to mitigate the increased risk of our current homes overheating.

19. Does the housing provider give residents information about correct ventilation, heating, recycling etc. Please describe how this is done.

In new build properties, the lettings officer explains about ventilation in relation to the plaster still drying out, and information is provided in handover packs about extractor fans, recycling and bin collections.

We are currently reviewing the documentation we give out to new tenants when they sign a new tenancy for a home, and plan to include new material to highlight energy advice and water usage considerations.

Theme 7: Ecology

20. How is the housing provider increasing Green Space and promoting Biodiversity on or near homes?

In our Sustainability Strategy, we have committed to creating a programme to increase and improve green spaces for residents. We plan to reduce mowing on slopes, plant more wildflowers and identify unused areas for the creation of new wildlife habitats.

We will also be working with residents to develop community growing areas.

21. Does the housing provider have a strategy to actively manage and reduce all pollutants? If so, how does the housing provider target and measure performance?

Yes.

We are currently reviewing the types of cleaning products we buy, including looking at greener products. We no longer use bleach. Pesticides for weed, moss and algae control—which could have a damaging impact on the environment—are not used, instead we use effective chemical herbicides which are less damaging to the environment. We will be focusing on phasing-out the use of

glyphosate in all communal areas by the end of 2021 and plan to phase it out on all grounds by the end of 2025.

Theme 8: Resource Management

22. Does the housing provider have a strategy to use or increase the use of responsibly sourced materials for all building works? If so, how does the housing provider target and measure performance?

No, but planning to develop a strategy.

23. Does the housing provider have a strategy for waste management incorporating building materials? If so, how does the housing provider target and measure performance?

Yes.

We have set stretching targets to reduce the amount of waste we send to landfill from the offices and to increase recycling from our repairs. In the past year we have carried out a full review of waste from our office sites and our direct repairs teams. We have been able to identify how most of our waste is being disposed and which areas have the best recycling rates.

To help us improve our data and waste management, we have decided that we will tender for a Group-wide waste contract. This will include a requirement for the contractor to provide us with regular data on recycling rates and disposal routes. It will also ensure we are able to meet (or exceed) the targets set in our Sustainability Strategy.

We will continue to monitor waste generated and this will be reported to the Sustainability Committee each quarter.

24. Does the housing provider have a strategy for good water management? If so, how does the housing provider target and measure performance?

No, but planning to develop a strategy.

5 Governance ESG Criteria Report

Theme 9: Structure and Governance

25. Is the housing provider registered with the national regulator of social housing?

Yes.

26. What is the most recent regulatory grading/status?

Our published ratings for governance and viability are 'G1' 'V1' respectively.

27. Which Code of Governance does the housing provider follow, if any?

The 2020 edition of the National Housing Federation Code of Governance.

28. Is the housing provider Not-For-Profit? If not, who is the largest shareholder, what is their % of economic ownership and what % of voting rights do they control?

Yes.

29. Explain how the housing provider's board manages organisational risks

The board maintains a risk register and reviews this on a quarterly basis. The assessment of risks in the risk register drives the internal control framework which includes but is not limited to:

- A defined risk appetite.
- Horizon scanning of emerging issues in the Group's operating environment at strategy events held twice each year.
- Financial stress testing of different macroeconomic and risk scenarios.
- A programme of internal audit.
- A focused performance management and monitoring framework.
- Policies and procedures.
- Employee training.

Further details of our approach to risk management can be seen in our latest Financial Statements.

30. Has the housing provider been subject to any adverse regulatory findings in the last 12 months (data protection breaches, bribery, money laundering, HSE breaches etc) - that resulted in enforcement or other equivalent action?

No.

Theme 10: Board and Trustees

31. What are the demographics of the board? And how does this compare to the demographics of the housing providers residents, and the area that they operate in? Add commentary if useful

Demographic	Local area	Tenants	Board
% who are women	51% ^a	60%	42%
% who are ethnic minorities	10% ^a	12%	8%
% with a disability	22% ^a	≈ 16%	8%
Average age (years)	40 ^a	53	54

Table 10: Board demographics.

^aNorth West ONS data: [gender](#); [ethnicity](#); [disability](#); [age](#).

We believe that the disability data we hold about our residents under-reports the true picture as for tenants who may become disabled during their tenancies we will only be informed of their disability if it requires us to adjust our service delivery in some way.

32. What % of the board AND management team have turned over in the last two years? Add commentary if useful

7%.

33. Is there a maximum tenure for a board member? If so, what is it?

Yes. Nine years.

34. What % of the board are non-executive directors?

86%.

35. Number of board members on the Audit Committee with recent and relevant financial experience

Three:

- *Paul Lees* – Paul worked for over 20 years in the role of chief executive of the Adactus Housing Group and its predecessor, County Palatine Housing Society. He has spent his career in social housing, working for both housing associations and local authorities.
- *Richard O’Connell* – Richard is currently a Director of Finance and Resources working in the education sector. As a qualified accountant, he has previously worked at PwC and as a management consultant with IBM and Capgemini. He has a wide range of experience in business and IT transformation in a number of organisations in the charitable, public and private sectors.
- *Laverne Picart* – Laverne is a finance professional with over 30 years’ experience gained in the financial services sector as an auditor, investment analyst, corporate banker and more recently financial adviser. Laverne is a qualified Chartered Accountant and FCA registered Independent Financial Adviser and member of the Personal Finance Society and Insurance Institute.

36. Are there any current executives on the Remuneration Committee?

No.

37. Has a succession plan been provided to the board in the last 12 months?

Yes.

38. For how many years has your current external auditor been responsible for auditing your accounts?

Three years.

39. When was the last independently-run, board effectiveness review?

2017.

40. Are the roles of the Chair of the Board and CEO held by two different people?

Yes.

41. How do you handle conflicts of interest at the board?

Member interests are collated annually and updated as and when these change. Declarations of Interest is a standing item on every board or committee agenda and board members do not participate in discussion or voting on items where they have declared a conflict deemed to be material by the rest of the board.

Theme 11: Staff Wellbeing

42. Does the housing provider pay the Real Living Wage?

Yes.

43. What is the gender pay gap?

Metric	Result
Mean Average Hourly Pay Gap	+2.6%
Median Average Hourly Pay Gap	-0.3%

Table 11: Gender pay gap.

44. What is the CEO-worker pay ratio?

7.8:1.

45. How does the housing provider support the physical and mental health of their staff?

We support the health of our staff in a number of ways as highlighted below:

- All employees have a subscription to Simply Health which gives access to a range of support such as counselling, help finding charities and support groups in the employee’s area and expert financial and legal advice plus guidance on a range of issues including debt, buying your first home, tax and divorce.
- We have a number of fully qualified Mental Health First Aiders across the Group who

have been trained to support employees who are experiencing mental ill health or distress. This support can vary from having a non-judgmental conversation with a colleague, through to guiding them towards the right support.

- Occupational Health Support is available via management referral for clinics to enable professional support and advice.
- We run a range of health promotion initiatives and events designed to raise awareness of health and lifestyle issues affecting mental health and wellbeing. Healthy Living Week takes place each year where we run workshops and provide training opportunities. Recent topics have included managing alcohol intake, mindfulness, yoga and money advice along with contributions towards activities that increase wellbeing experiences for employees.
- Flexible working arrangements including compressed/home working which enable employees to balance their working life with other priorities such as parental and other caring responsibilities. We publicise the importance of work life balance with stories communicated from senior leaders in the business so employees are clear on our values and expectations around this topic.
- Time to Talk sessions enable employees experiencing similar life events to come together and discuss their experiences, receiving support from peers and an understanding of the wider impacts. Topics covered include menopause, mental health, hidden disabilities and caring responsibilities.
- Training and development to upskill employees and allow them to progress and fulfil their potential.
- We have gyms in our three main offices.

46. Average number of sickdays taken per employee

5.1.

For further information on our activities under this theme

Please see the following case study:

- Jigsaw People Team – ‘Time to Talk’ Mental Health and Wellbeing

Theme 12: Supply Chain

47. How is Social Value creation considered when procuring goods and services?

A large part of our annual spend supports our development programme and for this, we generally procure consultants and contractors through the ICN 21-26 framework. Consultants and contractors procured through this framework have signed up to a social value pledge. A financial target for social value is calculated for contracts and the provider is responsible for creating a proposal to meet their targets. These are monitored throughout the duration of the project to ensure that the targets are achieved.

With regard to other procurement, social value creation is considered with respect to larger contracts.

48. How is Environmental impact considered when procuring goods and services?

During the year we carried out a new tender for our suppliers of goods and materials to our repairs and maintenance team. This included questions around carbon monitoring, reduction and reporting.

We also updated our approved contractor process to ensure that any new contractors and suppliers are vetted for environmental performance as appropriate.

We will continue to develop and improve our approach to both social value creation and environmental impact monitoring through our procurement processes.



Summer Fun
Centre allotment in Collyhurst.

A. Leadership

Jigsaw Homes Group Non-Executive



Fay Selvan, Group Chair

Fay is chief executive of the Big Life Group which is a social enterprise with the mission of changing lives. It provides services for health and well-being, skills and employment, children and families. Fay is also the Chair of the International Network of Street Papers.



David Addy, Chair of Pensions Committee

Dave has wide ranging public sector experience as both an executive and non-executive. He has worked as chief executive of the NHS Pensions Agency and as a regional director of the Legal Services Commission. His previous non-executive experience includes service as Chair of Liverpool Citizens Advice, Treasurer at Pennine West Citizens Advice, Governor at Tameside College and Trustee at the University of Salford Students Union.



Roli Barker, Chair of North Board

Roli is an experienced project manager who has worked on a range of projects from international corporate events to the London 2012 Olympic and Paralympic Games. Roli is currently working on the design, implementation and delivery of a £1.2 million project to transform Greater Manchester's private rented sector. During her career, Roli has been able to develop a range of skills, including working with local communities, developing relationships with key stakeholders and fundraising. Roli is a fellow of the Royal Society of Arts and a member of the Institute of Fundraising.



Gill Brown, Chair of Jigsaw Support

Gill is a non-executive director for St Helens and Knowsley Hospitals NHS Trust. Previous roles include governing body member for NHS Southport and Formby Clinical Commissioning Group and chief executive for Healthwatch Lancashire. Gill has also had a number of years' experience of working in the NHS in a variety of clinical, research and board roles. Gill is also a mentor for the Board Diversity Network.



Ged Cooney

Ged is a Tameside MRC executive cabinet member for economic growth, employment and housing. He holds the positions of chair of the Northern Local Government Pension Fund and vice deputy for the Greater Manchester Pension Fund. He is a Councillor for Droylsden West as well as a board member of another housing association based in Tameside.



Bridget Groarke, Chair of Risk & Audit Committee

Bridget is Group General Counsel and company secretary for a global manufacturing company. She is founder and director of Commercial Compass Ltd, a business and management consultancy. Bridget has strong business, regulatory and legal experience in many sectors. Bridget previously held leadership positions in a number of organisations such as Manchester Airport Group, the Co-operative Group Ltd and Intervoice Brite Ltd.



Richard O'Connell

Richard is currently a Director of Finance and Resources working in the education sector. As a qualified accountant, he has previously worked at PwC and as a management consultant with IBM and Capgemini. He has a wide range of experience in business and IT transformation in a number of organisations in the charitable, public and private sectors.



Tim Ryan, Chair of Jigsaw Homes Midlands

Tim is director of Volute Ltd, a digital development agency which creates websites, apps and learning management systems for universities, the NHS and private sector organisations. He is a registered architect and previously had a career in social housing property development.



Annabel Todd, Chair of Jigsaw Treasury

Annabel is a banking and lending specialist with an MSc and BSc in Banking Practice and Management and is a Fellow of the London Institute of Banking and Finance. Annabel spent most of her career at RBS but is now Business Development Director and runs the North West office for BREAL Zeta, who are a specialist funder lending money to local and global businesses.

Executive Team



Hilary Roberts, Group Chief Executive

Hilary is the group chief executive of Jigsaw. She has lead responsibility to work with the board of management to develop and implement corporate strategy.

She has a strong background in business growth and property development having held senior roles in this area for over 20 years.



Paul Chisnell, Executive Director of 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.



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.



Andy Marshall, Group Director of Asset Management

Andy is Group Director of Asset Management. He is responsible for Asset Management including Building Safety and the Group's maintenance teams and management of the Miles Platting PFI contract.



Katie Marshall, Group Director of Development & People

Katie is Group Director Development & HR, she is responsible for development, sales, Human Resources payroll and Health & Safety.



Brian Moran, Deputy Chief Executive / Group Company Secretary

Brian is Jigsaw's deputy chief executive and its company secretary. Brian 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, IT, marketing, business analysis and regulatory work.

Brian has a research background and is highly experienced in data analysis.

The Group’s Board Members

	Jigsaw Homes Group	Jigsaw Homes Midlands	Jigsaw Homes North	Jigsaw Support	Jigsaw Treasury	Pensions Committee	Remuneration Committee	Risk & Audit Committee
Dave Addy	○					●	○	○
Shoab Akhtar			○					
Roli Barker	○		●					
Claire Beaumont			○					
Gill Brown	○			●			○	
Paul Chisnell	○				○	○		
Ged Cooney	○							
Stephen Dunn							●	
Lynne Garsden			○					
Carole Green				○				
Bridget Groarke	○							●
Dianne Jackson		○						
Paul Joyce				○				○
Donna Kelly		○						
Melvin Kenyon		○						○
Andrew Leah			○					○
Paul Lees			○					○
Matthew Lynch			○					
Albert Margai				○				
Michael McDermott		○						
Brian Moran	○				○	○		
Janet Mutch			○					
Richard O’Connell	○							○
Laverne Picart			○					
Karen Potts		○						
Anthony Powell				○				
Hilary Roberts	○				○	○		
Michelle Rudkin		○						
Oliver Ryan			○					
Tim Ryan	○	●						
Fay Selvan	●						○	
Annabel Todd	○				●			
Shamshad Walker		○						○
Stephen White		○						

● Chair ○ Member.

B. Case Studies

Jigsaw Development

Bringing brickworks back to life in Preston

Cottam Meadows is a brand new housing development in the heart of Preston, Lancashire, being delivered by Jigsaw Homes Group. Not only is it breathing new life into a former derelict brickworks, but it is also providing 106 much-needed affordable homes, as part of one of Preston's most significant wider developments.

Cottam Meadows forms part of the overall master plan of the former Cottam Brickworks known as Cottam Hall - a large development made up of private housing, leisure and retail areas, a nature reserve, commerce park and a recently developed 45-place residential dementia unit and a day care centre.



The scheme is nearly 10 years in the making. Landowners Cottam Hall Properties had spent the best part of a decade remediating the land and devising the masterplan. The plans included a new nature reserve so that protected great crested newts could be moved away from the housing site.

Working in partnership with Lane End Group, Preston City Council and Homes England, this Jigsaw Homes' scheme brings the former brickworks, which have lain dormant since the 1960s, back into use.

Significantly, Jigsaw's homes will be the major affordable element across the whole 3.45 hectare development, designed to meet the local housing need.

While on site, our contractor, Lane End, also supported the community by resurfacing a popular public pathway to the canal side, which was riddled with potholes.

The scheme provides a good mix of homes from semi and detached houses to bungalows, dormer bungalows and link houses.

We provided 89 properties for affordable rent available through the choice-based lettings scheme, Select Move, and 17 shared ownership homes.

The layout of the houses has been arranged with the larger properties overlooking the Lancaster Canal, taking full advantage of this attractive aspect.

Jigsaw Development Incorporating MMC into housing: Arnold

Birch Fields is our latest housing development in Arnold, Nottinghamshire that has been purposefully designed with sustainability at its core.

Delivered by Jigsaw Homes Group, in partnership with modular housing pioneer ilke Homes, the development of 131 homes will use volumetric Modern Methods of Construction (MMC) which offers an innovative way to build more sustainable housing developments faster than ever before.

The volumetric construction process focuses on off-site manufacturing techniques in which skilled craftsmen and engineers precisely create homes in factories - in this case, ilke's factory in North Yorkshire. They are then transported to the site once completed, meaning they can be delivered in half the time of traditional methods.

Using galvanised steel frames means the homes resist corroding, moulding and bowing, and they can be recycled and reused at the end of the homes' livesfe. Modelling technology used to create digital twins of houses generates precise estimations of the materials needed so construction waste is reduced by 90%.

As up to six homes per day can be installed, the speed of construction cuts carbon emissions by 50% and reduces the overall carbon footprint of the development. Reduced on-site deliveries also improve the impact on local air pollution.

The consistency of quality and build precision achievable and traceable in a dry, controlled factory environment means volumetric homes outperform comparable new builds in terms of energy efficiency, water consumption and fault rate.

Our first foray into MMC will see 23 of our houses fitted with photovoltaic (PV) solar panels and 16 with both PV panels and Air Source Heat Pumps (ASHP). Installing ASHP allows residents to heat homes at the time and temperature they want while PV panels can be used to power the heat pump.

Using precision-engineering techniques we will create high-quality homes that will achieve at least a 'B' EPC rating, meaning residents will benefit from huge cost savings on energy bills. In the case of homes fitted with PV and ASHP, this can bring running costs down to less than one tenth of the average UK home.



We are continuing to further explore the use of MMC, which helps to maximise the energy efficiency of our developments and ensures sustainability is maintained past the point of construction.

Jigsaw Support Motiv8

Before Maria referred to Motiv8 by Citizens Advice, she had recently moved out of supported housing following 16 months of recovery from a substance misuse relapse.

Ready to start afresh in her new flat, she soon fell into unexpected financial trouble and received daily threats of eviction from her landlord.

Maria, who also suffers from Fibromyalgia, said:

“I went into a very dark place. I did not have the funds to eat or go anywhere apart from my hospital visits which would leave me without money even for milk. It was the most demoralising time of my life and thoughts of not being here were frequent”.

She soon began working with Motiv8 and received support from her key worker, Jo, alongside several Motiv8 partners. Shelter helped to offer benefit advice while charity Mustard Tree provided food and furniture. Talk Listen Change provided Maria with one-to-one counselling.

“I was saved from eviction and also my benefits were increased to help support my health and physical issues”.

One year on, Maria says:

“My life has turned around 180 degrees. I feel confident and feel like I’m through the worst of the transition in starting again from scratch. My home, recovery and my mental health feel safe and supported”.

After being referred by her support worker to the Motiv8 Employability Team, Maria now hopes to become a volunteer, teaching yoga, mindfulness and wellbeing. Her long term goal is to return to paid employment.

“I would encourage anyone to pick up the phone to Motiv8, attend the appointments and things will fall into place. I feel so passionate about Motiv8 that I have already given three of my friends their number”.



Jigsaw Neighbourhoods

Community garden transformation in Hyde

At the Acresfield Community Garden in Hyde, the wooden raised beds normally filled with plants and flowers were rotting, endangering the future of a much-used community resource. It's a popular place for children from the local primary schools who use the garden for outdoor activities, to learn about growing their own vegetables and healthy eating. The raised beds had become a health and safety hazard.

Unfortunately, an application from the community for funding to replace the beds had been unsuccessful.

Jigsaw's neighbourhood engagement team stepped-in to see how we could help. In their original funding application, the community group wanted to replace the raised beds they currently had as well as creating an additional four new raised beds to produce a total of 13 new raised beds.

It was agreed that Jigsaw would fund all materials to achieve this and for our in-house "Hit Squad" grounds maintenance team to build new raised beds for the community.

Feedback received from Acresfield Community Gardening group:

"Thank you for funding the raised beds on the community garden, we now have 13 new beds and this will enable us to provide fresh vegetables and bedding next year for the Newton community and provide a working and educational environment for Bradley Green School to have monthly visits.

"Please also pass on our thanks to the Hit Squad. The team have done a fantastic job. They have worked hard, kept the garden tidy and always cleared up after themselves".

Before



After



Jigsaw Neighbourhoods Hardship Fund

The Hardship Fund benefitted 112 residents during the year. Here's what some of them had to say about their experiences.

Emilie from Denton:

"I was made redundant due to Covid and was at my wits end, my mental health was deteriorating, and my washing machine had broken. I had no money to buy a new one, the help I received from the Hardship Fund took a huge weight off my shoulders".

Joanne from Droylsden:

"I had no money at all and I needed a cooker. The staff who helped me get a new cooker through the Hardship Fund were just marvelous and now I can look after myself better and cook hot meals".

Paul from Stoke on Trent:

"I was unable to continue work due to Covid and I had to move into a Jigsaw Home. I had nothing and was desperate for a cooker and washing machine. The staff who helped me with my Hardship Fund application were wonderful and couldn't do any more for me".

Theresa from Hyde:

"I had been without a cooker for a year as mine had broken and I couldn't afford to get a new one. The Hardship Fund helped me and my son so much as we could only have microwave meals. I didn't realise that this help was available, thank you so much".



Jigsaw Foundation

Colin's success in setting up a business

A local business in Tameside was awarded a start-up grant as part of the SUSSED IT (Start-up Support and Social Enterprise Development in Tameside) programme. This gives small businesses an extra helping-hand including training and advice to either get started or to develop their business further.

Colin Rowe from Mossley got in touch with Jigsaw's Neighbourhood Engagement Team after completing a Jigsaw Rewards survey, which had been sent out to tenants on the subject of employment and skills. He had indicated that he wanted to start his own business.

In November 2020, former engineer and model rocket builder Colin was successful in receiving £500 towards his business 'Colcanya' – a name he came up with because he was always being asked by friends and family, 'Col, can ya make this?'

Colin uses his engineering skills, which he honed for 20 years working at Hyde Components in Denton before being made redundant due to the pandemic, to design and laser engrave a range of products from natural materials. His most popular items, which he sells at local artisan markets, a local shop and via social media, are personalised wooden coasters and small signs.

Others range from gifts such as jewellery and keepsake boxes, tables, clocks and even a potter's wheel made for another local business.

The grant will be used to develop branding for his business including business cards, and to purchase display tables and a gazebo for when he attends outdoor markets and events. Colin, who has a workshop at Woodend Mill in Mossley, was one of 11 small start-up businesses across the region to receive the £500 funding from Jigsaw alongside one-to-one business support, advice and training.



Colin said:

"It's been a fantastic boost to get this extra funding. While this has been a hobby of mine for a few years, it's only since I got made redundant that I considered doing it full time. I'm really grateful for the business training and advice to help me take that step up.

"I'm looking forward to being able to get back to selling at markets again and having a decent display area will really help. In the meantime, I am working and selling through my Facebook page and via word of mouth which I hope will pick up in the run up to Christmas".

The SUSSED IT small business grant is open to anyone living in Greater Manchester, Lancashire, Cheshire and the Midlands.

Jigsaw Foundation Support for food banks during Christmas

Jigsaw Homes Group donated thousands of pounds to charities across the region to help its residents over Christmas. Due to the pandemic, we were unable to hold our usual Christmas party for employees but used the money saved by holding a virtual event instead to donate to a number of foodbanks across Greater Manchester.

£22,000 was donated to help residents in areas where we manage concentrations of homes including Manchester, Tameside and Wigan and Leigh. This donation at Christmas marks one element of our funding of foodbanks during a difficult year for many of our residents. During the year, Jigsaw donated £80,000 to foodbanks across the North West and East Midlands.

Hilary Roberts, Chief Executive of Jigsaw Homes said:

“Like many organisations across the country, we set aside a budget for our annual Christmas celebration where we take the opportunity to thank colleagues for their hard work during the year, in often demanding and challenging situations. Circumstances mean that it was not possible this year, so by holding a virtual celebration, we used the money saved to help our residents and our communities. 2020 has been a difficult year for many people, so we wanted to further support these vital food banks and we hope this will go some way to help”.

Karen Ursell, Project Manager from the Chorlton and Didsbury Food bank said:

“The extremely generous donation received from Jigsaw Homes will make a huge difference and will ensure that anyone experiencing food poverty in our community will be given food and other essential items to help them through these difficult times”



Innocentia Ezeh from Restore Life Community Outreach Group in Gorton said:

“This donation has been an answer to our prayers. We had been asking how we were going to manage this Christmas with people needing and asking for support, so this helped so much”.

An additional £5,000 went to the Group’s Jigsaw Support which runs a number of services across the region including homelessness and housing advice, domestic abuse support, employment services and agency managed properties. It was used for presents and gift vouchers for customers and children across its services, so everyone had something to open on Christmas Day.

Jigsaw People Team

'Time to Talk' - Mental Health and Wellbeing

Following a survey as part of our Equality Street initiative on how Jigsaw as an employer could support colleagues' mental health, a number of people said they would be interested in joining an online session to discuss the menopause.

This was held via our 'Time to Talk' sessions and those who attended said it gave them the opportunity to share their experiences, to advise and to support each other.

Paula, a resettlement advisor, said:

"The sessions are really beneficial to me and have given me chance to really connect with other colleagues who are on the same journey. It has developed a deeper understanding among the group and helped to form trusting, working relationships. Around five to eight years ago I was in an extremely difficult place, at home and work. I was struggling to cope and came very close to ending my employment and often felt suicidal. I don't want any woman in Jigsaw to feel that they have to cope alone.

"Support in the workplace is invaluable. The space and group feels very safe and confidential, so I found it easy to share my thoughts and experiences. More than anything though, I am passionate about raising awareness of the menopause and in particular the mental health symptoms. This has benefited my own personal development and my confidence has grown in the time I have been attending the sessions".

Karen, who works as a debt recovery officer, agrees:

"I have found these sessions immensely helpful, not only because of getting tips and recommendations from everyone there for different solutions to different symptoms. I have also found it hugely positive for my mental health while going through this phase of my life, rather than feeling alone.

"I now know there are others going through the same thing who have been able to both empathise and offer me support. This has been such a relief for me as I now have a support person who I can talk to when feeling overwhelmed by it all. On the advice of group members, I have now changed the treatment for my symptoms. It's early days yet but I am feeling more positive about the path I have to travel".



And our support won't just stop there. We are now exploring ways we can continue to provide people with a platform to continue to keep in contact and support each other on a longer-term basis.



Creating homes. Building lives.

Jigsaw Homes Group Limited

Cavendish 249
Cavendish Street
Ashton-under-Lyne
OL6 7AT

<https://www.jigsawhomes.org.uk>
0300 111 1133
info@jigsawhomes.org.uk

Regulated by the Regulator of Social Housing Registration No. LH4345

Registered under the Co-operative and Community Benefit Societies Act 2014 Registration No. 29433R