

Scrutiny Review: Void Loss



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Contents

| | | |
|-----------|---|-----------|
| 1 | Context and Background | 1 |
| 2 | Summary of Findings | 1 |
| 2.1 | What We Looked At | 1 |
| 2.2 | The Positives | 1 |
| 2.3 | The Negatives | 2 |
| 3 | What We Wanted to Know | 2 |
| 3.1 | Management Comments | 3 |
| 3.2 | Scrutiny Panel’s Questions | 3 |
| 4 | What We Found | 5 |
| 4.1 | Monitoring and Management | 5 |
| 4.2 | SLA’s with LA’s | 5 |
| 4.3 | Is the combined role system working? | 6 |
| 5 | Major Voids | 6 |
| 5.1 | Major Void - Case Study | 7 |
| 6 | Demand Led Service | 7 |
| 6.1 | Converting Existing Properties | 8 |
| 7 | Support for Tenants Moving in to Jigsaw Properties | 10 |
| 8 | Tenancy End Analysis | 11 |
| 9 | Voids and Repairs | 13 |
| 10 | Points of Contact Following Sign Up | 13 |
| 11 | Advertising Vacant Properties on RightMove | 14 |
| 12 | Additional Topics Identified from Interim Meeting | 14 |
| 12.1 | New Topics | 14 |
| 12.2 | Major Voids | 15 |
| 12.3 | Offer Refusal Analysis | 15 |
| 12.4 | Support for Tenants | 16 |

| | |
|-------------------------------|-----------|
| 13 Recommendations | 17 |
| 13.1 Organisational | 17 |
| 13.2 Departmental | 18 |
| 14 Acknowledgements | 18 |

1 Context and Background

1. Void loss refers to the cost of empty homes. The more homes we can let out alongside the more homes occupied will ensure fewer homes carry a rental loss i.e. void loss.
2. Our available homes are let out to balance the needs of the community with the housing needs of individual households, whilst also ensuring the business needs of the Group are met through prompt lettings and minimal void loss.
3. Minimal void loss is critical to the organisation in achieving wider aims and objectives. Efficiency and strong performance in this area minimises loss of income which provides good financial grounding and enables the Group to deliver housing services and remain committed to its charitable aims.
4. The Group measures void loss performance using a number of Key Performance Indicators (KPIs). A list of the relevant KPI's with their target and actual performance is shown in Figure 1.

| KPI Name | Target | Performance (2022, Q1) |
|--|------------------|------------------------|
| % Void Loss | <1% | 0.97% |
| Median Void Length - General Needs | <18 working days | 30 working days |
| Median Void Length - Retirement Living | <20 working days | 22.9 working days |

Figure 1

2 Summary of Findings

2.1. What We Looked At

5. The investigation considered:
 - Scrutiny Panel's questions
 - Jigsaw Homes website
 - Allocations Policy
 - Corporate Plan
 - Jigsaw Rewards Survey

2.2. The Positives

6. The positive findings from the investigation were:
 - Performance is currently within target for % Void Loss.

- A new process since summer 2021 now gives ownership to one member of staff for the lettings process. Previously this involved a number of staff from different departments but the roles have since been combined.
- ‘Buddy’ system in place to manage staff leave and absences individual lettings.
- A duty rota was introduced in October 2022 to ensure queries can be responded to five days a week.
- The voids process is flexible because if keys are handed in before the final notice date given by the tenant leaving, the process for re-let can begin straight away.
- There is management accountability and responsibility to the Board for performance in void loss.
- We are open to working with local charities in order to make use of goods left behind by former tenants. Unfortunately, a number of charities we previously worked with have closed permanently during the Coronavirus pandemic.
- We offer support and incentives to some new tenants through gifting items and grants for furniture. Gifts/awards are based on affordability checks.

2.3. The Negatives

7. The negative findings from the investigation were:

- Performance well below target for Median Void Length - General Needs KPI.
- Performance below target for Median Void Length - Retirement Living KPI.
- Duty system was introduced in October 2022 so we cannot assess the impact yet though initial feedback is positive.
- Lack of information on performance from Local Authorities and nominations for the areas in which we operate. However, generally demand is high so this is not viewed as a major concern.
- Whilst some KPIs currently remain below target, it is important to note that changes have been made departmentally since 2021 to focus on performance and improve efficiency. We have seen a positive trend in performance improvement and towards meeting KPI targets since changes were implemented.

3 What We Wanted to Know

8. The scope of the investigation was:

- Could void loss be reduced through additional monitoring and management of some aspects of the lettings process, some of which have changed recently?

- Information on ‘major’ voids and how these are managed as they would likely cause the most void loss.
- Does Jigsaw Homes provide a demand led service? Are there areas of low demand which cause void loss?
- What support is available to new and existing tenants to ensure tenancies are sustainable thereby minimizing and reducing void loss?
- Do some tenants end their tenancies due to the condition of properties?
- Are some repairs agreed during the sign up process not completed once the tenancy begins?
- Why don’t Jigsaw homes provide named contacts for new tenants to make it easier for them to get information?

3.1. Management Comments

9. Centralising arrangements on allocations and lettings in the summer of 2021 was a positive step and the Group has been developing a performance focussed culture ever since. This reflects in performance indicator results specifically in Jigsaw Tameside and Jigsaw Midlands for Q3 of 2022-23 when comparing Q1 of 2021-22.
10. The role of a Lettings and Tenancy Officer is very much lettings focused and it helps having one person who takes responsibility for a patch of homes.
11. Additionally, when comparing with earlier periods from 2021 prior to the change in roles to January 2023, the Group has halved the number of ready to let homes and consistently maintained this.
12. The report is welcomed as it is wide ranging and recommends some key actions in order to continually improve processes and performance on voids and lettings. The Group will take forward these actions positively.

3.2. Scrutiny Panel’s Questions

13. The tenant panel were given a presentation by Dean Wall, Head of Lettings and Tenancy Management. The presentation provided an overview and an insight into the voids and lettings process.
14. Following the presentation, the panel were given an opportunity to ask questions. Questions and answers were recorded in the minutes and are detailed below.
15. ***Q1. How many people (staff) are involved in the process of letting out a property from when the tenant moves out to the new tenant moving in and are there different departments which would be time consuming?***
16. **A** - Since last summer we have re-evaluated and we have combined roles so that we now work in area patches; one staff member is responsible for the whole process from start to finish.

17. **Q2. From personal family experience, do you have additional employees for when a delegated person is off due to absences, as my knowledge of this is that you don't?**
18. A - We now have a buddy scheme where staff members work together so in cases of absence a colleague is aware of individual lettings. We also have a duty rota for the roles so all queries can be raised and responded to five days a week.
19. **Q3. Are Jigsaw checking that the council and RightMove are moving to fill the property as fast as possible?**
20. A - Local Authorities have service level agreements with individual organisations. Officers have responsibility to chase each LA and ensure homes are let within target.
21. **Q3.1. Is this actually happening?**
22. A - There are different experiences with different Local Authorities. We are looking at this currently in more detail.
23. **Q4. Could the 1% figure not be looked at in more detail across the organisation i.e. regionally/area as some areas could be 0% but others 50%?**
24. A - We do look at this and are currently looking into this.
25. **Q5. Do Jigsaw count the time the property is empty from when a tenant moves out and new one moves in, or from when the contract is closed and new contract opened?**
26. A - We count from key to key. Normally we get keys handed in on Monday and then to when the new tenant receives their key.
27. **Q6. What about if a key is returned early e.g. a week, can work to re-let start earlier?**
28. A - If the keys are returned earlier, we can start the work early, yes.
29. **Q7. Is there flexibility in Jigsaw staff, e.g. staff capable of doing different parts of the property letting structure, and not waiting for certain individuals to complete a task that slows down the process?**
30. A - Similar to the previous response, it is good to have a point of contact and personal responsibility but due to absences this is why we have introduced the buddy scheme and duty rota.
31. **Q8. Has there been any monitoring?**
32. A - We monitor lettings performance daily. The manager will be checking this, however we are open to changing process if we feel it goes wrong.
33. **Q9. Is there a manager that oversees the process of the lettings and if so are they accountable to the Board?**
34. A - I (Dean Wall) am accountable for the whole process with my team and I am accountable to the Board as it is me that produces these reports.

4 What We Found

4.1. Monitoring and Management

35. Views were shared around additional performance monitoring in some areas to improve void loss performance. Concern was raised about an apparent lack of performance monitoring in relation to Service Level Agreements (SLA's) with Local Authorities (LA's) where we receive a list of prospective tenants nominated for available properties. There were concerns that if nomination lists are sent late by the LA, this could result in void loss.
36. This specific part of the lettings process is not currently monitored. Other organizational performance monitoring and management mechanisms are currently in place such as regular departmental meetings/reviews, Executive Management Team (EMT) monitoring and Board monitoring. This approach ensures in-depth monitoring and management of key performance areas at all times including void loss.

4.2. SLA's with LA's

37. We currently operate some form of nominations for lettings across all LA areas in which we operate. When a property is made available to let via 'nomination' it means the application element is not managed by Jigsaw Homes. We receive 'nominations' of applicants for vacant properties. This could be through using Choice Based Letting (CBL) systems which staff can access instantly access nominee information or through more traditional means i.e. lists shared via email from the LA. There was concern that delays may arise from LA's not delivering nominations to Jigsaw Homes in a timely manner which in turn could increase void loss.
38. We have further analysed properties across the Group stock let through nominations for Q2. There were 117 instances of properties let through nominations. Of 117 lets, there was 28 occasions in which there was a period of one day or more from the property being ready for let to becoming let. The maximum delay was of 12 working days. There was no evidence delays arose due to LA's not submitting nominations in time.
39. Figure 2 provides further information on the properties with the longest delays (10 days or more).

| Property | Ready To Let (RTL) date | Working Days | Notes |
|----------|-------------------------|--------------|---|
| A | 16/06/2022 | 12 | Applicant delay in responding to offer |
| B | 24/06/2022 | 10 | Additional checks on suitability of applicant |

Figure 2

40. The average number of working days taken from ready to let (RTL) to let across all properties let in Q2 2022 was three days. The average number of working days taken from RTL to let for properties let via nominations only in Q2 2022 was one day. This shows properties let by nominations are let faster by two working days on average. Initial research indicates that LA performance is not contributing to delays

in re-letting homes. Therefore carrying out additional performance monitoring in relation to the LA's performance of submitting nominations in time is not currently considered to be an effective use of resources.

4.3. Is the Combined Role System Working?

41. Changes to the process and combining of staff roles to give ownership to a single role for the lettings process took place in summer 2021, during Q2/Q3. Performance from KPI's from at the time of implementation to present day shows there has generally been a positive trend in the performance of % Void Loss compared quarter on quarter. We accept there are a number of other factors that could affect this KPI, however staff and processes are critical to the lettings element of reducing % Void Loss and we believe the changes implemented are likely to have had an overall positive effect on performance.
42. Group Void Loss is shown in Figure 3.

| % Void Loss (Target <1%) | Year-Qtr | | | | | | | |
|-----------------------------|----------|--------|--------|--------|--------|--------|--------|---------|
| | 21-Q1 | 21-Q2 | 21-Q3 | 21-Q4 | 22-Q1 | 22-Q2 | 22-Q3 | Overall |
| Jigsaw North | 0.92 % | 0.89 % | 1.03 % | 0.97 % | 1.09 % | 1.03 % | 1.18 % | 1.00 % |
| Jigsaw Tameside | 0.91 % | 0.71 % | 0.63 % | 0.90 % | 0.94 % | 0.82 % | 0.55 % | 0.81 % |
| Jigsaw Midlands | 1.08 % | 0.91 % | 0.74 % | 0.57 % | 0.49 % | 0.50 % | 0.46 % | 0.70 % |

Figure 3

43. Void Loss from properties let via Supported Housing has been removed as the service provision and customer group are not the same as general needs housing. Lettings of these properties are usually through commissioned services. Supported Housing customers usually have additional complex needs and risks which are managed through support plans and staff. Void Loss from Supported Housing is typically much higher than general needs due to the nature of the services offered. Inclusion of void loss from Supported Housing would not accurately illustrate the Group's % Void Loss performance for general needs tenants.

5 Major Voids

44. A void property is considered a 'major void' if a single or multiple component needs replacing, i.e. kitchen, bathroom, re-wire, central heating, damp works or structural building works. All other voids are considered routine voids. When a property is considered a major void there is an acknowledgement that substantial time could be taken to complete works to bring the property up to a lettable standard. The time taken to bring a property up to a lettable standard is a critical component and one of the largest contributors to void loss.

5.1. Major Void - Case Study

45. **Property Ref:** K00847600, Audenshaw
46. **Void date:** 18/04/22 - 06/02/23 (tbc)
47. **Reason(s);**
48. Extensive works required, multiple components require renewal.
49. We attempted to sell property rather than commit to extent of works but could not find a buyer.
50. We attempted to source a contractor to carry out all works but were not successful.
51. **Ready to let date:** 27/01/23
52. **Current activity:** The major works to the property are now complete and the property is has been offered to an applicant with an expected tenancy start date of 06/02/23.
53. It had been considered to time limit some activities i.e. attempts to sell property and/or source contractors. However, given the condition of this property, a quick sale is unlikely and the sourcing of a contractor able to carry out complete works is also likely to take time. A period of approximately four months was taken in an attempt to sell the property and source contractors. This is considered a reasonable length of time in the attempt to manage this void i.e. through sale or engaging contractors to complete the necessary work.
54. The number of major voids at 18/10/22 is 21 properties out of 304 voids which is approximately 7% of all voids. The data shows that some areas of the business have a slightly higher proportion of major voids compared to other areas. Information from departments in these areas of the business shows this is due to the age and condition of the stock being returned and the length of tenancy at termination; this correlates with tenancy end reasons. A large number of recent tenancies ending have been due to tenants passing away in which the tenant has been in the property for a number of years. The average length of tenancies where the tenancy end reason was recorded as death is 15.5 years. Major voids have increased in some areas of the business as a result of this.
55. The level of routine and major voids is considered manageable and teams report that it does not require additional resource or plans to manage at this stage. There are no clear trends or patterns emerging that require additional and specific intervention.

6 Demand Led Service

56. A demand led service means adapting services and/or properties to increase their demand in areas we experience low demand. For example this could be with certain types of properties i.e. bedsits in sheltered housing and/or geographical areas where there may be neighbourhood issues such as a high level of crime or anti social behaviour. Jigsaw Homes regularly reviews external factors which can have a significant impact on demand from our services. We regularly review and adapt services to ensure our offer and stock is utilised effectively. We also aim to deliver services that meet the needs of the communities in which we operate. For example,

we have recently committed to making an additional 10% of properties in Tameside available for let through homelessness nominations. There has been an increase in demand for properties via the homeless route and we have modified the availability of our stock accordingly to help fulfil this demand.

57. Demand for our properties far exceeds supply and availability. This can be seen through our Choice Based Lettings process in Tameside (the only borough where we manage a wholly independent waiting list). We currently have approximately 3,727 active and eligible applicants. The number of properties becoming available weekly is far below the level required to fulfil this demand. This is broadly consistent across all geographical areas in which we operate. The demand for properties becoming available in Tameside for the period between 12/10/22 and 18/10/22 has been shown in Figure 4 to provide insight into the level of demand we experience on various property types. This demonstrates the level of demand and interest in properties through the number of bids received for each property and predictably, demand is significantly higher for family houses.
58. There is strong evidence that there is no lack of demand for properties which could result in significant void loss. Current demand for housing stock far exceeds housing available. Whilst demand is lower in some geographical areas and types of properties, there is still enough excess demand to ensure these properties are let in a timely manner and within targets. There is also a backlog of approximately 1,800 applications for housing awaiting processing via our general Choice Based Lettings (CBL) route in Tameside. The CBL team are working through the backlog. Changes to services to increase demand for Jigsaw Homes properties is not considered necessary at this time and would only increase pressure on internal services.

6.1. Converting Existing Properties

59. There is evidence of lower demand in 'bedsit' properties in Housing for Over 55's schemes; this does not significantly contribute to void loss. However, one of our Corporate Plan Projects is to future proof our properties and convert existing bedsits to one bed flats where possible. This will better align all of our homes to the needs of our customers and help to meet anticipated changes in the Decent Homes Standard.

| Full Address | 1 bed flat | Total Bids |
|----------------------------|----------------|-----------------|
| Hyde, SK14 4HL | 1 bed flat | 9 |
| Hyde, SK14 4AB | 1 bed flat | 10 |
| Hyde, SK14 2TB | 2 bed flat | 20 |
| SK14 4AH | 1 bed bungalow | 35 |
| Denton, M34 6EW | 1 bed bungalow | 47 |
| Dukinfield, SK16 4BQ | 1 bed bungalow | 50 |
| Hyde, SK14 5PQ | 1 bed bungalow | 50 |
| Dukinfield, SK16 4XG | 1 bed flat | 52 |
| Stalybridge, SK15 3PN | 1 bed flat | 59 |
| Ashton-Under-Lyne, OL6 6QD | 2 bed flat | 78 |
| Stalybridge, SK15 1QX | 3 bed house | 277 |
| Dukinfield, SK16 5BZ | 3 bed house | 294 |
| Denton, M34 7SE | 3 bed house | 297 |
| Total/Average Bids: | | 1,278/98 |

Figure 4

7 Support for Tenants Moving in to Jigsaw Properties

60. There was concern that voids could quickly arise early into new tenancies due to difficulties and lack of support in the early stages of a new tenancy. The current process includes an affordability assessment on all new lets. If a prospective tenant cannot meet the financial requirements to maintain a new tenancy based on the affordability assessment by our Early Intervention Team for a property offered to them, support is put in place with further referrals made to appropriate services to ensure the tenant has the best chance of sustaining the tenancy.
61. Online financial assessment tools such as those on EntitledTo which help people understand benefits they may be entitled to, recommend rejecting new tenancies where there is a financial shortfall. However, we use this assessment as a starting point and work closely with prospective tenants to further understand their specific circumstances and put support in place to reduce and eliminate financial shortfalls. Examples of recent cases where support has been delivered this way are shown at Figure 5: a ‘red’ affordability flag indicates there would be financial shortfall once the applicant’s income and expenditure are taken into account. Alternative Payment Arrangements (APA) is where Jigsaw Homes can apply for benefit payments to be paid directly to us as the landlord.

| Affordability flag | Red | Red | Red |
|--|--|---|--|
| Applicant | A | B | C |
| Age | 66 | 30 | 35 |
| Address | Midlands/Jigsaw Midlands | Tameside/Jigsaw Tameside | Manchester/Jigsaw North |
| Household composition | 1 adult | 1 adult | 1 adult |
| Current tenure | Lodging - sofa surfing | Homeless nomination | Decanted |
| Income | £200.30 per week consisting of Universal Credit (UC) and private pension | £167.05 per week consisting of UC | £267.92 per week consisting of paid employment (10hrs), carers allowance, UC |
| Current circumstances | Sofa surfing prior to allocation and was being assisted by local church, she was being financially abused by a family member who had evicted her from the home by changing the locks. | Temporary accommodation, staying with grandparents having fled domestic abuse from parents. Part time college student also receiving UC. | Decanted for health reasons and was being financially abused by family member. The move has reduced the risk factor. |
| Tenancy offered | Assured - 1 bed | Assured - 1 bed | Assured - 1 bed |
| New rent | £102.10 | £78.52 | £103.07 |
| Housing Benefit/UC-Housing Element eligibility | Yes - full UC | Yes - full UC | Yes - full UC |
| Support delivered | Referred to Welfare Benefits Advisor at Jigsaw Homes, as applicant unaware of benefit entitlements. Extra support and advice provided to maximise income through additional benefit claim. | APA requested due to vulnerabilities. Applicant fled domestic violence; a referral has been made to our specialist DV service Bridges, for further support and a debt management referral is pending once sign-up is completed. | The team secured furniture including a new sofa and bed to reduce the amount of large expenditures arising from moving property. APA requested and in payment. |

Figure 5

62. Support is also offered to new tenants through;
- Referral and signposting to our confidential Money Advice team who help tenants to maximise income and claim benefits they may be entitled to.
 - Referral for Jigsaw Homes ‘Furniture, Flooring and White Goods’ pilot. This pilot is aimed at tenants who may experience difficulties with initial costs associated with taking up a new tenancy. Grants for items are awarded after a means tested

assessment. The aim of the pilot is to gauge whether furnished properties help tenancy sustainability. The award form pilot has been attached as an appendix.

63. Support is offered to existing tenants through;
- Workshops and advice through our Neighbourhood Engagement team. Free energy efficiency equipment i.e. room thermometers, draught proofing strips, letter box covers etc. are also usually given during workshops which help tenants practically by helping to make their homes more energy efficient.
 - The Money Advice team provide advice to maximise income and refer to other financial advice services. Tenants can self refer to this service.
 - The Jigsaw Homes Hardship Fund - a separate fund has been made available to tenants experiencing significant hardship and financial awards can be made following referral, assessment and application to the fund. New tenants can also apply for this fund if they are not eligible for the Furniture, Flooring and White Goods pilot outlined above.
 - Jigsaw Homes is working in a number of ways to help new and existing tenants to manage and sustain their tenancies. We will continue to support tenants who may experience difficulties particularly at the beginning of tenancies and during economically turbulent times as we are currently experiencing.

8 Tenancy End Analysis

64. There was concern some tenancies may end soon after beginning due to the condition of properties at let. Further analysis of tenancy end reasons has been carried out to consider this view. Tenancy end reasons for voids as at 18/10/22 have been shown in Figure 6. Voids have been classed as properties 'on-debit' i.e. where rent is due and where the property is not supported housing, leasehold and or pending a sale.
65. Deaths in tenancies are the most common reason for tenancies ending. The average length of tenancy at end for September 2022 across the Group was 10 years. There is no clear evidence that voids standards are causing properties to become void soon after let. There is no evidence for a requirement to further improve void standards as tenancy end reasons do not show this to be an issue resulting in void loss. For the two properties where tenancies were ended due to 'property condition' the length of tenancies was 2.5 years and 40 years. This does not support the view that properties are let in a poor condition that could lead to incurring void loss.
66. Photos of the void standards from two properties, showing examples of recent voids and the standard when they are let are included in Appendix 2 - Void standard photos.
67. We have also collated feedback from new tenants i.e. those signing tenancies within the past 12 months, through our satisfaction surveys. The data shows that 88% of new tenants surveyed (1049/1194) have a positive experience of the lettings process.

| Reason | No. of tenancies ending |
|--|--------------------------------|
| TENANT DIED | 84 |
| OTHER TERMINATION REASON | 68 |
| ENTERED ELDERLY PERSONS HOME | 30 |
| NO REASON GIVEN | 29 |
| IMPLIED SURRENDER / ABANDONED | 19 |
| MOVED TO HOUSING ASSOCIATION | 14 |
| REHOUSED | 12 |
| GONE TO LODGE WITH FRIENDS OR FAMILY | 10 |
| END OF NONSTANDARD TENANCY (MPA/FSA/ETC) | 8 |
| EVICTION ARREARS | 5 |
| FLEEING VIOLENCE/DOMESTIC | 4 |
| BOUGHT OWN | 4 |
| MOVED TO PRIVATE RENTED | 4 |
| MEDICAL REASONS | 3 |
| PROPERTY CONDITION | 2 |
| EVICTION ASB | 2 |
| EVICTION ASB AND ARREARS | 1 |
| ASB IN THE AREA | 1 |
| MUTUAL EXCHANGE OF PROPERTY | 1 |
| MOVING ABROAD | 1 |
| TOTAL | 302 |

Figure 6

9 Voids and Repairs

68. There was concern properties are offered with the unfulfilled promises of some minor repairs to be carried out once the tenancy starts. A review of three random recent tenancies (starting within the past 12 months) from each of the companies within the Jigsaw Group has been carried out to gauge if there was an issue with repairs not being carried out.
69. Current sign-up writings and documentation does not refer to repairs. However, minor repairs are often reported to the Lettings and Tenancy Officer during the sign up process and are reported to the Connect and Repairs team for action. There is some evidence that this can cause disputes later and tenants feel some repairs are not carried out 'as promised'. The lack of clarity in the process clearly contributes to dissatisfaction and a poor experience of the lettings service.
70. Data from the Jigsaw Lettings satisfaction surveys shows that one of the highest reasons for dissatisfaction following sign up to a new tenancy was '*Not yet completed agreed repairs*'. This would have minimal impact on void loss as rent would be payable from the sign up and dates agreed for tenancies to begin. However, to improve customer experience, manage expectations and to reduce pressure on other services, action in this area is recommended.

10 Points of Contact Following Sign Up

71. The panel asked about a lack of clarity around knowing which people to contact at Jigsaw Homes for various enquiries following sign up by new tenants. New tenants may not always be clear on who the best point of contact is for an enquiry. A suggestion was made to provide named contacts to access services and that this could be particularly helpful for new tenants.
72. Key information relating to accessing services is shared with tenants following sign up through associated literature (see appendix 4). Information relating to paying rent, reporting repairs and housing management issues is included.
73. Tenants are advised to access services through our Connect Team who are intended to be a single point of access for all enquiries. The Connect Team can be contacted by phone, email, letter and website forms. We encourage tenants to request services and make enquiries via Connect, to prevent requests for services being missed. We do not provide named contacts in business areas and departments as roles often change and staff may leave the organisation.
74. The Connect team is often able to resolve contacts at first point providing a faster more efficient service overall. When services are requested this way, calls and the initial request is recorded and if Connect staff cannot resolve the contact, an audit trailed task is assigned to the relevant business area. Departments aim to respond to requests for service or a call back within two working days in line with customer contact standards. Should issues arise in future, we can audit trail the service request back to the initial request and identify any failures.
75. Having a single point of contact is considered good practice for the range of services offered by Jigsaw Homes. Whilst providing named contacts following sign up may

increase the lettings experience for some tenants, changes to the current process are likely to have minimal to no impact in reducing void loss.

11 Advertising Vacant Properties on RightMove

76. The Panel asked about our use of RightMove and suggestions were made to develop to develop Jigsaw Homes own platform in which prospective tenants could view all Jigsaw properties available in a given area. It was hoped using this format would help to increase lettings and provide a better experience overall.
77. RightMove is the UK's major online property portal which allows users to find homes for rent or purchase. The platform also allows owners to advertise properties for let or sale. Jigsaw Homes has chosen to use this portal to advertise some properties which are not let through nominations or other internal processes i.e. Choice Based Lettings. Using RightMove allows people who are not already applicants with Jigsaw Homes to show an interest and potentially rent directly without the bidding process. The number of properties let through RightMove varies. The properties are let on a first come first serve basis to those who are eligible and can demonstrate a need for the property. Properties selected for advertisement on RightMove are chosen by criteria which may suggest they have lower demand through other lettings routes.
78. Properties are let through a number of routes including our own Choice Based Lettings portal through direct application/bidding, nominations by working with partners in Local Authorities and through RightMove. An available property would only appear on its respective letting route. This helps us to manage demand as prospective tenants are only available to view properties which they are eligible for based on their application route. Operating in this way also helps us to manage expectations as prospective applicants will only see properties they are eligible to bid on. Opting to create our own portal to advertise properties would require extensive resources. RightMove offers a ready built platform and portal for the advertisement of properties to a broader range of people in the communities in which we operate, not only applicants. If we chose to develop our own portal for the advertisement of properties this could be counterintuitive as we could lose interest/demand from people who are not aware of Jigsaw Homes.

12 Additional Topics Identified from Interim Meeting

79. This section of the report considers additional topics for scrutiny within the scope and/or existing areas within the report for further investigation following the interim meeting on 9th November 2022.

12.1. New Topics

80. No new topics were identified or requested for scrutiny by panel members.

12.2. Major Voids

81. Panel members requested further information about processes relating to repairs, property checks and housing management which may help to manage and/or reduce major voids by helping to prevent properties reach a condition as shown in the case study. There was also concern that safeguarding issues may have been missed.
82. A former tenant's case has been reviewed and there is evidence that the concerns about the property condition and tenant's welfare were raised. The Officer assigned to the case tried to engage with the tenant on a number of occasions to offer support and improve the condition of the property. Referrals were also made to appropriate medical professionals and support agencies within the NHS. However, the tenant declined much of this support and only engaged with issues led by the tenant. For example, they asked for support with managing concerns with their utilities provider following significant price increases and the Officer assigned helped them to resolve this. The only way to legally compel a tenant to improve the condition of their property is through pursuing court action through tenancy enforcement and possible eviction to prevent property deterioration.
83. Panel members queried why an enforcement approach was not taken to ensure the tenant fulfilled their obligations to maintain the property at a standard which would minimise the property becoming a major void upon it becoming vacant. Jigsaw would take enforcement action where a tenant does not engage with repairs and/or statutory checks i.e. annual gas checks, which could present immediate health and safety risks to their self and others. We believe the majority of tenants report repairs and maintain the property to a reasonable standard. Concerns for any properties that are not maintained to a reasonable standard are raised through annual and responsive checks carried out by engineers or following reports from neighbours and other residents. There is evidence this approach works as intended as concerns have been raised following previous engineer visits for this case study. Investigation is carried out and appropriate action is taken as required. An additional property inspection to manage the condition is not considered necessary at this time as the current mechanisms are considered efficient and effective.
84. We do not routinely take tenancy enforcement action where issues do not present an immediate health and safety concern as this increases the burden on tenants during difficult times. Jigsaw does not believe it would be an effective use of resources to pursue tenancy enforcement and legal action in all cases for property maintenance. We believe working with tenants and other agencies to offer support on a case by case basis is a more effective approach. We respect tenant wishes to live in properties as per their preferences. This may sometimes mean tenants refuse the offer of new components i.e. kitchen/bathroom, as seen in this case study. However, any issues causing immediate dangers to self and/or others would be addressed through existing emergency procedures.

12.3. Offer Refusal Analysis

85. Panel members requested further scrutiny around the reason for property refusals to identify if quality or condition of void properties could be a factor in letting. A total of 54 out of 85 properties were let after first offer in September 2022. For 18

properties, there were offers which may have been withdrawn by Jigsaw Homes but this usually happens when additional information comes to light during the lettings process which means an applicant may no longer be suitable for the property. For example, one offer was withdrawn during this period due to mental health concerns raised by the prospective tenant. A total of 13 properties were refused by prospective tenants following the first offer and 64% of all properties were let after first offer in September. The reasons given for any property refused by prospective tenants once or more is shown at Figure 7.

| Property | No. of refusals | Reason(s) |
|--------------------------|-----------------|---|
| Property A - Ashton | 2 | 1. No response 2. Did not like property at viewing wanted a house |
| Property D - Ashton | 2 | 1. Managed move - does not want to leave property 2. Managed move - does not want to leave property |
| Property J - Droylsden | 2 | 1. Nominated for a property in the wrong area 2. Family bereavement between offer and sign-up caused change of plans |
| Property K - Droylsden | 2 | 1. Secured alternative accommodation 2. No response |
| Property B - Ashton | 1 | Cannot afford rent |
| Property C - Ashton | 1 | No response |
| Property E - Ashton | 1 | No reason given - support agency confirmed refusal |
| Property F - Dukinfield | 1 | Wrong area - no longer feels comfortable in area |
| Property G - Hyde | 1 | No response |
| Property H - Hyde | 1 | Wrong area - bid placed in error |
| Property I - Denton | 1 | Applicant changed mind |
| Property L - Droylsden | 1 | No response |
| Property M - Stalybridge | 1 | Wrong area - bid placed in error |

Figure 7

86. The data above shows that the quality and/or condition of ready to let void properties does not cause delays in the lettings process which in turn contributes to void loss.

12.4. Support for Tenants

87. Further information has been given around support delivered to new and existing tenants.
88. **Furniture Pilot**
89. There is a budget of £70,000 available in 2022-23 to assist new tenants with furnishing their new home. £70,000 is intended to allow us to assist 100 new tenants. At the time of writing this report, 80 new tenants had been given a grant from this fund.
90. The pilot is considered a success so far and funding of £100k has been secured for the next financial year. The project will be reviewed and we will target those most in need.
91. **Energy Advice**

92. We have 9 qualified Energy Advisors within our Neighbourhoods Engagement Team.
93. We provided printed energy advice and packs to 7274 households in the previous financial year and this has continued this year. This has been done through handing out information packs at events, inclusion in local media, including advice in sign up packs and including energy advice in letters to residents.
94. We provide all new tenants with an Energy Advice Leaflet which highlights tips on switching supplier, how to heat a home affordably, clearing energy debt and reducing water usage.
95. We offer a free energy advice home visit to all tenants who are struggling to heat their home affordably.
96. We delivered one to one bespoke energy advice to 400+ households through home visits. During these visits we deliver advice around understanding bills, checking meter reads and using heating controls correctly. We also provide a package of low cost measures to help reduce energy bills such as radiator foils, energy saving light bulbs and draught excluders.
97. We identified 283 households as struggling to keep warm in the colder months, our Winter Warmer Project provided these households with fleece blankets and duvets.
98. We provided 94 households across the Group with vouchers for fuel during February. We are working to secure additional funds from the Housing Associations' Charitable Trust (HACT) to continue this work.
99. **Employment Support**
100. Employment support included:
 - 670 people received a one to one advice/assessment conversation.
 - 517 training courses in subjects such as first aid, food safety, digital skills, sewing for employment, business start up were delivered.
 - 12 business start up grants given.

13 Recommendations

13.1. Organisational

101. **Scrutiny process:** during the presentation at the start of this scrutiny project, the subject area expert informed the tenant panel that Jigsaw Homes is currently part of the HouseMark Voids club which shares best practice on industry management of void properties. Jigsaw Homes currently uses an internal definition to class properties as routine or major voids. Aligning to HouseMark definitions of major and routine void would help the organisation to meet industry benchmarks in the future.
102. **Major voids:** regular management review of major voids or voids 'at risk' of becoming major to ensure sufficient progress is being made and/or to decide on further intervention.

13.2. Departmental

103. **Scrutiny process:** additional scrutiny into the void process for properties to identify any areas of underperformance and/or delay which may contribute to void loss. This is a tenant led scrutiny review which heavily focussed on the lettings element in relation to void loss. A recommendation is made to the relevant service area to investigate the property related void activities which will also significantly contribute to void loss.
104. **Tenancy end data:** rectify technical issue which causes some tenancy end reasons to default as 'other termination reason/new void'. Further investigation required and reminders to relevant staff to ensure accurate tenancy end reasons are recorded where possible to minimise records of 'no reason given'.
105. **Voids and repairs:** new Home Checklist to be implemented to ensure standards are signed off by customers; the aim of this is to minimize follow up repairs and clarify responsibilities.
106. **Advertising vacant properties on RightMove:** periodic review of using RightMove to assess if it remains the best option and/or if other options should be considered for advertising Jigsaw Direct properties.

14 Acknowledgements

107. Jigsaw Homes thanks the tenant's panel for their support and input in this scrutiny review project.
108. - *Susan Connell - John Harvey - Christopher Pinnock - Dot Shepherd* -
109. Without their contribution, the completion of this scrutiny project would not have been possible.



Creating homes. Building lives.

Jigsaw Homes Group Ltd.

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

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

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