

Jigsaw Homes Group Limited

Environmental Social & Governance Report

2021/2022



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	12
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	20
Theme 9: Structure and governance	20
Theme 10: Board and trustees	20
Theme 11: Staff wellbeing	21
Theme 12: Supply Chain	22
Appendices	25
A. Leadership	25
B. Case Studies	29



Hunting for Bugs

Neighbourhood event in Moston sees children become mini entomologists.

1 Chair's Introduction

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

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

As a housing association, ESG considerations are of course at the heart of what we do. We know from our consultation work 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 across 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.



Our First Modular Housing Scheme

Development of 131 factory built affordable homes gets underway in Gedling.

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 quality low-cost housing for rent and sale. We play a wider role in making sure our residents thrive in their homes and benefit from living in healthy sustainable communities. Our largest members are three 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 36,003 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 29 local authority areas.

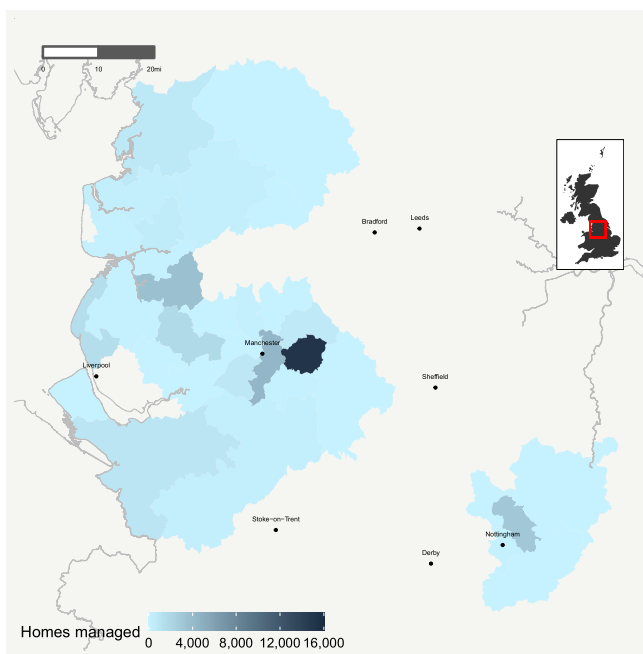


Figure 1: Location of housing stock (local authority areas).

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 25.

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 making a social impact focused on:

"Creating homes. Building lives."

Corporate Values

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

- Empowerment
- 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.

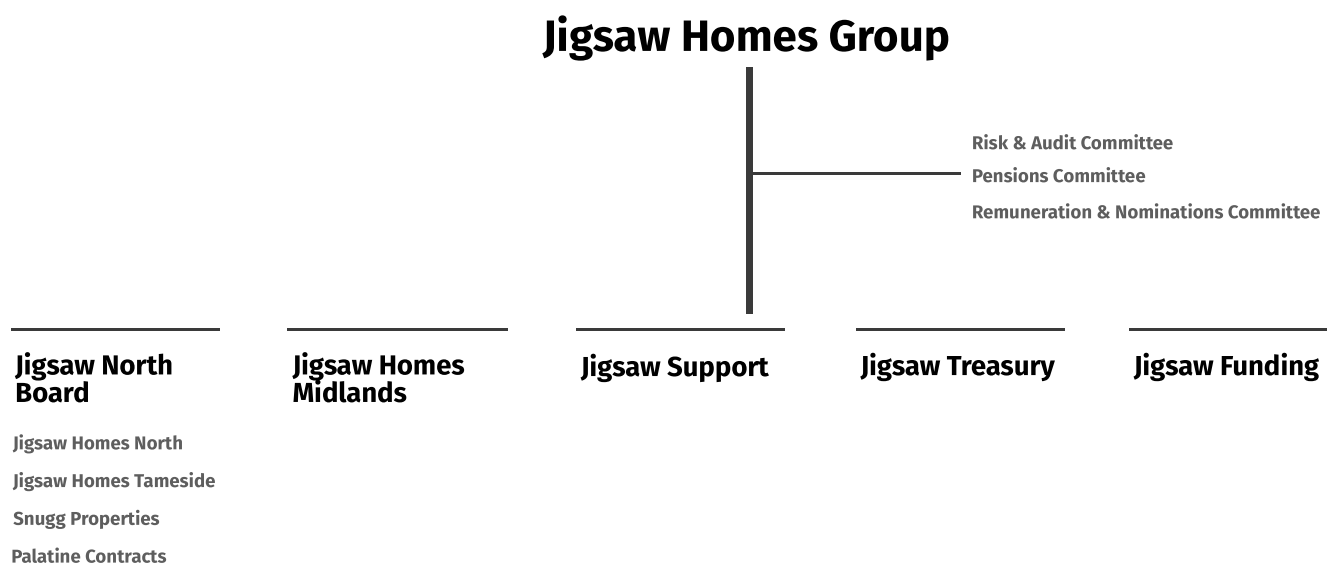


Figure 2: Corporate and governance structure — board meetings for the organisations that fall under Jigsaw North are held contemporaneously using overlapped meetings.



Birch Tree Forest Garden Takes Root
Jigsaw land transformed into a community garden
in Stalybridge.

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 (£)	66.51	75.46	90.38	99.44	105.45
As % of PRS rents	59.1%	58.6%	60.4%	56.9%	42.3%
As % of LHA ^a	72.3%	82%	78.8%	72.2%	61.3%

East Midlands					
	Beds				
	0	1	2	3	4
Jigsaw rents (£)	68.78	79.97	88.37	96.86	106.31
As % of PRS rents	66.3%	62.4%	54.4%	53.4 %	40.5%
As % of LHA ^a	63.5%	74%	69.8%	67.3%	71.8%

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 the 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)	63.4%	22,487
General needs (affordable rent)	17.7%	6,307
Care homes	-	-
Intermediate rent	0.5%	183
Sheltered housing for older people	9%	3,190
Supported housing	2.1%	738
Low-cost home ownership	3.2%	1,138
Private Rental Sector	0.3%	88
Other	3.8%	1,351
Total homes		35,482

Table 2: Stock type (prior to 1 April 2021).

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)	1%	6
General needs (affordable rent)	82%	454
Care homes	-	-
Intermediate rent	-	-
Sheltered housing for older people	-	-
Supported housing	-	-
Low-cost home ownership	17%	94
Private Rental Sector	-	-
Other	-	-
Total homes		554

Table 3: New stock 2021/22.

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 1,148 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 accredited by National Energy Action. In the last year the service supported 496 households and we ran an energy advice campaign targeting a further 7,200 households. To compliment this other initiatives included the delivery of 283 Winter Warmer Packs and 94 fuel assistance grants.

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?

99.6%.

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 2021/22 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 2021/22 our tenant scrutiny programme focused on satisfaction with repairs and how the Group handles complaints of anti social behaviour.

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."

All formal complaints are investigated by an independent team that reports directly to the chief executive. During 2021/22 the team investigated 156 formal complaints. Of these 47% were either partially or fully upheld. Complaint learning is regularly shared across the business through the senior management team to drive improvements in service quality. For example, in 2021/22 the Group experienced a post-covid backlog of repairs caused by external factors relating to the supply of materials and labour shortages. In response, a text message system was introduced to keep our tenants better informed if delays in completing repairs occurred.

We publish information on our complaint performance in our resident annual report and have plans to publish complaint performance on our website on a quarterly basis.

To learn more about our complaints policy 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, dissatisfaction expressed during calls to 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	2019/20	2020/21	2021/22
Satisfaction with repairs	88.0%	89.2%	88.6%
Satisfaction with ASB case	81.4%	86.2%	85.5%
Satisfaction of new tenants with home			86.4%

Table 4: Monitoring resident satisfaction.

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. For 2021/22 we introduced a new measure to gauge the satisfaction of tenants who had recently moved into their homes.

In December 2021 our regulator began consultation on the introduction of Tenant Satisfaction Measures. The final Tenant Satisfaction Measures will come into effect from 1 April 2023 and it proposed they will focus on the following areas - repairs, building safety, effective complaint-handling, respectful and helpful tenant engagement, and responsible neighbourhood management. 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 in the year. As a result we have strengthened our Complaints Policy to reflect the Ombudsman’s Complaint Handling Code.

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 Neighbourhood 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

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

In the last year we received 122 applications to the Hardship Fund, 91 of which were approved with financial support totalling £39,242.

Neighbourhood Engagement

The Neighbourhood Engagement Team offers a wide range of support services to residents in our neighbourhoods under the following themes

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

In 2021/22 we operated 46 Neighbourhood Plans across our stock. Using open source data about our neighbourhoods, together with our own performance information, we were able to focus resources to ensure that we provided targeted services in the areas where they were most needed.

Neighbourhood Plan interventions are wide ranging. Projects include initiatives to tackle social isolation, improve budgeting skills, support low cost food provision and provide environmental improvements. Please visit our website and search for "neighbourhood plans" for more information.

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 is central to the Group's approach to community investment and 2021/22 marked the Foundation's third year. 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 welfare 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.

For further information on our activities under this theme

Please see the following case studies:

- Jigsaw Neighbourhoods – Hardship Fund
- Jigsaw Neighbourhoods – Employment Skills
- Jigsaw Support – Motiv8

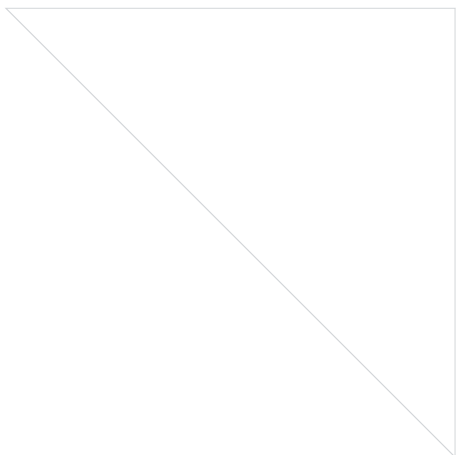


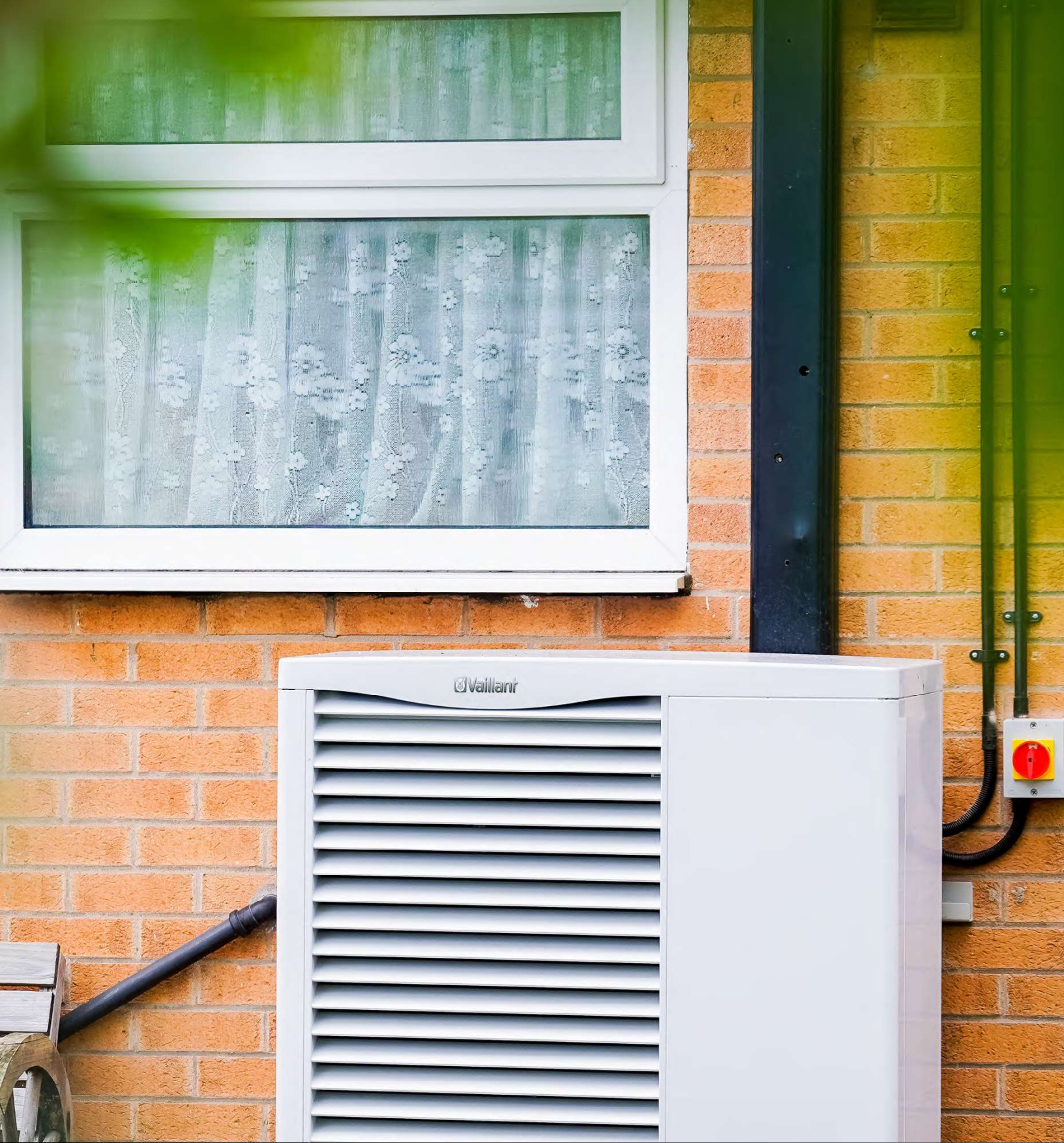
Figure 4: Good design in new housing 2021/22.

For further information on our activities under this theme

Please see the following case studies:

- Jigsaw Development – Birch Fields
- Jigsaw Neighbourhoods – Lincoln Avenue Community Allotment





A Source of Joy

Midlands residents delight with the first installs of Air Source Heat Pumps.

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	0.7%	221
B	23%	7,563
C	49.4%	16,273
D	25.2%	8,298
E	0.4%	152
F	≈0%	8
G	≈0%	1
UNDER REVIEW	1.3%	420
Grand Total		32,936

Table 6: EPC distribution for all properties with a mandatory requirement for an energy performance assessment (prior to 1 April 2021).

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

EPC Band	Share	Count
A	-	-
B	96.8%	536
C	3.2%	18
D	-	-
E	-	-
F	-	-
G	-	-
Grand Total		554

Table 7: EPC distribution (new stock post 1 April 2021).

	Activity Data	2022 unit	tCO ₂ e	Activity Data	2021 unit	tCO ₂ e
Scope 1						
Combustion of gas for heating offices and communal areas of housing stock	24,102,157	kWh	4,415	24,961,787	kWh	4,590
Combustion of fuel for transport purposes	511,709	l	1,282	415,304	l	1,055
Refrigerants and other process gases from own maintenance activities	19	kg	36	80	kg	0
Total scope 1			5,733			5,645
Scope 2						
Purchased electricity (location based)	6,373,202	kWh	1,353	6,830,791	kWh	1,593
Total scope 1 & 2			7,086			7,238
Intensity ratio			0.22	0.22		
Scope 3						
Business travel	309,694	miles	85	3,862	miles	1

Table 8: Jigsaw Homes Group carbon emissions.

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

See Table 8.

17. Energy Efficiency actions in the last 12 months

During 2021/22 the EPC ratings of 1,057 homes were improved from D or below to C or above through a combination of retrofit improvements including new insulation, low carbon heating, condensing boilers and double glazing. In addition £1.7m Social Housing Decarbonisation Fund – Wave 1 funding was secured to provide internal and external wall insulation, energy efficient lighting, air source heat pumps and high retention storage heaters at number of traditional terrace style properties in Greater Manchester. We also completed a retrofit pilot to 170 homes to establish the practicalities of installing and using air source heat pumps, high retention heaters and solar voltaic panels.

Our staff received in house “be zero” carbon literacy training, we continued our utility meter exchange programme and reviewed our procurement procedures to ensure that that contractors and suppliers factored sustainability into their operations.

18. How is the housing provider mitigating

the following climate risks:

- Increased flood risk
- Increased risk of homes overheating

All of our properties at risk of flooding have been assessed and we have communicated with tenants the proactive steps we are taking to prepare for a flooding event. A system is in place to notify tenants of Environmental Agency flood alerts.

Ten of our development contractors are trialling a new build Regulatory Compliance Addendum to address overheating and solar shading to support new building regulations. We are also 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.

Our Lettings Team explain to all new tenants utility metering, how to use their heating and ventilation systems efficiently as well as providing information on recycling and refuse collections.

Existing tenants can also easily access our energy advice service. This advice includes tips on switching supplier, how to heat a home affordably, clearing energy debt and reducing water usage. We

offer free energy advice home visits to all tenants. During these visits we deliver bespoke advice around understanding bills, checking meter readings, using heating controls correctly and provide an energy reduction pack containing radiator foils, low energy light bulbs and draught excluders.

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 tenants. We are involved in the City of Trees initiative and have reduced mowing on slopes, planted more wildflowers, identified sites to create new wildlife habitats and have a dedicated team to assist tenants 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?

We have reviewed the types of cleaning products we purchase across the business to identify greener products. For example, we no longer use bleach in our offices or communal areas. For the control of weed, moss and algae our Estate Services Team have replaced pesticides with chemical herbicides which are less damaging to the environment, and they are working to find an alternative solution to the use of glyphosate.

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?

The Group's Development Team have created a sustainability addendum to support the monitoring of its sustainability targets on the new build

projects it directly procures. Contractors are expected to follow the BREEAM technical guidance for sustainable materials. We support and give credit to contractors who can provide Environmental Performance Declaration certificates for the materials used during the construction of our new homes. We aim to encourage the selection of construction products where sustainable development principles have been followed across the supply chain, including the processing and manufacturing of materials and parts. In addition to this, work is ongoing with the Group's responsive repairs material supplier to develop a strategy for responsibly sourced materials.

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?

We have set stretching targets to reduce the amount of waste we send to landfill from the offices and to increase recycling by our repairs service. We have carried out a full review of waste from our office sites and direct repairs teams allowing us to see how the vast majority of our waste is disposed of. Additionally we have been able to identify the parts of the business that have the highest rates of recycling.

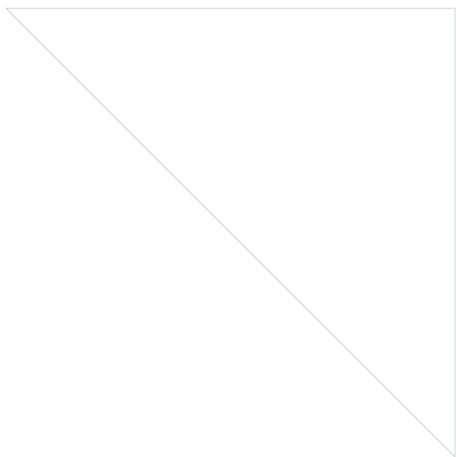
To help us improve our data on waste management, we completed the preparatory work to tender a Group-wide waste contract. Our specification includes the requirement for the contractor to provide us with regular data on recycling rates and disposal routes so that we can monitor the success of the Sustainability Strategy.

Existing waste monitoring data is reported quarterly to the Sustainability Committee and this will continue until the new waste contract is in place.

24. Does the housing provider have a strategy for good water management?

If so, how does the housing provider target and measure performance?

We are working to develop a water management strategy for the Group and anticipate that this will be in place for March 2023.



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?

We are a not for profit organisation.

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%	50%
% who are ethnic minorities	10% ^a	12%	8%
% with a disability	23% ^a	≈ 16%	8%
Average age (years)	40 ^a	53	54

Table 9: 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 tenants who become disabled after moving into their home may only inform us 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

8%. Turnover has been within non executive director roles only and this vacancy arose through a non executive reaching their maximum permitted term. We have a non executive director succession strategy to ensure that our board remain appropriately skilled.

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

Yes, a maximum of 9 years. New appointments will usually be on the basis of a six year term.

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

75%.

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, the Remuneration and Nominations Committee’s terms of reference preclude executive members from sitting on this committee.

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?

We appointed a new external auditor for 2021/22 following a competitive tender exercise.

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?

All permanent employees are paid the Real Living Wage

43. What is the gender pay gap?

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

Table 10: Gender pay gap.

44. What is the CEO-worker pay ratio?

10.4:1.

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 including:

- All employees have a subscription to Simply Health which gives access to a range of support such as counselling, help finding support groups near to where employees live, 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 appropriate support.
- Occupational Health Support is available via line management referral to access 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 Weeks take place every year where we run workshops and provide training opportunities. Recent topics have included managing alcohol intake, mindfulness, yoga and money advice. To coincide with Healthy Living Weeks employees can access funding towards activities that support health and wellbeing.
- 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

8.1.

For further information on our activities under this theme

Please see the following case study:

- Jigsaw People Team – Healthy Living Weeks

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. 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 a number of tenders for our suppliers of goods and services included questions around carbon monitoring, reduction and reporting. 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.



Growing Sustainability

Jigsaw Midlands residents grow their own food.

A. Leadership

Jigsaw Homes Group Non-Executive

At 31 March 2022:



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 the executive leader of Tameside MBC. He is a branch secretary of Unite and holds the position of vice chair 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

At 31 March 2022:



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

At 31 March 2022:

	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 Modular homes in Arnold

Work continues on the construction of our first modular development in Arnold, Nottinghamshire.

The scheme will deliver a mix of 131 affordable rent and shared ownership 2, 3 and 4 bedroom houses.

The homes are factory produced and delivered to site as completed modules. This approach significantly reduces the overall impact on the environment as the speed of construction cuts carbon emissions by 50% and reduces the overall carbon footprint of the development.

Reduced on-site deliveries also have a positive benefit on local air quality. Once completed residents will benefit from low energy homes and in some households there will be zero energy bills.

In preparation for our first handovers we have engaged local stakeholders and primary schools and the development to be known as Birch Fields, will have streets named after local fallen soldiers from the First and Second World Wars.



Jigsaw Support Motiv8

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

Maria said:

“When I was put forward for Motiv8 by Citizens Advice I had not long moved out of supported housing after being there for 16 months to recover from a relapse in substance misuse. I had just moved on to my own flat to start again at the age of 49.

“Due to unforeseen circumstances my benefits had stopped without my knowledge. I had never been in the benefit system before and even with daily phone calls and emails to countless different people I was getting nowhere and hitting a wall.

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

“With incredible help and support from my Motiv8 key worker, I received support from some wonderful people.

“Now, one year on from when I started working with Motiv8, my life has turned around 180 degrees. I feel confident in my life 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. I cannot emphasise enough how incredible Motiv8 has been for me and would recommend them to anyone and everyone going through difficult times in one form or another.

“I felt alone, helpless and lost and really could not see a light at the end of the tunnel...now I know that if ever things took a turn for the worse ever again that I am not alone trying to navigate this myself.”



Jigsaw Neighbourhoods Lincoln Avenue Community Allotment

A derelict area of land, blighted by frequent fly-tipping, dog fouling and ASB was transformed into a community allotment by local residents with support from Jigsaw.

Residents told Jigsaw they wanted to use the space for growing food and from this the Lincoln Avenue Community Allotment Group formed.

The Allotment Group have driven every stage of this project; from consultation through to designing and developing the site and finally growing produce to share with the wider community.

The Allotment Group began by building planters and installing poly tunnels. They moved on to planting vegetables and trees to develop a successful community allotment and orchard.

Jigsaw contributed materials such as wood and poly tunnels but also enhanced the site with fencing.

The allotment is open 7 days a week, has over 40 members and welcomes all local residents.

The project's initial aim was to improve the local environment but it has brought many more benefits for the community such as:

- People of all ages working together and sharing knowledge
- Reduced isolation
- Benefits to mental and physical health
- Community cohesion
- Free organic food produce for residents
- Improved perception of the area and safety.

One resident wrote to Jigsaw to say:

"I think what you are doing is amazing in the way you are helping people and on a personal note have made me and my family feel a lot safer. Great work and much appreciated".



Jigsaw Neighbourhoods Hardship Fund

The Hardship Fund benefitted 91 residents during the year. Here's what some of them had to say about their experiences.

Lauran from Lancaster said:

"My cooker was broken and I hadn't been able to cook for weeks. Receiving support from the hardship fund was a massive help as I'm able to have a healthier diet with food that is home cooked."

Lynsey from Chorley said:

"You have been an absolute diamond. I now have food in my new freezer and I am able to wash my clothes. Before I had no clean clothes and it was really getting me down."

Rachael from Carlton said:

"I've been a resident for a long time but wasn't aware. Jigsaw's Money Advisor told me about the fund and I have been able to cook a hot meal for the first time in ages."

Mary from Dukenfield said:

"The support I've received has been great. All good, always phoning to keep updated with deliveries and fitting. Only had to wait a short while for the carpet. I really appreciate all your help and my niece absolutely loves her bed."



Jigsaw Neighbourhoods Tackling Loneliness

Silver Cord is provided by Hope Community Church in Mottram and Hyde. It focuses on tackling loneliness and isolation across Tameside in a variety of ways including a free befriending service.

Using Jigsaw's funding, secured for a three year period, Silver Cord planned to develop its services through churches across Tameside.

Now in its second year of funding Silver Cord has made significant progress in achieving its aims.

A total of 46 clients have been supported in the year with 553 hours of volunteer's time used to deliver the service.

There are currently has 35 active befrienders and the numbers are growing.

During 2021, when the country was still experiencing regional lockdowns, the service particularly benefited two of Jigsaw's over 55's schemes in Mottram.

Activities included weekly quizzes, Friday zoom calls to share the answers, 'mobile matinee' socially distanced outdoor events and as lockdown restrictions eased 'Monday matinees' resumed.

The activities provided fun, friendship and a boost to the intellectual, emotional, physical and spiritual wellbeing of residents.



Jigsaw People Team Employee Wellbeing Weeks

This year's Wellbeing Weeks were a great success. 172 colleagues had health checks, treatments and took part in activities.

Every September Jigsaw runs wellbeing weeks. The aim is for employees to have the opportunity to take part in activities that can make a real difference to their overall physical and mental wellbeing.

This year we offered activities including holistic therapies, health checks, ceramic painting and walking football.

All employees were also encouraged to apply to the wellbeing fund which is designed to assist with the cost of the participating in wellbeing activities throughout the rest of the year.

In 2021/22 all 265 employees who applied to the fund were successful in receiving this financial support.



Jigsaw Foundation Support for getting back in to employment

Jazmin Rahman is a mother of four children. She hadn't worked since leaving school nearly 25 years ago.

Jazmin began volunteering with the Oldham Food Grocer when it opened in February 2022.

While working as a volunteer, she was able to complete food hygiene and customer service training with help from Jigsaw.

The training and practical experience offered Jazmin the opportunity to develop new skills such as team working and time management but more importantly, Jazmin's confidence grew and she soon started to look for paid employment.

Within 6 months of starting her voluntary work, Jazmin was successful in gaining a part time position at a local school.

Jazmin said:

"I never thought I would look for work, I didn't have the confidence but volunteering gave me confidence in dealing with people and working as a team.

"Hopefully, as I develop more experience and skills, I can look out for more opportunities."



Jigsaw Foundation

Lynne's success in setting up a business

Lynne Moore is an avid gardener who is completing a degree in horticulture. Lynne is a champion of natural gardening.

She has a passion for using natural products to ensure her growing methods compliment the environment and protect wildlife.

Lynne attended a drop in session arranged by the Neighbourhood Team at her local library. Lynne was very keen to expand her horizons and wanted to share her skills and knowledge within the community.

It was suggested that she should start her own business to share her knowledge. Lynne took part in a business start up course run by Jigsaw's Employment Team.

The course taught her the basics about starting off her own business and she was awarded a £500 start up grant from Jigsaw to get her 'Growing for Goodness' business up and running.

'Growing for Goodness' has blossomed and Lynne has worked alongside Jigsaw to deliver two growing projects.

Tracy Townson, Jigsaw's Neighbourhood Engagement Officer, said:

"Lynne has been a real asset to our project work as she is well known for the positive contribution she makes to her local community.

"Lynne and her business are both continuing to thrive and she is really enjoying what she is doing both for herself and the community."





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

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