

# Tenants' Annual Report

## 2022/23



Creating homes. Building lives.



Jigsaw Homes Group has roots going back decades as a social housing provider and now has more than **36,000** homes across the North West and East Midlands.

To put this report together we asked our tenants, via Jigsaw Rewards, what they wanted to know most about the Group.

The report highlights our key performance in areas such as new homes, neighbourhood plans, complaints, repairs and anti-social behaviour, as well as where your rent goes, maintenance spend, Jigsaw Rewards, scrutiny and Jigsaw Foundation.

The information provided in this report is for the period of 1 April 2022 – 31 March 2023.

### **Best Companies**

In 2022/23 Jigsaw Homes achieved a 2 Star Best Companies accreditation which shows our 'outstanding' commitment to workplace engagement.







# Performance

The following key performance indicators show how we did across the Group in the areas you wanted to know about.

	Rent collection (target 99%)	99.3%
	Overall repairs satisfaction (target 88%)	89.2%
	Satisfaction of new tenants with home (target 70%)	89.1%
	Rent loss from empty homes (target 1%)	1.38%
	Homes meeting the decent homes standard	99.6%

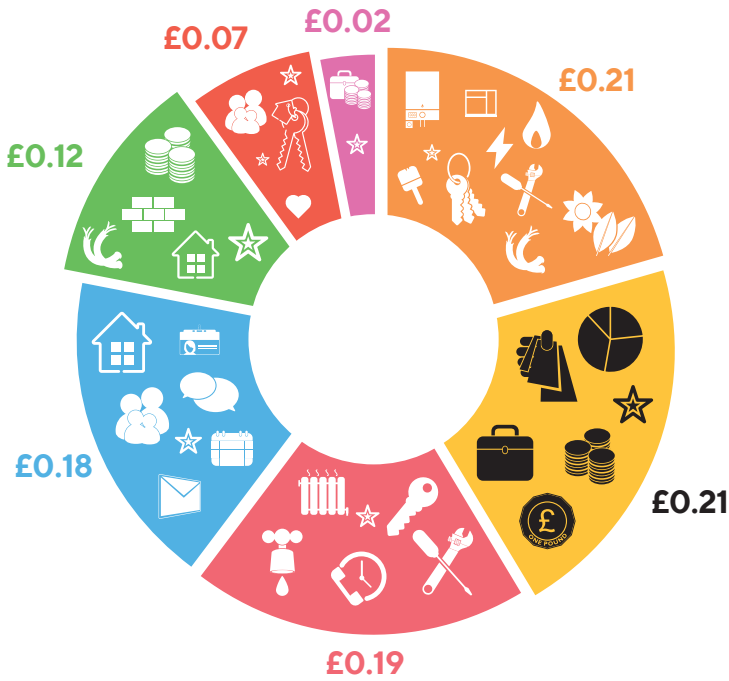
# Customer contact

Customer contact is made in a number of ways. On average:  
 Our Customer hub, face-to-face service at our Ashton office has **151** visits per week  
 Connect phone service receives **7,000** calls per week  
**2,000** customers use the on-line customer portal per week

# What we spend your rent on?

For every £ we spend:

- £0.21** on planned repairs & investment in your homes
- £0.21** on loan repayments and interest
- £0.19** on repairs
- £0.18** on our people, offices and housing management activities
- £0.12** on other costs, including property depreciation
- £0.07** on service charges
- £0.03** surplus reinvested in new property development



# Growing our Business

## Property Development

We continued to develop a programme of new build homes with **701** new homes completed across the North West and East Midlands.

### Of the new homes:

**531** were for rent (affordable and social)

**115** were for shared ownership

**10** were delivered for Rent to Buy

**45** homes were supported housing

**62%** of the programme was delivered with grant funding from Homes England.



Total grant of **£23.9m** was claimed in the year.

We started on site with **897** new homes. This is part of the Group's ongoing commitment to deliver **4,000** new homes by 2026 using loans, grant funding from Homes England and our own resources.



## Property sales

Throughout the year we achieved:

- **110** shared ownership sales
- **15** void sales
- **2** rent to homebuy sales
- **86** homes sold under the Right to Buy and Right to Acquire

## Shared Ownership schemes

Snugg Homes, part of Jigsaw Homes Group, specialise in offering first-time buyers affordable home-ownership solutions including Shared Ownership, Help to Buy and Market Sale. If you can't quite afford the mortgage on 100% of a home, Shared Ownership offers you the chance to buy a share of your home and pay rent on the remaining share. To find out more and to check if you are eligible go to [www.snugghomes.co.uk](http://www.snugghomes.co.uk).





# Caring for our homes

## Property Investment and Repairs

This year we continued to invest in improving your homes with around **£77.8m** spend. Our property investment programme 2022/23 included:



**794** new kitchens



**651** door replacements



**215** new bathrooms



**1,326** fire door replacements



**986** boiler replacements



**2,886** painting programmes



**334** new roofs



**73** rewires



**551** window replacements

**32,147** gas servicing appointments were completed

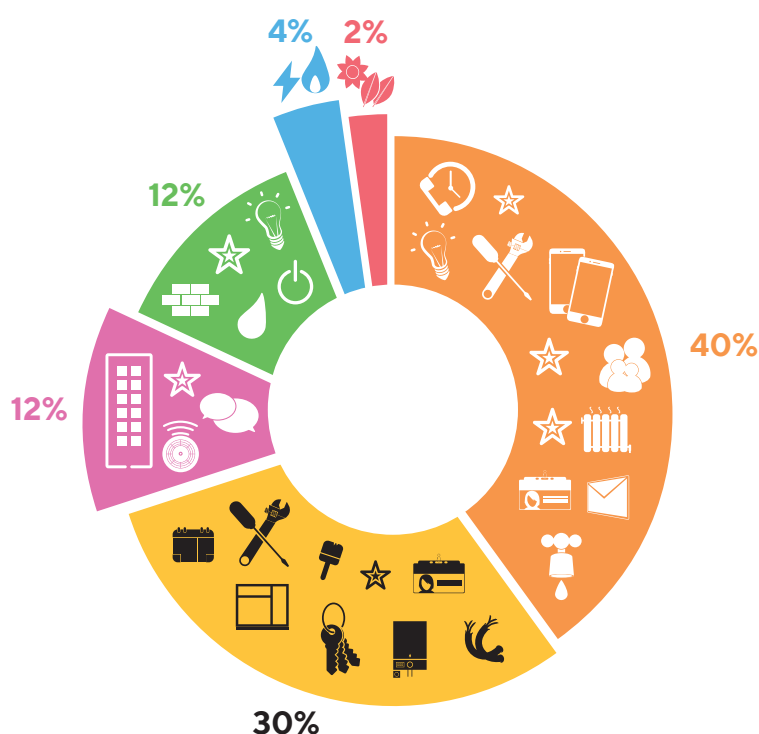
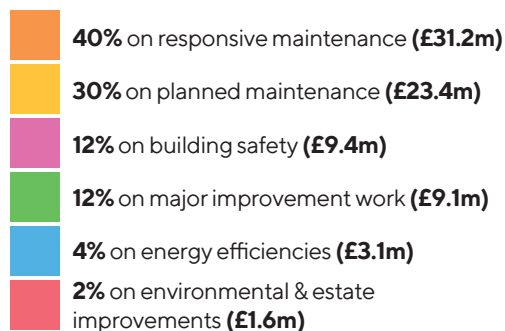
In addition to this, the Group completed **146,084** responsive repairs, including emergencies, urgent, routine and six week jobs.

In 2022/23, **98.2%** of emergency repairs were attended and made safe within 24 hours.

The average time taken to complete a non-emergency repairs was **11.2** working days.

## Maintenance Spend

Maintenance spend per repair type





## Building safety projects

We are committed to fire safety and we continuously check all fire safety equipment.

In 2022/23 we completed over **3,000** fire door inspections, including **1,370** in-depth inspections and **1,500** routine quarterly inspections.

**306** Fire Risk assessments were completed on our properties and **2,527** actions were completed in relation to these, making your homes safer.

A fire door replacement programme is taking place in homes across the Group. All doors within the tower blocks at Miles Platting and Chartist House in Hyde have been replaced and work is ongoing at Thompson Court, Stalybridge. Doors have been replaced at Bulcote House, Cavendish House and Walton Court in the East Midlands..

## Damp and mould

Dealing with damp and mould is a one of our top priorities and we have reviewed and strengthened our policies and procedures to make sure our residents stay safe, healthy and well in their homes. This action includes identifying homes that have, or may be at risk of developing problems, ensuring our employees have the skills and knowledge needed to identify and advise on dealing with damp and mould, encouraging residents to report any issues and providing information and advice to residents.

<https://www.jigsawhomes.org.uk/information-article/condensation-and-mould-damp/>

From April 2022 to March 2023 we completed **3,095** home surveys/inspections from reports of damp, mould and/or condensation and completed **4,330** repairs relating to these.

## Energy performance ratings on our homes

We strive to obtain the best energy ratings for your homes, to make them as energy efficient as possible. Our target is to have all properties at EPC band C or above (where viable) by 2030.

EPC rating	A	B	C	D	E	F	G
Properties	277	8,211	17,810	6,795	162	15	2

# Caring for our Neighbourhoods

## Lettings

Across the Group, in 2022/23 we let **2,336** homes, **581** of which were new homes.

## Neighbourhood plans

Our Neighbourhood Plan model is our approach to helping improve employment & skills, financial wellbeing, health & wellbeing and environment & demand within our neighbourhoods.

In 2022/23 we had **46** Neighbourhood Plans across the Group. Using internal and external data, we have been able to make comparisons between neighbourhoods and steer resources to those most in need.

For those properties that don't fit into the traditional 46 'neighbourhood plan' areas, residents still benefit from our excellent customer service offer and landlord commitments around dealing with ASB, repairs and maintenance, money advice, environmental works, resident consultation and lettings.

We have dedicated Neighbourhood Engagement officers working in each of our priority neighbourhoods and have introduced a range of projects to help improve life for residents, including: low-cost food provision, healthy eating initiatives, employment support opportunities, young persons activities, training and educational support and environmental projects.

Next year, we will be making more changes. We will reduce the number of Neighbourhood Plans so we can have an improved and more intense focus on holding those areas most in need of support with long-term partnership initiatives.

## Highlights from 2022/23



**3** food pantries set up by Jigsaw Homes



**16** residents have received business start-up advice with funding



**1,288** residents have received employment Support through JET *(our Jigsaw Employment team)*



**193** residents attended 'cooking on a budget' sessions



**4,009** residents have received energy advice, **261** winter warmer packs have been given out



**21** community projects completed by the HIT Squad *(our Neighbourhood Environmental team)*



**6** warm hubs were launched



**43** Garden cut backs from the HIT Squad



**858** residents have undertaken training through the JET team



**72** requests received from employees using 'see it, report it', our tool that allows employees to report issues in our neighbourhoods



engaged with **4,326** residents

Your neighbourhood plan can be found on the Jigsaw Homes website

[www.jigsawhomes.org.uk/information-article/neighbourhood-plans/](http://www.jigsawhomes.org.uk/information-article/neighbourhood-plans/)



## Neighbourhood Safety team

Our dedicated Neighbourhood Safety team has continued to help residents affected by anti-social behaviour as well as assisting more vulnerable residents identified through our safeguarding procedures to appropriate services.

We recognise the adverse impact anti-social behaviour and hate crime can have on our residents and their communities and the team plays a key role in preventing and tackling anti-social behaviour and hate crime within our neighbourhoods. Taking a victim centred approach, we use a host of both legal and non legal actions, including talking to residents about their behaviour, conducting mediation and issuing warnings, to ensure our residents act reasonably and responsibly. We work with both internal and external partners to ensure we investigate and manage each safeguarding concern reports. We offer a range of ways for reporting ASB and safeguarding concerns. This can be done by telephone, email, online at the customer portal, in person at our offices or writing to us.

We expect our tenants to act reasonably and be considerate of the different values and lifestyles reflected in our neighbourhoods and expect tenants to abide by their tenancy agreement. Where anti-social behaviour is a criminal offence, we encourage those affected by it to report the matter to the police.

In 2022/23 there was a significant increase in the number of ASB reports from the previous year and subsequently an increase in the number of applications for legal action, particularly injunctions.

**In 2022/23 the team received: 4,174 total cases, consisting of:**

- 916** noise nuisance cases
- 514** verbal abuse / harassment / threats
- 455** concern cards
- 376** safeguarding / support cases
- 165** reports of domestic abuse...

**1,748** other cases including (not an exhaustive list), vandalism, garden and animal/pet nuisance, drugs misuse, fly-tipping and Tenancy Fraud.

## Overall ASB Satisfaction Rates

The percentage of residents satisfied with the handling of their ASB case was **82.93%** in 2022/23, with a target of **80%**.



# Caring for our customers

## Jigsaw Foundation

The Jigsaw Foundation is our community investment programme aimed at supporting charities, resident and community groups, voluntary organisations, social enterprises and local partner agencies in projects which benefit our residents.

The fund has a budget of **£450,000** per year. Projects to the value of **£24,999** and under are voted on by our residents using our Jigsaw Rewards portal.

In 2022/23 we funded 67 projects across the group to a total value of **£439,625**. The beneficiaries for these projects include residents, residents' children and other household members.

### Projects delivered:

Jigsaw Homes North **41**

Jigsaw Homes Midlands **6**

Jigsaw Homes Tameside **20**

### We have delivered:



**55** projects which focus on health and wellbeing and social inclusion



**23** projects on employment, individual capacity building, enterprise and training



**7** projects on environment and sustainability



**13** projects on financial wellbeing

For more information visit: [foundation.jigsawhomes.org.uk](https://foundation.jigsawhomes.org.uk) or email [jigsawfoundation@jigsawhomes.org.uk](mailto:jigsawfoundation@jigsawhomes.org.uk)



# Hardship fund

**£100,000** from the Jigsaw Foundation programme was set aside as a 'hardship fund' in 2022/23 to support people in immediate financial difficulty referred via internal teams and external agencies.

From 01 April 2022 to 31 March 2023 our applications more than doubled that of the previous year.

We approved **231** applications to the Hardship Fund. A total of **£95,350** has been spent assisting residents who have found themselves in severe financial hardship.

## Support with the cost of living

This year we have created a website to support residents with advice and useful links to services available to help tackle the rising cost of living.

**This website includes information on:**



Reducing your energy costs



Money, benefit & debt advice



Affordable loans & savings



Help with furnishing your home



Food banks



Jigsaw Employment team

<https://www.jigsawhomes.org.uk/cost-of-living-advice/>



## Jigsaw Rewards

Jigsaw Rewards is our platform with which residents can give us feedback on our services and our plans for the future.

Resident members can take part in surveys in return for points, which can be exchanged for gift vouchers or rent credits on their account. We encourage all residents to register for the portal so we can capture as many voices as possible. For those who aren't able to engage digitally, we offer postal consultations.

When a survey is completed, the Jigsaw Rewards team works with colleagues across the business to ensure recommendations are put into place.

We now have **2,665** residents signed up to use the service, which equates to **7.5%** of our total residents. In 2022/23 we received **4,478** responses from our residents across **41** surveys. These range from a quick online survey, mystery shopping tasks, photo activities, voting on our Jigsaw Foundation community funding and detailed online surveys.

Examples of some of the surveys completed in 2022/23 are, hoarding awareness, how we let our properties and reviewing our new scrutiny website.

If you haven't already done so, please do sign up to Jigsaw Rewards, you can take part in as many or little surveys of which interest to you. For more information visit [rewards.jigsawhomes.org.uk](https://rewards.jigsawhomes.org.uk)





## Scrutiny

Knowing what our customers want is vital and that's why our resident scrutiny panel is so important. Our scrutiny panel members play a key role in bringing about positive changes to the services we deliver.

During 2022/23 we completed two successful scrutiny reviews on data security and income lost through properties undergoing void works.

Both reviews were conducted via Zoom to help engage with residents across wider geographical areas, and the Jigsaw Foundation team is now working with the Assistant Director of Neighbourhoods and the Head of the Chief Executive's Department to ensure that the agreed actions are completed on time. For a list of the recommendations made click here [www.jigsawhomes.org.uk/scrutiny/](http://www.jigsawhomes.org.uk/scrutiny/)

**Scrutiny topics for 2023/24 have been chosen by residents and will be on the Cost of Living crisis and Damp and Mould.**

## Hoarding

Our new Hoarding Specialist has been in place for **two** years and has a current caseload of **16** active cases across Greater Manchester and Tameside. The emphasis is on supporting individuals to reduce hoarding and help sustain their tenancy. This year we have created a peer support group, an anti stigma campaign and awareness sessions. If you know of anyone experiencing hoarding tendencies, or are concerned about a neighbour or family member, please contact us on **0300 111 1133**.



# Jigsaw Support

Jigsaw Support delivers a range of services to help vulnerable people and residents with additional support needs.

## During 2022/23 we:

- Supported **6,144** people
- Delivered **18** services and contracts
- Invested over **£9 million** of funding from Local Authorities and other funding providers to support people
- Developed new services and initiatives in response to customers needs including our Wellbeing Navigator service.

You can find out more about our services at [support.jigsawhomes.org.uk](https://support.jigsawhomes.org.uk)



## Motiv8

Since 2017, our award winning Motiv8 programme has supported **6,000** Greater Manchester residents address complex needs they faced and supported them in job search, training and employment.

Motiv8 can support people to develop a personal action plan that is unique to their own needs and through one-to-one support helps improve people's health and wellbeing, self-confidence, self-esteem, finance and employability skills.

With the existing funding for the programme ending, Jigsaw Support has committed to continuing Motiv8 during 2023/24 with funding also secured from the Department for Work and Pensions (DWP).

If you live in Greater Manchester and are either a Jigsaw Homes tenant or are a DWP customer visit our website to find out more.

<https://support.jigsawhomes.org.uk/information-article/motiv8-greater-manchester/>



# Wellbeing Navigators and Tenancy Sustainment Teams

Our team of Wellbeing Navigators supported **220** customers during 2022/23.

Tailored to individual needs, our Navigators support those struggling with low level mental health and wellbeing issues to achieve long term behavioural support with confidence, relationships, nutrition, activity and routines.

We also introduced a Tenancy Sustainment team to help people manage and support them with tenancy related issues.

Both the Wellbeing Navigators and Tenancy Sustainment teams complement existing support that Jigsaw customers are receiving.



## Hospital Discharge

In Tameside our Hospital Discharge service supported **44** tenants with their living arrangements and changes to their home to support their discharge from hospital. This service helps to reduce the length of stay in hospital, where accommodation is a barrier to discharge and reduces the number of patients re-presenting at hospital.

## Ridgehill Ageing In Place

As part of the Greater Manchester Ageing in Place Pathfinder we have employed a Community Engagement Worker to enhance healthy ageing, combat loneliness and improve quality of life for older adults living in the Ridgehill neighbourhood of Tameside.

## Volunteering and Student Placements

We have provided over **28** placement opportunities for student social workers and student counsellors to gain valuable work experience complementing their academic studies by providing learning opportunities across the service we deliver.

# A strong corporate foundation

## Complaints performance

Customer feedback is important to us as it helps us to learn and understand areas where we are delivering services well and areas where we can improve.

### You can give feedback by:

- responding to satisfaction surveys
- making complaints and compliments
- giving information to our Connect Advisors when you call us with enquires
- taking part in Jigsaw Rewards activities

We follow the Housing Ombudsman Complaint Handling Code and our Complaints Policy has been designed in line with the code requirements, based on the dispute resolution principles – be fair, put things right, learn from outcomes.

You can contact the Housing Ombudsman Service at any point during the complaints process. It cannot investigate your complaint while your complaint is going through our internal complaints procedure, however the Ombudsman may be able to help you and your landlord reach a resolution.

Between April 2022 and March 2023 we handled a total of **300** formal complaints, a **144 (92%)** increase from the previous year. The majority of our formal complaint escalations are about repair and property maintenance issues.

## Complaint outcomes – complaints closed 2022-23

No service failure – **52% (156 cases)**  
Partial service failure – **21% (63 cases)**  
Service failure – **27% (81 cases)**

We take a proactive approach to learning from any customer feedback, including complaints and compliments, using this to help shape our policies and procedures and to continually improve the services we deliver to our customers.







## Housing Ombudsman Determinations

During the year April 2022 to March 2023 eight determinations were received from the Housing Ombudsman. In six cases the Housing Ombudsman found no service failure and in two cases identified some service failure. Appropriate remedies and redress was actioned in both cases by the Group.

## MP and Councillor enquiries

Between April 2022 and March 2023 we responded to **864** enquires, an increase of **103 (14%)** from the previous year.

### These included:

- Repair and property related issues
- Re-housing and the allocation of properties
- Neighbourhood matters including anti-social behaviour
- Environmental issues such as fly-tipping and trees

## Disrepair (legal) cases

Between April 2022 and March 2023 we closed **284** claims. Of these claims **56%** were successfully defended, **31%** settled, and **9%** withdrawn. We also attended six court trials with five of these ruled in favour of Jigsaw Homes.

We are aware that claim management companies operate in our housing areas looking to generate disrepair claims. For further information on claims management companies please click [here](#)



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