

Jigsaw Homes Group Limited

# Environmental Social & Governance Report

2022/2023

Creating homes.  
Building lives.



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## **Playstreets 'Bikeability' Skills**

**Children in Tameside learn about bicycle safety as part of a new pilot scheme led by Jigsaw**

# 1 Chair's Introduction

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

The SRS is a voluntary reporting framework which covers 48 criteria across Environmental, Social and Governance (ESG) considerations such as affordability, building safety, energy efficiency and customer satisfaction.

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. By working to 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."



**Roli Barker**

Group Chair

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



## **Linnet View, Morecambe**

**£5.5m development of 32 new homes available for affordable rent and shared ownership**

## 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

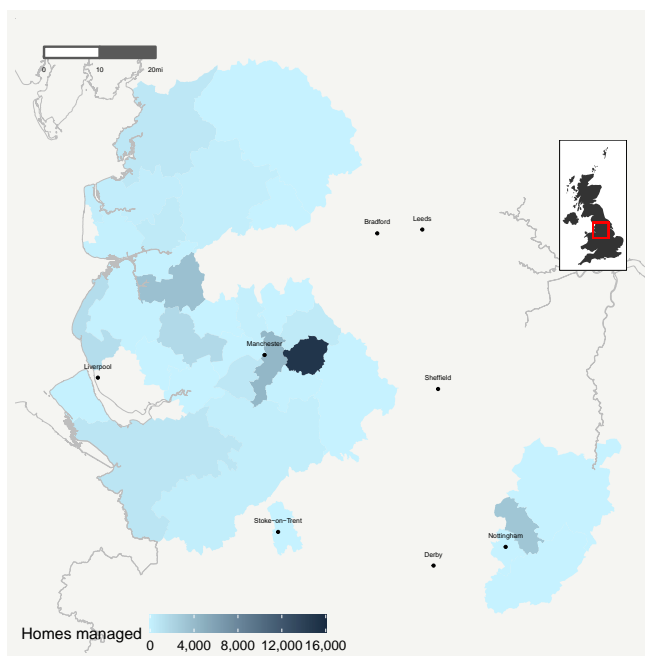
### The Group's Activities

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 36,542 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 31 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*<sup>2</sup> in March 2021.

Further details about our executive and non-executive directors are provided in the Appendices on page 24.

## 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

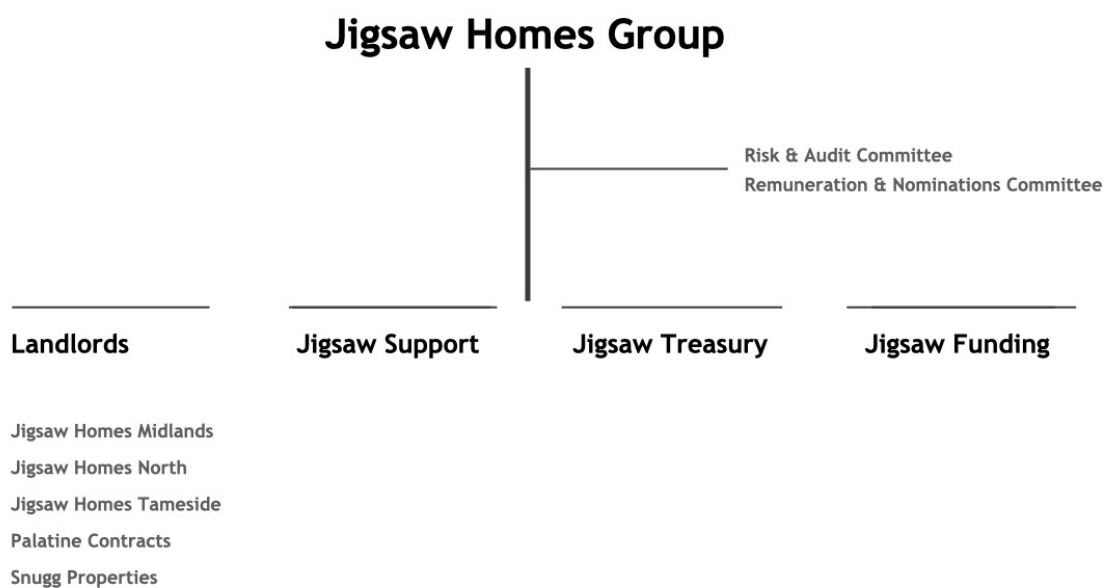
<sup>2</sup>[https://www.housing.org.uk/nhf\\_catalog/publications/code-of-governance-2020/](https://www.housing.org.uk/nhf_catalog/publications/code-of-governance-2020/)

## 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.





## Into the 'Cardboard Cosmos'

An interactive play was performed by the Stute Theatre for over 200 children and residents across Tameside

### 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 (£)	71.38	77.42	92.39	101.60	110.12
As % of PRS rents	74.2%	56.3%	56.9%	50.8%	40%
As % of LHA <sup>a</sup>	108.4%	84.1%	81.1%	74.2%	63.8%

East Midlands					
	Beds				
	0	1	2	3	4
Jigsaw rents (£)	71.60	83.71	93.24	100.89	113.82
As % of PRS rents	52.1%	60.1%	55.3%	50.4 %	37.9%
As % of LHA <sup>a</sup>	88.9%	77.4%	73.7%	70.1%	61.8%

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

<sup>a</sup>LHA 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)	61.9%	22,276
General needs (affordable rent)	19%	6,851
Care homes	-	-
Intermediate rent	0.5%	190
Sheltered housing for older people	9%	3,190
Supported housing	2.1%	737
Low-cost home ownership	3.3%	1,205
Private Rental Sector	0.2%	83
Other	4%	1,476
<b>Total homes</b>		<b>36,008</b>

**Table 2:** Stock type (prior to 1 April 2022).

##### 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)	0.6%	4
General needs (affordable rent)	83%	582
Care homes	-	-
Intermediate rent	-	-
Sheltered housing for older people	-	-
Supported housing	-	-
Low-cost home ownership	16.4%	115
Private Rental Sector	-	-
Other	-	-
<b>Total homes</b>		<b>701</b>

**Table 3:** New stock 2022/23.

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

We have continued to progress with our strategic goal to ensure that all our properties achieve a minimum rating of Energy Performance Certificate (EPC) C by 2030. We expect to achieve this 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 622 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, high heat retention storage heaters, additional ventilation and solar photovoltaic panels. The enhancements at 120 of these properties were delivered through Social Housing Decarbonisation Funding.

We offer a free energy advice service through eight of our employees who are accredited by National Energy Action. In the last year the service supported 4,009 with targeted energy advice. To compliment this other initiatives included the delivery of 261 Winter Warmer Packs and 168 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 2022/23 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 2022/23 our tenant scrutiny programme focused on data protection and how the Group identifies works required when a property is vacant and the standard that it is prepared to for re-letting.

## 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 2022/23 the team investigated 300 formal complaints. Of these 48% 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 2022/23 like many providers, the Group witnessed an increase in formal complaints. Analysis of the complaints made gave us insight into how we could better keep customers informed. As a direct result we commenced reviews to ensure that our standard communication was jargon free and easy to understand.

We publish information on our complaint performance in our resident annual report.

Alongside this, our complaint performance is published quarterly on our website.

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	2020/21	2021/22	2022/23
Satisfaction with repairs	89.2%	88.6%	89.3%
Satisfaction with ASB case	86.2%	85.5%	82.9%
Satisfaction of new tenants with home		86.4%	88.4%

**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. Last year

we introduced a new measure to gauge the satisfaction of tenants who had recently moved into their homes and for 2022/23 satisfaction with a new home has remained high.

In the next financial year the social housing sector will embark on one of the most significant changes to its regulation in the last 20 years. Our regulator has introduced a new set of consumer standards which include both performance measures as well as representative perception surveys from our tenants. These Tenant Satisfaction Measures will focus on how well we are performing as a landlord, how we deal with repairs, the safety of our tenants' homes, effective complaint-handling, respectful tenant engagement and responsible neighbourhood management.

#### 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?

Two complaints were upheld by the Ombudsman in the year. As a result we have reviewed our procedures when dealing with noise nuisance within communal areas and provided additional staff training.

### 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 including well-being navigators and hoarding specialists

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 2022/23 marked the Foundation's fourth 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 increased our annual Hardship Fund budget from £75,000 to £100,000 this year. This fund can provide financial help of up to £750 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.
- To help with public transport costs to enable continuation of work.
- To prevent a debt arising.

In the last year we received 269 applications to the Hardship Fund, 231 of which were approved with financial support totalling £95,350.

## 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 2022/23 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.

**For further information on our activities under this theme**

Please see the following case studies:

- Jigsaw Neighbourhoods – Hardship Fund
- Jigsaw Neighbourhoods – Bridging the Digital Divide
- Jigsaw Support – Motiv8

**Theme 5: Placemaking**

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

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

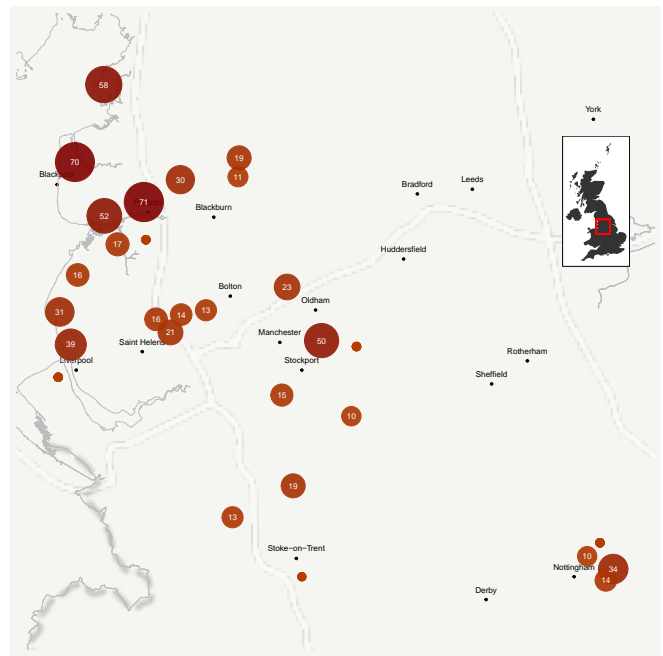
In 2022/23 the Group’s members delivered 701 units of affordable housing, as shown in Figure 3. We are actively seeking to develop in 37 local authority areas throughout the North West and East Midlands.

The Group is committed to creating new sustainable homes for those in need. The vast majority of our new homes achieve a minimum energy standard of EPC B and are generally cheaper to heat than other rental alternatives. By helping to reduce household fuel bills we alleviate the risk of fuel poverty.

Our development work has been supported in 2022/23 following the successful completion of the Group’s debut £360m Sustainability Benchmark Bond. This was issued in May 2022 on a 30 year tenor with a £100 million pound retained element.

These monies were raised alongside the Group’s Sustainable Finance Framework which forms an important part of a set of initiatives to enable the Group to deliver its Sustainability Strategy. This framework was created to support the raising of financing to fund a range of environmentally and socially sustainable projects to fulfil our mission of “Creating homes, Building lives”.

The economic impact of housing development can



**Figure 3:** New affordable housing delivered in 2022/23.

be estimated through the National Housing Federation’s CEBR database<sup>3</sup>.

An estimate of the impact of the Group’s development activity during the year is shown in Table 5. 2,146 jobs are estimated to have been supported through the Group’s investment in new development in the year.

Homes provided	Jobs supported	Impact
701	2,146	£116.8m

**Table 5:** Local economic impact of housing development 2021/22.

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

Through careful architectural design, the Group’s housing developments also contribute to improvements to the built environment and towards efforts to reduce carbon emissions through our sustainability strategy.

Figure 4 on the next page presents a selection of the new housing delivered by the Group’s members

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



Figure 4: Good design in new housing 2022/23.

in 2022/23, showcasing high design standards.

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

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

**For further information on our activities under this theme**

Please see the following case studies:

- Jigsaw Development – Barnes Road
- Jigsaw Neighbourhoods – Cook Eat Grow





## Hummingbird Project

MedEquip4Kids delivers a positive psychology project in four Tameside primary schools thanks to Jigsaw Foundation

## 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	0.82%	275
B	24.5%	8,191
C	52.7%	17,602
D	21%	7,002
E	0.6%	184
F	≈0%	15
G	≈0%	4
UNDER REVIEW	0.3%	98
<b>Grand Total</b>		<b>33,371</b>

**Table 6:** EPC distribution for all properties with a mandatory requirement for an energy performance assessment (prior to 1 April 2022).

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

EPC Band	Share	Count
A	-	-
B	97%	679
C	3%	22
D	-	-
E	-	-
F	-	-
G	-	-
<b>Grand Total</b>		<b>701</b>

**Table 7:** EPC distribution (new stock post 1 April 2022).

	Activity Data	2023 unit	tCO <sub>2</sub> e	Activity Data	2022 unit	tCO <sub>2</sub> e
<b>Scope 1</b>						
Combustion of gas for heating offices and communal areas of housing stock	22,477,395	kWh	4,103	24,102,157	kWh	4,415
Combustion of fuel for transport purposes	527,419	l	1,419	415,304	l	1,282
Refrigerants and other process gases from own maintenance activities	15	kg	28	19	kg	36
<b>Total scope 1</b>			<b>5,550</b>			<b>5,733</b>
<b>Scope 2</b>						
Purchased electricity (location based)	6,199,376	kWh	117	6,373,202	kWh	1,353
<b>Total scope 1 &amp; 2</b>			<b>5,667</b>			<b>7,086</b>
<b>Intensity ratio</b>			<b>0.17</b>	<b>0.22</b>		
<b>Scope 3</b>						
Business travel	519,082	miles	143	309,694	miles	85

**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 2022/23 the EPC ratings of 120 homes were improved from D or below to C or above through a combination of retrofit improvements including new insulation, low carbon heating, solar voltaic panels, condensing boilers and double glazing. £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 a number of traditional terrace style properties in Greater Manchester.

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 refined the use of cleaning products to ensure the use of greener products. For example, we no longer use bleach in our offices or communal areas. For the control of weed, moss and algae less damaging chemical herbicides are now used by our Estate Services Team. The use of petrol powered hand held ground maintenance equipment is steadily being phased out for battery powered alternatives.

## 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 has been trialling the monitoring of its sustainability targets through the use of a sustainability addendum issued to its contractor partners. The challenge with this tool has been the interpretation of the information provided. As a result we plan to introduce a

Sustainability Co-ordinator role for our new build sites to monitor and verify the information provided in relation to regulatory compliance, including overheating, solar shading, fabric efficiency and EPC ratings. 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 continues with the Group's responsive repairs material supplier to develop a strategy for responsibly sourced materials. This supplier has secured a platinum rating in EcoVadis' global sustainability assessment.

### 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.

The completion of a Group-wide waste tender has made significant improvements to our data on waste management. The successful contractors provide monthly data on recycling rates and disposal routes including a full breakdown of materials collated to enable us to monitor the continued progress against our Sustainability Strategy.

### 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 this will be incorporated into our next review of the Group's Sustainability Strategy.

## 5 Governance ESG Criteria Report

### Theme 9: Structure and Governance

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

Yes .

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

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

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

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

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

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% <sup>a</sup>	60%	64%
% who are ethnic minorities	10% <sup>a</sup>	12%	9%
% with a disability	23% <sup>a</sup>	9%	
Average age (years)	40 <sup>a</sup>	53	58

**Table 9:** Board demographics.

<sup>a</sup>North 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 these vacancies arose through non executive directors reaching their maximum permitted term or to facilitate our non executive director succession strategy, which ensures that our boards remain appropriately skilled.

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

Yes, a maximum of nine 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?**

Two years.

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

An independent review of board effectiveness was conducted in September 2022.

**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 at or above the Real Living Wage

**43. What is the gender pay gap?**

Metric	Result
Mean Average Hourly Pay Gap	+3.4%
Median Average Hourly Pay Gap	+5.3%

**Table 10:** Gender pay gap.

**44. What is the CEO-worker pay ratio?**

8.3:1.

**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 continued to have a subscription to Simply Health and now receive access to Help@Hands via our income protection policy. This provides access to a online GP, Second Medical Opinion, physio sessions, nutrition consultations, counselling services and a 360 degree wellbeing score.
- 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 events take place every year where we run workshops and provide training opportunities. To coincide with Healthy Living Weeks employees can access funding towards activities that support health and wellbeing. Recent initiatives have included Christmas wreath making, pottery classes and money advice.
- 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.
- 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, show racism the red card and understanding imposter syndrome.

- Training and development to upskill employees and allow them to progress and fulfil their potential.
- We have gyms in our four main offices with one recently installed at our Asset Management base in Dukinfield.

#### 46. Average number of sickdays taken per employee

7.94.

#### 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 20-24 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.







## **Bourne Road, Wyre**

**£30m development of 210 new homes available for affordable rent and Rent to Buy**

# **A. Leadership**

## Jigsaw Homes Group Non-Executive

At 31 March 2023:



### **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.



### **Evelin Matley**

Evelin is a retired former senior banker who spent more than 25 years of her career specialising in lending to the social housing sector, most recently at Santander UK PLC but also with BNP Paribas. Her previous experience was also gained in private finance initiative project finance.



### **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.



### **Melvin Kenyon**

Melvin brings a wealth of knowledge from his prior executive roles in both the private and public sectors along with substantial risk management and information systems experience.

Melvin currently also serves as a non-executive director of Ongo Homes and he is a member of Nottingham Trent University's Audit & Risk Committee.



### **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 2023:



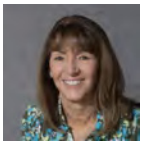
**Hilary Roberts, Group Chief Executive**

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.



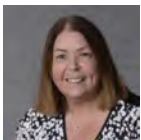
**Donna Kelly, Group Director of Neighbourhoods & Support**

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 2023:

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

● Chair ○ Member.

## **B. Case Studies**

# Jigsaw Development Delivering New Homes

**More quality, affordable homes have been delivered for residents in Lancashire. All 60 two, three and four-bedroom homes on Barnes Road in Skelmersdale were allocated through West Lancashire Borough Council for affordable rent to help meet local housing need.**

The £7.7 million development includes 12 allotments, a new community building and car park, as well as public open space, and - subject to planning permission - plans for a proposed Scout hut, providing an opportunity to revitalise the local community.

The homes benefit from private front and rear gardens as well as off-road parking with electric vehicle charging points.

Existing trees have been retained, where possible, alongside new landscaping and additional trees planted.

This development has brought a former disused playing field, which had been fenced off from public access for several years, back to life.



# Jigsaw Support Motiv8

**Motiv8 helps people who are not in employment or training to get their life back on track and move them forward and into training, job searching and employment.**

The programme provides support to help them develop a personal action plan that is unique to their own needs – from debt and financial hardship, homelessness and domestic abuse, to physical health, mental wellbeing and alcohol and drug dependency.

## **Lufant's Story**

Lufant was put in touch with Motiv8. She had significant health problems that had required long stays in hospital and that, along with a previous violent relationship, had led to mental health issues.

When she contacted Motiv8 her aim was to get back into employment but she needed guidance and support to regain her health and confidence. She said:

“I just need someone to help me get through this and put me on the right track to recovery.”

Working with her Key Worker Alison, Lufant made great progress. She had started doing voluntary work at a local community centre and had also been accepted as a peer mentor with George House Trust – something that she was excited to be involved with.

Lufant was also supported by Claire, one of Motiv8's Employer Engagement Officers, who helped her with her CV and to register for jobs.

Alison and Claire continued to support Lufant and found an online course with Standguide that will help her find work in the health and social sector. Lufant said:

“I'm over the moon to hear about the course. How can I thank you for all you've done for me? Thank you so much for all your wonderful support. It's so hard to say goodbye to people who've given me another lease of life. I count myself so lucky to have passed through Motiv8... you've given me wings to let me fly!”





# Jigsaw Neighbourhoods Making Our Mark in Miles Platting

**The Miles Platting Community Grocer is a perfect example of a successful pantry.**

It has been running for several years and helps to tackle food poverty as residents can buy £12 worth of food and household stock for just £2.50. It currently runs at a surplus, meaning more funds can be put back into stock.

It also provides volunteer opportunities, training, access to partner services and activities, including one creative project aimed at bringing the local community together through art.

‘Making our Mark’ commissioned by Jigsaw and delivered by local artist Len Grant, saw residents retrace local landmarks and retell stories from their youth to create a meaningful piece of artwork reflecting Manchester’s working-class roots.

Workshops were set up at various locations including the Miles Platting Community Grocer for around 24 attendees to trace and paint iconic buildings and community spaces that have since been transformed by the growth and regeneration of the area.

The completed three-meter-wide mural is now displayed in the Ancoats Primary Care Centre in nearby New Islington.



# Jigsaw Neighbourhoods Hardship Fund

**In 2022/2023 applications to the Hardship fund increased significantly and as a result the budget was increased from £75,000 to £100,000. The fund benefitted 231 residents during the year.**

A total of £95,350 has been spent assisting residents who have found themselves in severe financial hardship.

Here is what some of them said about their experiences.

## **Jacqueline from Ashton-under-Lyne:**

“I’m extremely happy! This has enabled me to buy much cheaper shopping and with the mini oven I save so much on electricity.

“There is absolutely no way I could have afforded these essential items on my disability benefits. My old cooker and fridge were not working. I can honestly say I feel like a great big weight has been lifted off my life.”

## **Anthony from Crumpsall:**

“I can cook safely without burning anything and stop the smoke alarm setting off. It’s also saved me money on my electric by 40%. You consider the needs of the applicant and adopt a very professional approach making sure I was 100% satisfied. You treated me with courtesy and respect. The time and effort you took to make sure I was happy was appreciated.”

## **Kerry from Litherland:**

“I would never have been able to afford these items, or I would have got into debt every week buying them. I cannot thank you enough. I could not have been treated any better and I feel so fortunate that people care. Amazing!”



# Jigsaw Foundation Bridging the Digital Divide

**The Jigsaw Foundation funding supported Jigsaw residents across Tameside with digital skills training delivered by PC Refurb, to improve their health and wellbeing by increasing knowledge, skills and confidence.**

The grant funded two part-time digital tutors, volunteer costs, refurbishing equipment costs, communication material and marketing.

Weekly Digital Skills training groups were launched at The Dukinfield Home and Community Hub and at the Big Local Hub in Stalybridge.

75% of people reported improvements to physical/mental health and general wellbeing at the end of the project which enabled residents to access online services, support services, health information, and find travel routes.

Overall, 252 Jigsaw residents received digital skills training across 500 training hours and 10 volunteering opportunities were created by this project.

## Julie's Story

Julie had been referred through the Jigsaw Employment Club to aid her digital skills. She was scared of using equipment and she was loaned a laptop and a mobile hotspot. Working with Julie using 'Learn my way' helped her confidence grow and she applied for employment.

She was supported with the online application and given help to research the business and the role when she was invited to interview. In addition, Julie found the routes of public transport to help her get to the interview and the online training she had to do prior to starting the role.

From someone who didn't want to touch a laptop to see her successfully transition into employment was fantastic.



# Jigsaw People Team It's OK to Talk About Mental Health

**As part of the regular 'Time to Talk' sessions, organised by our Equality Street group, an 'It's OK not to be OK' presentation and discussion was held in recognition of World Suicide Prevention Day. This aims to raising awareness of how we can create a world where fewer people die by suicide.**

Guest speaker Andrew Greenway from Andysmanclub presented a powerful and thought-provoking session via Teams, on how the group was set up following the death of his friend Andy, helping suicide prevention especially among men and importantly – encouraging people to talk.

The session was attended by colleagues, including members of our executive management team and was recorded for those who were unable to attend on the day to watch again.

Through the weekly staff newsletter, News Piece, colleagues were directed to groups that can offer help, including The Samaritans, Shining a Light on Suicide and Calm.

Jigsaw also has its own Mental Health First Aiders, who receive regular training, alongside wellness and mental health support available through the employee benefit Simplyhealth.



# Jigsaw Foundation Grow, Cook and Eat

**This two-year project supported Gillibrand School in Chorley, Lancashire to provide a range of raised planters so the pupils could grow fresh produce and cook tasty meals in school to take home to eat with their family.**

The children needed to access all the outdoor area but were unable to get to it due to an overgrown path connecting the Infant to the Junior part of the school.

Our Foundation funding meant work to clear the path and make it safe could go ahead, and provided greenhouses, so the children could plant seeds and observe the growing process.

The school now has the opportunity to use the new space and holds its own regular 'Grow, Cook and Eat' sessions for the families and community.

One teacher said:

"We hope to make our school more sustainable, as being green is all about taking care of the world around us and that starts in our community, encouraging parents and others to build and grow our project together."





Creating homes. Building lives.

Jigsaw Homes Group Limited

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Regulated by the Regulator of Social Housing Registration No. LH4345

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