

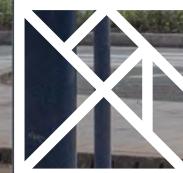
Jigsaw Homes Group Limited

# Environmental Social & Governance Report

2024/2025



Creating homes.  
Building lives.



Jigsaw

# Contents

<b>1 Chair's Introduction</b>	<b>4</b>
<b>2 About Jigsaw Homes Group</b>	<b>6</b>
The Group's Activities . . . . .	6
Our Customers and Neighbourhoods . . . . .	6
Corporate Structure and Governance . . . . .	7
Vision, Mission and Corporate Values . . . . .	7
Cooperation, Collaboration and Partnerships . . . . .	7
<b>3 Social ESG Criteria Report</b>	<b>10</b>
Theme 1: Climate change . . . . .	10
Theme 2: Ecology . . . . .	11
Theme 3: Resource Management . . . . .	12
Theme 4: Affordability and Security . . . . .	14
Theme 5: Building Safety and Quality . . . . .	15
<b>4 Environment ESG Criteria Report</b>	<b>16</b>
Theme 6: Resident voice. . . . .	16
Theme 7: Resident support . . . . .	17
Theme 8: Placemaking. . . . .	19
Theme 9: Structure and governance . . . . .	19
<b>5 Governance ESG Criteria Report</b>	<b>20</b>
Theme 10: Board and Trustees . . . . .	20
Theme 11: Staff Wellbeing . . . . .	21
Theme 12: Supply Chain . . . . .	22
<b>Appendices 25</b>	
<b>A. Leadership 25</b>	
<b>B. Case Studies 29</b>	



Building Connections  
at The Shed, Tameside.

# 1 Chair's Introduction

I am delighted to present Jigsaw Homes Group's annual report, against the Sustainability Reporting Standard for Social Housing (SRS), a voluntary reporting framework that assesses 48 criteria across Environmental, Social, and Governance (ESG) factors.

These include affordability, building safety, energy efficiency, and customer satisfaction, which we consider as fundamental to our work, and of key importance to our board, employees, and residents alike.

By working to this standard, we aim to enhance the transparency and consistency of ESG reporting within the social housing sector.

This report provides a clear and comparative overview of our ESG activities during 2024/25, showcasing our ongoing efforts to tackle climate change, promote ecological sustainability, and provide affordable, secure housing.

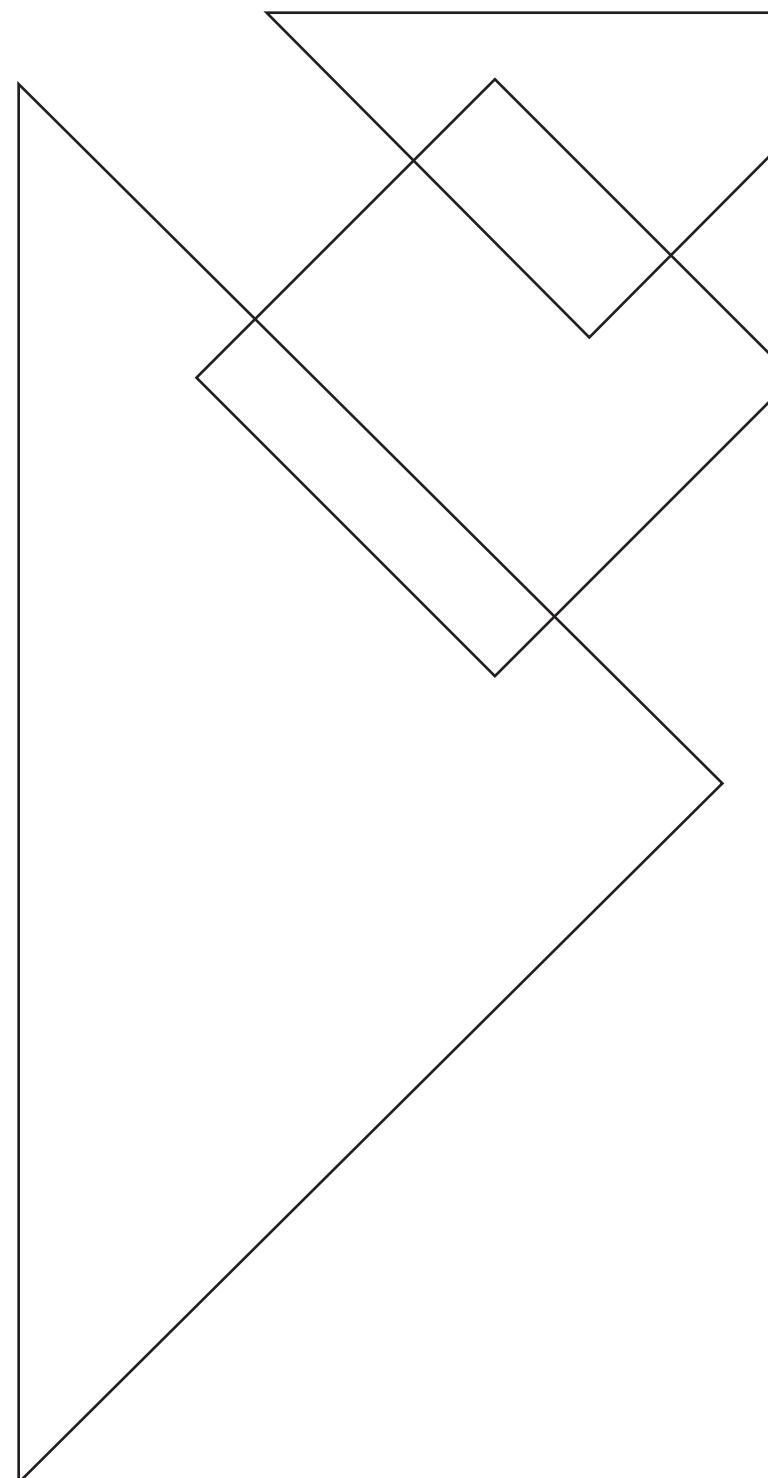
We remain committed to ensuring that resident safety and building quality are well-managed, as well as listening to and supporting our residents and the local community through effective placemaking, as we continue with our mission of

**"Creating homes. Building lives."**



**Roli Barker**  
Group Chair

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





New fully electric vans join Jigsaw Group's fleet of asset management vehicles.

## 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 38,033 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 37 local authority areas.

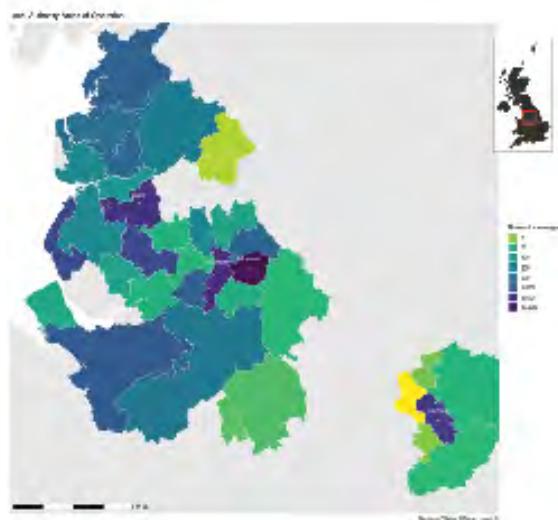


Figure 1: Location of housing stock (local authority areas).

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 20 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 60). 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.

In May 2024, we introduced a Service Adjustment Policy that sets out the common principles that underlie how Jigsaw Group will assess the need for, and make, appropriate adjustments to its service delivery for customers with vulnerabilities.

## 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 26.

## 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

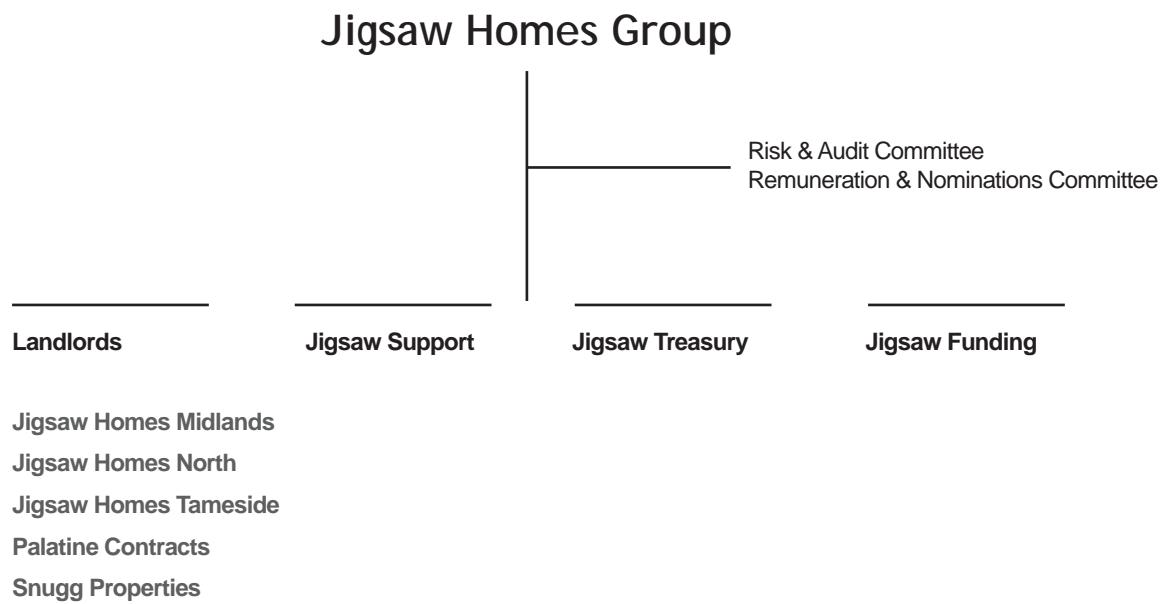
## Cooperation, Collaboration and Partnerships

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.

<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/)



**Figure 2:** Corporate and governance structure - board meetings for the organisations that fall under landlords are held contemporaneously using overlapped meetings.

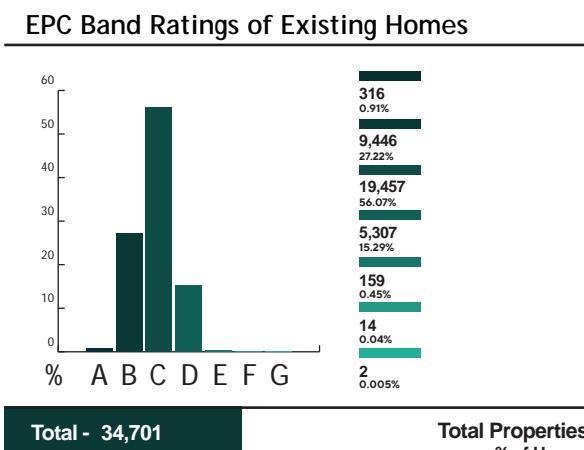
# Photo-voltaic panels at Kiln Drive, Sutton Bonington.



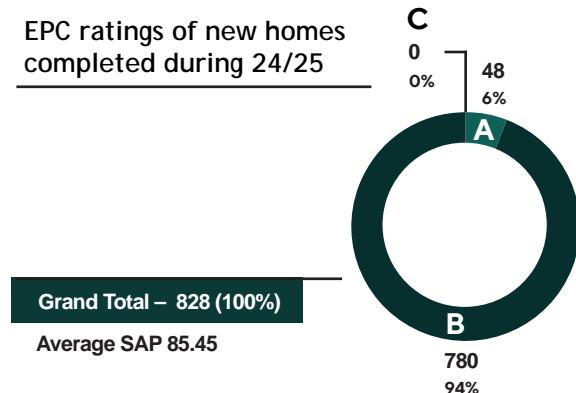
### 3 Social ESG Criteria Report

#### Theme1: Climate change

##### C1. Distribution of EPC ratings of existing homes (those completed before the last financial year).



##### C2. Distribution of EPC ratings of new homes (those completed in the last financial year).



##### C3. Does the housing provider have a Net Zero target and strategy?

If so, what is it and when does the housing provider intend to be Net Zero by?

Yes. The Group Sustainability Strategy reflects Jigsaw's corporate goal of becoming a carbon neutral business by 2050.

C4. What retrofit activities has the housing provider undertaken in the last 12 months in relation to its housing stock? How do these activities align with, and contribute towards, performance against the housing provider's Net Zero strategy and target?

During 2024-25, we carried out the following retrofit activities:

47 properties fitted with in-line solar panels at Calder Avenue in Chorley.

55 properties fitted with renewable energy technologies through Wave 2 of SHDF, in partnership with EON.

We removed gas from 98 individual properties at Assheton House in Tameside and improved the thermal insulation of the building's external facade.

Remodelled a supported property where we installed solar panels, solar thermal panels and an air-source heat pump in Greater Manchester.

We completed 17 insulation upgrades to properties in Nottinghamshire comprising of internal wall insulation and loft insulation. Jigsaw's strategy prioritises a 'fabric first' approach to raise the insulation standards of our lower performing traditional terraced properties.

Along with the work already undertaken to our homes funded in part by Wave 2 of the Social Housing Decarbonisation Fund, a further 1,576 homes are due to receive improvement works starting 2025-26.

Insulation measures include improvements to loft, cavity, external walls, draughtproofing, ventilation and lighting upgrades are also planned.

We are also working with Warmfront via Great British Insulation Scheme to allow a minimum of 100 properties to benefit from upgraded insulation and ventilation.

The effectiveness of our approach is shown by the improvement of 700 properties in 2024-25 to Energy Performance Certificate (EPC) C.

## C5. Scope 1, Scope 2 and Scope 3 Green House Gas emissions

### Scope 1, Scope 2 and Scope 3 Green House Gas emissions per home

If unable to report emissions data, please state when the housing provider is expected to be able to do so.

#### Scope 1 and 2 2024-25:

5,003 CO2 tonnes  
(0.14 tonnes per home owned)

Jigsaw's baseline figure in 2019-20 was 8,425 tonnes. Performance in 2024-25 represented a 41% improvement compared to the baseline and this was significantly ahead of Jigsaw's target for the year (6,319 tonnes). We are on course to achieve our target of a 50% reduction in Scope 1 and 2 emissions by 2030.

#### Scope 3 2024-25:

80,069 CO2 tonnes  
(2.32 tonnes per home owned)

Jigsaw's baseline figure in 2019-20 was 97,805 tonnes. Performance in 2024-25 represented a 18% improvement compared to the baseline.

We will re-base our target for 2030 (initially set at a 45% reduction) to take account of the availability of gas central heating alternatives, the growth in our stock base and changes to the standard emissions calculations for the various EPC levels.

## C6. How has the housing provider mapped and assessed the climate risks to its homes and supply chain, such as increased flood, drought and overheating risks?

### How is the housing provider mitigating these risks?"

Jigsaw are building on the earlier flood assessment by extending the assessment of existing properties to other climate risks. We have successfully appointed an external consultant to complete an extreme weather risk assessment for our entire

property portfolio. This project will see all regions evaluated for risks such as strong wind, overheating, drought and other climate risks. A report will be produced including this data and specific recommendations for each potential risk.

Our aim is to future proof the new homes we build. We only consider developing new homes in Flood Zone 1 although some larger new build sites may have parts that fall into a higher risk zone.

A full assessment is undertaken and new homes go through a robust design process to ensure any known climate risks are mitigated through an appropriate design.

## Theme 2: Ecology

### C7. Does the housing provider have a strategy to enhance green space and promote biodiversity on or near homes?

If yes, please describe with reference to targets in this area.

If no, are you planning on producing one in the next 12 months?

Our Sustainability Strategy aims to improve access to well-maintained green spaces for our tenants, recognising the benefits for public health.

The aims for our new strategy (2024-27) include:

- Identifying more green space and community garden developments.
- Developing a winter planting programme.
- Completing a tree management review and tree maintenance programme.

Jigsaw Homes always considers the impact to the environment when developing new homes. We predominantly develop on brownfield sites, primarily in urban locations which can usually bring a number of challenges in terms of remediation and site constraints. With all new developments we want and will provide improvements to the local environment through an enhanced landscape design.

Since February 2024, Biodiversity Net Gain has become a mandatory requirement on new developments and is managed by the local planning authority. Where possible, Jigsaw's strategy is to provide the 10% betterment on site in line with local requirements. In the case of new homes being developed across Greater Manchester, these will be in line with the Places for Everyone plan adopted in 2024.

Focusing on Over 55's schemes, we have been sowing wild flower seeds in communal areas across 30 sites, including spring planting in communal guard rail troughs.

We have a team of four dedicated operatives who deliver one-off environmental improvement work to support community projects and to improve the garden spaces of some of our most vulnerable customers.

Last year they improved 36 community green spaces through site cutbacks, building raised beds, creating accessible pathways, planting, erecting greenhouses and polytunnels. They supported the clearance of fly tipping and bulky items at 13 Community Clean up days and cleared 67 gardens that had become unmanageable.

Our Neighbourhood Engagement officers offer continued support to 12 community growing spaces within our neighbourhoods.

We have a rolling program of tree surveys, which includes identifying tree works in priority order.

In line with our Sustainability Strategy goals, our Neighbourhood Engagement Team worked with residents to seek £35,000 in funding from the Green Space Fund to turn an unmaintained green space in Stalybridge into a biodiversity walkway.

**C8. Does the housing provider have a strategy to identify, manage and reduce pollutants that could cause material harm? If so, how does the housing provider target and measure performance?**

Through the implementation of Jigsaw's Asset

Management Strategy, we ensure that our homes meet the Decent Homes Standard, which requires that they are free from hazards, including pollutants.

Our efforts are focused on two pollutants: asbestos and mould. In the case of asbestos, we have two key targets:

- Communal areas: completion of annual asbestos validation surveys and of any remedial action.
- Domestic properties: annual monitoring through the property condition survey of asbestos condition, based on our comprehensive records of its existence and actioning where any deterioration is noted.

See C19 for our response to damp and mould management.

### **Theme 3: Resource Management**

**C9. Does the housing provider have a strategy to use or increase the use of responsibly sourced materials for all building and repairs works?**

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

Our strategy centres on the use of a single partnering supplier for maintenance supplies. This enables us to specify and readily check that materials used in our homes are certified as responsibly sourced.

In our work developing new homes we benefit from an external sustainability co-ordinator and the Jigsaw design guide sustainability addendum which ensure the sustainability requirements of new homes, including materials, are fulfilled. Targets set include: 100% of all timber and timber-based products are to be 'Legal' and 'Sustainably sourced' as per the UK Government's Timber Procurement Policy (TPP). Contractors record the level of sustainable materials being used on their projects and provide Environmental Performance Declaration (EPD) certificates to support this.

Under our Sustainability Strategy, we review our subcontracted programmes of work and develop measures to ensure the procurement of products and materials is certified as being responsibly sourced; as well as continuing to work with our partners and suppliers to select products that are most environmentally friendly for our homes and offices.

#### **C10. Does the housing provider have a strategy for waste management incorporating building materials?**

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

As part of our Sustainability Strategy, we set out to monitor our waste disposal performance and ensure 95% of our refurbishment waste is recycled. While we are looking to reduce our production of waste, we are currently above target with over 97% of this waste recycled from 2024-25.

We have now developed a Waste Management Policy which outlines how we will manage our development, maintenance and office waste.

The plan focuses on minimising waste, promoting reuse, and recycling, and reducing landfill use. Key targets include achieving zero office waste to landfill by December 2026, recycling 95% of maintenance activities by the end of 2025 and development waste by the end of 2026.

Performance will be tracked through partnerships with waste management companies who provide monthly data and transfer notes. This information will be reviewed quarterly by Jigsaw's Sustainability Coordinator. Office waste will be monitored via an online dashboard, and targets will be regularly updated and communicated. Development contractors are required to incrementally increase recycling rates to achieve 95% by 2026 with regular compliance checks.

#### **C11. Does the housing provider have a strategy for water management?**

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

Our focus in this area is the installation of water efficient components in our tenants' properties – notably, low consumption toilet cisterns - as part of bathroom replacement programmes and void works.

## Theme 4: Affordability and Security

C12. 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 relevant Local Authority
- 2) Rent compared to the relevant Local Housing Allowance (LHA)

2024/2025

### NORTH WEST: JHT & JHN companies excluding L&G / MP (residential properties, all needs categories)

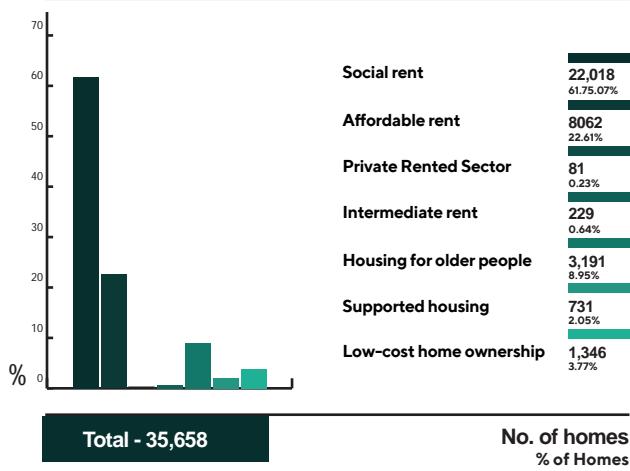
	Beds				
	0	1	2	3	4+
Jigsaw rents (median)	<b>All: £82.38</b> General needs only: £74.02	<b>All: £93.12</b> General needs only: £92.71	<b>All: £112.73</b> General needs only: £112.98	<b>£123.97</b> General needs only: £124.05	<b>All: £135.69</b> All general needs
As % of PRS rents	<b>64.15%/57.71%</b> £555.00 (£128.26 weekly)	<b>62.50%/62.22%</b> £644.00 (£149 weekly)	<b>56.65%/56.77%</b> £831.00 (£192 weekly)	<b>53.67%/53.70%</b> £999.00 (£231 weekly)	<b>44%</b> £1,329.00 (£307 weekly)
As % of LHA (average of JHN & JHT)	<b>76.67%/68.97%</b> LHA: £107.32 per week	<b>86.77%/86.39%</b> LHA: £107.32 per week	<b>86.94%/87.13%</b> LHA: £129.67 per week	<b>80.14%/80.19%</b> LHA: £154.69 per week	<b>63.25%</b> LHA: £214.52 per week

### East Midlands

	Beds				
	0	1	2	3	4+ (53 properties)
Jigsaw rents (median)	<b>£75.33</b> General needs only: £74.67	<b>£88.15</b> General needs only: £84.09	<b>£99.20</b> General needs only: £97.87	<b>£108.01</b> General needs only £107.99	<b>£122.40</b> (all general needs)
As % of PRS rents	<b>61.56%</b> (gen: 61.02%) £530 monthly (£122.00 weekly)	<b>63.14%</b> (gen: 60.23%) £605 monthly (£140 weekly)	<b>56.26%</b> (gen: 55.51%) £764 monthly (£176 weekly)	<b>46.69%</b> (gen: 46.68%) £942 monthly (£313 weekly)	<b>39.06%</b> £1,358 monthly (£313 weekly)
As % of LHA	<b>59.51%</b> (gen: 58.99%) LHA: £126.58 per week	<b>69.64%</b> (gen: 66.43%) LHA: £126.58 per week	<b>66.31%</b> (gen: 65.43%) LHA: £149.59 per week	<b>62.58%</b> (gen: 62.57%) LHA: £172.60 per week	<b>54.83%</b> LHA: £223.23 per week

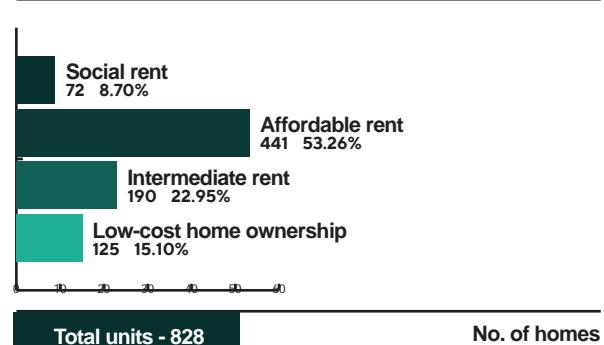
C13. Share, and number, of existing homes (owned and/or managed) completed before the last financial year allocated to:

#### Existing Stock



C14. Share, and number, of new homes (owned and/or managed) that were completed in the last financial year, allocated to:

#### New Stock



## C15. How is the housing provider trying to reduce the effect of high energy costs on its residents?

The Group recognises the challenges its tenants face in managing increasing energy costs. Not being able to heat a home efficiently can have a significant impact on health and wellbeing, and exacerbate issues of condensation, damp and mould in homes.

The Group is committed to achieving EPC C status for all of its stock by 2030. While physical improvements to homes will undoubtedly support tenants, the Group is also aware that some will have limited incomes and be less likely to absorb hikes in energy costs into their household budgets. While not exhaustive, some of the measures the Group has put in place include:

- Creating a 'Healthy Homes' team to address reports of damp and mould while also supporting tenants to create safe and warm living conditions.
- Issuing external energy support vouchers through the HACT energy fund, awarding £39,886 to tenants in immediate fuel hardship and £16,664 to those in fuel debt in 2024/25.
- A collaborative project with United Utilities to optimise water tariffs for new and existing tenants.
- The distribution of 'winter warmer' packs to the most severely impacted by winter hardship and the creation of warm spaces for tenants to have a safe space to stay warm, meet others in the community and receive advice or support.
- Money Advisors assisting in the maximisation of household income, budgeting advice and negotiation of utility debts.

## C16. How does the housing provider provide security of tenure for residents?

Our standard tenancy offered to all new general needs customers is an Assured Shorthold Tenancy that converts after a period of 12 months to an Assured Tenancy. The tenancy then continues indefinitely provided the tenancy conditions are maintained.

## Theme 5: Building Safety and Quality

### C17. Describe the condition of the housing provider's portfolio, with reference to:

**% of homes for which all required gas safety checks have been carried out.** 99.9%

We have an escalation policy to assist in cases where we have been unable to obtain access to complete the check.

**% of homes for which all required fire risk assessments have been carried out.** 100%

**% of homes for which all required electrical safety checks have been carried out.** 100%

Building safety remains a key focus for the Group. In addition to the completion of annual safety checks (referenced above) and follow-up actions, key achievements included:

- Preparing building safety cases for high rise buildings as required under the Building Safety Act 2022.
- Completing the renewal of the external facade on Assheton House in Tameside.

### C18. What % of homes meet the national housing quality standard? 99.63%

#### Of those which fail, what is the housing provider doing to address these failings?

During 2024/25, we delivered substantial roof replacements as part of our scheduled improvement programme, incorporating a small number of homes that fell short of the Decent Homes Standard in 2023/24 due to requiring major roof repairs.

### C19. How do you manage and mitigate the risk of damp and mould for your residents?

#### Supporting residents

We have introduced a Healthy Homes Team to manage cases of damp and mould, ensure tenants are supported when work is processed and to make sure the completed works have remedied the issues the tenant experienced.

The team also monitors compliance with the requirements of Awaab's law. Information is on our website and provided by dedicated e-mails and social media platforms to raise awareness about the causes of damp and mould, including how everyday activities in the home can generate condensation and what tenants can do to help prevent damp.

When damp and mould is recurring because of condensation and no repairs are identified, we will work with tenants to offer advice, supplying hygrometers to help control moisture levels, installing positive pressure ventilation systems, or increased passive ventilation so that moisture levels can be reduced.

We understand that some tenants struggle to afford to heat their homes adequately and this can intensify problems. We provide money advice to those in financial difficulty and in cases of severe financial hardship, we may issue fuel vouchers to help tenants pay for their energy bills and heat their homes.

As part of our proactive and reactive steps to address damp and mould in our tenants homes, in the year we completely reviewed our approach to managing damp and mould, we respond to all reports of damp and mould with an inspection visit. If property defects are identified as the cause, we undertake repairs work.

We have also installed extractor units across our stock to help tenants manage condensation from daily living activities.

As part of our annual gas safety checks, our gas engineers are trained to conduct a property assessment and look for any visible hazards and signs of disrepair that could contribute to damp and mould. They can then discuss this with the tenant. Any accompanying photographs will trigger a surveyor inspection or a repair.

Vacant properties will also be surveyed before being re-let, to identify and remedy any issues which may cause damp.

Our colleagues and technicians receive regular training, so they can identify early signs of damp and mould and discuss with tenants how to manage the problem, as well as reporting repairs through our 'See it, Report it' tool. We will seek to mitigate any increased risks of damp and mould arising from our work to decarbonise our homes improving their fabric and thermal performance. Our new build homes will follow current building regulations and have appropriate ventilation measures to reduce air tightness and excessive heat.

## 4 Environment ESG Criteria Report

### Theme 6: Resident voice

**C20. What are the results of the housing provider's most recent tenant satisfaction survey?**

**How has the housing provider acted on these results?**

Tenant satisfaction surveys were undertaken between November 2024 and February 2025 and the overall satisfaction level for Low Cost Rented Accommodation was 68.9%. This was based on results from 2,609 surveys using a randomised representative sample of tenants to achieve the statistical accuracy set out in the regulatory guidance.

The results of the tenant satisfaction surveys have prompted further work to focusing on a better understanding of our communication relating to repairs, customer voice and anti social behaviour services.

**C21. What arrangements are in place to enable residents to hold management to account for the provision of services?**

Satisfaction with service delivery is monitored through transactional surveys which form a suite of KPIs covering repairs service, anti-social behaviour case management, the lettings process and interaction with our 'Connect' customer contact service. Jigsaw

also operates an innovative rewards based online survey tool known as Jigsaw Rewards. This allows consultation with residents on customer facing policies as well as gathering feedback on services. Over 3,900 of all customers have registered with the scheme and 44 surveys focusing on a variety of topics were completed during the year, with a response rate in excess of 130 members per survey.

Once enrolled, tenants receive points when they participate which can be exchanged for gift vouchers or credits towards their rent accounts. Compared with traditional engagement routes, Jigsaw Rewards reaches a wider, more diverse, audience while simultaneously achieving increased value for money and delivering social value through assistance with household costs. Complementing this approach, we undertake two in-depth resident led scrutiny activities each year. Outcomes and recommendations from these scrutiny reviews are reported to and monitored by the board.

**C22. In the last 12 months, in how many complaints has the national Ombudsman determined that maladministration took place?**

**How have these complaints (or others) resulted in change of practice within the housing provider?**

The Housing Ombudsman Service made 24 determinations on cases involving the Group. Of these, two found severe maladministration, eight found maladministration. In addition to this, ten were found to have an element of service failure. These service failures were mostly associated with a period in 2023 when the complaints service experienced a sustained demand and struggled to respond to all complaints within the publicised timescales. In response to this, the Group altered its approach to complaint handling. The final four determinations found no service failures.

Both severe maladministration findings were received in quick succession and related to how we managed reports of damp in two homes. A severe maladministration determination was a first for the Group and given this precedence we

undertook a complete review of our damp and mould processes. This review resulted in the creation of a Healthy Homes Team to oversee damp and mould case management and to provide regular reporting to the joint Health and Safety committee, the Executive Management Team and to the Board.

Adopting this case management approach to homes and tenancies allows cases to be risk assessed, regularly monitored and invites communication touchpoints to ensure effective outcomes for the residents.

## **Theme 7: Resident support**

**C23. What are the key support services that the housing provider offers to its residents?**

**How successful are these services in improving outcomes?"**

The Group offers a broad range of support services to its tenants. This includes services for financial wellbeing, employability, tenancy sustainment and health and wellbeing.

The Group has a dedicated Money Advice Service. During 2024/25, the team received over 3,660 referrals and through their efforts, the financial gains for those referrals, projected over a 12 month period, was more than £8.9 million.

This demonstrates the real value of the service in helping tenants improve their financial resilience and sustain their tenancies. The service is free to access and provides support ranging from household budgeting through to appeals against Department for Works and Pensions decisions.

The Jigsaw Employment Team operates work clubs across the North West and the Midlands. This team also provides support for business start-ups. In 2024/25, the team supported 772 tenants towards employment and facilitated



Jigsaw Foundation Funds  
Creative Arts in Ashton

training for 654 tenants through a combination of internally delivered and outsourced methods. Tenants who complete our Business Start-up course can also apply for a Jigsaw Business Start-up Grant of up to £500. In 2024/25, 30 tenants completed the training and five were successful in this grant funding.

We also offered a session with a business start-up consultant with six people taking part.

The Group operates tenancy sustainment and wellbeing navigator services. 160 residents received support from the tenancy sustainment team to address a range of issues that were impacting on their ability to successfully manage their tenancy agreement conditions.

A further 400 residents received assistance from the wellbeing navigator service to support with low level mental health and wellbeing issues, confidence building, relationships, nutrition, activity and routines.

The Neighbourhood Engagement team actively seek opportunities to empower residents in improving their health and wellbeing. These activities are broad ranging from food growing projects, healthy cooking, cycle maintenance sessions through to carer support sessions.

## Theme 8: Placemaking

**C24. Describe the housing provider's community investment activities, and how the housing provider is contributing to positive neighbourhood outcomes for the communities in which its homes are located.**

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

Jigsaw's Neighbourhood plan model provides a coordinated approach to measuring and addressing neighbourhood inequalities faced by tenants through targeted investments. We have defined 20 neighbourhood plan areas,

based on concentration and density of housing stock. Each of these areas are mapped for current provision and deprivation. The plans team identify gaps in provision to create community projects and initiatives to tackle the deprivation.

Many of these projects are created jointly with tenants and partners. They include initiatives to tackle poor health and wellbeing, employment and skills and financial wellbeing.

In 2024/25, £322,724 was spent on delivering projects and initiatives across our communities with a focus on our 20 plan areas.

Achievements of these funded projects included 149 environmental improvements to local areas, 43 health and wellbeing projects and 46 financial wellbeing projects.

The Neighbourhood Engagement team recognise the importance of the physical appearance of our neighbourhoods and the effect this has on tenancy sustainment. They work with our Asset Management, Grounds Maintenance and our Caretaking teams towards continuous neighbourhood improvements.

This helps to create and maintain green spaces while also addressing fly-tipping and misuse of bin store areas.

The Jigsaw Foundation also provides an annual fund of £450k for community groups and charities to bid towards and fund projects that benefit our communities. In 2024/25 we funded 79 projects across the group.

## Theme 9: Structure and governance

**C25. Is the housing provider registered with the national regulator of social housing?**

Yes

**C26. What is the housing provider's most recent regulatory grading/status?**

G1/V1 - Stability Check 15 January 2025

**C27. Which Code of Governance does the housing provider follow, if any?**

National Housing Federation Code of Governance 2020

**C28. Is the housing provider a Not-For-Profit?**

If not, who is the largest shareholder, what is their % of economic ownership and what % of voting rights do they control?

Yes

**C29. Explain how the housing provider's board manages ESG risks.**

Are ESG risks incorporated into the housing provider's risk register?

The Board has overall responsibility for the system of internal control and risk management across the Group and for reviewing its effectiveness. The Board also ensures the Group adheres to the Regulator of Social Housing's Governance and Financial Viability Standard and the associated Code of Practice. Risk & Audit Committee is responsible to the Board for monitoring these arrangements and reporting on their effectiveness. In accordance with the Group's Risk Management Policy, the risk register is reviewed quarterly by the committee and by Board.

The committee oversees a programme of internal audit work which is based on the risks identified. The Group actively manages a range of ESG-related risks through its risk management framework. These include ensuring that homes remain safe, habitable and compliant with the Decent Homes Standard, and addressing specific health hazards such as damp and mould to prevent injury or harm.

Environmental responsibilities are reflected in the need to meet carbon neutrality targets, while social priorities include delivering services that are shaped by customer views and expectations and achieving equality, diversity and inclusion objectives. Governance risks are also prominent, encompassing the need to maintain effective governance arrangements, comply with the regulatory framework,

and meet statutory requirements under employment and equality law. All of these risks are recorded on the corporate risk register, reviewed regularly with risk owners, and reported to the Risk & Audit Committee and the Board.

**C30. 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

## 5 Governance ESG Criteria Report

### Theme 10: Board and Trustees

**C31. How does the housing provider ensure it gets input from a diverse range of people, into the governance processes?**

Succession planning for non-executive directors is forecast 18 months in advance of the long stop date. This succession planning considers both skills and demographics to determine how recruitment is undertaken.

**Does the housing provider consider resident voice at the board and senior management level?**

Within the governance structure, a position for a tenant board member is reserved on all subsidiary boards. There are also more than 3,900 registered members of Jigsaw Rewards. Outcomes from Jigsaw Rewards activity are reported to board members and senior management.

Using Jigsaw Rewards, customers can express an interest in being part of a specialised panel who will undertake detailed scrutiny of a service area. Recommendations from these scrutiny panels are determined by the panel and progress on implementation is reported to the board.

Allied with this, subsidiary boards receive resident voice feedback.

**Does the housing provider have policies that incorporate Equality, Diversity and Inclusion (EDI) into the recruitment and selection of board members and senior management?**

The Group's Equality Diversity and Inclusion Policy commits to unconscious bias training for managers involved in recruitment and the Group is an active member of the Boost programme for the development of managers from diverse backgrounds.

**C32. What % of the housing provider's Board have turned over in the last two years?**

18% board turnover due to planned succession as non-executive directors reached their maximum term of office. There was no turnover within the Senior Management Team.

**C33. Number of board members on the housing provider's Audit Committee with recent and relevant financial experience.**

Three of the seven members of the Risk and Audit Committee have extensive banking, social housing lending and financial backgrounds.

**C34. What % of the housing provider's board are non-executive directors?**

75%

**C35. Has a succession plan been provided to the housing provider's board in the last 12 months?**

Yes, a Non-Executive Director Succession Strategy for 2024-26 has been approved by the Board.

**C36. For how many years has the housing provider's current external audit partner been responsible for auditing the accounts?**

Beever and Struthers are Jigsaw's external auditors and have been auditing our accounts for the last four financial years.

**C37. When was the last independently-run, board-effectiveness review?**

An independent governance review was undertaken in late 2024, included within this scope was a review of board effectiveness.

**C38. How does the housing provider handle conflicts of interest at the board?**

The Group has adopted the National Housing Federation's Code of Conduct.

Conflicts of interest are discussed as part of non-executive directors' induction and the Governance handbook reinforces this position. Non-executive directors are also bound by the Group's Probity Policy.

Non-executive directors also submit a declaration of interest annually. Declarations of interest are a standard item on all Board agendas. Where a non-executive director is conflicted, they will, as determined by the Chair and Company Secretary, either temporarily leave the meeting or remain but take no part in the discussion or voting. In such circumstances this action is recorded in the minutes of the meeting.

In the event of a potential for a re-occurring conflict of interest, the Remuneration and Nomination Committee would make a recommendation to the Group Board on how this can be best managed.

## **Theme 11: Staff Wellbeing**

**C39. Does the housing provider pay the Real Living Wage?**

All permanent employees are paid at or above the Real Living Wage. Apprentices and contractors are not included.

**C40. What is the housing provider's median gender pay gap?**

The median gender pay gap for 2024 remains at

12.4%, and remains in favour of males.

#### **C41. What is the housing provider's CEO: median-worker pay ratio?**

The pay ratio is calculated from the consolidated Group-wide data and measures the difference between the highest paid member of staff (the CEO) and median employee hourly pay. The Group's pay ratio remains at 8.1 to 1.

#### **C42. How is the housing provider ensuring equality, diversity and inclusion (EDI) is promoted across its staff?**

All new starters receive the EDI policy and an eLearning module. All employees are invited to take part in Time to Talk sessions and complete refresher eLearning modules every two years.

We include regular articles in our internal staff newsletter News Piece. This has included articles centred around our involvement in the Boost Leadership programme which aims to challenge and address under representation of ethnically diverse colleagues at leadership level.

#### **C43. How does the housing provider support the physical and mental health of its staff?**

All employees are given access to the Help@Hands app where they can access various services including a 24-hour GP, online physiotherapy, a lifestyle coach, and counselling services. In addition, Jigsaw Homes has in-house Mental Health First Aiders who employees can contact for advice and signposting. If specific support is needed in relation to an employee's role, we would seek advice from our occupational health adviser.

There are on-site gyms that employees can use free of charge at offices Turner House, Cavendish 249, Baker House and Globe Lane. Employees can also participate in Giving Back Days and take time out of their usual roles to participate in an activity that makes a difference to our neighbourhoods, such as a neighbourhood litter pick or volunteering at a community grocers.

We also include regular wellbeing articles in our internal weekly staff communication, News Piece.

#### **C44. How does the housing provider support the professional development of its staff?**

Training and development courses are available to help upskill employees, allowing them to progress and fulfil their potential. The Group delivers training through both e-learning and instructor-led courses. While mandatory training is identified for each role, training needs for each employee are identified through regular one-to-one meetings and an annual performance review.

Non-mandatory training opportunities are communicated using the training calendar which offers generic courses to all employees. Examples include IT training, housing law updates, customer service and supporting tenants with complex issues.

Apprentices and existing employees can access funds for qualifications from Jigsaw's digital apprenticeship account. Our new Step into Management programme offers new managers the opportunity to gain People Management skills. Employees are also able to receive a subscription to professional bodies relevant to their role.

### **Theme 12: Supply Chain**

#### **C45. How is social value creation considered when procuring goods and services?**

Under Jigsaw's Financial Regulations, the procurement of contracts above a set threshold of £150,000 must consider social value. The Group sets out its priorities for delivering social value through its guide to Social Value for Contractors and Suppliers. This includes employment, skills and training, financial wellbeing, environment and demand, health and wellbeing and support of Jigsaw Support services.

A large part of Jigsaw's annual spend supports our development programme. Jigsaw procures the majority of its new build contractors and

consultants via the ICN Framework. The evaluation process, which awards up to 1% weighting for Social Value, created a baseline that enables us to negotiate and agree outcomes in line with our own Social Value goals. We are currently reviewing our procurement process. Upon completion, Social value will be part of this to ensure its consistently applied for all qualifying spend.

#### **What measures are in place to monitor the delivery of this Social Value?**

In applicable procurement activities, each contractor and consultant submits a social value pledge as part of the tender process. In the case of development expenditure, an ICN social value tool has been developed to enable us to see the social value pledge offered by the contractors and consultants. It will gross up the pledge to reflect the specific scheme value, and the actions to deliver the pledge can then be adapted for individual projects to meet the needs of the client, the community and/or residents, while maintaining the delivery of the total value of the supplier's pledge.

The Group Development, Asset Management and Neighbourhoods teams ensure maximisation of social value and that it is recorded and evidenced through photographs and case studies.

A summary of social value commitments and their delivery is monitored and reported annually to our executive management team.

#### **C46. How is sustainability considered when procuring goods and services?**

#### **What measures are in place to monitor the sustainability of your supply chain when procuring goods and services?"**

We have incorporated environmentally responsible criteria into the procurement of all high value contracts. This includes understanding how a contractor measures and monitors its environmental impact, the arrangements in place to reduce identified environmental impacts as well as their achievements to date.

Every supplier considered for admission to our approved list is subject to Director level evaluation of sustainability performance including waste management. This is accompanied by an assessment of their modern slavery, safeguarding and equality, diversity and inclusion credentials.

# Marking a major milestone at the development of 35 new affordable homes in Tameside



# A. Leadership

# Jigsaw Homes Group Non-Executive

At 31 March 2025:

## **Roli Barker, Chair**



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 21.2 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**



Gill is the Deputy Chair at Mersey and West Lancashire Teaching 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.

## **Tim Ryan**



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

## **Abdul Jabbar MBE**



Abdul is a Councillor and Cabinet member for Finance and Corporate Resources at Oldham MBC. He brings expertise in financial strategy, corporate governance, and financial performance to the board along with a passion for delivering outstanding services for our customers.

## **Keryn Jalli**



Keryn is a Community Safety Manager for Cambridge City Council. She is an experienced Safer Communities professional, with a 10-year record of successfully delivering multi-agency partnerships and projects covering issues such as the resettlement of asylum seekers and refugees, ASB, hate crime, gang violence and domestic violence.

## **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 experience. Melvin is also a member of Nottingham Trent University's Audit & Risk Committee.

## **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.

## **Jerome Tsui**



Jerome is an award-winning architect, auditor and EDI leader with diverse experience across the construction, housing and higher education industries. He brings his passion and experience for human centred service design, placemaking and the creation of sustainable, inclusive and resilient communities.

## **Annabel Todd**



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



## **Brian Moran - Group Chief Executive**

Brian took on the role of Group Chief Executive of Jigsaw in December 2023. He has lead responsibility to work with the board of management to develop and implement corporate strategy. Brian held the post of Deputy Chief Executive and Company Secretary at Jigsaw for five years. He has 17 years experience at executive level, having worked previously as Director of Corporate Services. Brian has a research background and is highly experienced in data analysis. During his career he has ran and developed a range of central services including those focused on customer service, governance, corporate planning, resident engagement, regulation, information technology, marketing and communications, and human resources.



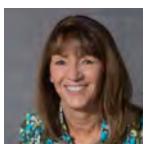
## **Paul Chisnell - Executive Director Finance**

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.



## **Matthew George - Group Director of Asset Management**

Matt is Group Director of Asset Management. He is responsible for the Asset Management directorate and will oversee its team of more than 600 skilled technicians and colleagues to deliver essential maintenance services to residents' homes, including an expanding planned maintenance programme, energy improvement initiatives and building safety. Matt was previously Head of Maintenance for Adactus Housing Group before becoming Operations Director of Asset Management in 2016.



## **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.



## **Katie Marshall - Deputy Chief Executive and Group Director of Development and People**

Katie has been appointment by the Group Board as Deputy Chief Executive since April 2025. She takes up this role alongside her position as Group Director of Development and People with overall responsibility for Development, HR, Learning & Development, Facilities Management and Health & Safety.



## **Chris Smith - Group Director of Corporate Services**

Chris 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, marketing and communications, IT, business analysis and regulatory work. Chris joined the organisation in December 2006 as Assistant Director for Corporate Services and was involved in setting up the Connect contact centre in 2009. He was appointed Director of Corporate Services in 2018.

## The Group's Board Members

At 31 March 2025:



## **B. Case Studies**

# Supporting Colleagues Health and Wellbeing People Team

In September 2024, we teamed up with SiSU Health to offer a range of self-service, digital health checks for colleagues at Jigsaw Homes.

Medical grade health stations were set up in five locations at Jigsaw's offices in Ashton, Leigh, Manchester, Nottingham and Dukinfield for one full week, allowing colleagues to flexibly check their health by tailoring usage around their work schedules.

The devices were able to measure blood pressure, heart rate, body composition, weight, height, BMI, and diabetes risk while also providing both cardiovascular and stress risk surveys.

Colleagues were then able to download the SiSU Health app to log their own results and view other health and wellbeing recommendations.

A total of 279 health checks were completed, with colleagues providing positive feedback. They shared how they felt more people were able to access the health checks when compared to previous years, where a limited number of appointments were available instead.

The health checks not only provided insightful information around colleagues' health but results also triggered a GP call to action for those who had registered high blood pressure or a high BMI.

As part of Jigsaw's company-wide health and wellbeing initiatives, the annual wellbeing fund opened once again in September. The fund allows colleagues to apply for a maximum contribution of £50 towards equipment or activities that improve health and wellbeing.

A total of 289 colleagues applied to the fund and received a share of £13,737 to support their personal physical or mental wellbeing.

Due to the success of the SiSU health stations, they will be returning to Jigsaw offices in 2025, so more colleagues will have the opportunity to check their health, and act on any recommendations.

The health checks not only provided

Jigsaw

# Skills Exchange Tameside Jigsaw Support

Skills Exchange Tameside is an innovative partnership between the Royal Exchange Theatre and Jigsaw Support to help residents find the confidence and experience they need to take steps towards employment.

The programme was designed to support 20 economically inactive women and 20 young people who were not in education, employment or training and wanted to develop new skills to get into the job market.

Noah found out about the programme's 'Front of House' course through a family member who had seen it advertised at work. He felt he needed support with job applications, CV building and identifying relevant training opportunities.

One of his key personal goals was also to boost his confidence when reaching out to potential employers, as he believed this had been holding him back.

Over seven sessions, Noah learned practical skills in a working café environment and took part in role-play exercises, which helped him build his confidence when dealing with customers and prepared him for real-life situations in hospitality.

He also received additional support for CV writing and job searching and has since secured employment within the hospitality industry as a part-time bartender and recently obtained a second, full-time job in another sector.

***"I really enjoyed getting hands-on experience in the café and bar,"*** said Noah. ***"It's made me feel more confident applying for jobs, and I'm in a much better place now, both financially and mentally."***

***"In three months, I've gone from being unemployed and out of education to holding two jobs and planning my next steps. I'm proud of how far I've come and I'm excited about what comes next."***

Noah also plans to complete his Level 2 Food Hygiene certificate through Jigsaw Homes – an opportunity he's been offered at no cost. His family have noticed the difference in his confidence since starting the course, and the positive feedback he received throughout has helped him feel more self-assured and independent.

# Jigsaw Support

## Wellbeing Service Helps Resident Improve Mental Health

### Robert's Story

Our Wellbeing Service supports residents and clients with complex needs by helping to improve their mental and physical wellbeing through various means of support.

The team can help to link individuals to appropriate support services when required and encourage them to engage in self-help interventions to benefit their wellbeing.

Robert was referred to the service by our Money Advice Team. He has ADHD and PTSD and has been a victim of modern slavery which has severely impacted him.

He was struggling with his mental and physical health as well as stress, social isolation and lack of motivation. Robert felt that by tackling his mental health then other issues would subside and fall into place.

While initially sceptical of the help that the service could provide, he agreed to explore his support needs with our Wellbeing Navigators. He was referred to several local services and was given professional mental health support and advice.

Our Wellbeing Navigators also referred Robert to SocialEase, a community group that supports people with mental health needs and social isolation by providing longer term support through one-to-one and group activities.

After five months with Jigsaw's Wellbeing Service, Robert improved his Warwick-Edinburgh Mental Wellbeing Scales score by 12 points.

He said: *"I was very pleased with the help and the regular check-ins that I received, and I really appreciated the human element of the support."*

CASE STUDY

## Jigsaw Development Lime Gardens, Nottinghamshire

Lime Gardens, in Sutton Bonington, Nottinghamshire, is one of our most sustainable housing schemes to date, delivering 11 high-quality homes available for sale through shared ownership.

Ranging from mews, semi-detached, and bungalow-style these homes are complete with exceptional environmental credentials. All homes benefit from solar panels and EV charging points which has ensured they scored an Energy Performance Certificate (EPC) rating of A – the highest possible standard for energy efficiency.

This means that each home has 75% lower carbon dioxide emissions and 42% less energy consumption (kWh) with significantly reduced heating and electricity bills for residents.

As a Shared Ownership scheme, Lime Gardens also provides an accessible route onto the property ladder, with residents able to purchase a share in their home for as little as £52,500, representing a 25% share of the property. Not only is this ideal for first time buyers, but it also enables more people to secure a modern, energy efficient home in a sought-after, semi-rural location.

Resident Sasha Glasgow purchased a share in a two-bedroom property at

Lime Gardens. She said: “I love the development. It’s quiet, beautifully and considerately built and it’s a great space for walks to stretch my legs on breaks from work.

***“With Shared Ownership you don’t need a massive deposit, and you can buy bit-by-bit; this was a massive draw for me and made homeownership possible.”***



CASE STUDY

# Making Homes More Energy Efficient in Chorley Asset Management

A total of 47 homes at the Calder Avenue estate in Chorley received much-needed energy upgrades after innovative PV solar panels were installed to replace outdated roof tiling.

The work, which was completed in partnership with contractors DLP and suppliers Weinerberger, is part of our low carbon approach to using more renewable technology in our resident's homes.

It is estimated that this project alone will avoid 29,325 kg of CO<sub>2</sub> emissions being released which is the equivalent to planting 1,396 trees annually.

The in-line solar panels integrate seamlessly into the roofing of each home which not only maintain a visual aesthetic appeal but also help to future-proof the roofs better from weather and wildlife disruption when compared to mounted solar panels.

Many of the residents who received these upgrades were over 55, aged between 70 – 80 years old, and it's estimated that the panels will save around £500 to £700 per year on their electricity bill.

Not only were residents pleased with the work, but a customer satisfaction survey also highlighted that 100% were satisfied following the installation of the panels, which will help them to stay safer and warmer in their homes.

Resident Molly said, "The panels look absolutely amazing and when you drive down our road now, it feels like a different place. Having these panels will bring financial security for the future and I'm really happy with how they've been installed and the teams that have done it. I would like to say a big thank you to them all."

Q  
A  
S  
M  
S  
C  
I  
D

# Gardening Project Cultivates Community Connection Jigsaw Neighbourhoods

Jigsaw's Neighbourhood Engagement team organised a successful community gardening project in Oldham that helped residents improve their wellbeing, learn new skills, and feel more connected to each other.

In Oldham, the team worked with 18 parents at Burnley Brow Primary School to develop a dedicated food-growing space on the school grounds.

Between July and October 2024, participants took part in a 12-week course where they learned how to plant and grow flowers and tropical vegetables.

They were also taught how to maintain and sustain the garden through companion planting and by encouraging pollinators into the space, ensuring a long-term impact on both the environment and the school community.

Resident Bilki Begum said, "*I never missed a day. I love gardening. I haven't bought any vegetables for the last month as I have been cooking from my garden-grown vegetables and the school allotment.*"

In March 2025, the group expanded their efforts and began working on an additional growing space at Fern Hurst Allotments, located close to the school. This extension has widened access to the project, welcoming members of Jigsaw's Community Grocers in Oldham and other local residents.

As a result, overall engagement has now doubled, further strengthening community relationships and participation.



CASE STUDY

# Supporting Social Inclusion Jigsaw Foundation

In Nottingham, our Over 55's scheme, Orchard Court, and our Supported Living scheme, York Mews, received £1,500 in funding from the Jigsaw Foundation to encourage social inclusion among residents.

At York Mews, the focus was on transforming the outdoor garden into a welcoming, accessible space that all residents could enjoy.

Residents were involved in the planning and helped shape the vision for the garden, particularly for those who use wheelchairs, with their feedback informing decisions on equipment specifications and accessibility needs.

The funding was used to purchase a wheelchair-accessible picnic table, patio chairs, a parasol, greenhouse, compost and a variety of plants. The garden makeover significantly improved the space's appearance and usability, offering residents a more enjoyable setting in which to relax, garden, and spend time with neighbours.

At Orchard Court, funding helped to set up a range of social and creative classes, including craft sessions, art projects, games nights, and festive events.

Residents shared what types of activities they wanted to see add the scheme, making sure they were relevant, inclusive, and enjoyable.

The funding allowed the scheme to purchase high-quality craft supplies, games, and art materials, helping to transform the shared space into a social hub for residents to connect.

Feedback received from both schemes was very positive, with residents praising the changes made to their communal areas and expressed appreciation for being included in the planning process.

By listening to residents and working together with them, Orchard Court and York Mews created a more inclusive and supportive environment where residents feel valued, connected, and empowered.

Case Study

# Giving Something Back Jigsaw Neighbourhoods

Following a consultation in April 2024, colleagues told us they wanted to do something that had a social impact, in place of a whole company 'away day.'

Joining our Neighbourhoods, Grounds Maintenance and Caretaking teams, colleagues took on volunteering opportunities working in Ashton, Dukinfield, Stalybridge and Hyde in Tameside, as well as Oldham, Chorley, Manchester and Nottingham.

A total of 73 colleagues went out and about in our neighbourhoods on 13 days from June to October, help to make improvements in our communities, ranging from general maintenance, tidying, litter picking, gardening and helping individuals.

At the majority of events we used skips, for residents to dispose of bulky items, many of these were filled and 225 hours were donated to helping across our neighbourhoods.

Ivan Wright, Operations Director of Neighbourhoods said: "***Our Giving Something Back days meant we were able to support our neighbourhoods while giving people the opportunity to do something that will have a positive impact on our residents.***

***"We were really pleased with the enthusiasm from everyone who took on the clean up tasks and it was great to hear first-hand what this meant to our residents, who also joined in to help make a difference to our communities."***

Resident at Beatrix House, housing for over 55s scheme in Tameside Maureen Higgins, said: ***"It was wonderful to have such willing helping hands - the work completed looks amazing. As many of the residents here struggle with mobility and their general health, it is really appreciated. Jigsaw listened and what was achieved in one day is outstanding."***



Q  
A  
S  
T  
U  
D  
Y

Creating homes. Building lives.

**Jigsaw Homes Group Limited**

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

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

Regulated by the Regulator of Social Housing Registration No. LH 3

Registered under the Co-operative and Community Benefit Societies Act 201 Registration No. 29 33R