

- Financial wellbeing
- Health & wellbeing
- Employability & training
- Environmental improvements



Tenants' Annual Report 2024/25

Creating homes. Building lives.





Jigsaw Homes Group is one of the largest housing groups in England with more than 37,500 homes across the North West and East Midlands.

To populate this report, we surveyed tenants via our Jigsaw Rewards portal to gauge what you wanted to know about the Group and have included the information most requested by residents.

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

The information provided in this report is for the period of 1 April 2024 - 31 March 2025.



**Creating homes.
Building lives.**

Performance

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



Rent collection 100%
(target 99%)



Overall repairs satisfaction 90.4%
(target 88%)



Satisfaction of new tenants with home 92% (target 85%)



Rent loss from empty homes 1.36% (target 1.3%)



Homes meeting the decent homes standard 99%

Tenant Satisfaction Measures

Since 2024, all registered providers have committed to completing and reporting on the Tenant Satisfaction Measures to our regulator, using perception surveys to gather tenants' views. These surveys will be published for your viewing and will concentrate on five themes:

- **Keeping properties in good repair**
- **Maintaining building safety**
- **Effective handling of complaints**
- **Respectful and helpful engagement**
- **Responsible neighbourhood management**

<https://www.jigsawhomes.org.uk/tenant-satisfaction-measures/>

Results from 24-25

Tenant findings	Shared ownership residents
Overall Satisfaction	
68.9%	57.6%
Very or fairly satisfied with the time taken to complete your most recent repair	
69.2%	N/A
Very or fairly satisfied with the repairs service over the last 12 months	
70.4%	N/A

Very or fairly satisfied that Jigsaw Homes have provided a home that is well maintained



Very or fairly satisfied that Jigsaw Homes have provided a home that is safe



Very or fairly satisfied that Jigsaw Homes keeps the communal areas clean and well-maintained



Strongly agree or agree that Jigsaw Homes makes a positive contribution to the neighbourhood



Strongly agree or agree that Jigsaw Homes listens to views and acts upon them



Strongly agree or agree that Jigsaw Homes keeps residents informed



Very or fairly satisfied with Jigsaw Homes approach to complaints



Very or fairly satisfied with Jigsaw Homes approach to handling Anti-social behaviour



Strongly agree or agree that Jigsaw Homes treats you fairly and with respect



Customer contact

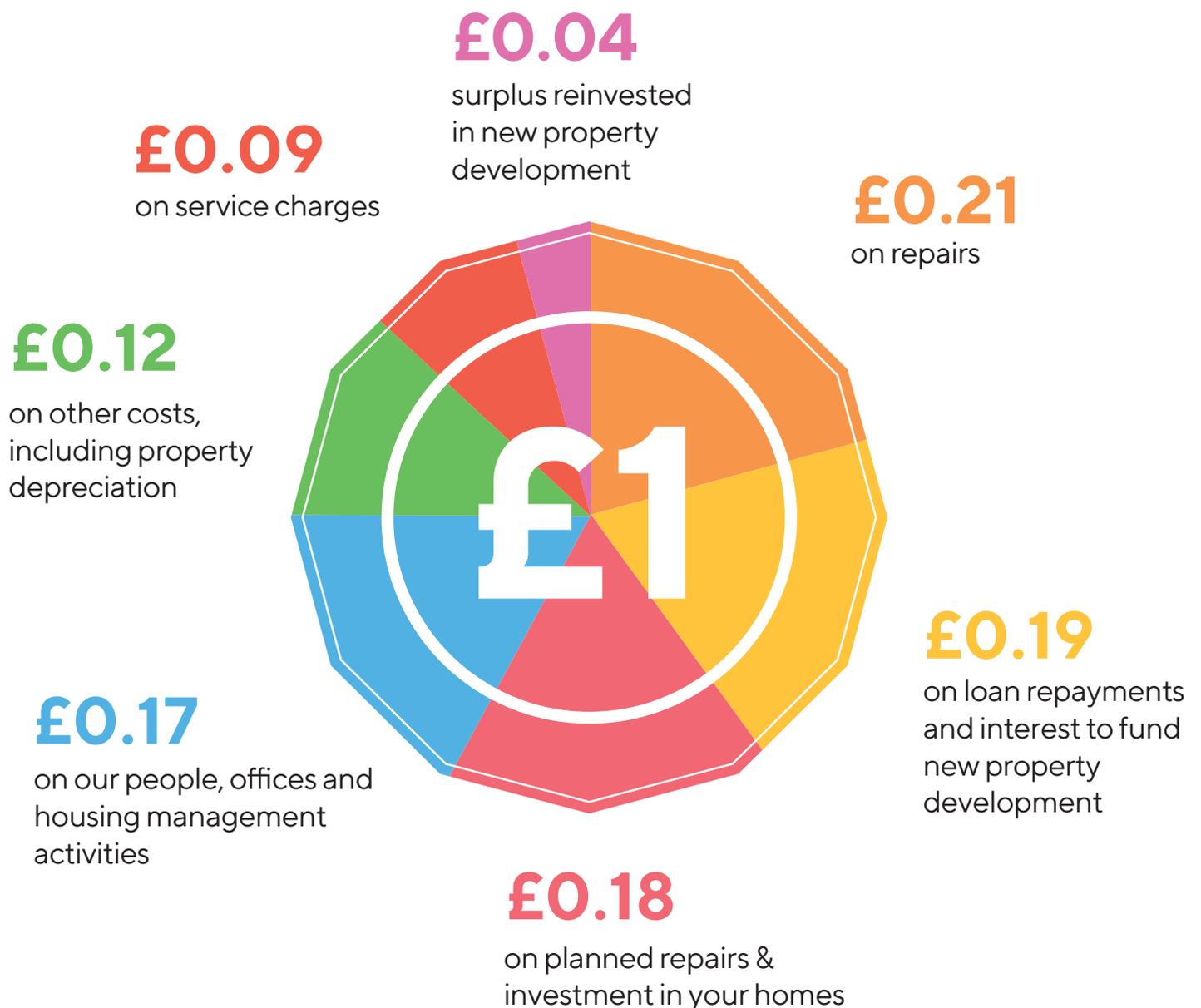
Customer contact is made in a number of ways. On average:

- The customer hub, our face-to-face service at our Cavendish 249 office in Ashton, had **250** visits per week.
- Our Connect phone service answered **382,676** calls and processed **163,530** emails.
- A total of **2,743** customers login online weekly.



What we spend your rent on

'for every £1 we spend':



The Transparency, Influence and Accountability Standard asks registered providers to give tenants information about their directors' remuneration (the money paid to them as a salary) and management costs. This is set out as a per-property figure.

In 2024/2025 the highest paid director received £6.72 per home per year. The total directors' pay was £35.82 per home per year. The total cost of services was £987.25 per home per year.

Caring for our homes

Property Investment and Repairs

This year, Jigsaw Homes continued to invest in improving your homes with around **£98 million** spent (this includes capital spend.)

The Jigsaw Homes property investment programme included:



In addition to this, the Group completed **176,193** responsive repairs, including emergencies, urgent, routine and six-week jobs.

In 2024/25 **98.1%** of emergency repairs were attended and made safe within 24 hours.

The average time taken to complete a non-emergency repair was **12.6** working days.

Maintenance Spend per repair type



Building safety projects

The Group is committed to fire safety and we continuously check all fire safety equipment.

In 2024/25 we completed over **6,000** fire door inspections, covering both communal and flat entrance doors.

A total of **625** fire risk assessments were completed on our properties and **4,097** actions were completed in relation to these, making your homes safer.

Building safety improvement work is continuing to take place across the Group with an estimated **£5.8m** set aside for 2026/27 for planned work including major work to high rise and communal buildings across our regions.



Damp and mould

Dealing with damp and mould remains a high priority for Jigsaw Homes. In 2024 we introduced a new Healthy Homes team, who are responsible for case management of damp, mould, and condensation across the Group.

Residents now have a designated point of contact for any damp and mould enquiries and a case management officer is assigned to them while work is carried out to their homes. This includes aftercare to ensure the repairs completed have been successful in solving the problem.

Having this dedicated team allows us to closely manage cases of damp and mould and bring about a swift resolution for our residents. This also ensures we can support residents while work is being completed, access additional support provided by other existing teams within Jigsaw and assist residents so they can understand the causes of damp, mould, and condensation.

<https://www.jigsawhomes.org.uk/dealing-with-damp-and-mould/>

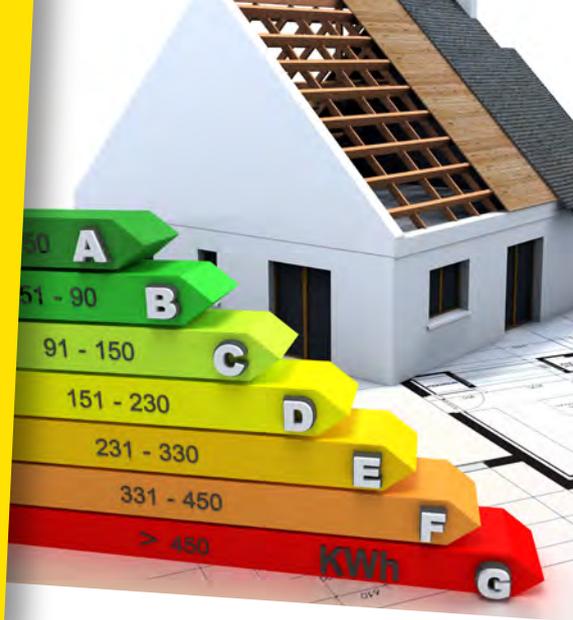
From April 2024 to March 2025, we carried out **4,614** home surveys/inspections on damp, mould and/or condensation on your homes.



Energy performance ratings on our homes

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

EPC rating	A	B	C	D	E	F	G
Properties	318	9,437	19,463	5,308	159	14	2



Sustainability and Climate change

We are looking to improve our green spaces to ensure residents have easy access to nature.

To do so we are taking feedback from residents and working with a few funding streams to tackle areas residents are keen to maintain and enjoy.

If you are looking to start a project in your area, please get in touch and we can discuss how to bring it to life!

Caring for our neighbourhoods

Lettings

Across the Group in 2024/25 we re-let **2,487** homes, of which **702** were new homes.

The number of active applications on our waiting list was **6,813** by our financial year end (31 March 2025). Of these, **2,148** (32%) were in Band 1, our highest priority which is reserved for statutory homeless.

Over 55s accommodation

The Group manage **2,809** Housing for Over 55's properties across our neighbourhoods. These range from Extra Care schemes to bungalows with housing services.

During 2024/2025, the Over 55's team:

- Created **309** new tenancies
- Extended the social inclusion service to the Midlands
- Tendered for a new social alarm provider
- Carried out **109,512** wellbeing calls
- Updated our strategy for independent living.



Neighbourhood plans

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

From 2024 to 2025, we had **20 neighbourhood** plans across the Group which all take a uniformed approach in using internal and external data to enable us to make comparisons between neighbourhoods and create an intense focus of resources to those most in need.

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

Highlights from 2024/25



5 food pantries facilitated by Jigsaw Homes.



772 residents have received employment support through JET (our Jigsaw Employment team).



64 volunteering opportunities were provided.



142 residents have received energy advice and **615** winter warmer packs have been given out.



11 warm hubs were facilitated.



654 residents have undertaken training through the JET team.



8 residents have received business start-up advice.



Ran **16** 'cooking on a budget' courses, with **113** attendees overall.



67 garden cut backs from the HIT Squad (our Neighbourhood Environmental team).



36 community projects completed by the HIT Squad.



3,058 residents were engaged in wellbeing projects.



Your neighbourhood plan can be found on the Jigsaw Homes website [here>>](#)

Neighbourhood Safety team

In 2024/25, the Neighbourhood Safety teams based in Chorley, Gedling, Miles Platting and Tameside dealt with around **3,500** new anti-social behaviour (ASB) cases.

Whether it's aggressive behaviour or noise nuisance, we know that the quality of our residents' lives can be severely affected by ASB. We understand residents want help and reassurance that the issue they are reporting will be taken seriously and dealt with quickly.

In instances where a problem continues and matters need escalating, our Neighbourhood Safety teams will issue court proceedings against those who are responsible.

The team handled **5,069** total cases which included **1,200** safeguarding/support cases. Of these cases, **715** were identified by Jigsaw staff, who receive regular training to recognise and report concerns.

The following legal measures were also taken by the team:



- 72** injunctions obtained
- 18** undertakings obtained
- 9** notices seeking possession
- 8** suspended possession order
- 19** evictions and outright possession orders.

Overall ASB Satisfaction Rates

The percentage of residents satisfied with the handling of their ASB case was **76.74%** in 24/25, against a target of **83%**.



Caring for our customers

Jigsaw Foundation

The Jigsaw Foundation fund is our community investment programme aiming at supporting charities, resident and community groups, voluntary organisations, social enterprises and local partner agencies in projects which complement our Neighbourhood Plans.

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

In 2024/25 we funded **79** projects across the group to a total value of **£450,000**. The beneficiaries for these projects include residents, children and other household members.

Projects delivered:

Jigsaw Homes North **40**

Jigsaw Homes Midlands **10**

Jigsaw Homes Tameside **29**

We have delivered:



79 projects which focus on health, wellbeing and social inclusion.



12 projects on employment, individual capacity building, enterprise and training.



7 projects on environment and sustainability.



27 projects on financial wellbeing and digital inclusion.
(Many projects cover multiple themes)

For more information visit foundation.jigsawhomes.org.uk or email jigsawfoundation@jigsawhomes.org.uk



Hardship fund

A total of **£100,000** from the Jigsaw Foundation programme was set aside initially as a 'hardship fund' in 2024/25 to support people in immediate financial difficulty referred internally or through agencies. This was later increased by a further **£73,756** due to high demand.

This year we approved **567** applications. A total of **£173,756** has been spent assisting residents who have found themselves in severe financial hardship with white goods, floor coverings and furniture products.

Carpet fund

We have assisted more than **260** new customers in financial hardship begin their tenancy positively through our carpet fund.

Support with the cost of living

In 2023, we created a website to support residents with advice and useful links to services available to help tackle the rising cost of living. This website has continued to expand across 2024/2025 and now includes information on:



Reducing your energy costs



Affordable loans and savings



Food banks



Money, benefit & debt advice



Help furnishing your home



Jigsaw Employment team

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

Our Early Intervention and Money Advice teams give ongoing support to residents to help sustain their tenancies. **This year the teams have:**

Supported **3,660** customers with benefit claims, tribunal appeals, budgeting and helping maximise income. Achieved **£8.91 million** in welfare gains for our residents, an increase of **£1.2million** from the previous year. Carried out **2,818** affordability assessments for new tenants, ensuring they move into their new homes feeling supported and can manage financially.

Jigsaw Rewards

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

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

When a survey is completed, the Jigsaw Rewards team works with colleagues across the business to ensure recommendations are put into place. We now have **3,759** people signed up to use the service, which is **10.29%** of our residents.

In 2024/25 we received **5,880** responses from residents across **43** surveys. These ranged from a quick online survey, mystery shopping tasks, photo activities, voting on our Jigsaw Foundation community funding and detailed online surveys.

A snapshot of the surveys completed in 2024/25 include the lettings and allocations policy review, service charge policy review and unreasonable behaviour policy review. Following all surveys we publish the results and a 'you said, we did' article on our website. This can be found here: [jigsawhomes.org.uk/information-article/jigsaw-rewards/](https://www.jigsawhomes.org.uk/information-article/jigsaw-rewards/)

You can sign up to Jigsaw Rewards and find out more information about it on our website here [rewards.jigsawhomes.org.uk](https://www.jigsawhomes.org.uk/rewards.jigsawhomes.org.uk).

Scrutiny

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

During 2024/25 we completed two successful scrutiny reviews on repairs (timescales and communication) and safeguarding.

Both reviews were conducted via Zoom, helping to enable a wide geographical location of residents.

The Jigsaw Foundation team is now working with Jigsaw's Assistant Director of Neighbourhoods and Executive Management team to ensure that the agreed actions are completed on time.

For further details on our resident's scrutiny, please click here <https://north.jigsawhomes.org.uk/news-categories/scrutiny>



Jigsaw Support

Jigsaw Support delivers a range of services helping people overcome their challenges and support them to live better lives. We do this through a range of supported accommodation and community outreach services, working with Local Authorities, and grant providers who fund our work.

You can find out more information about the services we deliver at support.jigsawhomes.org.uk

During 2024/25 we:

-  Supported over **4,250** people
-  Delivered **22** services and contracts
-  Invested over **£6.5 million** of funding secured from Local Authorities and other funding providers.
-  Directly managed over **300 units** of supported housing and over **500** agency managed units.
-  Provided placement opportunities for **14** student and **18** volunteers.
-  Reinvested funding in innovative services including Motiv8, Tenancy Sustainment and Wellbeing Navigators.



Supporting people towards work

We have continued to deliver our successful Motiv8 programme with **£500k** grant funding secured from the Department for Work and Pensions (DWP) and through the reinvestment of **£150k** in funding from our reserves.

This allowed us to support over **500** people across Greater Manchester during 2024/25 through 1-1 keyworker support, helping them to overcome multiple barriers and progress towards job search training and employment. Those accessing Motiv8 reported improvements to their wellbeing, confidence, and their finances.

Hear about Rebecca's story here https://youtu.be/pH945AIO7W8?si=oRuNB_mmVuINxSFI

We also secured a contract worth **£375k** to deliver Support to Succeed, helping **450** economically inactive people in Tameside and Wigan move towards employment with personalised support. Through our work with Manchester Athena, a partnership of social landlords, we also ensured this support was available to our residents throughout Greater Manchester.

A total of **44** people attended one of our Multiply sessions helping them learn new life skills while also becoming more confident with numeracy skills through courses such as budgeting, nutrition and healthy choices.

Through Skills Exchange Tameside, our innovative partnership with the Royal Exchange Theatre, over **30** people accessed training courses including customer service, design and event management.

We will continue to deliver Motiv8 and Support to Succeed in 2025/26. If you live in Greater Manchester visit our website to find out how these services can benefit you.

<https://support.jigsawhomes.org.uk/community-preventative-services/>

Supported Accommodation

We have provided temporary supported accommodation for those affected by homelessness across Wigan through our Springboard contract since 2020.

We have successfully retained the service for a further **5 years** and will continue to provide temporary supported accommodation across Wigan.

We are currently developing **10** new apartments at Kitt Green that will be used for this service.

Our development programme for 2025/26 will also see the completion of:

- **9** apartments for young people and care leavers in Tameside.
- **15** apartments for young people and care leavers in Oldham.
- **24** apartments in Manchester for individuals that are homeless.

These developments are being made possible with funding from the Government's Single Homelessness Accommodation Programme (SHAP).

We have secured additional funding through the Government's Rough Sleepers Accommodation Programme (RSAP). This will allow us to continue to provide support for people living in our apartments in Ashton-under-Lyne and Hyde are at risk of rough sleeping. We will continue to support them move into independent living.

You can hear from our resident Thomas at one of our supported accommodation schemes <https://www.youtube.com/watch?v=O45qn5Pn8tg>



Wellbeing and Tenancy Support

Our team provides additional support for tenants that may be facing additional challenges maintaining their tenancy or struggling with life's pressures.

During 2024/25 this service was made available to all eligible tenants and can provide support to reduce arrears and maintain tenancies. The team create personalised action plans to support wellbeing including confidence, nutrition, activity and routines.

Over **400** people accessed the service during 2024/25. Due to the demand, we are expanding the team over the 2025/26 financial year.

Hoarding

For over **three** years, our dedicated Hoarding Service has been actively supporting tenants across Greater Manchester and Tameside, currently assisting **17** residents in their journey towards reducing hoarding behaviours and maintaining sustainable tenancies.

Our approach emphasises compassion and understanding, helping individuals navigate the complexities of hoarding while fostering a supportive environment.

This year, we have made significant strides in enhancing our community outreach. We've continued to develop and nurture our Tameside peer support group in collaboration with Hoarders Helping Hoarders, providing a safe space for individuals to share experiences and strategies.

If you know someone who may be affected by hoarding, or if you have concerns about a neighbour or family member, we encourage you to contact us at **0161 331 2000** or **0300 011 1144** for assistance.



The Bridges Partnership - Tameside Domestic Abuse Service

We provide specialist services and refuge for adults and children in Tameside that are at risk of Domestic Abuse. Our service is run with our partners TLC: Talk, Listen, Change and Diversity Matters North West and is funded by Tameside Council.

We support over **1,000** victim-survivors annually with keyworker support, specialist children's provision, a dedicated women's refuge, and women's centre.

For further information see <https://www.bridgespartnership.org.uk>



Growing our business

Property Development

We continued to develop a programme of new build homes, and the Group completed **828** new homes across the North West and East Midlands.
441 of the new homes were available for affordable rent
72 of the new homes were available for social rent
125 were available for shared ownership
190 were delivered for Rent to Buy
66.9% of the programme was delivered with grant funding from Homes England, accounting for **554** of the **828** homes developed.



We started on site with **278** new homes. This is part of the Group's ongoing commitment to deliver **4,000** new homes between 2021-2026 using loans, grant funding from Homes England and our own resources.



Property sales

Throughout the year we sold:

- 128 shared ownership homes
- 8 empty homes sales
- 47 homes under the Right to Buy and Right to Acquire

We also processed 15 staircasing requests and 48 resales

Shared Ownership scheme

Snugg Homes is part of Jigsaw Homes Group and specialises in offering affordable home-ownership solutions through shared ownership. If you can't quite afford the full value of a home, shared ownership offers you the chance to buy a share of your home and pay rent on the remaining share.

To find out more and to check if you are eligible, visit <https://snugghomes.co.uk/>





A strong corporate foundation

Complaints performance

Customer feedback and learning from complaints is an essential aspect of improving services and overall customer experience. By actively listening to our customers and analysing feedback, we can gain valuable insights into our customer needs, preferences, and issues.

You can give feedback by:

- Responding to satisfaction surveys.
- Making complaints and compliments.
- Giving information to our Connect Advisors when you call us with enquires.
- Taking part in Jigsaw Rewards activities.

Complaints performance

Between April 2024 and March 2025, we raised **1,668** formal complaints, an increase of **85%** from the previous year. This increase is attributed to changes within our approach of ensuring that expressions of customer dissatisfaction are progressed appropriately through the complaints process in full compliance with the Ombudsman statutory code.

Complaint outcomes - complaints closed 2024-25

Not upheld - 51%	Upheld in part - 17%
Upheld - 29%	Withdrawn - 3%

Housing Ombudsman Determinations

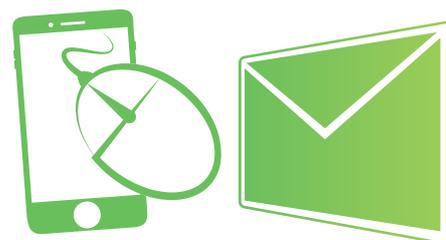
From April 2024 to March 2025, **24** determinations were received from the Housing Ombudsman. In **20** cases, the Housing Ombudsman found an element of service failure or maladministration in Jigsaw's handling of the complaint. In **4** cases there was no service failure or maladministration found. Feedback from the Housing Ombudsman Service is used to drive changes to our policies and processes so that we can improve the services that we provide.

MP/Councillor enquiries

Between April 2024 and March 2024, we responded to **892** enquires.

In no particular order, enquiries included:

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



Disrepair (legal) cases

Between April 2024 and March 2025, we received **273** new disrepair claims and closed **416** cases. Of these claims, **71%** were successfully defended, **25%** were settled and **3%** were withdrawn. We also attended **4** court trials, all of which ruled in favour of Jigsaw Homes.

Complaints performance and service improvements 2024/25

The Housing Ombudsman Complaint Handling Code became statutory on 1 April 2024, meaning that landlords are obliged by law to follow its requirements. The Code aims to achieve best practice in complaint handling and ultimately to provide a better service to residents.

Our complaints policy/process is a two-stage process fully compliant with the statutory code requirements.

To monitor landlord compliance, the Housing Ombudsman require landlords to complete a self-assessment against the code standards with part of the assessment requiring evidence of a new annual performance and service improvement report. The report will be available on our websites following Board approval and submission.

The Group Complaints policy and previous Ombudsman self-assessment is available to view on our website <https://www.jigsawhomes.org.uk/information-article/complaints/>

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

The contact details are:

Tel 0300 111 3000

Email info@housing-ombudsman.org.uk

www.housing-ombudsman.org.uk

Housing Ombudsman Service, PO Box 152, Liverpool, L33 7WQ.

Senior Management team



Brian Moran
Group Chief Executive

Brian took on the role of Group Chief Executive of Jigsaw in December 2023. He has led 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 18 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. Brian is also the Group's designated lead for Health & Safety.



Katie Marshall
Deputy Chief Executive and Group Director of Development & People

Katie was appointed as Deputy Chief Executive in January 2025 alongside her position as Group Director Development and People with overall responsibility for Development, Human Resources, Learning and Development, Facilities Management and Health and Safety.



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.



Mathew George
Group Director of Asset Management

Mathew is Group Director of Asset Management. He is responsible for the Asset Management directorate and oversees the team of more than 600 skilled technicians and colleagues who deliver essential maintenance services to residents' homes, including an expanding planned maintenance programme, energy improvement initiatives and building safety. Mathew 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 27 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.



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.

Consumer standards

Overall compliance responsibility of the consumer standards sits with the Group Governance and Regulation team and its Operations Director, Mike Murphy.

If you require this document in print, or in another language, please contact the Neighbourhood team at Jigsaw Homes on the contact details below.

For a comprehensive account of the Group's activities please view our Financial Statements here.

<https://www.jigsawhomes.org.uk/information-article/financial-statements/>

Getting in touch

Jigsaw Homes North:
T: 0300 111 1133

Jigsaw Homes Tameside:
T: 0300 011 1144

Jigsaw Homes Midlands:
T: 0300 011 1144

www.jigsawhomes.org.uk

Arabic

هذه الوثيقة متاحة باللغة العربية عند الطلب.

Bengali

অনুরোধ করলে এই ডকুমেন্টটি বাংলা তে ও উপলব্ধ

Farsi

این مدرک در صورت درخواست به فارسی موجود است.

Kurdish

ئەم بەلگەییە بە پێی داواکاری بە زمانی کوردی ش دەس دەکەویت

Polish

Dokument ten jest na życzenie udostępniany w języku polskim.

Urdu

درخواست پر یہ دستاویز اردو میں بھی مل سکتی ہے۔

This information is available in the following formats:



Large Text
 Audio
 Language Translation

Jigsaw Homes Group Ltd:

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