



Jigsaw Homes Group

Delivery Plan

2026-27



> employees.jigsawhomes.org.uk

1. Introduction...

Jigsaw's Delivery Plan for 2026-27 builds on the Group's strong foundations of financial and service performance.

It sets goals and targets across the full range of Jigsaw's activities, which, when delivered, will see improvements for customers, fulfilment for employees and strengthened compliance and value for money.



2. Operating Environment...

Our Corporate Plan 2024-2031 recognises our enduring mission, summarized as Creating Homes, Building Lives. The plan is formulated in the context of four long-term factors that will both challenge us and provide opportunities.

- Crisis in the supply of affordable housing causing increasing homelessness
- Maintaining Decent Homes
- The fragile economy and the underfunding of public services
- Climate change.

In 2026, our environment features a contrast between the stability given to the social housing sector by the Government's long-term policies and the uncertainty elsewhere at home and abroad. Jigsaw's customers continue to be affected by the sluggish economy, with younger people particularly impacted.

Jigsaw's role as a provider of homes, services and developer of new properties continues to make us essential to the wellbeing of customers, employees and stakeholders.



3. Resources...

Housing Assets

The Group's members own or manage over 38,500 homes, that will generate rent and service charges of £229m (£216m forecast in 2025-26).

We plan spending £114.7m (£107m forecast in 2024-25) on the upkeep and improvement of our homes.

During the year, we plan to develop an additional 800 homes, adding £2.5m to the Group's income.

Employees

We have 1,485 employees (1,426 full-time equivalents) and expected staffing costs of £77.2m (£72.6m budgeted in 2025-26). 70% of employees work in customer-facing roles.

New posts funded in 2026-27 include: 12 repairs technicians, two rent arrears officers, three wellbeing officers and a Data Compliance Manager.

We have 30 apprentices in post, with five working towards an apprentice qualification. Our training investment will exceed £400,000, with 217 employees supported to achieve qualifications.

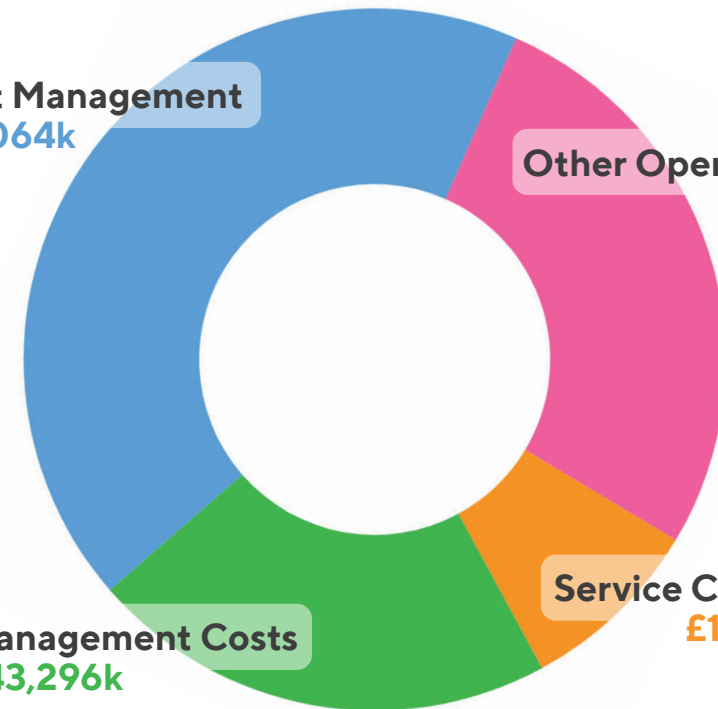
Finances

Asset Management
£86,064k

Other Operating Costs
£54,749k

Management Costs
£43,296k

Service Charges
£17,386k



4. Delivery of Projects...

In the coming year, to progress the Corporate Plan 2024-31 and in the context of the operating environment, Jigsaw have identified 12 areas of strategic focus (or 'projects') where change is sought. The projects are organised by Jigsaw's strategic priorities. A list of goals for the year is included for each project.

Creating homes: looking after our existing homes and tenants

Asset Sustainability and Investment

- Complete year 1 of component replacement contract
- Deliver the priorities of the Sustainability Strategy action plan
- Complete planned Building Safety works
- Complete planned over 55s scheme refurbishments.

Knowing our Properties

- Use stock condition data to support future investment decisions
- Implement changes to Property Condition Survey process to include electrically heated properties
- Develop communal area condition monitoring
- Comply with Awaab's Law phase 2.

Maintenance Operations Improvements

- Deliver Deep Dive Action Plan
- Deliver voids improvements
- Develop estates services productivity framework.

Creating homes: new property development

Development Strategy

- Secure funding under AHP26-31
- Complete review of 'zero carbon' pilot
- Complete review of MMC scheme.

4. Delivery of Projects...

Building lives – investing in our communities and supporting people to live independently

Customer Voice

- Deliver Customer Voice Scrutiny action plan
- Deliver Customer Committee work programme
- Complete customer scrutiny programme
- Implement Social Tenant Access to Information Requirements
- Develop and deliver the 'Knowing our Customers' action plan
- Collaborate in phase 1 of Tameside MBC's 'Live Well' community project for Central Estate
- Implement Residential Personal Emergency Evacuation Plans (RPEEPS).

Jigsaw Support Strategy

- Secure funding to maintain existing contracts
- Secure new contracts expanding to a new local authority area
- Expand employability service
- Support delivery of Greater Manchester's Live Well Strategy
- Prepare for and implement Renters Reform Act
- Complete agency managed review
- Prepare for Supported Housing Regulation and Oversight Act.

Customer Contact Strategy

- Develop Connect modernisation plan
- Select customer self-service portal
- Fulfil Heat Network regulations
- Ensure accessible contact methods are in place.

Equality, Diversity and Inclusion policy

- Implement actions identified in 'Equality Impact Assessments'
- Deliver corporate Boost project.

4. Delivery of Projects...

Enabling delivery

Governance plan

- Complete legal and regulatory requirements for board rationalisation
- Implement finance system to support board rationalisation
- Review effectiveness of new sub-committee structure
- Complete adoption of Cyber Governance Code of Practice.

IT Strategy

- Migrate the Group's data centre to Azure Virtual Services
- Complete application for Cyber Essentials Plus
- Adopt and implement Skills Framework for the Information Age in the IT Department.

People Strategy

- Implement new HR and payroll system
- Implement Succession Plan
- Deliver capability process improvements
- Fulfil regulations relating to the Competence and Conduct Direction
- Implement actions arising from the Employment Rights Act 2025
- Implement new apprentice programme.

Project Surplus

- Agree and begin implementation of procurement improvement plan
- Prioritise and begin work on automation of key process or service
- Prioritise and begin work on addressing regional differences in Jigsaw services
- Review in-house/out-sourced mix of services
- Complete post-implementation review of the Healthy Homes Team.



5. Key Performance Indicators...

Jigsaw sets KPIs to cover the full range of the Group's operational and financial performance, which are monitored and reported quarterly.

Each performance indicator has two targets set:

- Floor target – the level below which performance is a concern and recovery action required.
- Stretch target – the level at or above which performance has exceeded expectations.

New KPIs introduced in 2026-27:

- Sundry debt collection (following the Accounts Receivable Audit in 2025-26)
- Calls abandoned by out-of-hours service (an area of performance weakness in 2025-26).

We have introduced six long-term targets to our Corporate Plan. Two of these are reported as part of the board KPI set quarterly (Decent Homes compliance and homes with EPC below Level C). Performance and progress with the other long-term targets will be reported to board annually:

- Homes developed by 2031
- Money invested in communities
- Best Companies accreditation by 2028
- Lives uplifted by Jigsaw services.

5. Key Performance Indicators...

Strategic Priorities: **Creating Homes - 'Looking After our Properties and Tenants.'**

Performance Indicator	Floor Target	Stretch Target
Void loss	1.30%	1%
Satisfaction with repairs	89%	93%
Properties with Invalid gas certificates during reporting period	6	0
Satisfaction of new tenants with home	80%	90%
TSM: Percentage of homes that do not meet the decent homes standard	1%	0%
TSM: Emergency repairs completed within target timescale	97%	99%
TSM: Percentage of homes for which all required gas safety checks have been carried out	99.9%	100%
TSM: Percentage of homes for which all required fire risk assessments have been carried out	99.9%	100%
Properties compliant with gas safety requirements at quarter end	99.97%	100%
Number of properties below Level C	3550	3369
TSM: Non emergency repairs completed within target timescales	83%	90%
TSM: Percentage of homes for which all other required safety checks have been carried out	99.90%	100%
Number of void properties with repairs completed and ready to let	1900	2000
Median duration of let (from ready to let to new tenancy start)	7	4
The number of major component replacements completed	3410	3790

5. Key Performance Indicators...

Strategic Priorities: **Creating Homes - 'New Property Development.'**

Performance Indicator	Floor Target	Stretch Target
New supply delivered	1.8%	1.9%
Starts on site	TBC	TBC
Reinvestment	8.9%	9.4%
New property sales	TBC	TBC

5. Key Performance Indicators...

Strategic Priorities: **Building Lives** - 'Investing in our Communities.'

Performance Indicator	Floor Target	Stretch Target
Number of non-compliant Jigsaw Support contracts	0	2
Satisfaction with handling of ASB Case	65%	83%
TSM: ASB cases per 1000 properties	n/a	n/a

5. Key Performance Indicators...

Strategic Priorities: Building Lives - 'Supporting People to Live Independently.'

Performance Indicator	Floor Target	Stretch Target
Current tenant arrears	2.59%	3.21%
CRM actions completed	85%	95%
Customers who agree that employee was polite	96%	99%
Abandoned calls	12%	5%
Enquiry resolved at first point of contact	67%	75%
Average time for Non-Emergency repairs	15	10
Number of logins to online services	50,000	60,000
TSM: Complaints per 1000 properties	n/a	n/a
TSM: Complaints responded to within complaint handling timescales	90%	100%
Money Advice outcomes	650	750

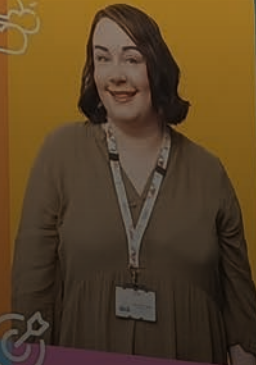
5. Key Performance Indicators...

Strategic Priorities: 'Enabling Delivery'

Performance Indicator	Floor Target	Stretch Target
income collected	97%	100%
EBITDA MRI interest cover	109.4%	114.9%
Operating margin	20.8%	21.8%
Gearing	50.5%	48.0%
Headline social housing cost per unit	5,288	5,024
Return on capital employed	2.8%	3.0%
Carbon emissions	TBC	TBC
Employee turnover	3%	2%
Employee sickness	4.40%	3%
RIDDOR incidents	2	0
Legal obligations	98%	100%
Compliance with other essential training	96%	100%
Unfilled vacancies - failure to recruit in timeline	TBC	TBC



...we
work as
one team...



collaboration

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Creating homes.
Building lives.



...we
see things
through...



empowerment

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Creating homes.
Building lives.



...we
work
smart...



innovation

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