

Summary of Findings
Prepared April 2026 for
Jigsaw Homes
TSM Perception Survey



**Kwest
Research**

Table of Contents

Executive Summary	3
Introduction And Background	3
Overview Of Tenant Findings.....	4
Overview Of Shared Owner Findings	5
Comparisons By Year Of Survey	6
Comparison By Tenure Group	8
TSM Scores In Context.....	9
Key Trends In The Data.....	11
Housing & Services	13
TP01 Overall Satisfaction.....	13
The Repairs Service	16
Incidence Of Repairs	16
TP02 Satisfaction With Overall Repairs Service In Last 12 Months	17
TP03 Satisfaction With Time Taken To Complete Most Recent Repair	18
Homes	20
TP04 Satisfaction With The Home Being Well Maintained	20
TP05 Home Safety	23
Communication & Consultation	26
TP06 Satisfaction That Views Are Listened To & Acted Upon	26
TP07 Satisfaction With Being Kept Informed.....	29
TP08 Being Treated Fairly & With Respect.....	32
Complaints Handling	35
TP09 Satisfaction With Complaint Handling	37
Additional Investigations Into Complaints	39
Communal Areas	41
TP10 Satisfaction That Communal Areas Are Kept Clean & Well Maintained	42
Neighbourhoods	44
TP11 Satisfaction That Jigsaw Makes A Positive Contribution To The Neighbourhood	44
TP12 Satisfaction With Jigsaw’s Handling Of ASB	47
Methodology	49
Summary Of Approach	49
A) Summary Of Achieved Sample Size	49
B) Timing Of The Survey.....	49
C) Data Collection Methods.....	49
D) Sampling Methods	49
E) Assessment Of Representativeness Of Respondents	50
F) Details Of Applied Weighting.....	52
G) External Contractors Used	52
H) Households Excluded From The Sampling Frame Under Exceptional Circumstances	52
I) Reasons For Failure To Meet Required Sample Size Requirements.....	52
J) Incentives Used In The Survey To Encourage Response	52
K) Methodological Issues That Have A Material Impact On Satisfaction	52
Questionnaire Design	53
Analysis.....	53
Tenants	53
Shared Owners.....	53

Executive Summary

Introduction And Background

The Tenant Satisfaction Measures (TSMs) provide a core set of performance measures and from 1 April 2023, all registered providers that own relevant social housing stock must calculate and publish results on an annual basis following the requirements set out by the Social Housing Regulator and in accordance with the TSM standard.

The aim of the TSM survey is to provide information to meet the Regulator's requirements, and to gather data on customer satisfaction with services that will help to identify resident priorities and inform services for the future

Kwest Research was commissioned to undertake Jigsaw's first TSM survey for the 2024- 25 reporting period and, following on from this, went on to complete similar surveys in 2025-26. In the 2025-26 tenant survey, a mixed methodology approach was taken comprising digital methods (85% of responses) supported by telephone interviews (15% of responses). In the shared owners' survey, the balance of responses was approximately 53% telephone and 47% online, in line with the methods used in the previous year.

During the 2025-26 reporting period, a total of 2,638 tenants and 298 shared owners took part in the survey.

The aim of the TSM survey is to provide information to meet the regulator's requirements, and to gather data on customer satisfaction with services that will help to identify resident priorities and inform services for the future.

This report contains a summary of the key findings from the second reporting year. To provide deeper insight into the results, comparisons are available using multiple criteria and tenant sub-groups, such as age, ethnic group, response methodology, region, length of tenancy, gender and property type. However, caution should be exercised when interpreting some results, particularly when the number of respondents in sub-groups is small, resulting in data accuracy limitations. Results are only presented in this report where a statistically significant difference in opinion is noted either between groups, or when the figure for a sub-group is statistically significant when compared to the results for the population as a whole.

The overall findings from the shared owners' survey are also presented throughout this report, along with all statistically significant demographic comparisons of the results.

A full set of analysis of all results for further interrogation and review is available via Kwest's Online Analyst.

Overview Of Tenant Findings

The table below presents an overview of results for the tenant interviews for the twelve Tenant Satisfaction Measures. In this part of the report, findings are presented to one decimal place. Elsewhere in the report, results are rounded.

Analysis of the tenants' results shows that positive ratings are highest, and negative ratings lowest, for agreeing that *Jigsaw treats tenants fairly and with respect*. This was also the case in 2024-25.

Positive ratings are also achieved for *the repairs service over the last 12 months, the time taken to complete the most recent repair and providing homes that are safe*.

As is common across the housing sector, and indeed as was noted in the previous survey, satisfaction ratings are lowest for *the way that complaints are handled*. This area also sees notably higher levels of dissatisfaction than other aspects of Jigsaw's service.

Tenant Satisfaction With...	Satisfied	Neither	Dissatisfied
TP01 Overall Service	72.8%	10.8%	16.4%
TP02 Repairs Service Over Last 12 Months	76.5%	9.5%	14.0%
TP03 Time Taken To Complete Most Recent Repair	73.6%	8.7%	17.7%
TP04 Providing A Home That's Well Maintained	69.6%	11.5%	18.8%
TP05 Providing A Home That Is Safe	73.1%	11.1%	15.8%
TP06 Listening To Views & Acting Upon Them	63.8%	17.8%	18.4%
TP07 Keeping Tenants Informed	69.9%	18.0%	12.2%
TP08 Agree Treated Fairly & With Respect	77.3%	13.7%	9.0%
TP09 Approach To Complaint Handling	36.2%	17.6%	46.2%
TP10 Communal Areas Clean & Well Maintained	68.9%	11.0%	20.1%
TP11 Positive Contribution To Neighbourhood	60.5%	24.1%	15.4%
TP12 Approach To Handling Anti-Social Behaviour	54.0%	25.6%	20.5%

TABLE 1 OVERVIEW OF TENANT FINDINGS

Overview Of Shared Owner Findings

Analysis of the Shared Owners interviews shows that results are most positive about *Jigsaw providing a home that is safe*, which was also the case in 2024-25. This is followed by *agreeing that shared owners are treated fairly and with respect*.

In line with the findings from the tenant survey, Shared Owners are also most likely to be critical about *Jigsaw's approach to complaint handling*.

Shared Owners Satisfaction With...	Satisfied	Neither	Dissatisfied
Overall Service	45.8%	26.2%	28.0%
Providing A Home That Is Safe	64.7%	17.8%	17.4%
Providing A Home That Is Well Maintained	42.0%	27.5%	30.6%
Listening To Views & Acting Upon Them	40.2%	23.2%	36.6%
Keeping Residents Informed	57.9%	22.0%	20.1%
Agree Treated Fairly & With Respect	61.5%	24.9%	13.6%
Approach To Complaint Handling	19.2%	19.2%	61.5%
Communal Areas Clean & Well Maintained	47.7%	12.5%	39.8%
Positive Contribution To Neighbourhood	43.7%	27.4%	28.9%
Approach To Handling Anti-Social Behaviour	42.2%	32.7%	25.2%

TABLE 2 OVERVIEW OF SHARED OWNER FINDINGS

Comparisons By Year Of Survey

Tenants

Comparing results against those achieved in the tenant survey last year reveals that there are statistically significant increases in satisfaction for a number of TSM perception measures, including overall service, satisfaction with repairs over the last 12 months, satisfaction with the time taken for the latest repair, homes being well maintained, listening to views and acting upon them, keeping tenants informed and treating tenants fairly and with respect. Results are compared below.

Tenant Satisfaction With...	Satisfaction 2025-26	Satisfaction 2024-25	Statistically Significant Change
TP01 Overall Service	73%	69%	↑
TP02 Repairs Service Over Last 12 Months	76%	70%	↑
TP03 Time Taken To Complete Most Recent Repair	74%	69%	↑
TP04 Providing A Home That's Well Maintained	70%	67%	↑
TP05 Providing A Home That Is Safe	73%	71%	
TP06 Listening To Views & Acting Upon Them	64%	60%	↑
TP07 Keeping Tenants Informed	70%	66%	↑
TP08 Agree Treated Fairly & With Respect	77%	74%	↑
TP09 Approach To Complaint Handling	36%	36%	
TP10 Communal Areas Clean & Well Maintained	69%	66%	
TP11 Positive Contribution To Neighbourhood	61%	58%	
TP12 Approach To Handling Anti-Social Behaviour	54%	54%	

TABLE 3

Shared Owners

When the accuracy of the data and the subsequent margin for error of the results are taken into account, results have broadly remained in line with 2024-25 for shared owners, although there have been falls in satisfaction regarding the *overall service* and *communal areas being kept clean and well maintained*.

Shared Owner Satisfaction With...	Satisfaction 2025-26	Satisfaction 2024-25	Statistically Significant Change
TP01 Overall Service	46%	58%	↓
TP04 Providing A Home That's Well Maintained	42%	50%	
TP05 Providing A Home That Is Safe	65%	69%	
TP06 Listening To Views & Acting Upon Them	40%	45%	
TP07 Keeping Tenants Informed	58%	63%	
TP08 Agree Treated Fairly & With Respect	61%	63%	
TP09 Approach To Complaint Handling	19%	25%	
TP10 Communal Areas Clean & Well Maintained	48%	63%	↓
TP11 Positive Contribution To Neighbourhood	44%	48%	
TP12 Approach To Handling Anti-Social Behaviour	42%	41%	

TABLE 4

Comparison By Tenure Group

Tenants return consistently higher ratings on all measures compared to Shared Owners.

This trend is commonly observed throughout the social housing sector. Findings are most similar for *providing a home that is safe*.

Satisfaction With...	Tenants	Shared Owners
TP01 Overall Service	73%	46%
TP04 Providing A Home That's Well Maintained	70%	42%
TP05 Providing A Home That Is Safe	73%	65%
TP06 Listening To Views & Acting Upon Them	64%	40%
TP07 Keeping Tenants Informed	70%	58%
TP08 Tenants Treated Fairly & With Respect	77%	61%
TP09 Approach To Complaint Handling	36%	19%
TP10 Communal Areas Clean & Well Maintained	69%	48%
TP11 Positive Contribution To Neighbourhood	61%	44%
TP12 Approach To Handling Anti-Social Behaviour	54%	42%

TABLE 5 COMPARISON BY TENURE GROUP

TSM Scores In Context

Tenants - Comparison Against Regulator Of Social Housing Data

To place results into meaningful context, the table below compares Jigsaw's results from this year's survey to findings from other organisations that also utilised a predominately digital methodology to collect their TSMs in 2024-25. This group of 45 organisations allows indicative quartile positions to be formed. However, due to the relatively small pool of organisations who used a primarily digital methodology, a degree of caution should be taken with the indicative quartile positions below, which are included for interest and reference only.

These indicative quartile positions place Jigsaw above the median score of this peer group for all TSM questions, and in the highest quartile for communal areas being kept clean and well maintained.ⁱ

Tenant Satisfaction With...	Satisfied	Indicative Quartile
TP01 Overall Service	73%	Q2
TP02 Repairs Service Over Last 12 Months	76%	Q2
TP03 Time Taken To Complete Most Recent Repair	74%	Q2
TP04 Providing A Home That's Well Maintained	70%	Q2
TP05 Providing A Home That Is Safe	73%	Q2
TP06 Listening To Views & Acting Upon Them	64%	Q2
TP07 Keeping Tenants Informed	70%	Q2
TP08 Tenants Treated Fairly & With Respect	77%	Q2
TP09 Approach To Complaint Handling	36%	Q2
TP10 Communal Areas Clean & Well Maintained	69%	Q1
TP11 A Positive Contribution To Neighbourhood	61%	Q2
TP12 Approach To Handling Anti-Social Behaviour	54%	Q2

TABLE 6 INDICATIVE COMPARISONS WITH OTHER HOUSING PROVIDERS WHO USED A PREDOMINANTLY DIGITAL APPROACH DURING DATA COLLECTION

ⁱ Regulator of Social Housing 'Tenant Satisfaction Measures 2024/25 Headline Report' November 2025

Shared Owners - Comparison Against Regulator Of Social Housing Data

Placing shared owner results into the context of all shared owner TSM surveys using the latest RSH released data sees Jigsaw's results fall into either quartile 2 or 3 on all measures.

Shared Owner Satisfaction With...	Satisfied	Indicative Quartile
TP01 Overall Service	46%	Q3
TP05 Providing A Home That Is Safe	65%	Q3
TP06 Listening To Views & Acting Upon Them	40%	Q2
TP07 Keeping Tenants Informed	58%	Q2
TP08 Tenants Treated Fairly & With Respect	61%	Q2
TP09 Approach To Complaint Handling	19%	Q3
TP10 Communal Areas Clean & Well Maintained	48%	Q2
TP11 Positive Contribution To Neighbourhood	44%	Q2
TP12 Approach To Handling Anti-Social Behaviour	42%	Q2

TABLE 7 INDICATIVE COMPARISONS WITH OTHER HOUSING PROVIDERS USING REGULATOR OF SOCIAL HOUSING DATA FROM 2024-25 – ALL ORGANISATIONS

Key Trends In The Data

Closer analysis of the survey findings reveals a number of trends when the data is broken down by sub-group. Many of these findings have already been identified in the first two TSM surveys undertaken by Jigsaw.

- There have been statistically significant increases in satisfaction on 7 of the TSM measures in the tenant survey when findings are compared to the 2024-25 research. More positive results have been registered for overall service, satisfaction with repairs over the last 12 months, satisfaction with the time taken for the latest repair, homes being well maintained, listening to views and acting upon them, keeping tenants informed and treating tenants fairly and with respect.
- In the shared owner survey, results have generally remained in line with the previous survey, however, there have been falls in satisfaction regarding overall service and keeping communal areas clean and well maintained.
- Comparing survey findings by *tenure* confirms that tenants continue to be more likely to express satisfaction with the services they receive than shared owners. This is a very common finding in Kwest's experience, and is borne out in TSM results across the sector. Hypotheses regarding the drivers for this difference include the different relationship with the landlord organisation and differing expectations.
- Repairs form an essential part of Jigsaw's service, with around three quarters of households receiving repairs in the last 12 months. Tenants *who have received repairs* in this period are statistically more likely to be satisfied with the landlord service overall than those who have not had repair work completed. Additional analysis confirms the importance of the repairs service in the eyes of Jigsaw customers, for example, 90% of tenants who are satisfied with the repairs service over the last 12 months are also satisfied with the overall service from Jigsaw. In contrast, the same is true for only 17% of those unhappy with the repairs service. In addition, 44% of those making a complaint in the last 12 months report that this was for a repairs related reason.
- A breakdown of findings by *Region* indicates that those in the North return higher satisfaction for a number of TSM measures, including satisfaction with homes being well maintained, homes being safe, listening to views and acting upon them and agreeing that Jigsaw treats tenants fairly and with respect. In contrast, Tameside tenants register lower satisfaction for homes being safe and well maintained and views being listened to.
- Analysis by *age* confirms that tenants aged 65 and above consistently return more positive ratings than their younger counterparts, whilst those aged under 45 are consistently less positive. This is a well established trend throughout the social housing sector and is one that has been observed in Jigsaw's previous surveys.
- *Survey completion method* yields significantly different results, and this is true in both the tenant and the shared owner surveys, with those undertaking the survey by phone registering higher satisfaction ratings than those completing the questionnaire using digital techniques. This trend towards a negative bias for digital participants was also

apparent in the previous Jigsaw survey, and throughout the housing sector, carrying considerations for how best to undertake the TSM survey going forward.

- Customers *who have raised a complaint in the past 12 months* (both tenants and shared owners) are notably less likely to be satisfied with the overall service provided than those who have not complained. The way that complaints are handled has a significant impact on results, with those happy with the way their complaint was dealt with being significantly more satisfied with service overall than those who are unhappy.
- In many service areas, analysis by *gender* reveals that female tenants return less positive ratings than their male counterparts. In the 2025-26 survey, these areas include satisfaction that homes are well maintained, that Jigsaw keeps tenants well informed, satisfaction that communal areas are kept clean and well maintained and Jigsaw making a positive contribution to neighbourhoods. As noted at the time of the previous survey, female tenants have a younger age profile than their male counterparts, and this may be contributing to the difference in satisfaction levels. In the shared owner survey, there is only one statistically valid difference in view, with male shared owners more likely to be satisfied with the extent to which Jigsaw listens to views and acts upon them.
- *Length of tenure* cross-tabulations identify that those who have been in their homes for a year or less (both tenants and shared owners) are often more likely to be positive than other groups. As a contrast, tenants in residence for between 8 and 20 years are often more critical.
- There are no statistically significant differences by *ethnic group* or by *property types* in the tenant survey.

Housing & Services

TP01 Overall Satisfaction

The first question in the survey is TP01 Overall Satisfaction: taking everything into account, how satisfied or dissatisfied are you with the service provided by Jigsaw ?

73% of tenants are satisfied with the overall service they receive from Jigsaw, whilst 16% are dissatisfied. Comparison with 2024-25 results shows a statistically significant increase in satisfaction levels.

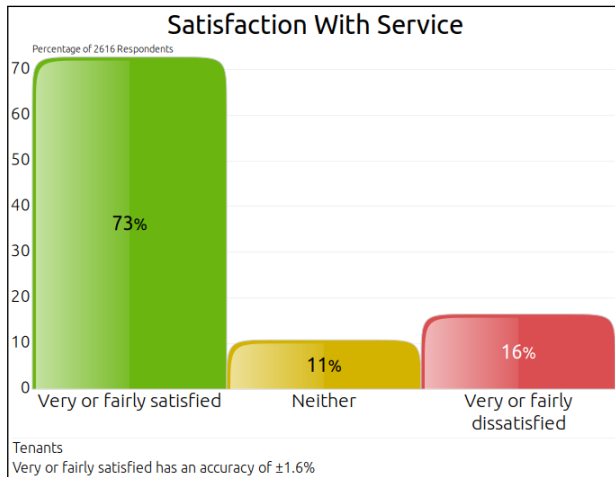


FIGURE 0.1 TENANTS

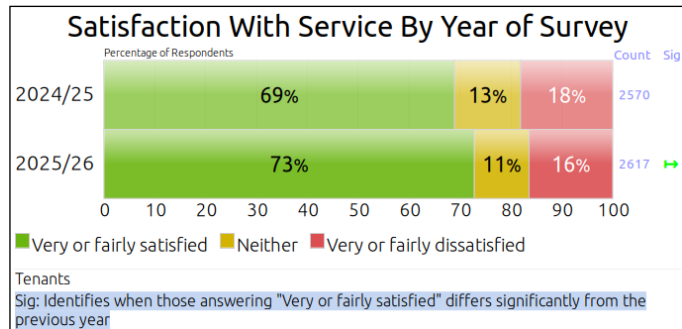


FIGURE 0.2 TENANTS

Shared owners are less likely than tenants to be satisfied with the overall service from Jigsaw (46%). In Kwest’s experience, this is a very typical trend that has been observed across the housing sector, and will be apparent for all measures throughout the rest of this report. However, comparison with the previous survey reveals a drop in satisfaction since 2024-25.

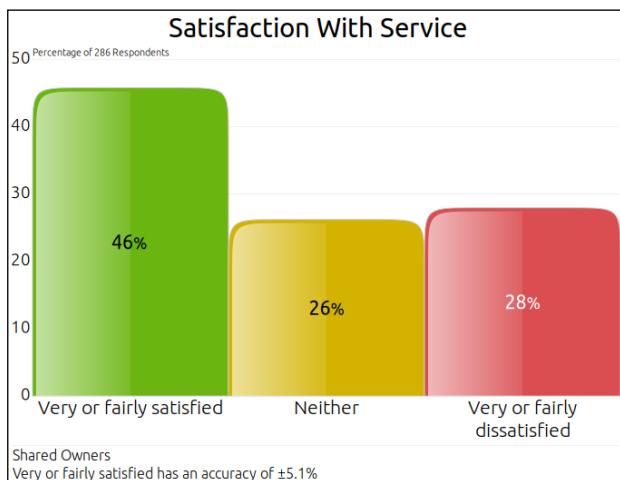


FIGURE 0.3 SHARED OWNERS

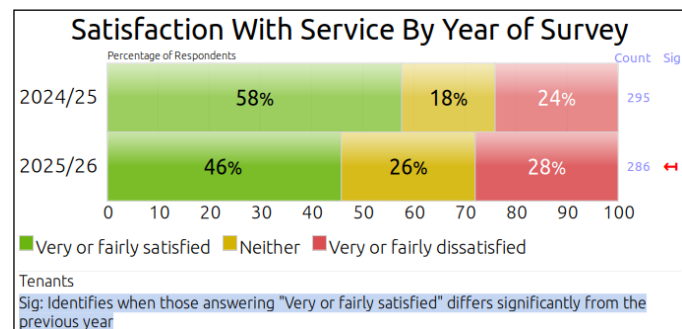


FIGURE 0.4 SHARED OWNERS

Analysis By Methodology For Tenants And Shared Owners

In line with findings from the previous survey, for both the tenant and shared owner surveys, respondents who reply by telephone are more likely to be satisfied, and less likely to be dissatisfied, than those who reply via digital methods.

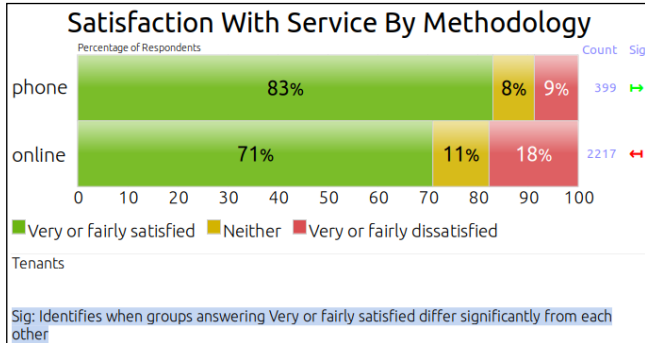


FIGURE 0.5 TENANTS

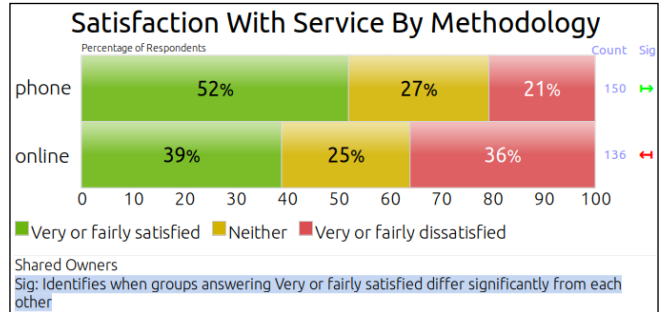


FIGURE 0.6 SHARED OWNERS

Analysis By Length Of Tenure For Tenants And Shared Owners

For both tenants and shared owners, those who have been with Jigsaw for less than a year are more likely to be satisfied than those who have been in situ for a longer period of time. Those with a tenancy between 8-20 years form the least positive shared owner group.

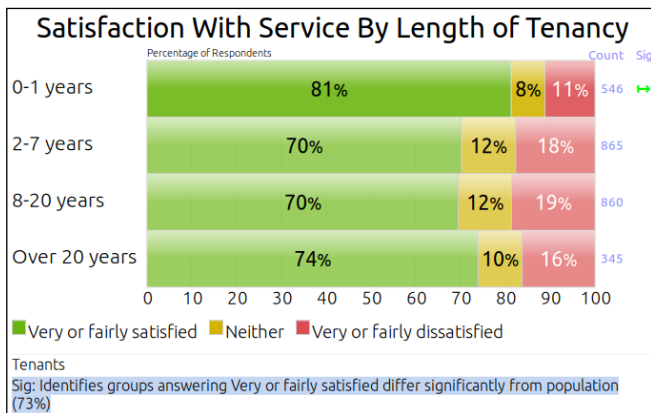


FIGURE 0.7 TENANTS

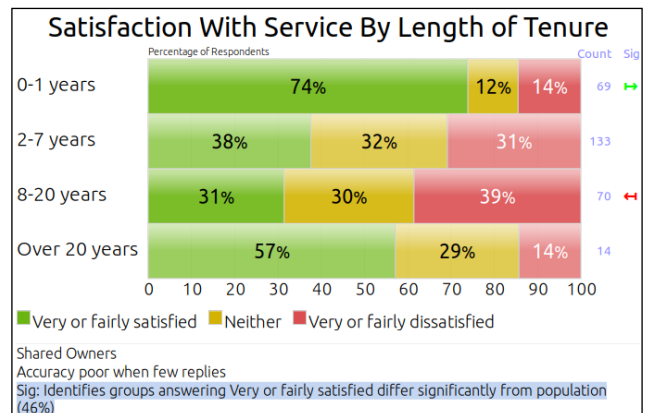
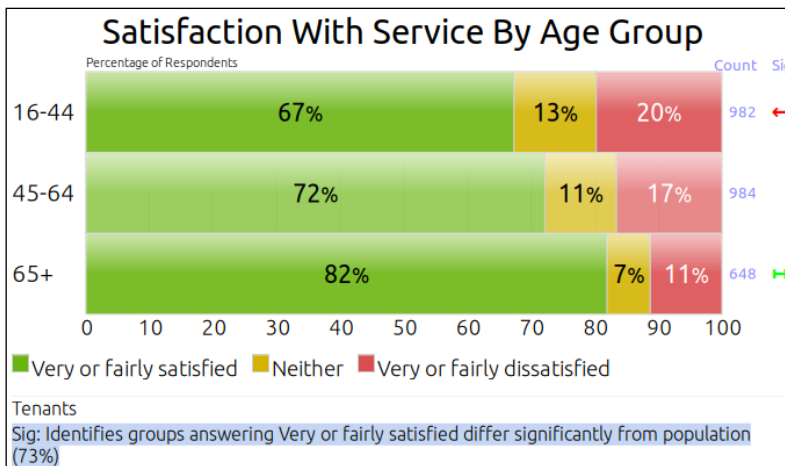


FIGURE 0.8 SHARED OWNERS

Tenants Analysis By Age



In line with findings throughout the survey, tenants aged 65 and over are more likely to be satisfied with the overall service than younger tenants, while tenants aged 16-44 form the least positive age group. This pattern is repeated throughout the housing sector and was also observed in Jigsaw’s previous TSM survey.

FIGURE 0.9 TENANTS

The Repairs Service

As shared owners do not receive a repairs service from Jigsaw, this section of the report relates to tenants only.

Repair related issues are often the most common reason for contacting a landlord and therefore, achieving good satisfaction levels in this area is important. The significance of the service has been highlighted recently in the National Tenant Survey undertaken by the Regulator of Social Housing, and previously in work carried out by HouseMark as part of its STAR analysis, confirming the service as a key driver of overall satisfaction with the housing provider.

Incidence Of Repairs

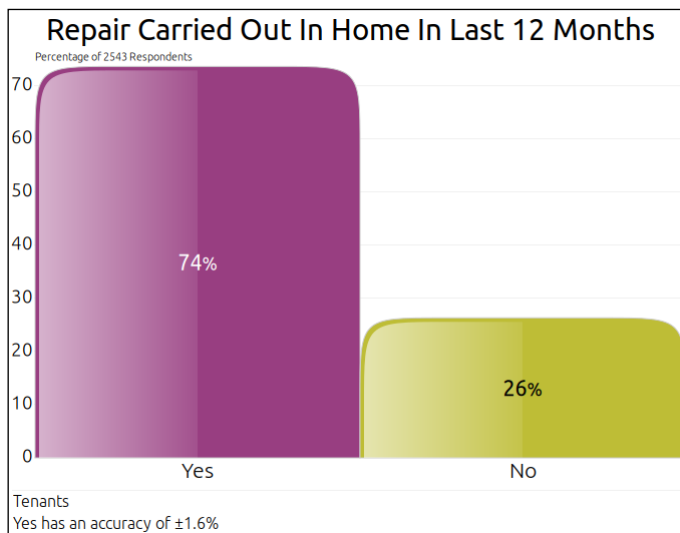


FIGURE 0.1

Overall, 74% of tenants have had a repair carried out to their home in the last 12 months. However, analysis reveals that different population groups place differing demands on the service. For example, female tenants are more likely to have received repairs than male tenants, whilst those in houses are more likely to have received repairs than people living in flats.

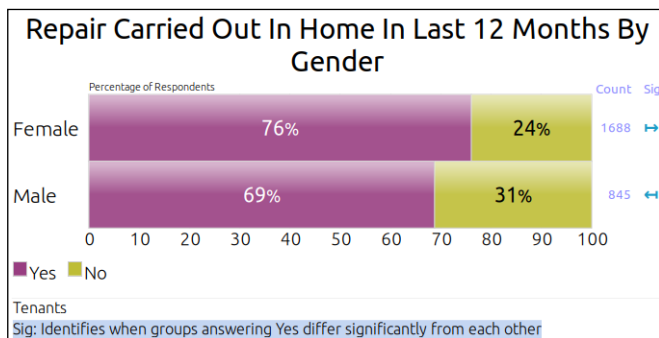


FIGURE 0.2

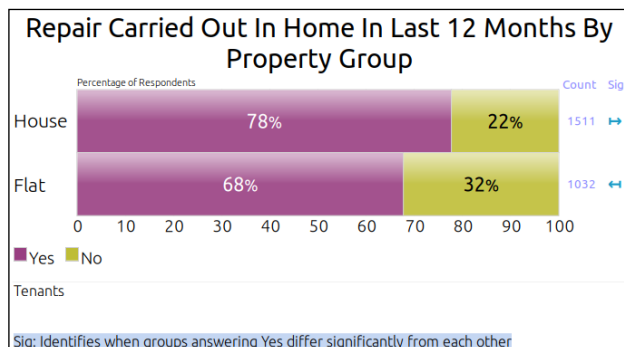


FIGURE 0.3

The importance of the repairs service in the eyes of Jigsaw customers is further reflected in other findings throughout the survey. For example, 90% of tenants who are satisfied with the repairs service over the last 12 months are also satisfied with the overall service from Jigsaw. In contrast, the same is true for only 17% of those unhappy with the repairs service.

In addition, 44% of those making a complaint in the last 12 months report that this was for a repairs related reason.

TP02 Satisfaction With Overall Repairs Service In Last 12 Months

Tenants who have had a repair carried out to their home in the last 12 months were asked: how satisfied or dissatisfied are you with the overall repairs service from Jigsaw over the last 12 months?

In response, 76% of tenants express satisfaction and 14% describe themselves as dissatisfied. This shows an increase in satisfaction levels compared to the previous TSM survey carried out by Jigsaw.

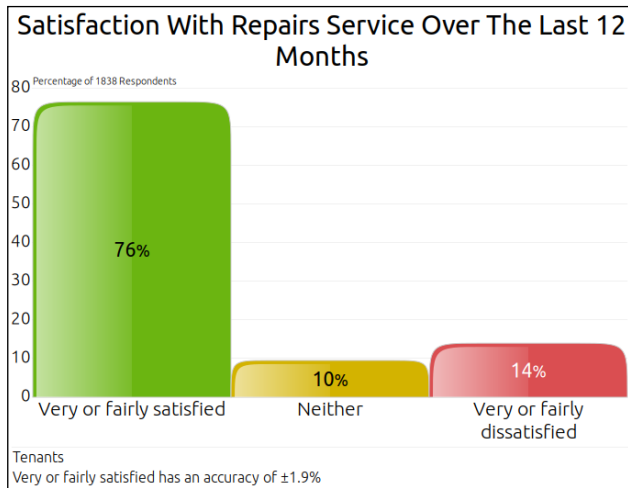


FIGURE 0.4

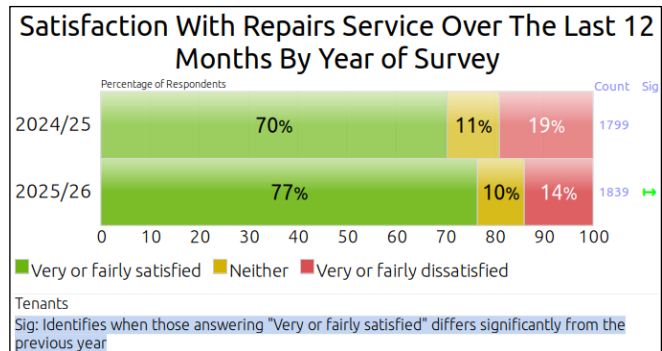


FIGURE 0.5

Tenants Analysis By Age

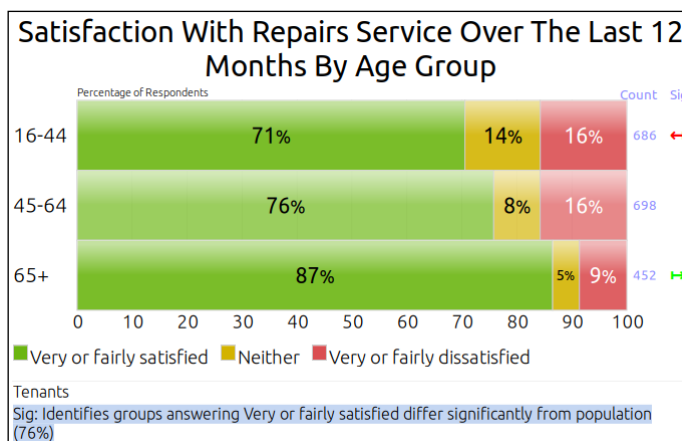


FIGURE 0.6

In line with many results obtained in the research, tenants aged 65 and over are more likely to be satisfied with the repairs service over the last 12 months than younger tenants, while tenants aged 16-44 less likely to be satisfied.

TP03 Satisfaction With Time Taken To Complete Most Recent Repair

Tenants who have had a repair carried out in the last 12 months were also asked: how satisfied or dissatisfied are you with the time taken to complete your most recent repair after you reported it?

Results are similar to those returned for the repairs service as a whole, with 74% expressing satisfaction with the speed their last repair was completed, and 18% describing themselves as dissatisfied. Comparison with the 2024-25 TSM survey reveals a statistically significant increase in satisfaction.

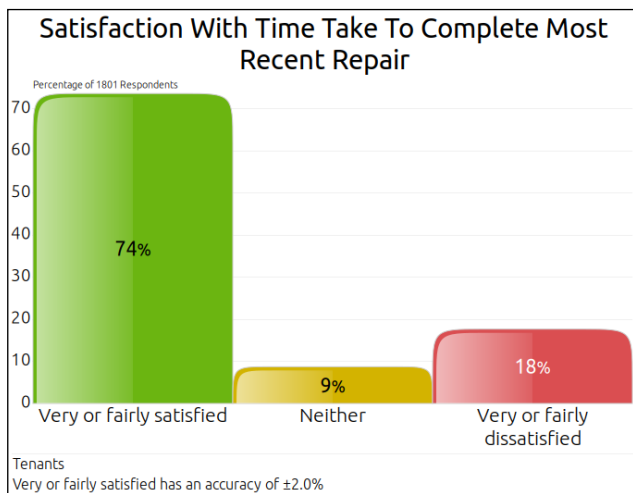


FIGURE 0.7

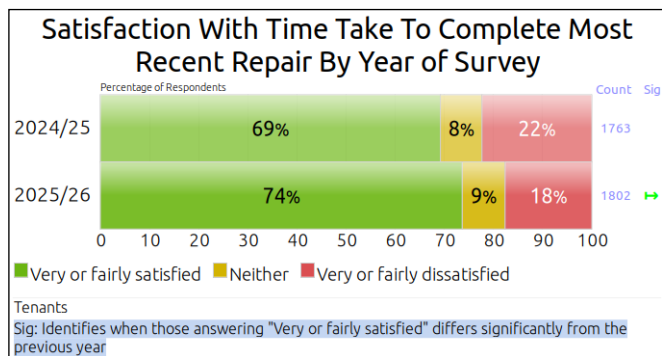


FIGURE 0.8

Tenants Analysis By Age

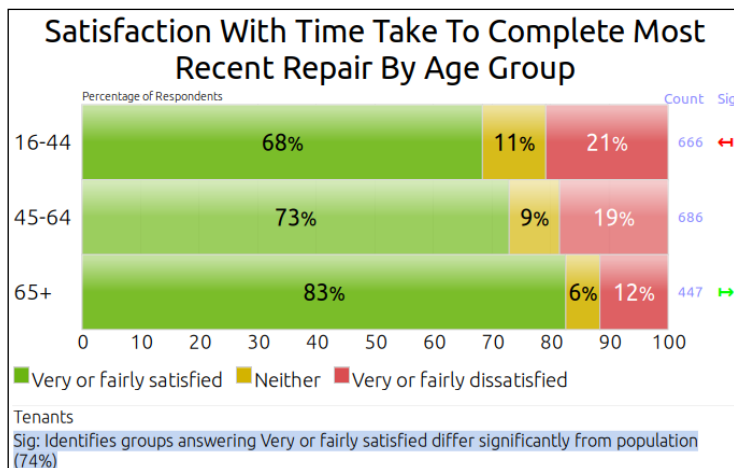


FIGURE 0.9

Tenants aged 65 and over again form the most positive group, whereas tenants aged 16-44 are less likely to be satisfied and more likely to be dissatisfied with the time taken to complete their most recent repair than older tenants.

Tenants Analysis By Methodology

Tenants responding by telephone are again more likely to be satisfied, than online respondents on this measure.

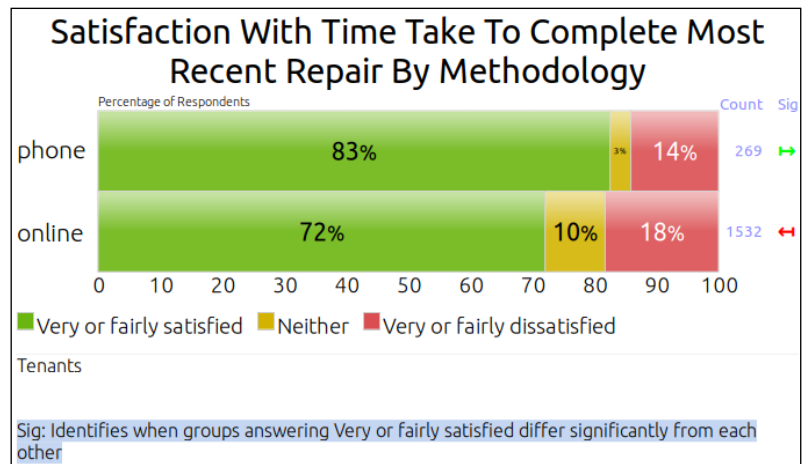


FIGURE 0.10

Homes

Homes are the most tangible aspect of service provided by a landlord, and so a resident’s opinion of their homes make a significant contribution to their overall opinion of the housing service. The Tenant Satisfaction Measures focus on two key factors: homes being well maintained and homes being safe.

TP04 Satisfaction With The Home Being Well Maintained

Customers were asked about their satisfaction that their home is well maintained: how satisfied or dissatisfied are you that Jigsaw provides a home that is well maintained?

70% of LCRA customers express satisfaction with this measure, whilst 19% are dissatisfied. Analysis by year of survey shows a small increase in satisfaction.

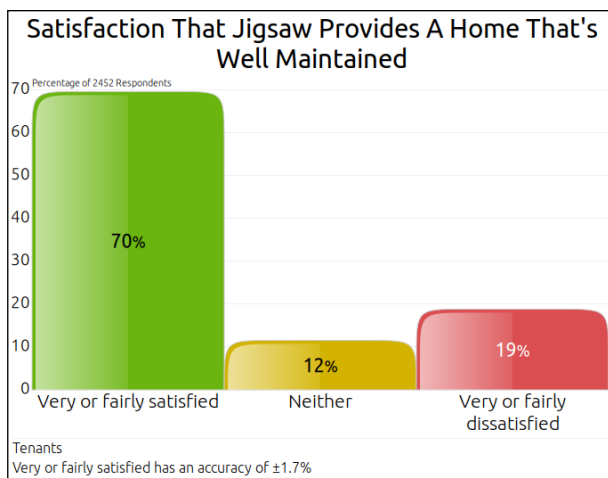


FIGURE 0.1 TENANTS

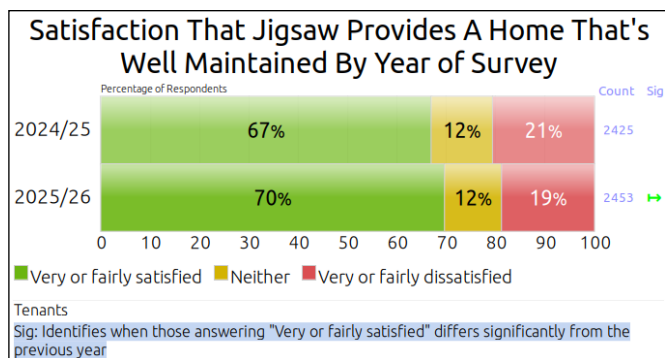


FIGURE 0.2 TENANTS

Shared owners register lower satisfaction with homes being well maintained than tenants. Although there is an apparent change in satisfaction compared to 2024-25 for shared owners, this is not statistically significant.

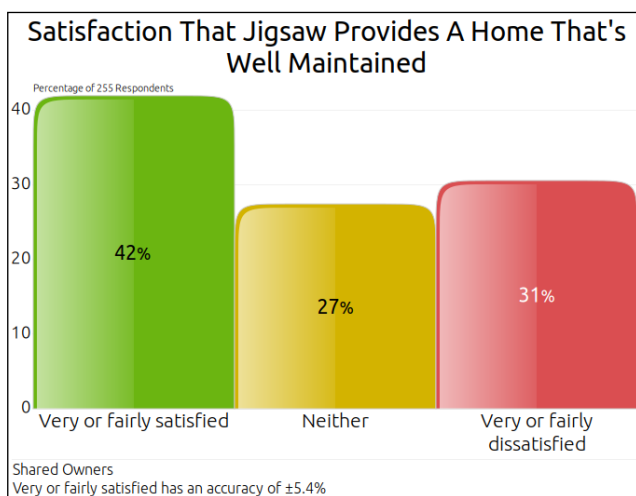


FIGURE 0.3 SHARED OWNERS

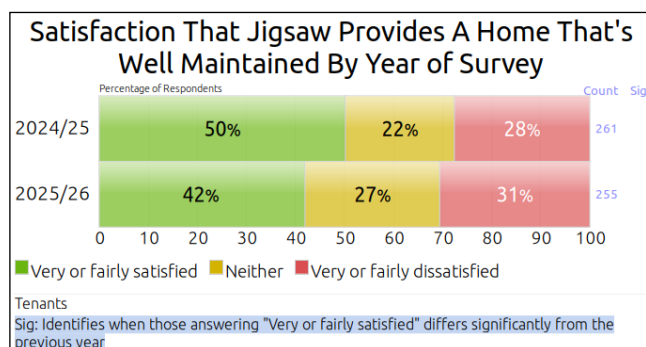


FIGURE 0.4 SHARED OWNERS

Analysis By Methodology For Tenants & Shared Owners

The same pattern emerges that is apparent throughout the survey in that when results are analysed by method of survey completion, both tenants and shared owners responding by phone express more positive views than online respondents.

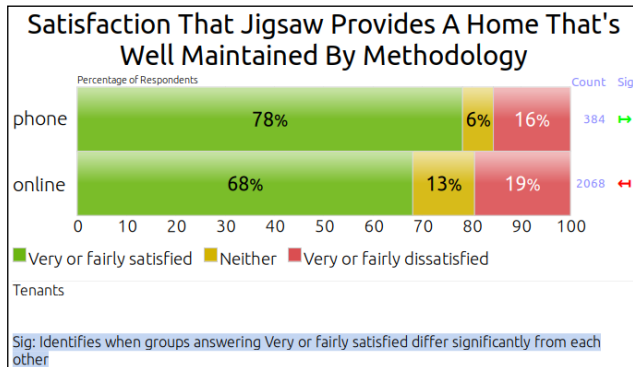


FIGURE 0.5 TENANTS

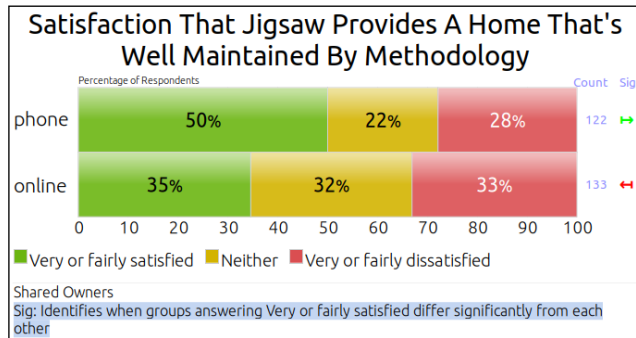


FIGURE 0.6 SHARED OWNERS

Analysis By Length Of Tenancy For Tenants & Shared Owners

Tenants and shared owners in the first year of their tenancy are more likely to be satisfied, and less likely to be dissatisfied with the maintenance of their home. Tenants who have been in residence for between 8 and 20 years form the least positive tenant group.

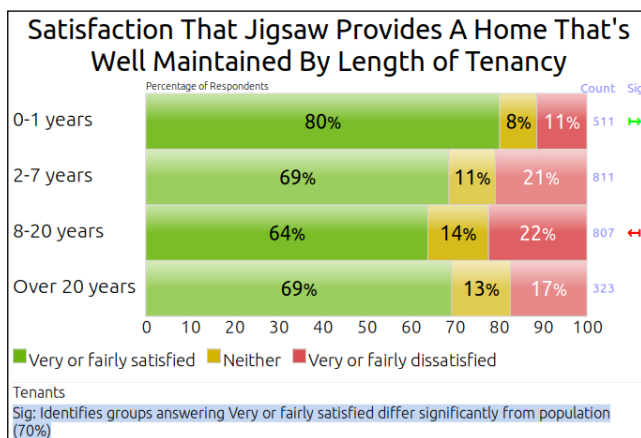


FIGURE 0.7 TENANTS

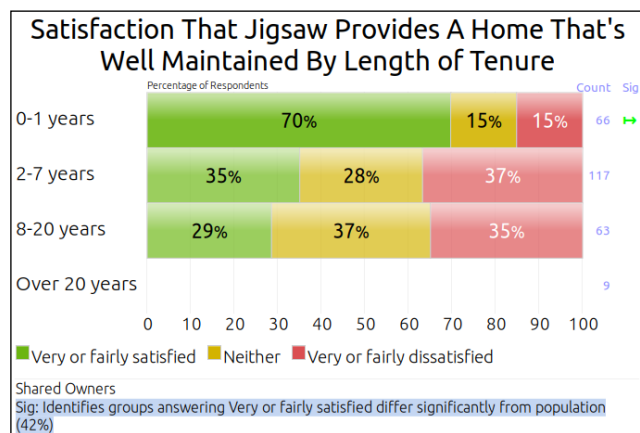
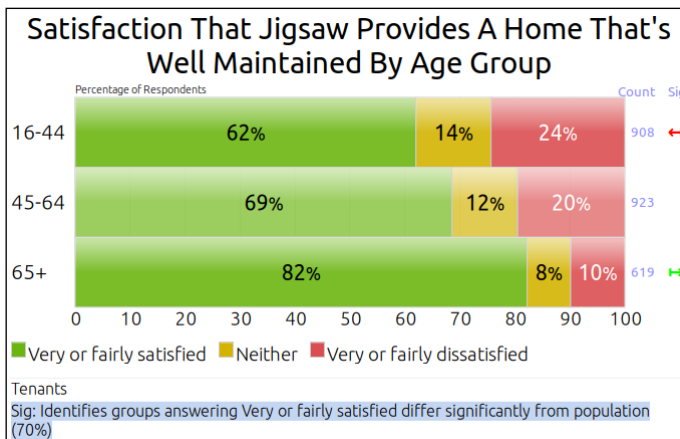


FIGURE 0.8 SHARED OWNERS

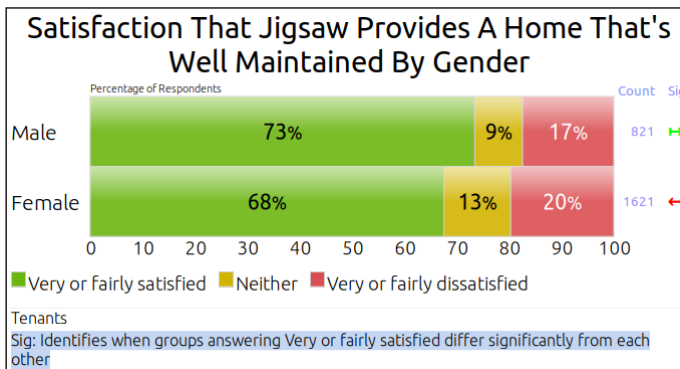
Tenants Analysis By Age



Tenants aged 65 and over are most likely to be satisfied with the maintenance of their home, while tenants aged 16-44 again form the most critical group.

FIGURE 0.9 TENANTS

Tenants Analysis By Gender Identity



Female tenants register lower satisfaction with the maintenance of their home than male tenants.

FIGURE 0.10 TENANTS

Tenants Analysis By Region

In line with results from the previous year, tenants living in the North region are more likely to be satisfied on this measure than the overall population as a whole.

Tenants living in Tameside form the least positive group.

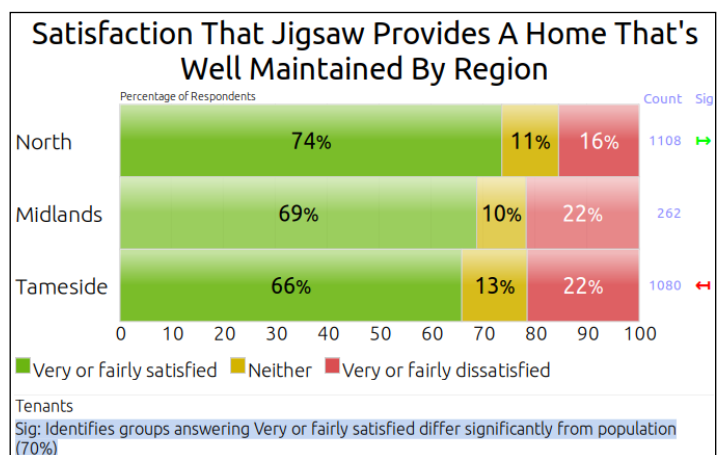


FIGURE 0.11 TENANTS

TP05 Home Safety

The TSM question about the safety of the home asks: thinking about the condition of the property or building you live in, how satisfied or dissatisfied are you that Jigsaw provides a home that is safe?

Tenants return slightly higher levels of satisfaction with the safety of their home than they do with the home being well maintained. Results are in line with those obtained in the previous survey.

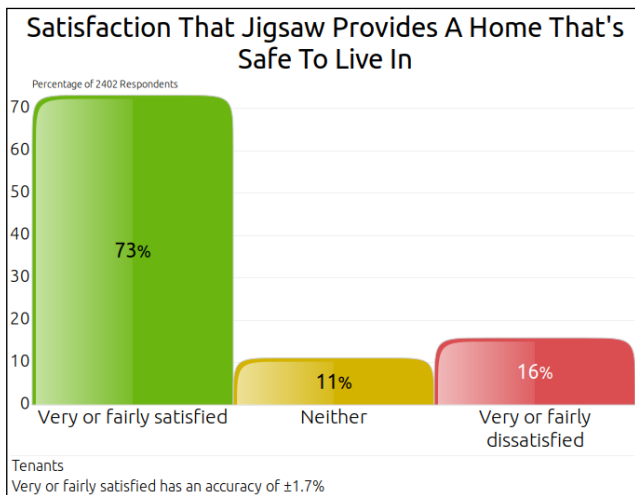


FIGURE 0.12 TENANTS

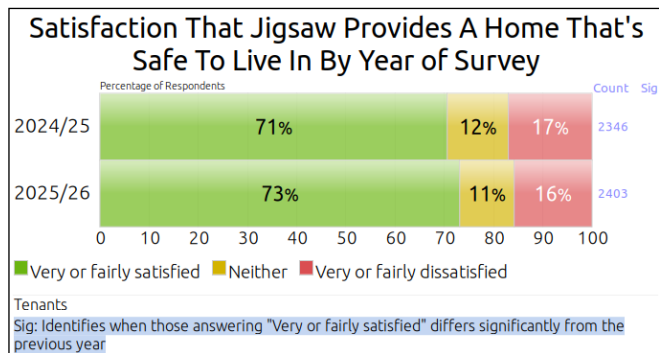


FIGURE 0.13 TENANTS

65% of shared owners express satisfaction on this measure, whilst 17% are dissatisfied. Comparison against 2024-25 data shows no statistically significant changes.

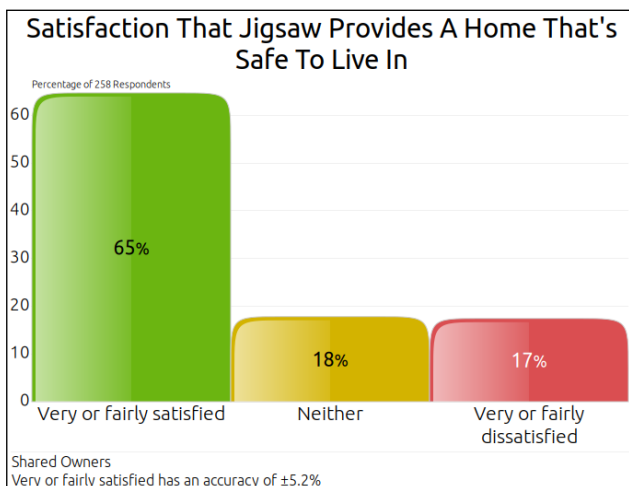


FIGURE 0.14 SHARED OWNERS

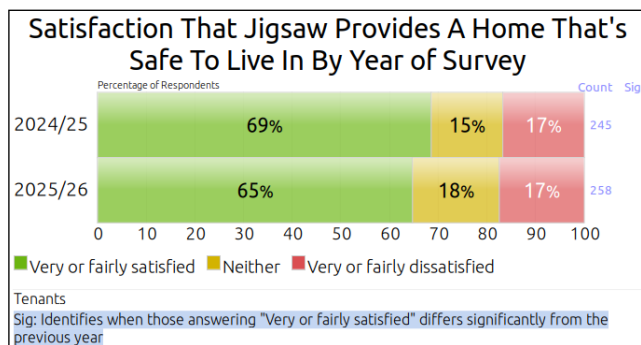


FIGURE 0.15 SHARED OWNERS

Analysis By Methodology For Tenants And Shared Owners

For both the tenant and shared owner versions of the survey, those responding by phone are more positive than those responding digitally.

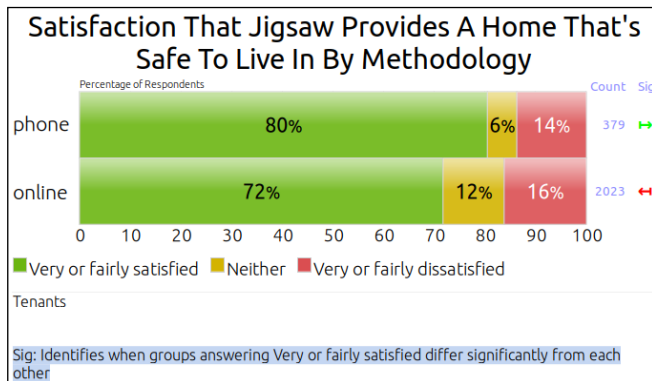


FIGURE 0.16 TENANTS

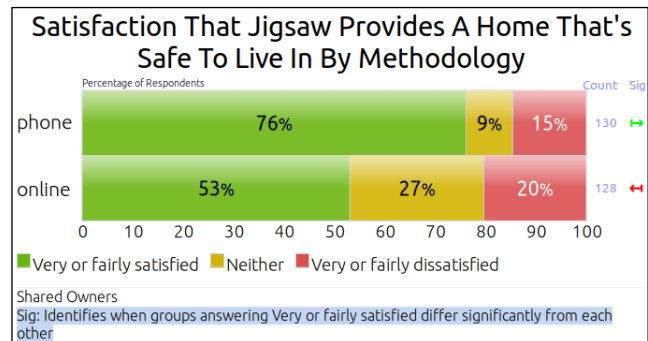


FIGURE 0.17 SHARED OWNERS

Tenants Analysis By Age

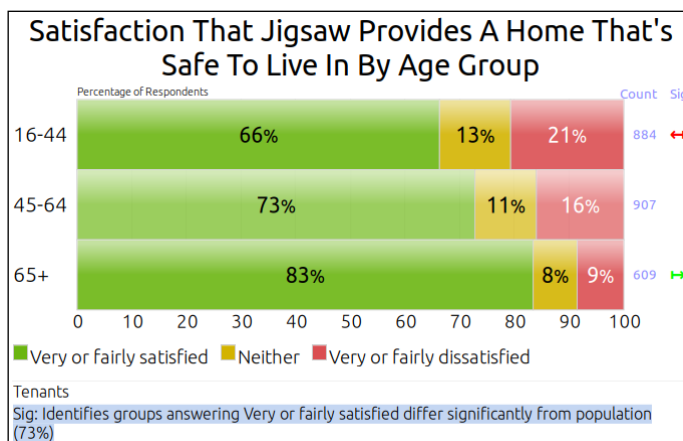


FIGURE 0.18 TENANTS

Tenants aged 65 and over are again the most positive age group, with tenants aged 16-44 the least likely to be satisfied and most likely to be dissatisfied with the safety of their home.

Tenants Analysis By Length Of Tenancy

Tenants in the first year of their tenancy are more likely to be satisfied with the safety of their home than other groups, while tenants who have been in their property for between 8 and 20 years register the lowest levels of satisfaction.

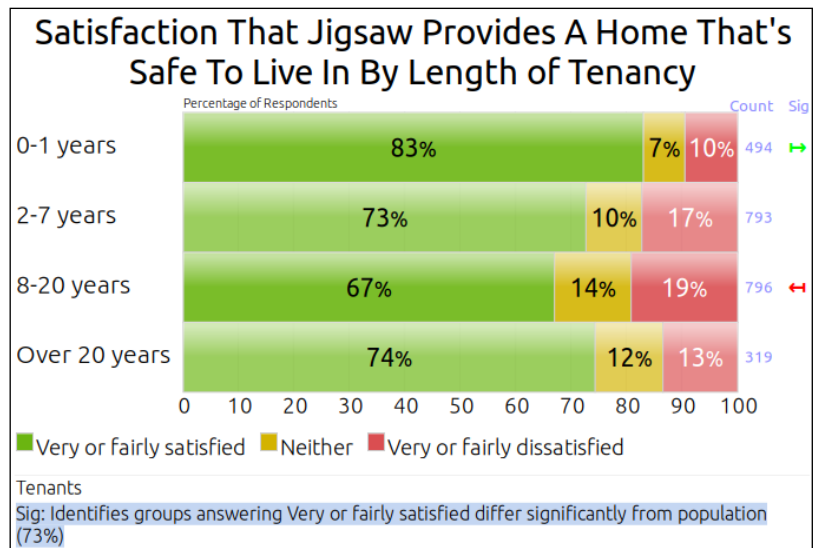
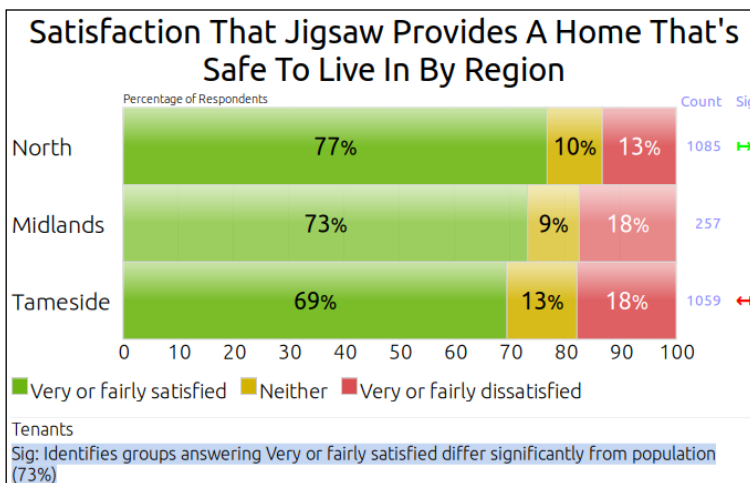


FIGURE 0.19 TENANTS

Tenants Analysis By Region



For this question, tenants living in the North region are more likely to be satisfied than the overall population, while tenants living in Tameside are the least likely to be satisfied.

FIGURE 0.20 TENANTS

Communication & Consultation

The TSMs include three questions around consultation and communication: satisfaction that views are listened to and acted upon; satisfaction that customers are kept informed; and agreement that customers are treated fairly and with respect.

TP06 Satisfaction That Views Are Listened To & Acted Upon

The TSM around consultation asks: *how satisfied or dissatisfied are you that Jigsaw listens to your views and acts upon them?* 64% of tenants interviewed are satisfied on this measure. Satisfaction has increased compared to the previous survey.

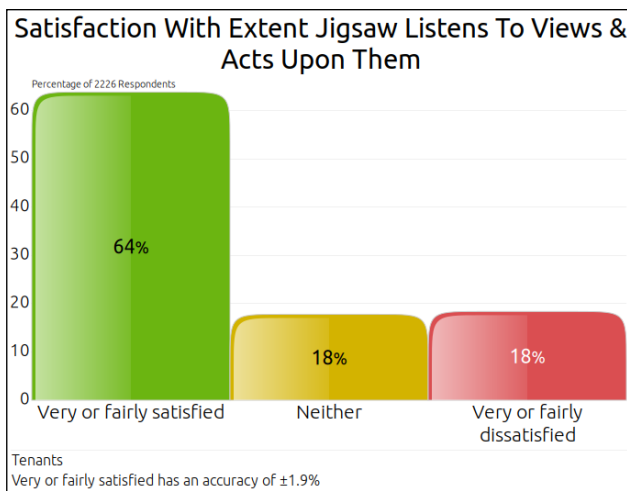


FIGURE 0.1 TENANTS

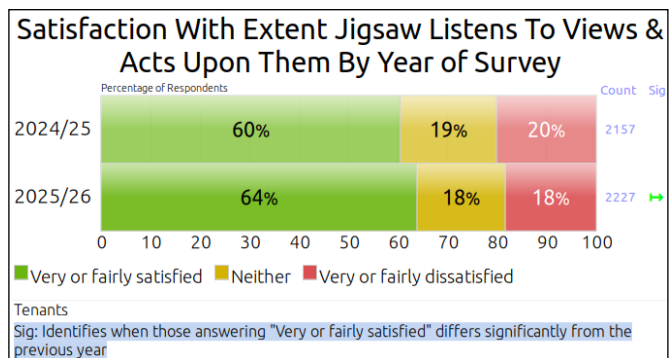


FIGURE 0.2 TENANTS

Shared owners are less positive than tenants on this measure, with 40% satisfied. Although there is apparent difference in satisfaction between surveys, this is not statistically significant.

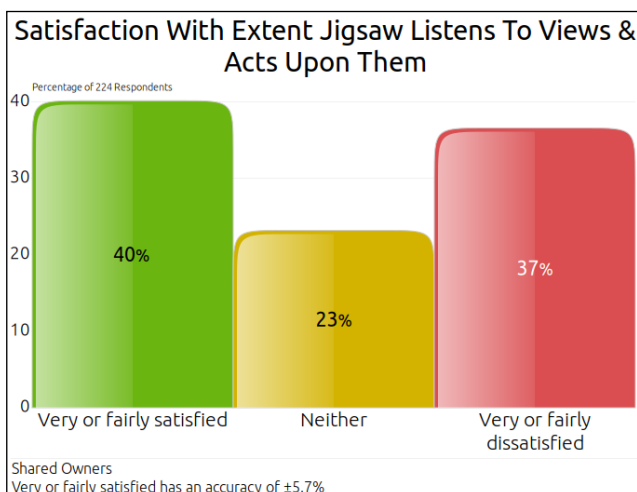


FIGURE 0.3 SHARED OWNERS

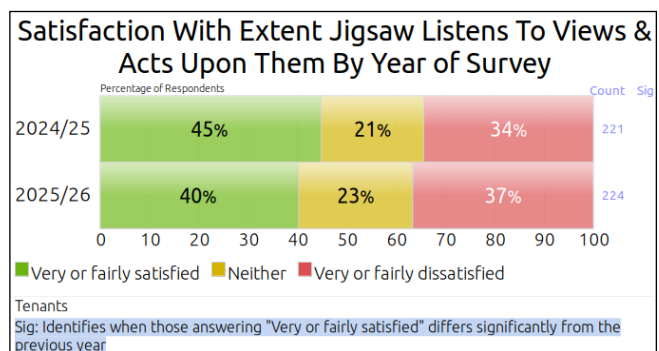


FIGURE 0.4 SHARED OWNERS

Analysis By Methodology For Tenants And Shared Owners

Tenants and shared owners who responded by telephone are more likely to be satisfied that Jigsaw listens to their views and acts upon them than residents who replied via digital methods.

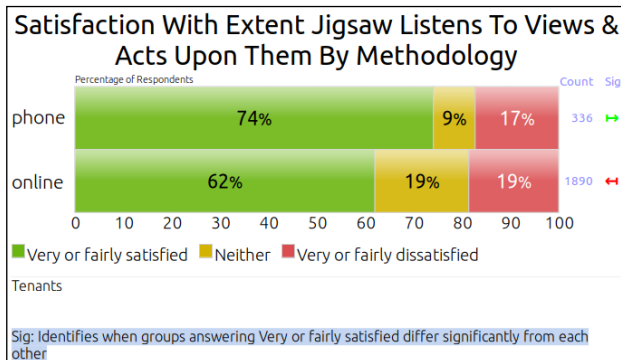


FIGURE 0.5 TENANTS

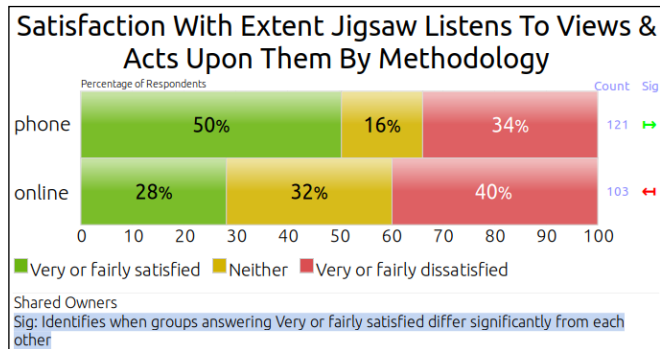


FIGURE 0.6 SHARED OWNERS

Analysis By Length Of Tenancy For Tenants And Shared Owners

Both tenants and shared owners in the first year of their tenure are more likely to be satisfied that Jigsaw listens to their views. In addition, tenants who have been in their homes for between 8 and 20 years register lower satisfaction. Taking the accuracy of the data into consideration, differences in satisfaction levels among remaining sub groups are not statistically different to the overall figure obtained for the population as a whole.

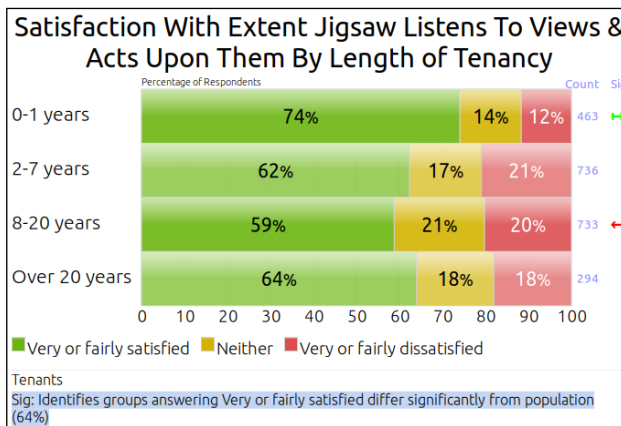


FIGURE 0.7 TENANTS

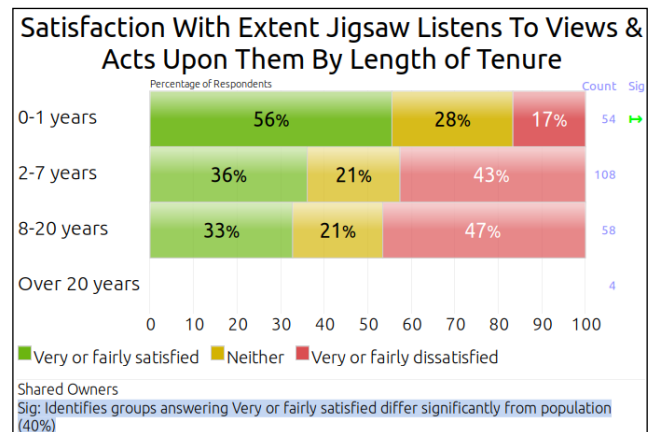
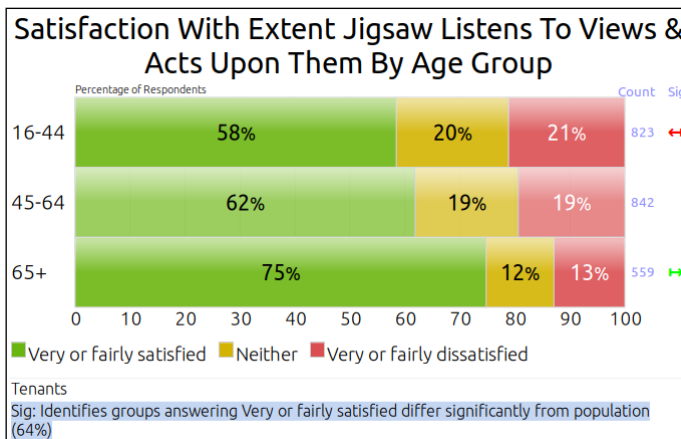


FIGURE 0.8 SHARED OWNERS

Tenants Analysis By Age



Tenants who are aged 65 and above are more likely to be satisfied and less likely to be dissatisfied than younger tenants on this measure, with tenants aged 16-44 again forming the most critical group.

FIGURE 0.9 TENANTS

Tenants Analysis By Region

Analysis by Region shows that tenants in Tameside hold more critical views than those in other locations.

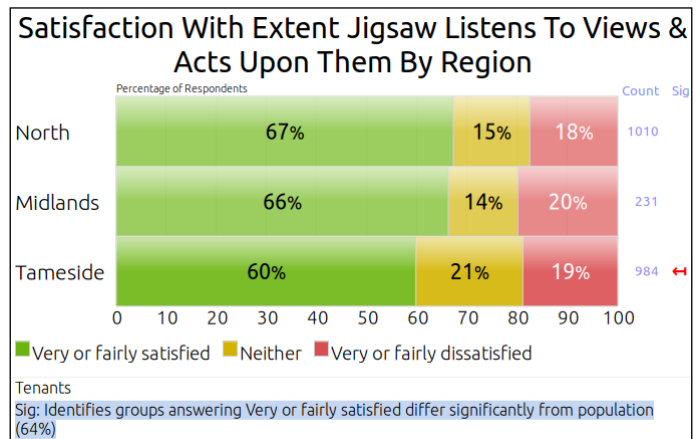
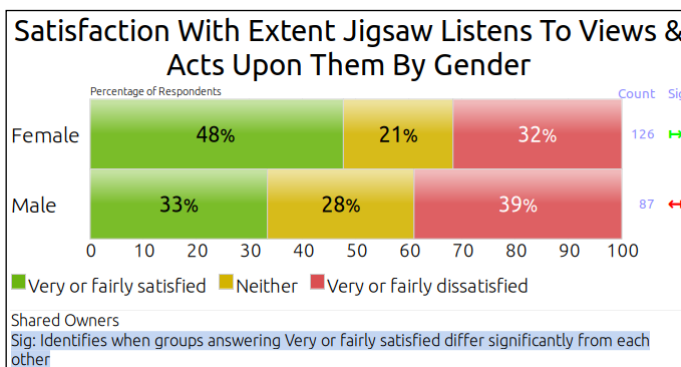


FIGURE 0.10 TENANTS

Shared Owners Analysis By Gender Identity



Female shared owners are more likely to be satisfied that Jigsaw listens to their views than male shared owners.

FIGURE 0.11 SHARED OWNERS

TP07 Satisfaction With Being Kept Informed

The TSM question around communication asks customers: how satisfied or dissatisfied are you that Jigsaw keeps you informed about things that matter to you?

In Kwest’s experience, satisfaction is generally higher on this measure than with views being listened to and acted upon and the findings show this is true of Jigsaw’s customers, with 70% of tenants expressing satisfaction with how well they are kept informed. Year on year analysis confirms a slight increase in satisfaction.

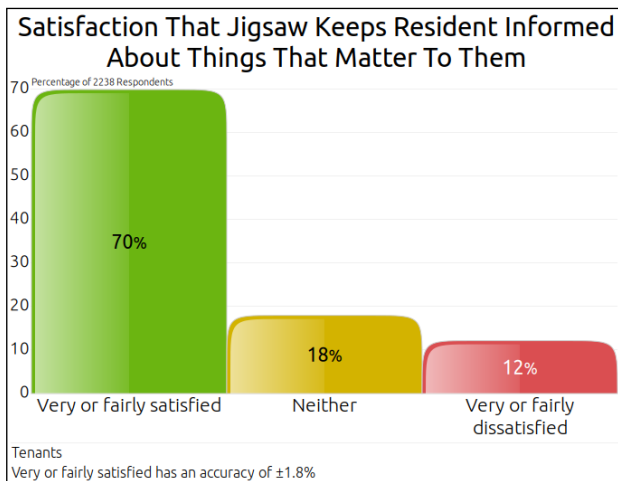


FIGURE 0.12 TENANTS

The same is also true of shared owners, with 58% of shared owners satisfied with the way Jigsaw keeps them informed.

Comparison against the previous year’s findings shows no statistically significant change in satisfaction.

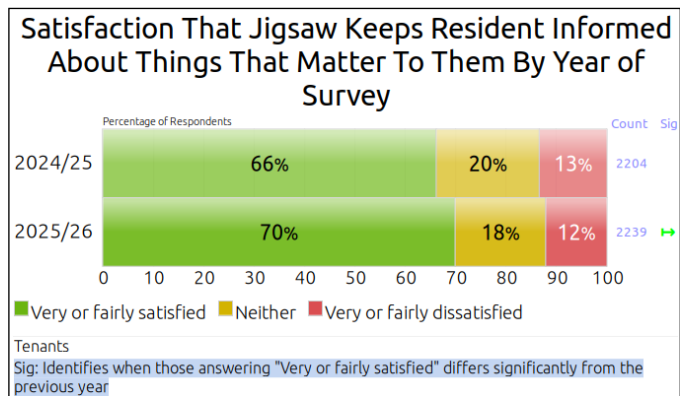


FIGURE 0.13 TENANTS

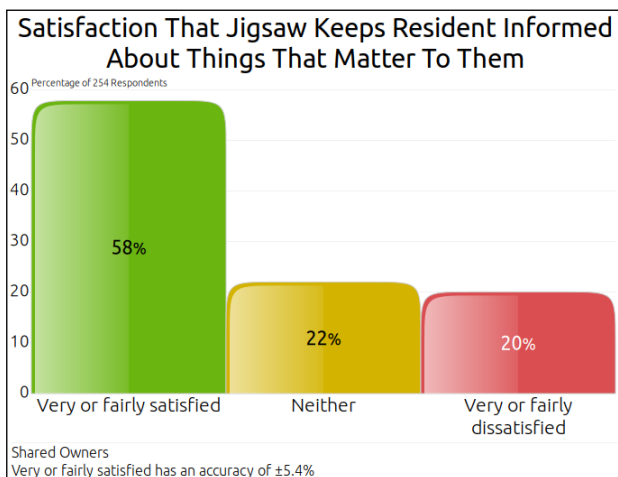


FIGURE 0.14 SHARED OWNERS

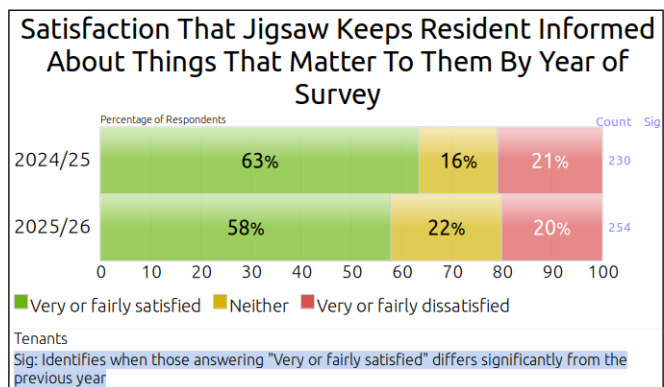


FIGURE 0.15 SHARED OWNERS

Analysis By Methodology For Tenants And Shared Owners

Findings from telephone responses were more positive than from online responses for both the tenants and shared owners versions of the survey.

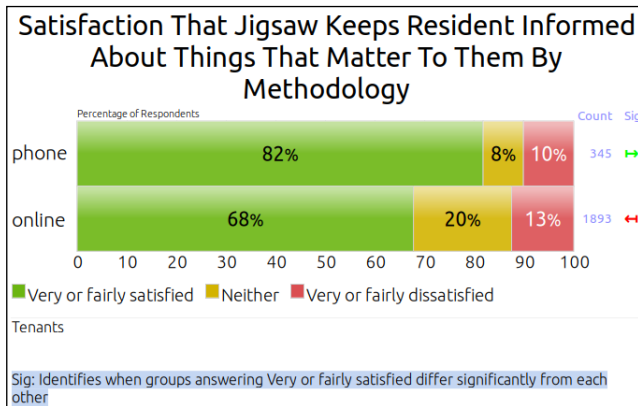


FIGURE 0.16 TENANTS

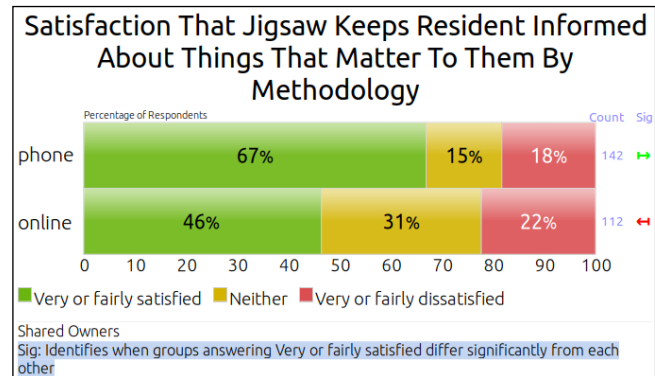


FIGURE 0.17 SHARED OWNERS

Tenants Analysis By Age

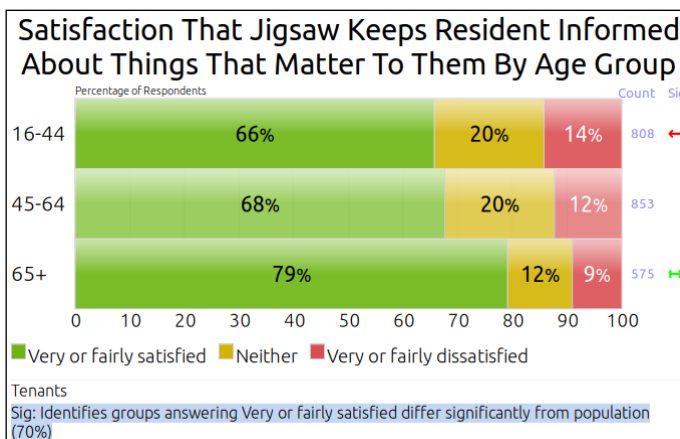


FIGURE 0.18 TENANTS

Tenants aged 65 and over are more likely to be satisfied with how well they are kept informed than younger tenants, while tenants aged 16-44 are the least likely group to be satisfied.

Tenants Analysis By Gender Identity

Male tenants are slightly more likely to be satisfied, but no less likely to be dissatisfied, than female tenants on this measure.

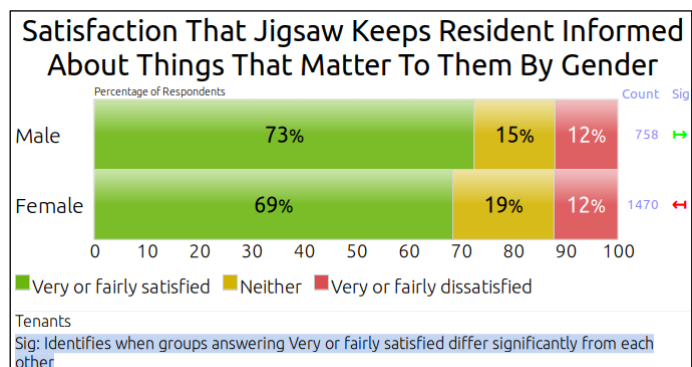
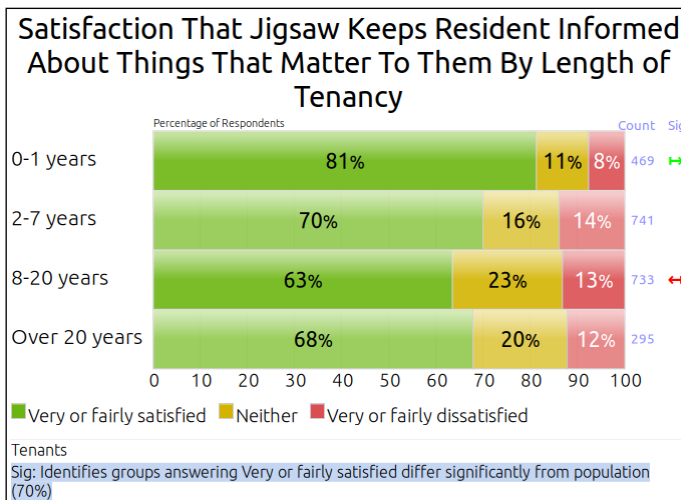


FIGURE 0.19 TENANTS

Tenants Analysis By Length Of Tenancy



Those tenants in the first year of their tenancy are the most likely to be satisfied that Jigsaw keeps them informed about things that matter to them. This pattern has been observed on a number of measures throughout the survey.

FIGURE 0.20 TENANTS

TP08 Being Treated Fairly & With Respect

The question about being treated fairly and with respect is the only TSM not on a satisfaction scale. Instead, it asks: *to what extent do you agree or disagree with the following “Jigsaw treats me fairly and with respect”?* 77% of tenants agreed with this statement. This figure represents a slight increase when compared to the previous survey.

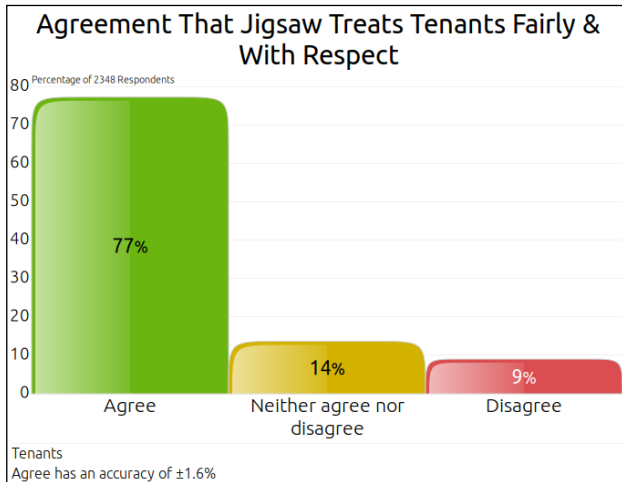


FIGURE 0.21 TENANTS

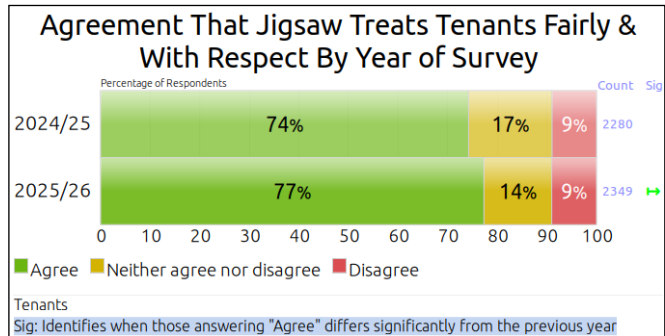


FIGURE 0.22 TENANTS

61% of shared owners state that they either agree or strongly agree with the statement. Year on year analysis shows no significant shift in opinion for shared owners.

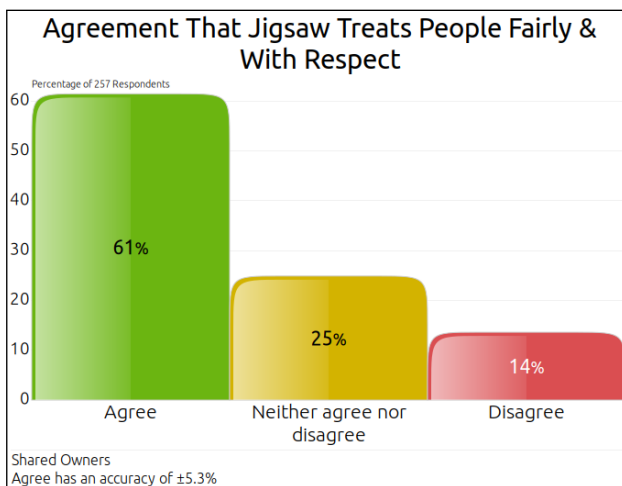


FIGURE 0.23 SHARED OWNERS

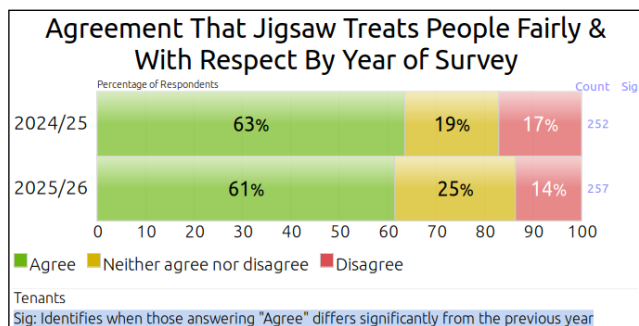


FIGURE 0.24 SHARED OWNERS

Analysis By Methodology For Tenants & Shared Owners

Both tenants and shared owners who respond by telephone are more likely to agree with the statement than tenants who respond online.

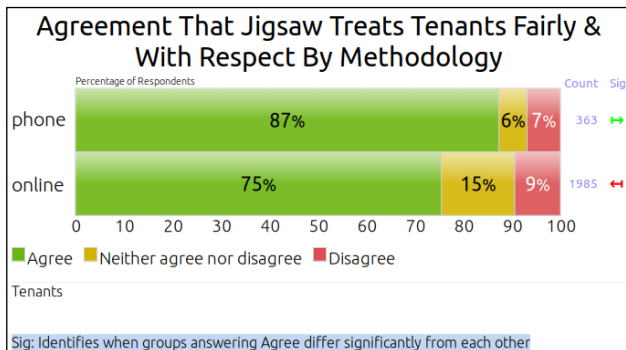


FIGURE 0.25 TENANTS

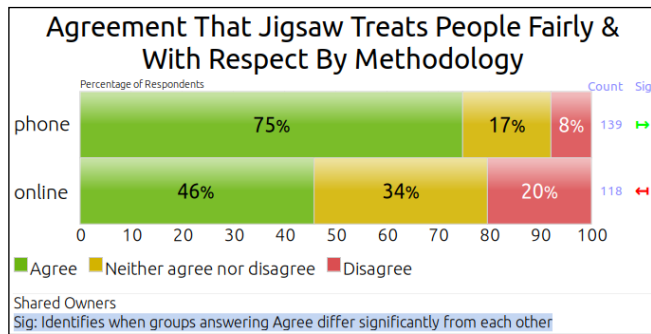
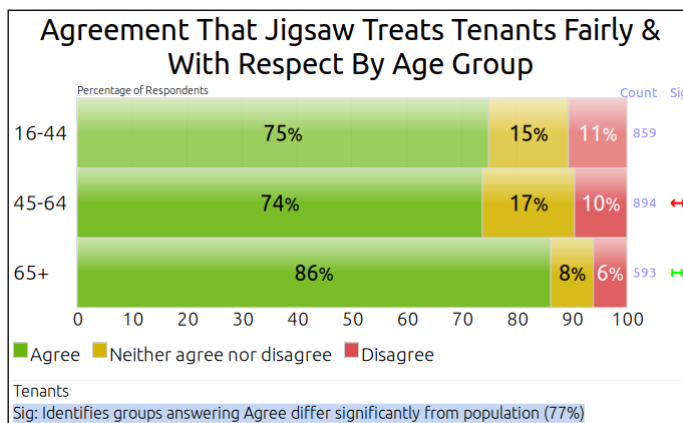


FIGURE 0.26 SHARED OWNERS

Tenants Analysis By Age



Tenants aged 65 and over form the group most likely to agree with the statement, with positive ratings being statistically significant when compared to the figure obtained for the population as a whole. In contrast, those aged 45-64 return lower ratings.

FIGURE 0.27 TENANTS

Tenants Analysis By Region

Tenants living in the North region register higher scores than other groups.

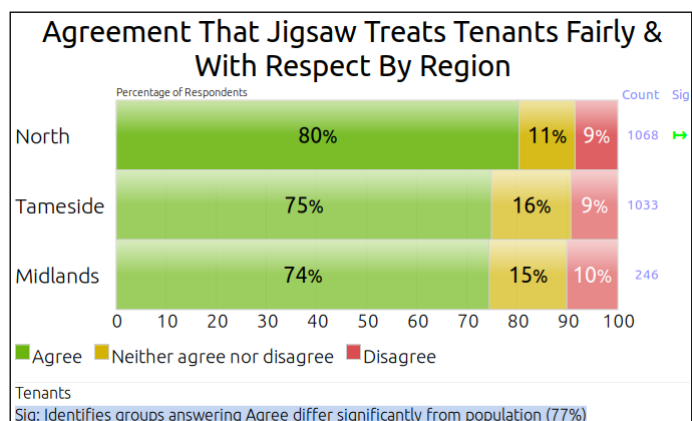
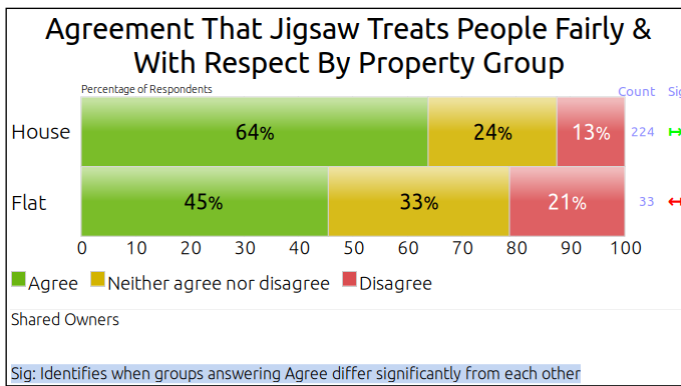


FIGURE 0.28 TENANTS

Shared Owners Analysis By Property Type



Breaking results down for shared owners by property type reveals that shared owners in houses return higher scores on this measure than owners living in flats.

FIGURE 0.29 SHARED OWNERS

Complaints Handling

Customers who have made a complaint to their landlord are likely to be less positive about the overall service they have received, although how the complaint is handled can make a difference to how the organisation is seen.

25% of tenants say they have made a complaint to Jigsaw during the last 12 months, compared to 19% of shared owners. These results are in line with findings from the previous survey.

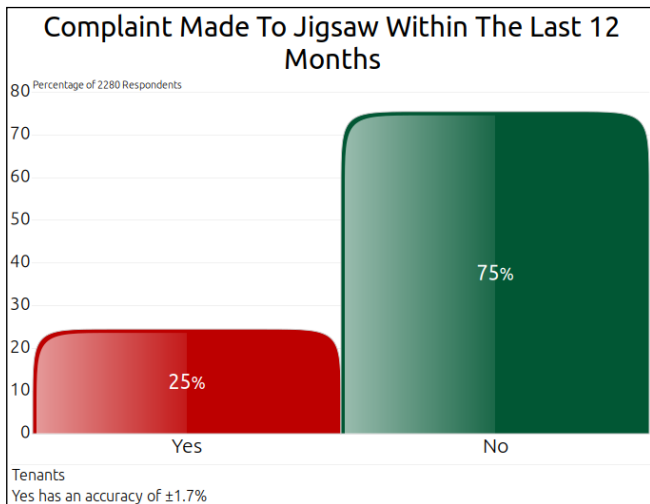


FIGURE 0.1 TENANTS

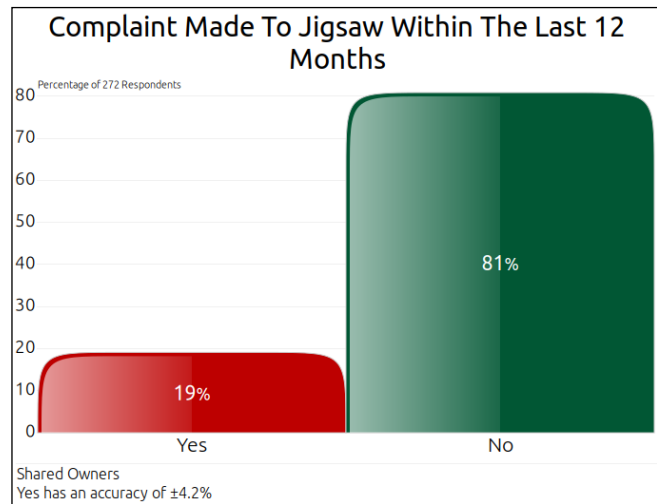


FIGURE 0.2 SHARED OWNERS

Analysis By Property Group For Tenants & Shared Owners

Tenants living in flats are more likely to have made a complaint than tenants living in houses. The same is true for shared owners.

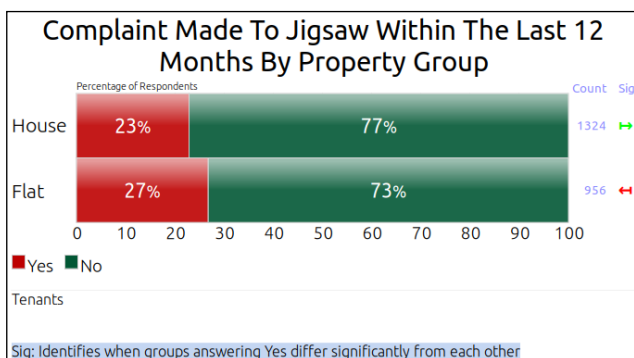


FIGURE 0.3 TENANTS

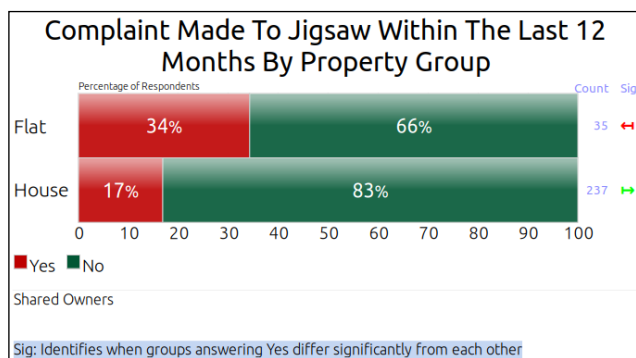


FIGURE 0.4 SHARED OWNERS

Analysis By Survey Completion Method For Tenants & Shared Owners

Both tenants and shared owners completing a survey using online methods are more likely to have made a complaint than people completing the survey via telephone.

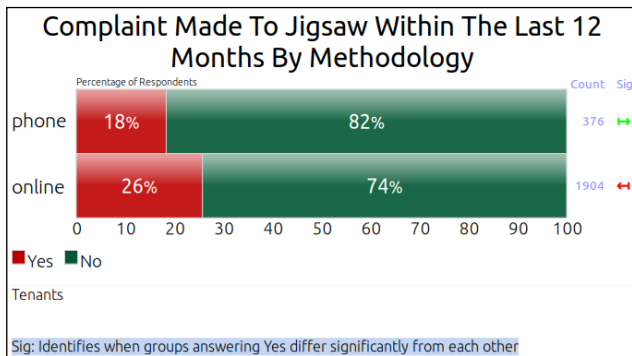


FIGURE 0.5 TENANTS

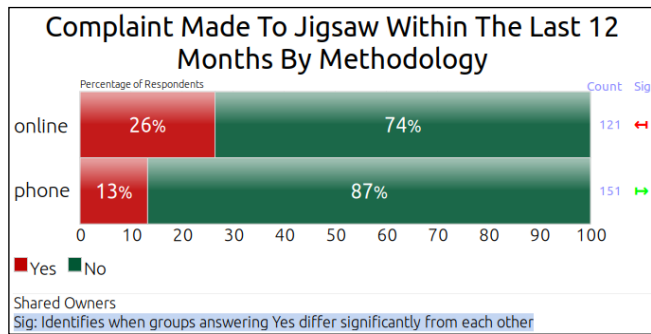


FIGURE 0.6 SHARED OWNERS

TP09 Satisfaction With Complaint Handling

Customers who have made a complaint were asked: how satisfied or dissatisfied are you with Jigsaw's approach to complaints handling?

36% of tenants express satisfaction with complaints handling, with 46% dissatisfied. These results remain in line with the previous survey.

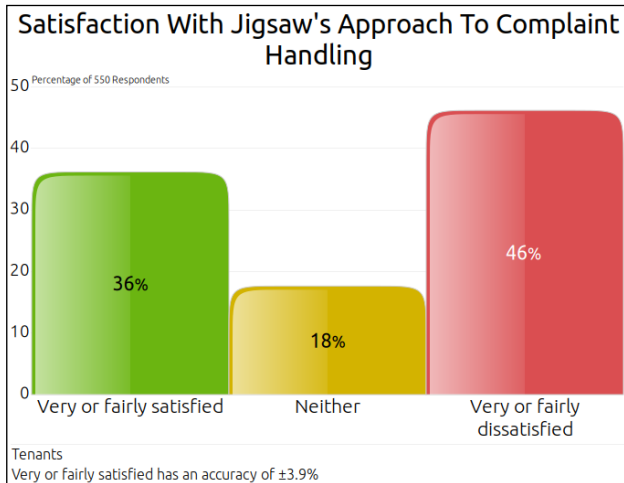


FIGURE 0.7 TENANTS

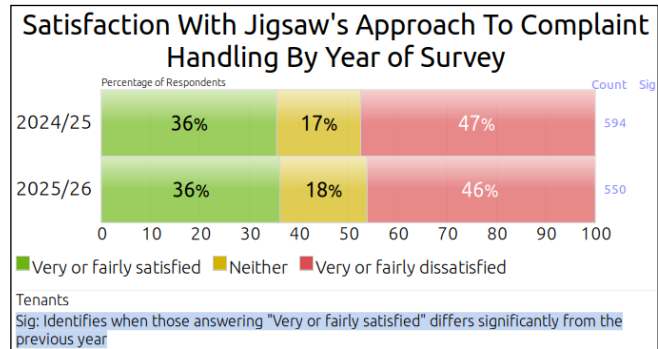


FIGURE 0.8 TENANTS

19% of shared owners are satisfied on this measure, with 62% saying that they are dissatisfied.

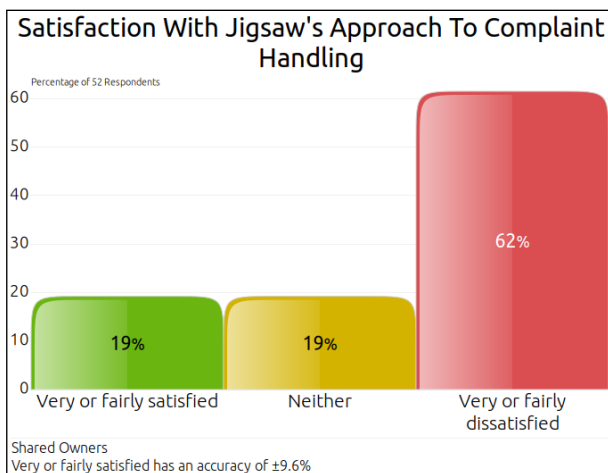


FIGURE 0.9 SHARED OWNERS

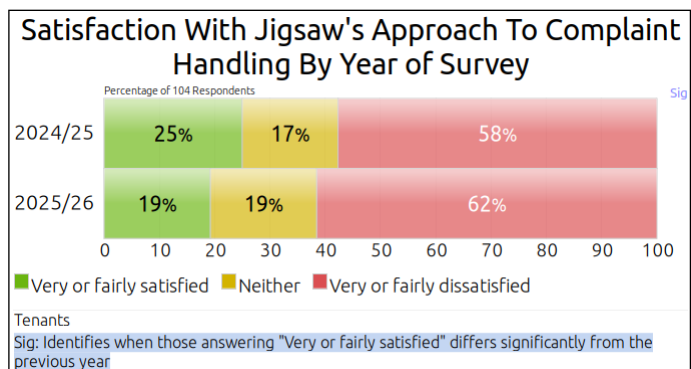


FIGURE 0.10 SHARED OWNERS

Effect Of Complaints Handling On Overall Satisfaction

As this question was only asked of respondents who have made a complaint to Jigsaw within the last 12 months, too few responses have been collected from each sub-group to provide statistically significant breakdowns.

However, as was observed in previous surveys, the importance of effective complaints handling can be seen by the fact that tenants who have made a complaint in the last 12 months are significantly less likely to be satisfied with the overall service than those who haven't.

However, how the complaint handling is perceived has an impact on satisfaction. For example, 81% of tenants who have made a complaint to Jigsaw in the last 12 months *and are satisfied with the way it was handled* are also satisfied with the overall service from Jigsaw, with 10% dissatisfied with the overall service. In contrast, only 29% of tenants who are *dissatisfied with the way their complaint was handled* are satisfied with the overall service, with 53% dissatisfied.

A similar trend is apparent for shared owners.

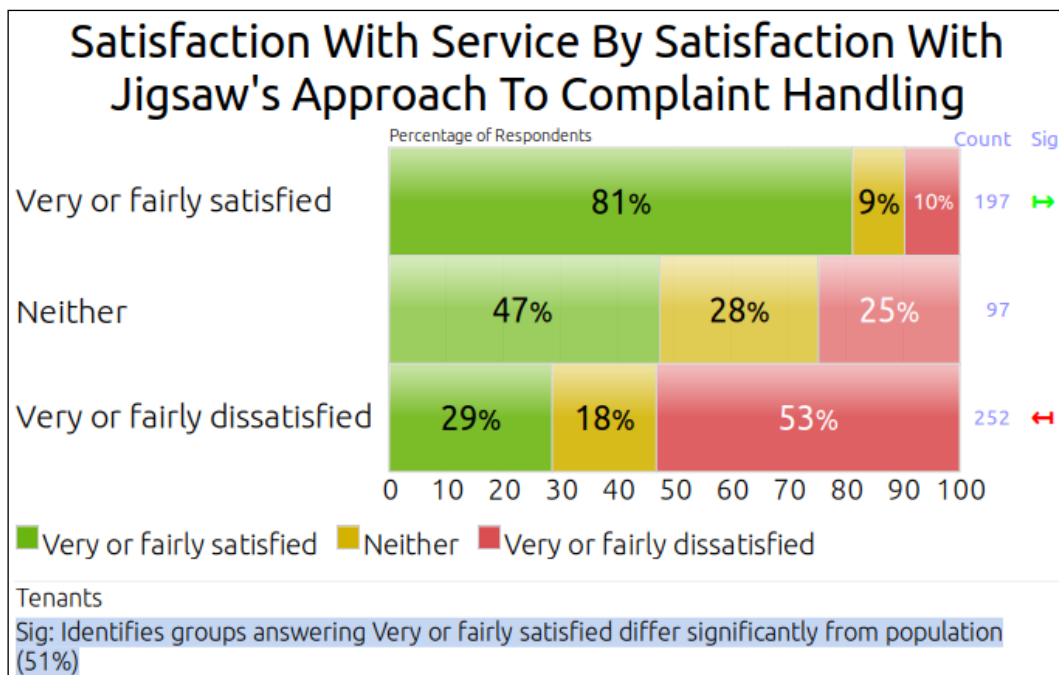


FIGURE 0.11 TENANTS

Additional Investigations Into Complaints

A number of additional questions were included in the survey to further examine customer’s experience of the Complaints service. A summary of these is provided to offer additional insight into the issues raised.

What Complaints Was Regarding

Both tenants and shared owners were more likely to have made a complaint about repairs than anything else, with anti-social behaviour concerns being the second most common issue.

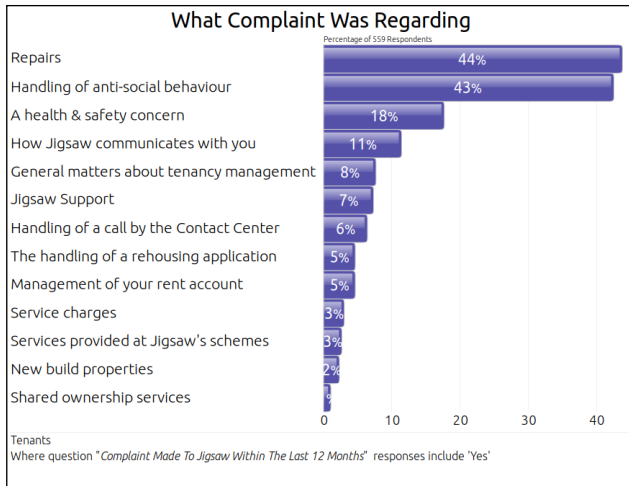


FIGURE 0.12 TENANTS

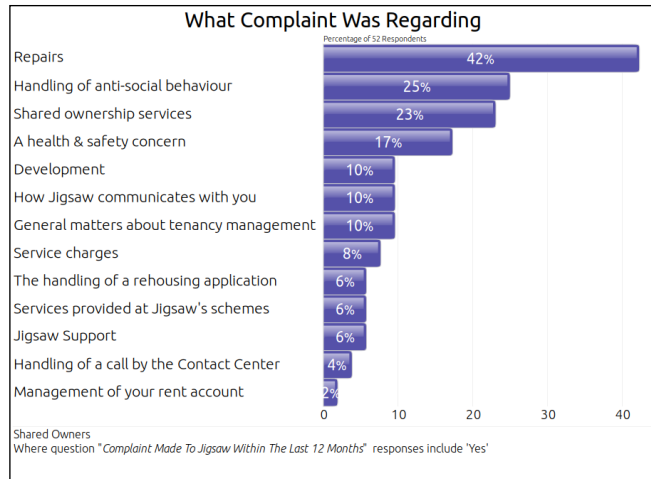


FIGURE 0.13 SHARED OWNERS

Whether Complaint Has Been Resolved

Customers were also asked whether they feel their complaint has been resolved. 37% of tenants and 25% of shared owners said that they feel as though their complaint has been resolved, with 57% of tenants and 75% of shared owners saying that they don’t feel that way.

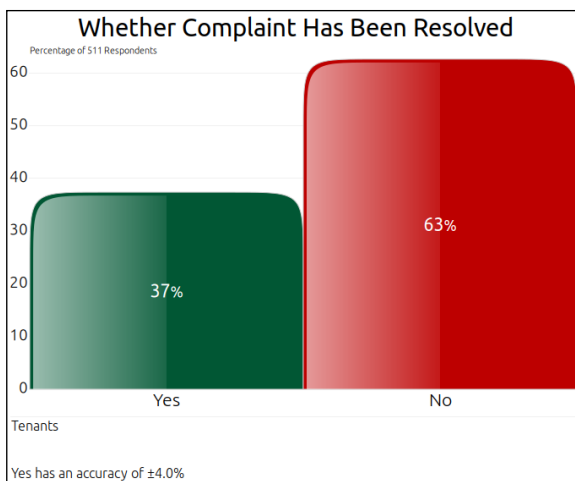


FIGURE 0.14 TENANTS

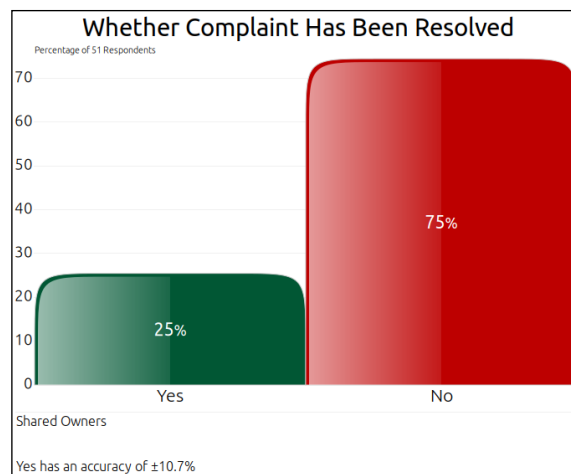


FIGURE 0.15 SHARED OWNERS

Why Complaint Was Made About Repairs

Customers who said that they had made a complaint about the Repairs service were then asked what specifically they had complained about. 53% of tenants mentioned having to wait too long for appointments, with 49% saying that Jigsaw has needed to visit their property multiple times to complete their repair. 45% discussed poor communication, and 40% reported problems with damp & mould.

In the shared owner survey, 68% of respondents who say that they have made a complaint about repairs noted delays in work being completed.

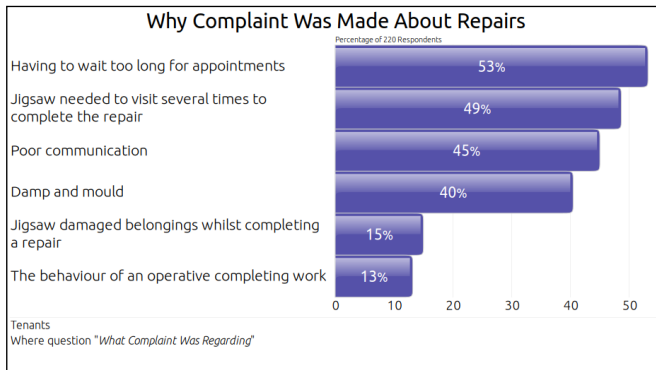


FIGURE 0.16 TENANTS

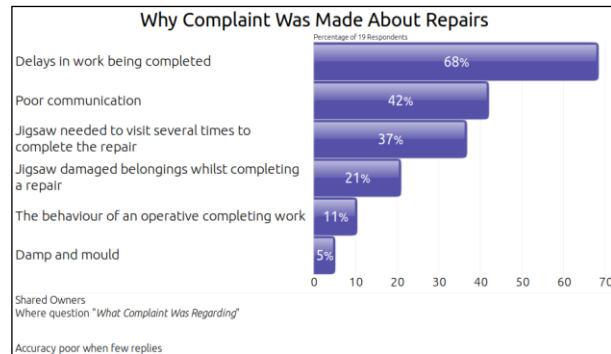


FIGURE 0.17 SHARED OWNERS

Communal Areas

For customers living in buildings with communal areas, the cleaning and maintenance of these areas can make a big difference to quality of life. The cleaner or caretaker for blocks may also be the member of staff customers see most frequently. 49% of tenants, and 36% of shared owners, live in a building with communal areas, either inside or out, that Jigsaw is responsible for maintaining.

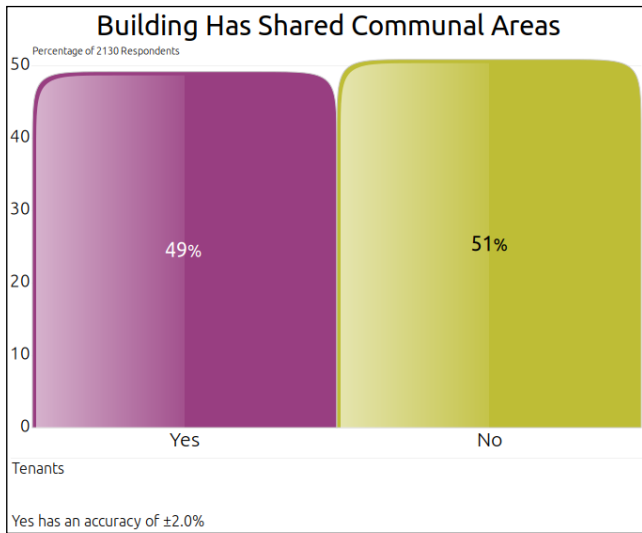


FIGURE 0.1 TENANTS

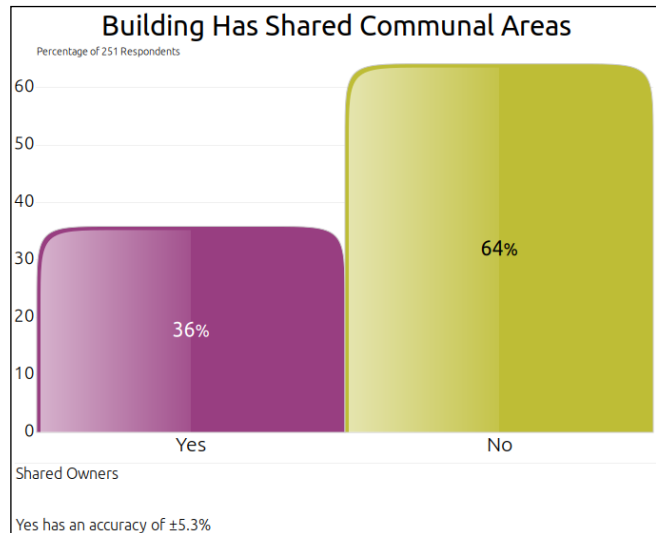


FIGURE 0.2 SHARED OWNERS

TP10 Satisfaction That Communal Areas Are Kept Clean & Well Maintained

Those customers who live in a building with communal areas, inside or out, that Jigsaw is responsible for maintaining were asked: *how satisfied or dissatisfied are you that Jigsaw keeps these communal areas clean and well maintained?* 69% of Jigsaw tenants are satisfied on this measure, whilst 20% are dissatisfied. Results have seen no change when compared to the previous survey.

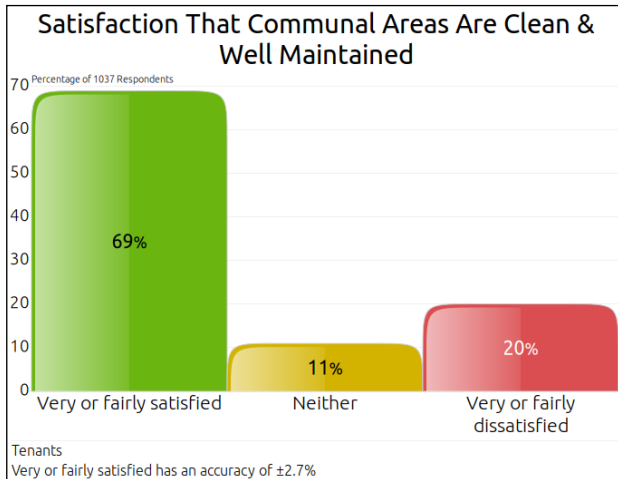


FIGURE 0.3 TENANTS

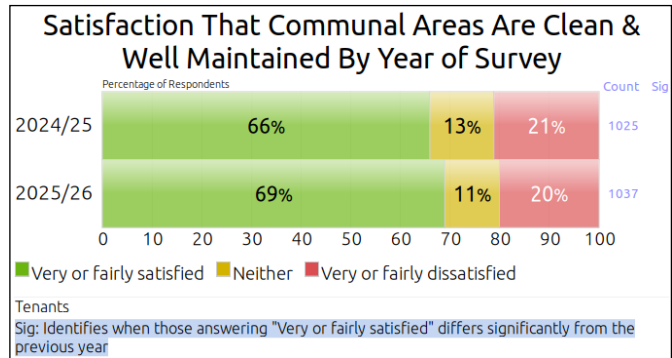


FIGURE 0.4 TENANTS

48% of shared owners are satisfied with the cleanliness and maintenance of communal areas. This represents a fall in satisfaction compared to the previous survey.

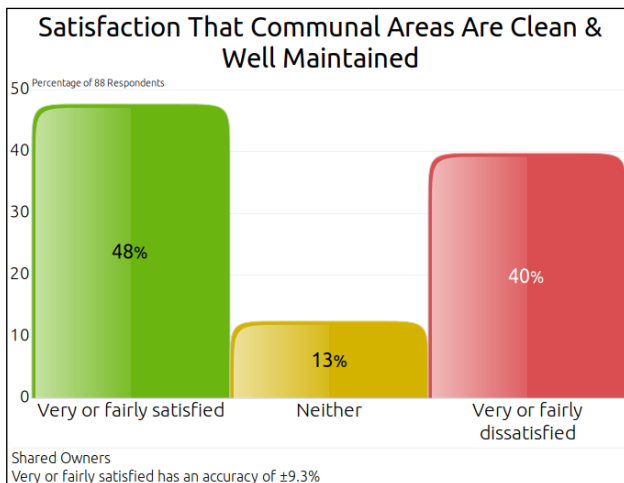


FIGURE 0.5 SHARED OWNERS

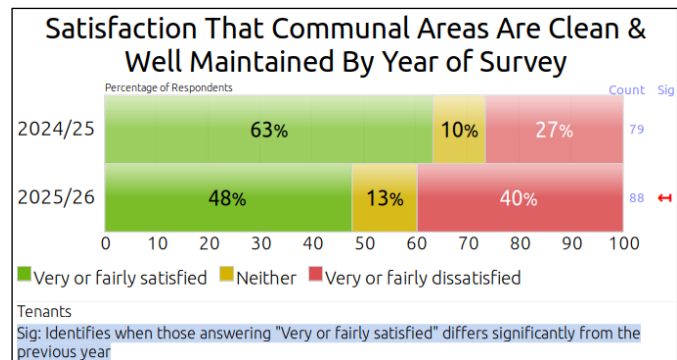


FIGURE 0.6 SHARED OWNERS

Analysis By Methodology For Tenants & Shared Owners

Tenants and shared owners who replied by telephone are more likely to be satisfied and less likely to be dissatisfied than those who replied online.

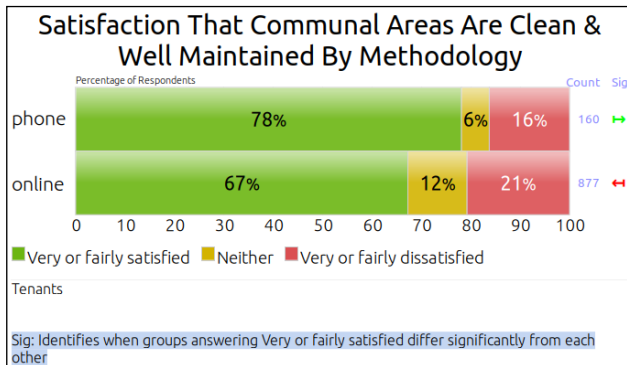


FIGURE 0.7 TENANTS

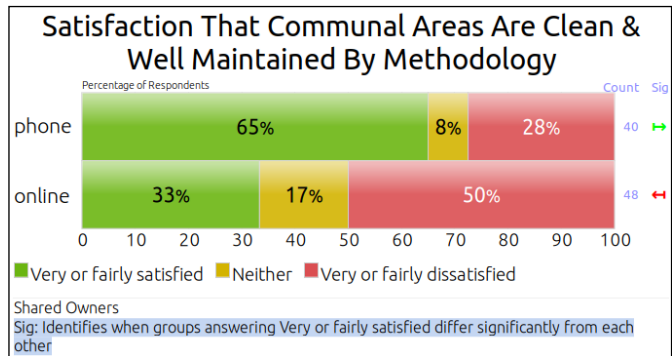


FIGURE 0.8 SHARED OWNERS

Tenants Analysis By Gender

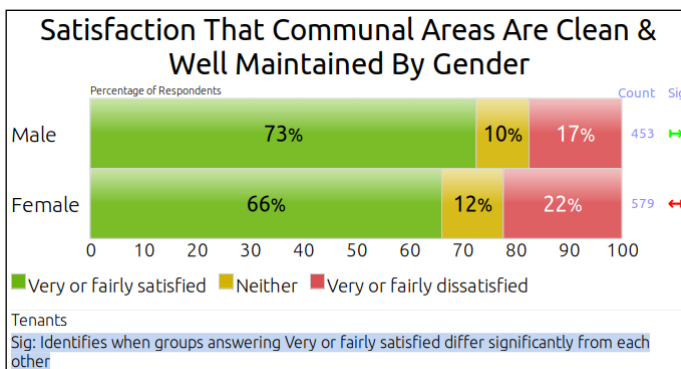


FIGURE 0.9 TENANTS

Analysis by gender shows that male tenants are more likely to register positive views than their female counterparts on this measure.

Tenants Analysis By Age

Tenants aged 65 and over are more likely to be satisfied than younger tenants on this measure, while tenants aged 16-44 were the least likely to be satisfied.

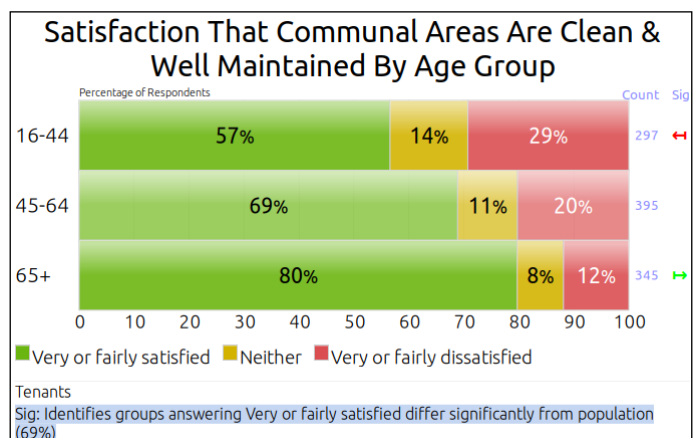


FIGURE 0.10 TENANTS

Neighbourhoods

TP11 Satisfaction That Jigsaw Makes A Positive Contribution To The Neighbourhood

Customers are increasingly looking to their housing providers to contribute to safe and attractive neighbourhoods. Customers were asked: *how satisfied or dissatisfied are you that Jigsaw makes a positive contribution to your neighbourhood?*

61% of tenants express satisfaction on this measure, whilst 15% are dissatisfied. Results remain in line with the previous survey.

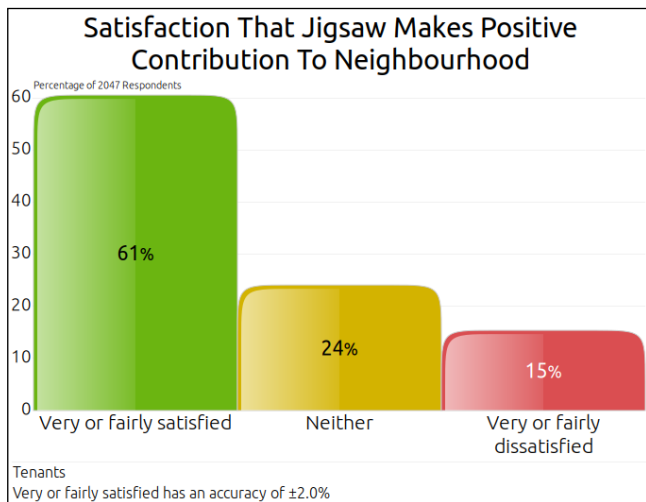


FIGURE 0.1 TENANTS

44% of shared owners report that they are satisfied with Jigsaw’s contribution to their neighbourhood.

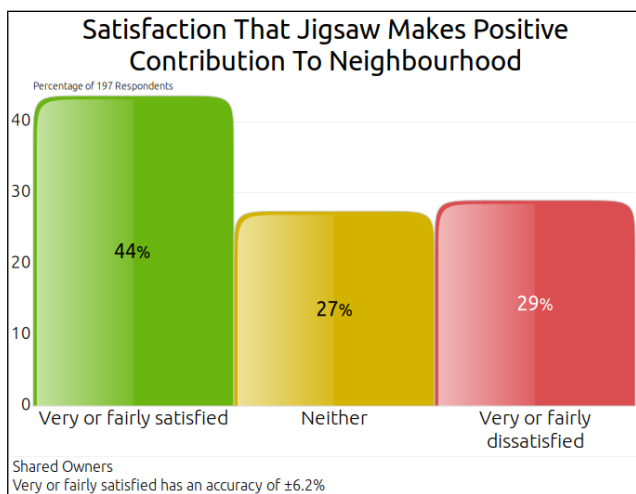


FIGURE 0.3 SHARED OWNERS

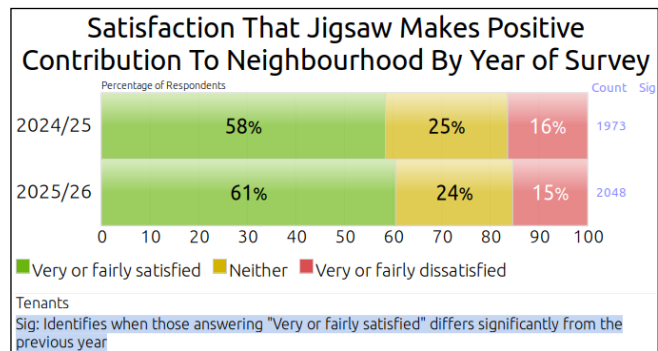


FIGURE 0.2 TENANTS

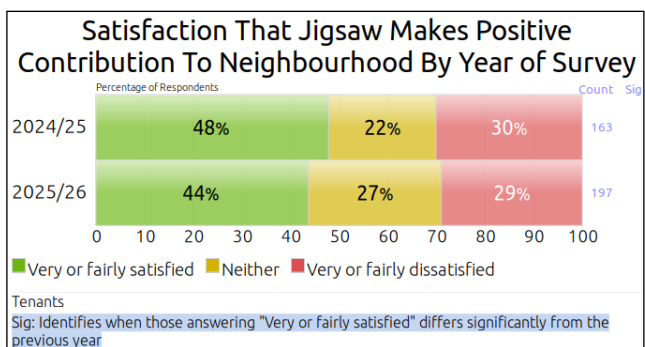


FIGURE 0.4 SHARED OWNERS

Analysis By Methodology For Tenants & Shared Owners

Telephone responses are more positive than online responses for both tenants and shared owners on this measure.

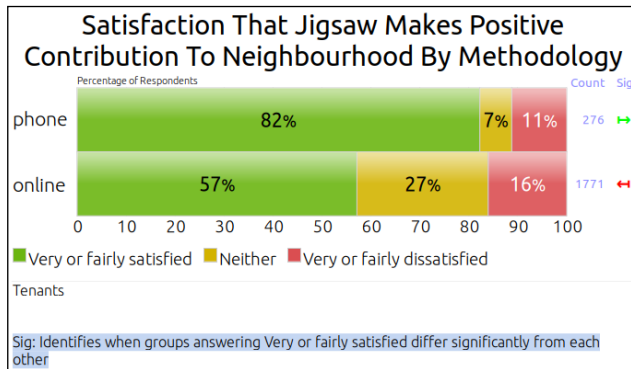


FIGURE 0.5 TENANTS

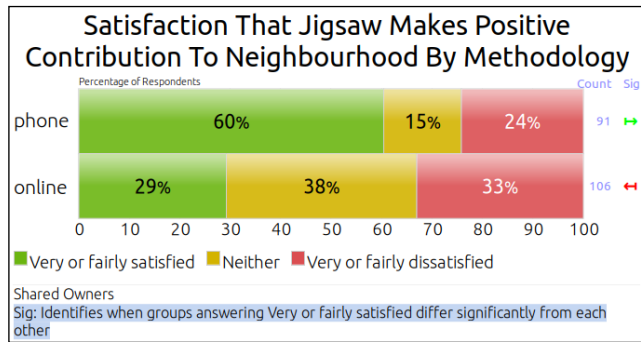


FIGURE 0.6 SHARED OWNERS

Analysis By Length Of Tenure For Tenants & Shared Owners

There are statistically significant differences for both tenants and shared owners for this question. In common with other findings in the survey, tenants and shared owners who have been in their homes for under a year are more likely to be positive. In the tenant survey, customers who have lived in their property for between 8 and 20 years return the lowest satisfaction ratings.

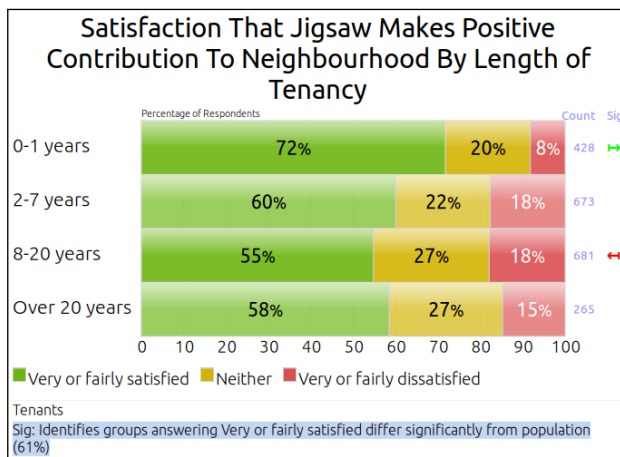


FIGURE 0.7 TENANTS

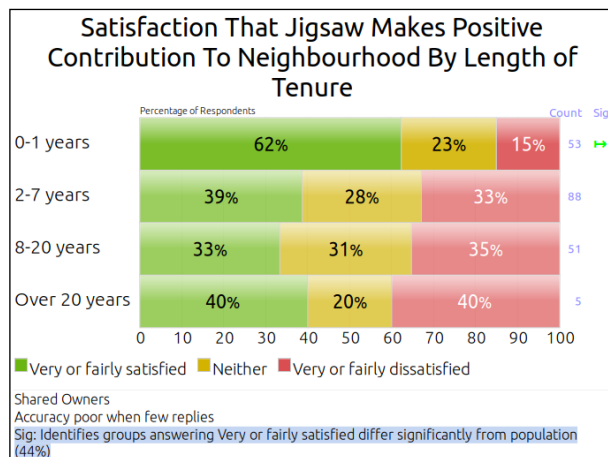
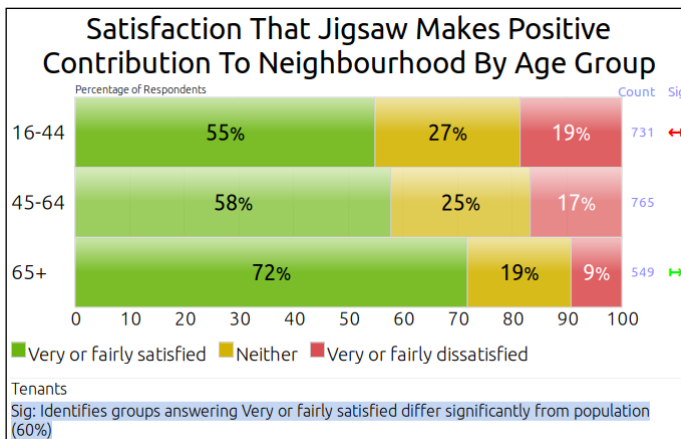


FIGURE 0.8 SHARED OWNERS

Tenants Analysis By Age



Tenants who are aged 65 and above again form the most positive group for this question, whilst those aged 16-44 are the most critical group.

FIGURE 0.9 TENANTS

Tenants Analysis By Gender Identity

Male tenants are more likely to be satisfied with Jigsaw’s contribution to their neighbourhood than female tenants.

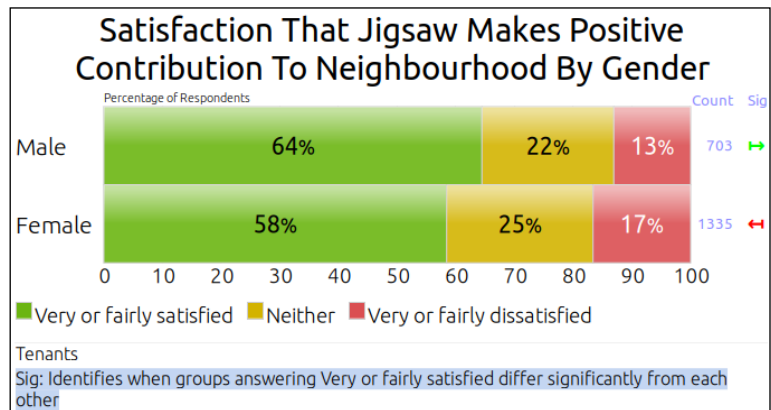


FIGURE 0.10 TENANTS

TP12 Satisfaction With Jigsaw’s Handling Of ASB

The final Tenant Satisfaction Measure concerns the handling of ASB cases. Unlike the complaints handling in the TSM survey, there is no control question asking whether customers have experienced anti-social behaviour or reported a case to their housing provider in the last 12 months. Therefore, all customers were asked: *how satisfied or dissatisfied are you with Jigsaw’s approach to handling anti-social behaviour?*

54% of tenants express satisfaction on this measure, which mirrors results from Jigsaw’s 2024-25 TSM research.

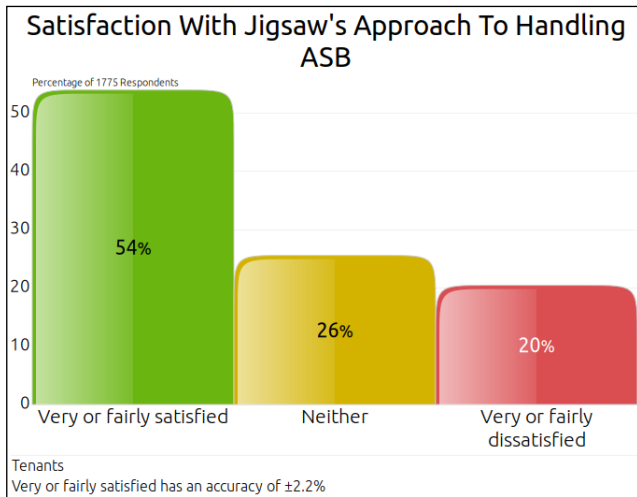


FIGURE 0.11 TENANTS

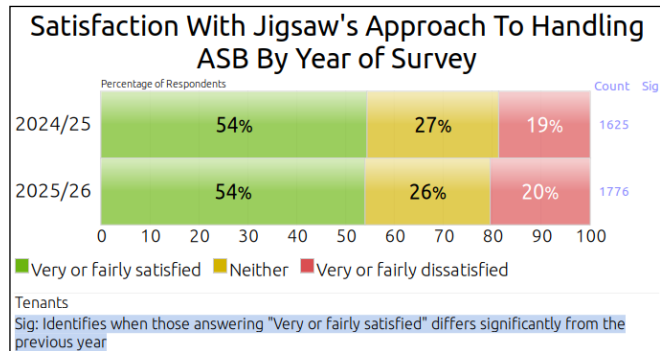


FIGURE 0.12 TENANTS

In line with findings throughout the survey, shared owners are less positive than tenants, with 42% satisfied and 25% dissatisfied. Results have not changed compared to 2024-25.

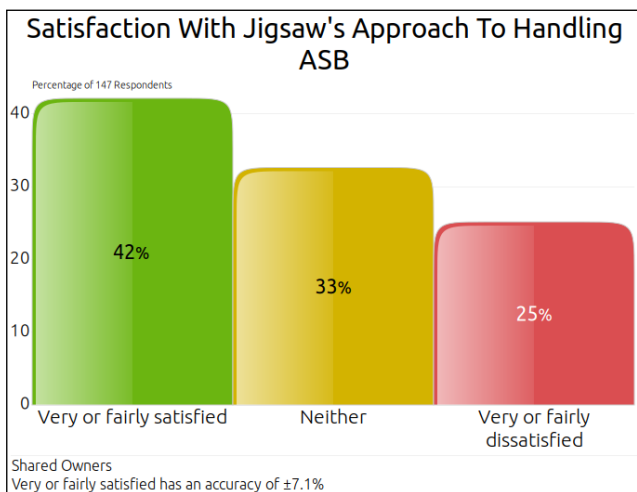


FIGURE 0.13 SHARED OWNERS

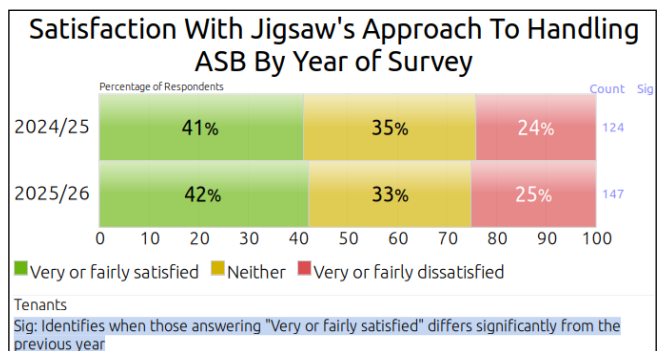


FIGURE 0.14 SHARED OWNERS

Analysis By Methodology For Tenants & Shared Owners

Telephone responses are more positive for both tenants and shared owners for Jigsaw’s approach to handling anti-social behaviour.

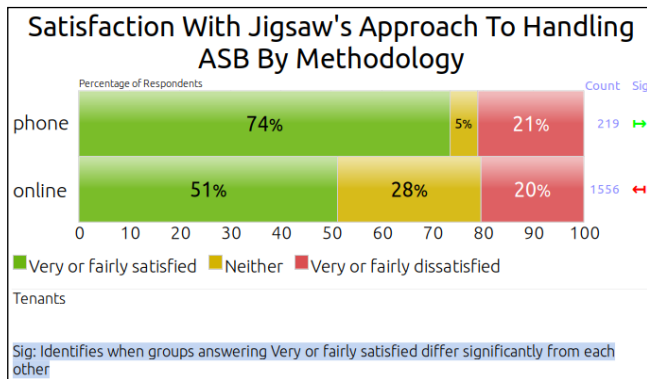


FIGURE 0.15 TENANTS

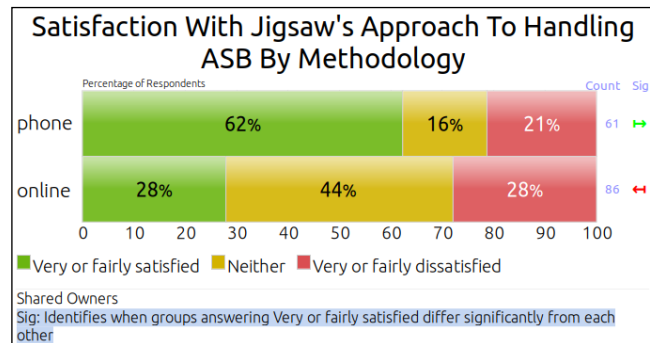


FIGURE 0.16 SHARED OWNERS

Tenants Analysis By Age

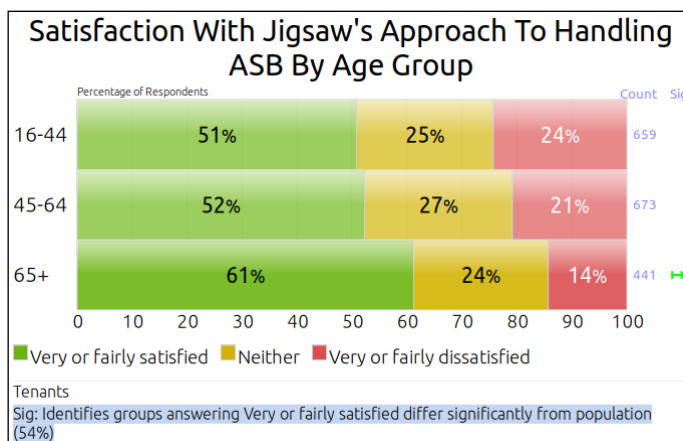


FIGURE 0.17 TENANTS

Tenants aged 65 and over are more likely to be satisfied with Jigsaw’s approach to handling anti-social behaviour than younger groups.

Methodology

Summary Of Approach

This section of the report provides a summary of the survey approach used to generate the tenant perception measures to be published by Jigsaw. This is laid out using the headings specified in the Regulator's 'Annex 5: Tenant Satisfaction Measures, Tenant Survey Requirements' document.

A) Summary Of Achieved Sample Size

In September 2025, Jigsaw provided a standard extract of their live database which comprised 33,465 LCRA Households and 1,436 LCHO households.

To meet the requirements for the Tenants' portion of the survey, Jigsaw had to collect sufficient responses to provide data with an overall accuracy of $\pm 2\%$ at 95% confidence interval for the Tenants' survey.

2,638 LCRA interviews have been completed, achieving an accuracy of $\pm 1.85\%$ for the LCRA tenants at the 95% confidence interval.

To meet the regulator's requirements for the Shared Owners' portion of the survey, the organisation needs to gather a minimum of 294 responses each year, reaching an accuracy of $\pm 5\%$ at the 95% confidence level. 298 interviews were completed in total achieving this target.

B) Timing Of The Survey

Surveys were carried out between November 2025 and March 2026.

C) Data Collection Methods

To ensure fair comparisons to Jigsaw's 2024-25 findings an 85% online, 15% telephone split was used for data collection.

For the digital portion of the survey, stratified samples were drawn and digital invitations were sent to households including an invitation email and SMS prompts. After 3 days, non-respondents were then sent a first and second reminder.

For the telephone portion of the survey, Kwest's interviewers worked in shifts to provide maximum coverage. Telephone calls were made at different times of the day, including morning, afternoon and evening attempts and weekend calls were available. Interviewers made up to 5 attempts to secure a survey response with each sampled LCRA and LCHO household.

D) Sampling Methods

A stratified sampling method was used, taking into account age group, property group, and company name.

E) Assessment Of Representativeness Of Respondents

The statistical accuracy achieved in the survey ensures excellent representativeness of response. Kwest’s in-house software team has developed bespoke resources that allow representativeness to be monitored and achieved. Representativeness is checked and monitored against a range of criteria. For example; Kwest’s sophisticated Telephone Management systems are designed so that quotas for multiple, individual groups of interest can be automatically set, managed and monitored simultaneously to deliver required accuracy levels and excellent representativeness. As one quota is completed, contact details are withdrawn from that group and other live groups continue to be prioritised.

Kwest’s TSM Representativeness Assessment ensures that the stringent requirements of the Regulator are adhered to in TSM surveys. Our dashboards work in conjunction with the Telephone Management System and provide an adaptive, flexible tool for monitoring and adjusting interviewing approach throughout the survey, to ensure that the achieved sample perfectly matches the base population. Output on Kwest’s online reports allows Jigsaw to view progress versus targets at any time.

To demonstrate representativeness of response, Kwest used a number of population sub-groups. These include age, gender, property type, ethnic group and company name. These categories were chosen to provide good coverage by geographical location, demographic profile, characteristics and type of housing. Due to the adaptive and flexible nature of our systems and the ability to continually adjust interviewing throughout data collection, representativeness is already an excellent match across all groups assessed, and will continue align with the baseline population over the coming data collection windows. Details of this are provided below;

Representativeness By Age Group

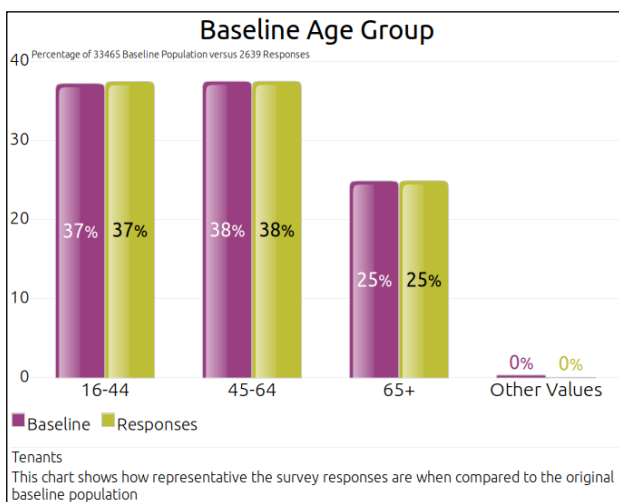


FIGURE 0.1 TENANTS

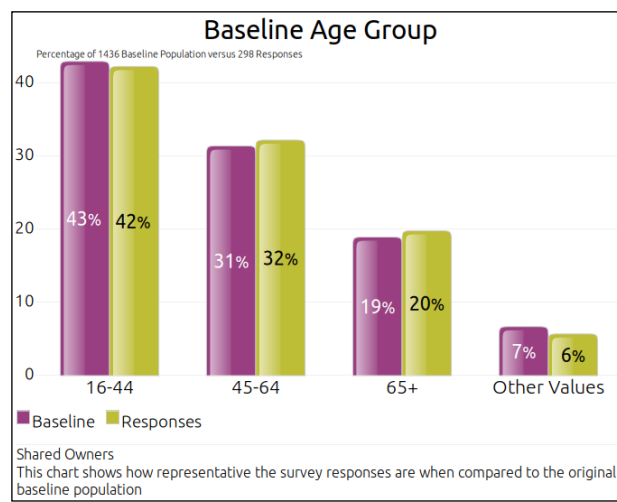


FIGURE 0.2 SHARED OWNERS

Representativeness By Property Group

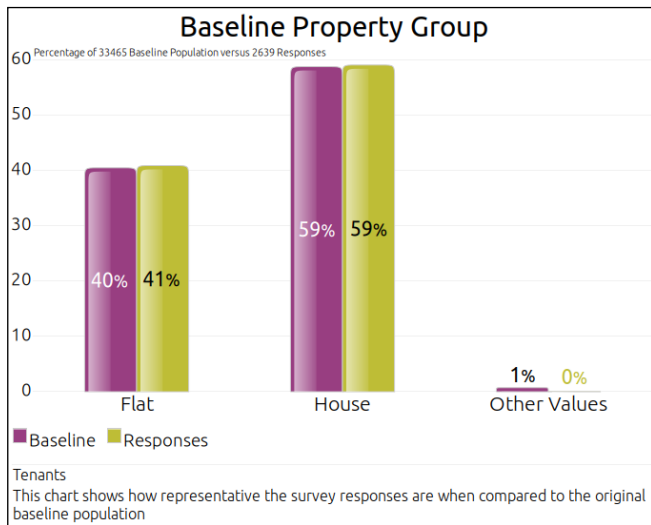


FIGURE 0.3 TENANTS

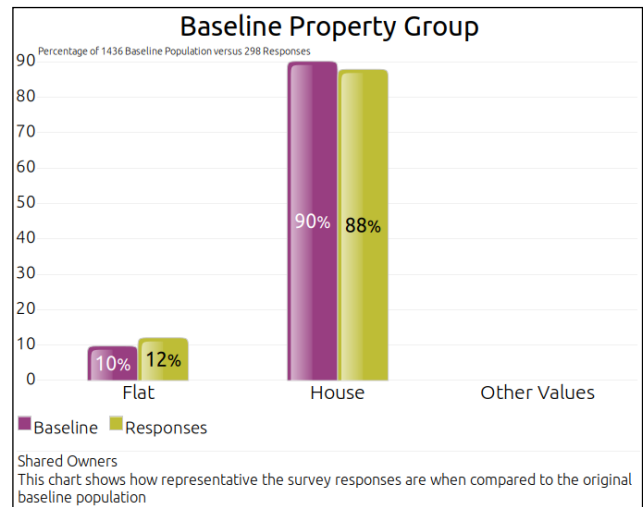


FIGURE 0.4 SHARED OWNERS

Representativeness By Region

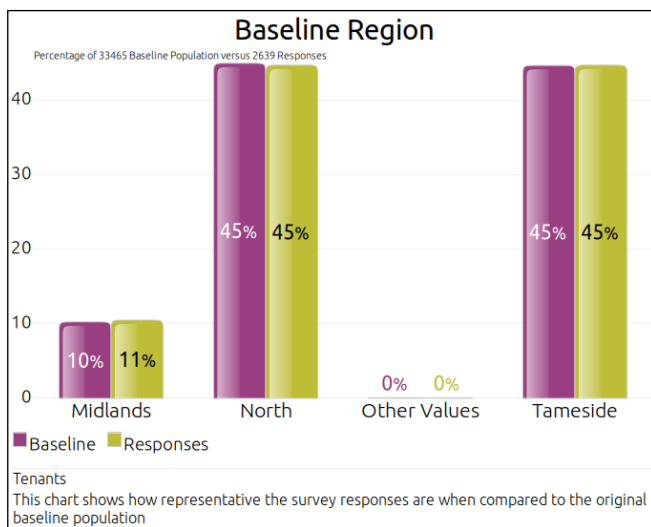


FIGURE 0.5 TENANTS

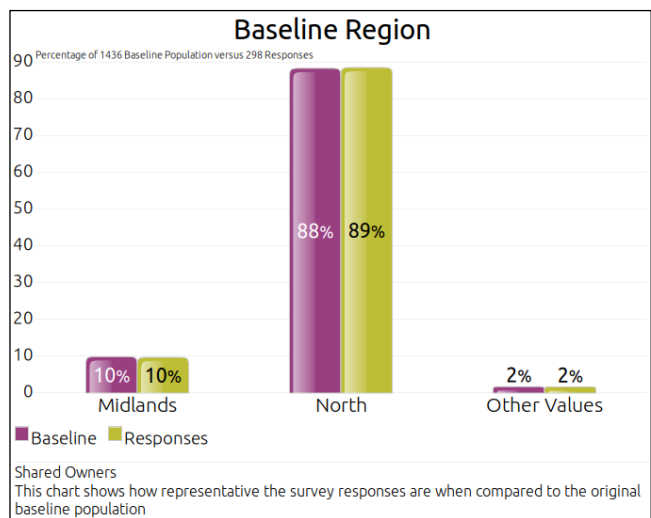


FIGURE 0.6 SHARED OWNERS

Representativeness By Number Of Bedrooms

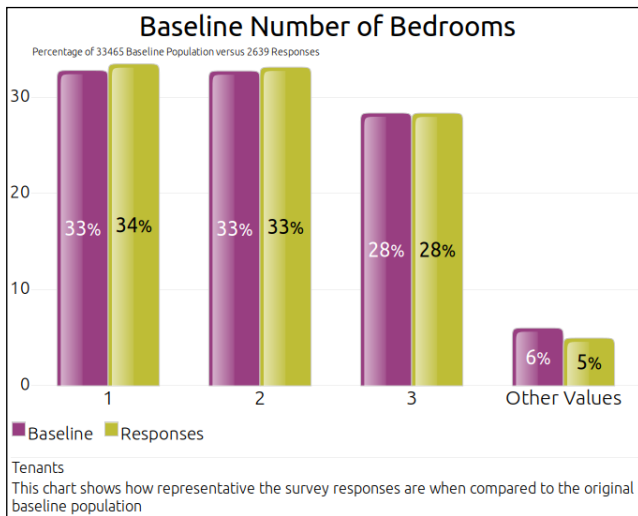


FIGURE 0.7 TENANTS

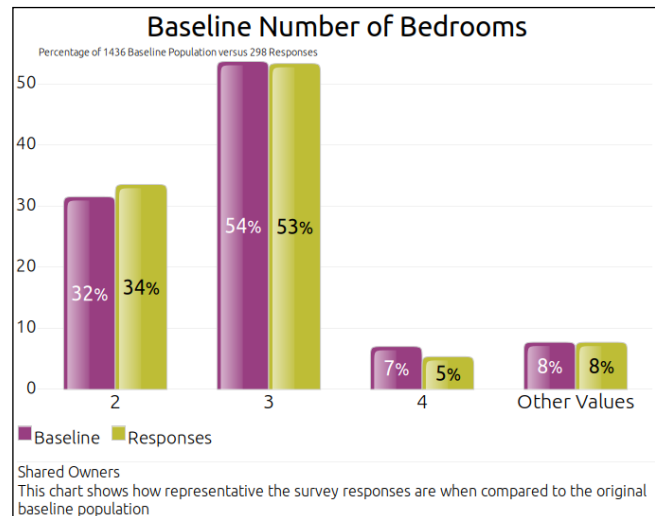


FIGURE 0.8 SHARED OWNERS

F) Details Of Applied Weighting

Not applicable. Due to the tools used to monitor response throughout data collection and the Kwest TSM Representativeness Assessment, excellent representativeness was achieved across multiple groups and therefore no weighting of data was required.

G) External Contractors Used

Kwest Research Limited is one of the longest standing research organisations that works exclusively for social housing providers. Kwest undertook the Tenant Satisfaction Measures survey on behalf of Jigsaw as part of a contract to provide TSM research services. Kwest is responsible for all elements of the research.

H) Households Excluded From The Sampling Frame Under Exceptional Circumstances

Not applicable – no households were excluded from the sampling frame.

I) Reasons For Failure To Meet Required Sample Size Requirements

Not applicable – A sufficient number of responses were gathered to meet the requirements.

J) Incentives Used In The Survey To Encourage Response

No incentives were used in the survey.

K) Methodological Issues That Have A Material Impact On Satisfaction

There do not appear to be any methodological issues that have a material impact on the tenant perception measures reported. However, when undertaking the TSMs, it should be noted that those responding online tend to return far more critical opinions than other methods.

Questionnaire Design

Questionnaires were designed to include all the Regulator's TSM questions, as required. A series of supplementary questions was added into both surveys to gather additional information on the reason for complaints, whether complaints had been resolved and whether tenants would like to be contacted about their complaint. Open ended feedback was collected from both satisfied and dissatisfied tenants to provide further insight into the data gathered in the survey. This feedback is supplied in both verbatim feedback and in categorised format.

Analysis

To provide a detailed understanding of results, the findings have been analysed in a number of ways. Please note that where the number of respondents in a sub-group is small, data accuracy will be limited. Where this is the case, such results are provided for interest and reference only.

Tenants

Overview of Findings

Analysis by Year of Survey

Analysis by Company Name

Analysis by Age Group

Analysis by Ethnic Group

Analysis by Gender Identity

Analysis by Length of Tenancy

Analysis by Methodology Used for Survey Completion

Analysis by Property Group

Analysis by Region

TSM Representativeness Assessment

Shared Owners

Overview of Findings

Analysis by Year of Survey

Analysis by Length of Tenure

Analysis by Gender

Analysis by Property Group

Please note all figures in the graphs are rounded which means that in some cases the figures in the graphs may not always sum to 100%. Furthermore, the combined satisfaction figures quoted in the text and shown on the graphs may not equal the sum of the rounded figures for very and fairly satisfied. All analysis and reports have been provided as a series of graphical reports and via Kwest's interactive online survey tool, the Online Analyst.



Kwest Research

Suite 5, Egerton House
The Towers Business Park
865 Wilmslow Road
Didsbury
Manchester
M20 2DX

Tel: 0161 448 1388
Fax: 0161 445 3551
email: sales@kwest.info