



Jigsaw



Tenants' Annual Report

2025/26

Creating homes. Building lives.

Welcome

Jigsaw Homes manages more than **38,800** homes, with roots going back decades as a social housing provider in the North West and East Midlands.

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

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 2025 – 31 March 2026.

**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%



Overall repairs Satisfaction 92.43%



Satisfaction of new resident's with home 88.89%



Rent loss from tenancy turnover 1.55%



Homes meeting the decent homes standard 99.77%

Tenant Satisfaction Measures

This year's results demonstrate improvements in a number of areas.

[Click here to view more details and to access the full report.](#)

Results from 2025/26

Tenant findings	Shared ownership residents
Overall Satisfaction.	
73%	46%
Are either very or fairly satisfied with the time taken to complete your most recent repair	
74%	N/A
Are either very or fairly satisfied with the repairs service over the last 12 months	
76%	N/A
Are either very or fairly satisfied that Jigsaw Homes have provided a home that is well maintained	
70%	N/A
Are either very or fairly satisfied that Jigsaw Homes have provided a home that is safe	
73%	65%

Tenant findings	Shared ownership residents
Are either very or fairly satisfied that Jigsaw Homes keeps the communal areas clean and well-maintained	
69%	48%
Either strongly agree or agree that Jigsaw Homes makes a positive contribution to the neighbourhood	
61%	44%
Either strongly agree or agree that Jigsaw Homes listens to views and acts upon them	
64%	40%
Either strongly agree or agree that Jigsaw Homes keeps residents informed	
70%	58%
Are either very or fairly satisfied with Jigsaw Homes approach to complaints	
36%	19%
Are either very or fairly satisfied with Jigsaw Homes approach to handling anti-social behaviour	
54%	42%
Either strongly agree or agree that Jigsaw Homes treats you fairly and with respect	
77%	61%

Tenant Satisfaction Measures

Management Information

Alongside the Tenant Survey questions, there are Management Information Measures which social housing providers must collect and publish.

Building Safety		
Percent of homes which all required gas safety checks have been carried out		99.9%
Percent of homes which all required fire safety checks have been carried out		100%
Percent of homes which all required asbestos management survey or re-inspections have been carried out		100%
Percent of homes which all required legionella risk assessments have been carried out		100%
Percent of homes which all required communal passenger lift safety checks have been carried out		100%
Anti-social behaviour		
ASB cases received (per 1,000 homes)		80.44
ASB cases received that involved hate crime incidents (per 1,000 homes)		0.98
Decent Homes Standard (DHS) and repairs		
Homes that do not meet the DHS		0.23%
Percent of non-emergency responsive repairs completed within Jigsaw’s target timescale		91.09%
Of emergency responsive repairs completed within Jigsaw’s target timescale		99.09%
Complaints		
	Tenant Findings	Low Cost Home Ownership
Stage one complaints received, per 1,000 homes	42.69	28.55
Of stage one complaints responded to within the Housing Ombudsman code timescales	90.44%	88.37%
Stage two complaints received, per 1,000 homes	12.98	14.60
Of stage two complaints responded to within the Housing Ombudsman code timescales	96.60%	100%



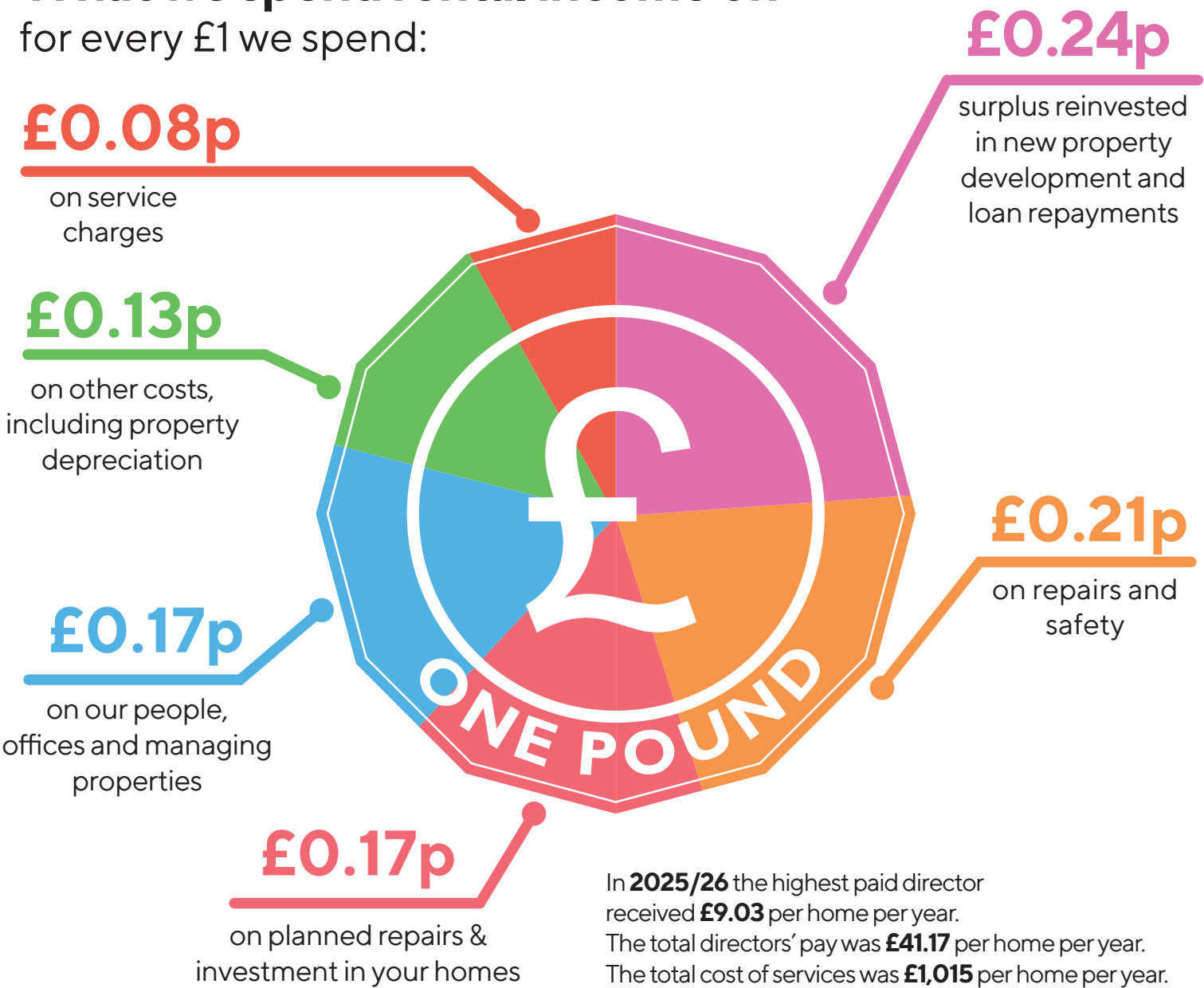
Customer Contact

- Our customer service centre answered **336,589** calls and processed **154,130** emails
- Our face-to-face Customer hub, at our head office in Tameside had **9,215** visits during the year
- The customer portal [My Jigsaw](#) is logged into an average of **2,959** times a week by our res, totalling **153,868** per year.



What we spend rental income on

for every £1 we spend:



For a more comprehensive account of our income and expenditure, you can view our [Financial Statements](#).



Maintaining our Homes

Property Investment and Repairs

This year Jigsaw Homes continued to invest in improving our homes with around **£103 million** spent.

Stock condition surveys.

In 2025 Jigsaw recruited in-house stock condition surveyors to undertake a rolling programme of physical stock condition surveys across 100% of our homes over a four-year period. The data collated will allow us to risk profile our homes and enable us to plan for replacements of components that are deteriorating and need improvement.

The data includes:

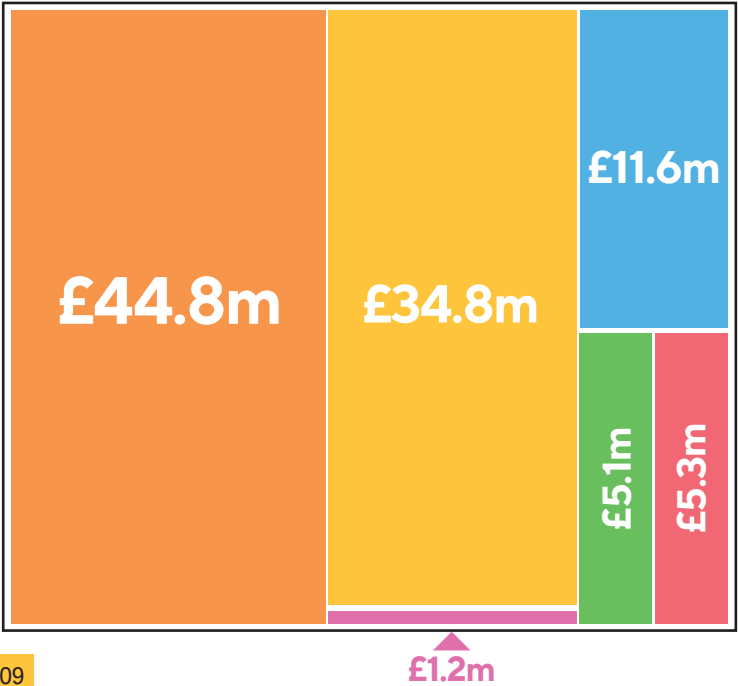
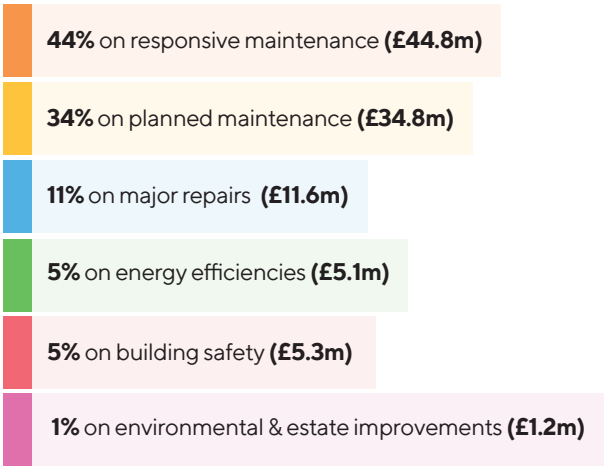
In 2025/26 we completed **12,459** stock condition surveys, meaning **53%** of our homes have had a survey completed within the last **5** years. The Stock Condition survey information assists the Group in ensuring we meet the Decent Homes standard. The Decent Homes Standard contains four criteria; meeting the current statutory minimum standard for housing, it is in a reasonable state of repair, it has modern facilities and services and it provides a reasonable degree of thermal comfort.

The Jigsaw Homes property investment programme 2025/26 included:

- **660** new kitchens
- **280** new bathrooms
- **2,022** new boilers fitted
- **628** new roofs or roofline replacements
- **369** window replacements
- **866** external door replacements
- **730** external painting programmes
- **29** domestic rewires
- **30** communal block emergency lights replaced
- **7** Over 55's scheme refurbishments

In addition to this, the Group completed **170,095** responsive repairs, including emergencies, urgent, routine and **six** week jobs. In 2025/26 **98.9%** of emergency repairs were attended and made safe within 24 hours. The average time taken to complete a non-emergency repair was **11.3** working days.

Maintenance Spend per repair type



Building Safety Projects

The Group is committed to ensuring the safety of our residents. We strive to adhere to the legal requirements for building and fire safety and continuously check and record information.

In 2025/26 we completed nearly **7,000** fire door inspections, covering both communal and flat entrance doors.

A total of **607** Fire Risk assessments were carried out on our properties and **2,138** 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 **£8.5m** set aside for 2026/27 for planned work including major work to high rise and communal buildings across our regions.

38,702 gas servicing appointments completed,
34,511 Smoke alarm checks completed

3,600 electrical tests were completed
486 Water hygiene tests completed

Communal repairs responsibilities

The Group has a clear guide on our website on the repairing obligations on communal areas. You can view this on our [website](#).

Adaptations

The Group has a clear policy on dealing with adaptations requests, both minor and major. In 2025/26 we completed **429** minor adaptations and **168** major adaptations. For all major adaptations we take into account cost, funding sources and whether a move will be more effective for the resident.



Healthy Homes team

In 2024, we introduced a dedicated Healthy Homes Team to improve how we manage cases of damp, mould and condensation across the Group. The team has grown rapidly in response to need, expanding from five to eight colleagues within its first year.

Awaab's Law came into effect on 27 October 2025, and we continue to be in a strong position to comply with its requirements.

We respond to every report of damp and mould and carry out a risk assessment at each inspection. This helps us to identify priority cases for repair or improvement, provide appropriate tenancy support where needed, and ensure residents are kept fully informed about the actions we are taking.

The introduction of the team has already delivered positive changes in how we support tenants to tackle damp and mould in their homes, with many successful outcomes achieved.

From April 2025 to March 2026, we carried out **4,995** home surveys/inspections on damp, mould and/or condensation on your homes.

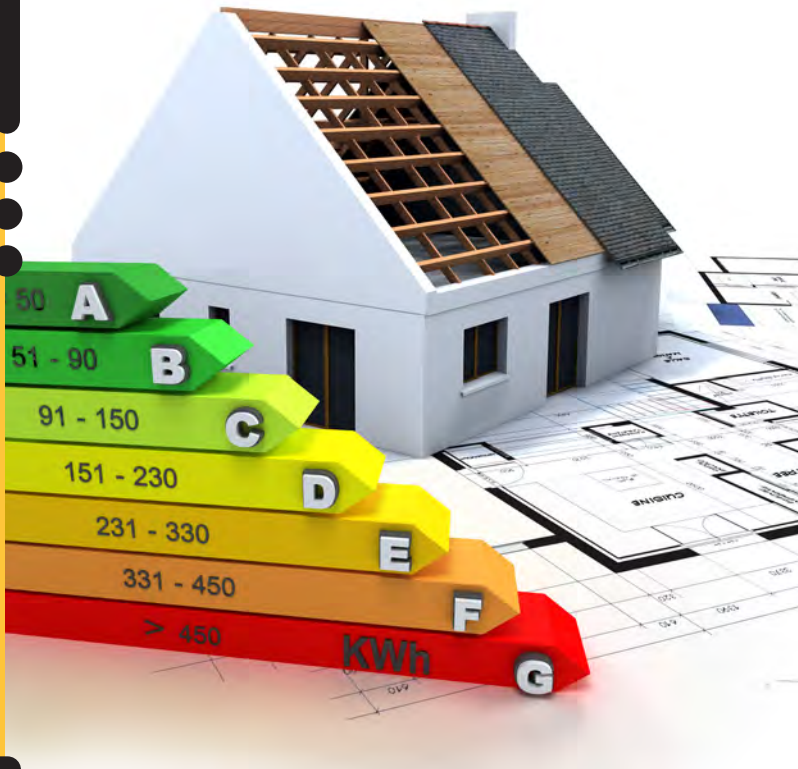
To find out more on how we help tackle mould and condensation, visit our dedicated hub on our [website](#).

Energy Performance Ratings on our Homes

We strive to obtain the best energy ratings for your homes, to 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	382	9,799	20,193	4,623	160	14	1



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.



Lettings

Across the Group, in 2025/26 we:

- re-let **2,254** homes, **546** of which were new homes.
- opened **31** tenancy fraud cases.
- completed **312** mutual exchanges.



Over 55's Accommodation

We manage **2,809** Over 55's properties across our neighbourhoods. These range from extra care schemes to bungalows with housing services.

During 2025/26 the Over 55's team:

- Created **330** new tenancies
- Mobilised **118** schemes, **4,174** connections over to new social alarm provider
- Achieved accreditation in the **ISO45001** for health and safety in our schemes
- Carried out **118,211** wellbeing calls
- Made **61** referrals to adult safeguarding

Neighbourhood Plans

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

In 2025/26 we had **20** Neighbourhood Plans across the Group, all of which take a uniformed approach, using internal and external data, to enable us to make comparisons between neighbourhoods and focus 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 persons activities, training and educational support and environmental projects.



Highlights from 2025/26



Five food pantries facilitated by Jigsaw Homes



519 residents received Employment Support through JET (*our Jigsaw Employment Team*)



60 volunteering opportunities were provided



50 residents received energy advice, **226** winter warmer packs given out



Eight warm hubs were facilitated



365 residents have undertaken training through the JET team



15 residents have received Business start-up advice



Ran **11** 'cooking on a budget' courses



21 Community projects completed by the HIT Squad



3,029 residents engaged in wellbeing projects

We started the **20% Movement** initiative alongside our Greater Manchester Housing Providers, aimed at increasing opportunities for social housing residents to work within the industry.

Your Neighbourhood Plan can be found on our [website](#).



Neighbourhood Safety Team

In 2025/26, the Neighbourhood Safety teams based in Chorley, Gedling, Miles Platting and Tameside dealt with nearly **3,000** new anti-social behaviour (ASB) cases. We know that the quality of residents' lives can be severely affected by ASB - whether it's aggressive behaviour or noise nuisance.

We provide help and reassurance that the issues reported 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.

In 2025/26 the team dealt with **4,965** total cases, consisting of **1,250** safeguarding / support cases. **500** of these were identified by Jigsaw colleagues, who receive regular training to recognise and report concerns.

Overall ASB Satisfaction Rates

The percentage of residents satisfied with the handling of their ASB case was **67.97%** in 2025/26.

Legal Measures

The following legal measures were also taken by the team:

- 98** injunctions obtained
- 15** undertakings obtained
- 45** notices seeking possession
- 4** suspended possession orders
- 12** evictions and outright possession orders



Caring for our Customers

Understanding Diverse Needs

The Group service adjustment policy ensures that no resident is unfairly disadvantaged by their individual circumstances and that service adjustments are made for individuals who express a vulnerability.

In 2025/26 we recorded **2,004** vulnerabilities. These vulnerabilities include physical and mental health issues, visual and hearing loss, memory and learning difficulties, care leavers, hoarding and victims of domestic abuse.



Jigsaw Foundation

The Jigsaw Foundation is our community investment fund aimed at supporting charities, resident and community groups, voluntary organisations, social enterprises and local partner agencies in projects which compliment 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 2025/26 we funded **77** projects across the group to a total value of **£450,000**. The beneficiaries for these projects include residents, residents' children and other household members.

Projects delivered:

Jigsaw Homes North **41** Jigsaw Homes Midlands **7** Jigsaw Homes Tameside **29**



We have delivered:



33 projects which focus on health and wellbeing and social Inclusion



19 projects on employment, individual capacity building, enterprise and training



9 projects on environment and sustainability



16 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

£100,000 from the Jigsaw Foundation programme was set aside initially as a 'hardship fund' in 2025/26 to support people in immediate financial difficulty referred internally and through agencies.

This was later increased by a further **£68,500** due to high demand.

This year we approved **468** applications. A total of **£168,116** 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 **676** households in financial hardship to get off to a good start with their tenancy, 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 grow in 2025/26 and includes information on:



Reducing your energy costs



Money, benefit & debt advice



Affordable loans & savings



Help with furnishing your home



Food banks



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:

- Made **3,273** referrals resulting in **3,217** successful benefit claims for residents.
- Achieved **£11,869,695** in welfare gains for our residents, an increase of **£2.9 million** from the previous year. **£3.58 million** of these gains were paid directly to rent accounts, and **£8.29 million** were individual gains for residents.
- Carried out **2,857** affordability assessments for new residents, ensuring they move into their new homes feeling supported and can manage financially.



Jigsaw Rewards

Jigsaw Rewards is our platform with which residents can give us feedback on our services and our plans for the future. Resident 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 engage digitally, we 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 **4,543** residents signed up to use the service, which equates to **12.11%** of our total residents. In 2025/26 we received **9,477** responses from our residents across **47** surveys, this is an increase of **61%** from the previous year.

These surveys range from a quick online survey, mystery shopping tasks, fun activities and quizzes, voting on our Jigsaw Foundation community funding and detailed online surveys.

Examples of some of the surveys completed in 2025/26 are;

- Corporate priorities consultation
- pay by link consultation
- review of our anti-social behaviour policy.

We publish the results of all surveys as '**You said, We Did**' articles on our website.

**If you haven't already done so, please do sign up to Jigsaw Rewards.
For more information visit**

<https://www.jigsawhomes.org.uk/residents/customer-voice/>



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 about positive changes to the services we deliver.

During 2025/26 we completed two successful scrutiny reviews on Repairs, (*Timescales and Communication*) and Customer voice. Both reviews were conducted via Zoom, helping to enable a wide geographical location of residents, and the Jigsaw Foundation team is now working with the Assistant Director of Neighbourhoods and our Executive Management team to ensure that the agreed actions are completed on time.

For further details on our resident's scrutiny please click here www.jigsawhomes.org.uk/residents/customer-voice/

Customer Committee

In 2026 we introduced a Customer Committee as part of our Group governance structure.

This committee, which includes a cohort of residents, will ensure there is a customer viewpoint on how the Group delivers our services.



Jigsaw Support

Jigsaw Support delivers a range of services helping people overcome their challenges and support them to live better lives.

We work closely with the Local Authorities and grant providers who fund our work.

During 2025/26 we:

- Supported over **3,800** people and delivered **20** services and contracts
- Secured and invested over **£4.6 million** from Local Authorities and other funding providers
- Managed over **300** units of supported housing and over **500** agency managed units.
- Provided placements for **16** students and **17** volunteers.
- Reinvested the surplus we made into services including Motiv8, and Wellbeing and Tenancy Sustainment.

For more information about the services we deliver, visit <https://support.jigsawhomes.org.uk>

Supported Accommodation

We continued to deliver a wide range of supported accommodation services, helping people move towards more secure and permanent housing.

We developed **3** new schemes for young people and those at risk of homelessness providing **43** new homes in Wigan, Manchester and Tameside.

We will complete **two** further supported housing schemes in Oldham and Tameside next year.

Wellbeing and Tenancy Support

We expanded our Wellbeing and Tenancy Sustainment team which supports residents who may be experiencing challenges in maintaining their tenancy or coping with life's pressures.

We supported over **550** people during 2025/26. The service is available to all eligible residents producing personalised action plans focused on improvements, including:

- confidence and motivation
- nutrition and healthy eating
- daily routines and structure
- physical activity
- reducing rent arrears
- sustaining tenancies.





Domestic Abuse Service

In Tameside, we provide specialist services and refuge for adults and children that are at risk of Domestic Abuse, in partnership with TLC: Talk, Listen, Change and Diversity Matters North West and is funded by Tameside Council.

We supported over **1,400** victim-survivors over the year through keyworker support, Independent Domestic Violence Advocates, specialist children's provision, a dedicated women's refuge, and women's centre.

For further information see www.bridgespartnership.org.uk

Looking ahead, we will also support adults at risk of domestic abuse in Manchester through one-to-one support and group work on behalf of Manchester City Council.

For further information see www.bridgesmanchester.org.uk



Growing our Business Property Development

We continued to develop a programme of new build homes and the Group completed

700 new homes across the North West and East Midlands in 2025/26.

293 of the new homes were for affordable rent

171 of the new homes were for social rent

97 were for shared ownership

84 were delivered for Rent to Buy

55 were Supported accommodation

66% of the programme was funded by
Homes England, accounting for

459 of the **700** homes developed.

We started on site with **346** 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. We have achieved **95%** of this goal.



A Strong Corporate Foundation

Customer Feedback and Complaints

Learning from resident feedback and complaints is a vital part of improving our services and delivering a positive resident experience. It plays a key role in supporting the Group's Corporate Plan strategic priorities – caring for our residents, our assets, and our neighbourhoods.

By actively listening to our residents and analysing feedback and complaints, we gain valuable insight into residents needs, preferences, and areas of concern. Understanding trends and outcomes enables us to identify root causes and drive meaningful service improvements, supporting continuous improvement in the quality, consistency, and responsiveness of our services.

You can give feedback by:

- responding to satisfaction surveys
- making complaints and compliments
- taking part in Jigsaw Rewards activities
- giving information to our Connect Advisors when you call us with enquiries.

Complaints Activity 2025/26

Between April 2025 and March 2026 we raised **1,701** formal complaints, an increase of **2%** from the previous year. In **524** cases, the resident remained unhappy with the outcome to the complaint and escalated to stage **2** review (*final stage*).

Complaint outcomes – complaints closed 2025/26

Not upheld – **56%**
Upheld – **25%**
Upheld in part – **16%**
Withdrawn – **2%**
Rejected – **1%**

Housing Ombudsman Determinations

During the year April 2025 to March 2026 **43** determinations were received from The Housing Ombudsman. In **34** cases The Housing Ombudsman found an element of service failure or maladministration in Jigsaw's handling of the complaint.

In **8** cases there was no service failure or maladministration found.

There was one case The Housing Ombudsman deemed outside jurisdiction.

MP/Councillor Enquiries

Between April 2025 and March 2026 we responded to **834** enquires.

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 2025 and March 2026 we received **240** new disrepair claims and closed **330** cases.

Of these claims **64%** were successfully defended, **31%** were settled and **4%** were withdrawn.

We also attended **4** court trials, all of which ruled in favour of Jigsaw Homes.

Complaints performance and service improvements 2025/26

The Housing Ombudsman Complaint Handling Code became statutory on 01 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](#)

You can contact the Housing Ombudsman Service at any point during the complaints process. It cannot investigate your complaint whilst your complaint is going through our internal complaints procedure, however 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.



Regulatory Rating

Jigsaw Group's regulatory rating, as of December 2025, is G1/V1. The G1 Governance rating is the highest rating a social housing provider in England can achieve and indicates effective leadership, strategic control and compliance with all relevant regulatory standards. The V1 Viability rating is the highest rating a social housing provider in England can achieve and indicates excellent financial health.

Consumer Standards

Overall compliance responsibility of the consumer standards sits with the Group Governance & Regulation team, 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](#).

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 ভাষা ও উপলব্ধ

Farsi

این مدرک در صورت درخواست به فارسی موجود است.

Kurdish

ئەم بەلگەییە بە پێی داواکاری بە زمانی کوردی ش دەس دەکەوێت

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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