

Waterloo & Lordsfield Neighbourhood plan

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Welcome to your new neighbourhood plan

At Jigsaw Homes Group we take pride in our neighbourhoods and want to work with residents to achieve our mission of 'Creating homes. Building lives.'

This plan takes on board feedback from employees and residents looking at key issues like health and employment, crime and antisocial behaviour, money management and neighbourhood desirability.

This information helps us to identify the main challenges in your neighbourhood and

how we can work with our local partners to make improvements.

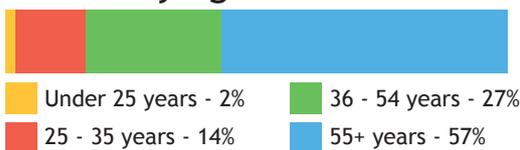
As a result of the findings, we will target resources to areas in need through a range of activities to make you feel happier with your neighbourhood.

We've been using neighbourhood plans for six years in Tameside now and they have helped us to target resources and carry out work in areas most in need. This plan will be in place for three years.

Neighbourhood profile information

Here are some facts and figures about the people and properties that make up your neighbourhood which we thought you may find interesting.

Tenant by age



Properties by type

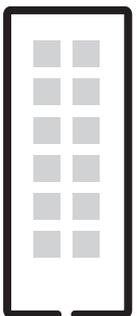
Bungalows
29



Houses
311



Flats & bedsits
281



Number of Jigsaw Homes properties **621**
Average length of tenancy **9.54 years**

A great place to live...

We currently own 621 properties in the Waterloo and Lordsfield areas; which are managed by New Charter Homes, part of the Jigsaw Homes Group.

Waterloo and Lordsfield is situated in the northern area of Ashton-under-Lyne and is on the boundary of Oldham.

The neighbourhood is within easy walking distance of the town centre, where you can find superb amenities including local shops, large supermarkets, a garden centre, eateries and local green spaces.

Ashton town centre has excellent transport links to surrounding towns and the city centre of Manchester via, trains, trams and a bus service.

Across the neighbourhood there are three primary schools; Canon Burrows, Canon Johnston & Waterloo. There is also a private day nursery in the area for pre-school children.

The neighbourhood benefits from picturesque countryside that is walking distance or a short drive away. Areas include Daisy Nook Country Park which also has a garden centre, Park Bridge and Hartshead Pike.



The Lordsfield area of the neighbourhood is a 15 minute walk from the town centre and comprises of properties of a mixed tenure some being owner occupiers and others New Charter owned and private landlords.

The properties within Lordsfield are mainly family houses and there are a small number of bungalows and terraced houses.

Within walking distance of the neighbourhood

is the King George V Playing fields. There are a variety of doctors and dental practices within one mile of the neighbourhood.

Jigsaw has plans to build around 2,400 more homes by 2022 through a mix of tenures including affordable rent, shared ownership and market sale. We plan to build over 300 of these new homes in Tameside, some of which are already complete or in progress and we're sourcing potential sites for others.

How well is your neighbourhood performing?



We have identified a range of both internal and external indicators that tell us how great your neighbourhood is overall.

The indicators range from the condition of the properties in the neighbourhood to levels of employment and poverty. You can see them all below with an explanation of what the ratings mean for your neighbourhood.

Household money management



When looking at the way in which people pay their rent, levels of rent arrears and the number of evictions, the neighbourhood performs to a satisfactory level. However, this means some households may still be experiencing money management issues, could be at risk of losing their homes, and may need additional support.

Demand



The time it takes to re-let a property is generally good across the neighbourhood indicating that properties are generally popular with a low number of repairs required and people who are eligible can move into their new home relatively quickly.

Property condition



Generally, the homes in the neighbourhood are in a good condition, are energy efficient and there are no common issues with repairs and maintenance costs.

Community insight



Overall the neighbourhood is a popular place to live offering people a good quality of life. The neighbourhood performs well when compared with other areas locally in relation to socio economic indicators. Performance in terms of health, employment, skills and training figures and poverty are all given consideration in this section.

Neighbourhood experience



On average, people who move into the neighbourhood tend to stay in their homes for a reasonable length of time. The neighbourhood experiences some antisocial behaviour or neighbour nuisance cases. This indicates that while the majority of residents treat each other with respect, there are some incidents that do occur that have a negative impact on people's ability to relax and feel secure in their homes. Satisfaction with the neighbourhood is relatively high although there is room for improvement.

Overall summary

Overall the neighbourhood is a good place to live but it does experience some problems that occasionally affect people's quality of life. The main aim for this neighbourhood is to identify the right activities, services and initiatives that will help address the specific issues that currently hold the area back.

Local knowledge: What you told us about your area.

Residents told us they have good neighbours, that there is a great community spirit and that the area is peaceful.

The cleanliness of your neighbourhood is good.

The neighbourhood is close to local shops and good transport links into the wider community and towns are excellent.

There are some trees in the neighbourhood which need pruning and some fencing which

needs repair and re-painting.

Residents stated that would like to see more community projects and be aware of what is going on in the area.

There is a need for better communication from Jigsaw Homes about staff changes.

Improve drainage is needed in some gardens.

Parking can be difficult due to the congestion on local roads.



How will we progress the plan?

As these plans are an update of the former Neighbourhood plans, work has already begun in your area, as well as in the other 28 New Charter Homes neighbourhoods.

We will continue to review our performance data frequently over the next three years and we will keep you updated on the progress through our website, social media and newsletter. You will also have the opportunity to be involved so please watch out for advertised activities or requests for feedback.



Our commitment

We will monitor how residents are managing to pay their rent and continue to offer advice and guidance to those that are struggling financially.

We will work closely with residents to ensure that the community knows where to access help and advice on money management issues.

We will target any properties that are more difficult to let within the neighbourhood and work to resolve any related appearance issues that may affect their popularity. We will also take action on any other issues affecting the desirability of the area, to ensure a better customer experience.

We will regularly monitor the property condition, area appearance and management issues related to any properties that become empty. We will identify any challenges early and make sure any properties that become

empty are ready to let as quickly as possible.

We will identify where customers are not happy with the repairs service provided and look to establish any trends in this data. We will establish patterns in the number and costs of repairs and introduce a responsive plan to address areas of concern to sit alongside our targeted investment and planned replacement programmes.

To work alongside residents and the local authority on improving waste management in the area.

Work closely in partnership with Greater Manchester Police & Tameside Council at a local level in tackling antisocial behaviour, nuisance and crime.

Work closely with the neighbourhood policing team to tackle antisocial behaviour and criminality in the area.

We will carry out an annual neighbourhood audit focusing on environmental issues and grounds maintenance to highlight where improvements are required, liaising with residents in relation to the concerns raised

We will work with residents to identify and tackle parking issues in the neighbourhood.

We will hold more community activities to increase the community spirit, build positive relationships with neighbours and steer services towards those that need them most.

We will continue to monitor those quality of life factors that have an affect on the community, such as the levels of employment and the health and wellbeing of residents. We will work with partners to deliver interventions in the neighbourhood targeting those key issues and ensure residents have access to the services they need the most.

What can you do?

Familiarise yourself with the money advice services that we and our other agencies provide and tell your neighbours, friends and family about them if you think they may be in financial difficulty. Get in touch with us as soon as possible if you feel you are getting behind on your rent and bills. You can also look on our website for advice on a range of money matters and links to other sources of help and support.

Link here →

Be observant around your neighbourhood and let us know when things do not look great. It may be that the standard of communal spaces can improve, the environment could be improved or when you see something that you don't think is safe. Let us know if you think a property has been abandoned as soon as possible so that we can take action to re-let the property and avoid possible damage. Report repair issues quickly and keep an eye on any recurrent problems you notice in your home, or those of others in your community, and let us know. Always fill in the repairs feedback surveys, this will really help us

address any issues in your area and give you the best service.

Get in touch if you experience anti-social behaviour or, if you feel you are seeing a rise in crime in the area, so we can assist and give practical advice. Tell us if you believe properties are being used for illegal purposes. Take pride in your community and regularly maintain your own garden or clean the space outside your flat etc. We can offer low cost support if you need help with this.

Be a great neighbour - top tips

- Introduce yourself to your neighbours and consider your neighbours' lifestyles
- Be aware of the noise you create in your own home, particularly in buildings with communal entrances.
- Be mindful of where you park and be considerate of others
- Let your neighbours know if you are having a celebration
- Maintain your garden and keep your communal areas free of items
- Put your bins out on the right night and bring them in again once collected
- Keep an eye on your neighbour's property



Getting involved

We encourage residents to get involved in improving and shaping our performance and the standard of our services. We understand that not everyone wants the same level of involvement, so we offer a range of ways to get involved.



Jigsaw Rewards

Jigsaw Rewards is an opportunity for you to give your feedback by completing surveys on our services, mainly from the comfort of your own home. In return you will receive points which can be exchanged for gift vouchers or credits on your rent account. It is simple and quick to register for Jigsaw Rewards. Just visit rewards.jigsawhomes.org.uk/ and enter your surname, payment reference and tell us which areas of the business you are interested in. We will only share with you the activities you have chosen,

so you can do as much or little as you like. Activities include feedback surveys, photo tasks, mystery shopping and the opportunity to volunteer for our scrutiny panel.

In addition to Jigsaw Rewards you can also have informal involvement by attending community events or following us on social media, our websites and through our newsletters.

If you want to be more involved you can be part of a focus group to discuss different services and attend events and training. You can even become a tenant director on our Board, join/set up a residents' association or local group in your area.

We also recognise that everyone has skills, capability and drive to improve their neighbourhoods and this is happening with great success in a number of places. We're keen to promote this and whether it's a small project near to your home or something more ambitious, we want to hear your ideas and help you to make this happen. Our neighbourhood team will support you to do this

wherever possible so please get in touch if you have any ideas on how to improve your neighbourhood.



Jigsaw Foundation

April 2019 sees the launch of Jigsaw Foundation offering funds for local projects which make a difference to the lives of our residents and their communities. The fund is open to charities, resident and community groups, voluntary organisations, social enterprises and local partner agencies. £500,000 will be available annually to share between projects within our neighbourhoods. For more information and an application form, visit www.jigsawhomesgroup.org.uk. Grants under £25,000 will be voted on by tenants through Jigsaw Rewards. Anything above this will be voted on by Jigsaw's executive team.



Your money

Welfare benefits

If you need to make a claim for welfare benefits, you need to do it as soon as possible. Don't delay as you could miss out on money you are entitled to. We have a benefits calculator and budgeting tool available to all tenants in the Jigsaw Homes Group.



We have a number of **benefit calculators available** as well as a household budget tool - why not try them out.

Please visit

www.newcharter.entitledto.co.uk

If you are concerned about debts or would like advice on benefits, contact us on:

0161 331 2000 or

contact@newcharter.co.uk

Getting ahead with your rent

It may not come as a surprise to you that a high level of the UK households have little or no savings. When there is a financial issue at home, this can have a real impact. By paying a little extra with your rent each week, you can build a buffer which will help when money is a bit tight. This can also help if you are moving on to Universal Credit and you are waiting for your first payment. If you need extra cash, do not be tempted to use a loan shark - they are not your friend.

Loan sharks

If you are affected by a loan shark, don't suffer in silence. The Illegal Money Lending Team can help. You can contact the team anonymously on 0300 555 2222.



Payment facilities

Direct debit - these can be set up weekly, fortnightly, 4 weekly or monthly and can be on any date in the month

Recurring card payment - you can set a recurring card payment and can cancel or amend this with us at any time. If you did not have the funds when we attempt to take a payment you would not incur any bank charges.

Allpay payment card - Look for the PayPoint or e-pay sign and pay your rent with your allpay card at the till.

Through our website- You can pay on our website with your debit card and allpay swipe card using our online services. This service is available 24 hours a day, 365 days a year.

Standing order - Payments can be made directly from your Bank or Building Society on a weekly, fortnightly or monthly basis. To use this payment method please contact us and we will send you a Standing Order form for you to complete and return to us.

Over the telephone - You can pay your rent over the phone using our 24 hour automated service. Please phone connect on 0300 111 1133 and select Option 3. If you are calling outside our normal working hours which are between 6:00pm - 8:00am, you will need to select option 2 instead. Please note that you will need your allpay card along with a valid debit or credit card to use this service.

If you pay your rent on a monthly basis please be aware that your rent is charged on a weekly basis and that you must meet all your weekly rental obligations within that current financial year (1 April to 31st March). Therefore we expect you to have one week credit balance on 31st March of each year. This is to reflect the 1st week in advance payment you will have been asked to make when you signed your tenancy.

Home contents insurance

We offer a scheme to protect your home contents that you can pay weekly with your rent? Find out more on 0161 331 2000.

Need help saving and managing your money?

Cashbox Credit Union is a community savings and loan co-operative, where members pool their savings to lend to one another.

You can join Cash Box if you live or work in Tameside.

Cash Box offers secure savings and affordable loans at low rates of interest.

More information is available on the Cash Box website www.cashbox.org.uk or by telephoning 0161 342 3266.

CASH BOX credit union

Cash Box Credit Union is authorised by The Prudential Regulation Authority and regulated by The Financial Conduct Authority and The Prudential Regulation Authority. FRN 213528

Smarterbuys Store

The Smarterbuys Store is supported by New Charter Homes. If you're looking for new electrical or household goods, don't be tempted by expensive furniture stores or high interest weekly payment stores. The Smarterbuys Store offers high-quality goods at competitive prices.



For more information, please call into any of our Hubs, log on to:

<https://gm.sbstore.org/home>

Telephone 0300 500 0975.

Smarterbuys Store is regulated by the Financial Conduct Authority, reference number FRN 713 746

Water bill reduction schemes

You may qualify for one of United Utilities water bill reduction schemes.

Simply call them on 0800 072 6765 Last year tenants taking part each saved on average £164.59.