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, financial wellbeing 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 eight 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

- Under 25 years - 3%
- 25 - 35 years - 14%
- 36 - 54 years - 31%
- 55+ years - 52%

Properties by type

- Bungalows: 100
- Houses: 152
- Flats: 59

Number of Jigsaw Homes properties: 311

Average length of tenancy: 15 years
A great place to live...

Jigsaw Homes has 311 properties in The Tame Valley neighbourhood which is located in the Haughton Green area of Denton, situated a quarter of a mile from Denton town centre. The area can be accessed by the main road that runs from Haughton Green to Hyde.

The neighbourhood benefits from being situated on several main bus routes making Denton, Hyde, Ashton, Stockport and Manchester City Centre easily accessible.

Within a ten minute walk many local amenities can be found in Haughton Green village including a post office, shops, a doctor’s surgery, chemist and mini-supermarket.

Tame Valley boasts a large number of green spaces and boarders Tame Valley, Tameside’s largest local nature reserve benefitting from extensive path networks for walking and cycling leisure and fitness activities.

Two local primary schools are located in the neighbourhood Manor Green Primary School which has a multi-use play facility used by the young people from the area and St John Fisher Roman Catholic Primary School.

Denton town centre is a five minute drive from Haughton Green and is accessible via a local bus service. The town centre includes Crown Point North retail park with a good selection of chain store shops, major supermarket and Active Tameside Wellbeing Centre inspiring people to live healthy and well lives.

Although we have been impacted by Covid 19 in 2020, our ambition is still to deliver 800 new homes across the Jigsaw Group per year over the next few years.

The neighbourhood performs satisfactorily when compared with other areas locally in relation to health deprivation and the Covid 19 vulnerability index. This index highlights physical vulnerabilities; being able to access shops, social vulnerabilities; loneliness and health vulnerabilities; poor health conditions.

How well is your neighbourhood performing?

We have identified a range of both internal and external indicators that tell us how your neighbourhood is performing in relation to both social economic and environmental factors.

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

**Financial wellbeing**

When looking at the financial hardship in the neighbourhood, the levels of rent arrears and the movement in rent arrears, 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.

**Employment, Skills and Training**

The neighbourhood performs satisfactorily when compared with other areas locally in relation to employment, skills and training. Levels of unemployment, education and skills, as well as jobs at risk and employees at risk as a result of Covid 19 are included in this measurement.

**Environment and demand**

The time it takes to relet 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.

**Health and wellbeing**

The neighbourhood performs satisfactorily when compared with other areas locally in relation to health deprivation and the Covid 19 vulnerability index. This index highlights physical vulnerabilities; being able to access shops, social vulnerabilities; loneliness and health vulnerabilities; poor health conditions.

**Overall summary**

Overall the neighbourhood is a good place to live but 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 friendly helpful neighbours with a good community spirit
The area is a quiet and peaceful place to live
Close to local shops and good transport links into the wider community and towns
A Community Centre with weekly activities and organised trips for older people
A well maintained award winning community garden
Lighting needs to be adequate for the area.
Needs repairs and attention to help keep people safer and avoid trips or falls
The pavements are uneven and the more flags need to be laid to aid access for people with impairments and wheelchair users including the community garden
Removal of abandoned furniture outside homes, rubbish on the street and untidy gardens
Help and support for elderly people who live alone who are more vulnerable
Fencing needs replacing which would improve the look of area and improve home security and safety

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 twenty five Jigsaw Homes Tameside 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 recognize that Covid 19 has affected everyone in some way and we have pulled together a list of contacts that can offer support and advice around, but not limited to; mental health, food and shopping and loneliness. If you need any support please contact us.

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 deliver a high quality repairs service, responding to emergencies and routine repairs, alongside our targeted investment and planned replacement programmes.

We will produce a sustainability strategy which will set out a plan of engaging tenants to reduce our impact on the environment. We will continue to invest in the energy performance of our homes to reduce energy costs for residents.

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 make the best possible use of our properties, ensuring we let responsibly.

We will ensure getting in touch with Jigsaw Homes Group is straightforward for customers, with a range of available options, including phone, face-to-face and web based functions.

We will encourage residents to recycle and will work with Local Authorities to improve refuse collection and advice for tenants.

We will continue to monitor those quality of life factors that have an effect on the community, such as the levels of employment and the health and well-being 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.

We will work closely in partnership with the Police & Local Authorities at a local level in tackling anti-social behaviour, nuisance and crime.
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.

Get 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 number or tenancy reference number 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 scrutiny 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

The Jigsaw Foundation offers 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. Entries will be able to bid for a share of £500,000 towards local projects that help to improve people’s lives. For more information and an application form, visit foundation.jigsawhomes.org.uk. Grants of £24,999 and under will be voted on by tenants through Jigsaw Rewards. Anything above this will be voted on by Jigsaw’s executive team.
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.

Please visit jigsawhomes.entitledto.co.uk

If you are concerned about debts or would like advice on benefits, contact us on: 0161 331 2000 or 0300 011 1144
tameside@jigsawhomes.org.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
Loan sharks are illegal money lenders who use intimidation and often violence to recover loaned funds. If you can answer yes to one or more of these questions you might be borrowing from a loan shark:
● Did they offer you a cash loan?
● Did they not give you paperwork?
● Did they add huge amounts of interest or APR to your loan?
● Have they threatened you?
● Are you scared of people finding out?
● Have they taken your bank card, benefit card, passport, watch or other valuables from you?
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 to report a loan shark and get the help you need.

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 1144. 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
It is recommended that all tenants purchase home contents insurance. Contents insurance protects your personal belongings from scenarios such as, damage caused by fire, break-ins, natural disasters or accidental. If something happens to destroy or damage your possessions, it can cost a lot of money to replace them items, some of which may be essential. There are a number of options and suppliers for contents insurance which can be found on-line.

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 Cashbox if you live or work in Tameside.

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

More information is available on the Cashbox 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

Water Bill reduction schemes
You may qualify for one of United Utilities water bill reduction schemes. Simply call them on 0800 072 6765

Energy advice
There are a number of ways in which you can run your home for less, as well as producing fewer harmful CO2 emissions.

Turning your room thermostat down by just 1°C, this could cut your heating bill by 10%, which is an average saving of £75 per year.

Drying clothes on radiators blocks heat from warming the room and causes condensation. Dry on a clothes horse instead.

15% of heat loss occurs through draughts. Draught proof your window frames, doors, keyholes and letterboxes.

Our homes contain an increasing number of appliances and gadgets, all of which consume electricity - increasing our bills and emissions. Much of this usage is unnecessary and with efficient purchase, use and maintenance we can reduce our bills with minimal effort.

Check you are with the cheapest energy supplier. Visit the Uswitch website https://www.uswitch.com/

Switching from a 60W bulb will save you £5-£10 a year on your electricity energy bill.

In the UK we waste £140 million a year by leaving lights on unnecessarily. Remember to turn the lights off when you leave a room, no matter what kind of bulb you have, this can save you £7.50 per year.

Don’t leave appliances on standby, turn things off at the mains when not in use or fully charged, especially overnight.

The average person uses 150 litres of water per day for hygiene, drinking, washing and flushing. The energy used in transporting and treating water is energy intensive and generates significant carbon emissions. It is important that we are not wasteful with this vital resource.

Don’t overfill the kettle, boiling the right amount of water is one of the easiest ways to cut your energy usage and you could save as much as £25 per year.

Save water by avoiding letting taps run when brushing your teeth or shaving. 10 minutes of running water a day would waste 22,000 litres per year at a cost of £30.

A dripping tap can waste 140 litres a week, almost enough to fill two baths. Get leaks fixed, report them to our Jigsaw Connect team on 0300 111 1144 or 0161 331 2000.

We can save money on our food budget by reducing waste. You might be surprised at the level of emissions generated by the food you eat.

If you cook too much, make sure you use the leftovers and store them in airtight containers. See recipe ideas at www.lovefoodhatewaste.com/recipes.

If you have garden space you could try growing your own. Put your garden to work and save money. Even if you don’t have a garden you could still grow foods such as beetroot, radish and lettuce on your windowsill.

Transport is the biggest source of personal emissions for many people, especially if you drive, or fly regularly. Your driving style can have a big impact on fuel consumption and therefore what you spend on fuel.

You can save money on driving through monitoring your speed. Driving at 50mph uses 30% less fuel than at 70mph.

Removing excess weight if not needed e.g. a roof rack will reduce your fuel consumption. Recycling reduces the Carbon footprint of your waste and promotes wider environmental benefits. Every year in the UK, we send around 23 million tonnes of household waste to landfill, 60% of which could be recycled. Landfills are particularly bad sources of greenhouse emissions because waste is buried, which causes it to break down and release methane, which is 33 times more potent than carbon dioxide.

The average person receives 19kg of junk mail a year. To opt out of unsolicited direct mailing lists, register with the Mailing Preference Service at www.mpsonline.org.uk or by phone on 0845 703 4599 or write to them at MPS, Freepost, London, W1E 0ZT.

Recycling has never been easier. Recycle at home using your recycling bins or communal facilities.

For a full list of energy advice saving tips read our leaflet click here.