



# Annual Report to Homeowners 2022-23

Paradigm

Our  
Vision

We provide  
excellent  
services to  
customers

and build  
new homes  
to help more  
people.

We make  
sure our homes  
are safe and  
sustainable

and strive to do  
more by making  
the most of our  
resources.

# Introduction

Welcome to our 2023 Annual Report to Homeowners. We want to tell you about some of the highlights from the last financial year, relating to services we provide to you.


We know the last year was very tough for lots of people, with the huge cost of living increases affecting many. We focused our support to customers who were facing these challenges, including providing fuel vouchers, signposting to debt advice and through our partnership with Citizens Advice, we helped customers secure £280,000 in benefits they were entitled to.

We also know that what really helps during this difficult time is to provide our basic services really well, such as repairs and maintenance and tackling issues that affect your neighbourhood. When you need to get something done, it's important you can do so easily and trust that we will sort it for you.

We're delighted that your feedback is that we're doing some of the basics really well, like answering your calls. You have also told us that improvements are needed in some areas,

including how we deal with more complex issues and keep you informed.

We know we need to improve our homeowner satisfaction and we are targeting the areas you have told us are important to you, such as communal repairs, communication and value for money for service charges.

We would love to hear from you if you have any questions or feedback about this report, by contacting [Communications@ParadigmHousing.co.uk](mailto:Communications@ParadigmHousing.co.uk) 

With very best wishes  
**Hannah**





# Working to solve the housing crisis

Our mission is to provide homes for people who need them most and we're proud to have built 446 new homes during 2022-23, including 151 for shared ownership. This brings the total homes we own and manage to 16,237.

## Chanel's story



"I'm 28 years old. I was living in Launton, near Bicester with my parents, there hadn't been much opportunity for me to move out as trying to move out on your own is financially very difficult.

I saw that Paradigm were offering shared ownership homes in the village which seemed like the perfect solution. It benefited me greatly having Paradigm offer properties to local people first because the other houses that I was trying to go for were about 10-15 miles away. Living on my own, I didn't want to go too far away from family. If you can't afford to buy on the open market, shared ownership is 100% the way to go.

The quality of the home is just phenomenal. It felt really overwhelming the first time I put the key in the door. As soon as I closed the door and got my things in, it was just great to have my own space."

## During 2022-23:

52%



satisfaction from homeowners.  
A slight drop on last year

151



number of new shared ownership homes we built

53

shared owners converted to full ownership

8

customers extended their leases

16

customers bought further shares in their home



## Alice's story

After privately renting for eight years, Trademark Attorney Alice, and her son Ben, were delighted to move into their own home.

After meeting some friends who had just bought shared ownership homes and had positive experiences Alice started to consider the option. She struggled at first to find a suitable property in the local area, as she didn't want Ben to have to move schools but when she came across the estate being built in Milcombe, near Banbury she was pleasantly surprised.

"I spent hours trawling through plots and eventually settled on a three-bedroom house, with a kitchen that led onto the garden, mainly so Ben wouldn't be running through the house with his muddy trainers on!

"I was so pleased with how smoothly the process went – seeing the house for the first time really was that 'wow' moment."

The family are already reaping the benefits of the new home, for very different reasons!

"I've travelled a lot and never really stayed in one place for long, but this is a place where I feel settled, and so does Ben, he knows that this is our house, and we don't have to move if we don't want to. Having a stable home is so important to him – especially as it means we can have a cat, who we adopted shortly after moving in."



## During 2022-23:

# 180,000

calls taken by our Customer Contact Centre



# 79%

calls resolved at first point of contact, against a target of 70%



# 377

complaints resolved

# 429

compliments received for our teams



# 77%

of customers were satisfied with the quality of their new home



# Supporting you

Many people have been affected by the continuing increased cost-of-living and we increased our support to customers.

## Adam's story



Adam lost his job through ill health and needed help with budgeting and claiming benefits. We fund a specialist support worker for Paradigm customers at Citizens Advice and we referred Adam to this service.

Together we were able to:

- > Give Adam supermarket and food bank vouchers
- > Help him apply for Universal Credit
- > Help with his Council Tax Support application
- > Provide immediate budgeting advice, saving him about £50 a month
- > Negotiate write offs of credit card debts of £700
- > Complete a charity application to help him buy a new cooker.

We also 

Gave **£259,000** to help customers, including food and fuel vouchers, and grants to partners to provide debt advice and support with mental health.



Funded Citizens Advice to support customers with specialist debt and welfare benefit advice and they helped customers claim more than **£280,000** in benefits they were entitled to.

# Excellent services to customers

We carry out regular telephone and email surveys and use all your feedback to improve our services. We welcome all your comments, both good and not so good!

We have a clear [complaints procedure](#) and our Customer Resolution team make sure your issues are dealt with efficiently and that we learn from your experience.

We had 11 more complaints last year than the year before and the top reasons for complaints were:

- > Lack of communication
- > Disagreeing with a policy decision
- > Chasing outstanding repairs
- > Anti-social behaviour

Our target is to resolve 90% of Stage 1 complaints within 10 days and Stage 2 complaints within 20 days. Last year, we missed this target, reaching 85%.





# Working with you

We've set up the Customer Experience Committee of our Board, making sure customers are represented at the highest level.

We're talking to our customers every day, in person, on the phone and through our digital channels. We also have some formal groups who meet regularly to help us really shape and scrutinise our services.

We now have:

# 1,269

customers engaged with us, up from 500 in 2021-22, an increase of 154%



# 21



projects and four formal groups incorporating:

- > [The Resident Services Panel](#)
- > [Virtual Voices](#)
- > [The Readership](#)
- > [Resident Quality Inspectors](#)
- > [New Paradigm Customer Oversight Group](#)

 We'd love more people to join us. If you want to get involved email: [Customer.Involvement@ParadigmHousing.co.uk](mailto:Customer.Involvement@ParadigmHousing.co.uk)



# Listening to you

We appreciate all the feedback you give us, both good and bad, and use it to improve our services.

On Time to Talk Day we called customers we hadn't spoken to for a while to see how they were doing:

48 

colleagues spoke with 214 customers

84 

repairs raised

24 

referrals to our customer and rent teams

4 

aids and adaptation requests

16 

customers referred for more support

## WHAT'S CHANGING?



**You said:** Parking was a problem at Applefield

**We did:** We introduced parking permits

**You said:** The bins were dirty at The Hawthornes

**We did:** We increased bin cleans to three times a year

**You said:** You were worried about security in the car park at a couple of schemes

**We did:** We fitted new security lights

**You said:** Communication wasn't good enough when you reported a defect

**We did:** We established a dynamic new Aftercare team dedicated to improving communication and ensuring you are satisfied with how we resolve defects. This specialised team proactively works with our developers and consistently follows up with customers to confirm that the defect repairs meet their expectations.





# Being proactive with repairs

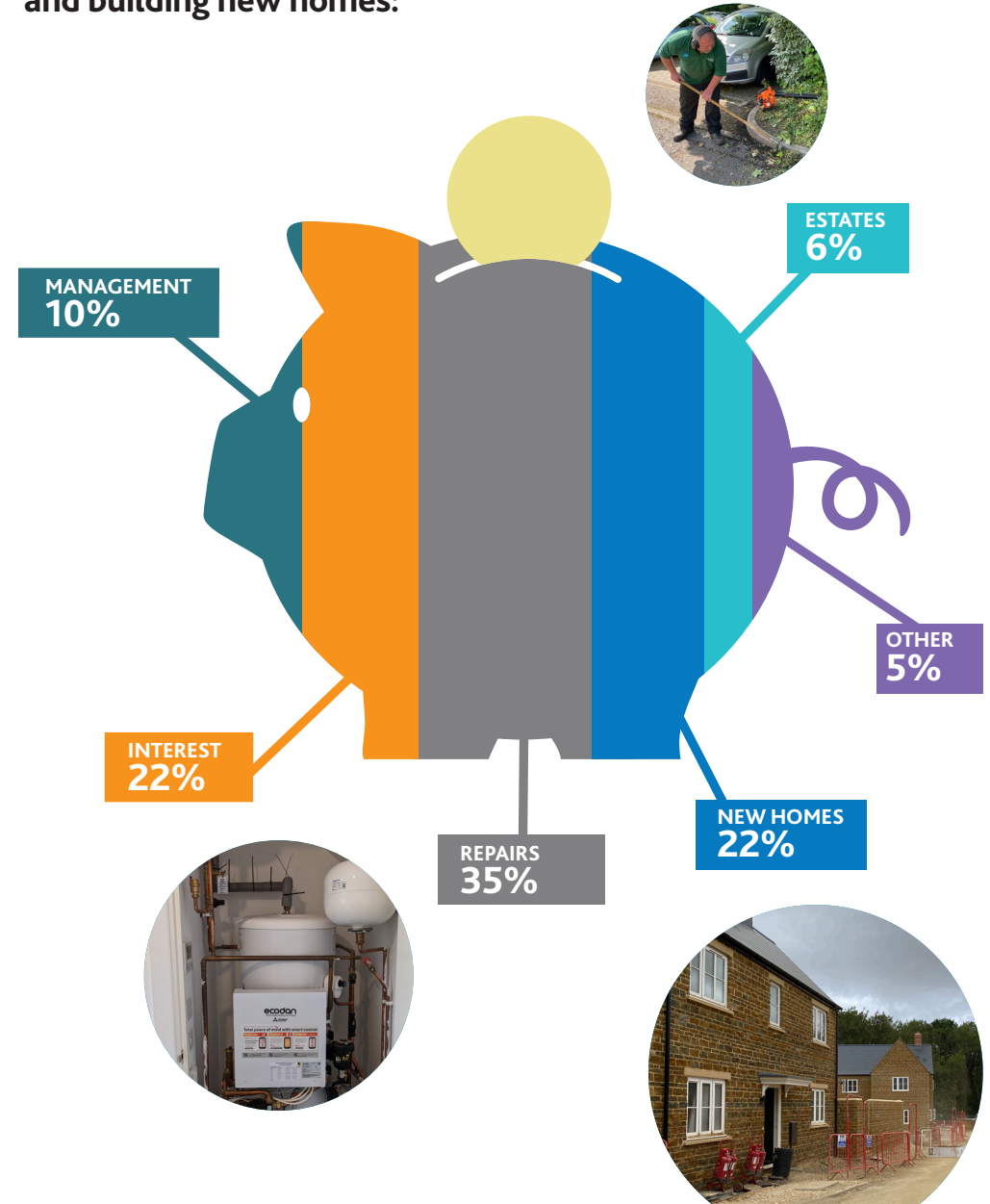
One of our developer partners told us that a shower problem reported by a shared owners had been resolved.

We double-checked and the customer told us the problem with her second shower hadn't been fixed to her satisfaction. The customer also said her heating wasn't working. We contacted the developer the same day, asking that a contractor urgently sorted out the issues. Later that day, we followed up with the customer to check they had made contact. Both issues were resolved the very next day, resulting in a very satisfied customer, and reflecting the overall success of the more proactive approach.



# Where your money goes

Our surplus for the year was £17.7m. As a not-for-profit charitable business this all goes back into providing services and building new homes:





## Email

For all general enquiries – including complaints and compliments – please email:  
[ContactUs@ParadigmHousing.co.uk](mailto:ContactUs@ParadigmHousing.co.uk)

## Telephone

You can reach our Customer Services team by telephone on 0300 303 1010.  
Our telephone lines are open Monday to Friday 8am – 5.30pm.  
Please be aware that calls are recorded for training purposes.

## Post

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