

Annual Report for Homeowners 2024-25



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 from our Executive Director, Customer – Hannah Manyewu

We're pleased to share some of the key highlights from the past financial year, focusing on the services you've told us matter most, such as repairs, safety, and how we respond to your feedback.

Over the past year, we've done a lot of work to strengthen how we listen to and act on your feedback. Whether through surveys, our Customer Voice Panel, or face-to-face conversations during Community Action Days, we've connected with many of you, with over 1,600 residents taking part in 54 engagement activities. We've also hosted a Service Review Group entirely for homeowners, which led to the first homeownership webinar, where we answered your questions about lease extensions and staircasing.

These conversations have given us clear insights about what matters most to you and are helping to shape our priorities and drive the improvements you'll read about throughout this report.

You'll also see how we're performing under the Tenant Satisfaction Measures (TSMs) introduced by the Regulator of Social Housing in April 2023 so that residents can see how their landlord compares to others. These 22 measures help show how well we're doing – and where we need to do more. Our annual results are included in this report, with full details on our [website](#).

Thank you to everyone who has shared their views with us. We hope this report shows how your feedback makes a difference. If you have any comments or questions, we'd love to hear from you at Communications@ParadigmHousing.co.uk.

Thanks for reading – we look forward to continuing to improve your homes and services we offer.

With very best wishes

Hannah



A message from the Chair of the Customer Voice Panel - Ellie

Once again, it's been a busy and productive year for the Customer Voice Panel. We've met monthly via Teams to share ideas and work collaboratively with Paradigm to help improve the services that matter most to residents.

As a panel, we carefully review data from resident surveys and identify areas where we feel improvements are needed, always with the aim of making our homes as safe and welcoming as possible.

Over the past year, we've read and reviewed a wide range of documents, asked questions of Paradigm staff, and sought clarity around policies and procedures. Most recently, we scrutinised communications about the merger with Settle to ensure the information shared with residents was clear, accurate, and easy to understand.

As Chair, I'm incredibly proud of the way we work together. Each member brings their own strengths, and it's that mix of skills, perspectives, and commitment that makes us such a strong and effective team.

Looking ahead, the coming year will bring new opportunities as we continue our work alongside Settle. Whatever changes may come, our mission remains the same - to be a strong and constructive voice for all residents.

It's great to see the impact residents have had on shaping and improving Paradigm's services highlighted in this latest report. We're always happy to welcome new members, and there are lots of ways to get involved in Customer Voice initiatives. [If you're interested in joining us, we'd love to hear from you - find out more here.](#)

With very best wishes

Ellie



Overall satisfaction

We closely monitor our performance throughout the year, supported by our Customer Experience Committee, Customer Voice Panel and other involved residents who help scrutinise our services and hold us to account. One of the key ways we understand how we're doing is through the Tenant Satisfaction Measures.

Tenant Satisfaction Measures – 'overall satisfaction with the service provided by Paradigm'

	2024/25	2023/24	2022/23	Target
General needs	82.0%	79.4%	80.0%	80%
Shared owners	58.3%	54.6%	52.2%	55%

We are pleased to report year-on-year improvements across many of our key measures, which we'll explore in more detail later in this report.

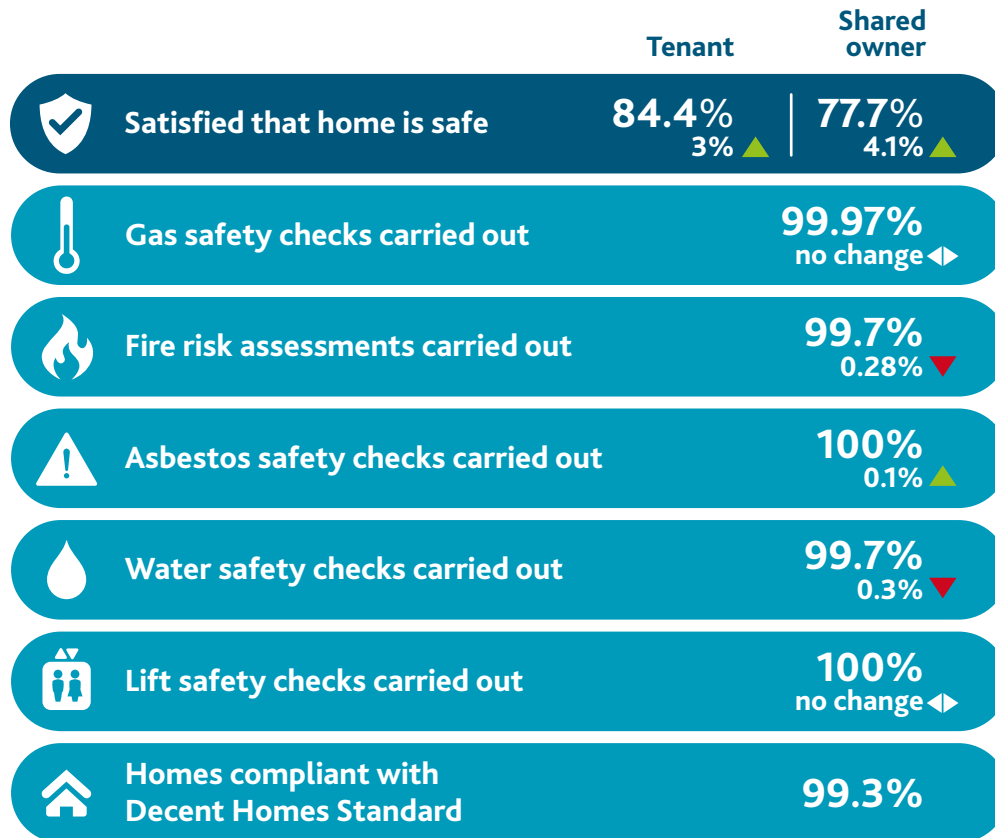
Feedback surveys are just one way we listen to your views. We also hear from residents through focus groups, complaints, social media, and customer involvement initiatives like Community Action Days. Together, these give us a rounded picture of how you think we're doing and what matters to you.



A safe and sustainable home

Ensuring you and your family are safe is the most important thing to us.

Tenant Satisfaction Measures



A safe home

We are committed to ensuring that everyone has a home that is safe.

This year, we've been focusing on checking the overall condition of homes – especially issues like damp, mould and other health and safety risks – to identify what, if any, improvements are needed. We've made great progress, increasing the number of homes surveyed in the last 5 years from 44% in 2023/24 to over 85% by March 2025.

While fire risk assessment compliance was slightly lower than last year, this was due to delays with getting survey results from managing agents responsible for some of our buildings, and we are working closely with them to get this back to 100%.

Water safety checks were also slightly down, but this was due to one empty block, where no residents are living. All blocks which are lived in had their checks completed as expected.



Listening to you helps us improve

Building safety engagement

We are required to have building safety engagement strategies in place for buildings over 18 metres in height. These strategies outline how residents will be involved in, or kept informed about, decisions relating to their building.

We have worked closely with residents in our three high-rise buildings (Kittiwake, Goldings House, and Lea Bridge House) to:

- Ensure the strategies were clear and accessible; translated versions were provided for residents whose first language is not English.
- Make sure residents understand how and when to report any safety concerns.
- Support residents in understanding evacuation procedures and identifying households that may require a personal emergency evacuation plan.
- Develop a set of Frequently Asked Questions (FAQs) to accompany each strategy.

Knocking on 350 doors, we got feedback from 125 residents, developing tailored plans for each building, ensuring residents feel safe, informed and empowered.

Improving your neighbourhood

Tenant Satisfaction Measures



Acting on your feedback

We know how important clean and well-kept communal areas are to feeling comfortable and proud of where you live. In November 2024, we surveyed customers who receive a communal cleaning service and received 740 responses. Only 35% said they were satisfied. Residents told us that cleaning standards weren't consistent and that some areas needed improvement.

We've listened and taken action in partnership with our contractor, JustAsk, to make real changes. Here's what you told us and what we've done in response.

Improving cleaning services

What you said:

- 🗨️ Cleaning was inconsistent – sometimes cleaners didn't show up or skipped scheduled visits.
- 🗨️ The water the cleaners were using didn't always appear to be fresh. Coupled with poor techniques, the finished result wasn't always great.
- 🗨️ Communal areas didn't smell clean after cleaning sessions.

What we did:

- ✓ We're working with JustAsk to introduce a new online logging system to track exactly who is attending and when. We're also looking into setting fixed cleaning days to bring more consistency.
- ✓ Cleaners now have access to fresh water in every block. We're also introducing a new inspection programme to check how cleaning is carried out on-site.
- ✓ JustAsk have switched to a scented floor cleaner and have been using scented Hoover tablets to help communal areas smell fresher.

Improving access to grounds maintenance schedules:

To make it easier for residents to stay informed, our grounds maintenance contractor introduced an online tool where you can check the date of your next scheduled visit.

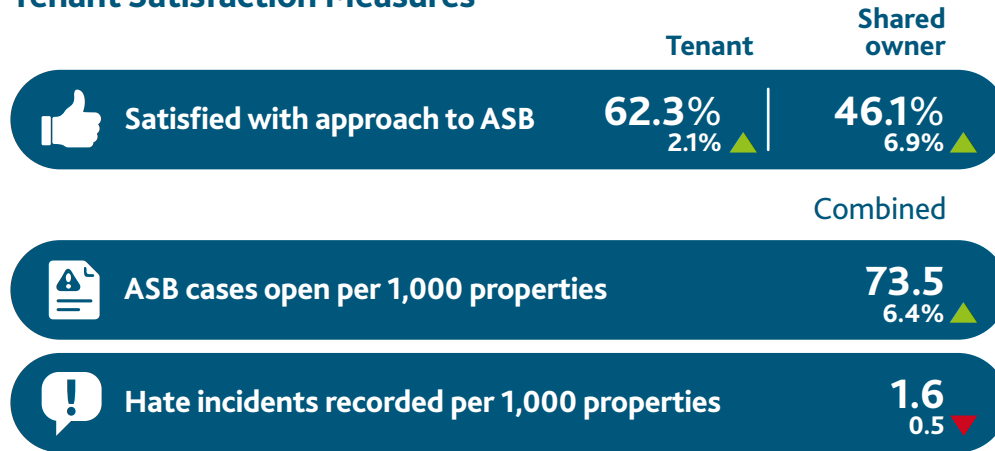
[You can view this tool here.](#)



Strengthening our response to anti-social behaviour (ASB)

We're committed to taking firm and fair action to tackle ASB, while helping residents sustain their tenancies wherever possible.

Tenant Satisfaction Measures



ASB in 2024/25: A year in numbers



This year, we carried out a major review of our ASB service, shaped by what you told us needed to change. This began with a new ASB policy and changes to how we work. The review led to a comprehensive ASB Improvement Plan focused on making it easier for residents to report ASB, improving how we respond to reports, and keeping residents better informed about their case. Highlights include:

-  A new ASB Toolkit available on our [website](#) to help residents understand the process and what support is available.
-  A new online reporting form available on our [website](#).
-  A new ASB reporting app, allowing residents to upload photos and videos more easily to their Case Manager.
-  Additional training and support for our ASB Team to ensure they are kept up to date with new techniques and developments in tackling ASB.



Listening to residents to strengthen our ASB approach

This year, our Customer Voice Panel reviewed how we handle anti-social behaviour (ASB) to ensure our approach is fair, consistent, and puts safety first.

Working with our ASB team, they examined our new policy, procedures, and toolkit, raising key questions around definitions, handling, and protections for those who report ASB.

Their feedback called for clearer communication, inclusive reporting options, and stronger safeguarding. In response, we've made several improvements:

- Better anonymity and safety for those reporting
- Improved action plans with agreed updates
- More flexible reporting options, including offline
- A dedicated senior manager to focus on delivering improvements.

Enhancing biodiversity in our communities

We're committed to making our neighbourhoods greener places to live. In 2024/25, we made strong progress on our environmental goals by maintaining bee corridors, expanding wildflower meadows, and launching tree planting pilots.

Our Estates team has worked in partnership with our grounds maintenance contractors, John O'Conner, to trial bee corridors at Gower House and Cherry Orchard, two of our older persons schemes. These corridors are strips of nectar-rich wildflowers that help bees and other pollinators, such as butterflies and bats, travel safely between habitats.

We also worked with Amersham Town Council on a pilot project to enhance green space on two of our estates: Park Road and Pondwicks. Alongside volunteers and residents, we planted 16 young native trees, including ash, field maple, wild cherry, and common hornbeam.



What is biodiversity and why does it matter?

Biodiversity isn't just about bees, birds, or wildflowers - it's about creating healthier, safer and more enjoyable places to live.

When we improve biodiversity in and around our estates, we're not just supporting nature - we're supporting you. Trees and plants improve air quality, support mental health and can even help prevent flooding!

Listening and acting through Community Action Days

These days are a great opportunity for us to listen to residents' feedback, carry out on-the-spot repairs and clean-up communal areas, and take visible action to make estates feel cleaner, safer and more cared for.

Our highlights:

7
events



219
repairs raised or completed on the day with immediate visible improvements



238
residents giving us their thoughts and helping us understand local priorities



61
bags of litter removed



50+
colleagues and volunteers took part



6
local improvement action plans created





Case study 1: Edith Bell: celebrating progress and safety

Edith Bell has seen remarkable progress, particularly in reducing antisocial behaviour (ASB) through measures put in place in 2023/24 like CCTV installation and improved lighting. Residents shared their positive experiences:

- "Very helpful; it has been lovely. Lots of repairs have been carried out."
- "I never thought I'd be lucky enough to live in such a lovely place."
- "Paradigm really tries hard to maintain a high standard."

Case study 2: Jasmine Road: community spirit and visible improvements

At Jasmine Road, residents expressed strong appreciation for their neighbourhood and recent changes:

- "I've been a tenant for 15 years; it's a friendly neighbourhood, and I enjoy living here."
- "My son had a fantastic day!"
- "There have been improvements - ASB is better now."
- "It's a nice estate; I enjoy it here."



What's next?

We're continuing to use what we've learned over these days to improve our services and shape local action plans. We will continue to run Community Action Days in a range of areas this year, as this type of initiative continues to be one of the ways that you can make your voice heard.

New homes

We are proud to have maintained our focus on delivering much-needed new affordable homes, playing our part to tackle the housing crisis and deliver homes where our residents can be proud to live.

A year in numbers:

411



homes added to
our portfolio

150



shared ownership
homes completed

12



social rented
homes delivered

222



homes delivered
for affordable
rent

27



private sale

18



shared owners
converted to full
ownership

90%



satisfaction with
the quality of new
homes (88% last
year, 85% target)



Case study: Celebrating 10 years of building homes for Milton Keynes

Ten years ago, we welcomed our first residents at Brooklands in Milton Keynes. Now, we're proud to have completed this chapter by handing over the final shared ownership flats - marking the end of a decade-long journey.

Brooklands has grown into a vibrant community with nearly 2,400 homes. Paradigm owns or part-owns 447 of these properties, many of which are now filled with happy residents making the area their home.



Case study: From Ukraine to Chesham: Liubov and Zlata's journey to a new home

Liubov and her daughter Zlata arrived in the UK in 2022 through the Home for Ukraine programme after fleeing conflict in Ukraine. After living with host families for two years, they faced challenges finding private housing due to high demand and strict rental criteria.

Thanks to Buckinghamshire County Council and Paradigm, they were offered a home in Chesham. Paradigm's team provided quick, clear support throughout the process and helped resolve any issues promptly. Additional support from King's Church Chesham ensured they had essential furniture and appliances upon moving in.

Case study: New affordable homes boost community in Bishop's Stortford

We're proud to be delivering 125 new affordable homes at St Michael's Hurst in Bishop's Stortford, in partnership with East Herts Council. This development brings high-quality, affordable homes to local people, with 73 homes for affordable rent and 52 for shared ownership.

The mix of two, three and four-bedroom houses and flats is designed to meet a range of needs. In a joint step to tackle affordability, Paradigm and the council have provided extra funding to reduce rents for the four-bedroom homes.

"Simply put, I love our new home... It's a genuine pleasure to have such a nice house to live in with safe and friendly surroundings."

Megan, new resident



Value for money

Our surplus for the year was £22.9m. As a not-for-profit charitable business, this all goes back into providing services and building new homes.

Your rent:

The rent you pay is used to cover the cost of the money Paradigm borrows to keep owning the part of the property you haven't bought yet.

Your service charges:

The service charges you pay are dependent on the number of services you receive and the property you purchase. The service charges you pay cover the costs of maintaining any common parts, management company fees and in most cases building insurance, and for flats, maintaining the fabric and structure of the building.

Making rent and service charges easier to understand

In 2024, we changed the way we review and set your service charges to line up with your annual rent review. Instead of rent being reviewed in April and service charges in July, both will now be reviewed together each year, with one letter sent in February and new charges starting in April.

This change makes things easier for residents:

- It's simpler to manage household budgets
- Only one update is needed for Universal Credit or Housing Benefit
- Direct Debit payments are changed once a year, not twice
- Shared owners can now spread payments over 12 months instead of 9.

Acting on your feedback

We worked with our Readership Group to improve the rent review letters. You told us they were too long and sometimes repeated information. In response, we shortened the cover letter and made the statement clearer and more concise.

We also improved the rent and service charge information on our website, adding new FAQs to help answer common questions more easily.

What you said:

- 💬 You told us that receiving your new weekly rent charge wasn't helpful, especially if you pay monthly.

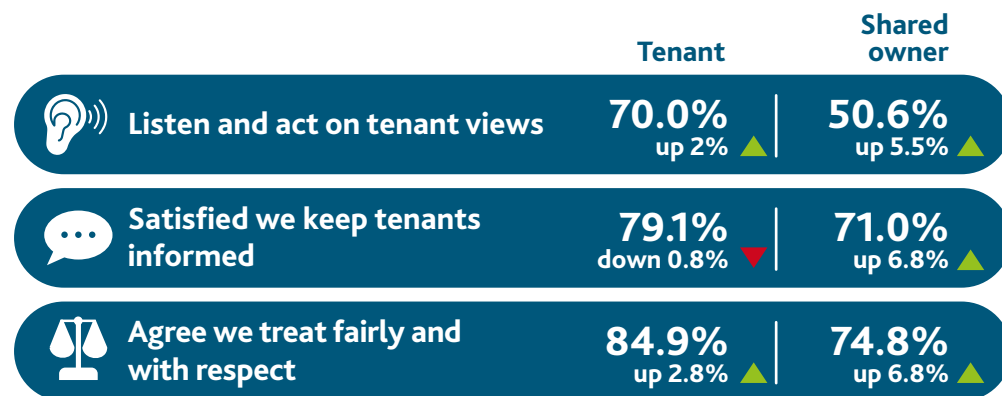
What we did:

- ✅ While we couldn't change this for this year, we've created a simple online calculator to make things easier. Just enter your weekly rent, and it will instantly show your monthly cost. Check out the weekly to monthly rent calculator [here](#).



Excellent services to residents

Tenant Satisfaction Measures



Our Customer Care Standards

One of the key drivers of improvement has been our continued focus on living up to our Customer Care Standards. This year, we've embedded these standards into every colleague's objectives, and we're pleased to see this approach making a real difference. Key measures have improved year-on-year, including how well we listen to customers, how easy we are to deal with, and how much customers trust us to act in their best interests.

You can view our progress and how we're performing on these standards [here](#).



What's happening when you contact our Customer Contact Centre

We received 193,000 emails, phone calls and live chats from you and are pleased to report we've performed well against our targets, aiming to provide you quick, high quality service when you contact us.

79%

calls resolved at first point of contact (70% target)



95

seconds. Average speed of call answered (target 120 seconds)



93%

calls answered (target 95%)



4.6/5

customer satisfaction scores from post-call surveys



Listening and acting on your feedback

We hosted a dedicated Homeownership Service Review Group to drive improvement with the services we offer.

This offered an opportunity for shared owners to identify areas for improvement, influence customer communications, and collaborate on the development of new service offerings.

Improvements include:

- Making the information for homeowners on our website easier to navigate
- Featuring voices from key members of the Executive team in the newsletter
- Linking to articles to minimise the amount of text within the newsletter.

Following this, we introduced a specialist homeowner webinar, focusing on lease extensions and staircasing. You can watch this [here](#).

Complaints

Tenant Satisfaction Measures

	Tenant	Shared owner
 Satisfaction with the landlord's approach to handling complaints	37.1% down 4.0% ▼	33.8% up 2.7% ▲
 Number of stage one complaints received per 1,000 homes	55.2 up 32.4 ▲	32.8 up 7.1 ▲
 Number of stage two complaints received per 1,000 homes	13.6 up 7.8 ▲	8.7 up 4.2 ▲
 Stage one complaints handled in timescale	92.9% down 5.4% ▼	88.8% down 7.1% ▼
 Stage two complaints handled in timescale	81.0% down 1.2% ▼	92.3% no change ◀▶



We always aim to ensure our services meet your expectations, but we know that we don't always get it right. When this happens, we must learn and improve.

This year we've seen an increase in the number of complaints. We see this as a positive step forward following a campaign to encourage residents to report complaints, alongside better internal training to make sure we're logging your complaint – no matter who you speak to. When things haven't gone well, we want to try to fix them as quickly as possible and learn from each incident to improve our services.

A year in numbers:

1,086
complaints received
(477 last year)



6%
of stage two complaints
referred to the Housing
Ombudsman



**Fully or partially
upheld:**
just over half of our
complaints identified
a service failure



You can check out our full Annual Complaints Performance and Service Improvement Report [here](#).

Supporting our residents

A year in numbers:

£28,116



grant funding secured from Buckinghamshire Council, which allowed us to provide £99 fuel vouchers to residents aged 65 and over whose homes have an EPC rating of D or below

209



households supported with £4,988 in fuel top-up vouchers

58



households received £4,922 in white goods and household support

34



households given food vouchers worth £990

Partnership working

We've strengthened our partnership work to make sure residents get the right support when they need it. Residents now help decide which organisations receive funding, keeping their voices at the heart of this work.

Our new Partnership Framework also uses insights from residents referred to our Customer Support service, making sure funding meets real needs.

This year our partnerships included providing over £100,000 in funding to three Citizens Advice offices, helping residents access grants, benefits, and other sources of support.

We also partnered with Pocket Power, an organisation that helps people save money on utilities and household bills. We referred 139 residents, who achieved average savings of £208 each - a total of £28,955 back in residents' pockets.

And thanks to generous donations from colleagues, Board members, suppliers, and contractors, we ran our biggest ever Christmas food hamper campaign, delivering 213 hampers to residents in financial hardship – including young people in our Foyer service and those living in temporary accommodation.

How to get involved

We're keen for our residents to be involved in the key decisions we make. You can get involved with something quick and easy, like a survey about a service you've received, or something more long-term like being a part of our Customer Voice Panel, where you'll help to scrutinise and improve our performance.

We'll support you

When you help us, we'll provide you with the support you need – whether that's reimbursing your travel expenses, contributing towards your childcare or carer costs, or setting a meeting time or date that suits you best.

Many of our involvement activities take place online using Microsoft Teams to enable everyone to join in regardless of where you live. We want to enable as many people as possible to take part and if you require support, please let us know what you need.

Find out more about the different ways that you can get involved [here](#).



Thank you for taking the time to read our Annual Report for Homeowners. We hope it provides you with a clear update on our service and improvements over the past year. We are committed to continually improving our services and welcome your feedback to help us do so.

If you have any questions or comments, please contact us at:

Communications@ParadigmHousing.co.uk



Hannah Manyewu
Executive Director, Customer

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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Buckinghamshire HP10 0DF

Email

You can email us on ContactUs@ParadigmHousing.co.uk, or reach us on Livechat on our website at [ParadigmHousing.co.uk](https://www.ParadigmHousing.co.uk)



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