



Paying your rent and service charges

Is my rent going to increase?

The way your rent and service charges are calculated will remain the same. We will continue to review charges every year in line with your current tenancy agreement or lease.

Will my tenancy or lease be affected?

No, you will keep your existing tenancy or lease agreement. Changes will not be made to any of the terms of your agreement without your written consent.

Will I be penalised if I get behind on my payment due to the transfer? For example, if I pay by rent card and have yet to receive my new one.

We understand there could be delay to your first payment and you will not be penalised for this. However, your rent will be charged as normal and there will be no rent-free weeks, so it is best to pay rent as soon as you are able to.

I have arrears on my account which L&Q were aware of, and I have a payment plan. Can I continue with this agreed plan?

Yes, you should continue with the payment plan you had agreed with L&Q. We will monitor this and may ask to review it with you.

I am a leaseholder and pay my service charge invoice monthly, who do I need to pay now?

You will need to pay the remaining balance to Paradigm, please see the letter enclosed to tell you how to pay.

Are my service charges going to change now that I have transferred over?

You will continue to pay the amount as advised by L&Q. Service charges are reviewed annually, and we will give you four weeks' notice of any changes.

Why are shared owners changing from monthly to weekly rent?

Shared owners may notice their rent is shown as a weekly amount rather than monthly. This change is being made because of the way our systems calculate and manage rent and service charges. Using a weekly rent helps ensure charges are applied consistently and accurately across all homes. This is only a change in how your rent is shown and managed, not an increase in what you pay over the year.

How are service charges for shared owners and leaseholders calculated?

We calculate leaseholder service charges strictly in accordance with the terms of each lease. Only costs and services permitted under the lease are included.



Repairs and safety

I had a gas safety check booked in with L&Q. Will this still be going ahead, or will I need book it in with Paradigm?

If you had a gas safety check booked in that hasn't already been completed, this will still go ahead - we will keep to your current appointment day and time.

I reported a repair to L&Q before the transfer, do you know about it?

We are aware of any repairs that you have previously reported to L&Q that are still outstanding. There is no need to contact us - we will contact you to schedule these in.

If you are waiting for follow-on work after a loss of heating or hot water, L&Q have notified us and we will be in touch with you to schedule this.

I am dissatisfied with a recent repair that L&Q attended to, who do I report this to?

You will need to report this to us. We will raise a new repair to investigate further.

I was due a new kitchen/bathroom/windows and doors when I was with L&Q, are you aware of this?

Any information regarding scheduled investments works would have been passed to us. We will be in touch with you when this work can take place.

How will repairs be delivered to my home?

Our repair service is very similar to the L&Q service. Repairs can be reported in a variety of ways: Via our Customer Contact Centre, 0300 303 1010, Monday to Friday from 8am - 5.30pm, via our online portal 24 hours a day or via our out of hours emergency repairs service, which can be contacted on the same number as our Customer Contact Centre. Paradigm have an in-house repairs service like L&Q. Repairs will usually be delivered by local tradespeople that are directly employed by Paradigm and, in some cases, through local, specialist contractors.

Will Paradigm invest in my home in the future?

In line with our responsibilities as a social landlord, we are committed to investing in residents' homes to ensure they are safe, well maintained and energy efficient. We have ongoing programmes to invest in homes and meet the Decent Homes Standard. We have taken over responsibility for the long-term investment and maintenance of your home, which have been added to our planned works programme. We will use the stock condition survey data provided by L&Q to understand what works may be required. In addition, we may carry out our own inspections and assessments to ensure we have a full and accurate picture of the condition of homes.



What refurbishment, repairs and estate service standards does Paradigm follow?

Major works:

- These are included in our investment programme, which will be scheduled using the data from L&Q. Blocks that have rented and shared ownership homes may require Section 20 consultation on the proposed works.

Repairs:

- Emergency repairs (e.g., no heating in winter, major leaks, electrical hazards) - attended to within 24 hours to make safe and repair where possible.
- Communal emergencies (e.g., broken entrance doors) - attended to within 24 hours.
- Standard door entry system repairs – completed within 20 working days.
- Some complex repairs may take longer due to specialist parts, contractor requirements, or safety checks. We will keep residents updated and provide temporary solutions where possible.

Full-service standards: <https://www.paradigmhousing.co.uk/tenants/repairs-and-emergencies/repairs-for-tenants/repairs-offer/>

Grounds maintenance:

Paradigm will continue delivering the services already set out in their Estate Service Standards, including:

- Grass cutting
- Hedge and shrub maintenance
- Litter picking and debris removal
- Cleaning of internal communal areas and bin stores
- Leaf clearance, gritting, and other seasonal tasks
- Pest control is provided only for block-wide issues; individual properties remain the resident's responsibility.

Contractors' performance is monitored through monthly estate inspections. Full details: <https://www.paradigmhousing.co.uk/tenants/my-community/estate-services/>

How will Paradigm deal with the backlog of repairs and the increase in their number of homes?

We are well-prepared to take on these additional homes. We have been meeting regularly with L&Q to ensure that all necessary resources are in place from day one, including the capacity to address any repairs that transfer across.

What is Paradigm's approach to window replacement?

We replace windows on a 30-year lifecycle. To support this, we carry out stock condition surveys every five years, during which surveyors assess the condition of each home and recommend any necessary replacements. If windows need attention sooner, their Repairs teams can escalate referrals so that earlier replacement can be considered.



When do Paradigm replace kitchens?

We replace kitchens on a 20-year lifecycle. This schedule may be adjusted if our stock condition surveys identify that a kitchen needs replacing sooner. Our teams can also refer urgent cases so that earlier replacement can be considered where necessary.

How does Paradigm handle disrepair cases?

We take a proactive and legally compliant approach to managing disrepair. Our priority is to keep your home safe, secure, and well-maintained, while reducing any disruption to you.

Tenancy and neighbourhood management

I put in an application for a mutual exchange before the transfer. Are you aware of my request?

If you have already put in an application and your exchange was in progress, L&Q will pass the details to us. A colleague will be in touch soon to discuss your application.

What is Paradigm's internal moves policy and medical move policy? Will residents have fewer options because Paradigm does not have homes in London?

We operate a Management Move list for urgent moves (domestic violence) and for residents who wish to downsize, helping to free up larger family homes. We do not run a general transfer list or a separate medical move scheme.

For those eligible for a Management Move, there is access to available homes across 33 local authority areas, including some within London. Residents can also use Homeswapper to find mutual exchange opportunities.

Does Paradigm offer Social HomeBuy or similar schemes?

We offer a Tenant Purchase Scheme, subject to eligibility based on the tenancy agreement and property type.

What are the resident involvement and governance arrangements within Paradigm? What opportunities will there be for residents to have a voice and work in partnership with Paradigm?

We are committed to working closely with residents and allowing you to influence the services you receive. A number of resident involvement groups are in place to make sure resident's views are heard within the business. You will be able to apply to join any of these groups.

How will existing pet permissions be transferred?

We have asked L&Q to share all pet permissions granted as part of the transfer, and these permissions will be honoured. However, we reserve the right to withdraw permission if issues arise in the future. Any outstanding pet permission requests will transfer across to us on 26 January.



I currently have an open query with L&Q, for example, permission for a pet, adding/removing a tenant from the tenancy or an open ASB case. Will you be aware of my case?

Yes, any open cases, issues or tenancy change requests will have been passed over to us from L&Q. We will be in contact with you soon after the transfer to discuss this with you.

What plans do Paradigm have for the sheltered schemes?

We offer services for our sheltered schemes that is closely aligned with how we manage our other homes. Our Customer and Neighbourhood officers hold regular coffee mornings and engagement activities, for example Christmas decorating activities and summer communal garden competitions. We also have a handyperson service which residents can access to help with small DIY tasks around the home. We are committed to getting to know new residents in sheltered schemes, to understand how they feel about where they live and identify how services can be improved in the future.

I reported bulk rubbish to be collected by L&Q and this still hasn't been done. What should I do?

We will arrange any collections that haven't taken place. There is no need to contact us about this.

How will Paradigm handle fly-tipping and communal cleaning?

Fly-tipping is currently cleared within five working days by Paradigm's contractor. Communal cleaning is also delivered by contractors, and standards are monitored through monthly estate inspections to ensure shared areas are kept clean and well-maintained.

Will Paradigm introduce parking enforcement?

If parking issues arise and we own the land, we will consult all residents before making any changes. If the majority support enforcement, we may introduce appropriate measures. Where enforcement is already in place, we will look to continue with the current provider to maintain consistency.

What is Paradigm's approach to ASB and how will ongoing cases be handled?

We have a dedicated ASB team who will manage all cases. We will risk-assess every active case once the transfer has taken place, to make sure each one is handled appropriately. For cases already progressing through legal action, we will work with our Legal team to request that these continue through the courts and will keep residents updated throughout.

I have heard about the merger with Settle, what does this mean for me?

On 27 October 2025 Settle Group and Paradigm Housing Group became one organisation temporarily called SettleParadigm, with a shared commitment to delivering more for residents and our communities. You can find out more on our website here:

<https://www.paradigmhousing.co.uk/about-paradigm/our-vision/going-for-growth/>