

Proposals for Settle and Paradigm to form a new housing association

Resident questions and answers, March 2025

settle.



Building a better future - together



We are in discussions about joining with another housing association, Paradigm Housing Group, to form a new organisation.

We will be talking to you in more detail about the proposed partnership with Paradigm at the end of April, including a chance for you to let us know what you think. In the meantime, we appreciate you may have some questions so please see some questions and answers below.

What would the partnership mean for me?

The important things to note are:

- Your right to live in your home would stay the same
- The rent and any service charges you pay and the way future charges are calculated would also stay the same
- If you are a shared owner or leaseholder, the terms of your lease would stay the same.

If the partnership goes ahead, the new organisation would have 30,000 homes, mainly in Buckinghamshire, Bedfordshire and Hertfordshire. Our aim is to be larger but to retain our local focus.

What are the reasons for thinking about the partnership?

We have homes in similar areas, so by joining together we could work more efficiently and cost-effectively, while staying local. We would:

- Be big enough to cope with challenges such as improving energy performance
- Be able to build more affordable homes to help address the housing crisis
- Be able to use our combined resources on homes and estates that need improvement.

We would keep our local focus and continue to work with residents to decide how we want our neighbourhoods to look and feel and to address local issues.

It sounds like you are doing a lot of change at the same time – will my services suffer?

No. We will make sure we have the appropriate staff in place to continue to deliver the services you currently get from us while we explore these other projects.

Who is Paradigm?

[Paradigm Housing Group](#) is a housing association with almost 17,000 homes in Buckinghamshire, Bedfordshire and Hertfordshire. They share similar values to Settle and are passionate about giving residents a firm foundation on which to build their lives.

What are the benefits of a partnership?

We have set out some reasons above but also:

- We would be able to build more new homes to help address the housing crisis in the areas where we work, where the cost of housing is high
- We would develop better partnerships with organisations to support residents
- We would become a more significant local employer, giving us improved ability to recruit, retain and develop skilled staff at every level and lean on support from the wider group.

How did you choose Paradigm?

We would only consider partnering with an organisation that shares our vision and values. Like us, Paradigm understands the importance of remaining rooted in local communities. We both believe in excellent services and working with residents to improve services. And we both want to build more homes to address the housing crisis. We are both committed to providing repairs and ASB services that residents really value.

What are the benefits for residents?

Coming together would give us a greater capacity to improve services and maintain homes. It would mean we are able to build more new homes and increase investment in existing homes. We would continue to provide our specialist services and focus on the needs of our communities.

The new organisation would be:

- more resilient and able to invest in your home while also building more new homes
- larger, but remain fully connected to our communities
- able to provide more opportunities for our colleagues leading to even better services for residents.

What about my tenancy/lease agreement?

There would be no transfer of the ownership of your home and no change to the terms of your tenancy or lease. You would continue to pay your rent and service charges to Settle.

I live in a shared ownership home; will my rights be affected?

No – the terms of your shared ownership agreement and rights would remain the same.

I am a leaseholder – how will this affect me?

You would not be affected – the terms of your lease and your statutory rights would remain the same.

Would the partnership affect my welfare benefits or entitlements?

No, these would only change if your own personal circumstances change.

How will services be delivered?

All services like repairs, support, anti-social behaviour, paying rent and service charges or raising issues with our customer services or neighbourhood teams would continue to be delivered by existing colleagues from our existing offices in the short to medium term.

In becoming part of a larger organisation would Settle lose its local and personal touch?

No. We would ensure that we don't lose our local focus, which is very much how we have always worked. We know it's important to you and it's essential to us too. Our teams would continue to deliver services as they do currently in the medium term. If we decide to go ahead with the partnership and review any of our services, we would consult you before making any changes.

Would I have the same contacts at Settle?

There would be no changes to how we manage your home at the moment. Settle colleagues will continue to provide services to you. Over time, staffing arrangements may change but we will always make sure you know who any new contacts are.

Would my repairs, grounds maintenance or cleaning arrangement change?

There are no plans for these to change in the short term as part of the new organisation. We will remain focused on improving the services we provide. Longer-term, the partnership would allow us to invest more in looking after your homes and the communities you live in.

Are there any disadvantages to the partnership?

We strongly believe that a single, bigger organisation would allow us to do more of the things that matter to you. It would take some time and resources to bring the people, services and systems of both organisations together. In the longer term, we believe that the partnership would help us to improve services and result in an even better experience for customers.

Will any planned work be delayed because of the partnership?

You shouldn't notice any change to the services you receive. It is business as usual. The top priority for both organisations is to deliver great services and homes - and to keep improving on this. The partnership project won't distract us from focusing on this. Longer-term, the partnership would allow us to invest more in repairs, maintenance, services and the communities you live in.

Would I lose the 'Right to Buy' my property?

Only certain tenants have the right to buy their home. All tenants who currently have that right would continue to do so.

Would I be able to move into a Paradigm home?

At this stage, moving home options will be the same as they are now.

What about Settle colleagues?

There will be no change for Settle colleagues in the short term. All the people you usually speak to will stay the same. We will let you know when we make any appointments to our Board or senior team.

What would the new organisation be called?

Initially the new organisation would be called SettleParadigm. If we go ahead and fully integrate, we will have a new name. As we are still in the early stage of considering this proposal, no decision has been made about the name of any new organisation.

What happens now?

We will be getting in touch with residents via email or letter towards the end of April as part of a consultation process, and the Boards of both organisations will take all the feedback into consideration before deciding whether to go ahead. The aims of the six-week consultation are:

- to make sure that you have all the information you need to understand the proposed changes
- to make sure that we have been clear on what the proposed changes may mean for you in the short term
- to let you know that further consultations will take place in the future to discuss any potential changes to the services you receive
- to find out how you feel about the proposed changes and give you the opportunity to share any concerns
- to reconfirm the priority areas for improvement based on findings from the recent resident survey.