

## **Proposals for Settle to transfer into Paradigm Homes Charitable Housing Association Limited**

### **Resident questions and answers**

#### **Why is Settle Group proposing this transfer to Paradigm Homes Charitable Housing Association Limited?**

In October 2025, Settle Group (Settle) became a subsidiary of Paradigm Housing Group Limited following consultation with residents. The group is currently trading as SettleParadigm and will rebrand with a new name later this year.

In our updates last year, we explained plans for Settle to integrate fully at a later stage and become part of Paradigm Homes Charitable Housing Association Limited. This process is called a Transfer of Engagements.

The new group - formed by the merger between Settle and Paradigm which completed in October 2025 - owns and manages over 30,000 homes and is the largest housing provider working in the region.

However, our legal structure means that Settle Group and Paradigm Homes Charitable Housing Association still need to operate as separate housing associations within SettleParadigm. The main reason for the proposed Transfer of Engagements is to bring the two housing associations together into a single organisation.

We believe that this is the best option for residents, our employees and our local communities.

#### **What is a Transfer of Engagements?**

A Transfer of Engagements allows Settle to transfer all of its assets such as homes and offices to Paradigm Homes Charitable Housing Association, as well as its liabilities.

From a resident's point of view, your tenancy and rights stay protected, but your landlord would change to Paradigm Homes Charitable Housing Association.

Proceeding with the Transfer of Engagements would enable us to continue to deliver our operations and contractual agreements as one organisation.

#### **Why are you contacting residents now?**

Paradigm Homes Charitable Housing Association has agreed to the transfer and has informed the Regulator of Social Housing. For the Transfer of Engagements to go ahead, SettleParadigm's Board, Paradigm Homes Charitable Housing

Association's Board and Settle's Board all need to agree to it, and they will be asked to consider this later this year. The Boards will consider the views of Settle's residents when they make their final decision, which is why we are asking for your comments and feedback on this proposal now.

**Would I have to move?**

No, you would not have to move. You would have the right to remain in your home with the same security you have now.

**What about the pledges that Settle and Paradigm Group made?**

SettleParadigm will continue to honour the pledges we jointly made when Settle joined the Paradigm Group. We remain focused on our commitment to provide better services to residents and invest in our communities. Work is underway and later this year we will be launching a new repairs standard and plan for the future. Our goal is to make sure the services you receive are even better than they are now.

**Will there be any changes to my tenancy/lease or to my rights?**

If the Transfer of Engagements goes ahead, there would be no change to your tenancy agreement/lease, or to your rights. The only difference would be that the name of your landlord/freeholder would change to Paradigm Homes Charitable Housing Association Limited. You wouldn't need to sign a new tenancy agreement/lease. Whether you are a tenant, shared owner, leaseholder or want to buy your home using the Right to Buy, you would have the same rights and protections that you have now.

**Would my rent and service charges go up?**

No. The way your rent and service charges are calculated would remain the same. Your rent is set each year in line with government guidelines and can only be changed during the usual annual rent review process. Your service charges are based on the cost of providing the services to your building or estate. We would continue to review charges every year, as we do now, in line with your current tenancy agreement or lease.

**If I receive Housing Benefit/Universal Credit, would I still be able to receive this?**

Yes. This proposal would not change your ability to access Housing Benefit/Universal Credit.

### **Would I need to change my Standing Order or Direct Debit with Settle?**

No, not at present. You can continue to pay as normal whether you pay by Standing Order, Direct Debit, online payment, any other method. If this changes, we will be in touch to let you know what you need to do.

### **Who would I contact?**

All services would continue to be provided through teams you already know. You can continue to call us on 0330 343 0016 or contact us online at [www.settlegroup.org.uk/contact-us](http://www.settlegroup.org.uk/contact-us).

### **Would any services change?**

The Transfer of Engagements would not affect the services you receive. Initially, we would continue to provide these in the same way that we do now. Our aim through Settle and Paradigm joining together is to improve services for all residents.

We would always inform residents before we make any service updates, and we'll continue creating plenty of opportunities for residents to get involved and shape what we do.

### **Are there any disadvantages to the proposal?**

Settle would not exist after completion of the Transfer of Engagements as it would become part of Paradigm Homes Charitable Housing Association. However, we believe that the Transfer of Engagements would be in the interests of residents as it would put the new combined organisation in a better position to improve the services residents receive.

Settle's history would continue to be maintained as part of the history of SettleParadigm, which can be seen as part of our story online at [www.settlegroup.org.uk/our-story](http://www.settlegroup.org.uk/our-story).

The Transfer of Engagements would inevitably involve time and focus from some colleagues in the short term to deliver the work involved in bringing Settle and Paradigm Homes Charitable Housing Association together. We have plans in place to ensure we can do this, along with continuing to deliver services for all residents. We strongly believe that in the longer term, the Transfer of Engagements would mean we are able to improve and add to the services residents benefit from.

### **What is the timeline for the transfer?**

The Boards will be considering the outcomes of consultation and whether to proceed with the Transfer of Engagements at the end of July 2026. If the Boards vote in favour of the Transfer of Engagements, we are proposing that the transfer happens on 30 September 2026.

We will contact you about the outcome of the Board discussions in late August/early September 2026.

### **I have more questions – how do I get in touch?**

We have a dedicated email inbox to answer any additional questions at [engagement@settlegroup.org.uk](mailto:engagement@settlegroup.org.uk) or you can contact us on 0330 343 0016.

You can also join one of our face-to-face meetings. You can attend any of the following events, and you don't need to register beforehand.

- 27 April, 2.30pm to 3.30pm: The Grange Community Centre, Letchworth.
- 28 April, 10am to 11am: Create Community Hub, 25 Commerce Way, Letchworth.
- 28 April, 11.45am-12.45pm: Jackmans Community Centre, Letchworth.
- 28 April, 1.30pm-2.30PM: Westmill Community Centre, Hitchin.

### **Your views are important**

We are keen to hear your comments on this proposal. Please tell us what you think by completing the Comment form online or calling us with your views.

There are a number of ways you can share your views with us:

- Respond online by visiting [www.connect.settlegroup.org.uk/transfer-of-engagements](http://www.connect.settlegroup.org.uk/transfer-of-engagements)
- By emailing [engagement@settlegroup.org.uk](mailto:engagement@settlegroup.org.uk)
- By calling 0330 343 0016.

If you would like to give us feedback, we must receive it by **Friday 22 May**.

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### **Accessibility of information**

Do you or someone you know need this information in another format? We can provide translations of this information into another language or copies in Braille or large print.

We can also arrange for our colleagues to talk through this information with you and to arrange for a call with a British Sign Language Interpreter.

Please call us on 0330 343 0016 or contact us online at [www.settlegroup.org.uk/  
contact-us](http://www.settlegroup.org.uk/contact-us)

Please let us know as much as you can about your circumstances, and we will do all that we can to help.