

Paradigm



Corporate Plan 2021-26



Our vision



Our values



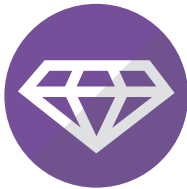
Safer Together

The safety of our customers, colleagues and ourselves is a priority in everything we do



Driving Improvement

We seek to do things better and deliver value to our customers



Being Clear

We will communicate in a clear and consistent manner so that our customers, colleagues and stakeholders understand the high standards that we work to



Acting Thoughtfully

We make ourselves aware of our customers' and colleagues' circumstances and consider this thoughtfully and respectfully when taking action so that they know we care



Working as One

We work collaboratively with others and also take personal responsibility for delivering outcomes for our customers, colleagues and stakeholders

Foreword



Matthew Bailes

Chief Executive



Julian Ashby

Chair



The immediate overriding priority is to make sure that the homes we provide are safe and that our services are of an excellent standard."

This is an ambitious and challenging Corporate Plan.

We are committed to our core purpose of providing good affordable homes for those who need them. We employ the best and most committed people to work together to achieve this. With their skills and efforts, we have grown over 30 years to become one of the largest social housing providers in the counties of Buckinghamshire, Hertfordshire and Bedfordshire.

At the heart of our vision and values is a commitment to design and deliver homes and services in those places, that our customers can rely on, and that help them to live well.

Our approach is to make sure that whilst we focus on our customers' interests in everything that we do, we recognise and manage the choices we have to make now about how we deploy our resources, and how we continue to provide for future generations of customers.

The immediate overriding priority is to make sure that the homes we provide are safe and that our services are of an excellent standard.

This is what most of our residents want and need. A significant and increasing proportion of our tenants, though, require more help to sustain their tenancies with us, and this plan commits us to do more to support them. This includes our grant programme to fund additional support.

The need for homes has never been greater – we plan to continue building affordable homes to the fullest extent that we can, working in new partnerships where this will help us to achieve our targets.

This plan sets out our ambition to improve our services, build more homes and make the ones that we have more energy efficient. The importance of these is clear enough, but the complexity of how we coordinate and plan them is great, and so is the scale of the task, particularly to eliminate greenhouse gas emissions from our business.

The homes that we already own need to be transformed to eliminate CO² and other greenhouse gas emissions over the next 30 years. This is a major undertaking which will take all of that time.

This plan marks the start of that campaign to be a sustainable zero carbon business, understanding that the challenge we are taking on now, will be finished by the next generation of our people for future generations of tenants.

About Paradigm



Paradigm is a registered provider of affordable housing for rent and for shared ownership. We own or manage over 15,000 homes in and around the three counties area of Buckinghamshire, Bedfordshire and Hertfordshire.

We were the first large scale voluntary transfer housing association, established in 1989, when Chiltern District Council transferred its stock to Chiltern Hundreds Housing Association – which changed its name to Paradigm.

Our aim is to continue to focus in the areas of Buckinghamshire, Bedfordshire, Hertfordshire and eastern parts of Oxfordshire where we own most of our homes. We believe that by increasing the concentration of homes we own in these areas we will be able to deliver better and more efficient services to our residents. Focusing in core areas will also support our ambitions to support our residents in ways that go beyond the traditional landlord role, including by working in partnership with local authorities and voluntary sector partners. In addition, we think that focusing on a tighter geography will enable us to understand better the housing markets in which we develop new homes.

Our main objectives



We are committed to:

- > Providing homes to people who need them and can't afford them in the open market – we will continue to build new affordable homes within the limits of our financial capacity, and consolidating our approach to be a large, developing provider with a local focus in our core operating area
- > A zero-failure approach to health and safety – we will do our job as landlord to make sure our properties are safe and kept in good repair for our customers, and to make sure that our employees have a safe workplace
- > Engaging purposefully with our customers and listening and acting on their views to improve how we serve them
- > Transforming the service we provide to our customers so that it is easier to contact us, more convenient for them, and delivered reliably and to an excellent standard
- > Ensuring that we are responsive and courteous to customers, and take into account their individual circumstances in how we provide services to them
- > Providing support to customers who need more help to sustain their tenancy
- > A major investment programme in our existing homes which will ensure that we take the right actions to keep them in good condition and safe for residents, reduce or eliminate carbon emissions and other environmental harms, and make the best use of our resources
- > Continuing the journey to make Paradigm a net zero carbon business by 2050, in the new homes that we build, the adaptations that we make to our existing homes, and the impacts of how we manage our business day to day
- > Adding at least 2,250 new homes into our portfolio within our core operating areas through development
- > Seeking opportunities to increase the homes we own and manage in our core operating area through stock acquisition and rationalisation with other landlords
- > A strategy to attract, retain and develop employees with the knowledge, skills, values and behaviours we need as a business to deliver the vision for Paradigm's future.

Our operating environment



Change to economy, employment and incomes

- > The impact of COVID-19 has forced us to change the way we work and how we serve customers – the effects of this will endure throughout the plan period both for customers and for wider society.
- > The wider economic and employment outlook is poor in the short term as the immediate effects of the COVID-19 pandemic endure. It is likely that the impacts on households will affect the outlook throughout the plan period.
- > As well as the impacts on employment and incomes, meaning that more will rely on benefits to help pay their rent, our customers will face wider challenges including the enduring effects of physical and mental health problems, access to health and social care services, and educational inequality.
- > Customer appetite for accessing services online is likely to have increased and some reluctant switchers will have been converted. More services will go online and this will have significant impacts on customer and business expectations about how they will access and supply services.
- > The enforced change to how and where people work has opened different options for how workspace in offices is used. The way that this space is used is likely to be different in many cases in future, compared to pre-COVID patterns. It has also increased the pressure to use our homes more creatively, and to consider how we design them.

The economy and financial markets

- > 2020 witnessed the sharpest economic slowdown in modern history. Public debt is at historically high levels and will remain elevated for many years. Financial prudence and our ability to be agile in responding to a potentially volatile economic outlook is key to delivering our corporate plan.
- > The social housing sector is seen as stable by investors and bond issuances by Registered Providers at the beginning of the plan period have benefitted from the combination of low gilt yields and tight credit spreads. Whilst these market conditions persist, we expect to be able to access the capital markets at historically low all-in costs of long-term debt, and that will enable us to finance our plan and mitigate interest rates risk in the future.

The supply of new homes

- > The lack of good quality housing at affordable costs in the South East persists and COVID-19 is likely to have made it worse for those most in need of affordable homes. The policy framework for housing means that it is difficult to develop viable schemes of affordable rented homes in high value areas.
- > The capacity for shared ownership to support the viability of new development depends upon the new shared ownership model and form of lease, and how it affects the marketing and saleability of new and existing shared ownership homes.
- > We work in areas where land prices are high and the proposed reforms to the planning framework do not appear likely to change this.
- > The local effects of the Planning White Paper in our operating area will depend upon when and how the reforms are given effect, but our baseline assumption is that there will not be a wholesale expansion of land brought forward for residential development, and that the availability and value of development land will not significantly change.
- > Given these factors, our assumption is that the extent of need for affordable housing will not reduce over the plan period in our operating area, and is more likely to increase than to remain the same.
- > Buckinghamshire Council is a new single tier authority covering the largest proportion of the homes we own. At an operational level, this will mean that we need to ensure that we take account of how housing and other functions are reorganised, including the ways in which the Council engages with residents and businesses across its area. Planning and housing functions are central to how we develop and manage homes, both of which were previously district level functions.

Policy and regulatory change

- > A new regulatory framework will be established for building safety. The period over which this is applied will take some time. Even with a relatively less-affected stock of homes with few high-rise buildings, this will require a significant change to Paradigm's safety approach.
- > Government has published the White Paper 'A Charter for Social Housing Residents'. This sets out an extensive range of measures aimed at improving the position of social housing residents in their relationship with social housing landlords.
- > Consumer regulation will be significantly strengthened through reforms to the social housing regulator's objectives and powers. This will include a review of consumer standards, a requirement for a more purposeful approach to engaging and involving residents, and the use of inspection to verify compliance with consumer standards.
- > This plan is published following a period during which there has been extensive debate and speculation about the policy framework for eliminating carbon emissions from residential homes. The detail of the policy framework remains unclear, but we anticipate that it will require us to make significant commitments to upgrading our properties to reduce carbon emissions.
- > New homes will have to meet a new Future Homes Standard. This means that we will start to develop homes during the plan period which will be more energy efficient and will have new low or zero carbon heating systems.
- > Existing homes will be required to meet energy efficiency levels equivalent to EPC level C no later than 2035, and this may be set as a regulatory target with an earlier date. This is an intermediate stage on the way to a higher level of performance which eliminates carbon emissions by 2050. The decision-making process to decide which technical options to use, when and in what order are difficult to optimise on the basis of: an uncertain policy framework for energy and heating infrastructure, the commercially available options and; the limited supply chain. Landlords will have to commit to making meaningful inroads on the EPC C target during this plan period.

**Serving
customers**

**We provide
excellent services
to customers**

Our targets

- **Customer satisfaction measures – by the end of the Corporate Plan period our objectives are to achieve the following levels of performance on specific measures:**

88% **General needs**
Customer satisfaction of 88% for those who rent their home from us

65% **Homeowner**
Customer satisfaction of 65% for those who are shared owners or leaseholders

85% **Repairs**
Customer satisfaction of 85% with our repairs service

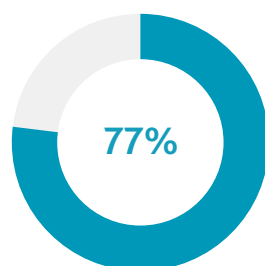
- **Deliver significant enhancement to online services including online access to safety documents (where relevant)**

During the previous plan, we performed as follows on the main targets that we use to measure how well we serve our customers:

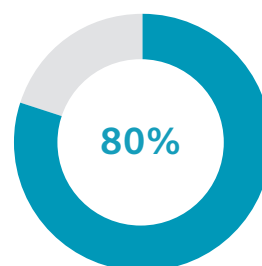
Customer satisfaction

Rent

y/e Mar 2019



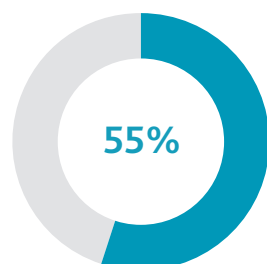
y/e Mar 2020



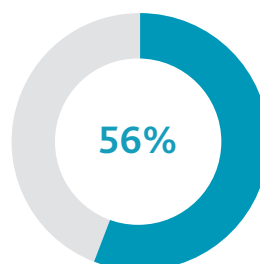
Customer satisfaction

Shared ownership

y/e Mar 2019



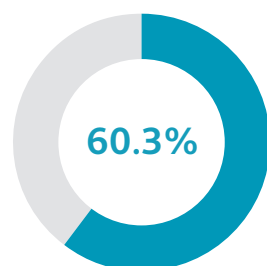
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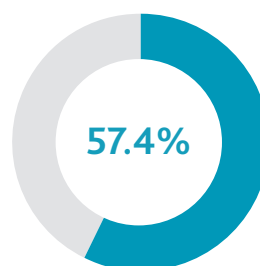
Complaints

Upheld

y/e Mar 2019



y/e Mar 2020



Complaints

Average days

y/e Mar 2019

19.2

y/e Mar 2020

19.4

Ombudsman complaints

No. upheld

y/e Mar 2019

0

y/e Mar 2020

0

Relet time

Average days

y/e Mar 2019

12.9

y/e Mar 2020

14.4

Under the previous plan Paradigm:

- > Implemented a new strategy for customer involvement and engagement through which we have established a Resident Services Panel, recommitted to a programme of resident inspection of our services and a reliable customer surveying programme
- > Placed our management systems and process for maintaining compliance with health and safety as the highest priority for operational delivery, including a dedicated Fire Focus Group to ensure that all fire related aspects of building safety are reviewed, validated and resolved
- > Maintained our commitment to delivering a good quality repairs and maintenance service through our directly employed maintenance division.

During this plan, our objectives for serving customers are:

Providing and maintaining homes

- > Our main business activity is managing and providing affordable homes for rent and shared ownership.
- > Our existing rented homes are made available for new tenants as they become vacant and this provides more lettings than our new development activity, although development permanently increases our capacity to house more people in need.
- > We will continue to keep the time between lettings as short as possible, and are committed to sustaining this efficiency whilst we make sure that the homes we let are in good condition and suitable for the resident.
- > We have committed to ending the use of fixed term tenancies, other than initial starter tenancies or for specific asset management reasons, at an early stage in this plan period. Our use of these has not made a significant contribution to the better management of social housing stock or to the experience of our customers.
- > We are investing more in the activities which relate to maintaining our customers' homes including the provision of more services online, such as the ability to book and track repairs.
- > We always look for ways to improve our repairs service and expect the measures we include in our current plans to increase customer satisfaction with the repairs service from 79% to at least 85%.
- > Our goal is to ensure that we complete responsive repairs within the specified timescales, that we do this to a good standard, and, where possible, to do this in one visit.
- > We will continue to deliver the bulk of our repairs and maintenance service through our in-house service, ensuring that estates officers are better equipped to resolve communal issues more efficiently. Where we use other contractors, particularly for specialist work, we will set the same standards of quality and convenience for residents.

Our transformation programme

- > During the plan period we will complete a substantial transformation programme, of which an essential component will be the deployment of a new business IT system.
- > The programme is focused on a comprehensive redesign of the systems and processes that we use to deliver housing management and maintenance services. This will deliver a range of benefits including clearer communications with our residents.
- > We will make our service provision more convenient for residents. This will mean that we make a significantly greater proportion of our services available to them online, including some which will be available 24/7.
- > Our service design will be better adapted to the distinct needs and expectations of tenants and shared owners. This will include the need to adapt our marketing and customer services to deliver a new model of shared ownership
- > Our customer call centre will be the main point of contact for our residents, but we will make the use of online access to services easier and more convenient in comparison.
- > The programme is also designed to make our operations more reliable and efficient for many of the more straightforward transactions or services we provide. This will reduce the resources required for simple tasks and will provide a better experience for our residents.
- > It will also mean that we will improve the detail and accuracy of the information we hold about our properties and our interactions with residents, and thereby improve our ability to understand our own performance. It will help us to identify areas that can be improved, and to implement changes quickly and effectively.
- > Most of our customers prefer to manage their tenancy or shared ownership lease with a limited need to contact us, other than when repairs are required, or we are undertaking safety checks.
- > Other customers require more support to sustain their tenancy – we will improve how we tackle this task including how we consider the needs of tenants who become less mobile or who have additional support needs. Where simple tasks can be done with less staff time, this means that their skills and experience can be reallocated to dealing with more complex tasks of this kind.
- > We will continue to deliver our Social Value Strategy. The primary focus of this is to support tenancy sustainment for our residents – often working with others – to identify and signpost to services which assist with more complex problems people who are struggling financially, or who require access to services which safeguard their physical and mental wellbeing.
- > A key part of our work with partners will be supported by a grant programme which works to develop and fund services that are essential to tenancy sustainment but which are best delivered by others with expertise in a range of areas, including provision of support for people who are living with or fleeing domestic abuse, who are struggling with mental health problems, or who need help in managing complex debt or accessing employment.

Involving and engaging with our residents

Understanding our customers

- > We will improve our service by understanding better the preferences and needs of our customers. We rely on information and data about them to do this systematically.
- > We have significantly developed our customer insight and surveying activities. We will continue to do this so that we have reliable and increasingly timely data about how well we are doing, and how different groups are served in ways that meet their diverse needs.
- > Our transformation programme will make sure that we are organising the information we collect about our customers so that we can use this effectively to improve our services, provide more targeted and relevant communication, and make sure that we continue to handle their data in a way which protects their data and privacy rights.

Working with our customers

- > We are reviewing and updating our Customer Care Commitments. This is an important part of how we deliver our service.
- > These standards will reflect and embed our values. This means that as well as delivering our core services to them reliably, we will do this in a way that accords them respect and consideration, ensures that our interaction is always courteous, listens and communicates clearly, and takes account of their diverse needs and characteristics.
- > We have a range of structures through which we engage with our residents including the use of Resident Inspectors, a Resident Services Panel and a Readership Panel.
- > These structures have significantly expanded the quality and amount of engagement with our customers and are focused on improving and checking services to them.

When things go wrong

- > Putting things right when we have got them wrong is an important way in which we give effect to our values. It matters to us that customers should feel that we listen to their complaints and act on them.
- > We have a good complaints process which is rigorous and fair in responding to our customers when they tell us that we have not delivered services as we should.
- > We will meet the Ombudsman's Complaint Handling Code in all our dealings with customer complaints.

Building new homes



We build new homes to help more people

Our targets

- New homes

2,250 new homes handed over during plan period

1,600 homes added to the development pipeline each year

50/50 Tenure mix – 50/50 split between affordable rent and Low Cost Home Ownership over plan period

- The number of defects recorded per home at less than 2

During the previous plan period, we increased new homes as follows:

Homes handed over



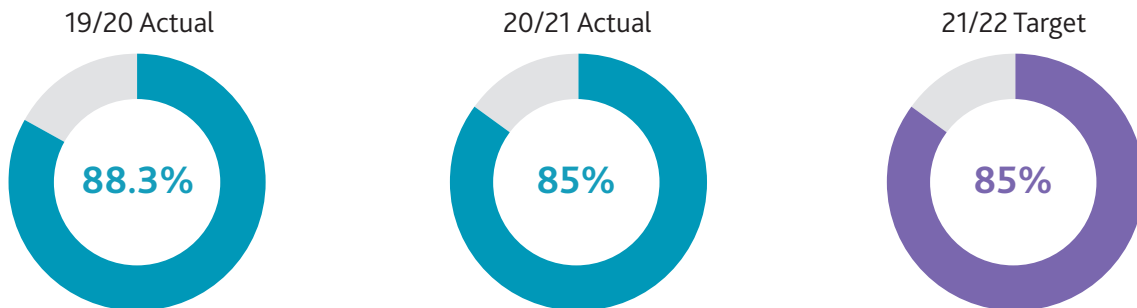
Homes in pipeline



Sales (homes)



Owner satisfaction



Defects (per unit)



During the previous plan period, Paradigm has also delivered strategic commitments to:

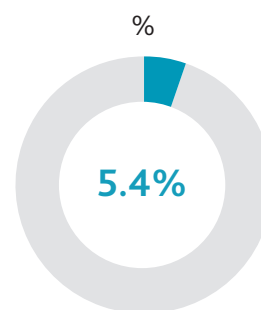
- > Complete the largest stock swap between social housing providers in the UK – changing the ownership of 2,500 homes, of which more than 1,300 were homes transferred to Paradigm in locations in our core local authorities – the swap is significant in the sector, and is a key step in Paradigm’s objective to be the leading provider within our operating area
- > Use our existing land to build new homes – we have approximately 100 garage sites across the former Chiltern District and have so far redeveloped four which provide 12 new affordable homes, with a further two schemes with planning consent.
- > Embed a strong customer focus in our work with a focus on our post-completion support to new shared owners, and the involvement of staff from Customer and Asset Management teams early in the process to ensure that development approaches take account of day to day management of homes in occupation
- > Manage sales risk effectively, minimising the number of homes taking more than six months to sell and undertaking a regular review of development programme management and appraisal assumptions.

At the end of 2020, our current development pipeline can be summarised as:

Social/market rent

Homes

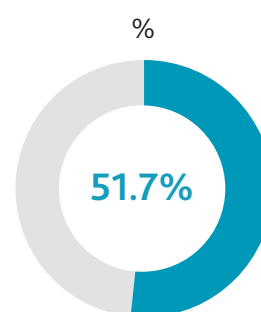
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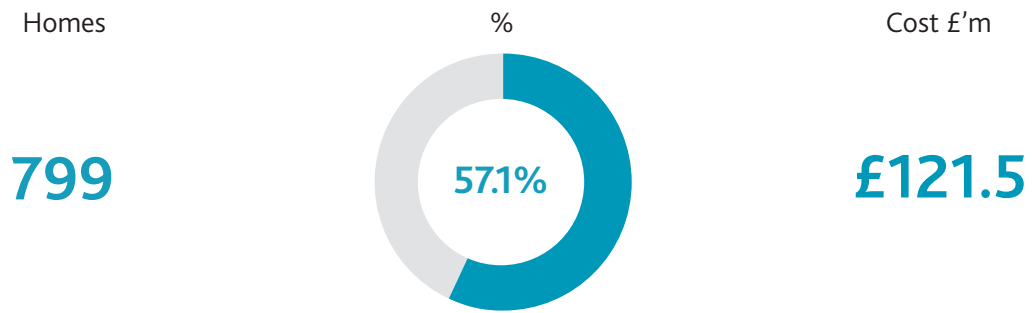
Affordable rent

Homes

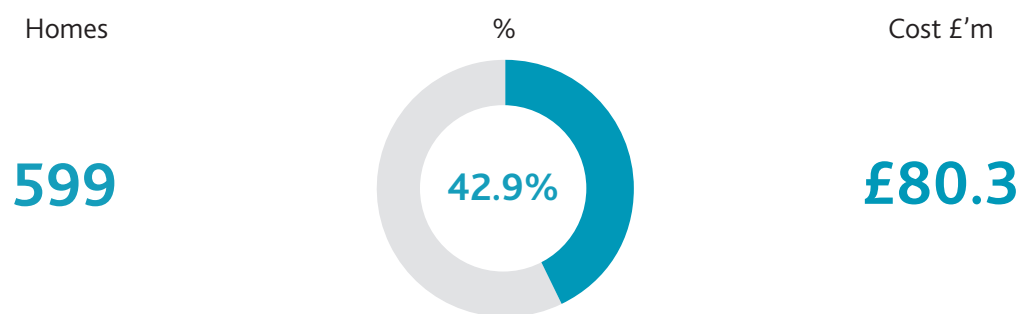
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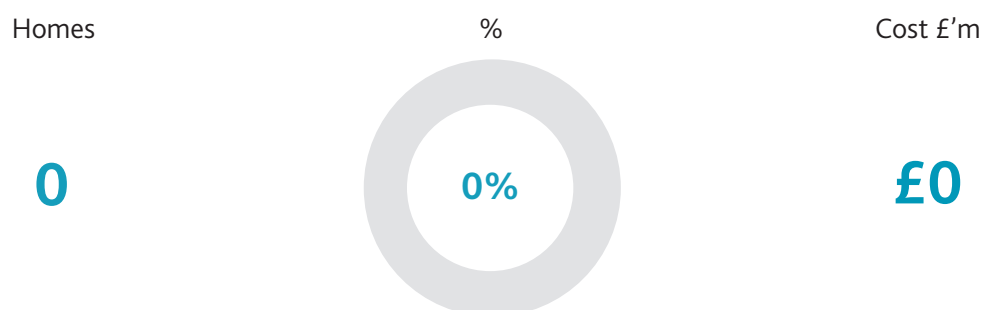
Total rent



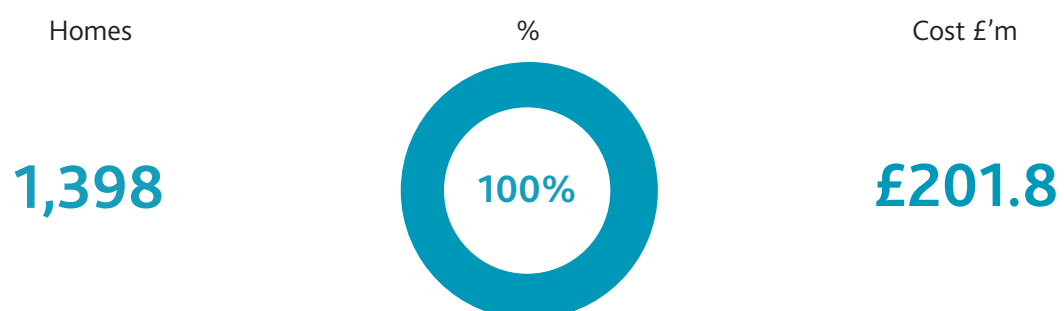
Shared ownership



Market sale



Total approved



During this plan, our objectives for building new homes are:

Providing more quality homes to meet housing need

- > We will continue to be a developer of new homes, with a main focus on our core operating areas of Buckinghamshire, Bedfordshire, Hertfordshire, and eastern Oxfordshire.
- > We will proactively pursue a range of opportunities and are committed to building at least 2,250 new homes during this plan period. However, subject to the availability of funding and opportunities, our aspiration is to develop more than this.
- > We will work with stakeholders and partners who recognise the importance of working for and with our residents and communities, seeking feedback from them on their experience of their new home.
- > Our preferred tenure mix is for 50/50 affordable or social rent and shared ownership – but we recognise that, at least in the short term, we need to manage our exposure to property market sales risk, and so we may provide more affordable rental homes, and we may have to diversify our tenure mix.
- > We plan to continue the transition to reduce the proportion of new homes we procure through section 106 agreements or other forms of planning gain, and to undertake more land-led development, including further garage sites, and other suitable opportunities for redevelopment within our existing asset portfolio.
- > We will work with residents, communities, stakeholders and partners to create places where people are proud to live and that demonstrate high quality affordable housing development which is environmentally sustainable, well designed and cost effective to build and manage – places that we will be proud to have built in the long term.
- > We are committed to ensuring a high quality of customer care for all our residents, including when we are selling homes.
- > We will seek to build homes that meet our stringent design vision and quality requirements, and adopt a presumption against the development of high-rise buildings.
- > We will ensure our design standards at least meet the Future Home Standard, and we will investigate the use of Modern Methods of Construction (MMC) where it increases long term quality, enhances safety and environmental performance, and maximises the delivery of new affordable homes.
- > We will review and enhance our design standards to deliver lower carbon, lower energy homes that minimise their impact on the environment and are resilient to an ever-changing climate, particularly where we are the developer. As part of our Environment Strategy, we will review whether we can commit to this ahead of it being a mandatory requirement.
- > We will ensure that our people, processes and procedures operate with sound commercial disciplines and good professional practices.

Creating alliances that benefit the customer

- > In March 2021, we completed the largest stock swap in the housing association sector. We will invest the time and resource to integrate these new homes into our existing stock and to meet our commitments to our new residents to provide well organised, value for money services.
- > We have developed an operating model to carry out stock swaps and other trades which improve our ability to manage homes and provide better services to our residents. We will consider opportunities to use this experience for further transactions, and to find ways of collaborating with other landlords on projects or investments where this will yield better returns for residents and the environment than acting as individual landlords.
- > We aim to bring at least 2,250 new homes into our portfolio and to grow through further stock rationalisation opportunities within our core operating areas, working with local partners to ensure they meet the needs of our customers and fit with our strategic asset management objectives.

Safe and
sustainable
homes



We make sure our
homes are safe and
sustainable

Our targets

- **100%** compliance with health and safety regimes
- **100%** compliance with Decent Homes regulatory requirements
- Detailed plan to achieve net zero carbon by 2050
- Pilot projects to shape our approach to deploying low and zero carbon sources of heating
- Identify and initiate works programmes that deliver a minimum dwelling standard of EPC C where feasible with the aim of ensuring that the vast majority of our stock reaches that standard by 2030
- Compliance with new building safety regulatory system for high rise buildings
- Commit to an Environmental Strategy to address climate change resilience, energy efficiency and excellent management of waste and hazardous products

Developing our strategic asset management approach

- > Our Asset Management Strategy is a statement of intent to make a step change in our approach to this function.
- > As well as managing core activities around compliance and the traditional task of keeping properties in a good condition, we will develop our capacity to deliver the more complex task of strategic management of our asset portfolio.
- > We will organise our approach to building safety to fully meet the planned new regulatory regime, and we will consider to what extent we apply the principles and practice to a wider part of our stock than it requires.
- > We will have a strategy and costed plan to reduce the carbon emissions of our homes to net zero by 2050, about which there is more detail later in this section.
- > We will implement a plan to ensure that the range and structure of asset data we have is complete and reliable – down to component level and including information about occupancy, title and contractual obligations, and using technology such as remote monitoring to enhance our data further.
- > With this data and purpose designed business systems, we will develop individualised strategies for managing each of our more complex buildings where that is appropriate and ensure key information is available online for residents.
- > The Property Directorate will provide a range of coordinated and professional functions ranging from strategic planning, commercial appraisal, better management of third parties including freeholders and managing agents, property portfolio acquisitions and stock swaps, managing complex buildings, feasibility studies, commissioning of large investment programmes in building safety and environmental sustainability through to our traditional repairs, investment and compliance tasks.
- > Our transformation programme will ensure that processes and systems are improved and integrated so that our customers' experience is of a landlord committed to efficient and progressive management of the homes and estates where they live.

Keeping homes in a safe condition

- > Our overriding priority is to ensure that we maintain homes in a safe condition. We have a target of zero-failure for meeting the requirements of safety checks for gas, fire, legionella, asbestos, electricity and lifts.
- > We will provide online access for residents to fire safety information where they are living in blocks of flats for which we carry out Fire Risk Assessments.
- > During the plan period, a new regulatory regime for Building Safety will be introduced and we have started planning for how we deliver this, working in partnership with our tenants and leaseholders.

Improving the environmental performance of our homes and supporting residents to play their part

- > The environmental performance of our homes is a significant component of that work, and specifically we expect to undertake a major exercise in overhauling the underlying data which supports both the production of Energy Performance Certificates (EPC) and the actual energy performance of the homes we own.
- > Our homes perform relatively well compared to the average for all residential dwellings and compared with other housing associations. However, we still have a proportion of our homes that do not reach high enough standards of energy efficiency.
- > We will start retrofitting our existing homes with a focus on the lowest rated homes, which are rated EPC D and E, supporting those residents most at risk of fuel poverty from high energy usage. We will identify works programmes that deliver a minimum dwelling standard of EPC C and, where feasible, deliver these works to the majority of homes by 2030, but this is subject to understanding whether alternative solutions for individual homes will be a more effective or economic approach.
- > We will explore how best to work with all of our residents and provide them with information and support on how they can run their home in the most energy efficient way, and the financial and environmental benefits of doing so.
- > We will consult residents on sustainability measures that we are considering for their homes, so as to better understand their requirements and help shape the service we deliver.
- > We will capture the impact of sustainability initiatives by measuring and reporting resident benefits and satisfaction.

Best use of resources

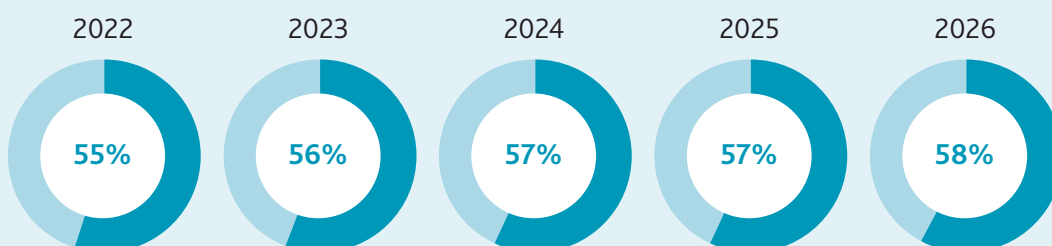


We strive to do more by making the most of our resources

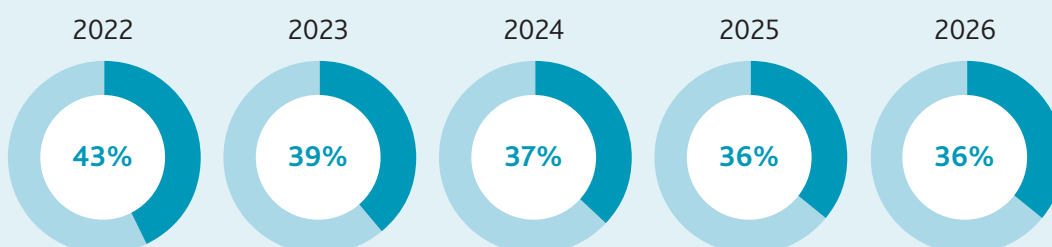
Our targets

For key financial measures, we set the following targets

Gearing



Operating margin



Management cost per unit

2022	2023	2024	2025	2026
£583	£615	£539	£545	£552

- **For other measures, we set the following targets:**
 - **Employee engagement – 2* standard**
 - **4 week average rent arrears at no more than 3%**
 - **Void relet target of 12 days**
 - **Reducing our environmental impact based on Streamlined Energy and Carbon Reporting (SECR) framework**

During the previous plan period, Paradigm delivered strategic commitments to:

- > Achieve operating margin targets which support our strategic approach to investing in new and existing homes
- > Increase levels of employee engagement through a sustained programme to embed our corporate values in our planning and performance management frameworks, progressing to a 1* level of engagement as assessed in the Best Companies index
- > Adopt a Corporate Environmental Sustainability commitment and developed systems for assessing our environmental impacts enabling us to make a formal submission through Streamlined Energy and Carbon Reporting Framework
- > Make significant investments in IT hardware and systems, building on the recent investment that enabled the organisation to move rapidly and effectively to a predominantly home working arrangement for office-based workers and maintain customer facing services during the COVID-19 lockdown.

During this plan, our objectives for making better use of resources are:

Governance

- > We will adopt the National Housing Federation Model Code of Governance and commit to the high standards which it sets for commitments both to resident engagement, and to improving equality, diversity and inclusion.

Equality, diversity and inclusion

- > The Board and Executive team will set targets for delivering equality of opportunity, diversity and inclusion in all areas of the business and make an active commitment to delivering those goals and reporting on progress towards them.

- > We will work to understand and analyse how well we perform, identifying and taking the required steps to increase diversity and inclusion, so as to serve our diverse customer community better.
- > We will ensure that Paradigm provides an inclusive and welcoming environment for customers, colleagues and stakeholders that promotes equality and respect.

Sound finances

- > We will continue to maintain a prudent funding and treasury strategy. We will need to undertake significant fundraising during the plan period to support our investment programme for new and existing homes.
- > Our financial plans provide for us to sustain the level of investment we set out in this Plan and to keep the financial commitments that we have already made with our existing lenders.
- > This includes our continuing commitment to prudent budget and business planning disciplines, which are guided by clear targets to keep our operating margin, interest cover and gearing at levels which provide a significant contingency against deterioration in the wider financial market or operating environment.
- > During this period, we expect to continue to find further benefits through our Procurement strategy.

Corporate environmental commitment

- > We are developing an Environment Strategy. It will set out how and where we can use less energy, water and fuel and deliver projects that aim to reduce our footprint across the whole of our business, whether in heating homes and offices, or running our vehicle fleet, as well as in our housing stock.
- > It will set out the financial implications of meeting net zero emissions of greenhouse gases, and associated legislative changes, ensuring that we are able to adopt industry best practice.
- > We have already established our systems to meet requirements for Streamlined Energy Carbon Reporting. We will use this to inform our development of a more comprehensive approach to reporting and reducing carbon emissions and other environmental impacts.

Workspace and resilience

- > We have, like many others, accelerated a transition to a different work pattern forced by COVID – what would have taken many months or longer was done in days. What we have at the start of this plan is a different starting point and a prototype.
- > Our needs for workspace are now different. We will need space for our people to come to work but this will be to support different work styles and patterns.
- > This will include a hybrid of home and office working for many office-based staff, and will require us to provide them with the skills and technology to work in that more flexible way.

- > This also means that we will need to redesign our workspace to better serve the purposes for which it will be required – collaboration, team building, project working and individual workspace.
- > We will need to adapt and improve working practices that have developed ad hoc around home working so that we mitigate the effects of isolation on staff, and support their wellbeing.
- > Our approach to working patterns will be designed to promote equality of opportunity for all staff and support them to develop and pursue a rewarding career in Paradigm.

Employee engagement

- > We have a structured approach to engaging with our people. The foundation for this approach is the incorporation of our Values into all of our work, and a high degree of participation in how we work across the business.
- > We regularly carry out employee engagement surveys and have attained the Best Companies 1* standard with exceptional levels of participation across the organisation in the survey. Over the plan period our target is to reach two stars which reflects our ambition and intention to offer outstanding commitment to workplace engagement in partnership with our people.
- > Our ambition continues to be that we will be an employer of choice within the areas where we work, and within the sector. We will provide rewarding jobs to people who share our values and are committed to excellence. We will provide structured learning and development programmes and opportunities which support our ambition to provide services to customers in a modern way and to deliver our environmental commitments.
- > We are committed to supporting the wellbeing of our employees through a range of measures including our benefits package and flexibility in working patterns.

Core capability and capacity

- > We have begun a change programme which is designed to deliver significant benefits to the efficiency, quality and reliability of our customer-facing and supporting functions.
- > During the previous plan period, we undertook a fundamental review of our in-house business system (Frameworks), and concluded that, whilst it offered potential advantages, we needed to procure a new business system to support our objectives for our service offer .
- > We will procure and deploy a new system during the first two years of the plan which will enable us to undertake the wider change programme to improve our processes , and enable us to offer more and better services online to our customers.

Stakeholder engagement

- > We share our purpose and goals with many of the organisations we work with. Working in partnership helps us and our partners to achieve our shared goals more effectively, and we make better use of our respective resources when we do this.
- > We work with and support local authorities across our operating area. The task of building new homes involves collaboration with them to understand housing need, and make best use of land and public funds. It also means that we must work intelligently with planning teams across the region, particularly as we both understand how planning reforms may change how we provide affordable housing.
- > Similarly, our commitment to house people in need is done in partnership with local authorities. We do not maintain our own waiting list – most new tenants apply for housing through lettings systems which are managed by local authorities.
- > We plan to work more closely with other developers, through partnership arrangements where these will work best to achieve our new house building targets.
- > We will also work with other social landlords to identify further opportunities for stock rationalisation which will benefit our respective residents and improve the efficiency and quality of the services our respective organisations provide.
- > Our Social Value strategy and the grant giving programme which supports that strategy is similarly concerned with how best we can support our customers to live well, including through the formation of partnerships and agreements with voluntary and community groups, working with other funders and commissioners, to develop and deliver services which help disadvantaged or vulnerable groups to sustain their tenancies with us.



Email

For all general enquiries – including complaints and compliments – please email:
enquiries@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 – 6pm. Please be aware that calls are recorded for training purposes.

Post

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