

orbit **Life**

Winter 2026

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A helping hand with money matters

Pages 8 & 9

Discover something new at your local Community Hub

Pages 10 & 11

Introducing your Neighbour of the Year!

Pages 16 & 17

Making it your year, together



Hello and welcome to the latest edition of Orbit Life!

As we move further into the new year, it's a natural time to pause, reset and think about what 2026 might hold. This edition is all about making it your year and reminding you that you don't have to do it alone.

Across our communities, I've seen what a difference it makes when people come **together**. Whether it's sharing advice, learning something new, or just stopping for a chat, these moments of connection really matter.

Our Community Hubs are a great place to start. They're welcoming spaces where you can meet new people, build skills, get practical support or just see a friendly face. If this feels like the year to try something new or get more involved locally, be sure to [check out what's happening at your local Community Hub.](#)

We also know that money can be a worry for some, especially at this time of year. That's why this edition includes money advice and loads of support, including help from our Better Days team and our partner, Citizens Advice Mid Mercia. If you need a bit of extra support at any time this year, please know it's there for you.

You'll also read some inspiring stories about neighbours supporting one another, including the winner of our Neighbour of the Year award – a great reminder of the kindness within our communities.

I hope this edition helps you feel informed, supported, and hopeful as we move into 2026.

Here's to making it your year, together.

Annabel



Planning ahead: **What your rent and service charges mean for 2026-27**





If you pay a service charge and/or pay us rent, February is the month where you'll receive your annual review of rent and other charges.

We wanted to give you a heads-up about what's coming, why these reviews happen, and where you can find support if you need it.

Explore our **Rent Review** Explainer

We review your rent every year and any increase is always in line with Government regulations and the terms of your agreement with us.

To make things even clearer, we've put together a short Rent Review explainer [video](#). It covers your annual rent review, what to do when you receive your letter from us, and where to find support if you need it.

Just hit play and we'll walk you through it - no jargon, no fuss.

Why do we carry out a yearly service charge review?

Each year, we look at the cost of providing and maintaining your home and building. This ensures the service charge you pay continues to reflect the real cost of the services we deliver, from repairs and cleaning to grounds maintenance and more.

Your letter will break down any changes clearly, so you'll see exactly what's happening and why. If you still have questions, you can speak to your Scheme Manager/Officer if you're an a Later Living, or email us directly at ServiceChargeTeam@orbit.org.uk.

[Find out more about what's included in your service charge and how it's calculated here.](#)

We're here to support you

We know that any change to your household budget can be worrying. If you need help planning ahead, our Better Days team and partners at [Citizens Advice Mid Mercia](#) are ready to support you. Visit our [MyMoney webpage](#) for more information or pop into one of our Community Hubs if there's one near you.

If you need support, please don't hesitate to reach out. Whether you have a simple question or need more in-depth support, we're always here to help.



Better Days: Here to support you through life's challenges

Together with Janet

"Thank you for your call this morning, I cried after because it has been so much, and I truly appreciate the help." - Janet, Orbit Customer

Janet was struggling with her mental and physical health; living alone and recently bereaved, she was left with the difficult task of clearing her parents' belongings.

We worked closely with Janet to help clear and repurpose the items safely, easing both the physical and emotional burden. After opening up about her mental health and past experiences, Janet was also referred to Health Assured – our mental health partner - giving her confidential wellbeing support.

Her story is a reminder that asking for help can be the first step towards brighter days.



What is Better Days?

Better Days is a free support programme available to all Orbit customers. It's designed to help you with the everyday challenges life can bring, so you never have to face them alone.

Last year, Better Days:

- Delivered over 6,000 support sessions.
- Helped customers manage £1 million in debt.
- Increased household incomes by £3.3 million through cost-of-living support, grants, and benefits advice.

Our work has even been recognised nationally, winning 'Most Innovative Approach to Resident Welfare' at the Housing Digital Awards in 2025.



How Better Days can help you

- **Struggling with bills or debt?** Our Money Advice service partners with Citizens Advice Mid Mercia to help you manage debts, check benefits, boost income, and cut energy costs.
- **Need urgent help?** We can provide grants for essentials like food vouchers, energy top-ups, and household items.
- Alongside Health Assured, we offer confidential one-to-one support, wellbeing sessions, peer groups, and referrals to mental health specialists.
- **Looking for work or want to learn new skills?** We offer training, CV help, interview practice, and digital skills coaching.
- Our Community Coaches and Hub Officers run local events, drop-ins, and activities, so you can get help in person and connect with others.

How to get support

If you need advice, a grant, help with money worries, or just someone to talk to, you can:

- Visit the Orbit Customer Hub and fill in the **Better Days referral form**.
- Call us on **0800 678 1221**.
- Speak to a local colleague like a Neighbourhood Manager or Better Days team member.





Taking control of your money

– with the right support beside you



Taking control of your money starts with having the right tools and support. Here, you'll find friendly, practical guidance, real stories from people like you and information about the support available to help you manage your finances with confidence. Whether you're planning ahead for the year, dealing with money worries right now, or just want to understand what help is available, we're here to support you.

Managing your money: Advice from Citizens Advice Mid Mercia

1. Set a realistic budget

Take time every month to think about how much you can afford to spend. Create a budget that covers all your essential expenses. Make sure to include a bit of room for unexpected costs, but don't stretch yourself too thin.

2. Use cash or debit cards

It's easy to overspend with credit cards. Using cash helps you physically see how much you're spending, while debit cards allow you to track your purchases easily through banking apps.

3. Don't forget your bills

Make sure your budget includes council tax, rent or mortgage payments, utilities and other regular costs. If you're struggling, contact our **Better Days team** and your service providers – we can offer support, and suppliers could offer flexible payment plans.

4. Avoid unnecessary debt

'Buy Now, Pay Later' schemes and loans can add pressure on later. If you're already managing debt, try not to add more where possible.

5. Get the support you need

Free, confidential advice is available. Citizens Advice Mid Mercia and our Better Days team can help with budgeting, debt and financial worries. Asking for help early can prevent bigger problems later.

You can find more support on our [MyMoney page](#).



Together with Deborah

"The adviser answered my questions as much as possible and let me know what I needed to do."

Deborah is 70 years old and after losing her partner, faced financial difficulty and felt unsure where to turn.

Deborah received support from our Better Days team, helping her with applications for Housing Benefit, Council Tax Reduction, and Attendance Allowance. This led to Deborah receiving an additional £30.43 per week from Council Tax Reduction, £441.60 per month from an Attendance Allowance application, and £110 per week additional Attendance Allowance.

Deborah also received support with her direct debits, making sure she didn't get into debt with her utilities.

Better Days – here to help

We know that many people face challenges at different times in their lives. Pressures like rising costs, unexpected bills, unemployment, loneliness or changes in health can have a big impact.

Better Days is here to help remove those barriers and support you to keep your home, build a brighter future, and feel part of a community that exists to make sure you never have to face those challenges alone.



Changes to Universal Credit from 6 April 2026

If you get Universal Credit and have a health condition or disability that means you can't work, you might receive an extra amount called the LCWRA element (Limited Capability for Work and Work-Related Activity). This means your circumstances may be assessed differently compared to people without health conditions.

From 6 April 2026, the guidelines are changing. If you're awarded LCWRA after this date, you'll usually get a lower rate unless:

- You're terminally ill and a health professional says you may not live more than a year.
- You meet the new 'severe conditions' criteria.

How to keep the higher rate:

- If you start getting the LCWRA element before 6 April 2026, you'll stay on the current, higher rate.
- If your LCWRA award is backdated to before 6 April, you should also get the higher rate.

Already getting LCWRA before 6 April 2026? Great news – you'll keep the higher amount.

To get support with your finances, debt or benefit changes, **please complete this [referral form](#).**

Your year to connect: Learn, share and grow at your Community Hub

If you've popped into your local Community Hub recently, you'll have noticed it's much more than a place to pick up information or speak to a member of the team. Across Orbit, our hubs are buzzing with activities designed to bring people together, spark new interests, and give everyone the chance to learn something new.

Together with Christian: Learning British Sign Language

Christian, a customer at our Gorleston Hub, set up a British Sign Language (BSL) session to make communication more inclusive to everyone. What started as a simple idea grew into a fun, welcoming session where people of all ages came to learn, connect and enjoy themselves.

"I wanted to create a space where people could pick up a skill while learning more about the Deaf community. It's important to make learning BSL easy, friendly, and something we can all enjoy together." – Christian

The session was a hub highlight. Some customers came to learn a new skill, others to communicate better with friends and family, and many just enjoy the relaxed, social atmosphere where it's completely okay to get a sign wrong!



Together with Nikki: Creativity, Confidence, Community

Nikki runs an art session every Tuesday, giving people a chance to unwind, get creative, and focus on their wellbeing.

"The Community Hub has become my lifeline. I've made friendships I wouldn't have otherwise, my confidence has grown, and I can share and learn in a space where I feel safe and supported." – Nikki

Since launching in August 2025, Nikki's sessions have inspired creativity, from canvases with motivational quotes to a mural for everyone to enjoy. Her story shows how hubs help people connect, grow, and feel part of something bigger.

Find your nearest Community Hub and discover connections closer to home.

Six months of Community Magic

The past six months have been full of energy and achievement across our hubs:

- Over 240 face-to-face activities – giving more chances to meet people, try new skills, and feel part of the community
- 2,316 support conversations – offering timely advice, guidance, and practical help when it really mattered
- 765 customers supported through Better Days – receiving one-to-one Community Coaching to help build brighter futures
- £3.1 million in social value – strengthening communities, boosting wellbeing, and creating positive change.

If you're curious, drop by your local hub and see what's happening. You might discover a new passion, meet a friendly face, or even start an activity of your own – just like Christian and Nikki.

That's what Community Hubs are all about: learning, sharing, and building a community where everyone is welcome.



Small changes, big difference: Energy-saving tips for the year ahead

The end of the winter into early spring can feel chilly, but staying warm doesn't have to mean higher energy bills. Together with our partners at Citizens Advice Mid Mercia, we've pulled together a few easy, no-fuss tips to help you stay cosy and keep costs under control.

You don't need specialist 'know-how' – just a few small changes can make a big difference.



Struggling with energy debt?

Some energy companies offer grants – it's always worth asking. The British Gas Energy Trust can help, even if you're not a British Gas Customer.

If a grant isn't available, contact your supplier to set up an affordable repayment plan based on what you can manage.

If you'd like more support from our partners at Citizens Advice Mid Mercia, [complete this referral form](#).

Small steps now can help you manage the year ahead – and remember, support is always here when you need it.

Take control of your heating

Did you know that turning your thermostat down by just one degree can save you around £90 a year? Aim to heat your rooms to 18 – 21C – this is warm enough for most people. If you need a warmer home for health reasons, your GP can advise you on the right temperature.

Save on energy and water in the bathroom

A quick shower could save you £60 a year on your energy bills – jump in for four minutes and see how much you save! If you like to have a soak, swapping one bath a week for a shower can save you an extra £9 a year.

Turn off lights

Remember to turn lights off when you're not using them – even if it's just for a few seconds. Doing this could save around £6 a year. When it's time to replace the bulb, consider using an LED bulb – they reach full brightness right away and cost less to run.

Make simple savings in the kitchen

Overfilling the kettle when we make a cuppa is easy to do. Try measuring out the water you need – it could save you up to £10 a year on your electricity bill.

You could save around £12 a year by using your washing machine on a 30-degree cycle instead of higher temperatures. Ditch the dryer to save even more money. Dry your clothes on racks inside or outside in warmer weather to save up to £50 a year.

Draught-proof your home

All homes need ventilation, but you shouldn't feel cold. Try blocking up unwanted gaps around your windows, doors and other openings where you feel a draught to save around £40 a year.



Making time that matters: Family moments this spring

Spring is the perfect time to enjoy a bit of fresh air, support your wellbeing, try something new, and spend quality time with the people you care about. With a little creativity, even everyday moments – a walk, a shared laugh, or a relaxed afternoon together – can turn into memorable family adventures – without breaking the bank.

Get outside and explore

A trip to the park or your local green space can become a mini expedition. Try a scavenger hunt, a family picnic, or just a stroll together. [Take a look at our free booklet](#), helping you improve the wildlife outside your window.

"Kids love a mission. It's a fun way to get outside, enjoy nature, and feel like a real adventure." – Annabel

DIY days at home

Household items, recycled materials, or charity shop finds can spark creativity. Build, craft, or invent together – the focus is on fun and imagination.

Visit your local library

Libraries often host free activities and story times. [You can find your local library here](#).

"They're unsung heroes. It's a great way to encourage reading and keep the kids entertained." – Annabel

Join Community Activities

[Your local Community Hub](#) is full of opportunities to try something new and meet other families. Drop in and check out what's happening.

Spring gardening fun

Get the kids involved in planting flowers, herbs, or vegetables. Watching their seeds grow into something beautiful is a great way to spend time together.

Quick family fun ideas

- Go on a scavenger hunt – look for leaves, flowers, or wildlife
- Meet other families and share hobbies or skills
- Try something new together – dance, art, or sports sessions

Family life can feel busy, but even small moments spent together can create lasting memories. For more tips and inspiration, head to the Family section of our [Cost-of-Living Hub](#) – it's full of resources to make everyday family life a little easier.

Stronger Together: Celebrating neighbours who make a difference

After asking you to nominate your Neighbour of the Year, we received a wonderful response, with stories celebrating kindness, generosity and support across our communities. From lending a hand with everyday tasks to being there when someone really needs it, your nominations showed just how powerful our communities are.

Chosen by our Engaged Customers, the winner of a £100 Love2Shop voucher is...

Mike T from Erith



Mike truly stood out, receiving three nominations for his support, thoughtfulness, and willingness to lend a hand to his neighbours and community.

Here's what he had to say:

"Being involved in the community has been incredibly rewarding. Connecting with my neighbours, supporting one another, and growing together has made this feel like far more than just somewhere I live — it feels like home."

Meet our finalists

Sarah F from Stratford-Upon-Avon

Why they were nominated

"When I was diagnosed with breast cancer, Sarah went above and beyond to help in anyway she could - despite having health issues herself."

Rustie T from Wallington

Why they were nominated

"I didn't have a support network until I met Rustie. She has always had time to support me, and is one of the main reasons my house feels like a home."

Pat from Epsom

Why they were nominated

"Pat had welcomed me to my new home with open arms. She checks in on me regularly knowing it is my first time living alone and that my health is poor. She has really been an angel!"

Thank you for sharing your stories

Every nomination told a story of people looking out for one another – checking in, lending support, and making their communities stronger.

Thank you to everyone who took the time to nominate a neighbour. Together, you've shown that it's everyday acts that really make a difference.



Growing our communities: Planting for a greener future



At Glebe Road in Stratford-upon-Avon, a new green space is beginning to flourish - and it's already bringing the community closer together.

Working alongside customers, we planted a new tree and created a wider woodland area, inviting customers to take part in the planting activities.

Around the central tree, 35 native species, including field maples, hawthorns and black elders, have now been planted. Together, they're transforming the space into a thriving natural habitat, supporting local wildlife and boosting biodiversity.

To celebrate the planting, neighbours joined us for a light switch-on and a gathering, complete with drinks and snacks. It was a chance for customers to connect, get involved and share in the excitement of a space that will continue to grow with them.

This project is also part of our wider commitment to sustainability: creating places that not only look better, but feel better to live in - now and in the future.

Grow your own green space – simple planting tips you can try at home

You don't need a garden to make a difference. Here's a few easy ways to get started.

- Start small – pots, planters, or window boxes are perfect for herbs and flowers
- Choose native plants where you can – they're easier to care for and great for wildlife
- Plant in spring – it's a great time for roots to settle and grow strong
- Reuse and recycle – old containers can make great plant pots!

Even small steps can help create greener, healthier spaces.

By planting trees and creating shared green spaces, we're not just growing plants – we're growing communities, building places people are proud to call home, and planting roots for a greener future.



Join the conversation and share your thoughts

We want to make sure our services reflect what really matters to you. That's why there are simple ways to share your views, stay connected and get involved – in whatever way suits you best.

Whether you'd like to have your say, ask a question or just stay in the loop, support is always within reach.

Share your views online

Join our Your Voice Facebook Group to share ideas and feedback, take part in discussions, and connect with other Orbit customers.

You can also visit orbitcustomerhub.org.uk/shareyourviews to find out more ways to get involved.

Prefer to speak to someone?

We'd love to hear from you. Email our Customer Engagement team at customer.engagement@orbit.org.uk.

They can let you know about opportunities to share your views, take part in panels, or help shape future services.

We're here – now and moving forward.

Support doesn't stop at these pages. Whether you want to have your say, need help managing things day to day, or just want to know where to turn next, we're here for you.



You can raise a repair, pay your rent, set up a Direct Debit and much more using **myAccount**.

Get in touch:

You can visit our website:
orbitcustomerhub.org.uk

For more information, please contact us at:
orbitcustomerhub.org.uk/contact-us

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