

orbit **Life**

Winter 2026

Homeowner edition

orbitcustomerhub.org.uk

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Helping you make sense of service charges

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Making it your year, together



Hello and welcome
to our brand new
version of Orbit
Life, created
especially for our
homeowners!

This magazine brings together stories and perspectives from across our communities, as well as the services, guidance, and pathways you can access to get help when you need it most.

As we move further into the new year, it feels like the perfect moment to pause, reset and think about what 2026 might hold. This edition is all about making it your year and supporting you as you plan ahead - whether that's caring for your home, feeling confident about your finances, or simply thinking about what you want out of your ownership journey.

One of the things I love most about our communities is how often neighbours can learn from one another. A quick chat on the doorstep, sharing the name of a trusted tradesperson - these conversations can make a big difference when you're looking after your home and planning for the long term.

In this edition, you'll find helpful guidance on budgeting for the year ahead and making the most of your home. Whether it's keeping an eye on energy use, wellbeing support, or clear information about shared ownership costs, we're here to help you feel informed and in control.

**Here's to making it
your year, together.**

Joe Brownless
Chief Customer Officer



Planning ahead: **Understanding your costs for 2026**





As the new year gets underway, you may be thinking about household costs and planning for the year ahead.

February is when you'll receive information about your shared ownership rent and service charges, so we wanted to explain what to expect and where to find support if you need it.

What makes up your costs?

As a shared owner, your costs usually include:

- Rent on the share of your home you don't own
- Service charges, which cover the cost of maintaining shared areas and services
- Your own household bills and mortgage payments (if applicable).

The breakdown included in your service charge budget will clearly show what services are included and how costs are calculated, helping you understand exactly what you're paying for.

Why do service charges change?

Each year, we review the cost of providing services to make sure charges reflect real costs, such as repairs, cleaning and grounds maintenance.

If you still have questions, you can 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](#).

What are your responsibilities?

As a shared owner, you can find your repairs responsibilities in your lease agreement. In this document, you will be able to find confirmation of:

- Your maintenance and repair responsibilities in your home
- Our maintenance and repair responsibilities
- Whether you need to get our permission or not before carrying out alterations to your home
- Allowing access to your home so our contractors can carry out repairs.

Find out more about repair responsibilities by using our [Repairs Responsibilities tool](#).

We're here to support you

We know that any change to your household budget can be worrying. If you need help planning ahead, budgeting, or understanding your costs, our Better Days team and partners at [Citizens Advice Mid Mercia](#) are ready to support you.

Visit our [MyMoney webpage](#) for more information, or get in touch if you'd like to talk things through.

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.



Watch our short [Rent Review explainer video](#), which explains how your shared ownership rent is calculated, what to do when you receive your letter, and where to find support if you need it.



Taking control of your money

– with the right
support beside you



Managing your money with your home in mind

Inside this guide, you'll find some handy tips to help you feel more confident about your finances, plus easy-to-understand information about what support is available.

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.

Digital banking services can make budgeting feel simple, helping you see exactly where your money goes without the hard work. The result? Fewer end-of-month surprises, clearer goals, and the confidence of knowing that your money is working with you.

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.

However, if you have found yourself in credit card debt, there is a way out. Your credit provider can support you by offering solutions such as setting up structured payment plans that make repayment more manageable.

3. Don't forget your bills

Make sure your budget includes council tax, rent or mortgage payments, utilities and other regular costs. If you need help, 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.**



Orbit's Better Days support service – here to help you stay financially confident

Homeownership brings responsibilities - and sometimes even small changes, like a higher bill or a shift in circumstances, can put pressure on your budget.

Our Better Days support service is here for you, offering confidential advice that's all about getting support early, building confidence, and helping you stay ahead of challenges rather than reacting to them.

With Better Days, you can:

- Get practical guidance on planning and affordability
- Build a healthier money mindset around rent, mortgages or day to day costs
- Strengthen your financial resilience so you feel more secure
- Tap into support that helps you stay in your home and feel connected.

Think of us as a friendly place to check in, get advice, and feel reassured that you're not handling everything on your own.

Use our contact form to see how Better Days can support you to plan ahead and feel more confident about the future.



Making time that matters: Home and family moments in the year ahead

As the days get longer and brighter, spring is the perfect moment to reconnect with the place you call home. Whether you have a garden, a balcony, a cosy living room or a sunny windowsill, small changes and simple routines can make your space feel even more enjoyable.

This season isn't just about getting outdoors - it's about embracing the everyday moments that make home life feel warm, grounded and full of possibility.



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.

DIY days that bring your space to life

Making your home work harder for you doesn't have to mean big projects or permanent changes. Simple updates like furniture that doubles as storage - such as under-bed solutions or multi-purpose pieces - can help you make better use of your space. Soft furnishings and lighting can quickly change the look, feel and function of a room, while artwork or rugs can help create clear zones in open plan living. Small, thoughtful changes can make a real difference, helping your home feel organised, comfortable and truly yours.

And the best part?

Those creations become part of your home's story - growing memories as well as decoration.

Visit your local library

Libraries often host free activities and story times. **You can find your local library here.** At home, you can build a cosy reading nook, create a family book corner, or bring characters to life through crafts and play.

Create simple routines that work for you

Whether it's a regular family meal, a weekly walk or a shared hobby, small routines can help bring balance to busy weeks.

Try something new together

Get the kids involved in new interests - gardening, art, or outdoor activities can all help families connect and create memories.



Quick **family fun** ideas

- Go on a scavenger hunt – look for leaves, flowers, or wildlife
- Try DIY crafts using recycled materials
- Plant herbs in a small pot on windowsills
- Meet other families and share hobbies or skills
- Try something new together – dance, art, or sports sessions

Life can get busy, but often it's the small, simple moments in your own space - a quiet hour reading, hands covered in paint, the first sprout of a seed - that become the memories that last.

For more ideas, head to the Family section of our **Cost-of-Living Hub** – it's full of inspiration for everyday living.

Why not share your spring moments with us on our **Facebook page?**

Better Days: Supporting your wellbeing

What is Better Days?

Better Days is our confidential support service, designed to help you feel steady, supported, and prepared - long before challenges start to build. We know owning your home means juggling home responsibilities alongside work, family life, finances, and wellbeing. Life can get busy, and pressures affect everyone. That's why Better Days is here: to give you the right support when you need it most.



Support that fits around your life:

How Better Days can help you stay one step ahead

- **Stay on top of household costs**

Money advice, delivered with Citizens Advice Mid Mercia, supports you to manage bills, reduce energy costs and plan ahead with confidence.

- **Support when life takes a turn**

Unexpected expenses happen. Grants for essentials like food vouchers, energy top ups and urgent household items help keep you steady.

- **Look after your wellbeing**

With **Health Assured**, you can access confidential one to one emotional support, wellbeing sessions, peer groups and specialist referrals - before pressures build.

- **Shape your next career step**

Our training, CV support, interview practice and digital skills coaching can support you through your job search or career change at your own pace.

- **Connect with support in your community**

Our Community Coaches and Hub Officers run friendly drop-ins, workshops and activities so you can get advice in person and build local connections.

How to reach the Better Days team

You don't need to be in crisis to reach out. Whether you're feeling stressed, worried about finances or just need someone to talk to, support is available.

Better Days is about helping you stay well - so you can focus on enjoying your home and everyday life.

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**.
- Get instant help and support from our **Orbot chatbot** and our live chat service, available on the **Customer Hub**.
- Call us on **0800 678 1221**.
- Speak to a Better Days team member in your local Community Hub.



Caring for your home: **Simple ways to stay comfortable and energy smart**

As winter fades into early spring, temperatures can still feel a little cool. The good news is that keeping your home warm and comfortable doesn't have to mean using more energy. With a few small changes, you can make your home more efficient, protect its long-term value, and enjoy a space that feels good to live in.

These aren't quick fix cost cutting tips - they're about looking after your home and making it work better for you, now and in the future.

Staying on top of your costs

With household costs rising, it's completely understandable to feel worried about bills. You're not alone - many homeowners experience these ups and downs, and it's okay to reach out for help.

The tips we've provided can make a real difference, but if things feel overwhelming, support is always available. Some energy companies offer grants, and organisations like the British Gas Energy Trust can help even if you're not their customer. Your energy supplier can also work with you to agree a repayment plan that feels manageable, so you don't have to face this alone.

If you'd like extra guidance, our partners at Citizens Advice Mid Mercia are here for you - just use the **[Advice and Support Contact Form](#)** to get in touch.

Even small changes today can help protect your home, improve efficiency, and make life a little more comfortable. And while most people only need simple, everyday tweaks, it's reassuring to know that help is there whenever 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.

The heart of our neighbourhoods

What makes a community truly special?

It's the everyday moments - the quick wave across the street, the offer to carry a heavy bag, the reassuring knock on the door when someone needs a friendly face.

Across our neighbourhoods, these acts of kindness happen quietly, but they make all the difference. They remind us that we're part of something bigger - a place where people care, look out for each other, and make life a little brighter.

We've heard so many wonderful examples of neighbours going the extra mile, and here we're sharing some stories that truly capture that spirit - moments of kindness, support, and connection that make our streets feel like home.

Keeping the community connected

From organising small get-togethers to checking in on those who live alone, this neighbour has helped create a sense of belonging for everyone.

"Brian is so helpful to all the neighbours in our area.

"Recent ill health has meant that I haven't been able to manage my garden. Brian stepped in straight away when I mentioned it - tidying up the space and even going on tip runs for me!

"He's quick to lend a helping hand to anyone who needs it. It's lovely to have such a friendly face around."



Turning strangers into friends

A friendly chat on the doorstep turned into something more - a lasting friendship that reminds us how powerful a smile and a hello can be.

"Liz isn't just my neighbour – she's turned into one of my closest friends.

"We both live alone, so to keep our spirits up during lockdown, we would have a chat over the fence every morning – sometimes for an hour or more!

"Five years on and we still do this often – we have a right giggle! I couldn't ask for a better neighbour or friend."

The path we took: Shared ownership stories from our customers

For many, choosing shared ownership is a considered and positive step towards owning a home. Whether it offered a way out of renting, a chance to stay in a community they love, or a more manageable route onto the property ladder, the reasons behind the decision are often deeply personal.

We're sharing three stories from fellow shared ownership customers, each reflecting on why they chose this route to buy their home. Their stories look back at the motivations, priorities and circumstances that led them to shared ownership, offering a reminder of the different paths that can lead to the same outcome: having a place to call home.

Did you know?

As a shared owner, you can:

- Access repair and maintenance guidance so you know what's covered. [Access our Repairs Responsibilities tool here.](#)
- Get support if your circumstances change, including financial advice through our Better Days service. [Learn more here.](#)



Nick and Karen's next chapter with Orbit Homes

After 43 years living in a home provided by Nick's job, retirement meant a big change - and an exciting opportunity. Nick and his wife Karen decided it was time to buy their very first home, and thanks to a family connection, they knew exactly where to start.

Nick's mum, Mary, had been an Orbit resident for 40 years, so when Nick began house hunting, Orbit Homes was top of his list. He soon discovered Homestead Park in Suffolk on the Share to Buy website and fell in love with the open-plan layouts:

"With my mum's great experience, I felt confident choosing Orbit. We loved the design and the countryside setting - it's perfect for us and our dog, Teddy."

"The build quality and warranty give us peace of mind, and the patio doors opening onto the garden are a real highlight. We couldn't be happier."

For Nick, who spent his career on a nature reserve, Homestead Park's green surroundings feel like home.



Sofia's fresh start with shared ownership

For Sofia, shared ownership was the key to a new beginning. After a divorce and working part-time, buying outright wasn't an option - but shared ownership made homeownership possible:

"If it wasn't for shared ownership, I could not have bought a new home outright as my borrowing capacity wasn't high enough."

Now settled in her new home with her two sons, Sofia couldn't be happier:

"The house feels very cosy and luminous, and the overall energy of the house feels clean, happy and safe. The energy efficiency is beyond my expectations - I'm very pleased!"

For Sofia, this move has been life-changing:

"It is the most joyful and happy time I've had in almost 15 years, and I am grateful every day that I had the opportunity to buy this house with shared ownership. It was the best decision I have ever made."



Britney and Amy's first home with shared ownership

Community carers Britney and Amy had been saving for years, but with busy working hours, they wanted a home that was ready to move into - no renovations, no stress. shared ownership gave them the perfect solution:

"It's a great way to get onto the property ladder. We found that we would have needed to save for much longer if we wanted to go down the route of a full mortgage and it just wouldn't have been manageable."

The couple chose a brand-new home at Beuley View, and now they're enjoying the benefits of affordability and flexibility:

"Shared ownership was a much more affordable option for us and suited us well as we can also staircase so eventually, we will own 100% of our home."

Britney and Amy are passionate about recommending shared ownership to others:

"It's a good start for first-time buyers like us and it can benefit you in the long run as you'll be on the property ladder. We'd definitely recommend anyone looking to purchase their first home in an affordable way to look into it."

Caring for our places: Looking after homes and neighbourhoods for the 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 owners and customers, we planted a new tree and created a wider woodland area, inviting customers to take part in the planting activities.

A total of 35 native trees have been planted, including field maples, hawthorns and black elders. Together, they are transforming the area into a thriving green space, supporting wildlife and boosting biodiversity.

For owners, projects like this highlight the importance of caring for the spaces we share, taking pride in how they evolve and recognising the role each person plays in shaping the character and wellbeing of their neighbourhood. This isn't just about planting today, but stewarding a greener, healthier place for the future.

This work is also part of our wider commitment to sustainability: creating neighbourhoods that don't just look good for now but feel good to live in long-term.

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

You don't need a garden to make a difference. Here are 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 – take a moment to check out our [Eco Hub](#) for more ideas!

Planting today, caring for tomorrow

By planting trees and creating shared green spaces, we're doing more than improving how our neighbourhoods look. We're strengthening community spirit, protecting the environment and laying foundations for a greener, healthier future.

And when you get involved - by gardening, caring for shared spaces, or simply appreciating the place where you live - it reinforces something powerful: neighbourhoods grow best when the people who live there help shape them.

Together, we're not just growing plants, we're growing roots, responsibility and pride in the place we call home.

Here for you all year round

We want to make sure our services reflect what really matters to you. That's why there are simple ways to get in touch with us, in whatever way suits you.



Join our 'Your Voice' Facebook Group

Share your thoughts, take part in discussions and connect with other owners and residents. You can also visit orbitcustomerhub.org.uk/shareyourviews to find out more.

Prefer to speak to us directly? We'd love to hear from you! Email our Customer Engagement team at customer.engagement@orbit.org.uk to find out how you can take part and make a difference.

If you bought your home with Orbit Homes then we have dedicated regional Customer Care teams to help you.

Midlands region: CustomerCare.Midlands@orbit.org.uk and 0800 145 6818

East region: CustomerCare.East@orbit.org.uk and 0800 145 6828

South region: CustomerCare.South@orbit.org.uk and 0800 145 6838

Visit our [Customer Care page](#) to learn more about how you can contact us, or take a look at our [Support page](#) for handy tips.

Manage things anytime with [myAccount](#)

With myAccount, you can:

- Update your preferences
- Set up a Direct Debit
- Check your account details.

It's a quick and easy way to manage your home, whenever it suits you.





Get in touch:

You can visit our website:
orbitcustomerhub.org.uk

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

Or to talk to us, please call: **0800 678 1221**

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