

Orbit Life

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An introduction from our guest resident editor, **Mr T**

Please meet Mr T, an Engaged Customer and our guest editor of this edition of Orbit Life...

My name is Mr Sureshan, although most people know me as Mr T. I'm a big fan of The A-Team television show and because my first name is long (Thirugnanam), people find it easier to call me Mr T. That's fine with me! I'm a disabled man and use a wheelchair full-time, so I appreciate the flexibility of being able to share my views and feedback with Orbit through their online Facebook group at a time that's convenient for me.

I'm learning a lot about how Orbit operates and have found the work we've done providing resident feedback on the rent review and service charges really interesting. We've made changes to the customer letter you'll receive (starting on 19 February) so that the information is more clear, complete and easier to understand.



We've also worked to make them more personal by signing them off from an actual person rather than the name of a team. You can read more about the rent review and service charges on page six.

I also enjoy working with other residents and meeting new people, everyone has been welcoming and helpful. If you have a bit of spare time and would like to get involved, I encourage you to do so. You could even earn some Love2Shop vouchers (read more on page 10).

In this edition of Orbit Life, you'll find the latest cost of living advice, including a focus on improvements that Orbit has made to their myMoney information and advice for avoiding loan sharks. On page 7, you can read a wonderful story about Tracey, a customer who set up a community shop in her scheme to help her fellow residents purchase their daily essentials more easily. We hope you enjoy reading this edition.

We hope you enjoy reading the magazine. If you have any comments or suggestions for articles, we'd love to hear from you. We're always looking for customers to be guest editors too, so just get in touch if you're interested. It's a fun way to learn more about how we pull the magazine together, plus it won't take a lot of your time.

campaigns@orbit.org.uk 

Getting the most for your money

myMoney

We all want to keep as much money in our pockets as we can, so we've updated our **myMoney**  information with some extra tips for doing just that.

You'll find details and simple, practical tools you can use to watch your spending, including a budget calculator and apps for helping you increase your savings. You'll also learn how to get the most out of your weekly shop at the supermarket and how to find the best deals on your energy, broadband, car insurance and more.

For more info, click here

[CLICK HERE >](#)

Cost of living feature



Debt Awareness Week

National Debt Awareness Week runs from 20 to 26 March and to support the campaign, we're hosting a variety of free money management events across the country. You can learn how to become more money savvy by taking advice from our Better Days partners; PayPlan and National Energy Action. We'll also have local partners from your area there too. Just visit our **Kickstart**  page to find out more. We hope to see you there!

Here's what someone who used PayPlan said about their experience: "They were very caring and understood what I was going through. They took time to listen to my needs and found ways to help me out."

The lure of loan sharks

Loan sharks are illegal lenders who target people who need to borrow money and can't do so legally. They're not authorised or regulated and may charge high interest rates, often using threats and intimidation towards anyone who borrows from them and can't pay them back.

If you've borrowed from a loan shark, it's important to know that you haven't done anything illegal and won't get into trouble with the Police. The loan shark can't take you to court. However, if you're worried about your personal

safety, it's best to seek advice. You can safely report it to England Illegal Money Lending Team **online** 

Borrowing from a loan shark can also affect your mental health. **Breathing Space**  is our free and confidential mental health support service, through our Better Days programme. They can send you information online or by text that can help you manage your stress and take back control of your situation. If you need help, please reach out to them.

Make this your best year yet!

Looking to make changes in your life for 2024? Come along to one of our free 'Kickstart Your 2024' events to find out about the free services available to you exclusively as an Orbit customer.

At our events, you can get advice on managing your wellbeing and money, and information on how we can help you develop your employment skills. Just visit our **Kickstart**  page to see what's happening in your area and sign up to attend here or pop into your local Better Days Community Hub and speak with one of our Community Connectors.

Cost of living feature

KICKSTART YOUR 2024

Can't make it?

Learn more about our free Better Days advice and support services by visiting our help and support page

[CLICK HERE >](#)



Do you know about our free online myLearning sessions?

Sometimes in life we need a positive change and a new year is a good opportunity to try something different. You may want to learn something new just for your own personal development or you may want to gain some new skills to help you move forward in life.

It's not always easy to know where to start, so we've created a number of free and short online sessions where you can learn life skills such as building your confidence and raising your self-esteem. We've also got sessions on work skills, from starting to think about work through to starting a new job. You can take as many of the sessions as you like, all of them are fun and relaxed. You can make these sessions work for you, with a range of dates and times available, you can choose what and when you want to learn! To find out more and register, just visit our **myLearning page** .

Cost of living hub

Don't forget our **cost of living hub**  We've got all the latest energy advice on how to keep warm this Winter, plus ways to care for your wellbeing and fun, inexpensive things you can do with your family. We're constantly updating the hub as new information becomes available, so be sure to bookmark the page so you can check back often.



Understanding your rent **and** service charges

Your rent and service charge explained

We'll be writing to you this month to let you know what your rent and any other charges will be for the year starting April 2024.

If you pay a service charge, we'll also be writing to you to let you know about your service charge budget for the same period.

Your rent

This year, the increase is in line with the rent regulations and September Consumer Price Index plus 1%. This means an increase of 7.7%. Find out more about how your rent is calculated [here](#) 🏠

Look out for your letter as it also includes information on how to pay your rent, including what to do if you receive Housing Benefit or Universal Credit.

Your service charges

Your service charge budget will set out what we expect your service charges to be for the next 12 months from April 2024 and will include a breakdown of those charges, so you'll know exactly what's included.

For some customers, your service charge budget for 2024/2025 will also include any surplus (underspend) or deficit (overspend) amounts for 2022/2023. This is the difference between what was budgeted and the actual costs. We will have made you aware of any surplus or deficit which will be applied to your 2024/2024 budget in your year end statement for 2022/2023.



What to do if you have any questions about your service charge and how it's been calculated

Find out more about what's included in your service charge and how it's calculated here. If you still have questions, you can speak to your Scheme Manager/Scheme Officer or email us directly at ServiceChargeTeam@orbit.org.uk.

Universal Credit and weekly charges

Your weekly rent is charged every Monday, and this year, there will be 53 Mondays. The Department of Work and Pensions (Universal Credit) pay your housing costs each calendar month, resulting in 52 weeks of benefit being paid. This means that you will need to pay one week's rent from your other income. You can spread the payments across the year to make it more affordable.

What to do if you're experiencing any difficulty paying your service charge or rent

We're here to help if increases in the cost of living are putting pressure on your household finances. Our free Better Days programme offers expert advice and practical information across a wide-range of support services from mental health, financial or debt advice, to employment and digital skills. Please visit our **cost of living hub** 🏠 to find out more.

Getting the most out of your storage heater

Being warm and comfortable in your home is important to all of us, especially during the colder Winter months.

Some of you rely on storage heaters to give you the warmth you need. Storage heaters work by charging up special ceramic bricks overnight when electricity can be cheaper. They then release heat during the day as and when needed, then recharge overnight. Current storage heaters deliver control and convenience, helping to heat your home in a way that fits your lifestyle so you can avoid wasting heat or energy.

Using your feedback

Because storage heaters work in a different way to a standard central heating system, they may take a bit of time to understand and adjust to. That's why we've set up a 'Warm and Well' partnership with Imperial College London, to help you get more out of your storage heaters.

We've used feedback from those of you who have storage heaters in your home to create a handy video called **Getting the most out of your digital storage heater this Winter**  to help you understand how to use them in the best way, so you can heat your home in a way that reduces wasting heat or energy. Just visit our energy pages to find out more.

We've also used your feedback to create a new storage heater guide which you'll find on the same pages, along with energy saving advice. The new guide includes helpful Q&As, such as how to programme your storage heater, master the controls and understand your tariff.



If you have a Dimplex Quantum storage heater, here's a **guide**  to help you make sure you're using it effectively.



We've got additional advice on how to care for your home during the colder weather.

[CLICK HERE >](#)

Tracey sets up shop for her neighbours

Tracey, a resident who lives at Queensway Court in Leamington Spa, has set up a volunteer pop-up grocery shop to help her neighbours purchase their food shopping and other essentials more easily on their doorstep. She did so because not everyone living in the scheme is able to access the large supermarket nearby.



Left to right: Christine, a Queensway Court resident who uses the shop and Tracey, our resident who started it.

Tracey keeps the shop stocked up and open two days every week, and even takes pre-orders for bulky items. People pay shop prices for their purchases, so it's convenient and more affordable than if they had to pay to have their groceries delivered. It's become so popular, that other residents at the scheme help out by volunteering their time as well.

"I started the shop to help residents who can't easily get to the supermarket to be able to come and get their essentials. I'm able to stock items that they have asked for. It's been really successful and it's great to offer the service for the community. I like to help others when I can, as other people have helped me to manage my disabilities.



It's my way of being part of the Queensway Court community and giving something back when I'm able to."

Jean, a resident who uses the shop, says; "The shop is great, it saves me from carrying heavy items back from the supermarket in my trolley. I love going down to have a chat and meet other residents too. It's open on Monday and Thursday mornings and if I need anything Tracey will get it in for me."

The initial start-up cost was provided by Queensway Court's social committee, whilst we gave Tracey access to space she could use at the scheme to set it up. We also provided some funding through our

Better Days programme

to purchase items initial to sell.

Have you got events happening in your community or scheme that you would like to see featured in Orbit Life? We'd love to hear from you! Just email campaigns@orbit.org.uk 

Love your community?

Enter our new photography competition where you could win a £50 Love2Shop shopping voucher!

We know that the stories, moments and experiences you have are what makes your community special. We want to celebrate that by inviting you to take part in our 'Love your community' photo competition. If you enjoy taking photos, why not capture the people and places in your neighbourhood that mean something to you? It could be the people around you that inspire you, or the places that you feel the most welcome, comfortable and happy. Tell us your unique story through your own photos!

The competition will run for the next 12 months, and every three months we'll award a £50 Love2 Shop shopping voucher to the person who sends in the best photo of their community. A panel of Engaged Customers and our Customer Communications team will judge the entries and we'll feature the winning photos in upcoming editions of Orbit Life magazine and on our Customer Hub website.

It's easy to enter

All you need to do is head to our **website**  complete your entry form and upload your photos.

The deadline for entering the first round is midnight on Friday 22 March 2024.

The competition is open to Orbit residents only, full details can be found here

[CLICK HERE >](#)



Top tips for taking great photos

To help you get that winning shot, here are a few top tips:

- ALWAYS get permission from your subject(s) to take their photo
- Get a mixture of both posed and natural shots. Don't be afraid to ask people to smile and look at the camera. You can also take more natural shots of people doing an activity or working on a project
- When taking photos of people, but sure to take plenty of shots so you can select the best ones
- If you're outdoors and it's possible, choose a sunny day as pictures look better in sunshine and natural light. If you're indoors, make sure you have lots of light so that your subject can be seen
- You can easily zoom in on your subject with your phone or camera, although it reduces the quality of your photo. Use your feet instead by getting physically closer to your subject
- The most important thing: Have fun!

The XL Bully ban and how it might impact your tenancy

Following a rise in dog attacks and injuries involving XL Bully type dogs, the Government has added the breed to the banned dog breeds UK list, under the Dangerous Dog Act 1991. The ban came into effect on 31 December 2023.



We appreciate that this could be a concern for owners of XL Bully type dogs and that you may want to know how the upcoming ban could affect your tenancy. Please be reassured, we're not looking to evict anyone for owning an XL Bully, nor do we want you to feel that you need to put your dog to sleep to keep living in your home.

To find out more about the new legislation and what it means for you, please read our blog to find out more.

[CLICK HERE >](#)



Share your views and earn **Love2Shop vouchers!**

Have you heard about our reward scheme? By sharing your views through surveys, polls, focus groups and discussion forums, you can earn **Love2Shop vouchers** to spend on whatever you like.

We run regular feedback activities on topics you've told us are important to you. We've recently asked you for your feedback on our repairs service, how we are doing with complaints, what you think to our digital services and are making improvements based on your feedback. By sharing your views and suggestions, we can better understand what improvements to make for a better customer experience for all customers.

How to get started:

1. Join our **Your Voice Facebook group**  to view our current activities or email **customer.engagement@orbit.org.uk**  saying you are interested and we'll contact you (See top right)
2. View and sign up to the activities you would like to get involved in
3. Complete an activity and start earning reward points
4. Exchange your points for your Love2Shop vouchers.



Join our **Your Voice Facebook**  group today! Don't have a Facebook account? You can learn more about how to sign up here 



Where can I spend Love2Shop vouchers?
The vouchers can be spent at a variety of shops including; Asda, Argos, Clarks, Currys, Halfords, Morrisons, Primark, Sainsbury's, Sports Direct and many more! Just visit the **Love2Shop website**  for the full list.

"Thanks to the reward scheme, I was able to do a big food shop plus get some gifts. It was a huge help over the holidays!"

Caitlin, a customer who earned some Love2Shop vouchers for sharing her views with us.

Goodbye and thank you to Paul Richards

Dear customers,

After eight wonderful years at Orbit, I've decided it's time to move on to a new challenge. It was a difficult decision as I care strongly about delivering an excellent customer experience to our customers, and whilst I'm proud of so much we've accomplished together, there is still lots to do. That said, I'll be leaving you in the hands of a committed, capable team who share the same values and who all want the customer experience to be nothing but the best. I know they'll continue to work hard to champion your voice and make sure your views sit at the heart of everything that Orbit does.

I also wanted to extend a huge thank you to all the customers I've met and worked with. You've taught me so much about what it really means to live in one of our homes and what we need to do not only to be a good, responsible landlord, but also a genuinely caring and understanding one. I wish you all the best for the future.



Group Director of Customer and Communities



John Bennett, resident and Interim Chair of our Customer Engagement Strategic Committee, says: **“Under Paul's direction, Orbit has become increasingly customer focussed, demonstrating absolute buy-in to the aims of the Social Housing (Regulation) Act that ‘the customer voice must be heard and listened to.’ This has led to the introduction of the Customer Engagement Strategic Committee to give customers meaningful involvement in Orbit's decision making processes. His will be a hard act to follow.”**

Phil Andrew, our CEO, has paid tribute to Paul: **“Since joining us in 2016, Paul has reshaped the way our Customer Hub and Property Management teams work, making it easier for you to deal with us. He's driven service improvements around safeguarding, how we manage domestic abuse and fire safety – so you can feel safer in your home and community, and led our support for customers during the pandemic and cost of living crisis.”**

Tonia Mihill, Resident Board member, says: **“I have found that Paul has consistently kept Orbit's mission to provide quality homes to those who need and deserve them and the challenges facing individual customers and specific communities in his heart, his vision and his practice as a senior leader. That's a vital legacy and an example of excellence for all we do.”**

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orbitcustomerhub.org.uk

For more information, please contact us at:
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Or to talk to us, please call: **0800 678 1221**

Textphone: **18001 0800 678 1221**

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