



Customer Annual Report

For the year ended 31 March 2026

orbit.org.uk



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Welcome from Phil Andrew, our Chief Executive

Over the last year, we've stayed focused on what matters most – making it easier for you to get the services and support you need, when you need them.

We've made some important changes designed to improve your experience and strengthen the support you receive. Through our Everyday Excellence programme, we've introduced a neighbourhood-based approach, so you have a stronger connection with people who know your area, understand what's important locally, and can take ownership of the issues that matter to you. We've also invested in new technology that helps our teams work more effectively, making it easier to resolve enquiries quickly and provide a more consistent service.

We've continued to invest in your homes and communities, improving the quality and energy efficiency of homes. We've also worked hard to make it easier for you to contact us, reducing call waiting times significantly so you're getting through to the right person faster. It's a change that's already making a real difference and we'll keep looking for ways to make your experience even better. Supporting you is about more than delivering housing services. Our Community Investment and Successful Tenancies team has continued to help customers through cost-of-living challenges and provide practical support to help customers stay happy, secure and successful in their homes.

It's encouraging to see this progress reflected in our Tenant Satisfaction Measures for 2025/26, with improvements across several key areas. We know there's still more to do, but it's a positive sign that the changes we're making are starting to deliver the things you tell us matter most: responsive services, well-maintained homes and support when it's needed.

None of this happens without your feedback. Whether you've shared your views through surveys or complaints, spoken to our teams or told us about your experiences, you've helped shape the improvements we've made and the ones we're planning next.

Thank you for continuing to work with us. Together, we'll keep building on what we've achieved and keep improving the services you rely on every day.

Phil Andrew



Welcome from the Customer Voice and Scrutiny Panel

The Social Housing (Regulation) Act 2023 was a landmark piece of UK legislation which brought in a new era where listening to the voice of the customer became a priority for landlords. Orbit introduced the Customer Engagement Strategic Committee both to oversee its long-established Customer Engagement programme and to ensure that the customer voice was heard and could influence strategic planning and decision making.

Fast forward three years and we're refreshing our approach. It is appropriate that the Committee evolves to reflect changes in Orbit's governance structure and ways of working. The new Customer Voice and Scrutiny Panel will make sure customers are able to influence Orbit's decision making and hold Orbit to account against the requirements of the Regulator's Transparency, Influence and Accountability Standard.

Orbit ran a high-profile campaign to recruit new members to the panel which attracted 109 customers to send in their expression of interest. There was a shortlisting process followed by customer-led interviews. Now a 12-person panel is in place, and these customers will serve for an initial three-year period. It's worth noting that great care was taken to make sure that the panel reflects the geographical and cultural diversity of Orbit's customer base.

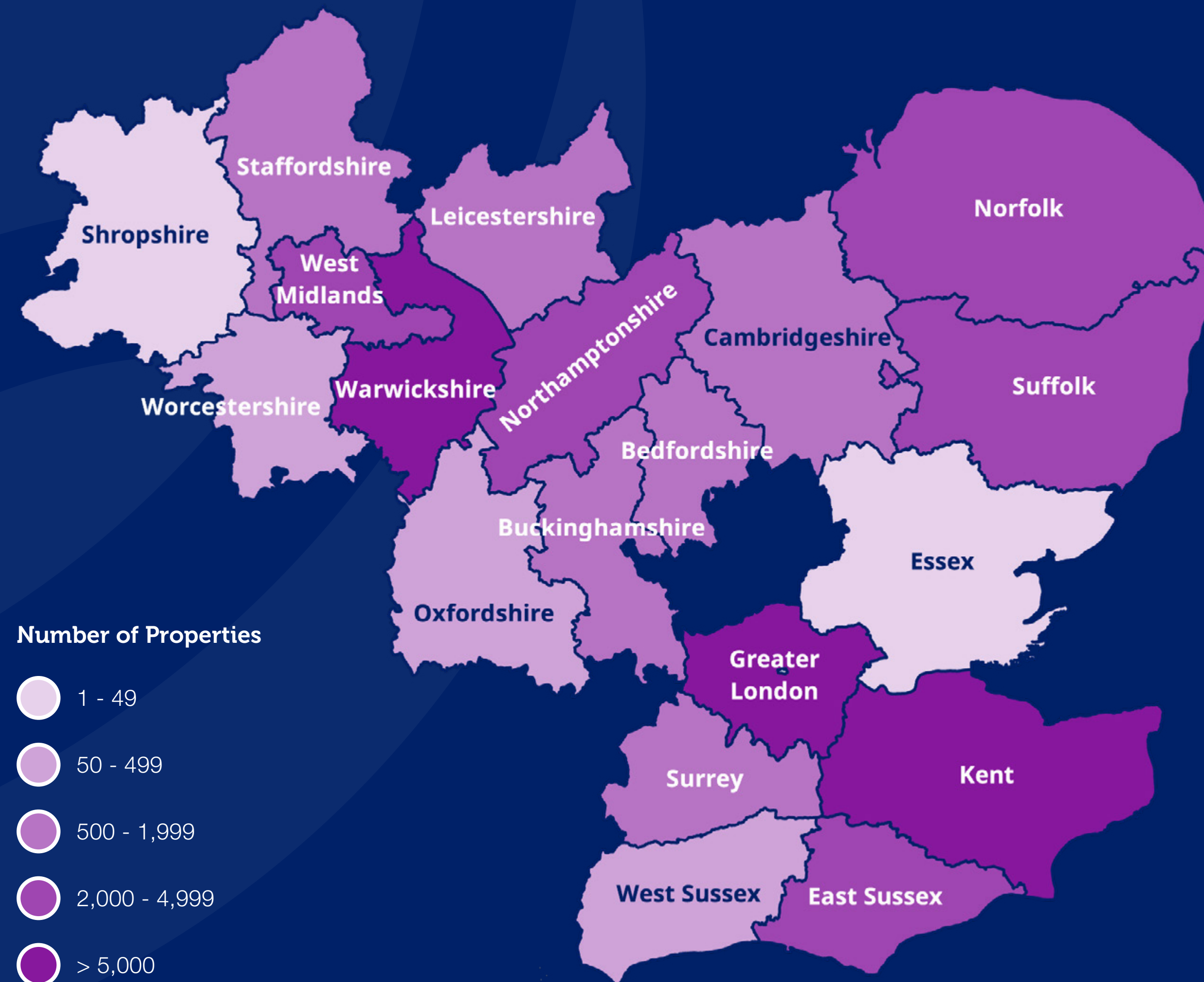
John Bennett



Where our communities are located

We support more than 100,000 customers and own or manage over 47,000 homes across the Midlands, the East, London and the Southeast of England.

Orbit Homes by County



Key highlights



£142 million

invested in your homes
and neighbourhoods



1,094

new homes delivered, helping
more people and families access
a home that meets their needs



89.5%

of homes now achieve EPC
Band C or above, meaning more
customers have warmer homes
and improved energy efficiency



£100 million

social value target achieved,
supporting stronger communities
through employment opportunities,
skills development, community
initiatives and wider local investment



99.8%

of homes meet the Decent
Homes Standard, giving you
confidence that your home meets
recognised quality standards



More than 10,000

customers received free support
through Better Days, helping people
access financial support, improve
wellbeing and sustain successful
tenancies during challenging times

* ‘Social value’ means the positive impact we’ve created through our everyday work - both financially and on the wellbeing of people, communities and the environment.

* ‘Decent Homes Standards’ are a set of quality rules set by the government to make sure homes reach a specific standard and are safe, warm and in a reasonable state of repair.

How we're making a difference for you



You can read our 2030 Strategy here.

Last year, we shared our ambition to provide amongst the best customer experience of any housing association by 2030. We developed this with customers and colleagues, so it focuses on the things you've told us matter most.

Our priorities are simple:

- making sure you have a home you love,
- delivering great customer service,
- building more affordable homes,
- supporting stronger communities and
- creating a more sustainable organisation for the future.



We've still got a lot more to do, but over the last 12 months we've made good progress in the areas you've told us matter most:

- **More customers feel their home is well maintained**, with satisfaction increasing to **74.5%**, reflecting improvements in the repairs and maintenance service you receive (measured via Tenant Satisfaction Measures for rented customers)
- **More people will be able to access high-quality, affordable housing in the future**, as we've increased our commitment to building and regenerating homes by more than **20%**, with plans to deliver and regenerate **7,000** homes by 2030
- **Nearly 1,100 more households found a place to call home this year**, with **1,094** new homes built across our communities
- **More than 10,034 customer support interventions helped customers** access advice, practical support and remain secure in their homes

- It became simpler to raise concerns with improvements to our complaints process, helping us respond more effectively and using your feedback to help us keep improving our services
- **Getting help became easier**, with a new multi-skilled Customer Care team, helping customers reach the right person sooner and increasing the number of enquiries resolved the first time you contact us
- **More financial support was available when customers needed it most**, with **£5.6 million** invested in cost-of-living support – a **27%** increase on last year – helping people manage financial pressures and access tailored assistance.

Every one of these improvements has been made with one goal in mind: making a positive difference to your experience as an Orbit customer.

Everyday Excellence

Making everyday services better for you

When you contact us, report a repair or ask for support, you want things to be straightforward. You want to get through to the right person, avoid repeating yourself, receive clear updates and feel confident that we'll do what we say we'll do.

During 2025/26, some of you told us that wasn't always your experience. Some customers told us that getting help could be frustrating, with enquiries being passed between teams. Others wanted more local support, clearer communication and a better experience when raising concerns or complaints.

That's why we've been making improvements through our Everyday Excellence programme, focusing on the issues that matter most to you as part of our ongoing commitment to keep making your experience better.

Together, these changes are helping our teams resolve more queries right the first time, improving both response times and overall service.





You told us it should be easier to get help when you contact us

To make this happen, we've introduced a new multi-skilled Customer Care team. Colleagues can now deal with a wider range of enquiries, helping more customers get the answers they need first time without being passed between teams.

What this means for you: **Quicker answers, less time being transferred between teams and more issues resolved the first time you contact us.**

You told us you wanted more local, personalised support

We responded with a new neighbourhood approach, bringing services closer to customers and communities. You now have a dedicated Neighbourhood Manager who understands your local area and can provide tailored support, and customers living in Later Living and supported housing continue to receive support from their Scheme Manager.

What this means for you: **A more local service, stronger relationships with the people supporting you and easier access to help when you need it.**



You told us you were frustrated having to repeat information

One of the most common frustrations customers told us about was having to repeat information to different teams. To help address this, we've launched the first phase of our new customer platform, iProperty Cloud, giving colleagues a better view of your information and helping teams work together more effectively.

What this means for you: **Less repetition, faster responses and a more joined-up experience whenever you contact us.**



You told us we needed to improve complaints

We know we still have work to do when it comes to complaints. You told us you wanted complaints to be easier to raise, communication to be clearer and actions to be followed through.

We've responded by simplifying the complaints process, improving updates throughout investigations and strengthening how we learn from your feedback.

What this means for you: **A clearer complaints process, better communication when things go wrong and greater confidence that your feedback is helping to improve services.**



The difference you're already starting to see

While we're not where we want to be yet, we're beginning to see the impact of these changes. More customers are telling us they're satisfied with the service they receive, feel listened to and are happy with the condition of their homes.

We are seeing this progress reflected in this year's Tenant Satisfaction Measures for rental customers:

- **Overall customer satisfaction increased to 70.5%**, up from 65.6%
- **Satisfaction that homes are well maintained increased to 74.5%**, up from 70.6%
- **More customers feel that we listen to and act on their views, increasing to 63.9%**, up from 57.3%

These results are encouraging, but we know they don't reflect everyone's experience. Some customers are still not receiving the service they expect and deserve, particularly when things go wrong. We'll continue listening to your feedback, acting on what you tell us and being open about the improvements we're making as a result.

Tenant Satisfaction Measures

What you've told us about your experience

Every three months, we ask a sample of customers about their experience of living in an Orbit home and the services you receive. This year, **2,886** of you shared your views - thank you to everyone who took part.

Your feedback helps us understand what's working well, where you're seeing improvements and where we need to do better. Just as importantly, it helps shape where we focus our time, investment and improvement efforts.

This year, you told us you're seeing progress in several areas. More customers are satisfied with their home, feel safe where they live, and believe they're being treated fairly and with respect. But you've also been clear about where we need to improve.

Some customers continue to tell us that when things go wrong, communication isn't always clear, updates can be inconsistent and issues can take too long to resolve. We're using this feedback to improve how we handle complaints and to make sure lessons learned lead to real improvements in our services.



What customers who rent told us



More customers are satisfied with their overall experience

70.5% overall satisfaction
(up from 65.6%)

More customers are telling us they're happy with the service they receive. While we know there is still more to do, it's encouraging to see that customers are beginning to feel the benefit of the improvements we've been making.

More of you feel your home is well maintained

74.5% are satisfied that your home is well maintained (up from 70.6%)

More customers are satisfied with the condition of their home, although your feedback tells us consistency remains important when repairs are needed.

You continue to feel safe in your home

81.4% feel their home is safe
(up from 79.8%)

Most customers tell us they feel confident that their home is safe, reflecting our continued focus on safety checks, compliance and investment in your homes.

More of you feel respected

81.3% feel Orbit treats you fairly and with respect (up from 78.9%)

Feeling respected matters. It's encouraging to see more customers saying they have positive interactions with us and feel they're treated fairly.

Complaint handling remains our biggest challenge

35.6% satisfied with complaint handling (up from 31%)

You've told us you want clearer communication, better updates and confidence that agreed actions will be followed through. We've made improvements to our complaints process, but we know success will be measured by whether you see and feel a difference in your experience.

Repairs satisfaction is improving, but there's more to do

71.0% satisfied with repairs
(up from 64.3%)

69.2% satisfied with repair times
(up from 59.7%)

More customers are satisfied with repairs and the time taken to complete them. However, delays and repeat visits remain a source of frustration for some customers, and we'll continue working to improve this.

What shared owners told us

Satisfaction is improving, but we know we need to do more

54.7% overall satisfaction
(up from 53.4%)

We're pleased to see satisfaction improving, but we know many shared owners still aren't receiving the experience they expect and deserve.

You continue to feel safe in your home

79.2% feel their home is safe

We'll continue investing in safety, compliance and building standards so shared owners can continue to feel confident in their homes.



Building trust remains a priority

68.3% feel Orbit treats you fairly and with respect

Many shared owners tell us they have positive experiences, but your feedback tells us we need to communicate more clearly and provide a more consistent service.

Complaint handling remains a key area for improvement

22.4% satisfied with complaint handling (up from 18.4%)

You've told us you want better communication, clearer ownership of issues and more confidence that concerns will be resolved effectively. This remains a key focus for us.



You said, we did

Your feedback is helping us understand where we're making progress, where customers are seeing a difference, and where we need to improve faster. We're committed to listening, being open about what we're hearing and showing how your feedback is shaping the changes we make.

What matters most is not the score itself, but what it tells us about your experience. Where customers tell us we've improved, we'll keep building on that progress. Where you're telling us we're falling short, we'll keep listening and keep working to get it right.

Customer Resolutions

We understand that making a complaint takes time and effort, and it's not something you should have to do. When we get things wrong, you want to be listened to, treated fairly and kept informed while we put things right.

During 2025/26, customers continued to tell us that complaint handling was one of the areas where we needed to improve most. You've told us that communication can sometimes be unclear, updates aren't always consistent and issues can take too long to resolve.

That's why we've focused on making changes that improve your experience when things go wrong and help us learn from your feedback.





You said, we did

You wanted clearer answers

Some customers told us they weren't always confident that we had fully understood their concerns or accurately reflected what had happened.

“Facts of the complaint weren't correct, and you failed to correspond with correct information”

In response, we've strengthened how we investigate complaints and review responses, helping ensure that decisions are based on a full understanding of the facts.

What this means for you: **clearer explanations, more confidence that we've understood your concerns and a better understanding of what will happen next.**

Following through on our commitments

Some customers told us agreed actions weren't always completed, meaning they had to contact us again or wait longer for a resolution.

“There's a few things still not done”

We've introduced additional checks to make sure agreed actions and commitments are completed.

What this means for you: **greater confidence that when we agree to do something, we'll see it through.**

You wanted issues resolving sooner

You told us you wanted concerns resolved faster and with less effort.

“Actually respond in the timelines you set, ideally quicker”

We've continued investing in colleague training and introduced new ways of working that give teams greater ownership of enquiries and complaints.

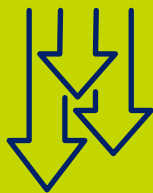
What this means for you: **more issues resolved without being passed between teams and a quicker route to an answer or resolution.**

Complaints performance at a glance

Although our aim is always to provide a good service, we know there are times when we don't get things right. When this happens, customer complaints give us valuable feedback, helping us learn from experiences and make improvements that benefit all.

Number of complaints				
	2022-23	2023-24	2024-25	2025-26
Stage one formal complaints	3,789	3,969	3,514	3,272
Stage two formal complaints	538	542	931	1,002

A stage one complaint is the first opportunity for us to investigate and resolve your concerns. If you're not satisfied with the outcome, you can ask us to review it through a stage two complaint, where our Customer Resolutions team takes a fresh look at what happened.



- Stage one complaints reduced from 3,514 to 3,272



- 31.4% of stage one complaints were escalated to stage two

Rented



- We responded to 80.4% of stage one and 76.6% of stage two complaints from rented customers within our target times

Shared



- We responded to 77.8% of stage one and 72.1% of stage two complaints from shared owners within our target times



Learning from the Housing Ombudsman

If you're not satisfied with how we've handled your complaint, you can ask the Housing Ombudsman to independently review your case.

During 2025/26, the Housing Ombudsman made four findings of severe maladministration against Orbit. While these cases were rare, they represent occasions where we fell below the standard you should expect.

We accepted these findings in full, apologised to the customers affected and completed all required actions. We're using lessons from these cases to improve communication, strengthen oversight and make sure concerns are acted on more quickly, helping reduce the risk of similar issues affecting other customers.

What this means for you: **when we get things wrong, we will take responsibility, put things right and use what we've learned to improve services for others.**

Customer Involvement **Listening to and learning from you**

The people best placed to tell us what it's like to live in an Orbit home are the people who do it every day.

That's why your feedback is so important - whether you complete a survey, attend a customer event, join one of our involvement groups or simply share your experience with us, thank you. Every conversation, suggestion and challenge helps us understand what's working well, where we need to improve and what matters most to you.

Just as importantly, your feedback helps shape the decisions we make. It influences where we focus our time, where we invest our resources and how we improve the services you rely on.

There are lots of ways to share your views and help shape our services, whatever your experience or the amount of time you can give. **Learn more about how you can get involved here.**



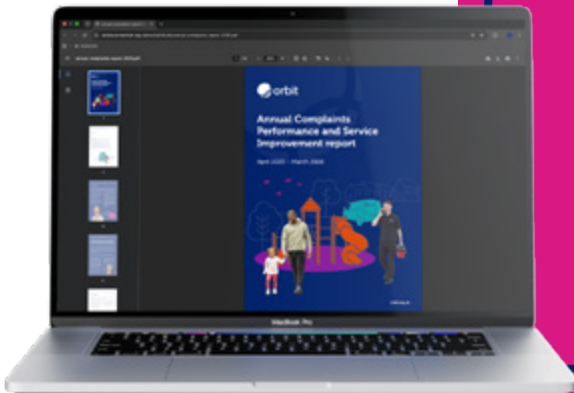
Your feedback is making a difference

The changes we make are shaped by the insight, experience and challenge our customers provide. By sharing your feedback and getting involved, you help us understand what's working, what's not and where we need to do better.

During 2025/26, customers have directly influenced a number of improvements, including:

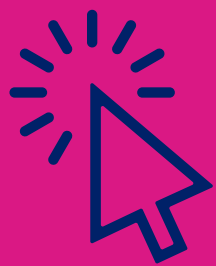
- Helping shape the procurement of our new repairs contracts, ensuring customer priorities were reflected in the process.
- Making our complaints processes clearer and easier to use by reviewing forms, letters and customer surveys.
- Strengthening our approach to reasonable adjustments so we can better support customers with additional needs.
- Reviewing our Anti-Social Behaviour Policy to ensure it reflects customers' experiences and expectations.

What this means for you: **services and policies are being designed with customer input from the start, helping us make decisions that better reflect the needs and experiences of the people who use them every day.**



Our Customer Diversity Groups, including LGBTQ+, Disability and Future Voices, continue to provide valuable insight into the experiences of a range of communities. This feedback helps us design more accessible, inclusive services that work better for everyone.

Find out more: Read our Annual Complaints Performance and Service Improvement Report to learn more about our complaint performance, the improvements we've made and how your feedback is helping to shape our services.



Customer Engagement Strategic Committee (CESC)

Listening to customers is important, but making sure this feedback leads to action is vital. That's where the Customer Engagement Strategic Committee (CESC) played an important role.

Made up of Orbit customers, the committee worked with us to challenge our thinking, review our performance and make sure customer perspectives are considered when important decisions are made. Their role wasn't simply to share opinions, but to help influence how services are designed, delivered and improved.

During 2025/26, committee members helped to:

- Review how we're meeting the Consumer Standards, providing challenge and scrutiny to help us focus on the areas that matter most to customers.
- Shape our customer drop-in events, making sure they provided meaningful opportunities for customers to speak directly with colleagues and have their questions answered.
- Improve how we share Tenant Satisfaction Measures (TSMs) and performance information, helping make it clearer, more accessible and easier to understand.

“Listening to customers and acting on our feedback helps make sure Orbit focuses on what matters most to us.”

“The drop-in events give us the chance to speak directly with Orbit colleagues and get answers to the questions that matter to us.”

“Clear, easy to understand performance information helps us see how Orbit is doing and the difference our feedback is making.”

The CESC committee has now concluded and we're looking forward to working with the new Customer Voice and Scrutiny Panel.



What this means for you

Customer sessions
Customers are influencing decisions at every level of Orbit. From the people we recruit to the way we communicate our performance, customer feedback is helping shape the services you receive and ensuring decisions are informed by real experiences.



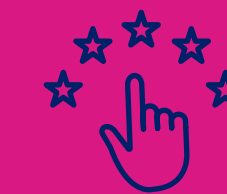
Looking ahead

If you've given your time, shared your experiences or challenged us to do better this year – thank you. We're incredibly grateful and we're proud to work alongside you.

The best improvements happen when customers and colleagues work together. Whether you complete a survey, attend an event, join an involvement group or become a member of one of our panels, your voice can help influence future decisions and improvements for all customers.



Key stats:



- **85* Net promoter score for Customer Voice engagement**



- **73 service improvements influenced by customer feedback**



- **131 customer engagement activities held**



- **753 customers engaged**

*A 'Net Promoter Score' measures customer satisfaction. A score above 70 is considered good and indicates that the people giving us that score would recommend our services to others.

Annual Customer Voice survey

Understanding what matters most to you

As well as asking about the services we provide through our Tenant Satisfaction Measures, each year we carry out our Annual Customer Voice Survey. This gives you the chance to tell us about your wider experiences, the challenges you face and the support that would make the biggest difference in your everyday life.

Thank you to everyone who shared their views during 2024 and 2025 to shape our 2025/2026 report.



You told us that some of the biggest issues affecting your lives are:

- Rising living costs
- Digital access and inclusion
- Health and wellbeing

You also told us how important wider support is alongside providing affordable homes. Services such as employment and skills support, mental health and wellbeing support, and digital inclusion all play an important role in helping people live well and achieve their goals.



What you told us

Feeling proud of your home

More than **70%** of you told us you're proud of your home. Having a safe, comfortable place to live can make a real difference to how you feel day to day, and we're pleased that so many customers feel positive about their home.

Supporting your wellbeing

We know that wellbeing is about more than where you live. While many customers told us they feel positive about their lives, **42%** said you sometimes feel lonely and **17%** reported low life satisfaction. That's why we're continuing to invest in community activities, events and wellbeing support through our Community Hubs and Better Days programme, helping you connect with others and access support when you need it.

Managing the rising cost of living

Nearly **49%** of you told us you're worried about covering everyday living costs.

You also told us that higher energy prices continue to have an impact, with **38%** of customers saying they have turned down their heating to save money. For some, financial pressures have been even greater, with one in four customers telling us they have used a food bank.

To help, we've continued to provide money advice, benefits support and practical financial guidance through Better Days. We're also investing in making homes more energy efficient and expanding our Energy Advice Service to help customers reduce their energy costs.

Digital inclusion

Being online can make everyday tasks easier, from accessing services to keeping in touch with family and friends. While **87%** of you have internet access, **26%** told us you don't feel confident using digital services.

We're using this feedback to shape the support available through Better Days, helping customers build digital skills and confidence. At the same time, we know online services aren't right for everyone, so we're committed to providing different ways for you to contact us to access help and support.

Climate change and green spaces

75% of you said you're concerned about climate change. That's why we're continuing to improve the energy efficiency of our homes and invest in projects that help reduce carbon emissions.

You also told us that access to green spaces matters, with **90%** of you saying it's important. We're continuing to invest in our neighbourhoods and outdoor spaces, helping to create cleaner, greener and more welcoming places to live.





Improving your experience

Getting in touch with us should be simple. Whether you're reporting a repair, asking a question or looking for support, you want a quick response without having to repeat yourself.

In 2025 we introduced the first phase of our new customer relationship management (CRM) system, iProperty Cloud (iPC). By bringing your information together in one place, it helps us understand your needs better and provide faster, more personalised support.

Together with changes to our Customer Care team, iPC has helped reduce waiting times, so you can get through to the right person faster and receive the help you need sooner. We're also resolving more enquiries first time, meaning fewer customers need to get back in touch about the same issue.

More than **900** colleagues have been trained to use iPC, helping us deliver a more consistent service whenever you contact us.

We're introducing the system in stages so we can test improvements carefully, listen to feedback and keep making changes that improve your experience.

What this means for you

The next phase will introduce a new Customer Portal, giving you more choice and control over how you interact with us. You'll be able to:

- Find answers more quickly through self-service options.
- Track and manage your enquiries in one place.
- Access more personalised support when you need it.

This means less time chasing updates, clearer visibility of your requests and greater confidence that we're keeping you informed.

Here's what Complaints Officer, Daniel, had to say about the improvements to customer experience with iPC

“Having worked across both Stage 1 and Stage 2 complaints, I've seen how important it is for colleagues to have quick access to accurate information when supporting customers. Traditionally, investigating a complaint could involve searching across different systems, making it challenging to build a complete picture and provide timely updates.

iPC is set to transform that experience by bringing key customer, property, case and document information together in one place. This means colleagues can spend less time searching for information and more time focusing on resolving issues.

One of the biggest benefits for customers is faster, more informed responses. With access to a central Knowledge Base and clearer information at their fingertips, customer-facing teams can answer enquiries confidently and often resolve issues at the first point of contact.

The real value of iPC is the impact it will have on customer experience. By streamlining processes, improving visibility of information, and making it easier for teams to work together, iPC will help deliver quicker resolutions, clearer communication, and more consistent service – providing a better experience for customers every day.”



2025/26 results

The improvements we've made through iPC and our Customer Care team are already making it easier for customers to get the help and support they need:

- **86%** of calls answered, helping more customers get through to us when they need support.
- Average call waiting times reduced to 9 minutes and 30 seconds, meaning less time spent on hold.
- **39%** fewer repeat contacts, showing that more enquiries are being resolved the first time customers get in touch.
- **15%** improvement in our call answer rate, helping more customers get through when they need us

What this means for you: **quicker access to support, less time waiting or chasing updates, and a better chance of getting your enquiry resolved the first time you contact us.**

These results reflect the early stage of our iPC journey, and we've already made positive improvements since then. While there's still more to do, the changes introduced this year are helping us provide a faster, simpler and more reliable service, and we'll continue building on this progress as we roll out future phases of iPC.



Community Hubs Bringing us closer to you

Sometimes you need help with your home. Sometimes you need support with something bigger, like managing your finances, finding employment or improving your wellbeing. Whatever the situation, we're here to help.

While not every customer lives close to one of our Community Hubs, there are lots of ways to access help – by phone, online or, if you have a hub nearby, in person.



What you had to say:

“Before I came to the hub, I was feeling low, my confidence was lost due to losing my job, which I loved. After speaking to you and you showing me how you could help me find a job and get me on courses to help my confidence, I feel so much more comfortable at home.”
– Tracey, Orbit customer

In 2025, we opened our fifth Community Hub at Orchard House in Erith. Like our other hubs, it has been shaped by local feedback to provide the support and activities that matter most to the local community.

If you have a Community Hub nearby, you can drop in to:



- Get face-to-face support from our teams



- Talk to us about your home or neighbourhood



- Access advice on money, benefits, employment and skills from trusted partner organisations.



- Share your feedback and help shape our services



- Take part in activities that bring people together and help build stronger communities

If you don't live near a Community Hub, you can still access support by contacting us by phone or online. Our teams can help you directly or connect you with local organisations and services in your area, so you can get the support that's right for you, wherever you live.

By working with organisations such as Citizens Advice Mid Mercia and the Department for Work and Pensions, we're helping customers access practical advice and support more easily, whether that's through a Community Hub or local services closer to home.



Darren's story: Finding confidence, community and a new future

When Darren first visited our Gorleston Community Hub in October 2025, he was going through a difficult time. Following a life-changing injury, he had become increasingly isolated and was struggling with his confidence and mental wellbeing.

After attending a DIY skills session at the hub, Darren found more than just a new activity. He found a supportive community practical advice and people who could help him take positive steps forward.

Working with the Community Hub team, Darren accessed support with his wellbeing, finances and future goals, including:

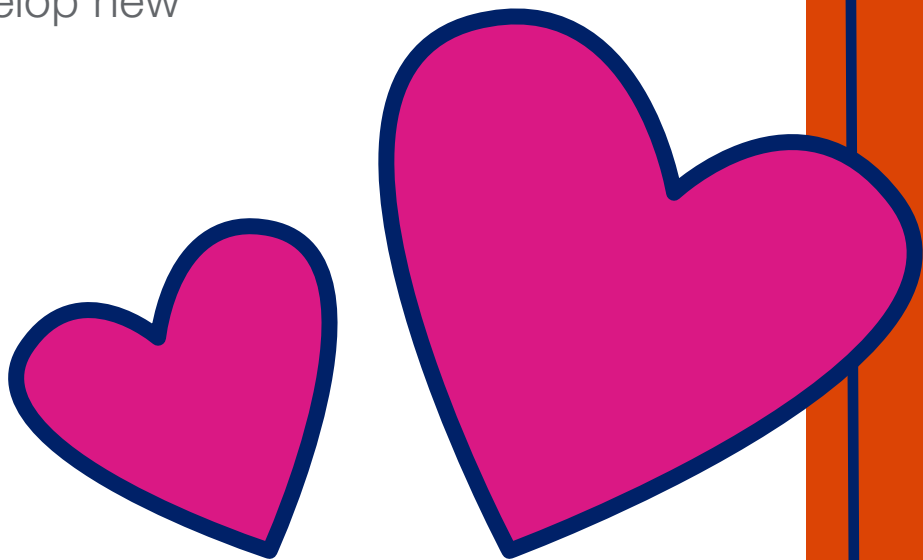
- Mental wellbeing support and self-help resources
- Advice on benefits and help preparing for his PIP assessment
- Employment support and guidance on training opportunities
- Access to adult learning courses
- Practical help, including food and school uniform vouchers

As Darren's confidence grew, he completed a Level 2 Food Hygiene qualification and received support to gain the approvals needed to work in food preparation. He went on to volunteer in the Community Hub's food service, where he played an important role in helping the hub achieve a five-star food hygiene rating.

Today, Darren is a valued member of the hub community. He supports other customers, helps lead the men's wellbeing group, and encourages others to get involved.

With new skills and renewed confidence, Darren has also launched his own home-based bakery business, which has already achieved its own five-star food hygiene rating.

What started as a visit to a local community hub has helped Darren build confidence, form new connections, develop new skills and create opportunities for the future.



The impact of our Community Hubs in 2025/26:



- 2,826 customer visits to our Community Hubs



- 526 community activities delivered



- 239% increase in community activities compared with 2024/25

Watch this space...

We're looking forward to opening our sixth community hub in Hastings this year, and we're exploring opportunities in the South and Central Midlands, so more of you can access local support, advice and services closer to home.

Customer drop-ins

Bringing our services closer

Sometimes it's easier to have a conversation in person.

During 2025 we held a series of customer drop-in events to give you more opportunities to speak directly with the people who can help. Whether you had a question about your home, your neighbourhood or the support available, these sessions provided a simple way to get answers and advice face-to-face.

Customers were able to meet colleagues from across Orbit, including our new Neighbourhoods and Communities team, as well as specialists from a range of other services. This meant you could discuss different issues, access support and get advice all in one place.

The feedback we received showed just how valuable these conversations were. Many of you told us you appreciated having the chance to speak to us in person, get clear answers and build relationships with the teams supporting you.

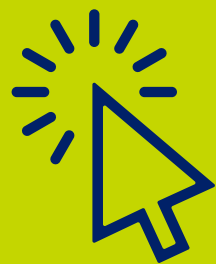
“I'm so glad I've attended. Everyone has been so lovely and I'm so grateful for the support.”

These events are just one step in improving your experience as an Orbit customer. By creating more opportunities to meet us face-to-face, we're making it easier to access support, share your feedback and help shape the services you receive.



See the highlights

Want to see what happened at our customer drop-in sessions? **Watch our short video** to hear from customers and colleagues, and see how we came together to answer questions, share ideas and support our communities.



Helping you manage your rent

Keeping up with rent isn't always easy, especially while many households continue to face financial pressures. We understand. Our focus is on helping you stay secure in your home by providing clear information, practical support and advice whenever you need it.

The rent you pay helps us maintain homes, carry out repairs and improvements, and invest in the services that support customers and communities. But we also know that circumstances can change, and when they do, we're here to help.

During 2025/26, we:

- Welcomed **2,090** new customers into their homes, helping them settle in, understand their tenancy and access information about paying their rent.
- Worked with customers experiencing financial difficulties to agree affordable payment plans and connecting people with budgeting advice, benefits support and our Community Coaches.
- Improved the way our Income and Customer Care teams work together, making it easier for customers to resolve more complex issues without needing to contact multiple teams.
- Made our annual rent review information clearer and easier to understand following customer feedback.



Colin's story: Finding stability and confidence

I was struggling to keep on top of my rent and had built up arrears of more than £2,000. Living with hearing difficulties and very little support around me made managing everyday tasks difficult, and I wasn't always sure where to turn for help.

Things changed when I was introduced to Orbit's Better Days team. A Community Coach visited me at home with my Neighbourhood Manager, taking the time to understand my situation and explain things in a way that made sense to me.

Together, they helped me access support I didn't realise I was entitled to. Through a home visit with Citizens Advice Mid Mercia, I received help checking my benefits and completing applications. My Housing Benefit and Council Tax Reduction applications were successful, making it easier for me to manage my finances and keep up with an affordable rent payment plan.

Just as importantly, I was encouraged to connect with people in my community, helping me feel less isolated and more supported.

Today, I feel more confident managing my tenancy and finances. I can continue enjoying the hobbies I love, and the Better Days team is still supporting me to access additional financial support. Having the right help at the right time has made a real difference to my life.

Supporting your tenancy

We know that managing household finances can sometimes be challenging. That's why our Better Days team works with customers to provide practical advice, help people access financial support and build confidence in managing tenancy-related costs.

During 2025/26, the team supported customers to access benefits, financial assistance and tailored advice, helping more people stay on track with their rent and remain secure in their homes.

This support made a real difference. Customers who received help saw their average rent arrears reduce from **£306** to **£251**, while **6%** of customers moved into a positive rent balance. Almost half (**49%**) received support to access benefits that helped with their rent, and the team helped secure more than **£20,000** through Discretionary Housing Payments and Housing Benefit.

As a result, more customers were able to improve their finances and stay on track with their rent.

Need extra support?

If you're worried about your finances or would like help managing your rent, our Better Days programme offers practical advice and support. Visit our **MyMoney** pages to find out more about the help available.



Your service charges

If your home has shared spaces, such as communal areas, or you receive services that help look after your building or neighbourhood, you'll pay a service charge. We know it's important that these charges are clear, accurate and easy to understand, so we're working to make sure you have the information you need and can easily get support when you need it.

Over the past year, we've made improvements based on feedback from customers who told us they wanted service charge information to be simpler and easier to access. In response, we've reviewed the way we explain service charges and the information we provide, helping customers better understand what they're paying for and the services they receive.

These changes are making a difference. During 2025/26, we received **4,504** service charge enquiries, compared to **6,132** the previous year, a reduction of more than **26%**. This suggests that more of you are finding the information you need without having to contact us, making it quicker and easier to understand your service charges.

When you do get in touch, we're focused on providing clear answers and resolving enquiries as quickly as possible. By continuing to listen to feedback and make improvements, we're helping you feel more confident about your service charges and making your experience simpler and more straightforward.

For more information about service charges, please visit our Customer Hub. You can also view your service charge costs and make payments online by logging in to My Account.

If you have any questions, email us at servicechargeteam@orbit.org.uk



At a glance:



- **26.5% fewer service charge enquiries compared with last year**



- **4,504 enquiries received during 2025/26**



- **Improvements made in response to customer feedback**



- **Clearer information and support to help customers understand their charges**



- **Ongoing improvements to make service charges easier to manage**

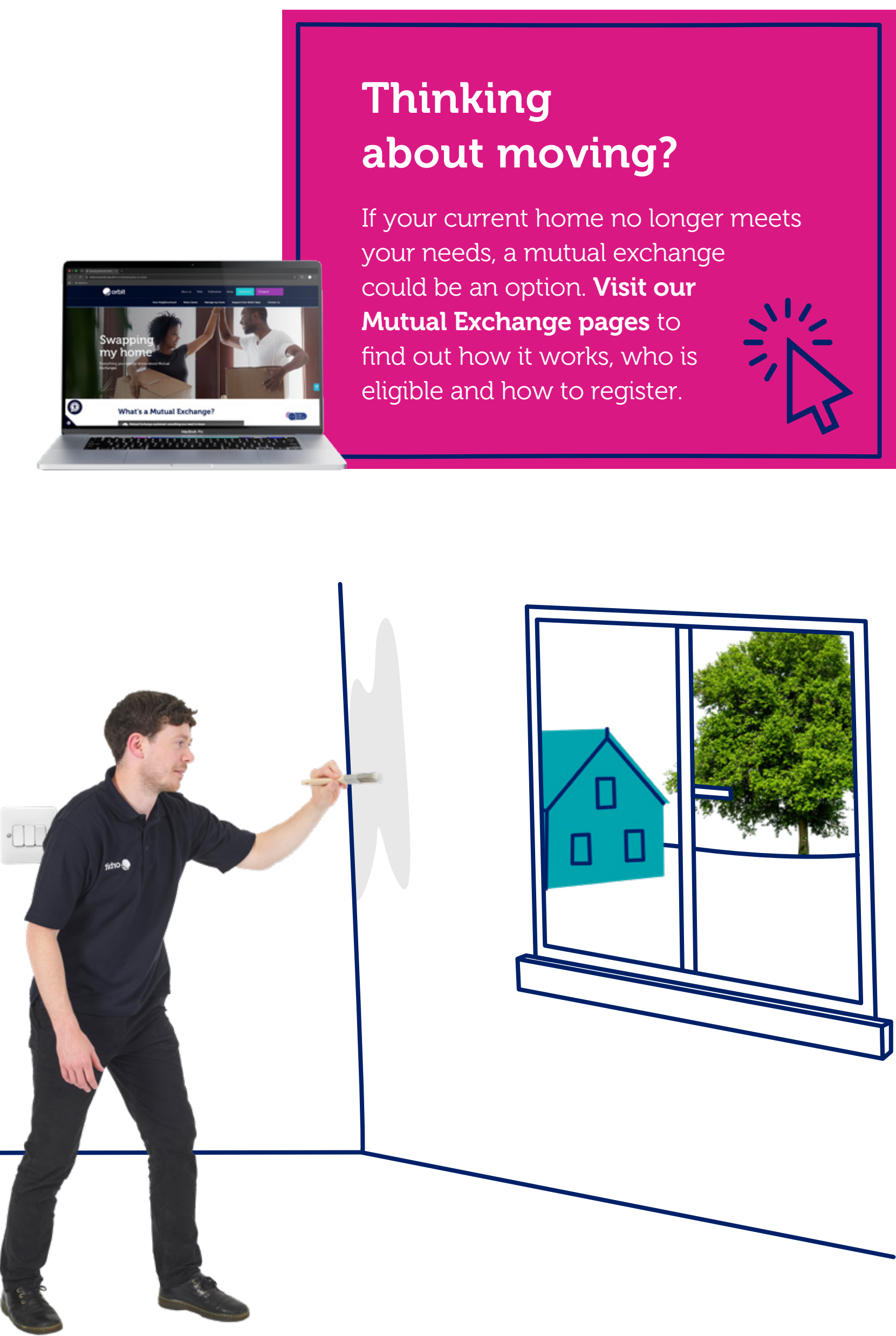
Improving homes ready for new customers

When a home becomes empty, we want to make it available to the next customer as quickly as possible. This helps reduce waiting times, makes the best use of our homes, and enables more people to move into safe, affordable housing sooner.

Before a new customer moves in, we carry out any necessary repairs and improvements to make sure the home is ready for its next tenant. We also work closely with local authorities, who nominate many of the people moving into our homes, helping ensure homes are allocated fairly to those who need them most.

We're also making it easier for existing customers who want to move home. Whether through mutual exchange or improving the speed at which homes are re-let, we're helping more customers find a home that's right for their changing needs.

Every home we prepare and every tenancy we complete helps more people find a safe and affordable place to live. We'll continue improving our processes and working with local authorities to help customers move into their new homes as quickly as possible.



Highlights



- The number of empty homes reduced from 393 to 375



- Average re-let time for rented homes was 58 days



- Average time to approve a mutual exchange was 23 days



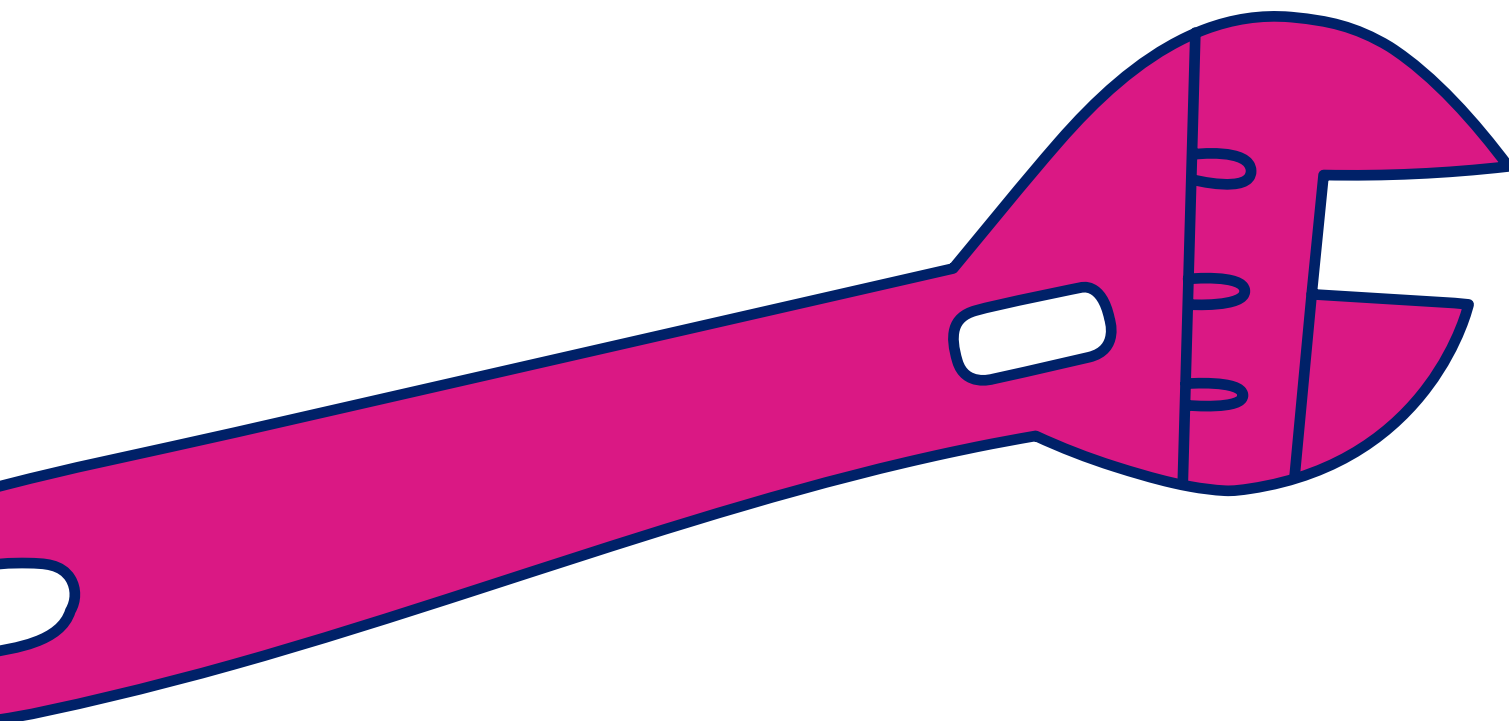
- 385 mutual exchanges were completed



- 2,094 homes were let during the year

Improving our repairs and maintenance services

When something needs repairing, you want it fixed quickly. You want to be kept informed, have confidence that the job will be done right, and reassurance that you won't have to keep chasing for updates. Through our Everyday Excellence programme, we're making changes to improve your experience at every stage of the repairs process.



You said, we did

You told us repairs could take too long

You said: Repairs were sometimes taking too long to resolve, and some issues required multiple visits or repeat contact.

We did: We've improved how repairs are managed and how our teams work together, helping us respond faster and resolve more issues first time.

What this means for you: **Less waiting, fewer repeat appointments and a quicker resolution when something goes wrong in your home.**

You wanted a greater say in how repairs services are delivered

You said: You wanted more opportunities to influence how repairs services are delivered.

We did: We worked with you to gather feedback on our repairs service and involved you in shaping future repairs contracts, helping define the standards and priorities that matter most.

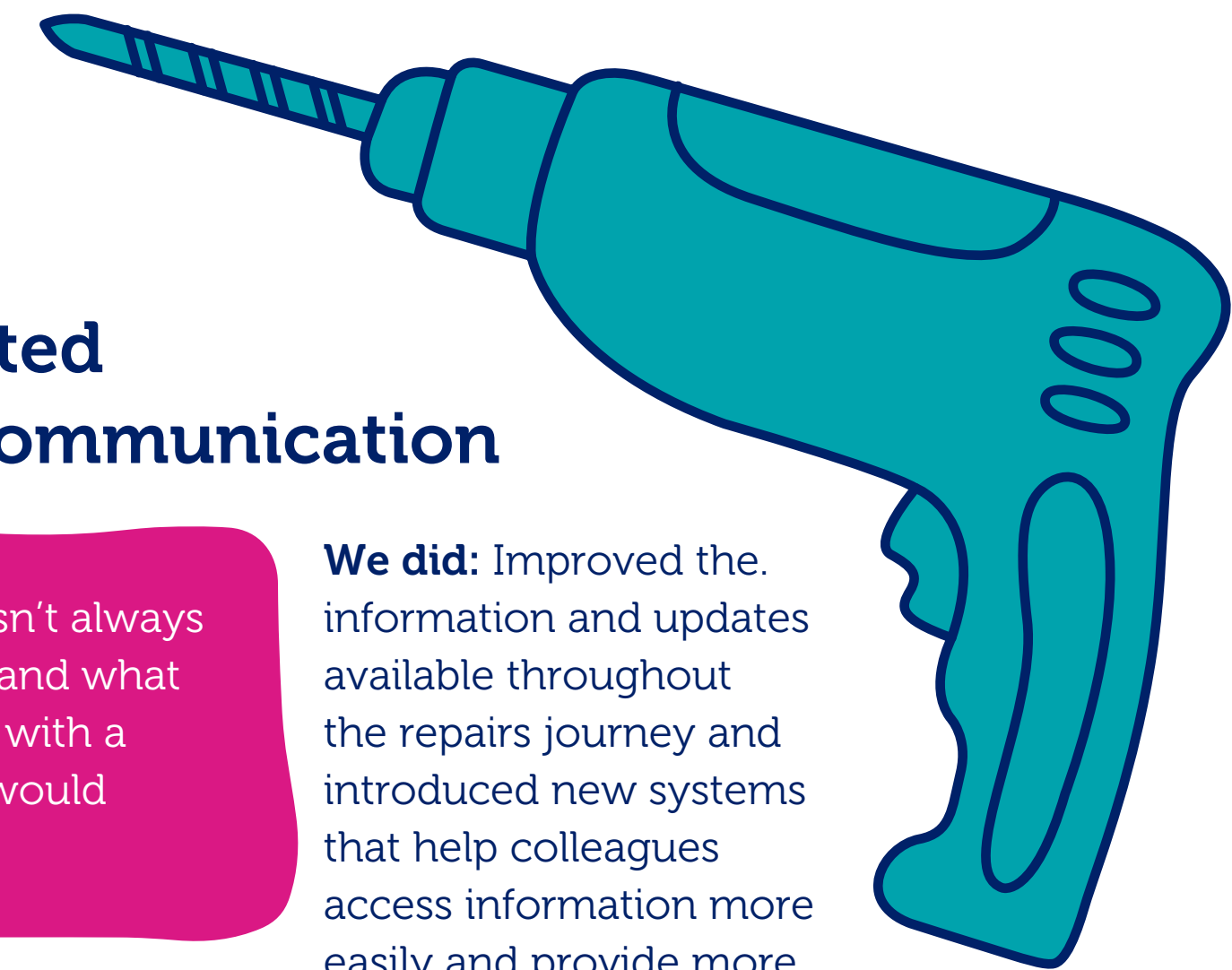
What this means for you: **Your feedback is directly influencing the way future repairs services are designed, helping ensure they better reflect the needs and expectations of the people who use them.**

You wanted clearer communication

You said: It wasn't always easy to understand what was happening with a repair or what would happen next.

We did: Improved the information and updates available throughout the repairs journey and introduced new systems that help colleagues access information more easily and provide more consistent support.

What this means for you: **clearer communication, better visibility of progress and less time spent chasing updates.**



The difference you're starting to see

These improvements are reflected in your feedback, with **71%** of rental customers telling us you're satisfied with our repairs service.

While we know there's still more to do, it's encouraging to see more customers having a positive experience and feeling the benefit of the changes we're making.

Looking ahead

Our current repairs and maintenance contracts run until March 2027, and we're already planning for the future.

Customers have helped to shape our new repairs service from the very beginning, working alongside colleagues, partners and other stakeholders to influence how the new contracts are designed before they begin in April 2027.

We're also continuing to learn from our current performance. This year, the number of gas safety checks completed at the first visit was lower than we would like. We're working with you to better understand the barriers to accessing your home, so we can improve appointment arrangements and make it easier to complete essential safety work at a time that works for you.

By involving customers early and using feedback to shape improvements, we're building a repairs service that's easier to use, more responsive and focused on the things that matter most to you.





Need to report a repair?

Whether you want to report a repair or check who's responsible for fixing something, our **Repairs Responsibility Tool**  can help.

Repairs and gas safety checks

	2022-23	2023-24	2024-25	2025-26
Total number of repairs completed	137,780	147,372	147,434	135,987
Gas safety checks completed	33,313	33,204	32,014	33,219
First time access to homes to complete gas checks	81.13%	87%	87.49%	67.53%

Home improvements

Everyone deserves a home that's safe, comfortable and well maintained. During 2025/26, we invested **£142 million** in repairs and improvements to your homes, helping to keep them in good condition today while investing in them for the future.

From replacing kitchens and bathrooms to installing new boilers, windows, doors and roofs, for you these improvements mean warmer homes, fewer breakdowns and modern facilities that are easier and cheaper to maintain.



Improvements made to customers' homes in 2025/26



- 260 additional toilets installed, helping improve convenience and accessibility for customers.



- 881 new bathrooms fitted, providing modern, improved facilities.



- 817 new domestic boilers installed, helping deliver more reliable heating and hot water.



- 699 new kitchens fitted, helping deliver more reliable heating and hot water.



- 2,101 new windows and doors installed, including communal doors, helping improve security, comfort and energy efficiency.



- 466 roofing improvements completed, helping protect homes from weather-related issues.

Keeping you and your home safe

You should feel confident that your home is safe, well maintained and cared for. Whether you're at home with your family, welcoming visitors or simply going about your day, you need peace of mind that the place you live is being looked after properly and your safety is being taken seriously.

Keeping customers safe is one of our most important responsibilities. That's why we invest in regular inspections, specialist expertise and ongoing maintenance to identify risks early and make sure issues are addressed quickly.

During 2025/26, we completed 100% of all required safety checks across our homes and buildings, including:

- Gas safety checks
- Fire risk assessments
- Asbestos surveys
- Legionella risk assessments
- Passenger lift safety checks

What this means for you

- Confidence that essential safety checks are being carried out when they should be.
- Reassurance that potential risks are identified and addressed quickly.
- Peace of mind that your home continues to meet important safety standards.
- Confidence that we're investing in the people, processes and expertise needed to help keep you and your family safe.

Independent recognition of our approach

The work we're doing has been recognised nationally. This year, we received our eighth consecutive Royal Society for the Prevention of Accidents Gold Medal Award for excellence in health and safety, alongside the Building Safety Initiative of the Year award from the Association of Safety and Compliance Professionals (ASCP).

We're also proud to be the only affordable housing provider in the UK to achieve BS 9997:2019 fire safety accreditation, recognising the high standards we apply to managing fire safety risks.

While awards and accreditations are encouraging, what matters most is the reassurance they help give customers. They reflect our ongoing commitment to maintaining safe homes, managing risks effectively and giving you confidence that your safety is at the heart of everything we do.



Awaab's Law Responding quickly when problems arise

When you report damp, mould or another serious problem in your home, you want to know it will be taken seriously, dealt with quickly and resolved safely.

Awaab's Law introduces clear requirements for how social landlords must respond to serious hazards in customers' home. The first phase came into effect during 2025/26 and focuses on damp, mould and emergency repairs.



What this means for you

If you tell us about damp, mould or another serious issue in your home, you can expect us to:

- Take your concerns seriously and act quickly.
- Keep you informed about what's happening and what happens next.
- Carry out inspections and any necessary safety work within required timescales.
- Provide additional support where needed, including financial and wellbeing support through our Better Days programme if work in your home affects you.

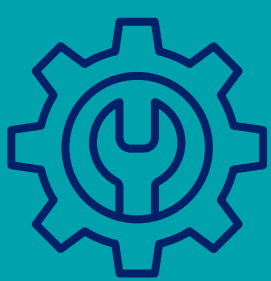
How we're making this happen

To make sure we deliver the standards you should expect, we've:

- Trained colleagues on the requirements of Awaab's Law and how to support customers affected by damp, mould and other hazards.
- Worked closely with our repairs partners to ensure a consistent and timely response.
- Improved our systems so we can identify, monitor and resolve issues more effectively.
- Continued investing in your homes, with **99.8%** meeting the Decent Homes Standard.

Looking ahead

The next phase of Awaab's Law comes into effect in November 2026 and will extend the requirements to cover additional hazards. We're already preparing for these changes so we can continue providing a safe, consistent and responsive service.



The difference you're already seeing

The changes we've made are helping us respond more quickly when you report serious hazards:



100% of significant damp, mould and condensation hazards had safety work completed within five working days of inspection.

For you, this means quicker action, faster resolutions and greater reassurance that serious issues affecting your home are being prioritised and addressed.

Making our homes more energy efficient

A warm, energy-efficient home can make a real difference to everyday life. It can help you stay comfortable throughout the year, reduce energy costs, and create a healthier living environment.

That's why we're continuing to invest in improving the energy efficiency of our homes, helping more customers benefit from homes that are warmer, more comfortable, and cheaper to run.

During 2025/26, we:

- Improved the energy efficiency of **347** homes across the Midlands, helping customers benefit from greater comfort and lower running costs.
- Secured **£5.67 million** of external funding to improve around **700** more homes across the Midlands and Bexley.
- Worked with national, regional and local partners to bring additional investment into our communities, helping more customers access energy-saving improvements.

Part of our 2030 Strategy is for every home that can reasonably achieve it to reach Energy Performance Certificate (EPC) Band C by 2030. We're making strong progress, with **89.5%** of our homes already meeting this standard.

Our homes' energy performance

- **9,398** homes are EPC Band B
- **21,501** homes are EPC Band C



What's next?

We're continuing to invest in improvements that help customers stay warm, manage household costs, and live in more energy-efficient homes.

Through the Government's Heat Network Efficiency Scheme, we've secured **£987,000** to improve heating systems in Later Living schemes across the country. These upgrades will help provide more reliable heating, improve comfort, lower running costs and reduce carbon emissions for customers living in these communities.

By combining grant funding, partnership working and our own investment, we're continuing to improve the quality, efficiency and sustainability of our homes while helping customers manage the challenges of rising energy costs.



Innovating to improve your home

We're always looking for new ways to make homes more comfortable and affordable to run.

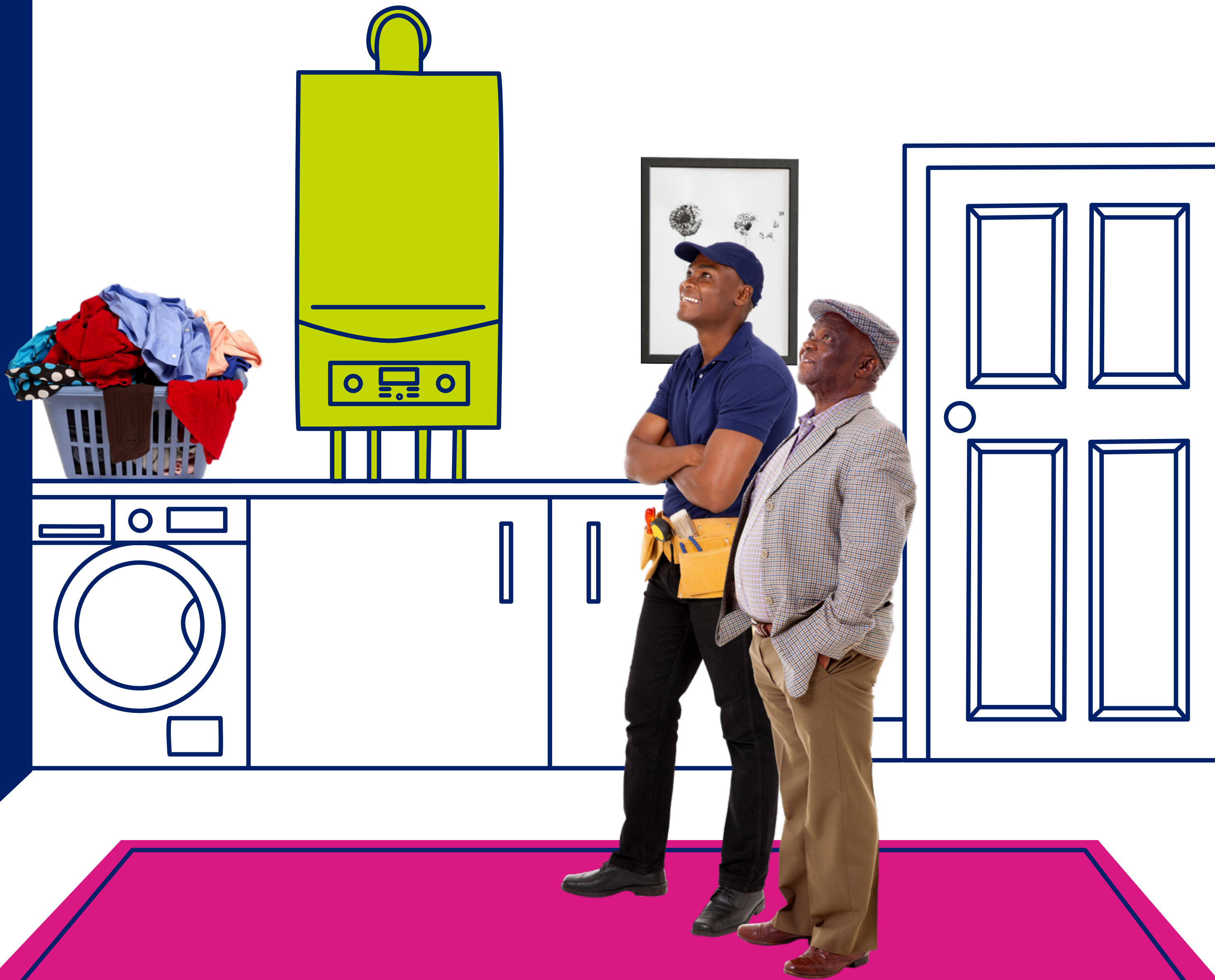
This year, our retrofit programme received national recognition for innovation. Working with our partners, we trialled a new heating system as an alternative to traditional storage heaters, exploring new ways to improve comfort while reducing energy use and carbon emissions.

Early results show that innovative solutions like this can:

- Help homes stay warm for less.
- Improve comfort all year round, including helping homes stay cooler during warmer weather.
- Reduce the need for costly electricity network upgrades, allowing more investment to be directed towards improving customers' homes.

We'll continue learning from these projects and using that insight to shape future improvements, helping more of you benefit from warmer, more energy-efficient homes in the years ahead.

This year 99.8% of our homes meet the Decent Homes Standard.



Helping you to stay warm while reducing energy costs

One of the ways we've been helping you manage the cost of living is by improving the efficiency of our communal heating systems.

We reviewed how shared heating systems were operating across several of our schemes. By carefully adjusting heating settings during the warmer months and reducing unnecessary energy use, we were able to lower costs without compromising your comfort.

The result was a simple change that made a real difference:



- More than **20%** reduction in gas use



- An estimated **£109,700** saved on energy costs



- Around **398** tonnes of carbon emissions reduced

This is a great example of how small changes can have a big impact. By making heating systems work more efficiently, we're helping you stay warm while reducing the cost of running your home and supporting a more sustainable future.

We'll continue looking for opportunities like this, where improving the way we manage our homes can deliver lasting benefits for both you and the environment.





New Energy Advice service Helping you take control of your energy bills

Understanding energy bills and dealing with suppliers can sometimes feel overwhelming, especially when you're already managing rising household costs.

That's why we've introduced our new Energy Advice Service, giving you access to free, practical advice and personalised support.

Whether you need help finding a better energy tariff, resolving an issue with your supplier or dealing with a more complex energy problem, our Energy Advisor is there to help you find the right solution and make sure you're getting the support you're entitled to.

The service is already making a real difference. One customer contacted us after receiving unexpectedly high electricity bills. Working with their energy supplier, our Energy Advisor identified a fault with the electricity meter and helped the customer recover more than **£12,000** in overpaid charges.

This is just one example of how expert advice can make a real difference. Whether it's helping reduce your bills, resolving a problem or giving you peace of mind, our **Energy Advice Service** is here to help you stay in control of your energy costs.

To find out more about managing the cost of energy, visit orbitcustomerhub.org.uk/energy

Here's what one customer, Elena, had to say:

I couldn't understand why mum's bills were so high. At first, I thought she was maybe forgetting to keep an eye on her electric as she has some dementia after a stroke. The bills were getting higher until it was using all her pension. I was too worried to tell her how much they were because I didn't want to cause her stress, but I was having to pay money from my own income which is tight with two children to support.

I was certain something wasn't right because she only used her storage heating for a couple of hours, she doesn't do much cooking because I do that for her at my home and she was sitting in the dark to watch the television. The energy supplier kept insisting that we were paying for what mum was using and were no help at all.

I asked the scheme manager whether other residents had bills like this, she was shocked and that's when Dan from Orbit's Energy Advice Service got involved. He visited and turned all the electric off, but the meter was still going up and up. He took over the case from there and got the account put on hold whilst we asked the energy supplier to check the meter. When they didn't respond he took the case to the Energy Ombudsman and now we finally have a new meter and we will be getting back some money.

The difference in the bills is unbelievable. Dan is my hero. I don't know what anyone like my mum, or someone who can't use technology would do in the same situation without any help.



Our sustainability values and commitments



Our Customers

- Work with customers to shape our services and involve them in the decisions that affect their homes and communities
- Support customers to maintain their tenancy and fulfil their potential
- Invest into our communities to deliver social value



Quality Homes and Places

- Provide high-quality, affordable homes
- Invest in the decarbonisation of our homes
- Provide safe, healthy places to live
- Create sustainable living environments



Orbit Earth

- Environmental stewardship to drive positive change
- Climate action to become net zero carbon
- Enhancement of outdoor spaces to promote biodiversity
- Sustainable consumption to achieve a Zero Waste, circular model



Our People

- Create inspiring leaders and maximise our colleagues' career satisfaction
- Provide high-quality, safe working environments
- Create a diverse and inclusive workplace
- Skill and capability development with the customer in mind

We're committed to making a positive impact through the way we work and serve you.

Our new Neighbourhood approach

When you need help, you want to know who to contact, get answers quickly, and feel confident that someone understands.

That's why we've introduced a new neighbourhood approach through our Everyday Excellence programme. The aim is simple: to provide more local support, clearer ownership and a more joined-up experience when you need help.

For most customers, this means having a named Neighbourhood Manager who understands your local area and can help with questions about your tenancy, neighbourhood and the support available to you. They work closely with colleagues across Orbit to help make sure you can access the right support when you need it.

If you live in one of our Later Living or supported housing schemes, your Scheme Manager remains your main point of contact, providing day-to-day support and helping with any questions or concerns.

We've also created seven dedicated Neighbourhood and Communities areas that bring together colleagues with different expertise. This means it's easier to access advice, resolve issues and connect with specialist support services, including community safety and safeguarding.



You said, we did

You said: You wanted a more local service and a clearer point of contact when you need help.

We did: We introduced named Neighbourhood Managers and dedicated local teams, making it easier for customers to access support.

You said: It could be difficult to contact your Neighbourhood Manager when you needed support.

We did: We're reviewing contact arrangements and introducing more consistent ways of working across neighbourhood teams to improve accessibility and responsiveness.



Mark's story: Our neighbourhood approach in action

When Mark*, a customer in his late thirties, became unwell and suffered a bereavement, his situation quickly worsened after his phone was stolen, leaving him unable to access his Universal Credit and without income. Rent arrears began to build as he struggled to cope.

During a routine visit, his Neighbourhood Manager recognised the complexity of Mark's situation and acted immediately. Working alongside specialist colleagues, she arranged emergency food support, secured a replacement phone and helped restore Mark's benefits. She also supported him to escalate his case when delays continued, ultimately securing urgent financial support and preventing legal action.

Mark now has regular income, direct rent payments in place and ongoing support from a named contact who understands his circumstances - helping him rebuild stability and maintain his tenancy.

*Name changed

Continuing to improve

We know the new neighbourhood service has not always delivered the experience we want for customers, and some people have experienced frustration when trying to get help. While we're encouraged by the positive difference the new approach is making for many customers, we know there's still more to do.

The neighbourhood approach is an important step towards creating a more responsive, consistent and locally focused service. We'll continue listening to your feedback and using it to shape improvements, so you can have greater confidence that help is available when you need it.

Our neighbourhood approach in numbers



• **72** Neighbourhood Managers supporting customers across our communities



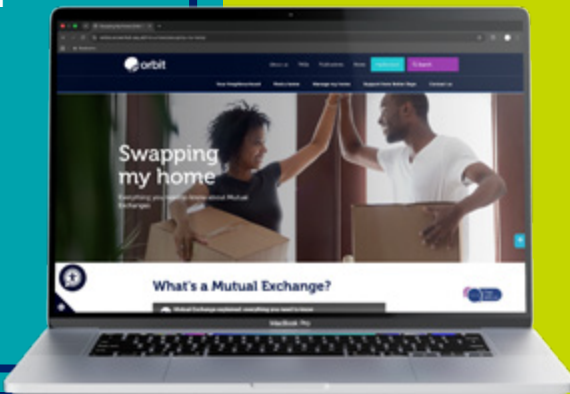
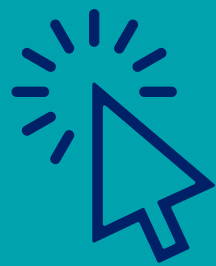
• **2,023** estate inspections completed by Neighbourhood Managers



• **69.4%** of customers told us Orbit made a positive contribution to their neighbourhood (via TSMs)

Visit the Your Neighbourhood page

Want to know who looks after your area? **Visit the Your Neighbourhood page** to find your local contact. If you live in one of our Later Living or supported housing schemes, please continue to contact your Scheme Manager for day-to-day support.



Helping you thrive in your home and community

A home is about more than four walls. It's about feeling secure, supported and able to build a positive future. That's why we provide support to help you manage challenges, achieve your goals and make the most of the opportunities available to you.

We've brought together our Better Days, Placemaking and Tenancy Sustainment services into one Community Investment and Successful Tenancies team. By working more closely together, we're making it easier for customers to access the right support at the right time.

The support available to you

Our teams can help with:

- Managing money and increasing household income
- Improving digital confidence and access to online services
- Supporting mental health and wellbeing
- Developing skills, training and employment opportunities
- Accessing practical help during difficult times
- Building stronger connections within local communities



Supporting customers through challenging times

Our Customer Voice Survey highlighted the pressures many customers continue to face.

Nearly half of customers told us they worry about paying for everyday essentials, **38%** said they reduce their heating to save money and **25%** told us they rely on food banks for support.

We know these challenges can have a big impact on everyday life. Through our Better Days programme and wider support services, we're helping customers access financial assistance, practical advice and wider support designed to help people remain secure in their homes and communities.



The difference support made for customers

During 2025/26, customers received support that helped improve financial wellbeing, build resilience and maintain successful tenancies.

- **£5.6 million** of cost-of-living support was secured for customers, including:
 - **£3.2 million** in additional income through welfare benefit gains.
 - **£1.6 million** of customer debt managed.
 - **£770,000** in estimated household savings.
 - **£356,000** in hardship grants, a **28%** increase on the previous year.
- **2,990** customers took part in community activities or received one-to-one support through our Community Coaches and specialist services.
- **607** community activities were delivered across our communities.
- **10,034** support interventions were provided through Better Days, a **58%** increase on the previous year.
- **819** customers received support with their mental health and wellbeing.

Support is available across our communities, not just in our Community Hubs. We work locally, online and in partnership with specialist organisations to make sure more customers can access help in the way that works best for them.

Stevie's story: A little help taking the next step

After moving into her new home, Stevie was referred to our Employment and Skills team following a difficult period in her life. Having experienced domestic abuse, she was struggling with her confidence, feeling isolated and uncertain about what the future might hold.

We worked closely with Stevie to understand her goals and the barriers standing in her way. Alongside wellbeing support, we helped her access practical tools to build her confidence and take the next steps towards employment. Through our Better Days programme, Stevie received a Chromebook through a digital inclusion grant, funding for a hair extensions course and starter kit, and access to confidence-building and employment support.

Stevie had a clear ambition: to become financially independent while working towards a long-term career in childcare. With the right support in place, she began developing new skills, building her confidence and exploring new opportunities.

Today, Stevie is halfway through her hair extensions course and developing skills that will help her earn an income, while taking important steps towards her longer-term ambition of working in childcare. She has secured a nursery work placement to gain valuable experience in the sector and is exploring Maths and English qualifications to support her future career goals.

Most importantly, the support she received has helped rebuild her confidence and self-belief. Where she once felt uncertain about her future, she is now making positive plans, pursuing new opportunities and feeling more confident in her ability to achieve her goals.

What began as support during a challenging period has helped Stevie move forward with renewed confidence, greater independence and a clearer path towards the future she wants to build.

Brian’s story: Being able to feel at home again

When Brian was introduced to our Community Coach, he was living alone in a rural part of West Norfolk and had very little support around him. He had limited opportunities to connect with others, and while his dog provided valued companionship, keeping on top of his home and garden had become increasingly difficult.

Our Community Coach and Neighbourhood Manager spent time getting to know Brian and understanding what would make the biggest difference to him. Together, they put practical support in place to help improve his home and garden, making sure everything was done with care and at a pace that suited him.

The support had a real impact on Brian’s everyday life. His home became a more comfortable and enjoyable place to live, helping him feel more confident and settled. His garden was also brought back into shape, giving both Brian and his dog the chance to enjoy the outdoor space again and helping him feel proud of his surroundings.

Most importantly, the personalised support helped Brian feel more secure in his home and improved his overall wellbeing, allowing him to continue living independently in the community he knows and loves.

What began as practical help around the home went on to make a lasting difference to Brian’s confidence, comfort and quality of life.

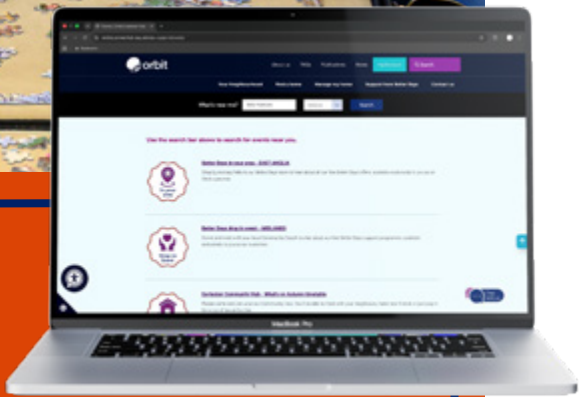
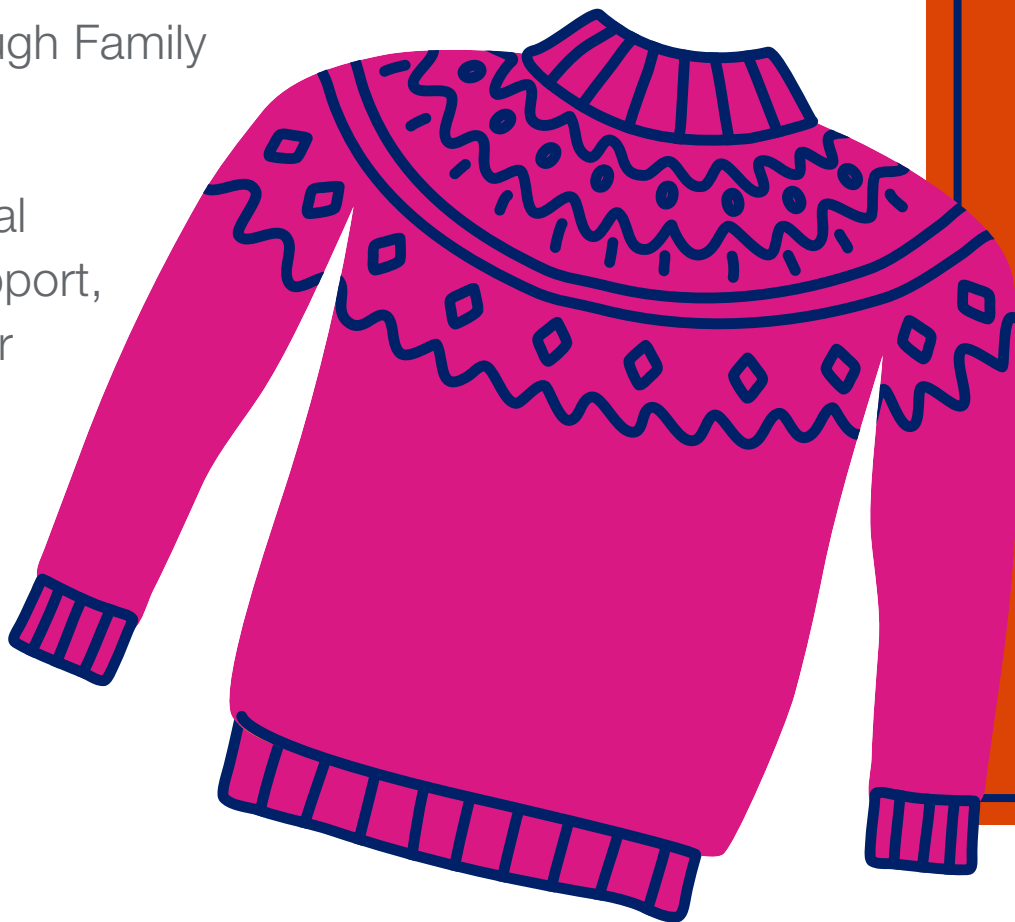
Supporting customers through winter

Winter can bring additional pressures, especially when energy bills and household costs increase. We know that for some customers, this can affect confidence, wellbeing and everyday life.

That's why, as part of our Winter Wellbeing campaign, we introduced Cosy Corners in our Community Hubs. These welcoming spaces gave customers the opportunity to take a break, connect with others and access practical advice and support in a warm and friendly environment.

Customers who visited could enjoy a warm drink, speak to someone who could help and access specialist advice, including money and energy support from Citizens Advice Mid Mercia and emergency fuel vouchers through Family Fund Business Services.

While Cosy Corners provided a local space for customers to access support, Better Days help is available all year round and across the country.

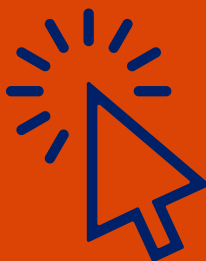


Support when you need it most

Whether you need help with money, wellbeing, digital skills or employment, our Better Days team is here to support you. We run events and activities across the country, as well as providing support online and through our local teams.

You don’t need to be facing a crisis to ask for support – our services are available to help you build confidence, plan for the future and make the most of opportunities

Visit our Better Days events page to find out what’s available near you.



Later Living & Supported Housing Supporting you at every stage of life

As we get older, the things we need from our homes can change. Whether you want to remain independent in your current home, need a little extra support or are thinking about your future housing options, it's important to have choice, flexibility and confidence about where you live.

Your feedback is helping shape how we improve our homes and services for the future. Through conversations with customers, we've been learning more about what helps people feel safe, connected, healthy and supported as they get older, and using those insights to guide our plans.

Everyone's needs are different, so we're focused on providing homes, services and support that help you live independently, stay connected to your community and make choices that are right for you.

Through our Later Living Strategy, we're working to:

- Improve the quality and experience of our existing Later Living schemes.
- Help customers aged 55+ remain independent in their own homes for as long as possible.
- Increase housing choice, including a commitment to deliver **350** new Later Living homes by 2030.
- Support wellbeing, healthy lifestyles and opportunities to stay connected with local communities.



You helped shape our plans for the future

Last year, we spoke with customers aged over 50 to better understand your experiences, priorities and future housing needs.

You told us that:



- **64% of customers said they, or someone in their household, lives with a long-term health condition or disability.**



- **One in three customers is already thinking about the changes they may need in their home or the support they receive as they get older.**



- **Affordability, access to local services and well-designed homes were among the most important factors when considering future housing options.**

What this means for you: **we're using what you've told us to shape future homes and services, ensuring they reflect the things customers say matter most.**

Creating welcoming spaces where you can feel at home

Our Later Living schemes are about more than housing. They're places where customers can feel connected, supported and part of a community.

During 2025/26, we completed major improvements at eight Later Living schemes, creating communal spaces that are more welcoming, comfortable and enjoyable to use.

Improvements included new furniture, flooring, artwork, lighting, signage and redesigned areas for hobbies, activities and socialising.

Here's what you had to say:

“The whole place looks amazing, welcoming and is just beautiful.”

“I'm so proud to show our lounge off when visitors come. Everyone comments on how lovely it is!”

“It's so much nicer now – I love sitting down for coffee with friends in such a beautiful space”



Maintaining and enhancing your surroundings

Clean, safe and well-maintained neighbourhoods help create places where people feel proud to live, spend time outdoors and feel part of their community.

That's why we're continuing to improve how we care for communal areas, green spaces and shared neighbourhood facilities.

Through our expanded in-house estates service, we're playing a more direct role in looking after neighbourhoods and responding to issues. By bringing more of this work in-house, we're building a service that is more consistent, more efficient and better able to meet the needs of your neighbourhood.

We've also taken a more proactive approach to caring for communal trees. We've assessed and mapped more than **13,000 trees**, helping us understand their condition and identify where work is needed to keep shared spaces safe, healthy and sustainable.

To improve how we support you with pest-related issues, we've introduced a dedicated in-house pest management team and launched a new webpage with clear advice and guidance. This makes it easier to report a problem, understand what support is available and get help when you need it.

We know there is still more to do to make sure our estates services meet your expectations. Your feedback has helped us understand where improvements are needed, and we're continuing to focus on making our neighbourhoods cleaner, greener and better places to live.



2025/26 in numbers



- 8,102 inspections by our Estates Management team



- 1,020 pest control cases completed

Inclusion and belonging

Everyone should feel safe, respected and able to be themselves in the place they call home.

We want every customer to feel welcome, valued and listened to, and to have confidence that our services work for them.

We know that our communities are made up of people with different backgrounds, experiences and needs. By listening to customers and understanding what matters to you, we can create more accessible services, remove barriers and help build neighbourhoods where everyone feels they belong.

This year, we have continued our journey from Equality, Diversity and Inclusion towards Inclusion and Belonging. This reflects our focus on creating a stronger sense of connection – where everyone feels welcome, valued and able to take part.

Your experiences help us understand where we can improve. Through our customer diversity groups, including our LGBTQ+, Disability and Future Voices groups, customers help challenge our thinking, share lived experiences and shape the services we provide.

Alongside our Customer Engagement Strategy and the work of our Customer Voice and Scrutiny Panel, we'll continue to make sure diverse customer voices are reflected in the decisions we make and the way we deliver services.



Celebrating Pride and listening to your experiences

During 2025/26, we celebrated Pride alongside colleagues and customers, recognising the importance of creating safe and welcoming communities for LGBTQ+ people.

We also held a dedicated engagement session with members of our LGBTQ+ customer group. Thank you to everyone who shared their experiences, ideas and feedback. These conversations help us understand what matters most and make sure our services continue to be inclusive, responsive and shaped by the people who use them.



Our commitments to inclusion and belonging by 2030

By 2030, we aim to:



- Provide fair, accessible and inclusive services for all customers



- Create communities where everyone feels safe, welcome and valued



- Make sure your voices and lived experiences continue to influence our decisions



- Lead positive change around inclusion and belonging across the social housing sector

What this means for you: **We're committed to making sure every customer feels respected, listened to and able to access the services and support they need. By continuing to listen, learn and act on customer feedback, we're working to create communities where everyone feels they belong.**

Looking forward

Over the past year, your feedback, experiences and ideas have helped shape the improvements we've made. Thank you to everyone who has shared their views, challenged us to do better and helped influence the changes we've introduced.

As we look ahead, we'll continue focusing on the things you've told us matter most: **a well-maintained home, reliable services, safe communities and support when you need it.**



Learn more about how you can get involved and share your voice here.

Making everyday services work better for you

Our Everyday Excellence programme will continue, with the next phase focused on making it easier to contact us, improving communication and creating a simpler, more reliable repairs experience.

We'll continue listening to feedback, testing improvements and making changes that help customers get the right support more quickly and with less effort.

What this means for you: **simpler services, clearer communication and a better experience whenever you need our help.**

Staying connected and listening to you

The best improvements come from understanding your experiences. That's why we'll continue creating opportunities for you to share your views, ask questions and help shape the services you receive.

Following the success of our first customer drop-ins, we'll be holding more sessions throughout the year, giving you the chance to meet your local teams, talk through any questions and share what matters most in your home and neighbourhood.

You can also get involved through our customer involvement groups, surveys, consultations and feedback opportunities. Whether you have a suggestion, want to share your experience or help us review how services are designed, your voice helps us make better decisions.



Keeping your home safe and fit for the future

Keeping your home safe remains one of our highest priorities. As further changes are introduced through Awaab's Law, we'll continue improving our processes, training and services so that concerns about your home are responded to quickly and effectively.

We're also preparing for future housing and energy efficiency standards, helping make sure homes remain safe, comfortable and affordable to run.

Creating stronger communities

We want communities to be places where people feel connected, supported and able to access opportunities. By 2030, we aim to create **£500 million** of social value through investment, partnerships and support that helps improve lives.

This means continuing to provide practical support, creating opportunities, strengthening local communities and helping customers to thrive in their homes.

Building homes for the future

We're committed to providing more affordable homes while continuing to invest in the homes and neighbourhoods you already live in.

This year, we're aiming to deliver **1,063** new homes, helping us stay on track towards our ambition of providing **7,000** new and regenerated homes by 2030.

Regeneration projects at Brownsover in Rugby and Rusina Court in Leamington will help create neighbourhoods that better meet your needs now and in the future.

Continuing the journey together

There is always more to do, and we know that listening to you is essential to getting things right. We'll continue learning from your experiences, acting on your feedback and being open about where we're making progress and where we still need to improve.

Thank you for continuing to share your feedback, ideas and experiences. Together, we're creating better homes, better services and stronger communities.

