

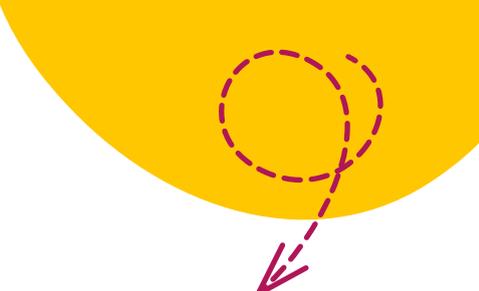


Annual 2019/20 Report

40,000 homes, 1,500 staff, 365 days

A year in the life of Torus

Getting Involved



As a tenant for over 13 years and a member of the Landlord Operations Committee (LOC), this has been an important year for LOC. As a new group, building on the success of previous tenant engagement at both organisations, Torus wanted customer involvement to remain at the core of key services, and we're proud to have helped establish this as a principle.

We are passionate about making a difference and work together with Board members, Torus leadership, staff and tenants to agree a shared vision and a process of continual improvement.



Ray Jones Landlord Operations Committee (LOC) Tenant member & member of National Tenant Advisory Panel for the National Housing Association

As a group, we are committed to making sure, as tenants and residents, our voices are heard and that we receive great services from Torus.

In September 2019, Torus signed up to 'Together with Tenants', an initiative from the National Housing Federation, which is designed to ensure tenants are given greater opportunities to influence decisions about our homes and services, and that our opinions are listened to. Following this, Torus established Tenant Voice, a new strategy with a dedicated team that engages with tenants, residents and communities and encourages active engagement and involvement.

These new Tenant Standards will be implemented by both the National Housing Federation and the Regulator of Social Housing and will lead to enhanced tenant involvement at all levels.

This initiative shows a real commitment from Torus to engage with tenants and design services that respond to your needs. We encourage everyone to get involved, help improve existing services, influence future services and have your say.

We hope you enjoy this year's report as it has taken on board all your suggestions for improvements and aims to be much more about tenants.

More of what matters to you

Last year's annual report was reviewed by our involved tenants. In response to comments, this year's annual report is shaped by the things that matter to you most - safety, how we tackle anti-social behaviour (ASB), complaints and our overall performance. Tell us what you think.

We're always looking to improve. So, if you have any other suggestions email: annualreport@torus.co.uk

Use your Tenant Voice

To find out more about how you can get involved and have your say, contact our Tenant Voice team on **0800 678 1894** or email tenantvoice@torus.co.uk



Welcome

It is only 18 months since LMH amalgamated with Torus to form a new, stronger Group. So much has happened since then. Communities, and the world as a whole, changed in the midst of a pandemic. Our mission of 'growing stronger communities' has never been more important.

Bringing two organisations together brings challenges as well as opportunities. The need to unify systems and services enabled us to redefine our focus and make big plans for the future.

Our Group Corporate Plan set out our objectives to deliver Great Homes, shape Strong Communities, build Ambitious Developments and generate funds through Commercial Contracting to reinvest in projects that change lives and neighbourhoods.

Your priorities as Torus tenants and residents always steer our direction and we are committed to continually evolving our services as needs change. There will be challenges – we're living through one of the biggest for a generation – but our resilience as a larger, stronger organisation makes us better able to face, and overcome, the big issues together.

Over the last 12 months, we've worked hard to establish a consistent offer across repairs and maintenance, neighbourhood management, the quality of our homes, the support services we offer and the new homes we build.

This report, developed in consultation with our Tenant Voice and Landlord Operations Committee, focuses on our progress from 31st March 2019 to 1st April 2020.

Our sincere thanks to Ray Jones and the whole Landlord Operations Committee (LOC) for all their hard work this year. Their input has helped us adapt our services to better meet the needs of the people and the LOC committee members shared their views and preferences as we agreed to invest more money to improve properties.

Next year, we will recruit more residents to the LOC and will continue to ensure they have a real input in much as possible.

Finally, we would like to extend our thoughts to all our tenants and residents who whose lives have been affected by the Covid-19 pandemic. Over the past few months, we've taken decisive steps to protect our vulnerable tenants, introduced new safety and cleaning protocols at all our supported living schemes and stayed in touch with local, regional and national partners, working together to help keep everyone safe.

For anyone feeling isolated or unsure during this time, Torus is always here to help. Look after yourself and your loved ones but also keep an eye out for those who are vulnerable or may need help at this difficult time.



Graham Burgess,
Torus Chair



Steve Coffey,
Group Chief Executive



Putting Tenants at the heart of everything we do

We want to make sure that our activities really reflect the needs of our communities. That's why we're doing more than ever to make sure that you can have your say, that we listen to your views and act on them.

We're not perfect and we know there's more we can do to create opportunities for customer voices to be heard but we think we've made great strides this year.

Meet the Landlord Operations Committee

The Landlord Operations Committee (LOC), a group of seven tenants working alongside six others, including Torus Board members and local authority representatives, was established to focus on customer service standards and performance.

The LOC meet every quarter. At these meetings, we provide an update on performance as a business and key services like repairs, our contact centre, anti-social behaviour and neighbourhood management. We also consult with the LOC on all customer-facing policies. This means they have a real opportunity to shape and improve what we do.

Highlights 2019/20

- ✓ **2 new** tenant Board members recruited
- ✓ **100%** pass rate on a 6-month training programme in housing, regulation and performance
- ✓ **2 tours** around our heartlands – provided a real understanding about each of the areas and their distinct strengths and challenges
- ✓ **Approved** a range of policies, following review and consultation (see page 5)

The LOC routinely oversee the delivery of Landlord services and ensures that Torus maintains effective engagement with tenants through the Tenant Voice Strategy.

It is important that Torus knows how their tenants feel about decisions made and when they are getting things right or wrong. I enjoy being a LOC member as it ensures tenants are involved in everything going on across the three heartlands.

Pam Woodward, Tenant LOC Member



Tenant Voice

We want your voice at the heart of everything we do, which is why, together with tenants, we developed a strategy to make sure this happens. We call this Tenant Voice. We believe that your thoughts, opinions and ideas can help shape our business, improve services and strengthen our communities.

Whether you're reviewing our services, evaluating policies, looking at customer experience or helping to improve neighbourhoods, there are plenty of ways to have your say.

Torus Scrutiny Panel

This new panel has six tenant representatives, two from each heartland. They're responsible for scrutinising our key services and processes and they report back to LOC with recommendations.

Each member of the Scrutiny Panel has an induction, which helps them to understand the role, responsibilities and provides guidance on how to analyse data and performance.



It's great that we get the opportunity to meet and speak with services managers and are able to challenge them and get the answers to our queries directly."

James Heneghan, St Helens

"Tenant involvement sessions and activities are crucial in shaping the services we receive."

Angela Terrill, Warrington

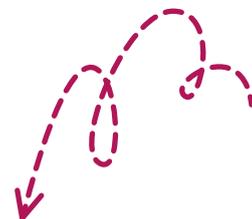
"Being on the Scrutiny Panel offers me a unique perspective of the working of Torus and the opportunity to challenge what I see directly with various Heads of Departments. It also offers the chance to put forward ideas and recommendations, from within the group, that can affect how we live as a Torus tenants."

James Sheehan, Liverpool

As a builder I am interested how Torus look after tenants' homes, becoming part of the Scrutiny Panel I was able make recommendations to improve the service.

Remi Baublys, Tenant Scrutiny Panel Member

Tenant Inspectors



We have 20 Tenant Inspectors who conduct mystery shopping and then feedback on what they find. The report highlights strengths, weaknesses and areas for improvement.

This year the focus was on how we could improve communal areas and how well we communicate about tenant safety on our notice boards. Our Tenant Inspectors visited six properties ranging from supported living schemes to general needs flats. To compare non-Torus safety information, we also visited five other venues including; a supermarket, college, leisure centre and a café.

The review led to recommendations from the Tenant Inspectors:

For people with extra needs such as learning disabilities, dementia or where there are language barriers and literacy challenges there should be separate safety information.

It could be more visual, using images where possible and using larger print.

There should be no paper notices and emergency exits and assembly points need to be displayed clearly.

The location of the nearest defibrillator and first aid kit should be clear and signs should be available in other languages and braille if requested.

Because of the review, we will be implementing the recommendations and have created a new 'block inspection regime' which includes noticeboard checks. Progress has been delayed due to Covid-19, however, plans are in place to complete the full range of actions throughout 2020 and into 2021.



Joan Williams Tenant Inspector



I enjoy meeting people from across the areas, inspecting services and highlighting areas for improvement. I feel the only way to make a real difference is to ask the tenants who live in Torus homes and areas to inspect the services they receive.

Barbara Meager, Tenant Inspector



Torus Talk

This closed Facebook Group is open to all tenants and leaseholders, giving you a chance to feedback on our services. Between April 2019 and March 2020 membership increased by **79% to 353, with 165 new members**. Torus Talk aims to provide a digital platform for you to engage via surveys and consultations.

It's also a convenient way to share your views at a time that suits you.

I joined Torus Talk as it's convenient. I can complete feedback whenever and wherever I want."

"I want to be able to share my opinion on the services I receive and have an influence on service delivery.

- **299 posts**
- **1,161 comments**
- **5 Surveys**
- **12 Consultations**
- **6 Polls**

Policy Reviews



As an involved tenant, you can take part in one-off consultation events. You can attend a focus group or feedback online via: www.torusconsultations.co.uk/tenant-voice

This year's focus has been on standardising our services and policies. Feedback has also been provided on rent changes, local offers, shopping parades, refuse storage and estate improvements.

Key Highlights

- **11 policy reviews** took place, including: Neighbourhoods, ASB, Hoarding and Domestic Abuse
- **100 tenants** were consulted on the Tenant Voice strategy

Tenant & Resident Associations (TARAs)

We know that your home and the community you live in is hugely important. TARAs can make a big difference to local areas, so we support them as much as we can. This can involve financial support through 'Tenant Participation' grants and officer support to fund activities and give advice.

TARAs often share common aims and objectives, which can include identifying and trying to solve problems that affect tenants and residents, campaigning on issues, organising community events and creating a sense of community spirit.

Torus consults TARAs on lots of issues and they often become the main representative of tenants' views in an area or on an estate.

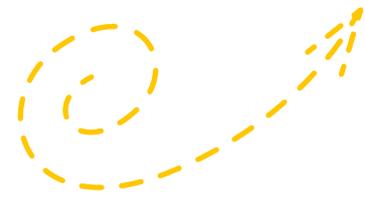
Torus Foundation offers support to TARAs for projects such as; community internet hubs, older peoples lunch clubs, summer play schemes, community events and day trips through their Community Initiative Fund.

I really enjoy being part of the TARA, working with the group has helped to build my confidence.

The group are like a family.

Kelly, Treasurer Macbeth & Celia TARA Liverpool

Our offer to you



It's our mission to grow stronger communities. We want to be a great Landlord, providing excellent housing services to our customers.

But our work doesn't stop at your front door. As well as quality housing services, we provide extra support with getting employment, training and wellbeing, investing in communities and creating places where people can live, learn and earn.

Your home is at the heart of our offer, but our services include much more. Over the next few pages we'll be sharing our offer and explain how we're performing across four key areas:



YOUR HOME



CUSTOMER SERVICES



YOUR NEIGHBOURHOOD



SUPPORT SERVICES

Your Home



We own and manage around 40,000 homes and looking after them is a big job. With the support of our contracting partner, HMS, we have more than 600 skilled tradespeople looking after your homes day in, day out. That means a continual process of repairing, maintaining and improving homes 365 days a year.

- We will maintain and improve homes each year**
- We will complete your gas safety check each year**
- We will ensure all our homes meet the Decent Homes Standard**

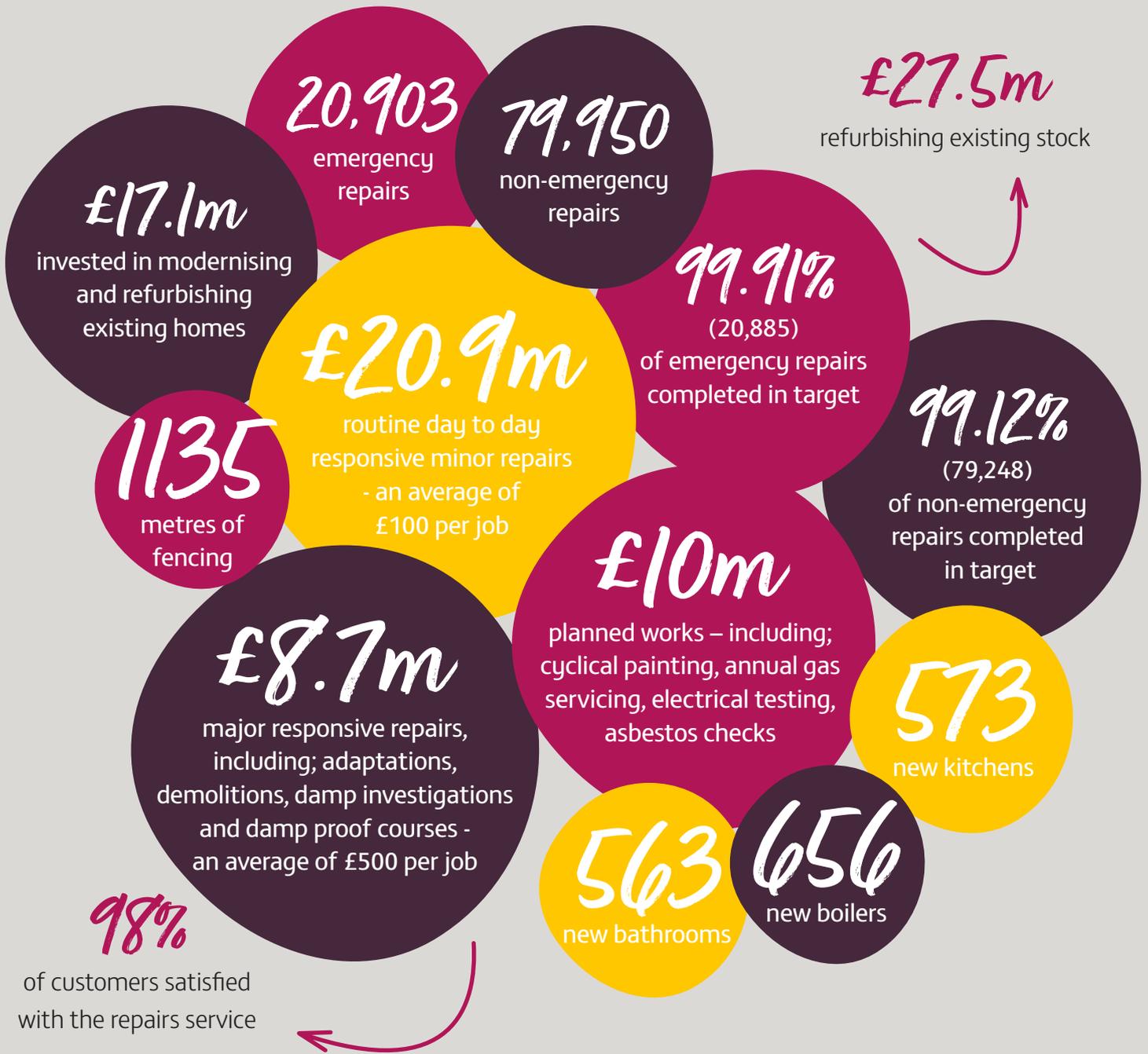


New for 2020/21

In 2020/21, following consultation with customers, we will be rolling out new unified service standards for all Torus customers, with emergency repairs completed within 4 hours and non-emergency and routine repairs completed within 20 calendar days.



Maintaining & repairing homes



Adapting your home

In 2019/20, we saw an increase in demand for aids and adaptations. These works are important because they improve safety, health and wellbeing and enable people to live well in their own homes for longer.

Throughout the year, we spent £2m on:

493 major works

e.g. wet rooms, stair lifts, hoists, extensions and ramps (Occupational Therapist (OT) required)

1,203 minor works

e.g. grab rails, hand rails, lever taps, flashing doorbells and smoke alarms. (No OT required)

A day in the life...

HMS

of an HMS repairs technician

With around 40,000 homes to repair and maintain, our expert contracting partner, HMS, is always busy. HMS Operatives work hard to ensure you, our tenants, get the high-quality service you deserve. To give you an insight into everything Team HMS gets up to, we met with Brian Houghton, a Multi-Skilled Joiner in the Responsive Repairs Team to hear about his typical day.

“No two days are the same - I mostly complete joinery works but also plumbing and tiling. As part of the team, I need to be able to react to fix any problems quickly.

I start my day by visiting the HMS Stores to stock up my van with what I will need. The jobs can be varied, ranging from fitting new doors, replacing worktops, windows, floors or even full kitchens.

In a single day I have repaired a door frame, installed a door closer, repaired a kitchen unit, installed two disabled access grab bars, made a damaged ceiling safe, repaired a window, fitted an internal door, replaced a window hinge and helped a tenant who locked themselves out.

I am always proud of the number of compliments my colleagues and I have received from our customers. It's great to see that people appreciate our work and are happy with everything we do.”

Keeping you safe

99.97% of our homes had an up to date gas certificate

95.5% of electrical tests completed on target

95.04% of applicable homes had an asbestos survey

950 communal areas had an asbestos survey

100% of communal areas have a Fire Risk Assessment

100% of legionella inspections were completed

100% of our lifts are regularly maintained



Investing in ECO solutions

Greener, warmer & efficient homes



Housing needs to be energy efficient and fit for the future, which is why Torus is committed to improving the environment. Our ongoing investment in our existing homes means we're working hard to make our energy systems more sustainable with an aim to reduce energy usage, cut waste and greenhouse gas emissions, create warm and comfortable homes and reduce energy bills for customers.



Carl Talbot-Davies, Group Head of Assets

Here are some of the big changes we've made:



656 New boilers fitted in 2019, with a commitment to replacing a minimum of 600 heating systems and boilers each year



In Liverpool, we are delivering underfloor insulation, using Q-Bots, robots that spray insulation under floors, with minimal disruption compared to traditional methods. The project, funded by the European Structural and Investment Funds is committed to **improving 331 homes** over the next year.



£500,000 pilot scheme to replace an old heating system in Bernardwood Court independent living schemes. This project ensures that our older and vulnerable customers can keep the heat on, at a reduced cost. If the pilot proves successful, there are plans to carry out six more.

By 2019 we had made **43,399 installations** in our properties, reducing carbon emissions by **25,095 tons** per year.

These installations include:

- External and internal wall insulation
- Ground and Air Source Heat Pumps
- Solar hot water
- Insulating render
- Flexible insulated lining
- Triple glazing
- LED lighting
- Gas Saver Boilers
- Solar PV (pv)
- Hot water tank jacket
- Cavity Wall Insulation
- Loft insulation
- Central heating systems
- Replacement boilers
- Passive ventilation
- Mechanical Heat recovery
- Ventilation



Your neighbourhood

We know that the safety and appearance of our neighbourhoods is a top concern for our customers, and it's one of ours too.

We want our neighbourhoods to be thriving, safe places you can be proud to live in.



Our offer

- ✓ *We are committed to tackling anti-social Behaviour (ASB) and have created a specialist team to deal with issues.*
- ✓ *We work with the police, fire service and other partners to tackle community issues and create safer spaces.*
- ✓ *Our Neighbourhood Teams carry out regular inspections to ensure that your community is safe, green and clean.*
- ✓ *Our Community Investment Fund (CIF) provides grants to local initiatives four times a year.*

We take ASB seriously

ASB can make you feel miserable in your own home and that is not acceptable, which is why we take it so seriously. We have dedicated neighbourhood staff and a bespoke Enforcement Team to tackle any problems, such as; harassment, threatening behaviour, violence, hate crime, drug use, drug supply, noise nuisance, vandalism, poor external property conditions and untidy gardens.

In 2019/20:

ASB CASES OPENED	2,424
POSSESSION NOTICES SERVED	32
OUTRIGHT POSSESSION ORDERS	7
SUSPENDED POSSESSION ORDER	17
INJUNCTIONS	5
EVICCTIONS RELATED TO ASB	15

Noise nuisance is the biggest report issue, followed by verbal harassment and drugs.

Evictions related to persistent problems, such as drug use and supply and threatening behaviour.

A firm approach

A community in Warrington benefitted from our support this year. A resident, along with their visitors, was causing serious and persistent ASB and criminal behaviour. Despite warnings from both Torus and Cheshire Police, the issues persisted, which resulted with the Courts granting a Possession Order in November 2019. The resident was evicted in January 2020. The result provided much needed relief to the community and since the eviction, there have been no further issues in the area.

Supporting individuals

A tenant and her partner caused significant problems when their volatile relationship began to impact on their neighbours. We managed to obtain an Injunction Order, but the issues continued. It became clear that the tenant was a victim of domestic abuse and was referred to a range of support services. They engaged positively and was eventually rehoused to more suitable accommodation. Following the relationship ending, no further issues were reported.

Youth ASB

At a parade of shops in St Helens, a group of young people were responsible for ongoing ASB. We worked with the Safer Communities Team and Merseyside Police to identify the young people responsible and put in place 'Acceptable Behaviour Contracts'.

Working with the Police

In a community in Vauxhall, Liverpool, residents were affected by a range of issues, including rough sleepers and fly-tipping, with covert CCTV showing people exchanging money and taking drugs in communal area. We worked with Police and partners to activate a Dispersal Zone and gather evidence resulting in a tenant ending their tenancy following a Possession Order being granted. A further tenant is also set to be evicted. The team also supported two vulnerable residents who were re-housed due to 'cuckooing', a form of crime, where drug dealers take over the home of a vulnerable person in order to use it as a base for county lines drug trafficking.

Combatting Violent Crime

The Neighbourhood Team assisted Merseyside Police to carry out open land searches in an area of St Helens, as part of Operation Target to combat serious and violent crime across Merseyside. This location was identified following several problematic addresses where ASB was prevalent and knife incidents had been reported. The Safer Estates Team had recently served Notices on two properties and possession applications were submitted.

The team also assisted Merseyside Police and the Safer Communities Team to conduct a knife sweep of a local park and surrounding areas, following a knife incident at the park and the influx of youths hanging around the park at night. It also gave an opportunity to show a visible presence and engage with members of the public.

Dealing with ASB is not a simple task and Torus does take reports of ASB very seriously to ensure that our communities are a place where people want to live.

Winter Planting Project

Torus is committed to improving communities and green spaces. In winter 2019/20, following feedback from residents on Grasmere & Greenwood who felt their green spaces were neglected, the Torus Warrington Neighbourhood and Greenspace Team:

- Cleared fly-tipping and rubbish from green spaces and brook
- Removed planters, which had encouraged fly-tipping
- Planted wildflowers on verges
- Cleared old planting areas, replacing with easy to maintain plants
- Pruned existing trees and shrubs



The project introduced much needed life and colour back into our estate.

I was so pleased when Torus listened to us and put the project in place to address our issues. As a new tenant to the area, seeing the works taking place made me feel really positive.



The project saw a reduction in rubbish, but unfortunately, due to the impact of the Covid-19 there is some catching up to do with the maintenance, but the Green Space Team plan to be back on site as soon as possible.



Community Investment Fund (CIF)

Torus Foundation Community Investment Fund provides grants of up to £3,000 to local charities, organisations or individuals dedicated to making a positive difference to our communities and the people living in them. In 2019/20 there was:



130
awards



£90,522
funding awarded



£265,443
match funding

It's partly thanks to Torus Foundation that two high efficiency boilers have been installed at Toxteth Town Hall. Fondly named 'The Twins', these boilers allow important community activities to be carried out in a warm, comfortable setting.

Customer Service



Our customer contact centre is one of the busiest departments of the Torus Group, answering an average of 1,517 calls a day in 2019/20.

In January 2020 we brought our contact centres from Liverpool, St Helens and Warrington together to provide better, more efficient services for you. We know we don't always get it right, but we set ourselves performance targets to ensure we're improving.

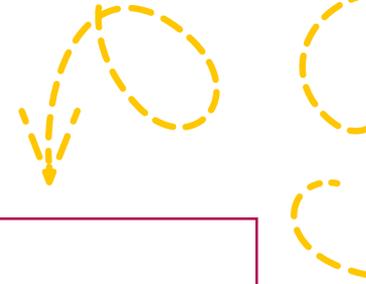
Our offer

- ✓ *Choose the way you contact us by phone or by email*
- ✓ *Friendly knowledgeable staff who want to help*
- ✓ *If you have a complaint, we keep you informed with how it's being dealt with*

Performance

- ✓ *93.60% of calls answered on target*
- ✓ *85.99% of complaints handled within 5 days*
- ✓ *87.8% of overall customer satisfaction*

Learning from complaints



What we did

Made our customers aware of the importance of getting written permission before making alterations at home

Why we did it

A tenant complained after we were unable to replace their kitchen because they had painted their existing one

What we did

We improved our internal process to allow for team members to access information and pick up issues and resolve issues without delay

Why we did it

A complaint was raised as an issue wasn't addressed as a specific member of staff was absent

What we did

Increased awareness around the importance of heating and ventilating your home

Why we did it

After making repairs to fix damp, a tenant complained their was still an issue however the issue was due to poor ventilation

What we did

Increased awareness about the repercussions of flushing the unflushable

Why we did it

We were seeing an increasing number of blocked toilets in our homes from people flushing wipes

New for 2019

In December 2019, we introduced a new call back facility in Warrington and St Helens - a facility that already existed in Liverpool. So, if you phone and we're busy we'll call you back.

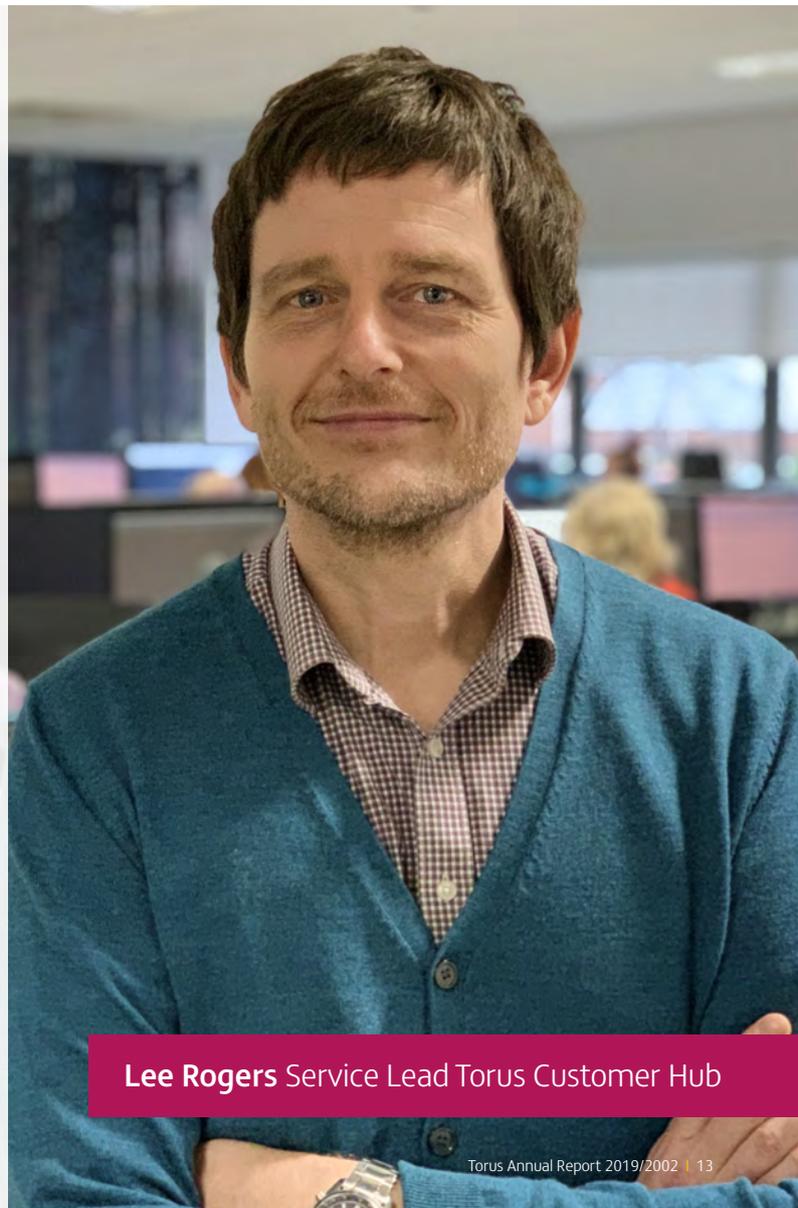
This service has been well received, with **18,011 call backs** in the **first 9 months**.

From July 2020

In July 2020, we introduced a single free-phone contact number and email.

So, no matter where you live, there's just one number to call or email to use for advice and support.

0800 678 1894



Lee Rogers Service Lead Torus Customer Hub

Support Services

We're here if customers need a little extra support. This is a big priority for us, especially in difficult times. Changes to benefits and economic hardship mean that we're actively involved in helping our most vulnerable customers find work opportunities, manage their finance and reduce rent arrears.

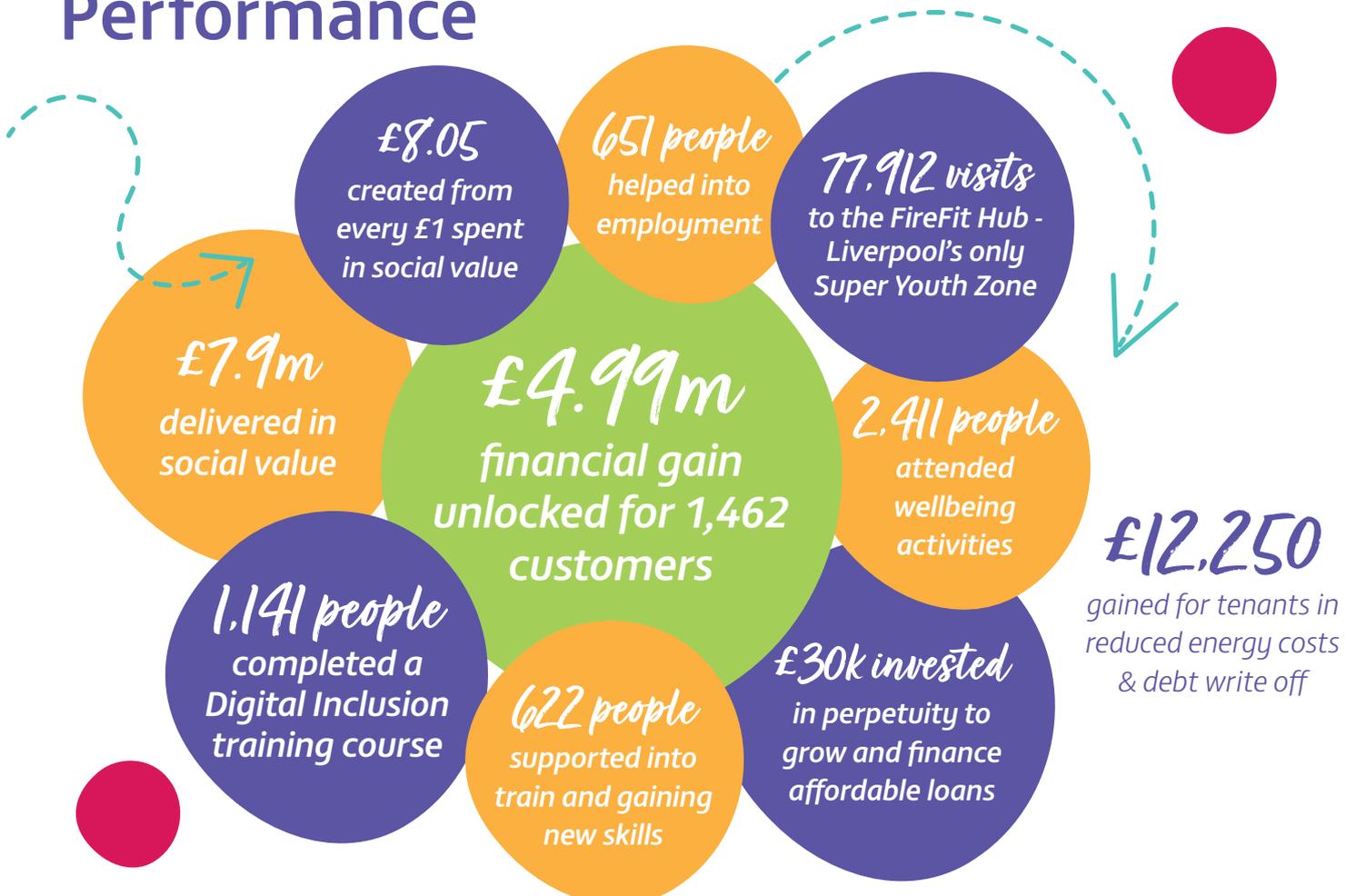


Support is offered through Torus Support Network, our Money Advice, Rents & Welfare Reform Teams and our charitable arm, Torus Foundation.

Our offer

- ✓ Help to sustain your tenancy
- ✓ Support with Benefits and Universal Credit
- ✓ Support with budgeting, maximising your income and money management
- ✓ Help finding work and training
- ✓ Help using a computer and getting online
- ✓ Activities that improve your health and wellbeing

Performance



Support with money



I wish I'd spoken to the Torus Support Network sooner. They helped me apply for a Discretionary Housing Payment (DHP) of £1,778 so I could pay off my rent arrears and move into a more affordable home.

They also helped me save £400 a year on my water bills, apply for funding to get a new cooker and get my daughter signed up to Universal Credit (UC).

Since losing my child I've really struggled with my mental health, but my Tenancy Sustainment Officer encouraged me to start talking to a local charity about how I was feeling. The support I've received has really helped me take control of my life.

Jeanette, Torus Tenant

Torus Foundation's Fuel Saving advocacy service is for vulnerable people experiencing significant issues with their energy provider.

It carries out detailed investigations into complex cases covering fuel debt, energy use and ombudsman cases.

100
people supported
with energy &
fuel advice

"The service helped me challenge a backdated bill for £1,300 sent in error. The team managed to successfully clear my debt and organised a Warm Home Discount payment. I am also saving £350 a year on my energy bills."

Mrs Jones, who saved £1,790

I live in a three bedroom house with my disabled son and found myself in thousands of pounds of arrears due to the bedroom tax. I was worried I would lose my home, but the Torus Tenancy Sustainment team were able to challenge my Universal Credit payment resulting in back pay of £3,800.

I cannot thank the team enough; they have made sure that my son and I receive the right benefits to help with his disability and the medical needs which come with it.

Sharon, Torus Tenant



Health & Wellbeing



Following the loss of his wife, Jack felt isolated and lost. Through support from the Staying Home Team, he had an “OkEachDay” phone installed to let the team know he was ok and was supported to move into bungalow closer to his family. Jack said:

I now have a fantastic support network of family and friends. I no longer feel isolated. I am enjoying life again, learning new skills and leading a more active and fulfilling life.

Jack, Torus Tenant

Volunteer Malcolm started attending FireFit sessions as a member, but soon became an integral part of the team, having a positive impact on the younger members and as part of the Youth Board helping to shape services.

“At FireFit, the young people get to create their own social network. They meet new people from different backgrounds, they learn new cultures and create their own cultures as well. It’s a place they can feel comfortable and be accepted.”

Malcolm, FireFit Volunteer



FireFit Hub is part of Torus Foundation’s youth offer and Liverpool’s only Super Youth Zone, a youth and community hub providing open access provision seven days a week. It offers inclusive, affordable sport, music and cultural activities from a committed team and mentors inspire members and the broader community to reach their full potential.

With over **1,700 members** and almost **78,000 visits** in 2019/20, the Hub also provides young people a voice to help shape activities delivered for them and the community.



Employment & training

Working in partnership with St Helens Chamber of Commerce and local employers, Torus Foundation's Women in Construction programme offers tenants advice and guidance, work experience, practical taster sessions and training to support women into sustainable employment in the construction industry.



The course has helped me go from a zero-hours contract to working in education teaching young people about construction. The course helped change my perception of what can be achieved. It also helped with my confidence and gave a better understanding of the construction industry.

Ella, participant



Building digital skills

Since April 2017, Torus Foundation has been a key delivery partner of the IT Mersey project*, which provides basic training required to help people to get into employment. Torus Foundation offer tailored sessions, which can include a translator to overcome language barriers for participants.

“The course gave me confidence to interact and engage with others. I really enjoy going to my class especially with the support of an Arabic speaking interpreter.”

Henan, participant



*The IT Mersey project funded by the National Lottery Building Better Opportunities (BBO) Fund and the European Social Fund (ESF).



The 'A Life in Time' project from the Torus Foundation, aims to reduce isolation by encouraging older people to discuss their memories, family and friends as well as using the computer.

“We’ve loved searching for old photos, so many memories have flooded back, and we have not stopped laughing. This computer thing isn’t so bad!”

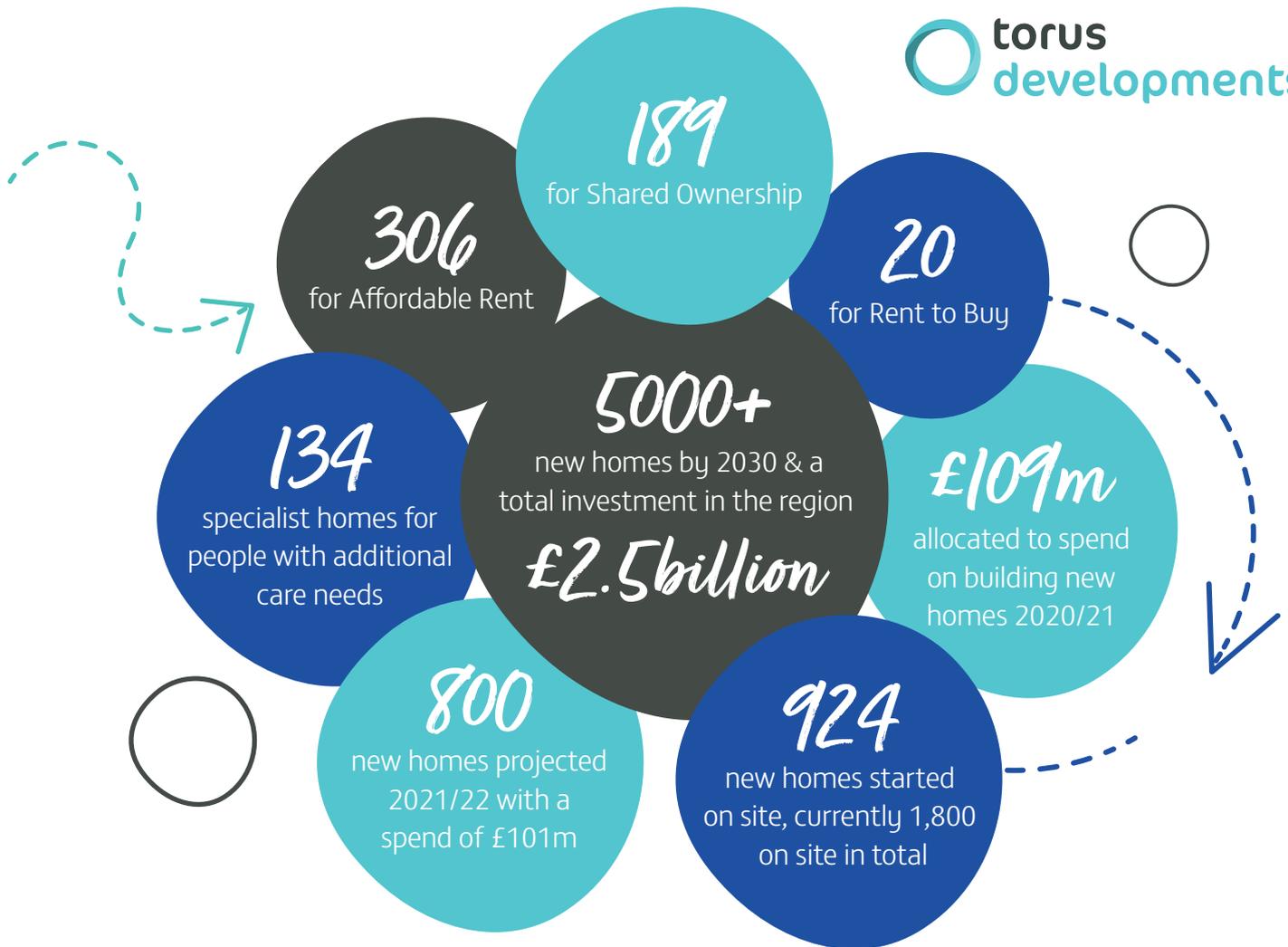
Sisters, Teresa & Maggy



Building stronger communities

We know there's a shortage of truly affordable housing in the UK and we're committed to addressing this in our heartland areas. We want to ensure that future generations aren't priced out of the housing market and have an affordable place to call home and for older people to have somewhere in their community which meets their needs.

In 2019/20 we invested **£101m**, with the **649 new homes** being delivered, including:



We offer a mix of home types and tenures we offer to reflect changing local needs. Last year, our stock which totals 38,909 homes included:



33,181
social housing
general needs



3,764
homes for
older people



806
shared ownership
homes



1,158
leaseholders

Schemes completed in 2018/19 included:



Harrison Square (phase 2)
Warrington, 8x 2 bed houses & bungalows
Affordable Rent



Liberty Place St Helens
33x 1 & 2 bed apts. / 39x 1 & 2 bed houses
Shared Ownership & Affordable Rent



Kings Hill The Wirral
46x three bed houses
Shared Ownership

Astley Brook Knowsley
9x two & three bed houses
Shared Ownership

Earle Street St Helens
9x two bed houses
Shared Ownership

Gillars Green (phase 1) St Helens
11x two bed houses & bungalows
Affordable Rent

Holly Bank St Helens
66x one, two & three bed houses
Shared Ownership & Affordable Rent

Leighton Dene (phase 2) Liverpool
4x two bed houses
Rent to Buy

Owens Farm Wigan
59x two & three bed houses,
Shared Ownership & Affordable Rent

Park Road St Helens
6x one bed apts. & 20 two bed houses
Affordable Rent

Parkhaven Sefton
8x three & four bed houses
Shared Ownership & Affordable Rent

Pennington Wharf Wigan
4x two bed houses
Shared Ownership

Sutches Farm West Lancs
23x two & three bed houses
Affordable Rent

Sutton/Thatto Heath St Helens
20x one bed apts. & 10 one & two bed houses
Affordable Rent

Western Avenue Knowsley
39x three bed houses
Shared Ownership & Affordable Rent



Westhead & The Maples Knowsley
100x one & two bed Extra Care homes – Affordable Rent
16x supported housing units & 54 new homes
Affordable Rent & Rent to Buy.

Homes for young families

How shared ownership helped Daniel and his family



25-year-old, father of three, Daniel and his partner have moved into a new safe, secure home thanks to one of our Shared Ownership schemes.

“I have always lived in rented houses, but we always wanted a home of our own. We looked at other schemes, but shared ownership was perfect, plus the help and support from Torus Homes was brilliant.”

Shared ownership has given me a chance to get on the housing ladder. It's great to know that the money is going towards one day owning the house outright and having something for the future for the kids.”

Daniel and his family were able to move into their new home in October 2019 and already have solid roots in the area.

By offering a wide range of housing options, from rented homes to shared ownership, we're meeting the varied needs and aspirations of more people than ever before.

The Future

Despite the impact of the pandemic, the Torus Development team currently have **35 developments** in progress or recently completed, including:



Notre Dame Catholic College, Everton
76x one & two bed houses (pictured)
Affordable Rent & Shared Ownership

Gorsuch & Winefred House St Helens
61x one & two bed apts. for the over 55s
Affordable Rent - available now

Allerton Fire & Police Station Liverpool
40x apts. for over 55s
Affordable Rent

Huyton Knowsley
131x two, three and four-bed houses

Plank Lane Leigh
78x apts & 9x bungalows
Affordable Rent

Liverpool Dock Liverpool
10x 3 bed townhouses and 200x apts.
Rent to Buy

The King's School Macclesfield
27x apts & 60x homes
Affordable Rent & Shared Ownership

Flowers Lane Crewe
400x 1, 2, 3 & 4 bed homes
Affordable Rent, Shared Ownership &
Rent to Buy

A Legacy Beyond Football for LFC's Training Ground

Following our acquisition of the site of Liverpool Football Club's historic training ground in August 2019, we are currently in consultation with residents of West Derby on our planned proposals for the area. Utilising local intelligence, we will create a multi-generational, mixed-tenure site that will preserve the legacy of the site while looking firmly to the future.

Find out more by visiting:
www.torusconsultations.co.uk/melwood

MELWOOD
LIVERPOOL

Spotlight on specialist housing



Many developers focus their attention on building homes for families. Whilst that's important, and is a big part of our programme, we never lose sight of the fact that our communities are multigenerational. Older people and those with special needs deserve an affordable home too.

Last year we had three Extra Care schemes being built, that's a total of 307 homes specifically for people with additional care needs. These modern complexes will provide homes, social spaces and communities for people aged 55 and over. With facilities like hair salons and bistros, they'll also be open to local residents making them an important part of the community.

A look inside Mill Point - independent living for people with learning disabilities

In November 2019, a group of friends moved into Mill Point in St Helens, nine re-developed supported living flats with communal areas for people with learning disabilities.

The innovative scheme was created when Torus was approached by a group of parents with adult children with learning disabilities who were all friends. They were looking for somewhere they could live together in supported accommodation, to prepare them for a time when their parents were no longer able to care for them and no other services existed like this in St Helens.

For the tenants, Mill Point is not just a home, it's a community, a place to feel safe and develop skills to lead an independent life.



Until I moved in, I had only lived with my mum who is now 85. I love living here I have learned so much, I can now do my own laundry, I manage my own tenancy and flat.

I like being with my friends, I never feel lonely, we have so much fun, but I have my own space if I need it.

I just wanted a chance to be independent and Mill Point has allowed me to do that.

Mill Point resident,
Paul





A look inside The Maples

The Maples, in Kirkby, was completed in February 2019. The £25m development included a 100 home Extra Care scheme, 54 affordable homes and 16 bungalows for adults with support needs.

The Extra Care element has a mix of one and two bedroomed apartments and stunning communal facilities, including lounges and a unique 'snug' with retro train carriage for people living with dementia to reminisce about the past. The Maples also has a bistro and hair salon. With tailored care and support are available for residents should they need it.



I enjoy keeping busy and have made new friends whilst helping to make the communal garden welcoming for everyone. It also brings back memories of working on the fruit farm with my family back in Malaysia.

Sam, Maples Resident



Value for Money (VFM) 2019/20

Making efficiencies

We are committed to providing value for money across everything we do and that means working efficiently, effectively and maximising the money we spend.

The better our value for money, the more we can invest in the services that make a difference.

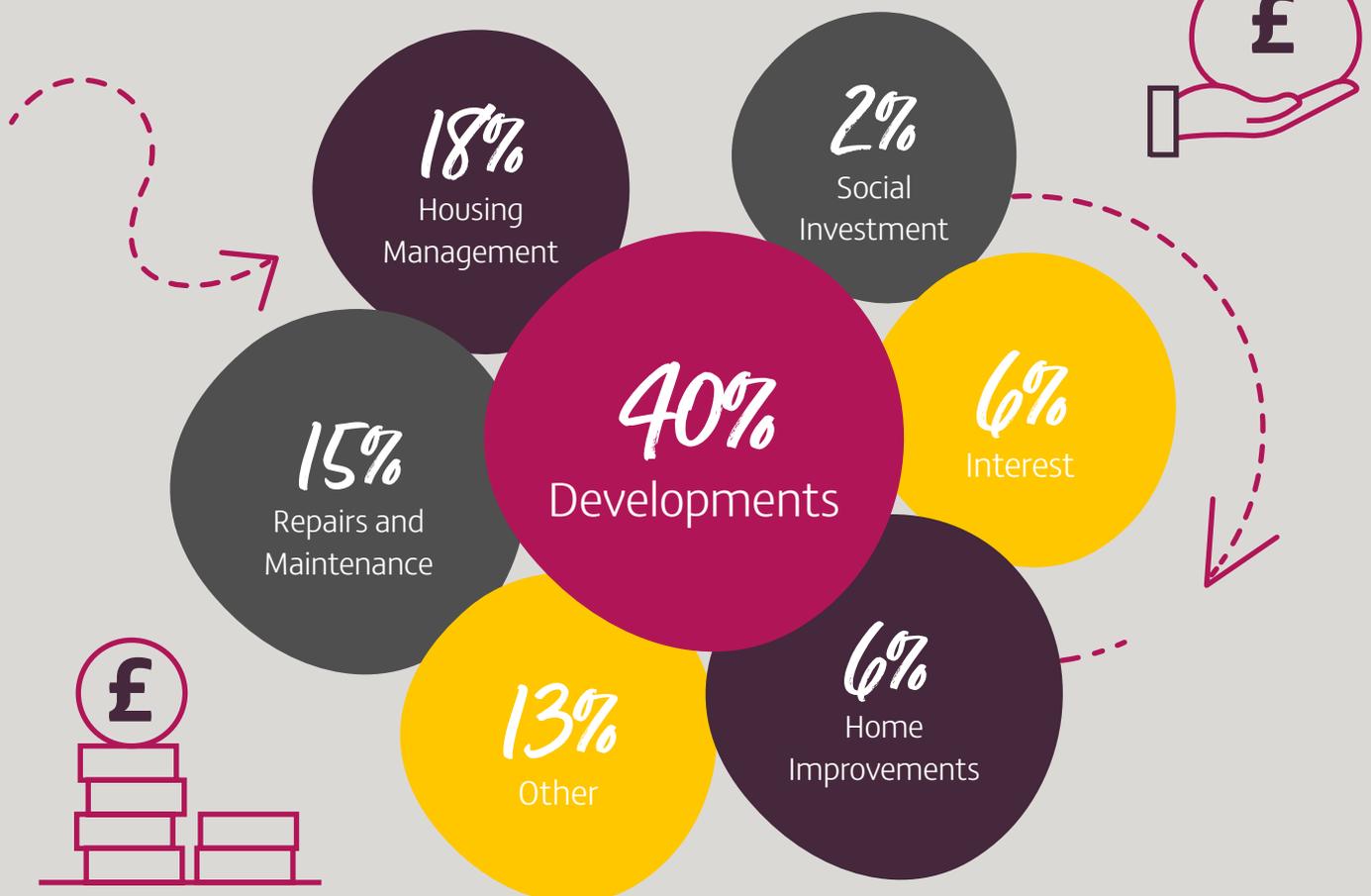
In 2019/2020 we had a target to achieve **£1.045m in efficiencies** – we almost doubled that and achieved **£2.053m in savings** across the Torus Group. We achieved this by integrating teams and are now starting to integrate our IT systems and contract alignment. These actions continue into 2020/21 to deliver the efficiencies.

In total, we aim to achieve £9.1m in savings by 2022

The overall targeted efficiencies have been amended from the 2019/20 figure of £14.2m to £9.1m.

The £5.1m difference being Repairs & Maintenance and Property Investment. The value of £5.1m efficiency has not “disappeared” but will not be achieved within the first 3 years, to which the original £14.2m refers. These efficiencies will be made after the stated date of 2022 in the 2019/20 annual report.

How we spend our money



Forward Look

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There's no doubt this has been a challenging year. January 2019 saw us become a new Group and re-imagine our future.

With strong foundations and a robust financial position, our vision has always been to grow stronger communities. To create sustainability and maximise the impact of everything we do in our heartland areas of Liverpool, St Helens and Warrington. We want to build a customer-focused culture, increase our investment and work closely with residents and partners to create thriving communities and great places to live.

Little did we know that in the final weeks of March 2020 we'd be closing our offices, reducing our services and sending many staff home to work.

The Coronavirus pandemic has had a major impact on our business, our people and on our customers.

As the pandemic began to take effect, the Torus Group mobilised rapidly to shield our communities and staff. A Business Continuity Plan was put into place to ensure vulnerable people could continue to benefit from the essential services that they rely upon; new ways of working were introduced - the principles of which have

been so successful that many of the adopted measures will be implemented on a permanent basis post-crisis.

Offices closed, as were 30 of our 35 live development sites. As some of our work stopped completely, we were able to make use of the Government's Job Retention Scheme with many colleagues in the Group being furloughed.

In what remain incredibly difficult times, our efforts to protect those most vulnerable communities across our heartlands and beyond are as resolute as ever. Furloughed colleagues are returning to work and our development sites have re-opened. Business plans have been revised, to enable us to maintain services, whilst factoring in the challenges presented in a post-Covid environment.

With many people facing financial hardship and an uncertain future, our vision to grow stronger communities has never been more appropriate. So, without compromising the safety of our customers, residents and staff, we continue to work towards 'business as usual' and we will embrace the need to change. Now we are re-imagining our business, reshaping our services and ensuring that we are poised to respond to the needs of our customers, our communities and our partners in a post-Covid landscape.



Becoming a Shareholder

Torus operates a policy of Open Membership which allows tenants and leaseholders to apply to become shareholders. Becoming a shareholder is a great opportunity to get more involved and help Torus to promote tenant engagement and retain strong links with the communities it serves, across the three heartlands of Liverpool, St Helens and Warrington.

As a shareholder you will be invited to attend the Annual General Meeting and to vote on policy decisions, you will also be invited to attend shareholder briefings and other engagement events.

If you are interested in becoming a shareholder and you satisfy the criteria set out in the Shareholding Membership Policy, you will need to complete an application form and pay £1.

Contact the Torus Governance Team to find out more:

call: **0800 678 1894**

email: **info@torus.co.uk**





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