



torus

ANNUAL REPORT

2022 - 2023

Working together to improve

Contents

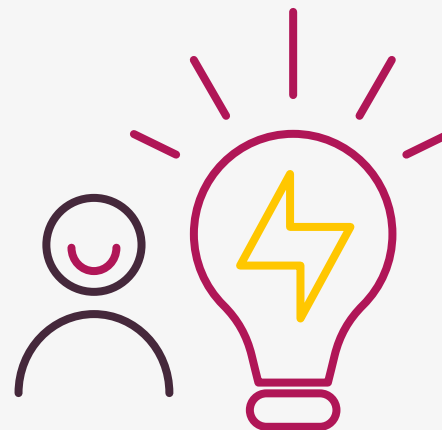
SOME OF THE BEST IDEAS ARE FROM OUR CUSTOMERS

Our involved customers review the annual report, so it is shaped by the things that matter most to you. We are always looking for ways to improve.

So, if you have any suggestions email annualreport@torus.co.uk

To find out more about how you can get involved and have your say, contact our Tenant Voice team on **0800 678 1894**, email tenantvoice@torus.co.uk or visit torus.co.uk/getinvolved, find out more on page 16.

Involved tenants can also apply to become shareholding members of Torus after 12 months. Please see page 59.



Welcome

As a tenant for the last 14 years, the majority of which has been as an involved tenant, I am pleased to welcome you to our 2022/23 Annual Report.

I got involved with Torus for a variety of reasons. Some of them were personal, but mostly I wanted to increase my knowledge of housing. I wanted to know how my home is managed and to find out more about my landlord and to make a difference for myself and others, to make sure we are all treated fairly and properly.

I joined the Landlord Operations Committee (LOC) in 2019, when Torus was formed, as I was keen to get more involved in the decision-making process and help improve performance.

In 2022/23 I raised concerns about how Torus' culture had changed post-pandemic, that Torus was not listening to customers and were doing what was best for the organisation, not what was best for tenants.

Since then, I have seen a massive drive towards a more customer-focused culture, with increased awareness of Torus' core values of improving lives and growing stronger communities across the whole organisation.

I encourage as many people as possible to get involved. Your voice does get heard and we are listened to. Involvement also improves your confidence. New things can be daunting, but there are volunteers like me who are here to support and mentor new people, encouraging them to use their own voice.

By no means is it perfect. Nothing is. But Torus does provide a platform to make change happen in a positive way. So, please step forward. There are so many ways to get involved and to give your views at a level that suits you.

Teri Wilson

Landlord Operations Committee (LOC)
Tenant Member



I hope you take time to read, and hopefully enjoy, this year's report. Remember, if you want to make Torus better, you can!



Your landlord, **your say**



Tenants are at the heart of everything we do. Active tenant engagement makes a positive difference by helping to shape our service delivery.



As a Tenant Inspector I enjoyed getting involved. It helps ensure that Torus services are challenged and improved for all tenants.

Thomas, Liverpool tenant

The tenants' Diversity and Inclusion group has achieved amazing things, Torus listen and adapt to support those with disabilities and vulnerabilities.

Rebecca, St Helens tenant

I find it refreshing to be part of an organisation that values its employees as well as its customers.

Allan, Leaseholder



Find out more about how tenants have influenced our decisions on page 14.

A message from the Chief Operating Officer

Our organisation is all about people.

It's our fundamental responsibility to provide a consistently excellent service for our customers. When issues are reported to us, we need to listen.

When repairs are needed, we need to act quickly and effectively, always remembering that the customer comes first. We need to live and breathe a commitment to getting things right – first time, every time. This has been a tough year, but one I hope our involved tenants, customers and colleagues have worked well to deliver the improvements we need.

In January we participated in the Regulator of Social Housing (RSH)'s pilot programme to test how the new consumer standards and tenant satisfaction measures would work. If you like, it was a 'dummy' inspection. I was so proud of my colleagues and those customers who took part, and particularly delighted when the feedback was so positive. It meant everyone's hard work was worth it.



It has not all been good news, and very recently, we received a Housing Ombudsman's judgement, of a Severe Maladministration, where it was found that several teams at Torus had repeatedly let a tenant down over a period of months. This shows what happens when we get things fundamentally wrong. In this case, our response to damp and mould repairs failed to meet proper standards.

Reading the facts of the case left me feeling sad and ashamed and I know that our Chief Executive, Steve Coffey, feels the same. It also left me with the determination to make things better.

Cases like these are the exception, not the norm, and I wanted to take this opportunity to assure you that we're committed to doing everything we can to improve the way we work with customers, particularly those who are vulnerable.

A lot has changed at Torus since the Housing Ombudsman's judgement. We've rewritten our Damp and Mould Policy, created new dedicated Complaints and Disrepair, Damp and Mould teams, stepped up the number of stock condition surveys we carry out and committed to invest more than £100 million this year to improving our properties, your homes.

And change won't stop there; we're looking for ways to improve so that when you contact us, every tenant receives a consistent service.

We have a big responsibility, something I personally take very seriously, and you should take comfort that we have the commitment and the resources to put things right. We welcome the recent changes by Government to hold landlords to account and believe this is the right approach. I have every confidence that we can and will learn and keep making a positive difference across the communities we serve.

I would like to take the opportunity to thank our involved customers. In this report, you will see the work they undertake to scrutinise, challenge, check and advise on many of the services you receive. They give up their personal time to do this, and their input is vital to helping us to continuously improve.

A handwritten signature in black ink, appearing to read 'Catherine Murray-Howard'.

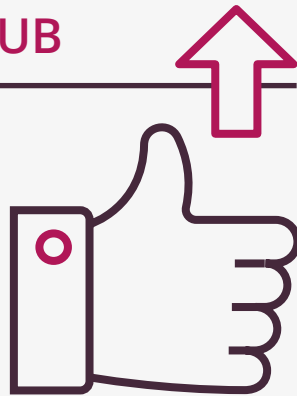
Catherine Murray-Howard
Chief Operating Officer, Torus

Highlights from 2022/23

CUSTOMER HUB

84%
tenant satisfaction
(up 12% on last year)

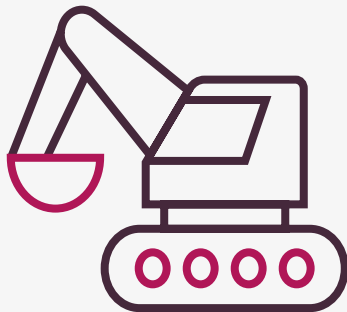
385,737
calls handled



NEW DEVELOPMENTS

695
new homes
were built

811
new homes
started on site



TENANT SUPPORT

1,331
individuals supported into employment,
of which 659 were directly supported by
Torus Foundation.

£4.4m
in grants and benefits unlocked

4,279
energy vouchers issued

£59,550
awarded to various
community initiatives

5,776
health and wellbeing
sessions delivered



HOME IMPROVEMENTS

£20.2m
invested into components renewals,
including new kitchens and bathrooms

£12m
invested into planned maintenance

£8.9m
invested in modernising and refurbishing
existing homes

£8.6m
spent on improving
energy efficiency

1,317
new energy efficient
heating systems



MAINTENANCE



81%

of tenants agreed that Torus provides a home that is well maintained (13% up on our peers)

HEALTH & SAFETY

100%

of fire risk assessments completed

100%

of legionella inspections completed

99.9%

of annual gas safety checks completed



TENANT VOICE

420

customers engaged in groups and panels

777.5

volunteer hours given

7

policy review consultations

5

formal inspections led by tenants



*Our peer group and benchmarking data defined by Housemark, the leading data and insight company for the UK housing sector

Key moments

A £5 million make-over of Kingsway House, a nine-storey 51-apartment building in Warrington, started.



APRIL



MAY

We received a Gold Health & Safety Award from the Royal Society for the Prevention of Accidents (RoSPA)



JUNE

Torus Foundation organised a Retro Sports Day and raised £6,500 to support young people!



JULY

Torus Foundation launched Look aHEAD, delivering family wellbeing and resilience first-aid training, backed by funding from Public Health Liverpool and The Life Rooms at Mersey Care NHS Foundation Trust



AUGUST

Our first Net Zero Carbon new-build scheme completed in Wallasey



SEPTEMBER

Our new website launched, following testing with involved customers: torus.co.uk

Roebuck Plaza, our largest new housing development in Warrington, opened its doors to new tenants in a sought-after central location



Torus' excellence was recognised with the top award for Skills and Employability at the Liverpool Chamber Innovation in Business Awards.



Keep warm packs were distributed to tenant groups, including older people and those living alone



We launched our new £1.2 billion Repairs & Maintenance Framework, which was designed to help guarantee quality repairs and value for money



We received £5.8 million through the Social Housing Decarbonisation Fund and will use this to unlock low-carbon upgrades to almost 700 existing homes



Launched our Stock Condition Survey programme, aiming to survey 100% of homes by 2025

How are we performing?

Comparing our performance with other housing providers helps us make sure we're on track and deliver genuine value to our customers. It allows us to assess our strengths and identify areas for improvement.

The Regulator for Social Housing provides industry performance categories that all housing associations report against. The official peer data for 2022/23 will be available later in the year, so we have utilised the sector scorecard published in November 2022 for this section.



HIGHLIGHTS INCLUDED



We have reinvested 11.4% of our total property value into home improvements and new developments; peer group average is 6.2%



We have invested £6.1 million into communities; peer group average is £3.5 million

These achievements demonstrate our unwavering commitment to utilising our income to benefit our existing tenants and their wider communities.

More information is included in the **[Sector Scorecard Analysis Report \(2022\)](#)** by Housemark.

OTHER AREAS

- ➔ **Operating Margin (Overall):** 24.2% compared to 24.6% (Peer Group Average)
- ➔ **Operating Margin (Social Housing):** 28% compared to 31% (Peer Group Average)
- ➔ **Earnings before Interest, Tax and Repayment Major Repairs included (% of interest):** 218% compared to 189% (Peer Group Average)
- ➔ **Total Number of New Social Homes:** 346 compared to 634 (Peer Group Average)
- ➔ **Total Number of New Homes (Non-Social):** 0 compared to 82 (Peer Group Average)
- ➔ **New Social Homes as % of Stock:** 0.88% compared to 1.6% (Peer Group Average)
- ➔ **New Homes (Non-Social) as % of Stock:** 0% compared to 0.14% (Peer Group Average)
- ➔ **Overall Customer Satisfaction:** 71.5% compared to 85.3% (Peer Group Average)

Complaints - getting it right

We value feedback from our customers, both positive and negative, as it helps us make improvements. We strive to deliver services as planned, but on occasions we fall short, leaving our customers dissatisfied.

In 2022/23, we received 1,539 formal complaints, compared to 807 in the previous year. We responded to 1,524 complaints, achieving a 96.19% response rate within the target timeframe. The top three reasons for complaints were quality, delay, and dealing with staff.



NUMBER OF FORMAL COMPLAINTS RESPONDED TO BY DEPARTMENT

→ **546**

Assets (homes) complaints

→ **373**

Housing Services complaints

→ **559**

HMS (repairs & maintenance) complaints

→ **37**

Developments (new build) complaints

→ **9**

Finance complaints

Across Torus, and the wider housing sector complaints are increasing with more scrutiny of performance and how effectively complaints are handled. We recognise we need to be better at dealing with your complaints and over the past year we have been working hard to improve this.

We have been actively working to improve our complaints handling process and responses. We conducted a full review of the process in collaboration with our involved customers, leading to the creation of a Central Complaints Team to improve the quality of our responses and ensure we learn and improve our practices, you can find out more on page 16.

We also use complaints to develop and improve services and, over the last year, we have learnt we need a more consistent response when dealing with complaints and are now expanding this team to ensure consistent and effective handling of complaints across the entire organisation.

We will also be using our learning from complaints handling to strengthen our positive relationship with the Housing Ombudsman Service and its requirements.





The Housing Ombudsman

We comply with the Housing Ombudsman's Complaint Handling Code, which sets out good practices for responding to complaints effectively and fairly. You can view our latest self-assessment against the Ombudsman Code confirming our compliance, on our [website](#) or you can request a copy from our Tenant Voice Team.

call 0800 678 1894
email tenantvoice@torus.co.uk

We encourage customers to contact The Housing Ombudsman for advice and assistance if we are unable to resolve their complaints. During 2022/23, **12 complaints were referred to the Housing Ombudsman** for investigation. The Housing Ombudsman will determine if there has been any maladministration in the handling of the complaint.

Housing
Ombudsman Service

In the same year we have received determinations back for 13 complaints and the Housing Ombudsman found that there was maladministration in 2 of their cases.

Customers help improve complaints response at Housing Conference


Involved customers attend the Housing 2022 Exhibition, Europe's largest housing festival and annual conference, with Torus tenant James, taking part in the Effective Complaint Handling Panel with The Housing Ombudsman. The panel looked at how housing organisations can improve their response and handling of complaints, to maintain good relationships and reputation, whilst listening to what changes tenants would like to see in the complaints handling process and ensuring their voices are heard and acted upon.

Full story at torus.co.uk/CIH2022


How to make a complaint


We encourage customers to provide feedback, whether through compliments or complaints, to help us improve our services. If you are dissatisfied and wish to make a formal complaint, you can do so via phone, email, online form, or in writing. We will respond to your complaint promptly and strive to resolve the issue to your satisfaction.


CONTACTING TORUS

 **call** 0800 678 1894
(Mon. to Fri. 8am – 8pm, Sat. 8am-12noon)

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

 **online** form at torus.co.uk/complaints

 **in writing** to: Torus Customer Hub
(Complaints), Central, 4 Corporation St,
St Helens, WA9 1LD


 **in person** by visiting one of our public
receptions (Mon. to Fri. 9am – 5pm)
Speaking to a Torus employee.

If we are unable to resolve your complaint or at any point during the handling of your case, you can contact the Housing Ombudsman for advice and assistance.

CONTACTING THE OMBUDSMAN

 **call** 0300 111 3000 (lines are open
Mon. to Fri. 9.15am to 5.15pm)

 **email** info@housing-ombudsman.org.uk

 **write to** The Housing Ombudsman,
Exchange Tower, Harbour Exchange
Square, London, E14 9GE

You can find out more about complaints at
gov.uk/housing-association-homes/complaints

We value your feedback and continuously strive to develop and improve our services based on your input.

Thank you for your continued support and trust in Torus.





Customer service

At Torus, we are dedicated to meeting the needs of our customers and providing a high-quality service 24/7.

We constantly review our services and seek feedback from tenants and leaseholders to ensure we meet their expectations and tailor services to meet individual needs.



CUSTOMER SERVICE SATISFACTION

The Customer Hub is the first point of contact for tenants and leaseholders reaching out to Torus.

In 2022/23, the Torus Customer Hub Team achieved the following results:

- ✓ Answered a total of 385,737 calls, averaging 1,400 calls per day
- ✓ Achieved an 84.6% call answer rate against our target of 96%
- ✓ Received 148,052 emails and acknowledged 100% of them within two working days
- ✓ Assisted 24,218 customers with reception visits
- ✓ Overall satisfaction rate reached 84.06% (the peer benchmark is 85.3% based on 2020/21 data)

We experienced a particularly busy year handling 6,400 more calls than expected between November 2022 and March 2023.

Severe weather and issues with the condition of some of our homes were the main reasons for this increase in calls.

The cost-of-living crisis also led to more vulnerable tenants seeking help and additional support, especially during the winter months. To address this, we recruited more staff to ensure all our tenants receive excellent service.

We also introduced satisfaction surveys at the end of calls and in 2022/23, we recorded 33,908 surveys, with customers rating their call experience on a scale of 1 to 5.

We achieved an impressive score of 4.5 out of 5, and 84.06% of our customers expressed satisfaction with the service they received.



Customer feedback

“

Thank you to everyone in the Customer Hub for all their outstanding work, caring nature, and swift responses and for always calling back.

Repair requests are dealt with quickly and professionally.

”

“

The call handler was polite, professional and dealt with my query there and then, a real credit.

I really appreciate everyone in the Customer Hub, they are fantastic and do a great job.

”



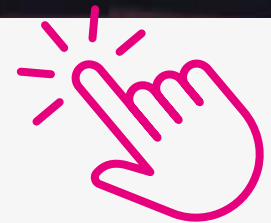


“
If I have a problem they always come right away, I am very satisfied with everything they do. I have been in my home for years and I can't fault them.
”

“
The Lettings team kept me updated throughout the process, everything was made easy. The team is very friendly and professional.
”

Text surveys

Using your feedback to improve services



In 2022, we launched new text message surveys, in addition to our traditional surveys, to gather more feedback from customers. These surveys are sent after various interactions, such as repairs, support from our Safer Estates team, gas, or electrical safety checks, planned improvement works, reception visits, or when signing up as a new tenant.

We received 18,634 survey responses throughout the year, achieving a 37% response rate, a significant increase from the 10% response rate of online surveys.

Improving communication

By implementing text surveys, we can quickly address customer responses, enhancing communication between Torus and our customers. We actively contact dissatisfied customers to gather more information about their concerns and work with them to resolve their issues, thereby improving communication.

At the beginning of 2022, communication was highlighted as a positive aspect by tenants for the first time.

The surveys include a satisfaction question and an opportunity to provide comments, allowing customers to share detailed feedback on their satisfaction or dissatisfaction with our service. The surveys are completely free for customers, and their information remains protected by data protection regulations. Customers can choose to remain anonymous or request a follow-up.

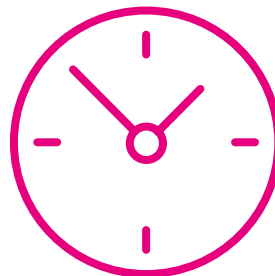
Extended opening hours

We extended the opening hours of our Torus Customer Hub. Previously, our hours were 8am-5pm, which did not always align with our customers' needs. **We listened to feedback and extended our opening hours to 8am-8pm on weekdays and 8am-12noon on Saturdays.**

NEW Customer service standards

We aim to deliver high-quality services consistently, and to ensure transparency, by working with our involved customers, we have developed a set of customer service standards. The standards clearly explain what customers can expect from us in terms of customer service, responsiveness, accessible information, neighbourhoods, letting homes, safety, rent, tackling anti-social behaviour, complaints, and involvement.

We monitor our performance against these standards to improve our services and provide customers with the service they deserve.



New customer website

my.torus.co.uk

In September 2022, we launched a new single website, replacing our previous suite of websites. The development and testing of the website involved our customers, who played a vital role in its outcome. The new website offers updated and consistent information, simplified navigation, and an intelligent search function.

It also features a virtual assistant for frequently asked questions and enhanced accessibility tools, such as ReachDeck, which improves access for people with dyslexia, literacy challenges, English as a second language, and mild visual impairments.





Getting involved - **Tenant Voice**

We exist for you, our customers - tenants, leaseholders, shared owners. Your opinions about the services we provide are vital – they help us to develop as the world around us develops in a way that meets your needs.

Whether it's feedback from customers across our communities, surveys or from our established groups, such as the Complaints Panel, Scrutiny or the Diversity and Inclusion Panels, we work together to shape and improve services.

We are a committed member of the National Housing Federation's Together with Tenants charter. This underpins all tenant engagement, no matter how you choose to get involved.

Here are some examples of how much work our involved customer panels do on your behalf.

- **5 tenant inspections looked at Empty Homes, Communal Spaces, Neighbourhood Services, Damp & Mould, and Gas Servicing**
- **7 policy review consultations investigated our Tenancy, Neighbourhoods, Prevent, Unacceptable Service User, Compensation, Safeguarding Adults and Children policies**
- **526 tenant members of our Torus Talk Facebook group looked at Website Design, Customer Access, Tenant Satisfaction, Electrical Safety, Service Standards, Damp & Mould, Tenant Voice Satisfaction, Complaints and our Income Policy**
- **420 tenants engaged in formal groups – a total of 777.5 volunteer hours**
- **41 tenants helped in awarding £59,550 from our Community Investment Fund**
- **3 new customer panels were set up - Green Initiatives, Development and Leaseholder**





Panels and committees

The Landlord Operations Committee (LOC) is composed of seven tenants who work alongside Torus Board members and Local Authority representatives to oversee the delivery of landlord services and effective tenant engagement.

IN 2022/23, LOC

- ✓ **Carried out an appraisal of our new customer service standards**
- ✓ **Reviewed the new Repairs & Maintenance Framework**
- ✓ **Engaged with the Regulator of Social Housing's Consumer Regulation Pathfinder**

It was a busy year for our 10 Scrutiny Panel members, who monitor Torus services and carry out independent reviews.

The panel is registered on the TPAS Scrutiny Tenant Network Forum and actively works with scrutiny panel members of other organisations across the country.

IN 2022/23, OUR SCRUTINY PANEL

- ✓ **Reviewed our Customer Service Standards**
- ✓ **Developed Customer Service Principles**
- ✓ **Helped with the development of the new Torus website**
- ✓ **Reviewed our approaches to Damp and Mould, Anti-Social Behaviour and Gas Servicing, and presented findings to Landlords Operations Committee**
- ✓ **Engaged with the Government Pathfinder project, meeting with a Government Officer who attended the panel meeting and carried out individual interviews**
- ✓ **Took part in the national consultation on Consumer Standards**
- ✓ **Completed TPAS training on Scrutiny, Equality, Diversity and Tenant Involvement, Scrutiny & Empowerment**

Our Scrutiny Panel has big plans for 2023/24, including a new 12-month Scrutiny Plan, welcoming a new Independent Chair, and developing training packages.

The Diversity and Inclusion Panel plays an important part in ensuring the services we provide meet the needs of our diverse communities. In 2022/23 they met service leads from the Aids and Adaptions, Customer Hub and Communications Teams, as well as the new Torus Diversity lead to discuss services and ensure that Torus deliver fair, equitable services accessible by all in our diverse communities across the region.





Tenant Voice Strategy review

Our Tenant Voice Strategy is for you, our customers. You are the experts on living in a Torus home and using our services. We need to listen, understand, empower, and work with you to make sure we continue to improve and provide a warm, safe, and secure home – now and for the future.

Customer voices help us plan and set priorities that we know will meet your needs.

Our strategy for how to do this is coming to the end of its life. At the same time, national expectations are rightfully rising that we will always put you at the heart of our services. So, we are developing a new strategy that will:

- Aim to have a diverse Tenant Voice membership that truly reflects the make up of Torus communities by 2026
- Create a co-design, co-regulatory approach to service delivery that hears tenants' views and develops services in partnership

- Build on our strong existing framework of engagement opportunities
- Grow our involved customer membership
- Create a framework and a way to monitor change, to ensure our Customer Voice is listened to and acted upon
- Ensure customers have the skills and opportunities to join regional and national consultation activities
- Exceed the expectations set out in the Social Housing White Paper and Regulator of Social Housing's consumer standards and Tenant Satisfaction Measures

SUCCESS' SO FAR HAS SEEN

- ✓ 18 involved tenants and leaseholders contributing to the draft strategy
- ✓ 22 tenants discussing the action plan with Torus colleagues prioritising actions

The new strategy will be reviewed by Landlord Operations Committee and tenants will have the opportunity to contribute ideas later this year. The Tenant Voice team have increased the number of involvement opportunities to include a Complaints Panel, Leaseholder Forum and an Editorial panel.



I love being able to help to make a difference in the policies and procedures that affect tenants



As a tenant, and also a disabled person, it is great to share my observations about my experience.



Consumer Regulation Pathfinder

New Tenant Satisfaction Measures (TSMs) came into force 1 April 2023. This means that every housing association must collect and publish the same information on important service areas like repairs, safety checks and complaints handling.

We were approached by the Regulator of Social Housing (RSH)'s pilot programme in January to participate, and test how the changes would work in practice.

The Scrutiny Panel hosted an RSH representative at one of their meetings and a LOC meeting too. They also interviewed several tenants who had received a repair.

The outcome of the pilot was hugely positive. We received glowing feedback in several areas, including our approach to safeguarding and tenant voice. There were also some recommendations which we have addressed.

The RSH recommended that the Scrutiny Panel should have an Independent Chair. Recruitment for this role is underway. Find out more online: torus.co.uk/Pathfinder

You said, we did



Activity	Participants	Aims	Outcomes
Complaints Panel	9	<p>To improve complaints handling</p> <p>To ensure tenants are part of the co-regulatory service delivery model</p> <p>To drive change and raise standards for tenants</p>	<p>All tenants are now given a reference number when a call is logged</p> <p>To make it easier to find information we have:</p> <ul style="list-style-type: none"> • Included a direct link to complaints on our website homepage • Included Housing Ombudsman information on all documents • Included a QR code on documents so tenants can scan this and go directly to complaints information
Damp and mould review	12	<p>Full scrutiny review of the customer journey when reporting damp and mould</p> <p>Challenging the process to ensure it is fit for purpose and meets tenants' needs</p> <p>Benchmarking services against 38 similar housing associations</p>	<p>Our Damp & Mould Policy was amended</p> <p>Information on damp and mould revised to let tenants know how to report a disrepair, what we will do to sort the problem</p> <p>A newsletter was sent to all tenants in summer 2023 with information on damp and mould reporting</p> <p>Surveyors from different areas of the business have been brought in to cover damp and mould surveys, to make sure these happen within 10 days of the first report</p> <p>Post inspections will take place on all damp and mould repairs</p> <p>A new approach has been adopted based on "See it, Report it, Resolve it", educating Torus employees to support customers and be proactive and helpful at all times</p> <p>Following the review, the Scrutiny Panel members agreed:</p> <ul style="list-style-type: none"> • The Information they received was clear and precise • They had enough information to decide regarding the review • The Action Plan is robust enough and fit for purpose • That customers were communicated with



You said, we did

Activity	Participants	Aims	Outcomes
Involvement customers satisfaction feedback survey	60	5 surveys: CIF panel Torus Talk Scrutiny Panel Tenant Inspectors Involved customers 32 responses received	IT equipment was provided to involved tenants to allow greater participation in online meetings/groups and to research best practice Training was provided to allow better understanding of Torus services Feedback was considered as part of the Tenant Voice Strategy review 2023-26, see page 18 Anonymous survey responses: <i>"It gives me as a tenant my chance to say what is working and what is not so improvements can be made."</i> <i>"Our views and recommendations are listened to. I believe our input is vital."</i> 81% were satisfied with opportunities available to them 84% felt their involvement can make a difference 3.91 (out of 5) satisfaction that the Tenant Voice team communicates effectively with them
Customer Annual Report 2021/22	9	Involved tenants completed a survey to get feedback on the content, relevance, and style of the annual report	Some sections were reduced in size or removed Jargon and unfamiliar terms were removed or explained Information was put into smaller sections

Involvement snapshots



Tenants grab a 'Coffee with Coffey'

Involved tenants met Chief Executive Steve Coffey, to talk about their issues.

Full story at torus.co.uk/coffeewithcoffey



Repairs & Maintenance event

Tenants attended a special event about the new Repairs & Maintenance Framework.

Full story at torus.co.uk/exploringrepairs



Totally Wicked Day Out

Involved tenants joined Torus staff at the Totally Wicked Stadium in St Helens.

Full story at torus.co.uk/wicked

You said, we did



Activity	Participants	Aims	Outcomes
New single Torus website – torus.co.uk	163	To give customers the opportunity to influence design, workability, accessibility, and content of the new Torus website via comments and feedback	<p>Language is free of jargon and has been customer approved</p> <p>Clear signposts point customers directly to support available</p> <p>An interactive virtual assistant provides visitors with an experience that is tailored to them</p> <p>Contact information is clear and easier to find</p> <p>The website works for all different types of devices</p> <p>There are multiple ways to find information, including a menu, large navigation buttons and an intelligent search function</p> <p>Information on 'Council issues' is easier to find, with sections re. pests, bins, fly-tipping etc.</p> <p>ReachDeck, a digital inclusion toolbar, makes content more accessible for people with dyslexia, literacy challenges, English as a second language, and mild visual impairments</p> <p>Colour combinations were chosen to be suitable for people with eye issues</p>
Electrical Safety Policy	12	Survey was made available to all customers, along with a meeting of involved tenants	More explanation for some technical areas

Want to make a difference?

All you need is a voice

To get involved just contact our friendly Tenant Voice team.

call 0800 678 1894

email tenantvoice@torus.co.uk

Find out more at
torus.co.uk/getinvolved

New panels

Recruitment to three new tenant panels started in 2022/23:

Green Initiatives – decarbonisation, home retrofit and energy efficiency

Developments – customer-experience with new-build homes, standardisation of house types and home user guides

Leaseholder – specific issues affecting leaseholders, such as leaseholder insurance and service charges

We look forward to reporting on the changes these panels have inspired in our next report.

Inclusion

At Torus, we aim to build an inclusive organisation where people can thrive, be motivated, and inspired, and reflect the customers and the communities we work with. A place where everyone belongs.

We are committed to attracting, recruiting, and developing people at all levels, bringing diverse experiences, and working together to support a culture that is inclusive and reflective of our values and purpose.

The Torus Inclusion Strategy, 2021-2024 shapes our approach to drive an inclusive culture where change will happen. The areas to improve are categorised as, we need to meet our duties, embed day-to-day culture of inclusion and to lead best practice. Once we are comfortable that these three things are embedded, we will share our successes.

An action plan has been developed with goals and commitments. We will work to:

1. **Ensure** succession planning is inclusive and equitable for Torus Group Board.
2. **Remove** any barriers to accessibility for our customers.
3. **Improve** our understanding of Torus colleague and customer demographics, with a deeper insight into individual requirements.
4. **Refresh** recruitment processes to actively attract talent from underrepresented groups.
5. **Implement** a robust internal development process to promote inclusivity at all levels.
6. **Create** an inclusive culture where every employee has at least one inclusion goal.
7. **Publish** annual Gender Pay Gap and Inclusion reports.

We look forward to reporting on these in our next annual report.

INCLUSION LEAD

A new Inclusion Lead role was created in 2022 to support the delivery of the Group's Inclusion Strategy.

The key focus of this role is to work with customers, colleagues and other partners to create a culture that is authentically inclusive by rethinking the traditional dimensions of identity and inclusiveness.



a place where
everyone
belongs



Getting back into our communities

Over the past years, we been actively getting back to basics and being more visible in our estates. Covid meant that our presence in our communities was not as significant as we like. So this year, we organised Impact and Clean Up Days, where we addressed environmental issues and identified problems and we began a new programme of estate 'Walkabouts'.



Tenancy visits

We have started a 'Tenancy Visits' project aiming to visit every general needs home and provide tenants with the opportunity to highlight any issues or raise repairs they may not have previously discussed with us. Through these visits, we have been able to provide support and identify where tenants needed help with self-neglect, their living conditions, unreported antisocial behaviour and safeguarding. One of key aims is to support tenants to thrive, living in a home and community they can be proud of.

These visits continue, and we encourage residents to let us in. It is an opportunity to discuss any issues and explore ways we can provide assistance.



Investing in communities

We recently undertook works on two parades of shops in the Moss Bank estate in St Helens. One shop was entirely rebuilt after being destroyed by fire, and the other required improvement works. We aimed to find a solution that would benefit the local community and businesses.

The rebuilt shops on Wythburn Avenue in St Helens were completed and handed over to commercial tenants in summer 2023. The projects not only provide aesthetic appeal but also include additional safety measures and more flexible and futureproofed commercial spaces.

Improvement works at Bassenthwaite Avenue will be completed by the end of 2023.





ROOTIN' FOR NEWTON

In October 2022, we contributed £7,500 to the Rootin' for Newton fund. This initiative allowed local clubs and groups supporting the Newton-le-Willows community to bid for up to £2,000 to support their projects. The funding was sourced from funds seized from criminals under the Proceeds of Crime Act, along with contributions from Torus and the Community Safety Partnership.



FESTIVE FUN AT OUR SUPPORTED LIVING SCHEMES

During the festive season, our Support Network and Torus Foundation teams organised Christmas events at our supported living schemes.



Local support and Community Investment Fund (CIF)

We continue to provide grant funding to local, community-based organisations through the Community Investment Fund (CIF). This grant is allocated to projects that benefit Torus tenants and neighbourhoods. Constituted community or resident groups, as well as organisations delivering services are invited to apply.

In 2022/23

64 projects were awarded funds totalling £59,550

- Liverpool - 35 grants
- St Helens - 19 grants
- Warrington - 10 grants



Most grants were focused on tackling health and wellbeing and financial inclusion. We value the feedback provided by our partners and community members. These projects contribute to the improvement of lives and the cohesiveness of our neighbourhoods.



Supporting independence & wellbeing

At Torus, we understand that turbulent times can create challenges for our communities. Many of our customers have faced surging energy costs and the need to balance household income while managing their rent and wellbeing. We want to assure you that we are here to support you in as many ways as we can.

Our dedicated teams, including Torus Support Network, Income, Tenancy Sustainment Team, and Torus Foundation, have been working tirelessly to provide advice, guidance, and support to our customers. We have focused on critical areas, ensuring that you have access to the assistance you need. Here are some of the ways we have been helping...



SUPPORT WITH MONEY

We understand the importance of making your money go further. That is why we partner with specialist agencies to provide free, impartial advice. Each year, we assist residents in managing their finances more effectively.

INCREASING ENERGY BILLS

We recognise the challenges our tenants face with rising energy costs. To address this, Torus Foundation has strengthened its support by securing funding from the Energy Savings Trust.

Through this initiative, we have provided 4,279 vouchers to hard-hit households, resulting in total savings of £209,671.

We have also offered in-depth advice on debt, bills, and tariffs to vulnerable individuals across our communities. The estimated savings for our tenant's amount to £79,000. We have delivered this support through 1,379 telephone calls and 218 home visits.



SUPPORT FOR THOSE STRUGGLING TO PAY THEIR RENT

If you are facing difficulties in paying your rent, our Income Team is here to help. We work with you to find solutions tailored to your circumstances, including affordable repayment plans and advice on claiming benefits. We want to ensure that you can stay on top of your rent payments while managing your financial situation.

Remember, if you are struggling with rent arrears, please do not ignore the issue. We are here to help you find a solution and provide the support you need. Together, we can overcome challenges and build a brighter future.

SUPPORT TO GET BACK ON TRACK

We believe in empowering our customers to overcome challenging situations and regain control of their lives.

Take Ms J in St Helens, for example. After being made redundant, suffering a serious illness, and experiencing domestic abuse, Ms J found herself in hardship. With the help of her Income Officer, Ms J received the support she needed to get back on track. Our Income Officer not only provided direct assistance but also signposted Ms J to other Torus networks and external support partners. Ms J expressed her gratitude, saying that her help, guidance, and support were invaluable during her difficult times.

Another success story involves Mrs M, a stay-at-home mum with six young children. She was struggling to manage and pay her rent, which put her at risk of losing her home. Initially hesitant to engage, Mrs M received a home visit from our Income Services Officer, who realised that she needed extra support.

Our Tenancy Sustainment Team stepped in to work with Mrs M, helping her secure a Housing Benefit back payment of £1,863 and a Council Tax reduction. We also provided support with budgeting, connected her with a local Food Pantry, and helped improve her living conditions by decluttering her home and providing essential items. Thanks to the assistance she received, Mrs M is now back on track, with her rent account in credit and ongoing support from Torus.



SUPPORTING TENANTS THROUGH UNIVERSAL CREDIT MIGRATION

We are currently undergoing the transition from legacy benefits to Universal Credit (UC), known as Managed Migration. This process involves replacing six benefits with Universal Credit, including Housing Benefit and various other allowances. Our teams are here to support tenants of working age who need to transition to Universal Credit by the end of 2024. We have resources to provide guidance and answer any questions you have about this transition.

For more information on Universal Credit migration and our support services, please visit my.torus.co.uk/migration

We continue to work with key partners to deliver impactful initiatives, reduce isolation, and foster stronger, more inclusive communities. We understand the extraordinary levels of demand for our support and are exploring ways to expand our energy advice and assistance provision.



CREATING HEALTHIER COMMUNITIES

In addition to engaging with hundreds of people in Torus neighbourhoods to improve their health and wellbeing, we have worked on initiatives to empower households and communities. These initiatives include the Healthy Neighbours Project, focusing on food poverty, loneliness, obesity, physical inactivity, and mental health.

We launched the project in 2022 across Torus neighbourhoods, commissioning local organisations to deliver targeted activities. Our dedicated Volunteer Coordinators and community champions have empowered community members to work together and tackle these health challenges.

Activities have included writing clubs, coffee and chat sessions, meditation, litter picking, and more. We are proud to have given communities a voice and have received a significant grant from the National Lottery to continue and enhance our efforts.



Jim (not pictured) was referred for support after experiencing depression and wanted a safe space to connect with others. While he himself was receiving support, Jim was encouraged to consider ways he might want to help others. After completing a range of appropriate and related short courses, including First Aid for Mental Health, and Safeguarding, Jim has since been involved in the development of a men’s mental health group.

As a Befriender, Jim is also helping to signpost others to support, while continuing to be supported and supervised by qualified and experienced mental health professionals as part of the Healthy Neighbours Project.

If you want to get involved, please visit torusfoundation.org.uk/healthyneighbours



EMPOWERING COMMUNITIES WITH EMPLOYMENT OPPORTUNITIES

During the past year, we, the Torus Foundation team, have been dedicated to empowering Torus communities through employment opportunities and various initiatives aimed at improving their overall wellbeing.

Here are the highlights of our accomplishments.



new leaf

a torus foundation service

NEW LEAF CHESHIRE

Since 2016, New Leaf Cheshire has been supporting individuals in Warrington and Cheshire who were farthest from the job market. Our holistic approach, along with personalised mentorship, has helped many people move their lives forward. Through partnerships with community organisations, we have provided mentoring, advice, training, employment, and volunteering opportunities.

This program came to an end in 2023, we are proud to have supported 1,149 people into employment, 955 people into training, and helped 768 economically inactive individuals with their job search.



springboard

cheshire

SPRINGBOARD CHESHIRE

Springboard Cheshire was established to help job-ready individuals find new opportunities. Our personalised support, focused on building on participants' existing skills, has made a significant impact. Amy, for example, had just completed a Marketing Assistant placement but felt unmotivated in her job search. After joining Springboard, she received guidance on applications and understanding employers' expectations. Amy even secured a temporary role with the Springboard team, helping to promote the service to new participants.



IMPROVING INDOOR AIR QUALITY

Since June 2022, we have been delivering the indoor air quality project as part of the Healthy Neighbours Programme. **200 indoor air quality devices have been installed in Torus homes in Liverpool, St Helens, and Warrington.**

We are raising awareness and understanding of indoor air quality, sharing key messages on how to improve air quality at home.

ACCESSING AFFORDABLE FOOD

Our Food Security Officer has closely worked with 515 community members, providing cooking on a budget training and information on accessing resources like food pantries.

We have financially contributed to 9 food pantries to ensure access to affordable and nutritious food for those in need.

BUILDING TENANTS' SKILLS AND CONFIDENCE ONLINE

We supported Torus communities in building their digital skills and confidence online. In 2022, our Digital Officers provided support to 685 people through digital hubs, one-on-one sessions, and training programmes. We distributed 116 devices with data to tenants experiencing digital exclusion and welcomed 82 people to learn skills through the Include-IT Mersey project.

For example: Darren, a Torus tenant, improved his digital skills through one-on-one support, enabling him to search for jobs, shop online, and connect with others on social media. He expressed gratitude, saying:

“

My life has changed completely since joining the programme.

”



SAFE AND ENGAGING SPACES

Our FireFit Youth and Community Hub has been instrumental in inspiring and empowering young people. We offer a range of sporting, digital, creative, and informal learning activities to build resilience, self-worth, and informed decision-making.

In 2022/23, we supported 1,932 members, with 60% of them coming from BAME communities. The Hub saw 114,574 visits and 22 young people participating in the Duke of Edinburgh Award. To alleviate the financial burden on families, we removed nightly entry fees and provided free food, serving 8,700 portions to children and young people.

WIDER COMMUNITY SUPPORT

FireFit's facilities are accessible to all; the family approach means that all generations can benefit from activities. Working together with the wider community has helped to improve cohesion and strengthened relationships. Through adult offers such as the Community Gym, Sister Hub fitness classes and Restart health initiative, the whole community benefits.





TENANCY SUSTAINMENT

We understand that sustaining a tenancy can be challenging, so we have dedicated a Tenancy Sustainment Team to support our tenants. They help identify and address tenants' needs, improve health and wellbeing, and prevent homelessness.

In 2022/23 we helped 1,621 cases, helping people to secure £284,294 in financial gains and additional income for tenants. We also provided support through food bank referrals and connected tenants with relevant partner agencies for comprehensive assistance.

These accomplishments represent our commitment to empower communities through employment opportunities and various initiatives. **We are proud of the positive impact we have made and will continue our efforts to create stronger and healthier communities in the future.**



Tenancy Sustainment supported a family, Mum with a mild learning difficulty, Dad and young twins, one autistic with additional needs.

They were referred to the team by Children's Services, who had concerns about how they were living in their three-bed home and that they were struggling to cope.

The Tenancy Sustainment Officer (TSO), worked with the family and linked in with their Social Worker, moving them into temporary accommodation, deep cleaning their home, dealing with pests and removing skips of unwanted/damaged furniture/goods. During this time, it was agreed that the family would be better in a new home.

The TSO helped the family find a new home, accessed support to carpet their home, get a new bed, sofa and a cooker, get set up with gas and electricity. The family were referred to Citizens Advice to address their debts, and had their benefits checked to ensure they were receiving what they were entitled to.

Throughout this resettlement the family were supported and given the skills to maintain their new home. They are now sleeping better, the children are behaving better in school and at home, whilst the parents have taken pride in their new home, with mum saying:



This is the happiest I have ever been, and I love my new home. I now feel proud of my home, and I am keen to do some decorating.



Your community and neighbourhood

We are dedicated to creating vibrant and thriving communities where you can feel proud to live. Our mission is to ensure that your surroundings are clean, safe, and filled with a sense of pride. We understand the importance of close-knit communities for your well-being, and we strive to provide as much support as possible to enhance community cohesion.

We actively support various community and residents' associations in our neighbourhoods. These associations represent the local communities, and we stand behind them by offering grants and practical assistance.

Looking beyond housing issues, we regularly invite local organisations to participate in our community meetings. These organisations bring valuable resources and expertise, playing a crucial role in bringing the community together.

Currently, 72% of tenants are satisfied that we make a positive contribution to neighbourhoods, which is 10% above the Housemark average. Together, we can continue to create warm and welcoming communities that not only provide comfortable homes but also foster connections, support, and a sense of belonging.



Christmas Campaign made festive season more special for most vulnerable tenants

Our 2022 Christmas Campaign was a remarkable success, raising over £6,280 to support our most vulnerable older tenants. We are proud of our colleagues and partner companies for their incredible generosity. Donations were collected through Just Giving, and our teams and local supermarkets kindly contributed food and gift items. Our Torus Group colleagues, as Santa's helpers, prepared hundreds of gift bags and personally delivered them to our tenants.

We appreciate our teams' commitment and their willingness to go above and beyond to provide assistance.

TACKLING ANTI-SOCIAL BEHAVIOUR

We take anti-social behaviour (ASB) seriously because we understand that it can make you feel miserable in your own home. Our specialist Safer Estates Team is dedicated to dealing with issues to ensure our communities are safe.

Providing an effective, efficient, and responsive ASB service is a top priority for us. We have strong relationships with partner agencies such as the Police, local Fire & Rescue Services, and Local Authority community safety partnerships/support agencies. We collaborate with them to share information and find both non-legal and legal solutions to ASB.



IN 2022/23

- **2,833 cases were opened, with the top five reasons being noise, harassment, drugs, domestic abuse, and animal/pets**
- **48 Possession Notices were served**
- **2 Outright Possession Orders issued**
- **3 Civil Injunctions were issued**
- **10 Police Local Authority Closures were carried out in cases where significant ASB had occurred in properties**
- **7 Evictions related to ASB took place**
- **94% of complainants were contacted within timescales when a case was logged**

In July 2022, Torus introduced a ASB transactional satisfaction text survey to gather feedback on how we handle ASB complaints, specifically from tenants who had made an ASB complaint.

The survey is sent the day after their ASB case is closed on the system, asking tenants to rate how their case was handled by Torus, using a 5-point satisfaction scale. The overall satisfaction for 2022/23 was 46.59%.

However, customers who responded to the Tenant Satisfaction Measures Perception Survey (previous known as the STAR) showed that overall satisfaction for the year was showed that 68% of tenants were satisfied with our handling of ASB, which is 8% above the House mark average.

If you experience ASB, please report it to us, and we will do everything we can to address the issue. Your safety and well-being are our top priorities. Additionally, call the Police on 999 if you are at immediate risk or in danger.

Find out more about how to report ASB at torus.co.uk/ASB

YOUR VIEWS MATTER

We value your feedback and comments and are always keen to improve overall customer satisfaction. Here are some positive quotes from customers who completed the survey.



My complaint was dealt with quickly, I felt I was listened to with concern, and was very grateful for the help I received.



Torus took my ASB complaint seriously and the problem was resolved very quickly.



WORKING TO TACKLE ASB

In January, after months of hard work, we secured a closure order at an address in Liverpool. This action was taken due to persistent ASB and criminal activity by the tenants. The closure order provides respite to the community and allows them to live without fear, anxiety, and disturbance.

We worked closely with Merseyside Police, Stronger and Safer Communities in LLC, Merseyside Fire and Rescue Service, and local councillors to achieve this outcome. Our Safer Estates Officers provided support by gathering evidence and serving a notice on the tenant.



ASB AWARENESS WEEK

In July 2022, we joined the national campaign for ASB Awareness Week. Our Safer Estates Compliance Officers supported the Safer Community Teams in areas with higher levels of ASB. They conducted estate inspections, engaged with residents, and discussed local concerns and resident rights in relation to ASB.

GETTING BACK INTO COMMUNITIES

Over the past year we been actively getting back to basics and being more visible in our estates. We organised Impact and Clean Up Days, where we addressed environmental issues and identified problems. We are increasing the number of community based events over the next year.

Safeguarding and domestic abuse

We believe every adult, child and young person should be able to live a life that is free from harm, neglect, and abuse. This includes physical, sexual, emotional, neglect, domestic abuse, financial abuse, discrimination, organisational abuse, modern slavery, and self-neglect.

As a landlord, we can get 'behind the door' where other agencies may struggle. This ability to spot cases of safeguarding and domestic abuse means we can step in and really make a difference.



AT TORUS

- Safeguarding is an all-Group priority
- All Torus employees are trained to identify and raise safeguarding concerns
- Audits and case reviews ensure we maintain standards and highlight opportunities for development and learning



Since our Safeguarding Strategy 'Playing our Role' launched in July 2021 we have:

- Trained 1,590 employees from across the Group, with training tailored to each job role and delivered on a rolling programme
- Launched a new process to log safeguarding concerns on our housing management system
- Completed a suite of internal audits, generating recommendations and actions for improvement
- Introduced a new safeguarding subcommittee

Safeguarding and domestic abuse

As a result, the number of safeguarding reports has increased dramatically.

- 1,112 concerns were raised through our ABC Respond Procedure in 2022/23 (473% increase compared to 2021/22)
- 278 concerns were logged relating to potential risk of abuse or neglect (157% increase compared to 2021/22)
- 120 concerns recorded in relation to children (233% increase compared to 2021/22)
- The largest category of concern recorded for children is child neglect (43%) followed by emotional abuse (25%) and domestic abuse (15%)
- 158 concerns recorded in relation to children (54% increase compared to 2021/22)
- The largest category of concern recorded for adults is self-neglect (34%) followed by 'welfare' (26%), financial abuse (16%) and neglect (16%)
- Our Safer Estates Officers managed 266 cases of domestic abuse, with 72 assisted with rehousing to support vulnerable and at-risk tenants

The Safer Estates team has also recruited a Risk Identification Officer and secured funding for two Domestic Abuse workers. Additionally, we are piloting anti-social behaviour (ASB) cases against perpetrators, aiming to make tenants who perpetrate domestic abuse more accountable for their actions.



DOMESTIC ABUSE HOUSING ALLIANCE (DAHA) ACCREDITATION

We have made big progress towards achieving DAHA accreditation. The project is transforming how we respond to domestic abuse, and we are aiming to begin the formal accreditation process by the end of this year.



DOMESTIC ABUSE CHAMPIONS

In January 2023, we launched our Domestic Abuse Champions. 16 Champions have been trained to support any Torus and HMS colleagues who think someone (either a tenant or a member of staff) may be experiencing domestic abuse. Our Domestic Abuse team and specialist leads in Torus Support Network will continue to support and mentor the champions in their roles.



Read more about the Domestic Abuse Champions at torus.co.uk/DACHamps



We want our colleagues to know that we take domestic abuse very seriously and we can offer support. The Domestic Abuse Champions play a key part – for advice and signposting.

Anna Lock, Safe2Speak
Domestic Abuse Team Leader



Often HMS operatives are the first Torus representative to visit a home, so it's important that they have an awareness of signs of abuse to understand how to signpost the customer to get help where needed.

Gail Farley, HMS
Head of Customer Experience



Safe2Speak

Torus is commissioned by St Helens Council to manage the Domestic Abuse Support Service, Safe2Speak, which supports all victims of domestic abuse in the St Helens area, not just Torus tenants.

Services include refuge accommodation, an Independent Domestic Violence Advisor (IDVA) and Outreach services to support and emergency accommodation for those needing to flee an abusive situation.

This year, the team recruited a Complex IDVA to support people with complex needs and a Court IDVA, who will support victims through the Criminal Justice and Civil Court process.

**Demand continues to increase.
In 2022/23 Safe2Speak supported:**

- 2,036 domestic abuse referrals
- 1,248 considerable risk referrals
- 783 medium risk referrals
- 43 new Refuge admissions
- 18 single people
- 25 families with children

“The service helped me see my experience was worth listening to, validating the behaviour I have been exposed to as not acceptable. Helping me seek support to help to heal and become strong again.”

“Reaching out helped my awareness of what happened; I no longer felt like I couldn't speak out which made me feel less alone, they helped me to access other services and all the advice I needed.”

KEEPING YOU SAFE

Did you know that Torus employees, including our repairs and maintenance team play a key role in keeping you safe from harm, abuse and/or neglect, including self-neglect?

We will always try to offer support if we spot signs and indicators of someone at risk of harm, neglect, or abuse. Complex or serious cases will be reported to external partners in social care, healthcare, and the police as part of our duty of care.

DOMESTIC ABUSE SUPPORT

If you, or a loved one, are a victim of domestic abuse, please reach out. We will always take you seriously, find out more at:

torus.co.uk/domestic-abuse-support

SAFEGUARDING SUPPORT

If you are concerned that someone is at risk of abuse or neglect, or you yourself are a victim of abuse, you should report it straight away, find out more at: torus.co.uk/safeguarding

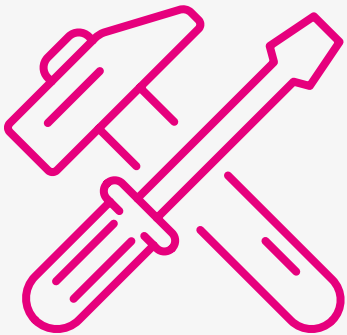
If you, or someone you know, is in immediate danger, please call 999.

Property condition

Repairs and investing in homes

At Torus, we are dedicated to providing safe and comfortable homes for our customers and creating communities they can be proud of. We strive to deliver exceptional services and listen to our tenants, working closely with our repairs and maintenance service provider, HMS, to ensure smooth property operations.

Last year, we made significant improvements to our property repairs and maintenance approach, enhancing convenience and accessibility. We extended the operating hours of our Customer Hub and implemented streamlined processes, resulting in the following key outcomes:



- **We invested £27.2 million in repairing and maintaining homes, completing 89,349 repairs, 27,111 emergency repairs**
- **Achieved an impressive record of completing 99.8% of emergency and 99.8% of non-emergency repairs on time**
- **Resolved 99.9% of all repairs as planned and completed 89.11% of repairs Right First Time**
- **On average, we completed 245 responsive repairs per day**
- **Allocated £11.3 million for routine responsive minor repairs, with an average cost of £127 per job**
- **Set aside £6.27 million for major responsive repairs**
- **Achieved a customer satisfaction rate of 90.58% with our repairs service**

In March 2023, we started a new programme of Stock Condition Surveys aiming to survey 100% of Torus homes, over the next two years. These surveys are part of our commitment to ensure that all our properties are maintained to a high standard, enable us to plan future investment works, meet standards, improve energy efficiency, and identify if improvements are due on your home.



DAMP AND MOULD

We take all reports of damp, mould, and disrepair very seriously, and we will do everything we can to make things right.

In 2022/23, we took big strides forward on this front. We changed the way we handle damp and mould cases in homes in two major ways:

- ✓ Improving internal processes
- ✓ Investing in employee training

Damp and mould is a pressing national issue that affects all social housing providers.

As well as increasing investments in homes, we have made the following changes to ensure we prevent, where possible, or effectively tackle cases of damp and mould in homes:



- **Stock Condition Surveys:** the surveys will be used to identify and address damp and mould; we are currently doing 800 inspections a week.
- **Damp and Mould Surveyors:** we have increased the number of trained surveyors specialising in damp and mould. This means we can survey more homes and respond more quickly to tenant reports.
- **Employee training:** relevant teams have developed the skills they need to address problems quickly. HMS employees have also been trained to identify signs of damp and mould and to apply appropriate remedies.
- **Anti-fungal washes:** we have increased the use of anti-fungal products, which eliminate mould growth.
- **Follow-up checks:** three-months after an initial report of damp and mould has been reported we will visit the tenant's home to make sure the problem has been sorted and any lingering issues are gone.
- **Enhanced neighbourhood presence:** we have increased the number of tenancy visits, especially to homes that have had limited contact with Torus.
- **Empty homes:** we thoroughly maintain empty homes (voids) to ensure they are safe and comfortable before a new tenancy starts.
- **Strengthened complaints processes:** in line with the Housing Ombudsman's Complaint Handling Code, we have invested in our complaints processes to ensure effective resolution of damp and mould concerns.
- **Measuring indoor air quality:** we have bought 1,000 air quality monitors to measure temperature, humidity, and other factors in properties that we think are of risk of damp and mould.



In April 2023, we launched our new Repairs & Maintenance Contract. HMS and Sovini Property Services will work on our behalf to manage and maintain Torus homes.

Our approach is to tackle the underlying causes of disrepairs, rather than just addressing the symptoms. For instance, damp and mould can be caused by a range of factors, including fuel poverty. Therefore, we provide tenants with the necessary support to address these root causes and ensure a long-lasting solution.

With a full team in place, we are optimistic about making even more progress in resolving disrepair issues throughout 2023 and 2024.



ENGAGEMENT AND CONSULTATION

In January 2023 we introduced a new Damp and Mould Policy, which reflects our commitment to make positive change happen.

The policy was developed in partnership with our Tenant Scrutiny Panel and focused on ensuring the customer 'journey' when reporting damp and mould is easy to understand and aligned to customer need.

Involved customers really made a difference:

- Tenant Scrutiny Panel members reviewed the Housing Ombudsman reports, complaints data and our Damp and Mould Policy
- Tenant Inspectors reviewed 38 other social housing providers to see how they supported customers with damp and mould in their homes. Their recommendations were examined and approved by the Landlord Operations Committee.

More information about how tenants helped us to make change happen is shown on page 19 of this report.

If you would like to know more about our updated approach, visit torus.co.uk/damp



PLANNED MAINTENANCE

We are fully committed to modernising and refurbishing our existing homes. **Last year, we invested £8.95 million in modernisation and refurbishment, allocating £12.05 million for planned maintenance and a total of £20.2 million for component renewals, including new kitchens and bathrooms.**

Looking ahead to 2023/24, we have allocated **£68 million to invest in our existing homes, covering major repairs, improvements, innovation, capital and renewal, and cyclical maintenance.**

In 2022/23, we completed:

- ✓ 665 new bathrooms
- ✓ 1,117 new kitchens
- ✓ 1,315 new boilers/heating systems
- ✓ 281 new windows
- ✓ 591 new doors
- ✓ 594 new roofs
- ✓ 422 electrical rewires

To prioritise safety, we have installed 17,691 alarms, including smoke alarms, carbon monoxide alarms, heat detectors, and combined carbon monoxide/heat detectors.

Moreover, we allocated £1.77 million last year to adapt homes, making them more accessible and enhancing independence and safety through wet rooms, stair lifts, hoisting equipment, extensions, ramps, grab rails and flashing doorbells and smoke alarms.

Works in St Helens are completed by the Council on our behalf.

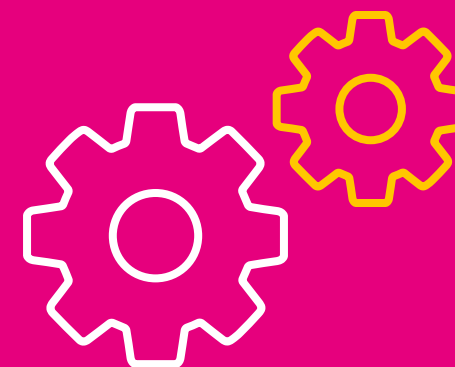
In addition to investing in existing homes, we have undertaken energy efficiency improvement projects to reduce fuel bills. For more details, please refer to page 44 in our annual report.



REPAIRS SATISFACTION

Despite slightly falling below our target of 93% for responsive repairs satisfaction, we are committed to continuous improvement. In response to the pandemic challenges, we proactively visited 1,495 homes alongside our Housing colleagues to ensure safety, address repair issues, and gather valuable feedback.

Your feedback is crucial to us, and we actively use the a text survey to evaluate contractor performance and customer service. We also created an operative's handbook to enhance customer service and overall experience in the field.



Going Green

IMPROVING ENERGY EFFICIENCY IN OUR HOMES

At Torus, we are fully committed to doing our part in addressing the pressing challenges of climate change. As a housing provider with around 40,000 homes across the north west and a dedicated team of more than 1,500 employees, we recognise the significant impact we have on the environment. Our responsibility extends from ensuring energy-efficient buildings to reducing emissions from our fleet. We also consider the biodiversity of our new construction sites and the sustainability of our supply chain. It is crucial that we urgently address these impacts and strive for a sustainable future.

In September 2022, we published our first **'Environmental, Social, and Governance (ESG) Report.'** This report showcased Torus' long-standing commitment to fostering strong communities, developing sustainable homes, and maintaining ethical governance structures. It served as a foundation for our approach in tackling these important issues moving forward.



The key principles guiding us include:

- **Consistency:** We have adopted the Sustainability Reporting standard for Social Housing (SRS) to ensure transparent and comparable reporting. By aligning with established measures, we can effectively track our progress
- **Data:** Recognising the need for more meaningful and robust data, we have taken steps to capture outcomes rather than just outputs. We have also implemented additional oversight mechanisms to enhance data accuracy where necessary
- **Benefits:** Reporting has proven invaluable in demonstrating to our partners, customers, and employees how we genuinely deliver on critical ESG issues. It has highlighted areas where significant improvements can be made, particularly in environmental measures

Our efforts revolve around ESG, which shines a light not only on short-term profitability but also on the long-term impacts of our actions. By prioritising environmental, social, and governance factors, we believe we can build a better future for everyone involved.

In 2022/23 we spent £8.625 million on improving energy efficiency in our homes, of which £1.4 million was on gas boiler upgrades, £1.3 million on replacement windows and doors, completing 4,401 improvements to homes.





REDUCING CARBON EMISSIONS, IMPROVING ENERGY EFFICIENCY

We are dedicated to increasing the energy efficiency of our existing homes. In March 2023, we received over £6 million from the Liverpool City Region's successful bid to the Government's Department of Energy Security and Net Zero (DoESNZ), Social Housing Decarbonisation Fund. With an additional £15.4 million in funding from our organisation, a total of £22 million will be invested in retrofitting energy-efficient improvements for 695 homes across Torus communities over the next two years.

In addition to the home energy improvements, we will also be helping customers with a wider package of support which will include education about how to maximise the benefits of the home energy efficiency improvements and access to tailored home energy improvement plans based on households' individual circumstances and energy usage.

Decarbonisation works have already commenced at the nine-story, 51-apartment building, Kingsway House in Warrington, which is undergoing an ambitious £5+ million refurbishment, with retrofit works including new windows, doors, improved insulation, ventilation and external walls finished with non-combustible render, which will improve energy efficiency of the building and the thermal comfort of the apartments. The scheme also includes the installation of a communal air source heat pump which has the added benefit of removing the gas supply from the tower block which potentially improves safety.

Other projects include 42 flats on Kirk Street (Everton, L5) which will receive a range of works that will improve both energy efficiency and the aesthetics of the scheme, and improvement works to older, pre-war properties in Haydock that will benefit from energy efficiency works, providing a whole house retrofit. All projects are expected to be completed in the summer of 2025.



RETROFITTING FOR A SUSTAINABLE FUTURE

Retrofit refers to making energy efficiency improvements to existing buildings, reducing heat loss, and improving overall thermal efficiency. At Torus, we are undertaking retrofit works in accordance with the highest standards.

Our primary focus is on reducing heat loss through walls, doors, roofs, and floors, as well as improving ventilation.

Further to the 30 Smart Air Monitoring Devices installed in homes in 2022 to remotely monitor temperature, humidity and CO2 inside the home, Torus are planning on installing a further 1,140 monitors by the end of 2023.

These devices help us to identify mould risk, poor ventilation, the performance of energy efficiency measures, low temperatures and enable us to provide preventative, targeted support to customers by identifying risks before they occur.



PREPARING FOR NET ZERO RETROFIT BOOTCAMP

To meet our ambitious decarbonisation goals, 40 colleagues from our Assets team and HMS participated in a series of intensive “Retrofit Bootcamp” sessions. This programme equipped them with the knowledge to plan, manage, and deliver carbon-zero retrofit projects. Additionally, several colleagues have undertaken bespoke qualifications in retrofit, including Energy Advice, and Risk Management Diplomas.

To learn more, please visit torus.co.uk/retrofitbootcamp



MORGAN HOUSE IMPROVEMENT WORKS IN WARRINGTON

In Spring 2023, we began improving Morgan House, a 1960's block of 20 maisonettes in Orford, Warrington. **Our £1.17 million investment will enhance energy efficiency and appearance through a new roof, triple glazed windows, improved ventilation, and external wall insulation. Additional improvements include bin storage, upgraded entrance, car park, and electric gates. Completion is expected in early 2024.**

Safety in our homes

Your home, your safety

At Torus, we believe that nothing is more important than safety, and we are committed to ensuring that every tenant has a safe and secure home. That is why we invest in maintaining the safety of our buildings and homes.

To keep everyone safe, we must conduct mandatory safety checks in your home. Every year, we visit your home to complete a gas safety check, and we also carry out electrical safety checks every five years.

We also perform regular checks on water, asbestos, lifts, and fire safety, alerting us to any potential problems that might arise. These checks are not optional, and it is our collective responsibility to prioritise safety.

Here are some key statistics from 2022/23:

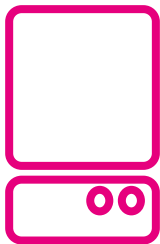
- We completed 38,054 annual gas safety checks, achieving a 99.92% target compliance rate. Additionally, our commercial gas services had 100% compliance.
- We completed 36,437 electrical tests with a 95.56% target compliance rate.
- We completed 1,275 fire risk assessments, meeting our target of 100% completion.
- We maintained and serviced 82.4% of our domestic lifts. To improve access for lift checks, we appointed a new Customer Liaison Officer dedicated to supporting tenants.
- We completed 3,648 legionella inspections and 5,253 asbestos surveys for both domestic and non-domestic properties. We achieved 100% target compliance in both cases, with 32,470 out of 34,356 domestic properties having a valid asbestos survey.

GAS AND ELECTRICAL TEXT SATISFACTION SURVEY

In 2022, we introduced a text survey to gauge customer satisfaction with our gas and electrical services. The overall satisfaction ratings for 2022/23 were impressive:

- ✓ **94.81% FOR ELECTRICAL SERVICING**
- ✓ **96.99% FOR GAS SERVICING IN APRIL**

Our tenants had positive feedback about our services, praising the politeness, efficiency, professionalism, and thoroughness of our engineers and inspectors.



The engineer did a thorough job, they were polite, friendly and they made my 89-year-old mother feel safe and comfortable.



The inspector was professional, a credit to your company. They did a thorough inspection of the boiler, smoke alarms and the outlet pipe. Checked the gas and the gas meter. Exceptional!



HIGH-RISE BUILDINGS SAFETY

As your landlord, we have a legal duty to meet all applicable statutory requirements for your homes and to ensure the safety of the surrounding areas. We conduct regular checks on gas, fire, electrical, asbestos, water, and lifts to protect you, your family, and your neighbours.

Since the Grenfell Tower fire in June 2017, the government has provided advice notes on building safety, particularly for higher risk buildings (HRBs), which are tall buildings with at least eighteen meters in height or at least seven storeys with at least two residential units.

Torus currently manages four HRBs: Marwood Towers and Baden House in Liverpool, and Kingsway House and the new Roebuck Plaza in Warrington. We have an approved Building Safety Strategy and are developing safety cases for each of these buildings to register with the regulator. Over the years, we have developed strong working relationships with local Fire and Rescue Services, enhancing our expertise in building safety.

At Torus, we are proactive, engaged, and dedicated to keeping our customers safe.

INVESTING IN SAFETY

As part of our ongoing commitment to safety, we have taken proactive measures to enhance fire safety in our high-rise buildings.



These include:

- **Type 4 Fire Risk Assessments (FRA):** we conducted 1,204 Type 4 FRAs. These assessments involve intrusive inspections, requiring any defects to be addressed.
- **Fire Door Inspections:** We regularly inspect fire doors and provide information about their importance. Starting in 2023, we have introduced a six-monthly inspection.
- **Wayfinding Signage:** We installed signage in all our high-rise buildings to assist with navigation, particularly in the event of a fire.
- **GERDA Emergency Plans Boxes:** We installed GERDA boxes at Marwood House, Roebuck Plaza, and Baden House. These are robust boxes which provide quick access to building plans and information for the Fire & Rescue Service in a recognised format.
- **Scooter Storage Review:** We reviewed these facilities, identifying opportunities to enhance facilities. For example, at the Ellerbrook over 55s scheme in Ormskirk, we converted an empty apartment into a dedicated scooter storage room with charging facilities and an alarm system.

THE FUTURE, CONTINUOUS IMPROVEMENT, AND WORKING WITH CUSTOMERS

At Torus, we are committed to continuously improving safety and wellbeing. In 2023, we conducted an extensive and independent review of gas, electric, fire, water, asbestos, and lifts—known as the “Big 6” compliance areas—with a particular focus on fire safety. We actively engaged with tenants through Tenant Voice to involve them in this important process.

Our dedicated team thoroughly examined all compliance processes, procedures, and policies to ensure a consistent and enhanced service for our tenants. We aim to become leaders in compliance and set the standard for safety in our industry. In the upcoming year (2023/24), we will launch our new comprehensive Compliance Strategy, taking a holistic approach to safety and compliance.

Furthermore, we are developing our Resident Building Safety engagement strategy to involve our high-rise building residents in shaping our services. We are establishing a Resident Building Safety Panel with residents from our high-rise buildings to provide valuable input, instilling confidence in other residents and ensuring regulatory requirements outlined in the Building Safety Act 2022 are met. Our goal is to deliver the safety information our customers desire, tailoring our service to their needs.

Providing new homes

At Torus, we are dedicated to building great homes and ensuring access to high-quality, affordable housing across the north west. Our development pipeline has expanded beyond Liverpool, St Helens, and Warrington, allowing us to work with partners in addressing the challenges faced by our communities in finding suitable homes.

Through collaborations, we have unlocked land and secured £130 million in funding for an additional 800 new homes. As one of only three housing associations to receive support from the Government's Affordable Homes Guarantee Scheme, we are ensuring that more people can benefit from the homes we are constructing.

We are an organisation focused on the future, investing in technologies and designs that create greener, adaptable homes meeting current and future needs. By exploring Modern Methods of Construction, we are leading the regional shift toward carbon-neutral processes and building the homes of the future today.

In the past year, we invested £184 million in building new homes, completing a total of 695. This includes affordable rental homes for general needs and older people, supported housing units, intermediate rent, and shared ownership.

- 243 for general needs affordable rent
- 79 housing for older people affordable rent
- 4 supported housing affordable rent
- 14 support housing (exempt rent) conversions
- 144 intermediate rent
- 211 shared ownership

We also started construction on 811 new homes, with a projection of 1,072 for the upcoming year.

Through our subsidiary HMS, we have built 68 homes and currently have 408 homes under construction.



NOTABLE DEVELOPMENTS



BROOMFIELDS

In October 2022, we opened Broomfields, a modern and affordable over 55s development in Warrington. This **£4.5 million project** provides 45 high-specification one and two-bedroom apartments for affordable rent, funded in part by Homes England.



EGERTON STREET

Our specialist supported housing scheme in St Helens offers 12 spacious bungalows and apartments to help individuals escape homelessness. Some homes are designed for people with disabilities or those aged 55 and above. This **£1.6 million scheme** combines modular build techniques with energy-saving initiatives, funded by the Government's Rough Sleeping Accommodation Programme.



STADIUM VIEW

We opened a new **£1 million health facility** in St Helens to address the increasing demand for mental health support. This provides 14 supported tenancies for individuals with low-level mental health issues and two units for short-term urgent support. The refurbishment included upgraded heating systems, new bathrooms and kitchens, communal rooms, offices for on-site support, and gardens.

MELWOOD DEVELOPMENT UPDATE

In June 2023 Torus sold Liverpool Football Club's (LFC) former training ground, Melwood, back to the Club to enable LFC Women to have their own Liverpool base. From the outset, Torus has been keen to respect the history of Melwood and its place within the local community. We believe Liverpool FC is best placed to use this location to support the growth of women's football and to maximise the benefit of the site to the wider community.

We are excited about the opportunities ahead and remain committed to our vision of building thriving communities through high-quality, affordable homes across the North West.



LOOKING AHEAD

Torus Developments has a strong record of partnering to bring forward transformative, affordable housing schemes. In the past year, we initiated landmark projects with partners such as Eric Wright and Seddon. We will build upon this success by expanding our footprint and forming strategic partnerships with more developers.



Upcoming projects include Peel Hall, a 1,200-unit scheme in Warrington, and the continued development of Elephant Lane in St Helens.

We are also entering deals with Castle Green Homes and Northstone, resulting in an investment of over £185 million for 750 new homes.

We are committed to expanding our portfolio by offering a wider range of affordable housing options in different areas. Our goal is to bring more affordable housing to communities across the region and create thriving places to live.

By 2030, we plan to build 9,490 new homes and invest £1.56 billion in the region.

As of 31 March 2023, our portfolio includes:

- 32,971 social housing general needs
- 3,906 homes for older people
- 992 shared ownership homes
- 1,177 leaseholders
- 311 intermediate rents

Supporting leaseholders

We recognise that our leaseholders have invested in their properties and want to live in thriving and sustainable neighbourhoods. We offer several types of leases, including Leasehold, Shared Ownership, and Rent to Buy, as part of various government-sponsored low-cost homeownership schemes.

Currently, we have a total of 1,187 leaseholders and 1,102 Shared Ownership properties. Our dedicated Leasehold Team is here to support them in managing their homes. They are responsible for setting service charge budgets, collecting service charges, and pursuing arrears, handling the sale and resale of leasehold properties, and addressing lease-related inquiries.

The highest number of leasehold properties is in Liverpool, with 484, followed by St Helens with 402, and Warrington with 301.

LISTENING TO LEASEHOLDERS STAR SURVEY

We value your thoughts, feelings, and opinions as leaseholders. That is why we use the STAR survey, a national tool used by many housing organisations. It helps us understand your feedback and align our services with your values while benchmarking against other providers.

In November 2022, we sent out the STAR survey via email to 621 leaseholders. We received a response rate of 16%, with 101 surveys completed.



SATISFACTION RESULTS

Based on the survey responses, here are the satisfaction ratings for various aspects of our service from last year.

- **53.61%** think we provide a safe home
- **39%** felt we treated them with respect
- **38%** believed they were informed about things that matter to them
- **37%** found us easy to deal with
- **36%** appreciated the clear information in the estimate and statement
- **34%** expressed satisfaction with well-maintained communal areas
- **32%** believed the service charge was value for money
- Overall, **31%** were satisfied with the service provided

However, there has been a decline in satisfaction compared to the previous year, dropping from 35.71% in November 2021/22 to 31% in 2022/23.

Key areas of dissatisfaction include poor condition of communal areas, repairs, communication and the time taken to resolve issues.



LEARNING AND IMPROVING

We value your feedback as it helps us make improvements. By listening to your suggestions, we can implement changes to enhance our services. **Our aim is to see an upward trend in satisfaction levels in 2023/24.**



LEASEHOLDERS' VOICES GET INVOLVED

At Torus, we offer numerous opportunities for our customers to get involved, share ideas, and influence the services they receive. **To learn more about getting involved, please refer to page 16.**



Leaseholders said, **we did...**

You said...	We did...
<p>The use of 'tenant' and 'Tenant Voice,' on getting involved in leaseholder-specific involvement communications and the 'get involved' section of the website was confusing and made us feel excluded.</p>	<p>Torus uses the Government's definition of 'tenant' in line with the Social Housing White Paper and Together with Tenants Charter. However, we accept that despite the use of references to tenant and leaseholders in communications, may cause confusion to some individuals. To rectify this we:</p> <ul style="list-style-type: none"> → Reviewed the wording on the website and general communications to ensure that it is clearer, that the opportunities to get involved are open to all customers. → Added information and a link from the leasehold page direct to the 'get involved' section on the website. → Reviewed and resent the communication to leaseholders to find out more about getting involved, including a text to those without email addresses to encourage them to update details and provide information on getting involved. → Our Leasehold Team, reviewed their current communications to leaseholders, including the Statement of Estimate (March) and Statement to Accounts (September) - both of which go out to all leaseholders every year, to ensure information about getting involved is included.
<p>We would like a dedicated Leaseholder Forum</p>	<p>We are now in the process of setting it up a Leaseholders and Shared Owners Forum, if you want to be involved see page 21.</p>
<p>We would like Electrical Vehicle (EV) charging points</p>	<p>EV charging point requests for homeowners to respond to recent changes in legislation.</p>
<p>We would like more information for leaseholders and shared owners and better options for self-service.</p>	<p>The new Torus website has extended content and dedicated sections for leaseholders and shared owners. torus.co.uk/leaseholders and torus.co.uk/shareowners Leaseholders can now access the portal and set up their own online account to pay service charges, report a communal repair, update their personal details, view, and print statements.</p>
<p>STAR survey We would like to get through to the correct department for a response to our communications.</p>	<p>All calls come via Torus Customer Hub, and it was identified that some new Torus employees had gaps in knowledge regarding leaseholders, shared owners, and the role of the Leaseholder Team. This has been addressed with increased training, additional information, and briefings.</p>



Leaseholders said, **we did...**

You said...	We did...
<p>STAR survey We would like to be more informed about what is going on behind the scenes at Torus.</p>	<p>Torus is committed to keeping leaseholders and shared owners updated with service changes, news, and opportunities. Leaseholders can access information in several ways:</p> <ul style="list-style-type: none"> → my.torus.co.uk website with dedicated pages → Receiving the regular customer updates sent out to customers who have provided an up-to-date email address → Torus social media and public information channels → Direct text message and emails as relevant <p>Leaseholders are regularly asked to update their contact information and preferences to ensure that they do not miss out on updates.</p>
<p>STAR survey We are not happy with how anti-social behaviour cases are handled.</p>	<p>Leaseholders and shared owners are private homeowners and must go through the appropriate routes with the local authority or Police.</p> <p>If a leaseholder or shared owner is complaining about a Torus tenant, the complaint will be dealt with by the Torus Safer Estates Team.</p>
<p>STAR survey We are not happy with how complaints cases are handled.</p>	<p>We are committed to ongoing improvements to handling complaints from all customers, see page 9 for more information.</p>

Value for Money

At Torus, we are fully committed to delivering value for money in everything we do. Our focus is investing in new and existing homes while maximising returns across all our operations.

Value for money is more than just finances to us. It is a core aspect of our decision-making process. We measure success based on the outcomes and benefits our services bring to our customers, not just the cost.



As a result, we carefully examine every aspect of our work to ensure that:

- Every penny we spend provides genuine value and delivers a solid return.
- We have a clear understanding of the costs and outcomes of our services, enabling us to make well-informed resource allocation decisions.
- We continuously strive for efficiency and effectiveness in all our endeavours.
- Our efforts bring tangible benefits to our customers and the communities we serve.
- We consistently explore innovative ways to deliver our services, including considering partnerships that can enhance our work.

Financial Health & Value for Money

To assess our financial health, the Regulator for Social Housing (RSH) conducts an annual stability check. In December 2022, we retained our G1/V1 status.

G1 is the highest rating a housing provider can achieve, showing that we meet all governance requirements and demonstrating financial flexibility. V1 is the highest rating for financial viability, indicating that we meet the RSH's viability requirements and have the financial capacity to deal with a wide range of adverse scenarios.

This stability check also ensures we achieve value for money across our entire business.



Value for Money

Reporting back to you

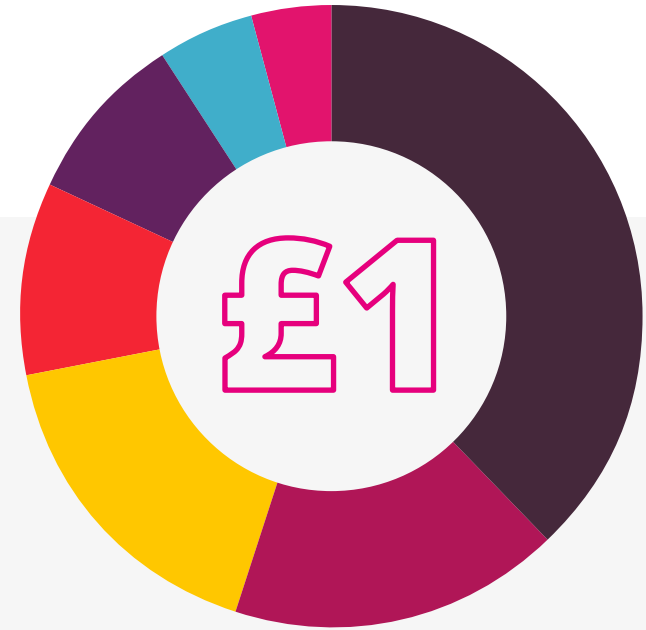
Every year, we provide a comprehensive report on the value for money we deliver as a group. You can find Torus' complete financial statements for 2022/23, including income, expenditure, and balance sheet details, on our website.

We appreciate your support as we strive for the utmost value in everything we do.

How We Spend Our Money

Here is how every £1 of rent is spent:

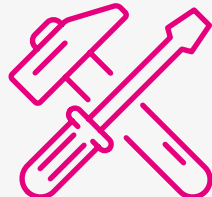
- **38%** on developments
- **17%** on housing management
- **17%** on repairs and maintenance
- **10%** on other expenses
- **5%** on interest
- **9%** on home improvements
- **3%** on social investment



Value for Money highlights



80.05% of customers feel their rent is good value for money



£56.6 million invested in repairs and maintenance



£31.1 million invested in capital works on existing homes



£5.5 million directly invested in community-based activities

Becoming a Shareholder of Torus

Tenants and leaseholders can apply to become shareholders through our Open Membership policy. Becoming a shareholder is an excellent opportunity to get more involved and help promote tenant engagement and community connections.

As a shareholder, you can attend the Annual General Meeting, vote on policy decisions, and participate in shareholder briefings and engagement events.

If you are an involved tenant and meet the criteria outlined in the Shareholding Membership Policy, please contact the Torus Governance Team for more information and an application form.



Looking ahead

Over the next 12 months, we will continue working hard to improve and offer the best possible services. We will invest in our existing homes and introduce significant changes to our neighbourhood offerings and complaint handling. You will start seeing real differences this year!



What to expect in 2023/24

- **New patches** for Neighbourhood Officers to increase presence in our communities.
- **Revamped complaints handling** service focused on quick and consistent issue resolution, while learning from mistakes.
- **Enhancement of our tenant engagement** framework based on the Shaping Services Together survey, ensuring community representation and amplifying tenants' voices.
- **More home stock condition surveys** and an improved repairs service plan.
- Development of a **long-term Property Investment Plan** with funds for net-zero retrofit activities.
- Launch of a **new welfare and debt advice service** for tenants by Torus Foundation.





Jargon Buster

Jargon	Definition
Affordable Homes Guarantee Scheme	A Government scheme that provides loans to support the delivery of new-build and additional affordable housing.
Anti-fungal washes	Cleaning with specialist chemicals that inhibits the growth of mould and mildew, preventing the reappearance of re-growths for a period.
Anti-social Behaviour (ASB)	Conduct that has caused – or is likely to cause – harassment, alarm or distress to any person.
Asbestos	A general term for a group of minerals made of microscopic fibres. In the past, it was widely used in construction.
Decarbonisation	The removal or reduction of carbon dioxide (CO2) output into the atmosphere.
Disrepair	If we don't meet our obligations to keep your home in repair – your home could be said to be in disrepair.
Domestic Abuse Housing Alliance (DAHA)	The leading specialist domestic abuse organisation supporting housing providers to improve their response to domestic abuse.
Environmental, Social and Governance Report (ESG)	ESG reporting is the disclosure of Environmental, Social and corporate Governance data.
FireFit Youth and Community Hub	A state of the art, Super Youth Zone in Liverpool, part of the Torus Foundation.
Governance	A system that provides a framework for managing organisations.
Healthy Neighbours Programme	Projects that empower communities to work together and tackle local health issues.
Higher Risk Buildings (HRBs)	A building in England that is at least 18 metres in height or has at least 7 storeys and contains at least 2 residential units.
Housemark	Housemark is the leading data and insight company for the UK housing sector, find out more at housemark.co.uk
Independent Domestic Violence Advisor (IDVA)	A specialist professional who works with a victim of domestic abuse to develop a trusting relationship.
Landlord Operations Committee (LOC)	A Torus panel that works alongside the Torus Group Board, comprising of tenant volunteers.
Leaseholder	Someone who has purchased their home and has the right to live in it for the term of their lease.
Legionella	Legionella bacteria can cause a serious type of pneumonia (lung infection) called Legionnaires' disease.
Maladministration	A formal decision by the Housing Ombudsman that a landlord has failed to do something, done something it shouldn't or has been delayed.
Modern Methods of Construction	A process which focuses on off-site construction, such as mass production and factory assembly, as alternatives to traditional building.
National Housing Federation	An industry body representing providers of social housing in England.



Jargon Buster

Jargon	Definition
Net Zero Carbon	The balance between the amount of greenhouse gas that is produced and the amount that is removed from the atmosphere.
Peer Benchmark(ing)	The process of evaluating against other similar organisations.
Regulator of Social Housing (RSH) Report	An executive non-departmental public body, sponsored by the Department for Levelling Up, Housing and Communities that regulates registered providers of social housing to promote an efficient and well-governed sector that can deliver homes.
Retrofit	Retrofit refers to any improvement work on an existing building to improve its energy efficiency.
Sector Scorecard Analysis report	An initiative to benchmark housing associations' performance and check they are providing value for money.
Safeguarding	Promoting the safety and wellbeing of adults and children who may be experiencing or at risk of abuse or neglect and protecting them from harm. This includes physical, sexual, emotional, neglect, domestic abuse, financial abuse, as well as discrimination, organisational abuse, modern slavery and self-neglect.
Shared Owner	Shared owners buy a share in their home and pay a rent to the landlord for the remaining share.
STAR Survey	The Survey of Tenants and Residents (STAR) is the nationally recognised industry standard survey of tenant and leaseholder satisfaction.
Stock Condition Surveys	A survey of a home to check its condition and state of repair, that help us to ensure that all our properties are maintained to a high standard.
Strategy	A plan of action designed to achieve a long-term or overall aim.

ALTERNATIVE FORMATS & ACCESSIBILITY

This report is available online at torus.co.uk/annualreport23

By viewing our annual report on our website, you will be able to use our ReachDeck, a which adds speech, reading, and translation tools to the page, making content more accessible for people with dyslexia, literacy challenges, English as a second language, and mild visual impairments.

You can also request a printed copy in an alternative format such as braille, large print, different language by 31 January 2024.

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