



Environmental  
Social and  
Governance  
Report  
2023 - 24

It's what we do



torus

## Our Mission

# Growing Stronger Communities

We are committed to unlocking the potential that exists across communities and empowering the people who live in them. The delivery of this goal is fundamentally linked to Torus' environmental, social and governance activity.



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## Notes From The Chair

I would like to welcome you to our Annual Environmental, Social and Governance report, my first as Chair of Torus, but the third for the organisation. Clearly this is a developing area of reporting for not just our sector, but for the whole world, and this report reflects the amendments to the Sustainability Reporting Standard for Social Housing.

As a Community Benefit Society, our social purpose underlies everything we do, and as you will see from the social section of the report, that embraces a huge amount of activity, both housing related and more general.

However, we know that we have a wider responsibility, and that we can only achieve our goals through good governance. We also know that part of growing stronger communities is through creating the right environment, and this includes being efficient with our use of energy, both directly for the organisation and for our tenants in the heating and powering of their homes. In the current economic climate, anything that we do to help maintain warm, safe homes pays dividends in the quality of life and opportunities for our customers.

We take every opportunity to improve the energy efficiency of, and reduce the carbon emissions from, our housing stock, but to be effective, this must go much further than both our direct sphere of influence and our geographical area of operation. We have neither the resources nor the funding to achieve everything that must happen to reduce the impact of climate change – we can and will be an exemplar of what can be done, but much more must be done.

It would be remiss not to address the findings of the Housing Ombudsman at the beginning of the current reporting period. In common with many other housing organisations, we have seen an increase in the number of referrals to the Ombudsman following some high-profile cases in recent years in the sector. We know we don't always get everything right, but I was particularly pleased with the response of everyone at Torus to address the findings, ensure we learn the lessons and make steps to resolve not just the findings in this case, but ensure that we do better in the future, and we are already seeing signs that this is reflected in our customers' perceptions of us.

For us, this annual report is only a part of our drive to benefit the communities in which we live and work, to unlock the potential and empower people, both within Torus and those with whom we interact. I look forward to demonstrating this continuing impact in future reports.



**Mike Emmerich**  
Chair of the Board

## Welcome to Torus Group's third Environmental, Social and Governance (ESG) report.

In last year's report, I highlighted the economic turbulence impacting on Torus and the communities we serve. Unfortunately, while inflation may have reduced and we have not had similar economic shocks during 2023/24, the impacts of that turbulence are still being felt, alongside the deeper structural issues such as increasing homelessness and a shortage of key skills in the labour market. We believe that all of these things combined make it even more important that organisations such as Torus focus on the ongoing community benefit we provide.

Reading this year's report reminded me that we do not just provide homes to 40,730 households in the North West, but we also help them to stay safe, to help themselves to sustain their tenancies and achieve their goals, and to make the most of their situations, whatever that means to them.

As always, we are constrained by the resources available, not least the time of our people, but the case studies in this report show how committed we are to making big differences to the lives of people in our communities. This report contains a number of measures we monitor to ensure we are growing stronger communities.

**Our new Corporate Plan, published in June 2024 is:**



You will see a strong link between these focuses and the key themes of the Sustainability Reporting Standard for Social Housing, and we believe this demonstrates the importance and consistency of our objectives, actions and monitoring mechanisms.

At the time of writing, we await the impact of a change in government, but the signs are that capacity and resources will be constrained for some time yet. This report shows what we are doing in that situation, and we will continue our efforts to achieve more, which will be demonstrated in future reports.



**Steve Coffey**  
Chief Executive Officer

## Introduction

The Sustainability Reporting Standard (SRS) for Social Housing is a voluntary framework that provides an accepted and sector-wide approach for housing associations to demonstrate their environmental, social and governance (ESG) credentials.

Launched in 2020 and updated in 2023, the SRS was developed by housing associations, funding bodies, regulators and residents to provide greater levels of transparency and consistency in environmental, social and governance reporting. It provides 46 criteria under 12 themes for housing providers to report against. Some themes only have one reporting criteria; others have multiple.

The reporting criteria are derived from internationally recognised initiatives, such as the United Nation's Sustainable Development Goals (SDGs) and require either a quantitative or qualitative response.

This report goes through each ESG theme and its corresponding criteria in detail, setting out Torus' performance and progress against them in 2023/24. Case studies have also been included for extra context and to show how Group activities often embody positive ESG impacts – both explicitly and implicitly.

As this is only Torus's third ESG report, and the first under the revised standard, future commitments, plans and emerging strategies are also referenced throughout.

The report structure follows the structure of the Standard, although our Social objectives most closely align with the mission and objectives of the Group. We regard the Environmental and Governance themes as an important means to aiding achievement of our social objectives.



## Highlights



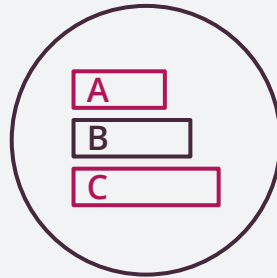
**99.4%**

of our homes  
meet the Decent  
Homes Standard



**875**

new affordable  
homes  
delivered



**92%**

of new homes  
built to EPC B  
standard



**G1/V1**

grading from  
the Regulator  
of Social Housing



**787**

residents helped  
into employment  
and training



**37,377**

households  
paying sub-  
market rents



**99.9%**

homes have a  
valid Landlord  
Gas Safety Record



**1,317**

homes fitted with  
new energy efficient  
heating systems



**1,389**

tenants helped to  
save over £71,000  
on energy bills



**4,730**

Fuel vouchers  
provided saving  
tenants £231,770



**£56,757**

Awarded directly  
to community  
projects



**83%**

of waste  
diverted  
from landfill

# Environmental

## Theme 1

### Climate Change

The UK's target of becoming carbon neutral by 2050 might feel some way off; however, we understand the immediate urgency needed to improve the efficiency of our homes, reduce the environmental impact of our day-to-day operations and promote green space and biodiversity within our neighbourhoods.

Reducing carbon emissions is a singular, complex challenge, but is intrinsically linked with priorities across Torus, such as tackling fuel poverty and creating healthy, clean estates.

Extreme weather events, the most significant direct outcome of climate change, are already impacting our tenants, colleagues and stakeholders. The damage caused to local communities by increasingly frequent storms impacts our customers and our repairs service, and a recent national analysis by utility experts has found that the risk of homes in Warrington flooding has risen faster than most areas in the UK.

Other climate associated risks, such as overheating, have also started to become an increasingly pertinent issues across our stock.

Whilst climate change is a global and macro issue, we all have a significant role to play in confronting it. As an anchor institution for the North West, we believe we must lead by example and make concerted efforts to reduce the carbon emissions from our homes and operations.





# Environmental

## Criteria 1

### Distribution of EPC ratings in existing homes

The standard indicator of overall energy efficiency across a Housing Providers' stock portfolio is the distribution of their EPC ratings. This is a measure used across social housing and commercial real estate markets as it provides a clear and easily understandable picture of performance. EPC C is widely accepted as a reasonably expected level of performance.

The number of Torus properties rated at EPC C and above has improved in recent years due to our ambitious retrofit programme and enhanced new build standards. Our current EPC breakdown is shown in Figure 1.

EPC Rating	% of stock
A	0.18
B	9.69
C	61.07
D	28.33
E or worse	0.48
No EPC rating	0.25

**Figure 1:** Distribution of EPC ratings for Torus' existing homes (complete prior to 2023/24)

As part of the stock condition survey programme, all surveys conducted within the 2023/24 have also benefited from a full energy (EPC) survey to improve the accuracy of the energy performance data held relating to Torus properties. This will allow development of short, medium and long-term plans that are designed to ensure properties receive the changes needed to improve energy efficiency.

With a view to improving the energy efficiency of Torus properties it is essential that we maximise all external funding opportunities where possible and as such, Torus will be submitting a bid for the next round of government retrofit funding (WH:SHF Wave 3) aimed at improving the energy efficiency of existing properties.

In addition, Torus have been working with specialist Zero Carbon consultants to review and update a suite of specifications for existing and new homes. This review will ensure sustainability is embedded within all major investment works ensuring efficiencies in design and delivery are realised. The specification review will include assessments of product lifecycle, embodied carbon and the evolving regulatory environment.

# Environmental

## Criteria 2

### Distribution of EPC ratings in new homes

In addition to looking at an EPC breakdown of Torus' overall stock, it is important to observe the EPCs of homes completed in the last year in isolation. This demonstrates the extent to which we are ensuring our future stock is more energy efficient than our older units. Our figures for 2022/23 are shown in Figure 2.

EPC Rating	% of stock
A	0.46
B	92.00
C	7.54

**Figure 2:** Distribution of EPC ratings, Torus homes completed during the last financial year



### The Railway Hotel, Earlestown, St Helens

In 2023/4, Torus completed the £2.5m redevelopment of a derelict public house in Earlestown, St Helens into residential use, creating 15 apartments for Affordable Rent. Situated in a Conservation Area, Torus, through its in-house contractor HMS, constructed a sympathetic new apartment building on the site of one of the most historic buildings in the area linked to the railway station opposite. Sadly, the building had been vacant for some time and could not be retained, but this created an opportunity for Torus to deliver a highly efficient new build scheme featuring all electric space heating and using modern, thermally efficient, construction methods. The scheme achieves a high EPC B rating.



### Tulach, Pemberton, Wigan

Torus also completed the acquisition of the first phase of new homes at the Tulach development in Pemberton, Wigan. On the site of a former colliery, the 29-acre development will accommodate 268 new homes of which Torus will take ownership of over 50%. A complex, contaminated site backed by Homes England funding and the Greater Manchester Combined Authority's TANZ (Tenants Accessing Net Zero) programme, all completed homes in phases 1 & 2 achieve an EPC B rating due to highly insulated wall structures, triple glazing to the first floor, and the latest technology gas central heating systems. Phase 3, features air source heat pumps and Modern Methods of Construction with a target of Net Zero Homes.

# Environmental

## Criteria 3

### Net zero target and strategy

Torus' Environmental Sustainability Strategy sets out our long-term ambition to be a net zero carbon organisation by 2050 and outlines our plans for the first stage of our longer environmental sustainability journey. The first step in this journey has been to gain an understanding of our own carbon footprint and to establish how we impact on climate change and the environment. Our Environmental Sustainability Strategy is aligned to several key external milestones which have been set by the UK Government, Local Authority partners, the Regulator of Social Housing and Funders. Over the past three years we have been working with SHIFT (Sustainable Homes in Future Times), a leading environmental consultancy with specialist expertise in the housing sector, to establish a baseline for our carbon emissions and to benchmark our activities across the five strands of our strategy (Existing Homes, New Homes, Construction, Tenants & Community and Business).

In developing our strategy we have ensured that our commitments take due account of the emerging legislative and regulatory framework regarding environmental sustainability and carbon reduction. However, our ambitions go beyond simply meeting our legal obligations – as the largest Social Housing Landlord in the North West, we wish to initiate, collaborate, influence and inspire action on climate change, locally within our heartlands, regionally and nationally.



## Environmental

### Criteria 4

#### Retrofit activities

We recognise that merely monitoring our impact is not enough. During 2023/24:

- 1,317 homes were installed with a new energy efficient heating system, 7 of which were Air Source Heat Pumps;
- 594 homes had new roof coverings. Some units also received topped up loft insulation;
- 281 homes had new replacement UPVC windows.

The Group also committed to and is in-progress of completing:

- £1.6m investment in refurbishing and retrofitting 43 flats in Kirk Street, Liverpool. Providing 43 homes that are benefitting from external wall insulation, new roof with solar PV system, new windows and doors;
- Home energy improvements commenced on a further 170 homes across Liverpool including External wall insulation, cavity wall insulation, loft insulation, ventilation upgrades, solar PV;

- Home energy improvements commenced to a further 350 homes across St Helens benefitting from cavity wall insulation, loft insulation, ventilation improvements, new windows and doors;
- a £375,000 retrofit programme in Walton with the potential inclusion of Solar PV;
- a £4.2m refurbishment of Kingsway House. A mid 1960s 9 storey, 51-unit high rise. The works are ongoing to install external wall insulation (EWI), mechanical ventilation, ground source heat pumps, communal boiler, and replacement dwelling and communal windows;
- Preparation to commence Home Energy Improvements on a further 65 homes across Warrington including Cavity Wall Insulation, Loft or flat roof insulation, new windows and doors;

- £120,000 invested in solar PV monitoring for over 1,000 solar PV systems to measure performance and generation. A further 880 smart monitoring devices purchased in preparation for installing in existing homes to measure the effectiveness of retrofit works before, during and following installation of energy efficiency measures and in homes at risk of damp and mould to monitor CO<sub>2</sub>, humidity and dew point levels within the home; and
- a European Structural Investment Fund project also delivered EWI to 138 properties and installed new windows at the time.

We continue to identify and engage with programmes and opportunities to improve the energy efficiency of our housing stock, including the ongoing Social Housing Decarbonisation Fund phases.

# Environmental

## Criteria 5

### Greenhouse gas emissions

The Group commissions an annual Streamlined Energy and Carbon Reporting statement (SECR) from an independent consultant, the results of which are provided in Figure 3.

Emissions from combustion of fuels directly by the Group: Kg CO2 equivalent	5,204,791.33
Emissions from purchased electricity: Kg CO2 equivalent	1,169,411.87
Emissions not under the direct control of the Group: Kg CO2 equivalent	89,351,261.58
Total Kg CO2 equivalent	95,725,464.78

Figure 3: Greenhouse gas emissions from SECR.

## Criteria 6

### Climate risks

During 2023/24, the Group has conducted a stock conditions survey of its housing stock, including the climate risks. In addition, we have engaged an independent consultant to consider the climate risks faced by the property portfolio.

93.24% of the Group's homes are estimated to be at low risk of flooding and 98.20% of homes estimated to be at low risk of overheating. Flood risk summary for SHIFT 2024 includes both fluvial and surface flooding using the Environment Agency long term flood risk maps. Overheating risk was assessed using an independent consultant's bespoke tool which has identified risk factors faced by each property. These risk factors include property type, heating systems, population density, geographic region and the impact of projected summer temperatures.



# Environmental

## Theme 2 Ecology

Managing environmental impact is more than just controlling and reducing carbon emissions; it also includes reducing use of other pollutants, improving the volume and quality of green space, and encouraging biodiversity within the communities we serve.

### Criteria 7 Enhancing green space & promoting biodiversity

Maximising the amount of green space in gardens or on estates evidences a housing provider's commitment to minimising environmental impact as well as an intent to improve the quality and volume of outdoor space for residents. In addition, tracking and measuring biodiversity provides important metrics that reflect the quality, vibrance and liveliness of the green spaces on offer.

We track and measure the volume of a greenspace and biodiversity through data analysed in partnership with SHIFT. In 2023/24, we had 11,190.03 tonnes of biomass above ground, equating to 13.14 tonnes of biomass per hectare.

The recognised long-term target for Housing Providers is to have 11.9 tonnes per hectare by 2043, this is in line with the target of 10% biodiversity net gain for England. By this measure, Torus is already exceeding long-term biomass targets.

### Criteria 8 Managing and reducing pollutants

It is important that all pollutants generated and dealt with by Torus are managed and disposed with in the correct way. Although we have no formal strategy in place to manage and reduce pollutants, Torus follows all environmental legislation that relates to dealing with pollutants and mitigating their potential leakage.



# Environmental

## Theme 3 Resource Management

One of the clearest and most effective ways to reduce carbon emissions, and consequently environmental impact, is to reduce consumption and waste less – this is true across both domestic and commercial settings. Across the Group, we utilise a wide range of resources every day to make our operations happen. Construction, repairs and maintenance are by far our most resource intensive activities and it is therefore important that we are mindful of consumption volumes and waste resulting from this activity.

## Criteria 9 Responsibly sourced materials

Torus' vast repairs, refurbishment and construction operations utilise considerable quantities of trade materials. As a result, a focus is now being put on the usage of traceable and responsibly sourced materials that can be procured without damaging commercial viability. At present there is no formal strategy in place to increase the use of responsibly sourced materials for all building works; however, all materials used comply with current legislation and timber comes from responsibly managed sources. As per reporting in 2022/23, the development of a formal strategy for utilising reasonably sourced material remains an ambition for the Group.

As part of our monitoring exercise, an independent consultant has estimated a responsible sourcing figure of 39.44%.

## Criteria 10 Waste management

In addition to using vast quantities of resources, our onsite work also generates a number of recyclable and nonrecyclable waste streams. Whilst no formal strategy for waste management exists, we aim to recycle and divert as much as possible from landfill. Our most recent supply chain survey found that 83% of waste resulting from repairs, maintenance and refurbishments was diverted from landfill through recycling or incineration. This figure is calculated for Torus by an independent consultant who utilise a mix of supplier survey results and proxy data.

## Criteria 11 Water Management

Water is another natural resource utilised in large quantities across our operations and stock portfolio. Whilst in theory it is a 'bottomless' resource, transporting it is a carbon intensive process. It is therefore best to preserve and reuse it where possible. Whilst we do not currently have a formal strategy for water management, select new build sites have dual flush WCs and water meters installed so tenants can monitor and reduce their own water consumption.



## Social

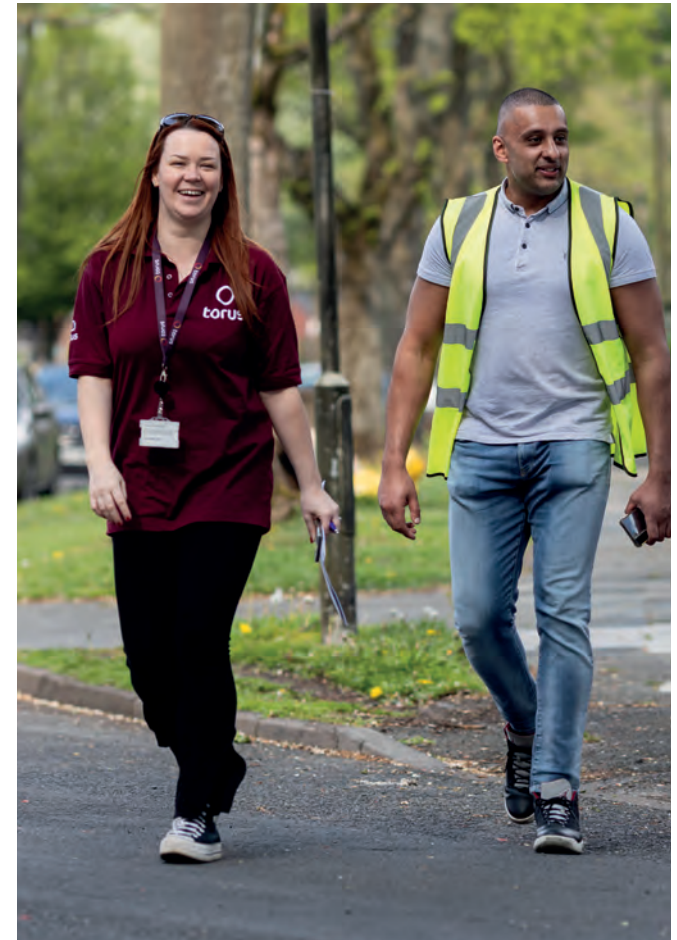
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### Theme 4 Affordability and Security

Providing affordable housing that gives residents the security they need to build a solid foundation in life is a core element of Torus' overall mission. The North West has an increasingly critical shortage of affordable housing and an increasing number of families and individuals are unable to afford to rent or buy in the open market. This theme shows the extent to which Torus' stock portfolio addresses this issue.

### Criteria 12 Comparison to Local Housing Allowance and Private Sector Rents

There are two key measures that can be used to assess the affordability of social housing: rent levels compared to Private Market Rents (PRM) or compared to Local Housing Allowance (LHA). These are used because they show the proportionality of rent as an expense. A breakdown of how Torus rental rates compare to these metrics across heartlands and emerging localities is shown in Figure 4.





## Social

		Torus Average Weekly Rent	Local Housing Allowance Apr. 23	% Difference	PRS Average Rent	PRS % Difference
LIVERPOOL	One Bedroom	£81.51	£92.05	12.93%	£135.00	65.62%
	Two Bedroom	£91.23	£108.16	18.56%	£155.77	70.74%
	Three Bedroom	£98.74	£120.82	22.36%	£173.08	75.29%
	Four+ Bedroom	£108.34	£156.00	43.99%	£239.54	121.10%
ST HELENS	One Bedroom	£85.87	£86.30	0.50%	£114.23	33.03%
	Two Bedroom	£97.61	£101.26	3.74%	£132.69	35.94%
	Three Bedroom	£107.70	£126.58	17.53%	£161.54	49.99%
	Four Bedroom	£116.38	£171.45	47.32%	£225.00	93.33%
WARRINGTON	One Bedroom	£81.77	£97.81	19.62%	£127.15	55.50%
	Two Bedroom	£93.48	£115.07	23.10%	£156.92	67.86%
	Three Bedroom	£102.78	£136.93	33.23%	£202.62	97.14%
	Four Bedroom	£111.69	£201.37	80.29%	£319.62	186.17%
CHESHIRE EAST	One Bedroom	£93.61	£113.92	21.70%	£126.92	35.58%
	Two Bedroom	£108.46	£138.08	27.31%	£167.31	54.26%
	Three Bedroom	£129.47	£189.86	46.64%	£206.54	59.53%
KNOWSLEY	Two Bedroom	£102.06	£108.16	5.98%	£144.23	41.32%
SEFTON	Three Bedroom	£151.20	£120.82	-20.09%	£184.62	22.10%
	Four+ Bedroom	£174.16	£156.00	-10.43%	£276.92	59.0%
WIGAN	One Bedroom	£86.26	£80.55	-6.62%	£103.85	20.39%
	Two Bedroom	£101.90	£103.56	1.63%	£131.54	29.09%
	Three Bedroom	£115.63	£114.84	-0.68%	£155.77	34.71%
WIRRAL	Two Bedroom	£111.08	£103.56	-6.77%	£138.46	24.65%
	Three Bedroom	£127.85	£126.58	-0.99%	£173.08	35.38%
	Four Bedroom	£140.33	£166.85	18.90%	£227.31	61.98%

Figure 4: Torus Rental Rates Compared to PRS and LHA levels across key geographies

In all cases, the rent we charge is considerably less than the average private sector rent for the locality. In those cases where the rent exceeds the LHA, it is because an Affordable Rent, which still represents a discount on the PSR, has been charged to make a new development viable.

## Social

### Criteria 13

#### Tenure portfolio, existing homes

In addition to financial metrics, a landlord's commitment to the provision of affordable housing supply can also be seen through a more basic breakdown of stock by tenure type. This criteria demonstrates the extent to which we provide accommodation that targets those with a higher level of social or financial need. The table in Figure 5 shows Torus stock by tenure type.

Number of General Needs (social rent) units	29,356
Number of Intermediate Rent units	453
Number of Affordable Rent units	4,023
Number of Supported Housing units	161
Number of Housing for Older People units	3,384
Number of Low-cost Home Ownership units	1,156
Number of Private Rented Sector units	77

Figure 5: Torus Stock by Tenure Type

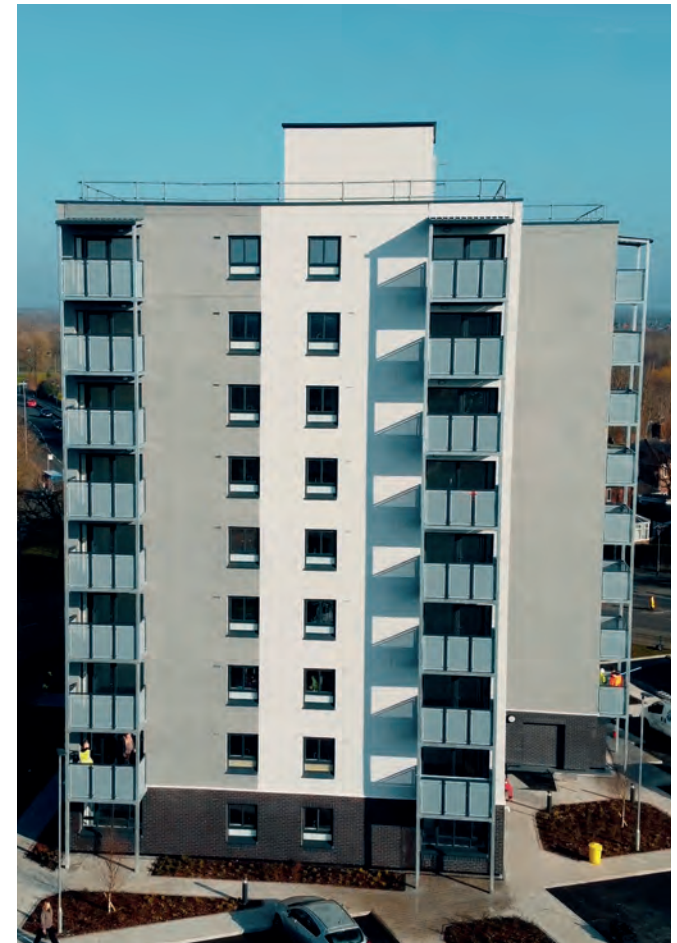
### Criteria 14

#### Tenure portfolio, new homes

Whilst an overall stock profile provides a clear snapshot of the 'here and now', a breakdown of new homes delivered in the last year provides a sharper insight into business intent and future growth planning. This is because it shows the types of schemes being prioritised and attracting investment. In 2023/24, Figure 6 shows the homes Torus delivered by tenure type.

Number of General Needs (social rent) units	24
Number of Intermediate Rent units	60
Number of Affordable Rent units	325
Number of Low-cost Home Ownership units	434
Number of Other units	32

Figure 5: Torus Homes Delivered in 2022/23 by Tenure Type



## Social

### Criteria 15

#### Tenure portfolio, existing homes

The cost-of-living and energy crises that underpinned activity throughout 2023/24 have provided a clear reminder that rental fees are not the only major consideration for residents when determining the affordability of a property. Energy, utilities and running costs are also key. As a result, it is important that social landlords strive to tackle fuel poverty and, where possible, insulate tenants from energy market volatility.

In the last year, Torus has supported tenants with rising energy costs by:

- **Providing** fuel vouchers and energy saving advice to hard-hit households through Torus Foundation's Financial Inclusion Team
- **Improving** the energy efficiency of our stock by enhancing the standard of our new builds and continuing with an ambitious and long-term retrofit programme
- **Stepping in** to protect tenants served by communal heat networks from uncapped commercial energy rates

As the building improvements element of this criteria will be covered in detail under the Environmental Chapter of this report, here we will focus on the work of Torus Foundation.

In 2023/24 Torus Foundation's Financial Inclusion team delivered a number of initiatives to specifically support tenants with managing their energy costs.

The Financial Inclusion Team includes two energy advisors who are able to provide in-depth advice on energy debt, bills and tariffs to vulnerable people in St Helens, Warrington and Liverpool. The service includes support with switching energy providers and applying for grants and seasonal payments where available.

In 2023/24 the energy support service produced the following outputs:

- **1,389 users**
- **2,463 telephone advice sessions**
- **528 home visits**
- **£71,087 in estimated savings**

These outcomes were largely sustained by an initiative titled 'Supportive Energy', delivered with funding from the Energy Saving Trust.

## Social

The 'Supportive Energy' project has been set up to be delivered in two phases in line with peak demand. Phase One from November 2020 - October 2022 and Phase Two from January 2023 to December 2024.

Phase One provided advice on energy debt, bills, and tariffs to vulnerable people across Liverpool, St Helens and Warrington. It also offered an advocacy service on behalf of vulnerable tenants to contact, negotiate with and challenge energy providers - this also included claims to the Ombudsman. It delivered the following outcomes:

- 1,594 individuals engaging with the service
- 436 home visits
- 1,260 e-mail consultations
- 4,125 telephone consultations
- 540 referrals for further support
- £70,791 estimated savings for tenants

The scope of Phase Two is broader, with the aim being to provide general energy advice, advocacy and practical solutions for vulnerable tenants in social housing impacted by the energy price cap. Whilst it is ongoing, between January 2023 and March 2024, it has delivered the following:

- 606 home visits
- 2,859 telephone consultations
- 476 referrals to other services
- £84,154 estimated savings for tenants
- 301 participants reporting improved mental health and wellbeing

Following our previous successful voucher programmes, Torus Foundation successfully applied for funding for a large-scale energy voucher programme in partnership with the Energy Saving Trust from October 2023 to December 2024. This programme was aimed at households with a pre-payment meter and at risk of self-disconnection.



## Social

Between October 2023 and March 2024, 4,730 vouchers were issued to customers providing savings totalling £231,770.

Torus Foundation subsequently successfully applied for continuation of our large-scale energy voucher programme and our two programmes are now funded until May 2025. We are funded to issue a total of 52,000 energy vouchers of £49 each, with a total customer saving of over £2.5m.

Beyond Foundation's support services, Torus has also taken direct action on energy bills through our capabilities as a landlord. In 2022/23, Torus stepped up to protect tenants in our multiple occupancy schemes from uncapped energy costs. Many of our dwellings in these buildings are supplied with energy via communal heat networks, meaning utility bills are charged at commercial rates and paid via service charges or through a billing bureau, Switch2.

Whilst this has historically been advantageous in terms of cost effectiveness for tenants, last year the energy crisis meant this was no longer the case. Whilst domestic rates became subject to the Energy Price Guarantee scheme, a price cap was not applied to commercial rates, although we did receive some government support. As a result, many of our residents were facing extortionate energy bills.

To remedy this, Torus stepped in to pay the difference between the commercial energy rates and the price that would have been set under the Energy Price Guarantee scheme. This meant tenants using communal energy were protected from commercial inflation and paid for domestic energy at the same price as everyone else.

Although full savings resulting from this intervention are yet to be calculated, 1,369 tenants were protected from significantly higher bills – 747 who pay via service charges and 622 who pay through Switch2.



## Social

### In Action Energy Support

#### Background

58 year old lady referred in June 2023, concerned over high energy bills and debt with her supplier. Struggling on low income, working 25 hours per week with a small top up of Universal Credit as partial payment towards rent.

#### Actions taken

Energy Advisor visited property and tenant was very teary, clearly struggling financially which is taking a toll on her mental and physical health. Completed an income and expenditure finding arrears with rent, water, energy, TV licence and council tax debt (payment plan in place). Set up a payment plan with landlord and applied for the tenant support fund and £1,000 off rent arrears was awarded. Cleared TV licence arrears. Applied to United Utilities trust fund for water and was awarded full write off of the £464.79 arrears. Closed tenants Scottish Power account from previous address and arranged for credit on the account to be returned to tenant. Cancelled DD's that were no longer relevant and changed address on bank account. Showed tenant how to use shower and set it.

#### Outcomes

We were then able to approach E-On about the gas and electric arrears. They have agreed to hold the energy arrears of £1,313.84, half her tariff until 31st March 2024 and, providing she keeps to her new 50% off direct debit between now and March 2024, they will write off her energy debt in full. This has meant so much to the customer, the only arrears she has now is the council tax which has an affordable payment plan until the end of March 2024 when it will be cleared. She has direct debits in place for all her bills and is saving money each month on her gas and electric which increases her surplus income each month.

#### Working with others

Torus rent officer engaged with National debtline following our income and expenditure to ensure the best advice and support was given. They also reached out to both United Utilities and E-On Next to access trust funds and support.

“

*Thank you so much for all the support and help. I feel much more positive and able to manage my money moving forward.*

*I also now hope to move closer to my family and support network without rent arrears holding me back. I couldn't have done this without your help, guidance and support.*

”

## Social

### Criteria 16 Security of tenure

Long-term tenancies promote security and stability for tenants. Where possible, providing general needs tenures with no term limit or over three years is considered best practice in the sector.

Torus is committed to creating sustainable tenancies, keeping tenants in their homes and providing a platform to progress in life - this is a fundamental aspect of our Tenancy Policy. This Policy outlines how Torus works to achieve outcomes required by the Tenancy Standard; it is designed to offer security to Torus' social housing tenants whilst reserving the ability to offer tenancy agreements that allow Torus to make best use of stock.

Torus offer the vast majority of tenants 'lifetime' tenancies which are open-ended and run until terminated by either the tenant or by Torus obtaining a court order. However, fixed-term tenancies (over three years) have been granted, most commonly in the case of Rent to Buy lettings but also in some instances to general needs lettings. No Torus property had a fixed-term tenancy under three years in 2023/24.



## Social

### Theme 5

#### Building safety and quality

Every tenant and resident has the right to a decent, safe home. Building safety and ensuring our portfolio meets fundamental quality standards has, and will always be, a core priority across the Group. Linking back to the criteria discussed under the 'security' element of Theme 1 in this report, our tenants will not feel secure in their home unless it is safe and meets basic quality standards.

The Social Housing Regulation Bill, Building Safety Act (2022) and various stakeholder groups are driving enhanced Health and Safety measures at pace, and it is key that Torus' approach is evolving in line with the requirements being proposed.

### Criteria 17

#### Landlord Health and safety

The Group takes our responsibility for the safety of our tenants and properties very seriously, and the completion of the various compliance and safety checks is closely monitored at senior management and Board level. Figure 7 lists the compliance with the main checks.

% of homes (with gas safety checks)	99.9%
% of homes (with fire risk assessments)	100.0%
% of homes (with electrical safety checks)	96.7%
% of homes (with asbestos checks)	Total requirement was 1,690 surveys - 100% completed. All units with the requirement and potential to contain asbestos and require periodical reinspection have a valid reinspection survey completed in line with CAR 2012 (Reg 4).
% of homes (with legionella assessments)	Total Requirement was 84 homes with 100% completion
% of homes (with lift safety checks)	Total requirement is 969 homes with domestic lifting equipment. Total with valid service certificate in place was 925 (95.46% completed). Total with valid LOLER inspection in place was 921 (95.05% completed).

Figure 7: Completion of Landlord Health and Safety Compliance checks



## Social

### Criteria 18

#### Meeting quality standards

The primary quality standard for social homes in the UK is the Decent Homes Standard (DHS) – a government-agreed technical definition of the statutory minimum requirement for a home to be classed as ‘decent.’ The standard requires that homes are in a reasonable state of repair, have reasonably modern facilities and provide a reasonable degree of thermal comfort.

99.4% of Torus homes are Decent Homes Standard compliant and we are continually looking to exceed it where possible.

Currently 77% of Torus properties have had a full internal and external stock condition survey that was carried out within the last 5 years. This includes those undertaken as part of a comprehensive review, together with further surveys carried out on void properties. During each survey properties are also assessed against a range of expectations, including the Decent Homes Standard and the Housing Health and Safety Rating System (HHSRS).

Each property also undergoes an individual energy assessment, to identify potential energy improvement works, and a full Energy Performance Certificate is provided. In total, 7,275 Category 1 hazards have been identified during the assessments carried out in the 27,000 homes surveyed. By 31 March 2024 Torus has remediated 7,091 hazards and there were 184 outstanding hazards that related to 182 homes. Tenants were informed of the Category 1 hazards as they arose and were notified of the works proposed to correct them. Of those 184 hazards, 118 have a repair that is either currently underway or has been planned following discussion with the respective tenants. A further 26 properties have an active damp and mould case.

### Criteria 19

#### Managing damp and mould

As set out above, our stock condition survey has included active consideration of damp and mould issues, and we have sought to work with customers to resolve any issues as quickly as possible.

Depending on the severity of the damp and mould the property will have a fungal wash within 5 days. If the damp and mould is severe it will take place on the same day or day after.

A surveyor will visit the property within 10 days to see if any works are required. If works are needed, they will be completed as per the Responsive Maintenance Policy. If the damp and mould is severe or major works are required, we would look to decant the tenant until all works are complete. This would be identified at the survey stage, and it is the responsibility of the surveyor to alert a neighbourhood officer to arrange a decant if the property is not habitable or the works cannot be completed safely around the tenant in situ.

All cases are stored on a case management system, so we have a full audit trail and date for completion.

During 2023/24, we dealt with 4,031 cases of damp and mould, representing 10.6% of the overall stock portfolio. At the end of the period, only 26 of these cases were still active.

# Social

## Theme 6

### Resident voice

Torus works with tenants and residents throughout the year to refine our services and build relationships. Community voices play an essential role in helping to influence the way Torus services are designed and implemented. Additionally, direct engagement increases the chances of feedback being fully representative of the people who live in Torus homes and the communities we serve. It also ensures that appropriate and clear avenues are in place for tenants to hold us to account.

Torus strives to have the thoughts, opinions and ideas of our tenants at the heart of everything we do. Whether it is acting on feedback from The Landlord Operations Committee (LOC), our range of tenant involvement panels or the general comments we receive on a daily basis, all input is valued.

As tenants are the ultimate beneficiaries of a Housing Provider's services, they should therefore have sufficient means to communicate feedback on key tenancy-related issues and influence decision making.

The ability of tenants to do this has come under renewed focus due to the Government's Social Housing Regulation Bill. It aims to redress the balance between landlord and tenant, primarily via two means:

- Pushing for opportunities that provide tenants with stronger, louder and more influential voices;
- Mandating levels of transparency – especially around performance data – that will enable tenants to effectively hold landlords to account.



## Social

### Criteria 20

#### Tenant satisfaction

Resident satisfaction provides the most clear and direct reflection of current service standards. It is therefore important that housing providers track and measure levels of tenant satisfaction against clear targets, allowing for a year-on-year comparison.

Torus has two different types of satisfaction surveys. The perception survey, which is completed on a quarterly basis via an independent market research company - IFF Research - and the transactional surveys, which are sent out upon completion of the transaction via 'Delighted,' an SMS based survey platform.

Data collected through these means is utilised in a number of ways. It is shared internally across the business to provide awareness of key issues and successes to staff. Key indicators are also published publicly on the 'performance' section of our Group website, establishing transparency with tenants.

Most importantly, satisfaction data is analysed in depth by Board, Senior Management, and Landlord Operations Committee (LOC) in order to inform operational activity and Group strategies and policies.

Torus was an early adopter of the new Tenant Satisfaction Measures (TSMs) - which the regulator has mandated must be collected and published from 1 April 2023. These TSMs are a result of the Social Housing Regulation Bill and are intended to:

1. Make landlords' performance more visible to tenants
2. Help tenants hold their landlords to account
3. Provide an industry-wide framework for performance analysis and peer-to-peer comparison



## Social

There are 22 new measures across six themes – overall satisfaction, keeping properties in good repair, maintaining building safety, respectful and helpful engagement, effective handling of complaints and responsible neighbourhood management.

The regulator states that 12 of the 22 measures should be collected through a perception survey, and the remaining 10 should be collected through internal performance measures. To facilitate this, Torus fully integrated the 12 perception indicators into our existing STAR Survey mechanism prior to data collection for Q3 of 2022/23, whilst maintaining four unamended questions from the framework.

Torus' resident satisfaction KPIs for 2023/24 are shown in Figure 8. Overall, it can be seen that the year has been largely positive with levels of satisfaction above the sector median in most areas, and in the upper quartile in several areas. Nevertheless, there are many areas where we should like to be doing better and we are working to understand how this can be achieved.

TSM Question	Housemark Lower Quartile	Housemark Median	Housemark Upper Quartile	Torus LCRA 2023/2024	Comparison against Median	Comparison against Upper	Torus Target 2024/2025
The overall service provided	63.00%	66.00%	70.70%	74.18%	8.18%	3.48%	79.00%
The overall repairs service over the last 12 months	64.90%	66.80%	72.50%	76.77%	9.97%	4.27%	79.00%
The time taken to complete your most recent repair	60.40%	63.50%	68.90%	73.18%	9.68%	4.28%	75.00%
Torus provides a home that is well maintained	65.30%	68.00%	73.30%	75.10%	7.10%	1.80%	78.00%
Torus provides a home that is safe	70.40%	77.40%	81.80%	79.00%	1.60%	-2.80%	81.00%
Torus listens to your views and acts upon them	54.40%	59.00%	62.00%	62.94%	3.94%	0.94%	64.00%
Torus keeps you informed about things that matter	64.90%	68.90%	72.20%	72.66%	3.76%	0.46%	73.00%
Torus treats me fairly and with respect	74.60%	76.70%	78.60%	78.51%	1.81%	-0.09%	80.00%
Torus's approach to complaints handling	26.50%	29.00%	34.40%	34.98%	5.98%	0.58%	36.00%
Communal areas are kept clean and well maintained	59.90%	65.00%	68.20%	68.32%	3.32%	0.12%	68.00%
Torus makes a positive contribution to the neighbourhood	61.00%	62.50%	67.60%	61.96%	-0.54%	-5.64%	64.00%
Torus's approach to handling ASB	55.40%	59.50%	61.60%	59.13%	-0.37%	-2.47%	62.00%

Figure 8: Rent Tenant Satisfaction measures 2023/24

## Social

### Criteria 21

#### Holding management accountable to tenants

Torus offer a wide and varied range of meaningful opportunities for tenants, leaseholders and other customers to influence strategies, policies and scrutinise services at a level and location to fit individual needs. This structure was implemented following review by independent consultants which includes the following:

Landlord Operations Committee (LOC) is the key Committee with delegated responsibilities from the Board of Management. The Committee, made up of tenants, leaseholders, Board and independent members (including elected representatives of local authorities in our areas of operation) approve all customer facing policies, placing tenants and residents at the centre of Torus's governance structure. LOC agrees and directs the work of the Scrutiny Panel including oversight of the impacts of tenant inspection.

Scrutiny Panel is the cog at the centre of our involvement machine, it influences and scrutinises strategy development and delivery, directs deeper dive service reviews, including the work of tenant inspectors, and considers the work of other panels to inform annual workplans.

Diversity & Inclusion Panel is key to Torus' delivery of fair and respectful services. Members consider key customer facing policies to ensure they reflect the diverse needs of our customers and assist in the development of Equality Impact Assessments for all policies.

Complaints Panel monitor Torus' performance on complaints and Housing Ombudsman findings, in conjunction with Scrutiny Panel. They influence improvements in policy, process and service delivery.

Repairs & Maintenance Panel monitors policy development, influences the development of our planned investment and retrofit programmes, and scrutinises repairs and maintenance service performance.

Leaseholders Forum – our inaugural forum meeting was held in Summer 2024 with more than 60 leaseholders and shared owners now signed up to influence policy and service development in this growth area for Torus.

Consultations Panel members influence the development of and revisions to strategy and policy development, service standards and a variety of other issues. This includes the option to speak to someone on the telephone if you are not comfortable using technology.

Torus Talk is our 600+ member Facebook closed page for our tenants, leaseholders and other customers. This offers an opportunity for a broader cross-section of voices to be heard specific to consultations both for Torus and for the wider housing sector eg Liverpool City Region Housing Strategy. It also offers an opportunity to promote inclusivity activities and other messages, involvement of our customers in national initiatives such as joining the National Housing Ombudsman Residents Panel, and financial inclusion information.

## Social

Editorial Panel is a small group of involved tenants who help to influence the content, tone and style of our key documents to make them more accessible.

Tenant Inspectors and Mystery Shoppers assist in testing services under review in more granular ways including physical inspections, desktop reviews, for example, Annual Gas Servicing, or through mystery shopping exercise testing service standards, for example, Customer Hub Services.

Impact Days - offer local communities to engage with our teams directly. Led by Neighbourhood Housing Services they bring together teams from across Torus to engage with local residents who may not choose to engage in other ways, and address issues of concern to the community.

Community Investment Panel sees our involved customers deciding on where funding is allocated to local community groups through our charitable arm, Torus Foundation.

Green Initiatives Forum – influences Torus' approach to Net Zero and will consider the Torus Heating Strategy and associated targets for 2050 and beyond.

Tenant & Resident Associations – a growing number of our communities are moving toward more structured local involvement by becoming constituted tenant and resident associations to focus on local issues of concern to make a meaningful difference in their own communities.

Developments Panel – influences development specifications, ensures that the lessons learned from existing developments inform new developments as we continue to grow.

High Rise and Complex Buildings Residents Meetings – our GEMT host meetings with residents in high rise and other complex buildings. This offers residents the opportunity to raise issues, and influence improvements not just to their own building but to the development of new buildings.

Chief Executive Online Q&A – Torus Group Executive Team host an online Town Hall meeting for residents to ask questions and hear responses first hand from the most senior officers in the organisation.



## Social

### Criteria 22 Complaints

Effective complaint handling is a key concern for Torus, and for all landlords – no tenant should have concerns about their home left unanswered.

As a member of The Housing Ombudsman, Torus must complete a self-assessment against their Complaint Handling Code, which sets out good practice for handling complaints effectively and fairly. It also acts as a guide for residents, setting out what they can and should expect from their landlord when they complain.

In April 2022, the Ombudsman introduced a new version of the Complaints Handling Code. Torus has completed the self-assessment and confirmed compliance. We publish this on our website and you can find it here: [my.torus.co.uk/feedback](https://my.torus.co.uk/feedback).

In 2023/24, a total of 12 Ombudsman determinations were made. The following improvements and changes have been introduced in response to these complaints.

- Repairs no access procedure – the automatic cancellation of jobs after one no access visit has been removed. Cancellation now only takes place after thorough examination of whether the repair continues to be necessary.
- Introduction of a complaints easy read document – An “easy read” of the complaints process has been published on the Torus website. The document ensures access to the complaints process and redress for customers who may have been excluded due to literacy or other limitations.
- Introduction of thematic monthly Learning Circles- A monthly in person meeting for Service Leads that supplements the Learning Bulletin and disseminates good practise. Recent topics have included vulnerability and case studies of examples of application of financial redress.
- Introduction of a monthly Learning Bulletin for all staff - the bulletin provides to all staff updates on good practise and thematic learning points which are derived from active complaints and Housing Ombudsman Investigations.
- Creation of a Rapid Resolution Team - A specific team that identifies service requests at the first point of contact, and tries to resolve to avoid issues becoming formal complaints.
- Reconfiguration of complaint classification categories within the internal CRM system – A more detailed introduction of data capture of reasons for complaints, to allow examination, identification and rectification of repetitive service failures.
- Internal auditing of all stage 1 and stage 2 complaint response letters - Examination if all key components of the complaint has been addressed and appropriate redress applied. This has led to a reduction of the number of stage 1 complaints being escalated to stage 2.

## Social

### Theme 7 Resident Support

It is not enough for us as a social landlord and agent for change to simply provide a roof to sleep under. Many of our residents need a little extra support to progress in life. At Torus we know a person-centric approach can change lives; we provide wrap around assistance to tenants through Torus Foundation, the Group's charitable arm, and Torus Support Network, our housing team's in-house support function.

Torus Foundation invests the Group's commercial profits into projects, interventions and services that bring people together and change lives. Many of Torus' social impacts, although not all, are delivered by Torus Foundation. Activity delivered by the Foundation broadly fits under four strands: employment and skills, financial inclusion, youth work, and health and wellbeing.

Torus Support Network provides housing advice and help maintaining a tenancy, confidential support for domestic abuse and services to support independent living in later life.

### Criteria 23 Support Services

Having support structures and projects in place for residents is a clear indicator of community investment in action. Torus' support services are diverse and stem from a range of community investment drivers. Therefore, it is vital that we keep track of the performance of these services and report them in the most transparent way.

This allows us to keep a track on our progress and also better articulate what our services offer to residents in the future.

### In Action: Torus Foundation Skills and Employment

Torus Foundation successfully led and completed two employment-driven European Social Fund Projects, New Leaf and Springboard Cheshire, managing and working collaboratively with local authorities and other key partners to deliver outcomes. The UK Shared Prosperity Fund was awarded to the Foundation in 2023 in Warrington. Additionally, the Foundation employs full-time advisors who support tenants to gain new skills and unlock opportunities. Underpinning these services, Torus Foundation retains the Matrix Standard, a nationally recognised information, advice and guidance standard.

Across these support mechanisms in 2023/24, 322 individuals were supported into employment, with a further 37 supported into apprenticeships. In addition to this, 428 people were supported to gain new skills through training.



## Social

### In Action: Torus Foundation Spotlight on Future Focus

Torus Foundation and Fusion 21 funded a pilot employability project with a focus of supporting the multicultural communities in Liverpool. Delivered by the Foundation based out of FireFit Hub. The pilot was very successful, over the year:

- **219 local people** were engaged against a target of 150, of which 167 were from ethnic minorities.
- **116 people** were supported into training and employment against a target of 60.

### Tammi's Journey with Future Focus

Tammi faced a significant career interruption when she left her job to care for family. This extended period out of the workforce led to a challenging re-entry into the job market. Over the past year, Tammi actively sought employment but struggled to secure interviews, which greatly impacted her mental health, and confidence.

Future Focus provided Tammi with regular face-to-face meetings for personalised job search, application and interview training

Tammi reflected on her journey:



*The Future Focus programme has been amazing. The amount of support I received helped improve my confidence.*

*When I look back to 12 months ago, I was not in a good place. Since then, I can complete applications and I know I can get interviews.*

*It is great that I now have someone there to support and reassure me. I no longer feel alone on this journey back into work.*



## Social

### Financial Inclusion

The Torus Foundation Financial Inclusion team provides benefit, debt and energy advice to tenants - increasing income and nurturing financial management skills. In 2023/24, £3,214,032 in grants and benefits for 2,450 tenants was unlocked via this service. Our financial inclusion services include the energy support programmes outlined in our response to Criteria 15.

Furthermore, 2023/24 saw the Financial Inclusion team continue the performance of an accessible loan scheme that was seeded as far back as 2015. At project inception, Torus Foundation invested £30,000 with the Central Liverpool Credit Union to launch accessible loans for tenants. To date, this initiative has produced excellent value for money, with over 1,200 loans having been agreed to the value of nearly £1.3m.

This financial inclusion team also have the capability to administer food vouchers to tenants in need – this is addition to the support provided to local food banks through the Foundation’s Health and Wellbeing team. Last year, 835 food vouchers were issued, providing meals for 842 adults and 453 children.

### The Tenant Support Fund

In response to increasing financial pressures on Torus tenants, last year a hardship grant – the Tenant Support Fund – was introduced. The fund is available for Torus tenants who are in rent arrears and need help to improve their financial circumstances.

Along with the Financial Inclusion team at Torus Foundation, frontline colleagues from Income, Neighbourhoods and Support Network have been able to support Torus tenants with an application for up to £500 (subsequently increased to £1,000) to help clear their arrears.

There are stringent criteria to access the fund, primarily that the tenant must be engaging with the Income Team and making an effort to clear their arrears. They must also complete a financial assessment and prove they do not have savings of more than £500.

From April 23 – March 24, the fund authorised 947 payments into tenants’ rent accounts, with a total value of £665,948.



## Social

### Health and Wellbeing

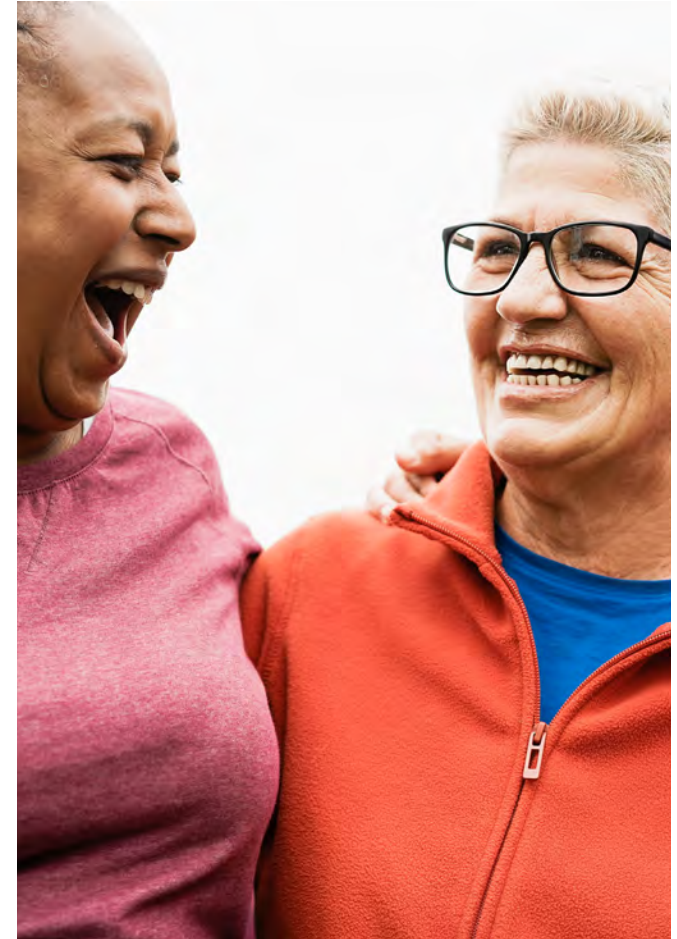
Torus Foundation's Health and Wellbeing Team offer activities that aim to improve physical and mental health for all age groups and abilities. Health and Wellbeing officers work across Torus extra care schemes, engaging residents in physical activity, mental health coaching and healthy eating programmes.

Additionally, Health Promotion Officers operate in each heartland and act as a conduit between the local community and the Foundation team. They work to identify clear community needs and match them to the Foundation offer. This activity is possible due to strategic partnerships with local bodies, including Clinical Commissioning Groups and various schools and Children's Centres.

In 2023/24:

- **1499 over 18s and 310 under 18s** took part in Health and Wellbeing Activities.
- **438 health and wellbeing** sessions of various types were delivered across community venues, sheltered/extra care schemes, children's centres and schools.

In addition to these essential services, 2023/24 saw the Health and Wellbeing team commence and continue delivery of specific and targeted projects.



## Social

### Healthy Neighbours Project

In April 2022, Torus Foundation launched the Healthy Neighbours project across neighbourhoods in Liverpool, St Helens and Warrington, commissioning the local organisations listed below to help to deliver targeted activities.

Through the project and its partners, each locality is served by a dedicated coordinator who works with volunteers to empower community members and facilitate a range of activities. The objective is for these activities to improve health and wellbeing against an agreed set of health indicators, which include food poverty, loneliness, obesity, physical inactivity and mental health. The project is rooted in a commitment to truly understand needs at a local level. In order to recruit volunteers, open consultations were held with the aid of community champions – people who live and breathe their neighbourhoods. These sessions were used to identify the types of activities people wanted to see in their locality in order to improve health and wellbeing. Volunteers continue to be recruited, trained and act as the soul of this programme.

Following initial community consultations, a range of activities underpinned by clear themes have been taking place regularly. The most common activity types so far have been encouraging people to move more, 'opening up' and discussing feelings and wider community engagement. Activities to date have included: writing clubs, 'coffee and chat' sessions, breath work and mediation lessons, litter picking/ community clean up days, clothing swap shops, 'getting active' sessions, walk and talk groups, and baby and parent play.

In March 2023, Torus Foundation was thrilled to share that the National Lottery's Partnerships Fund had awarded an incredible £494,000 over two years to enhance and continue the Project.

The award is testament to the hard work already undertaken by the project - between April 2023 and March 2024, 197 Healthy Neighbour volunteers delivered over 9998 hours of their time, supporting 2,841 individual people to engage with 1800 support sessions organised through the project.

The Healthy Neighbours Project has given communities a voice and the lottery funding will allow this work to continue to create strong, long-term partnerships built on trust and community cohesion. It will also allow the project to create plans for expansion across more of the communities Torus serves.



## Social

### Healthy Neighbours

Jim was referred to Healthy Neighbours after experiencing depression and seeking a safe space to connect with others. He was able to access support and guidance from qualified and experienced mental health staff who are funded through the project.

After completing a range of appropriate and related short courses, including First Aid for Mental Health and Safeguarding, Jim became involved in the development of a men's mental health group. Becoming a 'befriender', Jim is helping to signpost others to support whilst continuing his own journey to better wellbeing.

### Healthy Neighbours, Healthy Lungs

To augment the good work of the Healthy Neighbours Project, 'Healthy Neighbours, Healthy Lungs' was set up in early 2023. The project is helping to raise awareness of respiratory problems in children.

It is being delivered with support from the Beyond Children and Young People (CYP) Transformation Programme (Cheshire and Merseyside Health and Care Partnership), hosted by Alder Hey.

Volunteers with experience of dealing with respiratory problems in children have been sought to become 'parent champions', offering advice and empathy to those struggling with the issue. To date, parent champions have been active across Warrington, sharing key information and signposting families to advice and support.

- 12 Parent Champions recruited;
- 289 volunteer hours supporting the project;
- 79 promotional sessions delivered;
- 215 individual families supported;
- 57 referrals for additional support.



# Social

## Social Prescribing

In April 2023, the Health and Wellbeing team launched its Social Prescribing provision aimed at supporting Torus tenants with mild to moderate health conditions to improve their overall wellbeing, taking a preventative approach where possible. Social Prescribing aligns itself with the NHS long term strategy and Core20Plus5 approach. At its core, the provision aims to improve customers wellbeing by linking in with non-medical services such as community groups, resources, and partnerships to deliver holistic services instead of relying on clinical medical treatment and medications. This helps reduce strain on NHS services, helps customers build resilience and knowledge while allowing them to better manage their conditions. Social Prescribing also helps to address underlying social determinants of health such as isolation, finance and housing.

Between April 2023 and March 2024, Health Promotion Officers engaged with 138 customers via the Social Prescribing service. They supported with 41 positive outcomes in which customers actively engaged with community activities, attended wellbeing sessions, volunteered, and had significant interventions to improve overall wellbeing. The team completed 295 one to one support and advice sessions with customers and made 191 referrals for ongoing support including 64 to internal housing and Torus Foundation colleagues.

## Food Security

The cost-of-living crisis has left many facing stark spending decisions on basic needs. A conundrum the media has dubbed 'heat or eat'. To play a part in tackling this issue, Torus Foundation's Food Security Officer has been building partnerships and support networks to promote the range of food pantries present across the communities Torus serves.

This is part of the Foundation's drive to partner with local organisations and deliver the 'Your Local Pantry' model, increasing access to healthy and affordable food across Liverpool and St Helens. In 2023/24, 15 foodbanks/food pantries were supported with financial assistance through grant agreements or the Foundation's Community Investment Fund, 4 of which were newly established pantries.

Torus Foundation has also been working with local schools and community organisations to increase support for families, including cooking classes with young people and wider family members. Free slow cookers have also been given to families where appropriate and affordable recipes using these have been a real hit.

In 2023/24, 432 people took part in 'cooking on a budget' training.

## Social

### FireFit Hub and Youth Services

Torus Foundation operates the FireFit Youth & Community Hub in South Liverpool. The centre delivers 44 hours of activities and interventions each week in the form of open access youth work programmes and activities that have been co-designed with young people – all of which aim to improve mental and physical health. Whether it be through an open access activity, Duke of Edinburgh Award, or social action project, outcomes for young people sit at the heart of operations.

In the last year, 1,487 individual young people attended FireFit Hub youth programmes and activities equalling 28,507 total visits to FireFit Hub youth programmes and activities.

The centre assesses impact through a youth outcomes framework that looks at development against six outcome areas. These are: interests and activities, hopes and dreams, health and wellbeing, education, communication and choices and behaviour.

Data collected via this framework shows that in 2022/23, 86% of young people evidenced development in one outcome area and that 70% are making progress in two or more outcome areas.

The Hub also supports the more fundamental needs of the local youth community by providing food - last year, 7,254 meals were issued.

Furthermore, FireFit Hub acts as a community centre and focal point to the people of L8 and beyond, not just Torus tenants and young people. The Hub hosts a weekly community coffee morning offering a range of drop-in services and support for local community members including JobCentre Plus, local policing, housing providers, primary care network and a mobile food pantry. Alongside this Torus Foundation provides a full range of services including employment, financial and health & wellbeing support.



## Social

### Community Investment Fund

Torus Foundation also manage and administer the Community Investment Fund (CIF), a key tool for direct community support. CIF is allocated to develop projects that will benefit Torus tenants and their surrounding neighbourhoods. Constituted community or resident groups are invited to apply, along with not-for-profit organisations that deliver services within a Torus neighbourhood. Awards are decided by a tenant-led panel.

#### In 2023/24:

→ **78 Projects were awarded funds totalling £56,757**

Liverpool - 26 awards  
St Helens - 28 awards  
Warrington - 24 awards

The vast majority of awards were focused on tackling:

→ **Health and Wellbeing** – 38 awards totalling £26,335

→ **Youth** – 31 awards totalling £25,138

As can be seen in the following examples, the projects funded make a real difference to our partners and people.

#### The Anne Robson Trust

The impact of targeted support from the Community Investment Fund (CIF) can be profound. The Anne Robson Trust used CIF funding to establish a volunteer visiting team at Mersey & West Lancashire Teaching Hospitals, providing crucial comfort and companionship to patients nearing the end of life.

CIF funding was instrumental in setting up this volunteer initiative. The volunteer team is now operational, offering vital support to both patients and their families during a challenging time. This project illustrates how CIF can enable organisations to deliver impactful, compassionate care, ensuring that those in their final days receive the support and comfort they need.





## Social

### Warrington Open Doors

Warrington Open Doors at Christmas was able to significantly enhance its efforts in providing essential services to the homeless, lonely, and vulnerable during the holiday season. The funding allowed the group to expand its reach by creating more food parcels, transporting more individuals to and from their events, and offering a wider range of activities. As a result, the project delivered 337 food parcels, transported 325 individuals, and served 510 hot, three-course meals, ensuring that those most in need received not only a meal over Christmas but also companionship and a sense of community during a time that can be particularly isolating.

### Come Together Hub CIC

The Come Together Hub provides crucial support for individuals facing social isolation and poor mental health. Thanks to the funding received, the group was able to purchase essential equipment and create a seated area, which has significantly reduced barriers for participants. This new space allows attendees to connect with the wider community, share information, and engage in activities that improve their overall well-being.

One participant shared, "If it was not for our group, I would probably not leave the house. I've struggled with isolation since lockdown, but now I look forward to attending each week." This testimony underscores the transformative impact of the project, as it offers a lifeline for those grappling with loneliness and mental health challenges. The funding has made a profound difference, enabling the group to provide a supportive environment where individuals can connect, get active, and discuss ways to improve their mental health.



## Social

### Digital Inclusion

To facilitate access to online services and improve connectivity, Torus Foundation was engaged in providing digital inclusion services throughout 2023/24.

Our digital inclusion service team was able to provide IT equipment, and both 1:1 and group training, supporting tenants to learn essential skills, get online and access vital services. In 2023/24, 44,767 people engaged in digital support and training with 22,508 of these completing the 16-week course and gaining a full set of basic digital skills. Each person was given a device and data. In addition, 116 devices with a complementary data allowance were provided to Torus tenants and community members who were experiencing digital exclusion.

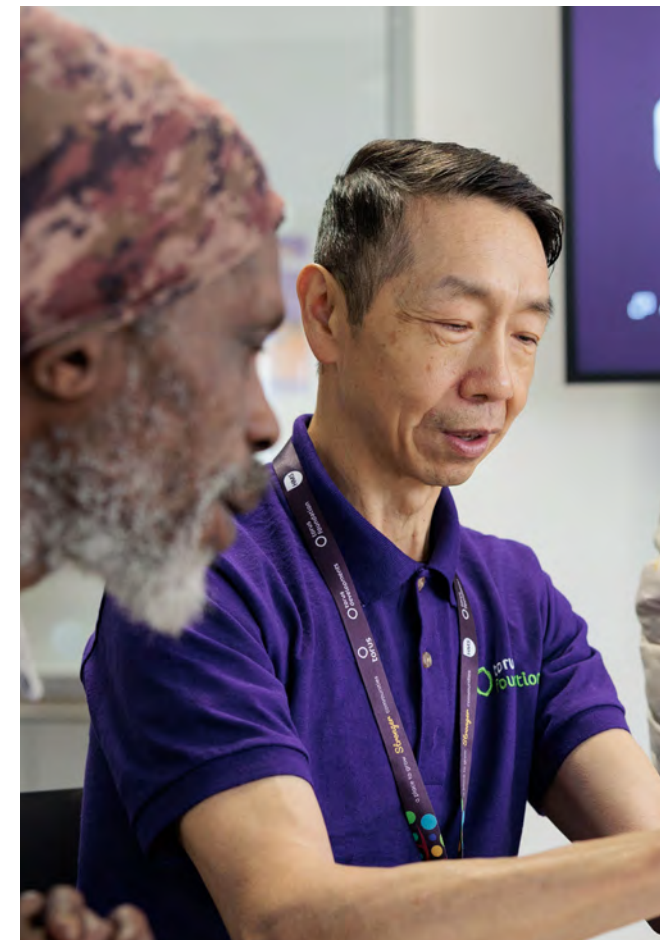
Digital inclusion activity over the last year has been delivered with funding and partnership support from Include-IT Mersey, a UK Shared Prosperity Fund project.

### Torus Foundation Future Focus

The demand for Torus Foundation services remains high, with an estimated 40% of social housing tenants living in poverty (Joseph Rowntree Foundation, 2024), Torus Foundation will continually assess its services against customer needs. In 2024/25 Torus Foundation will undertake a full review of its service offer during the year which will include a thorough assessment of customer need and any subsequent service changes. In addition to this, a full review of the Torus Foundation Youth Offer will be completed by December 2024, again ensuring that the Foundation continues to meet the needs of the children and young people who access services provided at Toxteth FireFit Hub.

Torus Foundation will also review and update its Business Development and Fundraising Strategy, again reflecting the ever changing funding landscape in which it operates.

The culmination of these reviews will provide a solid platform for Torus Foundation to engage customers, develop refreshed, innovative services and fundamentally ensure that customer achieve both positive outputs and outcomes.



## Social

### Torus Support Network

Torus' overall approach to safeguarding and addressing domestic abuse is managed by our Support Network, a key element within the Group's Landlord function.

### Safeguarding

Torus believes that it is the fundamental right of every adult, child and young person to live a life that is free from harm, neglect and abuse. Our approach to safeguarding is proactive and driven by effective partnership working, collaboration and understanding the important role we play. We are proud members of Adults Safeguarding Boards across the heartlands supporting the priorities for the local authorities in which we operate.

We believe that safeguarding is everyone's business and regardless of job role and level of direct contact with tenants and service users, we all have a role to play in safeguarding. That's why regardless of job roles, all staff receive safeguarding training within the first three months of their start date and then every three years.

As a landlord, we recognise that we are in a unique and privileged position to sometimes 'get behind the door' where other agencies may struggle and can often identify issues as they emerge. Our ABC Respond procedure provides an escalation route for our repairs and maintenance teams as well as non-front-line colleagues to share their concerns for the welfare or safety of tenants and their household members. During 2023/24 a total of 1619 ABC alerts were logged via the procedure.

Our frontline teams within Housing and Torus Foundation services who work more directly with tenants and service users play a key role in the identification and response to safeguarding concerns; sharing information with partner agencies where appropriate, attending a wide range of multi-agency meetings to address risk and safety of children, young people and adults at risk and providing housing related support to those who need it. In 2023/24 a total of 117 new safeguarding concerns were recorded for children and 189 for adults.

Developed by our Safeguarding Subcommittee, our new Safeguarding Strategy 'Playing Our Role: Think Family' (2024-2027) sets out our approach to safeguarding over the next three years will enable us to continue to refine and strengthen our approach to safeguarding.

The vision set out in the strategy:

***'We will effectively respond to risk and need at the right time. Our offer will be safety-led and non-judgemental. Our skilled colleagues will be professionally curious and confident to escalate concerns and deliver direct support to an individual, not a case number. We will continue to play our role and work with partner agencies, ensuring that our contribution to safeguarding processes is consistently excellent and results in life-changing interventions.'***

## Social

### The ABC Respond Procedure in Action

Concerns were raised by a Torus operative with regards to the home conditions of a property and possible child neglect. A case was assigned to a tenancy sustainment officer who gathered more information regarding home conditions and the family's situation. Due to the level of concerns a referral was made into children's social care who screened the case. A social worker was assigned to the family and the relevant assessments were carried out. Torus attended the relevant multi-agency meetings and continued to provide housing related support to the family as part a multi-agency plan.

### Domestic Abuse – Housing

Since December 2021 Torus has been working toward achieving accreditation with the DAHA (Domestic Abuse Housing Alliance). The DAHA have created a set of standards for housing providers to achieve which improves the identification and response to domestic abuse victims and perpetrators.

As part of the wider Neighbourhood Model changes, the Domestic Abuse Housing Team has moved out of Safer Estates and into the Tenancy Sustain Team under the Support Network. The service has a dedicated Team Leader managing services to deliver support to victims and survivors of domestic abuse and customers who are at risk of tenancy failure due to multiple and/or complex support needs.

The Domestic Abuse Housing Team is made up of one Risk Identification Officer and two Domestic Abuse Officers providing survivor led support to people at risk of abuse. The team provide a centralised service for management of all domestic abuse cases, whilst supporting Torus' vision of domestic abuse being everyone's responsibility.

The Domestic Abuse Housing Team work closely with specialist domestic abuse services to reduce risk and ensure that customers receive the relevant support, advice, and guidance to meet their needs. The team provides representation for Torus at Multi-Agency Risk Assessment Conference (MARAC) in Liverpool, St Helens, and Warrington; providing specialist advice on housing, agreeing, and taking actions to increase victim safety and sharing relevant and up to date information to support the identification and management of risk.

As well as completing domestic abuse risk assessments and being the link between housing and specialist domestic abuse services and MARAC, the Domestic Abuse Housing Team support customers with practical housing related interventions including supporting with emergency accommodation and long-term rehousing options, safety planning and target hardening.

In 2022-2023, Safer Estates, who previously managed Domestic Abuse support cases, dealt with a total of 266 cases of domestic abuse. Between April 2023 – September 2023, whilst the Domestic Abuse Team was being developed and new processes implemented including a change to the way in which cases identified via MARAC were recorded, a total of 393 new Domestic Abuse support cases were logged.

Following a full launch of the team in October 2023, a total of 677 new domestic abuse cases were recorded by March 2024.

The total number of domestic abuse cases for the year April 2023 – March 2024 was 1,070, an increase of 804 from the previous year.

## Social

Between April 2024 – August 2024, the team have recorded new domestic abuse cases 479 highlighting the ongoing improved identification of domestic abuse.

As well as victims and survivors approaching Torus directly for support, the team also receive referral from teams across Torus Housing, HMS and Torus Foundation. Process maps have been developed and embedded to support colleagues across the business to respond to domestic abuse. To support colleagues to identify and respond to domestic abuse, we have introduced a new programme of mandatory inhouse training for all colleagues.

The team also works closely with partners in specialist domestic abuse and IDVA services and have strong links with partners in Warrington and Liverpool and have co-located with Safe2Speak in St Helens. The team works closely with services in our other local authority areas, and are currently working towards strengthening those connections, which is included as an action on the DAHA Sustainability Plan.

As part of the journey towards DAHA accreditation, Torus have recruited a cohort of 19 Domestic Abuse Champions from across the Group. The Champions role involves acting as a point of contact for colleagues and tenants who are affected by domestic abuse, support the embedding of policy, procedure and best practice as well as supporting the steering group to facilitate awareness raising events. They play an essential role supporting Torus and HMS colleagues who are concerned about a tenant or colleague who may be experiencing domestic abuse.

The Champions have all received enhanced training which enables them to provide advice and guidance to colleagues on how to deal with a disclosure of domestic abuse, how to follow internal escalation procedures as well as how to follow local referral pathways to ensure tenants or colleagues can access domestic abuse support from specialist support services. They will be mentored by the Domestic Abuse Team, DAHA Leads and specialist domestic abuse leads in the Support Network to carry out their role. The Group will meet quarterly to share updates and generate ideas for the network.



## Social

### Safe2Speak Domestic Abuse Services

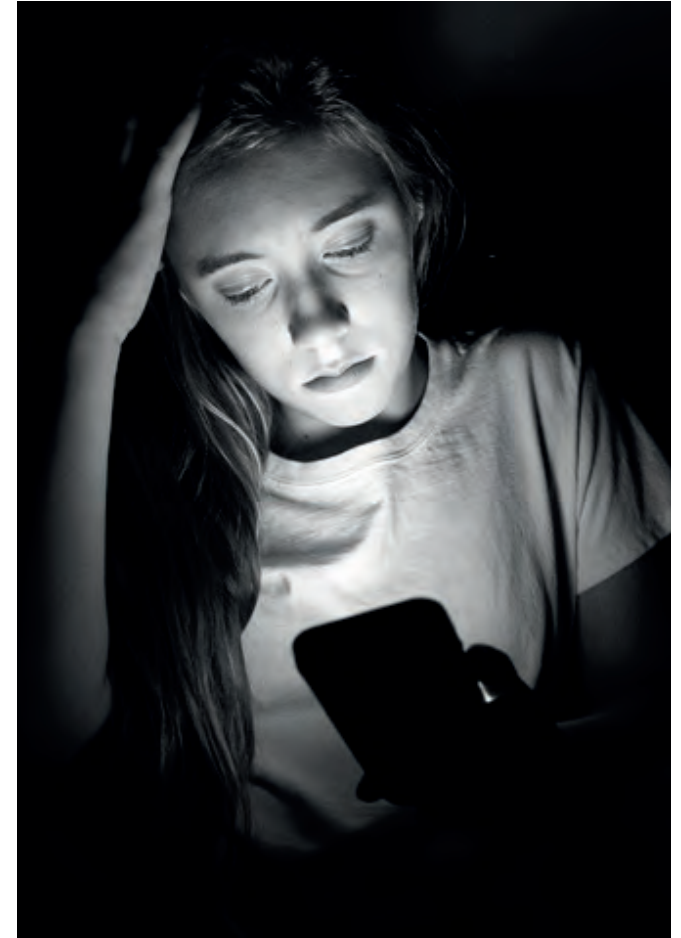
In 2023/24, the Domestic Abuse Team that sits within Torus Support Network dealt with 1,492 (561 high risk) referrals and 55 new refuge admissions, 27 of which were families with children.

St Helens Borough Council commission Torus to run its Domestic Abuse Support Service, Safe2Speak, which supports all victims of domestic abuse in the St Helens area, not just Torus tenants.

The Safe2Speak Team continue to support victims of domestic abuse and their children through the provision of essential specialist domestic abuse services including, refuge accommodation, provision of an Independent Domestic Violence Advisor (IDVA) and outreach services. As well as providing support, advice, and emergency accommodation.

The service employs a qualified and experienced team to provide non-judgemental emotional, practical and safety support for male and female victims of domestic abuse. The team includes specialist roles, including a Complex IDVA, to support people with complex needs, including drug and alcohol addictions, and a Court IDVA, who will support victims through the Criminal Justice and Civil Court process.

Safe2Speak



# Social

## Looking ahead

To ensure that tenants and customers receive the right support at the right time, we will be focussing on continuous safeguarding and domestic abuse training for all colleagues based upon their job role and interactions with tenants and service users. We will review our safeguarding policies and procedures and launching a new internal threshold of need document, all of which provide a robust operating framework for safeguarding and domestic abuse and creates clear pathways into support services.

We recognise that as a result of the work taken place to achieve DAHA accreditation, including the colleague training, implementation of new processes and the launch for the new domestic abuse housing team; demand for the service continues to increase. Going forward, we remain committed to assisting victims of domestic abuse and will continuously review the resources needed to meet demand. We will continue to work alongside DAHA to ensure our approach and response to domestic abuse is based upon best practice.

We aim encourage professional curiosity in all interactions with tenants and service users and develop an approach which considers the needs of whole households including the needs of children and young people living within our homes and accessing our services. Our Children's subgroup will lead on awareness raising initiatives and core processes will be reviewed with a safeguarding lens.

We will continue to work in collaboration with partners agencies to ensure the delivery of effective safeguarding practices and services. We will represent the organisation at safeguarding adults boards and review our attendance at a wide range of safeguarding forums across local authority areas to ensure we continue to 'play our role' in the most effective way.

We aim to build on our current approach to learning and continuously improving our safeguarding practice by further developing our safeguarding dashboard, development of performance management processes and contribution to multi-agency audits and reviews; using best practice findings to inform our services

## Theme 8 Placemaking

Investment is one of the core pillars of our current Corporate Plan. Making intelligent and targeted investments in placemaking or place-shaping activities is an essential aspect of achieving our mission: building stronger communities.

## Criteria 24 Community investment

Torus Foundation is the charitable arm of Torus Group. It provides services to Torus tenants and communities under 5 key focus areas including Employment and Skills, Financial Inclusion, Digital Inclusion, Health and Wellbeing and Youth – see Criteria 23 above.

## Governance

The extent to which a housing association, or any other large organisation, can fulfil moral and ethical obligations is largely dictated by internal culture. A strong internal culture that is underpinned by progressive values is in most cases made possible by robust financial performance, a happy and diverse workforce, solid supply chain management protocols, and clear, effective governance.

These are all matters Torus takes seriously and our efforts to promote equity, strengthen management practises, support staff well-being and cultivate equality, diversity and inclusion at all levels can be seen in this section.

### Theme 9 Structure and governance

Having strong corporate structures and governance ensures we are a resilient organisation that can withstand challenges and therefore maximise our impact in communities. It also provides an assurance that the conflicting pressures that arise between economic, environmental and social priorities are being considered and managed fairly and effectively.

### Criteria 25 Registered provider

The most fundamental governance criteria for a housing provider is that they are registered with the appropriate regulatory body. In Torus' case this is the English Regulator of Social Housing (RSH). Our registration number is 5065.

### Criteria 26 Regulatory gradings

The standard measure of a Housing Provider's governance and financial viability is a grading from the RSH. The grading score signifies the housing provider's capacity to meet regulatory governance requirements and its capacity to mitigate financial exposures effectively. In December 2023, we retained our G1/V1 status after an annual stability check. This is the highest score and means that we are considered to be a well governed and financially stable organisation.

### Criteria 27 Code of Governance

A further signifier of a Housing Provider's commitment to fair governance is a commitment to an official code. The expectation is that non-profit Housing Providers in England will follow the National Housing Federation's Code of Governance issued in 2020 – Torus has adopted and is fully aligned to this code.





## Governance

### Criteria 28

#### Not for profit status

The ownership and control of profits provides vital insight into a housing provider's core purpose, governance methods and commitment to community wealth building. Torus' mission, purpose and Group structure goes hand-in-hand with the fact we are a Not-For-Profit organisation.

### Criteria 29

#### Managing ESG risks

The Torus Group is an ambitious organisation and therefore the complete removal of risks from pursuance of corporate objectives is not possible. At Torus we aim to identify, manage, and minimise risk and are therefore committed to the active management of risk, recognising it as an integral part of good governance and financial viability. The risk management process is based on the ISO 31000, developing the risk management process through a series of key stages. The Board is accountable for ensuring an effective system of risk management and internal controls to support the delivery of the Groups Corporate Plan.

To do this, the Board:

- **Regularly reviews** and approves the Group's Risk Management and Assurance Framework;
- **Reviews and appraises** the work carried out by the Group Audit and Risk Committee and Subsidiary Boards – including the Internal Control Framework and annual internal audit plan;
- **Assessing** the Group's financial standing and core KPIs on a quarterly basis.

Assurance can come from all areas across the business, and at Torus this is based on the three lines of defence assurance model.

- **First Line of Defence** – Operational Management – The first line comes from day-to-day activity within the business. The first line owns and managed strategic and operational risks.
- **Second Line of Defence** – Corporate Oversight – Other functions in the Group provide assurance through board and committee meetings.
- **Third Line of Defence** – Independent Review – Assurance is provided from outside the Group through internal/external audit.

This approach applies equally to ESG related risks as it does to any other strategic and operational risks we face.

The Group's Strategic Risk Register is aligned to the delivery of the five-year Corporate Plan and includes the three main focuses of Homes and Communities, People and Services and Viability and Sustainability. These form the basis of the key themes highlighted throughout the ESG report. The Strategic risks are reported on a quarterly basis to the Group Audit and Risk Committee and performance against a suite of key performance indicators is considered when determining a change in the risk score.

## Governance

### Criteria 30

#### Adverse regulatory findings

Disclosing adverse regulatory findings is an important facet of progressive housing governance. In addition to promoting full transparency, it also provides an opportunity to show how mistakes are being incorporated into the organisational learning cycle. Adverse findings can relate to issues such as data protection breaches, bribery, money laundering and HSE breaches.

In 2023/24, Torus received no adverse regulatory findings.

### Theme 10

#### Board and Trustees

We need the highest calibre of leadership, vision and energy to realise our aspirations. We also need to draw on a diverse range of lived experience and expertise. It is therefore important that we regularly assess the quality, suitability, diversity and performance of our Board.

### Criteria 31

#### Adverse regulatory findings

Figure 9 provides details of the make-up of the Board with respect to diversity.

% of board that are women	36%
% of board that are people from ethnic minority backgrounds	9%
% of board that are residents	0%
% of board that have a disability	0.0
Average age of board members (years)	59.0
Average board tenure (years)	6

Figure 9: Board diversity details

In addition, our Landlord Operations Committee is made up of 7 tenants, 2 Council Representatives, 3 Board Members and 1 Executive Member.

Torus is committed to improving the diversity of our Board. We continue to engage with agencies to improve Board diversity as vacancies arise.



## Governance

### Criteria 32

#### Turnover of Board members and senior management

Board and Executive Management turnover provides a clear indicator of stability and continuity – two essential factors that contribute towards effective governance. At Torus we aim to keep our senior leadership with us for a long-term period in order to embed continuity and strategic direction across group. Our current approach is bearing dividends and there has been little change to our Board (33%) and Executive Management Team (0%) in the past two years.

### Criteria 33

#### Audit Committee

Having an experienced Audit Committee is essential to ensuring Torus is fully compliant with current laws and legislation. Having members on this committee with recent and relevant financial experience is of particular importance. As a result, our Group Audit and Risk Committee is made up of six Board members. Four are qualified accountants. A skills assessment is carried out on an annual basis to ensure the correct skills are present on this Board.

### Criteria 34

#### Non-executive Directors

Non-executive directors play an important role in any large organisation by bringing an impartial view to governance and management decisions. At Torus, 75% of our Board is made up of non-executive members. Being free from the management of day-to-day operations means our non-executive directions can provide more objective viewpoints.

### Criteria 35

#### Succession planning

It is important to have a recent and continuously updated succession plan as it indicates clear, proactive preparation for future changes in the makeup of an organisation's senior management team. At Torus, the Group Remuneration and Nominations Committee oversees Board recruitment and is routinely involved in looking at Board succession across the whole Group. Work is ongoing with an external consultant to address senior recruitment across the Group.

At the 2024 AGM, a further three Group Board members will retire, and candidate profiles have already being established for their replacements. Increasing the diversity of Board has been and will continue to be a key consideration.

### Criteria 36

#### External Audit

A common cause for conflict of interest is when an auditor has been repeatedly used by an organisation over many years - it can lead to overfamiliarity and lack of scrutiny. Our external auditors for 2023/24, BDO, were appointed from 1st April 2020 and have completed 4 years in tenure.

### Criteria 37

#### Board effectiveness review

It is best practice to review board-effectiveness every three years. This is a recommendation in The UK Corporate Governance Code (July 2018). Torus62 Ltd was formed in January 2019 and since inception Board effectiveness has been assessed internally through skills assessments and appraisals. An independent Board effectiveness review was carried out in June 2024.



## Governance

### Criteria 38 Conflicts of interest

When Housing Providers grow, the likelihood for conflicts of interest at senior levels increases. As Torus is the largest provider of affordable homes in the Northwest, it is vital that we have an appropriate mechanism for handling conflicts of interest as and when they arise. Currently, we have a standing Board agenda item for Declarations of Interest; where there is a material conflict, the individual concerned is withdrawn from the meeting and does not take part in the discussion or decision making. Board members are also required to complete an annual declaration of interest form which is audited, and a summary is published in the public domain.

### Theme 11 Staff wellbeing

We directly employ 1,648 staff across the Group, and they are the beating heart of Torus. Our successes and satisfied tenants are made possible by our people performing at their best. Our colleagues can only be the best version of themselves if they are happy, healthy, fulfilled and suitably nurtured by the Group. Our reporting under this theme sheds light on the work we are doing to ensure Torus is a great place to work.

### Criteria 39 Real Living Wage

Paying the Real Living Wage (RLW) is one indicator of an employer's approach to staff wellbeing. The RLW is based on independent calculations of the true cost of living in the UK. Accreditation demonstrates that an employer is going beyond the government minimum.

Torus is committed to paying the RLW to its employees where applicable. We do not pay apprentices this rate because apprentice wages are set lower than the minimum wage as a contribution to the cost of training. This is an accepted practice by the Living Wage Foundation.



## Governance

### Criteria 40

#### Median gender pay gap

Disclosing gender pay gap data provides a simple picture of gender equality in the workplace and is now a standard and corporate reporting metric. The gender pay gap is the difference in average pay and bonuses of men and women across an organisation. It is different to equal pay which is the right for men and women to be paid the same for work of equal value.

As a legal requirement for legal entities which employ more than 250 people, we report on our gender pay gap within Group. In April 2023, our median gender pay gaps were as follows:

**Torus 13.26%** - a difference of £2.27 per hour

**HMS 12.49%** - a difference of £1.68 per hour

It is a mixed picture in terms of progress when compared with 2022/23. The pay gap in HMS is consistent with last year, but that in Torus improved by more than 2.5%. We recognise that there is much work to do in closing the gender pay gap and are utilising various methods to close it. Full details of the avenues being pursued to do this can be found in our latest Gender Pay Gap Reports.

### Criteria 41

#### CEO: Median worker pay ratio

The CEO-worker pay ratio demonstrates a Housing Provider's pay disparity between the CEO and the organisation's median earner. This is becoming a standard measure for providing insight into an organisation's pay equity. The matter of executive pay is a topical issue in the UK, with regulations having come into force from 1st January 2020 making it a statutory requirement for UK listed companies with more than 250 employees to disclose their CEO-worker pay ratio. Our current ratio is 9.97:1. This is well below UK average across all sectors – the average CEO pay for FTSE 100 companies of £4.2 million is 120 times the median earnings of a UK full-time worker (£35,000) (The High Pay Centre and TUC, 2023).



## Governance

### Criteria 42

#### Equality, diversity and inclusions across staff

Promoting Equality, Diversity and Inclusion across our organisation is a priority. Torus is committed to fostering a culture of Inclusion that is embedded in all aspects of our business. It is important that all colleagues come to work feeling they belong, have a voice, and are valued.

#### Training and Education

All Torus colleagues, including leadership, undergo regular training on Inclusion including bias to raise awareness. There are continuous opportunities focused on EDI, including workshops, webinars, and e-learning modules that educate colleagues on cultural competence, allyship and inclusive behaviours.

#### Colleague Networks

Torus support Networks for Disability, Sexual Orientation, Age, Gender, and Race. Providing safe spaces for colleagues to connect, share experiences and advocate for inclusive practises. The Networks are instrumental in shaping Colleague Policies and Inclusion Strategies.

#### Equality Impact Assessment

All Strategies and Policies are required to have an Initial Equality Impact Assessment to determine the need for an extensive Equality Impact Assessment to research, evidence and measure the impact on all protected characteristics and underrepresented groups.

#### Inclusive Workplace Culture

Torus actively promote an inclusive culture through regular communication, celebrating diversity through cultural events, and recognising diverse holidays and events.

#### Leadership and Accountability

The Inclusion Steering Group are the driving force for Inclusion. They are accountable for the progress towards a fully inclusive culture and for demonstrating the Torus Values.

Measurable targets have been set for increasing the representation of underrepresented groups on Torus Boards and in recruitment across the Torus Group, including succession development. Progress is tracked and reported to our Board of Directors and Leadership Team. An Inclusion Action Plan underpins the Inclusion Strategy to ensure that Torus is not only a more welcoming workplace, but it is aspiring to be more equitable.



## Governance

### Criteria 43

#### Supporting physical and mental health

Torus promotes employee wellbeing and supports employees to manage their physical and mental health positively. We also recognise that stress has a negative impact on wellbeing and can take many forms. Consequently we are working with colleagues to manage the risks that this presents. Our 'staff offer' extends on basic staff health and safety principles and sets out how Torus supports colleagues to manage their wellbeing effectively.

### Criteria 44

#### Professional development

Torus is deeply committed to the professional development of our colleagues, recognising that continuous learning is key to providing excellent service to our tenants and customers. To this end, all colleagues are required to complete approximately 15 e-learning modules, which are essential to their roles. These modules cover a range of topics and expire every 12-36 months requiring renewal, and ensuring that our colleagues' knowledge is always up-to-date. Examples of modules include: Inclusion, Health & Safety, Long Working, GDPR, Fire Safety, Manual Handling etc.

In addition to e-learning, we offer a combination of e-learning and face-to-face training tailored to specific job roles. This includes sector-specific training, including examples such as; customer excellence training, safeguarding, domestic abuse awareness, conflict management, First aid, suicide awareness etc.

Furthermore, we encourage colleagues to pursue their professional aspirations through our professional study process. Colleagues can apply to undertake professional qualifications relevant to their roles, fully funded by our organization. This approach not only enhances individual growth but also strengthens the overall capacity of our team to serve our community effectively. Currently, we have over 150 colleagues undertaking an apprenticeship or professional qualifications. Examples include; Housing (level 3 & 4), AAT (levels 2,3 and 4), Management (levels 3 & 5), Construction Management (level 6), Quantity Surveying (degree) level.



# Governance

## Theme 12

### Supply chain management

In addition to Torus' own practices, those of our suppliers and partners impact greatly on the people and world around us. It is therefore important that we consider these third-party impacts when managing our procurement processes and supply chains. Well-defined and robust procurement processes have become an expectation of the housing sector in recent years, and Torus supports this increased scrutiny of the tendering process. It is key for large housing providers, such as Torus, to ensure the supply chains they work with respect the environment and provide social benefit.

#### Criteria 45

##### Social value through procurement

Torus is committed to maximising the social value delivered through our procured contracts. We want to see the social value commitments made by suppliers impacting directly on our tenants, communities, and local areas.

In particular, as per the Government's National Procurement Policy statement, all procurement activity should have due regard to:

- supporting businesses and creating new jobs and skills;
- tackling climate change and reducing waste; and
- improving supplier diversity, innovation, and resilience.

Social Value is therefore considered at each stage of the procurement process according to the works, goods, and services being procured. This approach is aligned to the Public Services (Social Value) Act 2012, which states that Social Value should be proportionate and relevant to the nature, value, and duration of a contract.

#### Criteria 46

##### Sustainability through procurement

Housing providers have the ability to drive down scope three carbon emissions by mandating their supply to meet certain standards. Torus is working with independent consultants and our supply chain to understand and analyse our waste streams being managed by third parties.

Although we do not have a universal approach to asking suppliers to meet specific sustainability standards, we do seek to reduce the negative environmental impact of our supply chain by selecting 'greener' contractors where financially viable.





## Conclusion

One of the many reasons Torus adopted the Sustainability Reporting Standard (SRS) was to bring all of our stakeholders with us on the journey to improve our Environmental, Social and Governance impact by offering transparency and assurance. We hope that whoever reads this report can clearly see the ethical standards and values you can expect from us and have confidence that we are monitoring all ESG associated risks.

Whilst this report is encouraging and showcases a broad range of positive activity across the Group, it also highlights areas for improvement. In 2024/25, we are dedicating time and resource to finding solutions for clearly identified gaps and ensuring shortcomings are not long-term. We will also continue to advance our overall approach to ESG matters and data collection practices in line with updates from the SRS.

Our next steps will be driven by both internal priorities and external influence. We are lucky to be part of both a local business community and wider sector that places a great value in 'purpose'. As a result, examples of ESG excellence are abundant amongst our housing peers and local neighbours. We look forward to connecting, collaborating and developing the steps we take to protect people and planet in year ahead.

If you wish to work with us, comment on this report or discuss any environmental, social or governance matters, we hope you get in touch. Please email [info@torus.co.uk](mailto:info@torus.co.uk) and your message will be forwarded to the correct team.





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