



Environmental Social and Governance Report 2025 to 2026

**Sustainable Homes
Stronger Communities**

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

Welcome to Torus' Environmental, Social and Governance (ESG) Report for 2025 to 2026.

Over the past year, environmental, social and governance considerations have become increasingly important to how organisations are measured, managed and held accountable. While economic pressures, housing demand and the challenges associated with climate change continue to shape the operating environment, Torus remains firmly focused on its purpose: Growing Stronger Communities.

As a Community Benefit Society, our success is not measured solely by financial performance or the number of homes we build. It is also reflected in the difference we make to people's lives, the opportunities we create and the resilience we help build within our communities. Every decision we take is guided by our commitment to providing safe, affordable homes while supporting individuals and families to thrive. This report highlights the breadth of our impact during the year.

Alongside the delivery of more than 1,000 new affordable homes, we have continued to invest in making existing homes warmer, safer and more energy efficient. We have strengthened support for residents facing financial hardship, helped people into employment, supported vulnerable households and continued to champion equality, inclusion and wellbeing across our communities. Our achievement of SHIFT Gold status demonstrates the progress we are making in embedding sustainability across the organisation, whilst our G1/V1/C1 regulatory grading reflects the strength of our governance and our long-term resilience.

Behind every statistic in this report is a person, a family or a community whose lives have been improved through the efforts of our colleagues, partners and residents. Whether through safeguarding vulnerable individuals, supporting survivors of domestic abuse, reducing fuel poverty or creating opportunities for people to succeed, our social purpose remains at the heart of everything we do.

While we are proud of what has been achieved, we recognise that there is much more to do. The demand for affordable housing remains high, many households continue to experience financial pressures, and the need to respond to environmental challenges has never been greater. These issues require determination, collaboration and a long-term commitment to positive change.

I would like to thank our colleagues, Board members, partners, customers and community organisations for their continued dedication and support. Together, we are creating stronger, more sustainable communities and ensuring Torus continues to make a lasting difference across the North West.

Mike Emmerich
Chair of the Board



Welcome to Torus Group's fifth Environmental, Social and Governance (ESG) report

Over the past year, Torus has continued to demonstrate that strong environmental stewardship, social impact and effective governance are fundamental to achieving our mission of Growing Stronger Communities. Whilst external challenges remain, including continued affordability pressures, increasing housing demand and the growing impacts of climate change, our focus has remained firmly on supporting customers, investing in communities and delivering sustainable growth.

I am pleased to report another year of significant achievement across the Group. During 2025/26, we delivered 1,009 new affordable homes, continued large-scale investment in the energy efficiency of existing homes and completed major retrofit activity that will help residents reduce energy costs while contributing to our long-term net zero ambitions. Our environmental performance has been recognised through the achievement of SHIFT Gold status, reflecting the progress we are making across our environmental sustainability programme.

Our commitment to social impact remains equally important. Through Torus Foundation and Torus Support Network, we have continued to provide practical support to thousands of residents and community members. This includes financial inclusion services, employment and skills programmes, energy advice, wellbeing initiatives and specialist support for vulnerable individuals and families. The examples throughout this report demonstrate how these services are helping people overcome challenges, access opportunities and improve their quality of life.

A particular area of pride is the continued development of our safeguarding and domestic abuse services. As housing providers, we are often uniquely placed to identify those who need support, and our teams continue to make a meaningful difference to some of the most vulnerable people within our communities. The increasing demand for these services highlights both the challenges facing society and the importance of the role Torus plays in responding to them.

Strong governance underpins all of our activities. During the year, Torus achieved a G1/V1/C1 regulatory grading, providing external recognition of the strength of our governance arrangements, financial resilience and customer focus. This provides a strong platform from which to continue delivering our strategic ambitions and long-term social purpose.

This report showcases not only what we have achieved during the year, but also the commitment, expertise and compassion of our colleagues and partners who make these achievements possible. While challenges remain, our ambition is clear: to continue investing in people, homes and communities while ensuring that sustainability, accountability and social value remain central to everything we do.

Steve Coffey
Chief Executive Officer



Introduction

The Sustainability Reporting Standard for Social Housing (SRS) is the sector's recognised voluntary framework for environmental, social and governance (ESG) reporting. Developed by housing associations, investors, lenders, regulators and residents, it was created to improve transparency, consistency and comparability across the social housing sector. It enables housing providers to demonstrate how they create sustainable value for residents, communities and stakeholders while managing environmental impacts and maintaining strong governance.

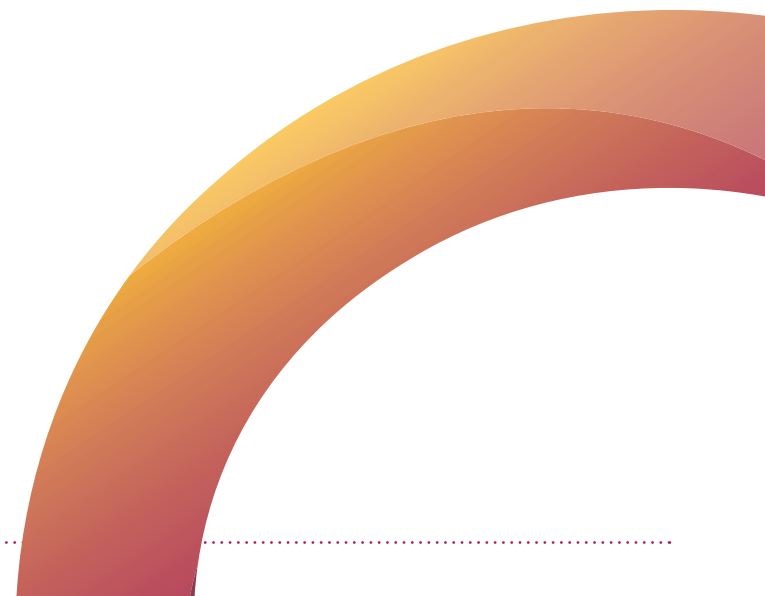
The Standard comprises 44 reporting criteria across eight themes covering environmental, social and governance performance. Together, these provide stakeholders with a comprehensive picture of how housing providers manage sustainability risks and opportunities, and deliver positive outcomes. The criteria address issues including energy efficiency, carbon performance, climate resilience, affordability, tenant wellbeing, equality, diversity and inclusion, resident engagement, employee development and governance effectiveness.

This report sets out Torus' performance against each element of the Standard during 2025/26 and reflects our commitment to delivering positive social impact while operating responsibly and sustainably. As a Group with a clear social purpose, we recognise that environmental stewardship and effective governance are essential to creating thriving communities and improving lives.

Throughout this report, case studies and practical examples demonstrate how our strategies and services translate into positive outcomes for residents, communities and colleagues.

This is Torus' fifth Sustainability Reporting Standard report and reflects both our progress and ambition for the future. Alongside reporting current performance, we have included future commitments and emerging priorities, recognising that sustainability is a journey of continuous improvement.

While the report follows the structure of the Sustainability Reporting Standard, our social purpose remains at the heart of everything we do, with environmental and governance activities providing the foundations for delivering lasting social value.



Highlights



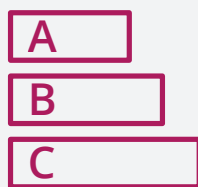
99.8%

of our homes
meet the Decent
Homes Standard



1,009

new affordable
homes
delivered



100%

of new homes
built to EPC B
standard



G1/V1/C1

grading from
the Regulator
of Social Housing



368

people
supported into
employment



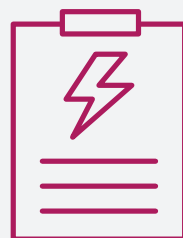
38,853

households
paying sub-
market rents



99.9%

homes have a
valid Landlord
Gas Safety Record



1,295

tenants helped to
save over £98,383
on energy bills



41,450

fuel vouchers
provided saving
tenants £2,031,050



83%

of waste
diverted from
landfill



93.24%

of homes
resilient to
flood risk



61.27%

scored to achieve
SHIFT Gold
status

Environmental

Theme 1 Climate

The UK's legal commitment to achieve net zero carbon emissions by 2050 remains firmly in place, with national policy continuing to emphasise the importance of decarbonising homes, transport and industry. For Torus, this long-term ambition is closely aligned with our purpose of creating sustainable communities, reducing fuel poverty and providing safe, healthy homes for our customers. As a housing association operating at scale across the North West, we recognise that improving the environmental performance of our homes and reducing emissions from our operations are essential components of delivering social value and supporting community resilience.

During 2025/26, Torus continued to make tangible progress in improving the energy efficiency and resilience of our homes with ongoing investment in fabric improvements, efficient heating systems and renewable technologies, supporting our ambition to reduce carbon emissions while tackling fuel poverty.

We also continued to strengthen our understanding of climate-related risks across our housing stock and neighbourhoods, recognising the growing challenges posed by flooding, overheating and extreme weather events. Through investment in asset management, neighbourhood enhancements and estate sustainability initiatives, we are improving the resilience of our homes and communities while supporting local biodiversity and environmental quality.

Looking ahead, Torus remains committed to improving the environmental performance of our existing homes and ensuring all new developments are designed to meet increasingly demanding energy-efficiency standards. Our focus for the coming years will be to accelerate decarbonisation where feasible, improve the resilience of our assets to climate change, and support customers to live in warmer, healthier and more affordable homes. By embedding sustainability and climate resilience into our decision making, we are contributing to the UK's net zero ambitions whilst delivering lasting benefits for our customers and communities.



Criteria 1 Distribution of EPC ratings in existing homes

Energy Performance Certificates (EPCs) remain the most widely recognised measure of the energy efficiency of residential properties and provide a consistent benchmark for comparing performance across the housing sector. The distribution of EPC ratings across our housing stock offers an important indicator of both the environmental impact of our homes and the affordability of energy costs for customers. EPC C continues to be regarded as the minimum standard for an energy-efficient home and remains a key milestone on the journey towards net zero.

The proportion of homes achieving an EPC rating of C or above has increased over recent years, helping to reduce carbon emissions, improve thermal comfort and support customers with lower energy bills. Our current EPC profile demonstrates the progress made to date, while also highlighting the areas where further investment will be required as we continue to improve the sustainability and resilience of our housing stock.

The current distribution of EPC ratings across our existing homes is shown in Figure 1.

EPC Rating	% of stock 2025/26	% of stock 2024/25
A	0.61	0.42
B	11.32	11.11
C	65.46	55.29
D	22.41	25.89
E or worse	0.20	0.41
No EPC rating (unknown)	0	6.89

Figure 1: Distribution of EPC ratings for Torus’ existing homes (complete prior to 2025/26)

Criteria 2 Distribution of EPC ratings in new homes

In addition to the overall EPC profile of existing homes, it is important to consider the energy efficiency of homes completed during the reporting year. This demonstrates the extent to which new supply is contributing to a more efficient future portfolio. In 2025/26, Torus completed 1,009 new social housing units, supporting our wider commitment to quality, affordable and more sustainable homes.

EPC Rating	% of stock 2025/26
A	26.93
B	73.07

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

Case study



Hartley Locks, Liverpool

In 2025/26 Torus completed the £65m canalside development of a brownfield site in the North Docks area of Liverpool. Hartley Locks provides 195 homes for Rent to Buy, made up of 185 apartments and 10 townhouses. A catalyst for regeneration the area has seen the completion of the new Bramley Moore stadium for Everton FC and a former tobacco warehouse commence redevelopment since the scheme came online.

The development was the first residential scheme to connect to Mersey Heat District Heating Network, which is powered by the UK's largest water source heat pump in the adjacent Leeds-Liverpool Canal. It provides heating and hot water for all properties, resulting in a 78% carbon saving compared to a conventional gas supply.

Each apartment will save 291kg of CO₂ every year, giving residents the chance to lower their fuel bills. Other environmental measures include blue-roof rainwater attenuation, electric vehicle chargers, mechanical ventilation heat recovery, 210 cycle spaces, sedum landscaping, and bird and bat boxes. Hartley Locks saw the refurbishment of a row of railway arches for commercial use, which will create employment opportunities alongside purpose built commercial units in the new buildings.

Case study



Somerset Street, St Helens

Somerset Street is a residential development in St Helens delivering 40 new homes, made up of 38 houses and two bungalows. The scheme provides a mix of two and three bedroom properties, helping to meet local housing need, available as Rent to Buy and Affordable Rent homes.

The site was previously occupied by housing before being demolished in the 1950s.

In the intervening years it attracted anti-social behaviour and fly tipping, before being brought back into productive residential use.

Reintroducing homes demonstrates Torus' commitment to sustainable regeneration and effective use of previously developed land. The development is one of three brownfield regeneration sites promoted by Torus to improve the Fingerpost and Parr communities.

The new homes also contribute to Torus' wider ESG aims through the inclusion of solar panels, EV chargers and sustainable drainage systems. Every property is 33% more thermally efficient, through the adoption of 2022 building standards, lowering running costs for residents.

Case study



Rivers Edge, Warrington

Rivers Edge is a major new residential housing project delivered by Vistry/Countryside immediately to the south of Warrington town centre.

The scheme is located on a 39-acre brownfield site formerly occupied by the Spectra Packaging Factory and a golf driving range. Bisected and unlocked by the £20 million Centre Park Link Road, the heavily remediated former landfill site now has 513 homes, with the final properties being handed over in 2026.

Torus has acquired 190 of the properties, supporting the delivery of a broad mix of new homes and helping to increase the supply of affordable housing for residents.

The Torus homes at Spectra Park include a mix of two, three and four bedroom houses, alongside a block of two bedroom apartments, available through Shared Ownership and Affordable Rent tenures. This range of property types helps meet different household needs, while also contributing to a wider mixed-tenure community.

Sustainability features include EV chargers, solar panels and weather compensation boiler technology to reduce operating costs for residents. The development is sustainably located, with the main west coast trainline within 10 minutes' walk, central Warrington 10 minutes' walk and access to extensive greenspace in the opposite direction, with the River Mersey wrapping around the site.

Case study



Hallbrook Gardens, Wigan

Built on the former Bradley Hall Trading Estate in Standish, Hallbrook Gardens has transformed a disused brownfield site into a new mixed-tenure community, providing a range of affordable homes to meet local demand.

Formerly industrial land, most recently occupied by Heinz Foods, the 5.5ha site was acquired by Homes England after market failure stalled its redevelopment.

Torus acquired the site in 2022 after securing planning consent for 155 new homes comprising bungalows, walk up apartments and houses, with a mix of sizes from one bedroom to four bedroom properties. Designed from the outset as a mixed tenure community, it comprises Affordable Rent, Rent to Buy and Shared Ownership homes.

The inclusion of bungalows and flats is particularly significant in Standish, where demand for affordable and accessible homes is high. Around 20% of the area's population is aged 65 and over, above the Wigan average, while affordability pressures are leaving people struggling to access home ownership.



Working with locally based Seddon Construction, significant constraints were overcome to deliver the development, including heavy contamination, mature trees to retain, level changes requiring major cut and fill, existing services to divert, a large culvert to reroute, invasive species and existing wildlife to accommodate.

The completed scheme features a natural pond and rerouted watercourse, extensive greenspace and wildlife habitats, play spaces and connections to local footpaths. The homes are all timber frame and highly energy efficient, featuring sustainability measures to reduce costs.

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. This ambition is reflected in our business planning, with net additional costs of £349m to 2050 factored into the business plan to support decarbonisation works across Torus housing properties. The strategy is aligned to national climate targets and local priorities, and supports the delivery of warmer, safer and more energy efficient homes for customers.

We continue to work with specialist environmental partners to strengthen our understanding of carbon emissions, stock performance and future investment needs, including SHIFT (Sustainable Homes Index For Tomorrow), 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) shaping retrofit priorities, investment planning and our journey towards net zero.

Criteria 4

Retrofit activities

We recognise that monitoring our impact is not enough. Through our retrofit programme, we continue to invest in improving the energy efficiency, comfort and sustainability of our homes, helping residents reduce energy consumption and supporting our journey towards net zero.

During 2025/26, Torus completed delivery of the SHDF Wave 2.1 retrofit programme, delivering full retrofit works to 828 properties across Torus communities, with works totalling approximately £31m. Further retrofit activity under the Warmer Homes: Social Housing Fund Wave 3 programme commenced in September 2025 and will deliver energy efficiency measures to 904 properties over three years.

During 2025/26:

317 homes received cavity wall insulation and 317 homes benefited from loft insulation measures to reduce heat loss and improve energy efficiency.

140 homes received external wall insulation and 29 homes had flat roof insulation installed, helping to improve thermal performance and lower energy consumption.

382 homes had replacement doors installed, 364 homes received improved ventilation measures, and 195 homes benefited from replacement windows.

67 homes received upgraded heating controls, 76 homes were fitted with low-energy lighting measures, and 43 homes benefited from solar installations, supporting lower energy use and reducing carbon emissions.

Criteria 5
Greenhouse gas emissions

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

Emissions from combustion of fuels directly by the Group: tonnes CO2 equivalent	4,612.39
Emissions from purchased electricity: tonnes CO2 equivalent	1,299.16
Emissions not under the direct control of the Group: tonnes CO2 equivalent	90,347.63
Total tonnes CO2 equivalent	96,259.18
Carbon intensity: tonnes CO2s per home managed	2.47

Figure 3: Greenhouse gas emissions from SECR.

Climate risks to our homes

During 2025/26, the Group continued to develop its understanding of climate-related risks through stock condition information, EPC data and risk assessment outputs. This work supports investment planning and helps identify homes that may be more exposed to risks such as flooding, overheating, poor thermal performance, damp and mould, or other condition-related issues.

- Stock condition surveys to understand the condition of property components and support future investment planning.
- EPC assessments to support the journey to EPC C inform the Sustainable Heating Strategy and contribute to Torus’ pathway to net zero carbon.
- HHSRS assessments to identify property risks and enable action to rectify or mitigate issues wherever possible.

Climate-related investment is also reflected in long-term business planning. Torus has included net additional decarbonisation costs of £349m to 2050 within the business plan and continues to review component lifecycles, specifications and investment priorities to ensure homes remain safe, efficient and aligned to tenant needs.

Climate change risks which are not specifically named in the SRS criteria or within the investment programme are storm events and wild/forest fires. There is growing evidence that the areas Torus operates in may be at risk from these and therefore it is important going forward that we must develop our understanding of these risks for our assets and then mitigating for these. The group environmental sustainability strategy will include these in the climate adaptation and resilience theme.

Criteria 6

Increased Flood Risk

Climate change is increasing the likelihood and severity of flooding across the UK, making flood resilience an important consideration for housing providers. Understanding which homes may be exposed to future flood risk enables Torus to make informed investment decisions, supporting long-term asset resilience, and help protect residents and communities from the impacts of extreme weather events.

Using Environment Agency flood risk data modelled against projected 2050 climate conditions, Torus has assessed the potential impact of future flooding across its housing stock. This analysis helps identify properties that may be more vulnerable to flood events, enabling targeted asset management interventions, investment planning and resilience measures where required.

In line with current SHIFT methodology, Torus reports 93.24% of homes as being at low risk of flooding. This assessment provides an important evidence base for future resilience planning and targeted investment, supporting Torus' commitment to improving the long-term climate resilience of its homes and communities.

Criteria 7

Increased Water Stress Risk

Water is a fundamental resource for residents and the sustainable management of water supplies is becoming increasingly important as climate change, population growth and rising demand place greater pressure on water resources. Water efficiency also plays an important role in helping residents manage household costs as water charges continue to increase.

Recognising the importance of this issue, Torus has assessed the water efficiency of its housing stock using the SHIFT Water Efficiency Estimator Tool. As is common across the housing sector, a full property-by-property assessment has not yet been completed. The estimator uses build age information and available asset data to identify the likely water-saving measures present within homes and estimate water consumption levels.

The 2026 SHIFT assessment estimates that Torus homes use 134.02 litres per person per day, compared with the long-term English target of 110 litres per person per day by 2050. Torus will continue to explore opportunities to improve water efficiency through investment programmes, new developments and resident engagement activities, supporting both environmental sustainability and affordable living for our customers.

Criteria 8 Overheating Risk

As the effects of climate change continue to intensify, the frequency and severity of heatwaves are expected to increase across the UK. Ensuring that homes remain safe, comfortable and resilient during periods of extreme heat is therefore an increasingly important aspect of sustainable housing management. Overheating can impact residents' health and wellbeing, particularly for vulnerable groups, while good ventilation can help mitigate both overheating, and damp and mould risks.

Torus assesses overheating risk across its housing stock using the SHIFT overheating risk assessment methodology, which combines property characteristics, build age, postcode data and communal heating information with external risk factors such as urban heat island effects and population density.

Analysis indicates that 98.24% of Torus homes are currently at low risk of overheating, demonstrating a strong level of resilience across the portfolio.

Torus will continue to monitor climate-related risks and incorporate appropriate adaptation measures into future asset management, retrofit and development programmes to support long-term resilience for residents and homes.



Theme 2 Nature

Managing environmental impact is about more than just controlling and reducing carbon emissions; it also includes minimising pollutants, improving the volume and quality of green space, and enhancing biodiversity within the communities we serve, helping to create healthier and more sustainable places to live.

Criteria 9 Enhancing green space and promoting biodiversity

Green spaces and biodiversity deliver important environmental and social benefits, including improved air quality, carbon sequestration, climate resilience and enhanced wellbeing for residents.

During 2025/26, Torus continued to embed biodiversity considerations across development, estate management and asset investment activities.

Through the protection of existing green infrastructure, the incorporation of ecological enhancements within new developments and the ongoing management of communal green spaces, we are supporting healthier and more resilient neighbourhoods.

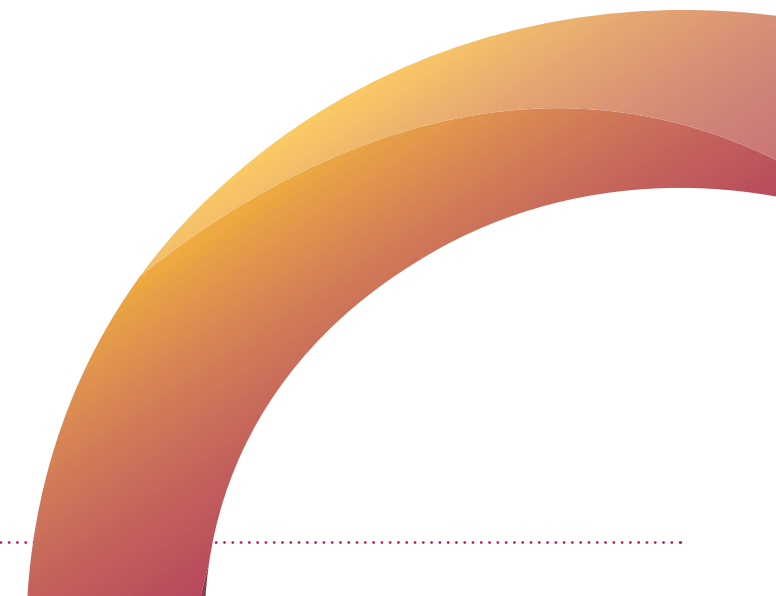
This year, Torus adopted the updated SHIFT biodiversity methodology, aligned to Biodiversity Net Gain (BNG) principles, providing a more comprehensive assessment of biodiversity across our landholdings. Based on asset and land ownership data, the biodiversity tool estimates that Torus currently delivers 802.11 habitat units, equivalent to 0.89 habitat units per hectare.

Looking ahead, we will continue to enhance biodiversity through the delivery of high-quality green infrastructure, integration of Biodiversity Net Gain principles within new developments and targeted improvements to habitat quality across our existing landholdings. These actions will support our ambition to create sustainable places where people and nature can thrive.

Criteria 10 Managing and reducing pollutants

Torus manages environmental risks and pollutants through its externally audited and ISO 14001-certified Environmental Management System. The EMS supports compliance with environmental legislation, the effective control of environmental impacts, and the mandatory reporting and investigation of incidents.

This framework helps ensure pollutants are managed responsibly and risks are mitigated across our operations. No major environmental incidents were reported during 2025/26.



Theme 3 Resource Management

Responsible resource management is fundamental to reducing environmental impact and improving operational efficiency. 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 11 Responsibly sourced materials

Torus' repairs, refurbishment and construction activities use significant quantities of trade materials, making responsible sourcing an important consideration in reducing environmental and social impacts across our supply chain.

During 2025/26, we obtained responsible sourcing disclosures from nine HMS supply chain partners, compared with one in 2024/25, improving the quality of data available. Where suppliers could not provide supporting evidence, the SHIFT benchmark of 57% was applied. For Torus' timber supplier, PJS Timber Construction Ltd, a 100% responsibly sourced figure has been accepted on the basis that all timber supplied is FSC certified.

Using this methodology, Torus estimates 58.68% of maintenance materials were responsibly sourced in 2025/26, demonstrating progress in both supply chain transparency and responsible procurement practices.

Criteria 12 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 83.0% 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 13

Water Management

Water is a vital natural resource and its sustainable management is increasingly important as demand pressures, water stress challenges and household costs continue to rise. Torus continues to incorporate water efficiency measures within new developments, including dual-flush WCs and water metering where appropriate.

Using the SHIFT water efficiency estimation methodology, Torus' homes are estimated to consume 134.02 litres per person per day, providing a baseline against which future improvements can be monitored.

Across office operations, water consumption totalled 6,160.87m³ during the year, equivalent to 3.72m³ per employee. Torus continues to improve the quality of water consumption data across its offices and will explore opportunities to promote water-saving behaviours amongst residents and colleagues.

Criteria 14

Procuring Goods and Services

Torus recognises that the environmental and social impacts of its suppliers and partners are an important part of the Group's wider sustainability performance. Sustainability and social value are therefore considered throughout the procurement process, proportionate to the nature, value and duration of each contract.

Tender exercises include relevant environmental sustainability expectations and requirements, and procurement decisions seek to balance value for money with the selection of greener contractors where financially viable. In line with the Public Services (Social Value) Act 2012 and the Government's National Procurement Policy Statement, Torus also seeks commitments that support sustainable long-term outcomes, strengthen local supply chains, provide fair opportunities for SMEs and VCSEs, create quality jobs and deliver social and economic benefits for tenants, communities and areas of deprivation.

Supply-chain sustainability is monitored through tender submissions, supplier declarations and ongoing engagement. As part of supplier selection, contractors are required to disclose breaches of environmental obligations and any remediation undertaken.

Torus also works with independent consultants and suppliers to improve its understanding of Scope 3 impacts, including analysis of waste streams managed by third parties and annual supplier information on matters such as responsibly sourced materials and waste diversion. Although a single mandatory sustainability standard is not yet applied universally across all suppliers, these controls provide a proportionate basis for assessing environmental performance, identifying risks and informing future procurement and contract-management activity.

Social

At Torus, our purpose is to provide safe, affordable, high-quality homes and to help create thriving communities where people can flourish. We recognise that our role extends beyond housing provision, and we are committed to supporting customers through services, initiatives and partnerships that improve wellbeing, promote inclusion and create opportunities for individuals and communities.

Guided by the needs of our customers, we seek to deliver lasting social value by investing in people, strengthening neighbourhoods and helping residents overcome the challenges they face. This section highlights how Torus is creating positive social impact through customer support, community investment, affordability initiatives, health and wellbeing programmes, and opportunities for employment, skills and personal development.

Theme 4 Affordability

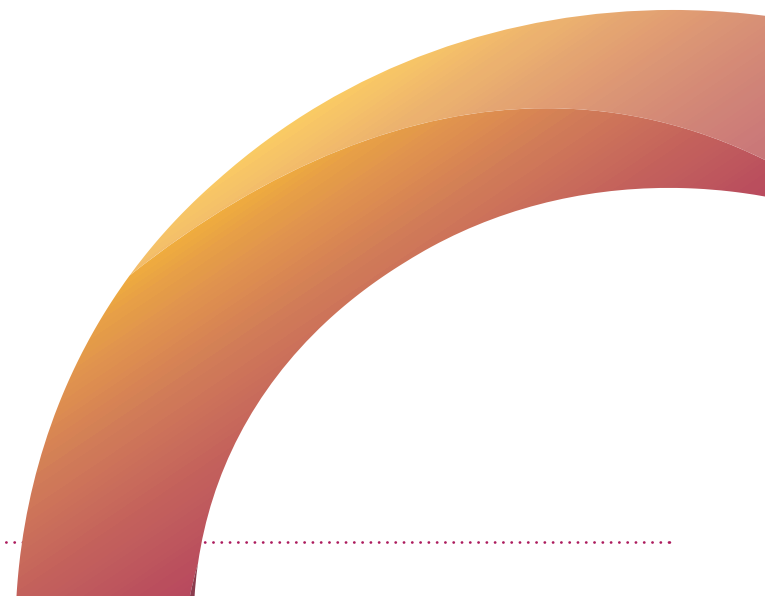
Providing safe, secure and genuinely affordable homes remains central to Torus' purpose. Against a backdrop of sustained housing demand and ongoing cost-of-living pressures, Torus continues to play a vital role in addressing local housing need across the North West. Through the delivery of new affordable homes, investment in existing housing stock and a range of support services that promote tenancy sustainment and financial wellbeing, we help residents access homes they can afford and communities where they can thrive.

This theme highlights how our homes, services and development activities contribute to improving affordability and supporting long-term social value.

Criteria 15 - 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 (PRS) 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 below: shown in Figure 4 on the following page.



		Torus Average Weekly Rent	Local Housing Allowance April 2025	% Difference	PRS Average Rent	PRS % Difference
LIVERPOOL	One Bedroom	£91.19	£115.07	26.19%	£156.92	72.08%
	Two Bedroom	£101.54	£136.93	34.85%	£191.54	88.63%
	Three Bedroom	£109.74	£149.59	36.31%	£220.15	100.61%
	Four Bedroom	£120.17	£201.37	67.57%	£296.31	146.57%
ST HELENS	One Bedroom	£95.66	£97.81	2.25%	£135.46	41.61%
	Two Bedroom	£108.35	£120.82	11.51%	£168.23	55.27%
	Three Bedroom	£119.44	£143.84	20.43%	£205.38	71.96%
	Four Bedroom	£127.90	£184.11	43.95%	£297.00	132.21%
WARRINGTON	One Bedroom	£91.38	£109.32	19.63%	£153.69	68.19%
	Two Bedroom	£104.16	£135.78	30.36%	£190.85	83.22%
	Three Bedroom	£114.57	£159.95	39.61%	£231.92	102.43%
	Four Bedroom	£129.01	£230.14	78.39%	£332.77	157.94%
CHESHIRE EAST	One Bedroom	£103.55	£126.58	22.24%	£160.15	54.66%
	Two Bedroom	£120.45	£166.85	38.52%	£206.77	71.66%
	Three Bedroom	£151.48	£228.99	51.17%	£254.31	67.88%
	Four Bedroom	£184.00	£402.74	118.88%	£370.85	101.55%
KNOWSLEY	Two Bedroom	£113.49	£136.93	20.65%	£171.00	50.67%
SEFTON	Two Bedroom	£135.93	£136.93	0.74%	£186.46	37.17%
	Three Bedroom	£167.24	£149.59	-10.55%	£227.54	36.06%
	Four Bedroom	£192.63	£201.37	4.54%	£324.23	68.32%
WIGAN	One Bedroom	£100.72	£92.05	-8.61%	£124.62	23.72%
	Two Bedroom	£112.70	£115.07	2.10%	£160.85	42.72%
	Three Bedroom	£132.78	£136.93	3.13%	£192.69	45.12%
WIRRAL	Two Bedroom	£122.86	£120.82	-1.66%	£168.00	36.74%
	Three Bedroom	£141.42	£149.59	5.78%	£205.38	45.23%
	Four Bedroom	£155.22	£189.86	22.32%	£284.31	83.16%

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.

Criteria 16
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. Figure 5 shows Torus stock by tenure type at 31 March 2026, where supported by the group financial statements.

Number of General Needs (social rent) units	29,053
Number of Intermediate Rent units	1,047
Number of Affordable Rent units	5,201
Number of Supported Housing units	167
Number of Housing for Older People units	3,385
Number of Low-cost Home Ownership units	2,156
Number of Private Rented Sector units	77

Figure 5: Torus Stock by Tenure Type

Criteria 17
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 an insight into business intent and future growth planning. In 2025/26, Torus developed or acquired 1,009 new social housing units, as shown in Figure 6.

Number of General Needs (social rent) units	37
Number of Intermediate Rent units	379
Number of Affordable Rent units	348
Number of Low-cost Home Ownership units	245

Figure 6: Torus Homes Delivered in 2025/26 by Tenure Type



Criteria 18

Energy costs

Cost-of-living and energy pressures continued during 2025/26 and remain a clear reminder that rent is not the only major consideration for residents when determining the affordability of a property; energy, utilities and running costs are also key. Torus Group continued to support residents through financial inclusion, energy voucher and energy advice activity, including restricted funding for Energy Vouchers 2025/26, Energy Vouchers Round 7 and Supportive Energy Phase 3.

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

- Providing energy 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

Energy advice

Our energy advice programmes have been ongoing since November 2020 and has provided advice on energy debt, bills, and tariffs to vulnerable people across Liverpool, St Helens and Warrington. Advocacy services have also been provided on behalf of vulnerable tenants to contact, negotiate with and challenge energy providers – this also included claims to the Ombudsman.

In 2025/26 the energy advice service produced the following outputs:

- **1,295 received practical support**
- **883 referrals for further support**
- **£98,383 estimated savings for tenants**

Energy advice case study

Tenant, aged 75

In January 2026 a 75 year old Torus Tenant from Aigburth called Torus Customer Hub to report he was without heating and hot water; his gas had been capped, and he had received energy vouchers through Torus Foundation fuel voucher scheme, but he had been unable to access them.

The Customer Hub referred the tenant to Torus Foundation Energy Advice Service and an advisor rang the tenant right away to see how they could help. Establishing the tenant did have access to heating, via an electric heater and had credit on his electric meter to keep this on, the Advisor arranged and conducted a home visit the following day.

The tenant explained he had been without central heating and hot water since he moved into the property 12 months ago. He had had fuel vouchers sent to his phone but at the post office they said he could not redeem them, and he did not know what to do.

The Energy Advisor arranged for the fuel vouchers to be reissued, met the tenant at the Post Office and £196 was credited to his gas card and £98 to his electric top up card.

Tenant went home and loaded credit onto his meters, and the Advisor arranged for a gas engineer to call at property with 48 hours to uncap the gas and get it turned on.

Within five working days the tenant had his gas debit cleared, uncapped and back on and credit on his gas meter. A week later the Advisor called him to check that everything was ok, he thanked her and said he could not believe his flat was warm and he had hot water. In fact, he said that he could not stay on the phone any longer as he was going to have a hot shower.



Energy vouchers

Following our previous successful small-scale energy voucher programmes, Torus Group has been running large-scale energy voucher programmes in partnership with the Energy Saving Trust since October 2023. These programmes have been to support households with a pre-payment meter and at risk of self-disconnection.

Between April 2025 and March 2026, we issued 41,450 vouchers of £49 each with a total customer gain of £2,031,050.

Multiple occupancy schemes

Alongside the support delivered by Torus Foundation, Torus used its role as a landlord to help protect residents in multiple occupancy schemes from energy market volatility during 2025/26.

Many homes in these buildings receive heating and hot water through communal heat networks, where energy is purchased on commercial contracts and costs are recovered through service charges or administered by our billing partner, Switch2.

During the year, Torus continued to absorb the difference between the commercial rates charged to these schemes and an equivalent domestic energy price. This intervention shielded residents from the full impact of higher commercial costs and helped ensure that households supplied through communal networks paid a fairer price comparable with domestic customers.



Theme 5

Building safety and quality

Every tenant and resident has the right to a safe, secure and well-maintained home. Building safety and quality remain core priorities for Torus, supporting resident wellbeing and long-term asset sustainability.

As regulatory requirements continue to evolve, Torus maintains a strong focus on compliance, resident safety and effective asset management. Through ongoing investment in compliance programmes, planned maintenance and retrofit activity, we are improving the safety, quality and energy efficiency of our homes.

By integrating building safety, quality standards and environmental improvements, Torus is helping to ensure its homes remain safe, resilient, sustainable and fit for the future.

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 19

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)	98.2%
% of homes (with asbestos checks)	100%
% of homes (with legionella assessments)	100%
% of homes (with lift safety checks)	100%

Figure 7: Completion of Landlord Health and Safety Compliance checks



Criteria 20

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.

99.8% of Torus homes met the Decent Homes Standard, with 0.2% reported as not meeting the standard. We continue to monitor compliance and seek to exceed the standard where possible.

Over the past five years, 95.2% of Torus properties have received a full internal and external stock condition survey. These surveys have been completed by Savills and Torus’ internal teams in line with our strategic approach. Each survey assesses the property against key requirements, including the Decent Homes Standard and the Housing Health and Safety Rating System (HHSRS). Properties also receive an individual energy assessment to identify potential energy-efficiency improvements, supported by a full Energy Performance Certificate.

Where a Decent Homes failure is identified, Category 1 and 2 hazards are monitored through Torus’ case-management process. All other failures are incorporated into the current-year investment programme to ensure that appropriate remedial action is planned and delivered.

Energy data is used to assess property performance and has informed the refreshed Investment Plan. This supports the prioritisation of future works and Torus’ progress towards achieving EPC C across its homes and delivering its net zero carbon ambitions.

Criteria 21

Managing damp and mould

Torus takes a proactive approach to identifying, managing and resolving damp and mould within customers’ homes. Damp and mould risks are considered through our ongoing stock condition survey programme, responsive repair activities and customer reporting processes, ensuring issues are identified and addressed at the earliest opportunity. Where damp and mould is reported, cases are assessed and prioritised according to severity.

Immediate treatments and remedial actions are undertaken where required, with survey inspections completed to identify and address any underlying causes. Where extensive works are necessary, temporary accommodation arrangements are considered to ensure customer safety and wellbeing.

All reported cases are managed through a dedicated case management system, providing a comprehensive audit trail, progress monitoring and oversight through to completion.

During 2025/26, Torus managed 2,468 damp and mould cases, equivalent to 6.4% of the housing portfolio. By the year end, 2,128 cases had been resolved, with 340 cases remaining active and progressing through inspection, treatment or remedial works programmes.

Theme 6

Residents and Community

Residents are central to Torus' decision-making and service delivery. We are committed to ensuring tenant voices are heard through a range of engagement channels, scrutiny activities and feedback mechanisms that help shape services, improve performance and strengthen accountability. Through open communication and transparent reporting, residents are empowered to influence decisions and hold us to account.

At Torus, the views, experiences and ideas of our tenants help inform the way services are designed and delivered. Whether through the Landlord Operations Committee (LOC), tenant involvement panels, customer satisfaction surveys or the feedback we receive every day, resident input is valued and used to drive continuous improvement.

By providing meaningful opportunities for engagement, we ensure residents can influence key decisions and help shape the services that affect their homes and communities.

Alongside resident engagement, Torus continues to invest in initiatives that support financial wellbeing, employment and skills, digital inclusion, health and wellbeing, and community resilience. By working in partnership with residents and local stakeholders, we aim to create stronger, more connected communities and deliver lasting social value across the areas we serve.



Criteria 22

Tenant satisfaction

Torus uses tenant satisfaction and Tenant Satisfaction Measures (TSMs) to understand resident experience, identify service priorities and shape improvement activity. The latest reported TSM data shows overall satisfaction of 72.5% for low-cost rental accommodation tenants and 48.1% for low-cost home ownership residents.

Key satisfaction results include 77.5% satisfaction with the overall repairs service, 77.0% satisfaction with the time taken to complete the most recent repair, 74.0% satisfaction that homes are well maintained, and 78.9% satisfaction that homes are safe.

The TSM data also shows that 64.9% of low-cost rental accommodation tenants were satisfied that Torus listens to tenant views and acts upon them, 73.4% were satisfied that Torus keeps tenants informed about things that matter to them, and 79.2% agreed that Torus treats tenants fairly and with respect.

Repairs and service delivery remain important areas of focus. Torus reported that 90.6% of non-emergency responsive repairs and 99.4% of emergency responsive repairs were completed within target timescales. The maximum target timescale used for non-emergency repairs was 20 working days, and the emergency repairs target was 24 hours.

Building safety performance was strong, with 99.9% of required gas safety checks completed and 100% reported for fire risk assessments, asbestos management surveys or re-inspections, legionella risk assessments and communal passenger lift safety checks.

Complaints performance remains an area for continued focus. Torus reported 56.4 stage one complaints per 1,000 homes and 18.7 stage two complaints per 1,000 homes for low-cost rental accommodation. Complaint handling timeliness was high, with 99.0% of stage one and 99.7% of stage two complaints responded to within Housing Ombudsman Complaint Handling Code timescales.

Neighbourhood and anti-social behaviour results also guide improvement activity. Torus reported 101.1 anti-social behaviour cases per 1,000 homes, including 3.2 hate-related incidents per 1,000 homes. Tenant perception results showed 69.3% satisfaction with communal areas, 67.6% satisfaction that Torus makes a positive contribution to neighbourhoods, and 57.0% satisfaction with Torus' approach to handling anti-social behaviour.

Torus has used these results to inform improvement activity, including the new Neighbourhood Services model, a centralised customer resolution team, continued work with involved tenants and scrutiny panels, customer excellence training, the online customer portal, neighbourhood plans, Neighbourhood Impact Days, damp and mould response processes, and ongoing improvements to communication around repairs and appointments.

Criteria 23

Holding management accountable to tenants

Torus offers a wide and varied range of meaningful opportunities for tenants, leaseholders and other customers to influence strategies, policies and service scrutiny at a level and location that fits individual needs. This engagement structure supports tenant accountability by ensuring resident views are considered through governance, scrutiny, consultation and service improvement activity through the following channels:

Landlord Operations Committee (LOC) is the key committee with delegated responsibilities from the Board of Management. The Committee includes tenants, leaseholders, Board and independent members, including elected representatives of local authorities in our areas of operation. It approves customer-facing policies and helps place tenants and residents at the centre of Torus' governance structure. LOC also directs and oversees the work of the Scrutiny Panel, including tenant inspection activity.

Scrutiny Panel sits at the heart of Torus' resident involvement framework. The Panel influences and scrutinises strategy development and service delivery, commissions deeper-dive service reviews, oversees the work of Tenant Inspectors and considers feedback from other resident groups to inform annual work programmes. Panel members present findings and recommendations directly to the Board, LOC and management forums, providing tenants with a direct route to challenge performance and shape service improvement.

Diversity and Inclusion Panel supports the delivery of fair, accessible and respectful services. Members review customer-facing policies, contribute to Equality Impact Assessments and help ensure services reflect the diverse needs of customers and communities.

Complaints Panel monitors complaints performance and Housing Ombudsman findings, working alongside the Scrutiny Panel to identify themes, influence service improvements and strengthen learning from complaints. Repairs and Maintenance Panel scrutinises repairs and maintenance performance, influences policy development and provides resident input into planned investment, asset management and retrofit programmes.

Leaseholders Forum enables leaseholders and shared owners to influence policy, service delivery and future service development, ensuring this growing customer group has a dedicated voice within Torus' engagement framework.

Consultations Panel, operating through virtual engagement, provides opportunities for customers to influence strategies, policies, service standards and operational changes. Alternative methods of engagement, including telephone consultations, are available to ensure participation is accessible to all customers.

Torus Talk our 650+ 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 recruitment to the Governments National Social Housing Resident Panel. It also offers an opportunity to promote inclusivity and community activities and other messages, involvement of our customers in national initiatives such as joining the National Housing Ombudsman Residents Panel, and financial inclusion information. 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, retrofit energy efficiency improvements, or through mystery shopping exercises testing service standards, for example, Customer Hub Services.

Impact Days offer local communities the opportunity to engage with our teams directly. Led by Neighbourhood Housing Services they bring together teams from across Torus to engage with 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.

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.

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

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.

An annual **involved customer conference** brings together involved tenants, leaseholders and shared owners from across Torus communities. It offers involved customers the opportunity to engage with senior managers from across the business, and with each other to question, challenge and debate the issues that matter to them.

Criteria 24 Complaints

Effective complaint handling is a key concern for all landlords. No tenant should have concerns about their home or service experience left unanswered, and complaints provide an important source of learning for continuous service improvement.

As a member of the Housing Ombudsman Scheme, Torus completes and publishes a self-assessment against the Housing Ombudsman Complaint Handling Code. This supports transparent and fair complaint handling and sets out what residents can expect when they raise a complaint.

Percentage of Stage 1 and Stage 2 complaints responded to within target timeframes

- **99.0% of Stage 1 complaints for low-cost rental accommodation**
- **100.0% of Stage 1 complaints for low-cost home ownership**
- **99.7% of Stage 2 complaints for low-cost rental accommodation**
- **100.0% of Stage 2 complaints for low-cost home ownership**

The latest NROSH/TSM return shows that Torus received 56.4 Stage 1 complaints and 18.7 Stage 2 complaints per 1,000 low-cost rental accommodation homes. For low-cost home ownership, Torus reported 49.2 Stage 1 complaints and 13.5 Stage 2 complaints per 1,000 homes.

Complaints are regularly reviewed to identify themes, root causes and opportunities for improvement. Learning from complaints is shared across services and used to inform process improvements, staff training and customer communications, helping to improve service quality and resident outcomes.

Tenant perception results indicate that complaint handling remains an area for continued focus, with 26.5% of low-cost rental accommodation respondents who had made a complaint reporting satisfaction with Torus' approach to complaint handling. Torus continues to use customer feedback and complaint learning to improve the resident experience and strengthen service performance.



Criteria 25

Support Services

As a social landlord, Torus recognises that providing a home is only one part of helping people to thrive. Many residents face challenges that require additional support, and we believe that a person-centred approach can have a lasting positive impact on individuals, families and communities. To deliver this support, we provide a range of wraparound services through Torus Foundation, the Group's charitable arm, and Torus Support Network, our dedicated housing support service.

Torus Foundation reinvests the Group's commercial profits into initiatives, interventions and services that strengthen communities and improve life opportunities. While not all of Torus' social impact activity is delivered through the Foundation, it plays a significant role in achieving our social purpose. Its work is focused across key themes including: employment and skills, financial inclusion, health and wellbeing and youth.

Complementing this work, Torus Support Network provides practical and tailored support to residents. Services include tenancy sustainment advice, housing support, confidential assistance for those experiencing domestic abuse, and specialist services that help older people maintain independence and wellbeing.

These support services demonstrate Torus' commitment to community investment and creating positive social outcomes beyond housing provision. Given the breadth and diversity of these activities, it is essential that we measure, monitor and report on their performance in a transparent and consistent way. Doing so enables us to track progress, assess the effectiveness of our interventions, and better understand and communicate the value our services deliver to residents and communities.



25.1 Support Employment and Skills

In 2025/26, Torus tenants continued to face a challenging employment context shaped by the cost of living, persistent unemployment, and high levels of economic inactivity linked to ill health and other barriers. Across the Liverpool City Region, economic inactivity remained above the national average, with long-term sickness, disability, caring responsibilities, low skills, and low confidence all affecting people's ability to enter or return to work.

For many tenants, these issues are interconnected. Being out of work or unable to increase hours can reduce household income, increase debt and financial insecurity, and make it harder to afford essentials such as food and energy. At the same time, financial pressure can worsen stress, anxiety, and physical health, creating a cycle that makes progress towards employment more difficult. Our Employment and Skills service is designed to respond to this reality through practical, personalised support that helps people build confidence, improve wellbeing, and move towards more secure and sustainable futures.

Delivered by qualified Information, Advice and Guidance professionals, our team provides place-based, personalised support for customers who are economically inactive, want more hours, change their job or furthest from the labour market. We engage people in ways that work for them, through face-to-face, telephone, and digital support, making our service accessible and flexible.

We are committed to supporting people who face the greatest barriers to employment. By tailoring support to individual circumstances, we help customers build confidence, develop skills, and take positive steps towards learning, work, and fuller participation in their communities.

The measurable results of these initiatives in the year were:

- **368 people secured employment, including 15 apprenticeships**
- **1,083 people received personalised careers advice and guidance**
- **435 people gained new skills through training**
- **54 people accessed volunteering and work placements**

Inclusion

- **41% of customers supported were from the Global Majority**
- **38% had a disability or health condition**

"Torus Foundation has helped transform my career path, and thanks to you, my children and I can look forward to a brighter and more secure future."

Amina, Employment & Skills Customer

Financial Inclusion

The cost-of-living crisis has evolved into a longer-term living standards challenge, with low-income households continuing to face significant financial pressure. Rising energy costs, persistent poverty and stagnant incomes have left many struggling to cover basic essentials, with nearly half of people living in poverty now experiencing very deep poverty.

Financial hardship remains widespread, with household arrears becoming a growing concern and over two-thirds of the poorest households continuing to go without essentials such as food and heating. The need for accessible financial inclusion support remains critical in helping people manage debt, improve financial resilience and meet everyday costs.

Torus Foundation provides a lifeline for low-income households, delivering targeted interventions.

Key Areas of Support

- **Financial inclusion:** Expert advisors helped families unlock unclaimed benefits and manage debt, providing increased income and reduced debt burden.
- **Emergency assistance:** Immediate direct financial support for essential white goods and financial assistance.
- **Sustainable resilience:** Beyond immediate crisis management, low-cost borrowing was provided to tenants to reduce outgoings and secure safe lending.

2025/26 Impact

- **£3.7 million secured in additional welfare benefits**
- **32,000 financial inclusion interventions delivered**
- **41,450 energy vouchers issued, worth £2 million**
- **£380,100 distributed through the Tenant Support Fund**
- **1,296 affordable loans facilitated through Liverpool Credit Union**
- **1,200+ households supported with energy advice**

"The pantry and the financial assistance have been an absolute lifeline. I am so grateful."

Torus Customer

Welfare benefits and debt advice

Torus Foundation provides much needed help to customers by commissioning specialist welfare benefits and debt advice. The aim is to maximise customer income, reduce poverty and the stress that comes with debt.

The service also includes budget advice and managing appeals.

2025/26 Impact:

- **2,845 cases were opened to support 2,777 tenants claim benefits and manage debt**
- **£3.7 million was gained for tenants in welfare benefit income**

Case Study - Aaron's story

Aaron* is 22 and lives alone. He experiences complex mental health difficulties and requires daily care and support. He was referred to Torus Foundation's debt and welfare advice service for support with a Personal Independence Payment (PIP) appeal, alongside a general benefits check.

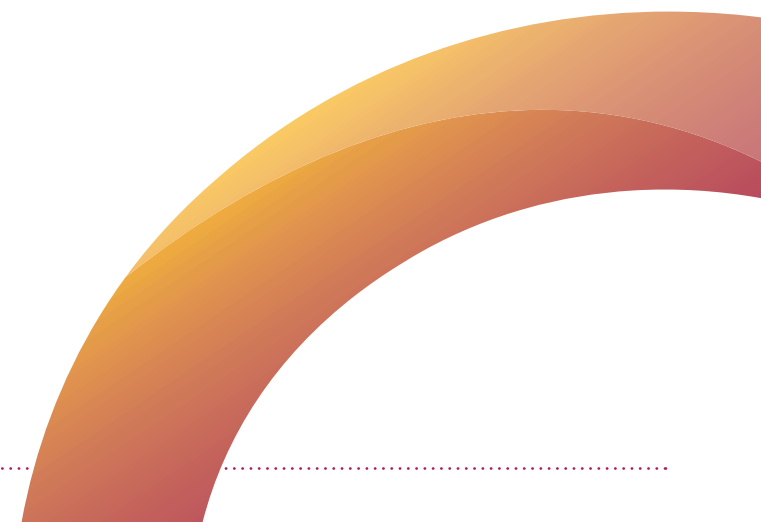
Through this specialist service, a full review of Aaron's financial situation confirmed that he was already in receipt of Universal Credit and all means tested benefits available to him. The commissioned advisor therefore focused on supporting his PIP appeal to help maximise his income.

The advisor worked closely with Aaron to lodge the appeal, gather and present supporting evidence, and complete a detailed supplementary submission. They also provided tailored guidance on the appeals process, clearly explaining each stage and managing expectations around the likely prospects of success. This support helped reduce Aaron's anxiety and ensured he felt informed and supported throughout.

The appeal was successful, with the Department for Work and Pensions revising its decision without the need for Aaron to attend an in-person hearing, which significantly reduced the stress he was experiencing. Aaron was awarded the Enhanced Rate for Daily Living and the Standard Rate for Mobility.

This resulted in a backdated payment of £12,880.81 and ongoing four weekly payments of £558.40, equivalent to £7,259.20 annually, providing long term financial stability and reducing the risk of hardship.

*name changed



25.2 Support Wellbeing and Mental Health

Physical and mental wellbeing are fundamental to thriving individuals, families and communities. Yet poverty can both drive and be driven by poor health, limiting residents' ability to participate fully in community life and access wider Foundation services.

Our Health & Wellbeing offer is designed to tackle these inequalities, supporting residents to improve their health in ways that matter most to them. By empowering people to take positive steps towards their goals, we help unlock potential and contribute to stronger, healthier and more resilient communities. This support is even more vital at a time when healthy life expectancy is reducing in most of our communities.

We are committed to supporting customers at every stage of life, with a strong focus on those facing the greatest challenges. Our approach centres on three key areas: Social Prescribing, the Healthy Neighbours Programme and Health and Wellbeing activity provision in Extra Care schemes.

The programme recognises that every person has their own strengths, needs and priorities and we work hand-in-hand with customers to support them to achieve their goals whilst strengthening community resilience through empowerment and social connection. This work is delivered in partnership with local organisations and services that are deeply embedded within the communities they serve. Their trusted relationships and in-depth understanding of local needs ensure support is responsive, relevant and impactful.

2025/26 Impact

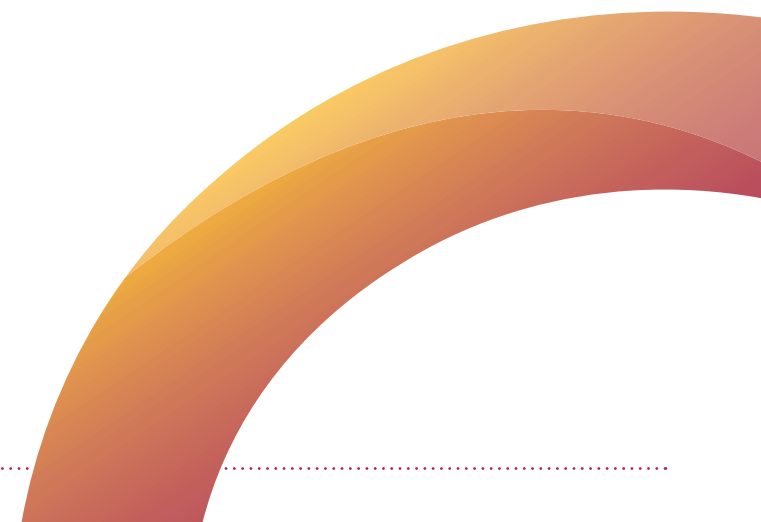
- **2,000 people participated in health and wellbeing activities**
- **553 customers supported through Social Prescribing**
- **340 wellbeing sessions delivered**
- **13 foodbanks and food pantries funded**
- **12 school breakfast clubs supported, reaching an average of 877 children every day**

Healthy Neighbours Project Impact

- **89% reported improved health and wellbeing**
- **89% felt less isolated**
- **90% felt a greater sense of belonging**
- **15,988 volunteer hours contributed**

"Just once a week, being out, chatting with other men and feeling as if I have a purpose again has made such a difference."

Michael, Healthy Neighbours Participant



Young People

The lives of children and young people have become increasingly complex. Mental health concerns, including anxiety and low self-esteem, are rising, with many young people reporting difficulties managing emotions and feeling optimistic about the future. The lasting impact of the pandemic continues to affect education, social skills, and overall well-being, while the ongoing cost-of-living crisis places additional strain on families and young people.

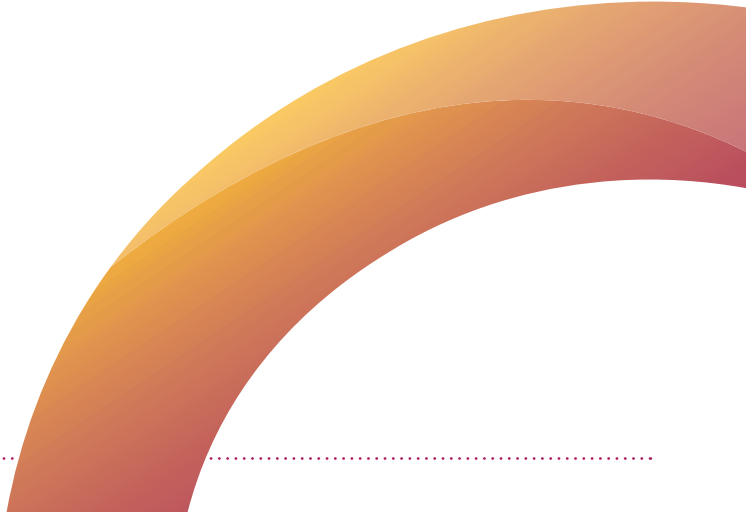
At the same time, digital life presents both opportunities and risks. Constant online connectivity can intensify feelings of inadequacy, increase exposure to harmful content, and blur the boundaries between public and private life. Many young people also lack access to safe, inclusive spaces where they can be themselves, develop confidence, and build healthy relationships.

Together, these challenges are shaping a generation that is resilient but under pressure, requiring greater understanding, responsive support, and inclusive environments to navigate an increasingly uncertain world.

Part of Torus Foundation, FireFit Youth & Community Hub provides a safe, inclusive space where young people are supported to grow, connect, and achieve their potential. Operating year-round, we deliver a wide range of open access and targeted programmes that are co-designed with young people, ensuring their voices shape the services they use.

Our approach places young people at the heart of our work, helping them build confidence, develop new skills, and form positive relationships. While our core focus is youth-led, we also take a whole-community approach. Accessible facilities and inclusive activities, such as our women's-only fitness classes and affordable commercial spaces, enable all generations to benefit from a space that promotes health, connection, and wellbeing.

2025/26 Impact

- **563 young people supported**
 - **47,369 youth visits**
 - **14,111 free meals provided**
 - **89,011 total hub visits**
 - **56 structured opportunities for young people to influence services**
 - **100+ young people attending daily**
 - **Free school holiday programmes delivered:**
 - **1,470 attendances**
 - **294 hours of activity provision**
 - **879 meals served**
- 

25.3 Support Vulnerable Tenants

Safeguarding

At Torus, we believe that safeguarding is everyone's responsibility. As both a landlord and service provider, we are uniquely positioned to identify and respond to safeguarding concerns, and we take this responsibility seriously.

In May 2024, Torus launched its Safeguarding Strategy, *Playing Our Role: Think Family*, which sets out a clear and proactive approach to protecting adults, children, and young people across our communities. Building on previous achievements, the strategy establishes a safeguarding vision that is inclusive, responsive, and centred on effective partnership working.

We are committed to ensuring that all colleagues have the knowledge and confidence to identify potential safeguarding and welfare concerns. Our safeguarding and domestic abuse training programmes are tailored to specific job roles, ensuring colleagues across the organisation understand their responsibilities and know how to escalate concerns appropriately.

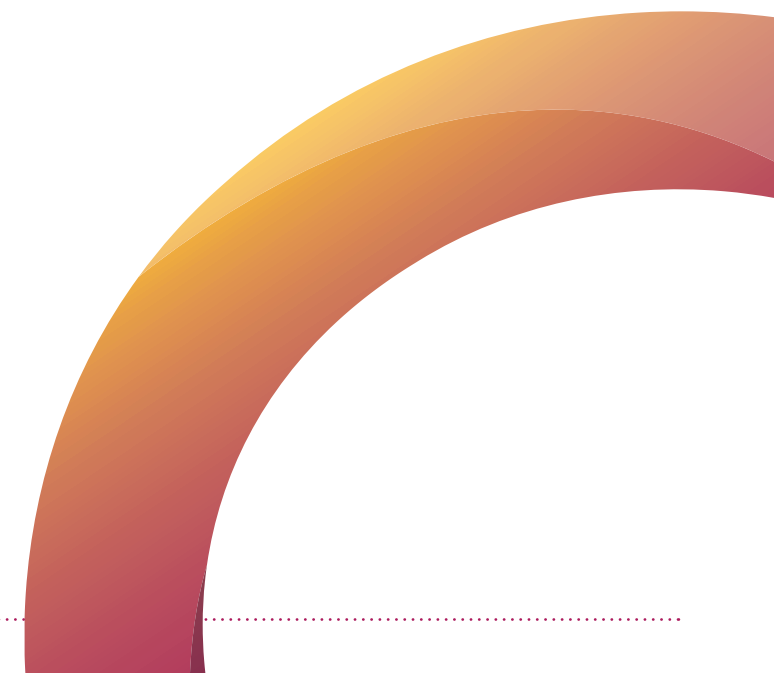
As part of our three-year rolling training programme, 1,502 colleagues completed safeguarding training, and 521 colleagues completed domestic abuse training during 2025/26.

Our housing teams, including Tenancy Sustainment, Staying Home, Safer Estates, and Torus Foundation, play a crucial role in supporting vulnerable households. Working alongside statutory and voluntary sector partners at both strategic and operational levels, these teams help to identify risks, coordinate interventions, and ensure safeguarding concerns are managed effectively.

During 2025/26, colleagues across HMS, Assets, and Corporate Core services raised 1,241 welfare concern alerts relating to tenants and household members. All concerns are screened by a team of 14 Duty Housing Managers, who assess the information received, determine the appropriate response, and allocate cases to the relevant housing team.

In total, 444 safeguarding concerns relating to children and 627 safeguarding concerns relating to adults were recorded during 2025/26.

The most frequently identified categories of abuse were domestic abuse, self-neglect, and child neglect, highlighting the continued importance of early identification, intervention, and partnership working to support those most at risk.



Domestic Abuse Torus Tenants

All domestic abuse victim cases involving Torus tenants are managed by the Domestic Abuse Housing Team, which sits within the wider Tenancy Sustainment Team in Support Network. The team consists of three specialist Domestic Abuse Officers who provide tailored housing-related support, advice, and interventions to tenants experiencing domestic abuse.

The team receive all internal escalations, alerts and referrals for Torus tenants who are experiencing domestic abuse. They are core members of Multi-Agency Risk Assessment Conferences (MARACs) across the heartlands and work with internal and external partners including specialist support services, police and social care teams to agree actions to manage and reduce risk while ensuring victims receive coordinated and effective support.

In 2025/26, the team responded to 1,224 new domestic abuse cases, representing a 38% increase compared with the previous year. This increase reflects both growing demand for specialist support and continued confidence in Torus's domestic abuse response pathways.

The Domestic Abuse Housing Team has also played a pivotal role in Torus achieving and maintaining Gold Standard Domestic Abuse Housing Alliance (DAHA) Accreditation. This accreditation demonstrates Torus's commitment to delivering high-quality, survivor-centred housing services for those affected by domestic abuse. Achieving and sustaining Gold Standard DAHA Accreditation reflects the team's dedication to continuous improvement and reinforces Torus's position as a sector leader in providing safe, effective, and accountable housing services for victims and survivors of domestic abuse.



Domestic Abuse

Commissioned Services (Safe2Speak)

Torus is commissioned by St Helens Council to deliver specialist domestic abuse services for victims of domestic abuse living within the borough, regardless of their landlord or housing tenure.

The Safe2Speak service employs a qualified and experienced team that provides non-judgemental emotional, practical, and safety-focused support to both male and female victims of domestic abuse. The service offers a combination of high-risk Independent Domestic Violence Advocate (IDVA) support and community-based outreach services, ensuring that individuals receive support tailored to their specific needs and circumstances.

The team comprises generic IDVAs and Domestic Abuse Practitioners, alongside several specialist roles designed to meet the diverse needs of those accessing the service. In 2025/26, the service further strengthened its offer through the recruitment of a dedicated Training IDVA.

This role was introduced to deliver domestic abuse awareness and specialist training across partner agencies, enhancing workforce confidence in identifying signs of abuse, responding appropriately to disclosures, and making effective referrals into support services.

During the year, Safe2Speak also relaunched its Recovery Programme, a five-week course designed to build confidence, resilience, and self-esteem while helping survivors understand the impact of abuse and begin their recovery journey. Since its relaunch in February 2026, the programme has achieved strong attendance rates and received highly positive feedback from participants, demonstrating its value in supporting longer-term recovery outcomes.

In 2025/26, the Safe2Speak service accepted 1,547 new referrals, reflecting the significant demand for specialist domestic abuse support across the borough and the service's vital role in supporting victims and survivors of domestic abuse.

The logo for Safe2Speak is displayed within a dark blue speech bubble shape. The text "Safe2Speak" is written in a white, sans-serif font, with the number "2" in a light blue color. The background of the entire graphic is a solid light purple color.

Safe2Speak

Domestic Abuse Commissioned Services (Refuge)

Torus is also commissioned by St Helens Council to provide emergency refuge accommodation for victims and of domestic abuse. The service offers safe, secure accommodation alongside specialist housing-related support, helping individuals and families rebuild their lives and move towards independence.

During 2025/26, the refuge service initially consisted of 18 self-contained units, accommodating families of up to four people. One of these units provides level access and specialist adaptations to meet the needs of residents with physical health conditions or disabilities, ensuring the service remains accessible and inclusive.

In January 2026, capacity was significantly increased following the opening of a second refuge site.

This expansion increased provision from 18 to 25 bed spaces and introduced emergency accommodation specifically for families.

The new site comprises seven two-bedroom flats, each capable of accommodating families with up to five children, enabling the service to support a greater number of households fleeing domestic abuse.

Throughout 2025/26, the team responded to 456 calls to the refuge helpline and supported 48 new admissions into refuge accommodation, including 27 children.



Support Network in Action: Tenancy Sustainment Responding to Concerns of Self Neglect: 'Mary'

Mary is an elderly individual who was recently bereaved following the death of her long-term partner. Concerns were initially raised with the Customer Hub by the funeral director involved in the arrangements. The funeral director reported that Mary appeared confused, had difficulty following conversations, and was inappropriately dressed. There were concerns about her ability to understand and engage with funeral arrangements, raising questions around her mental capacity.

Following the concern, a referral was made to the Tenancy Sustainment Team (TST) to review safeguarding risks and provide housing-related support. The allocated Tenancy Sustain Officer (TSO) completed a home visit to assess Mary's living situation and wellbeing. During the visit, Mary appeared cooperative but appeared confused at times and was repetitive in conversation.

Significant concerns of self-neglect were identified, including:

- Poor living conditions within the property
- Unclean clothing and bedding
- Strong odours indicating lack of personal and environmental hygiene
- Difficulties managing daily living tasks
- Mary leaving the property unsecured due to the absence of a front door key

The TSO took immediate steps to reduce identified risks. This included addressing concerns around the security of the property, ensuring Mary had access to food, and confirming she was able to prepare basic meals. The TSO also discussed the option of a referral to Adult Social Care with Mary; however, Mary initially declined consent.

Due to the ongoing concerns regarding self-neglect, vulnerability, and potential lack of capacity to make informed decisions, a safeguarding concern was raised with Adult Social Care in line with safeguarding procedures. Adult Social Care became involved and completed a social care needs assessment with Mary.

As a result of this assessment, a care package was put in place to support Mary with daily living tasks and ensure her safety and wellbeing. The intervention enabled Mary to remain living independently in her home with appropriate support and reduced risk of further harm.

This case highlights effective multi-agency working in response to concerns of self-neglect and mental capacity. Early identification, proportionate intervention, and safeguarding escalation resulted in appropriate care and support being implemented to promote Mary's safety, dignity and independence.

Refuge

Domestic / Honour Based Abuse: 'Hailey'

Hailey* is a 19-year-old female who was referred to refuge by the Safe2Speak IDVA Service. She had self-referred to Safe2Speak after being signposted by Citizens Advice following a disclosure of domestic abuse.

The IDVA service completed a MERIT risk assessment, which was initially assessed as standard risk. However, this was subsequently elevated to high risk due to Hailey being identified as a victim of honour-based abuse related to her sexuality, with her family not accepting her sexual orientation.

No complex support needs were identified in relation to substance or alcohol misuse. Hailey has a diagnosis of depression and anxiety and was also awaiting an ADHD assessment.

Hailey was originally from outside of the borough but had been living with her partner in the St Helens area. She was at risk of homelessness, as the property she was living in was supported accommodation held solely in her partner's name.

Her partner had been arrested and remanded into custody, and it was anticipated that she would receive a lengthy custodial sentence due to the nature of the offence. The offences were not related to Hailey.

Due to the risk of honour-based abuse, Hailey was unable to return to her hometown and wished to remain in St Helens. She met the criteria for refuge accommodation, which was subsequently offered and accepted.

*name changed

Support provided whilst in Refuge

Personal Safety Planning

An individualised Personal Safety Plan was developed and agreed with Hailey. This outlined the procedures staff should follow should there be any concerns regarding her safety or wellbeing. The plan was not activated during her stay in refuge.

Suicide Safety Planning

Although Hailey was not experiencing immediate thoughts of suicide, she had previously attempted to take her own life. During her stay in refuge, her partner received a 16-year prison sentence, which had a significant impact on her mental health. As a result, a suicide safety plan was completed with her to ensure appropriate support and risk management measures were in place.

Maximising Income

Due to Hailey's age, she was entitled to the lower rate of Universal Credit. Her income was supplemented through food bank support and donations of toiletries.

Hailey expressed an interest in exploring employment and education opportunities, and a referral was made to Torus Foundation for specialist support. While accommodated in refuge, she successfully secured a full-time position with HMRC.

Emotional and Physical Wellbeing

A referral was made to Chrysalis for Change for counselling support. Hailey's experiences of abuse throughout childhood and adulthood, alongside the sentencing of her partner, had a significant impact on her mental health.

Whilst she was prescribed appropriate medication, Hailey felt she required additional emotional support to help process her experiences, increase her understanding of abuse, and develop self-acceptance regarding her sexuality.

Relationships

Initially, Hailey experienced significant isolation, as several friends distanced themselves following her partner's arrest and subsequent imprisonment.

She maintained sporadic contact with some extended family members but was cautious about sharing details of her circumstances due to concerns that her parents might discover her whereabouts.

Hailey was supported to identify and attend groups and events aligned with her interests. Through this, she was able to develop a new friendship network and increase her social connections.

Resettlement

Resettlement options were explored with Hailey. Having never managed her own tenancy before, she was anxious about living independently and maintaining a home.

Longer-term supported housing options were discussed; however, following consideration, Hailey decided that she wished to pursue independent accommodation rather than move into further supported housing. She reported that her experience of living independently within refuge had increased her confidence and belief in her ability to manage a tenancy successfully.

Hailey was supported to submit an Under One Roof application and was successful in securing her own tenancy. She engaged positively with the Resettlement Keyworker to develop her understanding of the responsibilities associated with maintaining a tenancy.

Prior to leaving refuge, she consented to a referral to the Tenancy Sustainment Team to provide additional support and promote a successful transition into independent living.

Outcome

Using a person-centred approach and taking account of Hailey's thoughts, wishes, and feelings, a tailored support plan was developed to ensure her goals were realistic, achievable, and meaningful. Throughout her time with the service, Hailey developed both her confidence and understanding of abuse. She worked effectively with support staff and partner agencies to achieve her identified outcomes. As a result, she remained safe from further abuse, successfully secured employment and independent accommodation, developed a wider support network, and gained increased independence and resilience.

Criteria 26

Stronger communities and places

Torus Foundation is the charitable arm of Torus Group. It provides services to Torus tenants and communities under key focus areas including Employment and Skills, Financial Inclusion, Health and Wellbeing and Youth – see Criteria 25.1 on the previous pages.

In 2025/26, Torus Foundation awarded £90,000 in small grants to support 45 community-led projects across our neighbourhoods. Delivered through the Community Investment Fund (CIF), these grants empowered local organisations to tackle issues that matter most to them.

All projects funded align with our core focus areas and are located within Torus neighbourhoods. Decisions are made by a tenant-led panel, ensuring awards are shaped by lived experience and reflect real community need.

- **26,125 people participated in funded activities**
- **6,071 Torus tenants supported**
- **24,646 volunteer hours generated**

Grant Distribution

- **Liverpool:** 23 projects
- **St Helens:** 14 projects
- **Warrington:** 8 projects



Harpers Green Activity Group

The Harpers Green Activity Group supports approximately 125 residents across 97 apartments, improving wellbeing and reducing social isolation within a diverse extra care community. A £4,660 grant enabled a range of inclusive activities, including a collaborative mosaic involving over 30 residents, the development of a volunteer-led gardening club transforming shared outdoor spaces, and two coach trips that engaged 100 residents, including those previously less active. The funding also supports four annual community events, such as a well-attended and accessible Christmas celebration, alongside equipment that has enhanced the quality and safety of activities. Overall, nearly 110 residents have participated, leading to stronger social connections, increased inclusion, and a more positive and vibrant living environment. All beneficiaries were Torus tenants.

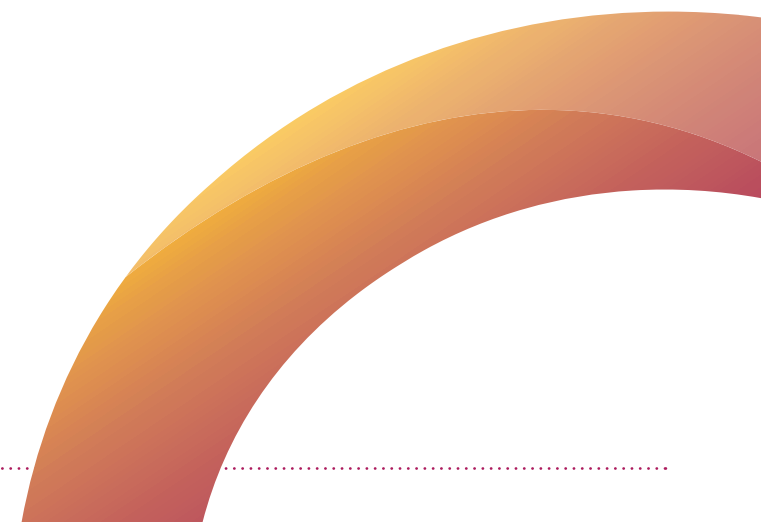
People Empowered CIC, Parr Family Centre Collaboration

People Empowered CIC is a St Helens-based social enterprise focused on promoting wellbeing and personal development through mentoring, coaching, and training delivered to schools, community groups, and businesses.

Grant funding of £1,040 enabled the expansion of its mentoring support to two key groups: 10 young people facing complex challenges—including mental health issues, family breakdown, homelessness, and exclusion from education—who received weekly one-to-one sessions, and women living in supported accommodation affected by domestic abuse and homelessness. Through weekly drop-in and booked sessions at a 20-place centre, the project supported women to improve mental wellbeing, build confidence, and pursue opportunities in education, volunteering, and employment while reducing harmful behaviours. All 20 beneficiaries were Torus tenants.

Delivering Lasting Social Value

Through targeted investment, partnership working and community-led delivery, Torus Foundation continues to create measurable social impact, improve life chances and strengthen communities across Liverpool, St Helens and Warrington.



Criteria 27

Social value through procurement

Torus is committed to maximising the social value generated through its procurement activity and ensuring that supplier commitments translate into tangible benefits for tenants, communities and local places. Social value is considered throughout the procurement lifecycle, from preparing specifications and evaluating tenders to contract mobilisation, performance monitoring and reporting, and is tailored to the works, goods or services being procured.

In line with the Government's National Procurement Policy Statement, our approach seeks to:

- drive economic growth and strengthen resilient supply chains by giving small and medium-sized enterprises (SMEs) and voluntary, community and social enterprises (VCSEs) a fair opportunity to compete for contracts;
- create high-quality jobs, skills and training opportunities, while encouraging innovation;

- deliver social and economic benefits for the people and places with the greatest need, including communities experiencing deprivation; and
- secure sustainable, long-term outcomes that extend beyond the life of individual contracts.

Our approach is also aligned with the Public Services (Social Value) Act 2012, which requires social value considerations to be relevant and proportionate to the nature, value and duration of a contract. By embedding these principles into procurement and contract management, Torus aims to use its purchasing power responsibly, strengthen local economies and deliver measurable benefits for residents and communities.

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.



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 practice, support staff wellbeing and cultivate equality, diversity and inclusion at all levels can be seen in this section.

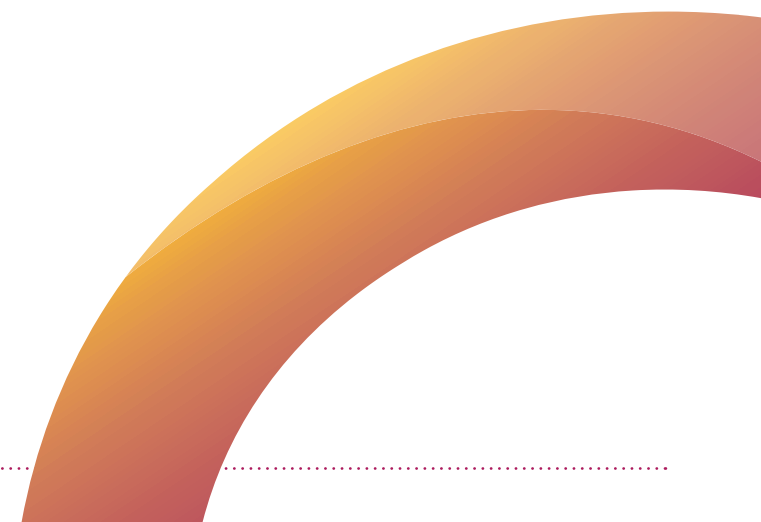
Theme 7 Structure and board

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 assurance that the conflicting pressures that arise between economic, environmental and social priorities are being considered and managed fairly and effectively.

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 28 Regulatory gradings

The standard measure of a housing provider's governance and financial viability is a grading from the Regulator of Social Housing. Following responsive engagement with the Regulator, Torus received an upgrade to C1 under the consumer standards, as confirmed in the Regulator's formal judgement published on 15 April 2026. Torus' regulatory gradings are now G1/V1/C1, confirming that Torus remains a well-governed, financially viable and compliant organisation.



Criteria 29

Managing ESG risks

The Torus Group is an ambitious organisation and therefore the complete removal of risks from pursuit 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 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 delivery of the Group's Corporate Plan. To do this, the Board:

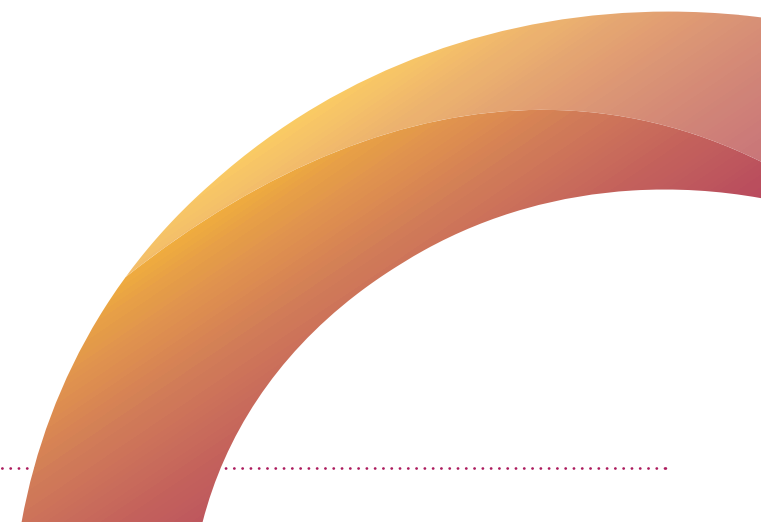
- Regularly reviews and approves the Group's Risk Management and Assurance Framework;
- Reviews and appraises the work carried out by the Group Audit and Risk Committee and subsidiary boards, including the Internal Control Framework and annual internal audit plan;
- Assesses the Group's financial standing 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 manages 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 and 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 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. 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 any change in risk score.



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 incorporated into the organisational learning cycle. Adverse findings can relate to issues such as data protection breaches, bribery, money laundering and HSE breaches.

Torus complies with all elements of the Regulatory Standards, including the Economic and Consumer Standards, and has reported no areas of non-compliance for 2025/26.

Criteria 31
Diversity in the Board

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

% of board that are women	45%
% of board that are BAME	27%
% of board that are residents	0%
% of board that have a disability	9%
Average age of board members (years)	55
Average board tenure (years)	3

Figure 9: Board diversity details

Criteria 32
Equality, Diversity and Inclusion

As part of the governance structure Torus has a Landlord Operations Committee which has a majority of tenants and has direct reporting lines into the Group Board. The tenant involvement structure has many opportunities for tenants to become involved including a Diversity and Inclusion Panel. Torus is committed to improving the diversity of our Board. We continue to engage with external agencies to improve diversity as vacancies arise.

Criteria 33
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 the Group. Our current approach is bearing dividends and in the past two years there has been minimal change to our Board with four members retiring (33% of Board) and five new members being appointed (42% of Board), three members of the Group Leadership Team (GLT) retiring (33%) and one being replaced (11%) and one member of the Executive Management Team (33%).

Criteria 34 Audit Committee

Having an experienced Audit and Risk 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 three Group Board members and two independent appointees. Four of these are qualified accountants. A skills assessment is carried out on an annual basis to ensure the correct skills are present on this Committee.

Criteria 35 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, nine (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 directors can provide more objective viewpoints.

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 2025/26, BDO, were appointed from 1st April 2020 and have completed six years in tenure. They were reappointed in 2024 following a formal tender process.

Criteria 37 Board effectiveness review

It is best practice to review board-effectiveness every three years. This is a recommendation in the National Housing Federation's Code of Governance (2020) and the UK Corporate Governance Code (July 2018). Torus62 Ltd was formed in January 2019 and since inception Board effectiveness has been assessed internally through annual skills assessments and appraisals. An independent Board effectiveness review was carried out in June 2024, and a Planned Inspection was carried out by the Regulator of Social Housing in 2024. A review of key Governance processes and practices is planned for 2027.

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 North West, 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 and Committee meeting agenda item for Declarations of Interest; where if there is a material conflict, the individual concerned is withdrawn from the meeting and does not take part in the discussion or decision making. This would be recorded in the formal minutes. 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 8 Employees

The success of Torus is driven by our people. During 2025/26, the Group employed an average of 1,522 full-time equivalent employees. We are committed to providing a safe, inclusive and supportive working environment that enables colleagues to develop, perform at their best and contribute to delivering positive outcomes for our customers and communities. This section highlights the actions we are taking to support employee wellbeing, engagement and development.

Criteria 39 Real Living Wage

Paying the Real Living Wage (RLW) is one indicator of an employer's approach to staff wellbeing. Fairly paid, secure work is the foundation of good work and good workplaces. The RLW is based on independent calculations of the true cost of living in the UK.

Torus is committed to paying at least the Real Living Wage to all eligible employees. Where annual RLW rates are updated after pay review processes have commenced, any shortfall is addressed through the subsequent pay award implementation.

Torus does not apply the RLW to apprentices, as apprenticeship pay rates are set in accordance with recognised apprenticeship arrangements and reflect the investment made in training and development. This approach is recognised by the Living Wage Foundation.

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 2025, our median gender pay gaps were as follows:

Torus 14.65% - a difference of £3.13 per hour

HMS 6.91% - a difference of £1.13 per hour

The mean gender pay gap for Torus reduced from 15.7% to 14.65% during 2025. HMS also recorded an improvement, with the mean gender pay gap reducing from 7.46% to 6.91%. Despite this positive progress, a gender pay gap remains within both organisations. As of 5 April 2025, women represented 64.4% of the Torus workforce and 13.4% of the HMS workforce. Full details are provided within the 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 Chief Executive Officer and the organisation's median earner and is increasingly recognised as a measure of pay equity and transparency. Executive pay continues to attract significant public and stakeholder interest, and CEO-worker pay ratios are widely used to provide insight into how organisations reward their highest and median earners. Torus' current CEO-worker pay ratio is 8.83:1, meaning the Chief Executive's total remuneration is 8.83 times that of the median employee. This remains considerably lower than the ratios typically reported by many large UK listed companies and reflects Torus' commitment to maintaining a fair and responsible approach to reward across the organisation.

Criteria 42 - Equality, diversity and inclusion 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 awareness. There are continuous opportunities focused on equality, diversity and inclusion, including workshops, webinars and e-learning modules that educate colleagues on cultural competence, allyship and inclusive behaviours.

Colleague Networks

Torus supports networks for Disability, Sexual Orientation, Age, Gender and Race, providing safe spaces for colleagues to connect, share experiences and advocate for inclusive practices. 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 protected characteristics and underrepresented groups.

Inclusive Workplace Culture

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

Leadership and Accountability

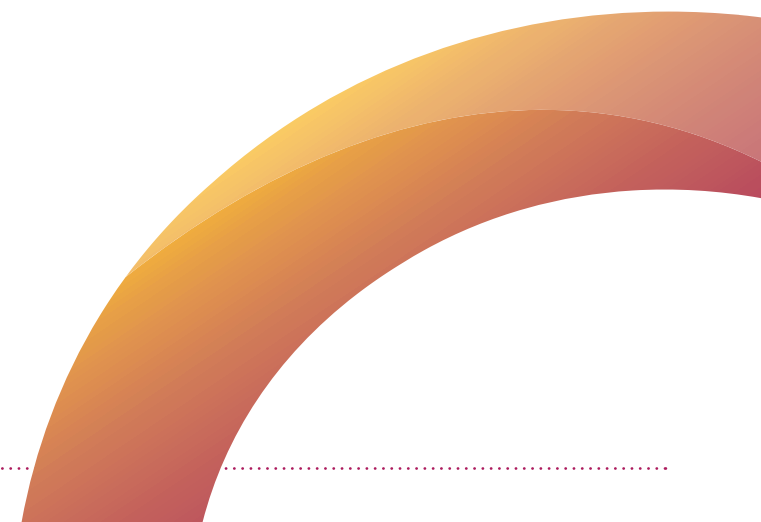
The People and Culture Assurance Group considers matters relating to inclusion and includes an escalation route for organisational issues through to the Executive team.

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 aspires to be more equitable.

Gender Pay Gap reports are conducted annually. In 2025, Torus introduced its first reporting on Ethnicity and Disability Pay Gaps, further strengthening its commitment to understanding and addressing pay disparities and promoting transparency across the organisation.

Clear policies against discrimination and harassment have been established.



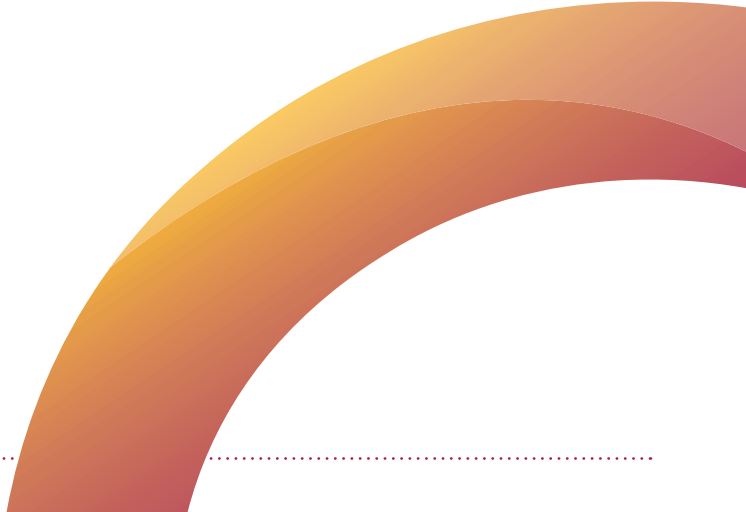
Criteria 43 - Supporting physical and mental health

Torus acknowledges the potential impact that work has on an individual's physical and mental health and is taking steps to promote employee wellbeing and support employees to manage their mental health positively.

Torus recognises that stress has a negative impact on employees' wellbeing and that it can take many forms. So, it is important that we work collaboratively with colleagues to manage the risks that this presents.

This offer aims to expand on the Health and Safety elements, setting out how the company will support colleagues to manage their wellbeing effectively:

- Creating a working environment where potential stressors as far as practicable are avoided, minimised or mitigated through good management practices, effective OD policies and employee development.

- Increasing managers' and employees' awareness of the causes and effects of stress.
 - Encouraging employees to take ongoing responsibility for their own health and wellbeing.
 - Encouraging employees to take responsibility for their own work and effectiveness as a means of reducing their own stress and that of their colleagues.
 - Developing a culture that is open and supportive of people experiencing stress or other forms of mental ill-health.
 - Developing the competence of managers through the Knowledge, Skills and Behaviours framework, so that they manage employees effectively and fairly.
 - Engaging with employees to create constructive and effective working partnerships both within teams and across the group.
 - Establishing working arrangements whereby employees feel they can maintain an appropriate work-life balance within the principles of the new Ways of Working.
 - Promoting healthy living and signposting to resources, programmes and initiatives.
 - A wide range of benefits is offered to colleagues to support mental, physical, financial and social wellbeing.
- 

Criteria 44
Professional development

Torus is 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 essential e-learning, we offer a combination of e-learning and face-to-face training tailored to specific job roles. This includes sector-specific training, such as customer excellence training, safeguarding, domestic abuse awareness, conflict management, first aid, and suicide awareness.

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 the organisation. This approach not only enhances individual growth but also strengthens the overall capacity of our team to serve our community effectively.

Throughout 2025/26, there were a total of 123 apprentices:

- 52 were on apprenticeship contracts and are still actively completing their apprenticeship.
- 42 were on employment contracts but remain on an apprenticeship programme.
- 29 completed their apprenticeship during 2025.

In the same year, 4.66% of the workforce achieved qualifications, relevant to their professional development, in the following job areas:

Housing and property management	15.5%
Finance	0.0%
Asset management	0.0%
Construction	60.6%
People services	2.8%
IDVA training	4.2%
Health and safety	9.9%
Other	7.0%

Conclusion

This report has provided an overview of Torus' Environmental, Social and Governance (ESG) performance during 2025/26 and demonstrates how ESG principles continue to support our mission of Growing Stronger Communities. Within this report, we have highlighted the ways in which our environmental, social and governance activity helps create positive outcomes for residents, strengthens communities and ensures the long-term sustainability of the Group.

Throughout the year, we have continued to invest in the quality, safety and energy efficiency of our homes, delivered more than 1,000 new affordable homes and strengthened our approach to climate resilience through retrofit activity and long-term investment planning. At the same time, through Torus Foundation and Torus Support Network, we have supported residents facing financial hardship, improved access to employment and skills opportunities, enhanced health and wellbeing outcomes and provided specialist support to vulnerable individuals and families.

Strong governance remains the foundation of everything we do. Our achievement of a G1/V1/C1 regulatory grading reflects the strength of our governance arrangements, financial resilience and commitment to delivering safe, high-quality services for customers. We recognise that maintaining these standards is essential to ensuring we can continue to fulfil our social purpose well into the future.

While we are proud of the progress made, we recognise that significant challenges remain. Affordability pressures, climate change and sustained demand for affordable housing continue to affect the communities we serve.

As a Community Benefit Society, we remain committed to investing in homes, people and places to create lasting social value and positive outcomes for residents.

The achievements set out in this report have only been possible through the commitment of our colleagues, Board members, partners, residents and community organisations. Together, they demonstrate the positive difference that can be achieved when people work collaboratively towards a shared purpose. If you would like to collaborate, share feedback or learn more about our work, please contact us at info@torus.co.uk.

Looking ahead, we will continue to build on the progress made during 2025/26, ensuring ESG principles remain embedded in our decision-making as we create opportunities, improve lives and deliver stronger, more sustainable communities across the North West.



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