



A Year of Firsts

ESG Report 2021/22

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.



Contents

Preface

Welcome Message	03
Introduction	04
Highlights	05

Reporting Criteria

1. Social

1.1 Affordability and Security (Theme 1)	07
1.2 Building Safety and Quality (Theme 2)	16
1.3 Resident Voice (Theme 3)	18
1.4 Resident Support (Theme 4)	24
1.5 Placemaking (Theme 5)	31

2. Environment

2.1 Climate Change (Theme 6)	33
2.2 Ecology (Theme 7)	43
2.3 Resource Management (Theme 8)	44

3. Governance

3.1 Structure and Governance (Theme 9)	46
3.2 Board and Trustees (Theme 10)	50
3.3 Staff Wellbeing (Theme 11)	52
3.4 Supply Chain Management (Theme 12)	56

Conclusion

Appendix A – Reporting Table	XX
------------------------------	----

Our First Environmental, Social and Governance Report

As a vital anchor institution and place-maker for communities across the North West, Torus has adopted an integrated approach to addressing environmental, social and governance (ESG) factors.

These issues have long been key concerns for Torus and I am pleased that 2021/22 saw the Group adopt the Sustainability Reporting Standing (SRS) for Social Housing. This shows our commitment to ESG priorities and allows us to report against them in a structured and consistent fashion.

The development of the SRS has been wholly positive for our industry, and I am pleased that we have a national framework allowing us to clearly articulate aims and achievements with clarity, consistency and transparency.

Although this is our first report, it highlights Torus' historic and ongoing commitment to growing stronger communities, developing sustainable homes and maintaining strong, ethical governance structures. I am pleased that we are able to present tangible examples of how our strategic focuses of investment, resilience, intelligence and influence enable the delivery of positive ESG activities and outcomes.

This report also sheds light on the work we are doing to ensure Torus provides a supportive environment for both customers and colleagues – our Group is responsible for 1,500 staff and 74,500 customers and it is key that we enable our people to become the best version of themselves.

The reporting criteria covered here are diverse and cover complex challenges – whilst we might address some in the short-term, many will take years to address fully. This is just the beginning of our ESG journey and our commitment to addressing the SRS criteria (and beyond) is concrete.

I am excited to see how this report evolves year-on-year and look forward to the positive development of our performance.



Steve Coffey
Chief Executive Officer



Introduction

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

Launched in 2020, the SRS was developed by housing associations, funding bodies, regulators and residents to provide greater levels of transparency and consistency in environmental, social and governance reporting. It provides 48 criteria under 12 themes for housing providers to report against. Some themes only have one reporting criterion; others have multiple criteria.

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

This report goes through each ESG theme and its corresponding criteria, and sets out Torus' progress on each front in 2021/22. Case studies have also been included for extra context and to show how Group activities often embody positive ESG impacts – both explicitly and implicitly. As this is our first ESG report, future commitments, plans and emerging strategies are also referenced throughout.

We have decided to place the "Social" chapter of this report ahead of the "Environmental." This is because social criteria are also the most closely aligned to the Torus' most fundamental aims and objectives.

As stipulated by the SRS, an "input table" is included as an appendix with this report. This shows our performance against each criteria with no additional narrative and in clear "black and white" terms.



How our sector addresses the UN Sustainable Development Goals

Source: The Good Economy

Highlights



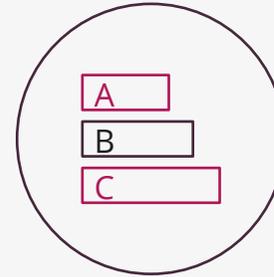
99.9%

of our homes meet the Decent Homes Standard



1,004

residents helped into employment and training



94%

of homes built last year have an EPC B



G1/V1

grading from Regulator of Social Housing



99.9%

homes with a valid Landlord Gas Safety Record



100%

of Fire Risk Assessments complete



Published

the Group's first Environmental and Sustainability strategy



£3.7m

secured in funding, continued delivery of an ambitious retrofit programme



Torus Teams working together in our communities

Section 1

Social



Torus' fundamental purpose is to provide social and affordable housing, and to grow stronger, more resilient communities where residents can flourish. We do this by providing quality, safe homes and by working in partnership with communities to make neighbourhoods better places to live.. Driven by the needs of tenants and residents, it is vital we provide additional support services as well as the fundamentals of a decent, affordable home.

This section focuses on how we're going beyond basic legislative requirements to drive social change.

On average Torus rent is 84% of LHA and 63% of PRS.

1.1 Affordability and Security (Theme 1)

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

(Criteria 1: Rent as % of PRS and LHA) There are two key measures that can be used to assess affordability: rent levels compared to private market rents (PRS) or compared to Local Housing Allowance (LHA). This are used because they show the proportionality of rent as an expense. A breakdown of Torus how rental rates compare to these metrics is shown in the table on the following page.

Figure 1: Torus Rental Rates Compared to PRS and LHA levels across key geographies

		HEARTLANDS						
		Torus Average Weekly Rent	Local Housing Allowance Apr. 21	% Difference	% of LHA	PRS Average Rent	PRS % Difference	% of PRS
LIVERPOOL	Room	£64.21	£65.25	2%	98%	£97.50	52%	66%
	One Bedroom	£72.51	£92.05	27%	79%	£123.75	71%	59%
	Two Bedroom	£81.23	£108.16	33%	75%	£137.50	69%	59%
	Three Bedroom	£88.25	£120.82	37%	73%	£150.00	70%	59%
	Four Bedroom	£96.63	£156.00	61%	62%	£237.50	146%	41%
ST HELENS	Room	£65.28	£65.00	-0.40%	100%	£92.00	41%	71%
	One Bedroom	£76.63	£86.30	13%	89%	£100.00	31%	77%
	Two Bedroom	£87.25	£101.26	16%	86%	£123.75	42%	71%
	Three Bedroom	£96.38	£126.58	31%	76%	£168.75	75%	57%
	Four Bedroom	£103.11	£171.45	66%	60%	£221.25	115%	47%
WARRINGTON	Room	£67.91	£66.50	-2.10%	102%	£98.75	45%	69%
	One Bedroom	£72.30	£97.81	35%	74%	£123.75	71%	58%
	Two Bedroom	£82.84	£115.07	39%	72%	£148.75	80%	56%
	Three Bedroom	£91.47	£136.93	50%	67%	£187.50	105%	49%
	Four Bedroom	£99.15	£201.37	103%	49%	£275.00	177%	36%
		EMERGING HEARTLANDS						
CHESHIRE EAST	One Bedroom	£82.98	£82.85	-0.20%	100.16%	£123.75	49%	67%
	Two Bedroom	£94.78	£113.92	20%	83.20%	£156.25	65%	61%
	Three Bedroom	£116.23	£138.08	19%	84.18%	£198.75	71%	58%
WIGAN	One Bedroom	£75.98	£80.55	6%	94%	£97.50	28%	78%
	Two Bedroom	£90.97	£103.56	14%	88%	£118.75	31%	77%
	Three Bedroom	£103.81	£114.84	11%	90%	£148.75	43%	70%
SEFTON	Three Bedroom	£135.74	£120.82	-12%	112%	£171.00	26%	79%
	Four Bedroom	£156.36	£156.00	-0.20%	100%	£225.00	44%	69%
KNOWSLEY	Two Bedroom	£100.20	£108.16	8%	93%	£137.50	37%	73%

The data in this table shows that Torus is performing well against these criteria. Rent only eclipses the LHA rate in five cases and in only one instance does the difference exceed 3%. Torus average weekly rent is also at least 20% cheaper than the PRS rate across all categories.



We provide a diverse range of tenures to suit differing resident needs and circumstances

(Criteria 2: Portfolio by Tenure Type) In addition to financial metrics, a landlord's commitment to the provision of affordable housing supply can also be seen through a more basic breakdown of stock by tenure type. This criteria demonstrates the extent to which we provide accommodation that targets those with a higher level of social or financial need.

The data in this table shows the diversity of Torus' stock portfolio and our commitment to providing tenure types that support people across the socio-economic spectrum; from individuals in need of the fundamentals to families being supported into first-time ownership.

Figure 2: Torus Stock by Tenure Type

	Liverpool	St Helens	Warrington	Torus
General Needs - Social Rent	12,650 (79%)	10,359 (75.7%)	6,642 (78.5%)	29,651 (77.7%)
Supported Housing (SH)	108 (0.7%)	31 (0.2%)	0 (0.0%)	139 (0.3%)
Housing for Older People (HfOP)	722 (4.5%)	1,251 (9.1%)	1,402 (16.6%)	3,375 (8.8%)
Intermediate Rent	85 (0.8%)	20 (0.6%)	36 (0.5%)	141 (0.8%)
General Needs - Affordable Rent	1,923 (12.3%)	1,179 (8.9%)	123 (1.5%)	3,225 (8.6%)
HfOP/SH Affordable Housing	116 (0.7%)	219 (1.7%)	48 (0.6%)	383 (1.1%)
Shared Ownership	242 (1.8%)	497 (3.7%)	172 (2.3%)	911 (2.6%)
PRS	35 (0.2%)	18 (0.1%)	0 (0.0%)	53 (0.1%)
TOTAL	15,881	13,574	8,423	37,878

(Criteria 3: New Builds by Tenure Type) Whilst an overall stock profile provides a clear snapshot of the 'here and now', a breakdown of new homes delivery in the last financial year provides a clearer indicator of intent and future growth planning. This is because it shows the types of schemes being prioritised and attracting investment. In 2021/22 Torus delivered the following homes by tenure type:

The data shows Torus' ongoing dedication to building affordable housing types at scale across our heartlands. Torus, alongside the wider sector, experienced significant supply chain and materials-related issues throughout 2021/22. These issues disrupted activities and resulted in below-forecast number of completions this year.

Figure 3: Torus Homes Delivered in 2021/22 by Tenure Type

	Liverpool	St Helens	Warrington	Torus
General Needs - Affordable Rent	51	44	0	95 (28%)
Intermediate Rent*	107	56	7	170 (49%)
Shared Ownership	55	0	26	81 (23%)
Total	213	100	33	346

**intermediate rent is largely comprised of rent-to-buy properties, which whilst affordable, are categorised differently by the Regulator for Social Housing*



The Approach, Edge Lane, Liverpool

(Criteria 4: Mitigating Fuel Poverty) The cost-of-living crisis that began at the end of 2021/22 has provided a stark reminder that rental fees are not the only major consideration for residents when determining the affordability of a property. Energy, utilities and running costs are also key. As a result, it is important that social landlords strive to tackle fuel poverty and, where possible, insulate tenants from energy market volatility.

Torus has supported tenants with rising energy costs by:

- **Providing fuel vouchers** and energy saving advice to hard-hit households through Torus Foundation's Financial Inclusion team
- **Improving the energy efficiency** of our stock by enhancing the standard of our new builds and continuing with an ambitious and long-term retrofit programme

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

In 2021/22 Torus Foundation's Financial Inclusion team delivered two projects to specifically support tenants with managing their energy costs.

Supportive Energy is delivered in partnership with the Energy Saving Trust and provides in-depth advice on energy debt, bills and tariffs to vulnerable people in St Helens, Warrington and Liverpool. The project provides an advocacy service on behalf of vulnerable tenants to contact, negotiate with and challenge energy providers this also includes claims to the energy ombudsman.

Torus Foundation also ran a winter energy fund programme with the Energy Saving Trust. The project distributes energy vouchers to customers with a pre-payment meter who are at risk of self-disconnection.

In 2021/22 277 fuel vouchers were granted totalling a value of £15,148.12.

Unsurprisingly, both projects have been met with increasing levels of demand and Torus Foundation is constantly exploring ways to expand their provision or launch similar projects in 2022/23. This has taken on increased urgency following seriously inflated projections for 2022 winter fuel bills.

In 2021/22 Supportive Energy produced the following:



752

people engaged with the service



2,066

telephone advice sessions



276

home visits



£39,634

estimated savings



We are working hard to ensure our homes are as energy efficient as possible

(4.1 Energy Support in Action) Mr B was referred to Torus Foundation by an Income Officer. He was struggling financially, had no functioning white goods and was using a camping stove to cook.

When Torus Foundation made contact with Mr B, following a referral from Housing colleagues, he said that life was a constant uphill battle. The Foundation was able to offer multiple pathways of support with a complete 'wrap around' approach:

- The Financial Inclusion team helped Mr B. to apply for a Warm Homes Discount and energy vouchers through the Energy Redress Scheme. As a result, he received £140 towards his winter electricity costs and £147 in energy vouchers.
- Although Mr B suffers with several health problems, he expressed the desire to look at working and earning income, even if it was part time. Therefore, a referral was made to the Torus Foundation employment team and he is now being supported to find work.

- The Financial Inclusion team also supported a successful application to Liverpool Citizen Support for help procuring white goods and financial assistance. As a result, Mr B received a fridge/freezer, cooker and financial help with food, gas and electric. The total value of this support was £800. An application for a reduction in water charges was also made, which resulted in additional annual savings of £300. Furthermore, a referral to Energy Projects Plus was made so that Mr B could receive further help with managing ongoing energy costs.

The 1-2-1 support provided by Torus Foundation has helped to change Mr B's life. Writing to his advisor, he said that:

"I cannot thank you enough, you are an amazing person.

You have helped me out in so many ways I cannot describe, and you have made me feel like life is worth living again."

(Criteria 5: Long-Term Tenancies) Long-term tenancies promote security and stability for Torus tenants. Where possible, providing general needs tenures with no term limit or over three years is considered best practice.

Such stability makes a huge difference to people's ability to find work, access informal and formal local support networks, and build family lives. Torus is opposed to issuing fixed-term tenancies, which do not support our aim to provide secure and stable homes that give tenants a solid platform to progress in life. No Torus property had a fixed-term tenancy under three years in 2020/21. Such tenancies would only be considered when it is clear a building is going to have to be emptied for maintenance or demolition purposes.

1.2 Building Safety and Quality (Theme 2)

Every tenant and resident has the right to a decent, safe home. Building safety and ensuring our portfolio meets fundamental quality standards has, and will always be, a core priority across the Group. Linking back to criteria in section 1.2, our tenants will not feel secure in their home unless it is safe and meets basic quality standards.

The Building Safety Act (2022), Charter for Social Housing Residents: Social Housing White Paper and tenant groups are driving enhanced Health and Safety measures and it is key that Torus' approach is evolving in line with the requirements being proposed.

(Criteria 6: Gas Safety) In-date, accredited gas safety checks ensure that all gas appliances and flues in our homes are functioning properly and safe to use. The importance of these checks to Torus is indicated by fact that 99.9% of our properties have a valid Landlord Gas Safety Record (LGSR). Furthermore, in 2021/22, 97% of LGSR checks were completed within a one-year anniversary. Figures remain just under 100% due to access issues presented by the pandemic.

(Criteria 7: Fire Safety) Assessing homes for fire risk and mitigating potential hazards is an essential part of how we protect resident safety. In 2021/22, 100% of Fire Risk Assessments (FRAs) for Torus' general needs and sheltered living schemes were completed. 97% of remedial works resulting from FRAs were also completed. Again, figures remain just under 100% due to access issues presented by the pandemic.

(Criteria 8: Home Standards) The quality of Torus homes is assessed against 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 reasonable state of repair, have reasonably modern facilities and provide a reasonable degree of thermal comfort.

99.9% of Torus homes are Decent Homes Standard compliant and, in many cases, we are looking to go beyond it – see section 1.4 of this report.



Scheduled assessments are critical to our gas safety regime

Whilst external standards and validation are important, customer satisfaction is also paramount. Last year, 73% of Torus customers were happy with the quality of their home – down from 93% in 2020/21. This decrease in home satisfaction is a trend across the sector due to stretched services during the pandemic and greater customer awareness of standards.

We are hard at work addressing the gap between satisfaction and external standards and one initiative being launched in 2022/23 is tenancy visits: this project will see Torus staff carry out face-to-face visits to all our general needs customers in their homes. This is to ensure we proactively put our customers first and respond to any concerns they have regarding the safety and quality of their home before escalation. We are also implementing a disrepair risk model, allowing us to more effectively plan and allocate resources to tackle disrepair cases. In addition, we are ringfencing significant investments to improve the quality of communal spaces and waste management areas in multiple-occupancy schemes – areas often cited in cases of dissatisfaction.

(8.1 In Action: Torus Enhanced Green Standard)

Torus is currently developing an enhanced green standard for our homes which will be approved by LOC. It will be launched in 2022/33 in tandem with new home and neighbourhood standards which will improve the quality and ecological credentials of our homes and community spaces.

The enhanced green standard will require homes meeting it to be operationally net zero whilst also providing residents will lower running costs.

The green standard will also require building fabric and technologies to provide value for money and reasonable returns for both Torus and the customer.

We look forward to discussing early implementation of this standard in next year's ESG report.



Futureproofing our new and existing stock is an essential activity

1.3 Resident Voice (Theme 3)

Torus works with tenants and residents throughout the year to improve our services and strengthen communities. Their voices play an essential role in helping to influence the way Torus services are designed and implemented. Direct engagement also ensures feedback is representative of the people who live in Torus homes and communities, and that appropriate avenues are in place for tenants to hold us to account.

Torus is currently reviewing its engagement activities and we expect to launch a new Tenant Voice Strategy in October 2022. The new strategy will step up our efforts to engage and strengthen relationships with tenants across the areas in which we operate.

(Criteria 9: Resident voice) Published in November 2020, the Government's 'Charter for social housing residents: social housing white paper' aims to redress the balance between landlord and tenant, support tenants holding landlords to account and prioritises transparency around performance.

In line with the White Paper's seven charter commitments, Torus is working with tenants to enhance how tenant voices are heard. Torus also offers opportunities for tenants to review and look at landlord performance through its Resident Scrutiny panels.

The Landlord Operating Committee at Torus comprises of 7 tenants, 3 Council representatives and 3 board members. Working alongside Torus' Board, the Committee scrutinises performance and approves customer facing policies, focusing on customer service standards and performance. In February 2021/22 the Board reviewed and commented on the new tenant satisfaction measures proposed by the Regulator of Social Housing. The LOC Board's feedback was incorporated within Torus's response to the Regulator's consultation on the proposed Tenant Satisfaction measures.

The Tenant Scrutiny Panel was established in 2020, to bring together tenants from the three legacy organisations – Liverpool, Warrington and St Helens.



LOC are highly active and an essential part of Torus

TORUS SCRUTINY PANEL

Members:	10
Age range	35 - 73, average age 53
Ethnicity:	9 white 1 mixed white
Diversity:	Actively recruiting

KEY SCRUTINY ACTIVITIES

- Review of dissatisfaction with communication during repairs process
- Development of Torus Customer Service standards
- Reviewed Torus self-assessment against the Complaint Handling Code
- Reviewed Torus self-assessment against the Together with Tenant Charter
- Selected Training Provided to deliver training to involved tenants



WRITTEN STANDARD PROCEDURES

Recommendation; Develop written standard operating procedures that staff adhere to

Outcome – In progress; Procedures are prioritised and timescales set to review over next 10 months

VULNERABLE CUSTOMERS

Recommendation; A vulnerability marker to be placed on the operative's handheld device (if not already available) so that they can communicate accordingly to the tenants needs

Outcome – In progress; Vulnerability indicators are recorded in QL Housing Management system. Tenancy Audit to update information to ensure it is accurate.

DEDICATED COMPLAINTS OFFICER

Recommendation; A team member is responsible for reviewing complaints, identifying learning and best practice going forward

Outcome – completed

- Customer Experience Officer recruited, Complaints Learning Circle for Service Leads set up
- Customer Complaints panel being set up

STAFF TRAINING COMMUNICATION

Recommendation; Deliver staff training on the importance of communication with tenants. Consider communication when implementing new standards

Outcome – in progress

- Customer First training delivered to managers, Customer Hub trained in complaints handling
- Complaints Training being delivered to all staff who deal with complaints
- Training planned for all staff on Customer Service standards

TRACK IMPROVEMENT IN REPAIRS OFFER

Recommendation; The scrutiny group would like to receive an update 3 and 6 months following the launch of the new repairs offer to track changes/improvement in satisfaction around communication with repairs

Outcome – in progress

- Group Director of Assets to be invited to next Scrutiny meeting to update on satisfaction levels
- Mystery shop of repairs completed
- New text satisfaction survey introduced for all repairs and complaints to monitor satisfaction

Looking ahead, Torus will work with the Scrutiny Panel on Social Housing White Paper themes, build links between Tenant Scrutiny Panel, Landlord Operations Committee and other involvement forums, and increase the diversity of the panel.

Torus has a range of existing tenant forums including Tenant Voice, and specialist forums including the Repairs forum, Community Investment Fund and Policy Review Panel. More recently, other panels including the High-Rise Building Safety Panel and Diversity and Inclusion panel have been added. Engagement is supported through digital activity such as consultations webpages and online focus groups. Torus is currently increasing its approaches to tenant engagement and consultation with an objective to broaden out tenant engagement activities and tenant representation.

(Criteria 10: Resident Satisfaction) Torus has used Housemark's STAR Survey to collect views from tenants on performance and measure levels of customer satisfaction. Additionally, we gather transactional feedback relating to key service areas including responsive repairs, complaints, ASB, lettings and allocations, and improvement works.

During the pandemic, we decided to suspend the customer satisfaction programme; a full review of customer insight was undertaken, considering feedback mechanisms and themes contained in the Social Housing White Paper, before satisfaction surveys restarted in Q3 2021/22.

More recently, Torus has worked with the Institute Industrial Facts and Forecasting (IFF Research) to improve data collection in relation to tenant satisfaction – to delve beyond the headline figures to gain greater insight, which can then lead to improvement and action. IFF has helped Torus to ensure that all the relevant questions are placed in the tenant satisfaction survey to allow for sufficient customer comments and feedback (qualitative data). Torus' tenant base is spread across a diverse range of

areas and services. Partnering with IFF has enabled us to strengthen our sample collection to make sure that responses truly represent the people and communities we serve.

The White Paper states that tenant should be able to hold landlords to account. Torus received tenant satisfaction figures of around 90% pre-pandemic, but this figure has since fallen to around 70%. Overall this downward trend has been experienced across the sector over the last year with an average drop of 4.8% since June 2021.

We have been working closely with our Landlord Operating Committee to set new targets for satisfaction for 2022/2023, which include an overall satisfaction with service rating of 90%, and a satisfaction rating with repairs of 86%.

Figure 5: Resident Satisfaction KPIs

Performance Indicator	2021/22 * Performance	2021/22 Target	2022/23 YTD Performance	2022/23 Target
How satisfied or dissatisfied are you with your neighbourhood as a place to live?	73.35%	N/A	68.46%	78%
Torus - % Tenant satisfaction with landlord's handling of anti-social behaviour	46.08%	81%	55.17%	74%
How satisfied or dissatisfied are you with the overall quality of your home?	73.35%	N/A	71.64%	87%
Torus % Satisfied with Repairs Service on this occasion	69.47%	85%	70.18%	93%
Torus – How satisfied or dissatisfied are you with the overall service provided by Torus?	71.57%	90%	68.46%	85%
Torus % Tenants satisfied with the Landlord's handling of a complaint	23.53%	87%	6.25%	66%
How satisfied or dissatisfied are you that Torus are easy to deal with?	69.98%	87.5%	70.04%	86%
How satisfied or dissatisfied are you that Torus listens to your views and acts upon them?	59.78%	85%	58.06%	73%
How satisfied or dissatisfied are you that your rent provides value for money?	80.22%	85%	76.59%	81%
How satisfied or dissatisfied are you that Torus provides a home that is safe and secure	68.7%	N/A	68.06%	92%

**Only 1 year of data is reported due to interruptions in reporting during the pandemic period*

Torus has introduced a number of new measures in 2022/2023 including: satisfaction that Torus keeps communal areas clean, safe and well maintained; and satisfaction with the handling of a call.

A review of repairs processes and procedures is underway, looking to improve service effectiveness. We are also rolling out training in early intervention, good neighbour agreements and mediation to the Safer Estates Team and are looking to improve the efficiency and responsiveness of ASB reporting channels.

(Criteria 11: Complaint handling) Effective complaint handling is a key concern for Torus, and for all social landlords. New powers set out in the Social Housing White Paper to strengthen the role of the Housing Ombudsman have made it easier for tenants to make complaints about their landlord; as a result, the service reported a 53% increase in complaint volumes between Q3 2020 and the same period in 2021.

20 complaints were made by Torus tenants to the Housing Ombudsman in 2021/22. Complaints are sometimes raised and determined in different financial years. 18 of the complaints raised during 2021/22 were settled, with two remaining outstanding. For the purpose of this report we've shown the cases that have been raised in 2021-2022.

Figure 6: 2021/22 Ombudsman Cases

Status	No.	Reasons
Upheld	9	Service failure (5), Maladministration (3), Service failure and maladministration (1)
Settled	9	Resolved by mediation (4), No maladministration (3), No jurisdiction (1), Complaint resolved satisfactorily (1)
Outstanding	2	Raised in 2021-2022 but not yet determined
TOTAL	20	

Three of the upheld decisions had multiple failures (more than one factor led to the decision). In one case, some time had elapsed between promises to take action and follow up. Ensuring that colleagues always follow through on promises was highlighted and discussed with colleagues at regular learning cycle complaint meetings.

The quality of record keeping and retention was also raised on more than once occasion. This can be a real issue when responding to a formal Ombudsman approach and is reportedly a common issue in the sector. We are exploring ways to improve system to store and record information in relation to complaints. There is a drive to encourage colleagues to complete reports on each and every occasion.

(11.1 Complaints and customer service)

We didn't get everything right in 2021/22 and as a result have spent the latter part of the year addressing issues raised. Our Customer Hub conducted a complete review of the complaints handling process, carried out full training with all staff and introduced a complaint learning circle. Results from these activities have already produced tangible changes. For example, our Customer Hub have introduced a Customer Satisfaction Survey at the end of calls to ask how satisfied or dissatisfied customers were with the service they received. Torus has also invested significantly in streamlining our 'backend' IT systems that hold customers cases, allowing us to respond more quickly and efficiently to complaints and requests.

Additionally, we are starting to carry out routine tenancy visits to ensure homes are up to standard and identify hazardous issues such as damp and mould before they become difficult to contain.

(11.2 Our New Complaints Policy)

Following the Housing Ombudsman Code released in July 2020 and a commitment made in the Social Housing White Paper - that all social housing residents should have complaints dealt with "promptly and fairly" - a consultation on complaint handling took place with our involved customers in October 2020. Following this, we launched a new, more customer-focused Complaints Policy in 2021.

Our new policy treats complaints as a chance to put things right, genuinely address needs and strengthen relationships. Our Complaints Learning Circle meet bi-monthly and give managers dealing with Stage 2 complaints the opportunity to share best practice, analyse trends, review case studies and identify opportunities for improvement.

Our Tenant Complaints Panel look at the whole complaints journey and feedback on ways we can improve our customer experience.



We have introduced enhanced service standards

1.4 Resident Support (Theme 4)

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

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

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

(Criteria 12: Support for Residents) Having support structures and projects in place for residents is a clear indicator of community investment in action. Torus' support services are diverse and stem from a range of community investment drivers. Therefore, it is vital that we keep track of the performance of these services and report them in the most transparent way. This allows us to keep a track on our progress and also better articulate what our services offer to residents in the future.

(12.1 Torus Foundation)

Skills and Employability

Torus Foundation leads two employment-driven European Structural Fund Projects, managing and working collaboratively with local authorities and other key partners to deliver outcomes. These programmes and case studies are discussed in detail in our 2021/22 Strategic Review. Additionally, the Foundation employs full-time advisors who support customers to gain new skills and opportunities.

In 2021/22, 1,848 individuals accessed employability support, with 1,004 gaining a job and 552 earning new qualifications. Furthermore, 87% of customers have reported an increase in skills or confidence due to engaging with this service.



Women in Construction programme delivered in partnership with Torus Foundation

Financial Inclusion

The Torus Foundation Financial Inclusion team provides benefit, debt and energy advice to customers - increasing income and nurturing financial management skills. **In 2021/22 £4.2m in grants and benefits was unlocked via this service.** Our financial inclusion services include the energy support programmes outlined in our response to Criteria 4.

This team also provide tailored support for customers struggling to navigate Universal Credit and debt.

To help tenants restructure their finances in the last year we have:

- Applied for 1,118 Alternative Payment Arrangements
- Applied for 131 Vulnerability Alternative Payment Arrangements
- Seen 106 Total Rent Third Party Deductions approved (315 applied for)

Digital Inclusion

The Torus Foundation Digital Inclusion team supports customers to learn essential skills to get online, access vital services and connect. Digital Inclusion Officers provide IT equipment and 1:1 and group training to combat digital exclusion. **In 2021/22, 1,898 people were supported by digital inclusion activities and 96% of this group reported an increase in digital confidence.**

The core offer from this team is Digital Hubs which Torus Foundation run and manage across our heartlands. These are established in various locations, such as sports and community centres, including FireFit Hub. These hubs offer one-to-one drop-in sessions where residents can get online, learn basic digital skills and deal with specific issues (such as submitting an online application for Universal Credit), 986 people utilised this service in 2021/22.

Furthermore, Torus Foundation also runs and manages Connecting Communities. This project aims to tackle isolation and digital exclusion in the vulnerable and elderly population. This is done by distributing tablets, with a preloaded data allowance, and educating people on how to use them for video calls and basic services. **664 internet enabled devices were distributed through this project in 2021/22.**

Torus Foundation are also delivery partners in the Include IT Mersey project. This is a European Social Fund programme that provides targeted, personalised digital skills development and employment support to digitally excluded, unemployed people in St Helens and Liverpool. It focuses on developing basic IT skills, online navigation techniques and building confidence.

Health and Wellbeing

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

Additionally, Health Promotion Officers operate in each heartland and act as a conduit between the local community and the Foundation team. They work to identify clear community needs and match them to the Foundation offer. This activity is possible due to strategic partnerships with local bodies, including Clinical Commissioning Groups and various schools and Children's Centres. **In 2021/22, 2,048 over 18s took part in Health and Wellbeing Activities.**

A partnership with Making Space has produced an 18-month commissioned service entitled 'Mindspace'. The service gives Torus customers access to Computerised Cognitive Behavioural Therapy (cCBT) to help improve their mental health. Modules include overcoming depression or low mood, building self-esteem, stress, problem solving, controlling anger, mindfulness, mood and anxiety, social anxiety and work stress. **2,048 over 18s have used the service and 912 under 18s.**

FireFit Hub and Youth Services

Torus Foundation also operates the FireFit Youth & Community Hub in South Liverpool. The centre delivers 52 hours of activities and interventions each week in the form of open and targeted programmes/activities that have been co-designed with young people – all of which aim to improve mental and physical health. Whether it be through an open access activity, Duke of Edinburgh Award, SEND provision, social action project or 1-2-1 support, the outcome for the young person is at the centre of the activity or intervention.

Data collected via a youth outcomes framework shows that 67% of young people improved their health & wellbeing through engagement with the centre. Centre users have also been found to express more positive sentiments towards 'interests/activities' and 'education/work'. FireFit Hub activity is aligned to the National Youth Work Curriculum and the National Occupational Standards for Youth Work.

The Hub also acts as the central point for outreach and street-based work. **918 young people were engaged through street-based contact in 2021/22,** with many going on to receive additional one-to-one support and signposting to the broader suite of Foundation services on offer.





A wide range of youth activities are delivered at Torus Foundations FireFit Hub

(12.2 Torus Support Network)

St Helens Borough Council has commissioned Support Network to run its Domestic Abuse Support Service, Safe2Speak, which supports all victims of domestic abuse in the St Helens area, not just Torus tenants. Safe2Speak provides support, advice and emergency accommodation for those needing to flee an abusive situation. Qualified and highly experienced colleagues provide non-judgemental emotional, practical and safety support for male and female victims of domestic abuse. This includes guidance through the Criminal Justice and Civil Court systems.

In January 2022, Torus also started working towards Domestic Abuse Housing Alliance (DAHA) accreditation. By signing up with DAHA we aim to improve our response to domestic abuse through the introduction and adoption of an established set of standards and an accreditation process.

In 2021/22, Torus Support Network dealt with 1,520 (776 high risk) domestic abuse referrals and 61 new refuge admissions, 25 of which were families with children. The work of the Support Network's Income Team is best articulated using the case study of Ms T.

After losing her job to ill health, Ms T let her rent arrears get out of control. She didn't ask for help and was about to lose her home. Eviction is always the last option and our Income Team contacted Ms T to provide support. The Income Team helped Ms T to ensure she received the benefits she was entitled to and also provided her with energy vouchers.

Ms T is no longer at risk losing her home; her arrears are reducing and she is getting support to manage her debts. Speaking to her case worker, Ms T said:

"I just wanted to thank you for your help. I honestly don't know what I would have done without your support. You have saved my life."

Torus Support Network is also responsible for managing our approach to safeguarding across the Group. Safeguarding, tenants, residents and our colleagues means playing our role to enable people to live a safe life, which is free from abuse and neglect.

In 2021, Torus carried out a full safeguarding peer review with an Independent Safeguarding Consultant, to assess strengths and identifying areas for improvement in safeguarding children, young people and adults at risk.

In response to this review, in July 2021, Torus launched a new three-year Safeguarding Strategy, which sets out how we will work collaboratively with partners and communities to promote well-being and keep people safe. The new strategy focuses on, early intervention, prevention and continuous improvement.

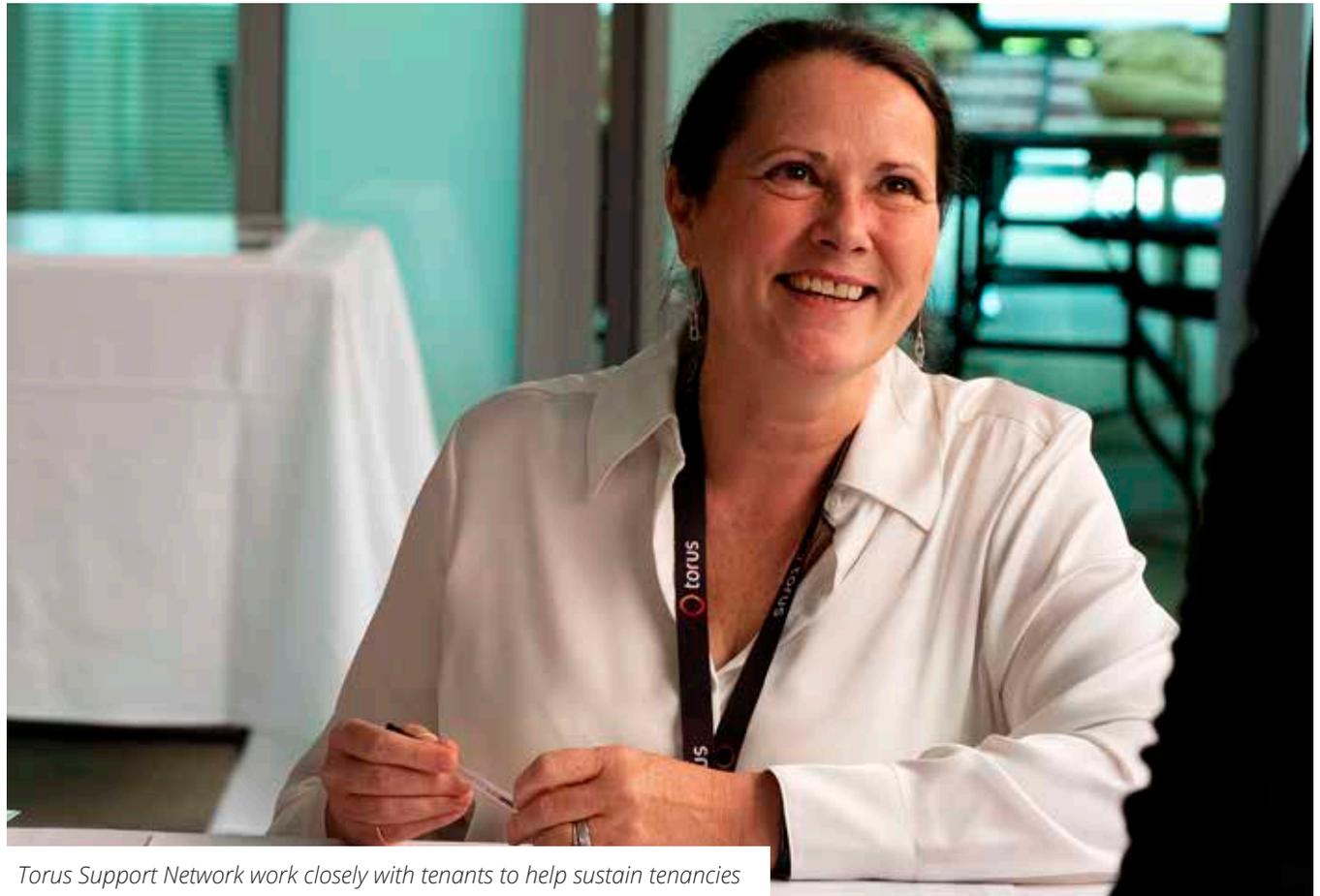
Following the launch of this Strategy, 92% of Housing and Torus Foundation staff received safeguarding training and 108 safeguarding referrals were made in 2021/22.

A recent case study showcases our approach to safeguarding in action.

A 78-year-old Torus tenant was being financially abused by a 'friend', who had moved into her home to use drugs and entertain his friends. Despite this, she was adamant she did not need any help, even though she was missing rent payments and was struggling to feed herself.

The Neighbourhood Offer was determined to build her trust and the tenant finally engaged with us. We were then able to remove the unwanted visitor, maximise her income by making sure she was accessing the benefits she was entitled to and make sure she has on-going support from the Torus Staying Home Team. Speaking to her Neighbourhood Officer, she said:

"I can't thank everybody enough for what they have done to help me. Not only do I now feel safe and happy; I know that not only will I get the help and support I need."



Torus Support Network work closely with tenants to help sustain tenancies

1.5 Placemaking (Theme 5)

Investment is one of the core pillars of our current Corporate Plan. Making intelligent and targeted investments in placemaking or place-shaping activities is an essential aspect of achieving our long-term ambitions.

(Criteria 13: Placemaking Activities) Investing in placemaking activities clearly demonstrates our commitment to sustainable and inclusive neighbourhood regeneration. We're committed to providing more than homes; we strive to create places that promote health, happiness, wellbeing and opportunity. We do this by going beyond our statutory responsibilities and ensuring a resident-centred approach is at the heart of everything we do.

Our ongoing place-making work in Fingerpost and Parr, St Helens, shows how we work to deliver change with residents and external partners.

(13.1 Fingerpost & Parr Area Action Plan, St Helens)

Torus has worked as a Strategic Partner of St Helens Council for over 20 years. Since 2015, we have invested £30 million in a series of affordable housing developments in the Fingerpost and Parr area alone.

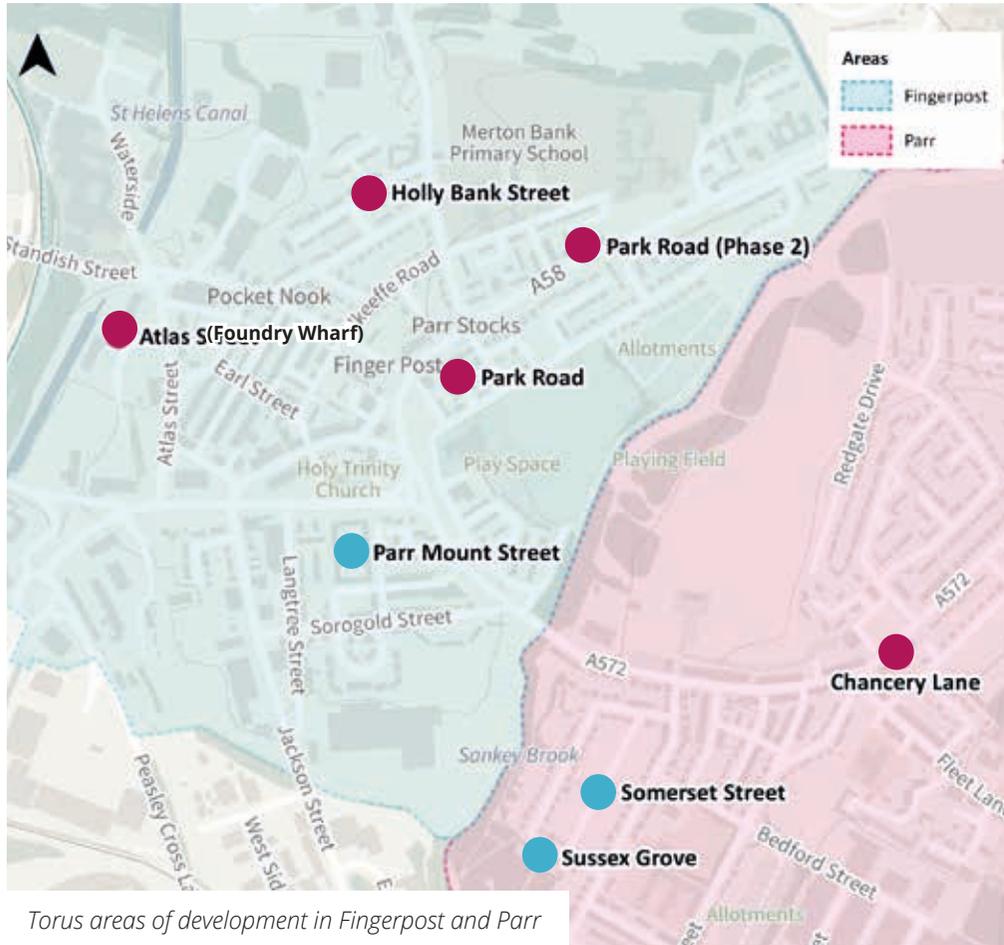
The Area Action Plan 2022-25 for Fingerpost and Parr sets out a pipeline of future schemes within the context of a wider community development programme. We're working with key partners including St Helens Council to create distinct and aligned housing solutions that meet current and future locality needs. By diversifying the tenures we provide (such as Shared Ownership and Rent to Buy) and delivering additional quality homes for rent, the Plan is designed to make a sizeable contribution to the delivery of the St Helens Housing Strategy 2022-27.

As with all Torus developments, sustainability and futureproofing are key elements of our plans in Fingerpost and Parr. We are engaged with the Energy Council, which is advising on new and emerging technologies, and are partnering with Modern Methods of Construction (MMC) specialists.

Our ambition is to make the final phase of one of key Fingerpost and Parr's key developments – Sussex Grove – carbon neutral. We believe this would be the first net zero construction project in St Helens and be a real source of local pride for the area, whilst also providing more energy efficient homes for residents.

Torus Foundation has also run specific projects focused on the Fingerpost and Parr communities. Funded by Arts Council England and in partnership with Local Community Arts Centre, Heart of Glass, Torus Foundation commissioned an internationally acclaimed street artist duo - Nomad Clan - to work with Parr residents and create two new murals that represented local pride - the first of their kind in the area. The designs of the Parr project were developed in workshops with residents, this were led by Nomad Clan and Heart of Glass's artist in residence.

Now in place, Follow the Light depicts the proud ancestral heritage of Parr and St Helens, with a nod to the area's industrial history.



Torus areas of development in Fingerpost and Parr

- Existing Torus Stock
- Torus Developments (in planning)

The second mural, *Keep Going Keep Growing*, depicts the crisis of mental health. It incorporates a positive angle of how community can offer people a chance to tackle issues and be part of something bigger, as well as highlighting the small things that can bring people peace.



Keep Going, Keep Growing, Mural In St Helens

Torus Foundation is also in the process of rolling out a Parr Community Healthy Neighbours project. This will support and encourage neighbourhood volunteers to become involved in activity that addresses food poverty, loneliness and physical and mental health.

Section 2

Environment



The UK's target of becoming carbon neutral by 2050 might feel some way off; however, we understand the urgency needed to improve the efficiency of our homes, reduce the environmental impact of our day-to-day operations and promote green space and biodiversity within our neighbourhoods. Reducing carbon emissions is a singular, complex challenge, but is intrinsically linked with priorities across Torus, such as tackling fuel poverty and creating healthy, clean estates.

Although Environmental issues have always been important to Torus, they have never been as high on the agenda as they are now. October 2021 saw Torus launch the Group's first Environmental and Sustainability Strategy. This document sets out our pathway to net zero in the long-term. In the short-term, the publication of the Strategy was shortly followed by a "Year One Action Plan" which sets out much of the activity discussed in this section.

2.1 Climate Change (Theme 6)

Extreme weather events, an outcome of climate change, are already impacting our customers, colleagues and stakeholders – the damage caused by Storm Christoph in Warrington is one recent example. Climate change is due primarily to the increasing carbon emissions globally and, although it is a macro issue, we all have a significant role to play in confronting it. As an anchor institution for the North West, we believe we must lead by example and make significant efforts to reduce the carbon emissions from our homes and operations.

(Criteria 14: EPC Ratings – Existing Stock) The standard indicator of overall energy efficiency across a Housing Providers' stock portfolio is the distribution of their EPC ratings. This is a measure used across social housing and commercial real estate markets as it provides a clear and easily understandable picture of performance. EPC C is widely accepted as a reasonably expected level of performance.

The number of Torus properties rated at EPC C and above has improved in recent years due to our ambitious retrofit programme – covered in section 14.1 – and enhanced new build standards. Our current EPC breakdown is below:

Energy Efficiency EPC Rating of Torus Stock	
A	0.25%
B	9%
C	64%
D	25.75%
E	0.5%
F	0.25%
G	0%
NO DATA	0.25%

Figure 7: Distribution of EPC ratings, existing homes complete before the end of the last financial year



Cherry Lane, Liverpool, recently benefitted from External Wall Insulation (EWI)

(14.1 In Action: Social Housing Decarbonisation Fund, Wave One)

In 2021/22, Torus was awarded £2.6 million from wave one of the government’s Social Housing Decarbonisation Fund (SHDF). We are supplementing this with £9million of our own investment. Using this funding a total of 189 properties will receive a combination of efficiency improvement measures including: external wall and loft insulation, solar panels, replacement doors, windows and roofs along with space being left for future solar battery storage.

The project will upgrade 132 homes in Walton, six in Kensington and 51 apartments that make up nine-storey-high Kingsway House, Warrington. Once completed, the properties will surpass an Energy Performance Certificate C rating.

Bid for via the Liverpool City Region Combined Authority, which was awarded £11.1 million from wave one of the SHDF to work with nine housing associations, Torus’ was the single biggest grant in the region.

We are now working with partners to prepare another funding bid for more projects in Wave Two.

(Criteria 15: EPC Ratings – New Builds) In addition to looking at an EPC breakdown of Torus’ overall stock, it is important to observe the EPCs of homes completed in the last year in isolation. This demonstrates the extent to which we are ensuring our future stock is more energy efficient than our older units.

This table shows Torus’ commitment to net zero and only building high performing, more efficient new homes. As is visible, the focus throughout 2021/22 has been to deliver homes with an EPC B; however, in the next five years we are aiming to deliver an increasing number of EPC A homes where financially viable.

Energy Efficiency EPC Rating of Torus Stock	
 A	0%
 B	93.7%
 C	6.3%

Figure 8: Distribution of EPC ratings, Torus homes completed during the last financial year



Homes at Pennine Close, St Helens, were built using MMC

(Criteria 16: Carbon Emissions) Carbon emissions are the most universally recognised environmental performance indicator. This is because they are the most significant contributor towards global warming and driving them down globally is our best chance of avoiding a climate catastrophe. Carbon emissions are also part of the political agenda and many countries, local authorities and businesses are putting forward dates they aim to be fully 'carbon neutral' by. In terms of our Heartlands, the Liverpool City Region is aiming for carbon neutrality by 2040 and Warrington by 2030. We are working in partnership with the relevant local authorities to support the delivery of these goals.

At Torus, we have various internal carbon neutrality goals for different facets of Group Operations. The first step to devising these targets was getting a baseline of our current emissions. We did this by working in partnership with SHIFT, independent assessors of environmental performance and housing sector specialists, which have helped to calculate our Scope One, Two and Three emissions.

Scope 1 emissions are direct emissions from owned or controlled sources. Scope 2 emissions are indirect emissions from the generation of purchased energy. Scope 3 emissions account for other indirect emissions, capturing those that come from our stock and supply/value chain emissions.

It is widely acknowledged that our sector could improve data collection methods for scope three emissions. At Torus we are actively exploring ways to embed a mechanism that more accurately collects this information from our homes and suppliers.

Our emissions in 2021/22 were:

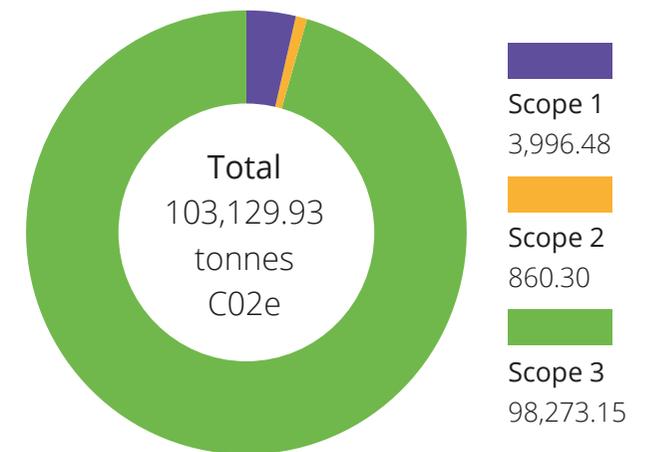


Figure 8: Scope 1, 2 and 3 carbon emissions

Whilst these figures don't show much in isolation, they provide benchmarking and source data to develop carbon intensity metrics. These can be compared within sector and used to assess performance against long-term (2050) targets.

(Criteria 17: Energy Efficiency Measures) As referenced in response to criteria 14-16, simply monitoring carbon outputs is not enough. Our sector needs to be actively pursuing methods of reducing our carbon emissions through energy efficiency.

At Torus we are proactively devising and implementing energy efficiency measures, from improving the fabric of our homes to making our offices greener.

A portion of our retrofit activity was covered in section 14.1, however, that was specific to SHDF projects.

In 2021/22, Torus effectively utilised £1.1m of European Regional Development Fund (ERDF) grant funding during the last round of awards.

The programme finished in March and the money was used to retrofit 330 properties across five projects – one electric heating, one underfloor insulation and three fabric first.

Whilst a fabric first approach has been the priority for Torus - **732 improved doors were fitted in 2021/22 and 4,679 dwellings now have external wall insulation** – we are adopting new innovations and heating systems.

In 2021/22, heating trials were active in 111 homes, exploring the feasibility of solutions including: air source heat pumps, ground source heat pumps, electric infrared panels, electric boilers, underfloor heating and water filled electric radiators. The latter two options have proved to be particularly successful and a wider roll out of these technologies is underway – the largest implementation being a 36 unit over 55's scheme being upgraded from storage heaters to water filled electric radiators.

Furthermore, 2021 saw the end of RetroFIT for the Future, a two-year project in which Torus invested £3.7 million into helping 337 of our existing homes in Liverpool become more environmentally friendly. Retrofit measures installed included: underfloor insulation installed by robots to suitable properties across Liverpool, Neighbourhood External Wall Insulation (EWI), and window upgrades and an entire heating retrofit project to the Portland Gardens independent living scheme, near to Liverpool city centre. **It is estimated these improvements will save 176 tonnes of carbon per annum.**

In addition to retrofitting existing stock, we are also ensuring our new homes are built efficiently and to an improved and more sustainable standard – more information regarding our adoption of MMC can be found in section 13.1 and our Lean and Green standard is discussed fully in section 8.1.

Our approach doesn't just cover tangibles; we are also reviewing processes and behaviours. In 2021/22 we conducted a retrofit pilot scheme in partnership with the Manufacturing Technology Centre (MTC) and the Liverpool City Region Combined Authority. This aimed to identify ways to streamline our retrofitting processes and minimise disruption to residents. A full report of recommendations was generated; we are exploring how these can be integrated into our practices.

Data is a key part of the decarbonisation journey. We have implemented SAVA, a software that aids RdSAP data management and retrofit planning, which allows us to analyse targeted thermal surveys and sample retrofit assessments to verify RdSAP data and build knowledge of archetypes.

We have also installed environmental monitoring devices installed in recent ERDF schemes – data from these will be used alongside customer surveys to assess actual and perceived success of the projects. To complement this activity, we are also enhancing information in our data warehouse so we can analyse, report and baseline alongside RdSAP, stock, repairs, tenancy, and other internal data. This data enhancement will also us to conduct more robust and accurate modelling and options appraisals going forward.

All of the above information is important; however, we will struggle to fully embed energy efficiency if we do not bring residents with us on this journey. Residents are at the heart of everything we do and we have rolled out a number of initiatives to help bring them along as part of this long-term process: full resident consultation and liaison is conducted prior to any retrofit scheme; a Resident Retrofit Working Group is being set up to circulate positive case studies and place retrofit champions in our communities.

We have also introduced new customer satisfaction measures into our suite of KPIs:

- Satisfaction with thermal comfort within home
- Satisfaction with carbon reduction retrofit planning, design, and delivery
- Satisfaction with results of carbon reduction retrofit after 1 year

(Criteria 18: Mitigating Climate Risk) We are already feeling the impacts of climate change in the form of increased incidences and severity of extreme weather events - flooding and dangerous temperatures during summer. As a result, it is important that we assess and mitigate the risks these issues pose to our homes and residents.

This year's analysis has shown that 93.33% of Torus stock is at low risk of flooding. However, 101 properties in Warrington were badly affected by flooding in January 2020. As part of their repair works throughout 2021/22, the majority of these properties had flood barriers installed.

A minority of properties also had foam in cavities introduced. A local flooding action group has also put together a series of proposals to help reduce flooding impact in these high-risk areas and the resulting actions have been included in our tenant advice and early warning system.

Fortunately, overheating is an issue the rarely effects our homes; however, we continue to monitor the situation and assess potential solutions. We have used risk factors to identify those of our homes which are most likely to be at risk of overheating in the future.

(Criteria 19: Resident Access to Guidance)

As discussed in our reporting against Criteria 17, bringing residents with us on our environmental improvement journey is integral to its success. As ultimately, how our residents manage their homes has a large influence on their environmental impact. Providing information to residents on sustainability matters such as correct ventilation, heating and recycling is key to this engagement process and demonstrates a clear commitment to improving the sustainability of our homes.

Last year, Torus commissioned Energy Projects Plus to create specific behaviour change literature for tenants in a retrofitted property. The resulting documents explain how tenants can make the most of their new installation, for example turning the thermostat down following installation of external wall insulation. The documents also include general energy efficiency advice and tips. In some cases, such as our Portland Gardens site, Energy Projects Plus has even visited customers for a 1-2-1 advice session on behaviour change and energy management in the home.

More generic information about recycling and other matters is presented to tenants at our impact days and across our digital communication channels.



Solar panels and heat pumps installed across new Oakland Street scheme.

(19.1 In Action: Impact Days)

In 2021/22 Torus increased engagement and support for environmental issues in our neighbourhoods through 31 impact days taking place in communities across Liverpool, St Helens and Warrington.

The events delivered messages of support, made improvements to outdoor green spaces, provided skips for rubbish and recycling and provided an opportunity for face-to-face customer engagement while collecting feedback and queries from local residents. Over 1,000 tonnes of rubbish were removed, which equates to over 100 skips.

Recycling and waste disposal advice is one of the key messages delivered on these days and residents have really shown an interest in properly disposing of general and bulky waste – recognising the immediate impact it can have on their local green spaces.



Teams from across the Group come together to work in our communities on our Impact Days

2.2 Ecology (Theme 7)

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

(Criteria 20: Green Space and Biodiversity)

Increasing the amount of green space at or near homes demonstrates a Housing Provider's commitment to minimising environmental impact as well as efforts to improve the quality of space. Tracking and measuring biodiversity is also important as it reflects the quality, vibrance and liveliness of the green spaces on offer.

We track and measure the volume of a greenspace and biodiversity through data analysed in partnership with SHIFT. **In 2021/22 we had 10263.1 tonnes of biomass above ground, equating to 12.26 tonnes of biomass per hectare. The recognised long-term target for Housing Providers is to have 11.9 tonnes per hectare by 2043, this is in line with the national target a of 10% biodiversity net gain.**

By this measure, Torus is already exceeding long-term biomass targets.

We also run specific community projects promoting biodiversity and to engage residents. In 2021/22 we joined the 'Scouse Flowerhouse' movement, an initiative led by Liverpool City Council and National Wildflower Centre that is connecting areas across Liverpool using wildflowers, to create a mosaic of colour across the city. We identified a patchwork of 'gateway' assets leading to flagship sites, such as Everton Park, near Northumberland Terrace, the largest urban meadow in the country.

The Torus sites have all been sown with seeds that will bloom throughout spring and summer 2022. The wildflowers will not only look beautiful, but also increase biodiversity, bringing more birds and insects to the area as well as sequestering carbon - wildflowers capture more carbon than standard grass types.



Scouse FlowerHouse project

2.3 Resource Management (Theme 8)

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 the most resource intensive activities carried out and it is therefore important that we are mindful of consumption volumes and waste resulting from this activity.

(Criteria 22: Responsibly Sourced Materials)

Torus' vast repair, refurbishment and construction operations mean we utilise considerable quantities of building materials. Therefore, it is important to procure responsibly where possible without damaging commercial viability. At present there is no formal strategy in place to increase the use of responsibly sourced materials for all building works; however, all materials used comply with current legislation and timber comes from a responsibly managed source.

Plans to develop a five-year material warehouse plan are in development and sustainability will be a key aspect.

(Criteria 23: Waste Management) In addition to using vast quantities of materials, our onsite work also means generate 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 recently supply chain survey, which went to our highest value suppliers by spend, found that 83% of refurbishment waste was diverted from landfill through recycling or incineration. 100% of our office waste is diverted from landfill.

(Criteria 24: Water Management) Water is another natural resource utilised heavily across our construction schemes and offices buildings. Whilst it is in effect a bottomless resource, transporting it is a carbon intensive process. It is therefore best to preserve and reuse it where possible. Whilst we do not have a strategy for water management, we model consumption in our homes and measure consumption in our offices.

Consumption across our stock is 146.4 litres per person per day and water usage in our offices and depots is 33m³ per employee per year. The recognised consumption target for office water consumption is 7.8m³ per employee per year and we are exploring pathways towards achieving this target. Furthermore, select new build sites have dual flush WCs and water meters installed so tenants can monitor and reduce their own water consumption.



We use responsibly sourced materials where possible

Section 3

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, happy and diverse staff, solid internal management structures, and clear, effective governance. These are all matters Torus takes seriously and our efforts to improve staff well-being, equality, diversity and inclusion at all levels and supply chain management can be seen in this section.

3.1 Structure and Governance (Theme 9)

Strong corporate structures and governance ensures we are a resilient organisation that can reach our full potential. With conflicting pressures arising between economic, environmental and social priorities, quality governance and leadership is central to implementing successful ESG measures.

(Criteria 25: Registration Status) The most fundamental governance criteria for a Housing Provider is that they are registered with the appropriate regulatory body. In Torus' case this is the English Regulator of Social Housing (RSH). Our registration number is 5065. Furthermore, Torus Foundation is registered with the charity commission - Charity number: 1152903.

(Criteria 26: Regulator Grading) The standard measure of a Housing Provider's governance and financial viability is a grading from the RSH. The grading score signifies the Housing Provider's capacity to meet the regulatory governance requirements and its capacity to mitigate financial exposures effectively. In December 2021, we retained our G1/V1 status after an in-depth annual stability check. This is the highest score and means that we are considered to be a well governed and financially stable organisation.

(Criteria 27: Code of Governance) A further sign of a Housing Provider's commitment to fair governance is a commitment to an official code. The expectation is that non-profit Housing Providers in England will follow the National Housing Federation's Code of Governance issued in 2020 – Torus has adopted and is aligned to this code.

(Criteria 28: Not-For-Profit Status) The ownership and control of profits provides a vital insight into a Housing Provider's governance structure and commitment to community wealth building. Torus mission, purpose and Group structure goes hand-in-hand with the fact we are Not-For-Profit organisation. Our operating model exists in a way that creates a "virtuous circle" that reinvests commercial profits into social and community causes.



LOC are engaged in our governance processes



Step 1

Torus

Parr Mount Court identified as tired and no longer 'fit for purpose' for older and vulnerable people in the borough

Step 2

Torus Developments

Feasibility, designs and consultation identify the site and the offer (Extra Care)

Step 8

Torus Developments

Plans are being developed to repurpose the Parr Mount Court site into quality affordable housing

Step 6

Torus Facilities
Runs

of a large contract administration, H... construction work... Boundry Wharf to... Spring 2021

Regular Board meetings underpin robust governance

(Criteria 29: Risk Management) Robust frameworks and decision-making matrixes are essential for good governance. The way a Housing Provider uses its Risk Management Framework provides a clear insight into their approach to handling and mitigating the impact of organisational risk.

At Torus we have a risk management framework which sets out the methodology and process for identifying, managing and reviewing organisational risks; our risk management processes were subject to an internal audit 2021/22 and was given substantial assurances. Our five-step risk management plan follows the ISO 31000 Standard, developing the risk management process through a series of key stages and risk analysis criteria:

Figure 9: Risk Management Framework and Risk Analysis Criteria

Risk rating

RATING	DESCRIPTION
Rare	A 0 to 3% chance that it could happen. Highly unlikely, but it may occur in exceptional circumstances. It could happen but probably never will.
Unlikely	A 3 to 10% chance that event could happen. Not expected, but there is a slight possibility it may occur at some time.
Possible	A 10 to 30% chance event could happen. The event might occur at some time as there is a history of occasional occurrence.
Likely	30 to 90% chance the event will occur.
Almost certain	A more than 90% chance that event will occur.

RISK MANAGEMENT FRAMEWORK
Stage 1 Understanding the context - the operating environment & business objectives
Stage 2 Identifying the risk
Stage 3 Risk Analysis
Stage 4 Risk Evaluation
Stage 5 Risk Treatment

In terms of risk assurance, Torus has adopted a “three lines of defence model.” The purpose of this is to give assurance that strategic objectives and day to day business operations are being delivered. Assurance can come from all areas across the business, and the three lines of defence model provides a framework to understand sources of assurance.

Figure 10: Three Lines of Defence 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 / external audit.

(Criteria 30: Regulatory Findings) Disclosing adverse regulatory findings from the last 12 months is an important facet of transparent and progressive governance. It is also an opportunity to show how mistakes are being incorporated into the learning cycle. In 2021/22, Torus did not receive any adverse regulatory findings.

3.2 Board and Trustees (Theme 10)

We need the highest calibre of leadership, vision and energy to realise our aspirations. We also need to draw on a varied range of experiences and expertise. Therefore, it is important that we regularly assess the quality, suitability, diversity and performance of our board and trustees.

(Criteria 31: Board Diversity) Board diversity evidences a non-discriminatory selection process for members that make up an organisation’s highest governance body.

Torus’ board diversity statistics are:

- 27% of the Board are women
- There are no BAME representatives on the Board
- No Board members have a disability
- No Board members are LGBTQ+
- The average age of the Board is 58
- The average tenure of the Board is 6 years

Torus is committed to improving the diversity of the Board and is working with an external consultant to improve Board diversity as vacancies arise.

(Criteria 32: Leadership Turnover) 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 leadership across group. Our current approach is bearing dividends and there have been no changes in the Board and Executive Management Structure in the past two years. N.B. our Vice Chair, Paul Burns, did briefly become our Chair in January 2022; however, they left this role shortly after following their appointment by The Queen to be a Circuit Judge. The role of Chair reverted back to his predecessor, Graham Burgess.

(Criteria 33: Board Term Limits) Whilst long-term is continuity necessary, it is also a fine balancing act. Static board membership can discourage innovative thinking and lead to the Board losing touch with what the organisation requires. Torus' policy encourages a systematic rotation of Board members. A member may serve a maximum of 2x3 year terms (6 years max).

In the final term the Board member will be appointed on an annual basis following a skills assessment to assess suitability. N.B. existing Board members retain the right to run for nine years (three terms) for continuity reasons following merger in 2019.

(Criteria 34: Non-executive Directors) Non-executive directors play an important role in any organisation by bringing an impartial view to governance and management decisions. At Torus, 91% of our Board is made up of 10 non-executive members. Being free from the management of day-to-day operations means our non-executive directors can provide more objective viewpoints.

(Criteria 35: Audit Committee Experience) Having an experienced Audit Committee is essential to ensuring Torus is fully compliant with current laws and regulations. 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 four Group Board members and two co-opted Independent members. Four are qualified accountants.

(Criteria 36: Remuneration Committee) Having a current Executive sitting on the Remuneration Committee can be a significant conflict of interest and suggest wider issues of poor governance. Because of this, Torus' Remuneration and Nominations Committee is made up of three non-Executive Group Board members and one Independent member.

(Criteria 37: Succession Planning) It is important to have a recent and continuously updated succession plan as it indicates clear, proactive preparation for future changes in the makeup of an organisation's senior management team. At Torus, the Group Remuneration and Nominations Committee oversees Board recruitment and is routinely involved in looking at Board succession across the whole Group.

A positioning report was approved in 2021 and work has started with an external consultant to address senior recruitment across the Group.

(Criteria 38: Audit Partners) A common cause for conflict of interest is when an auditor has been repeatedly used by an organisation over many years as it can lead to overfamiliarity and lack of scrutiny. We make a conscious effort to rotate auditors and our current external auditors, BDO, were appointed for a period of three years with effect from 1st April 2020.

(Criteria 39: Board Effectiveness Reviews) It is best practice to review board-effectiveness every three years. This is a recommendation in The UK Corporate Governance Code (July 2018). Torus62 was formed in Jan 2019 and since inception Board effectiveness has been assessed internally through skills assessments and appraisals. No independent full Board effectiveness review has been carried out since amalgamation. Independent reviews will be carried out in the future in line with good practice.

(Criteria 40: Chair and CEO Separation) The role of the CEO is to act as the primary day-to-day manager of an organisation, whilst the role of the Chair is to head up the Board, which oversees the organisation's strategic direction. It is generally agreed that separating these roles aids accountability and corporate responsibility since management authority is clearly distinguished. This allows both Chairperson and CEO to pursue respective duties without concern that one set of interests may negatively influence the other. Torus believes that this clear distinction of duties is essential to the success of the Group. Our CEO is Steve Coffey and our Chair is Graham Burgess.

(Criteria 41: Mitigating 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 agenda item for Declarations of Interest; where there is a material conflict the individual concerned is withdrawn from the meeting and does not take part in the discussion or decision making.

3.3 Staff Wellbeing (Theme 11)

We directly employ 1,500 staff and they are the beating heart of Torus. Our successes and satisfied customers are made possible by our people performing at their best. Our staff can only be the best version of themselves if they are happy, healthy, fulfilled and suitably nurtured by the Group. This section will shed light on the work we are doing to ensure Torus is a great place to work.

(Criteria 42: Living Wage) Paying the Real Living Wage (RLW), is one indicator of an employer's approach to staff wellbeing. The RLW is based on independent calculations of the true cost of living in the UK. Accreditation demonstrates that an employer is going beyond the government minimum.

Torus is committed to paying the RLW to its employees where applicable. We do not pay apprentices this rate because apprentice wages are set lower than the minimum wage as a contribution to the cost of training. This is an accepted practice by the Living Wage Foundation. A small number of staff are yet to sign new contracts that offer the RLW. However, all non-apprentice staff have been offered RLW terms.

(Criteria 43: 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 is a legal requirement, we report on our gender pay gap for legal entities within Torus Group which employ more than 250 people. In April 2021, our median gender pay gaps were:



HMS

12.3% - a difference of £1.64 per hour

Torus Group

15.4% - a difference of £2.63 per hour

We recognise that tackling the gap is a long-term goal and have committed to actions as part of this journey. These include: removing structural barriers for women to both enter and progress in the workplace through our Ways of Working project, implementing our Diversity and Inclusion Strategy, and analysing and modelling our workforce demographics to better understand how we can drive change.

(Criteria 44: CEO: Median-worker pay ratio) The CEO-worker pay ratio demonstrates a Housing Provider's pay disparity between the CEO and the organisation's median earner. This is becoming a standard measure providing insight into an organisation's pay equity.

The matter of executive pay is a topical issue in the UK, with new regulations having come into force from 1st January 2020 making it a statutory requirement for UK listed companies with more than 250 employees to disclose their CEO-worker pay ratio. Our current ratio is 9.57.

This is well below UK average across all sectors – the average CEO pay of £2.69 million is 86 times the median earnings of a UK full-time worker (£31,461) (The High Pay Centre, 2021).



Purpose and fulfilment drives us



Team Torus Developments take part in the Torus Retro Sports Day

(Criteria 45: Supporting Staff Wellbeing) The support an organisation offers their staff in terms of their physical and mental health and wellbeing, often provides an indication of the extent to which they value them. As discussed at the opening of this section, Torus' staff are the force that propels us forwards and it is imperative that they are well looked after. Torus promotes employee wellbeing and supports employees to manage their mental health positively. We also recognise that stress has a negative impact on wellbeing and that it can take many forms. Consequently, we are working collaboratively with colleagues to manage the risks that this presents.

Our offer expands on basic staff health and safety principles and sets out how the company supports colleagues to manage their wellbeing effectively. It includes:

- 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's development.

- Increasing managers' and employees' awareness of the causes and effects of stress. This includes the introduction of Wellbeing Champions & Mental Health First Aiders.
- 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.
- Promoting healthy living and signposting to resources, programmes, and initiatives.

Torus also hosts a "People First" section on our intranet. This includes: a Reward & Recognition nomination function; a wellbeing hub with mindfulness and mediation guides; exercise and sports guides; retail discounts and access to a cycle to work scheme.

(Criteria 46: Average number of sick days) The average number of days lost to illness per employee gives an insight into overall staff health and how well health and wellbeing initiatives are performing.

In terms of Torus, on average, 12.4 working days were lost per employee in 2021/22. Broken down further, long-term sickness was responsible for nine average working days lost and short-term sickness for 3.4.

3.4 Supply Chain Management (Theme 12)

In addition to Torus' own practices, those of our suppliers and partners also impact greatly on the people and world around us. It is therefore important that we consider these third-party impacts when managing our procurement processes and supply chains. Well-defined and more robust procurement has become an expectation of the housing sector in recent years and Torus supports this increased scrutiny of the tendering process. It is key for large housing providers to influence their supply chain into considering items such as social value by asking for it in a procurement process.

(Criteria 47: Supply Chain and Social Value) The housing sector has the potential to deliver social value through its supply chain in different ways e.g., through contracting local businesses, social enterprises and stipulating job opportunities are opened to residents.

At Torus we make a conscious effort to work with companies who include social value in their ethos and have an Employment & Skills Social Value Charter which we ask contractors to support.

The aim of this is to encourage suppliers to work with Torus and unlock access for local people to all jobs and learning opportunities that flow from contracts. This includes opportunities created within each contractor's organisation and their sub-contracting and supply chains.

Contractors support the Charter by:

- Sharing vacancies with Torus Foundation, including those with subcontractors. These are advertised locally and candidates identified by Torus Foundation are given an equal opportunity in the selection process.
- Providing work experience and work placement opportunities to support local people.
- Working with Torus Foundation and other key partners/stakeholders to help identify local need and training requirements and supporting delivery of these.
- Identifying a staff member who will take the lead on social value and will be responsible for liaising with Torus Foundation.

- Providing regular progress updates and evidence of outcomes.

Furthermore, late 2021/22 saw Torus draft our first Social Impact Framework. When approved by Board in early 2022/23, this document will outline how Torus Group creates social value and put forward a methodology for measuring social impact. Our procurement team will integrate this framework into the tender process in 2022/23 as a means of compelling contractors to consider and deliver social value of part of their bid. This will be done by offering a "social value menu" to tendering parties, containing items such as: offering apprenticeships, training residents, refurbishing community spaces and supporting starts-ups.

The idea is that bidding parties can then select which social value activity they can offer and deliver on as part of their proposal. This new practice is being trialled as part of the procurement process for Torus' repairs and maintenance contract which will close in early 2022/23 – the social value menu is focused on employment, training and apprenticeships.

(Criteria 48: Supply Chain and Environmental Impact) Housing Providers also have the ability to drive down the emissions of their supply chain by asking that they meet certain standard. As discussed in response to Criteria 16 and 23, Torus works with our supply chain and contractors to understand our scope three carbon emissions and how our waste streams are managed by third parties. Although we do not have a universal approach to asking suppliers to meet certain sustainability standards, we do seek to reduce the negative environmental impact of our supply chain by selecting “greener” contractors where financially viable.



HMS meeting potential suppliers at Melwood.

This report represents a formal first chapter of our ESG journey, a year that has given us great enthusiasm for the positive and progressive changes that lie ahead. We will continue to develop and improve our ESG approach and data collection in line with updates from the SRS.

One of the core reasons we adopted the SRS was to bring all of our stakeholders with us on this journey by offering transparency and assurance. We hope that by reading this report you will feel that we have fulfilled one or more of the following objectives:

We want our people and our residents to feel engaged and heard regarding these issues

We want our suppliers and partners to know and expect that we work to a set of ethical standards and values

We want funders to know we are monitoring and mitigating ESG risk

Whilst this report is largely encouraging and reflects positive work across the Group, it also highlights areas for improvement. We are hard at work identifying solutions for the gaps identified and putting strategies in place to ensure any shortcomings are not long-term. This improvement process has been, and will continue to be, both introspective and outward-looking. Luckily, we are part of a purpose-driven industry and examples of ESG excellence are abundant amongst our peers. We look to collaborating, sharing best practice and enhancing the steps we can take to protect people and planet.

We look reporting back on the adjustments, progress and changes we have at the end of 2022/23.

If you wish to work with us, comment on this report or discuss any environmental, social or governance matters, we hope you get in touch.

Please email info@torus.co.uk and your message will be forwarded to the correct team.





1 Old Haymarket
Liverpool
L1 6RA

call 0800 678 1894
email info@torus.co.uk
web www.torus.co.uk