



# A YEAR OF FOCUS

Environmental, Social and  
Governance Report 2022/23





## 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

The Board and I are delighted that Torus' Environmental, Social and Governance (ESG) journey has continued into a second year. The development of the Sustainability Reporting Standard (SRS) for Social Housing has been hugely positive for our sector and I can only see its influence growing.

Publishing our first ESG report in 2021/22 was a significant moment for the Group. It focused our attention on ESG matters and allowed us to identify strengths and weaknesses at both strategic and operational levels. It also provided an opportunity for the Group to create performance benchmarks and articulate our aspirations – both short and long-term.

Having previously 'set out our stall', this edition of our ESG report - the Group's second - shifts the focus towards demonstrating our progress year-on-year. Whilst the many achievements and positive outcomes covered in this document are to be celebrated, we know there are still many improvements to be made. I am confident that we have adhered to the ESG reporting principles of transparency and accountability throughout.

On the topic of transparency and accountability, I must take this opportunity to acknowledge the severe maladministration judgements made against Torus at the start of 2023/24. Whilst the ruling falls outside of this reporting period, they stem from complaints dealt with during 2022/23 which are referenced in the complaints handling section of this report. These judgements have been deeply concerning and disappointing to all, not least to Board.

It is clear that mistakes have been made. However, I can give you every assurance that Board is taking an active role in supporting Steve and our executive leadership team. New measures are being implemented that will improve services; this includes our new and refined complaints function which is covered in section 11.1.

As Chair of the Board, I have naturally paid a keen interest to the Governance chapter of this report. Since amalgamation in 2019, the Board and I have pushed for the highest standards of governance across Torus. It is pleasing to see this focus has resulted in positive performance across key criteria.

Nevertheless, there is still a clear gap - we must improve the diversity of our Board. When compared with last year, progress has been made and we are continuing to push hard to attract candidates with a greater variety of backgrounds and lived experiences. An external agency is supporting this priority and I am confident that our Board will become truly representative of the communities we serve.

Finally, I end these notes with mixed feelings. I am sad my term as Chair is coming to an end just as the Group's ESG journey takes flight. However, I am delighted to be handing over the role to Mike Emmerich. Having worked as a Senior Policy Adviser on social and economic development to the Prime Minister's Policy Unit, I am sure he will continue to champion the ESG agenda and be an excellent fit.



A handwritten signature in black ink, appearing to read 'Graham Burgess'.

**Graham Burgess**  
Chair of the Board

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



At Torus, our mission of 'growing stronger communities' is impossible to achieve without clear consideration for our tenants, the environment and society at large.

Despite the economic turbulence of the last year, we are now more than ever aiming for higher standards of service, sustainability and accountability across the Group. Contrary to logic in other sectors, we in housing must face the headwinds of inflation and instability head on - making wise investments that drive resilience. I believe that this report shows you how we are putting this approach into action in numerous ways. Our efforts to insulate tenants and homes from spiralling energy prices is just one example of our commitment to driving ESG-linked outcomes.

Collecting and analysing the information for this report is more than just a formality and desktop exercise. It allows us to learn, reflect, celebrate and identify areas for improvement.

Whilst the economic landscape may or may not settle in the months ahead, there is always another challenge around the corner. And inevitably, these will be increasingly linked to climate change and our rapidly shifting world. Record summer temperatures are already providing operational risks and it is imperative that plans to tackle issues such as this start now rather than later. With all this in mind, it is clear that to meet the challenges of today and tomorrow, activities across Torus - and our sector overall - must become increasingly aligned with a strong ESG framework.

We believe the Sustainability Reporting Standard for Social Housing (SRS) provides just that and I am pleased to see an increasing number of providers producing reports aligned with SRS criteria. I am also delighted that we are adopting this for a second year. Our first ESG report for 2021/22 was well received by a range of stakeholders, both internal and external.

Reading this report and reflecting on our work to date gives me a sense of pride, and I hope you too can see the passion and commitment of our people. However, it also makes apparent that there are a number of areas in which we have got it wrong and need to improve. One of the pending Ombudsman cases referenced under the complaint handling section of this report has since been ruled as two counts of severe maladministration - this is a source of deep concern for myself and the Group. We are now doing everything we can to make sure we improve the way we work with tenants when addressing complaints and similar cases. Whilst a stark example, this is just one way we are working to tackle the clearly identified areas for improvement in this report.

I look forward to sharing further progress in what will be our third ESG report in 2024.

**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 criteria; others have multiple.

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

This report goes through each ESG theme and its corresponding criteria in detail, setting out Torus' performance and progress against them 2022/23. Case studies have also been included for extra context and to show how Group activities often embody positive ESG impacts – both explicitly and implicitly. As this is only Torus second 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.

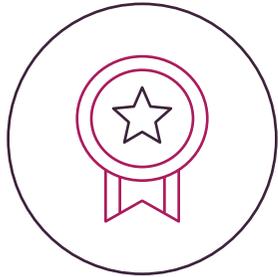
As stipulated by the SRS, an 'input table' has been published in tandem with this report. This shows our performance against each criteria with no additional narrative and in clear 'black and white' terms.



*How our sector addresses the UN Sustainable Development Goals*

*Source: The Good Economy*

## Highlights



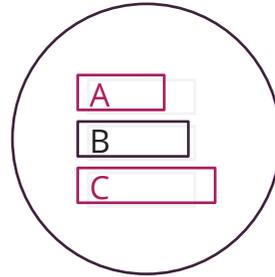
**99.9%**

of our homes meet the Decent Homes Standard



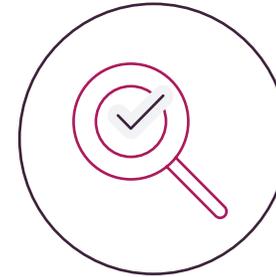
**1,331**

residents helped into employment and training



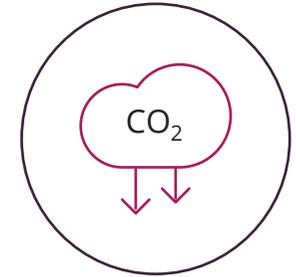
**91.6%**

of homes built last year have an EPC B



**G1/V1**

grading from Regulator of Social Housing



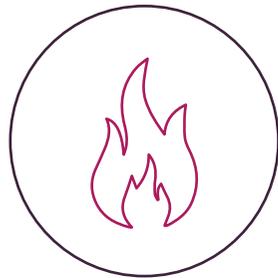
**15.6%**

decrease in overall carbon emissions on 2021/22



**99.9%**

homes have a valid Landlord Gas Safety Record



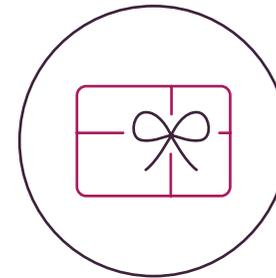
**694**

tenants helped to save £79,000 on energy bills



**Completed**

the Group's first net zero development



**4,279**

Fuel vouchers provided saving tenants £209,671



**£59,550**

Awarded directly to community projects

# 1. Social

## Operating Context

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 are going beyond basic legislative requirements in order to provide greater social benefit.

## 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 to afford to rent or buy in the open market. This theme shows the extent to which Torus' stock portfolio addresses this issue.

**Criteria 1: Rent as % of PRS and LHA** 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 shown in Figure 1.



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	£65.85	£65.25	-0.92%	100.92%	£121.15	83.98%	54.35%
	One Bedroom	£75.82	£92.05	21.41%	82.36%	£126.92	67.40%	59.73%
	Two Bedroom	£84.84	£108.16	27.49%	78.43%	£150.00	76.80%	56.56%
	Three Bedroom	£92.04	£120.82	31.27%	76.17%	£161.54	75.51%	56.97%
	Four Bedroom	£100.80	£156.00	54.76%	64.61%	£219.23	117.49%	45.97%
ST HELENS	Room	£68.25	£65.00	-4.76%	105.00%	£100.38	47.08%	67.99%
	One Bedroom	£79.92	£86.30	7.98%	92.60%	£103.85	29.94%	76.95%
	Two Bedroom	£90.94	£101.26	11.35%	89.80%	£126.92	39.56%	71.65%
	Three Bedroom	£100.46	£126.58	26.00%	79.36%	£160.38	59.65%	62.63%
	Four Bedroom	£107.55	£171.45	59.41%	62.72%	£270.00	151.05%	39.83%
WARRINGTON	Room	£71.24	£66.50	-6.65%	107.12%	£109.61	53.86%	64.99%
	One Bedroom	£75.81	£97.81	29.02%	77.50%	£123.69	49.97%	61.29%
	Two Bedroom	£86.70	£115.07	32.72%	75.34%	£150.00	73.01%	57.80%
	Three Bedroom	£95.74	£136.93	43.02%	69.91%	£195.00	103.68%	49.09%
	Four Bedroom	£103.76	£201.37	94.07%	51.52%	£300.00	189.13%	34.58%
		EMERGING HEARTLANDS						
CHESHIRE EAST	One Bedroom	£86.38	£113.92	31.88%	75.82%	£126.92	46.93%	68.05%
	Two Bedroom	£98.67	£138.08	39.94%	71.45%	£167.31	69.57%	58.97%
	Three Bedroom	£121.00	£186.86	54.43%	64.75%	£206.54	70.69%	58.58%
WIGAN	One Bedroom	£79.10	£80.55	1.83%	98.19%	£100.62	27.21%	78.61%
	Two Bedroom	£94.71	£103.56	9.34%	91.45%	£122.31	29.14%	77.43%
	Three Bedroom	£108.07	£114.84	6.26%	94.10%	£150.00	38.80%	72.04%
SEFTON	Three Bedroom	£141.31	£153.04	8.30%	92.33%	£173.08	22.48%	81.64%
	Four Bedroom	£162.77	£189.86	16.64%	85.73%	£230.77	41.78%	70.53%
KNOWSLEY	Two Bedroom	£104.32	£108.16	3.68%	96.44%	£128.08	22.78%	81.44%

The data in this table shows Torus' performance against these criteria in key geographies. Rent only eclipses the LHA rate in three cases and in only in one instance does the difference exceed 5%.

Torus average weekly rent is also at least 18% more economical than the PRS rate across all categories.

On average, Torus rent is 82.65% of LHA and 66.15% of PRS across these key regions.

Overall performance across this table is only marginally different from last year, with rent as a % of LHA decreasing by 1.35% and rent as of % of PRS increasing by 3.15%.

**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 table in Figure 2 shows Torus stock by tenure type across our Heartlands.



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.

The distribution of tenure types across our portfolio is largely in line with reporting last year.

	Liverpool	St Helens	Warrington	Torus
General Needs (GN)	12,560 (75.16%)	10,359 (75.7%)	6,642 (78.5%)	29,651 (77.7%)
Supported Housing (SH)	108 (0.65%)	31 (0.2%)	0 (0.0%)	139 (0.3%)
Housing for Older People (HfOP)	722 (4.32%)	1,251 (9.1%)	1,402 (16.6%)	3,375 (8.8%)
Intermediate Rent	192 (1.14%)	20 (0.6%)	36 (0.5%)	141 (0.8%)
General Needs Affordable Rent	2,102 (12.58%)	1,179 (8.9%)	123 (1.5%)	3,225 (8.6%)
SH/HfOP Affordable Rent	160 (0.96%)	219 (1.7%)	48 (0.6%)	383 (1.1%)
Shared Ownership	377 (2.26%)	497 (3.7%)	172 (2.3%)	911 (2.6%)
PRS	0	18 (0.1%)	0 (0.0%)	53 (0.1%)
Leaseholders	490 (2.93%)	309 (3.35%)	401 (2.87%)	1,200 (3.00%)
<b>TOTAL</b>	<b>16,711</b>	<b>9,248</b>	<b>13,992</b>	<b>39,951</b>

**Figure 2:** Torus Stock by Tenure Type

\* General Needs Affordable Rent and SH/HfOP Affordable Rent are counted separately as they are categorised differently by the Regulator for Social Housing

**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 delivered in the last year provides a sharper insight into business intent and future growth planning. This is because it shows the types of schemes being prioritised and attracting investment. In 2022/23 Torus delivered the following homes by tenure type:



**Figure 3:** Torus Homes Delivered in 2022/23 by Tenure Type

	Liverpool	St Helens	Warrington	Torus
General Needs - Affordable Rent	104	86	53	243
Housing for Older People Affordable Rent	34	0	45	79
Supported Housing Affordable Rent	0	4	0	4
Supported Housing (Exempt Rent) Conversions	0	14	0	14
Intermediate Rent*	0	0	144	144
Shared Ownership	84	48	79	211
<b>Total</b>	<b>222</b>	<b>138</b>	<b>321</b>	<b>695</b>

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

The data in Figure 3 shows Torus' ongoing dedication to building varied and affordable housing types at scale across our heartlands.

Performance has improved when compared with last year. The total number of new homes delivered almost doubled (346 in 2021/22) and a significantly increased proportion of homes for General Needs Affordable Rent and Shared Ownership were built (an increased delivery of 155% and 160% respectively).

**Criteria 4: Mitigating Fuel Poverty** The cost-of-living and energy crises that underpinned activity throughout 2022/23 have provided a clear reminder that rental fees are not the only major consideration for residents when determining the affordability of a property. Energy, utilities and running costs are also key. As a result, it is important that social landlords strive to tackle fuel poverty and, where possible, insulate tenants from energy market volatility.

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

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

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

In 2022/23 Torus Foundation's Financial Inclusion team delivered a number of initiatives to specifically support tenants with managing their energy costs.

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



In 2022/23 the energy support service produced the following outputs:



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

This project has been set up to be delivered in two phases in line with peak demand. Phase One from October 2022 - April 2022 and Phase Two from January 2023 to December 2024.

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



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



To compliment Supportive Energy and equip the Financial Inclusion team with a tool to provide direct help, Torus Foundation ran an Energy voucher programme in partnership with the Energy Saving Trust from February – August 2022. This initiative was aimed at homes with a pre-payment meter and at risk of self-disconnection.

**Between April and August, 4,279 vouchers were redeemed by Torus tenants providing savings totalling £209,671.**

Unsurprisingly, these initiatives were met with extraordinary levels of demand and Torus Foundation is constantly exploring ways to expand their provision of energy advice and support. As already referenced, Torus Foundation has been successful in applying for funding for ‘Supportive Energy – Phase Two’ which commenced delivery in January 2023. Despite prices being forecast to begin deflating, the market remains extremely volatile and energy security is going to remain an issue for the foreseeable future.

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

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

To remedy this, Torus stepped in to pay the difference between the commercial energy rates and the price that would have been set under the Energy Price Guarantee scheme.

This meant tenants using communal energy were protected from commercial inflation and paid for domestic energy at the same price as everyone else.

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





#### 4.1 In Action: Energy Support

##### Background

Mrs A had accrued high level of energy debt, resulting in the threat of collection and court proceedings. OVO Energy had recently requested a monthly direct debit of £828 per month to cover usage and debt.

As a part of low-income family, Mrs A was struggling to make the suggested repayments and had therefore requested a pre-pay meter to support budgeting and debt management. Unfortunately, this request was refused by the supplier.

##### Actions taken

Torus Foundation contacted OVO Energy directly regarding the debt balance on the gas account – this was reported back as £2,217.25 based on estimated readings.

Following a period of negotiation, OVO determined that they would accept £189 a month to cover usage and that they would also need a monthly payment to cover arrears. The £189 alone was unaffordable for Mrs A. Even with current energy prices considered, the £189 monthly usage seemed high for Mrs A's lifestyle and the size of her home. This prompted Torus Foundation to investigate the meter readings and complete a 'health check' on Mrs A's home.

##### Action outcomes

Following the health check and investigation, it became clear that a meter reading discrepancy had occurred when Mrs A had been automatically transferred to OVO following the closure of Spark Energy. **This resulted in Mrs A receiving a debt balance adjustment from £2,217.25 to £242.98, a saving of £1974.27.**



*The service has made a huge difference to me and my family, the worry and impact of having an unaffordable £2,000 debt and being chased daily for payments was a real strain on my mental health. The new balance of £242.98 gives me a real opportunity during the spring and summer to clear this debt ahead of the autumn when my gas usage will start to increase again.*



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

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

Torus offer the vast majority of tenants 'lifetime' tenancies which are open-ended and run until terminated by either the tenant or by Torus obtaining a court order. However, fixed-term tenancies (over three years) have been granted, most commonly in the case of Rent to Buy lettings but also in some instances to general needs lettings.

No Torus property had a fixed-term tenancy under three years in 2022/23.

### 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 the criteria discussed under the 'security' element of Theme 1 in this report, our tenants will not feel secure in their home unless it is safe and meets basic quality standards.

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



**Criteria 6: Gas Safety** In-date, accredited gas safety checks ensure that all gas appliances and flues in our homes are functioning properly and are safe to use. The importance of these checks to Torus is indicated by the fact that **99.9% of our properties have a valid Landlord Gas Safety Record (LGSR)**.

Figures remain just under 100% due to access issues which are being addressed. We have recently appointed a new Customer Liaison Officer to build trust and support tenants with access concerns.

**Criteria 7: Fire Safety** Assessing homes for fire risk and mitigating potential hazards is a core focus for our Building Safety Team. This is reflected by **99.99% of Fire Risk Assessments (FRAs)** due in 2022/23 for Torus' general needs and sheltered living schemes being completed. Again, figures remain just under 100% due to access issues.

The rate at which Torus' carries out an FRA on a building it's determined by its individual level of risk. Details of how we define, identify and classify fire risks can be found on our website [here](#).

**Criteria 8: Home 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.

**99.9% of Torus homes are Decent Homes Standard** compliant and we are continually looking to exceed it where possible – please see section 8.1.

Whilst external standards and validation are important, tenant satisfaction is also paramount. In 2022/23, 81% of tenants were satisfied that Torus provides a home that is well maintained – up from 73% in 2021/22.

*N.B. in 2021/22 and Quarters 1 and 2 of 2022/23, this measure was surveyed as the number of tenants satisfied with "the quality of their home". Wording needed to be updated so that Torus could become aligned with the new Tenant Satisfaction Measures being enforced by the regulator.*

## 8.1 In Action: Comprehensive Stock Standards

In the Group's 2023/24 Operational Plan, Torus has committed to having a new set of internal stock and neighbourhood standards in place by the end of the year. This is following initial development throughout 2022/23. The standards being introduced will ensure Torus homes and estates – no matter the location or building type – meet the same criteria in terms of quality. The suite of standards will include:

- A Torus Home Standard
- A Torus Neighbourhood Standard
- A Complex Building Standard

These standards will aim to go beyond the Decent Homes Standard where feasible and be underpinned by agreed sustainable asset and neighbourhood definitions that have been developed in parallel.

Tenants and wider stakeholders will be given the chance to consult and feedback on these standards and definitions prior to full implementation.

### 1.3 Resident Voice (Theme 3)

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

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

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

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

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



**Criteria 9: Tenant Voice Activities** In line with emerging regulatory requirements, Torus is constantly working with tenants to enhance how tenant voices are heard. We also have a range of tenant engagement channels already in place under our current Tenant Voice and Customer Involvement Strategy - it can be found [here](#).

Our Landlord Operations Committee (LOC) oversee the delivery of all landlord services and ensure that Torus maintains ongoing and effective engagement with tenants through the Tenant Voice Strategy.

They also scrutinise a range of Key Performance Indicators linked to Torus' Corporate Plan on a quarterly basis. All members of LOC are provided with full training and its current composition is:

- 7 tenants
- 2 Council representatives
- 3 Board members
- 1 Executive Member
- Average age of 61
- 2 members are LGBTQ+
- 2 members have a disability
- All are White British



In 2022/23, LOC were fundamental to number of key initiatives. Activity included:

- An appraisal of our new Customer Service Standards prior to their publication in July 2022
- A review of Torus' new Repairs and Maintenance Framework
- Engagement with the [Regulator of Social Housing's Consumer Regulation Pathfinder](#)

The Tenant Scrutiny Panel meets regularly to monitor to analyse Torus services and make recommendations for service improvements. It consists of ten customers (nine tenants, one leaseholder) who are trained to independently research a specific topic in depth and establish standards for best practice. Torus' services are then benchmarked against these and recommendations for improvements are made.

Ultimately, the panel holds the company to account by challenging housing and assets teams to constantly evolve and improve. In 2022/23, this panel played a significant role in creating the Group's new Damp and Mould Policy, originally published in May 2022, then subsequently reviewed and updated and republished in January 2023.. Specifically supporting the development of a clear customer journey for reporting damp and mould issues. Between July 2022 and March 2023, the panel also reviewed and provided their take on learnings from one Ombudsman maladministration case and one Ombudsman spotlight report.

Members of the Scrutiny Panel also fully tested the usability of the new Torus website before it went live in September 2022.

In addition to these more established panels, Torus also now hosts a dedicated Complaints Panel which has been active for one full year. It was set-up to specifically improve Torus' response to complaints and improve the mistakes learning cycle. Nine tenants are currently active members and their feedback has produced several improvements. The most significant action being that all tenants are now given their complaints reference number when a complaint is logged. This not only provides assurance to a tenant that their case has been heard, but it also makes it easier for them to follow-up when needed.

The panel model has proven to be a successful mechanism for Torus to open two-way dialogue with tenants. So much so that in 2022/23 recruitment began three new panels:

#### 1. A Green Initiatives Panel

to discuss Torus' approach to decarbonisation, the retrofit agenda and energy efficiency

#### 2. A Developments Panel

to examine customer-focused development issues, such as standardisation of house types and home user guides

#### 3. A Leaseholder Panel

to consider specific issues impacting leaseholders, such as leaseholder insurance and service charges



Whilst clear outcomes are yet to be established, we look forward to reporting on the changes these panels have inspired in the 2023/24 edition of this report.

To supplement tenant-led panels, Torus also has a group of engaged Tenants who have agreed to volunteer their time as 'policy consultants'. In the last year, this group took part in eight policy review consultations. These covered Damp and Mould, Tenancy Policy, Neighbourhoods Policy, Unacceptable Service User Policy, Compensation Policy, Safeguarding Adults Policy, Safeguarding Children's Policy and Prevent Policy.

**We are proud of the number of tenants willing to engage with Torus through these channels and want it to grow year-on-year. Our benchmark for 2022/23 is that 420 tenants engaged with our formal panels and groups, offering 777.5 volunteer hours.**

Beyond the more formalised networks of tenant engagement, we also administer a Torus Talks Facebook group which is used to run polls and collect more open and generalised feedback. It has 526 members and last year 12 consultations and surveys were posted: Website Design, Customer Access Strategy, Tenant Satisfaction Measures, Electrical Safety Policy, Service Standards, Damp & Mould Policy, Tenant Voice Satisfaction Torus Talk Survey, Complaints, Compliments Leaflet/Poster Feedback, Tenant Voice Logo and Income Policy Review.

Tenants in the group are also encouraged to post organically with remarks and sentiment (mostly 'likes') monitored for clear feedback and opportunities to make improvements. Last year, 71 posts were made, generating 181 comments and 413 reactions. Opinions and sentiment varied greatly throughout the year due to diversity and number of topics raised.



**Criteria 10: Resident Satisfaction** Resident satisfaction provides the most clear and direct reflection of current service standards. It is therefore important that housing providers track and measure levels of tenant satisfaction against clear targets, allowing for a year-on-year comparison.

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

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

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

As referenced earlier in this report (Criteria 8), 2022/23 saw Torus become early adopters of the new Tenant Satisfaction Measures (TSMs) - which the regulator has mandated must be collected and published from 01st April 2023. These TSMs are a result of the Social Housing Regulation Bill and are intended to:

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

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

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

Although this is a positive step forward, it has made direct yearly and quarterly comparisons more difficult in the short-term. The 10 non-perception based TSMs are centred on the themes of 'keeping properties in good repair' and 'maintaining building safety' and are therefore covered under Theme 2 (Criteria 6-8) of this report.

Torus is fully supportive of the new TSMs, with the Group and our tenants having been actively involved in the regulator's consultation during 2021/22.

Torus' resident satisfaction KPIs for 2022/23 are shown in Figure 5. **Overall, it can be seen that the year has been largely positive with levels of satisfaction increasing across numerous areas.** The proportion of tenants satisfied that Torus is listening to their views and is acting upon them increasing by 13.24% between Q1 and Q4 is the most prominent example of this. The overall figure for this measure in 2022/23 (64.88%) is also 5.2% up on 2021/22 (59.71%).

Furthermore, Torus now attends a benchmarking Group of 9 North-West Housing Providers. Data from this Group has shown that for quarters 3 and 4, we were 9% above the average benchmark for the time taken to complete the most recent repair, 8.2% above for satisfaction repairs over the last 12 months, 7% above for Torus providing a home that is well maintained, 5.5% above the average benchmark for communal areas being clean and well maintained, and 5.4% above for the landlord making a positive contribution to the neighbourhood.



**Figure 5:** Resident Satisfaction KPIs

4 of the of TSM perception measures were already being collected as of Q1 and therefore the end-of-year figure is fully representative. The end-of-year figure for the other 6 is only representative of quarters 3 and 4, the measures this applies to are marked with the \* symbol in Figure 5:

Performance Indicator – Tenant Satisfaction with:	2021/22** Performance	2021/22 Target	2022/23 Performance	2022/23 Target***	2022/23 YTD Performance	2022/23 Target
Torus's approach to complaints handling*	-	-	41.33%	66%	56%	56%
Torus's approach to handling anti-social behaviour*	-	-	68.25%	74%	70%	60%
Torus makes a positive contribution to neighbourhoods*	-	-	71.94%	N/A	72%	62%
Torus listening to your views and acting upon them	59.71%	85%	64.88%	73%	73%	64%
Communal areas being kept clean and well maintained Indicator wording amended between Q2 and Q3 due to introduction of TSMs	-	-	67.82%	N/A	80%	68%
Trusting Torus to do what they say they will do (STAR)	-	-	76.91%	N/A	N/A	N/A
The way Torus deals with repairs and maintenance (STAR)	-	-	71.35%	N/A	N/A	N/A
Torus keeps tenants informed about things that matter*	-	-	77.51%	N/A	TBC	75%
Torus is easy to deal with (STAR)	69.98%	87.5%	74.62%	86%	N/A	N/A
he overall service provided by Torus	71.57%	90%	73.93%	85%	82%	79%
Torus treats you fairly and with respect	-	-	80.78%	N/A	83%	83%
The time taken to complete most recent repair	-	-	81.77%	N/A	82%	80%
Rent providing value for money (STAR)	80.22%	85%	80.05%	81%	N/A	N/A
The repairs service from Torus over the last 12 months	-	-	81.77%	N/A	82%	80%
Torus provides a home that is well maintained Indicator wording amended between Q2 and Q3 due to introduction of TSMs	73.35%	N/A	81.09%	87%	87%	68%
Torus provides a home that is safe Indicator wording amended between Q2 and Q3 due to introduction of TSMs	79.99%	N/A	80.36%	92%	85%	83%

\*\* Only 1 year of retrospective data is reported where possible due to interruptions in reporting during the pandemic period. The introduction of new measures has also means historic data is absent in some cases.

\*\*\* 2022/23 internal targets are unviable for measures that were only introduced from Q3 onwards – this is due to benchmarking taking place

### Criteria 11: Ombudsman Cases and Complaints

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

With basic tenant sentiment regarding the handling of complaints being covered by the previous reporting criteria, this section will focus on Ombudsman cases.

New powers set out in the Social Housing White Paper and Regulation Bill have strengthened the role of the Housing Ombudsman and made it easier for tenants to escalate their complaints.

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

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

In 2022/23, a total of 13 Ombudsman determinations were made and 12 new formal investigations opened. Six upheld cases featured 10 rulings, with three of the cases containing multiple incidences of service failure. A breakdown of case figures can be seen in Figure 6:

Status	No. of determinations	Reasons for Ruling per Case
Upheld	6	Service failure (3)
		Maladministration (1)
		Service failure (2)
		Maladministration (1)
		Service failure (2)
		Service failure (1)
Settled	7	Resolved via mediation (1)
		Complaints resolved satisfactorily (1)
		Resolved via mediation (1)
		No jurisdiction (1)
		No maladministration - unchanged (1)
		Sufficient redress (1)
Outstanding	12	Raised in 2022/23 but to be determined

When compared with 2021/22, performance has a downward trend. Although the overall number upheld cases is down by three, the incidence of service failures is up by three and the number of new cases reported in the year is up by 400% (from two to ten).

The increasing number of cases going to the Ombudsman is result of their more stringent Complaints Handling Code, enforced from October 2022.

In line with the Housing Ombudsman's 2023/24 business plan, we expect to see a substantial increase in the number of cases raised in the next financial year. We also expected the complexity of cases to increase.

It has had a significant impact on our complaints handling service by:

- Removing informal routes for complaint resolution, causing a significant increase in the number of formal complaints received.
- Eliminating of the long standing 'Democratic Filter' the meant tenants needed to approach an MP, Councillor, Designated Tenant Panel or wait 8 weeks before approaching the Ombudsman. This has meant that complainants can now go straight to the Housing Ombudsman once our internal procedures are exhausted.





### 11.1 In Action: Refreshing Our Complaints Function

In response to the growing number of complaints faced over the last two years, Torus established a new, centralised complaints function in December 2022. The aim of which is to improve the quality and efficiency of our response to complaints by giving a designated team end-to-end responsibility for the complaints handling process. Whilst this team is still in its infancy, early signs are promising. There is also now a clear 'learning and improvement cycle' in place, enabling mistakes to become an opportunity for learning and reflection.

In the year ahead, the ambition is to expand this team and focus on reducing the number of failed repairs visits and cancelled jobs – working in partnership with the Tenant Complaints Panel to address the root cause of these issues. Activity will also be centred on introducing a triage process that enables direct and agile action when responding to complaints.



### 11.2 In Action: Discussing Complaints at Housing 2022

In July, 13 Torus tenant volunteers attended the CIH Housing 2022 Exhibition, Europe's largest housing festival and annual conference.

Our tenant James, who is a member of the Torus LOC and Tenant Diversity & Inclusion Panel, was attending following an invite to take part in an 'Effective Complaint Handling Panel' with the Housing Ombudsman.

The panel looked at how housing organisations can improve their response and handling of complaints in partnership with tenants.

Activity such as this is of vital importance to Torus as we look to grow the confidence and expertise of our involved tenants.

James told the panel and the audience about his experience shaping the complaints process at Torus.



*"It was a great experience and opportunity. I found it a really useful and insightful day of learning and understanding regarding the housing sector and its future. Thanks to Torus for taking us all along."*

James, Haydock



## 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 four strands: employment and skills, financial inclusion, youth work, and health and wellbeing.

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

**Criteria 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 In Action: Torus Foundation

### Skills and Employability

Torus Foundation leads two employment-driven European Structural Fund Projects, New Leaf and Springboard Cheshire, managing and working collaboratively with local authorities and other key partners to deliver outcomes. Additionally, the Foundation employs full-time advisors who support tenants to gain new skills and unlock opportunities. Underpinning these services, Torus Foundation retains the Matrix Standard, a nationally recognised information, advice and guidance standard.

Across these support mechanisms in 2022/23, 1,331 individuals were supported into employment, with a further 40 supported into apprenticeships.

In addition to this, 574 people were supported to gain new skills through training.



## Spotlight on New Leaf and Springboard

Led by Torus foundation and running since 2016, New Leaf exists to help people get into work or training through a holistic, person-centred approach that offers 1-2-1 mentoring, money advice, access to volunteering and mental health support. The programme is open to anyone living in Warrington or Cheshire who is currently out of work.

Springboard Cheshire is also led by Torus Foundation and been running since 2021. The project provides personalised wrap-around support to help individuals find long-term and sustainable employment.

In 2022/23, 249 Torus tenants took advantage of the support offered by these programmes.

Due to the UK no longer being eligible for European support funds, both of these projects will close in 2023/24. They will leave behind a clear and impact and legacy.

## new leaf

a torus foundation service

Between 2016 and 2023, New Leaf partners have supported 6,111 people. Of these individuals:



**1,149**

went directly into employment



**955**

went into training



**768**

became actively involved in a job search having been economically inactive

## springboard

cheshire

Between 2021 and 2023, Springboard Cheshire has supported 1,508 people, of whom:



**568**

went directly into employment



**40**

went into training



**61**

became actively involved in a job search having been economically inactive

## Financial Inclusion

The Torus Foundation Financial Inclusion team provides benefit, debt and energy advice to tenants - increasing income and nurturing financial management skills. **In 2022/23, £4,451,755 in grants and benefits for 3,219 tenants was unlocked via this service.** Our financial inclusion services include the energy support programmes outlined in our response to Criteria 4.

One of team's key services is provide tailored support for tenants struggling to navigate Universal Credit and mounting debt. In the last year, tenants have been supported with applications for:

- 
**1793**  
 Alternative Payment Arrangements
- 
**340**  
 Vulnerability Alternative Payment Arrangements
- 
**582**  
 Third Party Rent Deductions

Furthermore, 2022/23 saw the Financial Inclusion team fully assess the performance of an accessible loan scheme that was seeded as far back as 2015. At project inception, Torus Foundation invested £30,000 with the Central Liverpool Credit Union to launch accessible loans for tenants. **To date, this initiative has produced excellent value for money, with 1,000 loans having been agreed to the value of £1.2m.**

This financial inclusion team also have the capability to administer food vouchers to tenants in need – this is addition to the support provided to local food banks through the Foundation's Health and Wellbeing team. **Last year, 427 food vouchers were issued, providing meals for 615 adults and 289 children.**

## The Tenant Support Fund

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

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

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

**From April 22 – March 23, the fund authorised 1,286 payments into tenants' rent accounts, with a total value of £933,268.**

The Tenant Support Fund budget for 2022/2023 was used in full by early-March 2023. In order to bridge a potential service gap, a decision was made to continue accepting applications and make awards from the 2023/2024 budget. As the demand for this fund remains high, the challenge over the next year will be to ensure funding is spread over the year and not exhausted before the most difficult time of year, winter.



## 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.

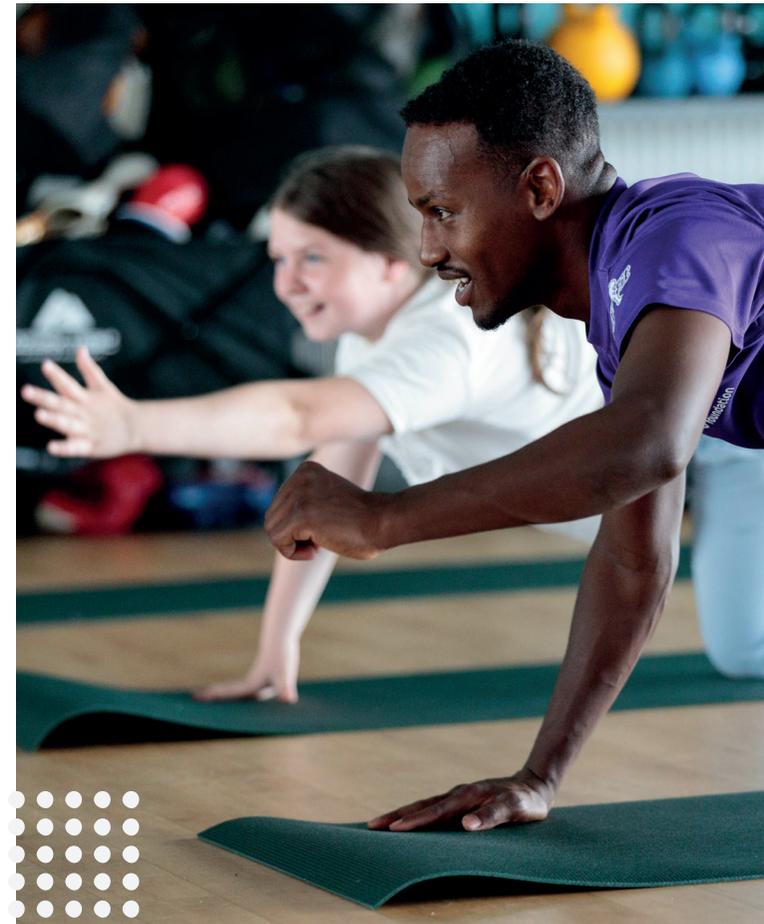
Additionally, Health Promotion Officers operate in each heartland and act as a conduit between the local community and the Foundation team.

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 2022/23:

**2,226 over 18s and 570 under 18s took part in Health and Wellbeing Activities**

**5,776 health and wellbeing sessions of various types were delivered across community venues, sheltered/extra care schemes, children's centres and schools**

In addition to these essential services, 2022/23 saw the Health and Wellbeing team commence and continue delivery of specific and targeted projects.



## Healthy Neighbours Project

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



**ST HELENS  
WELLBEING**



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



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

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

The award is testament to the hard work already undertaken by the project - between April 2022 and March 2023, 41 Healthy Neighbour volunteers delivered over 2,130 hours of their time, supporting 2,067 individual people to engage with 918 activities and support sessions organised through the project.

The Healthy Neighbours Project has given communities a voice and the lottery funding will allow this work to continue to create strong, long-term partnerships built on trust and community cohesion.

It will also allow the project to create plans for expansion across more of the communities Torus serves.





### Healthy Neighbours Case Study

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

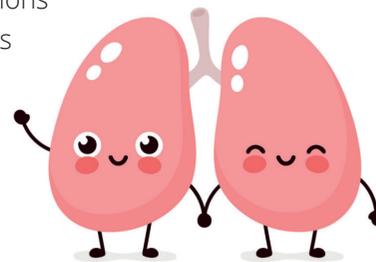
After completing a range of appropriate and related short courses, including First Aid for Mental Health and Safeguarding, Jim became involved in the development of a men's mental health group. Becoming a 'befriender', Jim is helping to signpost others to support whilst continuing his own journey to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

### Healthy Neighbours, Healthy Lungs

To augment the good work of the Healthy Neighbours Project, 'Healthy Neighbours, Healthy Lungs' was set up in early 2023. The project is helping to raise awareness of respiratory problems in children and is being delivered with support from the Beyond Children and Young People (CYP) Transformation Programme (Cheshire and Merseyside Health and Care Partnership), hosted by Alder Hey.

Volunteers with experience of dealing with respiratory problems in children have been sought to become 'parent champions', offering advice and empathy to those struggling with the issue.

To date, parent champions have been active across Warrington, sharing key information and signposting families to advice and support.



## Improving Air Quality

Since June 2022, Torus Foundation and delivery partners working on the Healthy Neighbours Programme have been delivering an indoor air quality project. With funding received from the Beyond CYP Transformation Programme and some additional support from Torus, the initiative was launched to help raise awareness and increase understanding of indoor air quality.

Indoor air quality is an increasingly pertinent issue. Children in particular are spending more time indoors than ever before, and poor indoor air quality can be a significant source of potential ill health. Associated health effects in children include breathing problems, chest infections, low birth weight, pre-term birth, wheeze, allergies, eczema, skin problems, hyperactivity, inattention, difficulty sleeping, sore eyes and an inability to concentrate at school.

At the heart of the project is the collection and monitoring of air quality data. This is being gathered by 200 indoor air quality monitors from AirThings that have been installed into Torus homes with young children across Liverpool, St Helens and Warrington.

Anonymised data is being shared with tenants and utilised to inform interventions that will improve readings. The data is also being used as part of a wider study into ways to improve air quality in social housing.

Torus Foundation has linked closely with the Group's Landlord and Assets functions to deliver this project. This is so damp and mould issues can be addressed quickly and effectively when identified by the monitors.





## Air Quality Case Study

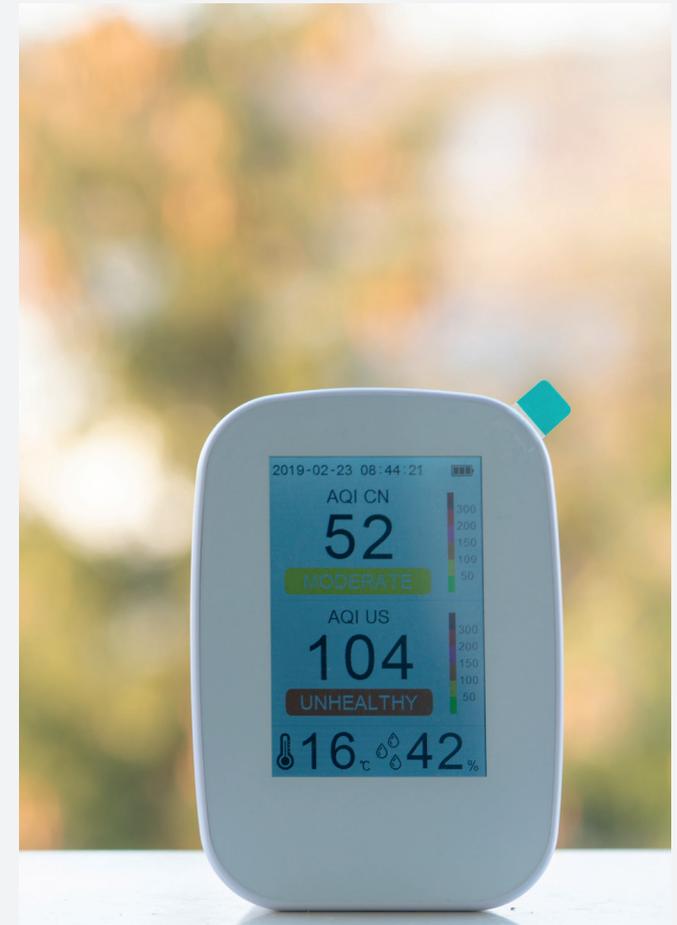
During installation of the AirThings monitor, a Torus tenant disclosed issues with damp and mould in their bedroom and explained that they were awaiting resolution.

Initial data collection highlighted high carbon dioxide and humidity levels, along with very low average temperatures – typical of a property having issues with damp and mould. As a result, Torus Foundation escalated the case to our Landlord function for support. Following a visit from a surveyor, a brickwork issue was identified and repairs were made.

The bedroom was also repainted and replastered. Torus Foundation also provided additional wraparound support in the form of energy vouchers and a benefit check to ensure the tenant was receiving all the support to which they were entitled. They have provided positive feedback regarding the project:



*I feel confident now about indoor air quality, I didn't realise how using things like different sprays can cause issues and the things I can do instead now to help*



## Your Local Pantry

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

This is part of the Foundation's drive to partner with local organisations and deliver the 'Your Local Pantry' model, increasing access to healthy and affordable food across Liverpool and St Helens.

In 2022/23, 9 foodbanks/food pantries were supported with financial assistance through grant agreements or the Foundation's Community Investment Fund.

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

**In 2022/23, 515 people took part in 'cooking on a budget' training.**



## FireFit Hub and Youth Services

Torus Foundation operates the FireFit Youth & Community Hub in South Liverpool. The centre delivers 58 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, outcomes for young people sit at the heart of operations.

**In the last year, 1,271 individual young people attended FireFit Hub youth programmes and activities equalling 29,326 total visits to FireFit Hub youth programmes and activities.**

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

Data collected via this framework shows that in 2022/23, 87% of young people evidenced development in one outcome area and that 74% are making progress in two or more outcome areas.

The Hub also supports the more fundamental needs of the local youth community by providing food - last year, 8,700 meals were issued.

Furthermore, FireFit Hub acts as a community centre and focal point to the people of L8 and beyond, not just Torus tenants and young people. It is therefore available and open to provide wider benefits beyond youth work. In 2022/23, FireFit Hub offered 120 hours of community warm space and provided 84 hours of free meeting space for grassroots community groups and organisations.



## Community Investment Fund

Torus Foundation also manage and administer the Community Investment Fund (CIF), a key tool for direct community support. CIF is allocated to develop projects that will benefit Torus tenants and their surrounding neighbourhoods. Constituted community or resident groups are invited to apply, along with organisations that deliver services within a Torus neighbourhood. Awards are reviewed and decided by a tenant-led panel.

In 2022/23:



**64 Projects were awarded funds totalling £59,550**

**Liverpool - 35 awards**  
**St Helens - 19 awards**  
**Warrington - 10 awards**

The majority of awards were focused on tackling



**Health and Wellbeing**  
**47 awards totalling £46,914**



**Financial Inclusion**  
**11 awards totalling £6,859**

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



**Norris Green Community Alliance** received £780 to create and distribute 'family support packs'. These were distributed to families in the Clubmoor community who were struggling financially and filled with necessities such as, hygiene products, sanitary products, deodorant, books and games. Feedback to Torus was provided by the Alliance:




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*The funding has been invaluable as it has given us the opportunity to help and strengthen the community and address their needs and welfare. The participants felt less isolated and more supported, strengthening the community and making it more cohesive and interactive.*

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**Rejuvenate Wellbeing CIC** were awarded £620 to offer yoga to retired people. £480 was used to procure a yoga teacher for 14 weeks and the remaining £140 utilised for venue hire. The funding was invaluable as it allowed the business to provide a physical service in addition to strengthening its digital offer. The CIC commented:

---

*We have seen friendships become established over the weeks. The session gives people a reason to leave their homes and helps combat isolation and loneliness.*

---

**Whitefield Primary School** were awarded £1,000 for a project called 'Christmas in the Whitefield Community'. This included the creation a Christmas experience in an urban forest that included a grotto, forest fire, snow machine and crafts. Santa was able to meet 332 children. A representative from the school vocalised how pleased they were with the support:

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*We have given children a sense of awe, joy and wonder. More importantly we have really strengthened our relationships with parents and carers, and enabled them to feel more comfortable with us in school.*

---



## Digital Inclusion

To facilitate access to online services and improve connectivity, Torus Foundation was engaged in providing digital inclusion services throughout 2022/23.

A digital inclusion team were able to provide IT equipment and both 1:1 and group training, supporting tenants to learn essential skills, get online and access vital services. **In 2022/23, 767 people engaged in digital support and training with 508 of these gaining a full set of basic digital skills.** In addition, 116 devices with a complementary data allowance were provided to Torus tenants and community members who were experiencing digital exclusion.

Last year, the digital inclusion offer also included Digital Hubs which Torus Foundation ran and managed across heartlands. These were established in various locations, such as sports and community centres, including FireFit Hub. These hubs offered one-to-one drop-in sessions where residents could get online, learn basic digital skills and deal with specific issues (such as submitting an online application for Universal Credit), 685 people utilised this service in 2022/23.

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



## 12.2 Torus Support Network

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

### Domestic Abuse

**In 2022/23, the Domestic Abuse Team that sits within Torus Support Network dealt with 2,036 (1,248 high risk) referrals and 43 new refuge admissions, 25 of which were families with children.**

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



Safe2Speak

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

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

In addition to this, Torus Safer Estates Officers provide support to victims of Domestic Abuse across all our communities with housing related interventions, support referrals and safety planning.

**In 2022/23, the Safer Estates Team managed 266 cases related to Domestic Abuse.**

Recognising the need to provide a robust and tailored service to those experiencing Domestic Abuse, Safer Estates are currently reviewing our Domestic Abuse provision. We have introduced a Risk Identification Officer to triage all cases of Domestic Abuse, complete risk assessments and make referrals to specialist IDVA support services and Multi-Agency Risk Assessment Conferences (MARAC).

We have also secured funding for two fixed term posts for Domestic Abuse workers to manage Safer Estates Domestic Abuse cases and provide specialist support to survivors.

In partnership with Torus Legal, we are also piloting anti-social behaviour (ASB) cases against perpetrators of Domestic Abuse, aiming to make Torus's tenants accountable for their actions.

To supplement and reinforce all of this activity, Torus has been making significant progress towards achieving accreditation with the Domestic Abuse Housing Alliance (DAHA), with an award expected by the end of 2023/24.

As part of the journey towards DAHA accreditation, Torus appointed 16 Domestic Abuse Champions from across the Group January 2023. They will play an essential role supporting Torus and HMS colleagues who are concerned about a tenant or colleague who may be experiencing domestic abuse.

The appointees have all received training and will be mentored by our in-house Domestic Abuse Team and specialist domestic abuse leads in the Support Network to carry out their role.



*With 35 years' experience in housing, mostly working in communities I have had a lot of experience dealing with victims of Domestic Abuse. Raising awareness of and helping those who are victims of domestic abuse is very important to me.*

Karen Loughran  
Safer Estates Compliance Officer  
and Domestic Abuse Champion



## Safeguarding

Torus believes that safeguarding adults at risk of harm is everyone's business and as a landlord and we can play a significant role in identifying and responding appropriately to safeguarding concerns.

As an organisation, we are committed to ensuring that every adult, child and young person can live a life that is free from harm, neglect and abuse. This includes physical, sexual, emotional, neglect, domestic abuse, financial abuse, as well as discrimination, organisational abuse, modern slavery and self-neglect.

Our housing services teams (Tenancy Sustainment, Staying Home, Housing and Safer Estates and Income) and Torus Foundation continue to provide support to the most vulnerable households and we work closely with partners, at both strategic and operational levels, to support the identification and management of safeguarding concerns.

We recognise that we are in a unique and privileged position to sometimes 'get behind the door' where other agencies may struggle, and our Safeguarding Strategy 'Playing our Role' sets out how we aim to achieve our aims – it can be found online [here](#).

As a result of the 'Playing Our Role' Strategy, Torus has invested heavily in Safeguarding training since 2021. As of April 2023, 1,590 colleagues across Torus Group has received safeguarding training – approximately 90% of the workforce. Training is tailored to each job role and delivered on a rolling programme, ensuring new starters do not miss out.

The training has seen an increase in Safeguarding reports from our front-line teams. In 2022/23 1,020 concerns were raised – a 415% increase on 2021/22, which had 198 alerts.





## Support Network Case Study

A recent case of Torus Support Network dealing with honour-based abuse shows our safeguarding protections in action.

Client A is a female adult British Pakistani who experienced a breakdown in her family relationship over her sexuality. She is gay and this is incompatible with her families' religious beliefs.

Client A had already suffered physical abuse throughout childhood, and following the disclosure of her sexuality, her family organised sexually violent 'conversion therapy' to 'make' her heterosexual. Her father then bought a one-way ticket to Pakistan with the aim of forcing a marriage between her and her cousin.

Upon this information coming to light, the following support was provided:

- Emergency accommodation in refuge services
- Access to mental health services
- Access to substance abuse services
- Skills development for independent living (cooking, budgeting etc.)
- Domestic abuse education

Client A now lives independently and is supported by the refuge resettlement service. She is also receiving support from Torus Foundation with training, skills and education.

Her reliance on substances has reduced and safe, managed contact with members of her family is being established. To avoid this case escalating in the future, a multi-agency safety plan is now in place – this includes involvement from the UK Border Force.



*Being in refuge made me realise that was happening to me was not normal, and it was not okay.*

Client A



## 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 mission: building stronger communities.

**Criteria 13: Placemaking Activities** Investing in placemaking activities clearly demonstrates our commitment to sustainable and inclusive neighbourhood regeneration. We are 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.

Comprehensively understanding existing and potential Torus neighbourhoods through clear insight is the starting point for all of our placemaking activity. It allows us to understand levels of 'need' and local behaviours.

To gather build-placed insights, we have traditionally relied on anecdotal evidence and reports from our neighbourhood teams; however, in 2023/24 we will be stepping up our use of data, analytics and Geographic Information Systems (GIS).





### 13.1 In Action: The Approach, Edge Lane

Torus' placeshaping philosophy can be seen in the example of our 'The Approach' development.

Built on a brownfield site 1.5 miles outside of Liverpool City Centre, it is a landmark site for Torus and sits at the heart of the multi-million-pound Edge Lane regeneration area – the primary eastern gateway into Liverpool City Centre. 145 high-specification Shared Ownership and Rent to Buy homes now occupy the land, on which a derelict Victorian terrace once stood prior to demolition.

Although an unloved patch of land for many years, it has now become a unique and vibrant place, sought after by young professionals. Much positivity surrounds the scheme; it was in fact nominated in the 'Apartment Development of the Year (more than 100 homes)' category at the Residential Property Awards in January 2023.



The Approach is a former Liverpool Strategic Housing Partnership scheme – a cross-sector initiative designed to unlock difficult sites and deliver quality homes and housing solutions. Although the land was in need of remediation when acquired by Torus, its location and size offered clear potential for transformative placemaking. To ensure the principle of local connection was embedded into the project from the offset, a heavy focus was placed on the needs, requirements and lifestyles of both potential tenants and the existing local community. A great deal of value and consideration was also given to current physical assets and local infrastructure.

From inception, Torus and the Project Team regarded the £20 million development as an opportunity not only to build aspirational homes, but to unlock substantial social value. To achieve this, Torus Foundation worked closely with the main contractor, Vistry, to ensure strong connections were created between the build site and surrounding community.

Key outcomes from this partnership included:

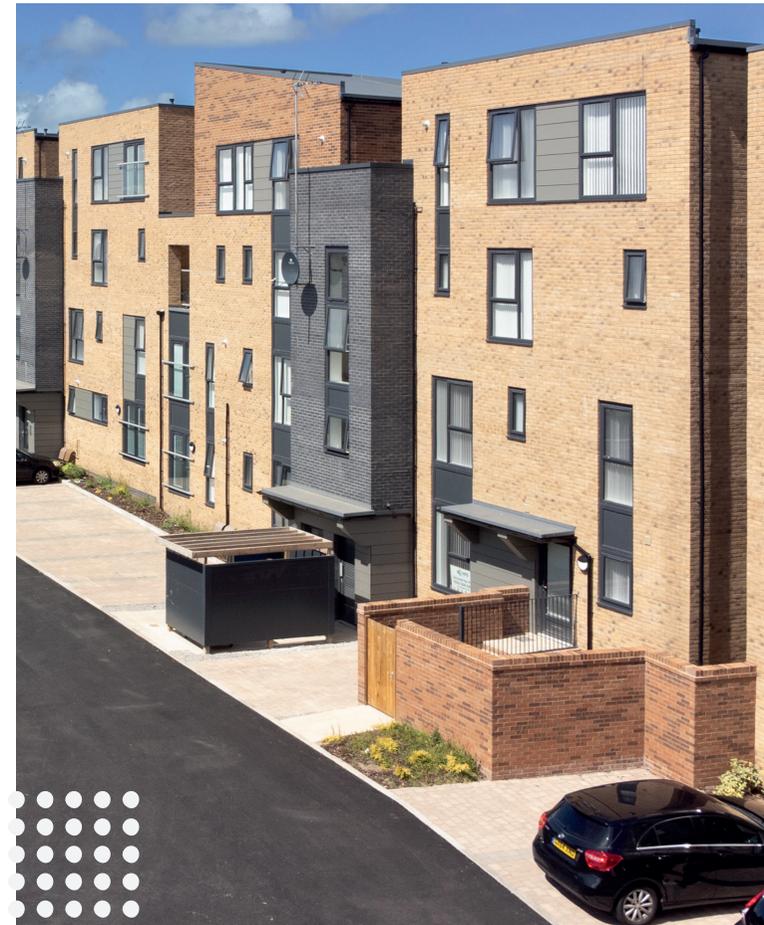
- Over 15 collaborative sessions in local Kensington schools (4 health and safety briefings, 3 Science, Technology, Engineering, and Mathematics (STEM) sessions and several career days)
- 14 work experience candidates spent a week each on site
- 17 apprentices employed by subcontractors working on site
- Engagement with over 280 people wanting to work in the Construction Industry
- A supplementary partnership with Blackburne House, a Liverpool-based charity that supports the development of local, often vulnerable women, who offered mock interview sessions and work experience for women looking to enter the construction industry



The Approach was envisaged as an affordable location for people working in the city centre, the neighbouring Royal Liverpool Hospital and the Knowledge Quarter. Survey results from Rent to Buy and Shared Ownership residents have justified this vision:

- Primary reasons for choosing The Approach were the cost of housing in the area and close proximity to the city centre (58% response), followed by the size and type of homes (39%) and the quality of the build (32%)
- 29% of Rent to Buy respondents come from the local community and 97% are employed
- 4 out of the 23 Shared Ownership respondents work in Healthcare/NHS; 21 are from Liverpool
- Only 3 customers were previously social tenants; 44% had been living with family and friends whilst 35% came from a private rental

The Approach shows well how cross-sector partnerships can turn difficult, neglected sites into thriving future-ready neighbourhoods – built on principles of affordability and community opportunity. Whilst the initial survey results present only a partial picture of social value outcomes, they suggest that the primary aim of the scheme – to provide quality affordable housing solutions, linked to Kensington and the Knowledge Quarter, has been realised.



## 2. Environment

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

### 2.1 Climate Change (Theme 6)

Extreme weather events, the most significant direct outcome of climate change, are already impacting our tenants, colleagues and stakeholders. The damage caused to local communities by Storm Christoph is still present and a recent national analysis by utility experts has found that the risk of homes in Warrington flooding has risen faster than most areas in the UK. Other climate associated risks, such as overheating, have also started to become an increasingly pertinent issues across our stock.

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



**(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 shown in Figure 7:

EPC Rating	% of stock
A	0.29
B	8.96
C	66.48
D	23.92
E	0.31
F	0.02
G	0.00
No EPC	0.02

Figure 7: Distribution of EPC ratings for Torus' existing homes (complete prior to 2022/23)

Performance has slightly improved on last year, with the number of homes with an EPC of C or above increasing by 2.48%. Moreover, Figures for EPC bands D and below have all decreased.





### 14.1 In Action: Social Housing Decarbonisation Fund, Wave Two

In March 2023, it was announced that Torus, with the support of Mayor Steve Rotherham and the Liverpool City Region Combined Authority (LCRCA), will deliver low-carbon upgrades to 695 homes in the Liverpool, St Helens, and Warrington areas. This is following a successful bid from the LCRCA for money from the Government's Social Housing Decarbonisation Fund (SHDF) and the second round of the Home Upgrade Grant scheme.

Torus will be awarded £5.8m, which will be further bolstered by the organisation with £15.4m of funding. This will see a total of £21.2m spent on retrofitting homes across Torus communities over the next two years.

This investment will see existing Torus properties benefit from a range of retrofit energy-efficiency improvements. These will include fundamental upgrades, such as the renewal of windows, doors, roofs, loft insulation, and ventilation improvements; in addition to more technological and advanced retrofit solutions, such as Solar PV Panels, battery storage, cavity and solid wall insulation.

These improvement works will help to reduce energy usage and therefore bills, improving the overall Energy Performance Certificate (EPC) of all properties undergoing works to a minimum of C.

The works will also benefit the environment by helping to reduce carbon emissions, supporting Torus' wider environmental sustainability strategy. In turn, this will enable the Group to play a key role helping the Liverpool City Region and Warrington achieve net zero by 2040 and 2030, respectively.



SHDF retrofit works have already started at the 1960s built, nine-story, 51-apartment building Kingsway House in Warrington, which is undergoing an ambitious £5+ million refurbishment. Upon project completion, the building will have new windows, doors, improved insulation, ventilation and external walls finished with non-combustible render, which will improve the energy efficiency of the building and thermal comfort in the apartments. The building will also be installed with a communal air source heat pump, allowing gas supply to be removed. This has the double benefit of reducing carbon emissions and improving the building's safety credentials.

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



**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. Our figures for 2022/23 are shown in Figure 8.

EPC Rating	% of stock
A	1.18
B	91.6
C	7.22

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

This table shows Torus' commitment to net zero and only building high performing, more efficient new homes. As is visible, the focus throughout 2022/23 has been to deliver homes with an EPC B; however, in the next five years we will be aiming to deliver an increasing number of EPC A homes where financially viable. Performance has improved on last year, with no EPC A homes built in 2021/22.





### 15.1 In Action: Oakdale Road

In August 2022, Torus completed the Group's first ever net zero new build development, Oakdale Road in Wallasey. The 8-unit scheme utilised modern methods of construction (MMC) and was the result of a £1.5 million investment in the use of greener, more sustainable technologies. Signifying Torus' commitment to becoming a more environmentally friendly developer.

All eight bungalows at Oakdale Road were built off site and designed to meet net zero carbon standards. Featuring PV Solar Roof Panels, an Air Source Heat Pump and an EPC rating of 'A' – they are the first of their kind built by Torus with contractor Starship Group.

Completed in less than a year, Oakdale Road highlights how less traditional methods of construction can quickly regenerate disused sites and create high quality, modern homes. Embedding this technology will also benefit future residents by lowering their energy use and ultimately bills – something that has never been so important for many communities.



*As we progress on our journey to net zero emissions, this development will form the blueprint for how we continue to use MMC intelligently to not only fix the national housing crisis but reduce our impact on the environment to create more sustainable developments and we're thrilled to have worked with Starship to create this scheme.*

Steve Alcock  
Director of Development & Sales



**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 will slow the current rapid pace of climate change.

The importance of monitoring and mitigating carbon emissions has now become part of the public narrative and the pressure to take action has never been more influential. As a result, many countries, local authorities and businesses have committed to 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 a carbon neutrality target of 2050 and calculate total carbon emissions year-on-year in partnership with SHIFT - independent assessors of environmental performance and housing sector specialists. They support our data collection, provide us with performance analysis and benchmark Torus' sustainability credentials against other social housing organisations.

In line with the emerging global and universal standard, we calculate and report our emissions under three scopes. 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 at large could improve data collection methods for scope three emissions. In response, we are actively exploring ways to embed a mechanism that more accurately and directly collects this information from our homes and suppliers, again in partnership with SHIFT.

Our emissions in 2022/23 were:

Scope	Tonnes CO2e
1	4,649.62
2	790.39
3	82,746.40
<b>Total</b>	<b>88,186.41</b>

Figure 8: Scope 1, 2 and 3 carbon emissions

**Performance has improved on 2021/22, with overall emissions decreasing by 15.6%.**

Whilst these figures do not 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 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 across the group, from improving the fabric of our homes to making our offices greener.

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

The following activity took place during 2022/23 and represents the Group's commitment to the installation of energy efficient solutions:

→ **£8.6m was spent on improving energy efficiency in our homes - £1.4m of which was on more efficient gas boiler upgrades and £1.3m on replacement windows and doors**

→ 1,317 units were installed with a new energy efficient heating systems

→ 281 units had new replacement UPVC windows

→ 400 doors were replaced and upgraded

→ 594 units had new roof coverings

To support this work going forward, Torus and HMS are striving to build a stronger retrofit knowledge base within the Group. In February 2022, 40 Assets and HMS colleagues took part in a 'Retrofit Bootcamp' hosted by the Retrofit Academy CIC. This was a two-day intensive course that provided an overview of essential retrofit processes and the PAS2035 standard.

PAS2035 is the best practice guidance on how to enact energy efficiency retrofit which has been adopted for Government-funded measures. It acts as a framework, setting out a management specification for the energy retrofit of domestic buildings. Everyone involved with funded schemes must meet the requirements of the standard.



*The bootcamp gave a full oversight, understanding and awareness into PAS2035 and demonstrated the group's ambitions moving forward with retrofit. I found it interesting to find out how, we as a group, can make changes to our homes, so our tenants gain much more economic and energy efficient homes.*

Mick Ledger, Torus Assets Surveyor



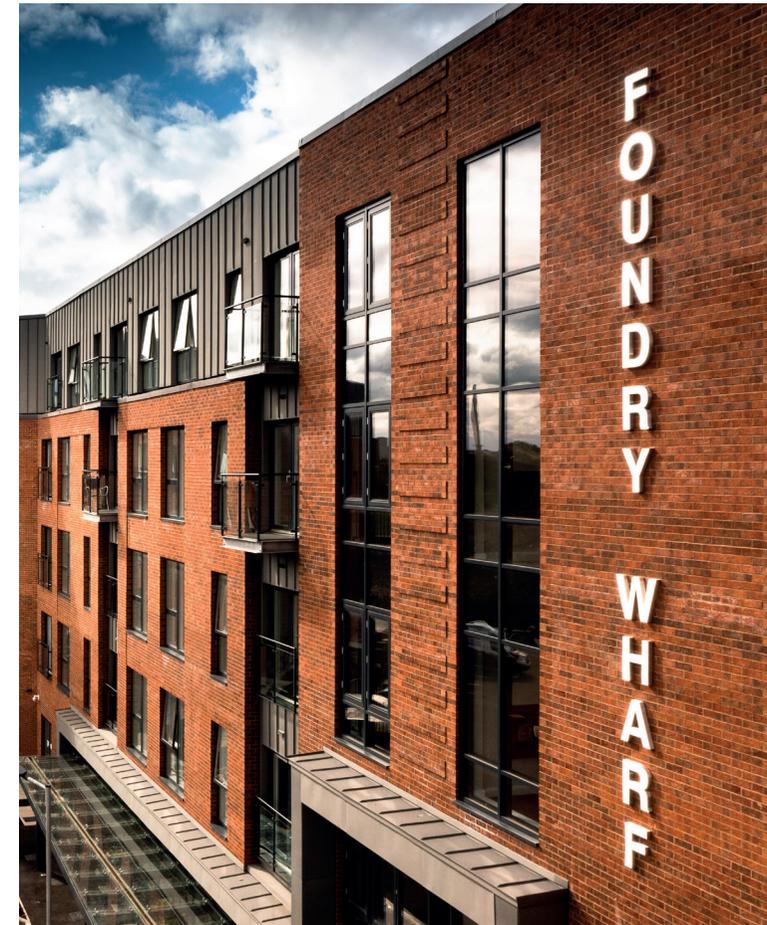
At close of 2022/23, Torus had seven colleagues working toward formal retrofit qualifications, including: the Level 3 Award in Domestic Retrofit Advice, the Level 4 Award in Domestic Retrofit Assessment and the Level 5 Diploma in Retrofit Coordination and Risk Management.

**Criteria 18: Mitigating Climate Risk** As covered in the opening of this chapter, we are already feeling the impacts of climate change in the form of increased incidences and severity of extreme weather events – namely 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 the vast majority of Torus stock is at low risk of flooding - 93.24%. However, 4.3% homes are at medium risk and 2.46% at high risk. To manage this, resilience works have been installed in 'at risk' homes. These include front and rear door barriers, water resistant insulation, the fitting of non-return valves on waste pipes and adding a water resilient coating to outside walls. In some cases, suspended floors have been replaced with concrete slabs, therefore allowing air bricks to be removed.

Overheating is an issue that has only just begun to impact a very small proportion of our stock.

We continue to monitor the situation and assess potential solutions. Risk factors are used to create a model that identifies those of our homes which are most likely to be at risk of overheating in the future.





### 18.1 In Action: Responding to Overheating

One extra care scheme in particular - Foundry Wharf – struggled to deal with the July 2022 UK heatwave. To mitigate the impact on its residents, all of whom are over 55, Torus responded with a number of actions:

- Teams from Torus Foundation and Torus Support Network were placed onsite every day, including weekends, to provide advice and encourage people into the communal room on the ground floor – the coolest room in the building
- Colleagues committed to rounds every 30 minutes to ensure residents staying in their rooms were hydrated and cool

- A steady supply of iced water was made available for all residents
- Solar reflective film was fitted externally on all windows to keep heat out
- Air conditioning units were placed in every flat and fans in every hallway

Torus continues to assess and manage the situation at Foundry Wharf and across all of our extra care schemes, with works ongoing to reduce the risk of overheating in the future. Air conditioning has now been installed in the corridors at Foundry Wharf and going forward all extra care schemes will have a TM59 report carried out at design stage. This helps to identify if a building is liable to overheating and understand the measures required to prevent it.



**Criteria 19: Resident Access to Guidance** Bringing residents with us on our environmental improvement journey is integral to its success. As, ultimately, how our residents manage and interact with their homes determines the environmental footprint they both create.

We therefore acknowledge that providing information to residents on sustainability matters such as correct ventilation, heating and recycling is key. It empowers our residents to reduce their energy consumption and therefore diminish the carbon emissions coming from our homes.

All Torus tenants and customers are issued with a Home User Guide (HUG) when they move into a new property. HUGs are tailored for each home and contain information and guidance on how to run utilities and energy systems in the most efficient way. They are particularly useful for residents moving into homes with newer technology such as heat pumps.

In addition to this, HUGs also contain information regarding public transport routes and local recycling arrangements. In 2022/23, 680 home user guides were issued.

Furthermore, basic guidance regarding heating, water consumption, recycling and energy matters is presented to tenants across our digital communication channels. In 2022/23, 2,534 unique visits were made to Torus' webpages covering these topics.

## 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 the communities we serve.



**Criteria 20: Green Space and Biodiversity** Maximising the amount of green space in gardens or on estates evidences a housing provider's commitment to minimising environmental impact as well as an intent to improve the quality and volume of outdoor space for residents. In addition, tracking and measuring biodiversity provides important metrics that reflect the quality, vibrance and liveliness of the green spaces on offer.

We track and measure the volume of a greenspace and biodiversity through data analysed in partnership with SHIFT. In 2022/23, we had 10505.53 tonnes of biomass above ground, equating to 12.33 tonnes of biomass per hectare. The recognised long-term target for Housing Providers is to have 11.9 tonnes per hectare by 2043, this is in line with the target of 10% biodiversity net gain for England. By this measure, Torus is already exceeding long-term biomass targets.

**Criteria 21: Reducing Pollutants** It is important that all pollutants generated and dealt with by Torus are managed and disposed with in the correct way. Although we have no formal strategy in place to manage and reduce pollutants, Torus follows all environmental legislation that relates to dealing with pollutants and mitigating their potential leakage.



## 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 our most resource intensive activities 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 repairs, refurbishment and construction operations utilise considerable quantities of trade materials. As a result, a focus is now being put on the usage of traceable and responsibly sourced materials that can be procured without damaging commercial viability. At present there is no formal strategy in place to increase the use of responsibly sourced materials for all building works; however, all materials used comply with current legislation and timber comes from responsibly managed sources.

As per reporting in 2021/22, the development of a formal strategy for utilising responsibly sourced material remains an ambition for the Group.

**Criteria 23: Waste Management** In addition to using vast quantities of resources, our onsite work also generates a number of recyclable and nonrecyclable waste streams. Whilst no formal strategy for waste management exists, we aim to recycle and divert as much as possible from landfill. Our most recent supply chain survey found that 83% of waste resulting from repairs, maintenance and refurbishments was diverted from landfill through recycling or incineration. This figure is calculated for Torus by SHIFT who utilise a mix of supplier survey results and proxy data.

In 2022/23, 100% of our office waste was diverted from landfill. Again, this figure is calculated for Torus by SHIFT who utilise a mix of supplier survey results and proxy data.

**Criteria 24: Water Management** Water is another natural resource utilised in large quantities across our operations and stock portfolio. Whilst in theory it is a 'bottomless' resource, transporting it is a carbon intensive process. It is therefore best to preserve and reuse it where possible. Whilst we do not currently have a formal strategy for water management, select new build sites have dual flush WCs and water meters installed so tenants can monitor and reduce their own water consumption.





## 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, a happy and diverse workforce, solid supply chain management protocols, and clear, effective governance. These are all matters Torus takes seriously and our efforts to promote equity, strengthen management practises, support colleague wellbeing and cultivate equality, diversity and inclusion at all levels can be seen in this section.

### 3.1 Structure and Governance (Theme 9)

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

**Criteria 25: 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.

**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 regulatory governance requirements and its capacity to mitigate financial exposures effectively. In December 2022, we retained our G1/V1 status after an annual stability check. This is the highest score and means that we are considered to be a well governed and financially stable organisation.

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

**Criteria 28: Not-For-Profit Status** The ownership and control of profits provides vital insight into a housing provider's core purpose, governance methods and commitment to community wealth building. Torus' mission, purpose and Group structure goes hand-in-hand with the fact we are Not-For-Profit organisation. Our operating model has been created and implemented to create a 'virtuous circle' that reinvests income and commercial profits into social and community causes.

Our model is best articulated by the diagram shown in Figure 9.



Figure 9: the Torus Operating Model

**Criteria 29: Risk Management** Robust frameworks and decision-making matrixes are essential for competent 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 last subject to an internal audit in 2021/22 and were 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:

Rating	Description	Risk Management Framework
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.	Stage 1 Understanding the context - the operating environment & business objectives
Unlikely	A 3 to 10% chance that event could happen. Not expected, but there is a slight possibility it may occur at some time.	Stage 2 Identifying the risk
Possible	A 10 to 30% chance event could happen. The event might occur at some time as there is a history of occasional occurrence.	Stage 3 Risk Analysis
Likely	30 to 90% chance the event will occur.	Stage 4 Risk Evaluation
Almost certain	A more than 90% chance that event will occur.	Stage 5 Risk Treatment

Figure 10: Risk Management Framework and Risk Analysis Criteria

In terms of risk assurance, Torus has adopted a 'three lines of defence model'. The purpose of this is to give EMT and Board 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.

#### 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.

Figure 11: Three Lines of Defence Model

Specifically looking the role of Board, they underline and support our risk management processes by:

- Regularly reviewing and approving the Group's Risk Management and Assurance Framework;
- Reviewing and appraising work carried out by the Group Audit and Risk Committee and Subsidiary Boards – including the Internal Control Framework and annual internal audit;
- Assessing the Group's financial standing and core KPIs on a quarterly basis

**Criteria 30: Regulatory Findings** Disclosing adverse regulatory findings is an important facet of progressive housing governance. In addition to promoting full transparency, it also provides an opportunity to show how mistakes are being incorporated into the organisational learning cycle. Adverse findings can relate to issues such as data protection breaches, bribery, money laundering and HSE breaches.

In 2022/23, Torus received no 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 diverse range of lived experience and expertise. It is therefore important that we regularly assess the quality, suitability, diversity and performance of our Board.

**Criteria 31: 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:

- 33% of the Board are women
- There is 1 BAME representative on the Board
- No Board members have a disability
- No Board members are LGBTQ+
- The average age of the Board is 61
- The average tenure of the Board is 5 years (6 excluding Executive Members)

Torus is committed to improving the diversity of our Board. Two Group Board members retired at the 2022 AGM having served the maximum 9-year tenure. A recruitment campaign was carried out using an external recruitment consultant and addressing diversity was a primary consideration when appointing successors. Two new Board members were recruited, one male BAME member and one female.

We continue to engage with external agencies 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 strategic direction across group. Our current approach is bearing dividends and there has been little change to our Board and Executive Management Team in the past two years.

In 2022/23, two Board Members retired having reached their maximum 9-year term and two executive members (CFO and COO) joined the Board.

N.B. our Vice Chair, Paul Burns, did briefly become our Chair in January 2022; however, he left this role shortly after following his appointment by The Queen to be a Circuit Judge. The role of Chair reverted to his predecessor, Graham Burgess, who is handing over the role of Chair to his successor in September (this is covered in Criteria 37).



**Criteria 33: Board Term Limits** Whilst long-term continuity is necessary for strategic stability, it is also a fine balancing act. Static board membership can discourage innovative thinking and lead to the Board losing touch with what an organisation requires. To counter this, Torus' policy encourages a systematic rotation of Board members. A member may serve a maximum of two three-year terms (six years max). In the final term, the Board member may be appointed on an annual basis following a skills assessment to assess suitability. This is in line with the 2020 Code of Governance.

N.B. Board Members from legacy organisations retain the right to run for nine years (three terms) if their skills are still relevant. This is to support continuity following the Liverpool Mutual Homes and legacy Torus merger in 2019.

**Criteria 34: Non-executive Directors** Non-executive directors play an important role in any large organisation by bringing an impartial view to governance and management decisions. At Torus, 75% of our Board is made up of non-executive members. Being free from the management of day-to-day operations means our non-executive 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 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 four Group Board members and two independent members. Four are qualified accountants. A skills assessment is carried out on an annual basis to ensure the correct skills are present on this Board.



**Criteria 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 continues with an external consultant to address senior recruitment across the Group.

The Group's current Chair, Graham Burgess, will retire at the 2023 AGM, and is being replaced by a newly recruited Chair – Mike Emmerich. Mike was recruited for his specific skills, experience and record of strategic leadership. Whilst diversity was a primary consideration when recruiting, there were no suitable BAME applicants.

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

**Criteria 38: Audit Partners** Another 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 internal and external auditors for 2022/23, RSM and BDO respectively, were appointed for a period of three years with effect from 1st April 2020. In November 2022, our Board agreed to extend both of these contracts for a further year until March 2024. This is to provide a consistency of approach following the Group merger and medium-term pandemic impacts.



Incoming chair of the board,  
Mike Emmerich

**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 Ltd was formed in January 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. However, it has been agreed that a full review will be undertaken shortly after Mike Emmerich has been integrated as our new Group Chair in September 2023.

**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 (soon to be replaced by Mike Emmerich).

**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. 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 – the latest edition can be found [here](#).



Steve Coffey (Group Chief Executive)

### 3.3 Colleague Wellbeing (Theme 11)

We directly employ 1,446 colleagues across the Group and they are the beating heart of Torus. Our successes and satisfied tenants are made possible by our people performing at their best. Our colleagues can only be the best version of themselves if they are happy, healthy, fulfilled and suitably nurtured by the Group. Our reporting under this theme sheds light on the work we are doing to ensure Torus is a great place to work.

**Criteria 42: Living Wage** Paying the Real Living Wage (RLW), is one indicator of an employer's approach to colleague 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 colleagues 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.

**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 Group which employ more than 250 people. In April 2022, our median gender pay gaps were as follows:



**Torus 17.6%**  
a difference of £3.39 per hour

**HMS 8.9%**  
a difference of £1.29 per hour

It is a mixed picture in terms of progress when compared with 2021/22. Whilst the pay gap has decreased slightly by 3.4% in HMS, it has increased marginally by 2.2% within Torus. We recognise that there is much work to do in closing the gender pay gap and are utilising various methods to close it. Full details of the avenues being pursued to do this can be found in our latest Gender Pay Gap Reports. They can be found [here](#) for Torus and [here](#) for HMS.



**Criteria 45: Supporting Colleague Wellbeing** The extent to which an organisation helps their people improve physical health, mental health and overall wellbeing, often provides an indication of the extent to which they value them. As discussed at the opening of this section, Torus' colleagues are the force that propels us forwards and it is imperative that they are well looked after.

Torus promotes colleague wellbeing and supports colleagues 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 'people offer' expands on basic colleague health and safety principles and sets out how the company supports colleagues to manage their wellbeing effectively.

We are currently:

- Increasing managers' and colleagues' awareness of the causes and effects of stress. This includes the introduction of Wellbeing Champions & Mental Health First Aiders. As of March 2023, 49 Mental Health First Aiders have been trained across the Group.
  - Encouraging colleagues to take ongoing responsibility for their own health and wellbeing. This is actioned through Group-wide eLearning modules that give colleagues a basic understanding of how to manage and be accountable for their own health.
  - Establishing working arrangements whereby colleagues feel they can maintain an appropriate work/life balance. This includes our agile 'Ways of Working' policy that gives flexibility in working hours and the ability to work from home where appropriate.
  - Engaging with colleagues to create constructive and effective working partnerships both within teams and across the group.
  - Developing the competence of managers through a Knowledge, Skills and Behaviours Framework, so that they manage employees effectively and fairly. All managers are undertaking a management development programme to help develop a range of people related practices, including motivation, emotional support, and managing performance and sickness.
  - Promoting healthy living by signposting to resources, programmes, and initiatives available through our colleagues benefits programme.
- Colleague benefits are largely available through 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.



**45.1 In Action: Financial Wellbeing** In response to the cost-of-living crisis, Torus has bolstered its suite of financial services and advice for colleagues, creating an enhanced financial wellbeing offer. Torus colleagues are able to:

- Utilise the services of Salary Finance, a company that provides loans at affordable rates with a higher acceptance levels than banks. They also provide advice and guidance regarding credit scores and savings.
- Open an account with Wagestream. Wagestream allows colleagues to take advance wages up to a percentage of their salary and with a deadline repayment date agreed in advance. There is a small charge for the service, but no interest is paid. The service also provides impartial and tailored financial tips.
- Access a flexible and fully transparent car lease scheme through Kinto.

**Criteria 46: Average Number of Sicks Days** The average number of days lost to illness per colleague gives an insight into overall colleague health and how well health and wellbeing initiatives are performing.

In terms of Torus, on average, 11.3 working days were lost per colleague in 2022/23. Broken down further, long-term sickness was responsible for 6.9 average working days lost and short-term sickness for 4.5.

This is a slight improvement of just over a day on 2021/22, during which 12.4 working days were lost per colleague.



### 3.4 Supply Chain Management (Theme 12)

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

**Criteria 47: Supply Chain and Social Value** Housing organisations often have significant buying power, giving them the ability to influence suppliers and contractors to deliver social value.

Whilst developing a consistent strategy for achieving this from procurement activity remains a medium-term ambition, efforts are ongoing to progress this agenda in the short-term. Although the Social Value Charter referenced in last year's report is no longer being trialled, significant positive developments have still been made throughout 2022/23.

The procurement process to appoint suppliers for Torus' largest ever Repairs and Maintenance Framework - worth £1.2bn - had a significant focus on the delivery of social value, and was underpinned by the Group's Social Impact Framework. Tendering parties were asked to demonstrate how the 'Torus pound' will be circulated within the local economy through employment and sub-contractor spends. Furthermore, they were asked to outline how they would provide a 'Social Impact Levy' to the Torus Foundation, and consequently support their activities.



Left to right:  
 Paul Warburton (Group Housing Director) Paul  
 Worthington (Managing Director - HMS),  
 Margaret Goddard (Group Assets Director)

Beyond transactional asks, tenderers were required to support the development of local skills, primarily through the provision of:

- Training opportunities for local residents – covering both trade and general employability skills
- Work experience placements or pre-apprenticeship schemes
- NVQ level 2 apprenticeships

Whilst the award of repairs and maintenance contracts falls outside of this reporting period, it should be referenced that both HMS and Sovini Property Services, appointed as Tier 1 and Tier 2 suppliers respectively, demonstrated a clear commitment to meeting the social value criteria set out in the tender. They have also shown a clear willingness to collaborate on joint social value initiatives. In addition, Sovini Property Services are part of a social housing group and therefore share a social purpose. Going forward, both suppliers will be subject to a formal annual review to ascertain how successful their delivery of social value has been.

Although it is early days in the lifecycle of these contracts, it is hoped the example set by the Repairs and Maintenance Framework will provide a template for future procurement practices regarding social value. Beyond this example, Torus does regularly ask general social value questions in other tender documents where appropriate, which relate to localism, jobs and skills.

**(Criteria 48: Supply Chain and Environmental Impact)** Housing providers have the ability to drive down scope three carbon emissions by mandating their supply to meet certain standards. As discussed in response to Criteria 16 and 23, Torus is working with SHIFT and our supply chain to understand and analyse our waste streams being managed by third parties.

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



## Conclusion

The publication of this report represents the end of a formal second chapter on our ESG journey. Another year that, despite its many challenges, has given us great enthusiasm for the positive and progressive changes we are continually driving across the Group.

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

Whilst this report is encouraging and showcases a broad range of positive activity across the Group, it also highlights areas for improvement. In 2023/24, we are dedicating time and resource to finding solutions for clearly identified gaps and ensuring shortcomings are not long-term. We will also continue to advance our overall approach to ESG matters and data collection practices in line with updates from the SRS.

Our next steps will be driven by both internal priorities and external influence. We are lucky to be part of both a local business community and wider sector that places a great value in 'purpose'. As a result, examples of ESG excellence are abundant amongst our housing peers and local neighbours.

We look forward to connecting, collaborating and developing the steps we take to protect people and planet in year ahead.

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

Please email [info@torus.co.uk](mailto:info@torus.co.uk) and your message will be forwarded to the correct team.





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