



torus

Annual Report

2023 - 2024

Adapting to a changing world



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More of what matters

Each year, our involved customers review the annual report, so it is shaped by the things that matter most to you.

We are always looking for ways to improve. So, if you have any suggestions email: annualreport@torus.co.uk

To find out more about how to get involved and have your say, contact our Tenant Voice team:

call **0800 678 1894**
email tenantvoice@torus.co.uk
visit torus.co.uk/getinvolved

Find out more on **page 32**.

Involved tenants can also apply to become Shareholders after 12 months. Please see **page 60** to find out more.



Welcome

Hello everyone and welcome to our Customer Annual Report, looking back at April 2023 to March 2024.

This is my sixth year as an involved tenant, and I am keen to share with you all the highlights from the last year and the importance of Torus customers - tenants, leaseholders, shared owners - using their voice to shape change.

As someone with Dyslexia, I wanted to learn more about Torus and use my experience to benefit tenants, the wider community, and the support provided by Torus Foundation.

As a member of the Diversity & Inclusion Panel and Scrutiny Panel, and having worked with The Housing Ombudsman and Torus senior management, I understand the importance of getting things right for tenants and ensuring they are heard.

Over the years, opportunities for tenants to voice their opinions have increased. Torus supports this by providing tailored training to help tenants engage better.

By getting involved, we - the customers - can make a difference. This year, we've visited HMS to discuss repairs and maintenance improvements, and we've reviewed Customer Service and the Hub to understand and enhance the service. Learn more about Tenant Voice achievements on page 32.

We need more volunteers to help drive change. If you can spare even an hour, please contact the Torus Tenant Voice Team for a chat. There's a way to get involved that suits you, so visit page 32 to learn more.

Thanks for taking the time to read the report.

Katrina

Katrina Henshaw, Involved Tenant
Member of the Scrutiny Panel and
the Diversity & Inclusion Panel



Personally, I have also enjoyed being a volunteer. I have learnt new skills, made new friends, built my confidence, and most importantly, I feel I am listened to.



A message from the Chief Operating Officer

As we reflect on the past year, I am pleased to share Torus Group's 2023/24 Customer Annual Report, which highlights our continued commitment to providing good quality homes and activities which improve the communities where you live.

This year, we **launched our new Corporate Plan**, which was developed with customers, Torus colleagues and others. The plan reinforces our mission, to grow stronger communities. Despite economic challenges and increased regulation, we have continued to invest and strengthen our position as the largest affordable housing provider in the North West.

Our new Corporate Plan focuses on three main areas: **People and Services, Homes and Communities, and Viability and Sustainability**. These areas enables us to focus our work on investing in your home, delivering high-quality services, addressing housing needs, and ensuring long-term success. We have set clear goals and performance indicators to keep us on track.

We have also responded to key industry developments. The new **Tenant Satisfaction Measures (TSMs)** from the Regulator of Social Housing help us focus on our tenants and strive to be better at listening to our tenants and improve the services we provide. Since April 2023, we have been collecting TSM data to understand our performance and identify areas for improvement.

The Better Social Housing Review, published last year, outlined clearly for housing associations how they should design services, including an expectation that we would invest in being more visible in our neighbourhoods and communities.

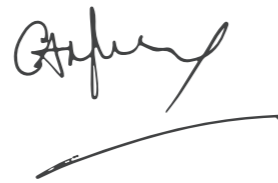
Responding directly to the guidance in the report, we have reviewed our **Responsive Repairs and Maintenance Policy** and established a **new Central Complaints Team**. These initiatives streamline processes, and ultimately our aim is that we become more accessible and responsive to tenants' needs.

We have also restructured our **Neighbourhood teams**, meaning that there are now more neighbourhood officers, whose role is to engage with tenants in their own neighbourhoods. That increased visibility means we will be better placed to react more quickly as issues arise.

Carbon Zero and the green agenda is important to Torus, as we want to invest in measures that will improve energy-efficiency for existing homes. Projects funded by the **Social Housing Decarbonisation Fund** are already enhancing residents' comfort and environmental conservation.

As we adapt to a changing world, our focus remains clear: To support the growing of stronger communities and independent lives. Together, we are shaping a future where everyone has access to safe, affordable housing within strong communities.

Thank you for your continued trust and partnership as we embark on the next chapter of our journey.



Catherine Murray-Howard
Chief Operating Officer



I am deeply grateful to our tenants, colleagues, partners, and stakeholders for their unwavering support and collaboration. Their contributions drive our success and positive impact.



Key moments



● APRIL

Achieved the Royal Society for the Prevention of Accidents (RoSPA) Gold Health and Safety Award for the second year in a row.

Launched our new £1.2 billion Repairs and Maintenance contract, to help manage and maintain 40,000 Torus homes.



● MAY

Opened the £1.66 million Egerton Street scheme in St Helens, providing specialist supported housing to help homeless people to 'move on'.

HMS wins both Best Repairs and Maintenance Team and Contractor of the Year at Northern Housing Awards



● JUNE

A £1.17million refurbishment to future-proof Morgan House in Warrington started.

● JULY

Torus marches with Pride

Torus proudly sponsoring Mandela8

Retro Sports Day raises over £10k for young people

Dragon Boat Race fundraising for local hospice



● AUGUST

Torus Foundation partners with Citizens Advice Liverpool

● SEPTEMBER

Our largest Customer insight survey was launched, giving Torus tenants the opportunity to play a big part in shaping our services.



● OCTOBER

Unloved land in St Helens transforming into community allotment



● NOVEMBER

334 Torus homes in St Helens to benefit from energy efficiency improvement works

HMS breaks ground on Rutland Street, their largest St Helens site to date

● DECEMBER

Torus retains top ratings for Governance and Viability from the Regulator of Social Housing

The 2023 Christmas campaign raised £7,065, with 500 vulnerable customers receiving a gift



● JANUARY

HMS welcomes 30 new apprentices



● FEBRUARY

First Social Housing Decarbonisation Fund (SHDF) retrofit scheme finished on Brunswick Road, Liverpool.

Work starts on 168 new homes on Lancots Lane, St Helens, providing 96 homes for Shared Ownership and 72 for Affordable Rent.



● MARCH

The £6.4m transformed Kingsway House redevelopment reopens

Introducing Tenant Satisfaction Measures

Our customers are at the heart of everything we do. Active engagement and feedback make a positive change to help shape our service delivery.

In April 2023, new Tenant Satisfaction Measures' (TSMs) were introduced by the Regulator of Social Housing (RSH).

They are a new way for social housing tenants to understand how their landlord is performing against key service areas in comparison with other housing providers.

Our first year's performance, has been reported to the regulator and Torus tenants.

Our commitment to TSMs

How our customers feel about the services that we provide is essential to us and our continuous improvement.

The TSMs are an integral part of the Regulator of Social Housing's proactive approach to Consumer Regulation.

How TSMs are measured?

IFF Research, our trusted third party, conducts surveys by email and phone, sampling a range of tenants throughout the year.

A version of the survey is also completed with a sample of leaseholders, this takes place each Autumn. Find out more on page 39.

Learn more at torus.co.uk/TSM

The TSM survey is one of the ways we can listen to your Tenant Voice and use your feedback to improve services. Find out more about how customers have influenced our decisions on page 32.



Listening and learning to grow stronger communities



Tenant Satisfaction Measures

SATISFACTION



73.01%

Overall satisfaction with the service provided by Torus

COMPLAINTS



34.04%

Satisfaction with our approach to handling complaints

BUILDING SAFETY



78.87%

Satisfaction that a tenant's home is safe

RESPECTFUL AND HELPFUL ENGAGEMENT



61.24%

Satisfaction that we listen to tenant views and act upon them



71.74%

Satisfaction that we keep tenants informed about things that matter



77.48%

Agreement that we treat tenants fairly and with respect

KEEPING PROPERTIES IN GOOD REPAIR



76.77%

Satisfaction with repairs



73.18%

Satisfaction with time taken to complete most recent repair



75.10%

Satisfaction that the home is well maintained

RESPONSIBLE NEIGHBOURHOOD MANAGEMENT



67.44%

Satisfaction that we keep communal areas clean and well maintained



60.34%

Satisfaction that we make a positive contribution to neighbourhoods



58.07%

Satisfaction with our approach to handling anti-social behaviour

TSM MANAGEMENT INFORMATION

Alongside the 12 Tenant Survey questions, there are 10 Management Information Measures which social housing providers must collect and publish.

BUILDING SAFETY

- 99.9% of homes which require a gas safety check carried out
- 100% of homes which require a fire risk assessment carried out
- 100% of home which require an asbestos management survey carried out
- 100% of homes which require a legionella risk assessment carried out
- 100% of homes which required communal passenger lift checks carried out

ANTI-SOCIAL BEHAVIOUR (ASB)

- 87.4 ASB cases opened, per 1,000 homes
- 2.8 ASB cases opened that involved hate crime incidents, per 1,000 homes

DECENT HOMES STANDARD (DHS) AND REPAIRS

- 0.5% homes do not meet the DHS
- 98.5% of non-emergency responsive repairs completed within Torus's target timescale
- 99.7% of emergency responsive repairs completed within Torus's target timescale

COMPLAINTS

- 70.09 stage one complaints received, per 1,000 homes
- 84.3% of stage one complaints responded to*
- 12.4 stage two complaints received, per 1,000 homes
- 79.6% of stage two complaints responded to*

* within the Housing Ombudsman's Complaints Handling Code

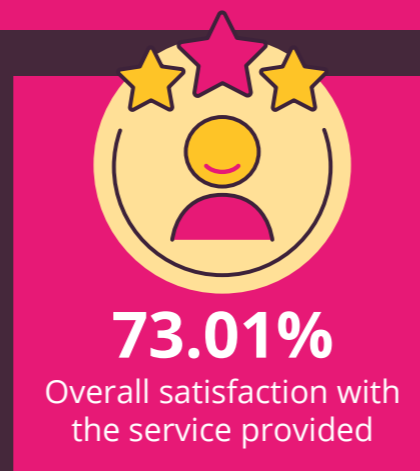
Tenant Satisfaction Measure 1

Overall satisfaction with the service provided by the landlord

How we're performing

When comparing ourselves against large landlords with over 30,000 properties, Torus performed at or above the median in 10 out of 12 TSM Survey questions. Additionally, when compared to the top 25% performing organisations (upper quartile), Torus outperformed in 8 of the 12 measures.

This comparison helps us understand our standing and identify areas for improvement.



The overall service provided	Above Average	Above Upper Quartile
The overall repairs service over the last 12 months	Above Average	Above Upper Quartile
The time taken to complete your most recent repair	Above Average	Above Upper Quartile
Torus provides a home that is well maintained	Above Average	Above Upper Quartile
Torus provides a home that is safe	Above Average	-2.80% below Upper Quartile
Torus listens to your views and acts upon them	Above Average	Above Upper Quartile
Torus keeps you informed about things that matter	Above Average	Above Upper Quartile
Torus treats me fairly and with respect	Above Average	-0.09% below Upper Quartile
Torus's approach to complaints handling	Above Average	Above Upper Quartile
Communal areas are kept clean and well maintained	Above Average	Above Upper Quartile
Torus makes a positive neighbourhood contribution	-0.54% below average	-5.64% below Upper Quartile
Torus's approach to handling ASB	-0.37% below average	-2.47% below Upper Quartile

We used Housemark's 2023/2024 end-of-year data for Low-Cost Rental Accommodation to compare with our own data for the same tenant group. Shared Ownership customers are not included as benchmarking data for them is not yet available.

Performance at a glance

Customer Hub

- **89.28%** tenant satisfaction (up 5.28% on last year)
- **322,152** calls answered
- **75.32%** satisfied that Torus is easy to deal with
- **77.69%** satisfied that rent provides value for money

Home improvements

- **£26.7m** invested into component renewals, including bathrooms and kitchens
- **£34.1m** invested in repairing and maintaining homes
- **£12.3m** invested into planned maintenance activities

Health and safety

- **100%** of fire risk assessments completed
- **100%** of legionella inspections completed
- **99.93%** of gas safety checks completed

Tenant support

- **322** people supported into employment
- **Over £5m** in customer gains supported over 5,500 people
- **1,499** adults supported through health and wellbeing activities
- **15** foodbanks and food pantries were supported with almost £57k
- **438** health and wellbeing sessions delivered

New developments

- **875** new homes built
- **1,033** new homes started on site

Tenant voice

- **71** customers engage in formal groups
- **412.5** volunteer hours given
- **13** policy/service area reviews



When I called about my boiler, they were very helpful and patient. When the engineer called, he showed me his Torus identity and was very polite. Very happy with the service.



Text surveys

Using your feedback to improve services

Our 'Delighted' text message surveys complement the Tenant Satisfaction survey, gathering feedback after repairs, support from our Safer Estates team, ASB complaints, safety checks, improvement works, reception visits, or new tenant sign-ups.

This year, we received 33,084 responses with a 31% response rate.

- 90% Responsive repairs
- 37% Anti-social behaviour
- 33% Complaints
- 93% Allocations & Lettings
- 79% Improvement (planned) works
- 97% Gas servicing
- 97% Electrical servicing
- 91% Reception survey



Prompt, efficient and friendly service, from the first point of contact through to the completed visit and repair. Very reassuring, especially to the more elderly people when needed most. Thank you!



The whole situation was solved brilliantly. When I reported the incident the man I spoke to was a great help and the repair man was very efficient.



Tenant Satisfaction Measure 2

Keeping our properties in good repair

76.77%



Satisfaction with the Torus repairs service

73.18%



Satisfaction with time taken to complete most recent repair

75.10%



Satisfaction that the home is well maintained

What we will measure

- ✓ Homes that do not meet the Decent Homes Standard
- ✓ Repairs completed within the target timescale

What we have learned and the actions we are taking

- Tenants expressed concerns about the time it takes to complete some repairs and mentioned that repairs often require multiple visits to meet a good standard.
- In November 2023, we launched a new repairs policy that explains the service standards tenants can expect.
- We are working hard to ensure repairs are completed more quickly and, whenever possible, on the first visit. Our goal is to complete most responsive repairs within 20 working days.
- We are conducting a Stock Condition Survey to understand the condition of all our properties and plan future improvements.
- After each repair or improvement, tenants receive a text survey. If there are any issues, we follow up to understand and resolve them.

Investing in safe and comfortable homes

At Torus, we prioritise safe and comfortable homes for all and are dedicated to ensuring all Torus homes, whether existing or new, meet these standards.

In 2023/24, we invested £34.1 million in maintaining and improving our properties. Our 700 HMS tradespeople perform over 400 repairs daily, with emergency repairs handled within 24 hours to keep our residents' homes safe and comfortable.

Regular checks, including an assessment of your home by Savills - known as a Stock Condition Survey - have been completed on more than 28,000 Torus homes (79% of our properties) to help plan future investment and maintain high standards.

Improvement Investment programme.

Stock Condition Surveys have helped us develop our 10-year Planned Improvement Investment programme, set to be launched in 2024/25

We've worked with customers to prioritise improvements in kitchens, bathrooms, electrical works, windows, doors, boilers, and roofs. The programme includes 'Customer Promise Documents' and a new online portal for tracking home improvements.



Efficient, professional and friendly service. The Engineer identified the fault quickly and fixed to a good standard. Very pleased with overall response. First class!



What is a Stock Condition Survey?

A Stock Condition Survey is a process we carry out to assess the condition of your home. It ensures that our information is up to date and helps us plan future investments.

Repairs performance



£34.1m invested in repairing and maintaining homes	99.06% of all repairs resolved on target
152,300 repairs completed (44,811 emergency repairs)	91.42% of repairs completed Right First Time
99.35% of non-emergency repairs completed on time	£16.9m spent on minor repairs
99.59% of emergency repairs completed on time	£8.6m spent on major responsive repairs

Planned maintenance performance




£12.3m invested in planned maintenance	620 new kitchens
£26.7m spent on components – e.g. kitchens / bathrooms	740 new boilers and heating systems
£66.3m set aside for Repairs, Cyclical Works & Servicing in 24/25	292 new windows
£59.5m set aside to invest in existing homes in 24/25	378 new roofs
345 new bathrooms	940 electrical rewires
	33,000 Smoke & CO ² alarms installed

A fresh approach to Torus repairs service

In 2023, we teamed up with our customers to review and update our Repairs and Maintenance Policy. Our goal is to ensure that homes are comfortable, well-maintained, and safe.

Working closely with tenants and leaseholders, we revised the policy to clarify the roles and responsibilities of both our customers and our employees. The new policy outlines our duties and timelines for different types of repairs and provides various ways for customers to report issues.

 For more details, visit torus.co.uk/newrepairspolicy

Tackling damp & mould

We take reports of damp, mould, and disrepair very seriously. Since 2022/2023, we've improved our processes and trained employees to address these issues.

We have implemented several key measures:

- 1 Regular inspections:**
Conducting around 100 inspections weekly
- 2 Specialist surveyors:**
Increased number for faster responses
- 3 Employee training:**
Ensuring quick and effective handling
- 4 Anti-fungal treatments:**
Increased use to eliminate mould
- 5 Follow-up checks:**
Revisiting homes after three months
- 6 Increased home visits:**
Especially homes with limited prior contact
- 7 Maintaining empty homes:**
Ensuring safety and comfort before new tenants move in
- 8 Improved complaint handling:**
Strengthened processes as per Housing Ombudsman guidelines

New legislation for better housing conditions

The Social Housing (Regulation) Act, aims to protect residents from unsafe living conditions. This law gives the Regulator of Social Housing more power to inspect and fine social housing providers and enables the Housing Ombudsman to issue best practice guidelines for landlords.

Awaab's Law

Named after a young child who tragically died due to prolonged exposure to mould, Awaab's Law will soon require landlords to respond to and investigate repair requests within specific timeframes. We are already working to align our processes with these requirements.

Adapting homes to maximise independence

Adapting homes to become more accessible allows customers to live independently for longer, improves quality of life and reduces the risk of having an accident at home.

Throughout the year, we spent over £2.56 million on:

- **1,371** minor works – grab rails, handrails, lever taps, flashing doorbells / smoke alarms, (No Occupational Therapy (OT) assessment required)
- **430** major works (OT assessment required) including:
 - **221** level access showers
 - **49** ramps and Wash / Dry WC's
- **8** extensions
- **47** ramps
- **8** hoist installations
- **106** lift installations
- **38** other - including adapted kitchens

Green and sustainable homes and communities

We are committed to playing our role in the UK's goal of carbon neutrality by 2050.

Reducing carbon emissions is a complex challenge, but is key to improving lives of our tenants such as tackling fuel poverty and creating healthy, clean communities. We've improved energy efficiency in thousands of homes, reduced environmental impact, and provided energy advice and financial support to our customers.



A year of investing in retrofit and energy efficient homes

In spring 2023, we committed £22 million to upgrade 695 Torus homes with energy-efficient improvements across Liverpool, St Helens, and Warrington. We have completed four projects, with four more in progress and four scheduled to begin later this year.

Brunswick Road Liverpool, with 6 flats benefiting from new roofs, insulation, windows, Solar PV systems, and more, thanks to HMS.

Kingsway House a £6.4 million upgrade of a 53-apartment tower in Warrington, recognised for eco-innovation and shortlisted for the Unlock Net Zero Award.

Haydock Grosvenor Project nearing completion in St Helens with 59 homes upgraded for better energy efficiency.

Kirk Street Flats 42 flats in Everton now have improved energy efficiency and aesthetics, with residents reporting saving up to £50 a month on energy bills!

Our focus is on reducing heat loss, improving ventilation, and monitoring homes with Smart Air Devices. We've engaged with over 1,326 residents, providing education and support to maximise the benefits of these upgrades.

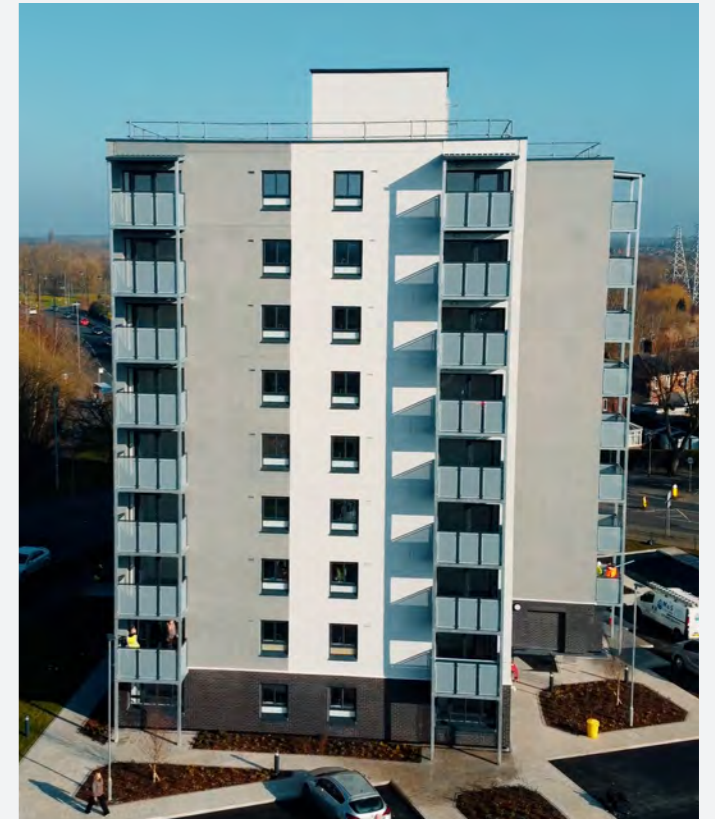


Transformation of Kingsway House

In March 2024, Kingsway House in Latchford, Warrington, reopened after a £6.4 million refurbishment to revitalise the 53 social rent apartments in this 1960s nine-story building. The refurbishment included upgrading 51 original flats and adding two new apartments. We installed new kitchens, bathrooms, and open-plan living areas, improved waste management, added new lifts, and revamped communal areas. Outside, we added balconies, replaced the roof, demolished unused garages, and created new parking spaces.

Energy efficiency was a key focus, with the introduction of an External Wall Insulation System for better thermal insulation, a new roof, and a hybrid Air Source Heat Pump for efficient heating. We also improved landscaping and planted more trees.

 Find out more about Kingsway House: torus.co.uk/Kingsway



Future proofing Morgan House

In spring 2023, we began upgrading Morgan House, a 1960s block of 20 maisonettes in Orford, Warrington. Finished summer 2024, the £1.17 million project included a new roof, triple-glazed windows, new doors, better ventilation, and external wall insulation. These improvements will enhance the building's energy efficiency and appearance.

Maintaining Building Safety

78.87%

Satisfaction that a tenant's home is safe



What we have learned and the actions we are taking

- Tenants feel very satisfied with the safety of their homes, and Torus scores above average in this area.
- We are dedicated to keeping our tenants safe and have strong processes and policies for gas, fire, water, asbestos and lift safety.
- After Gas and Electrical Safety checks, tenants receive a text survey. If there are any concerns, we follow up to understand and address them.

At Torus, your safety is our top priority. We are dedicated to ensuring that every tenant lives in a safe and secure home by conducting regular safety checks on all our properties.

Regular safety checks

Every year, we conduct essential gas safety checks in your home. Electrical safety checks are conducted every five years.

We also regularly inspect water systems, asbestos, lifts, and fire safety measures. These checks help us identify and fix potential issues before they become serious problems.

High-rise building safety

We follow strict government guidelines for high-rise buildings like Marwood Towers, Baden House, Kingsway House, and Roebuck Plaza. Our Building Safety Strategy includes detailed safety plans and collaboration with local Fire and Rescue Services.

Customer feedback and transparency

We address damp, mould, and condensation issues swiftly, maintain 100% compliance with health and safety standards, and regularly share performance data to ensure transparency and trust.

Compliance



✓ **35,872**
gas safety checks

✓ **99.93%**
on target

✓ **1,287**
fire risk assessments

✓ **100%**
on target

✓ **36,374**
electrical tests

✓ **96.68%**
on target

✓ **95.46%**
of lifts have serviced

✓ **1,943**
legionella inspections

✓ **100%**
on target

✓ **7,458**
asbestos surveys

✓ **100%**
surveys for our non-domestic properties

✓ **32,398**
domestic properties have a valid asbestos survey

Delighted survey satisfaction

✓ **97%** customer satisfaction with Electrical Servicing

✓ **97%** customer satisfaction with Gas Servicing

New landlord compliance policies and plans

Ensuring our customers' homes are safe is a top priority for us. In 2023, we updated our policies for the six key safety areas: gas, fire, electrical, asbestos, water, and lifts. This was done to ensure consistency across the Torus Group.

For more information on our health and safety commitment and the new policies, visit torus.co.uk/yourhomeyoursafety.

High-Rise Safety Commitment

Torus remains dedicated to safety in our four high-rise buildings: Marwood Towers, Kingsway House, Baden Court, and Roebuck Plaza. This year, we've enhanced resident involvement and implemented a new Building Safety Policy to comply with the Building Safety Act 2022.

2023/24 Highlights

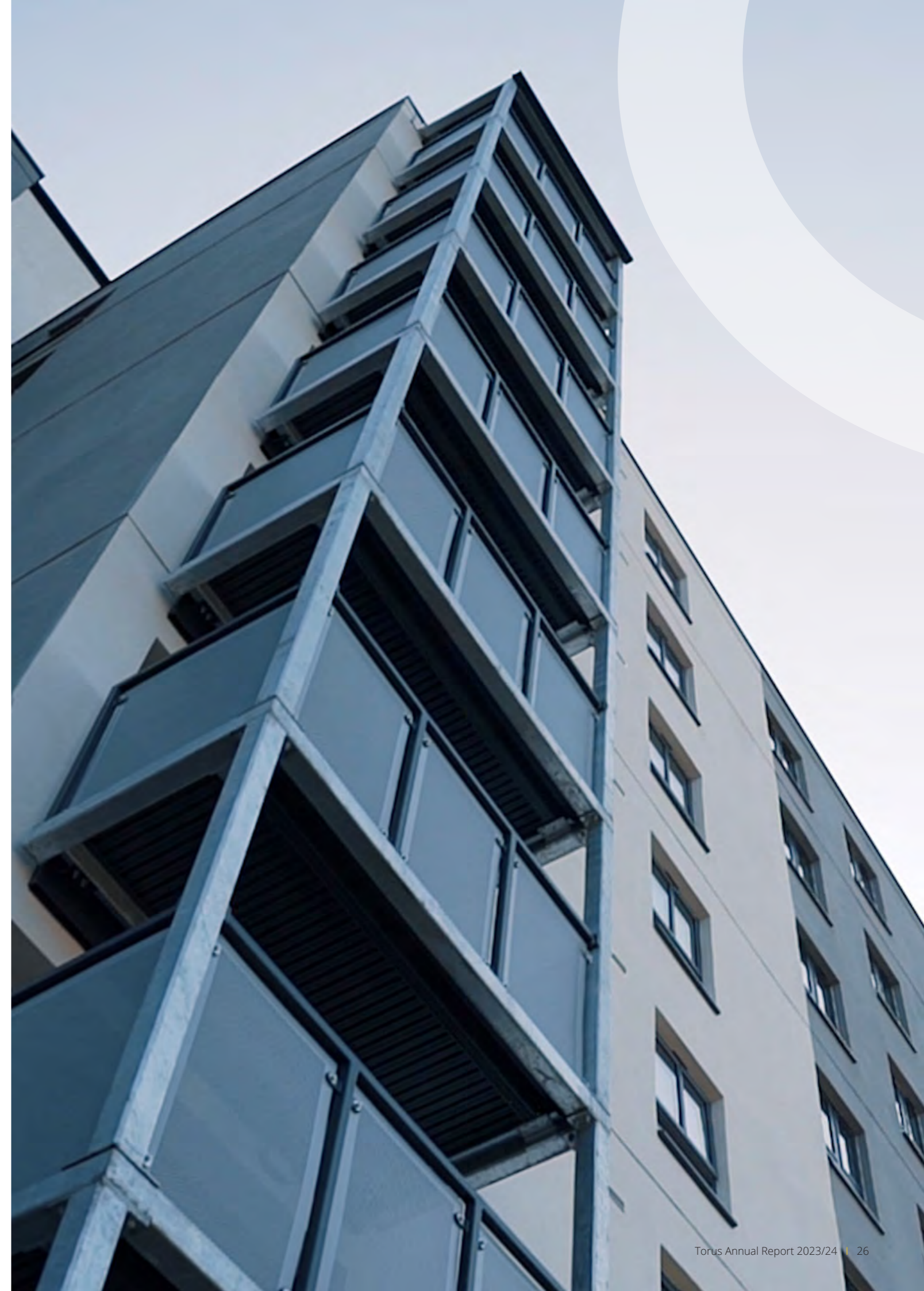
- ✓ Registered all high-rises with the Building Safety Regulator.
- ✓ Expanding the Building Safety Team.
- ✓ Held pilot resident engagement meetings.
- ✓ Completed and logged Building Safety Cases online, including:
 - Structural surveys and testing
 - Collision/impact assessments
 - Flooding assessments
 - Firefighting equipment checks
 - Cladding inspections

Fire Door Safety

- ✓ Annual inspections of flat entrance doors
- ✓ Quarterly inspections of corridor and cupboard doors
- ✓ Issues resolved by a certified contractor

Improved Information

- ✓ Reporting fire door and building safety issues
- ✓ Dangers of lithium battery charging



Respectful and helpful engagement with tenants

61.24%



Satisfaction that we listen to tenant views and act upon them

71.74%



Satisfaction that we keep tenants informed about things that matter

77.48%



Agreement that we treat tenants fairly and with respect

What we have learned and the actions we are taking

- We want you to be happy with how we respond to your feedback. Using the TSM survey data, we will work with our tenant panels, to identify and improve areas that need attention.
- We have launched a company-wide Customer Excellence training program to ensure all our employees understand the importance of providing excellent service to every tenant and customer.
- We're improving our communication with you and will launch a new online customer portal and app in 2024/2025 to make it easier for you to connect with us.

Customers – tenants, leaseholders and shared owners – continue to be at the heart of everything we do. The quality of our services is rated by residents, and we remain committed to actively listening and supporting all our customers.



Getting involved - Tenant Voice

Our Tenant Voice team connects with customers to ensure their voices are heard and influence services. Our diverse group of involved customers contribute directly to the decisions we make.

Key Activities and Engagement

Policy and Service Reviews: Customers participated in 13 reviews, covering areas like Repairs and Maintenance, Vulnerability Strategy, and Customer Experience.

Tenant Involvement: 71 tenants participated in formal groups, contributing 412.5 volunteer hours. They participated in panels such as the Scrutiny Panel and Diversity & Inclusion Panel.

Community Funding: 13 tenants helped allocate £139,500 in grants to community groups.

New Members: Recruited 4 new Scrutiny Panel members and 4 new Tenant Inspectors.

Torus Talk Facebook Group: Membership grew to 604, with 92 posts, 278 comments, and 435 reactions. Key consultations included:

- Housing Ombudsman Code of Practice
- Loneliness (St Helens)
- Liverpool City Region serious violence
- Repairs & Maintenance policy review
- Awaab's Law (damp & mould)
- Public Transport (St Helens)
- Stigma in Social Housing
- Home to School Transport Policy (Liverpool City Region)



Customer Panels

Landlord Operations Committee (LOC):

Comprising six tenants and a leaseholder, the LOC meets quarterly with Torus Board members and Local Authority representatives to oversee landlord services and tenant engagement.

In 2023/24, LOC:

- Discussed Torus's strategic direction at a Torus (Group) Board away day
- Participated in consultations on new Consumer Standards and Tenant Satisfaction Measures
- Provided input into the new Corporate Plan
- Discussed the Repairs and Maintenance contract at a Customer Event
- Directed the Tenant Scrutiny Panel to review the Customer Hub and Torus's approach to Anti-Social Behaviour
- Collaborated with Housing Managers on the Housing Ombudsman's Complaints Code of Practice

Scrutiny Panel: Conduct independent reviews of services. In 2023/24, they:

- Reviewed Torus's approach to anti-social behaviour (ASB)
- Considered the Allocations Policy for St. Helens

Diversity and Inclusion Panel: Ensures our services meet the needs of diverse communities. In 2023/24, they:

- Conducted a Vulnerability Policy Consultation
- Reviewed the Customer Access Strategy (now the Customer Excellence Strategy)

Local engagement

We are developing nine new Tenant and Residents Associations across our key areas, responding to tenants' requests for more local engagement. We have involved tenants in 55 communities through consultations, Involvement Panels, and neighbourhood events like Impact Days.



I believe Torus do listen to tenants, they don't get everything right, but I do believe they are improving. Being an involved tenant ensures we can have a direct say in how Torus deliver services in our communities. As a panel member, it's our opportunity to meet with Torus management to have our say, and I do feel our views are valued and tenants with disabilities are being listened to. Being on the Diversity and Inclusion panel, I have met people from diverse backgrounds, the panel do challenge Torus to improve services for tenants from our diverse communities.

Rebecca, Diversity, and Inclusion Panel

Being a Tenant Inspector allows me to directly measure the quality of all Torus services and ensure standards are maintained and improved. I'm confident I can directly challenge Torus management, we have influenced policies and driven up service standards. I also represent my community and the information and advice I receive I share with my neighbours.

John, Tenant Inspector

As a Scrutiny Panel member, I feel valued and have a direct influence on how Torus functions. We make actual changes to Torus policies and procedures that have a direct impact on all Torus tenants. I would encourage other tenants to take the opportunity and get involved. The Tenant Voice team are there to support you along the way.

Hannah, Scrutiny Panel



Being an involved tenant has been a positive experience, I enjoy being involved, meeting other tenants and being able to Have my Say.



Thomas, Tenant Inspector and Community Investment Fund Panel member

You said, we did

Activity	Participants	Aims	Outcomes
Reviewing approach to Anti-Social Behaviour (ASB)	Scrutiny Panel & Tenant Inspectors	Increase customer satisfaction with Safer Estates service and ASB response.	Improved communication, changed procedures, and increased satisfaction.
Shaping Torus' approach to Housing Ombudsman's Complaints Code	LOC & Scrutiny Panel	Improve response to Code and Ombudsman findings.	Introduced a Complaints Learning Officer, ensured customer voices are heard, and embedded learning from complaints.
Responsive Repairs & Maintenance policy review	7 involved tenants	Shape policy for better value for money.	Tenant views helped set priorities and plan work.
Sharing Tenant Satisfaction Measures (TSMs) results with customers	9 involved tenants	Format TSM results for diverse abilities.	Use of pictograms, images, and colour coding for clarity.
Assets planned investment planning	8 involved tenants	Tenants have developed the rules for how home improvement works will be prioritised.	Tenants agreed the rules based on geographic focus, limited choices for efficiency and improving satisfaction.
Vulnerability & Reasonable Adaptations strategy review	7 involved tenants	Adapt services for vulnerable customers.	Shifted to a flexible approach to vulnerability, created Easy Read documents that would help make our policies more accessible to all. First leaflet produced – How to Make a Complaint.
Under One Roof Allocations Policy	Diversity Panel & Scrutiny Panel	Ensure fair and clear allocation policy.	Improved website and documents for clarity, simplified language.
Customer Experience Strategy 2024 - 2027	6 involved tenants	Improve service accessibility.	Revised phone message system, planned Customer Excellence Training.
Customer Service Excellence Training recruitment	1 involved tenant	Select trainer reflecting customer concerns.	Tenant involvement ensured training relevance - 1,800 Torus employees will go through this training.
Customer Service Excellence Award	6 involved tenants	Evaluate HMS for Customer Excellence Award.	Tenant feedback held HMS accountable, focusing on customer needs.
Tenant Voice Strategy	9 involved tenants	Identifying what matters to customers.	Strategy based on listening, acting, and changing services per customer feedback.
Better Social Housing Annual Review	7 involved tenants	Assess Torus performance across a range of performance areas in the Better Social Housing Annual Review.	The Better Social Housing Annual Review is a key part of testing how Torus are delivering services. Tenant input informed the action plan for improvement.
New Consumer Standards consultation	8 involved tenants	Contribute to national regulatory standards.	Tenant feedback influenced standards for all social housing providers. Tenants' participation in this consultation means that their views helped to inform not just how Torus is regulated, but all social housing providers. This judgement determines an organisations standing.

Involvement snapshots



Talk to Torus Chief Executive and leadership team

Involved customers got to pose questions directly to the Torus leadership team.

Full story at torus.co.uk/ceoqa

Discussing safeguarding with Extra Care residents

Tenants give their views on safeguarding services.

Full story at torus.co.uk/post/discussing-safeguarding-extra-care-residents



Tenants sharing best practice

Tenant Ray shares best practice and his journey as a tenant volunteer explaining why Tenant Voice is important to him as part of another Housing Groups review of their resident voice framework.

Full story at torus.co.uk/raygoestoregenda



Customers in the Boardroom

In November, tenant LOC member James Heneghan attended 'The Customer in the Boardroom' event with housing professionals nationwide to ensure tenant, leaseholder, and customer views are heard at strategic levels. As the sole tenant attendee, he provided valuable tenant perspectives on shaping strategic decisions. Upon returning, he shared ideas on how Torus could better gather customer feedback.

"The meeting was thought-provoking and educational and gave a fresh perspective on social housing provision and other innovative ways landlords can engage with their tenants, customers, or residents. It was great to be able to share our ideas."

James

Coming up...

Over the next year, we will focus on enhancing local and community engagement through estate-based events, developing Tenant and Resident Associations, the Leaseholder Forum, and the Extra Care & Sheltered Forum. We will also ensure the new tenant online portal and app are user-friendly and effective.

Want to make a difference?

To get involved just contact our friendly customer involvement team, Tenant Voice:

call 0800 678 1894

email tenantvoice@torus.co.uk

web torus.co.uk/getinvolved

Supporting independence and wellbeing

Our teams at Torus Foundation, along with Torus Housing's Support, help people reach their potential and support vulnerable residents.

Torus Foundation partners with various organisations to provide services such as money advice, health and wellbeing support, employment and skills training, and youth programmes.

Every year, thousands of residents benefit from the opportunities and support we and our partners offer.

2023/24 Highlights

- Generated over **£5 million** in customer gains, helping over **5,500 people**
- Assisted **322 individuals** in finding employment
- Provided **4,730 energy vouchers** for those struggling with fuel debt
- Supported **428 people** in accessing training
- Helped **1,499 adults** through health and wellbeing activities
- Delivered **438 health and wellbeing** sessions in various centres
- Supported **15 food banks** and pantries with nearly **£57,000**



Successful tenancies

As a responsible landlord, we help vulnerable residents stay in their homes and avoid eviction. Our Tenancy Sustainment team:

- Create action plans and coordinates with partner agencies for support
- Assists with grants, housing benefit overpayments, and welfare benefits
- Collaborates with Staying Home, Neighbourhoods, and Income Services
- In 2023/24, Tenancy Sustainment helped 1,621 households get back on track



Going above and beyond for vulnerable tenants

Vulnerable tenants John*, and Anne*, were referred to Tenancy Sustainment by a family member due to difficulties managing their tenancy and large home.

They were supported in registering for a bungalow and received an Occupational Therapist Assessment for grab rails.

Additionally, they were assisted in applying for Attendance Allowance, increasing their income by **£17,308.20 per year**.

Andrew*, has epilepsy and a broken spine, leading to frequent hospital visits. He has been receiving support from Tenancy Sustainment and his Neighbourhood Officer.

Andrew shared his gratitude:

"Lauren and Amanda have made a huge difference in my life. Before they came, I felt ignored by the NHS, Foodbanks, and Dentists. Torus was different; they responded quickly with exceptional advice, from arranging Occupational Health Visits to accessing mental health support. They even check on me when I'm in the hospital, which means a lot. I finally feel listened to and respected, which has changed my life."

His Tenancy Sustain Officer said:

"Hearing Andrew's feedback is incredibly rewarding. Knowing the positive impact we've made on his life and the lives of our customers by not just providing a home but also supporting them in meaningful ways is the most fulfilling part of my role."

*names changed to protect privacy

Financial Support

We understand our tenants face financial difficulties, and we are here to help. The Torus Foundation's Financial Inclusion team assists tenants with managing fuel bills, applying for grants, and more. In 2023/24, we:

- ✓ Advised over **2,500 people** by phone
- ✓ Made more than **530 home visits**
- ✓ Provided email or online advice to over **830 tenants**

We secured over £5 million in extra income for more than 5,500 people, including backdated benefit claims, food and energy vouchers, and charity grants. For example, in Warrington, we helped a single mother with a rare health condition reinstate her housing benefit and reduce her council tax.

"I am extremely grateful – you have saved Christmas for the family, as last week before the award came through, I was served with a notice to quit."

Support for Rent Payment Issues

Our Income Services Team offers tailored solutions for tenants struggling with rent payments, including affordable repayment plans and guidance on claiming benefits. If you need support, visit torus.co.uk/moneyhelp

Income Services have been supporting 74-year-old Alana* since June 2023 to address significant rent arrears. Despite her complex needs and initial lack of engagement, her Income Officer and Neighbourhood Officer provided continuous support. This included a Housing Benefit review, financial planning, and a deep clean of her home.

In December 2023, Alana's Housing Benefit appeal was upheld, resulting in £4,663.72 back on her rent account, clearing her rent arrears and giving her a fresh start.

Her Income Officer said:

"Although Alana still isn't keen to engage regularly, we have managed some contact and visits. She is happy with the outcome, having even celebrated by getting her hair done and buying a new bed for her cat. We remain committed to helping her maintain her home and achieve positive outcomes both financially and personally."

*name changed to protect privacy

Supporting tenants through Universal Credit (UC) Migration

Our teams are here to support tenants of working age through the transition to UC.

Visit torus.co.uk/migration for more information and support.

Health and Wellbeing

- ✓ **247 residents** in Torus Extra Care Schemes participated in activities to improve their health and wellbeing
- ✓ Supported 15 Foodbanks with **nearly £57k**
- ✓ **432 people** attended budget cooking / healthy eating classes.
- ✓ **1,499 adults** supported through health and wellbeing activities
- ✓ **745 children** attended one of the 12 school breakfast clubs each day in which Torus Foundation supports
- ✓ **438 community health sessions** delivered in schools and centres

Healthy Neighbours Project

Torus Foundation's Healthy Neighbours Project, funded with nearly £500,000 from The National Lottery Community Fund, engaged over 7,400 people through activities like men's and women's groups, litter picks, and coffee mornings to improve wellbeing and community connection.



Celebrating Doreen's BIG Birthday

We helped our 100-year-old customer celebrate her special day.

Full story at torus.co.uk/Doreen100



Giving a gift at Christmas

Thanks to the generosity of Torus Group colleagues and key businesses across the North West, Torus Group's Christmas Campaign raised £7,605, delivering gifts to over 500 vulnerable older customers, bringing joy to those alone or struggling financially during the holidays. When delivering the gifts, the teams found it humbling to see the surprise from many of the tenants.

"I've not had a present for years, thank you."

"That's so kind. Nobody else will be thinking of me, so it's nice to know you care."

Torus Support Network

Our Torus Support Network helps customers maintain independence and quality of life, offering services like housing advice, money management, domestic abuse support, and affordable homes for over 55s and people with learning disabilities. Learn more at torus.co.uk/SupportNetwork

Employment and Training

To strengthen communities, we support tenants and residents to overcome challenges in finding work and training opportunities.

- ✓ Assisted **322 people** into employment
- ✓ Supported **428** in training
- ✓ Helped **37** secure apprenticeships

Breakfast club success for Warrington women

The Breakfast Club at Meadowside Primary School empowered Warrington mothers, boosting skills and confidence to return to work through Food Safety courses and schoolwork preparation training.

"I am really enjoying having something to get up for. My children are really proud of me."

With one-to-one employment support, some have secured roles in retail and as school assistants. Free support includes CV help, job searches, interview preparation, and funding for necessities like PPE and travel costs.



Future Focus

Launched in April 2023, Future Focus supports Liverpool residents, particularly from ethnic minority backgrounds, with employability and financial advice, personalised support, and interview preparation.

Young people

Torus Foundation's FireFit Youth and Community Hub in Liverpool provides engaging activities promoting physical and mental wellbeing for young members and their families. By investing in youth work, we help people build resilience and skills to positively impact their communities. In 2023/24:

- ✓ 28,507 visits to take part in FireFit activities
- ✓ 1,487 young people engaged
- ✓ 1,700+ hours of youth activities
- ✓ 7,254 free meals provided

Ten years in the heart of the community

Celebrating 10 years, FireFit hosted over 400 people, highlighting community impact through sports, arts, and crafts. Corporate funding enabled 31 young people to participate in the Duke of Edinburgh programme, fostering teamwork and leadership skills. Learn more through our social impact report



Duke of Edinburgh Awards

Corporate funding enabled 31 young people to participate in the Duke of Edinburgh programme, offering new experiences in outdoor activities and fostering teamwork and leadership skills.



I learnt to use a map, how to put a tent together, and enjoyed working as a team.

Yusuf, Duke of Edinburgh Participant

Supporting and listening to leaseholders

We understand the importance of leaseholders' stakes in their properties and value their feedback. Serving 1,191 leaseholders and managing 1,435 Shared Ownership properties, our Leasehold Team handles enquiries, property resales, staircasing, alterations, arrears, and applications for Right to Buy and Right to Acquire.

2023/24 Highlights

- ✓ 58 Right to Buy sales processed.
- ✓ 22 Right to Acquire sales facilitated.
- ✓ 13 staircasing applications completed with 11 customers purchasing additional shares in their homes and 2 customers increasing their equity.

Leaseholder satisfaction

In November 2023, we conducted a Tenant Satisfaction Measures survey with a sample of leaseholders* which found:

- ✓ 44% feel their home is safe
- ✓ 31.75% believe communal areas are well-maintained
- ✓ 27.03% trust us to fulfil commitments
- ✓ 39.19% think we keep them informed
- ✓ 26.67% are satisfied with complaint handling
- ✓ 44% feel respected
- ✓ 24.66% believe the service charge offers value for money
- ✓ 35.62% feel heard
- ✓ Overall satisfaction with service 32%

*75 out of 690 leaseholders approached completed the survey.

Response to Feedback

We enhanced Customer Hub training, updated our Leasehold and Shared Ownership webpages, and introduced a clearer booklet format for service charge estimates and statements.



Leaseholder engagement - have your say

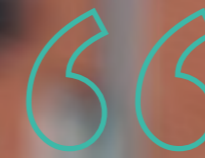
At Torus, we provide various opportunities for our customers to get involved and share their ideas and suggestions. This helps us make changes that enhance our services.

We encourage leaseholders to participate in our initiatives to share their unique experiences to help shape our services:

- Join the Torus Talk Facebook Group.
- Attend virtual meetings and panels to review and shape leaseholder policy and contractor choices.
- Participate in the developing Leaseholder Forum and be represented on the Landlords Operations Committee (LOC).

For more information on how to get involved, please refer to **page 32**.

Find out more at torus.co.uk/leaseholders or torus.co.uk/sharedowners



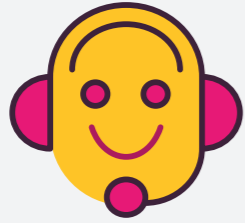
Great service and interaction with the Torus Leasehold Team.



Effective handling of complaints

34.04%

Satisfaction with our approach to handling complaints



What we will measure

- Complaints relative to our size
- Complaints responded to within Complaint Handling Code timescales

What we have learned and the actions we are taking

- Tenants and customers have told us that complaints can take too long to resolve and our responses were not always consistent.
- We have created a new Easy Read complaints leaflet to help you understand the process, see page 44.
- In 2023, we introduced a Central Specialist Complaints Team to improve the quality and consistency of our responses and to ensure we learn from feedback and improve how we handle complaints.
- Our new Rapid Resolution Team in the Customer Hub aims to resolve follow-up enquiries within 48 hours.

Feedback and complaints

- In 2023/24, we received 3,044 stage one formal complaints, up from 1,539 the previous year.
- 85.11% of complaints were responded to within our target timeframe.
- Top complaints: delays, quality issues, and employee interactions.

Despite a higher-than-expected volume of complaints this year, and an increase in Housing Ombudsman investigations, we remain committed to enhancing our complaints aftercare and delivering on commitments to improve customer satisfaction.

Improvements

- ✓ Launched the new 15-member, Central Complaints Team in October 2023 for quicker resolution.
- ✓ Quality-check all customer responses and provide targeted training based on feedback to improve our complaint handling process.
- ✓ Enhanced Customer Hub training and updated leasehold information on our website.
- ✓ Introduced clearer service charge booklets based on feedback.

Your feedback

Please share your experience with our complaints handling process via our post-complaint survey or join our Customer Complaints Panel to help us learn and improve.

For those wishing to make a complaint, please contact us via:

- Phone: 0800 678 1894 (Mon – Fri 8am-8pm, Sat 8am-12 midday)
- Email: info@torus.co.uk
- Online form: torus.co.uk/complaints
- In writing: Torus Customer Hub (Complaints), Central, 4 Corporation Street, St Helens, WA9 1LD
- In person: at any of our public receptions



The Housing Ombudsman

Torus adheres to the Housing Ombudsman's Complaint Handling Code, which ensures that complaints are addressed effectively and fairly.

→ In the year 2023/24, 35 complaints were referred to the Housing Ombudsman for investigation.

This increase in referrals is a trend seen across the sector and highlights the growing recognition of the Housing Ombudsman's role.

Based on the feedback received from the Housing Ombudsman, we have made several improvements:

- **Better complaints handling:** We have expanded our specialist team to manage complaints more effectively and listen to tenant feedback.
- **Early relocation offers:** we now offer alternative housing early in the process to avoid leaving tenants in poor conditions, especially during significant repairs.
- **Regular training:** We conduct regular training sessions to enhance responsibility, accountability, and service quality.
- **Improved issue management:** We have hired a new team to oversee repairs and monitor mould and damp problems daily, ensuring timely responses.

If we are unable to resolve your complaint or at any point during the handling of your case, you can go directly to The Housing Ombudsman for advice:

call 0300 111 3000
email info@housing-ombudsman.org.uk
write The Housing Ombudsman Service,
PO Box 152, Liverpool, L33 7WQ

You can find out more at housing-ombudsman.org.uk or gov.uk/housing-association-homes/complaints



Housing
Ombudsman Service

NEW Torus Easy Read complaints leaflet



We want to encourage people with learning disabilities to complain when they experience poor service from Torus. In response to this, we have developed a new complaints leaflet in an Easy Read format.

As part of the process, the leaflet was reviewed by a user group who provided feedback and made changes to ensure the leaflet was understandable.

Improved complaints resolution

In January 2024, we launched the Complaints De-escalation Team to resolve issues promptly. Since its inception, the team has managed 960 cases and successfully resolved 854 (89%), preventing escalation to formal complaints.

Customer Feedback:

"I was pleasantly surprised when the team called back within 24 working hours to address my issue. I appreciate their efforts in resolving it."

"Thank you for being such a support. You went above and beyond and it made a big difference."

We also have ReachDeck software on our website which can read our web pages for you.



Customer Service

For Torus, customer service means meeting the needs of our customers to the best of our ability and making a positive impact.

Our Customer Hub is usually the first port of call for most customers and in 2023/24:

Calls Answered: 322,152

- Average daily calls: 1,286 (busiest day: Monday)
- Busiest months: November 2023 & January 2024 (over 37,000 calls each)

Call Breakdown:

- 82.9% of calls answered
- New repairs: 97,000 calls
- Existing repairs: 95,000 calls
- Rent: 46,000 calls
- Gas: 34,000 calls

Reception Visits: 33,095

- Torus tenants: 16,105
- Non-Torus tenants: 16,990

Customer Satisfaction

We conducted 43,269 customer satisfaction surveys, an increase of 22% completed in comparison to the previous year. Results showed **89.28% overall customer satisfaction** (a 4.6 out of 5 customer satisfaction rating).

"Having worked in customer service for my entire career I chose to join Torus to make a difference. I am proud to work with an amazing team who care and want to do the right thing."

Debra Cunningham, Customer Hub Service Lead



“

Understanding different parts of the business helps me serve customers better.

”

Ashley, Customer Advisor

Responsible Neighbourhood Management

67.44%



Satisfaction that we keep communal areas clean and well maintained

60.34%



Satisfaction that we make a positive contribution to neighbourhoods

58.07%



Satisfaction with our approach to handling anti-social behaviour

What we will measure

- Anti-social behaviour (ASB) cases relative to our size as a landlord

What we have learned and the actions we are taking

- Tenants and customers have told us they are unhappy with the cleanliness and maintenance of communal areas.
- We are working with HMS to review and improve our communal and grounds maintenance contracts and standards.
- Some tenants felt we didn't address ASB quickly enough and didn't stay in touch about their cases.



Neighbourhood engagement

In 2023, we focused on reconnecting with our communities by organising events like Estate Walkabouts and Community Impact Days.

2023/24 Highlights:

- 15 Community Impact and Clean-Up Days
- Removed 164 skips of rubbish across St Helens, Liverpool, and Warrington
- Completed 2,644 Tenancy Visits

Torus Foundation supported residents with employment advice and utility bill assistance. HMS helped with rubbish clearance, fly-tipping, and enhancing green spaces. These initiatives will continue in 2024, learn more at torus.co.uk/news/post/Impact2024.

Changes to our Housing Teams

Responding to feedback from customers who told us they want us to be more visible and to know who their Neighbourhood Officer is, we restructured our Housing Teams. Patch sizes were reduced, allowing officers to be more proactive and visible.

We have increased the number of Neighbourhood Officers from 28 to 57 each with a smaller area to cover to provide greater visibility, enabling customers to get to know them and develop effective working relationships with them.



Community initiatives



Clean up for the Euros Day

Sadly, not football related, but Torus teamed up with Liverpool City Council to prepare for new communal Eurobins on Abingdon Grove, Clubmoor to change how waste is collected on the estate.

Read the full story torus.co.uk/news/post/clean-euros-day



New Allotment in St Helens

Working with residents and partners to transform unused land into a community allotment.

Read the full story torus.co.uk/news/post/communityallotment

Safer Estates – tackling anti-social behaviour (ASB)

ASB can severely impact residents' happiness and safety. Our Safer Estates Team addresses issues such as harassment, drug use, and vandalism.

- **3,449 ASB cases opened** – top five reasons being noise, harassment, drugs, domestic abuse and concerns for an animal.
- **12 ASB related evictions**
- **7 ASB & Rent Arrears** related evictions
- **95.58% of complainants** contacted within target timescales
- **37% overall satisfaction** with ASB handling (from the text survey)

Working with the police



In July 2023, we partnered with Merseyside Police to secure Closure Orders for properties in Kensington and St Helens due to ASB and criminal activity.

The Closure Orders prevent entry or habitation of these properties. Violators face arrest, with penalties including a potential six-month prison sentence and/or a fine of up to £5,000.

For more details, visit torus.co.uk/news/post/MerseysideClosureOrders

ASB Awareness Week 2023



We participate in a national campaign against ASB annually to enhance community safety. Our Safer Estates Teams collaborated with local partners, including the Community Safety Partnership, Police, and Fire Service, across all three heartlands.

In August, we partnered with Cobalt Housing and local groups to visit areas around Scargreen Shops and Northway Shops in Wavertree. Explore more at torus.co.uk/ASBWeek23inPictures



The Safer Estates Team took my complaint seriously and Torus put measures in place to help me feel safer.



Protecting our people



Torus adopts a zero-tolerance policy towards verbal or physical abuse of employees.

In December, we secured a legal injunction against a tenant for threatening a Torus employee. Read the full story at torus.co.uk/abuse-against-employees

If you experience ASB, please report it to us and we will do everything in our powers to address the issue. Find out more at torus.co.uk/ASB. Please always call the Police on 999 if you are in immediate risk or in danger.

Life-Changing Results achieving positive outcomes

Alan, a vulnerable tenant, was rehoused after being targeted by ASB. With support from Torus, he now feels secure and engaged in voluntary work. The perpetrator was arrested and the property secured.

Life changing results

Jim*, an elderly resident in Warrington, faced persistent harassment from a neighbour. Despite interventions, the situation did not improve. Recognising Jim's vulnerability, our Safer Estates Officer, with support from Lettings and Neighbourhood teams, assisted Jim in relocating to a safer home. Jim is now settled and content in his new home, supported by his grateful family.

*names changed to protect privacy



The Officer went above and beyond to help with my ASB situation, checking in weekly. She is a credit to your team.



Playing our role – safeguarding and domestic abuse

Safeguarding

“At Torus we understand the role we play in helping to protect people from harm or abuse, our approach to Safeguarding and domestic abuse is now embedded and key in our support of tenants and colleague”

Cath Murray-Howard, Chief Operating Officer, and Safeguarding Lead

2023/24 Highlights

- ✓ **Completed** Safeguarding Audits and improved policies and identified best practice
- ✓ **Progressed** towards Domestic Abuse Housing Alliance (DAHA) accreditation
- ✓ **Enhanced** domestic abuse response with specialised training
- ✓ **Developed** the 2024-2027 Safeguarding strategy
- ✓ **Introduced** Vulnerability and Reasonable Adjustments Policy
- ✓ **Integrated** safeguarding into employee induction
- ✓ **Continued** comprehensive safeguarding and domestic abuse training for employees and contractors

Impact

- ✓ **87%** of supported individuals felt safer
- ✓ **1,619** safeguarding concerns raised by non-frontline staff (46% increase)
- ✓ Safeguarding concerns for children: **117** cases, with **19%** escalated to social care and **12%** to Early Help
- ✓ Safeguarding concerns for adults: **189** cases, with **36%** escalated to safeguarding teams
- ✓ **1,070** new domestic abuse cases addressed

Highlighted concerns about home conditions and child neglect, prompted a swift response and coordinated support from Torus and other agencies.

Training

- ✓ **461** employees received safeguarding training.
- ✓ **248** frontline staff completed online domestic abuse training
- ✓ New employee inductions include safeguarding **workshops**.

“Our training was very clear and eye-opening. I now know how to spot concerning signs.”

Torus Foundation colleague

Improving our response to domestic abuse

- Dedicated team supporting victims with housing, safety measures, and access to services.
- Engaged in DAHA accreditation and community collaboration.

The team’s efforts have been extended into 2024 to further enhance our response and support survivors of domestic abuse.

Helping Abbey to safety

Abbey, struggling with abuse and mental health issues, was helped by our Domestic Abuse Officer and partner agencies to move to a safer location. She is now safely rehoused.

*name changed to protect identity

Commissioned specialist services in St Helens

Refuge: 24-hour emergency accommodation for domestic abuse victims and their families, from both St Helens and other areas. Supporting those who cannot stay in their homes due to abuse or homelessness caused by abuse 2023/24:

- **55 new admissions**, including 29 individuals, 26 families, and 41 children.
- **18 flats**, including one fully accessible unit, each with its own entrance and living space. This allows us to support males, females, singles, and larger families.
- **172 victims** of domestic abuse offered advice and support by our 24-hour helpline

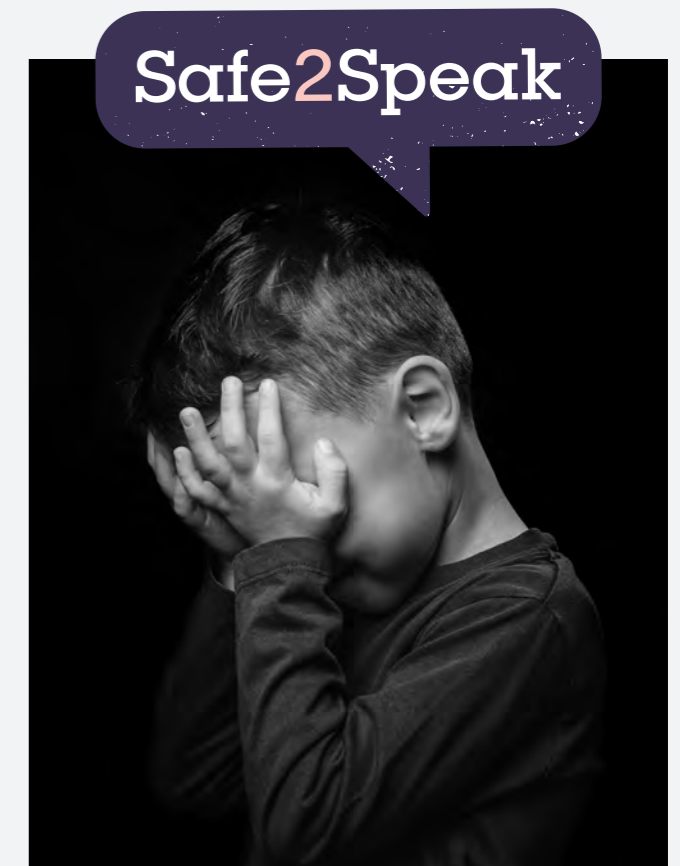
Safe2Speak: Support for high- and medium-risk domestic abuse victims in St Helens. 2023/24:

- **1,744** referrals
- **518** children affected
- **87** survivors attended awareness programs.
- **87** local survivors attended the Domestic Abuse Awareness Programme
 - ✓ **97%** of participants reported an improved quality of life
 - ✓ **96%** felt safer
 - ✓ **98%** felt more confident in accessing support
 - ✓ **86%** accessed wider health and wellbeing support

A Safe2Speak client said:

“Safe2Speak provided advice that reassured me and equipment to keep me safe. The regular contact made me feel heard. It was an excellent service, and I don’t know how I would have coped without their support.”

The team also trains local professionals on the impact of domestic abuse on children.



Torus Domestic Abuse Champion Network

Our Domestic Abuse Champion network now includes 26 trained colleagues who support tenants and colleagues experiencing domestic abuse.

Looking Ahead – Think Family

In 2023, we launched our 2024-27 Safeguarding Strategy, 'Think Family', to enhance our response to abuse and support at-risk individuals. The strategy focuses on ensuring a safe life for all family members.

We are committed to continuously improving our approach by working closely with those we support. Find out more at torus.co.uk/thinkfamily and in the Safeguarding Annual Report 2023/24.

Domestic abuse support

If you, or a loved one, are a victim of domestic abuse, please reach out, visit

torus.co.uk/domestic-abuse-support

Safeguarding support

If you are concerned that a child, young person, or a vulnerable adult is at risk of or experiencing abuse or neglect, or you yourself are a victim of abuse, you should report it straight away so that the appropriate services can take the appropriate actions to prevent harm.

For information on how to report, visit torus.co.uk/safeguarding

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



The support has changed my life, they understood what I was going through. I wouldn't have my own independence without her caring.



Inclusion - representing our diverse communities

Torus is an organisation that understands the importance of being included.

In 2024, we launched our new Customer Experience Strategy to enhance our services.

We published our first Torus Group Annual Inclusion Report to share our progress over the year. This report highlights what we do to create an inclusive culture in our organisation.



Our main focus this year is embedding inclusion into our practices,

Key actions include:

- **Publishing the Inclusion Strategy 24-27:** Outlining our priorities for the next three years to nurture an inclusive environment
- **Introducing the Vulnerability and Reasonable Adjustment Policy:** Defining our service standards and commitment to meeting customer needs
- **Conducting Equality Impact Assessments:** Identifying and addressing potential inequalities to promote fairness in all initiatives
- **Understanding diversity through data:** Continuing to collect data to inform our strategies
- **Publishing the Annual Inclusion Report:** Providing transparency and accountability by sharing our goals and initiatives
- **Reporting on the gender pay gap:** Demonstrating our commitment to equality in the workplace
- **Embracing inclusion with our customers:** Putting our inclusion purpose into action through events and campaigns, and actively listening to our community

Our Goal: Torus strives to recognise, celebrate, and value all differences, making us a place where everyone belongs.



Building new affordable homes

We are committed to building new homes and improving existing ones. This year, we delivered 875 new homes, started construction on 1,000 more, and secured over £55 million in grant funding. Our goal is to build 5,600 new homes by 2026.

Expanding to new areas

Partnerships with developers like Castle Green Homes, Northstone, and Vistry Group have expanded our affordable housing options in Lancashire, Wigan, and Crewe.

These partnerships help us offer diverse housing options that cater to various budgets and needs.

Innovative and sustainable development

We are dedicated to being innovative and sustainable. Using Modern Methods of Construction (MMC), we aim to meet our carbon-neutral targets. We are integrating more green technologies and sustainable practices to create modern, cost-effective homes.



Melwood update

The Melwood site was returned to Liverpool Football Club to support their sporting legacy and provide a base for the LFC Women. More at torus.co.uk/news/post/new-plan-melwood-announced

We look forward to future opportunities and remain committed to building strong communities with high-quality, affordable homes across the North West.

2023/24 highlights

- **£166m** invested in new homes
- **875** homes completed
- **1,033** homes under construction
- **1,134** homes projected to start in 2024/25
- **242** homes built by HMS, with
- **402** more under construction

Breakdown of homes built

- **24** social rent
- **325** affordable rent
- **8** supported housing for older people
- **60** intermediate rent (Rent to Buy)
- **426** shared ownership
- **32** outright sales

We aim to invest £1 billion in the region, building 5,600 new homes by 2026. As of 31 March 2024, Torus owns 40,652 homes, including:

- **33,244** social and affordable homes
- **4,029** homes for older people
- **1,590** shared ownership homes
- **1,199** leaseholder homes
- **77** private rent
- **513** intermediate rent

Notable Developments



Heathside, St Helens

Opened in spring 2023, developed with the NHS, this £1.7 million supported housing scheme offers secure homes and 24-hour specialist support for individuals with learning disabilities or autism.



Allerton Fire and Police Station, Liverpool

Completed in February 2024, this £8 million redevelopment transformed the historic station into Station Mews, providing modern, energy-efficient affordable homes. £1.7 million of the funding came from Homes England.



Marsh Court, Warrington

In February, we handed over 30 new energy-efficient apartments, a £3.7 million project that transformed a derelict site and meets Future Homes Standards, featuring noise reduction measures and lower energy costs for tenants.



Value for Money

At Torus, we strive daily to achieve value for money in all our activities. It is about providing more with less and ensuring we operate efficiently and effectively.

Value for money is not just about cutting costs. We measure success by the benefits and outcomes for our tenants and communities, not just the expenses.

Financial Health

Every year, the Regulator for Social Housing (RSH) assesses our strength and stability. In December 2023, the RSH awarded Torus the highest ratings: G1 for Governance and V1 for Viability.

Governance (G1): This indicates that the RSH is satisfied with our management and accountability.

Viability (V1): This shows that the RSH is confident in our financial management.

This annual review confirms our commitment to achieving value for money across the business.

For more details on our income, expenses, and financial position at the end of the year, plus Our value for money efforts, check our Financial Statements for 2023/24 which are published on our website.

torus.co.uk/explore-torus/publications

Value for Money highlights

843

new social homes completed

£3.9m

invested in communities

£40.2m

invested in existing homes

£70.9m

spent on repairs and maintenance

Key account information as of 31 March 2024

Total income

this includes rent and service charges, new sales of Shared Ownership homes

£245,597,000

Total value of housing stock

£1,369,041,000

Total net assets

the net worth of Torus Group after funders and banks have been paid

£787,769,000

Become a Shareholder

At Torus, we have an Open Membership policy that allows tenants and leaseholders to become shareholders. This is a great way to get involved and help Torus maintain strong connections with the communities we serve across the North West.

As a shareholder, you can attend the Annual General Meeting, vote on policies, and join other shareholder events.

If you are a tenant and interested in becoming a shareholder, please contact the Torus Governance Team for more information and an application form at **0800 678 1894** or **info@torus.co.uk**



Looking ahead

This report outlines the major changes we made in 2023/24 to **improve services for customers** and communities. Our commitment to improvement will continue in 2024/25. Next year, we will:

- Increase our presence in neighbourhoods with more Neighbourhood Officers and local surveyors.
- Review our sheltered housing and develop a Housing for Older People Strategy.
- Publish plans showing how our investment program will improve homes in your area.
- Launch a Heating Strategy to start replacing gas boilers in homes, supporting the national goal to reduce fossil fuel use.
- Review the Torus Foundation's offer.



Jargon Buster



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



Jargon Buster

Jargon	Definition
Maladministration	A formal decision by the Housing Ombudsman that a landlord has failed to do something, done something it shouldn't or has been delayed.
Modern Methods of Construction	A process which focuses on off-site construction, such as mass production and factory assembly, as alternatives to traditional building.
National Housing Federation	An industry body representing providers of social housing in England.
Net Zero Carbon	The balance between the amount of greenhouse gas that is produced and the amount that is removed from the atmosphere.
Peer Benchmark(ing)	The process of evaluating against other similar organisations.
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Regulator of Social Housing (RSH) Report	An executive non-departmental public body, sponsored by the Department for Levelling Up, Housing and Communities that regulates registered providers of social housing to promote an efficient and well-governed sector that can deliver homes.
Retrofit	Retrofit refers to any improvement work on an existing building to improve its energy efficiency.
Sector Scorecard Analysis report	An initiative to benchmark housing associations' performance and check they are providing value for money.
Safeguarding	Promoting the safety and wellbeing of adults and children who may be experiencing or at risk of abuse or neglect and protecting them from harm. This includes physical, sexual, emotional, neglect, domestic abuse, financial abuse, as well as discrimination, organisational abuse, modern slavery and self-neglect.
Shared Owner	Shared owners buy a share in their home and pay a rent to the landlord for the remaining share.
STAR Survey	The Survey of Tenants and Residents (STAR) is the nationally recognised industry standard survey of tenant and leaseholder satisfaction.
Stock Condition Surveys	A survey of a home to check its condition and state of repair, that help us to ensure that all our properties are maintained to a high standard.
Strategy	A plan of action designed to achieve a long-term or overall aim.



ALTERNATIVE FORMATS & ACCESSIBILITY

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

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



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