



Environmental Social and Governance Report 2024 - 25

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Beyond the numbers

Our Mission

Growing Stronger Communities

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



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Notes From The Chair

I would like to welcome you to our Annual Environmental, Social and Governance report; the fourth report for the organisation. As reporting continues to develop across the sector and indeed around the globe the importance of this area continues to gain traction as a core driver of business plans and organisational strategy.

We are living in a turbulent era and it's easy in these times of upheaval and uncertainty to forget the human cost of these changes. But this is just the time when it's most important. At Torus we realise that it's part of our job to make that difference.

We are a Community Benefit Society and as this title suggests we are defined by how our efforts support and sustain our communities. We have set ourselves a mission which looks beyond providing sustainable housing and seeks to enrich the lives of the people who live in our homes.

The assistance we provide can be financial, such as supplying energy vouchers or help in securing benefit entitlements, but more often is something more intangible and harder to quantify.

By supporting a group of people who increasingly feel overwhelmed and isolated, we can make a real difference to their sense of well-being, beyond just the financial impact. Every day we strive to foster the spirit of inclusion and togetherness which really holds a community together.

Our Annual Report is a showcase for our efforts and successes in the year but can only ever show a fraction of what we have done, or of the magnitude of difficulties faced by some of our tenants every day. This is not a campaign that is complete after one year. It's an endless task and next year's report will show us to have been tireless in our efforts.



Mike Emmerich
Chair of the Board

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

In last year's report, we were waiting to find out what changes would be made in government and what impact that would have on the housing sector. While the volatile economic environment continues to impact both Torus and our communities, we do have a strong and ambitious business plan following a solid and stable year of performance.

Although we have had a change in government since our last report, any effects that this will have on our activities and future plans and the economy as a whole remain unclear. Last year I noted that although inflationary pressures had calmed, we were still faced with high levels of homelessness and key labour shortages. We are still experiencing these effects, and the general economic climate continues to be subdued. All these factors continue to make it essential that organisations such as Torus focus on the ongoing community benefit that we provide.

Against this background, I am pleased to report that our efforts to alleviate people's problems and needs at ground level continue and our enthusiasm and expertise remain a clear focus of the organisation which underpins our Corporate Strategy. This report includes case studies demonstrating our commitment to successful delivery across all areas.

I am particularly proud of the difference we are making in the areas of safeguarding and domestic abuse cases. Too many adults and children are trapped in dangerous and oppressive situations with no hope of improvement or escape and Torus has been instrumental in helping them to live better lives.

There will always be competing demands for our limited resources, and we have a daily task to prioritise our delivery. Hard choices must be made, and we are always conscious that helping one person means that we may have to leave another need unanswered.



Steve Coffey
Chief Executive Officer

Our task for the coming year is to maintain and build on what we have achieved and to never lose sight of the lives we are hoping to improve.

Introduction

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

Launched in 2020 and updated in 2023, the SRS was developed by housing associations, funding bodies, regulators and residents to provide greater levels of transparency and consistency in environmental, social and governance reporting. It provides 46 criteria under 12 themes for housing providers to report against. Some themes only have one reporting criteria; others have multiple. The reporting criteria are derived from internationally recognised initiatives, such as the United Nation's Sustainable Development Goals (SDGs) and require either a quantitative or qualitative response.

This report goes through each ESG theme and its corresponding criteria in detail, setting out Torus' performance and progress against them in 2024/25. Case studies demonstrating activity that has taken place during the year have been included for additional context and to show how Group activities often embody positive ESG impacts – both explicitly and implicitly. This is now Torus fourth ESG report. Future commitments, plans and emerging strategies are also referenced throughout.

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



Highlights



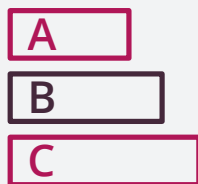
99.8%

of our homes
meet the Decent
Homes Standard



1,003

new affordable
homes
delivered



82.8%

of new homes
built to EPC B
standard



G1/V1/C2

grading from
the Regulator
of Social Housing



290

residents
supported into
employment



38,344

households
paying sub-
market rents



99.9%

homes have a
valid Landlord
Gas Safety Record



2,500

homes fitted with
new energy efficient
heating systems



1,661

tenants helped to
save over £78,000
on energy bills



48,309

Fuel vouchers
provided saving
tenants £2,367,141



£60,000

Awarded directly
to community
projects



83%

of waste
diverted
from landfill

Environmental

Theme 1 - Climate Change

The UK's target of becoming carbon neutral by 2050 remains in place and while it is some way in the future, we know that there is an urgent need 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 for our customers and communities.

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

This was realised on New Years Day (1 Jan 2025) when a number of homes in the Warrington area were subject to flooding. Other climate associated risks, such as overheating, have continued to become an issue across our stock.

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



Environmental

Criteria 1 - Distribution of EPC ratings in existing homes

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

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

EPC Rating	% of stock
A	0.42
B	11.11
C	55.29
D	25.89
E or worse	0.41
No EPC rating	6.89

Figure 1: Distribution of EPC ratings for Torus' existing homes (complete prior to 2024/25)

Case studies



Frog Lane, Wigan

In 2024/25 Torus completed the £12m redevelopment of a stalled site in Wigan, providing 60 new homes for Affordable Rent. Started by a contractor that unfortunately went into administration, the scheme was completed by Casey Group, one of Torus' construction partners selected from the Group framework. The site is the third phase of a wider redevelopment, creating homes on brownfield land on a key route into central Wigan, regenerating the local area.



Popple, Atherton, Wigan

2024/25 saw Torus take handover of the first 42 properties on a £28m development in Atherton, Wigan. In partnership with Northstone, Torus are delivering 101 new homes in total for Affordable Rent and Rent to Buy. The properties are highly energy efficient and feature excellent insulation levels, air source heat pumps and triple glazing to achieve a high EPC B rating. The site is also one of the first in Wigan to deliver Biodiversity Net Gain on an adjoining wildlife site.



Newton Hospital, St Helens

Torus completed the £8m refurbishment of a former WWI hospital in Newton-Le-Willows in 2024/25. A locally listed building, Torus worked closely with the local community and councillors on the development proposals to create a scheme that saved the hospital building and delivered new affordable homes.

In total, 39 apartments have been created for Affordable Rent, with nine in the refurbished Victorian building and 30 in a new building. The scheme retains the embodied energy in the historic building, enhancing this with modern construction methods to create energy efficient homes.



Spinnaker House, Wirral

An extra care housing development, offering independent living accommodation with support available handed over in September 2024. The £30m development which accommodates 102 one and two-bedroom apartments is Torus' fourth purpose-built scheme of its kind. Extra care schemes, which are designed specifically to suit the needs of people over 55, encourage residents to maintain their independence for as long as possible whilst providing the assurance that flexible, tailored, on-site care and support is available when it is needed. Spinnaker House's high-quality self-contained one and two-bedroom apartments each has its own front door, kitchen, living area and bedroom with an en-suite level access wet room.



To enhance the experience of residents and to help combat loneliness there is a bistro, dining area with a hair and beauty salon open to the general public.

A guest suite, spacious communal social areas, lifts to all floors, mobility access, laundry room, communal gardens and assisted bathrooms are all exclusive to residents.

Spinnaker House formed part of a wider redevelopment of the former Rock Ferry High School site which included 84 homes for Shared Ownership and Affordable Rent.

Criteria 2 - Distribution of EPC ratings in new homes

In addition to looking at an EPC breakdown of Torus' overall stock, it is important to observe the EPCs of homes completed in the last year in isolation. This demonstrates the extent to which we are ensuring our future stock is more energy efficient than our older units. Our figures for 2024/25 are shown in Figure 2.

EPC Rating	% of stock
A	14.27
B	82.76
C	2.97

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

Criteria 3 Net zero target and strategy

Torus' Environmental Sustainability Strategy sets out our long-term ambition to be a net zero carbon organisation by 2050 and outlines our plans for the first stage of our longer environmental sustainability journey. The first step in this journey has been to gain an understanding of our own carbon footprint and to establish how we impact on climate change and the environment.

Our Environmental Sustainability Strategy is aligned to several key external milestones which have been set by the UK Government, Local Authority partners, the Regulator of Social Housing and Funders.

Over the past four years we have been working with SHIFT (Sustainable Homes in Future Times), a leading environmental consultancy with specialist expertise in the housing sector, to establish a baseline for our carbon emissions and to benchmark our activities across the five strands of our strategy (Existing Homes, New Homes, Construction, Tenants & Community and Business).

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



Criteria 4
Retrofit activities

We recognise that merely monitoring our impact is not enough. Our retrofit programme ensures that we continue to improve our homes to make them more energy efficient. During 2024/25:

-> **2,500** new A-Rated boilers and other heating systems in our homes
-> **228** home had wall and loft insulation, doors and mechanical ventilation improvements to make them more energy efficient.
-> **370** homes had new replacement UPVC windows.

Criteria 5
Greenhouse gas emissions

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

Emissions from combustion of fuels directly by the Group: tonnes CO2 equivalent	6,998,01
Emissions from purchased electricity: tonnes CO2 equivalent	1,137.68
Emissions not under the direct control of the Group: tonnes CO2 equivalent	92,566.40
Total tonnes CO2 equivalent	100,692.09

Figure 3: Greenhouse gas emissions from SECR.



Criteria 6

Climate risks

During 2024/25, the Group continued with a survey programme of its housing stock. The survey consisted of three component parts;

-> Decent Homes survey to understand condition of all property components
-> An EPC survey to support the formulation of Torus' Sustainable Heating Strategy, its plan for EPC C and Torus' journey to Net Zero Carbon.
-> A HHSRS assessment to understand the rate risks in the property and take action to rectify and mitigate the risk where possible

Torus internal surveying team have been delivering this programme and an independent consultant will be supporting until June 2026.

93.24% of the Group's homes are estimated to be at low risk of flooding and 98.10% of homes estimated to be at low risk of overheating. Flood risk summary for SHIFT 2025 includes both fluvial and surface flooding using the Environment Agency long term flood risk maps. Overheating risk was assessed using an independent consultant's bespoke tool which has identified risk factors faced by each property. These risk factors include property type, heating systems, population density, geographic region and the impact of projected summer temperatures.



Theme 2 Ecology

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



Criteria 7 - Enhancing green space and promoting biodiversity

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

We track and measure the volume of a greenspace and biodiversity through data analysed in partnership with SHIFT. In 2024/25, we had 8,672.78 tonnes of biomass above ground, equating to 9.75 tonnes of biomass per hectare. 47.32% of all homes built in the reporting period received ecological enhancements

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

Criteria 8 - Managing and reducing pollutants

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



Theme 3

Resource Management

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

Criteria 9

Responsibly sourced materials

Torus' vast repairs, refurbishment and construction operations utilise considerable quantities of trade materials. As a result, a focus is now being put on the usage of traceable and responsibly sourced materials that can be procured without damaging commercial viability. At present there is no formal strategy in place to increase the use of responsibly sourced materials for all building works; however, all materials used comply with current legislation and timber comes from responsibly managed sources. As per reporting in 2024/25, the development of a formal strategy for utilising reasonably sourced material remains an ambition for the Group.

As part of our monitoring exercise, an independent consultant has estimated a responsible sourcing figure of 57.80%.



Criteria 10

Waste management

In addition to using vast quantities of resources, our onsite work also generates a number of recyclable and nonrecyclable waste streams. Whilst no formal strategy for waste management exists, we aim to recycle and divert as much as possible from landfill. Our most recent supply chain survey found that 83.0% of waste resulting from repairs, maintenance and refurbishments was diverted from landfill through recycling or incineration. This figure is calculated for Torus by an independent consultant who utilise a mix of supplier survey results and proxy data.

Criteria 11

Water Management

Water is another natural resource utilised in large quantities across our operations and stock portfolio. Whilst in theory it is a 'bottomless' resource, transporting it is a carbon intensive process.

It is therefore best to preserve and reuse it where possible. Whilst we do not currently have a formal strategy for water management, select new build sites have dual flush WCs and water meters installed so tenants can monitor and reduce their own water consumption.



Social

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.

Theme 4 Affordability and Security

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



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

There are two key measures that can be used to assess the affordability of social housing: rent levels compared to Private Market Rents (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 4 on the following page.



		Torus Average Weekly Rent	Local Housing Allowance Apr. 23	% Difference	PRS Average Rent	PRS % Difference
LIVERPOOL	One Bedroom	£88.18	£115.07	30.49%	£144.46	63.82%
	Two Bedroom	£98.57	£136.93	38.92%	£176.08	78.63%
	Three Bedroom	£106.60	£149.59	40.33%	£202.15	89.63%
	Four+ Bedroom	£116.97	£201.37	72.16%	£275.54	135.56%
ST HELENS	One Bedroom	£92.83	£97.81	5.36%	£124.38	33.99%
	Two Bedroom	£105.38	£120.82	14.65%	£154.62	46.73%
	Three Bedroom	£116.22	£143.84	23.77%	£189.69	63.22%
	Four Bedroom	£125.64	£184.11	46.54%	£279.23	122.25%
WARRINGTON	One Bedroom	£88.57	£109.32	23.43%	£143.08	61.54%
	Two Bedroom	£101.18	£135.78	34.20%	£177.92	75.85%
	Three Bedroom	£111.13	£159.95	43.93%	£216.46	94.78%
	Four Bedroom	£120.62	£230.14	90.80%	£315.23	161.34%
CHESHIRE EAST	One Bedroom	£100.84	£126.58	25.53%	£145.38	44.17%
	Two Bedroom	£117.31	£166.85	42.23%	£188.31	60.52%
	Three Bedroom	£139.44	£228.99	64.22%	£232.38	66.65%
KNOWSLEY	Two Bedroom	£109.92	£136.93	24.57%	£159.00	44.65%
SEFTON	Two Bedroom	£138.97	£136.93	-1.47%	£172.62	24.21%
	Three Bedroom	£162.84	£149.59	-8.14%	£210.69	29.38%
	Four+ Bedroom	£187.57	£201.37	7.36%	£305.31	62.77%
WIGAN	One Bedroom	£92.91	£92.05	-0.93%	£113.31	21.96%
	Two Bedroom	£109.80	£115.07	4.80%	£146.54	33.46%
	Three Bedroom	£129.29	£136.93	5.91%	£175.85	36.01%
WIRRAL	Two Bedroom	£119.63	£120.82	0.99%	£153.92	28.66%
	Three Bedroom	£137.70	£149.59	8.63%	£188.77	37.09%
	Four Bedroom	£151.14	£189.86	25.62%	£264.46	74.98%

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

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

Criteria 13
Tenure portfolio, existing homes

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

Number of General Needs (social rent) units	29,207
Number of Intermediate Rent units	647
Number of Affordable Rent units	4,913
Number of Supported Housing units	191
Number of Housing for Older People units	3,386
Number of Low-cost Home Ownership units	1,925
Number of Private Rented Sector units	77

Figure 5: Torus Stock by Tenure Type

Criteria 14
Tenure portfolio, new homes

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

Number of General Needs (social rent) units	10
Number of Intermediate Rent units	134
Number of Affordable Rent units	516
Number of Low-cost Home Ownership units	343
Number of Other units	27

Figure 6: Torus Homes Delivered in 2024/25 by Tenure Type



Criteria 15

Energy costs

Cost-of-living and energy pressure have continued into 2024/25 and provide 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** energy vouchers and energy saving advice to hard-hit households through Torus Foundation's Financial Inclusion Team
-> **Improving** the energy efficiency of our stock by enhancing the standard of our new builds and continuing with an ambitious and long-term retrofit programme
-> **Stepping in** to protect tenants served by communal heat networks from uncapped commercial energy rates

Energy advice

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

In 2024/25 the energy advice service produced the following outputs:

-> **1,661** received practical support
-> **1,208** referrals for further support
-> **£78,166** estimated savings for tenants

Energy advice case study

Linda, age 76

Linda* was in arrears of £710 with British Gas and was in doubt of the debt. She was requested to set up a payment plan of £29.60 per month for 24 months, two payments were taken. Linda used to pay £169 each month by direct debit but this was reduced to £97 when she has accumulated a credit balance and had been refunded £360. However, her supplier took £350 from her bank in the same year towards the outstanding balance. Linda did not understand the bills and felt frustrated.

Linda lived by herself in a 1-bed bungalow so energy advice officer queried the large bill. The actual meter reads for gas and electric were submitted for the Linda. It was found that her electric meter did not commission and was largely over-estimated. The officer requested to rectify the bill and stop the payment plan immediately.

The energy advice officer followed up with British Gas three times in a period of eight weeks to resolve the billing error and rectify the account balance. Linda was given a refund of £1,923.06 and the direct debit was lowered by £40 each month.

Having close contact with the tenant and the supplier ensured the account was back on track. It also soothed the tenants frustration during the lengthy investigation process taken by the supplier.

*name changed



Energy vouchers

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

Between April 2024 and March 2025, we issued 48,309 vouchers of £49 each with a total customer gain of £2,367,141.

Multiple occupancy schemes

Beyond Foundation's support services, Torus continued to take direct action on energy bills through our capabilities as a landlord. Torus continued to intervene 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.

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.



Criteria 16

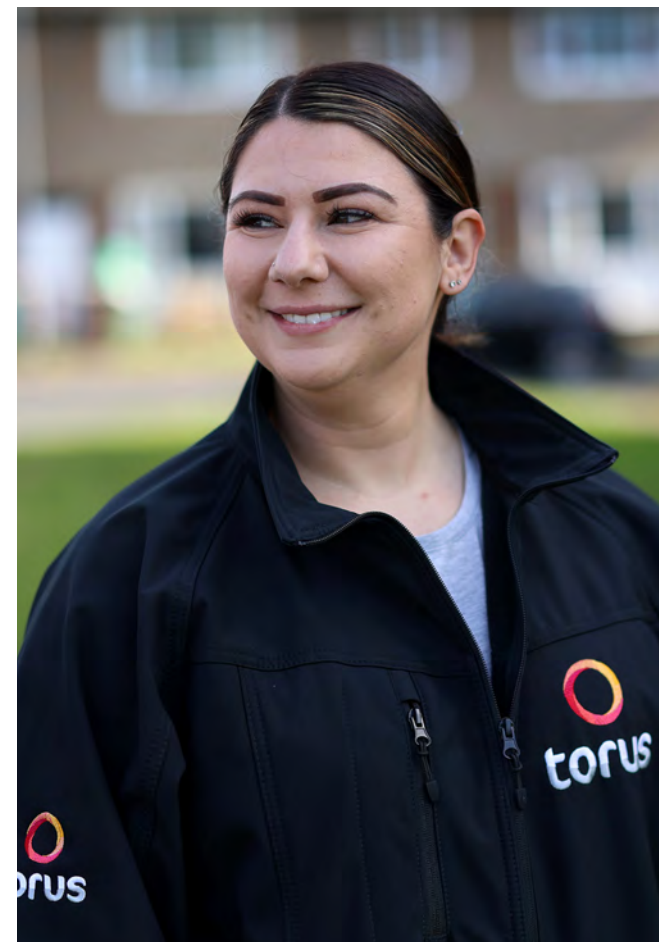
Security of tenure

Long term tenancies promote security and stability for tenants. Where possible, providing general needs 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 its stock.

Torus offer the vast majority of tenants 'lifetime' tenancies which are open-needed 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 2024/25.



Theme 5

Building safety and quality

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

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

Criteria 17

Landlord Health and safety

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

% of homes (with gas safety checks)	99.9%
% of homes (with fire risk assessments)	100.0%
% of homes (with electrical safety checks)	96.7%
% of homes (with asbestos checks)	Total requirement was 2,124 surveys - 100% completed. All units with the requirement and potential to contain asbestos and require periodical reinspection have a valid reinspection survey completed in line with CAR 2012 (Reg 4).
% of homes (with legionella assessments)	Total Requirement was 1,620 homes with 100% completion
% of homes (with lift safety checks)	Total requirement is 1,314 homes with domestic lifting equipment. Total with valid service certificate in place was 1,005 (88.06% completed). Total with valid LOLER inspection in place was 309 (81.88% completed).

Figure 7: Completion of Landlord Health and Safety Compliance checks

Criteria 18

Meeting quality standards

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

99.8% of Torus homes are Decent Homes Standard compliant and we are continually looking to exceed it where possible.

Currently 95% of Torus properties have had full internal and external stock condition survey that was carried out within the last 5 years. This includes those undertaken by Savills and internal teams in accordance with the strategic approach. During each survey properties are also assessed against a range of expectations, including the Decent Homes Standard and the Housing Health and Safety Rating System (HHSRS). Each property also undergoes an individual energy assessment, to identify potential energy improvement works, and a full Energy Performance Certificate is provided.

Where a decent homes failure is established. Criterion A 1&2 hazards are tracked using Torus case mgmt. process and all other fails feature in the current year investment programmes.

Energy data is utilised to understand the performance of the property and has contributed to the development of the refreshed Investment Plan considering Torus’ journey to EPC C and Net Zero Carbon.

Criteria 19

Managing damp and mould

As set out above, our stock condition survey has included active consideration of damp and mould issues, and we have sought to work with customers to resolve any issues as quickly as possible. Depending on the severity of the damp and mould the property will have a fungal wash within 5 days. If the damp and mould is severe it will take place on the same day or day after.

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

During 2024/25, we dealt with 4,001 cases of damp and mould, representing 10.6% of the overall stock portfolio. At the end of the period, only 26 of these cases were still active.

Theme 6

Resident voice

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

Torus strives to have the thoughts, opinions and ideas of our tenants at the heart of everything we do. Whether it is acting on feedback from The Landlord Operations Committee (LOC), our range of tenant involvement panels or the general comments we receive on a daily basis, all input is valued. As tenants are the ultimate beneficiaries of a Housing Provider's services, they should therefore have sufficient means to communicate feedback on key tenancy-related issues and influence decision making.

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

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



Criteria 20

Tenant satisfaction

Torus have used our satisfaction survey results to plan, shape and improve services. Some activities linked to this are:

- We introduced a new Neighbourhood Services model from June 2024. This enhances our commitment to tenants and our communities includes more neighbourhood officers with smaller patch sizes. They will deal with most ASB cases and will be more visible in our neighbourhoods, including leading more community events and estate inspections.
- We have completed stock condition surveys on 95% of our homes in the last 5 years. These surveys help us plan our future work programmes.
- We have an ambitious aim for every tenant to have a visit from a Neighbourhood Officer at least every 3 years.
- Implementation of a new, specialised, centralised customer resolution team to manage all complaints across the group
- We have introduced a dedicated team and process to manage reports of damp and mould and respond quickly to the most urgent cases.
- We are working on unique plans for each of our neighbourhoods, which will allow our Neighbourhood Officers to focus on what matters most to our residents.
- Working with our involved tenants including our Scrutiny and other panels to identify and action areas requiring improvement. More information relating to this is included in C21.
- We know that clear communication about repairs is important, so we are looking at how we can keep residents better informed about what we are doing and when.
- We are continuing to deliver Neighbourhood Impact Days to increase visibility and engagement in our communities.
- Group wide Customer Excellence training programme for all staff.
- We are examining the reasons why we cannot access homes when we have an appointment and exploring ways to reduce this issue.
- We are working with Torus Developments to identify opportunities to enhance the surrounding areas when new developments are planned
- The launch of a new online customer portal with further enhancements planned
- We are improving our Customer Hub experience by making changes to our IT systems to minimise technical disruptions and reduce waiting times during busy periods.
- We are reviewing our anti-social behaviour procedures to give colleagues clear guidance and promote best practice.

Criteria 21 - Holding management accountable to tenants

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

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

Scrutiny Panel is the cog at the centre of our involvement machine, it influences and scrutinises strategy development and delivery, directs deeper dive service reviews, including the work of tenant inspectors, and considers the work of other panels to inform annual workplans. Members of Scrutiny Panel present the key findings of and recommendations from their scrutiny activities for the year to Board, to LOC and the Torus Connected+ Managers Conference for them to hear first-hand the important work conducted by tenants in helping Torus on its improvement journey

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

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

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

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

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

Torus Talk our 640+ member Facebook closed page for our tenants, leaseholders and other customers. This offers an opportunity for a broader cross-section of voices to be heard specific to consultations both for Torus and for the wider housing sector eg recruitment to the Governments National Social Housing Resident Panel. It also offers an opportunity to promote inclusivity and community activities and other messages, involvement of our customers in national initiatives such as joining the National Housing Ombudsman Residents Panel, and financial inclusion information. Editorial Panel is a small group of involved tenants who help to influence the content, tone and style of our key documents to make them more accessible.

Tenant Inspectors and Mystery Shoppers assist in testing services under review in more granular ways including physical inspections, desktop reviews, for example, retrofit energy efficiency improvements, or through mystery shopping exercises testing service standards, for example, Customer Hub Services.

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

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

Tenant & Resident Associations – a growing number of our communities are moving toward more structured local involvement by becoming constituted tenant and resident associations to focus on local issues of concern to make a meaningful difference in their own communities. Green Initiatives Forum – influences Torus' approach to Net Zero and will consider the Torus Heating Strategy and associated targets for 2050 and beyond.

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

High Rise and Complex Buildings Residents Meetings – our GEMT host meetings with residents in high rise and other complex buildings. This offers residents the opportunity to raise issues, and influence improvements not just to their own building but to the development of new buildings. An annual involved customer conference brings together involved tenants, leaseholders and shared owners from across Torus communities. It offers involved customers the opportunity to engage with senior managers from across the business, and with each other to question, challenge and debate the issues that matter to them.

Criteria 22

Complaints

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

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

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

In line with all other housing providers the number of Housing Ombudsman investigations increased in the last financial year, of which 15 determinations of maladministration were made.

When reviewing complaints performance and service improvement learning, Torus has reviewed the Determinations received in the 2024/2025 financial year; 32 Determinations were received in the following categories:

- 15 Determinations with maladministration findings
- 8 Determinations with no finding of service failure OR maladministration
- 0 Determinations with severe maladministration findings

The following improvements / changes have been introduced in response to these complaints.

- Repairs no access procedure – the automatic cancellation of jobs after one no access visit has been removed. Cancellation now only take place after thorough examination of whether the repair continues to be necessary.
- Introduction of a complaints easy read document – An “easy read” of the complaints process has been published on the Torus website. The document ensures access to the complaints process and redress for customers who may have been excluded due to literacy or other limitations.
- Introduction of a monthly Learning Bulletin for all staff -the bulletin provides to all staff updates on good practise and thematic learning points which are derived from active complaints and Housing Ombudsman Investigations.

- Introduction of thematic monthly Learning Circles - A monthly in person meeting for Service Leads that supplements the Learning Bulletin and disseminates good practise . Recent topics have included vulnerability and case studies of examples of application of financial redress.
- Creation of a Rapid Resolution Team- A specific team that identifies services requests at the first point of contact, and tries to resolve to avoid issues becoming formal complaints.
- Reconfiguration of complaint classification categories within the internal CRM system – A more detailed introduction of data capture of reasons for complaints, to allow examination, identification and rectification of repetitive service failures.
- Internal auditing of all stage 1 and stage 2 complaint response letters - Examination if all key components of the complaint has been addressed and appropriate redress applied. This has led to a reduction of the number of stage 1 complaints being escalated to stage 2.

Theme 7

Resident Support

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

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

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

Criteria 23

Support Services

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

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



23.1 In Action: Torus Foundation Skills and Employability

Torus Foundation successfully delivered two UK Shared Prosperity Fund projects, New Leaf in Warrington and The Progress Partnership in St Helens. These were both aimed at supporting those furthest from the labour market, working within a larger partnership to deliver support across the whole of the Liverpool City Region. The service supported 290 individuals into employment and 382 individuals into training.

The innovative local Neighbour Hubs pilot provides holistic, person-centred support, including health and wellbeing initiatives, confidence building, and job readiness training. This approach has not only improved employability but also contributed to reducing health inequalities and building stronger, more inclusive communities.

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.

The measurable results of these initiatives in the year were:

-> **290 people** supported into employment.
-> **382 people** gaining new skills through training.
-> **1,117 people** engaging with the Employment & Skills Team, with 95% reporting an increase in skills and confidence as a result.



Spotlight on Future Focus

Building on the success of year 1 of this project and gaining additional support from Fusion 21 for 2024/25, an Employment Advisor provided tailored, one-to-one guidance for residents, many from a wide range of cultural and ethnic backgrounds. Using a strengths-based and holistic assessment model, the Advisor collaborated with individuals to develop practical, achievable action plans.

Key results included:

-> **196 local people** were engaged and supported
-> **124 people** gained new skills through training and/or were supported into work
-> **43 residents** received financial help, energy advice or both
-> **138 residents** from an ethnic minority have benefited from the programme.

Case Study: Clare's path to work

Clare, a Torus tenant with 27 years in business administration, faced significant challenges after a negative work experience led to depression and anxiety.

Determined to return to the workforce, Clare sought support through the Future Focus programme. Clare collaborated closely with a dedicated advisor, who built trust and created a personalised action plan. With ongoing support and encouragement, Clare remained proactive in her job search and successfully secured a full-time role as a Personal Research Coordinator with a local council, an excellent match for her experience and newly developed skills.

Clare's story highlights the power of compassionate, tailored support in overcoming personal and professional barriers. Through expert intervention, she regained her confidence and found meaningful, sustainable employment.



Financial Inclusion

The Torus Foundation Financial Inclusion team provides benefit, debt and energy advice to tenants - increasing income and nurturing financial management skills. In 2024/25, £6.8m in financial gains was unlocked for Torus customers. Our financial inclusion services include the energy support programmes outlined in our response to Criteria 15.

Furthermore, 2024/25 saw the Financial Inclusion team continue the performance of an accessible loan scheme that was seeded as far back as 2015. At project inception, Torus Foundation invested £30,000 with the Central Liverpool Credit Union to launch accessible loans for tenants. To date, this initiative has produced excellent value for money, with 1,288 loans having been agreed to the value of nearly £1.4m.

The Tenant Support Fund

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

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

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

From April 23 – March 24, the fund authorised 1,015 payments into tenants' rent accounts, with a total value of £798,000.



Welfare Benefits, Debt and Money Advice

Contract with Citizens Advice Liverpool (CAL)

In 2023/24 a new contract with Citizens Advice Liverpool (CAL) was signed. The contract brought together all welfare benefit, debt and money advice provided by Torus Foundation into one provider. Financial gains for 24/25 were over £3.5million.

Financial inclusion case study - Carl

Carl* is a single 34 year old man who lives alone in a 1-bedroom property. He has a number of health issues including depression, dyslexia, memory problems, alcoholism and an eating disorder.

He came to us wanting help with a PIP appeal after he was turned down. He completed the original PIP application with the help of his niece and was uncomfortable disclosing how bad his situation actually was to her, which meant his original application didn't truly reflect his circumstances.

We submitted the SSCS1 form online to register his appeal and supported Carl to gather the necessary medical evidence.

Once we received the appeals bundle, we submitted it to HMCTS along with a supplementary statement and awaited an appeal date.

Carl attended the hearing with a family member and was successfully awarded the Enhanced Rate for Daily Living (ERDL) and Enhanced Rate for Mobility (ERM). This was also backdated to his original claim date.

PIP - ERDL	
Weekly payments:	£108.55
Total annual amount:	£5,644.00

PIP - ERM	
Weekly payments:	£75.75
Total annual amount:	£3,939.00

PIP - Backdated	
One off payment	£12,209.00

Total Annual Gain
£21,792.60

*name changed

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 and address disparities. Health and Wellbeing officers work across Torus extra care schemes, engaging residents in physical activity, mental health coaching and healthy eating programmes.

Additionally, Health Promotion Officers operate in each heartland and act as a conduit between the local community and the Foundation team. They work to identify clear community needs and match them to the Foundation offer.

This activity is possible due to strategic partnerships with local bodies, including Clinical Commissioning Groups and various schools and Children's Centres. In 2024/25:

-> **1,507 people** took part in Health and Wellbeing Activities.
-> **423 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, 2024/25 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.

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 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.

Now in its second year, funded by the National Lottery Community Partnerships Fund, the programme has continued to offer a diverse range of activities, including cancer support, children's holiday clubs, walking groups, health screenings, and substance misuse awareness.

Tangible results achieved for participants of the Project in the year include:

-> **66%** now able to regularly participate in physical activities or exercise
-> **82%** know who to get support from if they need help with their wellbeing or personal welfare community space
-> **£1,023** on average was saved per year per person

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 Laura

Laura became involved in Healthy Neighbours after spotting an advert on social media and decided to join a local craft group. As they settled in, their confidence grew. With encouragement from the Healthy Neighbours team, they went on to launch their own wellbeing group in a different area to help others.

“

It gives me something to look forward to, I really enjoy leading the group, my confidence has increased all due to having the support and encouragement from the Healthy Neighbours team.

I really enjoy attending the groups and now delivering my own group.

”

Impactful Volunteering

Thanks to funding from the UK Government through the UK Shared Prosperity Fund with the Liverpool City Region Combined Authority, we supported 10 community projects that created 405 new volunteering opportunities for young people and families, all focused on improving the city's green spaces. Projects included making community allotments more accessible with ramps and raised beds, training volunteers in forest school methods to deliver free nature sessions in parks and launching a food education and growing programme in schools.



Social Prescribing

In recent years Torus Foundation launched a Social prescribing service. Delivered by a team of Health Promotion Officers, social prescribing recognises many things that affect our health cannot be treated by doctors or medicine alone, such as loneliness, debt, or stress due to financial pressures.

Our social prescribing service connects people to non-medical support to address these issues and other unmet needs, for example helping someone who is isolated join a befriending group or working with someone with high blood pressure to take up a form of exercise that they are comfortable with. Social prescribing takes a personalised approach, understanding what's important for customers and finding the most appropriate way to support them. Once customers have been connected to services, our staff stay in contact to make sure it's working, offering ongoing support until the customer has the confidence to go it alone. During 2024/25 the team supported 480 individuals.

Case Study

The Health and Wellbeing team received a referral from Liverpool City Council Social Services for a female tenant in the L11 area. The referral cited anxiety and depression linked to overcrowding, financial difficulties, and low income. The family arrived in the UK as refugees in September 2022 with four children, living in a hotel for a year before moving into a Torus property.

A fifth child was born in January 2024, after which the mother developed postnatal depression and is currently supported by Talk Liverpool.

She has had no opportunity to learn English or engage with professionals directly due to language barriers. During initial contact, the Health Promotion Officer spoke mainly with the husband, who voiced concerns about property size and income.

The Health Promotion Officer asked to speak with the wife and discussed opportunities for English classes. Although the husband initially felt childcare was a barrier, Blackburne House was suggested by staff member, which offers childcare support.

The mother was very keen to attend. The family could not attend the open day so the staff member arranged a separate visit for them. Due to miscommunication, the college initially turned them away but with intervention from our staff, the mother and children were supported to enrol, with childcare fund applications, nursery availability checks, and all required paperwork.

Food Security

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

This is part of the Foundation's drive to partner with local organisations and deliver the 'Your Local Pantry' model, increasing access to healthy and affordable food across Liverpool and St Helens. In 2024/25, 17 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. The Young Marketeers programme, delivered by School Food Matters, gave pupils from 11 Liverpool primary schools the chance to grow fruit and vegetables from seed and sell their produce at Liverpool ONE.

Together, the children raised over £700 for FareShare Merseyside, gaining valuable hands-on learning and life skills in the process. This programme helped children connect with nature, build confidence, and experience the joy of giving back to their community.



FireFit Hub and Youth Services

Young people today face growing pressures, from rising mental health concerns and emotional stress to the lasting effects of the pandemic and the cost-of-living crisis. Many struggle with anxiety, low self-esteem, and a lack of optimism about the future.

Digital life adds further complexity, exposing young people to harmful content, blurring boundaries between public and private life, and increasing social comparisons. Many lack access to safe, inclusive spaces where they can build confidence, form connections, and simply be themselves.

“

This generation is resilient, but they need responsive support and inclusive environments to thrive.

The Children's Society, Good Childhood Report (August 2024).

”

FireFit Youth & Community Hub is a safe, inclusive space where young people are empowered to reach their potential.

We offer a wide range of open access and targeted programmes, co-designed with young people, to support personal development and community engagement. From sports and creative activities to the Duke of Edinburgh's Award, everything we do promotes youth voice and confidence-building. While young people are our focus, we take a whole-community approach.

Facilities like our community gym and inclusive classes, allow people of all ages to stay active, healthy, and connected. At FireFit, we stand with young people, offering the space and support they need to thrive in a changing world.



Data collected via this framework shows that in 2024/25, 83% of young people evidenced development in at least one outcome area. 32 young people went on to enroll on the Duke of Edinburgh Award programme.

The Hub also supports the more fundamental needs of the local youth community by providing food - last year, 5,594 meals were issued.

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

Alongside this Torus Foundation provides a full range of services including employment, financial and health & wellbeing support. The success and popularity is evidenced by 49,646 visits by children and young people.



Community Investment Fund

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

In 2024/25, 78 Projects were awarded funds totalling £60,000.

-> Liverpool – 40 awards
-> St Helens – 25 awards
-> Warrington - 13 awards

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

The Story Box

The Story Box, an initiative by Creative Spaces Company (Liverpool) CIC, provides free weekly sessions in Liverpool's libraries and community spaces. The project brings books to life for young children and their families through music, games, and crafts, aiming to introduce reading for pleasure. The sessions also focus on developing crucial skills and use stories to explore important topics like wellbeing, equality, and kindness. A craft activity linked to the story helps to boost comprehension.

A grant of £1,000 from the Community Investment Fund enabled the organisation to expand into four new community venues, allowing them to purchase essential new books, equipment, and craft supplies for their fully booked sessions.

The project has been a great success, with survey results confirming its profound positive impact. Participants overwhelmingly agreed that the sessions were both fun and educational, and the vast majority of families felt The Story Box helped their children get ready for school.

Additionally, the project had a significant positive effect on the children's wellbeing, demonstrating its vital role in fostering early literacy and holistic child development in the community.

Total beneficiaries 149 of which 58 were Torus Tenants



Christmas 2024

East Latchford Friends is a community group in the Latchford area of Warrington, UK. They provide support to local residents, particularly through initiatives that address food insecurity and bring people together.

The group were awarded £500 which enabled them to successfully organise three impactful Christmas events for residents. The events included a three-course Christmas meal for 52 adults, a festive party for 66 children and their families, and a trip for 70 people to see a pantomime. For many attendees, these events were a rare opportunity, as they would not have had the financial means to afford such activities otherwise. The funding not only enabled these events to take place but also helped the organisation extend its reach and strengthen its presence within the community.

The gatherings were a tremendous success, bringing people together and fostering a sense of community. Feedback from attendees was overwhelmingly positive, with many expressing how much they enjoyed themselves and their eagerness to attend future events.

A particularly heartwarming outcome was seeing neighbours who lived on the same street meet and connect for the very first time. As a result of this positive experience, many attendees were inspired to get more involved with East Latchford Friends and expressed interest in volunteering in the future.

Total beneficiaries 182 of which 105 were Torus Tenants



23.2 Torus Support Network

Safeguarding

At Torus, we believe safeguarding is a shared responsibility. As a landlord and service provider, we are uniquely positioned to identify and respond to safeguarding concerns, and we take this role seriously.

In May 2024 we launched our second Safeguarding Strategy 'Playing Our Role: Think Family'. The strategy provides a clear and proactive approach to protecting adults, children, and young people across our communities. The strategy builds on previous work and sets out a vision for safeguarding that is inclusive, responsive, and collaborative.

All colleagues are trained to be able to identify potential safeguarding or welfare concerns. Our safeguarding and domestic abuse training modules are designed by job role, ensuring that colleagues in all parts of the organisation are clear on their roles and responsibilities including how to escalate concerns.

In 2024/25, 870 colleagues received safeguarding training and 370 colleagues received domestic abuse training as part of a three year rolling programme.

Our housing teams, including Tenancy Sustainment, Staying Home, Housing and Safer Estates, Income, and the Torus Foundation all play a vital role in providing direct support to vulnerable households. We work collaboratively with partners at both strategic and operational levels to identify, manage, and respond effectively to safeguarding concerns.

In 2024/25, colleagues within HMS, Assets and Core services recorded 1,341 escalations regarding welfare concerns for tenants and household members. All alerts are screening by a team of duty housing managers who determine next steps and allocate cases to the relevant housing team. In 2024/25, a total of 361 safeguarding concerns for children and 471 safeguarding concerns for adults were recorded. The most frequently recorded safeguarding concerns being domestic abuse, self-neglect and child neglect.



Domestic Abuse – Torus Tenants

In 2024/25 the management of all domestic abuse (victim) cases led on by the Domestic Abuse Housing Team which sits within the wider Tenancy Sustainment team in Support Network. The team consist of three specialist domestic abuse officers who provide housing related support and interventions to Torus tenants experiencing domestic abuse.

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

In 2024/25 the team received 952 new domestic abuse cases. In October 2024 Torus achieved Gold Standard Accreditation status from the Domestic Abuse Housing Alliance (DAHA), recognising Torus' commitment to improving how we identify and respond to domestic abuse.

Domestic Abuse - Commissioned Services

Torus is commissioned by St Helens Council to deliver specialist domestic abuse services for victims of domestic abuse living within the borough regardless of their landlord or tenure. The service employs a qualified and experienced team to provide non-judgemental emotional, practical and safety support for male and female victims of domestic abuse.

The team includes generic IDVAs (Independent Domestic Violence Advocates) and Domestic Abuse Practitioners in addition to several specialist roles including a Court IDVA, who will support victims through the Criminal Justice and Civil Court process, a Complex Needs IDVA and an IDVA based within the Local Multi Agency Safeguarding Hub.

In 2024/25, the team secured additional funding to ensure the team can continue to deliver domestic abuse training to professionals working within the borough.

In 2024/25, the Safe2Speak team received 1,412 new referrals into the service and delivered 20 training modules to professionals.

Domestic Abuse - Commissioned Services

Torus are also commissioned by St Helens Council to deliver emergency refuge accommodation to victims of domestic abuse. The team support victims and their families through the provision accommodation and housing related support.

The refuge consists of 18 independent units which can accommodate families of up to four. One flat provides level access and adaptations for those with physical health needs or disabilities.

In 2024/25, the team responded to 390 calls to the refuge helpline and supported 35 new admissions including a total of 22 children into refuge. During 2024/25 a new Resettlement Officer was appointed to lead the support for individuals and families leaving refuge to resettle into more stable and long-term accommodation.

Support Network in Action:

Domestic Abuse Housing Team/ Tenancy Sustainment

A vulnerable adult was referred to the domestic abuse housing team following concerns raised by an internal colleague. The individual was experiencing significant mental health challenges and had become increasingly isolated, with limited engagement from external services. There were also signs of self-neglect and financial hardship, which were impacting their ability to maintain their tenancy.

The team worked collaboratively with internal housing services and external agencies to assess the situation and coordinate support. A multi-agency approach was adopted, involving mental health services, adult social care, and tenancy sustainment officers. This ensured that the individual received holistic support tailored to their needs.

Through regular welfare checks, tenancy support, and advocacy, the individual began to re-engage with services and stabilise their living situation. Practical interventions, such as financial advice and access to community resources, helped reduce immediate risks and improve wellbeing. This case highlights the importance of early identification, partnership working, and a person-centred approach in safeguarding practice. It demonstrates how coordinated action can lead to positive outcomes for individuals at risk, enabling tenants to live more safely and independently.



Refuge

A female was referred to refuge accommodation by Children's Social Care while pregnant and caring for a young child. Initially, she did not identify as a victim of domestic abuse and felt distressed about being placed in temporary housing. She believed the move was due to her partner's substance misuse and struggled to understand the concerns raised by professionals about risk and safety.

Refuge staff worked patiently to build trust, encouraging her to express her views and reassuring her that she had choices. Through ongoing support and professional assessments, it became clear she was experiencing coercive control. Her history of trauma had shaped her understanding of relationships, making it difficult to recognise abusive behaviours. With support, she began to understand the impact of the abuse on herself and her children.



She chose to remain in the refuge, gave birth safely, and engaged with services to stabilise her situation. Staff supported her to manage her tenancy, improve her financial independence, and participate in the child protection process. She ended the relationship, accessed support groups, and took proactive steps to ensure future safety, including using the Claire's Law disclosure scheme.

After moving into her own accommodation with safety measures in place, she continued to build a safe and nurturing home for her children. Reflecting on her journey. Her story highlights the power of trauma-informed, person-centred safeguarding in helping individuals recognise abuse, regain control, and move forward with confidence



I will really miss being in Refuge and the staff support. Thank you for all of the support you have given to me during this time.



Theme 8 – Placemaking

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

Criteria 24 - Community investment

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

Governance

The extent to which a housing association, or any other large organisation, can fulfil moral and ethical obligations is largely dictated by internal culture. A strong internal culture that is underpinned by progressive values is in most cases made possible by robust financial performance, a happy and diverse workforce, solid supply chain management protocols, and clear, effective governance. These are all matters Torus takes seriously and our efforts to promote equity, strengthen management practises, support staff well-being and cultivate equality, diversity and inclusion at all levels can be seen in this section.

Theme 9 – Structure and governance

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

Criteria 25 – Registered provider

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



Criteria 26 – Regulatory gradings

The standard measure of a Housing Provider's governance and financial viability is a grading from the RSH. The grading score signifies the housing provider's capacity to meet regulatory governance requirements and its capacity to mitigate financial exposures effectively. In May 2025, we retained our G1/V1 status after a Planned Inspection by the Regulator of Social Housing. Further for the first time a rating was issued relating to the consumer standards and we received a strong C2 rating in this regard. The G1/V1 ratings are the highest score for these areas and this means that we are considered to be a well governed and financially stable organisation. The C2 consumer standards rating is the second highest compliant rating and while this means we can improve it was recognised that the actions required to be taken were already identified and being progressed so, no further actions were proposed by the Regulator.

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 a Not-For-Profit organisation.



Criteria 29 – Managing ESG risks

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

The Board is accountable for ensuring an effective system of risk management and internal controls to support the delivery of the Groups Corporate Plan. To do this, the Board:

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

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

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

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

The Group's Strategic Risk Register is aligned to the delivery of the five-year Corporate Plan and includes the three main focuses of Homes and Communities, People and Services and Viability and Sustainability. These form the basis of the key themes highlighted throughout the ESG report.

The Strategic risks are reported on a quarterly basis to the Group Audit and Risk Committee and performance against a suite of key performance indicators is considered when determining a change in the risk score.

Criteria 30 - Adverse regulatory findings

Disclosing adverse regulatory findings is an important facet of progressive housing governance. In addition to promoting full transparency, it also provides an opportunity to show how mistakes are being incorporated into the organisational learning cycle. Adverse findings can relate to issues such as data protection breaches, bribery, money laundering and HSE breaches. In 2023/24, Torus received no adverse regulatory findings.

Theme 10 - Board and Trustees

We need the highest calibre of leadership, vision and energy to realise our aspirations. We also need to draw on a diverse range of lived experience and expertise. It is therefore important that we regularly assess the quality, suitability, diversity and performance of our Board. As part of the governance structure Torus has a Landlord Operations Committee which has a majority of tenants and has direct reporting lines into the Group Board. The tenant involvement structure has many opportunities for tenants to become involved including a Diversity and Inclusion Panel

Criteria 31 - Diversity in the Board

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

% of board that are women	50%
% of board that are people from ethnic minority backgrounds	25%
% of board that are residents	0%
% of board that have a disability	0%
Average age of board members (years)	54
Average board tenure (years)	3

Figure 9: Board diversity details

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

Criteria 32 - Turnover of Board members and senior management

Board and Executive Management turnover provides a clear indicator of stability and continuity – two essential factors that contribute towards effective governance. At Torus we aim to keep our senior leadership with us for a long-term period in order to embed continuity and strategic direction across group. Our current approach is bearing dividends and in the past two years there has been minimal change to our Board with four members retiring and four being appointed (33% of Board), two members of the Group Leadership Team retiring and being replaced (22% of total) and no change to the Executive Management Team.

Criteria 33 - Audit Committee

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

Criteria 34 - Non-executive Directors

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

Criteria 35 - Succession planning

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

At the 2025 AGM, a further two Group Board members will retire, and candidate profiles have been established for their replacements. Increasing the diversity of Board has and will continue to be a key consideration.

Criteria 36 - External Audit

A common cause for conflict of interest is when an auditor has been repeatedly used by an organisation over many years - it can lead to overfamiliarity and lack of scrutiny. Our external auditors for 2024/25, BDO, were appointed from 1st April 2020 and have completed five years in tenure. They were reappointed in 2024 following a formal tender process.

Criteria 37 - Board effectiveness review

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

An independent Board effectiveness review was carried out in June 2024.

Criteria 38 - Conflicts of interest

When Housing Providers grow, the likelihood for conflicts of interest at senior levels increases. As Torus is the largest provider of affordable homes in the Northwest, it is vital that we have an appropriate mechanism for handling conflicts of interest as and when they arise. Currently, we have a standing Board and Committee meeting 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.

This would be recorded in the formal minutes. Board members are also required to complete an annual declaration of interest form which is audited, and a summary is published in the public domain.

Theme 11 - Staff wellbeing

We directly employ 1,555 staff across the Group, and they are the pillar of Torus' activities. Our successes and satisfied tenants are made possible by our people performing at their best. Our staff can only be the best version of the themselves if they are happy, healthy, fulfilled and suitably nurtured by the Group. Our reporting under this theme sheds light on the work we are doing to ensure Torus is a great place to work.

Criteria 39 - Real Living Wage

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

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



Criteria 40 - Median gender pay gap

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

As a legal requirement for legal entities which employ more than 250 people, we report on our gender pay gap within Group. In April 2024, our median gender pay gaps were as follows:

Torus 13.27% - a difference of £2.43 per hour

HMS 15.84% - a difference of £2.20 per hour

While the pay gap for Torus has stayed constant, it has widened to an extent in HMS. While there was a 35% increase in the proportion of female employees in the year of 35.0 %, the percentage of females who were managers reduced from 15.7% to 14.3%, with a corresponding increase in the percentage of women in the lower quartiles. We recognise that there is much work to do in closing the gender pay gap and are utilising various methods to close it. Full details of the avenues being pursued to do this can be found in our latest Gender Pay Gap Reports.

Criteria 41 - CEO: Median worker pay ratio

The CEO-worker pay ratio demonstrates a Housing Provider's pay disparity between the CEO and the organisation's median earner. This is becoming a standard measure for providing insight into an organisation's pay equity. The matter of executive pay is a topical issue in the UK, with regulations having come into force from 1st January 2020 making it a statutory requirement for UK listed companies with more than 250 employees to disclose their CEO-worker pay ratio.

Our current ratio is 9.78:1. This is well below UK average across all sectors – the average CEO pay for FTSE 100 companies of £4.2 million is 120 times the median earnings of a UK full-time worker (£35,000) (The High Pay Centre and TUC, 2023).



Criteria 42 - Equality, diversity and inclusions across staff

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

Training and Education

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

Colleague Networks

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

Equality Impact Assessment

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

Inclusive Workplace Culture

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

Leadership and Accountability

The People and Culture Assurance Group considers matters relating to inclusion and includes an escalation route for organisational issues through to the Executive team. Measurable targets have been set for increasing the representation of underrepresented groups on Torus Boards and in recruitment across the Torus Group. Including succession development. Progress is tracked and reported to our Board of Directors and Leadership Team.

An Inclusion Action Plan underpins the Inclusion Strategy to ensure that Torus is not only a more welcoming workplace, but it is aspiring to be more equitable.

Gender Pay Gap reports are conducted yearly and in 2025 we will introduce the first round of reporting in relation to Ethnicity and Disability pay gaps.

Clear policies against discrimination and harassment have been established.

Criteria 43 - Supporting physical and mental health

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

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

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

- Creating a working environment where potential stressors as far as practicable are avoided, minimised, or mitigated through good management practices, effective policies and employee's development.
- Increasing managers' and employees' awareness of the causes and effects of stress.
- Encouraging employees to take ongoing responsibility for their own health and wellbeing.
- Encouraging employees to take responsibility for their own work and effectiveness as a means of reducing their own stress and that of their colleagues.
- Developing a culture that is open and supportive of people experiencing stress or other forms of mental ill-health.
- Developing the competence of managers through the Knowledge, Skills and Behaviours framework, so that they manage employees effectively and fairly.
- Engaging with employees to create constructive and effective working partnerships both within teams and across the group.
- Establishing working arrangements whereby employees feel they can maintain an appropriate work life balance within the principles of the new Ways of Working.
- Promoting healthy living and signposting to resources, programmes, and initiatives.
- Wide range of benefits are offered to colleagues to support with Mental, Physical, Financial and Social Wellbeing



Criteria 44 – Professional development

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

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

Furthermore, we encourage colleagues to pursue their professional aspirations through our professional study process. Colleagues can apply to undertake professional qualifications relevant to their roles, fully funded by the organisation. This approach not only enhances individual growth but also strengthens the overall capacity of our team to serve our community effectively.

Throughout 2024/2025, there were a total of 94 apprentices:

- 33 were on apprenticeship contracts and are still actively completing their apprenticeship.
- 34 were on employment contracts but remain on an apprenticeship programme.
- 27 completed their apprenticeship during 2024.

In the same year, 4.0% of the workforce achieved qualifications, relevant to their professional development, in the following job areas:

Housing and property management	28.3%
Finance	16.7%
Asset management	10.0%
Construction	8.3%
People services	6.7%
IDVA training	6.7%
Health and safety	5.0%
Other	18.4%

Theme 12 – Supply chain management

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

Criteria 45 – Social value through procurement

Torus is committed to maximising the social value delivered through our procured contracts. We want to see the social value commitments made by suppliers impacting directly on our tenants, communities, and local areas. In particular, as per the Government's National Procurement Policy statement, all procurement activity has regard to:

-> Driving economic growth and strengthening supply chains by giving SMEs and VCSEs a fair chance at public contracts.
-> Creating high quality jobs and championing innovation.
-> Delivering social and economic value for the people and places that most need them, including creating opportunities in areas of deprivation.
-> Delivering sustainable, long-term outcomes.

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

Criteria 46 – Sustainability through procurement

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

Although we do not have a universal approach to asking suppliers to meet specific sustainability standards, we do seek to reduce the negative environmental impact of our supply chain by selecting 'greener' contractors where financially viable. Environmental sustainability expectations and requirements are included for all tender exercises and as part of the supplier selection process, suppliers are asked to declare any breaches of environmental obligations and any remediation actions taken where relevant.

Conclusion

This report seeks to provide a comprehensive and transparent account of our Environmental, Social and Governance (ESG) activities throughout 2024/25. It reflects not only the scale and breadth of our operations, but also the values that underpin everything we do. At Torus, ESG is not a standalone initiative—it is embedded in our mission to grow stronger communities and improve lives. The data, case studies and commentary presented here demonstrate our commitment to delivering meaningful impact across our heartlands and beyond.

We are proud of the progress made this year. From enhancing the energy efficiency of our homes and reducing carbon emissions, to supporting thousands of tenants through financial inclusion, safeguarding and health programmes, our work continues to evolve in response to the needs of our communities. Our achievements in areas such as domestic abuse support, youth engagement, and biodiversity net gain are testament to the dedication of our teams and partners. These successes are not isolated - they are part of a wider, strategic effort to ensure that our homes, services and investments deliver long-term value for people and planet.

However, we recognise that there is more to do. ESG is a journey, not a destination. This year's report has helped us to identify areas for improvement, including the development of formal strategies for pollutant management, water conservation and responsible sourcing. We are committed to addressing these gaps and will continue to refine our approach in line with sector best practice and the evolving Sustainability Reporting Standard (SRS). Our ambition is not only to meet regulatory expectations, but to exceed them - setting a benchmark for ethical, inclusive and sustainable housing provision.

Looking ahead, our ESG priorities will be shaped by both internal learning and external influence. We will continue to listen to our tenants, staff and stakeholders, using their insights to guide our decisions and improve our services. We will also collaborate with peers, partners and regulators to share knowledge and drive innovation. The housing sector is rich with examples of ESG excellence, and we are proud to be part of a community that places purpose at its core.

As we move into 2025/26, our focus will remain on delivering tangible outcomes. We will invest in our homes, our people and our places, ensuring that every action we take contributes to a fairer, greener and more resilient future. ESG is not just about metrics - it is about making a difference. Whether through a new boiler, a safeguarding intervention, or a community grant, we are committed to improving lives in ways that matter.

We thank everyone who has contributed to this year's ESG journey and invite you to join us in shaping the next chapter. If you would like to collaborate, share feedback or learn more about our work, please contact us at info@torus.co.uk. Together, we can continue to build communities that thrive.



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