



Inclusion Report 2025–2026



a place where
everyone
belongs



At Torus, inclusion is not an initiative or a moment in time, it is fundamental to who we are and how we serve our communities.

It shapes how we design services, how we support our customers, and how we create an environment where our colleagues can thrive.

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Foreword

This report reflects a year of continued progress. We have strengthened the quality of our data, deepened our understanding of our customers, and taken meaningful steps to ensure our services are fairer, more accessible, and more responsive to the diverse needs of the communities we serve. We are increasingly able to demonstrate the difference inclusion is making, not just in policy, but in practice.

However, we also recognise that inclusion is a journey, not a destination. While we have achieved much, there are still differences in experience and outcomes that we must address. This report is honest about where we are making progress, and clear about where more needs to be done.

Importantly, we are operating in a time where the principles of equality, diversity and inclusion are being challenged in wider society. In this context, it is more important than ever that we remain clear, confident, and committed in our position. At Torus, we will not be diverted from our belief that everyone deserves to be treated with fairness, dignity and respect. Inclusion is not optional, it is essential to delivering the services our customers need and deserve.

Our values, We own it, We care and We deliver are there to guide how we ensure our commitments and actions are embedded in everything we do.

I am proud of the progress we have made and the dedication of colleagues across the organisation who are bringing inclusion to life, often in ways that make a profound difference to individuals and communities.

As we look ahead, our focus is clear: to build on our foundations, to address the gaps that remain, and to continue embedding inclusion into everyday decision-making, leadership, and service delivery.

Together, we will ensure that Torus remains an organisation where inclusion is not only something we say, but something we consistently do.



Cath Murray-Howard
Chief Operating Officer
and Inclusion Sponsor

Why inclusion matters

Inclusion is central to how we deliver services, support communities, and develop our people.

This year has focused on better understanding people's needs, using improved data, stronger customer insight, and more inclusive engagement to inform decisions. Inclusion is no longer a separate priority; it is becoming part of how services are designed, delivered, and improved every day.

Torus is at an important point in its inclusion journey. We have strong foundations and clear commitment in place, and we are now moving from believing we are inclusive to being able to show it clearly and consistently across the organisation.

We recognise that progress is not always straightforward. While we have made meaningful improvements, there are still areas where people's experiences and outcomes are not yet equal. This report sets out what we have achieved, the difference it is making, and where we will focus next.

The wider social environment has felt more challenging this year. Public debate, societal change, discrimination and events beyond our organisation can have a significant impact on individuals and communities, particularly those from minority and underrepresented groups. Many of the people who live in our homes and work across our organisation are affected by these experiences, impacting their wellbeing and sense of belonging.

While the context around us may change, our commitment to inclusion remains constant. We continue to champion a culture built on dignity, respect and belonging, where people feel valued, heard and supported. Inclusion is not only about celebrating diversity, but also about creating environments where everyone can thrive and where differences are valued, especially at times when that sense of belonging may feel more important than ever.



Debbie Appleton
Group Inclusion Lead

Inclusion at a glance

71%

Customer data completeness increased from 48% to 70.67%

80%

Disability information is now recorded for 80.21% of customers

18

Achieved a record 18 **female trade operatives**, improving representation in traditionally underrepresented roles

108

Delivered targeted **employment support for underrepresented groups**, supporting 108 individuals, with 63 moving into employment

79%

79.2% of Low-Cost Rental Accommodation **customers reported being treated fairly and with respect** through Tenant Satisfaction Measures

Hosted large-scale **inclusive community events**

Strengthened support for vulnerable customers through frontline services

Expanded health and wellbeing programmes, including women-only sessions to improve access for those who may otherwise feel excluded



Regulatory excellence across all standards

During the year, we achieved the highest possible ratings across all regulatory standards, reflecting strong performance in governance (G1), financial resilience (V1), and customer service delivery (C1).

This recognition demonstrates progress in strengthening customer insight, improving data quality, and embedding fair and accessible services across the organisation.

It provides assurance that inclusion is increasingly part of everyday service delivery and decision-making.

How inclusion is improving services

- Better ability to tailor services to customer needs
- Stronger links between customer feedback and service improvements
- More accessible and flexible ways for customers to engage with us



Our inclusion themes

During 2025/26, inclusion has been focused across four themes.

Together, these themes demonstrate how inclusion is being embedded into services, communities, decision-making and colleague experience. They provide a framework for understanding the progress outlined throughout this report and support delivery of the Inclusion Strategy 2026-2029. The four themes are:

Access and opportunity



Ensuring fair access to services, housing, and employment opportunities.

Communities and voice



Improving how we listen to and act on the voices of our customers.

Culture and belonging



Creating an environment where colleagues and customers feel respected and included.

Data and insight



Using high-quality data and feedback to understand needs and make better decisions.

These priorities align with our Inclusion Strategy 2026-2029, which focuses on making inclusion part of everyday decision making, leadership and service delivery.



Data and insight

We are improving how we collect, manage, and use data to better understand and respond to the needs of our customers and colleagues.

What we delivered

We strengthened our approach to data governance and customer insight to improve how services respond to individual needs.

70%

Through tenancy audits, proactive engagement, and stronger quality monitoring, **customer data completeness increased from 48% to 70%** during the year.

85%

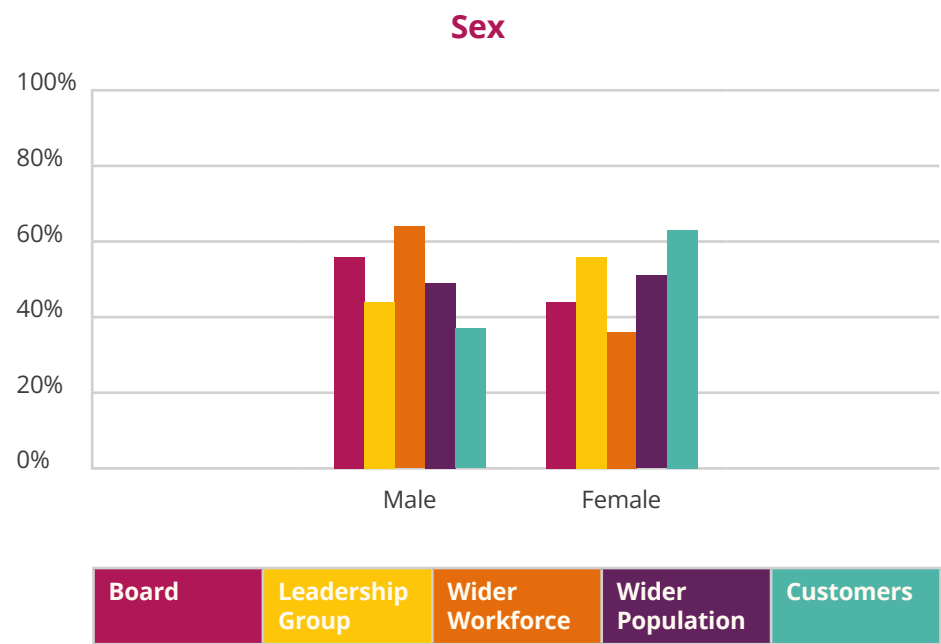
A stronger organisation-wide approach to data quality is now embedded across teams, with a **target of achieving an 85% customer data quality score** by the end of 2026/2027.

79%

Disability data capture also improved significantly, with **disability information now recorded for 79% of customers**. This is helping services better understand customer needs, improve accessibility, and identify potential risks earlier.



Key diversity data

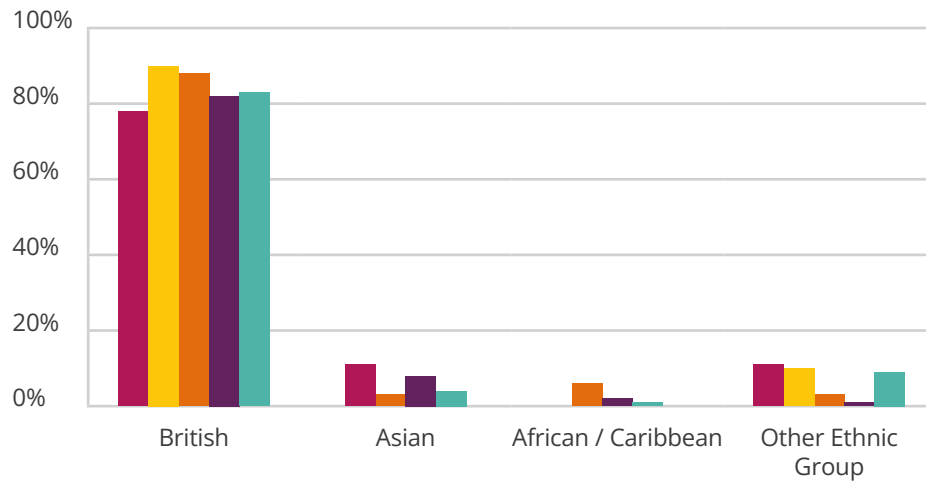


Disclosure of gender identity remains limited across the organisation. At the end of the reporting period, 35.0% of colleagues had provided gender identity information.

Due to low disclosure rates, particularly within senior groups, detailed representation data is not reported to avoid drawing conclusions from incomplete datasets.

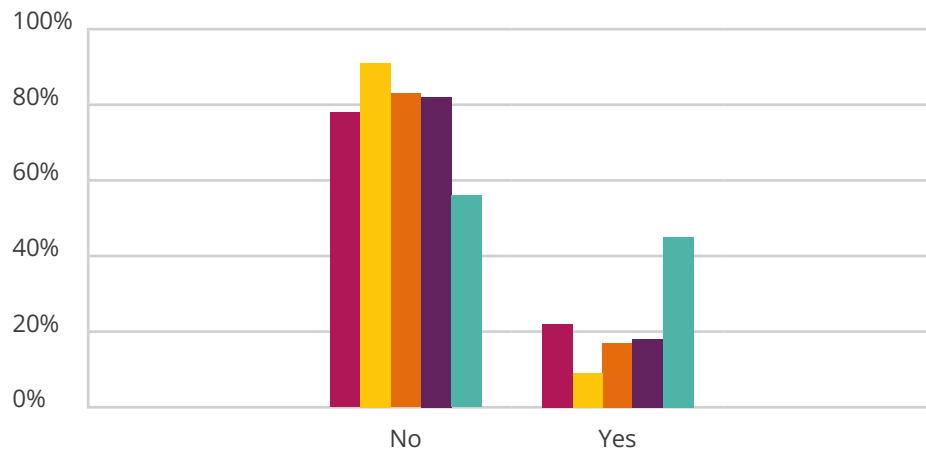


Ethnic Origin



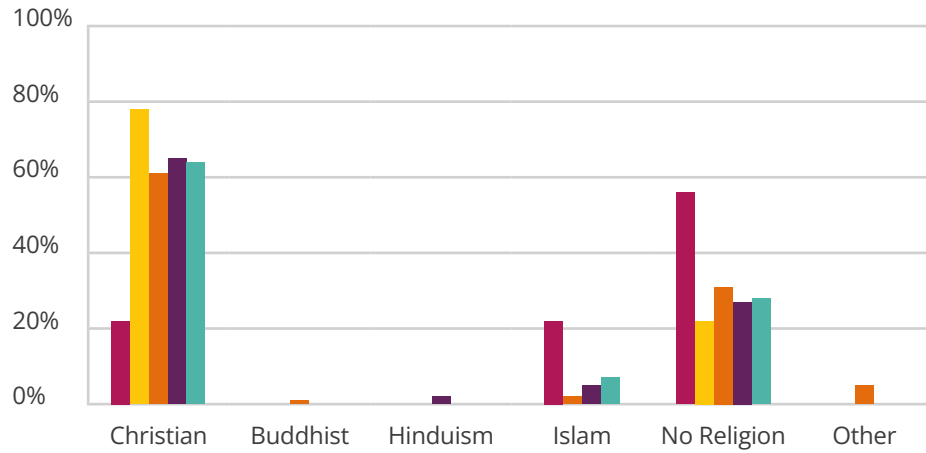
Ethnic Origin	Board	Leadership Group	Wider Workforce	Wider Population	Customers
British	78%	90%	88%	82%	83%
Asian	11%	0%	3%	8%	4%
African / Caribbean	0%	0%	6%	2%	4%
Other Ethnic Group	11%	10%	3%	1%	9%

Disability



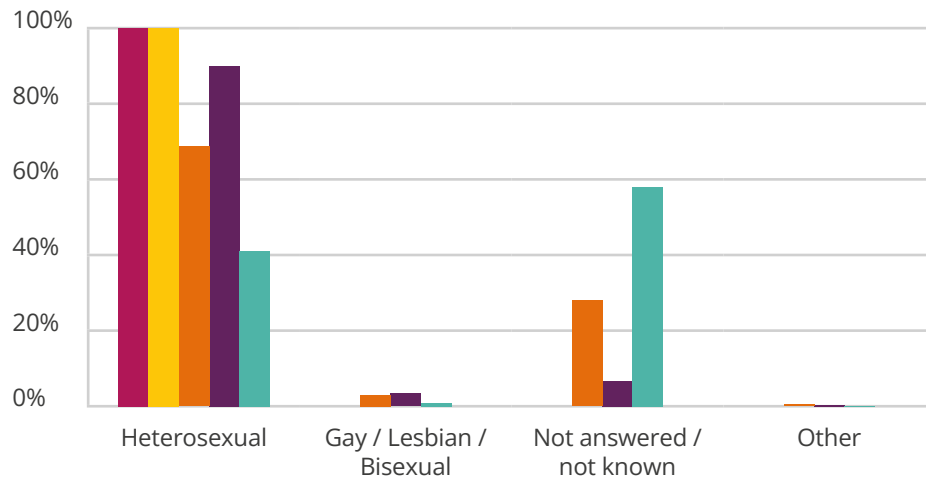
Disability	Board	Leadership Group	Wider Workforce	Wider Population	Customers
No	78%	91%	83%	82%	56%
Yes	22%	9%	17%	18%	45%

Religion



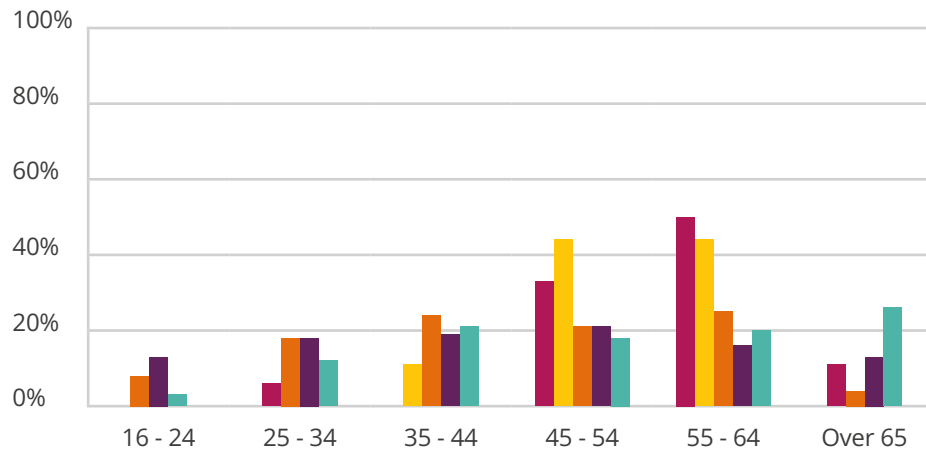
Religion	Board	Leadership Group	Wider Workforce	Wider Population	Customers
Christian	22%	78%	61%	65%	64%
Buddhist	0%	0%	1%	0%	0%
Hinduism	0%	0%	0%	2%	0%
Islam	22%	0%	2%	5%	7%
No Religion	56%	22%	31%	27%	28%
Other	0%	0%	5%	0%	0%

Sexual Orientation



Sexual Orientation	Board	Leadership Group	Wider Workforce	Wider Population	Customers
Heterosexual	100%	100%	68.7%	89.7%	41.3%
Gay / Lesbian / Bisexual	0%	0%	3.1%	3.3%	0.8%
Not answered / not known	0%	0%	27.8%	6.7%	57.8%
Other	0%	0%	0.4%	0.3%	0.1%

Age



Age	Board	Leadership Group	Wider Workforce	Wider Population	Customers
16 - 24	0%	0%	8%	13%	3%
25 - 34	6%	0%	18%	18%	12%
35 - 44	0%	11%	24%	19%	21%
45 - 54	33%	44%	21%	21%	18%
55 - 64	50%	44%	25%	16%	20%
Over 65	11%	0%	4%	13%	26%

Looking ahead

We will continue improving data quality and strengthening how insight, feedback, and impact assessment are used to identify gaps, reduce risk, and measure progress.



Communities and tenant voice

We are strengthening how customers influence services by creating more opportunities for involvement, feedback, and collaboration.

Listening to lived experience helps us better understand barriers, improve accessibility, and ensure services reflect the needs of diverse communities.

Customers were given direct access to the Hub to review service improvements and progress for the first time, increasing transparency and accountability.

This approach is helping us:

- Strengthen trust and accountability
- Increase participation and representation
- Increased engagement with communities who may not usually access services



Inclusive services

Delivering more inclusive services

We are strengthening how services are designed and delivered to ensure they are fair, accessible, and responsive to different customer needs. This means moving away from a “one size fits all” approach and providing more personalised support.

How we improved services

Tenant Satisfaction Measures (TSMs) continue to provide important insight into customer experience across repairs, safety, complaints, engagement, and neighbourhood services.



Key findings for 2025–2026:

79.2%

of Low-Cost Rental Accommodation (LCRA)

customers felt Torus treated them fairly and with respect, an increase of 1.5% from the previous year.

58.2%

of Low-Cost Home Ownership (LCHO)

customers felt treated fairly and with respect, a decrease of 2.7% from the previous year.

Older customers (aged 50-64 and 65+) report higher satisfaction levels than younger groups, with results broadly consistent with the previous year.

Customers with disabilities report slightly higher satisfaction compared to those without a recorded disability.

There are variations in satisfaction across different ethnic groups, highlighting the importance of continuing to improve understanding of customer experience across diverse communities.

Male customers report slightly higher satisfaction than **female customers**.

Customer insight

Torus introduced additional questions alongside the Tenant Satisfaction Measures in 2025/2026 to better understand the needs of tenants and shared ownership customers.

76% of Low-Cost Rental Accommodation (LCRA) customers and 79% of Low-Cost Home Owners (LCHO) reported concerns about the cost of living. Customers who are less concerned about the cost of living report higher satisfaction levels, particularly within LCRA.

To support customers, Torus provides free advice and guidance through Torus Foundation, offering support with:

- Energy and fuel vouchers
- Welfare and benefits
- Budgeting
- Debt management
- Upskilling and job support
- Health and wellbeing

64%

Most customers (64%) prefer to contact Torus by telephone, while 23% prefer email. This reinforces the importance of flexible and accessible channels.

Customer Hub

During the reporting year, the Customer Hub has made a strong contribution to the organisation's Inclusion strategy by embedding inclusive practice into customer service delivery.

Customer satisfaction remained consistently high, increasing from 92% at the start of the financial year to 95% in March 2026, exceeding the corporate target of 90%. This reflects the impact of accessible, responsive, and respectful engagement.

The Hub introduced dedicated Single Points of Contact (SPOCs) for tenants with additional needs, helping reduce repeat complaints, support tenancy sustainment, and provide more personalised support.

The approach has:

- Reduced repeat complaints
- Supported tenancy sustainment
- Ensured customer needs are met in a compassionate and inclusive way



Complaint handling

We recognise that we do not always get things right. When this happens, we aim to resolve issues quickly and in a way that reflects the individual needs of our customers.

During 2026–2027, we will introduce a customer assessment as part of the complaints process. This will help us better understand each customer's circumstances and the impact of service failure on them.

This approach will enable us to tailor responses more effectively, including:

- Adapting communication methods
- Prioritising urgent cases



Inclusive response in crisis situations

During the year, our approach to supporting customers during a major emergency was recognised through a national sector award, reflecting the strength of our inclusive and responsive services.

In response to severe flooding, teams across the organisation worked quickly to support affected customers, prioritising safety, wellbeing, and access to essential services. This included providing emergency accommodation, financial assistance, and ongoing support to help individuals and families stabilise their circumstances.

This recognition highlights how inclusive service delivery is embedded in practice, ensuring that all customers, particularly those in vulnerable situations, receive the support they need when it matters most.

Supporting independent living

Supporting customers to live safely and independently is a key part of delivering accessible and inclusive housing services.

During the year:

1498

Minor adaptations were delivered

290

Level-access showers were installed

149

Major adaptations were completed, including lifts and ramps

Additional adaptations were delivered in St Helens through local authority partnerships

Making services work better for everyone

Insight from complaints, Tenant Satisfaction Measures (TSMs), front facing customer engagement is helping services become more responsive, proactive, and accessible. This includes identifying barriers earlier, improving support for vulnerable customers, and strengthening customer experience across services.



Our colleagues

Developing inclusive leadership and culture

Inclusive leadership development

During the year, we continued to invest in developing inclusive leadership through our management development programme, with nearly 300 managers now having completed the training.

The programme equips managers with the skills and confidence to lead diverse teams, support colleague wellbeing, and create inclusive environments where people feel respected and able to contribute.

Programme modules continue to be reviewed and refreshed, including embedding unconscious bias learning within recruitment training to support fairer and more inclusive hiring practices.

We have achieved:

- Continued investment in development programmes
- Improved recruitment processes and candidate experience
- Introduced systems to improve fairness and consistency
- Increased diversity in operational roles, including a record number of female trade operatives



Celebrating apprenticeships and opportunity

During the year, we celebrated the achievements of apprentices, mentors, and managers across the organisation as part of National Apprenticeship Week.

Apprenticeships play an important role in promoting inclusion by creating accessible pathways into the organisation, particularly for those who may face barriers to traditional routes into work.

By recognising success and celebrating progression, we are reinforcing a culture that values development, supports potential, and creates opportunities for people to thrive.

Respect Starts Here campaign

We launched the Respect Starts Here campaign to reinforce our commitment to a workplace culture built on safety, dignity, and respect.

The campaign focused on raising awareness of bullying and harassment, including sexual harassment, and supporting colleagues to recognise inappropriate behaviours and take action.

Alongside existing policies and procedures, the campaign increased visibility of reporting routes, including anonymous reporting tools, helping ensure concerns can be raised safely and confidently.

This initiative supports a culture where respect is actively practised, not just expected, and where colleagues feel safe, valued, and heard.



Colleague networks – Driving inclusion across the organisation

Our colleague networks are a key driver of inclusion across the organisation, providing safe spaces for colleagues to connect, share lived experience, and influence positive change. They are colleague-led and play an important role in shaping awareness, building understanding, and embedding inclusive practice across our workplace and services.

We have five active networks aligned to key inclusion themes:

- **Top of the A Gender (Gender)**
- **E.M.B.R.A.C.E (Race)**
- **All Generations Empowered (Age)**
- **Beyond Boundaries (Disability)**
- **Love UNITY (Sexual Orientation)**

Together, these networks support colleagues through awareness campaigns, lived experience storytelling, events, and practical guidance that helps remove barriers and build understanding.

Highlights from the year

During the year, colleague networks supported awareness campaigns such as International Women's Day, International Men's Day, Pride, Disability Awareness Day, Black History Month, Eid al-fitr, Christmas, Neurodiversity week and many more.

Focuses on wellbeing initiatives and conversations around topics such as hidden disabilities, menopause, race equality, and LGBTQ+ inclusion, has helped strengthen understanding, reduce stigma, and create more inclusive workplace conversations.



Leadership Initiative: Shadowing Programme

In 2025, Torus was selected as one of just 25 organisations to participate in the Leadership Initiative: Shadowing Programme, a regional initiative designed to empower ethnically diverse individuals across the Liverpool City Region.

Through our involvement, we demonstrated our commitment to advancing racial equity by sharing knowledge and expertise, sponsoring diverse talent, promoting inclusive leadership, and improving representation across sectors. Three senior leaders mentored aspiring leaders within the programme, two of which have successfully gained employment in their desired field. Torus played a key role as facilitators, supporting the delivery of training sessions in partnership with Grace Hola Ltd and The Race Equality Hub.

The programme concluded in December 2026 with a celebration event in the city and represented an important opportunity to foster diverse leadership talent and strengthen inclusive practices across the region.



People Strategy 2025–2028

In April 2025, we launched a new People Strategy covering 2025–2028, with inclusion identified as one of five strategic priorities across the Group.

These priorities are more than statements of intent; they represent our commitment to investing in our colleagues and creating a people experience where individuals can maximise both their personal and professional potential.

Our People Priorities

Professional

- Customers experience excellent service from competent and empathetic colleagues
- We always put the customer first
- Services are designed and delivered around current and future customer needs

Competent

- Colleagues have the knowledge and skills needed to deliver high-quality services
- We focus on quality, consistency, and value for money
- We work efficiently and to a high standard every time

Adaptable

- We embrace change, innovation, and new ways of working
- Continuous improvement helps us better support customers and communities
- Investment in learning enables colleagues to develop and progress in a changing world of work

Inclusive

- We embrace and celebrate difference
- We create opportunities for underrepresented groups
- Colleagues are protected from discrimination and treated with dignity and respect
- We encourage listening, understanding, and constructive challenge without judgement

Wellbeing and sustainability

- We positively support the physical, emotional, financial, and social wellbeing of colleagues
- We provide safe and inclusive working environments
- We promote a positive culture around health, safety, and wellbeing
- We are committed to reducing our environmental impact

Building a more inclusive workplace

Inclusion is becoming more embedded in everyday working life, with more consistent processes and improved access to opportunities.

We continue to use colleague insight and feedback to shape improvements across the organisation. Our annual colleague survey remains an important way for colleagues to share experiences and influence change, helping us better understand wellbeing, engagement, and inclusion across the Group.

We are also seeing a cultural shift, with colleagues increasingly recognising their role in supporting customer wellbeing as part of their day-to-day work.

Continuing the culture shift

We will:

- Improve transparency in workforce data
- Strengthen progression opportunities
- Strengthen leadership accountability
- Improve accessibility and consistency across learning and recruitment.



Pay gap and representation

We continue to make progress in reducing the gender pay gap:

 **14.65%**
(down from 15.66%)

 **6.91%**
(down from 7.46%)

This reflects increased representation of women in leadership roles and more inclusive recruitment practices.

Promoting gender equality is part of being a good employer, one that strives to achieve fairness. Being open about our gender pay gap and how we are tackling it increases colleague confidence in us as an employer, and in our pay and reward processes. However, challenges remain, including the overrepresentation of women in lower pay quartiles.

Whilst the publication of ethnicity and disability pay gaps is not yet mandated, we do monitor these gaps, mirroring gender pay gap reporting and allowing us to identify where further focus may be needed. We will continue to report voluntarily and use it to drive meaningful change.

Closing the gaps further

We will continue our work to close existing pay gaps. We will:

- Publish ethnicity and disability pay gap data
- Address barriers to progression
- Strengthen self-reporting amongst colleagues
- Regularly review pay and progression to ensure fairness



Communities and social impact

We are strengthening our role in supporting inclusive and resilient communities.

Community support in action

- **Delivered targeted employment support programmes**, supporting 108 individuals, with 63 moving into employment
- **Expanded women-only** health and wellbeing programmes
- **Delivered anti-racism training** to build staff awareness and capability
- **Delivered community events with interpreters** to improve accessibility
- **Promoted mental health and wellbeing** through awareness campaigns
- **Hosted inclusive community events**, including large-scale Iftar gathering for over 300 people



Refuge provision

We worked in partnership with St Helens Borough Council to expand our domestic abuse support offer. In early 2026, a second refuge was opened with a specific focus on family provision.

This new service enables us to accommodate larger families in a safe, supportive, and comfortable environment. The development strengthens our ability to provide inclusive, responsive support to those experiencing domestic abuse.

Christmas campaign

Each year, our Christmas campaign brings together partners and colleagues to support older tenants who may otherwise experience isolation during the festive period.

In 2025, the campaign raised £12,537, significantly exceeding the original £8,000 target. As a result, 659 older tenants received a thoughtful, hand-delivered gift following nominations from frontline colleagues across the organisation.

While small in scale, this initiative provides meaningful support at a time of year that can be particularly difficult, helping reduce loneliness and strengthen connection with our communities.

Advancing community inclusion

- More people are accessing employment, health, and community support
- Improved inclusion through culturally appropriate and accessible delivery



Community fundraising for youth inclusion

During the year, a community fundraising event held at our FireFit Youth and Community Hub in Toxteth raised a record £28,500 to support improvements to local facilities.

The funding helped to enhance a vital community space used by young people in an area of high deprivation, helping to create safe, inclusive environment where they can connect, build confidence, and access support. The money directly funded the refurbishment of the FireFit Hub's 'Chill Zone', refreshing an underused space that now regularly hosts hundreds of young people, 6 days a week.

This initiative demonstrates the value of partnership working in delivering social value, bringing together colleagues, suppliers, and partners to invest in opportunities for young people.

By strengthening access to inclusive community spaces, this work supports positive outcomes for young people who may otherwise face barriers to participation, helping young people who may otherwise face barriers to participation.

Case study: Torus Foundation

During the Liverpool NeighbourHub, a weekly coffee morning at FireFit Hub, an elderly tenant accessed support. The tenant primarily spoke Arabic, with very limited English, and was unable to read or write in their home language. Communication in the tenant's preferred language was essential in building trust, reducing reliance on family members, and enabling independent access to support.

Support was provided across a range of needs, including reporting repairs, accessing energy voucher support, and referral to Citizens Advice for Pension Credit. This holistic approach ensured access to wider financial and practical assistance.

During this period, the tenant experienced bereavement and was at risk of losing their home, as the tenancy had been held in a partner's name. A Health Promotion Officer provided ongoing support to gather documentation and worked in partnership with housing officers, the Customer Hub, and other services to progress a succession application. Due to language barriers and the complexity of the process, this was extended over several months. Succession of tenancy was successfully granted on 3 September.

As a result of delays, the tenant accrued over £4,000 in rent arrears. Advocacy support was provided through regular engagement with the local authority and Housing Benefit team, resulting in a substantial payment being secured and most of the debt cleared, stabilising the tenancy.

Through this person-centred and partnership-based approach, the tenant remained in their home, with improved wellbeing and increased independence. Positive feedback was received, with appreciation expressed for the support provided and willingness to share their experience to demonstrate the impact of the intervention.

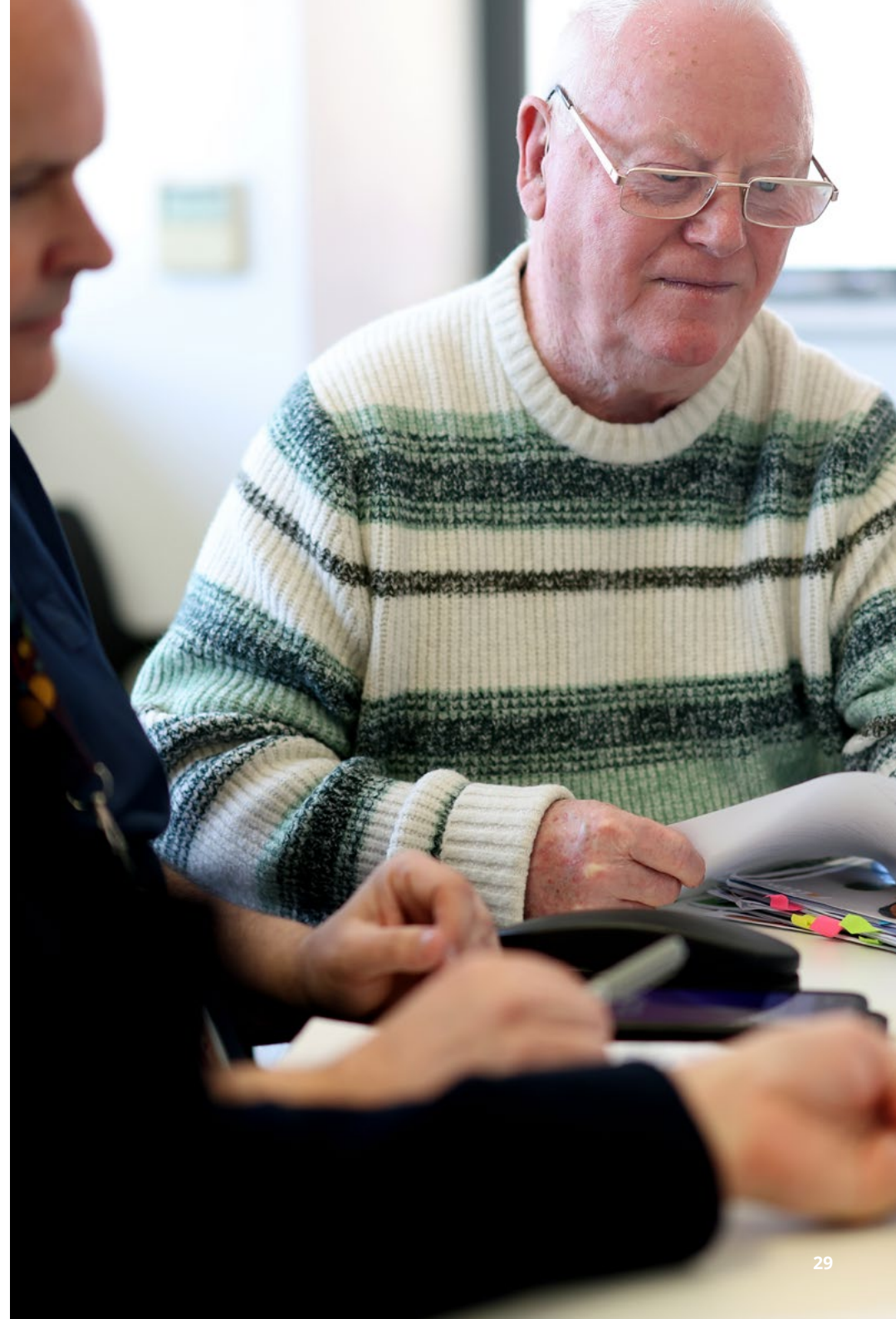


Challenges

We recognise that there are areas where progress is still needed:

- Leadership representation does not yet reflect our communities
- Some groups remain underrepresented in tenant involvement
- Differences in customer satisfaction continue
- Data quality and trust are still developing
- Inclusion is not yet consistent across all teams and services

We are committed to addressing these areas through clear action and accountability.



Looking ahead

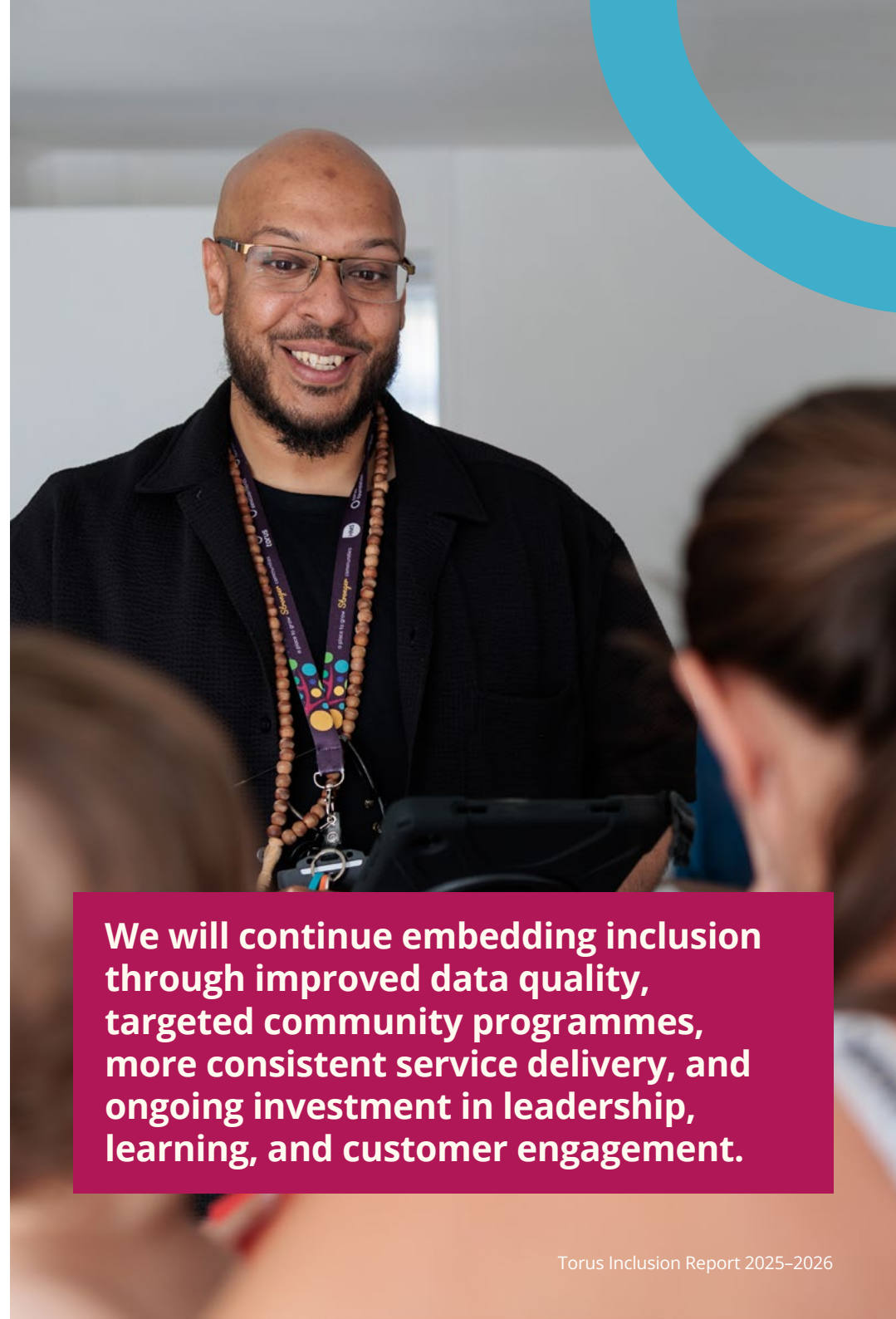
The progress outlined in this report marks an important step in our wider inclusion journey.

While we have made significant progress, we recognise that sustainable change takes time. Our priorities for 2026/27 focus on the areas where we can have the greatest impact and represent the first phase of delivering our Inclusion Strategy 2026–2029.

The roadmap on the following page sets out how this work will support our longer-term ambition to embed inclusion, belonging and equitable outcomes across Torus.

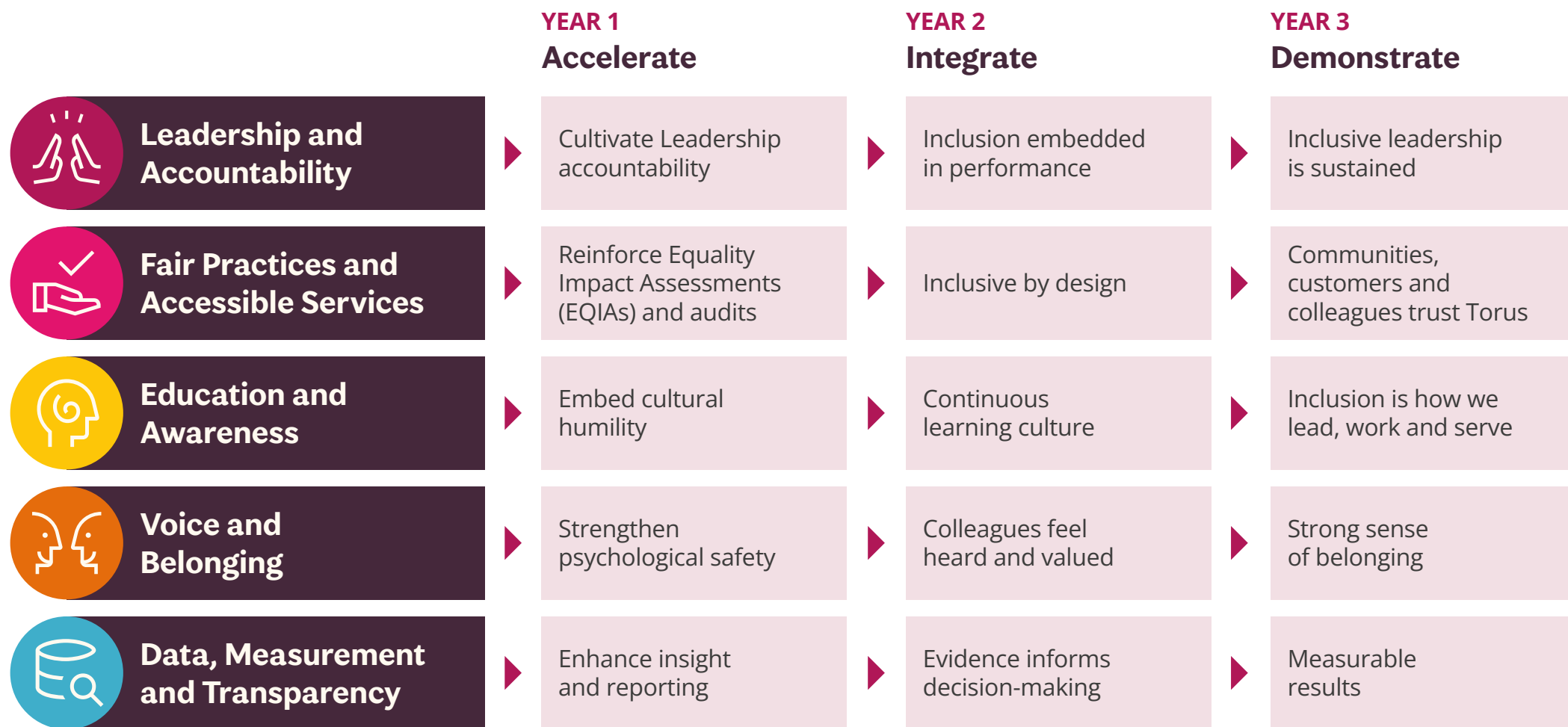
Our priorities for 2026–2027 are to:

- Improve representation across the organisation
- Reduce differences in customer satisfaction and access to services
- Increase participation from underrepresented groups
- Make better use of data, insight, and feedback to inform decision-making
- Continue embedding inclusive and person-centred services
- Strengthen leadership accountability for inclusion outcomes
- Demonstrate clearer evidence of impact through reporting and engagement
- Ensure colleague and customer voices continue to shape change across the organisation



We will continue embedding inclusion through improved data quality, targeted community programmes, more consistent service delivery, and ongoing investment in leadership, learning, and customer engagement.

Inclusion strategy pathway



Outcomes

Belonging and wellbeing

Everyone feels valued, respected and able to be themselves

Fairness and Equity

Fair opportunities and experiences for all colleagues and customers

Accessible Services

Inclusive, easy to access services through multiple routes

Inclusion and Equity

Equitable outcomes and inclusive experiences for everyone

Trust and community

Stronger trust, community cohesion and safer neighbourhoods

Better performance

Stronger engagement, productivity and value for money



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