

Meeting: Cabinet

Date: 16 December 2025

Wards affected: Wards in Paignton

Report Title: Acquisition of land and linked development of up to 25 homes for social rent in Paignton

When does the decision need to be implemented? 19 December 2025

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1. Purpose of Report

- 1.1. To endorse the acquisition and linked development of the site identified in Exempt Appendices 1 and 2 in Paignton, to deliver up to 25 homes, for 100% social rented housing for households with a local connection to Torbay.
- 1.2. To endorse the stated delegations to officers as set out in Section 3, to acquire the land and enter into a linked build contract to deliver the project.

2. Reason for Proposal and its benefits

- 2.1. In May 2025, Torbay Council's Cabinet agreed to the establishment of an Accommodation Repurposing Programme, with an initial funding package of £20.000m of prudential borrowing, to enable schemes to be progressed for approval by Cabinet.
- 2.2. The scheme outlined in this paper fully meets the objectives of the Accommodation Repurposing Programme and will conform with the funding mechanisms, management proposals and lettings policies as specified in paragraphs 6.9, 6.10 and 6.11 of the original Programme report.

3. Recommendation(s) / Proposed Decision

- 3.1. That Cabinet:

- 3.1.1. Provide delegated authority to the Director of Regeneration, in consultation with the Cabinet Member for Housing and Finance and the Director of Finance, to acquire the Land identified in Exempt Appendix 1 and to enter into a linked Design & Build JCT build contract with the developer, all as set out in Exempt Appendix 2 (subject to satisfactory completion of all necessary due diligence, an acceptable amount of Homes England grant funding, and of an Acceptable Planning Permission).
- 3.1.2. Approve an Overall Project Budget of £4.913m (including build cost, land cost and all internal/on-costs), to be funded by an allocation of prudential borrowing of up to £2.098m from the £20.000m of capital headroom approved by Council in May 2025, combined with an allocation of other internal/external affordable housing subsid(ies), and subject to grant funding from Homes England's Affordable Homes Programme.
- 3.1.3. Provide delegated authority to the Director of Finance, in consultation within the Cabinet Member for Housing and Finance and the Director of Regeneration to increase the Overall Project Budget by maximum of £100,000 (if necessary), to fund any amendments required to the scheme to secure an Acceptable Planning Permission. Such increase in budget to funded by an increase to the Homes England Grant and/or other internal/external subsidies only (subject to approval of an updated Full Business case and independent Value for Money review);
- 3.1.4. Provide delegated authority to the Head of Strategic Housing and Delivery to finalise all terms to acquire and develop the site, and to work with Homes England to secure the maximum possible allocation of grant funding to support the project's delivery.

Appendices

1. Exempt Appendix 1 – Location Plan
2. Exempt Appendix 2 – Business Case
3. Exempt Appendix 3 – Valuation
4. Exempt Appendix 4 – Independent Value for Money Report
5. Exempt Appendix 5 – Commercial advice note.

Background Documents

- Torbay Council Housing Delivery Plan (First Review, June 2025)

4. Introduction

- 4.1. Torbay is a uniquely beautiful yet economically vulnerable coastal region facing significant and compounding housing challenges. While the area is nationally renowned for its natural environment and appeal as a tourism destination, these attributes mask entrenched issues of housing unaffordability, deprivation, and inequality.
- 4.2. The Bay faces:

- A lack of affordable housing: There is a significant shortfall in homes available for social rent. Many residents are priced out of the local market due to private rent inflation, low average incomes and open market sales values that are not affordable to the local working population.
 - Stagnant housing delivery: Private market delivery has slowed significantly in recent years due to viability concerns, developer reluctance, and the limited availability of unconstrained, developable land.
 - High housing demand and unmet need: 1,600 households are typically registered on Devon Home Choice with a need for social housing in Torbay at any given time. This includes growing numbers of families, older people, single-person households, and those facing eviction or unsuitable living conditions.
 - Increased reliance on temporary accommodation: The Council has seen a rise in homelessness presentations and is experiencing pressure to find suitable placements. Without a supply of social housing to meet this need, this leads to a revenue cost to the Council in securing short-term, unsustainable temporary accommodation solutions.
 - Poor housing quality and hidden homelessness: A significant proportion of Torbay's housing stock is older and in poor condition, particularly in the private rented sector. This has led to health inequalities, increased fuel poverty, and greater demand on local health and social care services.
- 4.3. These factors combined are creating a housing system under strain, with consequences that extend beyond bricks and mortar that impact upon educational attainment, community wellbeing, public health, and economic prosperity.
- 4.4. To address this, the Council has recognised the need to strategically intervene to increase housing delivery on brownfield sites and prioritise growth within existing town boundaries to reduce the need for growth in rural areas. The Council has adopted a five-year Housing Delivery Plan, endorsed by the Cabinet Member for Housing & Planning (on behalf of Cabinet), which is also supported by wider Group Leaders. The Plan seeks to increase the number of affordable homes built in Torbay, including on sites delivered directly by the Council, within the existing built-up area of our towns.
- 4.5. Whilst considerable progress has been made in the two years since the programme was originally conceived, and since the May 2025 Cabinet endorsement, further sites are required to both increase the amount of development taking place within established settlement boundaries, and to increase our current direct delivery rates to help meet local needs, and national and local housing targets. As such, and with clear evidence of extant local demand, this report seeks authority to bring forward the next site for delivery within our growing social housing delivery programme.
- 4.6. This report proposes a deliverable, medium-term opportunity to increase the social housing stock for local people, at a rent that is genuinely affordable. This would be achieved by redeveloping a small brownfield site in central Paignton, as identified in Exempt Appendices 1 and 2. The scheme will deliver up to 25 units of social housing for households aged 55+.

The site is near community facilities, food retail and within nearby range of medical facilities. A bus route is also close by.

- 4.7. The site was widely marketed by the original vendor through established local and regional channels, specifically for affordable housing. In this instance, no partner Registered Provider was interested in the project. To ensure we meet our established local housing need, and provide investment in our economy, it is therefore proposed that the Council delivers the site as part of its over-arching Accommodation Repurposing Programme.
- 4.8. The proposed scheme is of a high design quality and is considered likely to provide a 'regenerative effect' to the local surrounding neighbourhood. All homes are expected to have private outdoor space, as well as access to landscaped shared gardens, parking, and views out across the Bay. The scheme will also make provision for Biodiversity Net Gain improvements and feature low carbon space and water heating.
- 4.9. The delivery model, known as a 'package deal' in the social housing industry, will result in the Council acquiring the site from the developer at the point at which they secure a viable planning consent for social housing, with the council simultaneously entering into a construction contract with the developer to build the consented scheme on the Council's behalf. Working with a developer in this way offers the Council a speedy, very low upfront risk mechanism to secure additional affordable housing, with minimal internal resources required to secure the scheme through to construction. Package Deals are a common delivery mechanism for social housing, offering both the developer and the Council a minimal risk route to delivery, which secures early commitment from both parties. The model ensures that responsibility for the initial site purchase and the securing of a viable planning consent is the responsibility of the developer partner. If they cannot secure an Acceptable Planning Permission or the Council is unable to secure the necessary quantum of Homes England grant, any deal would fall away with no contractual obligation to proceed further. However, if a suitable planning consent is secured and grant confirmed, and the final construction price is viable, the Council will purchase the land at the pre-agreed price and enter into a linked JCT Design & Build Contract to build out the project.
- 4.10. In this instance, the proposal is to deliver the project specifically for households aged 55+, to help free-up some of the existing large family homes located nearby. Enabling and encouraging downsizing is critical as it enable us to make better use of the existing housing stock. It also potentially helps the council save revenue, as people are encouraged to live independently for longer with simple domiciliary care (if required), rather than moving into expensive residential care facilities unnecessarily.
- 4.11. The main benefits to the Council of this approach can be summarised as:
 - i. No upfront cost-risk – the risk of securing a planning consent rests with the developer.
 - ii. Other than a returnable deposit payment on exchange of contracts, payment for the land is not made unless and until a deliverable and acceptable planning consent is achieved.
 - iii. Certainty of delivery – as the build contract effectively forms part of the land purchase, there is no need for protracted tendering or procurement processes to secure a development partner; and,

- iv. The construction cost is known at the outset – a price is agreed as part of the land contract, which means viability testing can be undertaken at the earliest point with sensible allowances made for project contingencies etc. The only variation to this is in circumstances where the planning system requires unanticipated changes to design (however, this has largely been mitigated in this instance by early discussion and pre-application enquiry with the Local Planning Authority).
- 4.12. Clearly, any commercial construction activity comes with a degree of risk; however, the other benefit of the package deal approach is that the ‘buildability’ of the site is considered from the earliest stages, as it is the developer that will be building out the project who is responsible for designing it and undertaking the initial land due diligence. Whilst there is always a potential for unexpected costs to arise due to unforeseen issues, the developer will be responsible for the upfront ground investigations and for securing all the necessary consents for utilities and accesses etc. Additionally, the developer is able to design a scheme from the outset knowing how they would want to build it most efficiently – rather than having to create a build strategy around someone else’s design, which is not necessarily created with ease of construction in mind.
- 4.13. The project has been through extensive viability testing, with the outturn of this detailed in Exempt Appendix 2. Assuming normal levels of Homes England grant can be secured, the scheme is viable for the council, based on the build-price negotiated with the developer for their proposed design. Officers’ viability appraisal has considered construction cost, internal fees and management costs, and debt-financing arrangements. The scheme can be delivered with the level of rental income exceeding the cost of borrowing from Year 1 assuming an ‘interest only’ financing structure; alternatively, adopting a traditional annuity/MRP financing mechanism generates a fractional deficit in Year 1 of -£1,837, with (growing) surpluses generated every year thereafter. The Council is currently awaiting approval from its Auditors to adopt the proposed ‘interest only’ model for social housing purposes; however, in the (unlikely) event that approval is not forthcoming, the minor revenue shortfall in Year 1 can be funded as a ‘one-off’ from £1.200m of revenue allocated to support affordable housing schemes, in the 2025/26 budget.
- 4.14. The scheme is reliant upon securing Homes England grant. However, this is normal and officer’s highlight Torbay’s success in securing grant funding since the Council started building homes again in 2024. We have already secured grant to support the St. Kilda’s redevelopment, along with the Brampton Court Hotel scheme, and two recent off-the-shelf purchases in Torquay and Paignton. Additionally, grant has been secured for the LAHF properties, too. We have a strong relationship with Homes England; they are aware of this project, and we anticipate being able to secure grant at a level that makes this project deliverable and viable. In the unlikely event that we are unable to secure an appropriate allocation of grant, the project will not proceed (which is a standard, contractual condition for such projects).
- 4.15. Furthermore, it is worth noting the announcement in November in respect of the launch of the new Social and Affordable Homes Programme, which will be delivered over 10 years from April 2026. This is particularly relevant, as for the first time this specifically identifies the importance of Council-delivered social housing and indicates the level of additional

support that will be given to projects delivered by Local Authorities. Officers are as confident as it is possible to be at this point, that this project will be welcomed by Homes England; it represents an excellent opportunity for Torbay to demonstrate how it is playing its part to meet the national ambition in respect of housing growth, whilst concentrating our directly delivered activities on brownfield sites to protect our green fields.

- 4.16. To support the project, officers have procured three independent reviews which are attached at Exempt Appendices 3, 4 & 5. These are a Red Book valuation, a Value for Money review and supporting statement of the build cost, and an advice note on the supportability of the package deal approach, respectively.
- 4.17. At the time of drafting, the developer intends to submit the planning application in December 2025, which would mean the council taking ownership of the land in early 2026, with a start on site shortly thereafter. This is subject to change or delay through the planning process, or any unexpected matters that may arise; but gives an indication of the desire and expectation that the project will quickly progress. As our construction partner will have been secured as part of the land purchase, we can make a considerable time saving to the project, meaning we can deliver homes quickly. The developer expects to build the scheme within approximately 12-14 months, meaning the homes would be complete approximately Summer 2027.

5. Options under consideration

- 5.1. **Option 1** Is to proceed with the acquisition and development to deliver up to 25 new homes for social rent, to be let through Devon Home Choice to eligible households with a local connection to the local area. This delivers the following for the Council:
- Accelerated delivery of affordable housing: The council takes direct action to address a growing shortfall in affordable homes, reducing the pressure on the superheated local market.
 - Strategic use of allocated funds: Utilising the already-approved funding to support housing delivery allows the Council to invest in long-term tangible assets rather than spending on temporary, reactive housing solutions
 - Increased control and oversight: Council involvement ensures alignment with Torbay's housing design standards, climate policies, Local Plan, inclusive housing goals and political priorities.
 - Improved long-term financial sustainability: Reducing reliance on expensive residential care facilities will have long-term benefits for the Council's revenue budget.
- 5.2. This delivers the following to the community:
- Up to 25 high-quality affordable homes in a location with high local demand and limited supply.

- Increased housing choice for local residents, particularly for older people wishing to downsize, in turn freeing up larger homes to be reallocated to other families.
 - Sustainable and well-connected development, located near essential services (healthcare, shops, transport) with parking, cycle storage, and waste management integrated into the design.
 - Confidence in local leadership: Demonstrates the Council's ability to act in the public interest, lead regeneration, and deliver for its residents.
- 5.3. **Option 2** is not to proceed, effectively stepping away from the opportunity to bring forward a brownfield site to support the local housing market. This will avoid capital risk; but will not improve the housing situation and will be less likely to secure delivery of the site to meet Local Plan targets in the short-medium term. It would also be reputationally damaging for the authority in respect of a project that has wide political support and is supported for this use by the vendor. It would also mean Torbay misses an opportunity to increase its social housing stock.
- 5.4. On the balance of considerations, officers recommend proceeding as set out in **Option 1**.

6. Legal Implications

- 6.1. The Council will be entering into a commercial arrangement to purchase an asset on the open market and develop it out. Expert external solicitors have been appointed to undertake the conveyance and contract arrangements, and the transaction will not proceed unless and until the relevant due diligence has been undertaken to a satisfactory conclusion and identified risks are sufficiently mitigated.
- 6.2. Once we have exchanged contracts, the Council will not be able to withdraw from the purchase without considerable penalty.
- 6.3. The Council will need to ensure an adequate asset management strategy is in place to protect the Council's interests and also the public in respect of Health and Safety etc.
- 6.4. Officers have spent considerable time working through the legal and procurement implications of this project and have procured the Commercial Advice Note provided at Exempt Appendix 5.

7. Financial Implications

- 7.1. Proceeding with this project will necessitate securing grant funding; utilising internal ring-fenced grants; and committing prudential borrowing to fund the remainder (paid for by rental income). The Overall Project Cost is expected to be £4.913m, to deliver 25 homes for social rent. This includes the price of the consented land, the cost of the linked build contract and all internal/project on-costs. Whilst a large proportion of the project can be

funded by grant funding from Homes England, it will also require the Council to invest £2.098m of the £20.000m capital headroom approved in May 2025.

- 7.2. To deliver the 32 homes that are currently approved as part of this programme (which includes the Brampton Court Hotel 'Hotels to Homes' project, as well as the two off-the-shelf purchases approved by the Council in August 2025 and completed in mid-November), a total of £3.196m has been committed. Adding the scheme identified in Exempt Appendix 2 into this programme results in a total investment commitment of £5.294m, which will deliver 57 homes for social rent.
- 7.3. All homes delivered as part of this programme generate rental income, which is used to pay off the borrowing required to fund the proportion of the project that cannot be paid for through Homes England grant. This project is expected to provide c.25 new homes for older people, with an annual first full year's net rent (i.e. after management, maintenance and long-term maintenance sinking funds are accounted for) of approximately £0.105m, which rises with inflation (and in accordance with the 10-year rent settlement announced by government earlier in 2025).
- 7.4. In respect of payment profile, if approved, the Council's first financial payment would be a 10% returnable (stakeholder) deposit on the land at Exchange of Contracts. Once a deliverable planning consent has been secured, along with Homes England grant (and assuming the necessary contractual conditions are met as expected, the next payment will be the remaining 90% of the land purchase price. Exchange of Contracts would likely take place in Spring 2026; completion being c.3 months later.
- 7.5. The construction contract would be a standard JCT Design & Build Contract, based upon the most recent 2024 iteration (as amended). The payment profile would be based upon monthly valuations of work undertaken, independently monitored on our behalf by an Employer's Agent. The overall budget will be set out in the contract; contingency funding (which is part of the overall cost reported in Exempt Appendix 2) would only be used if required as a result of on-site changes.

8. Engagement and Consultation

- 8.1. The community will be consulted on the principle of the sites' redevelopment through the planning process.
- 8.2. The Head of Strategic Housing & Delivery has extensively briefed the Portfolio Holder for Housing and Finance, and the other Cabinet members in advance of this proposal. The Shadow Cabinet Member has also been briefed on the proposal.

8.3. Senior Council officers have also been made aware of the proposal through the Capital & Growth Board and Housing Capital Programme Board.

9. Procurement Implications

9.1. Property transactions, such as land and residential property acquisitions, are exempt from the Public Contracts Regulations 2015. Therefore, a formal competitive procurement procedure is not required for this acquisition.

9.2. However, the Council will still comply with its own internal Contract Procedure Rules and demonstrate best value in line with the Local Government Act 1999, this includes:

- Evidence that the acquisition represents value for money;
- A clear and transparent decision-making process;
- Appropriate financial and legal due diligence.
- It should be noted that the Council has obtained a Red Book valuation which supports the price being paid for the site; as such it represents good Value for Money and is commercially supportable.

9.3. The Council has appointed an external conveyancing firm to act on its behalf in managing the legal aspects of the transaction and contract, and an Employer's Agent will be brought on board, too. This will ensure we have relevant market knowledge, experience in public sector conveyancing and contract administration, and capacity to work within the required timescales. The appointment of the firms not only ensures a compliant and well-managed transaction but also supports the delivery of a value-for-money acquisition in line with the Council's legal and procurement responsibilities.

10. Protecting our naturally inspiring Bay and tackling Climate Change

10.1. The proposal outlined represents an opportunity to embed climate-conscious, environmentally responsible design principles into the fabric of our built environment. It supports Torbay Council's declared Climate Emergency and the subsequent Climate Emergency Action Plan by creating homes that are both low-carbon and environmentally sustainable, while preserving the character and ecological integrity of the Bay.

10.2. The development will be delivered in accordance with current best practice in sustainable construction and environmental protection, delivering:

- Energy-efficient homes: The development will be designed to at least meet minimum Building Regulations, with a focus on enhanced fabric performance (insulation, air tightness, and glazing) to reduce energy consumption and fuel poverty. If further enhancements can be viably delivered above the minimum standards at the point of delivery, they will be.

- Low-carbon building materials and methods: Where feasible, the scheme will promote the use of sustainable, low-emission materials and modern methods of construction (MMC) to minimise environmental impact.
- Renewable energy and futureproofing: The project will explore integration of solar panels, energy-efficient heating systems (e.g. air source heat pumps), and electric vehicle (EV) charging infrastructure to support low-carbon lifestyle for residents. The scheme would be delivered without recourse to carbon-intensive space and water heating (i.e., “no gas”).
- Sustainable transport: Provision for secure bicycle storage and good access to public transport will reduce car dependency, in line with sustainable travel objectives.

10.3. Climate change disproportionately affects vulnerable populations. Providing safe, secure, and energy-efficient housing contributes to climate resilience by reducing exposure to extreme weather conditions; helping low-income households better manage rising costs; and support equitable access to housing that meets modern environmental and health standards.

11. Associated Risks

11.1. There are risks associated with any commercial activity. The risks associated with this scheme are described throughout this paper.

12. Equality Impact Assessment

Protected characteristics under the Equality Act and groups with increased vulnerability	Data and insight	Equality considerations (including any adverse impacts)	Mitigation activities	Responsible department and timeframe for implementing mitigation activities
Age	<p>18% of Torbay residents are under 18 years old. 55% of Torbay residents are aged between 18 to 64 years old. 27% of Torbay residents are aged 65 and older.</p> <p>There are 139,479 people in Torbay (ONS Mid-Year Estimate 2022), and 1 in 4 are aged 65 or over (36,612 people, or 27%) which is higher compared to across England (where the 65s and over make up 18%).</p> <p>By 2043, it is estimated that over one in three (34%) of Torbay's population will be aged 65 years and over (52,033), compared to 24% across England.</p>	<p>Due to the client group to be targeted, this project will benefit older people looking to downsize. Younger people will not normally be eligible for a home on this site (unless as part of a household that includes an older person in need).</p> <p>Other schemes being brought forward by the Council will address the specific needs of the family with children cohort.</p>	<p>Designed to meet Building Regulations Part M4(2) or standards as a minimum (accessible and adaptable dwellings).</p>	<p>Strategic Housing</p>
Carers	<p>At the time of the 2021 census there were 14,900 unpaid carers in Torbay. 5,185 of these provided 50 hours or more of care.</p>	<p>No adverse impact. Lettings would not discriminate against the caring responsibilities of future tenants.</p>	<p>N/A</p>	<p>Housing Management</p>
Disability	<p>In the 2021 Census, 23.8% of Torbay residents answered that their day-to-day activities were</p>	<p>Due to being new-build properties, the buildings will adhere to Building Regulations. Any additional support needs</p>	<p>Consider accessibility and mental health</p>	<p>Strategic Housing</p>

	<p>limited a little or a lot by a physical or mental health condition or illness.</p> <p>The Torbay Joint Strategic Needs Assessment highlights that two-thirds of adults aged over 65 are expected to be living with multiple health conditions (multi-morbidity) by 2035. Seventeen percent would be living with four or more diseases, double the number in 2015. One-third of these people would have a mental illness like dementia or depression</p>	would be assessed at the time of letting the properties.	needs in designs of conversions.	
Gender reassignment	In the 2021 Census, 0.4% of Torbay's community answered that their gender identity was not the same as their sex registered at birth. This proportion is similar to the Southwest and is lower than England.	No adverse impacts are anticipated. Trans individuals would not be excluded from the accommodation unless there was a requirement to have same sex accommodation.	N/A	ALL
Marriage and civil partnership	Of those Torbay residents aged 16 and over at the time of 2021 Census, 44.2% of people were married or in a registered civil partnership.	No adverse impact expected. The marital status of occupants should not influence the suitability of the homes.	NA	ALL
Pregnancy and maternity	Over the period 2010 to 2021, the rate of live births (as a proportion of females aged 15 to 44) has been slightly but significantly higher in Torbay (average of 63.7 per 1,000) than England (60.2) and the South West (58.4). There has been a notable fall in the numbers of live births since the middle of the last decade across all areas.	The project is specifically designed for older people, which will likely exclude this cohort. Other schemes being brought forward by the Council will address the specific needs of the family with children cohort.	NA	Housing Management.
Race	In the 2021 Census, 96.1% of Torbay residents described their ethnicity as white. This is a higher proportion than the South West and	No adverse impact expected as we would not discriminate on the lettings of the TA homes based on ethnicity.	NA	Housing Management

	England. Black, Asian and minority ethnic individuals are more likely to live in areas of Torbay classified as being amongst the 20% most deprived areas in England.			
Religion and belief	64.8% of Torbay residents stated that they have a religion in the 2021 census.	No adverse impact expected as religion would not be a consideration in the lettings process	NA	Housing Management
Sex	51.3% of Torbay's population are female and 48.7% are male	No adverse impact expected.	NA	Housing Management
Sexual orientation	In the 2021 Census, 3.4% of those in Torbay aged over 16 identified their sexuality as either Lesbian, Gay, Bisexual or, used another term to describe their sexual orientation.	No adverse impact expected.	NA	Housing Management
Armed Forces Community	In 2021, 3.8% of residents in England reported that they had previously served in the UK armed forces. In Torbay, 5.9 per cent of the population have previously served in the UK armed forces.	Theoretically, affordable housing is more likely to be available to former service personnel and their families, as there is a degree of preference awarded to such households when they join the housing register.	Consider needs during the lettings process	Housing Management
Additional considerations				
Socio-economic impacts (Including impacts on child poverty and deprivation)	Torbay's economy is ranked among the weakest in England. Average wages continue to be significantly below the regional and national average with less of the population in full-time employment than England.	No negative impact expected. Affordable housing supports those in need of a safe and warm home.	NA	NA
Public Health impacts (Including impacts on the general health of		By providing suitable, safe, and warm affordable housing we can lower public health impacts and improve the health of occupants.	NA	NA

the population of Torbay)				
Human Rights impacts		No negative impact expected	NA	NA
Child Friendly	Torbay Council is a Child Friendly Council, and all staff and Councillors are Corporate Parents and have a responsibility towards cared for and care experienced children and young people.	This project will be unlikely to support the direct needs of children. Albeit it's possible they may benefit indirectly through proximity/reliance on grandparents etc., who might provide care.	Other schemes being brought forward by the Council will address the specific needs of the family with children cohort.	Housing Management

13. Cumulative Council Impact

- 13.1. An increase to the Council's portfolio of social housing, which requires ongoing management etc. However, suitable allowances are always made in the financial modelling to ensure the long-term, appropriate management and maintenance of our housing stock.

14. Cumulative Community Impacts

- 14.1. The provision of additional affordable accommodation will reduce future pressure on having to pay for expensive residential care placements when they are not really required. The whole purpose of this and similar schemes is to provide a stock of homes that are designed to help people live independently for as long as possible. to that end, it is worth noting that the project has the specific support from colleagues in the Adult Social Care team, as it will help them manage demand on their services, and provide efficient care services to a number of households in a single location.
- 14.2. There would be significant positive impact on local communities by addressing long-standing housing-needs, improving the quality of life for vulnerable residents, and contributing to the overall sustainability and cohesion of neighbourhoods within Torbay.
- 14.3. Keeping residents in Torbay ensures continued local spending and engagement with small businesses, schools, GPs and community services, as well as paying rental income to service the debt associated with the construction.