

# Torbay's Housing Strategy

2015 - 2020

## Our Vision

The Strategy is for everyone in Torbay as housing has a fundamental effect on our lives whether we are an owner – occupier, living in a social housing renting privately or homeless. Our Vision is;

"We want to enable the provision and choice of homes where people can thrive, this helps our economy by offering security and settled homes for longer, promoting health and wellbeing and reduces the impact on the environment. We want to help our communities to recognise and tackle the inequality faced by families, the poor and the vulnerable."

Executive foreword - Councillor Mark King, Executive Lead for Housing Planning, Transport and Waste.

Torbay Council through this Strategy will continue to promote and develop Torbay as a great place to live, work and visit.

We recognise the importance of the changes we want to enable so that everyone in our communities has somewhere warm and safe to live for each stage of life. We want to offer the right mix of homes for our local families and young people to be able to stay in Torbay and the right type of specialist housing for those with care and support needs. This is a challenging vision as public resources have radically reduced but we are committed to improving housing in our community over the next 5 years in line with our vision and set out in our strategic framework.

# Introduction

We recognise that we need to identify ways in which we can invest in all tenures, as this will be vital to support a housing system that works for everyone. We are committed to ensure that all of our housing activity continues to align and work together to provide effective and efficient services in a time of reducing resources and increased need.

We also recognise the need for our Strategy to support the council's priorities where housing impacts on their success particularly in helping to alleviate the pressure on Adults and Children's Social Care and Health services.

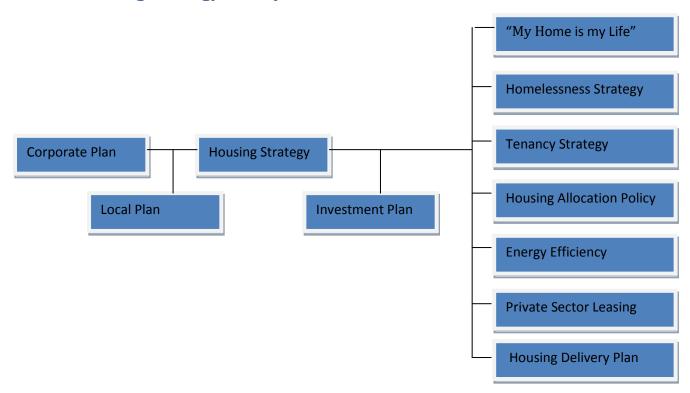
One of the key demographic pressures for Torbay is the exceptional number of older people. Many enjoy a high quality of life here but inevitably some require additional support as they become frailer in later years. We need to find new ways of providing this support, including settings with combined housing & social care, to ensure more older people are able to lead full & independent lives.

The Council's values of Being forward thinking, People orientated & adaptable, always with integrity underpins our approach to going beyond the traditional bricks and mortar focus of housing and deliver real change focussed on the needs of individuals and communities.

We have therefore developed an overarching document that focuses on 3 key elements and co –ordinates a number of Housing and Health related priorities –

- 1) Meeting Housing Demand
- 2) Housing Commissioning "My Home is My Life", (includes the Homelessness Strategy)
- 3) Improving the Quality of Homes

## **The Housing Strategy Family**



# **Our Housing Challenges**

The Government's agenda focuses on economic and housing growth, enabled by infrastructure and positive planning. Ongoing reduction in Government support for local government places far greater emphasis on growth, if local services are to be maintained. Also on income to Council's from business rates, new homes bonus and community infrastructure levy / Section 106 monies.

Many of the conditions for growth are in place in Torbay. The South Devon Highway will be open in late 2015/2016; the Bay has a large and competitively priced workforce; it has a substantial catchment area; residential and commercial values for high quality new developments are good; the Economic Strategy, Local Plan and 6 master plans are in place to support high quality growth in the right place, at the right time.

Demand for new homes in Torbay remains high, but is being carefully balanced with:

- The capacity of Torbay's environment, which itself brings in investment by businesses and attracts tourists;
- Growth in Torbay's economy, acknowledging that the availability of housing is a key factor for business expansion and relocation, and that new homes help deliver new infrastructure to support economic growth.

By 2030 Torbay will see around 5,000 new jobs and 8,900 new homes. The Local Plan policy seeks 30% affordable housing provision, of each new development. The Local Plan encourages the redevelopment of brownfield sites by reducing the need for affordable homes. It also reduces the need for small developments to provide affordable homes, as 30% affordable homes on small sites are often unviable. The Local Plan also supports self-build or custom built development. It will remain important, especially while the housing market is weak, to identify and use mechanisms that help bring forward new homes.

Our housing commissioning document "My Home is My Life" recognises that good quality housing underpins other life chances and wellbeing. The priority themes in this document have been informed by the Housing and Health Needs assessment Appendix 1

We are seeing an increase in approaches for homeless households needing advice and assistance. Preventing Homelessness and moving individuals and families out of temporary accommodation into more settled accommodation, can take longer than we would like due to a shortage of the right choice of affordable homes, and a dependency on the private rented sector as the main solution. More details can be found in the Homelessness Strategy.

The age and quality of the housing stock in Torbay means that it is poorly insulated, generally inefficient, which leads to poor living conditions and fuel poverty. There are areas

with a high proportion of licensed Houses in Multiple Occupation (HMOs) there are a number of ways where the council could consider introducing a greater degree of control over the quality of the private sector. This could include exploration of introducing a Private Sector Leasing Scheme, or by introducing Selective Licensing into geographical areas which meet the definition for such a scheme.

We know that poor housing, unsuitable housing and precarious housing circumstances affect our physical and mental health. Generally speaking the health of older people, children, disabled people and people with long- term illnesses is at greater risk from poor housing conditions. The home is the driver of health inequalities, and those living in poverty are more likely to live in poorer housing, precarious housing or lack accommodation altogether.

We need to recognise the way we work together and how the lack of suitable housing can influence, and impact on health, the NHS 5 Year Forward View published in October 2014 noted that a key condition for transformation across local health economies is a strong primary and out-of-hospital care system, with well-developed planning about how to provide care in people's own homes, with a focus on prevention, promoting independence and support to stay well. Home adaptations for disabled people and access to community equipment meet this condition as they can:

- Enable independence at home
- Speed up hospital discharge/reduce readmission
- Prevent escalation of need e.g. accidents and falls
- Support maintenance of physical and mental well-being

From 2014 all local areas are required to pool elements of health and social care funding into a 'Better Care fund.' Torbay council and South Devon and Torbay Clinical Commissioning Group have pooled funding to deliver to deliver new models of integrated care through Torbay and South Devon NHS Foundation Trust. Better Care Fund outcomes include, avoiding delayed transfers of care, emergency admissions and admissions to residential and nursing care. Appropriate housing has a crucial role to play in supporting out of hospital cares and as an alternative to residential care placements.

In addition a fundamental component of the Care Act is the 'suitability of accommodation' in meeting the at home care and support needs of older and vulnerable people. The Act and the accompanying regulations and guidance outline how housing can support a more integrated approach and set out local implementation requirements by April 2015. Of particular note:

- A general duty to promote wellbeing makes reference to suitable accommodation
- Housing not just the 'bricks and mortar', also includes housing related support or services

- Housing must be considered as part of an assessment process that may prevent, reduce or delay an adult social care need
- Information and advice should reflect housing options, as part of a universal service offer
- Care and support delivered in an integrated way with cooperation with partner bodies, including housing

All parts of the system need sufficient momentum to effect a realistic change in need and demand and this will extend beyond the life of the strategy. With ever increasing numbers of people in need the housing enabling role fulfilled by the council needs the support of partners and sustained resources.

A deliverable target for affordable housing over the plan period will be 75 homes per year. A stretched target would be 100 homes per year but this would require additional impetus and as always with development there will be a lag before any additional efforts will produce new homes on the ground. So it is unlikely that the numbers will change from what is predicted in 2015/16 and 2016/17

# Delivery Plan 2016/17

- 1) Meeting Housing Demand
- 2) Housing and Health Commissioning
- 3) Improving the Quality of Homes

Key Deliverable	What are we going to do/enable?	Who is responsible	When/target
1) Provide Homes Fit for the Future at each stage of life	Redesign specification for extra care housing by January 2016. Develop approx 60 additional units of extra care by 2018	Joint Partnership Commissioning Team/Torbay and South Devon NHS Foundation Trust	2018 60 units extra care
	Continue to review and develop community equipment service, home	Joint Partnership Commissioning Team	April 2016 Full service review

improvements,
disabled facilities
grants and assistive
technology to
prolong
independence at
home, avoiding
unplanned hospital
admissions and
reducing delayed
transfers of care
and long term
placements into
residential care

1) Enable development especially on Council Sites, where this helps secure other policy objectives

the local minimum 480 economy, for homes p.a. over the example maximum 5 years, construction alongside new skills employment space and infrastructure  • Promotes self-build homes, at various secure the use of entry levels. local construction skills in 5 major • Increase homes available for Improvements to Spatial Planning /	псу	objectives			
build homes, at various secure the use of entry levels. local construction skills in 5 major  Increase development sites homes available for sale to local, first time housing in buyers community investment areas,  Reduce by using financial demand on more open market environmental ly / ecologically the ward to lever in spatial Flamming spatial Flamming (Spatial Flamming)  April 2018  April 2018	•	the local economy, for example construction	minimum 480 homes p.a. over the maximum 5 years, alongside new employment space	Torbay Development	Every Year
available for sale to local, the quality of housing in buyers community investment areas,  Reduce by using financial demand on more open market environmental ly / ecologically  Reduce developments in ecologically  Reduce developments in the quality of Community and Customer Services  Customer Services  Customer Services	•	build homes, at various entry levels.	106 agreements to secure the use of local construction skills in 5 major	Spatial Planning	April 2018
demand on contributions from more open market environmental housing ly / developments in ecologically the ward to lever in		available for sale to local, first time	the quality of housing in community	Community and	April 2018
	•	demand on more environmental ly / ecologically	contributions from open market housing developments in the ward to lever in		

Council can prove it has a 5 year supply of deliverable housing land	Review our planning guidance before end 2016 to ensure it is fit for purpose to secure more affordable housing on major development, including more starter homes for first time buyers	Torbay Development Agency/Spatial Planning	Affordable Housing 75 units pa predicted completions 15/16 60 units 16/17 70 units 17/18 97 units
Deliver early wins for master plan delivery	Annual publication of our housing monitoring, showing start and completion, green land, and sites included in the Council's 5 year land supply.	Spatial Planning	Every Year
	Bring Forward at least two Council owned sites, in 2016 for self- build and starter homes	Strategic Land task Group/ Master plan Programme Board	End 2016
2) To provide Help	To maintain a	Community and	
when and where it's needed	Home Improvement Agency to support vulnerable clients in applying for Disabled Facilities Grants.	Customer Services./ Joint Partnership Commissioning Team	April 2016
	Review of service provisions and contract	Community and Customer Services	April 2016
	To maintain housing options service with access to temporary accommodation for those in highest need. Operational service redesign	Community and Customer Services	January 2016
	To review the provision of a Bond	Community and Customer Services	March 2016

	Scheme to facilitate access to accommodation		
	To work in partnership with other local authorities and housing associations in providing Devon Home Choice as the means by which choice based lettings is	Community and Customer Services	Ongoing
	delivered. Annual assessment of performance and need		Annual April 2016
	Explore Private Sector Leasing as an alternative to commissioned temporary accommodation		April 2016
2) Make sure vulnerable people have access to a range of accommodation based care and support	Develop accommodation, care and support strategy, by April 2017	Joint Partnership Commissioning Team/Torbay and South Devon NHS Foundation Trust /South Devon and Torbay CCG	April 2017
2) People will have access to the right information to enable them to make an informed choice	Provision of a new Information and Advice Website( the ORB) that enables a single point of quality up to date information, to increase self help and community knowledge for individuals, organisations, communities and professionals, by April 2016	Community Development Trust, and Partners	April 2016

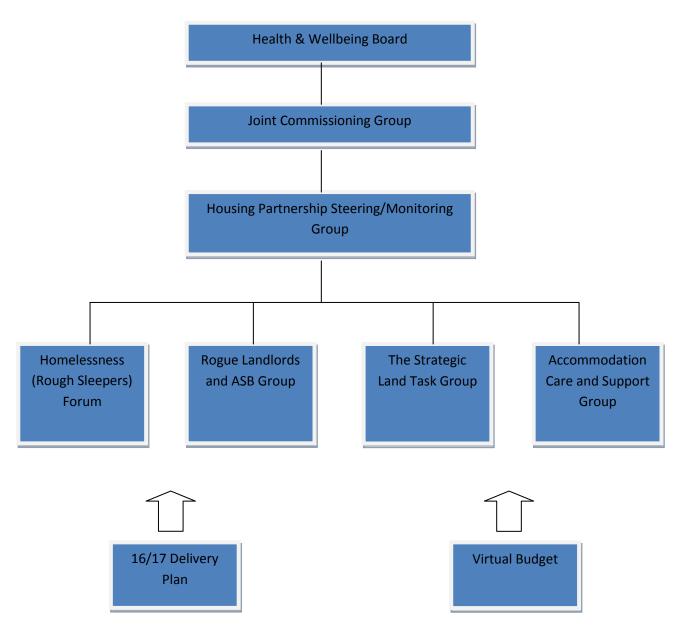
2) To reduce reliance on Council support and use of Temporary Accommodation	Explore Private Sector Leasing as an alternative to commissioned temporary accommodation	Community and Customer Services	April 2016
2) Prevent Homelessness and reduce rough sleeping	Implement Homeless strategy action plan including, strengthening early intervention and prevention of homelessness, by April 2016	Joint Partnership Commissioning Team/Housing Options.	April 2016
	Working in partnership with Torbay and South Devon NHS Foundation Trust and South Devon and Torbay CCG to include, housing and homelessness advice and support in multi-agency teams with primary care and other services by 2017	Joint Partnership Commissioning Team	April 2017
	Commission accommodation based and outreach support for single homeless people by April 2016	Joint Partnership Commissioning Team	April 2016 Hostel units review
	Ensure the recommissioning of young peoples' homelessness support services provides an appropriate range of services to prevent placement of 16/17 year olds in B&B by July 2016	Joint Partnership Commissioning Team	July 2016

	Plan recommissioning of domestic abuse in liaison with partners by September 2018	Joint Partnership Commissioning Team	September 2018
2) Long term placements into residential care for adults and children are reduced	Adults - Hospital discharge protocol (homeless strategy) by April 2016	Joint Partnership Commissioning Team/Torbay and South Devon NHS Foundation Trust/Housing options	April 2016
	Develop extra care housing and specialist accommodation based support as an alternative to long term residential placements for adults - by 30 June 2016	Joint Partnership Commissioning Team/Torbay and South Devon NHS Foundation Trust/Devon Partnership Trust	June 2016 100 Approx units
	Re specify and commission Young Parents service as an alternative to high-cost complex placements out of area- by 31 May 2016	Joint Partnership Commissioning Team/Torbay Children's Services	May 2016 Min 12 units accommodation/ 12 units support
2) To increase the stability of homes, education and community, especially for children.	Redesign of crisis support for rent deposits. Development of new ways of working for Health and Social Care interventions and	Community and Customer Services Team/ Housing Options  SWIFT Team	April 2017  March 2017
	Early Help for Children, Young People and Families (SWIFT Social Work Innovation Fund Torbay)	Public Service Trust and Youth Trust	
3) Create Healthy Homes, Healthy You, Healthy Bay	Undertake full assessment of the health needs of the	Homelessness Strategy Action	October 2016

	homeless population of Torbay is carried out by Oct 2016		
3) Good Quality homes through Energy Efficiency	Facilitate access to energy efficiency measures through the Energy Company Obligation scheme	Community and Customer Services.	April 2016
	Work in partnership with other local authorities to facilitate access to government funding for other energy efficiency measures e.g. central heating		Ongoing
3) Reduce the number of empty and/ or underused properties by encouraging landlords to bring their properties back into use	Target empty properties to purchase and bring back into use Explore the introduction of a "Villa"revival programme to help secure re – use of Georgian and Victorian villas for family homes and to promote a contemporary villa building programme in Torbay.	Torbay Development Agency/Communities Team  Spatial Planning	April 2017
3) Ensure that housing landlords act responsibly and ensure that the properties they manage meet the minimum statutory thresholds for quality and safety	Continue to target poor quality accommodation and management through the Rogue Landlords Programme Service redesign	Community and Customer Services.	April 2016
	Prioritisation of high risk	Community and Customer Services.	



We will deliver our priorities by our Performance and Governance structure:



Through this structure the delivery of the new Housing Strategy we will ensure there is a clear pathway from the plans of the commissioner and provider of health and care to the housing provision and support we have in the Bay.

We will review progress, actions set out in the delivery plan on an annual basis. Via scrutiny, and ensure the voice of housing provision has a clear voice and influence on the Health and Wellbeing Board.

The Housing Partnership Steering/ Monitoring group is a new group that builds on the work of the Housing Working group, that helped develop the Strategy, this group has representatives of executive members and officers. Consideration will be given to the inclusion of an Overview and Scrutiny representative within the TOR to be agreed.

This group will monitor the elements that make up the housing strategy using the strategy delivery plan and "My home is My Life" delivery plan.

**The Joint Commissioning Group** will ensure alignment with key partners and achieve leverage from the council resources we have to get maximum impact on our joint priorities.

**The Accommodation Care and Support group** is also a new group that will build on the Living Well at Home development Board activity, deliver on increase independence, quality and safety at home. , and ensure our market position statement is achieved with providers.

**The Homelessness Rough Sleepers forum, t**his group will deliver the Homelessness Strategy, develop and monitor accommodation and support pathways.

**The Rogue Landlords/ ASB Group,** has oversight of standards and take initiatives to tackle poor housing.

The Trojan scheme received an award for the approach on a number of high profile prosecutions that led to a ripple effect in the area. This had an impact on other portfolio landlords who have voluntarily provided improvement programmes on properties. We have seen appositive outcome of culture change within our private sector.

**The Strategic Land Task Group,** this group will develop plans and ensure delivery of the built environment aspects of housing, in accordance with local plan for council owned land.

In addition as required by the panning inspectorate there will be a new group-south Devon delivery review panel which will monitor the delivery of new jobs, homes and infrastructure across South Devon.

Specific terms of Reference for the groups will need to be reviewed / develop and agreed by the Housing Partnership Steering Group Chairs / Leads for each of the groups will need to be confirmed (Some are already in place)

#### An Investment Plan / Virtual Budget for accelerated growth

Contribute to the Medium Term Financial Plan, by maximising new homes bonus and Council Tax revenue by increasing housing supply in accordance with government policy and the new housing and planning bill and in relation to any future devolution agreement with central government.

Delivery will be dependent for the built elements on having productive relations with the markets and a flexible approach to development as schemes come forward. The limited capital resources held for housing will need to be maximised for impact working with the market as it recovers from the downturn and its impact on house building in the recession.

#### **Partnership arrangements**

Torbay Council will use its position to ensure effective operation of all aspects of the local housing market.

However we are aware that we cannot tackle our housing challenges alone. We rely on working closely with our partners, which include our local communities; large and small private sector bodies ranging from developers and construction companies to private landlords, the broader public sector; and our local community and voluntary sector.

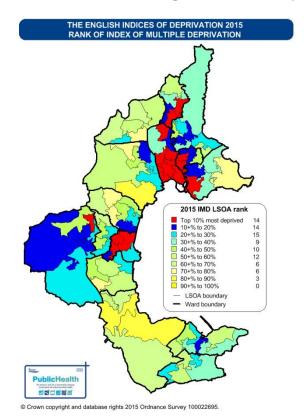
### **Our Evidence Appendix**

The last house condition survey was published in 2009. This details that the largest proportion of Torbay's housing stock was built before 1981 particularly during 1965 to 1980, with fewer dwellings built after 1980. The stock has high proportions of medium/large terraced houses, semi-detached, bungalows, converted flats and low rise purpose built flats(less than 6 storeys). There are a substantial number of houses in Multiple Occupation in Torbay, 2.3% of dwellings are HMOs, representing 1450 buildings being used to house multiple households (this compares to a national average of 2%). Of these multi-occupied dwellings only 80 meet the criteria for mandatory licensing.

#### Deprivation

The Index of Multiple Deprivation (IMD) 2015 is the official measure of relative deprivation for small areas (Lower Super Output Areas) in England. Data source:

https://www.gov.uk/government/collections/english-indices-of-deprivation



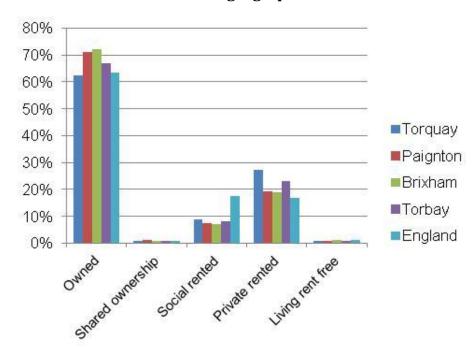
- Torbay is amongst the top 15% most deprived district local authorities in England (46<sup>th</sup> out of 326).
- Levels of deprivation have increased in Torbay
- Torbay is the most deprived district local authority in the South West region.

- There has been a 75% increase in Torbay residents living in areas amongst the top 20% most deprived in England (16 LSOAs in 2010 to 28 LSOAs in 2015).
- Almost 1 in 3 (31.5% 42,050) residents live in areas amongst the 20% most deprived in England.

#### Homelessness

- The total number of homeless applications and decisions made in 2014-2015 has more than doubled since 2011-2012, an increase of 106%
- In recent times, Torbay has experienced a rise in statutory homelessness acceptances, a rise of 16% from 2013-2014 to 2014-2015
- The number of homeless non-priority cases has more than tripled, rising by 208%

#### Tenure of households in each geographical area



#### Affordability

Owner-occupation remains the preferred tenure choice in Torbay despite a reduction from 73% in 2001 to 67% in 2011. The uncertain national economy has made an impact on the housing market over the past five years causing average house prices in Torbay to fall in most areas in the country. A recent upturn in the national market alongside limited mortgage availability means that homeownership is still out-of-reach to most households on low and moderate incomes. This is supported by evidence from Torbay's' House Price and

Earning Ratios which shows that local households would on average need an income at 30% higher than the national income average, and 7% above the South West average to afford purchasing a home at an average price in the area. It is clear that affordable housing in Torbay is in short supply and wages don't support the value of its properties.

The impact of rising demand and competition for private rented homes in Torbay has resulted in increased rental prices. From 2011 to 2015, Torbay has seen a rise in average market rents by 11% and a rise of 34% in terms of median market rental values. In turn the buoyant market has led to an increase in the level of start-up costs and pushes agencies to select the more affluent tenants for their landlords. Despite a good supply of private rented sector properties being available in Torbay, private rental values are relatively high in an area where local earnings are below the national average and so the sector is often unaffordable and difficult to access for many households on low and moderate incomes.

- Torbay has a large private rented sector consisting of over 13,696 properties which has been steadily increasing over the last 10 years (by 6.7%)
- Rental fees in the private market have increased significantly over the past four years and this trend is set to continue
- Torbay is restricted in terms of housing land availability for potential generation of new-build rented homes, placing strategic importance on the management and distribution of existing stock to meet all housing need groups
- Torbay has a recognised issue with its level of empty homes, further indicating the need for new initiatives that can assist in bringing them into use, such as through incentivising owners to let them through an in-house Leasing Scheme
- In two of the main towns in Torbay (Torquay and Paignton) the PRS represents around 50% of the total stock composition