

# DRAFT Housing Strategy

2022-2030

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# Introduction

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A home is special to everyone and directly contributes to good health, wellbeing, and life achievement. Having a place to call home is one of life's main goals. It offers warmth and shelter; and is the place where we feel safe, and secure; a place to shape family.

Known as the English Riviera, Torbay comprises of three towns: Torquay, Paignton, and Brixham. Torbay has a population of c. 135,000 and has an increasingly skilled workforce; increasing numbers of small and micro businesses; and a large catchment population. The recent investment in the A380 South Devon link road, directly connecting Torbay with the M5 at Exeter, has significantly reduced travel times locally and regionally making the Torbay area an increasingly attractive place to live and work.

It is a place of huge ambition, and we want it to be the best place for children to grow, for people to live and work and for residents to fulfil their ambitions today and for many years to come.

However, Torbay is facing a housing crisis. There is a shortage of new housing supply and particularly affordable housing.

This strategy sets the vision and approach we will take through our leadership; and by working with partners to 'improve the delivery, affordability and quality of housing'.

We have the foundations in place to build more affordable homes through our urban and town regeneration plans; our housing company TorVista and the Torbay Strategic Housing Board.

By working with our partners, we will achieve more, giving more families a home and more children the best possible start in life.

We will prioritise brownfield locations in our towns to reduce the impact on the climate and endeavour to protect our natural environment. We will create jobs and investment to support inclusive economic growth and make safe homes for residents and their families.

Whilst the council and its partners face many significant challenges, we are determined to provide appropriate and affordable homes, particularly for those with the greatest need.

Separate to this Housing Strategy an Action Plan will be developed to deliver our vision for housing in Torbay. The Action Plan will be an agile document, which we will use to monitor progress and it will be overseen by a cross-directorate Housing Delivery Group.

# External influences and local issues

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## Housing needs

Housing needs for Torbay have been objectively assessed in accordance with National Planning Policy Framework guidance, which, taking into account local policy added targets for employment growth, estimate that 615 new homes are required to be provided per year over the Local Plan period. However, as part of the Examination of the Torbay Local Plan, this figure was reduced to 495 homes per year to reflect environmental constraints in Torbay.

Consequently, the adopted Torbay Local Plan 2012-2030 identifies land for the delivery of around 8,900 new homes over the plan period and we are reviewing our current Local Plan.

## Our housing ambition

A balanced housing market is essential to sustainable communities, but this will not be achieved without the right level of new housing development, across all tenures. As well as providing desperately needed new homes, house building also delivers substantial benefits and better facilities for the wider community. The affordability and environmental sustainability of homes will be crucial factors in getting the balance right between homes, jobs, the green environment and protecting the climate.

We already know from our community led neighbourhood plans, that protecting the natural environment of Torbay is a priority; along with providing more affordable homes; reducing the impact of climate change and creating a sustainable economy. It will be necessary to strike a balance between competing priorities.

There is little appetite for green field development despite the level of additional homes required. So, we need to be bold, innovative, creative, and sensitive in the delivery of those additional homes.

## The economic challenge

The current economic backdrop provides challenges for us all, including housebuilders and registered providers.

The English Riviera Destination management plan 2022-2030 to make Torbay the UK's premier visitor destination and help boost the local economy was approved at Council in August 2022. The new plan sets out the interventions that can help propel the English Riviera forward, building on the strengths of the destination and the opportunities to achieve a more sustainable and resilient destination.

There has been a huge increase in demand for available properties, both rented and for home ownership. This has pushed up local prices and rents, making it much more difficult for households to afford. Rents are now well above the Housing Benefit rates, and we are seeing an increasing number of households at risk of homelessness.

Families on Housing Benefit struggling due to the mismatch with private rents and the Council continues to lobby government on Local Housing Allowance rates to reflect the challenging rental market specific to Torbay.

Additionally, since the energy price cap was lifted at the beginning of 2022, we have seen heating and electricity costs rise by over 50%, which has come alongside increases in the cost of food, taxes and other everyday expenses.<sup>1</sup>

## Strengths, challenges, and opportunities

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### Strengths

The council has put the foundations in place to kick start delivery of affordable homes in Torbay, as set out in our **Community and Corporate Plan** objective to ‘**Improve the delivery, affordability and quality of housing**’

We will ensure we put our residents and clients first; we continue to tackle climate change and we work in partnership to achieve better outcomes. We will focus on preventing and alleviating homelessness and we will continue to do everything we can to make sure our residents are treated fairly.

We are taking action to improve supply:

- Through the Torbay master plan for town centre and waterfront regeneration to support sustainable, residential communities
- The refreshed English Riviera Destination Management Plan 2022-2030 to make Torbay the UK’s premier visitor destination and help boost the local economy
- Progressing sites and regeneration identified in the Local Plan growth areas
- Delivering 100+ new homes (maximising affordable homes) on the Preston Down Road site
- Seeking a Strategic Partner to deliver more affordable homes on small challenging sites
- Purchasing up to 37 homes to meet current demand for family Temporary Accommodation (TA), with the option to use these homes for longer term affordable rentals as we tackle and reduce the need for TA
- Delivering new homes through modern construction; such as Modular build pilots currently under consideration for two sites.
- Commissioning two Extra Care homes of 150 units to meet future older people supported housing need
- Investing in property to increase the supply of social rent homes in Torbay.
- By adopting an Empty Homes Policy and recruiting an Empty Homes Officer to help bring empty homes back into use

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<sup>1</sup> Cost of living rises for households: ONS.gov.uk

- By pledging financial support to introduce Interim Management Orders within the private rented sector to raise standards for tenants
- Continuing to make the best use of existing social housing through Devon Home Choice plus our Rightsizing and empty homes project
- TorVista due to deliver new homes

## Challenges

- 42% of CO2 emissions in Torbay are from domestic homes (2019)
- Private rental properties are well above the local Housing Benefit rates (LHA)
- 68% of households renting privately rely on Housing Benefit, higher than national (48%) and regional (44%) averages
- 8% social rented stock in Torbay; 18% national average
- Current delivery of homes built is an average of 343 per year, the Local Plan target is 720
- By 2040 one in three (34%) of Torbay's population will be over 65

We know that, for our residents:

- Housing is unaffordable to many in Torbay. The average house price in Torbay is nine times average annual earnings and house prices have increased significantly post 2020
- Increasing demand for holiday accommodation has reduced the availability of accommodation for local people
- Homelessness in Torbay is over twice the national and regional averages
- One third (34%) of households are being made homeless due to the end of a private rented tenancy
- Homes becoming available through the Housing Register have fallen 6% since 2019

In Torbay:

- Housing need outstrips demand for new affordable homes
- There is not enough brownfield land across the Bay to provide all the homes Torbay needs, and the cost of any site clearance means there is less money to build affordable homes
- The complicated geographic relief of Torbay makes site development challenging
- Our small developments can reduce affordable housing delivery, as units fall below planning obligation thresholds
- Regeneration takes time due to site assembly and financing complexities
- A low growth local Plan to protect the environment can reduce the opportunities to build new homes
- The challenging economic climate is making house building difficult. Financial uncertainty, cost of materials, and labour shortages are delaying housebuilding

## Opportunities

Whilst accepting that there are significant challenges in providing decent homes for all our residents it is important to recognise that there are opportunities that can help us achieve this, including:

- The Government's new Affordable Homes Programme (2021 to 2026) managed by Homes England. By working with Homes England, we hope to deliver more affordable homes through new build, residential led regeneration and purchase and repair of existing stock
- The Torbay Affordable Housing Development Partnership, which was established in 2022 to work more closely with Homes England, registered providers, and other stakeholders to increase the overall provision of affordable housing
- TorVista Homes Limited, which was awarded registered provider status in 2021. As a new registered housing provider, wholly owned by the council; its aim is to deliver a wide range of good quality, affordable and supported housing
- The Council announced a 'climate crisis' in 2021, making a commitment that Torbay will be carbon neutral by 2030
- Our Local Plan is under review and sets out how the need for homes of all types will be delivered together with jobs and infrastructure
- We have created the Torbay Strategic Housing Board to promote our ambitions and actively engage with partners to help increase housing supply and be a critical friend
- We are maximising the use of existing social housing stock through our Rightsize programme and working with owners of empty properties to bring them back into use

## Vision

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The housing vision for Torbay is to:

**Improve the delivery, affordability and quality of housing**

To achieve this vision, we will:

- Work across the Council and with partners to come up with innovative ideas and modern build techniques to increase the delivery of affordable housing for rent and ownership
- Deliver a diverse choice of housing for our residents that meets every stage of life and lifestyle
- Support our communities to improve and maintain their homes; to be safe, warm, fit for purpose and be more environmentally friendly
- Continue to protect homeless households and those threatened with homelessness, whilst putting an end to street sleeping

# Our Priorities

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Our housing priorities are:

- Improve housing supply
- Improve housing quality
- Improve housing support

Our cross-cutting principles:

- Put our customers first
- Tackle climate change
- Work in partnership

These aspirations are underpinned by our community and corporate visions:

- Thriving people
- Thriving economy
- Tackle climate change
- Council fit for the future

Within each priority we have identified key areas of work that we believe will directly contribute to the overall sense of community health and wellbeing in Torbay.

## Improve housing supply

We will:

1. Build affordable homes for rent
2. Build homes for low-cost ownership
3. Build and acquire innovative and specialist homes
4. Make better use of our housing stock

This is important because:

- Need on the Housing Register has increased by 50%, since 2018, with 1,572 applicants now in housing need
- The Housing and Economic Needs Assessment (2022) identifies a local need for 721 affordable homes per year: 387 for rent and 334 for low-cost sale
- The Government requirement on Torbay is to build 720 dwellings a year



- Torbay is the corporate parent to nearly 5 times as many children and young people as the England average (302, compared with 62), with a 42% increase since 2011
- There is a distinct lack of larger family homes, both in the private rented and social sectors

We want local households to have access to quality housing that they can afford in a range of tenures. Open market housing is the main route to securing the delivery of affordable housing via S106 planning obligations. However, affordable housing can also be provided using Government grants and the Council's assets, including land. The majority of this delivery is focused in urban areas, yet we recognise the need for smaller development in our less urban communities.

Homes built for rent by registered providers are the only type of homes that remain affordable for the majority of low-income households in Torbay. Traditionally, homes let on social rents are around 60% of the local market rent, but in 2010 the government introduced a new 'affordable rent' at rents on new homes of up to 80% of market rent levels.

Since 2016, we have delivered an average of 343 market homes each year, 47 (14%) of which have been affordable. At the current trajectory, with no additional greenfield allocation, Torbay is likely to only develop up to 50 affordable units a year through the Section 106 developer contributions. To meet the total need on the Housing Register with new builds alone would take 30 years.

Our strategy proposes a mix of Homes England grant and local housing investment, such as Council land and assets, with a view to establishing two thirds affordable homes for rent and one third for low cost ownership. We will also strive to maximise energy efficiency, making our homes more affordable to heat and run.

Torbay Council and our NHS partners want to increase independent living; allowing people receiving social care and support to have a greater choice and control over how, where and with whom they live. Whilst we are commissioning 150 extra care units for people to live well for longer in a home of their own, there is more to do.

There is also an urgent need to create housing stock that provides independent living and move-on accommodation options for our care experienced young people.

To improve housing supply, we will:

- Use Council land and the redevelopment of existing buildings to create new affordable homes and sustainable communities
- Look to establish a strategic housing partnership to progress our affordable home delivery programme
- Maximise opportunities to deliver affordable homes through Homes England's new Affordable Homes Programme (2021 to 2026)
- Work with TorVista, the Council's wholly owned Housing Delivery Company to deliver specialised housing for older people, for those with learning disabilities and autism and for people with enduring mental ill health
- Deliver more homes to improve the outcomes for our care experienced leavers

- Purchase around 37 self-contained properties in the Bay to help accommodate homeless households to help them move-on into more permanent homes
- Work with 'build for rent' developers to investigate funds, suitable land, or property to accommodate a shared housing project
- Bring empty homes back into use, making them affordable to rent where appropriate
- Deliver Torbay Council's 'Right-Sizing Project', to free up much needed larger family homes and developing larger homes if necessary

We will work with our partners to increase supply:

- We will pro-actively build strong partnerships with Homes England, landowners, registered providers, and local communities to improve the delivery of new homes
- Through our Economic partnership work with Home England, neighbouring authorities, NHS, local colleges, local landowners, developers and employers to find solutions to new, existing, and stalled development sites
- Through the Torbay Strategic Housing Board, working in partnership to build stronger relationships to increase the supply of new homes, including affordable and supported housing
- Utilise TorVista to deliver additional homes
- Chase developers to progress sites that have received planning permission, but are not coming forward in a timely fashion
- Look to explore alternative solutions such as self-build and modular build for challenging sites to deliver new homes

To understand future needs/demand, we will:

- Gather evidence to better understand where our unmet housing need is coming from
- Better understand local housing need by regularly reviewing applications on the Housing Register and predicted demand from children's and adults services, local colleges and employers
- Undertake a structured review of planning policies to make sure that they are relevant, joined-up, straightforward and encourage development, particularly on brownfield sites

## Improve housing quality

We will:

1. Tackle conditions in the private rented sector
2. Improve energy efficiency and reduce fuel poverty
3. Keep people independent at home

This is important because:

- On average, Torbay Council serves 49 legal notices to remedy disrepair each year
- Nearly 20% of our enforcement work was to remedy poor heating in people's homes
- There is a higher proportion of homes in private rented sector in Torbay (26%) compared to England (19%)

- Three quarters (75%) of Torbay’s housing stock’s energy performance is below band C, for England it’s just over half (54%)

Housing has a key role to play in health and wellbeing. The poor condition of a property can negatively affect the physical and mental health of our residents. Similarly, some people’s physical health needs, particularly for older residents, can restrict their ability to live an independent life without some adaptations to the home.

The expansion of the private rented sector has focused attention on the need to improve conditions in this tenure. The English Housing Survey (EHS) estimates that in 2019, 23% of these homes did not meet the Decent Home Standard. This compares with 18% of owner-occupied and 12% of social-rented homes.

The housing conditions in the private rented sector are worse than for any other, so making sure that the quality and standard of the private rented sector is a priority for us. We also focus much of our work in this sector because tenants have little, or no control over getting remedial works carried out, so we use all the tools available to take action against poor standards.

The main enforcement issues identified relate to poor heating, risk of fire, damp and mould and falls. The Housing Standards Team identified and remedied 578 housing hazards, resulting in a significant cost saving to the NHS and wider society.

A key theme running through our plans is a commitment to become carbon neutral. The carbon emissions from our area will fall as our homes and businesses become more energy efficient. The widespread reliance on gas as an energy source will mean few households will be immune from rising bills. However, homes with poor fuel efficiency will be hit hardest by energy price rises. Households who live in a property they own or rent from a registered provider have the least likelihood of being fuel poor at 8% and 19% respectively. However, households living in privately rented accommodation are most likely to be fuel poor (25%).

The scale of the issues facing the private rented sector are such that the answer does not lie with regulation alone. We must create the right environment to encourage self-compliance by working alongside landlords, property agents and landlord associations.

To improve housing quality, we will:

- Tackle disrepair and poor housing conditions by proactively targeting non-compliant landlords, taking appropriate action where standards are not being met
- Support communities to improve the energy efficiency of their homes and meet our carbon neutral target, tackle fuel poverty, and reduce carbon emissions
- Help households adapt existing homes, so they can remain independent for longer
- Regularly consult with our customers to improve service design and delivery

## Improve housing support

We will:

1. Prevent homelessness
2. Offer intervention
3. Help households sustain accommodation

This is important because:

- Need on the Housing Register has increased by 50%, since 2018, with 1,572 applicants now in housing need
- Typically, households who rent privately spend around 35% of their income on housing costs, compared to 18% for those with a mortgage, or 29% in social housing
- There has been a 92% increase in use and stay of temporary accommodation for homeless households since 2019 [169, 37% families (2022)]
- The most common reasons for homelessness is the loss of a private rented home (34%), family and friends no longer able to accommodate (19%) and domestic abuse (12%)
- Last year the Housing Team received around 13,000 requests. Calls about being 'homeless tonight' increased by 12%
- Around 24 people a month sleep rough in Torbay

Homelessness has a serious and harmful effect on those who experience it. Our approach is to act at the earliest opportunity, before individuals, or families lose their home. We are developing a separate homelessness and rough sleeping strategy that will be published during the life of this strategy.

Our primary focus is upon helping households to remain in their own home, provided that it is safe and suitable for them to do so. There are a number of in-house services available to help households remain in their homes, including: money advice, mediation and partnership work to tackle harassment and domestic abuse.

It is not always appropriate for people to remain in their existing home and sometimes it is not possible to prevent homelessness. Over recent years we have seen a steady rise in demand for temporary accommodation, with many households placed in increasingly costly and sometimes unsuitable accommodation. This is having a significant impact on Council budgets.

Due to the low provision of social homes and new build affordable homes Torbay is reliant upon the private rented sector to meet its homelessness duties. However, recent rental increases have pushed this type of accommodation beyond the reach of low-income households, particularly for families. Additionally, some landlords are converting to the holiday market, both permanently, and across the summer months.

Three quarters of homeless households are re-housed in the private rented sector, more than twice the national average. However, as tenancies in this sector are less secure than other tenure and can create a repeating cycle of homelessness.

The theme throughout this strategy is to make sure that the entire system is working to prevent all forms of homelessness, but also to work across the Council, and with partners to deliver more affordable homes, and work with the private rented sector to promote longer, more secure tenancies.

To improve housing support, we will:

- Continue to improve the Housing Options Service, to make sure that we give residents high quality, accessible advice when they need it
- Work with members, partners, and clients to develop a homelessness and rough sleeping strategy that is fit for purpose and meets statutory and legislative requirements
- Improve engagement with private and social landlords, letting agencies and tenants to promote compliance and the importance of those threatened with homelessness seeking help at an early stage
- Develop a domestic abuse and sexual violence strategy with an emphasis on moving victims to safe and secure accommodation
- Work with partners to create sustainable tenancies through local employment, training, and education

## Measuring success

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We will measure our success through the following indicators

### **Improving housing supply**

- Total additional homes provided
- Number of affordable homes delivered
- Number of households housed through the Housing Register

### **Improving housing quality**

- Number of home hazards remedied
- Number of homes fitted with adaptations to help people remain independent
- Number of homes receiving energy efficiency measures

### **Improving housing support**

- Average number of single households, including couples, in temporary accommodation on any one night per quarter
- Average number of families, including pregnant, in temporary accommodation on any one night per quarter
- Number of new homelessness cases per quarter
- The % of homelessness cases that were taken at the prevention stage
- Number of families in bed and breakfast for longer than 6 weeks

- Number of families where Children's Services have a duty to accommodate in temporary accommodation
- Number of children where Children's Services have a duty to accommodate in temporary accommodation
- Number of rough sleepers per year

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