

Meeting: Overview and Scrutiny Meeting **Date:** 3 June 2026

Wards affected: All

Report Title: Review of Council Tax Premiums for Long Term Empty and Second Homes

When does the decision need to be implemented?

N/A

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1. Purpose of Report

- 1.1. The Overview and Scrutiny Board has asked for a report reviewing the Policy for Council Tax Premiums for Long Term Empty and Second Homes, to include a copy of the current policy,
- 1.2. Key lines of enquiry for the report should include:
 - 1.2.1. how our scheme compares to others;
 - 1.2.2. how many people have been impacted since the Policy has been in operation; and
 - 1.2.3. what other possible changes could be made to deal with unintended consequences and the cost of such changes for the Board to make consider making recommendations for further discretion to the Policy.

2. Review of Policy

- 2.1. The implementation of Council Tax premiums is not a Policy, but a determination of Full Council in accordance with Section 11B (Long Term Empty) and Section 11C (Second Homes) of the Local Government Finance Act 1992 (as amended).
- 2.2. The legislation enabling Councils to make local determinations regarding Council Tax Premiums was introduced by the Local Government Finance Act 2012 with some subsequent legislative changes to the maximum amounts that Councils could charge coming into force since then.

So far as relevant to Torbay Council, the following is a list of the determinations that have been made in accordance with the relevant legislation over time:

Effective Date	Determination
1 st April 2013	<p>Class A (undergoing repair) and Class C (6 months empty) exemptions revoked by Parliament, with option to create local discounts.</p> <p>Local determination to provide a one-month empty discount, followed by full charge.</p> <p>Local determination to charge 100% premium on Long Term Empty dwellings after 2 years.</p>
1 st April 2019	Local determination to remove one-month empty discount and charge full Council Tax from date became empty.
1 st April 2020	Local determination to charge 200% premium on Long Term Empty dwellings after 5 years.
1 st April 2021	Local determination to charge 300% premium on Long Term Empty dwellings after 10 years.
1 st April 2024	Local determination to adopt a 100% premium for unoccupied and substantially unfurnished dwellings (Long Term Empty dwellings) after 1 year.
1 st April 2025	Local determination to adopt a 100% premium for unoccupied furnished dwellings (Second Homes)

2.3. Since 1st April 2025, Torbay Council has therefore determined to charge the maximum permissible amount of premiums for both Long Term Empty dwellings and Second Homes.

3. How Torbay Council’s determinations compare to other billing authorities nationally

3.1. Since the determinations are individual to each billing authority, national data by billing authority determinations is somewhat limited. However individual billing authorities do report certain property level detail to government, and these are published in the taxbase data ([2025 Local Authority Drop Down.xlsx](#)). An extrapolation from this data has been attempted so far as possible, bearing in mind the original purpose of the data and a lack of ability to report by many authorities.

Long Term Empty Premiums (LTE)

3.2. Out of 296 billing authorities, 291 (98%) charge LTE premiums. The 5 that did not charge premiums in 2025-26 were all Shire Districts:

Name	Type	Region
Amber Valley	Shire District	East Midlands
Bolsover	Shire District	East Midlands
Castle Point	Shire District	East
Gravesham	Shire District	South East
Ribble Valley	Shire District	North West

3.3. From an examination of the above Councils' websites, it appears that Bolsover and Castle Point are implementing Premiums from 1st April 2026. The other Councils appear to be currently not charging a premium, but are keeping it under review.

3.4. Due to different IT systems, some billing authorities were limited in what they could report. Of the billing authorities that were able to report for each category, the following levels were charged:

1 – 2 years

Level of Premium	Number of BAs	Percentage of BAs
50%	0	0%
100%	196	100%
Variable	0	0%

2 – 5 years

Level of Premium	Number of BAs	Percentage of BAs
10%	0	0%
25%	0	0%
50%	6	2%
100%	285	98%
Variable	0	0%

5 – 10 years

Level of Premium	Number of BAs	Percentage of BAs
50%	5	2%
100%	31	10%
150%	0	0%
200%	272	88%
Variable	0	0%

Over 10 years

Level of Premium	Number of BAs	Percentage of BAs
100%	26	8%
150%	0	0%
200%	23	7%
250%	0	0%
300%	267	85%
Variable	0	0%

- 3.5. In terms of Devon billing authorities, all charged the maximum premium, but South Hams and West Devon included some additional exceptions (as detailed below), which delayed the imposition or excluded certain dwellings entirely.

Second Homes

- 3.6. Out of 296 billing authorities, 211 declared that they charged a Council Tax Premium on second homes. Of those that charged all applied the maximum charge.
- 3.7. In terms of Devon billing authorities, all 9 charged the premium, although South Hams and West Devon included some additional exceptions (as detailed below), which delayed the imposition or excluded certain dwellings entirely.
- 3.8. The detail for Devon authorities regarding the number and proportion of dwellings subject to the Second Home premium is as follows:

Band	Torbay		East Devon		Exeter		Mid Devon		North Devon		Plymouth		South Hams		Teignbridge		West Devon	
A	226	0.33%	217	0.29%	97	0.16%	17	0.04%	350	0.71%	386	0.31%	219	0.46%	154	0.24%	77	0.28%
B	251	0.36%	349	0.46%	81	0.13%	27	0.07%	278	0.56%	185	0.15%	329	0.69%	171	0.26%	111	0.40%
C	310	0.45%	517	0.69%	90	0.15%	33	0.09%	351	0.71%	134	0.11%	488	1.02%	159	0.24%	104	0.38%
D	252	0.37%	470	0.62%	66	0.11%	18	0.05%	313	0.63%	87	0.07%	610	1.27%	173	0.26%	62	0.23%
E	169	0.25%	297	0.39%	27	0.04%	17	0.04%	181	0.37%	48	0.04%	682	1.42%	85	0.13%	47	0.17%
F	72	0.10%	154	0.20%	16	0.03%	14	0.04%	114	0.23%	13	0.01%	466	0.97%	37	0.06%	36	0.13%
G	32	0.05%	137	0.18%	14	0.02%	9	0.02%	58	0.12%	8	0.01%	533	1.11%	25	0.04%	21	0.08%
H	6	0.01%	8	0.01%	1	0.00%	2	0.01%	6	0.01%	1	0.00%	112	0.23%	6	0.01%	5	0.02%
Total 2nd Homes	1,318	1.91%	2,149	2.85%	392	0.64%	137	0.35%	1,651	3.34%	862	0.70%	3,439	7.17%	810	1.24%	463	1.68%
Total properties	68,868		75,355		61,390		38,735		49,497		123,424		47,938		65,502		27,543	

4. Premium Exceptions

4.1. There are a number of statutory exceptions to the premiums as follows:

Exception Type	Applies to	Time Limit
Dwelling which is or would be someone's sole or main residence if they were not residing in job-related armed forces accommodation	Long-term empty homes and second homes	Unlimited
Annexes forming part of, or being treated as part of, the main dwelling	Long-term empty homes and second homes	Unlimited
Dwellings being actively marketed for sale	Long-term empty homes and second homes	12 months
Dwellings being actively marketed for let	Long-term empty homes and second homes	12 months
Unoccupied dwellings which fell within exempt Class F and where probate has recently been granted	Long-term empty homes and second homes	Unlimited up to probate 12 months from probate
Job-related dwellings	Second homes only	Unlimited
Occupied caravan pitches and boat moorings.	Second homes only	Unlimited
Seasonal homes where year-round, permanent occupation is prohibited, specified for use as holiday accommodation or planning condition preventing occupancy for more than 28 days continuously	Second homes only	Unlimited
Empty dwellings requiring or undergoing major repairs or structural alterations	Long-term empty homes only	12 months

4.2. In addition to the statutory exceptions, Councils were able to create any additional exceptions that it determined were appropriate. These would necessarily be based on the property circumstances, rather than the individual concerned.

4.3. Whilst it is not possible to provide information nationally in relation to additional exceptions, The schemes for other Devon authorities have been examined and two authorities, South Hams and West Devon have additional exceptions as follows:

Description	Applies to
Properties with an agricultural planning restriction	Second homes and empty properties

Properties for sale with an age related restriction (additional 6 months)	Second homes and empty properties
Properties that can only be accessed through an existing business premise	Second homes and empty properties
Properties used as overnight staff accommodation for a retail/ hospitality/ leisure business	Second homes only
Properties used to better provide personal care to a close relative	Second homes only
Property owned by a charity and used as accommodation for charitable purposes	Second homes only
Property which is required as part of contract of employment	Second homes only

- 4.4. Torbay Council did not create any additional property based exceptions, but relied upon the Discretionary Council Tax Reduction Policy provided for under Section 13A(1)(c) of the Local Government Finance Act 1992 to enable discretionary discount to be applied based upon the individual personal circumstances of the liable persons.
- 4.5. After receiving communication from customers regarding a premium to which they are subject, we have received only a couple of applications for a discretionary discount. None have been granted. This is because in both cases, their circumstances have not been considered exceptional.
- 4.6. Other than the 'age related exception' (please see 5.11 below), the Council has not recorded any cases where the other exceptions would have been triggered had they existed in Torbay.

5. Number of dwellings affected in Torbay

- 5.1. At Annual Billing for 2025/26, there were a total of 2,192 premiums charged on individual accounts. 1,562 of these related to second homes and 630 related to long term empty dwellings.
- 5.2. The number of second homes subject to the premium has reduced to 1,281 dwellings, with long term empty properties remaining fairly similar in number.
- 5.3. The reduction in second homes has mainly been due to re-categorisation. In simple terms, when the charge for a second home was the same as an occupied home, customers had failed to notify the Council that the dwelling had become occupied due to the perception that it made no difference. Once the premium was charged, customers immediately notified us that it was now occupied and it was re-categorised. This has resulted in a much more accurate taxbase.
- 5.4. The number of properties currently recorded as vacant where a premium is not due as a result of the statutory exceptions is:

Prescribed Class C - empty unfurnished less than one year	1288
Prescribed Class G - actively marketed for sale	86
Prescribed Class H – actively marketed for rent	4
Prescribed Class I - less than 12 months since probate granted	143

5.5. In addition, dwellings that have been vacant 12 months and now subject to a premium are detailed as follows

100% premium after prescribed class expires	663
200% L5 premium (empty more than five years)	60
300% L10 premium (empty more than ten years)	18

5.6. Since 1 April 2025, we are able to identify 21 properties have become subject to a premium due to remaining vacant for 12 months after probate that are still part of the estate of the deceased person (i.e. where the property has not been either sold or transferred to a beneficiary).

5.7. 2 properties had been undergoing major repairs or structural alteration that had taken longer than 12 months and they remain vacant.

5.8. The Council applies premiums based on the circumstances of the dwelling at the time, not the liable persons and so it has not been possible to extract very much meaningful data regarding the historical circumstances of each case. However, anecdotal experience of dealing with customers has indicated the following:

5.8.1. We have not identified any significant avoidance activity. The most well-known avoidance activity is to request the Valuation Office Agency to delete the dwelling from the Council Tax List and for it to become a commercial property subject to Business Rates. However, from April 2023, in order for this to occur, properties must be available to let for at least 140 days and actually let for at least 70 days in the previous 12 months to qualify for business rates. The Valuation Office Agency is requiring significant evidence of lettings before it considers a property non-domestic. In the last year, Torbay has identified 16 dwellings that would have been subject to the Council Tax premium becoming subject to business rates instead and based on the above, these are assumed to be genuinely operating as businesses.

5.8.2. Levels of non-payment of Council Tax for both long term empty properties and furnished, unoccupied properties (Second Homes) has been low.

5.8.3. There have been a comparatively small number of cases where owners that have inherited properties and have already 'used up' the 12-month exception to the premium. In all cases, the reason given is either that joint beneficiaries cannot agree on what to do with the property, or that they claim they are unable to sell it due to lack of interest. This generally means that the asking price is too high for the market.

- 5.9. It should be noted that all dwellings are exempt entirely from Council Tax up to 6 months after probate has been granted. It is only where a property forming part of the estate has either not been sold or transferred to a beneficiary does it incur a charge 6 months after probate. A statutory premium does not apply until 12 months have elapsed since probate was granted and the exemption (no charge) applicable in these cases is completely open ended up to probate being granted and 6 months afterwards.
- 5.10. In the vast majority of cases experienced within the service, it has purely been a matter of beneficiaries choosing to delay the sale, either through an unrealistic asking price, or choosing to undertake work on a property to increase its value and in doing so, delaying its sale beyond the 12-month exception period.
- 5.11. Whilst contact regarding premiums has been relatively low, one situation has been seen on odd occasions. This is where there are age restriction covenants (retirement properties). Due to the nature of Torbay and the prevalence of such properties, these are not generally considered 'exceptional circumstances' and can be rectified by using specialist estate agents and reducing the asking price. However, Officers offer considerable forbearance on these cases, utilising undertakings from solicitors to pay from the proceeds of sale, this mitigates the impact of the premiums on the owners. In general, these are normally inherited properties and either the beneficiary or the Executor is undertaking the sale.

6. Potential changes and Financial Implications

- 6.1. On an annual basis, it is open to the Council to consider changes to its current determination. This could include additional or extended exceptions for unusual or unforeseen situations.
- 6.2. Due to the impact on budgets, it is likely that this would require a motion to be made as part of the budget setting, with the determination being made by Full Council.
- 6.3. In terms of the costs (by way of reduced revenue) of increasing the exceptions to premiums, this would depend upon the exceptions proposed and would be dependent upon liable persons notifying the Council that these particular circumstances existed. It is therefore not possible to estimate the cost of this without further information regarding the proposals.
- 6.4. A further consideration will be the additional administrative cost of addition exceptions and the requirement to obtain proof or evidence and eligibility. There is also likely to be a greater risk of challenge to additional local determinations which will cause additional Valuation Tribunal costs. Without being able to estimate the number of cases, it is not possible to estimate these additional administrative costs.

7. Conclusions

- 7.1. Torbay Council's determination is in line with almost all other billing authorities in implementing premiums. Data is not easily obtainable in relation to whether other billing authorities have additional exceptions beyond the statutory ones. At the time of making the determinations, the Council stated that it was imposing premiums with a view to:

7.1.1. Encourage empty and underutilised dwellings to be brought back into active housing to help address housing supply issues

7.1.2. To raise additional revenue

- 7.2. It appears that the determinations have achieved this as the total number of properties subject to the premium has reduced and the revenue raised through additional Council Tax is in the region of about £2.8 million.
- 7.3. It is not possible to state whether there have been any unintended consequences from the implementation of Council Tax premiums because the Council determined to apply it without exception. Individual cases that Officers have dealt with in relation to more unusual situations are very low in number.
- 7.4. If the Council was to amend its determination, any of the additional exceptions applied by South Hams and West Devon Councils might be considered, but it is not possible to give an accurate forecast regarding the financial impact of these because the Council does not hold information to identify how many of these exist in Torbay. This would therefore create a significant unknown financial risk.

8. Recommendations

- 8.1. That the report is noted.
- 8.2. That the Council maintains the current determinations for premiums
- 8.3. That the Council continues to use the Discretionary Council Tax Reduction Policy provided for under Section 13A(1)(c) of the Local Government Finance Act 1992 to enable discretionary discount to be applied based upon the individual personal circumstances of the liable persons, rather than creating additional exceptions.

9. Background Documents

Document 1: Case Study indicative of a common situation

Document 2: Impact Assessment of Premiums (equality and economic)

Document 1 - Case Study indicative of a common situation

This is a recent case that has similar circumstances to many others subject to the premium, whether the Council Taxpayer decided to make an application for a discretionary discount, or not.

In this case, a brother and sister (who lived out of area in two separate households) had inherited a dwelling in 2022. The dwelling was unoccupied and unfurnished. Initially, the dwelling had been exempt from Council Tax whilst they were waiting for probate to be granted (and for 6 months afterwards). After the exemption and the further 6 month exception had expired, it would have been subject to the premium. However, it was rented to a tenant and the tenant was then liable for the Council Tax as resident. Therefore, no premium was incurred.

After the tenant vacated, the owners decided to leave the dwelling unoccupied and to place it on the market for sale in 2023/2024. It remained on the market for over a year and so became subject to a premium when they first started on the 1st April 2025.

One of the owners was aggrieved by this and asked for discretion to be applied, however it was explained that when Council made the determination to charge premiums, it had not determined to create any exceptions to the premiums beyond those provided for in law. It was explained that no Officer discretion existed in relation to this. The premium was therefore correctly charged.

The owners were offered the option to delay payment by agreeing to providing an undertaking from their solicitor to pay out of the proceeds of sale, but this was declined by one of the owners. This owner was encouraged to apply for a discretionary discount on the basis of exceptional hardship but refused to provide any financial information to demonstrate exceptional hardship. However, the application for a discretionary discount was made on the basis that the individual felt it was unfair because they were trying to sell the property. No information was provided to enable the Council to consider the circumstances of the owners as required by the policy.

In considering the application, and because of its nature, the value of the dwelling was examined. At the time it was inherited (January 2021), it was valued at £220,000. This was compared to its current value using both the Bank of England inflation calculator which gave the following information:

What would goods and services costing

£ 220000

in

2021

cost in

December 2025

Calculate

Your results

£275,895.13

What cost £220,000.00 in 2021 would cost £275,895.13 in December 2025.

Change in value: **25.4%**

Average annual inflation: **4.71%**

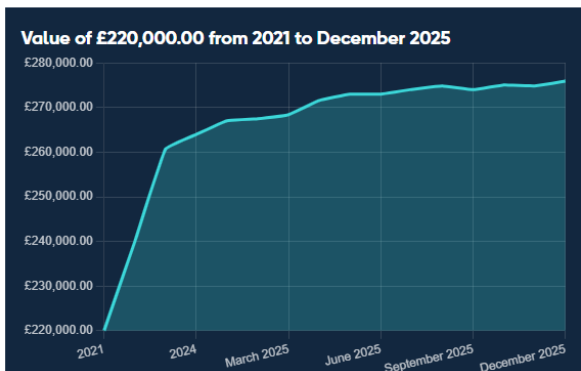
Shortcuts

Swap years

10 years ago

50 years ago

100 years ago



Understanding your results

This means that between 2021 and December 2025, prices have increased by 25.4% overall.

In other words, you would need £275,895.13 in December 2025 to have the same purchasing power as £220,000.00 in 2021.

What could this buy back then?

And the Nationwide Building Society house price calculator, which gave the following:

When was it last valued?

Year

Month

2021

January, February, March (Q1)

When would you like to compare the value to?

Year

Month

2025

October, November, December (Q4)

Recalculate

This is the difference in valuation for a property in the **South West** region.

From Q1, 2021

£220,000

To Q4, 2025

£257,802

Percentage change in price:

17.18 %

It is therefore likely that the value of the property is in the region of £258,000 to £275,000. However, it is on the market for £300,000, which indicates that it is not priced competitively and is a likely reason why it has not sold.

On the basis that the owners appear to be marketing the property for sale at a price above market value, the circumstances did not appear to be sufficiently exceptional and the application for a discretionary reduction was refused.

Document 2 - Impact Assessment of Premiums (equality and economic)

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	<ul style="list-style-type: none"> 18% of Torbay residents are aged 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>No specific impact has been identified in relation to this group.</p> <p>Second Home ownership is acknowledged to drive up house prices in popular areas, and as a result long-term residents can find themselves priced out of the local housing market. This may particularly affect those living in coastal areas such as Torbay. The implementation of Council Tax premiums on Long Term Empty dwellings and second homes should help to address this issue, or create additional Council Tax funding to support local housing supply.</p>	<p>The implementation of Council Tax Premiums is underpinned by the Council's Discretionary Discount Policy Council Tax Reductions - Torbay Council for individual cases of financial hardship under Section 13A(1)(c) of the Local Government Finance Act 1992.</p>	Revenues & Benefits Service
Carers	<ul style="list-style-type: none"> At the time of the 2021 census there were 14,900 unpaid carers in Torbay. 5,185 of these carers provided 50 hours or more of care. 	<p>No specific impact has been identified in relation to this group.</p> <p>Second Home ownership is acknowledged to drive up house prices in popular areas, and as a result long-term</p>	<p>The implementation of Council Tax Premiums is underpinned by the Council's Discretionary Discount Policy Council Tax Reductions - Torbay</p>	Revenues & Benefits Service

		<p>residents can find themselves priced out of the local housing market. This may particularly affect those living in coastal areas such as Torbay. The implementation of Council Tax premiums on Long Term Empty dwellings and second homes should help to address this issue, or create additional Council Tax funding to support local housing supply.</p>	<p>Council for individual cases of financial hardship under Section 13A(1)(c) of the Local Government Finance Act 1992.</p>	
Care experienced	<ul style="list-style-type: none"> As of January 2026, there were 277 former care experienced young people aged 18-24 in Torbay. 	<p>No specific impact has been identified in relation to this group.</p> <p>Second Home ownership is acknowledged to drive up house prices in popular areas, and as a result long-term residents can find themselves priced out of the local housing market. This may particularly affect those living in coastal areas such as Torbay. The implementation of Council Tax premiums on Long Term Empty dwellings and second homes should help to address this issue, or create additional Council Tax funding to support local housing supply.</p>	<p>The implementation of Council Tax Premiums is underpinned by the Council's Discretionary Discount Policy Council Tax Reductions - Torbay Council for individual cases of financial hardship under Section 13A(1)(c) of the Local Government Finance Act 1992.</p>	Revenues & Benefits Service
Disability	<ul style="list-style-type: none"> In the 2021 Census, 23.9% of Torbay residents answered that their day-to-day activities were limited a little or a lot by a physical or mental health condition or illness. 	<p>No specific impact has been identified in relation to this group.</p> <p>Second Home ownership is acknowledged to drive up house prices in popular areas, and as a result long-term residents can find themselves priced out</p>	<p>The implementation of Council Tax Premiums is underpinned by the Council's Discretionary Discount Policy Council Tax Reductions - Torbay Council for individual</p>	Revenues & Benefits Service

		of the local housing market. This may particularly affect those living in coastal areas such as Torbay. The implementation of Council Tax premiums on Long Term Empty dwellings and second homes should help to address this issue, or create additional Council Tax funding to support local housing supply.	cases of financial hardship under Section 13A(1)(c) of the Local Government Finance Act 1992.	
Gender reassignment	<ul style="list-style-type: none"> 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. 	<p>No specific impact has been identified in relation to this group.</p> <p>Second Home ownership is acknowledged to drive up house prices in popular areas, and as a result long-term residents can find themselves priced out of the local housing market. This may particularly affect those living in coastal areas such as Torbay. The implementation of Council Tax premiums on Long Term Empty dwellings and second homes should help to address this issue, or create additional Council Tax funding to support local housing supply.</p>	The implementation of Council Tax Premiums is underpinned by the Council's Discretionary Discount Policy Council Tax Reductions - Torbay Council for individual cases of financial hardship under Section 13A(1)(c) of the Local Government Finance Act 1992.	Revenues & Benefits Service
Marriage and civil partnership	<ul style="list-style-type: none"> 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. 	<p>No specific impact has been identified in relation to this group.</p> <p>Second Home ownership is acknowledged to drive up house prices in popular areas, and as a result long-term residents can find themselves priced out</p>	The implementation of Council Tax Premiums is underpinned by the Council's Discretionary Discount Policy Council Tax Reductions - Torbay Council for individual	Revenues & Benefits Service

		of the local housing market. This may particularly affect those living in coastal areas such as Torbay. The implementation of Council Tax premiums on Long Term Empty dwellings and second homes should help to address this issue, or create additional Council Tax funding to support local housing supply.	cases of financial hardship under Section 13A(1)(c) of the Local Government Finance Act 1992.	
Pregnancy and maternity	<ul style="list-style-type: none"> Between 2013 and 2024, the rate of live births (as a proportion of females aged 15 to 44) has been slightly but significantly higher in Torbay (average of 56.0 per 1,000) than the Southwest (53.4) and broadly in line with England (56.3). For the period 2022 to 2024, rates in Torbay (44.6) have been significantly below England (50.0). 	<p>No specific impact has been identified in relation to this group.</p> <p>Second Home ownership is acknowledged to drive up house prices in popular areas, and as a result long-term residents can find themselves priced out of the local housing market. This may particularly affect those living in coastal areas such as Torbay. The implementation of Council Tax premiums on Long Term Empty dwellings and second homes should help to address this issue, or create additional Council Tax funding to support local housing supply.</p>	The implementation of Council Tax Premiums is underpinned by the Council's Discretionary Discount Policy Council Tax Reductions - Torbay Council for individual cases of financial hardship under Section 13A(1)(c) of the Local Government Finance Act 1992.	Revenues & Benefits Service
Race	<p>In the 2021 Census, 96.1% of Torbay residents described their ethnicity as the following:</p> <ul style="list-style-type: none"> 1.6% as Asian, Asian British or Asian Welsh 0.3% as Black, Black British, Black Welsh, Caribbean or African 	<p>No specific impact has been identified in relation to this group.</p> <p>Second Home ownership is acknowledged to drive up house prices in popular areas, and as a result long-term residents can find themselves priced out of the local housing market. This may</p>	The implementation of Council Tax Premiums is underpinned by the Council's Discretionary Discount Policy Council Tax Reductions - Torbay Council for individual cases of financial	Revenues & Benefits Service

	<ul style="list-style-type: none"> • 1.5% as being of Mixed or Multiple ethnic groups • 96.1% as White • 0.4% described their ethnicity another way. • Black, Asian and minoritised ethnic communities are more likely to live in areas of Torbay classified as being amongst the 20% most deprived areas in England. 	<p>particularly affect those living in coastal areas such as Torbay. The implementation of Council Tax premiums on Long Term Empty dwellings and second homes should help to address this issue, or create additional Council Tax funding to support local housing supply.</p>	<p>hardship under Section 13A(1)(c) of the Local Government Finance Act 1992.</p>	
Religion and belief	<p>The 2021 Census showed that the residents in Torbay identify their religion and/or belief as the following;</p> <ul style="list-style-type: none"> • 48.5% are Christian • 0.4% are Buddhist • 0.2% are Hindu • 0.6% are Muslim • Less than 0.1% are Sikh • 0.1% are Jewish • 0.7% have another religion • 43.2% have no religion • 6.3% did not answer 	<p>No specific impact has been identified in relation to this group.</p> <p>Second Home ownership is acknowledged to drive up house prices in popular areas, and as a result long-term residents can find themselves priced out of the local housing market. This may particularly affect those living in coastal areas such as Torbay. The implementation of Council Tax premiums on Long Term Empty dwellings and second homes should help to address this issue, or create additional Council Tax funding to support local housing supply.</p>	<p>The implementation of Council Tax Premiums is underpinned by the Council's Discretionary Discount Policy Council Tax Reductions - Torbay Council for individual cases of financial hardship under Section 13A(1)(c) of the Local Government Finance Act 1992.</p>	Revenues & Benefits Service
Sex	<ul style="list-style-type: none"> • 51.3% of Torbay's population are female. • 48.7% of Torbay's population are male. 	<p>No specific impact has been identified in relation to this group.</p> <p>Second Home ownership is acknowledged to drive up house prices in</p>	<p>The implementation of Council Tax Premiums is underpinned by the Council's Discretionary Discount Policy Council</p>	Revenues & Benefits Service

		popular areas, and as a result long-term residents can find themselves priced out of the local housing market. This may particularly affect those living in coastal areas such as Torbay. The implementation of Council Tax premiums on Long Term Empty dwellings and second homes should help to address this issue, or create additional Council Tax funding to support local housing supply.	Tax Reductions - Torbay Council for individual cases of financial hardship under Section 13A(1)(c) of the Local Government Finance Act 1992.	
Sexual orientation	<p>In the 2021 Census, residents described their sexuality as follows;</p> <ul style="list-style-type: none"> • 89% as Straight or Heterosexual • 1.7% as Gay or Lesbian • 1.1% as Bisexual • 0.1% as Pansexual • 0.1% described their sexuality another way • 7.4% of people didn't answer the question 	<p>No specific impact has been identified in relation to this group.</p> <p>Second Home ownership is acknowledged to drive up house prices in popular areas, and as a result long-term residents can find themselves priced out of the local housing market. This may particularly affect those living in coastal areas such as Torbay. The implementation of Council Tax premiums on Long Term Empty dwellings and second homes should help to address this issue, or create additional Council Tax funding to support local housing supply.</p>	The implementation of Council Tax Premiums is underpinned by the Council's Discretionary Discount Policy Council Tax Reductions - Torbay Council for individual cases of financial hardship under Section 13A(1)(c) of the Local Government Finance Act 1992.	Revenues & Benefits Service
Armed Forces Community	<ul style="list-style-type: none"> • In 2021, 3.8% of residents in England reported that they had previously served in the UK armed forces. • In Torbay, 5.9% of the population have previously 	<p>No specific impact has been identified in relation to this group.</p> <p>The legislation applicable to Premiums provides an exception to the discount for dwellings which is or would be</p>		Revenues & Benefits Service

	served in the UK armed forces.	someone's sole or main residence if they were not residing in job-related armed forces accommodation		
Additional considerations				
Socio-economic impacts (Including impacts on child poverty and deprivation)	<ul style="list-style-type: none"> Torbay is ranked as the 39th most deprived upper tier local authority in England in the Index of Multiple Deprivation 2025. 	No specific impact has been identified in relation to this group		
Public Health impacts (Including impacts on the general health of the population of Torbay)	<ul style="list-style-type: none"> For the five-year period 2020 to 2024, data shows there is a 6-year life expectancy gap between males who live in Torbay's least and most deprived areas and, a 3-year gap for females. 	No specific impact has been identified in relation to this group		
Human Rights impacts		No specific impact has been identified in relation to this group		
Child Friendly		No specific impact has been identified in relation to this group		
Local Economies and Tourism		There is no evidence that Council Tax Premiums will adversely affect the local economy and tourism to any material extent. 72% of visitors are day visitors (3.8m) with 89% being repeat customers Markets for growth - Torbay Council .	In addition to not becoming applicable for the first 12 months, Long Term Empty Premium legislation includes exceptions to the premium for specific circumstances, including dwellings being marketed for sale or rent	

			<p>(12 month limit). Data suggests that whilst Premiums may cause an over supply in the market, they are still selling within 2 or 3 months Zoopla reveals the fastest moving UK markets as over half of homes in England and Wales sell within two months of listing - Zoopla. This means that the Premium will be avoided if marketed promptly at a market rate.</p>	
Local Community		<p>There is no evidence that Council Tax Premiums will adversely affect the local community.</p> <p>Second Home ownership is acknowledged to drive up house prices in popular areas, and as a result long-term residents can find themselves priced out of the local housing market. This may particularly affect those living in coastal areas such as Torbay. The implementation of Council Tax premiums on Long Term Empty dwellings and second homes should help to address this issue, or create additional Council Tax funding to support local housing supply.</p>		

Local Services		There is no evidence that Council Tax Premiums will adversely affect local services to any material extent. 72% of visitors are day visitors (3.8m) with 89% being repeat customers Markets for growth - Torbay Council .		
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