TORBAY COUNCIL

Crossways, Paignton

Tier 3 Full Business Case (FBC)

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Version 1.0	Name	Date
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CGB Approved		

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1 Introduction

1.1 Purpose of this report

This report relates to the redevelopment of the former Crossways shopping centre, Paignton and its immediate surrounds to Hyde Road and Torquay Road. It has been prepared with reference to the Crossways OBC business case (November 2025) and subsequent planning documentation. It should also be cross-referenced with ProVal model: **Crossways_91ECH/DCC_(FBC)_01Jul26**

The following are recommended for endorsement:

- Authorisation to place a contract with Willmott Dixon Construction Limited for the sum of £44.056m based on an NEC4 Option A contract congruent with the Pagabo Major Works Framework terms. This subsumes the relevant PCSA, inflation, and risk pots allocated to construction.
- Authorisation to place an infrastructure contract with South West Water for the sum of £1.673m on a Direct Award, using SWW's standard contract terms (TBC).
- To approve the final project budget of £54.000m based on a maximum Council borrowing of £16.300m which includes all development costs such as acquisition, legacy costs, consultants, build and finance costs. This also includes an additional contingency to balance between the current most likely final account cost and the overall headroom position.
- To endorse the proposed delivery and procurement model set out in this paper.

1.2 Executive Summary

The 0.477ha site is owned by the Council. Originally the site was identified for an 89-unit Extra Care facility, for which a planning consent was granted in February 2021. Demolition of the former shopping centre commenced in 2023 and substantially completed in April 2024. It is currently in-use as a temporary shopper's car park, pending redevelopment.

A fundamental scheme review was undertaken in 2023, following identification that the previous scheme was unviable. Responsibility for delivery transferred to the Head of Strategic Housing and Delivery (as client), with project management and development management services provided by Willmott Dixon / Milligan (WDM). This has culminated in the submission of a new planning application to significantly improve the efficiency of the building and increase units. Additionally, a new Day Care Centre (DCC) has been included, to replace the existing Hollacombe Centre, which is life expired.

The costs to date for the CPO, design and demolition are £6.188m. This includes abortive works of the previously consented scheme.

The scheme has attracted £4.626m of FHSF and £0.950m of BLRF; several other smaller local subsidies have been committed, too, which are detailed in Section 5 of this report. There is also a significant capital and revenue allocation from Adult Social Care (ASC) including Disabled Facilities Grant (DFG) funds and other project specific subsidies. To progress this project, all funds previously allocated to the project at OBC stage are still included.

Following grant of planning consent, the scheme has gone through a detailed design process through to RIBA Stage 4. Some RIBA Stage 3 re-design has also been required, to accommodate a change in approach in respect of the complex drainage solution.

The Design Team, and the SRO/WDM leads consider that the scheme now designed produces the best balance of viability, development ambition, regenerative effect and deliverability and has sought to progress this through to build. Willmott Dixon Construction Limited (WDCL) will be procured for main construction works.

A tranche of pre-construction activity was instructed following approval of the OBC; this has allowed the risk and uncertainties to be reduced through the PCSA process. Additionally, the Council have now also contracted with Coreus to provide Client-side VfM assessment, managing surveyor services, and NEC Supervisor responsibilities, to ensure robust oversight of WDC through the construction/ECI/PCSA phases. The Client has also sought to finalise the cost plan, such that more detailed engagement with Homes England may commence, to secure the required grant funding.

The Total Scheme Cost (including land assembly, on-costs and all contingencies) is now £54.000m.

Within the above, is sufficient allowance to instruct necessary sewer diversion or build over works to allow a prompt start on site as an Enabling Works Package.

2 Strategic Case

2.1 The case for change

2.1.1 Existing arrangement

This has been previously considered at SOC and OBC and is not being re-examined at FBC stage.

- The current asset has been demolished.
- Land being utilised as a deck level car park to minimise the loss of parking at Victoria Centre.

2.1.2 Business needs – current and future

This has been previously considered at SOC and OBC and is not being re-examined at FBC stage.

- The brief for the scheme is for a residential led (Extra Care) mixed-use development.
- Aging demographics result in demand for Extra Care apartments.
- Delivery of Extra Care Apartments reduces cost and operation burden on Care facilities.

2.1.3 Strategic need

2.1.3.1 Corporate & Community Plan alignment

This has been previously considered at SOC and OBC and is not being re-examined at FBC stage.

- Crossways is viewed negatively and symbolises wider decline in Paignton town centre due to its poor condition and inactivity.
- Redevelopment is critical to town centre regeneration, helping to increase land values, attract private investment, boost footfall and spending, and improve safety and reduce crime.
- Paignton is Devon’s fourth largest town, with population projected to grow by 10% by 2030; smaller household sizes mean more homes are needed.
- Limited greenfield land (due to natural constraints) makes town centre housing development essential to accommodate growth and revitalise the area.
- The town has an ageing population and strong demand for retirement living, care homes, and accessible housing close to amenities.
- Town centre’s flat layout, transport links, and proximity to services make it particularly attractive for older residents.
- Demand for town centre living has been increasing and is expected to accelerate as regeneration progresses.
- Crossways and Victoria Centre residential schemes will help meet demand, attract younger families and professionals, and support economic growth.
- There are currently no other major town centre developments planned, making these schemes key investment opportunities.
- New homes are expected to let quickly and at higher rents due to strong and growing demand over the next 5–10 years.
- Redevelopment will raise land values, attract residents, increase vitality, and reduce crime/fear of crime.
- Project aligns with Future High Streets Fund objectives, including land acquisition for housing and supporting higher-density residential development.

2.1.3.2 Other relevant strategies

This has been previously considered at SOC and OBC and is not being re-examined at FBC stage.

This project supports Torbay Council's Economic Recovery Plan. This sets out Torbay's proposed response to the economic challenges facing the community following the Covid-19 pandemic.

The Torbay Community and Corporate Plan sets out the Council's ambition and vision for a prosperous and healthy Torbay. A priority area in the plan involves being the premier tourist resort in the UK, which relies on regenerating and re-inventing the town centre. Additionally, the plan aims to improve the delivery, affordability and quality of housing and to promote good mental and physical health, in turn reducing the occurrence of preventable illnesses.

FHSF funds has been used for the compulsory purchase of the site, demolition and preparation of the site. This then enables the redevelopment of the site.

The masterplan promotes:

- Key urban locations for mixed use regeneration including major retail, leisure, cultural, and recreational opportunities
- Employment, health and housing provision as well as a careful scaling back of secondary shopping areas.
- The re-use of under-utilised floorspace, above existing businesses, as a source of employment space and housing supply.

2.2 Objectives

Challenge	Objective	Measure	Target
Oversupply of poor-quality retail space	Condense retail offer and diversify land use	Less retail space and increase in other uses in town centre	Better-quality high-street experience
Lack of housing and increasing deprivation	Provide access to high quality housing	Increase in residents living in good quality housing	Reduced poor quality housing
Improving Paignton's image	Improved residential and health offer	Investor confidence; existing and new establishments	Increased investment activity
Replacement Day Care Centre	Purpose-built replacement facility	Delivery of said facility	Quality provision to allow service to flourish

2.3 Legal considerations

The Council has previously completed the acquisition of the site utilising a Compulsory Purchase Order. The legal implications of this were fully considered through this process, and at the time of acquisition.
Any construction project comes with risk, which is often directly related in scale to the quantum of the undertaking in question. The risk of this project is commensurate with the project's overall Total Scheme Cost of £54.000m, and reflecting the site specific issues such as complex ground works, implications of the Building Safety Act, and ability to redevelop a constrained, town centre site in this way.

Construction of the scheme will be secured through an NEC-A form of contract through the Pagabo Major Works Framework to WDCL. NEC-A requires the Council, as landowner and contracting organisation, to secure a suitably qualified NEC Supervisor to administer the contract on our behalf. These services will be procured from Coreus, a Devon-based specialist form of capital projects project management services, with particular expertise in the delivery of social housing. Coreus are supporting a number of the Council's other social housing projects with the Client Team, too.

Construction projects of this nature require the Council to adhere to a number of duties as a responsible customer under the CDM Regulations 2015. The main duties revolve around the requirement to appoint appropriately qualified stakeholders to undertake the statutory roles of Principle Designer and Contractor. Both of these roles will remain with WDCL who have extensive experience in this field.

Similar requirements to the CDM Regulations 2015 are imposed by the Building Safety Act 2022. Again, the Principal Designer Role will remain with WDCL who will ensure compliance throughout the process. It is important to note that Torbay Council will remain as the 'client' duty holder with the appointed Principal Designer considered to be an appropriately qualified body.

Once the build contract has been completed, neither the Council nor Wilmott Dixon Construction can withdraw without considerable penalty. The appointment of the contractor will require limited legal resource due to the utilisation of standard forms/contracts through the Pagabo Major Works Framework and the nature of the procurement that has already been undertaken. The Council's legal team will however review the contracts to ensure commercial and legal risks are mitigated, with specialist/external advice where necessary.

The Council remains liable for the management of the asset until such time as contracts have been signed and responsibility for the site has transferred to Wilmott Dixon Construction. As such, the Council must ensure that an adequate asset management strategy is in place to protect the Council's interests and the public in respect of Health and Safety etc. until such time as responsibility has been transferred to our contracting partner.

In the long term, the Council will need to grant leases/management agreements to the NHS and any other care and support providers/other relevant providers delivering services within building, in due course.

Within the identified risks of the scheme are Rights of Light and access rights of existing neighbouring properties. Cabinet have endorsed the use of Section 203 of the Housing and Planning Act 2016 to Appropriate the necessary Rights. This process will need to be completed before triggers are breached, and would protect the Council from injunction by any of the relevant parties. A legal view was procured from Addleshaw Goddard and is included within Appendix E.

2.4 Other considerations

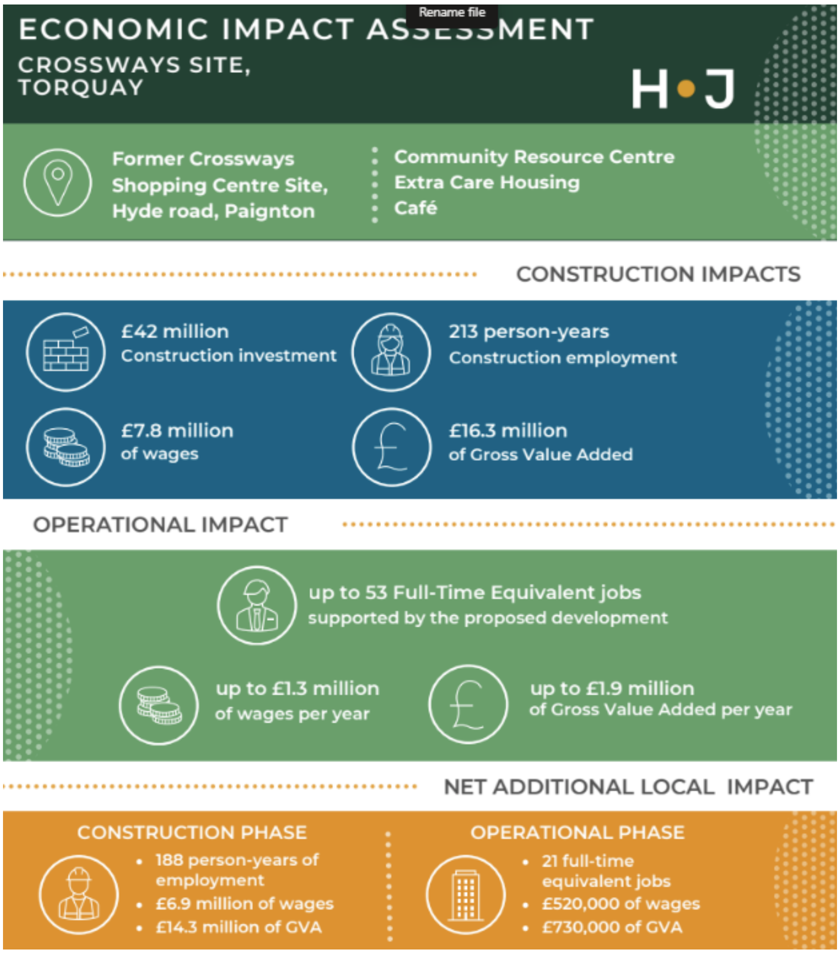
The scheme has been designed to meet a range of needs identified by Adult Social Care, including homes for people to age-well and provision of a bespoke day care facility to replace an end-of-life scheme that is central to the partnership between Torbay Council and the local NHS trust.

3 Economic Case

3.1 Critical success factors

This has been previously considered at SOC and OBC and is not being re-examined at FBC stage.

WDM and Torbay Council commissioned Hardisty Jones to review the socio-economic impacts of bringing forward the scheme. The resulting report of which is appended to this report details the key benefits of the chosen scheme as summarised below:



3.2 Options considered

At SOC and OBC stage, a series of preferred options were identified with a decision made to proceed with 91 Extra Care units and a Hollacombe replacement to RIBA Stage 3 and Planning Application. A significant level of design development was undertaken, which has resulted in a finalised scheme approved at OBC.

3.3 Preferred option

This has been previously considered at SOC and OBC and is not being re-examined at FBC stage.

- 91 Extra Care apartments for Social Rent.
- Replacement facility for the Hollacombe Day Care Centre
- Activation of both Hyde and Torquay Road high street locations.

3.4 Climate Impact Assessment

The scheme has been designed to far exceed the current building regulations for Part L. This has been achieved by ensuring energy use is kept to a minimum by inclusion of Photovoltaic panels to the roof, mitigating any fossil fuels through the introduction of Air Source Heat Pumps whilst also ensuring a fabric first approach to the building.

In addition to the climate impact through energy use the scheme adopts the highest standards to waste water attenuation by ensuring the flow rate is 2 litres per second through site attenuation systems, thus minimising flood risk in the existing SWW system.

4 Commercial Case

4.1 Procurement overview

4.1.1 Procurement undertaken

A Pre-Development Agreement (PDA) was agreed with WDCL for the site to facilitate its immediate progression. The PDA has acted as the delivery mechanism for all activity on the scheme to date (with all current team members procured pursuant to the PDA).

Consideration has been given to appoint WDCL on Construction phase given their project knowledge through development. Review of procurement options identified that this would be possible via the Pagabo Major Works framework. This was proposed to CGB at OBC stage and subsequently approved.

To develop the contract sum and RIBA Stage 4 pack, WDCL were appointed to undertake the works associated under an ECI/PCSA within the existing PDA structure. At the delivery stage the PDA is to be replaced with a Development Management Agreement (on identical commercial terms to the PDA) to facilitate the delivery of the scheme through Development and Project Management (this process is set out in the PDA).

WDCL will be appointed as main contractor utilising the Pagabo Major Works Framework, which will sit alongside the DMA. Torbay Council's Commercial Services team have highlighted the risks associated with a Direct Award for this scale of contract; however, the commercial analysis undertaken and the wider public cost–benefit position concurs that there would be little benefit to reverse or revisit the procurement strategy at this juncture.

A schedule showing the basis of the assumptions for the input metrics to the Development Appraisal is below:

Metric	Data Source/Basis of Calculation
Acquisition Cost	Based on purchase costs incurred (provided by TC).
Construction Cost	Based upon Willmott Dixon Construction Not to Exceed costs (and assessed for VfM compliance for TC by Coreus)
Planning Cost	Planning costs incurred have been utilised.
Professional Fees	Actual costs incurred plus cost estimates where required (based on quotations) from the core team, along with benchmark data from other projects.
Finance	Assumed debt finance based on long-term PWLB borrowing by TC at a rate of 4.65%, utilising a repayment loan model, modified to include an interest-only provision for the first full year, with subsequent loan principal repayments increasing in line with uplifts in the rent receipts in order to repay the full amount of debt within the 50-year loan period (as agreed by Cabinet).
Residential Sales and Rental Values	Residential values have been provided by Vickery Holman based on 1999 social rental values to produce Target Rents in accordance with the requirements of the Regulator of Social Housing. Social rents have been uplifted by an agreed 10% uplift from base to reflect their tenure as social rented Extra Care housing.
Commercial income	Assessment of market rents and incentives provided by Vickery Holman.
Investment Yields	Assessment of market investment yields for anticipated uses by Vickery Holman.

Growth	Both cost and value growth have been included in the appraisals advised by Coreus and Vickery Holman: • Construction cost inflation estimated to mid-point of construction. • Value growth estimated to exit/sales point.

4.1.2 Results of procurement

TC have entered into a Pre Development Agreement with WDM through the Pagabo Developer Led Framework, which provides the necessary Development Management and Project Management Services to deliver the project. At the next stage this will be updated to a Development Management Agreement.

Procurement of the professional and design consultancy team to date, which has been necessary to progress the concept design and Planning Application, has been done pursuant to the linked Pre-Development Agreement. The works will be procured through a compliant framework route namely the Developer Led and Major Works frameworks.

A core external development team has been assembled and will be expanded as the development continues.

Discipline	Entity
Principle Contractor	Willmott Dixon Construction Limited
Water Diversion	South West Water – Appointed direct by the Council
Project Management/Cost Management/VfM/monitoring-EA/NEC Supervisor	Coreus

Procurement of construction related services will be required to facilitate diversion of the mains sewer with South West Water. The rationale for procuring a separate Enabling Works contract is that these works can be undertaken more quickly than a Main Contract and therefore will potentially facilitate a quicker start on site. Furthermore, if included within the Main Construction Contract, these works would likely be subject to higher preliminary and overhead costs associated with the larger contract. Additionally, due to the precise nature of the topographical levels associated with these works the wider team have advised SWW are asked to complete the works.

4.1.3 Preferred contractor / supplier

Enabling Works Contract (South West Water)

- Output: A robust contract sum.
- Process: Direct Appointment due to lack of competition in utilities market.
- Procurement Programme: Approx 2 months.

The formal legal and administrative process for this procurement process would be carried out by TC with full technical/commercial support from WDM pursuant to the PDA.

Main Building Contract

- Output: A Building Contract and market tested Gross Maximum Price contract sum with WDCL on an open book basis secured on a lump sum at formation of contract.
- Process: Pre-Construction Services Agreement (ECI/PCSA) issued under the existing Project PDA leading to the main contract to be let by Direct Award under Pagabo Major Construction Works Framework.
    - Pagabo Major Works Fee of 0.22% payable through construction.
- Procurement Programme: approx. 1 month. To finalise contract terms and ensure all parties are comfortable prior to enabling and main works.

The formal legal and administrative process for this procurement process has been carried out by TC with full technical/commercial support provided by WDM pursuant to the PDA.

The ECI/PCSA was an open-book process whereby a contract sum was established by tendering all the construction works packages to the supply chain and applying pre-procured rates for Preliminary Costs and OH&P to the aggregate of the package costs.

It was also necessary to have the process/output audited by a 3rd party cost consultant to confirm the output was market tested and VFM. This service was employed directly by the Council, having been directly awarded to Coreus, based on their existing (very detailed) knowledge of the project.

4.2 Contract value

WDCL - £44.056m (Subsuming the PCSA, risk and inflation assessments)
SWW - £1.673m
Coreus - £0.070m-£0.080m

4.3 Contractual arrangements

Enabling Works Contract
- Client: Torbay Council
- Form of Contract: SWW agreement appropriate for the value of works.
- Approx Value: £1.673m
- Duration: Circa 6 months (including design & mobilisiation)
- Payment: Monthly
- Contractor provides a Guaranteed Maximum Price

Cost Consultant & NEC Project Manager and Supervisor
- Client: Torbay Council
- Supplier: Coreus
- Form of Contract: Direct appointment via a framework using framework terms or Council short form service contract
- Approximate Value: £339,709 for the Construction Period (anticipate above threshold service contract)
- Duration: 33 months
- Payment: Monthly

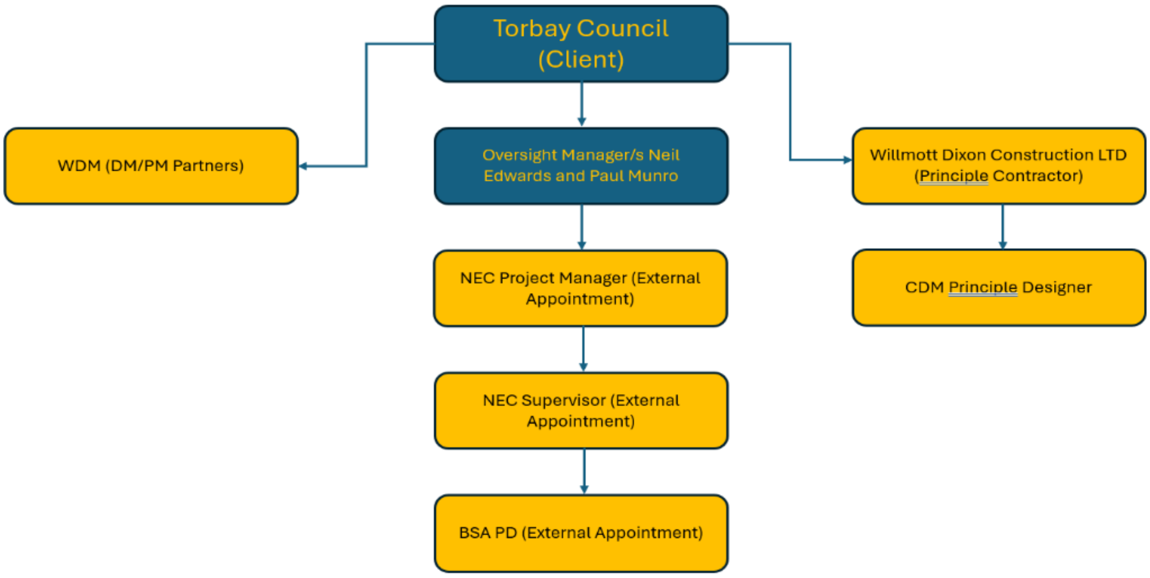
Main Building Contract
- Client: Torbay Council
- Form of Contract: NEC-4 Option A
- Approx Value: £44.056m (Subsuming the PCSA, risk and inflation assessments)
- Duration: 90 Weeks
- Payment: Monthly (based on valuations)

4.4 Contract management

Up to the point of commencement of the Building Contracts the development process has to be managed by WDM pursuant to the PDA (as has been the case up to now). From the commencement of procurement, the Council will become responsible for the management of the project, with Coreus acting for the Council in respect of EA/NEC Supervisor roles, as well we Clerk of Works and QS/PM services (as required).

The form of contract utilised for the construction has been confirmed as NEC4 Option A, because:
- Extensive shared experience in delivering schemes under this form of contract.
- Provides cost certainty.
- Contract utilised across the market for complex schemes.
- Simple process when utilising the Sypro software to manage change.

Through discussions with internal and external stakeholders the below management structure has been shaped based upon the utilisation of an NEC4 Option A Contract. This form of contract demands unique roles which Torbay Council have a duty to ensure are met to ensure the efficient running of the contract and mitigation of risk.



4.5 Social Value

On the formation of the Regeneration Partnership a Legacy Board was formed to create a structure of how social value and legacy would be shaped and delivered. The group separated these elements into three distinct areas to allow control of the outputs.

- Placemaking – Shaping places and ensuring the built form we bring forward is suitable for current and future generations.
- Social Value – Ensuring our works and actions maximise the positive impact to our communities.
- Legacy – Ensuring all decisions are made with shaping the future prosperity of the Bay.

Below is a summary of the KPIs that have been put in place with WDM and Lucy Lewis of TC.

TC SV Theme	Sub-theme	Outcome	Output / Metrics
Community & People	Community Cohesion & Safety	Community Safety & Crime Prevention	Raising awareness of domestic abuse and crime prevention Community safety awareness sessions
		Inclusive Engagement	Co-designed local projects or events
		Community Initiative support	Donations/support for community initiatives Volunteering hours supporting community projects
	Employment, Inclusion & Skills	Access to employment opportunities	Job starts for priority groups Local residents hired
		Skills, Training & Qualifications	Apprenticeship and T Level placement weeks Training leading to recognised qualifications Digital inclusion and essential skills training
		Careers Education, Information, Advice & Guidance (CEIAG)	Careers IAG hours in schools and colleges Careers talks, curriculum support and school outreach Mock interviews, CV support and mentoring
		Inclusion for Under-represented and Priority Groups	Employment and training for under-represented groups
		In-Work Support, Retention & Progression	Coaching support through the first weeks of work

TC SV Theme	Sub-theme	Outcome	Output / Metrics
			In work coaching for new starters In work progression support
	Health & Wellbeing	Health & Wellbeing	Health and wellbeing interventions Wellbeing support for employees
	Inclusion, Equalities & Vulnerable Groups	Improved Equality, Diversity & Inclusion Awareness	Equality, Diversity and Inclusion (EDI) training hours
		Fair & Inclusive Recruitment Practices	Inclusive recruitment practices Recruitment into fair working conditions
		Increased Access & Inclusion for Vulnerable and Under-represented Groups	Programmes improving digital skills access Removing workplace barriers for under-represented groups
Pride in Place	Heritage & Culture	Heritage & Culture	Volunteer hours at heritage sites
Economic Development	Inclusive Growth & Tackling Inequality	Improved Representation of Priority Groups Increased Workplace Flexibility & Accessibility Transparent and Fair Pay	Actions to improve representation of priority groups Flexible working availability Pay gap reporting
	Responsible Procurement & Local Business Growth	Supporting Local Business Capacity & Growth	Business mentoring hours for SMEs Spend with SMEs and local suppliers Spend with VCSEs
		Supply Chain Opportunities	Open advertising of subcontract packages Supply chain development actions
	Skills Pipeline & Future Workforce	Access to Skills and Learning	Digital inclusion hubs in libraries/community centres ESOL, numeracy and digital capability training Residents gaining accredited qualifications
		Pathways to employment and careers	Industry placements building future workforce Training hours in high-growth sectors
		Priority group participation	Outreach to under-represented groups
Environment and Climate Change	Active & Sustainable Travel	Active & Sustainable Travel	Car miles saved Low/no-emission miles driven
	Biodiversity & Natural Environment	Biodiversity & Natural Environment	Conservation volunteering hours Habitat creation and biodiversity improvements
	Environmental Protection & Climate Action	Improved natural environment	Biodiversity improvements and habitat creation
		Reduced carbon emissions and Net Zero	CO_2e savings from decarbonisation Commitment to Net Zero Green transport miles (miles/low-emission miles) Low carbon training hours
		Reduced Waste & Increased Recycling	Hard-to-recycle waste diverted Plastic recycling / single-use plastics eliminated Waste diverted from landfill

TC SV Theme	Sub-theme	Outcome	Output / Metrics
		Reduced resource use	Reducing water consumption
	Public Realm & Built Environment	Public Realm & Built Environment	Environmental volunteering (litter picks, conservation)
	Innovation & Future Economy	Innovation & Future Economy	Innovation pilots (low-carbon construction, circular economy) Smart building site pilots (sensors, monitoring)
	Housing Quality, Sustainability & Prevention	Housing Quality, Sustainability & Prevention	Pilot retrofit apprenticeships

5 Financial case

5.1 Introduction

A detailed Development Appraisal has been produced for the preferred option utilising (industry standard) ProVal modelling. All of the assumptions utilised in the appraisal have been discussed and agreed directly with the Director of Finance and Cabinet Member or Housing & Finance. This includes:

- PWLB borrowing at 4.65%, over 50 years (with NPV discount to match)
- Annual management charge of £600 per unit, per annum
- Annual maintenance charge of £600 per unit, per annum
- Void & Bad Debt allowance of 2.5% (equivalent to 9 days void per year)
- Tapered major repairs sinking fund (0.1% of Build Cost in Year 6, rising to 0.5% per annum by Year 10).
- Service charge (to cover communal maintenance, and any care/support costs
- Social rents at 110% of 1999 values, as endorsed by Vickery Holman.

£37.700m of subsidy is required to deliver the project, including an assumed £18.033m from Homes England.

Utilising the finance model detailed in the Assumptions on page 10, the rental income is forecast to equal or slightly exceed the interest charge in the first full year. Over the 50-year period, as inflation-based rent increases take effect, it is anticipated that the surpluses will grow and in part will be used to repay the loan principal incrementally.

The rents for the Day Care Centre have been set at £20.00ft2 as advised by Vickery Holman; whilst this is a significant increase compared to the current cost of Hollacombe; however, the figure is still below current rental demands for health developers in this field which sit around £22-25ft2. The existing site is also at end of life stage, and so it would not be reasonable to charge the full commercial rate to the hosting service for this site anyway. However, moving to a new site will create a revenue pressure that the Council will have to absorb. An exercise will be undertaken in due course to plot the ‘sweet spot’ in respect of reducing rent liability versus increasing subsidy to support the day care centre.

5.2 Working costs for next project stage

Below is a summary of the costs required to complete the scheme a full breakdown in included in Appendix A.

Description	Value	Comments
Building Works	37,246,367	Placed with WDCL (Framework fee within construction)
PCSA/Inflation/Design Fees/ Risk	£7,264,506	Including all contingencies
Client Change through PCSA	£137,756	
Historic Sunk Costs	£5,492,142	Design, Demolition, Acquisition, Legals
SWW Diversion Allowance	£1,673,954	
Fees Internal/External	£2,460,787	
Total	**£54,000,000**	

Table 1 - Working cost for business case development.

5.3 Funding

The tables below set out the proposed funding strategy for the scheme:

Funding Stream (A):	Amount allocated:	Cost centre:	Currently allocated to:	Reallocate to:
ASC Capital	£3,777,922	YQB08	Crossways	N/A
ASC Revenue	£240,687	YQB08	Crossways	N/A
BLRF	£950,000	YQB08	Crossways	N/A

Funding Stream (A):	Amount allocated:	Cost centre:	Currently allocated to:	Reallocate to:
DFG	£2,252,619	YQB08	Crossways	N/A
DFG Future Allocations	£1,134,000	YQB08	Crossways	N/A
Future High Streets	£4,626,109	YQB08	Crossways	N/A
Homes England AHP	*£18,032,924*	*Yet to be secured*	*N/A*	*N/A*
Housing RHP	£200,044	YQB08	Crossways	N/A
HSG Advances	£1,100,000	YQB08	Crossways	N/A
S106 (AH) OSC	£1,525,909	YQB08	Crossways	N/A
TC Capital Receipts*	£3,859,787	YQB08	Crossways	N/A
Sub-total	**£37,70**0,000			

Table 5 – Crossways existing allocated internal subsidy

*this includes a £3,847,235 of the Preston Down Road sales receipt (which is ringfenced specifically for affordable housing), and £12,552 of historic capital receipts.

The proposed scheme requires significant capital borrowing. Residential and health uses have been modelled on an interest only basis (with the capital sum being repaid through cashflow surpluses at the term end). The scheme requires a loan of £16.300m.

However, with considerable subsidy from Torbay Council, along with a grant bid to Homes England, ensures that the net revenue once the asset is stabilised at exceeds the annual loan repayment. The scheme provides a (small) cashflow surpluses from Year 1, ensuring the Council's revenue position is not exposed to further risk because of these borrowing activities.

5.4 Ongoing costs / (Recurring commitment)

All occupiers and tenants will contribute to the management costs of the asset, either through their rent (in respect of the residential units), or a service charge on top of core rent in respect of the DCC. Where tenant/occupier voids occur, the landlord will meet the void costs of turnover. An initial projection of the management costs are detailed within the PROVAL model in Appendix A.

5.5 Tax considerations

To remain within the Zero Rated VAT criteria the cafe will need to be inward facing. Any external users will need to be 'family and friends' of residents or an alternative membership scheme may be explored. Comments have been requested from TC's VAT advisor but not yet received; Strategy reviewed and endorsed by WDM Vat Specialist.

5.6 Financial summary

Approved Budget (£)	Expenditure to date	Committed	Forecast to complete	Total (including contingency)
As per previous approved business case	£6,188,727	£7,467,129	£46,532,871	£54,000,000

Table 2 – Overall project Budget

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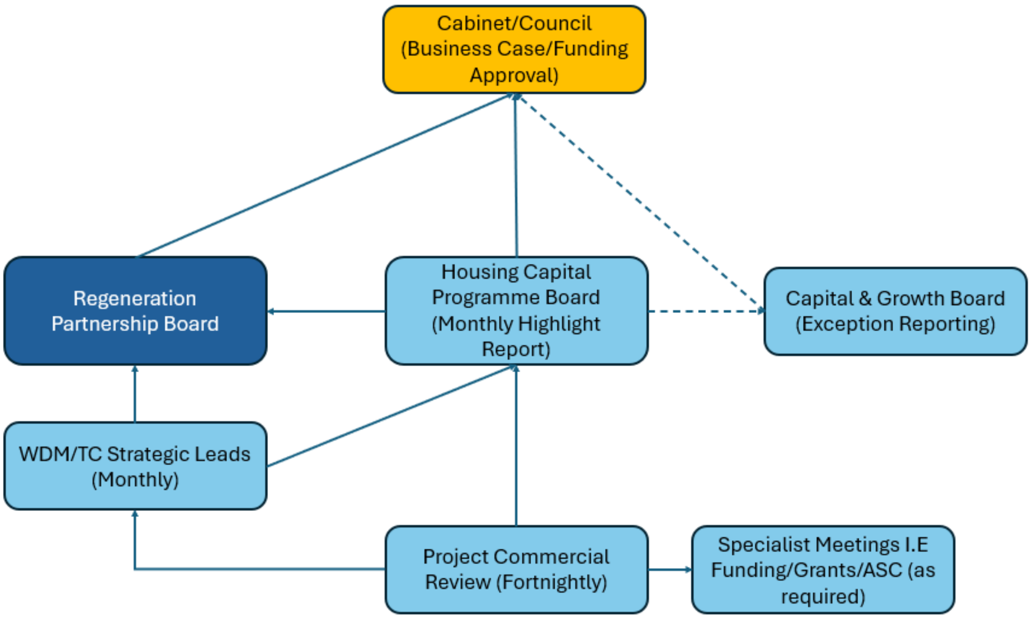
6 Management case

6.1 Governance arrangement

6.1.1 Governance Structure

The below identifies the governance structure for this arrangement:



The CDM and PD roles are appointed by the appropriate part in Torbay Council and Willmott Dixon Construction

WDM will project manage the schemes up until contract award. From there, the onsite management will be undertaken by Coreus, as NEC Supervisors.

6.1.2 Project Monitoring & Reporting

Project monitoring will be facilitated by the generation of monthly Highlight reports to reviewed by the Head of Strategic Housing Delivery and presented to the Housing Capital Programme Board (chaired by the Director of Regeneration). Issues requiring escalation will in the first instance be presented to Capital & Growth Board. As this project will still also continue to be reviewed by the Regeneration Partnership Board, ultimately issues can be escalated here to be discussed at Strategic Level, if required. This is outlined below:

6.1.3 Approvals and exception reporting

Where a requirement for additional/varied funding is identified, this will be brought to the attention of the SRO through monthly meetings and referred immediately to the Chief Finance officer through C&GB. In the unlikely event that an uplift is required to the overall budget, this will need to be referred to Cabinet and Council for consideration.

Subject to approval of this business case, and the ensuing Cabinet/Council decision, authority to spend up to the amount identified within section 5.2 will be provided to the SRO.

6.2 Key milestones

Below are the indicative key milestones for the project. A full estimated project plan / schedule has been provided in Appendix C.

Item	Negotiated Procurement
Feasibility	November 2024 (Complete)
Instruct WDM under PDA	October 2024 (Complete)

Item	Negotiated Procurement
RIBA 2 Concept Design	February 2025 (Complete)
OBC	December 2025 (Complete)
Procure Preferred Contractor	January 2026 (Complete)
RIBA 3/Planning Application Submission	July 2025 (Complete)
Planning Application Determination	December 2025 (Complete)
Completion of s106	July 2026
FBC	July 2026
Homes England grant bid process	July-September 2026
Start on Site (enabling works)	Sept 2026
Start on Site SWW Enabling Works	Oct 2026
Completion of SWW and Enabling	Feb 2027
Start on Site (main contract)	March 2027
Practical Completion	Jan 2029
Completion of Defects	Jan 2030

Table 6 - Key Milestones

6.3 Benefits delivery

Benefits for this scheme will be measured via the below key performance indicators:

1. Delivery of Extra Care residential units (Nr)
2. Delivery of new Day Care Centre space (Social Care)
3. The Adult Social Care Commissioning Report Authored by Adam Russell in April 2025 identified savings of around £22,462 per expected cohort resident which includes an optimism bias of 25%, based on the below areas:
    a. A short-term diversion of eligible people from a higher cost care home trajectory to a lower cost extra-care supported living trajectory over the first year of the new scheme and then as vacancies arise.
    b. A longer-term process of ceasing the commissioning of lower capability beds as ongoing mortality-related attrition allows and by supporting Local Authority commissioners to deliver a permanent overall reduction of these types of beds within the Torbay adult social care market.
    c. At the same time, extra care housing also facilitates a range of improved health and care outcomes for the people using the new model of care and efficiencies across the system. This includes fewer hospital admissions, less medication and fewer GP visits

6.4 Risk management

Risks will be reviewed and managed using a standard risk matrix, outlined in **Error! Reference source not found.**.

6.5 Resource requirements

The below internal resources will be required to deliver the scheme:

Name	Title	Responsible for	Time requirement
Sam Irving	Head of Strategic Housing & Delivery	SRO	Weekly catch-up meetings, Strategic oversight along with monthly reporting. Business case development and securing necessary financing
Neil Edwards	Development Consultant	Technical consultant - delivery	Expected 0.5 days per week – day to day Development Management function

Name	Title	Responsible for	Time requirement
Sammi Hunt	Development Manager	Development Manager functions	1-1.5 days per week. Financial management, reporting, technical AH. Grant conditions' compliance.
Paul Munro	Consultant Project Manager	Project Oversight	0.5 days per week. Project oversight in accordance with agreed RACI matrix
David Carter	Director of Regeneration	Strategic escalation and relationships	0.5 days per month.
Adam Russell	Head of Commissioning - ASC	Client function (ASC)	0.5 days per week
Anita Merritt	Housing Manager	Client function (housing)	0.5 days per week
Alex Rehaag	Affordable Housing Manager	Strategic housing matters	0.5 days per month (average)
Emma Falconer	Senior Engagement & Comms Officer	Project/Partnership Comms	0.5-1 day per month

Table 7 - Resource

6.6 Communications & Stakeholder engagement

6.6.1 Communications plan

A communications and stakeholder group has been formed consisting of comms officers and directors/SROs from both parties. This group will establish a strategy and implement accordingly.

6.6.2 Stakeholder engagement

Name	Title	Responsible for	Time requirement
Adult Social Care	Various	ECH/Day Care centre delivery	Project Board Minutes, client instructions
Policial party members	Political oversight	delivery alignment with political policy	Monthly members briefings and CGB highlight reports

Table 3 – Key Stakeholders

6.7 Equality Impact Assessment

The Council has a duty under the Equality Act 2010 to have 'due regard' to advancing equality between those who share a relevant protected characteristic and those who do not. The Act also seeks to eliminate discrimination, harassment and victimisation. An Equality Impact Assessment (EIA) is provided at **Error! Reference source not found.Error! Reference source not found.**Appendix A.

Appendix A. Options cost summary (excluding balancing contingency)

Ref	Description		Cost £	Area m2	Area ft2
	Stage 3 Cost Plan (Building Works)		**28,495,265**		
1.1	Main Contractor Preliminaries		5,266,029		
1.2	Main Contractor OH&P		2,976,988		
1.3	Main Contractor Provisional Sums		550,000		
1.4	Design Development risk (Omit)	**710,763.77**	0		
1.5	Construction Risk (Omit)	**712,381.61**	0		
	Sub-Total		**37,288,282**	**8,762 m²**	**94,313 ft²**
2.1	Tender Inflation		992,572	0 m²	0 ft²
2.2	Construction Inflation		964,546		
2.3	PCSA Fee		1,283,798		
2.4	Stage 5 Design Fees		409,718		
2.5	Add Design Risk Reserve (Add)		710,764		
2.6	Add Construction Risk Reserve (Add)		712,382		
2.7	Design Development		571,900		
2.8	Inflation due to geopolitical tension		1,020,000		
	Updated Estimated Current Day Cost (Excluding VE / Client Change)		**43,953,962**	**8,762 m²**	**94,313 ft²**
3.1	Proposed Value Engineering		0	0 m²	0 ft²
3.2	Client Change		276,000	0 m²	0 ft²
3.3	Other		-		
	Sub-Total (Including VE / Client Change)		**44,229,962**	**8,762 m²**	**94,313 ft²**
	Client Incurred Costs				
4.1	Historic Project Costs (Sunk Costs)		549,444		
4.2	SWW Diversion & Service Upgrade Works		1,500,000		
4.3	Demolition of existing building		1,075,071		
4.4	WDM Fee (3.5% Of Construction Costs)		1,305,090		
4.5	WDM PM Fee (1.25% Construction Cost)		466,104		
4.6	Historic professional services		630,336		
4.7	Client DM Fee (Residential)		273,000		
4.8	Client DM Fee (Commercial / Day Care)		76,884		
4.9	Legal Risk		299,836		
5	Right to light risk		149,390		
5.1	Party wall / CPO		181,576		
5.2	Land Purchase Costs		2,606,489		
5.3	Coreus PCSA		125,714		
5.4	Coreus Construction Fee		159,995		
5.5	Coreus NEC Supervisor Fee		54,000		
	Updated Estimated Project Cost		**53,682,890**	**8,762 m²**	**188,627 ft²**

Appendix B. Project Risks

Risks will be reviewed and managed using a standard risk matrix. The initial risks identified and their mitigations at this stage have been provided in **Error! Reference source not found.**.

We have been working with the wider team to develop the key risks for the scheme. We have taken the approach of utilising a list of succinct risks and opportunities to ensure the relevant attention can be paid to close out risk or realise the opportunity.

Risk No.	Risk Description	Prob	Impact	Risk Score	Date Identified	Owner	Current Status/ Mitigation/ Contingency	Risk Budget	Date Last Updated	Residual Prob	Residual Impact	Residual Risk Score
Rsk001	52 Torquay Road, Access impedes the vehicular access.	4	2	8	01/05/2026	CW	WDM met with Squires and WDC on site. Revised solution now achieved. Squires negotiating change with owner.	£5,000	23/06/2026	2	2	4
Rsk002	Hyde Road closing up footpath.	4	2	8	01/05/2026	WDM	Working with SWISCo to close up.	£2,000	23/06/2026	2	2	4
Rsk003	BSA HRB Height. Scheme 17.85m.	2	5	10	01/01/2025	WDM	Scheme designed to stay beneath the threshold. On going checks to ensure compliance.	£ -	23/06/2026	1	1	1
Rsk004	SWW Diversion.	3	4	12	01/01/2025	WDM	Working with SWW to agree build over agreement.	£1,500,000	23/06/2026	2	3	6
Rsk005	Adhering to sustainability standards.	2	2	4	08/12/2025	WDM	Scheme designed to consent.	£ -	23/06/2026	1	1	1
Rsk007	Rights of Light Claims	3	3	9	01/01/2025	WDM	ROL impacts limited. Appropriated land to ensure injunction mitigated and cost minimised.	£145,000	23/06/2026	1	1	1
Rsk008	Construction costs	3	4	12	01/05/2026	WDM	PCSA in place and contractor working to provide full cost after Not to Exceed figure established.	£500,000	23/06/2026	2	3	6
Rsk009	Construction Inflation	3	4	12	01/05/2026	WDM	Abnormal global events causing potential for inflation.	£ 1,000,000	23/06/2026	2	2	4
Rsk010	Planning Conditions	2	2	4	23/06/2026	WDM	Closing out planning conditions in a timely manner to allow SoS.	£ -	23/06/2026	1	1	1
Rsk011	Secured Grant	2	2	4	23/06/2026	TC	The scheme is in a fortunate position of having secured multiple grants, a key risk will be securing extensions to this funding, several of which have already lapsed		23/06/2026	1	1	1
Rsk012	Unsecured Grant	2	2	4	23/06/2026	TC	All of the appraisals assume AHP grant from Homes England to bolster the affordable homes delivery. A bid will need to be submitted by the SO for this, which cannot be confirmed until consideration by Homes England.		23/06/2026	1	1	1
Rsk013	Funding Rates	2	2	4	23/06/2026	TC	Funding for the borrowing of the scheme is assumed at 4.65%. Need to work to secure this rate.		23/06/2026	1	1	1
Rsk014	Car parking	2	2	4	23/06/2026	WDM	Planning secured on derogated parking standards. Ensure operation as planning consent.		23/06/2026	1	1	1
Rsk015	Day Care Centre Drop Off	2	2	4	23/06/2026	WDM	Working with NHS to ensure full transport strategy in place to ensure smooth transition.		23/06/2026	1	1	1
Rsk016	Plant Room design identified as not deliverable.	2	4	8	01/05/2026	TC	Designers worked to mitigate issue with a new route within the planning envelope.		23/06/2026	1	1	1
Rsk017	Party Wall Agreements	2	2	4	01/01/2025	TC	MOUs in place for all parties. PWA to be drafted once design complete.		23/06/2026	1	2	2
Rsk018	Stopping up of the car park.	2	2	4	23/06/2026	TC	Ensure notices and internal teams are on board with closing up the car park.		23/06/2026	2	2	4
Rsk019	Utilities - Electric	2	3	6	23/06/2026	TC	Utilities quotes in place and ready to be placed.		23/06/2026	1	1	1

TORBAY COUNCIL

Risk No.	Risk Description	Prob	Impact	Risk Score	Date Identified	Owner	Current Status/ Mitigation/ Contingency	Risk Budget	Date Last Updated	Residual Prob	Residual Impact	Residual Risk Score
Rsk020	Utilities - Water Connection	2	3	6	23/06/2026	TC	Utilities quotes in place and ready to be placed.		23/06/2026	1	1	1
Rsk021	Utilities - Foul Connection	2	3	6	23/06/2026	TC	Utilities quotes in place and ready to be placed albeit linked to diversion.		23/06/2026	1	1	1
Rsk022	Utilities - Storm Connection	3	3	9	23/06/2026	TC	Linked to the diversion. May need to review disposal rate with LLFA.		23/06/2026	2	2	4
Rsk023	Hyde Road Garden redesign due to utilities within footpath.	2	2	4	01/05/2026	WDC	Redesigned area to mitigate utilises. S73 notice required.		23/06/2026	2	1	2

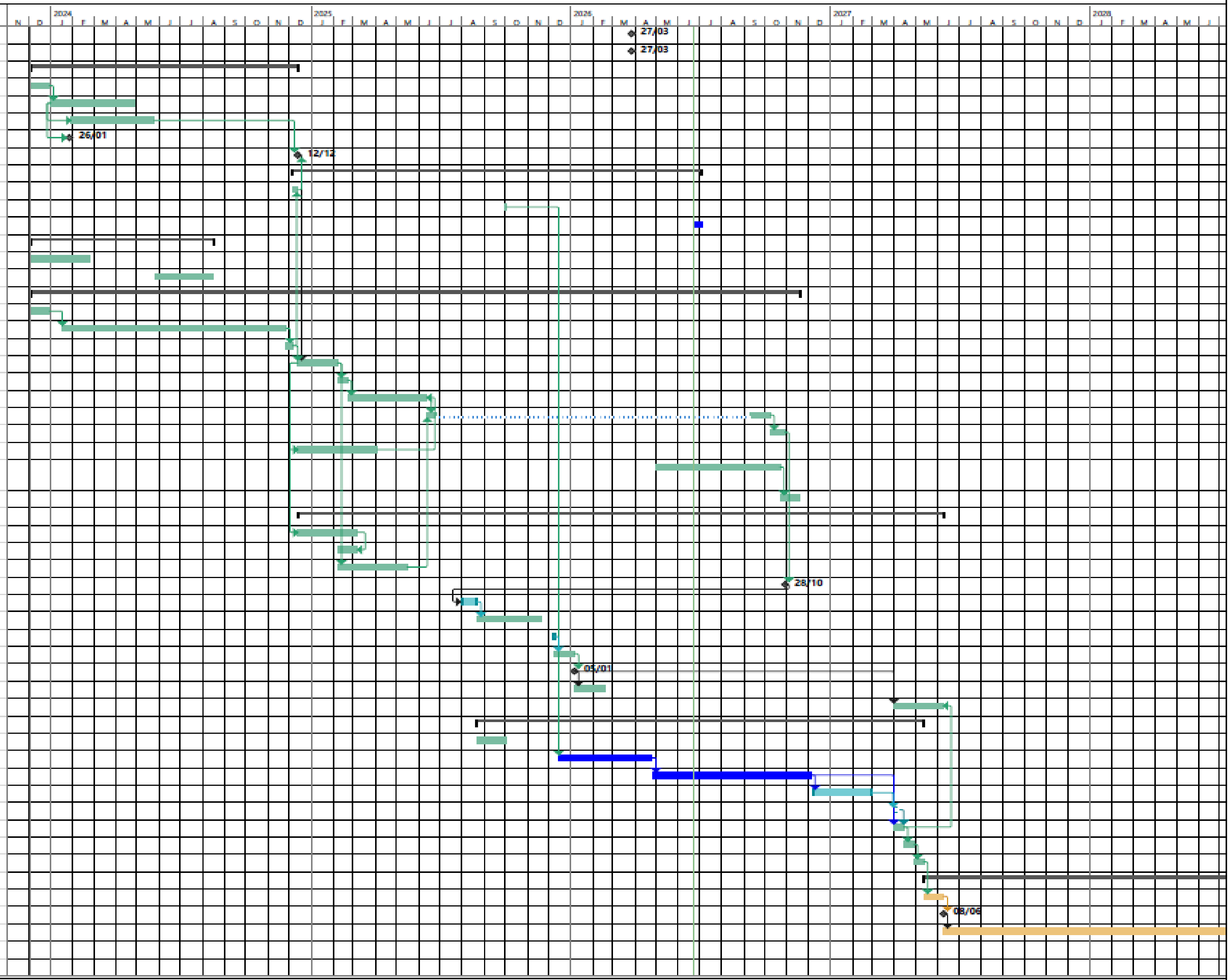
Appendix C. FBC Programme

Project: Crossways, Paignton

Title: FBC Programme

WILLMOTT DIXON DEVELOPMENTS

ID	Task Name	Duration	Start	Finish	Predecessors	Resource Names
1	**Project Milestones**	**0 days**	**Fri 27/03/26**	**Fri 27/03/26**		
2	Future High Streets Longstop Date	0 days	Fri 27/03/26	Fri 27/03/26		
3	**Team Assembly**	**269 days**	**Mon 04/12/23**	**Thu 12/12/24**		
4	Feasibility Review Instructed	4 wks	Mon 04/12/23	Fri 29/12/23		
5	Select Project Team	17 wks	Mon 01/01/24	Fri 26/04/24	4	
6	Confirm/Appoint Project Team	17 wks	Mon 29/01/24	Fri 24/05/24	5SS+4 wks	
7	Instruct Core Team	0 days	Fri 26/01/24	Fri 26/01/24	5SS+4 wks	
8	Instruct Full Team	0 days	Thu 12/12/24	Thu 12/12/24	6,10	
9	**Council Approvals**	**411 days**	**Fri 06/12/24**	**Fri 03/07/26**		
10	Strategic Outline Case (CGB)	1 wk	Fri 06/12/24	Thu 12/12/24	19	
11	Outline Business Case (Full Council)	2 days	Wed 01/10/25	Thu 02/10/25		
12	Full Business Case (CGB)	2 wks	Mon 22/06/26	Fri 03/07/26		
13	**Land Assembly**	**185 days**	**Mon 04/12/23**	**Fri 16/08/24**		
14	Finalise CPO Process	12 wks	Mon 04/12/23	Fri 23/02/24		
15	Finalise Right to Light	12 wks	Mon 27/05/24	Fri 16/08/24		
16	**Design**	**773 days**	**Mon 04/12/23**	**Wed 18/11/26**		
17	Information Review	4 wks	Mon 04/12/23	Fri 29/12/23		
18	Viability Review & Optioneering	45 wks	Wed 17/01/24	Tue 26/11/24	17	
19	Viability/Business Case Report	7 days	Wed 27/11/24	Thu 05/12/24	18	
20	Design To RIBA 2 (Concept)	8 wks	Fri 13/12/24	Thu 06/02/25	8,19	
21	Viability Check	2 wks	Fri 07/02/25	Thu 20/02/25	20	
22	Design to RIBA 3 (Planning)	16 wks	Fri 21/02/25	Thu 12/06/25	25FF+4 wks,21	
23	Viability Check	6 wks	Fri 13/06/25	Wed 07/10/26	22,31	
24	Design Gateway Review	3 wks	Thu 08/10/26	Wed 28/10/26	23	
25	Surveys	16 wks	Fri 13/12/24	Thu 03/04/25	20SS	
26	Design to RIBA 3+/4 (Employers Requirements)	25 wks	Thu 30/04/26	Wed 21/10/26		
27	Viability Check	4 wks	Thu 22/10/26	Wed 18/11/26	26	
28	**Planning**	**648 days**	**Fri 13/12/24**	**Tue 08/06/27**		
29	Pre Application Consultation	12 wks	Fri 13/12/24	Thu 06/03/25	20SS	
30	Public Consultation	4 wks	Fri 07/02/25	Thu 06/03/25	29FF	
31	Planning Studies	14 wks	Fri 07/02/25	Thu 15/05/25	20	
32	Planning Application	0 days	Wed 28/10/26	Wed 28/10/26	24	
33	Validation	3 wks	Fri 01/08/25	Thu 21/08/25	32	
34	Determination	13 wks	Fri 22/08/25	Thu 20/11/25	33	
35	Planning Committee Date	1 day	Mon 08/12/25	Mon 08/12/25		
36	Planning Agreements	4 wks	Tue 09/12/25	Mon 05/01/26	35	
37	Consent Granted	0 days	Mon 05/01/26	Mon 05/01/26	36	
38	JR Period	6 wks	Tue 06/01/26	Mon 16/02/26	37	
39	Planning Pre-Start Condition	10 wks	Wed 31/03/27	Tue 08/06/27	37,46FF+8 wks	
40	**Construction Procurement**	**448 days**	**Fri 22/08/25**	**Tue 11/05/27**		
41	Negotiate PCSA	6 wks	Fri 22/08/25	Thu 02/10/25		
42	Issue PCSA	19 wks	Mon 15/12/25	Fri 24/04/26	11	
43	Develop RIBA 4 and Final Sum	32 wks	Mon 27/04/26	Fri 04/12/26	42	
44	Market Testing	12 wks	Mon 07/12/26	Fri 26/02/27	43	
45	Contract Sum Finalisation	4 Weeks	Tue 30/03/27	Tue 30/03/27	44	
46	Tender Adjudication	2 wks	Wed 31/03/27	Tue 13/04/27	43,45	
47	Negotiate Terms	2 wks	Wed 14/04/27	Tue 27/04/27	46	
48	Building Contract Award	2 wks	Wed 28/04/27	Tue 11/05/27	47	
49	**Construction**	**470 days**	**Wed 12/05/27**	**Tue 27/02/29**		
50	Mobilisation	4 wks	Wed 12/05/27	Tue 08/06/27	48	
51	Start on Site	0 days	Tue 08/06/27	Tue 08/06/27	50	
52	Construction Period	90 wks	Wed 09/06/27	Tue 27/02/29	51	
53	Tenant Fit-Outs	10 wks	Wed 20/12/28	Tue 27/02/29	54FF	
54	PC	0 days	Tue 27/02/29	Tue 27/02/29	52	



Project:
Date: Mon 22/06/26

Task, Split, Milestone, Summary, Project Summary, Inactive Task, Inactive Milestone, Inactive Summary, Manual Task, Duration-only, Manual Summary Rollup, Manual Summary, Start-only, Finish-only, External Tasks, External Milestone, Deadline, Critical, Critical Split, Progress, Manual Progress

1

Revision:

Appendix D. Equalities 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	18 per cent of Torbay residents are under 18 years old. 55 per cent of Torbay residents are aged between 18 to 64 years old. 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%). 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.	This purpose-built accommodation will reduce the need to go into a residential care home when residents' care needs increase. Extra care housing comprises of self-contained homes with design features and support services to enable independent living. Communal facilities like a shared lounge will provide opportunities for social interaction and help combat social isolation, a long-standing challenge for aging populations. This housing is limited to those aged 55+ to provide vital accommodation in an area where this is a higher-than-average older population. The Scheme complements the aims of Adult Social Care to support people to live independently and with dignity where possible.	Consideration during the design process is required to creating a space that meets service user needs, is fully accessible and is a welcoming and inclusive environment. The importance of non-institutional design has been emphasised throughout the design process, avoiding clinical aesthetics, promoting a sense of dignity and home.	WDM - Ongoing
Carers	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. 4.8% of over 5's within Torbay were identified as carers in the 2021 survey.	The Extra Care Scheme may provide relief and relive some carers of their caring responsibilities, supporting their wellbeing.	Not applicable	WDM – Housing Delivery Team
Disability	In the 2021 Census, 23.8% 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. 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	Extra Care Housing supports a range of residents. Some may have a disability, and or physical/ mental health needs. The residence supports people to live independently in extra care housing but with additional on-site support. The level of support available can be tailored to meet the needs of the resident, meaning that the model is more flexible than domiciliary care. The Extra Care scheme is naturally designed for people with physical disability and mental health needs. The design of the building will be accessible and have level access and lift provisions. This will sit alongside thoughtful design which will promote wellbeing and amenity spaces suitable for mobility equipment. Additionally, an inclusive design has been considered for neurodivergent residents, with consideration given to colour palates and other interior qualities.	Consideration during the design process is required to creating a space that meets service user needs, is fully accessible and is a welcoming and inclusive environment. The scheme complies with the M4 (2) and M4(3) optional standards, which outlines space requirements and accessibility items for dwellings. These standards ensure the provisions provided are suitable for users with wheelchairs and reduced mobility. The project team accompanied the architect PRP to view existing extra care facilities with Barnet Council. Viewing these operational facilities, it assisted in further understanding the complex needs of the end user and what spaces work for them in practice. Particular focus on dementia friendly design, using colour coded floors and personalised objects to assist in navigation of the building.	WDM - Ongoing
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. Staff will receive training to ensure that they treat all residents and colleagues with respect and dignity.	Not applicable	WDM – Ongoing
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.	There will be a range of mix of apartment sizes which will cater for single and multiple occupancy homes with varying living arrangements.	Not applicable	WDM – Housing Delivery Team
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	No adverse impacts are expected.	Not applicable	Not applicable

	notable fall in the numbers of live births since the middle of the last decade across all geographical areas.			
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 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.	No adverse impacts are anticipated. Staff will receive training to ensure that they treat all residents and colleagues with respect and dignity.	Not applicable	Housing Delivery Team
Religion and belief	64.8% of Torbay residents who stated that they have a religion in the 2021 census.	No adverse impacts are anticipated. Staff will receive training to ensure that they treat all residents and colleagues with respect and dignity.	Not applicable	Housing Delivery Team
Sex	51.3% of Torbay's population are female and 48.7% are male	No adverse impacts are anticipated. Staff will receive training to ensure that they treat all residents and colleagues with respect and dignity.	Not applicable	Housing Delivery Team
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 impacts are anticipated. Staff will receive training to ensure that they treat all residents and colleagues with respect and dignity. The British Attitude Survey highlights that 67% of people think a relationship between two people of the same sex is never wrong, compared to 17% in 1983. However, the reports suggest that the figure decreases for those in older population groups. The above staff training and understanding of discrimination will assist management.	Not applicable	Housing Delivery Team
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.	No adverse impacts are anticipated. Staff will receive training to ensure that they treat all residents and colleagues with respect and dignity.	The design team includes ex-armed forces and reservists; their input has been part of the design process.	Housing Delivery Team
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.	The Scheme provides affordable housing across various tenures along with Adult Social Care provision.	The extra care scheme will be creating management jobs, and the Holcombe facility will retain the staff numbers.	Housing Delivery Team
Public Health impacts (Including impacts on the general health of the population of Torbay)		Pollution	The scheme has reduced parking provisions and thus reducing pollution in the area and promoting increased amenity space in the scheme. Nearby bus stop also promotes sustainable travel, supporting access to the community.	WD - Ongoing
Human Rights impacts		No human rights impacts are anticipated. Residents will have an ASC assessment in line with best practice where required.	Not applicable	Not applicable
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.	No adverse impacts are anticipated. This scheme is specifically designed for those aged 55 and over to support ASC service delivery.	Not applicable	Housing Delivery Team
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	18 per cent of Torbay residents are under 18 years old. 55 per cent of Torbay residents are aged between 18 to 64 years old. 27 per cent of Torbay residents are aged 65 and older.	Accessibility and visual impacts.	Extra Care scheme naturally designed for 55+ demographics will have suitable level access and lift provisions along with amenity spaces suitable for mobility equipment.	WDM - Ongoing
Carers	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.	Cost of living and affordability of housing.	Equitable housing and potential to provide relief and mitigation to carers responsibilities.	WDM – Housing Delivery Team
Disability	In the 2021 Census, 23.8% 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.	Accessibility and visual impacts.	Extra Care scheme naturally designed for demographics with physical and mental needs, will have suitable level access and lift	WDM - Ongoing

			provisions along with amenity spaces suitable for mobility equipment.	
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 is similar to the Southwest and is lower than England.	Accessibility	Spaces will be designed to be sympathetic with a multitude of demographics and needs.	WDM – Ongoing
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.	Access to suitable housing.	Mix of apartment sizes to cater for single and multiple occupancy.	WDM – Housing Delivery Team
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 geographical areas.			
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 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.	Accessibility	Agnostic letting strategy.	Housing Delivery Team
Religion and belief	64.8% of Torbay residents who stated that they have a religion in the 2021 census.	Accessibility	Agnostic letting strategy.	Housing Delivery Team
Sex	51.3% of Torbay's population are female and 48.7% are male	Accessibility	Agnostic letting strategy.	Housing Delivery Team
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.	Accessibility	Agnostic letting strategy.	Housing Delivery Team
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.	Accessibility	Agnostic letting strategy.	Housing Delivery Team
Additional considerations				
Socio-economic impacts (Including impacts on child poverty and deprivation)		Access to services	Scheme provides affordable housing across various tenures along with Adult Social Care provision.	Housing Delivery Team
Public Health impacts (Including impacts on the general health of the population of Torbay)		Pollution	Scheme reduced parking requirements and thus reducing pollution in the area. Will be delivered to high sustainability requirements.	WD - Ongoing
Human Rights impacts				
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.	Access to services	Scheme provides affordable housing across various tenures along with Adult Social Care provision.	Housing Delivery Team