

Question	Data	Commentary																																																
<p>Question One</p> <p>The number of brown field and green field sites that have planning permission but are 'stalled';</p> <p>and</p> <p>Question Two</p> <p>The potential density of housing that could be built on these sites;</p>	<p>The Planning Department monitor sites that have permission but are not started as part of Annual Monitoring. The data below is taken from list of sites under 15 units, plus larger sites taken from list of BF sites, larger GF may therefore be missing.</p> <p>Sites not started as at April 2017 by Town</p> <table border="1" data-bbox="495 483 1292 713"> <thead> <tr> <th>Town</th> <th>Number of sites</th> <th>Potential No of units</th> <th>GF</th> <th>BF</th> <th>Not specified</th> </tr> </thead> <tbody> <tr> <td>Torquay</td> <td>63</td> <td>311</td> <td>0</td> <td>42</td> <td>21</td> </tr> <tr> <td>Paignton</td> <td>28</td> <td>59</td> <td>0</td> <td>16</td> <td>12</td> </tr> <tr> <td>Brixham</td> <td>16</td> <td>55</td> <td>1</td> <td>7</td> <td>8</td> </tr> <tr> <td>Total</td> <td>107</td> <td>425</td> <td>1</td> <td>65</td> <td>41</td> </tr> </tbody> </table> <p>There are also sites allocated in the Local Plan that could be considered 'stalled' in so far as they are not moving forward as quickly as expected due to site assembly and infrastructure issues. These would include large greenfield allocations at Torquay Gateway, Devonshire Park and Yelverton Road.</p> <p>Brownfield/Greenfield split on delivered sites</p> <table border="1" data-bbox="495 1037 967 1383"> <thead> <tr> <th colspan="2">DWELLING COMPLETIONS ON BROWNFIELD LAND IN PERIOD TO DATE (2012-2017)*</th> <th>ON PERIOD</th> </tr> <tr> <th>PERIOD</th> <th>BROWNFIELD</th> <th>GREENFIELD</th> </tr> </thead> <tbody> <tr> <td>12/13</td> <td>72%</td> <td>28%</td> </tr> <tr> <td>13/14</td> <td>74%</td> <td>26%</td> </tr> <tr> <td>14/15</td> <td>75%</td> <td>25%</td> </tr> <tr> <td>15/16</td> <td>68%</td> <td>32%</td> </tr> </tbody> </table>	Town	Number of sites	Potential No of units	GF	BF	Not specified	Torquay	63	311	0	42	21	Paignton	28	59	0	16	12	Brixham	16	55	1	7	8	Total	107	425	1	65	41	DWELLING COMPLETIONS ON BROWNFIELD LAND IN PERIOD TO DATE (2012-2017)*		ON PERIOD	PERIOD	BROWNFIELD	GREENFIELD	12/13	72%	28%	13/14	74%	26%	14/15	75%	25%	15/16	68%	32%	<p>Stalled sites are sites with planning permission where development has not been completed.</p> <p>Sites can be stalled for a wide variety of reasons. There may be site specific issues, factors affecting specific landowner or developer specific and/or wider factors at work in the housing market and/or wider economy. The Housing Strategy Action Plan identified stalled sites as a key area of work, and possible intervention.</p> <p>The Torbay Housing Officer group propose that for the purpose of considering interventions to secure delivery a stalled site should be defined as one that has a permission for at least five units, that is two years old, but has yet to be started. This would enable action to be taken before any planning permission expired after three years.</p> <p>Sites of under five units are considered windfalls, and allowance for windfall delivery is already included in the housing figures in the Local Plan.</p> <p>It should also be noted that is to be expected that not all planning permissions are built out and this drop off rate is already included in the housing calculations in the Local Plan, through as assumptions of build out rates. Assessment of housing delivery is a key element of the Five Year Land supply monitoring, and the Planning Department monitors actual completions with a site visits. It should be noted that this year's data has been collected and is currently awaiting analysis.</p>
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<p>Question Three</p> <p>More in-depth detail on affordable housing numbers</p> <p>Data sources: TDA database interrogations</p> <p>SPAR figures</p>	<p>Table 1. Affordable Housing Delivered by Type</p> <table border="1" data-bbox="495 699 1285 1184"> <thead> <tr> <th data-bbox="495 699 696 772">Year</th> <th data-bbox="696 699 808 772">Social Rent</th> <th data-bbox="808 699 1003 772">Intermediate Rent</th> <th data-bbox="1003 699 1173 772">Shared Ownership</th> <th data-bbox="1173 699 1285 772">Total</th> </tr> </thead> <tbody> <tr> <td data-bbox="495 772 696 810">2008/2009</td> <td data-bbox="696 772 808 810">92</td> <td data-bbox="808 772 1003 810">-</td> <td data-bbox="1003 772 1173 810">27</td> <td data-bbox="1173 772 1285 810">119</td> </tr> <tr> <td data-bbox="495 810 696 849">2009/2010</td> <td data-bbox="696 810 808 849">57</td> <td data-bbox="808 810 1003 849">-</td> <td data-bbox="1003 810 1173 849">44</td> <td data-bbox="1173 810 1285 849">117 *</td> </tr> <tr> <td data-bbox="495 849 696 887">2010/2011</td> <td data-bbox="696 849 808 887">110</td> <td data-bbox="808 849 1003 887">-</td> <td data-bbox="1003 849 1173 887">17</td> <td data-bbox="1173 849 1285 887">127</td> </tr> <tr> <td data-bbox="495 887 696 925">2011/2012</td> <td data-bbox="696 887 808 925">27</td> <td data-bbox="808 887 1003 925">-</td> <td data-bbox="1003 887 1173 925">8</td> <td data-bbox="1173 887 1285 925">35</td> </tr> <tr> <td data-bbox="495 925 696 963">2012/2013</td> <td data-bbox="696 925 808 963">14</td> <td data-bbox="808 925 1003 963">-</td> <td data-bbox="1003 925 1173 963">21</td> <td data-bbox="1173 925 1285 963">35</td> </tr> <tr> <td data-bbox="495 963 696 1002">2013/2014</td> <td data-bbox="696 963 808 1002">179</td> <td data-bbox="808 963 1003 1002">-</td> <td data-bbox="1003 963 1173 1002">16</td> <td data-bbox="1173 963 1285 1002">195</td> </tr> <tr> <td data-bbox="495 1002 696 1040">2014/2015</td> <td data-bbox="696 1002 808 1040">81</td> <td data-bbox="808 1002 1003 1040">8</td> <td data-bbox="1003 1002 1173 1040">24</td> <td data-bbox="1173 1002 1285 1040">113</td> </tr> <tr> <td data-bbox="495 1040 696 1078">2015/2016</td> <td data-bbox="696 1040 808 1078">14</td> <td data-bbox="808 1040 1003 1078">20</td> <td data-bbox="1003 1040 1173 1078">12</td> <td data-bbox="1173 1040 1285 1078">46</td> </tr> <tr> <td data-bbox="495 1078 696 1117">2016/2017</td> <td data-bbox="696 1078 808 1117">7</td> <td data-bbox="808 1078 1003 1117">19</td> <td data-bbox="1003 1078 1173 1117">16</td> <td data-bbox="1173 1078 1285 1117">42</td> </tr> <tr> <td data-bbox="495 1117 696 1155">2017/2018</td> <td data-bbox="696 1117 808 1155">5</td> <td data-bbox="808 1117 1003 1155">7</td> <td data-bbox="1003 1117 1173 1155">14</td> <td data-bbox="1173 1117 1285 1155">26</td> </tr> <tr> <td data-bbox="495 1155 696 1184">TOTAL</td> <td data-bbox="696 1155 808 1184">586</td> <td data-bbox="808 1155 1003 1184">54</td> <td data-bbox="1003 1155 1173 1184">199</td> <td data-bbox="1173 1155 1285 1184"></td> </tr> </tbody> </table> <p>*the discrepancy in the total figure is down to additional a different tenure being provided but not logged separately on Spar.</p>	Year	Social Rent	Intermediate Rent	Shared Ownership	Total	2008/2009	92	-	27	119	2009/2010	57	-	44	117 *	2010/2011	110	-	17	127	2011/2012	27	-	8	35	2012/2013	14	-	21	35	2013/2014	179	-	16	195	2014/2015	81	8	24	113	2015/2016	14	20	12	46	2016/2017	7	19	16	42	2017/2018	5	7	14	26	TOTAL	586	54	199		<p>Provision of Affordable Housing is sought on Greenfield sites of 3 dwellings or more and Brownfield sites of 15 or more, to meet the needs of local people. More info on the sliding scale can be found in Policy H2 of Torbay's Planning Contributions and Affordable Housing Supplementary Planning Document 2017.</p> <p>Of the affordable housing provided on site the Council would seek an equal split between Social Rent, Affordable Rent and Shared Ownership. Table 1 shows the breakdown of figures over the past 10 years.</p> <p><u>1/3 Social Rent</u></p> <p>Social Rent should be managed by a Registered Provider (Housing Association) or alternative organisation approved by Council. Social Rented housing is homes let on assured tenancies (as deemed in section 80 of the Housing Regeneration Act 2008), for which target rents are determined through national rent regime.</p>
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	<p data-bbox="488 268 1223 300">Table 3. Affordable Housing Delivered by Bedroom Number</p> <table border="1" data-bbox="488 336 1173 823"> <thead> <tr> <th data-bbox="495 341 696 411">Year</th> <th data-bbox="696 341 815 411">One bed</th> <th data-bbox="815 341 934 411">Two bed</th> <th data-bbox="934 341 1050 411">Three bed</th> <th data-bbox="1050 341 1169 411">Four or more</th> </tr> </thead> <tbody> <tr> <td data-bbox="495 411 696 448">2008/2009</td> <td data-bbox="696 411 815 448">8</td> <td data-bbox="815 411 934 448">61</td> <td data-bbox="934 411 1050 448">50</td> <td data-bbox="1050 411 1169 448">0</td> </tr> <tr> <td data-bbox="495 448 696 485">2009/2010</td> <td data-bbox="696 448 815 485">59</td> <td data-bbox="815 448 934 485">39</td> <td data-bbox="934 448 1050 485">18</td> <td data-bbox="1050 448 1169 485">1</td> </tr> <tr> <td data-bbox="495 485 696 521">2010/2011</td> <td data-bbox="696 485 815 521">16</td> <td data-bbox="815 485 934 521">59</td> <td data-bbox="934 485 1050 521">51</td> <td data-bbox="1050 485 1169 521">1</td> </tr> <tr> <td data-bbox="495 521 696 558">2011/2012</td> <td data-bbox="696 521 815 558">0</td> <td data-bbox="815 521 934 558">20</td> <td data-bbox="934 521 1050 558">13</td> <td data-bbox="1050 521 1169 558">2</td> </tr> <tr> <td data-bbox="495 558 696 595">2012/2013</td> <td data-bbox="696 558 815 595">0</td> <td data-bbox="815 558 934 595">17</td> <td data-bbox="934 558 1050 595">12</td> <td data-bbox="1050 558 1169 595">6</td> </tr> <tr> <td data-bbox="495 595 696 632">2013/2014</td> <td data-bbox="696 595 815 632">9</td> <td data-bbox="815 595 934 632">145</td> <td data-bbox="934 595 1050 632">23</td> <td data-bbox="1050 595 1169 632">18</td> </tr> <tr> <td data-bbox="495 632 696 668">2014/2015</td> <td data-bbox="696 632 815 668">58</td> <td data-bbox="815 632 934 668">49</td> <td data-bbox="934 632 1050 668">6</td> <td data-bbox="1050 632 1169 668">0</td> </tr> <tr> <td data-bbox="495 668 696 705">2015/2016</td> <td data-bbox="696 668 815 705">0</td> <td data-bbox="815 668 934 705">19</td> <td data-bbox="934 668 1050 705">24</td> <td data-bbox="1050 668 1169 705">3</td> </tr> <tr> <td data-bbox="495 705 696 742">2016/2017</td> <td data-bbox="696 705 815 742">0</td> <td data-bbox="815 705 934 742">15</td> <td data-bbox="934 705 1050 742">15</td> <td data-bbox="1050 705 1169 742">12</td> </tr> <tr> <td data-bbox="495 742 696 778">2017/2018</td> <td data-bbox="696 742 815 778">0</td> <td data-bbox="815 742 934 778">10</td> <td data-bbox="934 742 1050 778">15</td> <td data-bbox="1050 742 1169 778">1</td> </tr> <tr> <td data-bbox="495 778 696 815">TOTAL</td> <td data-bbox="696 778 815 815">150</td> <td data-bbox="815 778 934 815">434</td> <td data-bbox="934 778 1050 815">227</td> <td data-bbox="1050 778 1169 815">44</td> </tr> </tbody> </table>	Year	One bed	Two bed	Three bed	Four or more	2008/2009	8	61	50	0	2009/2010	59	39	18	1	2010/2011	16	59	51	1	2011/2012	0	20	13	2	2012/2013	0	17	12	6	2013/2014	9	145	23	18	2014/2015	58	49	6	0	2015/2016	0	19	24	3	2016/2017	0	15	15	12	2017/2018	0	10	15	1	TOTAL	150	434	227	44	<p data-bbox="1404 268 2051 443"><u>Table 3</u> provides the breakdown split of bedroom numbers. The large increase in 2 bedroom properties in 2013/14 is due largely in part to the Hayes Road extra care scheme in Paignton and the Beechfield site in Torquay.</p> <p data-bbox="1404 485 2063 552">A target on Spar currently is to provide access to larger family homes (this being homes with 3+ bedrooms).</p> <p data-bbox="1404 592 2051 948">Whilst the above target encourages larger homes there is a real need for one bed properties in the Bay. The Council currently asks developers to provide their affordable mix as being proportionate to the mix as whole and it is not very often than 1 bed open market properties are built. Moving forward though we are expecting 1 bed units on two schemes in Paignton which we expect to be built out over the next couple of years and will help those households currently on the waiting list for a one bed property.</p>
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	<p data-bbox="488 268 1059 300">Table 4. Affordable Housing Delivered by Town</p> <table border="1" data-bbox="488 336 1137 788"> <thead> <tr> <th>Year</th> <th>Torquay</th> <th>Paignton</th> <th>Brixham</th> </tr> </thead> <tbody> <tr><td>2008/2009</td><td>47</td><td>60</td><td>12</td></tr> <tr><td>2009/2010</td><td>77</td><td>38</td><td>2</td></tr> <tr><td>2010/2011</td><td>76</td><td>33</td><td>18</td></tr> <tr><td>2011/2012</td><td>5</td><td>30</td><td>0</td></tr> <tr><td>2012/2013</td><td>35</td><td>0</td><td>0</td></tr> <tr><td>2013/2014</td><td>109</td><td>86</td><td>0</td></tr> <tr><td>2014/2015</td><td>0</td><td>113</td><td>0</td></tr> <tr><td>2015/2016</td><td>0</td><td>46</td><td>0</td></tr> <tr><td>2016/2017</td><td>0</td><td>23</td><td>19</td></tr> <tr><td>2017/2018</td><td>18</td><td>4</td><td>4</td></tr> <tr><td>TOTAL</td><td>367</td><td>433</td><td>55</td></tr> </tbody> </table> <p data-bbox="488 826 1223 858">Table 5. 5 % of affordable housing to be wheelchair adapted</p> <table border="1" data-bbox="488 895 1149 1342"> <thead> <tr> <th>Year</th> <th>Target</th> <th>Actuals</th> </tr> </thead> <tbody> <tr><td>2008/2009</td><td>-</td><td>3</td></tr> <tr><td>2009/2010</td><td>-</td><td>5</td></tr> <tr><td>2010/2011</td><td>-</td><td>49</td></tr> <tr><td>2011/2012</td><td>-</td><td>0</td></tr> <tr><td>2012/2013</td><td>-</td><td>4</td></tr> <tr><td>2013/2014</td><td>5</td><td>35</td></tr> <tr><td>2014/2015</td><td>6</td><td>101</td></tr> <tr><td>2015/2016</td><td>5</td><td>0</td></tr> <tr><td>2016/2017</td><td>5</td><td>0</td></tr> <tr><td>2017/2018</td><td>5</td><td>0</td></tr> <tr><td>TOTAL</td><td>26</td><td>232</td></tr> </tbody> </table>	Year	Torquay	Paignton	Brixham	2008/2009	47	60	12	2009/2010	77	38	2	2010/2011	76	33	18	2011/2012	5	30	0	2012/2013	35	0	0	2013/2014	109	86	0	2014/2015	0	113	0	2015/2016	0	46	0	2016/2017	0	23	19	2017/2018	18	4	4	TOTAL	367	433	55	Year	Target	Actuals	2008/2009	-	3	2009/2010	-	5	2010/2011	-	49	2011/2012	-	0	2012/2013	-	4	2013/2014	5	35	2014/2015	6	101	2015/2016	5	0	2016/2017	5	0	2017/2018	5	0	TOTAL	26	232	<p data-bbox="1400 268 2051 405"><u>Table 4.</u> With large schemes such as Beechfield (Torquay) and Hayes Rd (Paignton) this has had a big impact on the numbers of affordable units completed in each of these towns.</p> <p data-bbox="1400 842 1984 912"><u>Table 5</u> providing 5% of affordable housing as wheelchair adapted units is another Spar target.</p> <p data-bbox="1400 951 2056 1056">The large number that were provided in 2015/16 is due to Hayes Road where all apartments were built as being wheelchair accessible.</p> <p data-bbox="1400 1094 2063 1200">Completions were expected in 2017/18 on White Rock and Yannons Farm but due to delays on the wider schemes these completions have been pushed back.</p>
Year	Torquay	Paignton	Brixham																																																																																			
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Question	Data	Commentary																																		
<p>Question Four</p> <p>How many empty homes are there in Torbay and how long have they been empty;</p> <p>and</p> <p>Question Five</p> <p>How many empty homes could be brought forward for occupation;</p>	<p>Number of Long term Vacant Dwellings</p> <table border="1" data-bbox="495 304 1077 1046"> <thead> <tr> <th>Year (Oct)</th> <th>No of 6 months+ vacant dwellings in Torbay.</th> </tr> </thead> <tbody> <tr><td>2004</td><td>1,283</td></tr> <tr><td>2005</td><td>1344</td></tr> <tr><td>2006</td><td>1389</td></tr> <tr><td>2007</td><td>1334</td></tr> <tr><td>2008</td><td>1319</td></tr> <tr><td>2009</td><td>1360</td></tr> <tr><td>2010</td><td>1353</td></tr> <tr><td>2011</td><td>1278</td></tr> <tr><td>2012</td><td>1080</td></tr> <tr><td>2013</td><td>982</td></tr> <tr><td>2014</td><td>1063</td></tr> <tr><td>2015</td><td>1048</td></tr> <tr><td>2016</td><td>1079</td></tr> <tr><td>2017</td><td>1085</td></tr> <tr><td>2018 (Feb)</td><td>1220</td></tr> <tr> <td colspan="2">(Note that the 2018 figure is not directly comparable with previous years because of seasonal variations).</td> </tr> </tbody> </table> <p>Source: Table 615 All Long term vacant dwellings by local authority district (from Council Tax Base documents), England from 2004. Gov.UK Live Tables of Dwelling Stock.</p> <p>These figures exclude second homes and holidays homes.</p>	Year (Oct)	No of 6 months+ vacant dwellings in Torbay.	2004	1,283	2005	1344	2006	1389	2007	1334	2008	1319	2009	1360	2010	1353	2011	1278	2012	1080	2013	982	2014	1063	2015	1048	2016	1079	2017	1085	2018 (Feb)	1220	(Note that the 2018 figure is not directly comparable with previous years because of seasonal variations).		<p>At October 2016 (the most recently published national figures) 2.5% of England’s housing stock was vacant of which 0.8% was long term (6 months+). At Feb 2018 Torbay’s figure was 3.35%, of which 1.8% is long term vacant. However, in terms of vacancies, there has been no increase in the number of long term vacant dwellings since 2004.</p> <p>Some level of empty housing is a requirement of a functioning housing market as properties are bought and sold. There will be a variety of reasons that homes are empty. Over 60% of long term empty dwellings are in Council Tax Band A and B, which could indicate an oversupply of flat conversions rather than an oversupply of housing per se.</p> <p>The Council’s Housing Operations Team continues to engage with empty homes where there are regulatory or enforcement issues. Some empty homes may also be addressed if they fall within wider projects and or/town centre regeneration sites.</p> <p>The Council no longer has a dedicated empty homes officer. The TDA wrote to all the owners of empty homes, but this did not result in any properties suitable for council investment/intervention being identified.</p> <p>There is potential for the Housing Company to invest in purchase and repair as part of its Business Plan. There is the potential of this to target empty homes.</p>
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H</td><td data-bbox="891 694 1003 721">4</td></tr> <tr><td data-bbox="501 727 891 754">All</td><td data-bbox="891 727 1003 754">1,220</td></tr> </tbody> </table> <table border="1" data-bbox="495 839 1379 1377"> <thead> <tr> <th data-bbox="501 844 636 871">PLACE</th> <th data-bbox="636 844 748 871">Totals</th> <th data-bbox="748 844 860 903">BAND- CD</th> <th data-bbox="860 844 943 903">LT 1 Mth</th> <th data-bbox="943 844 1025 903">1-6 Mths</th> <th data-bbox="1025 844 1131 903">6 -12 Mths</th> <th data-bbox="1131 844 1236 903">13-24 Mths</th> <th data-bbox="1236 844 1373 871">GT 2 yrs</th> </tr> </thead> <tbody> <tr><td data-bbox="501 919 636 946">Brixham</td><td data-bbox="636 919 748 946">307</td><td data-bbox="748 919 860 946">A</td><td data-bbox="860 919 943 946">30</td><td data-bbox="943 919 1025 946">77</td><td data-bbox="1025 919 1131 946">48</td><td data-bbox="1131 919 1236 946">73</td><td data-bbox="1236 919 1373 946">79</td></tr> <tr><td data-bbox="501 952 636 979">Brixham</td><td data-bbox="636 952 748 979">99</td><td data-bbox="748 952 860 979">A</td><td data-bbox="860 952 943 979">18</td><td data-bbox="943 952 1025 979">23</td><td data-bbox="1025 952 1131 979">14</td><td data-bbox="1131 952 1236 979">20</td><td data-bbox="1236 952 1373 979">24</td></tr> <tr><td data-bbox="501 986 636 1013">Brixham</td><td data-bbox="636 986 748 1013">92</td><td data-bbox="748 986 860 1013">B</td><td data-bbox="860 986 943 1013">5</td><td data-bbox="943 986 1025 1013">25</td><td data-bbox="1025 986 1131 1013">13</td><td data-bbox="1131 986 1236 1013">20</td><td data-bbox="1236 986 1373 1013">29</td></tr> <tr><td data-bbox="501 1019 636 1046">Brixham</td><td data-bbox="636 1019 748 1046">50</td><td data-bbox="748 1019 860 1046">C</td><td data-bbox="860 1019 943 1046">5</td><td data-bbox="943 1019 1025 1046">15</td><td data-bbox="1025 1019 1131 1046">14</td><td data-bbox="1131 1019 1236 1046">9</td><td data-bbox="1236 1019 1373 1046">7</td></tr> <tr><td 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The data suggests that there is not a very significant issue in relation to very long term empties. 118 properties have been empty for 5yrs and 31 properties empty for 10yrs</p>
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	Paignton	2	G	0	0	1	1	0																												
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		2,262		245	797	405	431	384																												
<p>Question Six</p> <p>The length of time taken for housing association voids to be occupied.</p>	<table border="1"> <thead> <tr> <th></th> <th>Average no of days to mark property as Let</th> <th>No of properties let in Torbay 1 April 2016 - 31 March 2018</th> </tr> </thead> <tbody> <tr> <td>Aster Group</td> <td>234</td> <td>2</td> </tr> <tr> <td>Liverty</td> <td>124</td> <td>35</td> </tr> <tr> <td>Sanctuary HA</td> <td>56</td> <td>236</td> </tr> <tr> <td>Stonewater</td> <td>105</td> <td>12</td> </tr> <tr> <td>Guinness</td> <td>56</td> <td>6</td> </tr> <tr> <td>Westward</td> <td>96</td> <td>133</td> </tr> <tr> <td>Sovereign</td> <td>46</td> <td>36</td> </tr> <tr> <td>Total</td> <td>74</td> <td>460</td> </tr> </tbody> </table>									Average no of days to mark property as Let	No of properties let in Torbay 1 April 2016 - 31 March 2018	Aster Group	234	2	Liverty	124	35	Sanctuary HA	56	236	Stonewater	105	12	Guinness	56	6	Westward	96	133	Sovereign	46	36	Total	74	460	<p>Please note that whilst it has been possible to provide the data above it is worth noting that often landlords get around to updating the Devon Home Choice system sometime after an applicant has actually moved in so this may skew the figures slightly. It is also worth mentioning that whilst the Council would want a landlord to be efficient with their shortlisting/ verification process, taking a shorter time might not necessarily be better if it is at the expense of a proper process (e.g. of checking for any required local connection, or doing a thorough verification etc.).</p>
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