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Dear Member

CABINET - THURSDAY, 20 FEBRUARY 2020

I am now able to enclose, for consideration at the Thursday, 20 February 2020 meeting of the Cabinet, the following reports that were unavailable when the agenda was printed.

Agenda No	Item	Page
9.	Housing Strategy and Associated Documents	(Pages 136 - 169)

Yours sincerely

Teresa Buckley
Clerk



Meeting: Cabinet and Council

Date: 20th February 2020 &
27th February 2020

Wards Affected: All Wards

Report Title: Housing Strategy

Is the decision a key decision? Yes

When does the decision need to be implemented? Immediately

Cabinet Member Contact Details: Councillor Swithin Long, Cabinet Member for Economic Regeneration, Tourism and Housing, swithin.long@torbay.gov.uk

Supporting Officer Contact Details: Kevin Mowat, Director of Place, 01803 208433, kevin.mowat@torbay.gov.uk

1. Proposal and Introduction

- 1.1 As part of the work of developing the Community and Corporate Plan, a proposed new Housing Strategy for Torbay has been prepared. The new Housing Strategy sets out the Cabinet's plans towards meeting its priority of improving the delivery, affordability and quality of housing in Torbay.
- 1.2 As part of its commitment to changing how the Council engages with its residents, communities and partners (and in line with the Council's Constitution), the draft Housing Strategy has been subject to public consultation. The Cabinet sought views on whether the objectives and priorities within the Strategy were the right things for Torbay and on the actions the Council needs to take, along with its partners, to deliver those priorities. The consultation took place between 17th December 2019 and 31st January 2020.
- 1.3 The Council's housing responsibilities cover a broad range of issues, from identifying land for new homes to improving old ones and meeting the wide variety of housing needs of our communities. More detailed strategies and policies sit beneath the Housing Strategy, setting out the Council's aims and delivery plans in specific areas. A number of these other documents were reviewed alongside the Housing Strategy and these were subject to consultation at the same time:
 - Homelessness and Rough Sleeping Strategy
 - Housing Standards Enforcement Policy
 - Houses in Multiple Occupation Standards

2. Reason for Proposal and associated financial commitments

- 2.1 The Housing Strategy forms part of the Council's Policy Framework, setting out the Council's ambitions, aims and objectives. Having completed the consultation exercise with the wider community in Torbay the draft Housing Strategy was updated to reflect relevant and appropriate feedback provided by the public, partner organisations and other stakeholders. The Cabinet are now being requested to approve the attached Housing Strategy (Appendix 1) and recommend the same to Council for approval as part of the Policy Framework.
- 2.2 The proposals contained in this report do not commit the Council financially, other than within existing budgets. Due consideration will be given to the financial impacts of each aspect of the Housing Strategy's Delivery Plan as individual decisions are progressed.
-

3. Recommendation(s) / Proposed Decision

Cabinet

- (i) That, the Cabinet approve the Housing Strategy 2020 ~ 2025, attached as Appendix 1 to the submitted report, and recommend the Housing Strategy to Council for approval as part of the Council's Policy Framework.
- (ii) That the Director of Place be instructed to work with housing partners to develop a Housing Strategy Delivery Plan for approval by Cabinet no later than 30th April 2020.

Council

- (i) That, Council approve the Housing Strategy 2020 ~ 2025, attached as Appendix 1 to the submitted report, and recommend that the Director of Place be instructed to work with housing partners to develop a Housing Strategy Delivery Plan for approval by Cabinet no later than 30th April 2020.
- (ii) That authority is delegated to the Director of Place in consultation with the Cabinet Member for Economic Regeneration, Tourism and Housing, to make any final minor/technical amendments to the Housing Strategy document, as necessary, including the final layout.

Appendices

Appendix 1: Housing Strategy 2020 ~ 2025

Appendix 2: Housing Strategy - Glossary of Terms

Background Documents

Torbay Housing Strategy 2015 ~ 2020

<https://www.torbay.gov.uk/council/policies/community-safety/housing-strategy/>

Section 1: Background Information

1.	What is the proposal / issue? The Housing Strategy forms part of the Council's Policy Framework, setting out the Council's ambitions, aims and objectives. As part of its commitment to changing how the Council engages with its residents, communities and partners (and in line with the Council's Constitution), the draft Housing Strategy has been subject to public consultation. The Cabinet sought views on whether the objectives and priorities within the Strategy were the right things for Torbay and on the actions the Council needs to take, along with its partners, to deliver those priorities. The Housing Strategy forms part of the Council's Policy Framework setting out the Council's ambitions, aims and objectives. Having completed the consultation exercise with the wider community in Torbay the draft Housing Strategy was updated to reflect relevant and appropriate feedback provided by the public, partner organisations and other stakeholders.
2.	What is the current situation? The current Housing Strategy is due to run until 2020. However, the Cabinet has been working since the Local Elections in May 2019 to review the existing Strategy and prepare a new Strategy which sets out the Council's position over the next five years.
3.	What options have been considered? The Housing Strategy which is being put forward for consideration has been developed over a period of time and is the result of an iterative process, including a full public consultation exercise. No other option has been considered. Doing nothing is not an option.
4.	What is the relationship with the priorities within the Partnership Memorandum and the Council's Principles? The Strategy has been developed based around the priorities within the Partnership Agreement. Further detail is now included around how those priorities can be delivered as they relate to Housing. The Housing Strategy will require a Delivery Plan, which will provide details of how the Council will work on delivering the Strategy in accordance with the Council's principles. This Delivery Plan will be developed over the coming months and will be presented to the Cabinet for final approval.

5.	<p>How does this proposal/issue contribute towards the Council's responsibilities as corporate parents?</p> <p>In drafting the Housing Strategy, full consideration has been given to the impact of housing on children, in particular those who are Looked After or identified as being in Need of Care and Protection.</p>
6.	<p>How does this proposal/issue tackle poverty, deprivation and vulnerability?</p> <p>The Strategy sets out the impact that poor housing has on our population. Ensuring that all our residents have access to good quality homes which are affordable and meet their particular needs is a vital part of tackling poverty, deprivation and vulnerability.</p>
7.	<p>How does the proposal/issue impact on people with learning disabilities?</p> <p>In drafting the Housing Strategy, full consideration has been given to the impact of housing on people with learning disabilities.</p>
8.	<p>Who will be affected by this proposal and who do you need to consult with? How will the Council engage with the community? How can the Council empower the community?</p> <p>The Strategy has been subject to a full public consultation exercise, which took place between 17th December 2019 and 31st January 2020.</p> <p>During the consultation period a Strategic Housing Stakeholder Event was held which included a range of partner organisations. Held in a workshop format the event was attended by 34 people. The aim of the event was to test the proposals within the Strategy and to identify actions to deliver the priorities.</p> <p>Other consultation and engagement activity included online consultation, Facebook Live (#YOurTQs) and Cabinet Conversation. There were 67 responses to the online survey, 8 written responses and additional feedback via social media. Further feedback was provided at a Torbay Community Development Trust engagement session.</p>

Section 2: Implications and Impact Assessment

9.	<p>What are the financial and legal implications?</p> <p>The proposals contained in this report do not commit the Council financially, other than within existing budgets. Due consideration will be given to the financial impacts of each aspect of the Housing Strategy's Delivery Plan as individual decisions are progressed.</p>

10.	<p>What are the risks?</p> <p>Without a Housing Strategy it becomes difficult to set a coherent direction of travel for the Council in relation to housing, given reducing resources.</p>
11.	<p>Public Services Value (Social Value) Act 2012</p> <p>Not applicable.</p>
12.	<p>What evidence / data / research have you gathered in relation to this proposal?</p> <p>Feedback was gathered during the consultation period.</p>
13.	<p>What are key findings from the consultation you have carried out?</p> <p>There was broad and significant support for more affordable housing and for the development of more social housing.</p>
14.	<p>Amendments to Proposal / Mitigating Actions</p> <p>The draft Housing Strategy was updated to reflect relevant and appropriate feedback provided by the public, partner organisations and other stakeholders.</p>

Equality Impacts

15.	Identify the potential positive and negative impacts on specific groups			
		Positive Impact	Negative Impact & Mitigating Actions	Neutral Impact
	Older or younger people	The aim of the Strategy is to have a positive impact on this group. This will be tested through the consultation period.		
	People with caring Responsibilities	The aim of the Strategy is to have a positive impact on this group. This will be tested through the consultation period.		
	People with a disability	The aim of the Strategy is to have a positive impact on this group. This will be tested through the consultation period.		
	Women or men	The aim of the Strategy is to have a positive impact on this group. This will be tested through the consultation period.		
	People who are black or from a minority ethnic background (BME) <i>(Please note Gypsies / Roma are within this community)</i>	The aim of the Strategy is to have a positive impact on this group. This will be tested through the consultation period.		
	Religion or belief (including lack of belief)	The aim of the Strategy is to have a positive impact on this group. This will be tested through the consultation period.		

	People who are lesbian, gay or bisexual	The aim of the Strategy is to have a positive impact on this group. This will be tested through the consultation period.		
	People who are transgendered	The aim of the Strategy is to have a positive impact on this group. This will be tested through the consultation period.		
	People who are in a marriage or civil partnership	The aim of the Strategy is to have a positive impact on this group. This will be tested through the consultation period.		
	Women who are pregnant / on maternity leave	The aim of the Strategy is to have a positive impact on this group. This will be tested through the consultation period.		
	Socio-economic impacts (Including impact on child poverty issues and deprivation)	The aim of the Strategy is to have a positive socio-economic impact. This will be tested through the consultation period.		
	Public Health impacts (How will your proposal impact on the general health of the population of Torbay)	The aim of the Strategy is to have a positive impact on the general health of the population of Torbay. This will be tested through the consultation period.		
16.	Cumulative Impacts – Council wide (proposed changes elsewhere which might worsen the impacts identified above)	Consideration was given to the cumulative impacts across the Council during the consultation process and will continue through the review and development of the rest of the Council's Policy Framework.		

17.	Cumulative Impacts – Other public services (proposed changes elsewhere which might worsen the impacts identified above)	Consideration was given to the cumulative impacts across the Council during the consultation process and will continue through the review and development of the rest of the Council's Policy Framework.
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Housing Strategy 2020 ~ 2025

Improving the delivery, affordability and quality of housing in
Torbay



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This document can be made available in other languages, on tape, in Braille, large print and in other formats. For more information please contact 01803 207014.

1 Introduction

The Housing Strategy sets out how the Council working together with partners will deliver its priority of improving the delivery, affordability and quality of housing in Torbay. We want to **ensure that all our residents have access to good quality homes, which are affordable and meet their particular needs.**

The commitments and actions are organised around the priorities of:

Housing supply:	Increase the overall supply and range of housing in Torbay and make the best use of existing housing
Housing demand:	Ensure appropriate and affordable housing is available to meet people's housing needs and aspirations
Sustainability:	Improve the environmental, economic and social sustainability of our housing
Quality:	Improve the quality of housing in Torbay

The Housing Strategy and Delivery Plan set out how we will work with our partners and communities to address these priorities. It sets out the policy context (including key data), strengths, challenges and opportunities of our current housing market and is underpinned by a comprehensive evidence base which has been published separately. The Strategy is focussed on what we want to achieve and how we intend to deliver on our priorities. It is informed by the Council's Core Principles that commit us to:

- Enable our communities
- Use reducing resources to best effect
- Reduce demand through prevention and innovation
- An integrated and joined up approach

The Council's housing responsibilities cover a broad range of issues, from identifying land for new homes to improving old ones and meeting the wide variety of housing needs of our communities. More detailed strategies and policies sit beneath this Housing Strategy, setting out our aims and delivery plans in specific areas. The Housing Policies 'Map' below illustrates how these strategies and policies fit together and the important links between the Housing Strategy and Planning Policy and the Council's role as the Local Planning Authority.

The Housing Strategy Delivery Plan sets out a high level summary of actions and more detail is provided in the detailed Action Plans of the constituent 'daughter' strategies, policies and plans.

Consultation

The Housing Strategy forms part of the Council's Policy Framework. This is a set of strategies and policies which the Council agrees and which the Leader and Cabinet (together with officers) implement. The Policy Framework sets out the ambitions, aims and objectives of the Council.

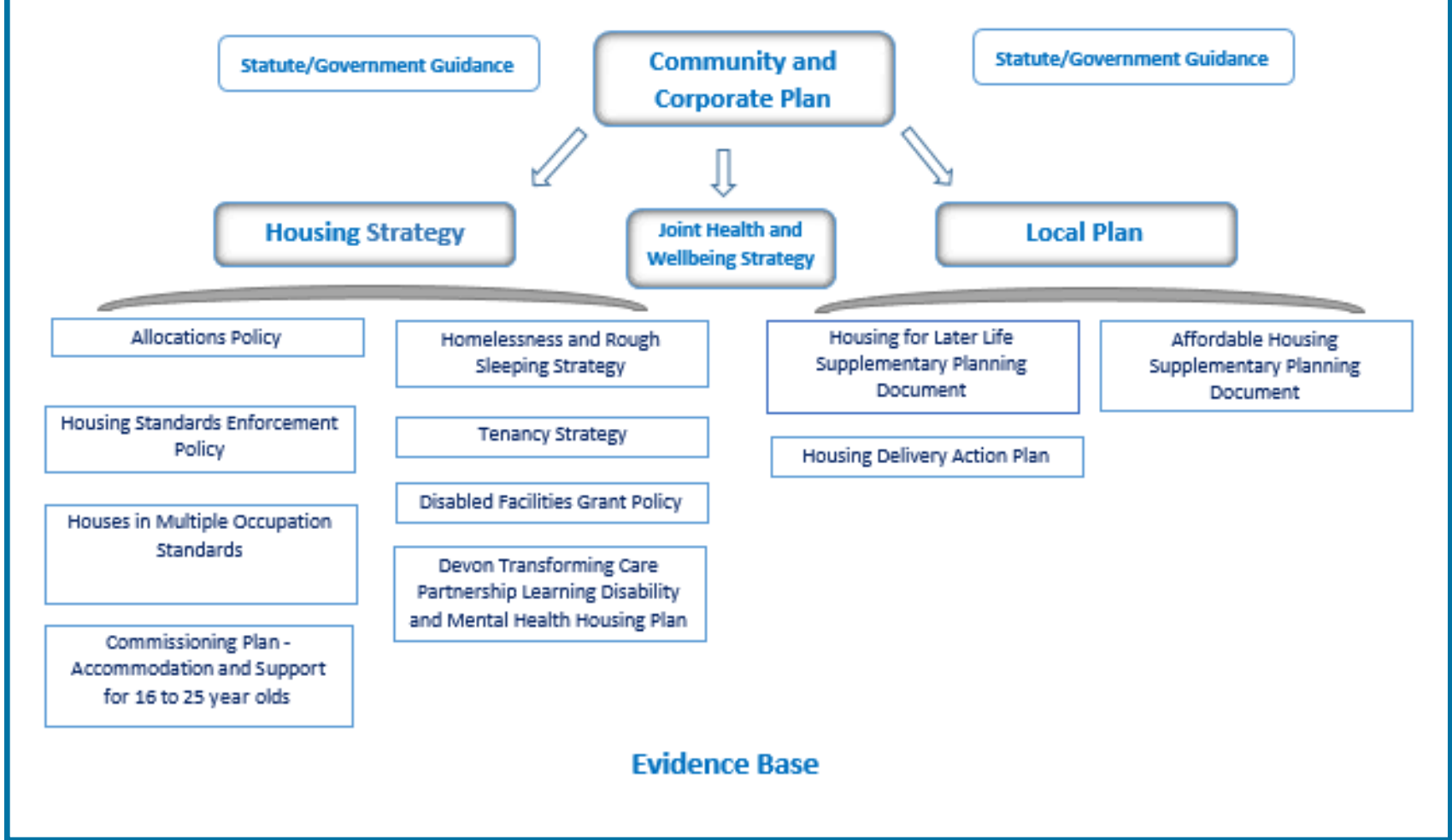
The Council's Constitution says that documents which form the Policy Framework should be subject to a consultation period of (normally) not less than six weeks. The Council consulted on the Housing Strategy between 17th December 2019 and 31st January 2020.

Improving the delivery, affordability and quality of housing in Torbay is one of the Cabinet's priorities. This draft Housing Strategy sets out the Cabinet's plans towards meeting this priority.

The Cabinet also recognises that people and communities, as well as housing planners, developers, providers and landlords need to be better involved in how the Council is working to improve Torbay. As part of this, the Cabinet want to have better on-going conversations with individuals, groups and organisations to help us make Torbay thrive.

This Housing Strategy sets out priorities, strengths and opportunities, as well as the issues that need to be addressed. It has been amended to reflect feedback received during the consultation process. There were 67 responses to the on line survey, 8 written responses and additional feedback via social media. During the consultation period a stakeholder event was attended by 34 people and further feedback was provided at a Torbay Community Development Trust engagement session. A Housing Strategy Delivery Plan will be developed with partner organisations and will be approved by Cabinet to ensure that the Housing Strategy can and will be delivered. A summary of responses from the consultation is available via the Council's website.

Torbay Housing Policy Map



2 Context

The introduction of the Housing First initiative, the creation of the Council's Housing Company and support for community-led housing projects signal greater political determination to tackle the housing crisis and support development of affordable housing locally. However, the national policies have served to reduce affordable housing development, increase affordability pressure in the private rented sector and make it increasingly difficult to access decent housing, for people who are on low incomes or benefits.

For younger generations, particularly, the housing crisis is especially serious. High rents in the private rented sector and lack of access to affordable housing mean that, even when they are working, younger people can find it impossible to save the funds needed for a deposit for a mortgage. Benefit changes mean that Local Housing Allowance for single under 35s is capped at the cost of a single room in a shared house or house of multiple occupation. In practice, this means that younger people are unable to form independent households. Recent data from the Office for National Statistics highlighted that one in four young adults aged 20-34 are still living with their parents. This represents a 24% increase over the past ten years.

The following sections briefly set out the housing policy context at national, regional and local level. Key aspects of the local housing market are then outlined, organised around the four Housing Strategy priorities: Supply, Demand, Quality and Sustainability.

Housing Policy Context

The national picture

Nationally, the UK faces a housing crisis in which those on lower incomes, and younger generations particularly, are finding it increasingly difficult to access owner occupation or genuinely affordable rented housing. Estimates have put the number of new homes needed in England at between 240,000 and 340,000 per year, accounting for new household formation and a backlog of existing need for suitable housing¹². The lack of access to owner occupation and continuing scarcity of genuinely affordable social housing has stimulated growth in the private rented sector.

Nationally there are now more people living in the private rented sector than in social housing. In Torbay it is estimated that more than a quarter of households live in privately rented homes, whereas only around 8% of households live in social housing. A 165% increase in rough sleeping has been witnessed across the country since 2010³, and it is an issue that is noticeable in Torbay.

National government policies highlight the role of the planning system in achieving an increase in supply of new homes. The 2019 National Planning Policy Framework reinforces the requirement for local planning authorities to identify a five year supply of deliverable housing sites. The Localism Act promoted greater participation in planning by local communities, encouraging development of Neighbourhood Plans alongside Local Plans. The majority of new affordable housing is delivered through planning requirements on privately developed sites, secured through Section 106 legal agreements. Hence, the delivery of affordable housing is intrinsically linked to delivery of market

¹ ONS, *Families and Households, 2018*, ONS, August 2019

² *Tackling the Under-supply of Housing in England*, House of Commons Library Briefing Paper, Dec 2018

³ MHCLG, *Rough Sleeping Statistics Autumn 2018*

housing and private developers have considerable influence over the design, layout and quantum of affordable housing provided.

The regional picture

Housing delivery is a priority for the Heart of the South West (HotSW) Joint Committee which is statutory committee comprising the Leaders of the 16 local authorities across Devon and Somerset, alongside the Local Enterprise Partnership, National Parks and Clinical Commissioning Groups. The Joint Committee is a single strategic public sector partnership providing cohesive, coherent leadership and governance to ensure delivery of the Productivity Strategy for Devon and Somerset. The Joint Committee is committed to accelerating housing delivery and is working proactively to engage with Government in order to unlock the economic potential of Devon and Somerset and the quality of housing growth needed to provide for our communities of the future.

However the lower house prices in Torbay, when compared to other areas in the region around Exeter, Bristol and the emerging economic growth area around Hinckley Point, may have the effect of deterring developers from investing in Torbay.

The local picture

The Indices of Multiple Deprivation from 2019 show 24 areas in Torbay are within the 20% most deprived areas nationally – an increase from 16 areas in the Indices of Multiple Deprivation 2010.

This means that 27% of Torbay's population live in the 20% most deprived areas in England. Torbay has seen a worsening of its score for the 'barriers to housing and services' domain of the indices. Despite continued good levels of access to services, the measures related to housing show declining affordability of both rented and owner occupied housing in relation to average incomes, an increase in overcrowding and an increase in homelessness. More people than ever within Torbay live in an area that is amongst the 20% most deprived areas in England in relation to housing deprivation. The numbers have increased to 16,200 people in 2019 compared to 1,700 in 2015.

Torbay Council adopted its Local Plan 2012 – 2030 "A Landscape for Success" in 2015 and will review the Plan during 2020. Policy SS12 of the Local Plan made a commitment to provision for 8,900 new homes over the Plan period, utilising brownfield sites and including mixed use developments and affordable housing. The Local Plan also commits to development of major new housing developments in partnership with landowners and utilising Neighbourhood Plans which were made in June 2019. As at April 2019, the Council was not able to demonstrate a five year land supply for housing according to the Government's standard methodology. However, as the five year supply is calculated annually, this position is likely to change during the life of the Housing Strategy. Based on 2014 household projections, as at July 2019, there is a minimum local housing need of 612 dwellings per year. Allocation of additional developable housing sites is required and the Local Plan Review will address this alongside an Action Plan to maximise housing delivery on existing sites.

The Housing Strategy will encompass proposals that recognise the significance of housing within the wider determinants of health and draws on the Joint Strategic Needs Assessment in highlighting the challenges faced in Torbay with regard to deprivation, poor health, risky behaviours, the ageing population and vulnerability. As such, the Housing Strategy will sit underneath the Joint Health and Wellbeing Strategy.



A fundamental component of the Care Act 2014 is the 'suitability of accommodation' in meeting the "at home" care and support needs of older and vulnerable people. Under the Act, local authorities should develop the market for a range of forms of care, including residential care and services to help people remain independent in their own homes. The general duty to promote wellbeing makes reference to suitable accommodation, housing related support and information and advice on housing options. From a strategic housing perspective this means ensuring there is a range of suitable accommodation for people to live independently, whilst still having their care needs addressed.

The Council's Economic Strategy sets out a five year plan for growing and developing Torbay's economy. Sustainable, affordable and suitable housing is an important element of economic development and of our plans to regenerate and repurpose our town centres. Whilst demand for some forms of commercial space outstrips supply, there are opportunities to reduce redundant commercial/retail property and increase the supply of residential property in some town centre locations. Improving Torbay's long term economic prosperity is crucial to attracting high quality housing investment and the associated affordable housing development. Creating sustainable employment opportunities will also help to nurture an improved and diverse housing offer in Torbay.

Local Housing Market

Housing Supply

Torbay covers 24.6 square miles and includes the coastal towns of Torquay, Paignton and Brixham. It has a population of around 133,883, made up of 61,683 households (2016). The majority of housing stock in Torbay (92%) is privately owned with around 8% social housing⁴ – all owned by Registered Providers.

Over recent years delivery of affordable housing has reduced markedly. The 30% requirement for affordable housing on certain sites, set out in the Local Plan and the Planning Contributions and Affordable Housing Supplementary Planning Document is not always achievable due to viability, the type of site, smaller developments being under the minimum threshold and introduction of policy that exempts vacant existing buildings from affordable housing requirements. Completions of additional affordable housing developed by Registered Providers on their own sites has been limited in recent years. There is a need to find alternative delivery vehicles and opportunities for development of affordable housing.

⁴ English Housing Survey 2017-18

The Council is supporting the setup of a not for profit Housing Company. The Council Housing Company will be a subsidiary of TDA (Torbay Economic Development Company) to increase the supply of and develop affordable housing in Torbay. The Company will be registered with Homes England and will be able to bid for funding as well as having access to the Council's affordable housing capital.

The new company, TorVista Homes, has established its own Board and will be regulated by Homes England. TorVista has submitted its application and are already working to bring forward a number of affordable housing schemes.

The terms Affordable housing covers a range of housing products including:-

- 'Social Rent' which is normally managed by a Registered Provider (e.g. a Housing Association) or alternative organisations approved by the Council. Social rented housing is homes let on assured or secure tenancies (as defined in Section 80 of the Housing and Regeneration Act 2008), for which guideline target rents are determined through the national rent regime. It may also be owned by other persons and provided under equivalent rental arrangements to the above, as agreed with the local authority or with the Homes and Communities Agency.
- 'Affordable Rented Housing' is let by Local Authorities or private registered providers of social housing or alternative organisations approved by the Council to households who are eligible for social rented housing. Affordable Rent is subject to rent controls that require a rent of no more than 80% of the local market rent (including service charges, where applicable).
- 'Intermediate and other low cost home ownership'. Intermediate housing is an umbrella term for homes for sale or rent at a discount below market rates but above social and affordable rented products. It includes (but is not limited to) shared equity (shared ownership and equity loans), discounted market sale, intermediate rent (but not affordable rented housing), starter homes, and self-build housing where provided as affordable housing.

It is recognised that self-build may also have the potential to contribute to the affordable housing stock. There is a need to ensure that the mix of affordable housing provided adequately addresses the actual housing need. Concern has been expressed that even where affordable housing might be below market rates it does not necessarily make them affordable for all local people and consequently 'Social Rent' provision should be increased.

Torbay has a relatively large supply of private rented housing at between 22% and 30%. Housing within the private rented sector in Torbay is not as expensive as in neighbouring authorities and is therefore potentially more accessible. However, for those on lower incomes, requirements for deposit, rent in advance and agents' fees are significant barriers to accessing housing in this sector. Benefit claimants and people with pets and children may also face discrimination in accessing the private rented sector. Insecurity of tenure in this sector continues to be an important cause of homelessness and of approaches to our housing options/advice services. Issues with poor conditions and energy efficiency are generally more prevalent in the sector, with tenants not feeling empowered to complain or report low standard accommodation.

Housing Demand

Incomes, employment rates and wages are important drivers of housing demand. Torbay has a relatively low wage economy and a higher rate of unemployment than the average for the South West and England. There are higher numbers of people with long term limiting illness and a higher proportion of older people in Torbay. Torbay has a job density of 0.76 (i.e. for every 100 residents aged 16-64, there are 76 jobs) compared to 0.89 for the South West and 0.86 for Great Britain. In 2018 Torbay's median (workplace based) earnings were £22,121 compared to Exeter £28,844, England and Wales £29,686 and the South West £27,969⁵. The number of workless households is higher in Torbay than in the South West and England as a whole.

The higher level of unemployment means that owner occupation is unattainable for a significant proportion of households and their access to decent quality private sector rented homes may also be constrained due to the gap between Local Housing Allowance and rents, the level of rent, difficulty accessing deposits/rent in advance and discrimination. Lower than average wages, higher levels of unemployment and long term disability all act to increase demand for affordable housing.

People applying for affordable housing in Torbay now have to meet certain criteria before being accepted onto the Housing Register and those with a less severe housing need (Band E) are not included in the Register. During 2018-19 there were between 982 and 1074 households on the Housing Register for affordable housing in Torbay. Torbay's **Allocations Policy** details how we determine who is eligible and qualifies for affordable housing and how priority is awarded.

Affordable housing vacancies are advertised through Devon Home Choice and applicants have to actively 'bid' for suitable vacancies, with priority awarded for banding and waiting time. Band A being highest priority and Band D lowest. For many applicants, waiting time before being housed can be between 11 and 50 weeks depending on band and preference. Our **Tenancy Strategy** sets out our expectations for the types of affordable housing tenancies offered by registered providers in Torbay and seeks to promote best use of stock whilst still encouraging sustainable, secure communities.

During 2018/19 a total of 329 units of affordable accommodation were offered to successful bidders. This represents a vacancy rate of 6% over the year. There is a need for a step change in quantum and speed of delivery of new affordable housing in Torbay to meet local needs. The Council also has to understand and seek to meet the needs of those who require specialist housing and support due to health, age, disability or other factors. To enable this, strategic commissioners in adult services, children's services and partners in the NHS work together on the design and development of homes to meet a range of different needs, these will be detailed in the **Healthy Torbay Supplementary Planning Document long** with many other areas, Torbay has seen an increase in homelessness in recent years. This is manifested in both rough sleeping and less visible insecure housing including sofa surfing and overcrowding. In an alliance of local housing providers, the Council is piloting a radical new Housing First approach to tackle the complex issues facing some homeless people.

Under the Homelessness Reduction Act 2017 the Council has additional responsibilities in assisting people who are homeless or threatened with homelessness. One effect of the Act is that the Council is placing more households in temporary accommodation pending investigations and whilst waiting for a suitable private rented or affordable tenancy to become available.

⁵ Source: Nomis 2019, Lower quartile earnings in 2018 for Torbay were £16,822 (England and Wales £21,170, South West £20,567).

The cost and lack of suitable temporary accommodation is a growing challenge for the Authority. In 2018/19 Torbay Council placed 480 homeless households in temporary accommodation. The average length of stay of larger families in temporary accommodation is six months and may be up to 12 months in some cases. It is estimated that the net cost of temporary accommodation to the Authority in 2019/20 will be over £600,000 in housing costs with additional financial impacts in Children's Services as they seek to support children living in insecure temporary accommodation. Sourcing alternative temporary accommodation that is flexible, cost effective and appropriate for families is a priority for the council. The Council's **Homelessness and Rough Sleeping Strategy** sets out our approach to tackling homelessness in more detail.

Housing Quality

The Council's most recent Private Sector House Condition Survey (2011) found that a greater proportion of the housing stock was older (e.g. built before 1981 and particularly during 1965 to 1980, with fewer dwellings built after 1980). It highlighted that there are a substantial number of Houses in Multiple Occupation (HMOs) in Torbay and the use of residential caravans as permanent accommodation is significant. The number of non-decent homes, at 33.7%, was slightly higher than the national average but had fallen from 41.5% in 2006. As the age of accommodation increases, and from the type of issues identified by the Housing Standards team, there is no evidence to suggest that this is improving. These factors, along with the relatively large size of the private rented sector, which is generally where the poorest housing conditions can be found, emphasise that housing quality is an important issue in Torbay.

Poor energy efficiency and the presence of Category 1 hazards are indicators of poor housing quality. During 2018-19 the Council served 52 Notices and 13 Civil Penalties in enforcement actions to address housing hazards under the Housing Health and Safety Rating System. Since October 2018, all Houses in Multiple Occupation occupied by five or more people need to be licensed. As at October 2019, there are around 120 licensed Houses in Multiple Occupation and estimates indicate there substantial numbers of buildings being used to house multiple households. Our requirements for licensing are set out in Torbay Council's **Houses in Multiple Occupation Standards Policy**. Improving the quality of the private rented sector is an important priority for the Council and provides an opportunity to greatly improve the health and wellbeing of lower income and vulnerable households who are more likely to find themselves renting privately. Targeted intervention will help to improve housing conditions in our more deprived town centre wards, where poor private rented housing is concentrated.

In the social housing sector the quality of the stock has been improved since the introduction of the Decent Homes standard and providers' efforts to improve housing quality. Some of the more dated homes, particularly those designated for older people, are in need of updating and renovation to meet the current aspirations and needs of people in later life and to enable people to remain living in their own homes for longer. The Homes (Fitness for Human Habitation) Act 2018 came into force on 20 March 2019 and requires all landlords (private and social) to ensure that their properties, including any common parts of the building, are fit for human habitation at the beginning and throughout the duration of the tenancy.

Where qualifying tenants believe that their home does not meet the requirements set out in the Act and their landlord is responsible, they can take action against the landlord themselves and may seek Council support in doing so.

Funding for Council intervention to support owner occupiers to improve the condition of their property is now very limited. For homeowners, the Council offers support where health or disability gives rise to a need for adaptations to the property through the Disabled Facility Grant Policy and can refer vulnerable

households to community energy organisations for energy efficiency interventions. The local authority has greater scope to intervene in the private rented sector and funds from civil penalties have to be used for enforcement activity. Details of the Council's policy for intervention in the private rented sector are set out in Torbay's **Housing Standards Enforcement Policy**.

The Council's Local Plan and other planning policies already encourage the development of high quality and well-designed homes that provide flexible accommodation over the life course and include properties suited to different household types and people with disabilities. However there is scope for further work to improve the quality of new homes. In particular, the Council will encourage developers to build homes and neighbourhoods that are age friendly across the generations, suitably located near to amenities and transport, fully adaptable and with scope for technology-assisted care built in. Thereby minimising the need for age-designated schemes and assisting people to remain in their homes and communities as their housing needs change over time. The **Healthy Torbay Supplementary Planning Document** will ensure that these issues are material considerations for planning applications.

Sustainability

Torbay Council is committed to tackling climate change and how our whole way of living influences our environment. Sustainability is a priority within this strategy and the Delivery Plan sets out how we will address sustainability issues through partnership and innovative design and development of new housing and the refurbishment of existing properties.

Sustainable development can be defined as: "development that meets the needs of the present, without compromising the ability of future generations to meet their own needs". Protecting and conserving the natural environment is an important part of that, but sustainability also incorporates economic and social elements. "It's also about ensuring a strong, healthy and just society. This means meeting the diverse needs of all people in existing and future communities, promoting personal wellbeing, social cohesion and inclusion, and creating equal opportunity"⁶. The Council has also made a commitment to strive to improve the natural environment, including flood protection and to work to reduce consumption, increase recycling and promote low carbon energy. Existing homes and the building of new homes contribute heavily to CO₂ emissions and climate change. The theme of sustainability therefore runs through all of the Council's policy commitments and strategies. In the context of housing, sustainability can be said to encompass the following key aspects:

Economic: affordability of rent/purchase and running costs; proximity to a range of well-paid employment opportunities; availability of suitable and sustainable modes of transport and connectedness to local services, shops and educational opportunities. The opportunity to achieve both environmental and economic sustainability by ensuring that homes combine the benefits of low or no carbon energy/heating with the economic benefits of lower running costs are critical.

Social: includes the suitability of housing for different types of households and incomes; adaptability of housing to meet different stages of life. As well as ensuring that accommodation for people with particular care and support needs, including those with learning and physical disabilities, are met within supportive and sustainable neighbourhoods. For example, designing homes with suitable technology to assist in care; ensuring that development of housing with support and care is included in housing developments and appropriately staffed and funded; encouraging housing providers to ensure that housing developments incorporate space for play

⁶ <http://www.sd-commission.org.uk/pages/what-is-sustainable-development.html>

and recreation; considering how to facilitate intergenerational living as well as housing designated for particular age groups.

Environmental: In the realm of new homes development, design features and construction methods can play a critical role in mitigating the effects of climate change, such as flooding and overheating and avoiding further contributions to CO₂ emissions. Modular construction methods can reduce environmental impact from construction waste and transportation and build homes more quickly and with future flexibility. The location of new homes and design policies can enhance rather than threaten biodiversity and wildlife and create homes and neighbourhoods that encourage lower carbon living and more sustainable lifestyles. Local authorities have a critical role to play in planning for and guiding housing development and supporting retrofitting to enhance, rather than compromise, our environment.

The Council's transport and planning policies, the Housing Strategy and its associated strategies, plans and policies and Public Health policies all have a part to play in delivering economically, socially and environmentally sustainable housing.

In the realm of existing homes, retrofitting and improving the environmental efficiency of homes is a key aspect of decarbonising society, reducing fuel poverty and meeting Government climate targets. The Council's Housing Standards team signpost and support eligible people to access intervention through the Energy Company Obligation scheme. Opportunities to encourage and facilitate Community Energy Organisations to operate in Torbay to provide energy efficiency advice and assistance are also actively pursued.

Community-led and Self-build Housing

In recent years central government has encouraged community groups, parish councils and local authorities to promote community-led affordable housing development and opportunities for self-build. Dedicated funding has been made available through the Community Housing Fund to build capacity for community-led housing initiatives. Councils also now have a duty to hold a register of people seeking self-build opportunities and to identify sites for self-build.

In Torbay we engaged local people who are concerned about homelessness, using arts-based consultation methods and support from Wessex Community Assets organisation. As a result a fledgling Social Benefit Society is underway that can act as a Community Land Trust, developing and holding affordable housing in trust to be let to local people in housing need. In addition to this, a local well-established community organisation that has already successfully developed homes for vulnerable local people is seeking to expand its portfolio.

The Local Plan review will develop policies and identify opportunities to facilitate self-build.

Strengths, issues and opportunities

STRENGTHS	ISSUES	OPPORTUNITIES
<ul style="list-style-type: none"> ■ The Council has an adopted Local Plan and 100% Neighbourhood Plan coverage. ■ Large proportion of accommodation in the private rented sector, however it does not necessarily meet the needs of Torbay's population. ■ Active community and voluntary sector working to support and mitigate homelessness in Torbay. ■ Alliance approach to tackling street homelessness through Housing First. ■ The Homelessness Reduction Act enables the Council to tackle homelessness more proactively. ■ Strong partnership working with statutory agencies to tackle poor quality housing in private rented sector through a multi-agency approach. 	<ul style="list-style-type: none"> ■ The Council is not able to demonstrate a five year land supply for housing according to the Government's standard methodology. ■ The housing market in Torbay needs to enable and support the Council's Economic Strategy. ■ While housing costs are relatively lower in Torbay than in neighbouring authorities wage levels are also relatively lower and this affects affordability. ■ Affordable Rented and Shared Ownership tenures are not affordable for some local people. ■ The 30% requirement for affordable housing on certain sites is not always achievable. Completions of additional affordable housing by Registered Providers on their own sites has been limited in recent years. ■ The cost and lack of suitable temporary accommodation is a growing challenge for the Council along with increased demand. 	<ul style="list-style-type: none"> ■ Council-owned housing sites and Housing Company to expedite housing delivery. ■ Local Plan review underway. ■ Affordable housing development/refurbishment may be more viable in Torbay than neighbouring areas. ■ Scope to improve the quality of the private rented sector through targeted intervention, Housing Company and Community-led housing intervention. ■ Support for and development of community-led responses to housing need. ■ Strong track record and cooperation from local housing providers to prove value and sustain the initiative. ■ Opportunity to work in partnership with the private rented sector to develop and seek out additional temporary and permanent housing solutions.

STRENGTHS	ISSUES	OPPORTUNITIES
<ul style="list-style-type: none"> ■ A reduction in people sleeping rough on the streets through rough sleeper initiative programme and partnership. ■ Integrated strategic planning and delivery of health and social care including, design and development of housing to enable people to remain independent in their communities. 	<ul style="list-style-type: none"> ■ The reduction in street homelessness needs to be maintained. Housing First is a pilot scheme and the outreach team is grant funded with any future funding still to be identified. ■ A greater proportion of the private sector housing stock is older and therefore can be of poorer quality and not energy efficient. There are a substantial number of Houses in Multiple Occupation in Torbay. ■ There is an ageing population as well as younger people with long term conditions who require suitable homes with access to the right community support, whilst there is an oversupply of residential care. ■ There is a need for greater coordination and active engagement between the Council and all other organisations in relation to housing. ■ We need to ensure delivery of a range of semi-independent support and accommodation options, in particular for young people and those fleeing domestic abuse, as well as those moving on from other forms of institutional care. 	<ul style="list-style-type: none"> ■ Strategy for Housing in Later Life with an evidence base and funding to support additional Extra Care Housing as part of a wider market-shaping of accommodation based care and support. ■ Ability to prioritise housing fit for all stages of life in supportive and sustainable neighbourhoods, through partnership with local registered providers and Housing Company ■ A fledgling Social Benefit Society is underway that can act as a Community Land Trust ■ Provide accessible services that have seamless pathway from prevention, to intervention and provide effective communication with people about how to avoid the risk of homelessness. ■ The redesign of discretionary funds to allow targeted support with streamlined access and ensure income maximisation through links with Department for Work and Pensions

3 Objective, Priorities and Principles

Objective

The objective of the Housing Strategy is:

To ensure that all our residents have access to good quality homes, which are affordable and meet their particular needs.

Priorities

To deliver the objective of this Strategy there are four inter-connected priorities which will ensure that we improve the delivery, affordability and quality of housing in Torbay.

Priority 1: Increase the overall supply and range of housing in Torbay and make the best use of existing housing.

We will ensure the appropriate planning policy framework is in place and there is adequate land supply to support housing development.

We will work proactively with partners, such as Homes England and Registered Providers (including our Housing Company), to increase the number of social rented homes in Torbay. We will find alternative delivery vehicles and opportunities for the development of a range of affordable housing.

We will work to establish a thriving mixed economy within the housing sector. We will work with the public, private and voluntary sectors to drive up the quality of housing stock generally and to increase the amount of social rented accommodation in Torbay.

We will provide evidence-based guidance on the range and types of housing required for all sections of Torbay's population. Our Tenancy Strategy will seek to promote the best use of our housing stock, whilst encouraging sustainable, secure communities. We will work together with partners, including the NHS, to enable development and design homes to meet a range of different needs. We will help people to live independently whilst having their care needs addressed.

We recognise that our care leavers are a vulnerable group in terms of accessing and sustaining housing. We will provide all of our care leavers with individualised support to ensure they are in suitable and safe accommodation."

We will have a clear understanding of why we have empty homes in Torbay and how we can bring them back into use. We will take advantage of all funding opportunities available in Torbay, such as the Land Release Fund, and will seek a range of investment, including from institutional investors.

Related Policies/Strategies: Local Plan and Neighbourhood Plans
Learning Disability and Mental Health Housing Plan

Affordable Housing Supplementary Planning Document
Healthy Torbay Supplementary Planning Document (in
development)
Tenancy Strategy
Allocation Policy

Priority 2: Ensure appropriate and affordable housing is available to meet people's housing needs and aspirations

We will work to prevent all forms of homelessness – through our wider ambitions for the economic development of Torbay (which include creating full-time jobs and raising wages) and through seeking a step-change in the quantum and speed of delivery of affordable housing to meet local needs.

We will use evidence-based strategic policies to guide the type, design and range of housing including accommodation and support for people with particular needs as part of sustainable, supportive neighbourhoods. We will be pro-active in enabling affordable housing development through local registered providers, the Council's Housing Company and community-led initiatives.

We will deliver an effective and intelligent housing options and homelessness service, aimed at reducing the number of people who are at risk of becoming homeless, especially those with children and need for temporary accommodation. At the same time we will source alternative temporary accommodation that is flexible, cost effective and appropriate for families.

Given the challenges we face around increasing homelessness it is critical that we continue to put homelessness prevention at the heart of everything we do. We will find new ways of both understanding and addressing the factors that can lead to homelessness – such as the ending of private tenancies, family/relationship breakdown and discharge from other institutions

We will work with the Social Benefit Society so that it can act as a Community Land Trust to develop and hold affordable housing in trust to be let to local people in housing need. We will empower other voluntary and community organisations to develop homes for vulnerable local people.

We will continue to deliver our Housing First approach.

Related Policies/Strategies: Local Plan and Neighbourhood Plans
Learning Disability and Mental Health Housing Plan
Affordable Housing Supplementary Planning Document
Housing for Later Life Supplementary Planning Document
Allocations Policy
Homelessness and Roughsleeping Strategy
Commissioning Plan – Accommodation and Support for 16-25 year olds

Priority 3: Improve the quality of housing in Torbay

We want to have a positive impact on the private rented housing sector in Torbay.

We will use our statutory powers to regulate and improve the quality of homes and their management whilst protecting the rights of tenants, improving the local environment, preventing illness and injury and improving quality of life for residents. We will target this intervention in our more deprived town centre wards, where poor private housing is concentrated. We will work alongside our Housing Company and through community-led intervention to improve the health and wellbeing of lower income and vulnerable households. We will consider whether a licensing approach could have positive benefits in specific areas of Torbay.

We will work with registered providers to ensure that social housing in Torbay meets the Decent Homes standard and will support social housing tenants to take action against their landlords if their homes do not meet the standard. We will work across the sector to improve housing management and empower all tenants.

We will provide adaptations for those with health or disability needs through our Disabled Facilities Grants and we will signpost vulnerable households to community energy organisations. We will encourage the use of assistive technology in homes to support people to remain independent as their needs change.

We will encourage developers to build homes and neighbourhoods that are age-friendly across the generations, suitably located near to amenities and transport, fully adaptable and with scope for technology-assisted care built in.

Related Policies/Strategies:

Housing Standards Enforcement Policy
Houses in Multiple Occupation Standards
Disabled Facilities Grant Policy
Healthy Torbay Supplementary Planning Document (in development)
Allocations Policy
Local Plan and Neighbourhood Plans
Homelessness and Rough Sleeping Strategy

Priority 4: Improve the environmental, economic and social sustainability of our housing

We will review our planning policies to ensure new homes are designed to protect the environment, mitigate climate change, reduce CO₂ emissions and achieve social and economic sustainability.

In planning, design and development we will recognise the importance of housing fit for all stages of life as part of sustainable and supporting neighbourhoods.

Use statutory powers and work with communities to implement policies to improve existing housing, reducing its environmental impact and ensuring energy efficiency and reductions in fuel poverty.

We will encourage and facilitate Community Energy Organisations to operate in Torbay to provide energy efficiency advice and assistance and explore other alternative models to promote sustainability and reduce fuel poverty.

We will work to encourage greater co-ordination and active engagement between the Council, housing providers, private landlords and the community and voluntary sector.

Related Policies/Strategies:

- Local Plan and Neighbourhood Plans
- Housing Standards Enforcement Policy
- Houses in Multiple Occupation Standards
- Healthy Torbay Supplementary Planning Document (in development)
- Allocations Policy

Principles

Our work in delivering the Housing Strategy will reflect the Council's principles:

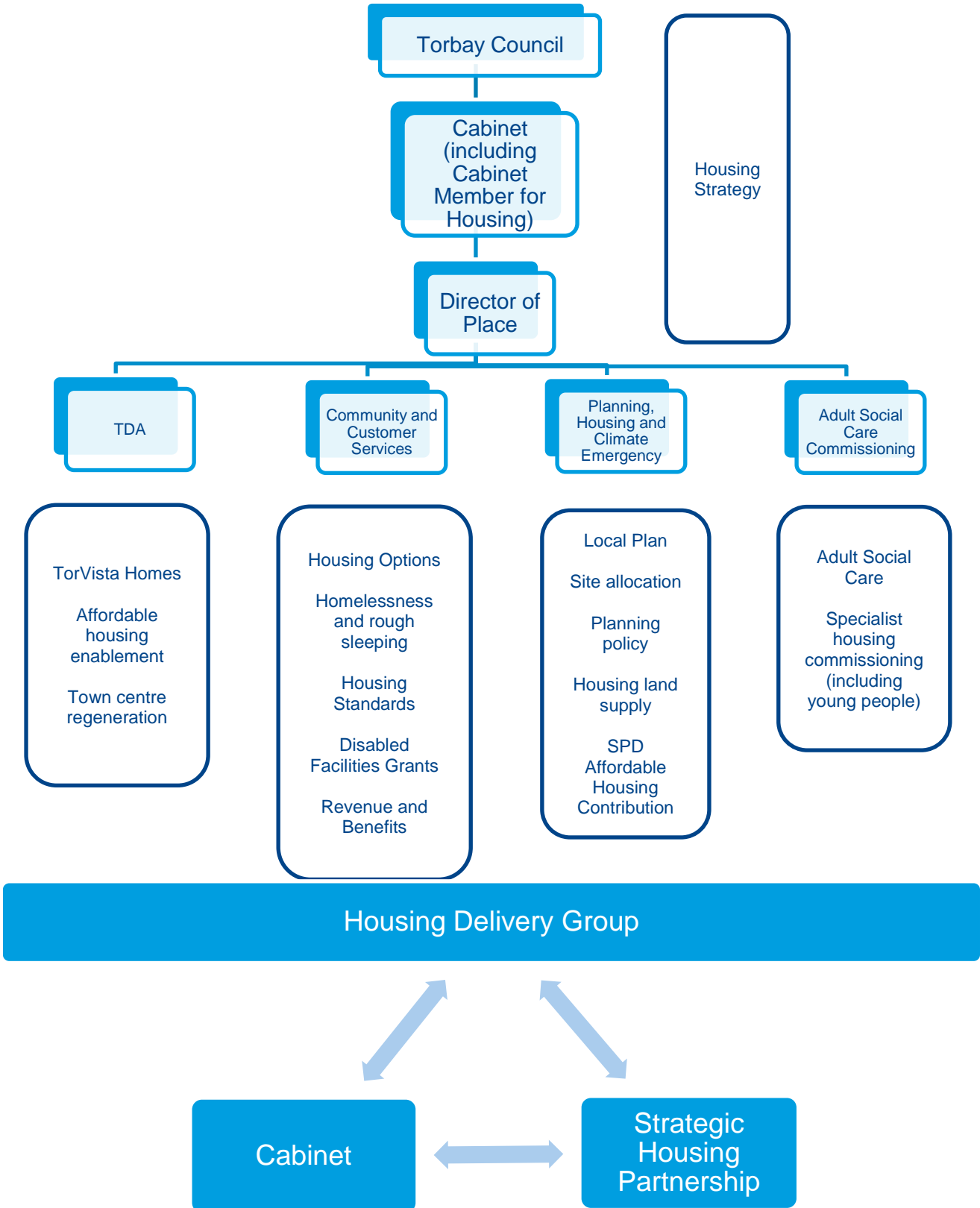
- We will enable our communities by engaging with local people, our NHS partners and a range of housing and social care providers across the public, private and voluntary sector. We will work together to design and develop a range of flexible housing options to meet current and future needs and aspirations. This will include our commitment to support community led housing development. We will engage with residents and work proactively with all of our partners to improve housing across Torbay.
- We will use reducing resources to best effect by seeking external funding and investment to sustain successful homelessness prevention and community led initiatives. We will use our existing tools and powers (including funding for aids, adaptations, equipment and assistive technology) to improve private sector standards and the supply of affordable housing. We will work creatively with partners to provide access to homes that meet individual needs over time.
- We will reduce demand through prevention and innovation by working in partnership with local people, housing, health, and social care organisations to address rough sleeping and secure sustainable funding to continue our Housing First alliance. We will work with partners to ensure housing is technologically and physically designed and enabled to meet lifetime needs and aspirations. Through innovative and efficient housing design, within sustainable and supportive neighbourhoods, we will increase the potential for independence through community led support and reduce reliance on placements into residential and formal packages of care.
- We will take an integrated and joined up approach by working together with local people, the NHS, social care and registered housing providers. We will plan, design and develop housing that promotes independence, provides an alternative to inappropriate residential care placements and supports delivery of a community led approach to care and support.

Housing Strategy Delivery Plan 2020 ~ 2025

This section sets out at a high level the key actions that are fundamental to delivering on our priorities. Further actions will be set out in detail in the relevant associated supporting strategies and policies.

A Housing Strategy Delivery Plan will be developed with partner organisations and will be approved by Cabinet to ensure that the Housing Strategy can and will be delivered. We will continue to work together with stakeholders and through wider community engagement to deliver this Plan and monitor our progress.

Appendix 1 – Governance Arrangements



Torbay Council Housing Strategy 2020 ~ 2025

Glossary of Terms

Affordable Housing	Affordable housing refers to housing units that are affordable by that section of society whose income is below the median household income. The Council seeks up to 30% affordable housing on the basis of the following:
Affordable Housing: Social Rent	Social Rent should be managed by a Registered Provider (e.g. a Housing Association) or alternative organisation approved by the Council. Social rented housing is homes let on assured or secure tenancies (as defined in Section 80 of the Housing and Regeneration Act 2008), for which guideline target rents are determined through the national rent regime. It may also be owned by other persons and provided under equivalent rental arrangements to the above, as agreed with the local authority or with the Homes and Communities Agency.
Affordable Housing: Affordable Rented	Affordable rented housing is let by Local Authorities or private registered providers of social housing or alternative organisation approved by the Council to households who are eligible for social rented housing. Affordable Rent is subject to rent controls that require a rent of no more than 80% of the local market rent (including service charges, where applicable).
Affordable Housing: Intermediate and low cost home ownership	Intermediate is an umbrella term for homes for sale or rent at a discount below market rates but above social and affordable rented products. It includes (but is not limited to) shared ownership, discounted market sale, starter homes, discounted market sale, intermediate rent (but not affordable rented housing), starter homes, and self-build housing where provided as affordable housing.
Allocations Policy	The policy applies to those who make a Housing Register application for accommodation in the Torbay Council area and ensures priority is awarded to those in greatest housing need.
Assistive Technology	Assistive technology is assistive, adaptive, and rehabilitative devices for people with disabilities or the elderly population, to improve the person's ability to do things in everyday life.
Brownfield Sites	Previously developed land that has the potential to be redeveloped. It is often (but not always) land that has been used for industrial and commercial purposes and is now derelict and possibly contaminated.
Cabinet	A local government structure which comprises of a Leader and Councillors. Each Councillor looks after areas such as Housing, Public Health, Environment and Finance
Category 1 Hazard	A hazard that is a serious and immediate risk to a person's health and safety
Community Energy Organisations	Community energy refers to the delivery of community led renewable energy, energy demand reduction and energy supply projects, whether wholly owned and/or controlled by communities or through partnership with commercial or public sector partners.
Community Land Trust	A non-profit corporation that develops and stewards affordable housing, community gardens, civic buildings, commercial spaces and other community assets on behalf of a community.
Community-led Housing	People and communities playing a leading role in addressing their own housing needs

Decent Homes standard	Policy which aims to provide a minimum standard of housing conditions for all those who are housed in the public sector
Disabled Facility Grant	A Disabled Facility Grant can be applied for through the Council if you're disabled and need to make changes to your home to suit your needs i.e. a ramp installed, access to bathroom facilities.
Dwellings	A self-contained 'substantial' unit of accommodation, such as a building, part of a building, caravan, houseboat or other mobile home. A tent is not normally considered substantial
Energy Company Obligation Scheme	A government energy efficiency scheme in Great Britain to help reduce carbon emissions and tackle fuel poverty.
Extra Care Housing	Extra care housing describes a purpose-built housing environment where varying levels of care and support services are provided to meet the individual resident's needs.
Five Year Land Supply	A supply of specific deliverable sites sufficient to provide 5 years' worth of housing
Greenfield Sites	Greenfield sites are areas of land, usually agricultural or amenity land, which are being considered for urban development.
Homelessness Reduction Act	The Act, introduces in April 2019, places legal duties on local authorities so that everyone who is homeless or at risk of homelessness will have access to meaningful help, irrespective of their priority need status, as long as they are eligible for assistance
Homes England	Homes England is the non-departmental public body that funds new affordable housing in England. It was founded on 1 January 2018 to replace the Homes and Communities Agency.
Houses in Multiple Occupations (HMO's)	Residential properties where 'common areas' exist and are shared by more than one household.
Housing First	A housing and support approach in which those who have experienced homelessness and chronic health and social care needs are provided with a stable home, whilst supported with intensive and person-centred care by the dedicated Housing First team.
Housing Health & Safety Rating System	A risk-based evaluation tool to help local authorities identify and protect against potential risks and hazards to health and safety from any deficiencies identified in residential properties.
Institutional Investor	An entity which pools money to purchase securities, real property, and other investment assets or originate loans. Institutional investors include banks, credit unions, insurance companies, pensions, hedge funds, REITs, investment advisors, endowments, and mutual funds.
Joint Health and Wellbeing Strategy	The Joint Health and Wellbeing Strategy has been put together by partners within the health and wellbeing community in Torbay who work across the public and voluntary sectors and form the Health and Wellbeing Board. The Strategy sets out an objective and set of priorities for a more sustainable future.
Joint Strategic Needs Assessment (JSNA)	The JSNA brings together data from a range of partners across the South Devon and Torbay community. It identifies key issues which leaders, planners and commissioners can concentrate on for the following years.
Land Release Fund	DCLG's Land Release Fund was launched in partnership with the Cabinet Office and Local Government Association's One Public

	Estate Programme, will ensure local councils release some of their unused or surplus land for housing.
Local Housing Allowance	Local housing allowance (LHA) is used to work out how much housing benefit or universal credit you get if you rent from a private landlord.
Local Plan	Torbay's Local Plan covers the spatial strategy and strategic delivery objectives for each of the three towns Torquay, Paignton and Brixham, alongside policies for managing change and development in the Bay.
National Planning Policy Framework	The National Planning Policy Framework sets out government's planning policies for England and how these are expected to be applied.
Neighbourhood Plan	Neighbourhood Plans help local communities play a direct role in planning the areas in which they live and work. Policies included in Neighbourhood plans are related to the use of land in the area, or to spatial matters (i.e. aspects that affect how a place works). They will be used to consider all planning applications in the respective areas, alongside the Local Plan.
Owner Occupation	Owner-occupancy or home-ownership is a form of housing tenure where a person, called the owner-occupier, owner-occupant, or home owner, owns the home in which they live.
Productivity Strategy for Devon and Somerset	A Strategy developed by Heart of the South West aims to double productivity in the area over 20 years, focussing on themes including promoting business leadership, housing, connectivity, infrastructure, skills and training. It looks at growth, capitalising on the area's distinctive assets and maximising the potential of digital technology.
Registered Providers	The Housing and Regeneration Act 2008 (HRA 2008) established the regulator of social housing. This framework enables the regulator to register and regulate providers of social housing. Provider of social housing registered with the regulator are known as 'Registered Providers'.
Section 106	A Section 106 is a legal agreement between an applicant seeking planning permission and the local planning authority, which is used to mitigate the impact of your new home on the local community and infrastructure.
Shared Ownership	Shared ownership homes are provided through a housing association. They work by offering first-time buyers a share of the property ownership. A share of between 25% and 75% can be bought, with rent paid on the remaining share.
Social Benefit Society	Community benefit societies are incorporated industrial and provident societies that conduct business for the benefit of their community. Profits are not distributed among members, or external shareholders, but returned to the community.
Social Housing	Social housing is a form of housing tenure in which the property is owned by a government authority, which may be central or local.
Strategic Housing Partnership	Strategic Housing Partnership Meetings are in place to ensure communication between Torbay Council and Registered Housing Providers relating to future developments and housing needs. The meetings also enable the efficient operation of the local housing market.
Temporary Accommodation	Temporary accommodation is given to people who don't have a permanent home. This accommodation could be bed and breakfast

	accommodation in emergencies, or other facilities that we have sourced to meet this duty.
TDA (Torbay Economic Development Agency)	Formerly known as the Torbay Development Agency. TDA is Torbay Council's wholly owned and controlled economic development company. Established in 2011 the TDA is responsible for delivery of a range of services and outcomes for Torbay Council. It is also a trading business providing services to the broader public sector.
The Localism Act	The Localism Act 2011 is an Act of Parliament that changes the powers of local government in England. The aim of the act is to facilitate the devolution of decision-making powers from central government control to individuals and communities.

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