

Meeting: Cabinet and Council **Date:** 13 February 2024 and 22 February 2024

Wards affected: St. Mary's with St. Peters; Furzeham with Summercombe

Report Title: Redevelopment of St. Kilda's, Brixham

When does the decision need to be implemented? 23 February 2024

Cabinet Member Contact Details: Cllr Alan Tyerman, Cabinet Member for Housing, Finance and Corporate Services, alan.tyerman@torbay.gov.uk

Director Contact Details: Alan Denby, Director of Pride in Place, alan.denby@torbay.gov.uk

1 Purpose of Report

- 1.1 The site known as St. Kilda's is a former care home that has been identified for redevelopment for some time. Plans for its regeneration were worked up by Torbay Development Agency (TDA) and Tor Vista Homes (TVH), which proposed the demolition of existing structures and the construction of 23 no. flats, specifically for clients aged 55+, all for social rent. The scheme includes areas of communal space, lifts, and parking in a landscaped setting, within a wider attractive residential area.
- 1.2 Following the decision to close down TDA and TVH, the scheme will now be delivered directly by Torbay Council who will contract with a construction partner to build out the scheme. There is a need to seek a series of approvals to proceed with the scheme, which are the subject of this paper. Chief amongst these is approval to bring the scheme into the Council's Capital Programme, and approval to uplift the budget (with funding strategy) accordingly.
- 1.3 A detailed business case has been developed for the scheme, which is attached to this paper at Exempt Appendix 1. The Business Case examines the key financial, technical and procurement considerations for the project, which contains extensive commercially sensitive information. Whilst there is a general desire to publish as much information as possible, this is difficult where such disclosure could unintentionally affect either the Council's interests of securing commercially advantageous terms, or where it may prejudice a contractor's/ supplier's ability to commercially operate on this or any other scheme elsewhere. The balance of interest is therefore that the Business Case must not be publicly disclosed and must remain Exempt information.
- 1.4 The remainder of this paper sets out the rationale for the proposed investment at St. Kilda's, to enable the Council to come to a view about the suitability of proceeding with the scheme. Should it support the proposal as set out here (and in the exempt appendix), the next stage would be to enter contracts with the identified supplier to deliver much-needed homes for local households.

2 Reason for Proposal and its benefits

- 2.1 The Council has taken the linked decisions to dissolve both TDA and TVH. However, it has been clear in that the commitment to deliver the existing projects remains, and therefore there is a need

to secure the necessary governance approvals for the Council to now undertake this delivery project directly, which would have previously been progressed by TVH.

- 2.2 The Council has committed to delivering homes that meet the priority need of specific often-disenfranchised groups within our communities that both struggle to access suitable accommodation and have a disproportionate effect on both Council revenue outlay and capital expenditure. In respect of providing homes specifically for older people, this may typically be for two reasons: 1) because older people may need to move to a good quality, safe, warm and easily accessible home to enable them to live independently for as long as possible (and reduce likelihood of needing to move to a residential care facility etc.); and b) in circumstances where older people are 'under-occupying' larger accommodation, it means the existing housing stock is not supporting families that may have a considerable need for such a property which therefore often results in a high cost for the Authority in terms of securing temporary or emergency accommodation in the event of homelessness.
- 2.3 As such, development of St. Kilda's is a key priority for the Council – it will help older people live independently in our communities for the long-term, in a home that is genuinely suitable to meet their needs. It will also offer an opportunity for single people or couples, currently occupying larger family-sized social housing, to downsize into something more appropriate and manageable. This means the vacated home can be refurbished and re-let to a household with children that needs a suitably sized property.
- 2.4 Delivering homes for older people can therefore benefit the council on two fronts: it can help community sustainability by providing good quality homes for people that genuinely need them and help reduce/avoid the need for otherwise costly revenue expenditure on residential care housing solutions or placing families with children in temporary accommodation.

3 Recommendation(s) / Proposed Decision

That Council be recommended to:

1. Approve the inclusion of the St. Kilda's scheme (demolition of the site and development of 23 no. new age-restricted flats for social housing) within Torbay Council's Capital Programme.
2. Uplift the capital programme by £434,356 to facilitate the demolition and clearance of the site as set out in Exempt Appendix 1 for the 'Stage 1' works.
3. Uplift the capital programme by a further £5,248,808 to fund the development of the scheme as set out in **Exempt Appendix 1**, and delegate authority to the Director of Finance, in consultation with the Cabinet Member for Housing and Finance, to agree suitable and robust business plan parameters for the successful operation of the scheme.

That subject to 1 to 3 above the Cabinet:

4. In accordance with Financial Regulations, the Director of Finance be instructed to bid for (and accept) any applicable affordable housing grant from Homes England to support the scheme, subject to securing at least the Minimum Grant Level as set out in **Exempt Appendix 1** for the scheme to proceed.
5. Delegate authority to the Director of Pride in Place to award a suitable contract for construction to **Bidder A for the Total Contract Sum(s)** identified in **Exempt Appendix 1** (including any Stage 1 contract for demolition/site clearance and Stage 2 contract for main works, as necessary), along

with all necessary external support services required for successful delivery of the scheme following completion of successful procurement exercises (and associated due diligence). Subject to any Stage 2 contract/contract for main Works not to be signed until Homes England have confirmed that the Minimum Grant Level set out in Exempt Appendix 1 has been secured, and a Grant Agreement signed accordingly.

6. Delegate authority to the Director of Pride in Place, in consultation with the Head of Legal Services, to enter a Building License with TorVista Homes, to enable demolition to take place prior to formal transfer of the asset back to the Council (if necessary).
7. Authorise the Director of Pride in Place to enable all management provisions required for successful operation of the scheme, in accordance with the planning consent and requirements of the Regulator or Social Housing.

Appendices

Exempt Appendix 1: Full Business Case – St. Kilda's

Background Documents

Future Structure and Operation of Tor Vista Homes Cabinet Paper – 05 December 2023

(available here:

<https://www.torbay.gov.uk/DemocraticServices/documents/s143519/TorVista%20Draft%20Dec%202023%20v3.pdf>)

Supporting Information

1 Introduction

- 1.1 Following the Cabinet and Council decisions of 19 and 20 September 2023, and 5 and 7 December 2023, TDA and TVH will be dissolved with a target date of 31 March 2024. As a result, all relevant operations, budgets, assets, and responsibilities will transfer to Torbay Council for direct delivery and operation. A consultation in relation to TUPE of posts is currently also underway for affected staff where a potential transfer into the Council has been identified.
- 1.2 A key objective of dissolving the companies is to improve the efficiency and deliverability of key capital projects and drive forward a growth agenda to generate positive outcomes for the community in Torbay. Officers are confident that this can be achieved, and plans are being worked up in respect of each key project, to facilitate their delivery in accordance with the new operating model, with the Council leading the charge.
- 1.3 One such project is the delivery of the existing social housing development commitments. There are three projects currently identified for delivery, the first of which is the redevelopment of St. Kilda's in Brixham. St. Kilda's is a former 1970s care home, which has lain vacant for some time. Planning consent has been issued for its demolition and redevelopment, which will see the construction of 23 no. new flats for people aged 55+, all for social rent. The scheme involves severing a link corridor between the former care home and the adjacent Grade II Listed Building, which has long-term potential for disposal, or for consideration to be given to bringing it back into use for residential purposes. The new housing scheme will be built on a similar footprint to the former care home, but will enable modern, high specification living in a purpose-built, sustainable location. A key driver of the scheme has been to use it to attract households that are under-occupying social housing elsewhere in Brixham to downsize, freeing up a property that could otherwise be allocated to a family in need.
- 1.4 Officers have developed a business case for St. Kilda's, based on the planning approved scheme, but amending this to be a now Council-delivered project. The business case includes a comprehensive appraisal of all key scheme elements, and considers the long-term financial implications for the Authority, in respect of its borrowing and the need for Homes England grant support.
- 1.5 A copy of the business case is provided at **Exempt Appendix 1**, which members will note provides a full and detailed appraisal of:
- scheme costs;
 - income;
 - management provisions;
 - the procurement strategy deployed; and,
 - the long-term financial model.
- 1.6 As with all projects of this type, there is a need to seek over-arching approval, along with specific delegations to resolve key matters to facilitate delivery. These are set out within this paper, and where necessary for commercial sensitivity reasons, explained in detail within the Exempt Appendix. The recommendations include formal approval to both bring the project into Torbay Council's capital programme and uplift it to enable the scheme to take place (and to enter into contract with Bidder A as set out). It is worth noting that in the revised business case attached at Exempt Appendix 1, the demolition and clearance of the site has had to be separated out from the main construction element of the scheme, but both are included for approval in this paper.

- 1.7 The ambition is to get St. Kilda's into contract quickly, closely followed by a large Extra Care scheme at Torre Marine. Further delivery may be undertaken at the 'Crossways' site, subject to viability. In terms of any longer-term ambitions, the Cabinet meeting of 05 December endorsed an action to consider an affordable housing delivery strategy, which will cover both direct and indirect housing delivery. This process is underway and as such, greater clarity on the extent of Torbay's direct delivery ambition will be developed in the coming weeks.

2 Options under consideration

- 2.1 Exempt Appendix 1 outlines the detail of the options available to the Authority. A desensitised summary is provided below:
- 1) **Do not proceed** – cease all work, and either mothball the site or dispose on the open market;
 - 2) Adopt **Financial Model A**, and:
 - a) Award a contract to **Bidder A** (subject to completion of necessary due diligence); or,
 - b) Re-tender for an alternative form of procurement;
 - 3) Adopt the **Financial Model B**, and:
 - a) Award a contract to **Bidder A** (subject to completion of necessary due diligence); or,
 - b) Re-tender for an alternative form of procurement.
- 2.2 Option 1 would not represent good value for money. It would also not generate the much-needed housing for older people that are the chief ambition of the project. It cannot be recommended as a way forward.
- 2.3 Option 2 was originally expected to be the way forward as it matched the other financial investments undertaken by the Council. However, this financing method cannot be made viable without a considerable input of additional subsidy which also does not offer good value for money. As such, the recommendation is to proceed with Option 3, as this offers a simple and financially advantageous way of delivering the scheme in terms of considering long-term costs and incomes.
- 2.4 In respect of the sub-options, there is a clear rationale for proceeding with the procurement strategy that has been developed with Commercial Services. Bidder A has agreed to hold their current price until Cabinet/Council have had the appropriate opportunity to scrutinise the proposal. Additionally, the Head of Commercial Services has supported the identification of an appropriate procurement strategy to proceed in accordance with Torbay Council's Contract Procedure Rules (having identified a suitable framework that can be used for this purpose). Furthermore, the Council is also able to source the necessary external professional services required from the same framework provider, meaning there is a simple contracting route for delivery of the scheme.
- 2.5 Whilst it is recognised that the original procurement was undertaken some time ago, prices have increased significantly in recent months and there is not a realistic expectation that a lower cost quote (on a like-for-like basis in terms of contracting methodology) could be secured at present. Re-tendering is expensive (in terms of physical cost and officer time) and would incur a programme delay; whereas proceeding to contract as set out enables a contract to be awarded imminently and the scheme to progress to deliver much needed housing for local households.
- 2.6 As a result, and on balance, Option 3a is the recommended route for delivery.

3 Financial Opportunities and Implications

- 3.1 Exempt Appendix 1 provides a comprehensive assessment of all scheme finances, including a detailed appraisal of scheme costs, incomes, management provisions, subsidy allowances, project

cashflow and interest rates on debt financing. It also provides a comprehensive assessment of the options available to the Council in respect of the financial model that could be applied to the long-term scheme financing. This paper was presented to the Capital & Growth Board on 18 January 2024 and updated subsequently to take account of additional information that is relevant to the scheme. Capital & Growth Board does not have any decision or budget setting powers; however, it is a key part of the technical assurance required to validate proposed projects and provides an opportunity for robust technical assessment against critical KPIs and industry benchmarks etc.

- 3.2 The recommendation is to proceed to contract with Bidder A, for the Stage 1 and Stage 2 Total Contract Sums as set out. These figures have been sourced via a legitimate procurement exercise, through a recognised and robust procurement framework (SWPA Lot NH3). In reaching the Total Contract Sums it should be noted that a higher contract figure was originally proposed by Bidder A; however, they highlighted in their submission that a cost saving could be generated through a Value Engineering (VE) exercise. Although a range of savings were suggested, TDA/TVH selected a change to the roofing materials palette, to move from the original standing seam zinc roof to a more traditional (and less expensive) clay tile solution. The Stage 2 Total Contract Sum set out in Exempt Appendix 1 is therefore the original price, less the VE sum.
- 3.3 Members will note the comments on form of contract in the exempt appendix. The form proposed is a relatively low risk solution to getting the scheme built out efficiently, with the contractor taking principal responsibility for risk items. The price will be fixed in the contract, with suitable legal protections to ensure the Council's investment is as protected as it can be. Regardless of how much work is put in upfront by the Council and Bidder A, there is always a chance that things might not go to plan, and additional expenditure might be required to offset any hidden or unexpected costs. It's impossible to entirely design-out this risk; however, the form of contract proposed does mean that risk is minimised with benchmarked 'provisional sums' and contingencies for the small number of cost elements that are currently unknown, as well as industry standard clauses in the contract to place the balance of risk on Bidder A to sort problems if they arise. To provide a further mitigation, the SRO has built in a small additional client risk pot into the cost plan (1.5% of Stage 2 Total Contract Sum), to provide a further financial buffer.
- 3.4 Added to the construction cost, the appraisal makes allowances for the full suite of professional fees required to deliver the project (including what's been spent to date, and what's required still to achieve project completion), a capitalisation figure to fund officers' time associated with delivery, and all other associated matters. The figures quoted in Exempt Appendix 1 are therefore 'all-in' costs to deliver the project, with the overall budget figures as set out in Recommendations 2 & 3.
- 3.5 In respect of scheme incomes, a Red Book compliant social rent valuation has been provided by a local agency, which has established the rents for both the 1- and 2-bedroom flats. A notional 2% uplift has been applied to the rent calculation to account for inflation between the date of the valuation and the expected date of occupation, being late 2025/early 2026. From the Gross Rent, allocations have been made to cover the normal management costs associated with the scheme, including allowances for:
- Management costs
 - Responsive maintenance costs
 - Void & Bad Debt
 - Major Repairs
- 3.6 A suitable interest rate to be applied to debt financing (i.e. borrowing) has been agreed with the S.151 Officer, and the scheme has been cashflowed in detail to ensure that the scheme reflects both current market conditions and the contractor's programme. Long-term inflation has also been applied to rents, based on conservative estimates.

- 3.7 The scheme has already received grant funding from the government's Brownfield Land Remediation Fund to part-fund the cost associated with demolition and site remediation. The application for this site was made to government on the basis that it would deliver 23 homes for older people, and the investment made by government on the merits this generates. As this relates to the Stage 1 works (in combination with the additional top-up funding required), this is not now part of the main scheme appraisal, but is noted here for completeness.
- 3.8 In addition to the Brownfield Land Remediation Fund grant, as a 100% social housing scheme delivered by the Local Authority, it is also eligible for funding from Homes England to support delivery of the scheme for a non-market housing product. Discussions with Homes England are underway, and the business case assumes a level of grant funding can be secured, which reflects both the viability of the scheme, as well as benchmark grant rates that are likely achievable for the type of scheme proposed. Despite positive feedback on the proposal and the Minimum Grant Level proposed, it is impossible for Homes England representatives to guarantee any grant at all until the formal bid has been submitted and a technical financial assessment has been undertaken in line with their Capital Funding Guide, and other comparable schemes.
- 3.9 In December 2023, Cabinet and Council endorsed a recommendation for the Head of Strategic Housing & Delivery to seek Investment Partner status with Homes England specifically to enable grant to be secured. This process is underway, and the application and the scheme bid will be submitted as soon as it is possible to do so. The reality is that it will take Homes England some time to undertake the assessments they need and provide confirmation of grant support and agree a form of contract with Torbay Council for the use and protection of any grant funding. As a result, the recommendation in this paper is specific that the main construction contract will not be signed unless and until we have confirmation that the Minimum Grant Level required to make the scheme viable has been secured. This is good practice to ensure there is no un-funded contractual situation; it does however, mean that start on site programme cannot be guaranteed until grant confirmation has been provided. As such, there is potential for unavoidable slippage whilst Homes England carry out their assessment and due diligence of the application, but officers will do everything possible to keep this to a minimum and support Homes England colleagues' with their assessment to provide a positive outcome.
- 3.10 This scheme may involve the Council undertaking prudential borrowing to fund the scheme. Torbay Council does not currently have a Housing Revenue Account (HRA). HRAs are ring-fenced accounts solely for the purposes of providing and managing social housing stock; they have the benefit of taking a Council's cost associated with building new homes off the 'General Fund', as operational and new growth costs are met by the income, receipts and borrowing that can be supported from net rents. They also attract a discounted rate of borrowing from the Public Works Loan Board.
- 3.11 Historically, Local Authorities were only able to build and hold stock within an HRA. The rules have recently been amended however, to encourage Local Authorities to start building homes again. There is currently an ability for the Council to build and retain a maximum of 199 homes, before it becomes necessary to re-open an HRA. Such homes are held within the General Fund and financed in the normal way as part of an existing Treasury Management Strategy.
- 3.12 There are two options available to the Council in respect of the financial model that it can adopt to deliver the scheme, and these are set out in Exempt Appendix 1 and the section above. The original expectation prior to December 2023 was that the scheme would be funded on an annuity basis, in accordance with Financial Model A in Exempt Appendix 1. Following rigorous sensitivity testing, officers have concluded that this would not be viable for the authority as it required an additional internal grant subsidy of approximately £450,000, over and above the Council's existing

financial commitments to the scheme. It would also require an inflated level of Homes England grant, which would be a risk.

- 3.13 As a result, officers have concluded that the option that provides the best value for money for the Council is an 'overdraft' approach, as described in Financial Model B. This has the benefit that loan repayments (in respect of the capital borrowing) always match the net income in any given year – as such there is no 'gap' for the Council to bridge in its business plan.

4 Legal Implications

- 4.1 The Council would be entering into contract with Bidder A, using an industry standard form of contract, known as a 'JCT Design & Build'. This is a well-established contracting route, that clearly sets the responsibilities for both employer and contractor, with notice obligations and dispute resolution mechanisms (should these be necessary). The Council would also be entering into contract with a specialist firm of external advisors to provide Employer's Agent, Principal Designer and Clerk of Works services, utilising an appropriate form of contract.
- 4.2 The Council has already accepted grant funding from DLUHC specifically to enable the redevelopment of this site. Non-delivery, or delivery in a form that is not supported may trigger a repayment event, which should be avoided.
- 4.3 As set out, the scheme is dependent upon securing Homes England grant funding. Such grant is bound by strict rules on the use, applicability, and recovery in the event of a breach of terms. The Council will also be subject to mandatory yearly audit (in years where a grant claim is made).
- 4.2 Should the Council proceed with this project, it should be cognisant of the obligations on social housing landlords, imposed by the Regulator of Social Housing. For providers that own fewer than 1,000 homes (which includes Torbay Council), the obligation is less significant than larger organisations; however, there is still a requirement to provide good quality homes that are safe and well managed, where tenants are empowered and supported. A key consideration in this regard is therefore accepting that there will be an ongoing mandatory obligation on the Council – for as long as it is landlord of these properties – to ensure that there is a suitable regime of compliance testing and works undertaken to protect tenants and ensure their homes are safe to live in. Penalties for non-compliance with minimum standards are severe and so a suitable management regime will be required throughout the life of the Council's ownership and direct management of the homes.

5 Engagement and Consultation

- 5.1 The main element of engagement has been undertaken through the planning process, where local residents, neighbours and other affected stakeholders were given an opportunity to comment and provide feedback on the proposals.
- 5.2 Once contracts have been signed for the main works, the Contractor will be required to undertake an engagement exercise with nearby and affected residents, to update them on the build programme, and provide a point of contact in the event any issues arise during the construction period.
- 5.3 The Ward Councillors will also be given a full briefing on the scheme, prior to construction work commencing.

6 Purchasing or Hiring of Goods and/or Services

- 6.1 A contractor had been identified by TorVista Homes following a procurement process, but to date a contract has not been entered into. It is the intention to appoint this contractor to deliver the scheme for the Council; however progressing the award process commenced by TorVista Homes is not an option. An alternative, compliant route to appointing the contractor (Bidder A) has been identified with the support and advice of the Council's procurement team

7 Tackling Climate Change

- 7.1 The scheme involves the demolition of a poor quality, 1970s former care home. It will be replaced by 23 new, high specification and well-built flats, designed to meet a local housing need. The homes will secure an EPC rating of B as a minimum, helping to ensure that both the carbon footprint and the cost of living in the home, is low. Building homes to this standard is important for Torbay as it moves towards net zero carbon over time; particularly as a home typically is the single largest contributor to a household's carbon footprint. Improving the thermal performance of a new home therefore helps to reduce the environmental impact, and makes a positive (albeit, small) contribution to improving the quality of the housing stock in the Bay.
- 7.2 Homes are designed with a 'fabric first' approach, and will use sustainable electric heating, linked with individual solar arrays, which will offset each household's energy use.

8 Associated Risks

- 8.1 A selection of key commercial risks are highlighted throughout Exempt Appendix 1. These principally relate to the following key themes:
- Commercial risk associated with entering into a build contract in the current market;
 - Commercial and financial risk associated with borrowing capital to invest in residential development
 - Specific site risks associated with the existing structures
 - The obligations on us as a landlord
 - Risks associated with the treasury management approach selected.
- 8.2 The development of housing, and associated borrowing to fund such development, always generates a measure of risk. The mark of a successful project, however, is identifying risks, and doing as much as is both reasonable and possible to mitigate those risks in advance.
- 8.3 Officers are confident that development risks have been mitigated as far as is practical. Full planning consent has been secured, and subject to a minor variation that is in train, we can be assured that we have a well-designed scheme that will meet local need priorities. It is impossible to cover off all risk against contractor insolvency, and there have been some high-profile contractor/supplier failures in the market of late; that said, the due diligence undertaken in respect of the credit checks etc., undertaken on Bidder A do not raise any matters for alarm. Further, the project includes a 5% bond which includes insolvency cover, and work is underway to understand if this can be increased to 10%.
- 8.4 Whilst Option 2a would match the Council's existing investment strategy, this unfortunately cannot be made to work viably on this social housing scheme without a considerable injection of additional subsidy. The only realistic way forward in this case is therefore to proceed on the basis of Option 3a, which has been endorsed by the S.151 Officer, in light of our current position.

- 8.5 It is impossible to confirm whether grant will be forthcoming, as this depends on the bid that is made, at the time that it is made. Officers are confident that there is general support, and Homes England are likely to back the scheme at officer level; we cannot, however, offer any assurance on the level of grant funding that can be secured, until after Homes England have received our bid. This is not uncommon, and the model assumes a grant figure, which officers are confident has the ability to be approved.
- 8.6 It is considered that the biggest single risk for the scheme, is leaving the existing building standing for longer than is absolutely necessary. It is never desirable to have a large, empty building in our ownership, and we are aware that there have been break-ins/trespassing in recent weeks. The simple mitigation for this is to get on and demolish the building as quickly as possible – and in advance of the main construction contract if necessary. This is the approach being taken in this instance, to limit exposure to risk of harm by neighbours, or indeed, trespassers. It should be noted, however, that demolition cannot currently take place until a) the Council has control back of the site, and b) the necessary planning conditions have been discharged in respect of habitats and ecology by the Local Planning Authority and Natural England, is a risk to programme in itself.

9 Equality Impacts - Identify the potential positive and negative impacts on specific groups

	Positive Impact	Negative Impact & Mitigating Actions	Neutral Impact
Older or younger people	Homes have been designed specifically for older people and will therefore make a positive contribution to meeting the needs of this often disenfranchised element of our population.	With a restriction of 55+ in place, the downside is that younger people/families will not typically have access to this stock; however, other opportunities will be brought forward for this cohort, over time, and as part of wider efforts to increase supply.	
People with caring Responsibilities	Such people may find that those they care for are able to secure one of the new homes, meaning that they will have a safe, warm, well-designed home, which should make caring responsibilities simpler. With some homes being 2-bed, there may be opportunities for live-in/visiting carers to support people on a 1-2-1 basis, allowing a greater		

	level of independence for a longer period.		
People with a disability	Homes have been designed to M(4)(2) standard, and as such are accessible by households with limited mobility. The building includes lifts enabling access to all floors by those with limited mobility.	Homes are not specifically adapted, and therefore they may not be suitable for clients with very complex disabilities.	
Women or men			Homes will be accessible by households of any/all genders, subject to meeting age and other occupancy restrictions.
People who are black or from a minority ethnic background (BME) (Please note Gypsies / Roma are within this community)			Homes will be accessible by households from all backgrounds, subject to meeting age and other occupancy restrictions.
Religion or belief (including lack of belief)			Homes will be accessible by households with any/all religious beliefs, subject to meeting age and other occupancy restrictions.
People who are lesbian, gay or bisexual			Homes will be accessible by households of any sexuality, subject to meeting age and other occupancy restrictions.
People who are transgendered			Homes will be accessible by households of all genders, subject to meeting age and other occupancy restrictions.
People who are in a marriage or civil partnership			Homes will be accessible by households that are single, married/in a civil partnership, or co-habiting, subject to

			meeting age and other occupancy restrictions.
Women who are pregnant / on maternity leave		Bearing in mind the age-restricted nature of the scheme, the scheme is likely to exclude women that are pregnant/on maternity leave.	
Socio-economic impacts (Including impact on child poverty issues and deprivation)	This scheme is specifically designed for households that are older, that are eligible for social housing. As such, it will provide considerable positive benefits for those on lower incomes and may experience greater deprivation	As a social housing scheme, those on higher incomes (but that otherwise meet the age restrictions) would not be eligible and would be excluded from the market.	
Public Health impacts (How will your proposal impact on the general health of the population of Torbay)	A good quality home is the cornerstone of a healthy, sustainable community. New homes will provide warm accommodation and prevent excess heat/cold; damp and mould will be minimised because of modern building techniques; the ability for older people to secure a well-built home that they can live in independently is considered to be a positive benefit to health outcomes, too.		

10 Cumulative Council Impact

10.1 Not applicable

11 Cumulative Community Impacts

11.1 Not applicable