

Torbay, along with many other parts of the UK, has a housing crisis<sup>i</sup> and many Torbay homes are poorly insulated, worsening fuel poverty and climate change. The council wants to ensure all residents have access to good quality homes, which are affordable and meet their particular needs.



#### Why is this important?

Residents on lower incomes, particularly younger generations, are finding it increasingly difficult to access genuinely affordable rented housing or owner occupation.



#### What is the local context?

Torbay's population growth is driven by inwards migration. There are not enough social and affordable homes for rent. Many dwellings are empty, 2<sup>nd</sup> homes, or holiday lets. Only 33% of Torbay properties are energy efficient.



#### What should we do?

Boost delivery and quality of affordable housing, and improve existing housing, while preserving the environment.

#### Households and housing mix

In the [2021 Census](#), Torbay had 63,000 households, a 6.8% increase since 2011.

In Torbay in 2020, about 24,700 households owned property outright (41%), between 11,000 and 24,000 households owned property with a mortgage or loan (29%), between 10,000 and 18,000 households rented privately (23%), and between 2,300 and 6,700 household rented social housing (7%). ([ONS](#))

#### Renting

In 2020/21, Torbay's lower quartile rent was £495pcm (£5,940pa). Torquay's average asking rent per calendar month rose from £726 in Q2 2021 to £857 in Q2 2022 (£10,284pa), a rise of 18.0% ([Rightmove](#)).

[AirDNA](#) estimates 2,169 active Airbnb type rentals in Torbay – 32% recent quarterly growth. Higher demand for holiday accommodation reduces the accommodation for long term rent.

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. Nationally, 28% of young adults aged 20-34 are still living with their parents. ([ONS](#), 2020-2021)

#### House prices ratio to earnings

The median Torbay house price in the year ending Sep 2021 was £230,000 (up from £202,000 a year earlier). Between 2020 and 2021 median Torbay gross workplace-based earnings fell from £27,365 to

£25,854 and the affordability ratio worsened from 7.38 to 8.90. ([ONS](#))

The lower quartile Torbay house price in the year ending Sep 2021 was £172,000 (up from £155,000 a year earlier). Between 2020 and 2021 lower quartile Torbay gross workplace-based earnings increased from £20,142 to £20,343 and the affordability ratio worsened from 7.70 to 8.45. Incomes for part-time and the lowest income workers will be several thousand pounds lower. ([ONS](#))

#### Contributing factors to housing need

Net inward migration from the rest of the UK was 4000 people in 5 years (mid 2015 to mid 2020) ([ONS](#)) and also contributes to the ageing of Torbay's population.

In October 2021, there were 2,215 vacant dwellings in Torbay. 909 were vacant long-term (at least 6 months) ([ONS](#)).

Torquay and Brixham have 1,588 and 531 2<sup>nd</sup> homes respectively (January 2022) ([FOI](#)).

In June 2022, Torbay had 1,583 households (641 with children) on the Devon Home Choice waiting list ([FOI](#)). At 31<sup>st</sup> March 2021, Torbay had 1,366 households on its housing waiting list. ([GOV.UK](#))

Torbay had a net increase of 260 properties from 2020 to 2021 to an estimated 67,301 dwellings ([ONS](#)). 15% of the 260 were designated as affordable housing.

The [Housing and Economic Needs Assessment](#) states:

- 8.3% of household spaces (5,360) have no usual residents. Many will be 2<sup>nd</sup> homes.
- Nearly 32% of households in Torbay have at least 2 more bedrooms than they technically need. For owner occupied, it is nearly 43%.
- 24.5% of Torbay's housing stock was built pre-1900 and 44% is pre- World War 2.
- Torbay has a higher proportion of households in the private rental sector and a significantly lower proportion of households in the social rented sector than comparative geographies.
- Household growth is projected to increase at a higher rate than population growth due to the increasing trend in single person households, people living longer and net in-migration of single households.

- Lower quartile gross household income in the most deprived decile is 17% lower than Torbay as a whole.
- 644 households per annum require affordable housing for rent.

The new draft housing strategy says:

- In 2022, Sanctuary, Westward, LiveWest and Sovereign had 5,000 social homes in Torbay.
- In Torbay's private rented stock, 68% of households claim Housing Benefit, or the housing element of Universal Credit. Low income is a contributor to fuel poverty and as such, a large percentage of households who privately rent find themselves fuel poor
- It is estimated that approximately 1,450 buildings in Torbay are being used to house multiple households. About 130 are licensed [HMOs](#).
- In 2020/21, we saw 43 households from other local authorities placed in temporary accommodation. Over time, these households may fall into the Torbay system.

## Homelessness

Between January and March 2022, 74 households were owed a homelessness prevention duty (threatened with homelessness within 56 days) and 200 Torbay households a homelessness relief duty (because they were already homeless). ([GOV.UK](#))

Of the 74, 64% were at the end of a private assured tenancy and 22% could not stay any longer with friends or family.

Of the 200, 27% were at the end of a private assured tenancy, 24% could not stay longer with friends or family, 20% lost their last settled home due to domestic abuse, 10% due to non-violent relationship breakdown. Other reasons included ending social or other tenancies, eviction, other violence or harassment.

Support needs include: a history of mental health problems (47%), physical ill health and disability (42%), at risk of / experience of domestic abuse (17%), learning disability (17%), drug or alcohol dependency, rough sleeping, offending, leaving care, being young (16-17yrs), at risk or other or sexual abuse or exploitation, serving in HM forces. (Households owed a duty may have more than one need.)

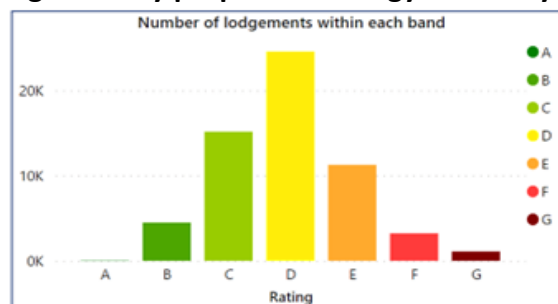
On 1<sup>st</sup> Jul 2022, 495 residents were homeless and 140 households were in temporary accommodation ([FOI](#)).

**Cold homes, fuel poverty and climate change**  
Since 2009, only 33% of Torbay properties' Energy Performance Certificates, have had an [Energy Efficiency Rating](#) between A and C (highest 3 bands, Figure 1), one of the lowest % in the South West.

We must urgently improve the energy efficiency of existing D-G homes. In addition to [greater fuel poverty and poorer health](#) in [cold homes](#), existing homes consume approximately [4% of the cumulative carbon budget](#) (to keep climate change within the agreed 1.5C rise) each year.

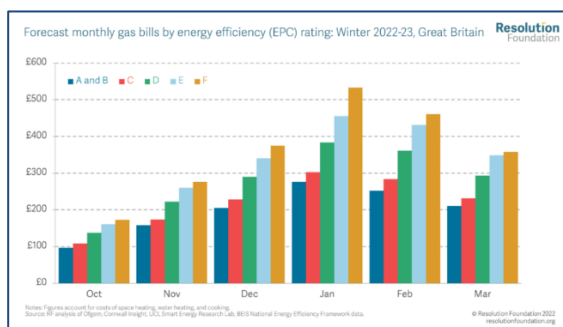
The Indices of Multiple Deprivation ([IMD2019](#)) show that 33% of people within Torbay live in an area that is amongst the 20% most deprived in relation to indoor deprivation for England which measures the quality of housing, specifically the proportion of houses that do not have central heating and proportion of social and private homes that fail to meet the Decent Homes standard.

**Fig 1 Torbay properties' energy efficiency**



The [Resolution Foundation](#) has forecast monthly gas bills for each energy efficiency (although energy price caps are subject to change).

**Fig 2 Forecast gas bills for each efficiency**



## Broadband and radon gas from the ground

All but 23 premises in Torbay can receive 5Mbit/s and 95.3% can receive superfast broadband ([OFCOM](#)).

In many parts of Torbay, 10-30% of homes could be at or above the Action Level ([UK Radon Map](#)).

<sup>i</sup> Housing Strategy 2020-25

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