

Torbay, along with many other parts of the UK, has a housing crisisⁱ 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 was driven by inwards migration. There are not enough social and affordable homes for rent. Many dwellings are empty, 2nd homes, or holiday lets. Only 35% 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. 34.7% were one person.

In Torbay in 2021, about 39% of households owned property outright, about 25% of households owned property with a mortgage or loan, about 27% of households rented privately (a high %), and about 8% of households rented social housing (lowest in the South West). (NOMIS)

Renting

In April 2025, the Price Index of Private Rents (PIPR), covering new and existing tenancies, listed Torbay monthly rents of £580pcm for 1 bedroom, £766 for 2 bedrooms, and £936 for 3 bedrooms, increasing at annual rates between 5% and 6%. (ONS)

Local Housing Allowance for single under 35s is usually capped at the cost of a single room in a shared house or house of multiple occupation (£84.50pw). Nationally, 28% of young adults aged 20-34 are still living with their parents. (ONS, 2023)

Airbtics estimates 1,607 active Airbnb listings in Torbay. Higher demand for holiday accommodation reduces the accommodation for long term rent.

House prices ratio to earnings

The median Torbay house price in the year ending Sep 2024 was £246,000 (lower than 2023's £255,000 and about the same as 2022). Between 2023 and 2024, median Torbay gross workplace-based earnings rose

from £27,064 to £29,900 and the affordability ratio improved to 8.23. (ONS)

The lower quartile Torbay house price in the year ending Sep 2024 was £178,488 (lower than 2023's £181,000 and higher than 2022). Between 2023 and 2024 lower quartile Torbay gross workplace-based earnings increased from £22,073 to £24,266 and the affordability ratio improved to 7.36. Incomes for parttime 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 contributed to ageing Torbay's population. Between 2019 and 2023, Torbay's population remained around 139,000. (ONS)

In October 2024, there were 3,135 vacant dwellings in Torbay. 1,467 were vacant long-term (at least 6 months). (ONS)

1,375 properties within Torquay and Paignton, and 736 properties within Brixham, (2,131 total) are marked as 2nd homes (Torbay Council, June 2025).

In 2024, Torbay had 1,639 households on its housing waiting list. (GOV.UK Table 600)

Torbay had a net increase of 211 dwellings during 2023-24, and 251 and 312 in the years before (GOV.UK Table 122). In 2023/24, 9 completions were affordable (all affordable rent), down from the previous 2 years which each had 32 completions which combined included 21 social rent, 27 affordable rent and 16 shared ownership. (GOV.UK Table 1011)

32.9% of Torbay households have at least 2 more bedrooms than they technically need. Half of Torbay's wards have at least 75% of households underoccupied. (NOMIS Census TS052)

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.

The Housing Strategy 2023-2030 says:

68% of households renting privately rely on • Housing Benefit, higher than national (48%) and regional (44%) averages. Low income is a contributor to fuel poverty and as such, a large percentage of households who privately rent find themselves fuel poor (25%).

- Torbay's small developments can reduce affordable housing delivery, as units fall below planning obligation thresholds
- The government requirement on Torbay is to build 720 dwellings a year
- The Housing and Economic Needs Assessment (2022) identifies a local need for 721 affordable homes per year: 387 for rent and 334 for low-cost sale.

The <u>Housing Strategy evidence base (2023)</u> says:

- In 2022, Sanctuary, Westward, LiveWest and Sovereign had 5,000 social homes in Torbay.
- It is estimated that approximately 1,450 buildings in Torbay are being used to house multiple households. About 136 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.

Care leavers

In 2024, only 80% of care leavers 17-18yrs (32 leavers) and 83% of care leavers 19-21yrs (98 leavers) were known to be in suitable accommodation. (GOV.UK)

Homelessness

Between October and December 2024, 89 households were owed a homelessness prevention duty (threatened with homelessness within 56 days) and 154 Torbay households a homelessness relief duty (because they were already homeless). (GOV.UK)

Of the 89, 60% were at the end of a private rented tenancy, 16% left institution with no accommodation available, and 10% could not stay any longer with friends or family.

Of the 154, 35% were at the end of a private rented tenancy, 18% could not stay longer with friends or family, 18% lost their last settled home due to domestic abuse, 7% due to non-violent relationship breakdown. Other reasons included ending social tenancy and eviction.

Support needs include: a history of mental health problems (42%), physical ill health and disability (39%), offending history (23%), at risk of / experience of domestic abuse (22%), learning disability (19%), drug or alcohol dependency, rough sleeping, at risk of sexual or other abuse or exploitation, leaving care, being young (16-17yrs), serving in HM forces. (Households owed a duty may have more than one need.) On 31st Dec2024, 182 households were in temporary accommodation, 62 having children. (<u>GOV.UK</u>)

Cold homes, fuel poverty and climate change Since 2009, only 35% 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. Keeping warm costs families more in badly insulated homes, and the poorest must cut discretionary spending by the highest %. (Resolution Foundation)

Fig 1 Torbay properties' energy efficiency



In 2022, 10,240 Torbay households were in fuel poverty (15.5% and rising). (OHID <u>Fingertips</u>).

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 <u>4% of the cumulative carbon</u> 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. Much of Torbay's housing stock is old.

In the 2021 Census, 1,420 households (2.3%) had no central heating. 11.9% were electric only, 0.1% renewable energy only, and 0.4% included renewable. (NOMIS)

Broadband and radon gas from the ground

All but 25 premises in Torbay can receive 5Mbit/s and 98.1% can receive superfast broadband (<u>OFCOM</u>).

In many parts of Torbay, 10-30% of homes could be at or above the Action Level. Some parts of Brixham and Churston can be higher. (<u>UK Radon Map</u>)

ⁱ Housing Strategy 2023-30 <u>https://www.torbay.gov.uk/council/policies/communi</u> <u>ty-safety/housing-strategy/</u> Also see the Housing chapter of our JSNA.

The annual rough sleeper count was 29 in 2024.

For more information please visit our JSNA website: www.southdevonandtorbay.info or email: statistics@torbay.gov.uk