

A DETAILED INVESTIGATION INTO THE HOUSING REQUIREMENTS OF COSTOCK, NOTTINGHAMSHIRE.



**ANALYSIS REPORT
PRODUCED BY
MIDLANDS RURAL HOUSING
JULY 2020**



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1. Summary

1.1 A housing needs survey was carried out in Costock, Nottinghamshire in June 2020. Questionnaires were delivered to 268 households in the parish of Costock and an electronic survey was available as an alternative method of response.

1.2 Results showed that there is a requirement for 8 new homes, in order to enable local people to be suitably housed within their community.

| Type of Unit | Required Affordable rented | Affordable shared ownership (35%) | Affordable shared ownership (50%) | Affordable shared ownership (75%) | Preferred open market homes | Total No |
|-------------------|----------------------------|-----------------------------------|-----------------------------------|-----------------------------------|-----------------------------|----------|
| 1 Bed Home | | | | | | |
| 2 bed house | | 3 | | | | 3 |
| 3 bed house | 1 | | | | 1 | 2 |
| 4 bed house | | | | | 1 | 1 |
| 5 bed house | | | | | | |
| 1 bed bungalow | | | | | | |
| 2 bed bungalow | | 1 | | | | 1 |
| 3 bed bungalow | | | | | 1 | 1 |
| Sheltered Housing | | | | | | |
| Total | 1 | 4 | | | 3 | 8 |

Table 1: Summary of housing requirements in Costock.

1.3 These new homes could be developed on an 'infill site' or alternatively on a rural exception site, should one become available. Subject to local authority planning policy, some open market homes could be used to cross-subsidise the costs of building homes for affordable tenures.

1.4 Alternatively, the affordable homes could be provided as part of a larger scale development through s106 provision subject to local authority planning policy. Open market housing tenures on a proposed s106 development could be informed by the open market preferences found in this report again subject to local authority planning policies.

2. Introduction

2.1 Midlands Rural Housing (MRH) is a non-asset holding, profit for purpose organisation that works to promote and enable the provision of homes in rural settlements. We do this by working closely with local authorities, town and parish councils, registered providers, private developers and local communities in order to investigate the need for affordable housing.

2.2 MRH is a well-respected organisation, recognised for its expertise in this field. In addition to the work we do locally within communities across rural England, we are also a key lobbyist and influencer both nationally and regionally.

2.3 This report presents the requirement for housing in the village of Costock.

3. Issues Facing Rural Communities

3.1 According to the latest annual Halifax Rural Housing Review (Halifax, 2017), homes in rural areas across Great Britain are 20% more expensive on average than in urban areas. In financial terms, this percentage equates to £44,454.

3.2 However, regionally, these figures increase or decrease dramatically depending on the locality. For example, in the West Midlands, the average house price in rural areas is 47%, or £89,272 higher than the region's urban areas, and in contrast, the East of England has an average rural housing premium of 9% or £27,765.

3.3 Data from the review shows that first time buyers have found themselves priced out of rural areas. They account for 41% of all mortgaged products in rural areas, compared with 53% in urban areas. Affordability is the main reason for this.

3.4 In a local context, figures for the East Midlands show a 38% increase in rural average house prices since 2012. This equates to a rural housing premium of £55,426, compared to urban locations. The local authority districts of Derbyshire Dales and South Northamptonshire have the lowest number of first-time buyers in rural areas, with 29% and 30% respectively.

3.5 Areas which are predominantly rural typically have higher house prices than urban locations, thus making them less affordable. In 2016, the average lower quartile house price was 8.3 times the average lower quartile earnings in rural areas, in comparison with 7 times in urban areas.

3.6 In 2018, the National Housing Federation stated that ‘the housing crisis in rural England is acute, with the most affordable rural homes costing 8.3 times wages in rural areas’ (National Housing Federation, 2018).

4. Survey Methodology and Purpose

4.1 In June 2020, a Housing Needs Survey questionnaire was delivered to every household in Costock. The deadline for responses was the 13th July. Pre-paid envelopes were provided for the return of survey forms directly to MRH and an alternative method of response was provided online.

4.2 Of the 268 surveys distributed, a total of 85 completed responses were received. This resulted in an overall response rate of 32%. In our experience this is a good level of response for a survey of this type, in a village of this size.

4.3 The survey questionnaire is divided into 3 parts:

- Part 1 – General information
- Part 2 – Life in your village
- Part 3 – Housing requirements and housing need

4.4 Parts 1 and 2 seek to discover general information about household members, their current housing situation and their connection to the parish or village. Questions were asked to assess people’s perceptions of what it is like to live in the locality and gave an opportunity for them to make general comments. Part 3 is about identifying the future housing requirements of all household members, and the reasons why they think they are in housing need either now, or in the future.

4.5 The survey was conducted in order to obtain clear evidence of any local housing requirements across a range of tenures for residents in the locality. The information obtained from a housing needs survey is invaluable at a local level for local authority, parish council and neighbourhood planning activities. Such information can be acted on locally and taken on board in decision making processes around housing issues.

4.6 Survey data showing a local demand for market housing is considered a ‘preference’. Whether it is appropriate for this to be satisfied in the relevant settlement will be dependent on the consistency of doing so with the Development Plan.

5. Conclusion

5.1 MRH has conducted a detailed study into the current housing requirements of Costock which will be valid until July 2025. This study has investigated the affordable housing need and the open market housing preferences of the parish, the resident's views about living in the parish, and the level of support for local homes to help sustain local communities.

5.2 The survey has identified a need for 5 affordable homes and a preference for 3 open market homes, making a total of 8 homes.

5.3 Respondent's results were cross referenced against Rushcliffe Borough Council's housing register to avoid double counting.

5.4 In total, from the survey and the housing register, a need was found in the village for 5 affordable homes for local people;

- ✓ 1 was assessed as needing affordable rented housing
 - ✓ 1 x 3-bedroom house
- ✓ 4 were assessed as requiring Shared Ownership housing
 - ✓ 3 x 2-bedroom houses (35% share)
 - ✓ 1 x 2-bedroom bungalow (35% share)

5.5 From the survey, a total preference was found in the village for 3 open market homes for local people;

- ✓ 1 x 3-bedroom house
- ✓ 1 x 3-bedroom bungalow
- ✓ 1 x 4-bedroom house

5.6 Current demographic evidence sourced from *citypopulation.info* shown by the tables below indicates that 20% of Costock’s population are under 18 years of age; 9% are aged between 18-29; 43% are in the 30–64 age range; 28% are aged over 65.

5.7 The current housing requirement closely reflects the age demographic but shows a higher proportion of starter homes than would be expected. 25% of respondents require retirement housing; 37.5% of respondents require family housing; 37.5% of respondents require small starter homes.



Figure 1: Age Groups for Costock Population

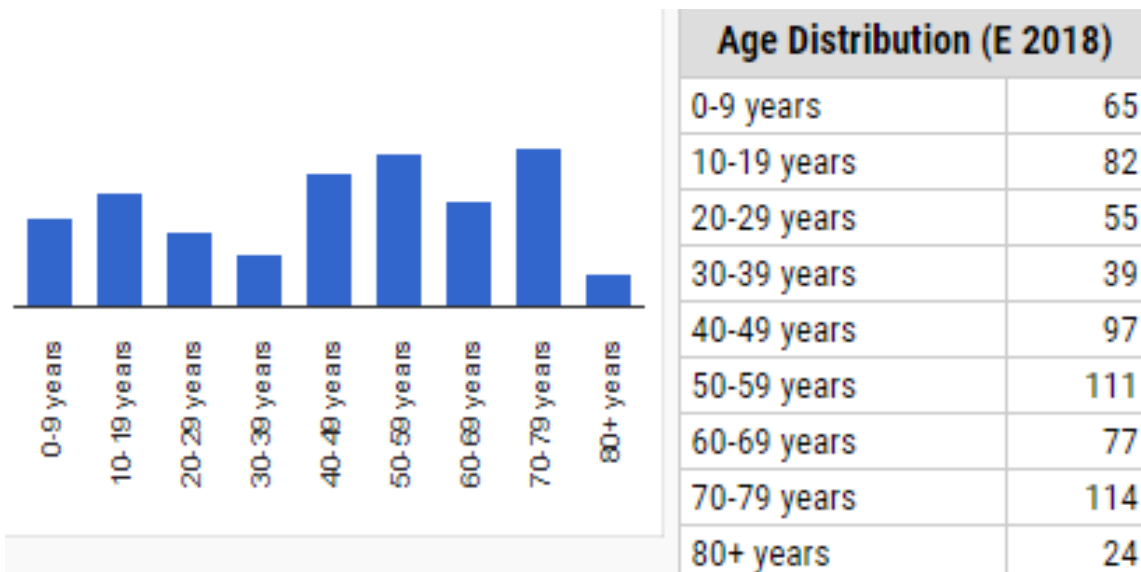


Figure 2: Age Distribution in Costock

5.8 A need for 5 affordable homes indicates a significant rise since the previous housing needs survey took place in 2013, when there was a need for just 3 affordable homes.

5.9 In the ‘Nottinghamshire County Joint Strategic Needs Assessment – Evidence Summary 2017’ from the Nottinghamshire Health and wellbeing Board, it states that ‘Overall the age structure of Nottinghamshire is slightly older than

the national average, with 20% of the population aged 65+ in 2015 compared with 18% in England.' Nottinghamshire's 'population is predicted to continue to age over the next 15 years with the number of 65-84 year olds increasing by over 30% and 85+ year olds by over 76%. Older people are more likely to experience disability and limiting long term illnesses.'

**THERE IS AN IDENTIFIED NEED FOR
5 AFFORDABLE HOMES AND
A PREFERENCE FOR 3 OPEN MARKET HOMES
IN COSTOCK, NOTTINGHAMSHIRE.**

6. Appendix 1

6.1 Housing Requirement Analysis

6.1.1 Respondents were asked to clarify their need in terms of property type and size, together with a preferred tenure type. In assessing the stated need, income levels and likely property prices are considered to ensure that any proposed future housing development will indeed meet the needs of those to be housed. Therefore, a ‘likely allocation/purchase’ is suggested to outline what any housing provision could realistically look like.

| <u>Respondents assessed as having an affordable housing need.</u> | | | | | | |
|--|---|----------------------------|--|---|--|---------------------------------------|
| Ref | Local Connection | On Housing Register | Household Details | Reasons for Need | Preferred Home and Tenure | Likely Allocation |
| 2 | Over 10 years residency. | No | Couple living in 4 bed house owned by other family member. | Need independent retirement home, preferably single storey. | 2-bedroom bungalow. Shared Ownership. | 2-bedroom bungalow, Shared Ownership. |
| 4 | Less than 2 years residency and work here. | No | 2 person family living in a privately rented 2 bed bungalow. | Present home too expensive. Renting but would like to buy. | 3-bedroom house or bungalow. Open market purchase. | 2-bedroom house. Shared Ownership. |
| 5 | Over 10 years residency and close family here. | No | Single adult living in family home. | Need independent home. | 1- or 2- bedroom house. Open market purchase. | 2-bedroom house. Shared Ownership. |
| 6 | Over 10 years residency and close family living here. | No | Single adult living in family home. | Need independent home. | 2-bedroom house, bungalow or flat. Shared ownership, private rent, rent to buy | 2-bedroom house. Shared Ownership. |

Table 2: Affordable homes needs analysis

| <u>Residents currently on Rushcliffe Borough Council Housing Register</u> | | | | |
|--|-------------------------|---------------------------------------|---|-----------------------------------|
| Ref | Local Connection | On Housing Register | Household Details | Likely Allocation |
| HR392 | Yes | Yes – Band 3 registered January 2020. | Family with 2 children requiring 2-3 bedroom house. | 3-bedroom house. Affordable Rent. |

Table 3: Housing register needs analysis

| <u>Respondents who have been assessed for an open market housing preference.</u> | | | | | | |
|---|------------------------------|----------------------------|---|--|---|---|
| Ref | Local Connection | On Housing Register | Household Details | Reasons for Preference | Preferred Home and Tenure | Likely Purchase |
| 1 | Less than 2 years residency | No | 3 person family living in a privately rented 3 bed house. | Present home too small. | 4-bedroom house. Open market purchase. | 3-bedroom house. Open market purchase. |
| 3 | Over 10 years residency. | No | Couple living in own 4 bed house. | Need to downsize. Can't manage stairs. | 3-bedroom bungalow. Open market purchase. | 3-bedroom bungalow. Open market purchase. |
| 7 | Less than 2 years residency. | No | Two parent family living in own mortgaged 5 bed house. | Present home too small. | 4-bedroom house. Open market purchase. | 4-bedroom house. Open market purchase. |

Table 4: Open Market Preference Analysis

6.2 House Price Data

6.2.1 Overall, property prices in Costock have increased over the past 5 years. During that period, prices have increased by an average of 7.98% which means an average increase in house values of £28,168. (Zoopla 2020)

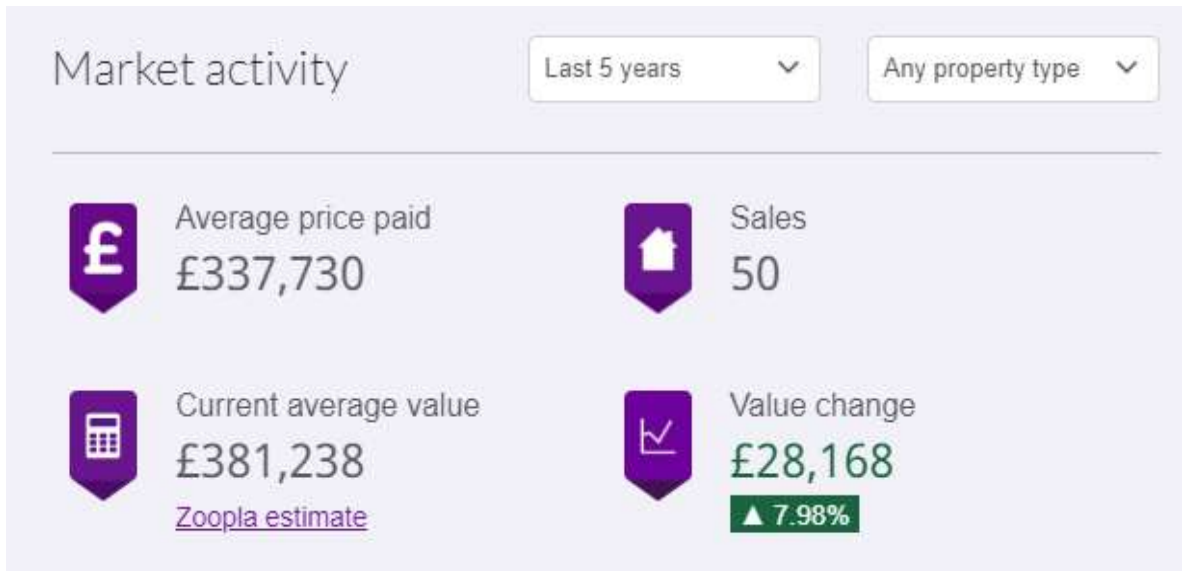


Table 5: Housing Market Activity

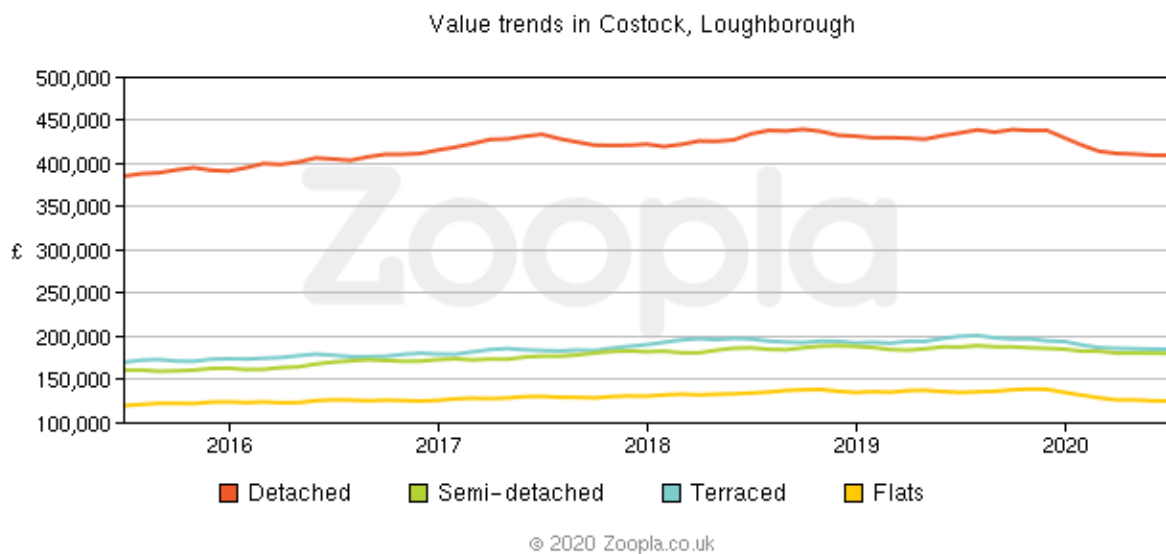


Figure 3: Value Trends in Costock

Local Context – Properties for Sale

6.2.2 By way of local context, the figure below shows the average prices of properties that were for sale in the parish in July 2020. There were no properties for rent in the village at the time the survey report was completed.

Current asking prices in Costock

Average: **£465,000**

| Property type | 1 bed | 2 beds | 3 beds | 4 beds | 5 beds |
|---------------|-------|--------|--------|-----------------|-----------------|
| Houses | - | - | - | £493,333 (3) | £380,000 (1) |
| Flats | - | - | - | - | - |
| All | - | - | - | £493,333 (3) | £380,000 (1) |

Current asking rents in Costock

| Property type | 1 bed | 2 beds | 3 beds | 4 beds | 5 beds |
|---------------|-------|--------|--------|--------|--------|
| Houses | - | - | - | - | - |
| Flats | - | - | - | - | - |
| All | - | - | - | - | - |

Table 6: Current Asking Prices in Costock

6.3 Local Context – Properties Sold

6.3.1 Table 7 indicates that there have been 4 property sales in the last 12 months. It also shows that average values reduced by 4.70% in the last 12 months. This fall in values is due in part to the Covid-19 pandemic lockdown and may be only a temporary feature. The current average property value in Costock is £381,238.

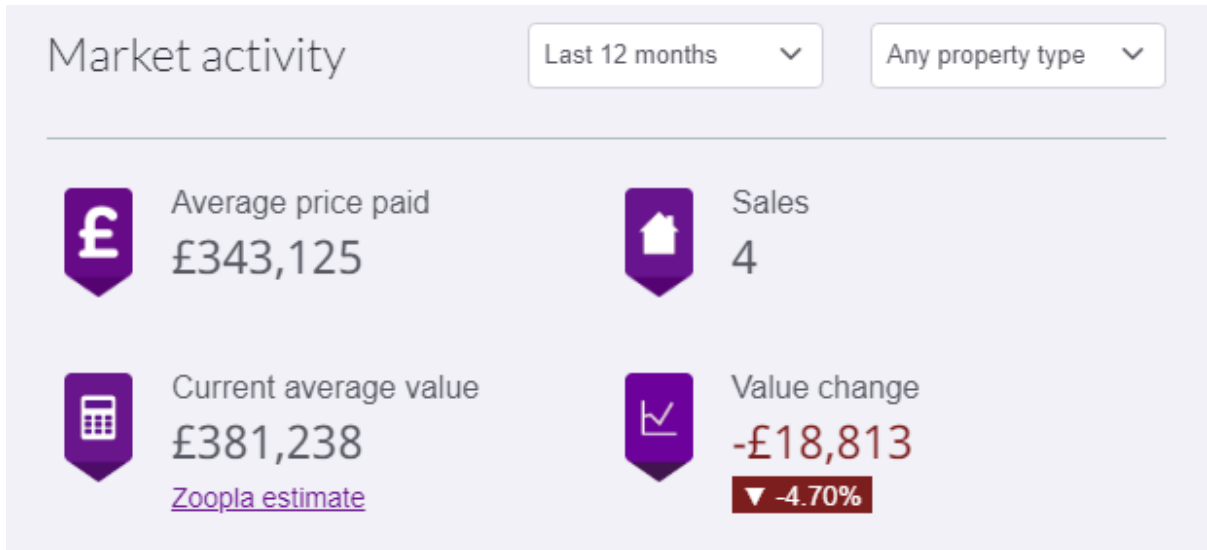


Table 7: Market Activity in the Last 12 months

7. Appendix 2

7.1 A total of 268 surveys were distributed, and 85 were returned.

7.2 Household Type

7.2.1 Question 1 of the questionnaire asked residents to indicate their household type.

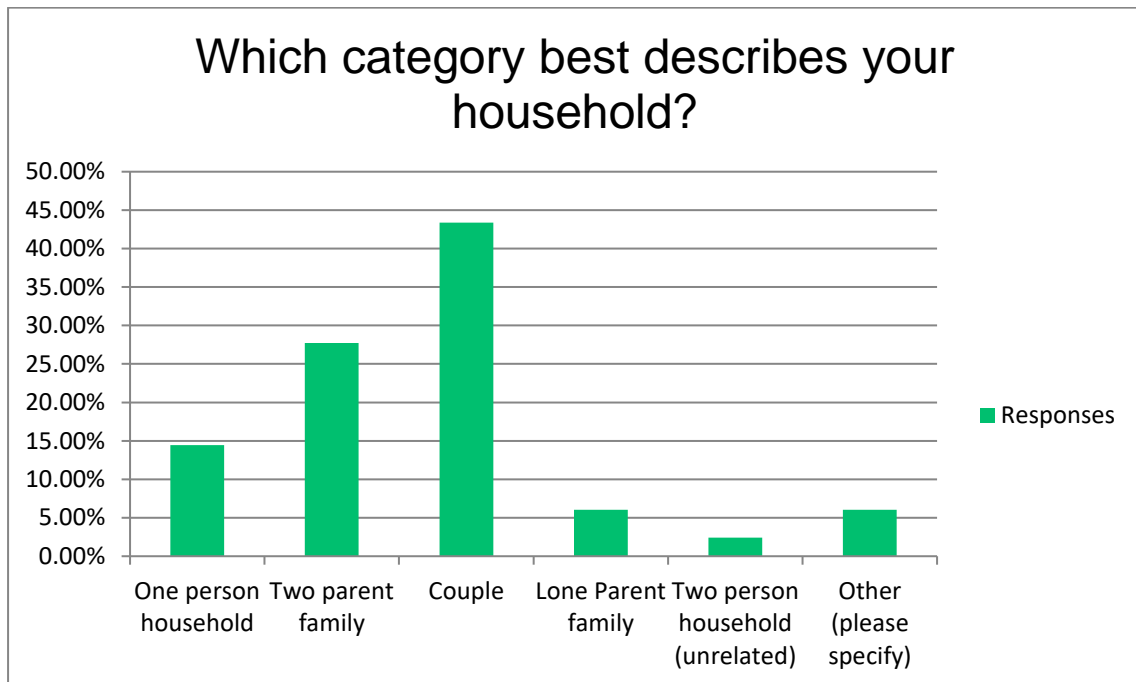


Figure 4: Household type

7.2.2 Figure 4 shows the breakdown of households that responded to the survey.

7.2.3 The largest number of responses was from couples; 43% of total responses were from this group.

7.2.4 28% of responses came from two parent families and 14% were from one person households.

7.2.5 6% of responses were from lone parent families; 6% were from households classed as 'other', and 2% were from two person households (unrelated).

7.3 Tenure of Respondents

7.3.1 As shown in Figure 5 below, the dominant tenure held by respondents was 'own home outright' with 65% of households falling into this category. 29% of respondents owned their own home with a mortgage and 5% were privately renting. 1% classified themselves as 'other'. No respondents were renting from the council or a housing association.

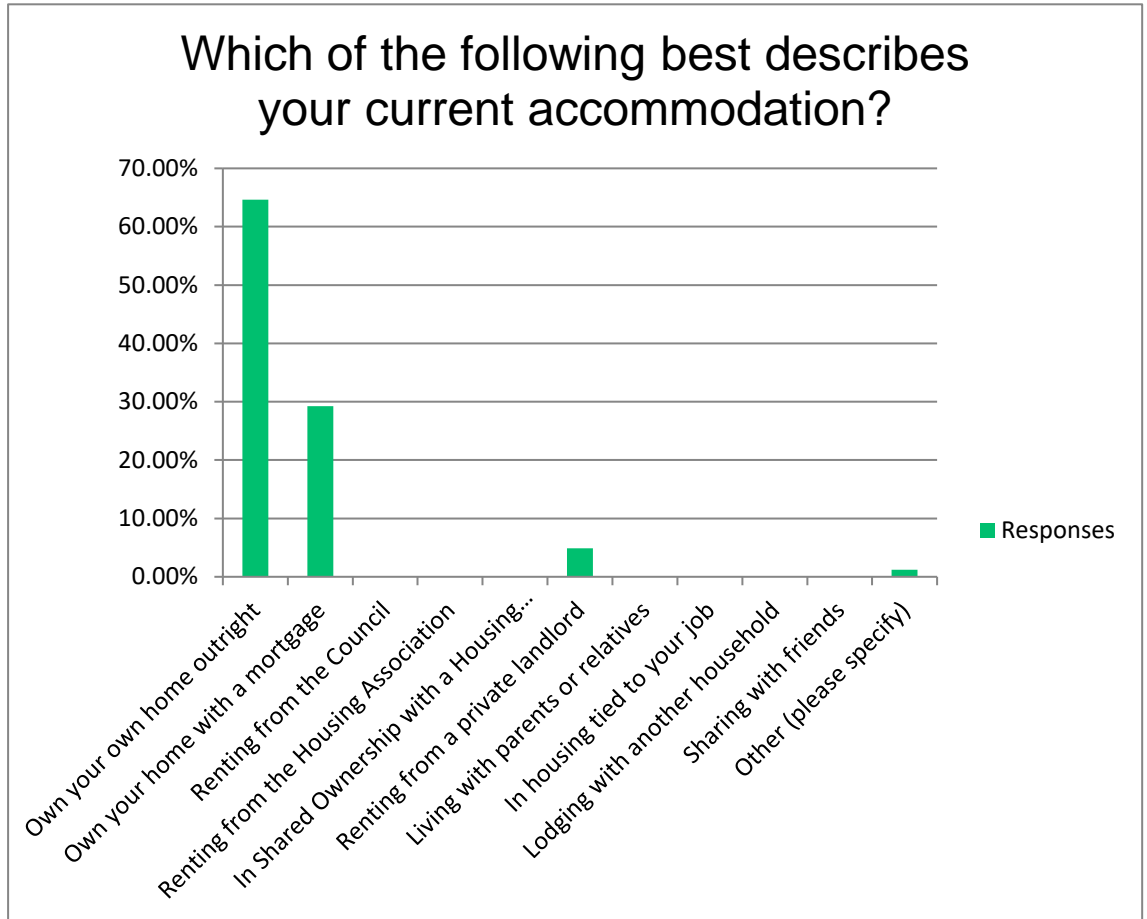


Figure 5: Tenure of Respondents

7.4 Property Types

7.4.1 The survey asked about size and type of home. The types of property in which people live are shown in Figure 6 below.

7.4.2 46% of total households are residing in a property with 4-bedrooms. 21% of respondents are residing in 5-bedroom properties and 16% are living in 3-bedroom properties. 8% are living in 2-bedroom properties and 4% are living in 6-bedroom properties.

7.4.3 87% of respondents are living in a house and 7% are living in a bungalow.

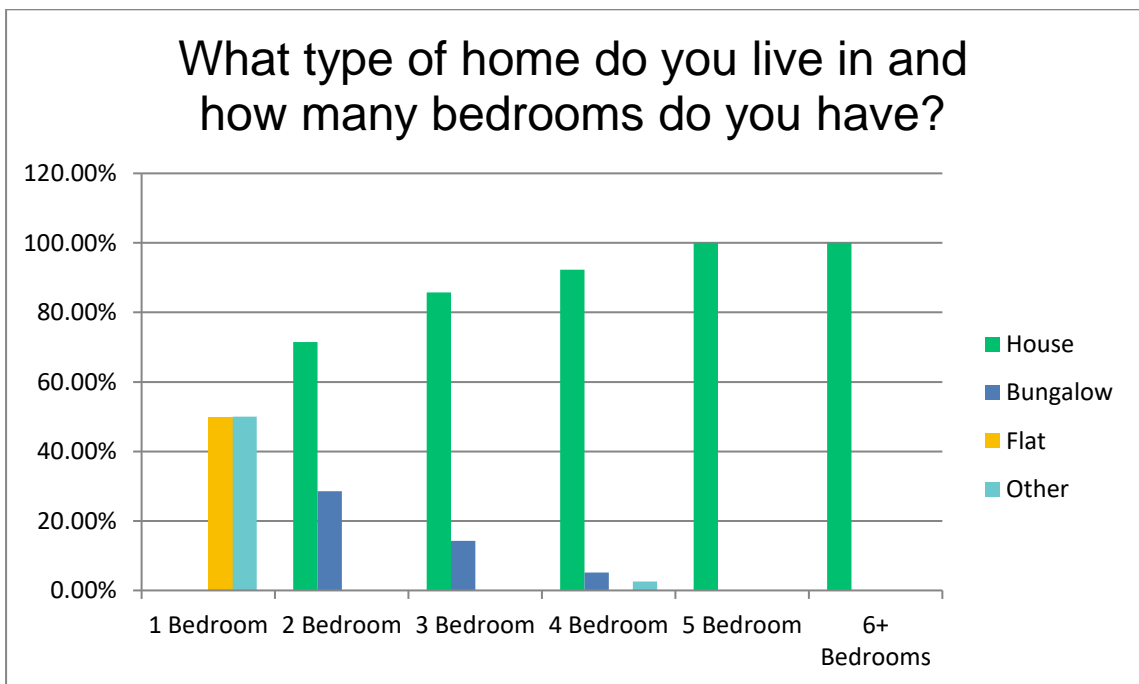


Figure 6: Household Types

7.5 Length of Residence

7.5.1 Respondents were asked to indicate the length of time they have been resident in the parish. The responses are shown at Figure 7.

7.5.2 72% of respondents have lived in Costock for 10 years or more; 10% for between 5-10 years; 13% for between 2-5 years; 5% for less than 2 years.

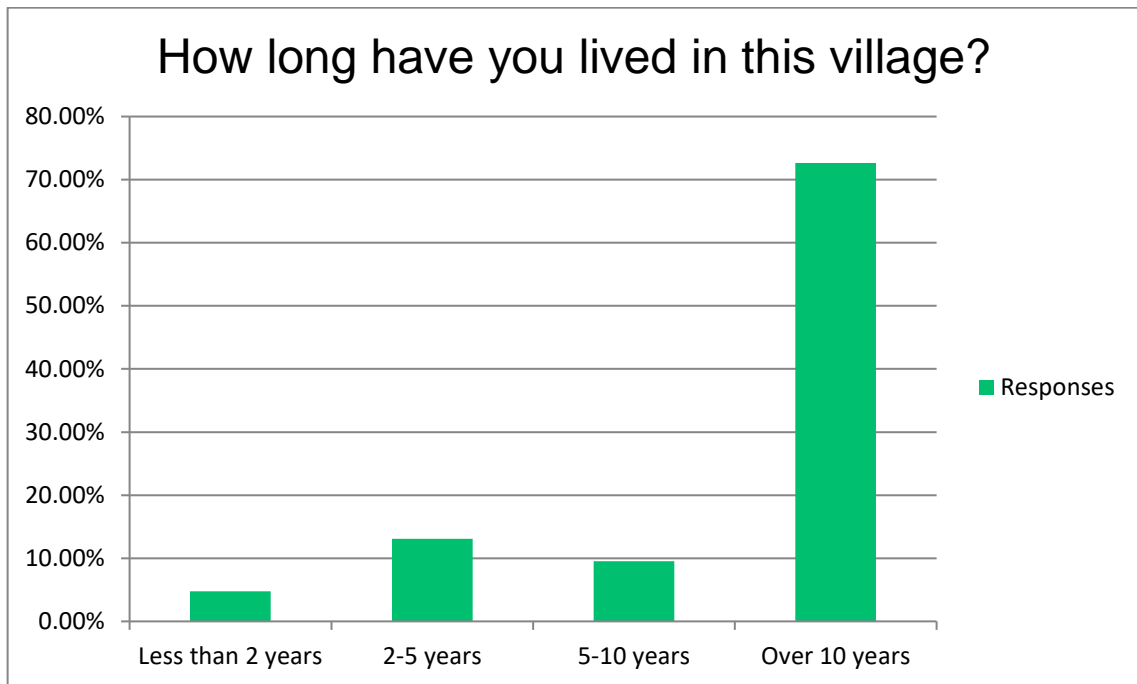


Figure 7: Length of Residence

7.6 Type of housing needed in the parish

7.6.1 When asked what type of housing they thought was needed in the parish, 68% of respondents felt that no further homes are needed.

7.6.2 19% of respondents felt that small homes for young people are needed.

7.6.3 10% of respondents thought 3-4 bedroom family homes are needed.

7.6.4 8% of respondents thought that homes for the elderly are needed.

7.6.5 6% of respondents thought homes for the disabled are needed.

7.6.6 13% of respondents specified 'other' types of housing. Their comments are given on the following page.

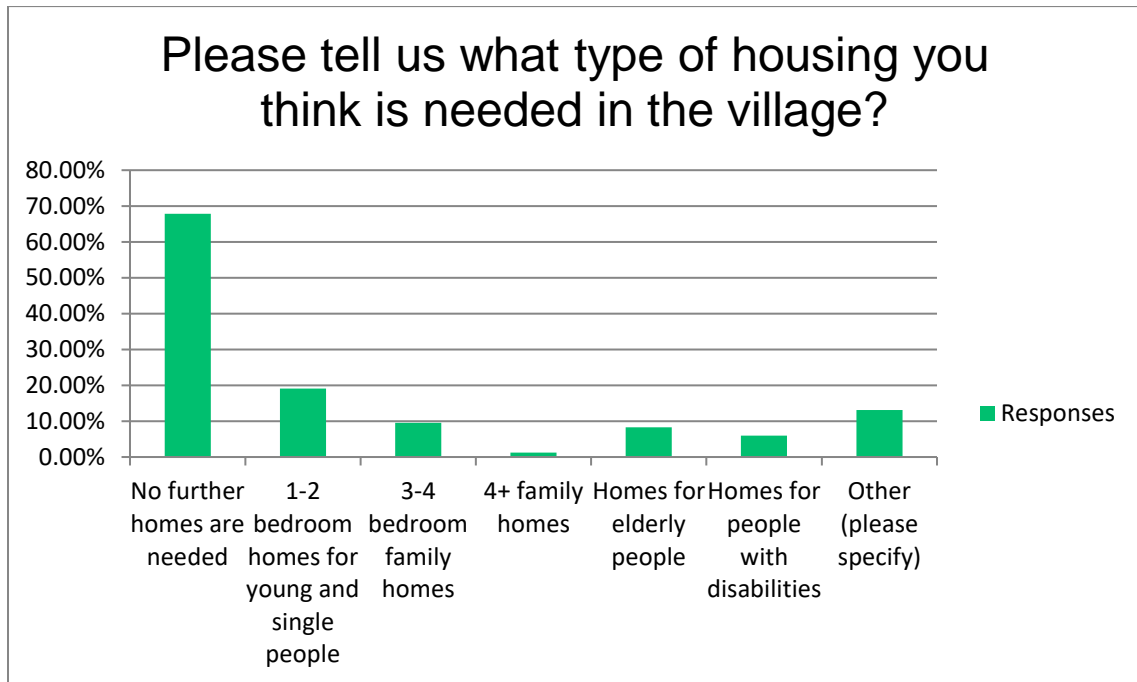


Figure 8: Type of Housing Needed in the Village

Comments:

Costock is only a village and should be kept that way, if more housing is needed, it would be best to build a completely new village. This would keep Costock's identity the same (important to current residents), while providing new housing and infrastructure needed for a growing population.

This is a small village.

Personally, I do not wish for more homes as East Leake has grown to a great extent and cars and lorries race past our house on the main road.

There is a need for 'smaller' houses that may be purchased or rented by younger people. Costock has the potential for 'green field construction' on land that is not used for agriculture and remains as 'scrub land'.

My children cannot afford to buy a property south of the river Trent in Notts.

Affordable housing.

We live one mile away from East Leake. So do not need any new houses, less traffic if anything !

South Notts, particularly East Leake, has been used by RBS to meet local housing needs to prevent building in better thought of villages and this needs to stop.

Any homes, providing there is the infrastructure in place to support these living in Costock.

No opinion.

Issue is the infrastructure will struggle to support more houses. Drains/sewage struggle to cope, flooding has increased since new houses built.
Traffic issues, fatalities at local crossroads arise from issues with roads being busy higher volume of traffic increases risk more accidents.
Further housing will increase issues highlighted.

7.7 Migration and Reasons for Leaving

7.7.1 Question 8 explored whether anybody knew someone from their household who had left the village during the last 5 years.

7.7.2 79% of people did not know anyone from their household who had left the village, whilst 21% did.

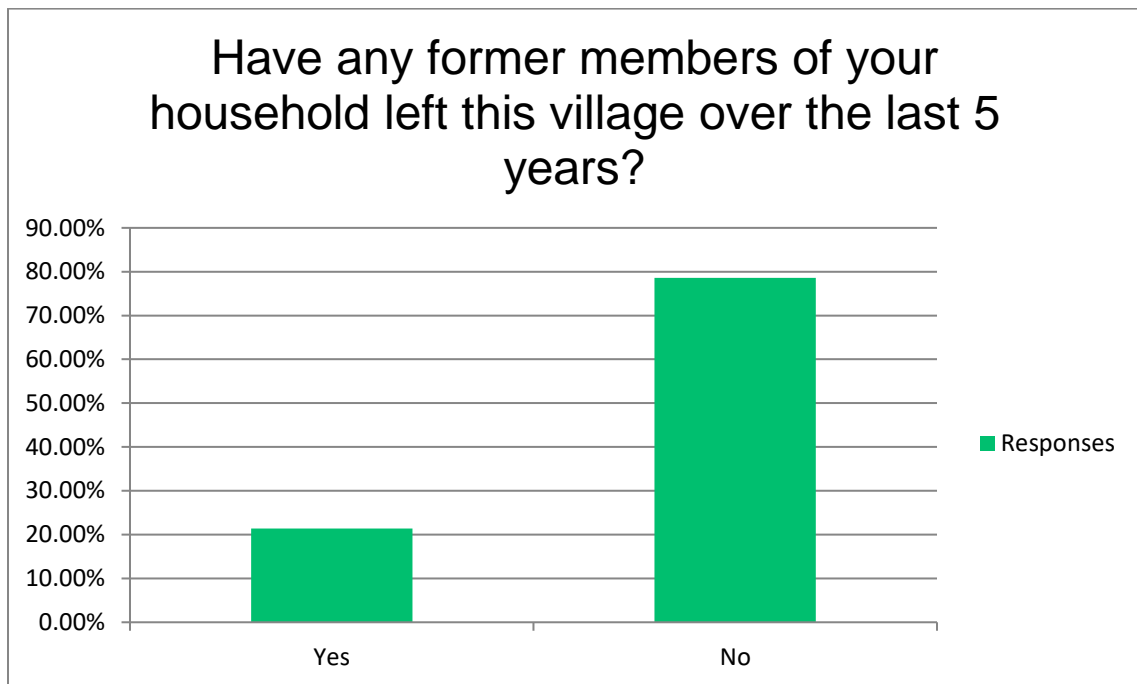


Figure 9: Migration from Costock

7.7.3 The most common reasons for leaving were to take up employment elsewhere and to go to university.

7.7.4 Nobody had left because of a lack of affordable housing.

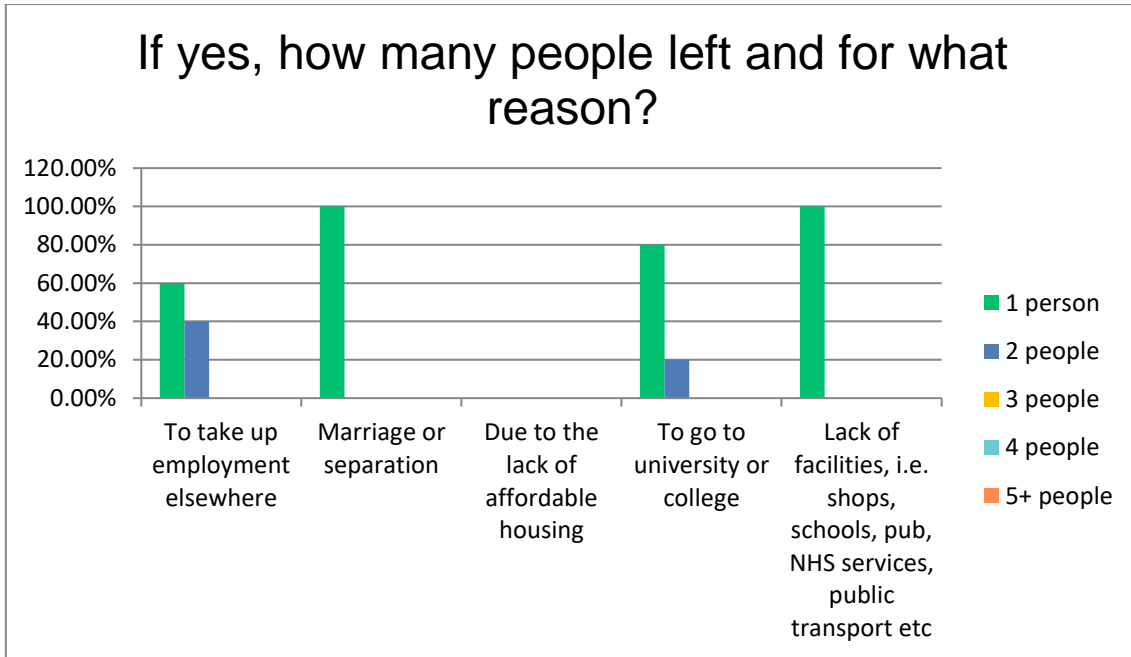


Figure 10: Reasons for leaving

7.8 Support for new homes being built in the parish

7.8.1 Question 9 asked whether people would support homes being developed for local people. As shown in fig. 11 below, 51% would not support new homes, although almost 49% said they would. Further comments are given on the following page.

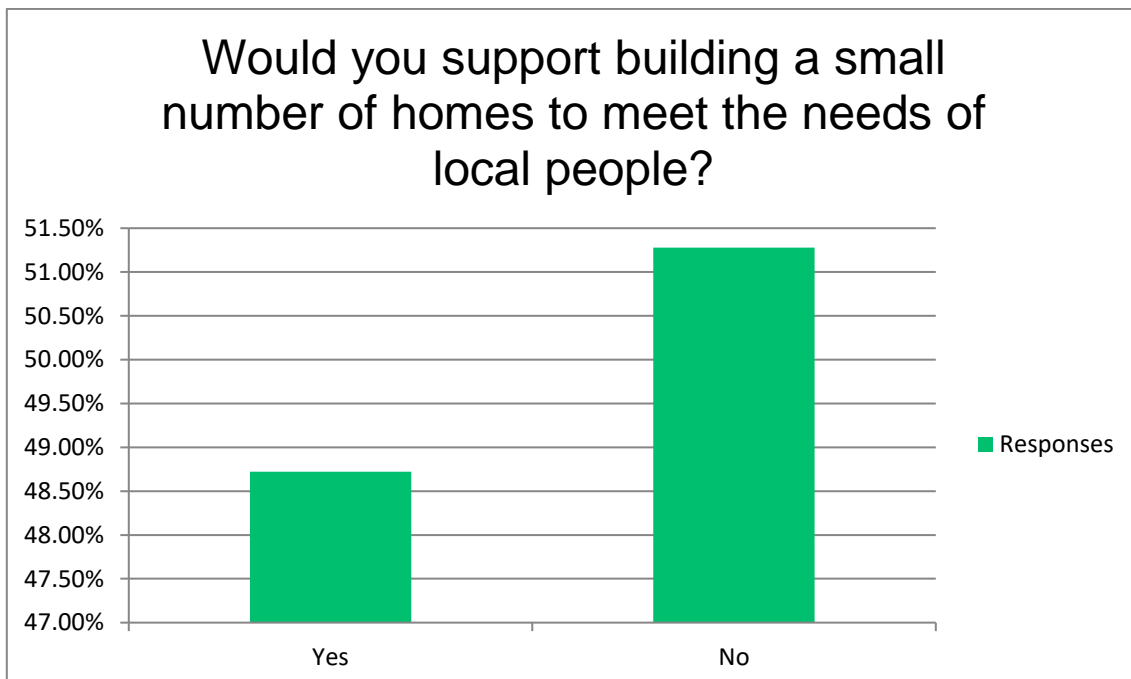


Figure 11: Support for New Homes

A village like Costock will die unless we can bring in young people and families.

Lack of housing for young people because houses in Costock are expensive.

No provision for elderly/infirm people where a smaller "handier" house would accommodate these needs. Affordable.

Dependent on where in the village, what type and how many.

There are enough houses. The neighbouring village has got massive and we want to keep our village small.

Non required. Any further homes will be added to an already overloaded drainage system.

We are very close to East Leake where new developments are numerous therefore meeting the needs of local people.

There are enough new houses already being built nearby, there is no adequate

Need new people to keep school and pub going.

House builders won't sell to just local people, but to whoever they can get most profit.

If the road could be used for local traffic ONLY (as it used to be as it is a conservation village) I would support more homes.

People are living longer and will have need of help and that's the type of housing needed - in the place they have their friends and activities and support group which is familiar to them.

Costock has many school aged children and teens who, if they work locally will need Accommodation.

East Leake is close enough it can supply all needs. Costock cannot support the infrastructure required when it floods.

1. School full
2. Doctors 3 weeks for tele appt 3 and a half for surgery consultation.
3. Sewerage still smells – can't cope.
4. Costock was a country haven not a dormitory as it is now, with little or no support for church life.

I'm concerned that if we aren't careful we will lose the village and our separation from East Leake. Too many new properties built there without any additional facilities.

I think Costock has enough housing - its ruining the village building extra houses.

Costock is low flood land, has been undermined by British Gypsum, Costock is not a low- cost area and does not receive low cost housing for locals.

Consider village full to capacity.

Depends where !

Insufficient infrastructure. Roads too busy already.

No large houses, as no facilities.

Need to maintain village identity so not between village and East Leake. A small number could achieve this.

No further houses required as enough have been built over the last few years. Roads and drains can't cope as is.

Some people may want to live in the village they were born in.

East Leake development is sufficient.

Local senior school is full, nearest doctor's surgery is full. Shopping in East Leake is the only option and the traffic is mental.

There is a wide variety of homes available in East Leake, less than a mile away.

Nationally more housing is needed. But infrastructure needs to be in place to support more people eg Doctors, shops, schools.

We would support new housing ONLY if it was the village closer to East Leake. This would change the pleasant village character.

Or any people, not necessarily 'local' people.

Too many houses already.

Only if a need is established and the houses remain affordable.

If there are local needs rather than needs of developers.

Very little local industry to support need for more housing.

The local people have homes. There is plenty of new housing with the facilities Costock lacks in East Leake.

Retirement homes for residents not currently available. Little scope for young people for flats, 1 bedroomed starter homes.

The village is big enough and East Leake the next village has had too many houses built in the last 10 years.

We are a small village and we don't need more housing here.

The village is quite big enough and does not need any more homes or the disruption of Construction.

8. Life in the Parish

8.1 Questions 10 and 11 of the survey asked for people’s views on what they think of Costock as a place to live; what they like about it and what they think the issues are. Respondents could tick more than one answer.

8.2 Fig. 12 below, shows that almost 90% of respondents think Costock is a nice place to live. 60% of respondents thought it had a friendly atmosphere and community spirit. 40% viewed Costock as a sought-after location and almost 40% thought it had a balanced and varied population.

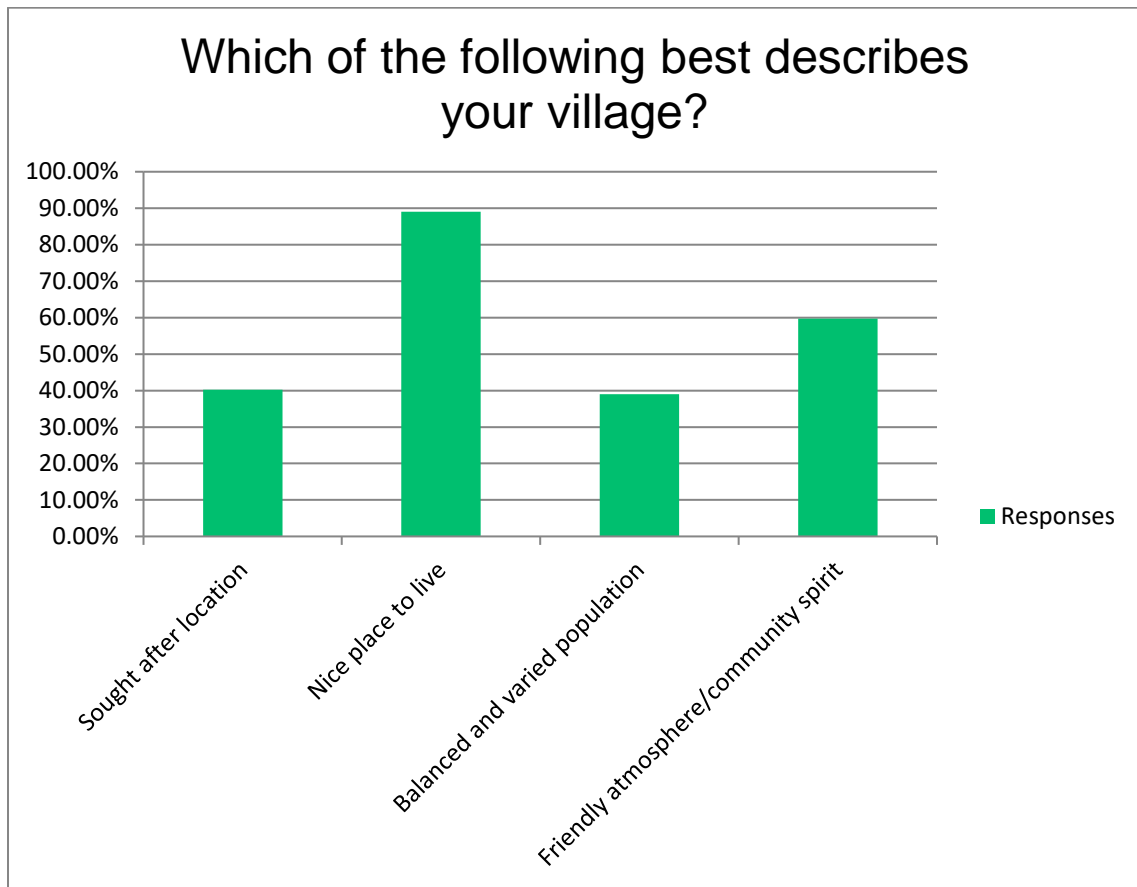


Figure 12: Life in the village

8.3 Fig. 13 below, shows that 91% of people thought Costock lacks facilities. 3% thought crime and 6% thought anti-social behaviour, were concerns.

8.4 Respondents' comments are given on following pages.

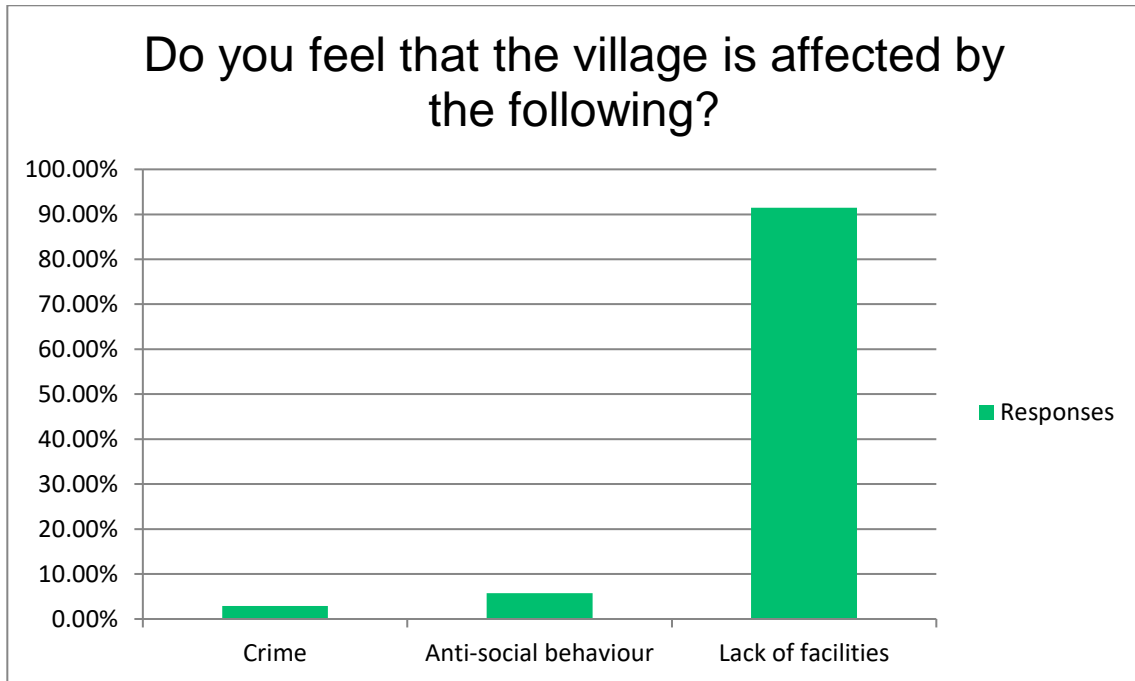


Figure 13: Life in the Village (Part 2)

Comments:

Recently A large cannabis factory was exposed on a farm near the village. I feel a lot of crime goes under the radar in the countryside. Also speeding is a big issue for the village, we have a primary school and cars flying past at 40mph in a 30mph zone. No speed bumps, no safe crossings,etc. It is the only school I know that doesn't have something to help slow down or manage traffic.

The village is only small so I don't expect a lot of facilities, but it would be nice for a corner shop or more commercial space on the A60. Broadband speeds are quite slow for the area, due to a long connection to the box in east leake.

I want to see FTTP (Fibre to the property) extended to Costock, I know it is currently installed in Ruddington. Broadband speeds are pretty poor at the moment. It would provide a welcome boost to the local economy.

The only instances of anti-social behaviour occur (or seem to occur) when elderly house occupants (single occupancy) vacate their properties and move into care homes/residences. The properties are quickly bought by house rental companies who bring in clients off the social welfare list. Thus, does lead to differences in approach: house owners taking care of their properties versus 'welfare rentals', where the property starts to become down-graded.

The village would benefit from a shop.

Costock needs a cafe, bakery, newsagents etc....

It also needs better kids playground facilities.

Some small local business.

Improved mains drainage. Major expansion of medical facilities.

Shop.

Improved health centre facilities in East Leake.

Small shop, footpaths to the village, unable to safely walk down A60
Nearest 1 mile.

Speed of cars etc through the village and school dangerous.

Local pub has closed - will it reopen?

More CSO walking around, less houses built.

Village shop/sub post office and better postal collection and delivery.

Only crime is litter louts who throw rubbish out their cars.

A small shop would be good.

Very little for teenagers.

A shop would provide a focus for village life.

Some allotments are needed.

At least 3 active allotment holders have to travel to Bunny.

A village shop.

Safety- junction of A60 and Wysall Lane has had numerous various accidents.

Village shop

Access to healthcare as East Leake expand.

Return of the Post Office.

Facilities such as public toilets and larger community centre/hall. No gas main pipe to some houses between Costock and Bunny Hill.

East Leake is close by but lacks the facilities to support the population of surrounding villages. We are happy to travel to East Leake for Doctor, Dentist and shopping. But - the medical practice in East Leake is heavily over-subscribed and the small Co-Op supermarket is inadequate for the population.

8.4 The graph at figure 14 shows the factors that people thought were most important for the future of the village. Without the right infrastructure, villages cannot thrive, and eventually can become unsustainable. For any new development to be successful, the right amenities need to be in place.

8.5 72% of respondents felt that public transport was the most important concern for the village, followed by mobile phone signal (67%), shopping facilities (63%) and broadband (56%).

8.6 The least important factors were shown to be parking (12%), employment opportunities (13%), road network (15%).

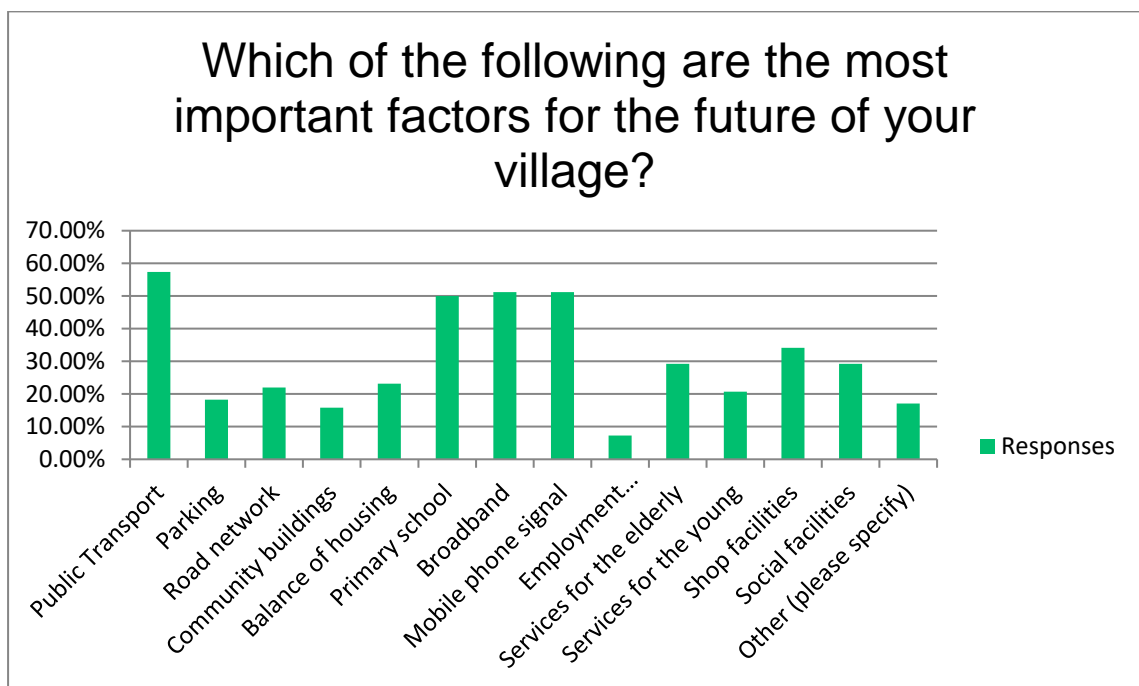


Figure 14: Most Important Factors for the Future of the Village

8.7 Respondents further comments are shown on the following page.

Comments:

Water and sewerage most important to start with.

Improved infrastructure, existing is inadequate.

We have suffered with the flooding in recent years, please sort out the drainage problems.

Keeping the pub open.

Better link to East Leake, footway awful.

Traffic calming.

We have village hall, quite expensive to hire. We don't want play equipment to encourage "visitors".

Costock is so small that the above questions are only relevant in conjunction with East Leake.

See question 9.

Keep Costock village small.

We have a church, a school and a pub. Nothing more is desired.

Road safety.

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