

Midlands Rural Housing in partnership with Rushcliffe Borough Council and Gotham Parish Council March 2012



# Thank you to the residents of Gotham parish for their help and support with this survey.



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Midlands Rural Housing completed a Housing Needs Survey in Gotham during February 2012 to assess the housing need in the parish. As well as requesting specific housing information, the survey asks some general questions relating to the quality of life in the parish.

Midlands Rural Housing works with local authorities and other partners to increase the availability of affordable homes for local people. Affordable housing may be provided through both rental and shared ownership schemes and is for people with a strong connection to the parish.

The housing needs survey has identified that although house prices in Gotham are not as high as in other areas of Rushcliffe, Gotham is strategically well placed and is a sought after and popular place in which to live. People do not tend to move on readily and the number of properties coming onto the open market is limited. House prices therefore remain high for those people on low incomes.

The level of home ownership in Gotham is high and the number of privately rented properties available is low. Private rents are therefore high. Although there are several social rented properties, tenancies are long-term and the properties are not readily available. Young people, in particular, have to leave the parish in order to find suitable, affordable housing and as a consequence, the population of Gotham is ageing. Comments received from respondents show a particular concern regarding suitable housing for the elderly.

The survey has identified twelve respondents who are claiming a need for affordable housing in the parish over the next five years. These are a mix of elderly, young families and young starters, showing that all age groups are equally affected. There is a strong interest in shared ownership, particularly among young starters who are keen to become independent, while remaining close to family and friends in Gotham. 67% of respondents said they would support the development of a small affordable housing scheme.

The housing needs derived directly from the survey are:

- 4 x 1 or 2 bed houses or flats for New Build Homebuy (Shared Ownership).
- 1 x 2 bed bungalow for New Build Homebuy.
- 1 x 2 bed house for New Build Homebuy or Social Rent.
- 1 x 3 bed house for New Build Homebuy or Social Rent.
- 1 x 4 bed house for New Build Homebuy or Social Rent.
- 2 x 1 or 2 bed bungalows for Social or Intermediate Rent.
- 2 x 2 bed houses for Social or Intermediate Rent.

Our recommendation is that a mixed development of twelve affordable dwellings should be considered. This development will alleviate the current housing needs in Gotham, whilst remaining available to the parish in perpetuity, to allow for future requirements which may arise.



# 1. Introduction

Midlands Rural Housing works with local authorities and other partners to increase the availability of affordable homes for local people in rural areas. In 2005 MRH established the Trent Valley Partnership to work closely with authorities in the East Midlands region.

Rushcliffe Borough Council has identified the Trent Valley Partnership as their preferred partner, for the purpose of undertaking Housing Needs Studies in rural villages and identifying opportunities for the development of affordable housing within the district. Trent Valley Partnership is now undertaking the fourth year of a programme of studies on behalf of Rushcliffe Borough Council.

Gotham currently has a population of approx. 2000 people in 747 households (RBC Council Tax records) 750 survey forms were produced for distribution to households throughout the parish and a further 50 provided to the village post office.

During February 2012, Midlands Rural Housing and Rushcliffe Borough Council worked together to deliver a Housing Needs Survey form to every household in the village. The return date for the survey was the 28<sup>th</sup> February 2012 and returns were made via a 'Freepost' envelope directly to Midlands Rural Housing.

# 2. Purpose of the Survey

The aim of the survey was to assess the current and future housing needs in the parish of Gotham, in order to provide Rushcliffe Borough Council with the information it requires to formulate plans and anticipate future housing requirements.



#### 3. Housing Costs

|                          | Av Detached | Av Semi | Av Terrace | Av Flat | Av<br>Overall<br>Price | No. Of<br>Sales |
|--------------------------|-------------|---------|------------|---------|------------------------|-----------------|
|                          | £           | £       | £          | £       | £                      |                 |
| East Midlands            | 229,792     | 134,416 | 112,716    | 105,583 | 162,393                | 14,239          |
| Nottinghamshire          | 219,300     | 127,051 | 102,708    | 104,793 | 156,398                | 2,508           |
| Rushcliffe               | 296,109     | 199,968 | 140,843    | 136,345 | 224,470                | 427             |
| Source: Land<br>Registry |             |         |            |         |                        |                 |

#### Property Values: Oct - Dec 2011 - Rushcliffe

The table above provides an indication of the property prices within the East Midlands Region, the county of Nottinghamshire and Rushcliffe Borough. House prices in Rushcliffe increased by 7.6% during 2010, compared to just 0.8% for the East Midlands as a whole. In 2011 house prices in Rushcliffe fell by 2.3% compared with a fall of 1.1% for the East Midlands. The table shows that, across the board, prices in Rushcliffe are still considerably higher than elsewhere in the region. A family wanting to purchase an average terrace house with a 10% deposit would need to be earning approximately £43,000 per annum to secure a mortgage.

There is no data available from the Land Registry showing the value of recent sales in Gotham (post code areas, NG11 0H\*, NG11 0J\*, NG11 0L\*, NG11 0G\*) but there are currently 16 properties for sale on the open market as follows:-

- 14 Detached Properties with an average price of £277,663
- 2 Semi-detached properties with an average price of £164,000

Making a comparison with the table above, it can be seen that, although property prices in Gotham are lower than average prices in Rushcliffe, there are very few properties available that would be affordable to families on low incomes. A family wanting to buy an average semi-detached property with a 10% deposit would need to have an annual household income of around £ £49,000.

#### 4. Availability of Affordable Housing in Rushcliffe

Housing costs in Rushcliffe are the highest in the County, reflecting the desirability and prosperity of the Borough. This creates problems of affordability, particularly for new entrants to the housing market.

House prices rose steadily for the 10 years to 2007, declined slightly during 2008/09 but increased by almost 6% during 2010/11, remaining above the regional average.



The average Rushcliffe house price now stands at almost £225,000 compared to £210,805 in April 2009.

The 2009 SHMA update estimates that 43% of all households in Rushcliffe are unable to afford the entry level owner occupation price of £136,345 (based on 90% mortgage on a lower quartile flat/apartment). The price of a family home is of course, considerably higher.

The Borough's private rented sector is unable to offer much help in making housing costs affordable. An estimated 46% of all households would be unable to afford lowest quartile market rents.

With the primary exception of West Bridgford, Rushcliffe is a predominantly rural Borough, characterised by small towns and interspersed villages. Many historic villages have Conservation Area status due to their unique character.

Rushcliffe Borough Councils' Housing Strategy 2009- 2016 identifies that there are significant issues of rural housing need, particularly around affordability, and the inability of local families to access housing in their own communities. Lack of employment opportunities, school closures and poor access to local services are contributing to this problem.

#### 4.1 Gotham Affordable Housing Supply and Turnover

#### **Turnover Definitions:**

High Turnover where a vacancy arises on average every six months or under.

**Medium Turnover** when a vacancy arises on average every six months to two years.

Low Turnover when a vacancy arises on average less often than every two years.

Social Rent

| Location | Number & Type of Property | Landlord | Turnover |
|----------|---------------------------|----------|----------|
|          |                           |          |          |
|          |                           |          |          |
|          |                           |          |          |
|          |                           |          |          |
| Total    |                           |          |          |

Homebuy

| Location | Number & Type of Property | Landlord | Turnover |
|----------|---------------------------|----------|----------|
|          |                           |          |          |
| Total    |                           |          |          |



# 5. Planning Context

Planning policy at local level imposes strict restraints on new housing development in rural areas. However in exceptional circumstances, consideration for affordable housing in rural areas, where the Council is satisfied that local need exists, may be permitted.

There are three categories of affordable housing as defined by national policy. These categories are traditional social rent, affordable rent, and intermediate housing. For clarity, *Social Rented Housing* has rents that are set at national level. *Affordable Rented Housing* has rents set at no more than 80% of the local market rent (including service charges, where applicable). *Intermediate Housing* includes shared ownership properties which enable first time buyers to enter the housing market.

Strategic actions contained within the Rushcliffe Borough Council Housing Strategy 2009- 2016 encourage Parish Councils and local communities to explore their housing needs as part of their comprehensive Parish Plans. In addition, changes to the planning system allow for Parish Councils to produce Neighbourhood Plans. This survey could form part of the evidence for Parish Councils to justify identifying sites for affordable housing.

# 6. Respondents' Details

The following sections of this report detail the responses from the questionnaires distributed and returned during February 2012 in Gotham Parish.

Respondents individual details have been kept confidential and any identifiable attributes have not been included in the results. Any comments that have been made may also have been edited so as not to identify individual circumstances.

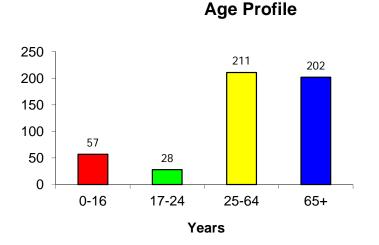
The following results are a snapshot in time and provide the village and Rushcliffe Borough Council with an insight into the parish in terms of current housing need, the desirability of the village as a place to live, and the current level of facilities serving the local community.

A total of 240 survey forms were received giving a return rate of 32%. This is considered a reasonable response, taking into consideration that only people who have a housing need, or those who are interested in commenting on local matters, are likely to respond.



# 6.1 Age Profile

The chart below shows the age profile of the 498 people captured on the 240 survey forms returned. The responses show that the largest single group of the population in Gotham, representing 42%, are people in the 25-64 years age group. 41% of respondents are over the age of 65 years. Children under 16 represent only 11% of the population and young people a further 6%. This indicates that Gotham has an ageing population which will adversely affect its sustainability in the longer term.



#### 6.2 Household Size & Mix

The following chart shows the number of households in each size/mix category. Single people and couples accounted for 75% of total households. Households containing families with children accounted for almost 23% of the total.

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#### 6.3 Tenure of all Respondents

The following chart shows the current household tenure of all respondents. Owneroccupiers make up 87% of households. Private rentals account for 5% and social rented properties account for 7%.

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#### 6.4 Property Types

The following chart details the types of property that respondents currently live in. The largest group were occupants of 3 bedroom houses at 39%.

The number of small properties with 1 or 2 bedrooms amounted to 37% of total respondents.



# 6.5 Residency

The chart below shows that 94% of respondents have lived in the parish for more than 3 years, with almost 68% having lived in Gotham for over 15 years.

#### 6.6 Migration

The chart below shows whether respondents are expecting to move house in the future, and if so, what they would prefer their next move to be. Over 60% of respondents do not expect to move from their present property.

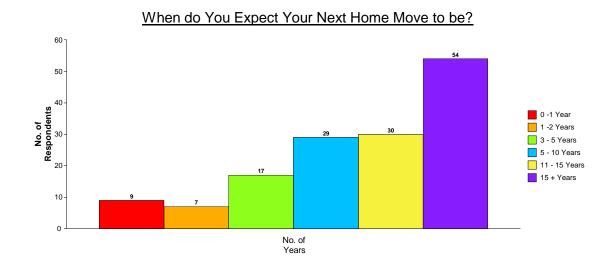
23% of respondents would prefer to buy their own property on the open market. 12% of respondents expect their next move to be into retirement housing and 3% expect to move into social rented or shared ownership properties.

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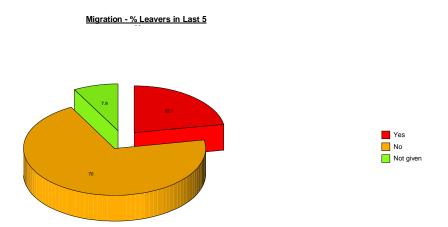
# 6.7 Timescales

The chart below shows that, of those people expecting to move homes in the future, 23% are expecting to move within the next five years.



# 7.0 Local Support for Affordable Housing

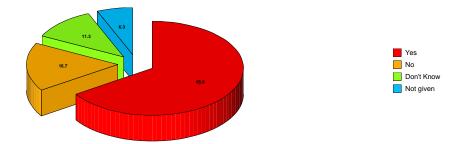
The chart below indicates that a number of local people have had to move out of the village in order to secure suitable housing. 22% of respondents were aware of somebody who needed to move out to find affordable or suitable accommodation.



The second chart, overleaf, shows the level of support for a small development of affordable homes for local people, being built in the parish. Almost 67% of respondents would be in favour.



% In Favour of a Small Scheme



#### 8.0 Housing Needs Analysis

Of the 240 returns, 228 were from people who would be considered as adequately housed and <u>would not</u> be looking to move to alternative accommodation within the next 5 years. These respondents completed a survey form primarily to offer their support or objection towards a 'local needs' housing development, as well as to give their comments regarding the sustainability of Gotham and comment on its facilities. These were therefore discounted from the rest of the analysis.

Accordingly, as far as the requirement for affordable housing is concerned, there are 12 returns detailing a housing need. Some of these may not be eligible for affordable housing and may need to be discounted from the final result.



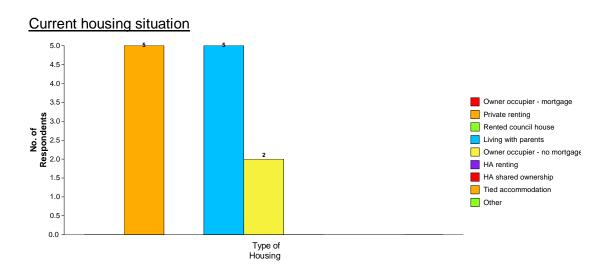
# 8.1 Local Connection

The graph below shows the type of local connection held by the 12 respondents with a specific housing need. 11 live in the parish, 1 has previously lived in the parish, 2 work in the parish and 5 have immediate family living locally.



# 8.2 Current Housing Tenure

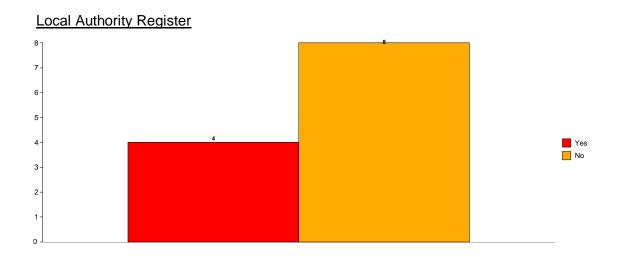
The chart below shows that 5 respondents are currently living with parents, 5 are privately renting and 2 are owner-occupiers.





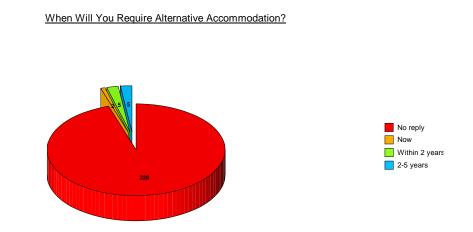
# 8.3 Registered for Housing?

The chart below shows that just four of the respondents are registered for housing with the local authority.



# 8.4 When is Housing Required?

The chart below indicates that all 12 respondents will require alternative housing within the next five years, although the majority will have a need within the next two years.





# 8.5 How long is it needed for?

The chart shows that all respondents will need housing for a period of at least five years, with the majority needing housing for over ten years.

# 8.6 Reason for Needing Alternative Housing

The chart below shows peoples' reasons for requiring alternative housing.

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#### 9.0 Financial Information

The charts below indicate the levels of household income, source of income and savings held by respondents claiming a need for housing.

#### 9.1 Household Income

Government guidelines indicate that a household income of £60,000 or less is qualification for consideration for affordable housing.

elow £14,999 15-£19,999 20-£24,999 25-£29,999 30-£39,999 40-£49,999 i0-£59,999 ver £60,000

#### 9.2 Source of Income

Ten respondents receive their income from salary and two from pension. Some respondents will move from salary to pension during the next five years.

#### 9.3 Level of Savings



# 10. Respondents in Need - Details

The following tables list the respondents who have expressed a housing need, what type of housing they would prefer, and our assessment of their need.

#### <u>Single</u>

| RESPONDENT  | ACCOMMODATION<br>REQUIRED   | REALITY TENURE  |
|---|---|---|
| Living with parents, requires<br>independent accommodation<br>within 2-5 years. Residency 25<br>years, works in parish and<br>immediate family locally. On<br>housing register. | 1 bed flat. New build homebuy<br>or Intermediate rent.  | 1 or 2 bed flat or house.<br>Intermediate rent or New build<br>homebuy. |
| Living with parents, requires<br>independent accommodation<br>within 2-5 years. Residency 35<br>years. Immediate family locally.  | 2 bed house or flat. New build homebuy.   | 1 or 2 bed house or flat. New build homebuy.                            |
| Living with parents, requires<br>independent accommodation<br>within 2 years. Immediate family<br>locally.  | 2 bed house. New build homebuy.   | 1 or 2 bed house or flat. New build homebuy.                            |
| Living with parents, requires<br>independent accommodation<br>within 2-5 years. Residency 22<br>years and immediate family<br>locally.  | 2 bed house, bungalow or flat.<br>Social rented, Intermediate<br>rented, Market rent or New build<br>Homebuy. | 1 or 2 bed house or flat.<br>Intermediate rent or New build<br>homebuy. |

#### **Elderly**

| RESPONDENT   | ACCOMMODATION<br>REQUIRED  | REALITY TENURE                                       |
|--|--|--|
| Couple, living in own 2 bed<br>property, require retirement<br>housing within 2-5 years for<br>reasons of health. 19 years<br>residency. On housing register.  | 2 bed bungalow. Social Rent.   | 1 or 2 bed bungalow. Social Rent.                    |
| Single person, living in privately<br>rented, 3 bed property, requires<br>smaller, cheaper property, close<br>to carer, immediately, for<br>reasons of health. 1 year<br>residency. On housing register. | 1 bed house, bungalow or flat.<br>Social rented or Intermediate<br>rented. | 1 or 2 bed bungalow. Social or<br>Intermediate Rent. |
| Single person, living in own 3<br>bed property, requires smaller<br>property within 2-5 years due to<br>health problems. Residency 46<br>years.  | 2 bed bungalow. New Build<br>Homebuy.                                      | 2 bed bungalow. New Build<br>Homebuy.                |



#### **Families**

| RESPONDENT   | ACCOMMODATION<br>REQUIRED   | REALITY TENURE   |
|--|---|--|
| Lone parent and child,<br>currently living with parents,<br>require independent<br>accommodation, close to<br>family, immediately. 1 year<br>residency and previous<br>residency. On housing<br>register.                            | 2 bed house or bungalow. Social rent.   | 2 bed house. Social Rent.                                    |
| Lone parent and 2 children,<br>living in privately rented 3 bed<br>house, require cheaper<br>accommodation within 2<br>years. Residency 1 year.  | 3 bed house, bungalow or flat.<br>Social rent, Market rent or New<br>build homebuy. | 3 bed house. Social rent or New build homebuy.               |
| Lone parent and 3 teenage<br>children, living in privately<br>rented 3 bed house, require<br>smaller, cheaper<br>accommodation within 2-5<br>years.  | 2 or 3 bed house. Social rent,<br>Intermediate rent or market rent.                 | 2 bed house. Social or intermediate rent.                    |
| Couple, living in privately<br>rented 3 bed house, require<br>smaller, cheaper home within<br>2 years. Residency 6 years<br>and works in parish.   | 2 bed house or bungalow. Social rent or New build homebuy.                          | 2 bed house. Social rent or New build homebuy.               |
| Couple and 5 children, living<br>out of parish in 4 bed<br>privately rented property;<br>need to be close to<br>dependent elderly relatives<br>within 2 years. Previous<br>residency 23 years,<br>immediate family in the<br>parish. | 4 bed house. Social rent,<br>Intermediate rent, Market rent,<br>New build homebuy.  | 4 bed house. Social, intermediate rent or New build homebuy. |

#### 10.1 Results of Analysis

The results show that there is a need for affordable housing by all groups – young singles, young families and the elderly. Eight of the respondents have indicated that they are able to mortgage and would be interested in shared ownership (New Build Homebuy). Although three elderly respondents have indicated health issues, none have stated a requirement for physically adapted properties.

The housing needs derived directly from the survey are:

4 x 1 or 2 bed houses or flats for New Build Homebuy (Shared Ownership).

- 1 x 2 bed bungalow for New Build Homebuy.
- 1 x 2 bed house for New Build Homebuy or Social Rent.
- 1 x 3 bed house for New Build Homebuy or Social Rent.
- 1 x 4 bed house for New Build Homebuy or Social Rent.
- 2 x 1 or 2 bed bungalows for Social or Intermediate Rent.
- 2 x 2 bed houses for Social or Intermediate Rent.



#### 11. Conclusions & Recommendations

Midlands Rural Housing, in partnership with Gotham Parish Council, has conducted a detailed study of the housing needs of the parish. This study has not only investigated the actual housing needs, but has also ascertained residents' views with regard to living in the village, and has identified the level of local support for a development to meet local needs.

Gotham lies to the south west of Nottingham in an area which, although seemingly isolated, is within easy reach of the conurbations of Nottingham, Derby and Leicester via the M1, A453, A6 and A50, which are all close by. Historically, employment has been provided by nearby Gypsum mining, but today there are other major employers in the locality such as East Midlands Airport, Ratcliffe on Soar Power Station, Nottingham University Vetinary Campus and the Trent University Campus at Clifton. Gotham has good facilities, with several pubs, shops, businesses, and a primary school within the parish. There is also a bus depot, giving good public transport links to the local area.

All of these factors have combined to make Gotham a popular and sought after village in which to live. Although house prices in Gotham are not as high as in other areas of Rushcliffe, they have, nonetheless, become unaffordable for those people on low incomes. As a result, young starters and young families are having difficulty establishing homes in the parish, so are moving elsewhere. The proportion of young people and children in the parish is relatively low and Gotham is showing signs of an ageing population which will have an impact on its future sustainability.

There is a high proportion of owner occupation and a low proportion of privately rented properties. Social rented properties, by their nature, are not readily available as tenancies are long-term. Although there are a high proportion of 2-3 bedroom properties in Gotham, turnover is low because people tend to remain in the parish for many years. The figures show that typically, people have lived in Gotham over 15 years and do not expect to move, or if so, not for at least another 15 years. The availability of suitable properties coming on the market is therefore low, as is indicated in Section 3 – just two semi-detached properties and no terraced properties out of 16 properties currently for sale. The low number of rental properties available will also lead to market rents being high and therefore unaffordable.

From comments received, it is clear that many people have lived in Gotham all their lives and have family connections going back several generations. Both young and elderly alike have a strong desire to remain in the parish and have no desire to move to nearby towns and villages to find suitable housing. There is particular concern about a lack of suitable housing for the elderly. 67% of respondents have said they would support the development of a small scheme of affordable properties in Gotham.

The survey has identified 12 people who have indicated a need for affordable housing. They are a broad mix of young starters, young families and the elderly



which supports the view that all age groups are affected by the lack of available, suitable housing. All the respondents have close connections with the parish and are on low incomes. Some are in ill health and would like to downsize, some are having difficulty affording market rents. Several have been unable to set up independent homes and have expressed a strong interest in shared ownership.

Our recommendation is that a mixed development of 12 affordable dwellings should be considered. This development will alleviate the current housing needs in Gotham, whilst remaining available to the parish in perpetuity, to allow for future requirements which may arise.



#### 12. Acknowledgements

Midlands Rural Housing would like to thank Mrs R. Muir, Chair of Gotham Parish Council, Mr J. Anderson, Chair of the Planning Sub-Committee and Mrs J. Raven, Clerk to Gotham Parish Council, for their time and help in carrying out this Housing Needs Survey.

# 13. Contact Details

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**Appendix A:** Comments Regarding a Small-Scale Development of Affordable Housing for Local People.

The following comments were received from respondents and give a general indication of their concerns for and against an affordable housing scheme. A random selection of comments has been reproduced.

- We have tried to buy before and lost out on 2 properties due to people offering higher bids. We need housing in the village as our elderly parents live here.
- There is no need to push development in Gotham of what will inevitably be 'unaffordable' houses for young and 1<sup>st</sup> time buyers, regardless of size or build density. Housing is available in Nottingham and East Leake.
- I would like to downsize from my family sized home and know of several others in the village who would like to do the same. We could do with a retirement complex, which would free up houses for other people.
- I am unsure if I would be in favour of a scheme. It depends where it would be built and how it would affect me.
- To be affordable, houses need to be priced around £80,000 £90,000 not £199,000 like the ones that were built by the old school.
- We don't want Gotham to merge with Clifton due to too much building.
- We were told the last development, by the school, would be affordable. This proved to be incorrect and they had trouble finding buyers.
- We believe the current 'affordable' housing has had a negative effect on the quality of life in the village and that more affordable housing may be detrimental.
- Having worked with clubs and organisations for the elderly, in Gotham, I am keenly aware of the need for suitable housing for the elderly. Gotham is unusual in that there are many people who have lived here all their lives. For them, a move away from the village is particularly hard.
- I would support a scheme providing there is proper consultation. We know several people in their thirties, still living at home and unable to afford a house in the village, but not wishing to move.
- There are already empty houses in the village which are not being rented or sold. We do not need more.



- A small development of sheltered housing would allow elderly residents to vacate their houses, which could then be available for families. Houses have been built which are too expensive and have remained empty.
- There are some horrible old industrial buildings in the village that are an eyesore and would be ideal for clearing away and re-developing.
- The parish is in need of suitable housing for the elderly, possibly wardenaided.
- We need more low cost smaller homes for older people, thus releasing family homes.
- This type of scheme creates an artificial environment. Correctly priced market housing would allow people to purchase homes in the normal way. Some housing in Gotham is as expensive as in the city.
- We would welcome small units for the elderly or young people.
- I have lived in Gotham 40 years and both my daughters have had to leave the village to rent properties elsewhere at far too high a rent. Families are split and children cannot support elderly parents. We should support local housing for local people.
- I would have loved my mother to have had elderly accommodation available in Gotham. She felt East Leake was too far away and has moved nearer to another family member for care. A small number of retirement flats or similar, in Gotham, would be ideal.
- Please ensure that villages like Gotham remain as villages and do not become over-populated like Bingham, Cotgrave and Radcliffe.
- We endorse the building of affordable houses for village people as long as no greenbelt or agricultural land is lost.
- It would be nice to have housing for the elderly, e.g. small bungalows, park homes, warden aided.