



City of Lincoln Housing Strategy

2025 – 2030

‘Quality housing for all’



December 2025

Version 1.0

Document Control

Organisation	City of Lincoln Council
Document Title	City of Lincoln Housing Strategy 2025 - 2030
Directorate	Housing and Investment
Author	Housing Strategy Manager
Owner	Housing Strategy Manager
Classification	Strategy
Next review date	March 2027

Version History

Version	Date	Author	Approved by	Amendments
V1.0	February 2026	Housing Strategy Manager		N/A – new document

Strategy One-Page Summary

Strategic Priority	Let's deliver quality housing		
Strategy vision	'Quality Housing for All'		
Strategy objectives	Right homes in the right places	Thriving places	Healthy homes
What this means	Enable the delivery of high-quality new homes that meet the varied needs of our residents and support the city's sustainable growth	Enhance our communities through estate regeneration, housing renewal and reducing under-occupancy of homes	Improve the quality of existing homes in the city, making them safe and healthy places to live so our residents can live healthier lives
How we'll make this happen	<ul style="list-style-type: none"> • Deliver newbuild council homes at Jasmin Green • Commence delivery of future phases at Charterholme • Commence delivery of homes in the north of the city • Develop and start delivering a 'small sites pipeline' • Continue to buy back former council homes • Enable delivery of more temporary accommodation, supported housing and extra care accommodation in the city • Work with other social housing providers to deliver more affordable homes • Engage with the education and construction sectors to increase local availability of construction skills training • Incentivise and advise developers on energy efficiency, and building the homes the city needs across a wider range of tenures 	<ul style="list-style-type: none"> • Maximise delivery of affordable homes on our land in the north of the city • Progress our estate regeneration plans • Work with the city's universities to 'rightsize' their student accommodation • Continue to bring more empty homes back into use • Implement local letting policies across all council housing stock • Use housing growth to improve access to outdoor leisure and recreation • Refresh our City Centre Masterplan and increase opportunities for city centre living • Monitor residents' satisfaction with where they live 	<ul style="list-style-type: none"> • Deliver all new council homes at EPC-A • Work towards all council homes being minimum EPC-C • Identify and target the city's poorest quality privately rented homes to make them healthier and safer • Closely monitor trends in the private rented sector • Advise and support people improve their homes' energy efficiency and reduce fuel poverty • Advise and support people to access home adaptations including grants • Monitor delivery of wheelchair accessible homes in the city, including in our own housing stock
What success will look like	<ul style="list-style-type: none"> • Better availability of the homes the city needs, with 750 additional homes by 2030 • Continued supply of land for housing • More affordable homes and shorter wait times • Reduced homelessness and rough sleeping • Increased supply of specialist housing • A better functioning and higher-quality private rented sector 	<ul style="list-style-type: none"> • A housing masterplan and delivery strategy for the north of the city • Fewer under-occupied and empty homes, including student accommodation • Better access to greenspace and outdoor leisure, benefitting new and existing communities • Increased residents' satisfaction with where they live • Increased city living 	<ul style="list-style-type: none"> • High energy efficiency across our council housing stock • A more energy efficient, healthy private rented sector • Increased supply of adapted and wheelchair accessible homes • Fewer people living in fuel poverty • Fewer homes in the city containing Category 1 hazards • More people able to live well in their homes

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Foreword

The homes we live in are central to our wellbeing. Yet for many people in Lincoln, accessing a safe, well maintained and affordable home has become increasingly difficult. Rising living costs, national housing shortages and pressures in the private rented sector have all made access to suitable housing more challenging than it has ever been.

The council is committed to addressing these challenges. In our Vision 2030 Strategic Plan is built around five core priorities, collectively aiming to ensure Lincoln remains a thriving, inclusive and sustainable city for residents, businesses and visitors alike. Good housing is essential to reducing inequality, supporting our workforce and universities, improving the health of our residents, and ensuring our communities remain vibrant and resilient. This Housing Strategy sets out our clear vision for the next five years: **Quality Housing for All**.

Lincoln is a changing city. Our population is growing and becoming more diverse, with increasing numbers of older residents and single-person households. Demand for smaller, more affordable homes continues to rise, while pressure on social housing and temporary accommodation remains high. At the same time, many homes – particularly in the private rented sector – require improvement to meet modern standards of safety, health and energy efficiency.

This Strategy responds by focusing on three core priorities: delivering the right homes in the right places; supporting thriving, sustainable neighbourhoods; and improving the quality and energy efficiency of homes across all tenures. It sets out practical, deliverable actions including building more council homes, working with partners to expand affordable housing provision, regenerating neighbourhoods, bringing empty homes back into use, and ensuring residents can live safely and independently as their needs change.

We are proud of the progress already made, but we know there is more to do. Achieving these ambitions will require strong collaboration with residents, housing providers, local institutions and government.

With this Strategy, we are taking decisive steps to ensure everyone in Lincoln has access to a healthy, secure home – and to build a city where communities can thrive now and in the future.



(signature)

Cllr Naomi Tweddle – Leader of the Council



(signature)

Cllr Donald Nannestad – Deputy Leader and Portfolio Holder – Quality Housing

Part 1: Context

Housing affordability and availability

- 1.1 The UK is in a national housing crisis, which has worsened significantly since the council published its previous Housing Strategy in 2020.
- 1.2 Following the Covid-19 pandemic, housing costs have increased both nationally and locally for most people who pay rent or a mortgage. The inflationary pressures that arose immediately following the pandemic have also pushed living costs increasingly higher, keeping the country in a persistent and unprecedented cost-of-living crisis.
- 1.3 Energy security, cost price inflation across most sectors, and international conflict have also contributed to greater economic instability. At the same time inflation and labour shortages in the construction sector have caused a slowdown in the building of the additional homes the country needs.
- 1.4 The national shortage of homes has pushed the cost of housing higher now in real terms than it has ever been. Nationally, households with a mortgage now spend 18% of their income on monthly payments; this increases to 26% for people who pay social rent and 32% for private renters¹.
- 1.5 As of 31st March 2025, more than 131,000 households in England were living in temporary accommodation, an increase of more than eleven percent in just 12 months² and considerably higher than the c.48,000 households in temporary accommodation in 2011³.
- 1.6 Notwithstanding economic factors like employment rates and people's household incomes, there remains a persistent imbalance in housing supply and demand. The cost of housing, whether renting or buying a home, is likely to remain high for some time and without of reach for an increasingly high proportion of households.

National response

- 2.1 Since July 2024 Government has introduced multiple measures intended to ease the housing crisis and ensure the delivery of 1.5 million more homes by the end of the current Parliament in 2029. These include:
 - ▶ **Releasing an updated National Planning Policy Framework**, reintroducing mandatory housing targets to all councils in England, and aiming to release lower quality land in areas of greenbelt and ensure local development plans align with national housing and infrastructure goals.

¹ [English Housing Survey 2022 to 2023](#)

² ONS, 2025

³ 2011 Census

- ▶ **Announcement of £39 billion investment in social and affordable housing**, aimed at delivering up to 300,000 new social and affordable homes over the next decade. Of these 300,000 homes, 180,000 will be delivered for social rent.
- ▶ **Making it easier for local authorities to build new council housing**, through launch of the Council Housebuilding Support Fund; exempting new build council homes from Right to Buy for 35 years and allowing councils to pool Right to Buy receipts with grant funding to finance new homes.
- ▶ **Launch of a National Housing Bank** in April 2026, to provide low-cost loans to accelerate cross-tenure housebuilding across England in areas of high need.

2.2 The driver of this new growth is the **Planning and Infrastructure Bill**, which makes large-scale changes to the planning process to remove some of the key barriers to housing and economic growth:

- ▶ **Acceleration of the planning process**, to speed up and streamline delivery
- ▶ **Re-introduction of strategic planning** to enable mayors and local authorities to coordinate development across regions and ensure housing and economic growth aligns with transport and infrastructure needs
- ▶ **Fast tracking of more than 150 major infrastructure projects** including roads, railways and renewable energy developments. This includes measures to improve the country's energy security and climate resilience
- ▶ **Creation of development corporations** to oversee significant development projects such as new towns and large-scale regeneration
- ▶ **Delegating more planning decisions to local authorities and development corporations** to increase responsiveness and local engagement
- ▶ **Simplification of compulsory purchase** of land for development purposes



- ▶ **Introduction of a nature restoration levy**, requiring developers to contribute financially to support environmental conservation

- ▶ **Creation of environmental outcomes reports** to ensure new developments meet specified environmental standards

2.3 Measures have also been introduced to:

- ▶ Reduce the number of existing social and affordable rented homes lost through Right to Buy; and
- ▶ Support first-time buyers through the launch of a permanent mortgage guarantee scheme

Local context

- 3.1 Lincoln is the primary urban settlement in a mostly rural county. As the county's primary employment, shopping and tourism destination, Lincoln makes a substantial contribution to both economic and housing growth for the Greater Lincolnshire area with its heritage, local services and employment sectors driving demand for additional housing. Sustainable housing growth, particularly a buoyant house buying market, is therefore central to supporting the city's ongoing success.
- 3.2 The city's character and demography differ significantly from other parts of the county, being more densely populated than neighbouring districts with a much younger resident age profile due to its two higher education institutions. Over 20 percent of the city's population are higher education students and, unlike other



Lincolnshire Districts that have much older populations, the most common age in the city is only 20. Geographically the City of Lincoln Council's administrative area is small, covering only 13.5 square miles. This somewhat limits opportunities for housing growth compared to neighbouring districts, however demand for housing is very high.

- 3.3 Demand for social housing in the city is particularly high. Mirroring national trends, the Covid-19 pandemic and subsequent cost of living crisis have significantly impacted local housing demand and affordability. This has had a major impact on residents' quality of life, and people renting in the city's private sector have been among some of the hardest hit with many struggling to keep up with increasing rents and lacking security of tenure. This, coupled with a higher proportion of non-decency of homes the private rented sector⁴, and an increasingly challenging landlord environment, has increased the number of people presenting to the council with homelessness.
- 3.4 Lincoln is particularly vulnerable to these household pressures, with more than 26% of homes in the city being privately rented. In 2024/25 the council spent over £500k providing temporary accommodation and therefore the financial pressures, and impacts on households in the city, remain acute.
- 3.5 Overall, Lincoln is more deprived than 84% of local authority areas in England⁵, and is one of the most deprived areas in Greater Lincolnshire across a range of categories including 'barriers to housing and services', 'health and disability', 'education and skills', 'crime', 'income' and 'employment'. There remains substantial inequality across the city, with stark differences in levels of deprivation dependent on where people live and their housing tenure. It is in our most deprived neighbourhoods where the impact of housing deprivation is highest, closely correlated with where the city's traditional 'council housing' estates were built and where demand for housing remains persistently high.

⁴ [English Housing Survey 2023/24](#)

⁵ [English Indices of Deprivation, 2025](#)

- 3.6 Housing deprivation is also closely correlated with other forms of deprivation, and there is a long-established relationship between housing and health outcomes⁶. The city's housing crisis, and its impact on Lincoln's sustainability and the quality of life of all who live here, have never been more acute. This Strategy aims to tackle housing inequality in the city by increasing the supply of affordable homes; enabling the development of market housing that meets local needs; and improving housing standards across all tenures so people can live well in healthy homes. These are the keys that will unlock better outcomes for all who live in the city.

Central Lincolnshire Local Plan

- 4.1 The Central Lincolnshire Local Plan was adopted in 2017 and most recently reviewed in 2023⁷. The Central Lincolnshire committee is made up of a partnership of the City of Lincoln, North Kesteven District, West Lindsey District and Lincolnshire County Councils. It represents a joint vision for how Central Lincolnshire should evolve between now and 2040.
- 4.2 Over the plan period 2018-2040 the Local Plan aims to support the delivery of 29,150 new homes across Central Lincolnshire, with 64% of these homes in the 'Lincoln Strategy Area'. In 2023 this figure was adjusted to 24,244 to account for homes already delivered. These new homes will need to be built in accordance with an ambitious and ground-breaking set of policies aimed at making new development in Central Lincolnshire achieve net zero. Specifically, this includes making sure new homes are efficient, generate renewable energy and are adaptable to climate change.
- 4.3 In respect of the new homes to be delivered in the city, Lincoln does not have a specific housing target but the Plan's overall approach to housing growth is set out in Policy S3 and in summary this is one of urban focus concentrating growth in and around Lincoln. For the City, essentially this means delivering housing through a combined strategy of housing delivery in our existing urban areas and Sustainable Urban Extensions. Lincoln Sustainable Urban Extensions are set out in Policy S69.

Greater Lincolnshire Devolution

- 5.1 The recently devolved Greater Lincolnshire County Combined Authority (GLCCA) aims to deliver unprecedented investment and local powers to Greater Lincolnshire communities, overseeing strategic planning, investment and delivery of key services including transport, skills, employment, business growth and infrastructure.

⁶ [NHS England – Deprivation and health inequalities](#)

⁷ [Central Lincolnshire Local Plan](#)

5.2 As a district council, City of Lincoln is a non-constituent member of the GLCCA. The GLCCA will be setting strategic priorities to unlock housing through enhanced infrastructure, with a focus on:

- Investing in high quality homes, locations and services to retain a younger workforce and support older people
- Working with Homes England to bring forward the necessary infrastructure to meet the needs of local communities
- Supporting regeneration, providing sustainable and affordable housing solutions for the future workforce and ensuring people can build careers and families
- Forming a single Transport Authority to develop public transport improvements connecting people and communities seamlessly with homes, work, leisure and learning

5.3 The GLCCA will set funding priorities for housing, which will inform how funding, including Government's Affordable Homes Programme, will be distributed locally to support delivery of 1.5 million new homes by 2029.

5.4 The city, as the GLCCA's main urban settlement, will therefore play a key role in delivering sustainable housing in Greater Lincolnshire. This Housing Strategy sets out the key actions we will take to maximise the supply of homes to meet local needs and facilitate neighbourhood renewal across the city, so that Lincoln can be the driving force for improving access to quality housing for all.

Part 2: What we've already achieved

Housing Strategy 2020 – 2025

- ▶ Enabled, through the Central Lincolnshire Local Plan, delivery of 609 additional homes across the city
- ▶ Delivered more than 260 new council homes through newbuild development, off-plan acquisitions and buying back former council homes previously lost through Right-to-Buy
- ▶ Delivered a 70-unit extra care facility at De Wint Court
- ▶ Provided 18 additional temporary homes in the city, to reduce rough sleeping and help people break the homelessness cycle, with a further 15 delivered in partnership funded through Government's Single Homelessness Accommodation Programme
- ▶ Provided 10 Local Area Housing Fund (LAHF) homes to support Government's asylum resettlement programme
- ▶ Acquired planning permission and commenced enabling infrastructure at Western Growth Corridor, the city's largest development in over 100 years
- ▶ Enabled commencement of the first 52 new Homes at Western Growth Corridor ('Charterholme')
- ▶ Trialled use of renewable heating systems at our newbuild developments
- ▶ Invested over £26 million into our council homes, working towards all of our homes being compliant with the Decent Homes Standard and 95% achieving an EPC rating of C or higher.
- ▶ Using Government's Warmer Homes Funding, installed solar PV panels and other energy efficiency measures on our council homes to enable a further 200 homes in the city to achieve a minimum EPC-C rating
- ▶ Delivered our first EPC-A rated council homes at Boutham Park Road
- ▶ Acquired planning permission for fifty new EPC-A rated council homes at Jasmin Green, Birchwood
- ▶ Worked with private property owners to bring 172 empty homes across the city back into use
- ▶ Improved and removed, through effective enforcement, hazards in over 1,100 private rented homes, making private rented housing in the city safer

What Central Lincolnshire authorities have delivered

- 1.1 The Central Lincolnshire strategic Planning Committee published its most up to date Five Year Housing Land Supply report in October 2025⁸. This report confirms that the Local Plan’s housing requirement has been consistently exceeded since the start of the plan period, delivering on average 1,382 dwellings per year against a baseline requirement of 1,102 dwellings (1,157 including a five percent buffer).
- 1.2 The Central Lincolnshire area is currently able to demonstrate housing land supply of 7.1 years, exceeding the requirement by 2.1 years and amounting to 8,235 homes. Sites in the city’s current administrative boundary make up just 12.7% of these homes, with 1,050 dwellings in the city’s current land supply. The city itself does not have a housing delivery target, however, to meet its contribution to Central Lincolnshire maintaining its housing land supply, Lincoln needs to continue delivering at least 150 homes per year.
- 1.3 The three Central Lincolnshire authorities have collectively delivered over 9,500 homes since 2018/19, with more than 6,500 completions since April 2020. This equates to an average of 1,382 completions across Central Lincolnshire each year. Housing completions dipped slightly in 2024/25, and therefore sustained efforts are needed to ensure housing supply targets can be met.

District	2018/19		2019/20		2020/21		2021/22		2022/23		2023/24		2024/25		Total	
City of Lincoln	346	+/- requirement	205	+/- requirement	167	+/- requirement	148	+/- requirement	159	+/- requirement	135	+/- requirement	105	+/- requirement	1,265	+/- requirement
North Kesteven	698		760		469		558		773		703		566		4,527	
West Lindsey	407		573		485		589		681		608		543		3,886	
Total	1,451	349	1,538	436	1,121	19	1,295	193	1,613	511	1,446	344	1,214	112	9,678	1,964

Figure 1: Housing completions versus housing supply target 2018 - 2025; Central Lincolnshire Local Plan

- 1.4 Between April 2020 and March 2024, the three Central Lincolnshire authorities (City of Lincoln, West Lindsey and North Kesteven) saw a total of 1,259 homes delivered of affordable tenures. This is further explored in Figure 1:

⁸ [Central Lincolnshire Five-Year Land Supply report October 2025](#)

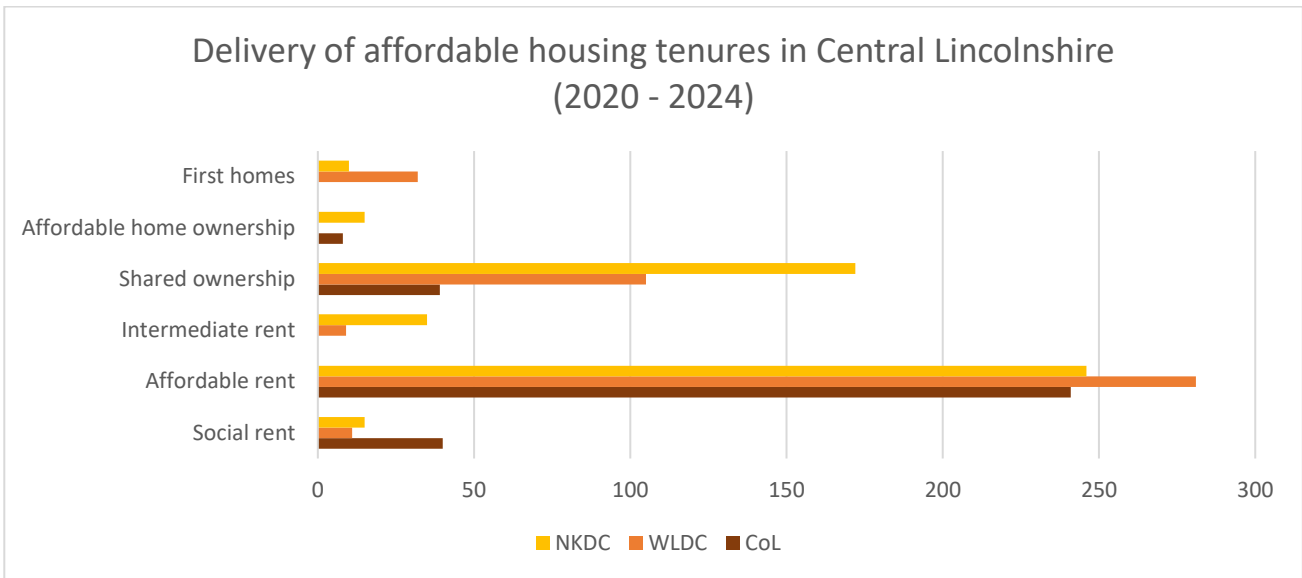


Figure 2: Breakdown of affordable homes delivered across Central Lincolnshire 2020/21 to 2023/24, by local authority and tenure

- 1.4 Whilst City of Lincoln saw the lowest number of affordable housing completions, it delivered the most homes for social rent to meet the housing needs of people on the lowest incomes. As the most affordable housing tenure, social rented homes can be challenging to deliver as they generate lower rental income and therefore take much longer to deliver a financial return.
- 1.5 A significant proportion of affordable homes delivered in the neighbouring districts were in the Lincoln Strategy Area.
- 1.6 North Kesteven District Council’s housing company Lafford Homes delivered 68 homes for private and affordable rent in the district since 2020, with a further 59 homes due to completed later in 2025/26

Part 3: Housing in Lincoln

Our neighbourhoods

- 1.1 Whilst demand for housing is high across all parts of the city, Lincoln is home to a range of different communities and population demographics vary significantly between neighbourhoods.
- 1.2 Our inner-city Wards (Carholme, Boultham, Abbey and Park) are influenced by the proximity and convenience of the city centre and its local services and facilities. Being close to public services and the University of Lincoln, this is where most of the city's younger residents and private tenants live. Parts of these neighbourhoods have higher concentrations of students and house shares, and higher household turnover. This is where most of our homes in multiple occupancy (HMOs) are.
- 1.3 Park and Abbey Wards are also where our more diverse communities live, with fewer residents born in the UK and where English is less likely to be people's main language.

- 1.4 These neighbourhoods, and parts of Castle Ward, are mostly characterised by prevalence of pre-war terraced housing with some social housing, largely contained within purpose-built flat blocks.



- 1.5 Carholme and Boultham Wards are home to high volumes of purpose-built student accommodation. There is currently an over-supply of this accommodation type in the city, and therefore much of this accommodation is under-occupied.
- 1.6 The city's outer Wards are home to people who tend to move less often, with more families and older residents. These areas are also where people in the city tend to buy their homes rather than rent. Some neighbourhoods in these wards contain areas with higher concentrations of social housing such as Ermine, Birchwood, Moorland, St Giles and Tower. Others, such as Hartsholme and Witham Wards contain higher proportions of owner/occupiers.
- 1.7 The pace of change is much slower in these outer Wards compared to those close to the city centre, however there are significant social and economic differences between some of these communities. Whilst some areas are affluent, others are among the most deprived both locally and nationally.

- 1.8 Housing in our outer Wards is also more diverse, comprising a mix of detached and semi-detached houses and bungalows, inter-war and post-war terraces, and purpose-built high- and low-rise flat blocks.

How Lincoln has changed

- 2.1 The city has undergone much transformation over the last 25 years, with large scale housing development and significant expansion of its two universities. This, coupled with the influence national housing policy has had on housing supply and affordability in the city, has meant that homes are now much more expensive relative to average incomes and are in short supply.

	2001	Now	Change	
Population	85,600	104,000	21.5%	↑
Number of households	36,657	42,506	15.9%	↑
HE students	6000 (estimate)	21,835	363.9%	↑
HE students as percentage of population	7%	21%	300%	↑
Population growth since 2001 (excluding students)		3.2%		
People living with disabilities/limiting long term illnesses	19.2% (limiting long term illness)	20.5% (disability)	6.8%	↑
Housing affordability ratio	3.34 (2002)	5.73	171.3%	↓
Number of council homes in the city	8,803	7,787	11.5%	↓

Table 1: Overview of population change in Lincoln since 2001

- 2.2 These major population shifts have resulted in big changes to the balance of housing tenures available to people in the city. The growth of the city's universities, immigration, and relaxation of mortgage rules in the buy to let market in the early 2000s, have all contributed to rapid expansion in the private rented sector. The city now has a much higher prevalence of homes in multiple occupancy (HMOs), which has significantly changed the character of some of our inner-city neighbourhoods and reduced the supply of family homes. The council acted on this in 2015, by introducing a city-wide 'Article 4 Direction' that restricted the ability for landlords to convert family homes into HMOs without the need for planning permission. This has helped the city to directly safeguard more than seventy family homes from being

converted into multi-occupancy housing and likely deterred many more building owners from doing the same.

2.3 At the same time, following national trends the council has lost many social rented homes through Right to Buy. Delivery of newbuild social housing has not kept pace with Right to Buy and therefore despite the city having experienced high population growth than the regional and national average, it has never been more difficult for households to have access to an affordable home.

2.4 The city is also home to some of England’s most deprived communities, with household poverty having sharply increased since the Covid-19 pandemic and subsequent cost-of-living crisis.

High demand for housing

2.5 With a secure home out of reach for so many, the city’s demand for social housing has been rising steadily over the last few years.

Number of households on the housing register (at year end 2024/25)	2,227
Homelessness approaches (at year end 2024/25)	1,252
Rough sleeper count (average)	12
Temporary accommodation costs (net, 2024/25):	£519,850
Number of homes in multiple occupation	1,197
Percentage of homes in the city that are empty	3.5%

Table 2: Summary of housing demand and homelessness pressures (2024/25)

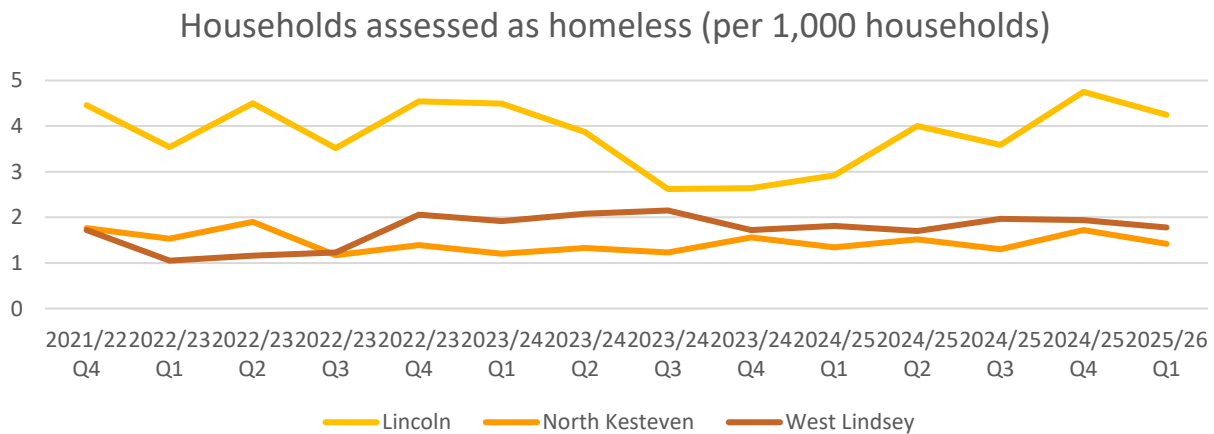


Figure 3: Homelessness trend data for Lincoln 2021/22 to 2025/26

2.6 Since the Covid-19 pandemic and the resulting cost-of-living crisis, homelessness has remained persistently high in the city compared to its immediate local authority neighbours. Increasing the supply of affordable homes and ensuring adequate provision of temporary accommodation in the city, is therefore central to supporting more people out of homelessness and into a sustainable, secure home.

Economic factors

- 2.7 Lincoln is a vibrant city with a diverse and evolving economy. Our strengths lie in education, healthcare and tourism sectors, with recent expansion into technology and green energy. The city’s two universities, and its college, support Lincoln’s ability to continue growing its skilled employment offer, and we have high job density and strong business survival rates. All these factors make the city an attractive location to live, work and visit.
- 2.8 The city’s economic performance has remained relatively stable despite significant national challenges like inflation and reduced public funding. Lincoln’s housing market continues to grow and, whilst housing affordability is a significant challenge for the city, rising property values and high demand in the private rented sector indicates confidence in the local economy.
- 2.9 Looking ahead, Lincoln’s economic outlook is cautiously optimistic. Continued investment in local infrastructure, housing, and the city’s cultural assets is vital to sustaining the city’s potential. Whilst national GDP growth is expected to remain modest, the city is well-positioned to benefit from strategic investment. Key to sustaining this positive outlook is the city’s commitment to reducing inequality, improving the range and quality of homes available, and These developments align with broader goals to reduce inequality, improve housing quality, and deliver inclusive economic growth.

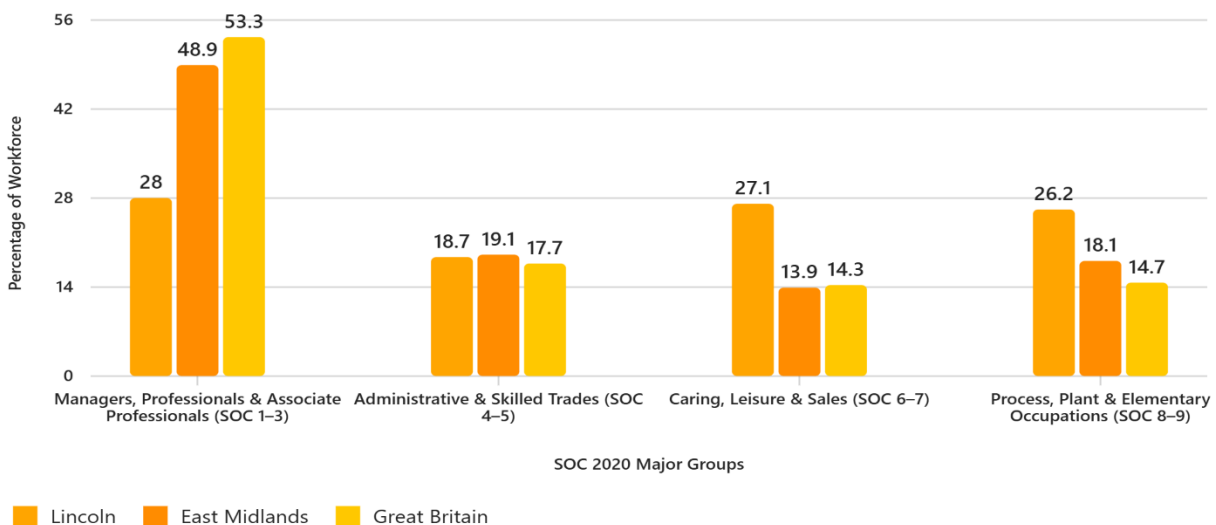


Figure 4: Lincoln’s labour profile 2025

Job density	0.95
Percentage of people economically inactive	18.3%
Unemployment rate	4.8%
Unpaid carers	8.9%
Children living in households in relative poverty	30.5%

Table 3: Summary of Lincoln’s economic activity

2.10 Notwithstanding this, a high proportion of Lincoln’s residents work in lower wage occupations or are economically inactive⁹. For our communities to thrive, and for growth to be genuinely inclusive, it is vital that the city’s housing growth reflects this and provides the tenures and property types that our population needs.

Housing tenure

3.1 The city’s tenure profile has changed considerably since the early 2000’s, with sharp increases in the proportion of private rented homes and a significant drop in owner-occupiers with a mortgage. People’s experience living in Lincoln will very much depend on the type of home they live in.

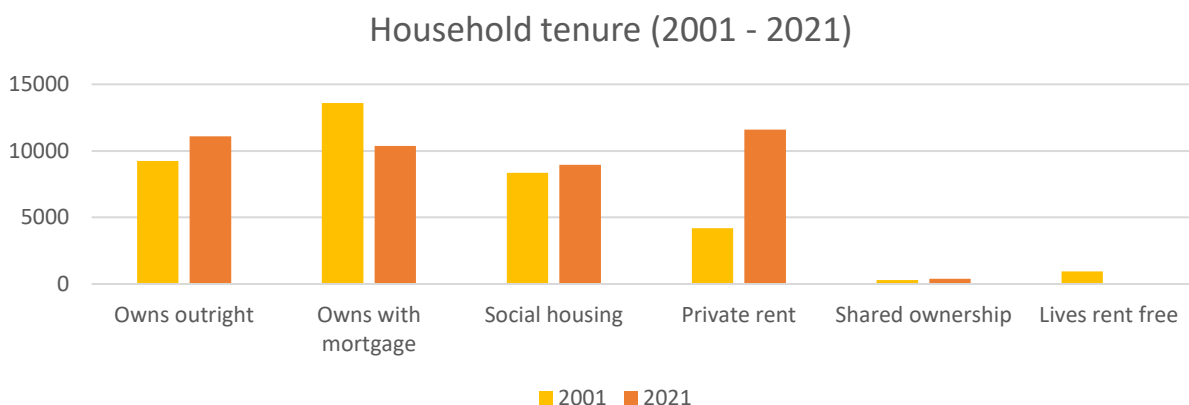


Figure 5: Changes in Lincoln’s housing tenure profile (2001 to 2021)

Buying/owning a home

3.2 As of 2023, just under sixty percent of households in the city were owner-occupiers¹⁰. Our most recent Housing Needs Assessment indicates that affordability varies across the city, with the city centre being the most affordable and south the least affordable. Delivery of new market housing has not kept pace with demand¹¹, and the homes that have been delivered do not meet the demands of home movers. Recent research by Homes England¹² shows mover demand in the Lincoln 18-minute drivetime catchment area for smaller, more affordable homes, whereas the newbuild homes being delivered in the city have been much larger homes that do not meet this need.

3.3 Economic uncertainty, high borrowing costs and supply side inflationary pressures in the housebuilding sector are suppressing development viability both nationally and locally. This is further exacerbated by some of the risks that come with building new homes in the city, as much of the land within the city’s current administrative boundary are brownfield sites.

3.4 We know, however, that there is pent-up demand in the city for both home movers and first-time buyers. By focusing on building more smaller market house types and

⁹ [Lincoln Labour Market Profile \(ONS, 2025\)](#)

¹⁰ [English Housing Survey 2023/24](#)

¹¹ Central Lincolnshire Local Plan Annual Monitoring statement

¹² Homes England Lincoln: CACI-Driven Market Analysis, 2025

unlocking development on more challenging sites in the city through facilitating the delivery of vital infrastructure, there is potential to reduce these barriers and improve availability of the market housing needed to support the city's sustainable growth.

Living in social/affordable housing

- 3.5 The number of social housing units in the city has remained largely unchanged since early 2000s, however the population has increased during that time whilst housing affordability has declined considerably across all tenures. Demand for social housing has steadily increased over time, particularly following the Covid-19 pandemic and cost-of-living crisis when house prices, market rents and interest rates all increased sharply.
- 3.6 Chronic shortages in the supply of affordable housing have meant that it has become very difficult to successfully bid for a council home in the city. Despite the council having added more than 250 additional homes to its housing stock since 2020, and social housing tenants making up over twenty percent of the city's population, demand has continued to outstrip supply and available stock eroded by the Right to Buy.
- 3.7 Government's recently introduced restrictions on the Right to Buy, coupled with other measures announced in the Summer 2025 Spending Review, seek to de-risk councils' ability to invest in new-build housing. As the city's largest landowner, the council has significant influence over increasing the supply of affordable homes by both building to add to the council's own stock and working in partnership with others to enable the delivery of many more.
- 3.8 The highest demand for social/affordable housing applies to 1-, 3- and 4-bedroom homes, due to both an increase in the proportion of single person households in the city and to reflect the lasting impact of larger family homes being the main property type lost through Right to Buy.



- 3.9 The impact on tenants and prospective tenants has been overwhelmingly negative, with many more people bidding on council properties and applying to other local housing providers for housing, and the average wait time for a successful allocation getting longer. Consequently, people applying for social/affordable housing in the city are increasingly likely to be living with homelessness, in overcrowded homes or in homes that do not meet their needs.

Specialist housing

- 3.10 Whilst still a 'young city' compared to its rural neighbours, Lincoln's population is ageing and is forecast to grow significantly over the next twenty years. There is already a shortage in the supply of homes suitable for older people, with 1,138 additional units required by 2033 and 315 more extra care bedspaces¹³.
- 3.11 The city also has an under-supply of homes suitable for people with additional support needs and/or living with a disability. Interventions are therefore needed to address these shortages and ensure people whose needs are not met by standard, general needs accommodation are able to live well in their homes now and in the future.
- 3.12 To meet this demand for specialist accommodation and, aligned with Lincolnshire's Inclusion Strategy and Joint Strategic Needs Assessment¹⁴, the city needs more supported housing, more homes for older people and more homes that are designed or adapted to meet the needs of people living with disabilities. The council provides adaptation services to its tenants and prospective tenants and facilitates grants for homes of other tenures. However, enabling all residents to live well in their homes will require a partnership approach, involving a range of stakeholders such as specialist housing providers, occupational therapists and Adult and Children's Social Care providers.
- 3.13 The council also needs to regularly review the accommodation needs of the gypsy and traveller community, in collaboration with its Central Lincolnshire strategic planning partner organisations, to ensure their needs continue to be met and to identify solutions where there is an under-supply.

Privately renting a home

- 3.14 Much of Lincoln's private rented accommodation is concentrated in the city centre and comprises pre-war terraced housing. The quality of accommodation in the city's private rented sector is often poor, mirroring national trends that indicate much higher rates of non-decency in this sector (21%) compared to social housing (10%) and owner-occupied homes (14%)¹⁵.

¹³ City of Lincoln Housing Needs study 2023

¹⁴ [Lincolnshire's Inclusion Strategy and Joint Strategic Needs Assessment](#)

¹⁵ [English Housing Survey 2023/24](#)

- 3.15 Private rented homes now make up more around a quarter of the city's households. A high proportion of the growth in this sector has been student accommodation. Students, the vast majority of whom are private sector renters, now make up twenty percent of the city's population and the city saw a rapid expansion in purpose-built student accommodation over the last fifteen years to accommodate this shift. However, due to recent changes across the higher education sector much of this purpose-built accommodation is now under-occupied. Solutions to tackle this issue are unlikely to be straightforward, as the type of accommodation these buildings offer does not lend itself to other population groups and therefore a co-ordinated approach is needed to identify how these buildings can be brought back into full use.
- 3.16 The concentration of private rented accommodation in the city centre is closely correlated with the city's demographics. Lincoln's city centre wards have seen the biggest changes in tenure and household make-up and, as well as students, host the majority of the city's homes in multiple occupancy and non-UK born residents.
- 3.17 Due to the city's shortage of social/affordable housing stock, its private rented sector provides a vital safety net to people who cannot have their housing needs met by other means. We know, from our Housing Needs Assessment¹⁶, that the city's tenants are generally a combination of 'active renters' and 'frustrated would-be homeowners'. Lincoln's private rented market is very strong, but also very expensive due to high demand for this accommodation type. The increase in houses in multiple occupancy, whilst indicating demand for shared accommodation, also suggests that affordability in the sector is affecting renters' housing choices.
- 3.18 The student housing market has, until recently, provided the highest rental yields and this has made private rented accommodation scarce for non-student households who wish to rent a flat or a house in the city. This now appears to be changing due to the wider impact of shifts in the city's higher education sector, and recent research by the council into landlords' sentiment indicates a move towards smaller rented properties as these are more affordable for would-be tenants.
- 3.19 We know that the quality of private rented housing in the city varies considerably, and that almost twenty percent of private tenants are dissatisfied with the quality of their accommodation. The private rented housing stock with the highest proportion of 'category 1 hazards (as defined by the Housing Health and Safety Rating Systems) can be found in Park, Carholme and Abbey Wards¹⁷.
- 3.20 The council operates a Trusted Landlord Scheme; however, this is currently a voluntary scheme and only a small proportion of the city's landlords have signed up. The private rented sector is currently much less regulated than providers of social housing, however this will change when the Renters Reform Act comes into effect. Other legislative changes, including updates to the Decent Homes Standard to apply to private landlords, will also help to improve the quality of private rented stock.
- 3.21 These changes are expected to further constrain the supply of private rented homes both locally and nationally. Bolder solutions are therefore needed to improve the supply and quality of private rented homes in the city and, for those frustrated would-

¹⁶ Housing Needs Study (2023)

¹⁷ BRE Integrated Dwelling Level Housing Stock Modelling and Database for City of Lincoln Council (2025)

be homeowners and would-be social housing tenants, better access to these tenure types to reduce pressure on this key part of the housing market.

Living conditions and energy efficiency

- 3.22 Approximately 95% of the council's housing stock has an SAP rating (equivalent to EPC) of C or higher. We know, based on recent findings by BRE, that housing conditions and energy efficiency in the city's private rented sector lags behind, and that housing conditions in some of Lincoln's owner-occupied stock is also poor.
- 3.23 Fuel poverty is also a significant concern for many who live in the city; we know that household deprivation has increased since before the Covid-19 pandemic, and that much of the city's pre-war housing stock is expensive to heat and can be difficult to decarbonise through retrofitting. Households have faced much higher heating costs, and therefore the city's most deprived households will be struggling to afford to keep their homes warm. We know that around 30.5% of Lincoln's children live in households in relative poverty, and that people of all ages across the city will now be living in homes affected by excess cold. Inadequate heating is directly linked to damp and mould growth, and therefore the impacts of poor energy efficiency in the city's housing stock will be affecting our population's health.
- 3.24 The council has a range of schemes to provide funding and advice to help homeowners, landlords and private tenants make their homes more energy efficient and reduce their energy costs. It also has a well-established decarbonisation retrofitting programme for its own housing stock, and a commitment for all newbuild council homes to have an EPC-A rating.
- 3.25 A range of schemes also exist to help people live well in their homes as their needs change, including disabled facilities grants for private homes and an adaptations service for its council housing tenants. We know there is growing demand for adapted homes in the city, and homes to meet the needs of an ageing population, and therefore much more needs to be done to address this need and increase the supply of homes that allow full wheelchair access, level access, and other adaptations to allow people to continue to live safely and independently.

Under-occupancy and empty homes

- 3.26 Whilst there is unprecedented demand for housing in the city, around 3.5% (equating to 1,650) of the city's homes are unoccupied. Significant under-occupation of student housing, and changes in the short-term lettings sector, is also affecting the availability of homes.
- 3.27 Empty homes, and homes used for short term lettings, also affect the character of our neighbourhoods and their sense of community. Our inner-city wards are most affected by empty homes, however due to limited planning and licensing controls the full extent of homes used for short term lettings is less well known.

3.28 The council has an ongoing programme to bring empty homes back into use, targeting owners of homes that have been empty for more than two years. The programme has been successful and will continue.

Part 4: Housing demand versus supply

Our Housing Needs Assessment

1.1 The council’s last Housing Needs Assessment was completed in 2023 and summarises the city’s current and projected housing need up to 2033. The following is only a summary of some of the key findings of the HNA; prospective developers are advised to review the HNA in full.

The Lincoln Strategy Area

1.2 The Central Lincolnshire Local Plan (2023) defines the Lincoln Strategy Area:

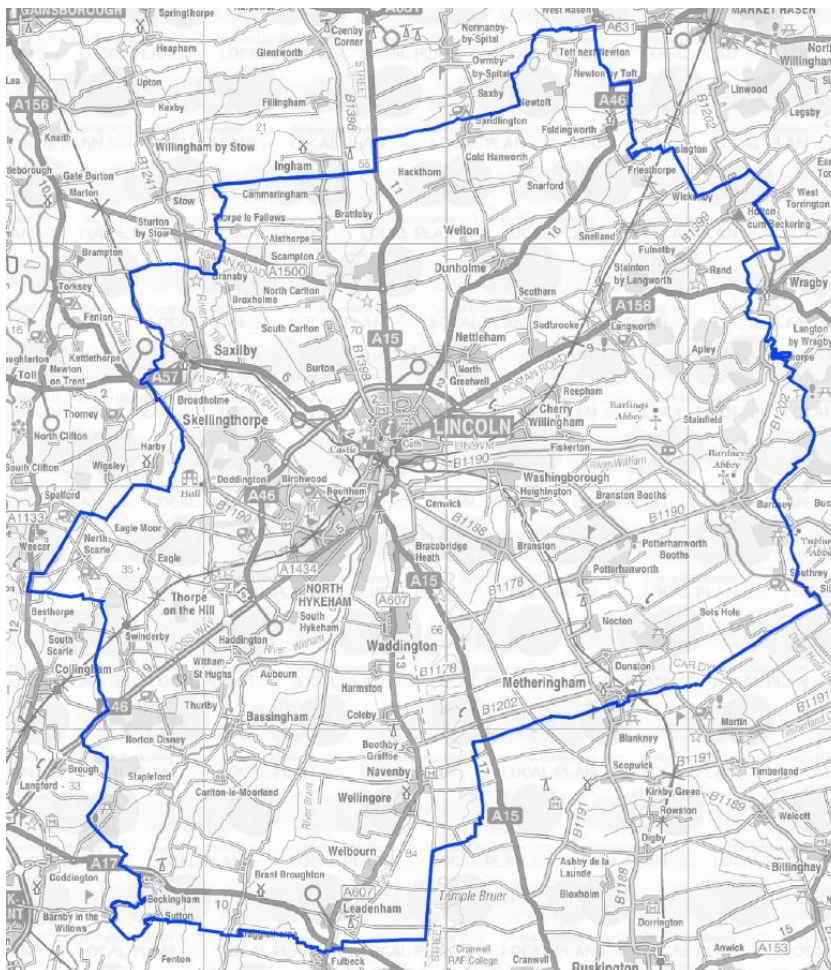


Figure 6: Map of Lincoln Strategy Area as defined by the Central Lincolnshire Local Plan (2023)

Overall housing need

Central Lincolnshire Local Plan target (additional dwellings)	24,244 by 2040
Additional new homes required per year	1,102
Proportion of homes planned for the Lincoln Strategy Area (no Local Plan target for the number of homes built within the city’s current administrative boundary)	64%

Table 4: Summary of CLLP housing growth targets

Forecast population growth

1.3 The city's population and household composition are projected to change by 2033 as follows:

2023	One Person	Household with 1 dependent child	Household with 2 dependent children	Household with 3 or more dependent children	Other households with two or more adults	Total
15-24	897	517	258	61	1,665	3,398
25-34	1,961	1,240	894	351	2,629	7,076
35-44	2,099	1,592	1,210	475	1,527	6,903
45-54	2,215	1,172	668	214	2,232	6,502
55-64	2,829	449	186	40	3,481	6,986
65-74	2,428	72	19	5	2,577	5,101
75-84	1,953	20	7	0	2,044	4,024
85+	1,074	1	1	0	537	1,613
TOTAL	15,457	5,063	3,243	1,146	16,692	41,602
2033	One Person	Household with 1 dependent child	Household with 2 dependent children	Household with 3 or more dependent children	Other households with two or more adults	Total
15-24	1,111	642	321	76	2,056	4,206
25-34	1,819	1,127	816	316	2,475	6,553
35-44	2,162	1,602	1,225	487	1,567	7,042
45-54	2,255	1,207	696	224	2,248	6,631
55-64	2,434	366	151	31	2,990	5,973
65-74	2,875	86	23	6	3,026	6,015
75-84	2,300	21	7	0	2,287	4,615
85+	1,479	2	2	0	810	2,294
TOTAL	16,435	5,052	3,242	1,142	17,458	43,329
Change 2023-2033	One Person	Household with 1 dependent child	Household with 2 dependent children	Household with 3 or more dependent children	Other households with two or more adults	Total
15-24	214	125	63	15	391	808
25-34	-142	-114	-79	-35	-154	-522
35-44	63	10	16	12	40	140
45-54	40	35	28	10	16	129
55-64	-395	-83	-35	-8	-491	-1,013
65-74	447	14	4	1	449	914
75-84	347	1	1	0	243	591
85+	406	1	1	0	273	681
TOTAL	978	-11	-1	-5	766	1,727

Table 5: Overview of Lincoln's projected population change (2023 to 2033)

1.4 The most significant population change is projected to be an increase in older people. A broader and more flexible housing offer is therefore needed in the city to support Lincoln's growing ageing and disabled populations. To achieve this the city must increase the supply of level-access homes, extra care units and adaptable housing.

Current supply versus gross annual need

1.5 The extent to which current housing delivery meets demand is summarised as follows:

Number of bedrooms	Current supply %	Housing register data		Household survey data	
		Annual gross need (%)	Variance compared with current supply	Annual gross need (%)	Variance compared with current supply
1-bedroom	35.5	53.5	18.0	29.6	-5.9
2-bedroom	38.0	25.8	-12.2	34.6	-3.4
3-bedroom	22.6	17.3	-5.3	26.4	3.8
4 or more-bedroom	3.9	3.4	-0.5	9.5	5.6
Total	100	100		100	

Table 6: Comparison of Lincoln's housing supply versus demand

Current housing need based on the council's housing register

1.6 The council's current housing register indicates a broad range of need, with the greatest variances between the housing need and supply being 1-, 3- and 4-bedroom properties. The greatest variance is the need and supply of 1-bedroom dwellings however, unlike the city's overall housing supply, there is a significant shortage of 3- and 4-bedroom social/affordable homes. The shortage is partly a result of these larger family homes having been the most common property type to have been sold under Right to Buy.

1.7 Whilst there will be fluctuations in the overall demand for different property types, the council doesn't anticipate the current demand changing significantly in the foreseeable future. The only exception to this is the demand for specialist homes for older people and people with additional needs.

Key conclusions

- ▶ There is currently an affordable housing shortfall of 164 additional dwellings per year
- ▶ Affordable housing tenures should include a mix of social rented, affordable rented and affordable homeownership to meet the range of housing needs in the city
- ▶ Across all tenures, the largest shortfalls between housing demand and supply are smaller 1- and 2-bedroom homes, indicating that the market is currently delivering larger homes than the city needs
- ▶ The city's private rented sector is expensive, and demand far exceeds supply

- ▶ The city will have an increasingly ageing population, and by 2033 is projected to be home to around forty percent more people aged over 85 years
- ▶ To meet this predicted demographic shift, by 2033 the city will require an additional 1,138 homes designed to meet the housing needs of older people, and 315 more extra care spaces
- ▶ The city will also by 2033 experience an increase in people with health-related housing need, including adapted homes and housing for people with additional support needs
- ▶ There will continue to be specialist accommodation meeting the requirements of population groups with cultural or heritage related housing needs

Recommendations

The Assessment concludes there to be three main policy areas that require particular attention from both a planning policy and social policy perspective:

1. the challenge of enabling the quantity and mix of housing that needs to be delivered, including an appropriate level of affordable housing
2. the challenge of ensuring that the housing and support needs of older people are met going forward
3. the challenge of ensuring that the needs of people with disabilities is appropriately addressed

Homes England research: Demand-driven analysis

- 2.1 The council recently commissioned Homes England to undertake some additional 'demand driven analysis' research. This research provides a strategic overview of the home mover market and recent developments within Lincoln's 18-minute drivetime catchment area, to deepen understanding of demand for different property types in the city.
- 2.2 The drivetime catchment area covers a population of c.200,000 people; significantly more than the 104,000-population living within the city's current administrative boundary.
- 2.3 This research identified that:
 - ▶ The drivetime catchment area comprises two distinct demographics, namely less affluent households within the administrative boundary, bordered by more affluent demographics in the city's surrounding rural settlements
 - ▶ Areas to the north and south of the city centre have the highest concentration of households who want to move from their current home
 - ▶ Households most likely to move are people in modest housing (referred to as 'traditional homeowners') and younger families who are more likely to rent terraced housing ('hard-up households')
 - ▶ There is some, albeit lower, demand within the most affluent households who desire more substantial properties. These are mainly located outside of the current city boundary

- ▶ There is a significant misalignment between the types of newbuilds being delivered and the needs of households wanting to move home, with the market delivering too many larger homes and too fewer homes that meet the needs of the least affluent households.

2.4 These findings are summarised in Figure 4 below:

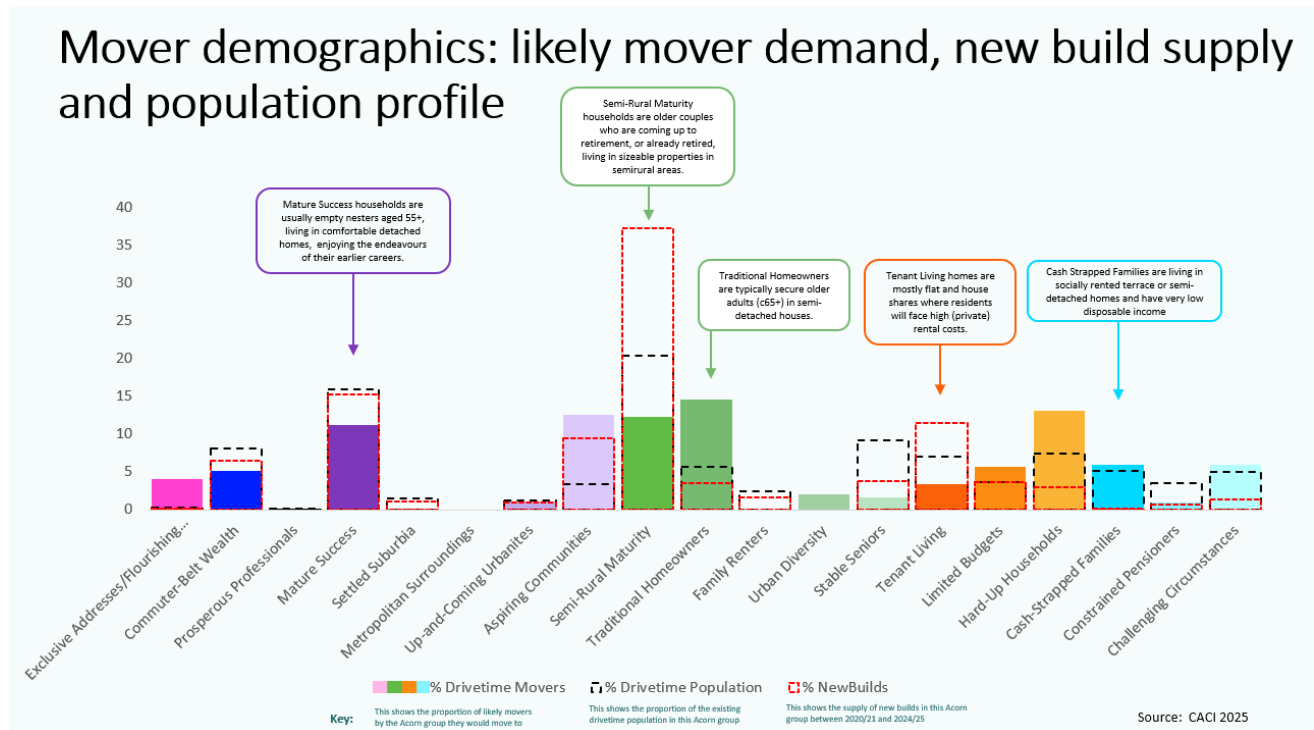


Figure 7: Overview of Homes England demand-driven analysis (Lincoln). Credit: Homes England

2.5 This demand-driven analysis supports the findings of the council’s Housing Needs Assessment, reinforcing the under-supply of affordable homes and emphasising the over-supply of larger market homes that do not align with the city’s current or projected housing need.

What this tells us

3.1 This data tells us:

- ▶ The city has a shortage of affordable homes; homes that meet the needs of an ageing population; and homes designed to meet the needs of people with disabilities and specialist housing requirements
- ▶ Homeownership is out of reach for a high proportion of households in the city's administrative boundary
- ▶ Demand for homes in the private rented sector is much higher than supply, and the high cost of private rent makes it unaffordable for many
- ▶ The types of market homes built in the city in recent years do not directly align with local housing need, nor the mover demand identified within the surrounding drive-time catchment area
- ▶ Demand for smaller homes is increasing across all tenures, owing to shifts in household composition and affordability, particularly in the private rented sector
- ▶ Demand for larger family homes is highest in the social/affordable rented sector, however there is an over-supply of these homes in the market housing sector

3.2 All this means the city requires a fresh approach to addressing demand for housing, that both acknowledges the recent significant shifts in the housing market and cost of living, and makes the city's housing supply sustainable to support Lincoln's ambitious future.

Part 5: Our response

Our Strategic Plan

1.1 The council's strategic plan has the following five strategic priorities which, together, aim to help deliver Lincoln's ambitious future:

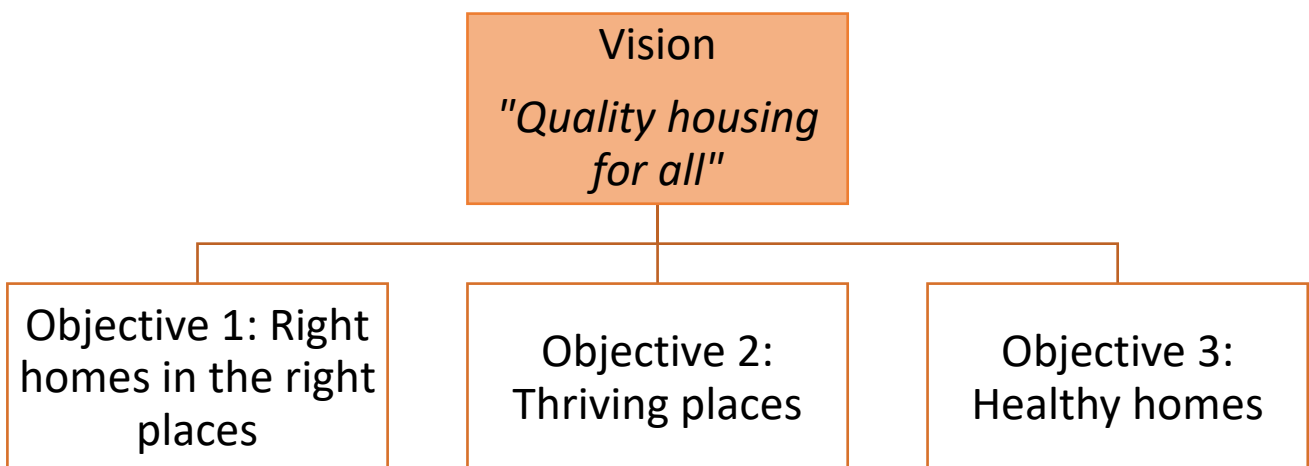
- ▶ Let's drive inclusive economic growth
- ▶ Let's reduce all kinds of inequality
- ▶ Let's deliver quality housing
- ▶ Let's enhance our remarkable place
- ▶ Let's address the challenge of climate change

1.2 Our 'Quality Housing' priority has the following objectives:

- ▶ To provide housing which meets the varied needs of our residents
- ▶ To build sustainable communities
- ▶ To improve housing standards for all

Our vision for housing in Lincoln

1.3 We believe everyone who lives in our city should have a safe, well-maintained home that they can afford, and that enables them to live well in their community. We have therefore defined the following strategy vision and objectives:



Objective 1: Right homes in the right places

What this means

Enable the delivery of high-quality new homes that meet the varied needs of our residents and support the city's sustainable growth.

Outcomes

- ▶ New and existing communities with a range of property types and sizes across different housing tenures, including smaller homes for private tenure and larger family homes of social/affordable tenure, to meet local housing need and support the city's economic growth
- ▶ Improved choice of property types, sizes and tenures in the local housing market
- ▶ Increased supply of social and affordable rented homes to meet local housing demand
- ▶ Homes delivered in sustainable locations, where residents of all tenures can access local services and facilities
- ▶ Increased availability of temporary accommodation in the city, preventing and supporting people out of homelessness
- ▶ A new generation of energy efficient homes across the city, reducing carbon emissions and lowering household running costs
- ▶ Continuation of the council's five-year housing land supply, fulfilled by delivery of homes on both allocated sites and other sites brought forward in sustainable locations

What we'll do to make this happen

- ▶ Commence and progress delivery of our city housing pipeline, to include a plan for delivering the 1,700 new affordable homes committed to in our HRA 30-Year Business Plan
- ▶ Enact locally the changes proposed in the Planning and Infrastructure bill to accelerate housing and infrastructure delivery
- ▶ Deliver c50 newbuild council homes at Jasmin Green
- ▶ Deliver phases 1A and B1/B2 at Charterholme based on local demand for housing
- ▶ Responding to the demand specifically identified in the council's Housing Needs Assessment:
 - Work with market specialists and developers to improve and enable the supply of new market housing in the city
 - Identify and deliver more extra care accommodation in the city
 - Work with partners to improve and enable the availability of specialist supported housing in the city
 - Work with developers and landlords to identify ways to increase the supply of higher quality rented accommodation
 - Continue to monitor and respond to the housing needs of the gypsy and traveller community

- Collaborate with a range of other housing providers to identify and deliver new ways to increase the range of housing tenures available in the city
- Work with social housing providers to enable delivery of additional affordable housing for rent and low-cost home ownership in the city
- ▶ Deliver, including with partners, additional supply of temporary accommodation in the city sufficient to support people out of homelessness and minimise use of bed and breakfast spaces
- ▶ Acquire a minimum 10 additional council homes per year through our established 'purchase and repair' scheme
- ▶ Continue to access funding to support the delivery of environmentally sustainable homes, and provide guidance to developers to improve the availability of renewable energy sources in the city's new homes
- ▶ Identify and support opportunities, including through delivery of social value schemes, to widen development of construction sector skills available locally, to support the city's ability to deliver new homes at scale

What success will look like

- ▶ Successful delivery of the housing types most needed across the city, across a range of tenures and in sustainable locations, including:
 - Completion of 50 new council homes at Jasmin Green
 - Advanced stages of delivery of 52 new homes on phase 1A at Charterholme
 - Planning permission secured and development commenced on phases B1/B2 at Charterholme
 - Masterplan completed for north of the city, with planning permission secured for the first phase of development at Queen Elizabeth Road and commencement on site
 - Adoption of a 'small sites pipeline' for under-utilised council housing land, supported by a delivery plan
- ▶ Sustainment of the city's ability to maintain a demonstrable five-year housing land supply
- ▶ Delivery of at least 50 additional council homes through our purchase and repair programme
- ▶ Higher proportion of social and affordable rented homes in the city, responding to the demand identified in the council's Housing Needs Assessment
- ▶ All planning permissions granted for new homes delivered in accordance with the affordable housing requirements set out in the Local Plan
- ▶ Facilitate the delivery of 750 additional homes across the city by 2030 across all tenures, to support fulfilment of the city's 5-year land supply
- ▶ Higher proportion of homes delivered for people with specialist housing needs, responding to the demand identified in the council's Housing Needs Assessment
- ▶ Shorter housing waiting list, and shorter wait times
- ▶ Reduced homelessness and rough sleeping
- ▶ Improved access to homes in the private housing market, including rented sector
- ▶ More homes in the city utilising renewable energy sources

- ▶ Increased developer confidence to invest in housing in the city, and sustainment of the city's five-year housing land supply

Objective 2: Thriving places

What this means

Enhance our communities through estate regeneration, housing renewal and reducing under-occupancy of homes.

Outcomes

- ▶ Cross-tenure improvements to our communities and how they function
- ▶ Development and delivery of a programme of housing renewal and estate regeneration
- ▶ A reduction the number of homes in the city that have been empty for 2 years or more
- ▶ A reduction in the number of under-utilised homes in the city, including homes currently designed to meet the needs of the city's higher education sector
- ▶ Enhanced housing options available to people who wish to downsize
- ▶ A response to recent increases in second homes and short-term holiday lets in the city, balancing their economic benefits with the impact these under-utilised homes have on housing supply

What we'll do to make this happen

- ▶ Produce, and commence delivery of, a masterplan and delivery strategy for housing growth and regeneration in the North of the city that maximises delivery of affordable housing tenures
- ▶ Develop and implement a Housing Land and Property Strategy that delivers newbuild council homes on smaller sites within our neighbourhoods and identifies opportunities for estate regeneration
- ▶ Utilise enforcement powers, and continue with successful initiatives, to bring empty homes across the city back into use, prioritising homes that are empty for 2 years or more
- ▶ Implement local lettings policies across all council housing stock, including new homes, to maximise housing flow and reduce the number of households under- or over-occupying
- ▶ Aligned to the Central Lincolnshire Local Plan and associated policy documents, maximise planning gain and delivery of local infrastructure alongside new housing-led development
- ▶ Continue to work with the city's higher education institutions, to 'right size' its student accommodation offer and identify alternative uses for surplus buildings
- ▶ Launch of a refreshed City Centre Masterplan that focuses on a vibrant city centre and increased city living
- ▶ Develop a series of metrics to measure residents' satisfaction with their homes and neighbourhoods

What success will look like

- ▶ Adoption and implementation of a housing masterplan and delivery strategy for the north of the city, commencing construction by 2030
- ▶ Student accommodation supply no longer exceeds local demand
- ▶ At least 25 empty homes brought back into use annually
- ▶ Fewer homes under-occupied or under-utilised across all tenures
- ▶ An increase in the amount of greenspace and outdoor leisure/recreation provision in our communities, delivered alongside additional housing
- ▶ An increase in residents' satisfaction with where they live, including improvements in perceptions of streetscene
- ▶ An increase in the number of dwellings in the city centre, driven by a refreshed City Centre Masterplan

Objective 3: Healthy homes

What this means

Improve the quality of existing homes in the city, making them safe and healthy places to live so our residents can live healthier lives.

Outcomes:

- ▶ Improved standard of homes in the city's private rented sector
- ▶ Improved availability of homes in the city's private rented sector
- ▶ The council's landlord service and new homes an exemplar for other landlords in the city
- ▶ More help for homeowners, landlords and tenants to make their homes more energy efficient
- ▶ Better support available to people to help them continue to live independently in their homes
- ▶ Increased availability of adaptable homes across the city, so people can remain in their community and live independently if they need to move as their needs change

What we'll do to make this happen

- ▶ Undertake bi-annual research with local lettings agents and landlords to improve understanding of the city's private rented sector
- ▶ Undertake further research to identify the poorest quality homes in the private rented sector, and develop and implement a targeted action plan to ensure landlords improve the poorest quality homes to a safe and healthy standard
- ▶ Bring all the city's council homes up to minimum EPC-C by 2030
- ▶ Deliver all future council homes at EPC-A
- ▶ Ensure that private rented properties meet the required energy efficiency rating (at present EPC D)
- ▶ Promote and support funding and education schemes to:
 - Help homeowners and landlords to make their homes more energy efficient
 - Help residents of all tenures access adaptations to their homes to meet their changing housing needs
- ▶ Monitor the number of adaptable and wheelchair accessible homes (M4(2) and M4(3)) delivered on new housing developments (all-tenures)
- ▶ Provision and delivery of mandatory and discretionary grants through the Better Care Fund across all tenures (excluding Council owned housing)
- ▶ Identify and support opportunities to increase local skills development in the decarbonisation/ retrofitting sector

What success will look like

- ▶ More Council owned homes in the city achieving or exceeding energy efficiency rating EPC-C
- ▶ More private rented homes in the city achieving or exceeding energy efficiency rating EPC – D

- ▶ Fewer people living in fuel poverty, supporting wider objectives set out in the city's Anti-Poverty Strategy
- ▶ Improved supply of adapted and wheelchair accessible homes
- ▶ More people able to live well in their homes as their support needs change
- ▶ Higher quality, more healthy homes in the private rented sector that are free from HHSRS Category 1 hazards
- ▶ 80% of Housing Assistance grants approved (excluding extensions) completed within 155 working days from the date of the occupational therapist referral.

Strategy monitoring and review

- 2.1 A detailed action plan is attached as 'Appendix 3'.
- 2.2 There is much uncertainty in the housing sector in terms of housing policy, financing, and supply side constraints across the development sector. The council will therefore review and update this strategy annually to account for changes in the external environment and will monitor progress against the action plan through an internal working group.

Part 6: Conclusion

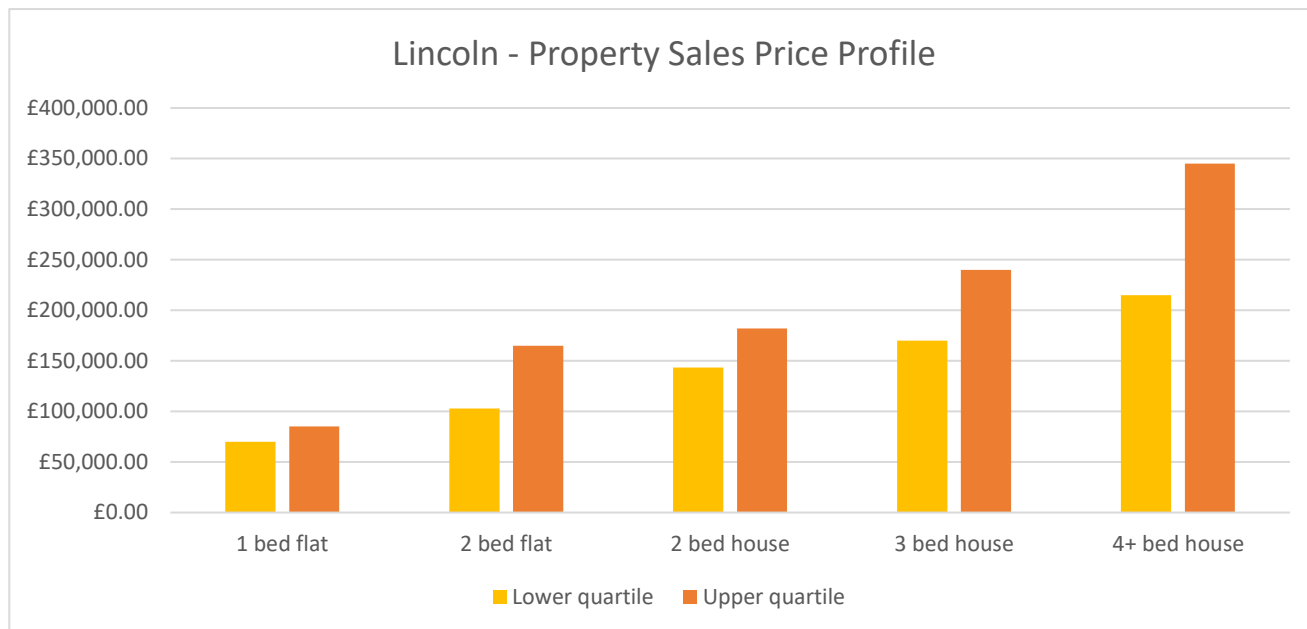
- 1.1 Demand for housing has increased considerably since the council adopted its previous Housing Strategy in 2020/21. Housing affordability and persistent increases in the cost of living have also made it much more difficult for households to access and sustain homes that meet their needs. Homelessness has significantly increased both nationally and locally and, like most parts of the UK, living standards in the city have declined and parts of Lincoln are now among England's most deprived neighbourhoods.
- 1.2 Due to recent house price inflation many households in and around the city are now increasingly unable to buy a home. This, coupled with an under-supply of affordable housing, has increased demand for homes in an already scarce and expensive private rented market.
- 1.3 Whilst many private landlords maintain their homes to a high standard, others do not. With more people now reliant on the private rented sector as a housing safety net, and due to the growth in the sector since the early 2000s, some parts of our city have undergone substantial change and more of the city's residents are living in poorer housing conditions.
- 1.4 Lincoln now needs new and different solutions to address these challenges. This Housing Strategy proposes a broad range of actions to achieve this, focusing on:
 - ▶ Delivering the much-needed additional homes the city needs; the right property types and tenures; and in sustainable locations where demand is highest and where there is capacity to build
 - ▶ Using housing growth as a means of delivering wider enhancements to our neighbourhoods, through a programme of estate regeneration capable of realising cross-tenure benefits so our communities feel pride in where they live
 - ▶ Making the city's homes healthier, more energy efficient and adaptable as residents' needs change
- 1.5 By taking these actions, the city can grow and adapt for the future and provide a safe and healthy living environment with:
 - ▶ Improved availability of genuinely affordable homes;
 - ▶ Better quality homes; and
 - ▶ Increased availability of homes across all tenures to meet the needs of an ageing population and people with specialist housing requirements

Appendices

Appendix 1: Housing market and household affordability data

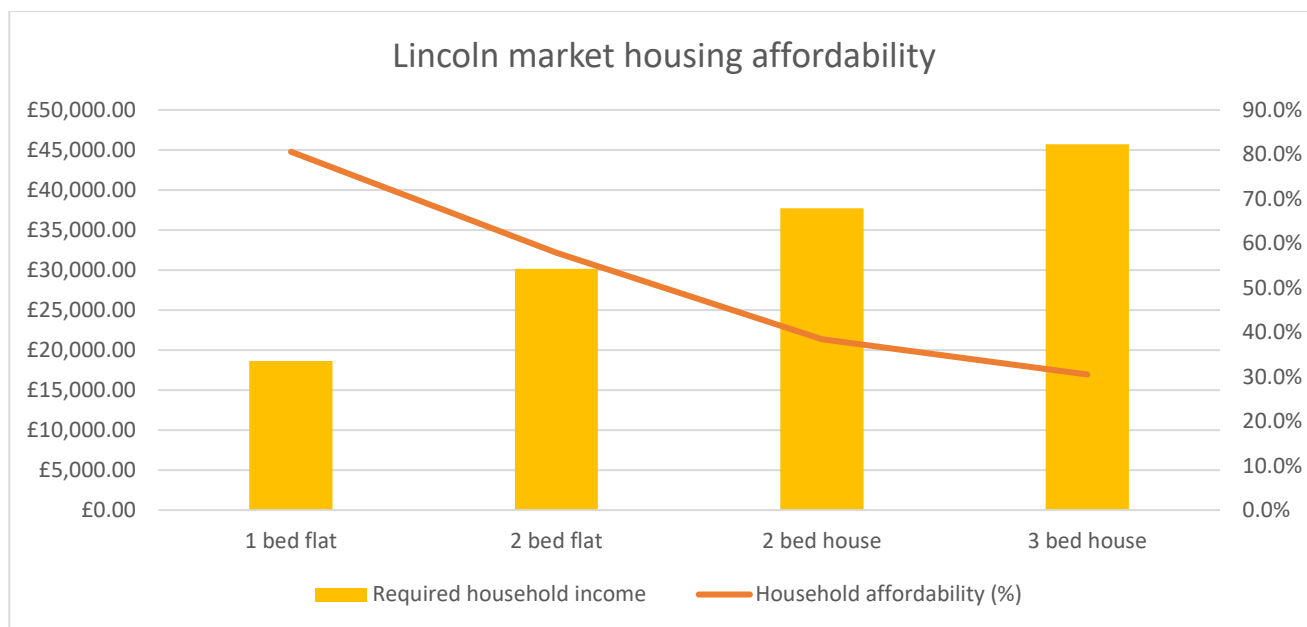
(Data correct as of November 2025)

1a: Overall sales price profile



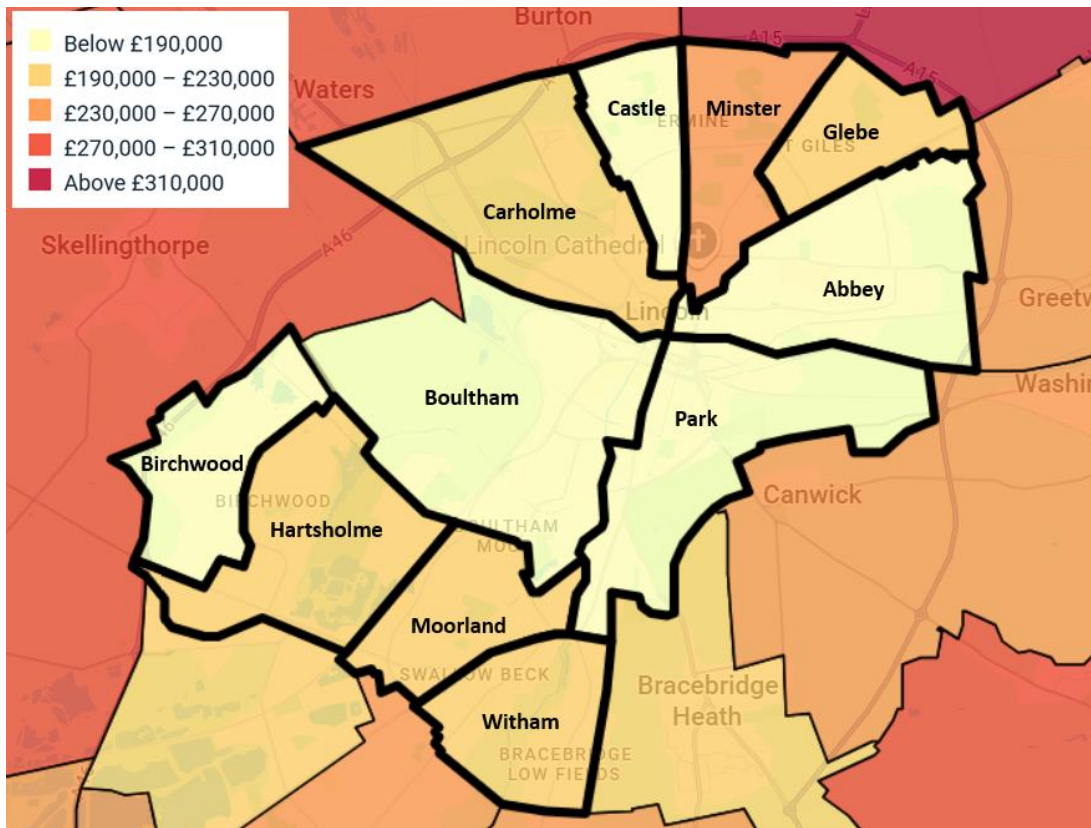
Source: Hometrack November 2025

1b: Overall affordability (market purchases)



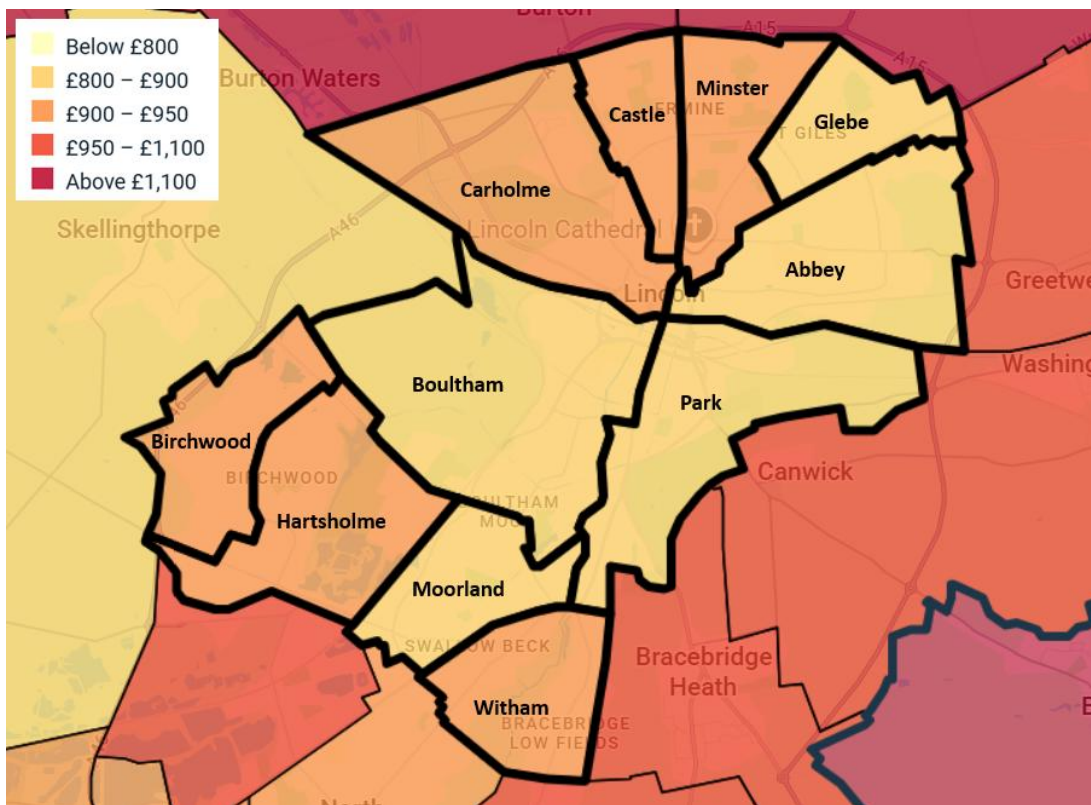
Source: Hometrack November 2025; assumes 80%LTV mortgage based on 3.5x household income

1c: Affordability by Ward (market sales)



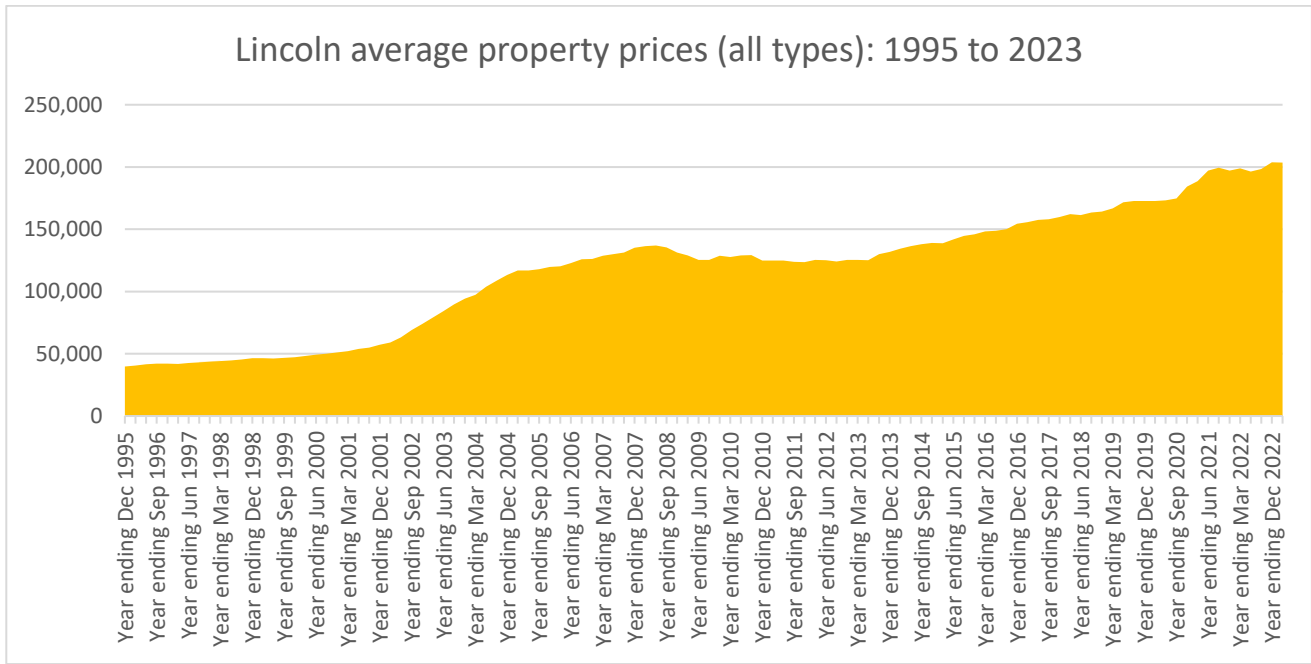
Source: Hometrack November 2025

1d: Affordability by Ward (market rents)

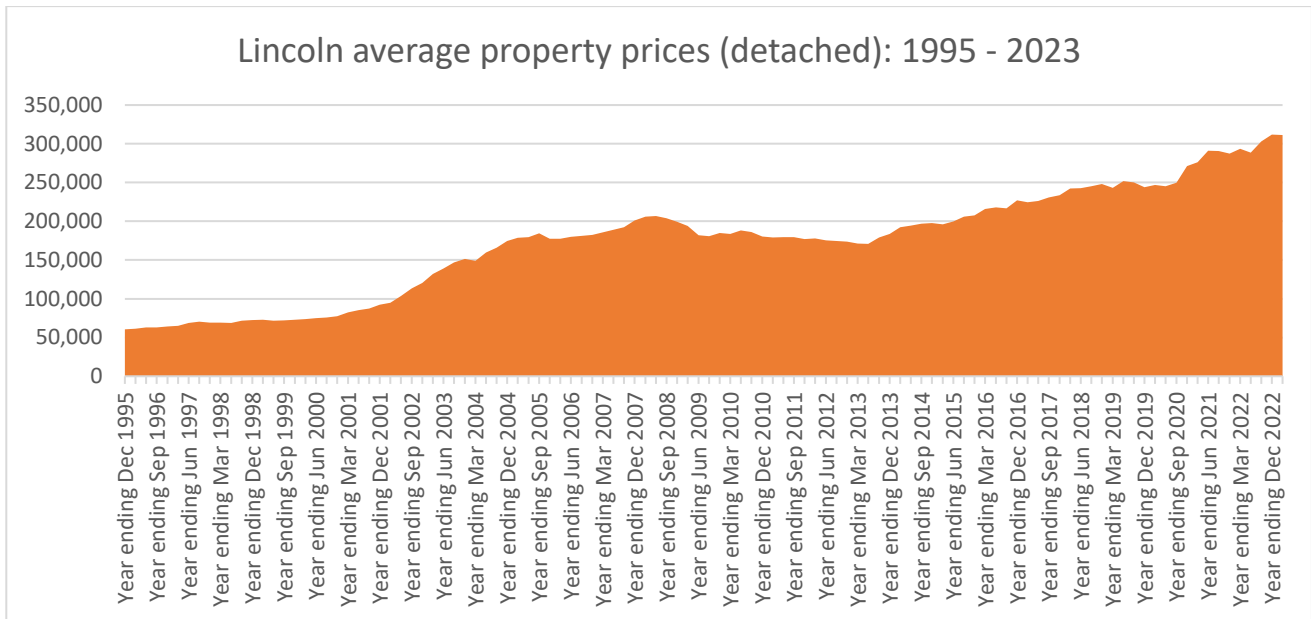


Source: Hometrack November 2025

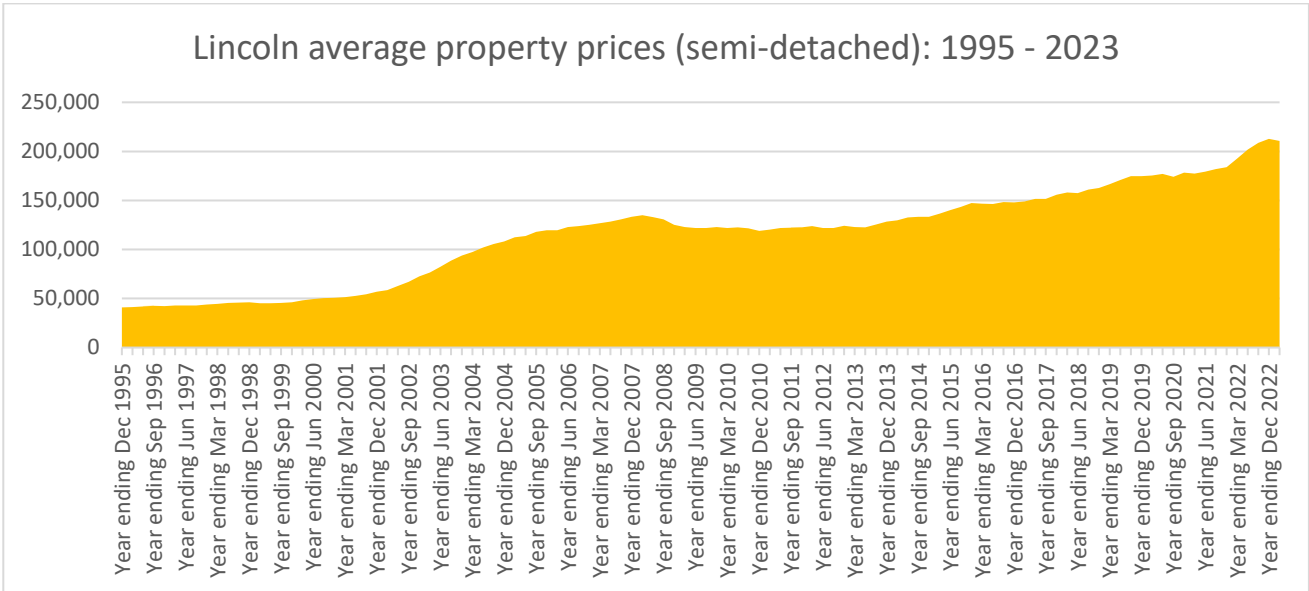
1e: Average house price increases over time



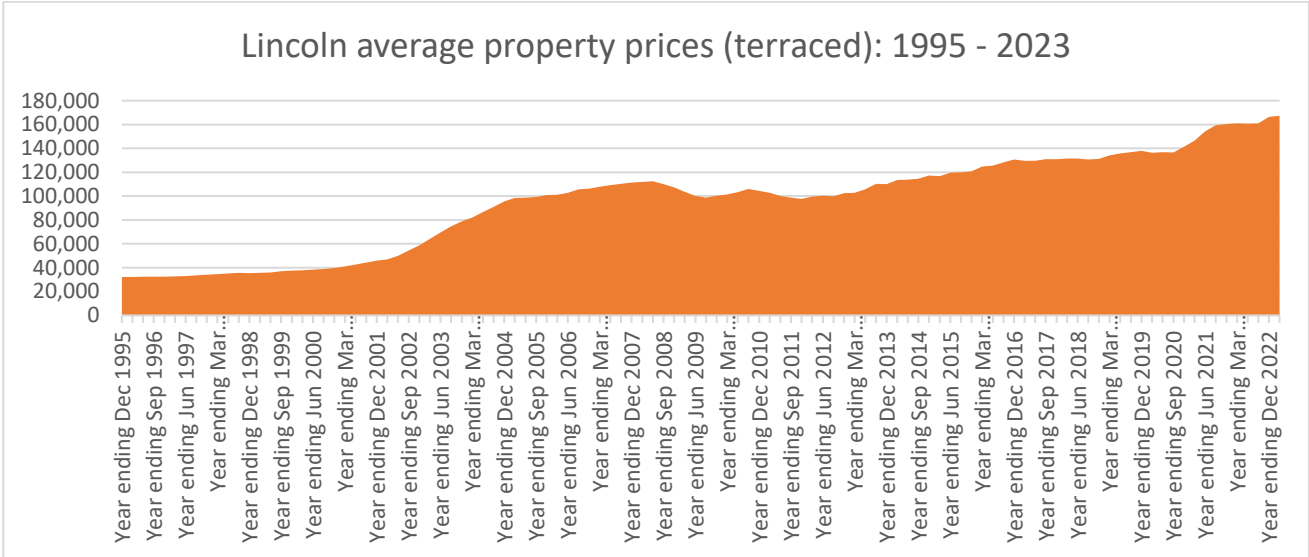
Source: ONS 2025



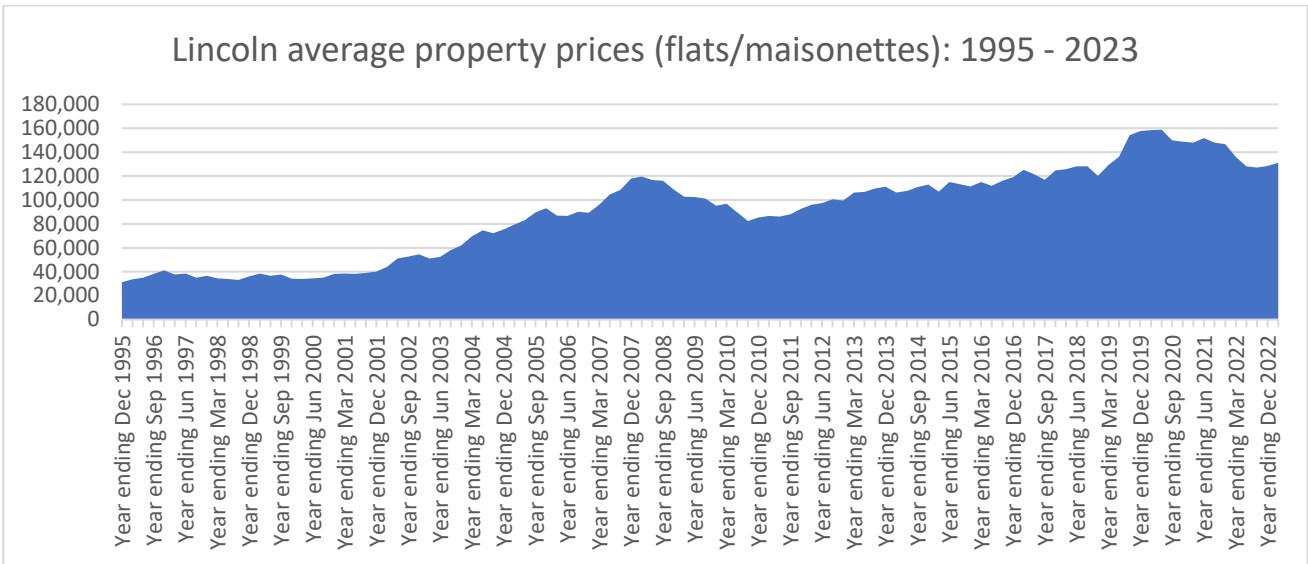
Source: ONS 2025



Source: ONS 2025

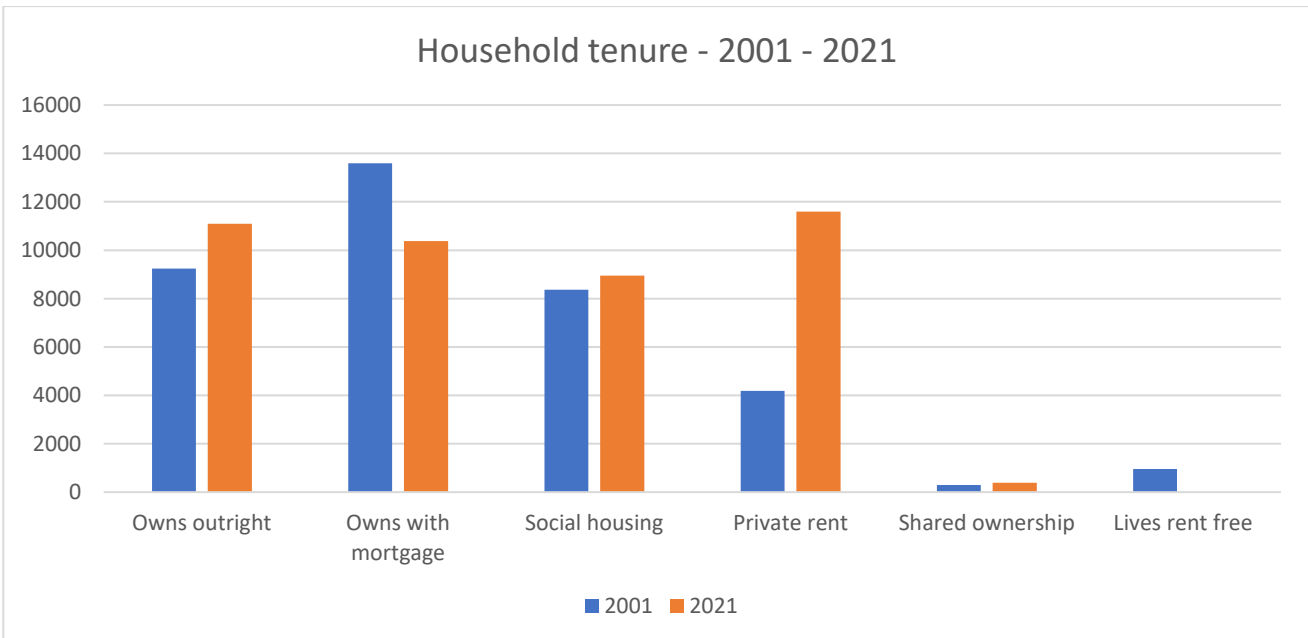


Source: ONS 2025



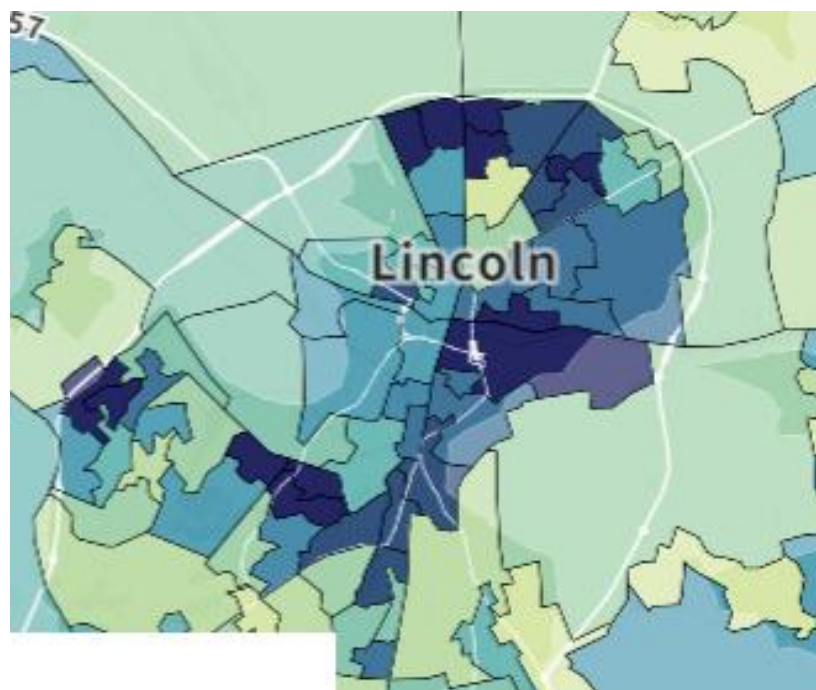
Source: ONS 2025

1f: Household tenure profile



Source: ONS Census

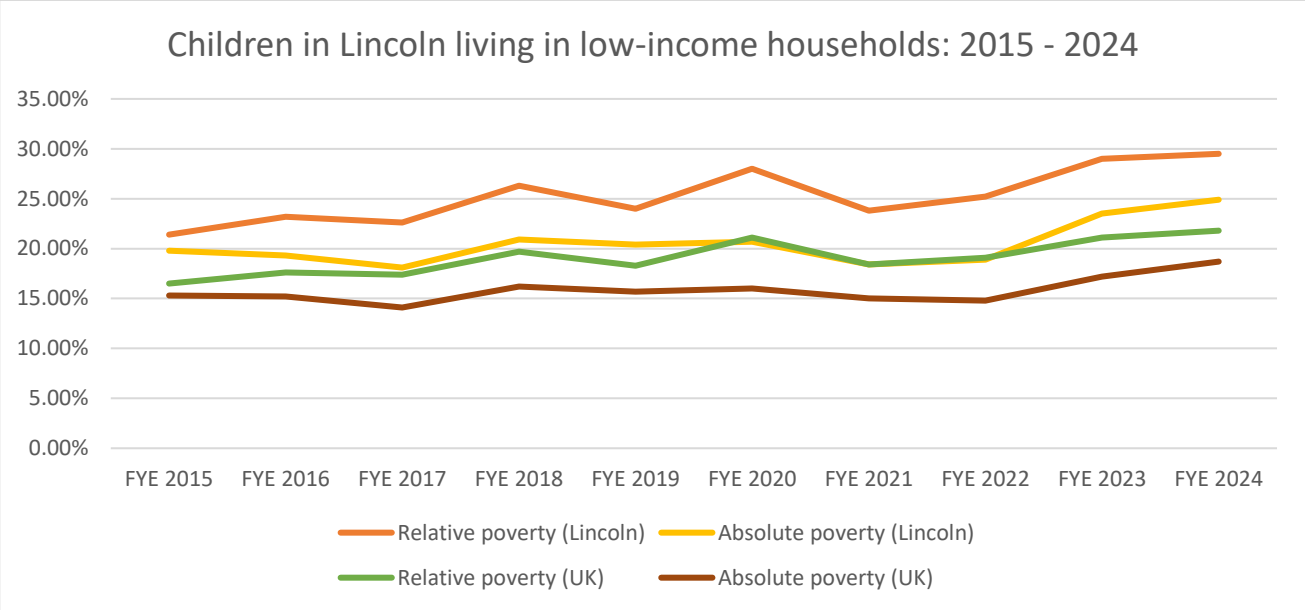
1g: Indices of Multiple Deprivation (IMD) 2025



Source: ONS 2025

Ward Name	LSOAs	2025 IMD Rank	2025 IMD Decile
Abbey	Lincoln 003A, Lincoln 004A, Lincoln 004B, Lincoln 004C, Lincoln 004D	7247, 9807, 7275, 744, 8992	3, 3, 3, 1, 3
Birchwood	Lincoln 007A, Lincoln 007C, Lincoln 007D, Lincoln 007E, Lincoln 007F, Lincoln 009A	2582, 17228, 6995, 21801, 291, 15983	1, 6, 3, 7, 1, 5
Boultham	Lincoln 005A, Lincoln 008B, Lincoln 008C, Lincoln 008E, Lincoln 008F	11602, 18773, 15108, 23168, 14528	4, 6, 5, 7, 5
Carholme	Lincoln 003B, Lincoln 003C, Lincoln 005C, Lincoln 005D, Lincoln 005E, Lincoln 005F	6356, 17923, 19444, 14688, 17268, 21959	2, 6, 6, 5, 6, 7
Castle	Lincoln 001A, Lincoln 001B, Lincoln 003D, Lincoln 003E	16453, 10710, 1446, 3086	5, 4, 1, 1
Glebe	Lincoln 002A, Lincoln 002B, Lincoln 002C, Lincoln 004E, Lincoln 004F, Lincoln 004G	3564, 25557, 293, 6081, 19520, 5879	2, 8, 1, 2, 6, 2
Hartsholme	Lincoln 009B, Lincoln 009C, Lincoln 009D, Lincoln 009E, Lincoln 009F, Lincoln 010A	27316, 14406, 16810, 3283, 24373, 25259	9, 5, 5, 1, 8, 8
Minster	Lincoln 001C, Lincoln 001D, Lincoln 002D, Lincoln 003F, Lincoln 003G	30640, 3351, 23667, 878, 4478	10, 1, 8, 1, 2
Moorland	Lincoln 010B, Lincoln 010C, Lincoln 010D, Lincoln 011G, Lincoln 011H	91, 24707, 3230, 4780, 10317	1, 8, 1, 2, 4
Park	Lincoln 006A, Lincoln 006B, Lincoln 006C, Lincoln 006D, Lincoln 008D, Lincoln 010E	7890, 7353, 8427, 2703, 6482, 4493	3, 3, 3, 1, 2, 2
Witham	Lincoln 011A, Lincoln 011B, Lincoln 011C, Lincoln 011D, Lincoln 011E, Lincoln 011F	9075, 25935, 29652, 23002, 22975, 4645	3, 8, 9, 7, 7, 2
Lincoln Overall ranking (all local authority districts)		48	

1h: Children in low-income households



Source: GOV.UK OpenData

Appendix 2: Actions delivered by the Housing Strategy 2020 - 2025

What we delivered:

Objective 1: Providing housing which meets the varied needs of our residents	
Implement a revised local authority housing allocations policy	✓
Review and establish formal nominations agreements with housing associations	✓
Produce a City of Lincoln Tenancy Strategy	✓
Produce a City of Lincoln homelessness prevention strategy	✓
Produce an Affordable Housing supplementary planning document	✓
Continue to increase the local authority housing stock through the purchase and repair programme	✓
Deliver affordable housing at Markham House	✓
Deliver affordable housing at Rookery Lane	✓
Deliver additional affordable housing at Hermit Street	✓
Produce a masterplan for Queen Elizabeth Road and surrounding area	Recently started
Produce a masterplan for Searby Road and surrounding area	Recently started
Deliver affordable housing at Jasmin Green	In progress
Maintain a list of potential infill developments and Brownfield Sites Register	✓
Deliver the De Wint Court extra care sheltered housing scheme	✓
Deliver a temporary accommodation scheme for single homeless households	✓
Deliver move-on accommodation for former homeless households	✓
Deliver move-on accommodation for former homeless households	✓
Establish the housing needs of people with learning disabilities	Recently started
Establish the housing needs of people with mental ill health	Recently started
Respond to the Gypsy and Traveller Accommodation Needs Assessment	✓

Objective 2: Building sustainable communities	
Produce Town Investment Plan	✓
Encourage and enable the construction industry to provide training and development opportunities	✓
Submit Town Deal bid	✓
Continue to undertake neighbourhood working at Sincil Bank	✓
Continue to work with the Sincil Community Land Trust to develop community-led housing to meet local need	✓
Deliver estate regeneration at Hermit Street, including the provision of additional housing to meet local need	✓

Objective 2: Building sustainable communities	
Undertake mini neighbourhood renewal assessments in areas of high social deprivation	Still in progress
Review and update the Resident Involvement Strategy	✓
Maintain City of Lincoln Council representation on the Greater Lincolnshire District Housing Network and Affordable Housing Group	✓
Continue to support the Climate and Environmental emergency through improving energy efficiency of buildings, assisting residents to access funding and support to improve the energy performance of their homes and ensure access to superfast broadband	✓

Objective 3: Improving housing standards for all	
Work with the Housing Health and Care Delivery Group on a delivery plan and common Lincolnshire Housing Assistance Policy	✓
Increase membership of our Trusted Landlord Accreditation Scheme	Ongoing
Review and update the Private Housing Health Assistance Policy	✓
Review and update the Affordable Warmth Strategy	✓
Continue to work with Greater Lincolnshire Energy Efficiency Network to deliver the Lincs 4warmer Homes scheme and to maximise funding opportunities to improve energy efficiency wherever possible	✓
Produce a revised HRA Business Plan which includes an asset management strategy	✓
Undertake an options appraisal of two high-rise schemes	Still in progress

Actions still to deliver:

Action	Why this is still to do
Deliver a mixed tenure scheme at Queen Elizabeth Road	Staffing capacity limited the council's ability to progress this action under the 2020 – 2025 Housing Strategy, however feasibility work has recently commenced with a view to commencing development on site by 2030
Deliver a mixed tenure housing scheme at Searby Road	Staffing capacity limited the council's ability to progress this action under the 2020 – 2025 Housing Strategy, however feasibility work has recently commenced with a view to commencing development on site by 2030

Appendix 3: Action Plan

Objective 1: Right homes in the right places		
Action	By whom	By when
Completion of 50 newbuild council homes at Jasmin Green	Housing Strategy/Major Developments	September 2027
Secure planning permission and commence development for phases B1/B2 at Charterholme	Major Developments	2029
Complete masterplan for Lincoln North	Housing Strategy	September 2026
Secure planning permission for first phase of Lincoln North at Queen Elizabeth Road	Housing Strategy/Major Developments	December 2027
Commence delivery of first phase at Queen Elizabeth Road	Housing Strategy/Major Developments	June 2028
Completion of initial housing units at Queen Elizabeth Road	Housing Strategy/Major Developments	December 2029
Adopt the city's 'small sites' pipeline' for its under-utilised Housing land	Housing Strategy	September 2026
Deliver 50 additional homes under the council's Purchase and Repair programme	Housing Strategy	March 2030
Through a review of the Central Lincolnshire Local Plan, ensure the city retains a minimum five-year housing land supply	Planning Policy Manager	Ongoing
Deliver, in partnership with supported housing providers, additional temporary accommodation units in the city to reduce reliance on bed and breakfast	Housing Strategy/Housing Solutions	2027
Review and implement an enhanced approach to how the council works with other social housing providers, to increase engagement and identify opportunities to improve affordable housing supply in the city	Housing Strategy	2026
Develop and deliver a plan to engage with the local education and construction sector to improve availability of construction skills training, utilising social value schemes where appropriate	Major Developments	2026
Take opportunities to secure grant funding to support the delivery of environmentally sustainable homes and provide guidance to developers on how to improve energy efficiency of their developments	Major Developments	Ongoing
Progress obtaining ongoing commercial and costs consultancy advice to support the council's ability to enable developers to increase housebuilding in the city across a wider range of housing tenures	Major Developments/Housing Strategy	2026
Monitor the housing needs of the gypsy and traveller community	Planning Policy Manager/ Housing Strategy	Ongoing
Develop a delivery strategy for meeting the demand for extra care spaces in the city, as identified in its Housing Needs Assessment	Housing Strategy	December 2026

Objective 2: Thriving neighbourhoods		
Action	By whom	By when
Maximise the proportion of affordable housing units delivered through the Lincoln North masterplan	Housing Strategy	2027
Progress the Housing Land and Property Strategy to adoption and implementation	Housing Strategy	June 2026
Progress the city's Land and Property Strategy objectives for estate regeneration	Estate Regeneration Programme Board	2030 and ongoing
Increase engagement with the city's two universities to support them to 'right-size' their accommodation offer	Housing Strategy	2030
In accordance with the Central Lincolnshire Local Plan, support the city's institutional and private landlords to repurpose their student accommodation to appropriate alternative uses	Housing Strategy/ Planning	2030
Continue to bring a minimum 25 empty homes back into use each year	Empty Homes Project Officer	Ongoing
Implement Local Letting Policies across all council housing stock	Housing Strategy/ Housing Solutions/ Tenancy Services	2027
Increase the amount of greenspace and access to outdoor leisure/recreation in our communities, by establishing a baseline and identifying opportunities for growth through new development	Major Developments/ Planning/ Communities Team	2030 and ongoing
Develop a series of metrics to measure residents' satisfaction with their neighbourhoods, and implement an annual residents' survey to monitor changes over time	Corporate Policy/ Resident Involvement	December 2026
Complete and progress implementation of a refreshed City Centre Masterplan that increases availability of homes	Major Developments/ Housing Strategy	2026

Objective 3: Healthy homes		
Action	By whom	By when
Deliver all newbuild council homes at energy efficiency rating EPC-A	Housing Strategy/ Major Developments	March 2030
Work towards all existing council homes achieving a minimum energy efficiency rating of EPC-C	Housing Investment	March 2030
Complete research to identify the poorest quality homes in the private rented sector and undertake a targeted campaign to improve their energy efficiency to a minimum EPC-D and make these homes safer and healthier	Private Housing Team	2027?
Undertake bi-annual surveys with local lettings agents and landlords to maintain understanding of trends in the city's private rented sector	Housing Strategy	2026
Linked to Lincoln's Anti-Poverty Strategy, promote and support funding and education schemes to help residents of all tenures make their homes more energy efficient and reduce fuel poverty	Major Developments	2026 and ongoing
Promote and support funding and education schemes to help residents of all tenures to live well in their homes as their needs change		2026 and ongoing
Monitor the number of homes delivered in the city that are wheelchair accessible in accordance with M4(2) and M4(3) Building Regulations requirements	Housing Strategy	2026 and ongoing
Monitor the number of adapted homes in the council's housing stock	Housing Strategy	2026 and ongoing
Continue to provide and deliver mandatory and discretionary grants through the Better Care Fund, and ensure at least 80% of Housing Assistance Grants are approved within 155 days from the date of referral (excluding extensions)	Private Housing Team	Ongoing

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