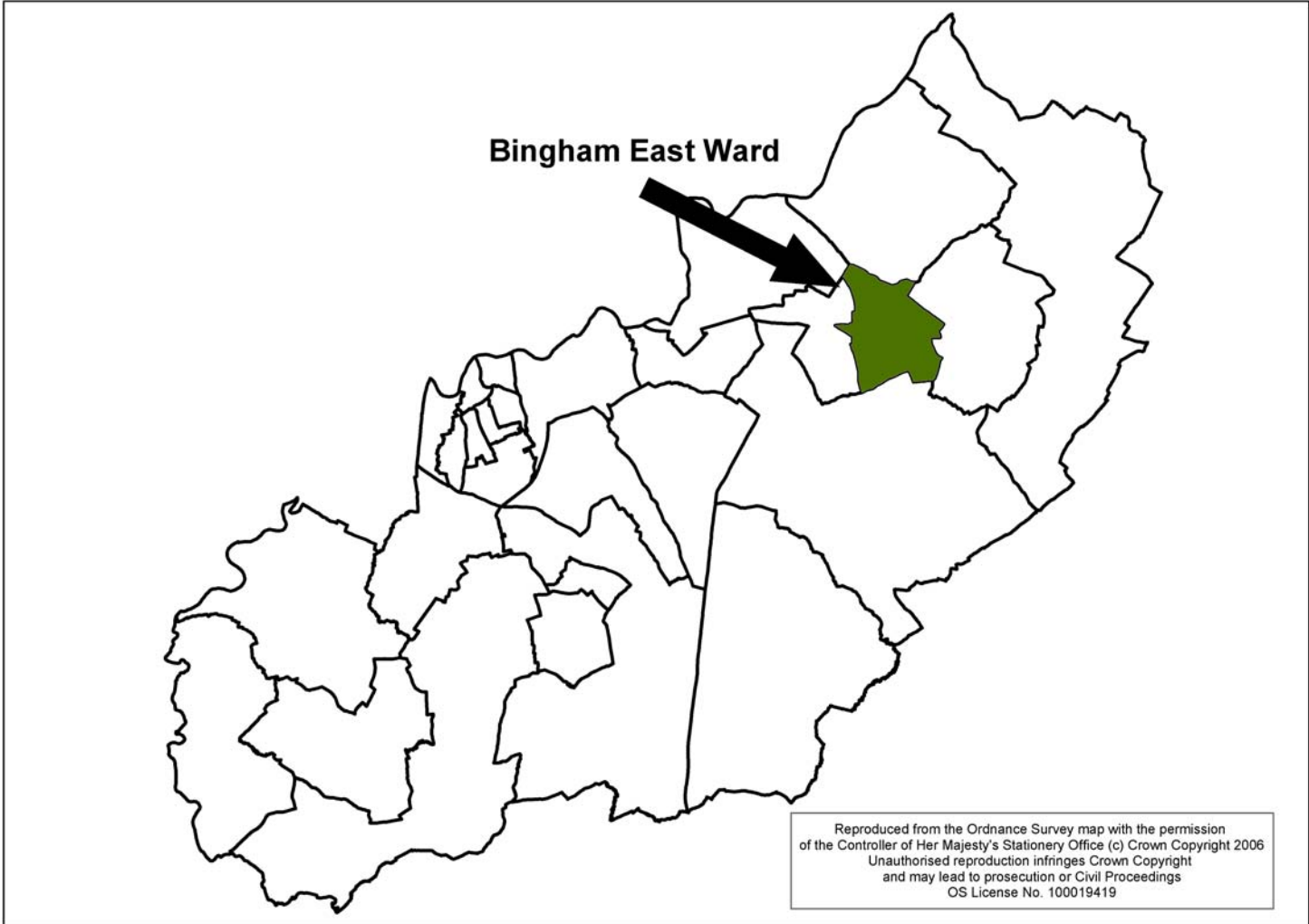


# Bingham East Area Profile



## 1. Foreword

The Borough of Rushcliffe is located immediately South of the City of Nottingham and has a population of over 100,000 residents. Characterised by attractive villages, rich farmland and rolling countryside the area is perceived to be affluent. However, the affordability of housing is a critical issue for the Borough Council, and this is reflected in the priorities of the Corporate and Housing Strategies and the significant financial investment that the Council is making in the provision of new affordable housing in the Borough.

There is a high level of demand for affordable housing in Rushcliffe due to the following factors:

- Steep house prices, with the average over £70,000 higher than the average for Nottinghamshire at the end of February 2009
- Soaring land prices
- Low levels of affordable housing
- Low turnovers for the existing affordable housing stock
- Buoyant owner occupier sector

The high house prices mean that many people who would elsewhere be in a position to buy property are unable to do so in the Borough, leading to increasing numbers of residents finding themselves in housing need.

The Housing Strategy 2004-07 ([http://www.rushcliffe.gov.uk/upload/public/attachments/235/RBC\\_Housing\\_Strategy\\_0407\\_FINAL.doc](http://www.rushcliffe.gov.uk/upload/public/attachments/235/RBC_Housing_Strategy_0407_FINAL.doc)) (which achieved 'Fit For Purpose' in May 2006) also highlights the significant challenges the Borough Council is faced with in relation to the high levels of housing need and the problems with trying to develop new affordable housing. Through careful consideration of previous housing needs research and comparing with 'Best Value Near Neighbours' and local neighbours in Nottinghamshire and Leicestershire, the Borough Council set a new affordable housing requirement in 2005, following Cabinet approval.

The Borough Council now seeks an affordable housing requirement of 30% on developments of 15 or more dwellings or 0.5 hectares or more. The Council has taken the view that 30% will be achievable by all developers, whilst not proving such a burden as to discourage housing investment in the Borough in favour of other areas.

The Nottingham Core Strategic Housing Market Assessment, published May 2007, ([http://www.blinehousing.info/NottCore\\_HMA/Nottingham\\_CORE\\_SHMA-16-5-07.pdf](http://www.blinehousing.info/NottCore_HMA/Nottingham_CORE_SHMA-16-5-07.pdf)) detailed, by analysing current data, the affordable housing challenges the Borough currently faces. Through examining the current housing market in terms of the characteristic of the existing supply alongside rental and purchase prices the report concluded that there was a need for an affordable housing requirement of 60% and of this 13% should be intermediate. A viability

assessment of these figures is due to be completed by the end of May to determine whether the affordable housing requirement for the Borough can be increased.

The range of information available in this ward profile is supplementary evidence to the larger Housing Market Assessments, focusing on very localised needs at ward levels.

## 2. Introduction

Bingham East ward is one of two wards that encompass the Bingham urban area. It is located on the Eastern side of the Borough and covers an area of 757 hectares.

The ward benefits from a number of amenities, including a convenience store, butchers and health food shop. Whilst there are no Post Offices in the ward, there are three within a four mile radius.

There is one GP surgery and four Dental practices in the ward. Bingham East ward also benefits from a close proximity to Nottingham City and access to the local hospitals, Queens Medical Centre and Nottingham City Hospital are within a ten mile radius. The NHS Walk in Centre is nine miles away.

There is one nursery school, one primary school and one comprehensive school within this ward.

There are a number of transport companies who operate regular bus services through the ward providing access to West Bridgford shopping area, Nottingham City and various other locations throughout the Borough. There is a train station in the ward with easy access to Nottingham city and Grantham. Nottingham train station and coach station are within a nine mile distance and East Midlands airport is less than nineteen miles away from the ward.

There is a leisure centre within the ward, Bingham Leisure centre and several large areas of recreational space. There are also a number of shops and numerous bars and restaurants.

## 3. Population

Bingham East Ward has a resident population of 4259 people, as measured in the 2001 Census (4% of the Boroughs population).

## Age

**Table 1: Age of population**

<b>Ages</b>	<b>Bingham East</b>	<b>Rushcliffe</b>	<b>Bingham East %</b>	<b>Rushcliffe %</b>
<b>All ages</b>	<b>4259</b>	<b>105599</b>	<b>4.0</b>	<b>100</b>
<b>0-4</b>	<b>242</b>	<b>5915</b>	<b>5.7</b>	<b>5.6</b>
<b>5-15</b>	<b>538</b>	<b>14618</b>	<b>12.6</b>	<b>13.8</b>
<b>16-19</b>	<b>174</b>	<b>4598</b>	<b>4.1</b>	<b>4.4</b>
<b>20-44</b>	<b>1378</b>	<b>36257</b>	<b>32.4</b>	<b>34.3</b>
<b>45-64</b>	<b>1202</b>	<b>27091</b>	<b>28.2</b>	<b>25.7</b>
<b>65+</b>	<b>725</b>	<b>17120</b>	<b>17.0</b>	<b>16.2</b>

Source: National Statistics website [www.statistics.gov.uk](http://www.statistics.gov.uk)

The average age of Bingham East Wards population is 39.93 representative of the Borough as a whole 39.58. Nearly one fifth of the wards population are under 16 years of age and more than 17% are aged 65 years or over.

## Ethnicity

The table below shows the number and percentage of Bingham East and Rushcliffe residents by ethnic category according to the 2001 Census. 98.35% of Bingham East wards population is White British, White Irish or White other, which is nearly 3% higher than the proportion for the Borough as a whole. This leaves a Black and Minority Ethnic (BME) population for the Ward of 1.65% which is considerably lower than the proportion of BME residents for Rushcliffe as a whole (4.1%).

The largest BME population are Chinese which make up 0.38% of the ward population. 0.51% of the wards population are of Mixed Heritage; 0.14% is Black or Black British.

The needs of BME communities will need to be considered alongside other groups in terms of property type and design to reflect cultural and religious diversities.

**Table 2: Ethnicity of population**

<b>Ethnicity</b>	<b>Bingham East</b>	<b>Rushcliffe</b>	<b>Bingham East %</b>	<b>Rushcliffe %</b>
<b>White: British</b>	<b>4103</b>	<b>98486</b>	<b>96.31</b>	<b>93.26</b>
<b>White: Irish</b>	<b>30</b>	<b>942</b>	<b>0.7</b>	<b>0.89</b>
<b>White: Other</b>	<b>57</b>	<b>1844</b>	<b>1.34</b>	<b>1.75</b>
<b>Mixed: White and Black Caribbean</b>	<b>5</b>	<b>435</b>	<b>0.12</b>	<b>0.41</b>
<b>Mixed: White and Black African</b>	<b>3</b>	<b>86</b>	<b>0.07</b>	<b>0.08</b>
<b>Mixed: White and Asian</b>	<b>7</b>	<b>306</b>	<b>0.16</b>	<b>0.29</b>
<b>Mixed: Other Mixed</b>	<b>7</b>	<b>253</b>	<b>0.16</b>	<b>0.24</b>
<b>Asian or Asian British: Indian</b>	<b>7</b>	<b>1494</b>	<b>0.16</b>	<b>1.41</b>
<b>Asian or Asian British: Pakistani</b>	<b>6</b>	<b>553</b>	<b>0.14</b>	<b>0.52</b>
<b>Asian or Asian British: Bangladeshi</b>	<b>0</b>	<b>43</b>	<b>0</b>	<b>0.04</b>
<b>Asian or Asian British: Other Asian</b>	<b>4</b>	<b>157</b>	<b>0.09</b>	<b>0.15</b>
<b>Black or Black British: Caribbean</b>	<b>3</b>	<b>315</b>	<b>0.07</b>	<b>0.3</b>
<b>Black or Black British: African</b>	<b>3</b>	<b>130</b>	<b>0.07</b>	<b>0.12</b>
<b>Black or Black British: Other Black</b>	<b>0</b>	<b>31</b>	<b>0</b>	<b>0.03</b>
<b>Chinese:</b>	<b>16</b>	<b>267</b>	<b>0.38</b>	<b>0.25</b>
<b>Other ethnic group:</b>	<b>9</b>	<b>257</b>	<b>0.21</b>	<b>0.24</b>

Source: National Statistics website [www.statistics.gov.uk](http://www.statistics.gov.uk)

## Religion

As measured by the 2001 Census and demonstrated in the table below, 75% of Bingham East wards population is Christian, over 3% higher than the proportion of Rushcliffe residents as a whole. People from other faith groups comprise only 0.6% of the ward population which is under a third of the proportion of all Rushcliffe residents (3.1%). 17.6% of the wards population stated that they had no religion slightly lower than the proportion of Rushcliffe residents as a whole (18%).

**Table 4: Religion of population**

Religion	Bingham East	Rushcliffe	Bingham East %	Rushcliffe %
Christian	3193	75855	75.0	71.8
Buddhist	0	232	0	0.2
Hindu	3	653	0.02	0.6
Jewish	6	395	0.1	0.4
Muslim	13	960	0.3	0.9
Sikh	3	718	0.1	0.7
Other religions	5	261	0.1	0.3
No religion	748	18999	17.6	18.0
Religion not stated	287	7526	6.7	7.1

Source: National Statistics website [www.statistics.gov.uk](http://www.statistics.gov.uk)

## 4. Housing

### Prices for Properties for Sale

The table and chart below show that between January and February 2009 the average house price for all types of properties in the Bingham East ward was £146,000 the 3<sup>rd</sup> lowest in the Borough based on 4 sales. This figure is over £61,000 lower than the average for all properties in Rushcliffe and over £7000 lower than the average for England and Wales.

Entry level prices for terraced houses (£120,000) in the Bingham East ward is lower than the average of terraced houses in Rushcliffe (£154,767) as a whole suggesting that first time buyers and single income households may be attracted to the area.

**Table 5: Average price of properties for sale**

Accommodation Type	Bingham East	Rushcliffe	England and Wales
All properties	£146,000	£207,269	£153,512
Detached	£216,000	£270,009	£236,384
Semi detached	£124,000	£175,449	£145,290
Terraced	£120,000	£154,767	£118,728
Flats	N/A	£92,318	£142,406

Source: Land Registry website [www.landreg.gov.uk](http://www.landreg.gov.uk)

**Chart 1**



Source: Land Registry website [www.landreg.gov.uk](http://www.landreg.gov.uk)

### Prices for Properties for Rent

The table below indicates the average prices for rented accommodation in the ward and Rushcliffe as a whole in March 2009. The average price for all available accommodation types is cheaper in this area than in the Borough as a whole.

**Table 6: Average price of properties for rent**

Accommodation Type	Bingham East	Rushcliffe
1 bed flat, bedsit, maisonette	£395	£410
2 bed flat or maisonette	£463	£547
2 bed house	£493	£540
3 bed house	£647	£712
4 bed house	£795	£915
5 bed house	N/A	£1509

Source: Rightmove website [www.rightmove.co.uk](http://www.rightmove.co.uk)

There are usually high deficits between the cost of the rent and the amount that Local Housing Allowance will award with many local reference rents several hundred pounds lower than the average price of rent in this ward. These deficits are indicative of why families on a low income struggle to afford the private sector and why new affordable housing is in such high demand in the Borough.

## Tenure

The table below shows tenure by households taken from the 2001 Census.

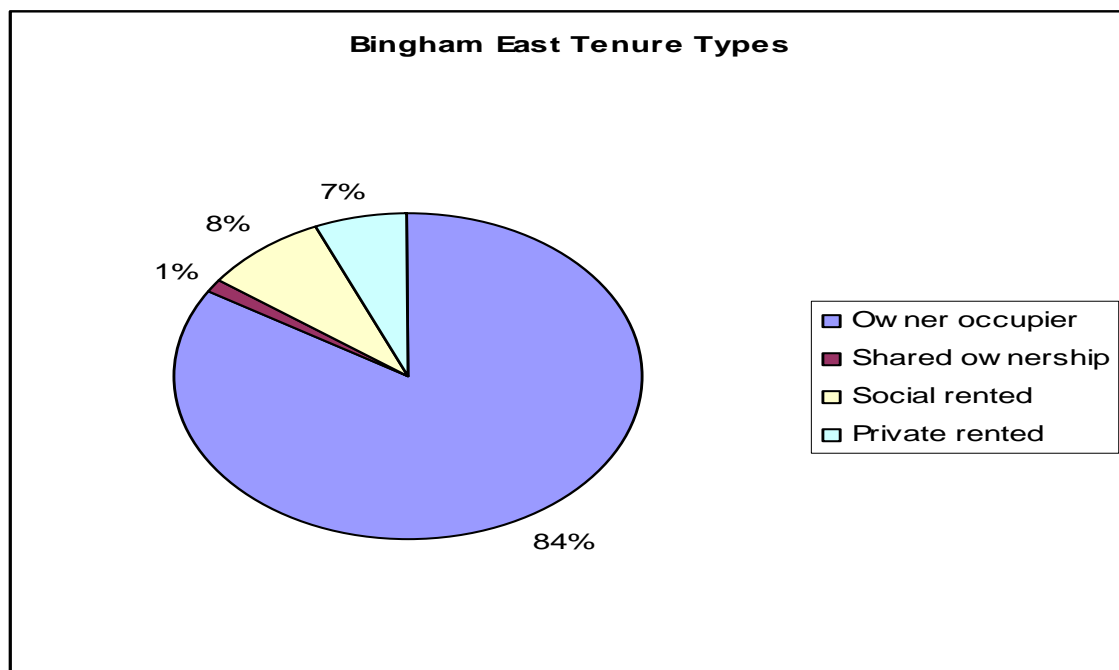
**Table 8: Tenure of households**

	Bingham East	Rushcliffe	Bingham East %	Rushcliffe %
<b>All households</b>	<b>1835</b>	<b>43,670</b>	<b>4.2</b>	<b>100</b>
<b>Owner occupier</b>	<b>1530</b>	<b>34,064</b>	<b>83.4</b>	<b>78.0</b>
<b>Shared ownership (HomeBuy)</b>	<b>24</b>	<b>397</b>	<b>1.3</b>	<b>0.9</b>
<b>Social rented</b>	<b>154</b>	<b>4311</b>	<b>8.4</b>	<b>9.9</b>
<b>Private tenant</b>	<b>119</b>	<b>4898</b>	<b>6.5</b>	<b>11.2</b>

Source: National Statistics website [www.statistics.gov.uk](http://www.statistics.gov.uk)

The Council's housing stock was transferred by Large Scale Voluntary Transfer (LSVT) in January 2003, so there has been a significant shift in tenure in the Borough with the transfer of council rented accommodation increasing the percentage of the Registered Social Landlord (RSL) tenure.

**Chart 2**



Source: National Statistics website [www.statistitcs.gov.uk](http://www.statistitcs.gov.uk)

According to 2001 Census data, the proportion of owner occupiers in Bingham East (83.4%) is higher than both the national (68.7%) and the Rushcliffe (78.9%) average. The proportion of private rented properties (6.5%) is considerably lower than both the national and Rushcliffe average levels of around 10%. The proportion of social rented housing (8.4%) is considerably lower than the national average (19.3%) and slightly lower than the Rushcliffe average (9.9%).

The number of socially rented and HomeBuy (formerly shared ownership) may be lower than when recorded in the 2001 Census due to the right to buy and staircasing, therefore there is more up to date information on the number of socially rented and HomeBuy properties in the Borough which can be found in Section 6: Housing Need.

### Accommodation Types

The table below shows that Bingham East ward has a higher proportion of detached properties (59.8%) than both the proportion of the Rushcliffe average (46.6%) and the national average (31.7%) by over 27 per cent. By contrast the ward has lower levels of semi detached properties (23.4%) than we find in the rest of Rushcliffe (31.1%) and England (31.6%) as a whole.

**Table 9: Accommodation type of properties**

Accommodation Type	Bingham East	Rushcliffe	Bingham East %	Rushcliffe %
<b>All household spaces</b>	<b>1869</b>	<b>44877</b>	<b>4.2</b>	<b>100</b>
<b>House or bungalow: Detached</b>	<b>1118</b>	<b>20910</b>	<b>59.8</b>	<b>46.6</b>
<b>House or bungalow: Semi detached:</b>	<b>438</b>	<b>13956</b>	<b>23.4</b>	<b>31.1</b>
<b>House or bungalow: Terraced</b>	<b>148</b>	<b>5090</b>	<b>7.9</b>	<b>11.3</b>
<b>Flat, maisonette or apartment</b>	<b>162</b>	<b>2715</b>	<b>8.7</b>	<b>6.1</b>
<b>Caravan or other mobile or temporary structure</b>	<b>3</b>	<b>405</b>	<b>0.2</b>	<b>0.9</b>

Source: National Statistics website: [www.statistics.gov.uk](http://www.statistics.gov.uk)

The above table needs to be considered alongside tenure of households within the ward which indicates that a high proportion of accommodation within the ward is in the owner occupied sector. The more prevalent property types i.e. family accommodation, therefore, is likely to mask the availability of this type of accommodation, particularly for households who are not able to access the owner occupied sector.

### Household composition

Of the 1836 households in the Bingham East ward during the 2001 Census, 1321 of these were one family households and 481 are single person households. The highest proportion of households in the Bingham ward is couples under retirement age (23.9%) which is higher than the proportion for Rushcliffe as a whole (15.8%). The table below gives a more detailed breakdown of household profile groups.

**Table 10: Household composition**

Household Composition	Bingham East	Rushcliffe	Bingham East %	Rushcliffe %
All Households	1836	43670	4.2	100
Single (Male over 65, Female over 60)	248	5778	13.5	13.2
Single (Male under 65, Female under 60)	233	6145	12.7	13.2
Couple (Male over 65, Female over 60)	207	4396	11.3	10.0
Couple (Male under 65, Female under 60)	438	6916	23.9	15.8
Family plus one dependent child	217	4891	11.8	11.2
Family plus two or more dependent children	286	7853	15.6	18.0
Family with children 18+	165	3671	9.0	8.4
Other households: All students	0	245	0	0.6
Other households: All pensioner	8	135	0.4	0.3
Other households: Other	34	120	1.9	2.9

Source: National Statistics website: [www.statistics.gov.uk](http://www.statistics.gov.uk)

## 5. Income & Deprivation

### Household Income

The table below shows the income distribution of Bingham East ward residents from CACI Paycheck data 2008. The mean<sup>1</sup> household income for the ward is £38,736 compared to £34,382 in the United Kingdom, suggesting that the area is relatively affluent. However it must be noted that higher income households often mask pockets of deprivation and households on lower incomes, thereby distorting the overall average household income in the ward.

<sup>1</sup> The mean is calculated by adding up the numbers in a sample and dividing that answer by the sample size. It is the most commonly used average and is the only one that takes into account all the numbers in the sample.

**Table 11: Income of households**

Income Bracket	Bingham East	Rushcliffe	Bingham East %	Rushcliffe %
All households	2054	46909	4.4	100
£0-£5k	29	662	1.4	1.4
£5-£10k	84	1988	4.1	4.2
£10-£15k	151	3495	7.4	7.5
£15-£20k	198	4426	9.6	9.4
£20-£25k	218	4744	10.6	10.1
£25-£30k	215	4634	10.5	9.9
£30-£35k	198	4274	9.6	9.1
£35-£40k	174	3793	8.5	8.1
£40-£45k	148	3278	7.2	7.0
£45-£50k	123	2780	6.0	5.9
£50-£55k	101	2326	4.9	5.0
£55-£60k	82	1926	4.0	4.1
£60-£65k	66	1584	3.2	3.4
£65-£70k	53	1297	2.6	2.8
£70-£75k	42	1057	2.0	2.3
£75-£80k	34	860	1.7	1.8
£80-£85k	27	699	1.3	1.5
£85-£90k	21	567	1.0	1.2
£90-£95k	17	460	0.8	1.0
£95-£100k	14	374	0.7	0.8
£100k plus	57	1680	2.8	3.6

Source: CACI Paycheck data 2008

In relation to other wards within Rushcliffe Bingham East ward has the 16<sup>th</sup> highest mean income and the highest proportion of households (10.6%) earning between £20-25,000 per annum, slightly higher than Rushcliffe as a whole (10.1%).

**Table 12: Average income of households**

Mean Income	£38,736
Mode Income	£20-25k
Median Income	£30-35k

Source CACI Paycheck data 2008

Based on the average mean income for the ward of £38,736 and the average entry level terraced property price of £120,000 a first time buyer would have to be earning 2.8 times their salary. This sum has been calculated by using an average first time deposit of 10% as recommended in rural areas in the Nottingham Core Strategic Housing Market Assessment (SHMA) and supported by the

Government in light of the recent global economic problems. The Government has also recently recommended that an affordable mortgage should not be more than 3.5 times income. This suggests that first time buyers may be able to afford to buy in the ward. However, if the distortion principle is taken into consideration, the 2.8 ratio of salary is likely to further exacerbate affordability issues for those on lower incomes within the ward. Although there is evidence to suggest that higher income ratios have been used nationally, it is also accepted that with this comes the additional risk of households getting into financial difficulty should outgoings increase leaving limited disposable income to act as a cushion for unexpected household costs.

### Economic Activity

The incomes of the resident's economically inactive and claiming benefits will form part of the 'masked' incomes distorted by the high earners in the ward. In 2001 Bingham East had a similar proportion of economically inactive residents (19.7%) compared to Rushcliffe as a whole (19.7%) as demonstrated in the table below.

**Table 13: Economically inactive residents**

<b>Economically Inactive</b>	<b>Bingham East</b>	<b>Rushcliffe</b>	<b>Bingham East %</b>	<b>Rushcliffe %</b>
<b>All People</b>	<b>451</b>	<b>12877</b>	<b>17.2</b>	<b>19.7</b>
<b>Retired</b>	<b>89</b>	<b>1961</b>	<b>3.4</b>	<b>3.0</b>
<b>Student</b>	<b>64</b>	<b>3530</b>	<b>2.4</b>	<b>5.4</b>
<b>Other</b>	<b>298</b>	<b>7386</b>	<b>11.4</b>	<b>11.3</b>

Source: Official Labour Market Statistics: [www.nomisweb.co.uk](http://www.nomisweb.co.uk)

In August 2008 the proportion of welfare benefit claimants was lower in the Bingham East ward (6.3%) compared to Rushcliffe as a whole (7.4%) suggesting that the ward is slightly less deprived than other areas, as demonstrated in the table below. Of those claiming benefits more than half (57.6%) were claiming incapacity benefit and over 15% claiming job seekers allowance.

**Table 14: Benefit claimants**

<b>Benefit Claimants</b>	<b>Bingham East</b>	<b>Rushcliffe</b>	<b>Bingham East %</b>	<b>Rushcliffe %</b>
<b>Total Claimants</b>	<b>165</b>	<b>4970</b>	<b>6.3</b>	<b>7.4</b>
<b>Carers Allowance</b>	<b>10</b>	<b>430</b>	<b>0.4</b>	<b>0.6</b>
<b>Disability Living Allowance</b>	<b>15</b>	<b>540</b>	<b>0.6</b>	<b>0.8</b>
<b>Incapacity Benefit</b>	<b>95</b>	<b>2430</b>	<b>3.6</b>	<b>3.6</b>
<b>Job Seekers Allowance</b>	<b>25</b>	<b>790</b>	<b>0.9</b>	<b>1.2</b>
<b>Other</b>	<b>20</b>	<b>770</b>	<b>0.8</b>	<b>1.2</b>

Source: Official Labour Market Statistics: [www.nomisweb.co.uk](http://www.nomisweb.co.uk)

When examining the Indices of Multiple Deprivation 2007 scores for the whole of the Borough on a variety of factors including: crime and disorder, education and skills, employment, income, health deprivation, barriers to housing and living environment, Bingham East ward is the 10<sup>th</sup> least deprived area.

## 6. Housing Need

Over the years, the number of affordable rented and HomeBuy homes available in the Borough has reduced because of the Right to Buy initiative (649 properties sold between 1995 and 31 March 2005) and the “staircasing” of shared ownership properties (224) up to full ownership (between 1995 and 31 March 2005).

There is no local authority owned stock in the ward following Rushcliffe Borough Councils LSVT of its housing stock. However a number of RSLs manage stock in the Borough:

- Accent Nene
- Anchor Housing Trust
- De Montfort Housing Society
- Derwent Living
- East Midlands Housing Association
- English Rural Housing
- Family First
- FCH Housing and Care
- Leicester Housing Association
- Nottingham Community Housing Association
- Places for People
- Spirita
- Tuntum Housing Association

Spirita (formerly Rushcliffe Homes) are the largest provider of social rented homes in the Borough, both for general needs accommodation (89%) and sheltered housing (86.7%), followed by De Montfort Housing Society with 6.6% general needs and 8.3% sheltered housing. The remainder of the social rented stock is distributed fairly evenly between the other RSLs listed above.

### Supply and Demand

Rushcliffe has a low level of traditional social rented housing through Registered Social Landlords when compared with the national average and other rural boroughs. The number of people in need far outweighs the very limited available supply, exacerbated further by a significant shortage of social rented housing. People on relatively high incomes may still experience affordability issues and therefore may need to consider the option of renting through RSLs as they are not able to buy a house locally since most properties are priced beyond the reach of those without significant incomes, savings or existing equity resources. The Council is exploring a range of intermediate products to assist households who may not be able to purchase outright, or whose circumstances require more

temporary solutions, but may face indefinite waiting times for social rented accommodation.

### Demand: General Needs

There is high demand for general needs accommodation in the Bingham area (the data is not available on a smaller scale due to the way it is collated) at the end of March 2009, as demonstrated in the table below. It is difficult to establish the exact demand for each area in the Borough as the numbers identify where applicants would be prepared to live in the Borough, with applicants often choosing more than one area. This may in some cases distort overall demand, however, given that the housing needs data is updated on a regular basis this is still considered to provide a general indication of localised needs.

Furthermore, the data provided does not take into account demand from households in urgent housing need due to homelessness or the threat of homelessness who are currently residing in temporary accommodation. In these instances, permanent offers of accommodation may be made outside the applicants preferred area of choice due to the lack of suitable available accommodation in their preferred area.

**Table 15: Waiting list figures for general needs accommodation**

Waiting List Figures	Bingham East	Rushcliffe	Bingham East %	Rushcliffe %
<b>Total on waiting list</b>	<b>189</b>	<b>606</b>	<b>31.2</b>	<b>100</b>
<b>1 bed flat</b>	<b>81</b>	<b>276</b>	<b>42.9</b>	<b>45.5</b>
<b>1 bed bungalow</b>	<b>1</b>	<b>4</b>	<b>0.5</b>	<b>0.3</b>
<b>2 bed flat</b>	<b>20</b>	<b>64</b>	<b>10.6</b>	<b>10.6</b>
<b>2 bed house</b>	<b>57</b>	<b>159</b>	<b>30.2</b>	<b>26.2</b>
<b>2 bed bungalow</b>	<b>2</b>	<b>4</b>	<b>1.1</b>	<b>0.7</b>
<b>3 bed house</b>	<b>19</b>	<b>74</b>	<b>10.1</b>	<b>12.2</b>
<b>4 bed house</b>	<b>9</b>	<b>25</b>	<b>4.8</b>	<b>4.1</b>

**Source: Spirita waiting list figures at 31<sup>st</sup> March 2009**

In terms of accommodation types, some variance in demand for certain types of property may occur due to some households requesting more than one property type in more than one area. To reduce any potential distortion, where households have requested the following property types, adjustments to the waiting list figures have been made to take account of households preferred options only:

- Demand for 1 bedroom flat: Discount demand for bed-sit and upper floor accommodation. Demand based on waiting list figures for 1 bed ground floor accommodation only.

- Demand for 2 bedroom flat: Discount demand for upper floor accommodation. Demand based on waiting list figures for 2 bed ground floor accommodation only for households not eligible for 2 bed house.
- Demand for 1 bedroom bungalow: Accurate indication of demand.
- Demand for 2 bedroom bungalows: Discount demand for 1 bedroom bungalows.
- Demand for 2 bedroom houses: Accurate indication of demand.
- Demand for 3 bedroom houses: Accurate indication of demand.
- Demand for 4 bedroom houses: Accurate indication of demand.

### Supply: General Needs

The table below shows the existing supply of general needs social rented properties in the Bingham East ward. The supply of social rented stock is 0.4%, the joint 4th lowest figure of the total supply of general needs stock in the Borough, however, this is still significantly below current demand.

**Table 16: Supply of social rented general needs accommodation**

Accommodation Types	Bingham East	Rushcliffe	Bingham East %	Rushcliffe %
All general needs social rented properties	16	3664	0.4	100
1 bed flat, bedsit and maisonettes	0	725	0	19.8
1 bed bungalow	0	132	0	3.6
2 bed house	6	411	37.5	11.2
2 bed flat and maisonettes	7	524	43.8	14.3
2 bed bungalow	0	451	0	12.3
3 bed house	3	1322	18.8	36.1
3 bed flat and maisonette	0	5	0	0.1
3 bed bungalow	0	1	0	0.02
4 bed house	0	93	0	2.5

**Source: Rushcliffe Affordable Housing Directory 2009**

There are a greater proportion of 2 bed flats, bedsits and maisonettes in Bingham East (43.8%) compared to the proportion in the rest of the Borough as a whole (14.3%), with fewer 3 bedroom houses (18.8%) compared to the Borough (36.1%), thereby identifying a greater need for family accommodation within the ward.

### Demand: Sheltered

There are two warden assisted schemes in Bingham East ward, Chesnut Avenue and The Rosary. The turnover for these schemes is 'low' suggesting that they are popular with residents and this is evidenced further by the waiting list figures in the table below.

**Table 17: Waiting list figures for sheltered accommodation**

Waiting List Figures	Bingham East	Rushcliffe	Bingham East %	Rushcliffe %
Total on waiting list	161	751	100	100
1 bed flat	63	292	39.1	38.9
1 bed bungalow	65	320	40.4	42.6
2 bed flat	16	65	9.9	8.7
2 bed bungalow	17	74	10.6	9.9

Source: Spirita waiting list figures at 31<sup>st</sup> March 2009

It is also accepted that some sheltered housing schemes have high turnovers and low demand due to the lack of facilities available (no lifts, outdoor space and no local amenities within a close proximity).

### Supply: Sheltered

The table below shows the existing supply of sheltered housing social rented properties in the Bingham East ward. The supply of social rented stock is 5.9%, the 7<sup>th</sup> highest figure of the total supply of sheltered stock in the Borough.

**Table 18: Supply of social rented sheltered housing accommodation**

Accommodation Types	Bingham East	Rushcliffe	Bingham East %	Rushcliffe %
All sheltered accommodation for older people	60	1030	5.8	100
1 bed flat and bedsit	6	568	10.0	55.1
1 bed bungalow	1	104	1.7	10.1
2 bed flat	27	199	45.0	19.3
2 bed bungalow	26	159	43.3	15.4

Source: Rushcliffe Affordable Housing Directory 2009

### Demand: HomeBuy

Due to the high entry level property prices and lack of social rented units there is also a demand for HomeBuy properties in the Borough.

The Council is keen to provide a range of intermediate affordable housing types for those households 'whose needs are not met by the market'.<sup>2</sup> The Council considers that the provision of New Build HomeBuy properties for households with income levels which enable them to purchase open market re-sale homes does not meet target households. In order to achieve a more effective alignment between those households and target groups who are genuinely unable to afford home ownership a greater emphasis is placed on HomeBuy products which enable households to purchase a 25% equity share, particularly given the high property values within Rushcliffe.

During March 2009 there were 50 households who had registered an interest with Spirita (who work alongside East Midlands HomeBuy, the regional 'Zone Agent' for New Build HomeBuy properties) for New Build HomeBuy and shared ownership resale properties in the Borough.

### Supply: HomeBuy

The table below shows the existing supply of HomeBuy properties in the Bingham East ward and as demonstrated there are no HomeBuy properties.

**Table 19: Supply of New Build HomeBuy properties**

Accommodation Types	Bingham East	Rushcliffe	Bingham East %	Rushcliffe %
All New Build HomeBuy properties	0	296	0	100
1 bed flat, bedsit and maisonette	0	0	0	0
2 bed flat and maisonette	0	50	0	16.9
2 bed house	0	105	0	35.5
2 bed bungalow	0	107	0	36.1
3 bed house	0	34	0	11.5

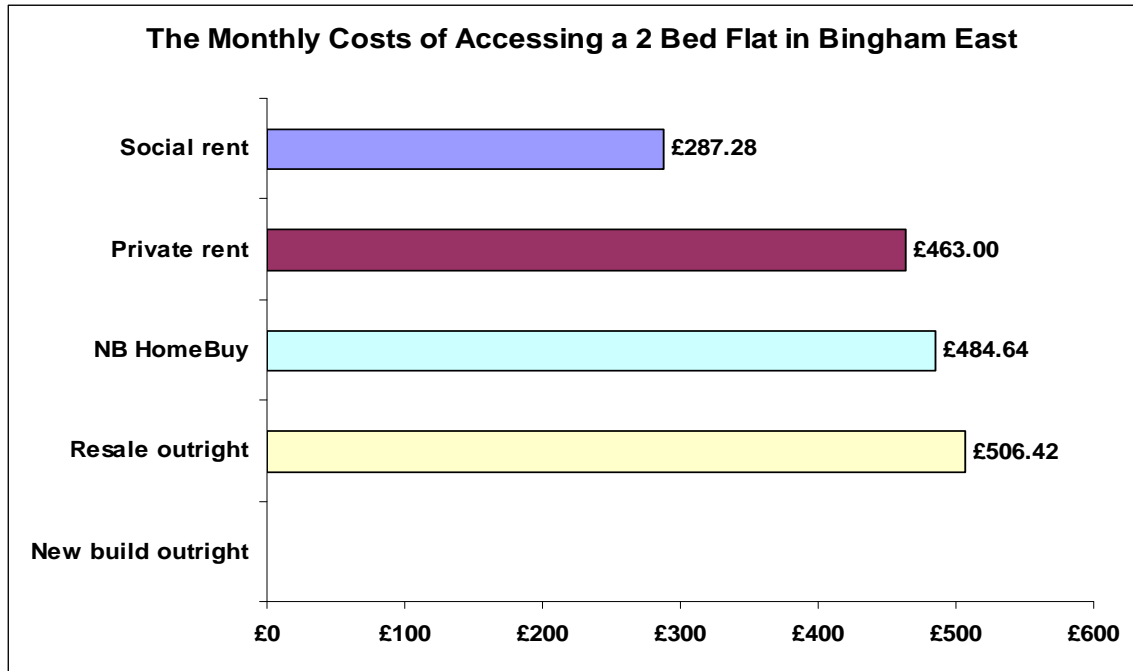
Source: Rushcliffe Affordable Housing Directory 2009

### Housing Cost Model: HomeBuy Affordability

Using data from an analysis of local rents and values (Registered Social Landlord, Private Rented, New Build HomeBuy, Resale Open Market and New Build Open Market) the Housing Cost Model identifies the cost of accessing two archetypes: 2 bedroom flat and a 3 bedroom house in the Bingham East area in March 2009, as demonstrated in the charts below.

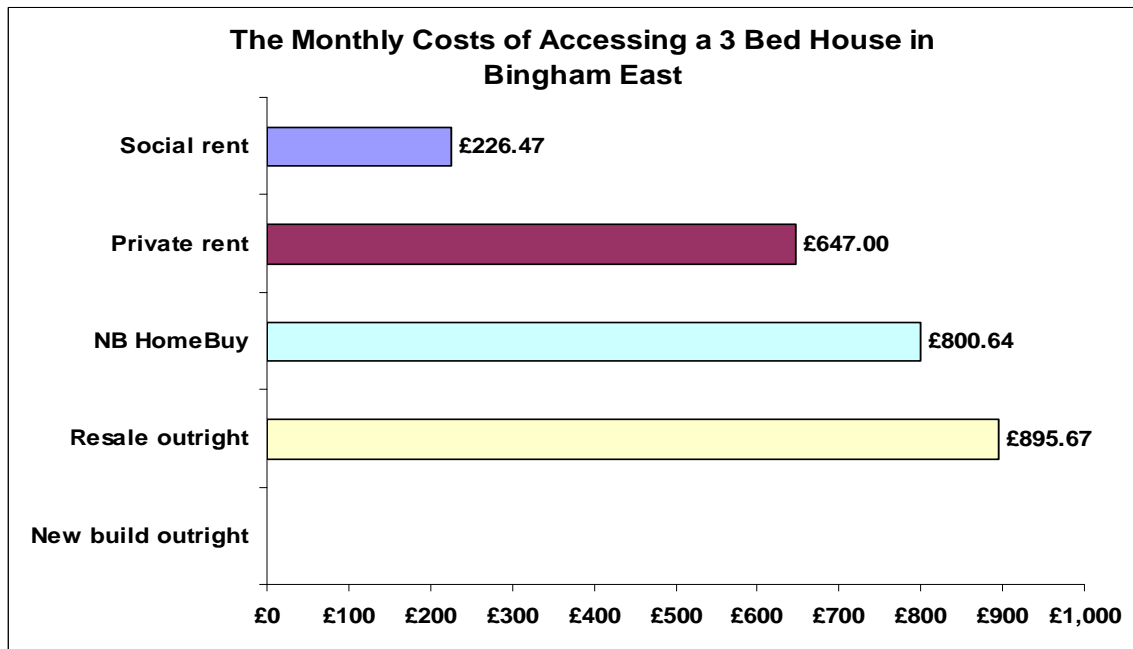
<sup>2</sup> PPS3 (Planning Policy Statement)

Chart 3



Source: Rightmove website [www.rightmove.co.uk](http://www.rightmove.co.uk) and raw data from EMHomeBuy

Chart 4



Source: Rightmove website [www.rightmove.co.uk](http://www.rightmove.co.uk) and raw data from EMHomeBuy

As demonstrated in the above scenarios the average monthly costs of accessing either a 50% share in a 2 bed flat or 3 bed house in the area is cheaper than buying on the open market. However, this is still considered to be unaffordable for those in the income target group set by the Homes and Communities Agency

of £19,000 a year or less<sup>3</sup>, suggesting that a range of percentages should be provided throughout the Borough.

## 7. Conclusion

Bingham East ward benefits from a number of amenities including various shops and schools, it forms part of the Bingham urban area and has good transport links to other areas of the Borough and Nottingham City. These factors indicate that the ward is in a sustainable location for future development and would support the Governments' initiative of 'creating and maintaining sustainable communities'.

The ward has a resident population of 4259 people, measuring 4.03% of the total of the Boroughs population. There are slightly higher numbers of residents under 16 (18.3%) in this ward compared to the Borough as a whole (18.2%) suggesting that if these young people wish to remain in the area starter homes will be in great demand in a few years time. There are also higher numbers of couples under retirement age in the ward (23.9%) compared to the whole of Rushcliffe (15.8%) suggesting that a mix of accommodation types would be required.

The proportion of Black and Minority Ethnic (BME) residents in this area (1.7%) is lower in comparison to the Borough as a whole (4.1%). The largest BME population are Chinese comprising of 0.4% of the wards residents. The needs of BME communities will need to be considered alongside other groups in terms of property type and design to reflect cultural and religious diversities.

The average house price in Bingham East at the end of February 2009 (£146,000) is the 3<sup>rd</sup> lowest average price in the Borough. It is lower than the average for the same period in England and Wales (£153,512) and the average for Rushcliffe (£207,269). Entry level prices for terraced properties in the ward are slightly lower here than in the Borough as a whole, indicating that first time buyers and single income households may be attracted to the area. However, households on lower incomes may struggle to afford even a 50 or 25% share of a property.

The average rental prices in the ward in March 2009 indicate that the area may be slightly cheaper to rent in than other areas of the Borough, although there are still deficits between the rent and the amounts that Local Housing Allowance covers. Although the average rental prices may be slightly cheaper in this ward, the proportion of privately rented properties (6.5%) is actually considerably lower than the proportion for Rushcliffe (11.2%) indicating that competition will be fierce for available private rented properties.

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<sup>3</sup> 'Low Cost Home Ownership and the Intermediate Housing Market in the East Midlands Region', Housing Vision, 2008

There are high levels of owner occupiers (83.4%) in comparison to Rushcliffe levels (78%) and extremely low numbers of general needs socially rented properties, within the ward at 0.4%, (16 out of 3664 Borough wide). There are also low numbers of sheltered socially rented properties, 5.8% (60 out of 1030 Borough wide). The Rosary and part of Chestnut Avenue sheltered schemes are located within the ward and there are currently 161 households on Spirita's waiting list for sheltered housing in the Bingham area, suggesting that the provision of suitable accommodation for older people needs to be considered. There are no HomeBuy properties in the ward. This coupled with fairly high entry level prices suggest an overall need for a range of affordable housing within the ward to meet the needs of future residents. The Housing Cost Model also reinforces affordability issues.

The ward is relatively affluent when we examine the CACI Paycheck data 2008 with the average earning higher than the average for England and Wales as a whole. However it must be noted that higher income households usually mask those on lower incomes, distorting the average for the ward and thereby making it appear wealthier and more affluent than it actually is. When comparing the average entry level price for terraced properties with the average mean income, the figures suggest that a person would have to get a mortgage for 2.8 times their salary in addition to a 10% deposit. This figure is slightly lower than the mortgage, income ratio guidance level of 3.5 times an annual salary (SHMA), suggesting that first time buyers may be able to access the market however caution needs to be noted especially when taking account of the distorted lower incomes within the ward.

There are high numbers on the largest RSL waiting list in the area for general needs accommodation, 85 households for houses, 101 for flats and 3 for bungalows, compared to a low number of socially rented general needs stock, 0.4% of the Boroughs total. Demand for affordable housing, specifically rented accommodation, is in high demand across the whole of the Borough and Bingham is always a popular choice.

Overall, the ward is in a sustainable location, the house and rental prices are extremely high and the demand for affordable housing is immense despite affordable housing completions within the Borough. This is a result of significant backlog of housing need and a falling stock of affordable homes through Right to Buy and HomeBuy stair-casing, coupled with rising house prices. There needs to be a continued emphasis on a range of solutions in line with the SHMA which suggest that 47% of the 60% affordable housing proposed should be social rent and 13% for intermediate housing (equivalent of 80% social rent, 20% intermediate on individual sites having regard to local circumstances) which will assist in meeting need and balancing the local housing market.