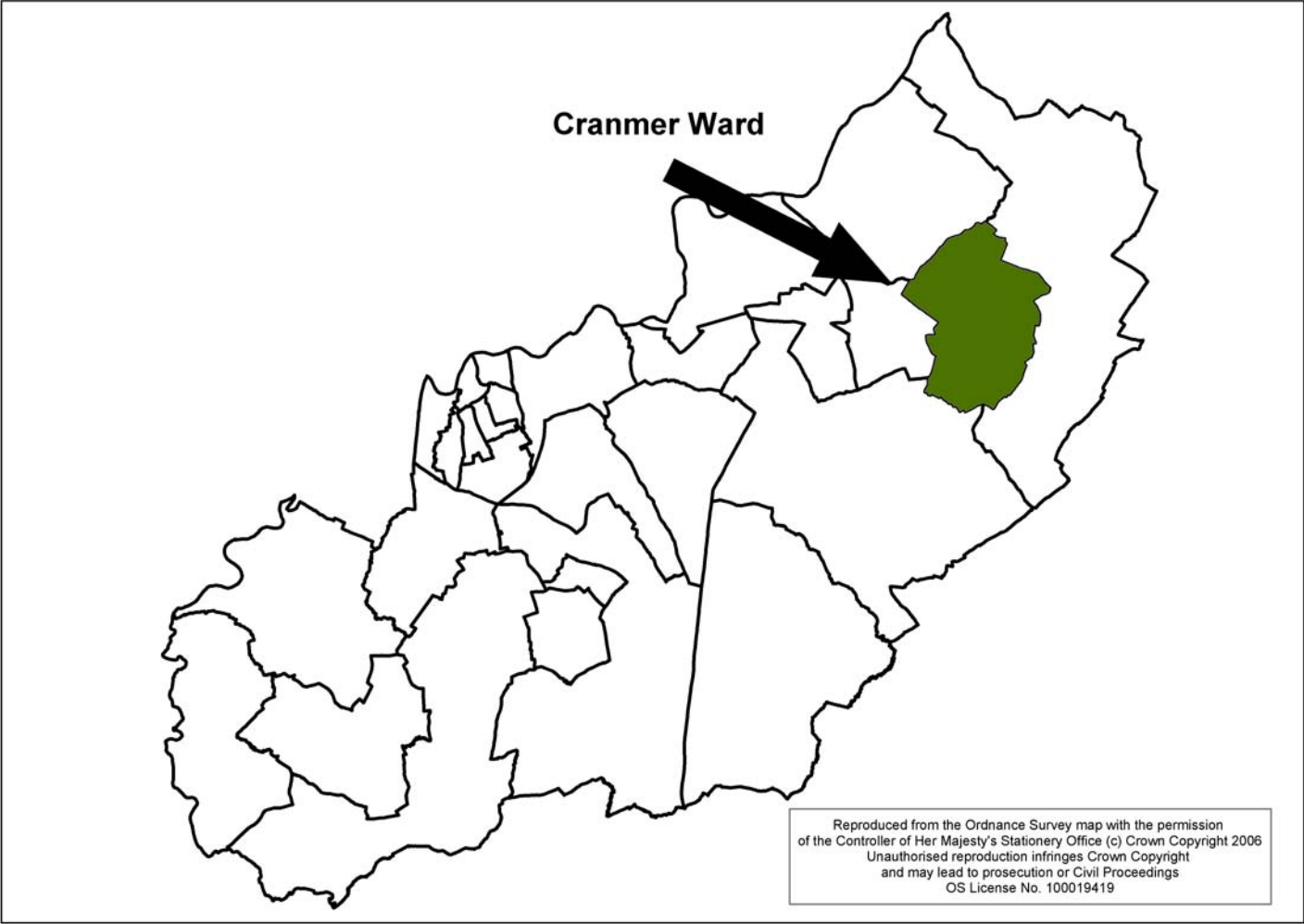


Cranmer Ward Area Profile



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) (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) 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

Cranmer ward encompasses the villages of Aslockton, Scarrington and Whatton located on the eastern side of the Borough. It covers an area of 1594 hectares.

There are not many amenities within here due to the wards isolation, however, there are a number of shops, butchers, greengrocers and fruit sellers located in nearby Bingham East ward. There are no Post Offices in the ward, however, there are two within a four mile radius.

There are no GP or Dental practices in the ward, however, there is one GP surgery and four Dental practices located nearby in the Bingham urban area. Cranmer 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 twelve mile radius. Grantham and District Hospital is also only eleven miles away.

There is a primary school within the ward, Archbishop Cranmer Church of England Primary situated in Aslockton. There are no nursery, infant or comprehensive schools in the ward, however, the catchment area extends to other areas of the Borough.

There are a number of transport companies who operate bus services through the ward, but these services are infrequent, providing access to West Bridgford shopping area, Nottingham City, Grantham and Newark and various other locations throughout the Borough. There is a train station in Aslockton but the train service is irregular. Nottingham train station and coach station are within an eleven mile distance and East Midlands airport is less than twenty miles away from the ward.

There are no leisure centres within the ward, however, Bingham Leisure Centre is less than three miles away located in Bingham East ward. There is a martial arts centre, pub and several large areas of recreational space.

3. Population

Cranmer ward has a resident population of 2107 people, as measured in the 2001 Census (2% of the Boroughs population).

Age

Table 1: Age of population

Ages	Cranmer	Rushcliffe	Cranmer %	Rushcliffe %
All ages	2107	105599	2.0	100
0-4	88	5915	4.2	5.6
5-15	204	14618	9.7	13.8
16-19	50	4598	2.4	4.4
20-44	647	36257	30.7	34.3
45-64	701	27091	33.3	25.7
65+	417	17120	19.8	16.2

Source: National Statistics website www.statistics.gov.uk

The average age of Cranmer wards population is 45.12 compared to an average of 39.58 for the Borough of Rushcliffe. Nearly 14% of the wards population are under 16 years of age and nearly a fifth is aged 65 years and over.

Ethnicity

The table below shows the number and percentage of Cranmer and Rushcliffe residents by ethnic category according to the 2001 Census. 97.8% of the wards population is White British, White Irish or White other, which is nearly 2% higher than the proportion for the Borough as a whole. This leaves a Black and Minority Ethnic (BME) population for the ward of 2.2%, which is lower than the proportion of BME residents for Rushcliffe as a whole (4.1%).

The largest BME population are Asian and Asian British which make up 0.9% of the ward population (0.7% of which are Asian and Asian British: Indian). 0.5% of the wards population are of Mixed Heritage; 0.4% is Black or Black British and 0.1% is either Chinese or from another Ethnic group.

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

Ethnicity	Cranmer	Rushcliffe	Cranmer %	Rushcliffe %
White: British	2028	98486	96.0	93.26
White: Irish	14	942	0.66	0.89
White: Other	24	1844	1.14	1.75
Mixed: White and Black Caribbean	5	435	0.24	0.41
Mixed: White and Black African	0	86	0	0.08
Mixed: White and Asian	3	306	0.14	0.29
Mixed: Other Mixed	4	253	0.19	0.24
Asian or Asian British: Indian	15	1494	0.71	1.41
Asian or Asian British: Pakistani	3	553	0.14	0.52
Asian or Asian British: Bangladeshi	3	43	0.14	0.04
Asian or Asian British: Other Asian	0	157	0	0.15
Black or Black British: Caribbean	7	315	0.33	0.3
Black or Black British: African	0	130	0	0.12
Black or Black British: Other Black	3	31	0.14	0.03
Chinese:	0	267	0	0.25
Other ethnic group:	3	257	0.14	0.24

Source: National Statistics website www.statistics.gov.uk

Religion

As measured by the 2001 Census, 72.6% of Cranmer wards population is Christian, nearly 1% higher than the proportion of Rushcliffe residents as a whole. People from other faith groups comprise 1.1% of the ward population which is less than the proportion of all Rushcliffe residents (3.1%). Over 12% of the ward population stated that they had no religion, 5% lower than for Rushcliffe as a whole (18%).

Table 4: Religion of population

Religion	Cranmer	Rushcliffe	Cranmer %	Rushcliffe %
Christian	1529	75855	72.6	71.8
Buddhist	3	232	0.1	0.2
Hindu	0	653	0	0.6
Jewish	0	395	0	0.4
Muslim	3	960	0.1	0.9
Sikh	13	718	0.6	0.7
Other religions	5	261	0.2	0.3
No religion	265	18999	12.6	18.0
Religion not stated	288	7526	13.7	7.1

Source: National Statistics website 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 Cranmer ward was £112,500 the 2nd lowest in the Borough based on only 1 sale. This figure is over £94,000 lower than the average for all properties in Rushcliffe and over £41,000 lower than the average for England and Wales.

There are no details for entry level prices in this ward from January and February 2009 as there were too few sales of terraced houses and flats during the period. The lack of entry level properties in this area suggests that first time buyers and single income households will face additional difficulties in accessing the owner occupied sector.

Table 5: Average price of properties for sale

Accommodation Type	Cranmer	Rushcliffe	England and Wales
All properties	£112,500	£207,269	£153,512
Detached	N/A	£270,009	£236,384
Semi detached	£112,500	£175,449	£145,290
Terraced	N/A	£154,767	£118,728
Flats	N/A	£92,318	£142,406

Source: Land Registry website www.landreg.gov.uk

Chart 1



Source: Land Registry website 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 a two bedroom house (£545pcm) is representative of Rushcliffe as a whole (£540pcm), however the average for three bedroom house (£613pcm) is lower than the Rushcliffe average (£712pcm). No information for other accommodation types was available due to the lack of availability of rented accommodation in the ward at the time of research.

Table 6: Average price of properties for rent

Accommodation Type	Cranmer	Rushcliffe
1 bed flat, bedsit, maisonette	N/A	£410
2 bed flat or maisonette	N/A	£547
2 bed house	£545	£540
3 bed house	£613	£712
4 bed house	N/A	£915
5 bed house	N/A	£1509

Source: Rightmove website www.rightmove.co.uk

The lack of private rented accommodation places additional pressure on those who are not able to get a foot on the property ladder. This in turn, increases the

demand for new and existing affordable accommodation and the waiting time of some families/individuals in unsuitable accommodation.

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 and chart below shows tenure by households taken from the 2001 Census.

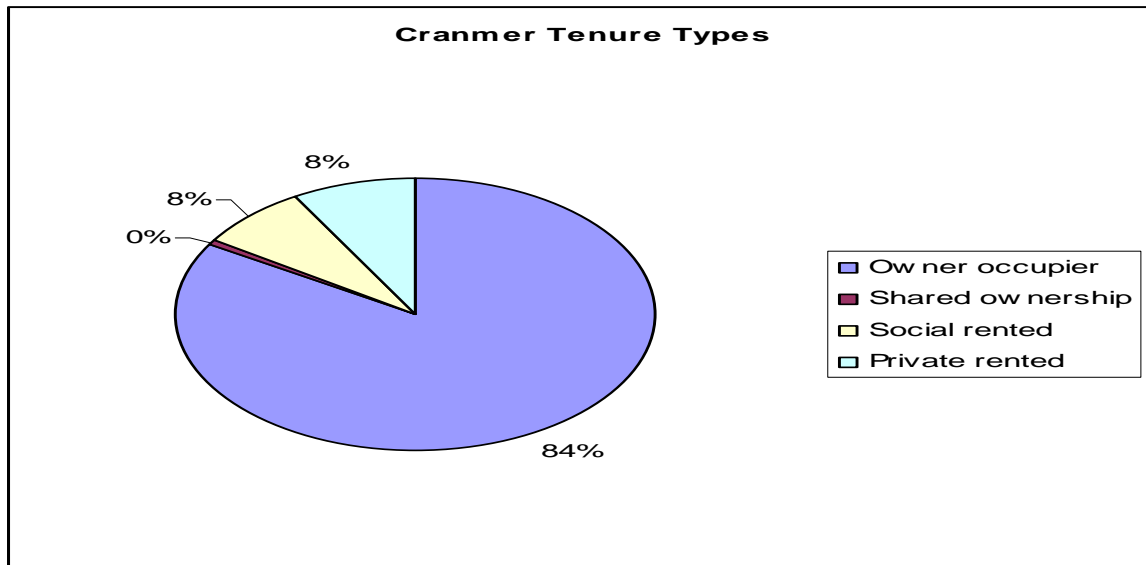
Table 8: Tenure of households

	Cranmer	Rushcliffe	Cranmer %	Rushcliffe %
All households	783	43,670	1.8	100
Owner occupier	655	34,064	83.7	78.0
Shared ownership (HomeBuy)	3	397	0.4	0.9
Social rented	59	4311	7.5	9.9
Private tenant	66	4898	8.4	11.2

Source: National Statistics website 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.statistics.gov.uk

According to 2001 Census data, the proportion of owner occupiers in Cranmer (83.7%) is higher than both national averages (68.7%) and the Rushcliffe average (78.9%) levels. The proportion of private rented properties (8.4%) is slightly lower than both the national and Rushcliffe average levels of around 10%. The proportion of social rented housing (7.5%) is considerably lower than both the national (19.3%) and 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 Cranmer ward has a higher proportion of detached properties (57.6%) which is higher than the proportion of the Boroughs levels (46.6%) and the national average (22.5%). By contrast the ward has lower levels of flats, maisonettes and apartments (1.9%) than we find in the rest of Rushcliffe (6.1%) and nationally (19.4%) as a whole.

Table 9: Accommodation type of properties

Accommodation Type	Cranmer	Rushcliffe	Cranmer %	Rushcliffe %
All household spaces	783	44877	1.7	100
House or bungalow: Detached	451	20910	57.6	46.6
House or bungalow: Semi detached:	294	13956	37.6	31.1
House or bungalow: Terraced	47	5090	6.0	11.3
Flat, maisonette or apartment	15	2715	1.9	6.1
Caravan or other mobile or temporary structure	0	405	0	0.9

Source: National Statistics website: 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 781 households in the Cranmer ward during the 2001 Census, 582 of these were one family households and 183 are single person households. The highest proportion of households in the Cranmer ward is couples under retirement age (29.2%) which is higher than the proportion for Rushcliffe as a whole (15.8%).

Table 10: Household composition

Household Composition	Cranmer	Rushcliffe	Cranmer %	Rushcliffe %
All Households	781	43670	1.8	100
Single (Male over 65, Female over 60)	115	5778	14.7	13.2
Single (Male under 65, Female under 60)	68	6145	8.7	14.1
Couple (Male over 65, Female over 60)	105	4396	13.4	10.0
Couple (Male under 65, Female under 60)	228	6916	29.2	15.8
Family plus one dependent child	73	4891	9.4	11.2
Family plus two or more dependent children	107	7853	13.7	18.0
Family with children 18+	69	3671	8.8	8.4
Other households: All students	0	245	0	0.6
Other households: All pensioner	0	135	0	0.3
Other households: Other	16	1280	2.1	2.9

Source: National Statistics website: www.statistics.gov.uk

5. Income & Deprivation

Household Income

The table below shows the income distribution of Cranmer ward residents from CACI Paycheck data 2008. The mean¹ household income for the ward is £40,348 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.

¹ 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	Cranmer	Rushcliffe	Cranmer %	Rushcliffe %
All households	810	46909	1.7	100
£0-£5k	10	662	1.2	1.4
£5-£10k	31	1988	3.8	4.2
£10-£15k	56	3495	6.9	7.5
£15-£20k	74	4426	9.1	9.4
£20-£25k	82	4744	10.1	10.1
£25-£30k	82	4634	10.1	9.9
£30-£35k	77	4274	9.5	9.1
£35-£40k	69	3793	8.5	8.1
£40-£45k	59	3278	7.3	7.0
£45-£50k	50	2780	6.2	5.9
£50-£55k	42	2326	5.2	5.0
£55-£60k	34	1926	4.2	4.1
£60-£65k	28	1584	3.4	3.4
£65-£70k	23	1297	2.8	2.8
£70-£75k	18	1057	2.2	2.3
£75-£80k	15	860	1.9	1.8
£80-£85k	12	699	1.5	1.5
£85-£90k	10	567	1.2	1.2
£90-£95k	8	460	1.0	1.0
£95-£100k	6	374	0.7	0.8
£100k plus	27	1680	3.3	3.6

Source: CACI Paycheck data 2008

In relation to other wards within Rushcliffe Cranmer ward has the 14th highest mean income and the highest proportion of households (10.1%) earning between £20-25,000 and between £25-30,000 per annum.

Table 12: Average income of households

Mean Income	£40,348
Mode Income	£25-30k
Median Income	£30-35k

Source CACI Paycheck data 2008

Based on the average mean income for the ward of £40,348 and the average property price of £112,500 (entry level property prices have not been used due to the lack of sales of flats and terraced properties in the last quarter) a first time buyer would have to be earning 2.5 times their salary. This sum has been calculated by using an average first time deposit of 10% as recommended for 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 2.5 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 and Deprivation

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 Cranmer had a considerably higher proportion of economically inactive residents (30.4%) compared to Rushcliffe as a whole (19.7%) as demonstrated in the table below.

Table 13: Economically inactive residents

Economically Inactive	Cranmer	Rushcliffe	Cranmer %	Rushcliffe %
All People	404	12877	30.4	19.7
Retired	54	1961	4.1	3.0
Student	34	3530	2.6	5.4
Other	316	7386	23.8	11.3

Source: Official Labour Market Statistics: www.nomisweb.co.uk

In August 2008 the proportion of welfare benefit claimants was lower in the Cranmer ward (4.8%) compared to Rushcliffe as a whole (7.4%) suggesting that the ward is less deprived than other areas, as demonstrated in the table below. Of those claiming benefits more than half (56.3%) were claiming incapacity benefit and over 12% claiming job seekers allowance.

Table 14: Benefit claimants

Benefit Claimants	Cranmer	Rushcliffe	Cranmer %	Rushcliffe %
Total Claimants	80	4970	4.8	7.4
Carers Allowance	10	430	0.6	0.6
Disability Living Allowance	10	540	0.6	0.8
Incapacity Benefit	45	2430	2.7	3.6
Job Seekers Allowance	10	790	0.6	1.2
Other	5	770	0.3	1.2

Source: Official Labour Market Statistics: 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, Cranmer ward is the 12th most 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 HomeBuy 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 Council’s 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 RSLs 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 a fairly high demand for general needs accommodation at the end of March 2009 in the Cranmer ward area, 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	Cranmer	Rushcliffe	Cranmer %	Rushcliffe %
Total on waiting list	76	606	100	100
1 bed flat	4	276	5.3	45.5
1 bed bungalow	1	4	1.3	0.3
2 bed flat	4	64	5.3	10.6
2 bed house	38	159	50.0	26.2
2 bed bungalow	1	4	1.3	0.7
3 bed house	21	74	27.6	12.2
4 bed house	7	25	9.2	4.1

Source: Spirita waiting list figures at 31st 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 Cranmer ward. The supply of social rented stock is 1.6%, ranking 16th highest in terms of overall 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	Cranmer	Rushcliffe	Cranmer %	Rushcliffe %
All general needs social rented properties	58	3668	1.6	100
1 bed flat, bedsit and maisonettes	0	725	0	19.8
1 bed bungalow	0	132	0	3.6
2 bed house	11	413	19.0	11.3
2 bed flat and maisonettes	0	524	0	14.3
2 bed bungalow	28	452	48.3	12.3
3 bed house	18	1323	31.0	36.1
3 bed flat and maisonette	0	5	0	0.1
3 bed bungalow	0	1	0	0.02
4 bed house	1	93	1.7	2.5

Source: Rushcliffe Affordable Housing Directory 2009

There are a larger proportion of 2 bed bungalows (48.3%) in the ward compared to the Borough as a whole (12.3%). There are no flats or maisonettes in Cranmer, suggesting that the provision of this type of accommodation needs to be considered within the ward.

Supply: Sheltered

There are no sheltered housing schemes in this ward, as shown in the table below, one of fourteen wards in the Borough to have no supply of sheltered housing stock. This suggests that residents may have to move away from the area when they need to access sheltered housing.

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).

Table 18: Supply of social rented sheltered housing accommodation

Accommodation Types	Cranmer	Rushcliffe	Cranmer %	Rushcliffe %
All sheltered accommodation for older people	0	1030	0	100
1 bed flat and bedsit	0	568	0	55.1
1 bed bungalow	0	104	0	10.1
2 bed flat	0	199	0	19.3
2 bed bungalow	0	159	0	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'.² 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 Cranmer ward. There are only two HomeBuy properties comprising of just 0.7%, ranking the ?th highest in the Borough as a whole.

² PPS3 (Planning Policy Statement)

Table 19: Supply of New Build HomeBuy properties

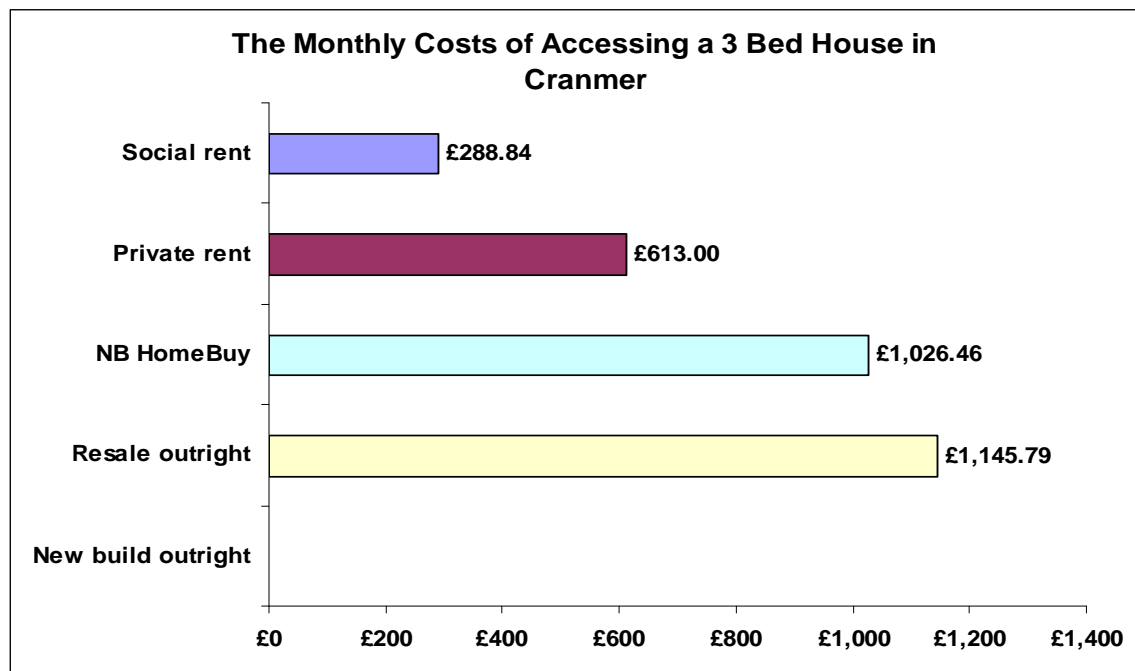
Accommodation Types	Cranmer	Rushcliffe	Cranmer %	Rushcliffe %
All New Build HomeBuy properties	2	296	0.7	100
1 bed flat, bedsit and maisonette	0	0	0	0
2 bed flat and maisonette	0	50	0	16.9
2 bed house	0	105	0	35.5
2 bed bungalow	2	107	100	36.1
3 bed house	0	34	0	11.5

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 an archetype: a 3 bedroom house in the Cranmer area in March 2009, as demonstrated in the chart below.

Chart 3



Source: Rightmove website www.rightmove.co.uk and raw data from EMHomeBuy

As demonstrated in the above scenario the average monthly costs of accessing a 50% share in a 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,³ suggesting that a range of percentages should be provided throughout the Borough.

7. Conclusion

Cranmer ward benefits from a few amenities including a school. It also benefits from a close proximity to the Bingham urban area where there are a number of shops, Doctors and Dentist surgeries. It is a rural ward located on the eastern side of the Borough and has good transport links, including a train service, to other areas of the Borough and Nottingham City. On any new sites and developments the Council will carefully consider sustainability issues before determining whether they will support the development.

The ward has a resident population of 2107 people, measuring 2% of the total of the Borough's population. There are higher numbers of residents over 65 (19.8%) in the ward compared to the Borough as a whole (16.2%) suggesting that if these older people wish to remain in the locality the provision of accommodation to meet the needs of older people will need to be considered. There are also higher numbers of couples under retirement age (29.2%) compared to the whole of Rushcliffe (15.8%) suggesting that a range of accommodation types should be considered.

The proportion of Black and Minority Ethnic (BME) residents in this area (2.2%) is lower in comparison to the Borough as a whole (4.1%). The largest BME population are Asian and Asian British comprising of 0.9% 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 Cranmer between January and February 2009 (£112,500) is the 2nd lowest average price in the Borough. It is lower than the average for the same period in Rushcliffe (£207,269) and England and Wales (£153,512). At the time of research there were no details for entry level prices in this ward as there were too few sales of terraced houses and flats during the period. The lack of entry level properties in this area suggests that first time buyers and single income households will face additional difficulties in accessing the owner occupied sector. The average rental prices in the ward for the limited properties available in March 2009 also indicated that the area has an affordability problem, with huge deficits between the rent and the amounts that Local Housing Allowance covers.

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

There are high levels of owner occupiers (83.7%) in comparison to the Rushcliffe levels (78%) and low numbers of general needs socially rented properties within the ward at 1.6%, (58 out of 3668 Borough wide). There is a non-existent supply of sheltered socially rented properties. There are New Build HomeBuy properties in the ward, 0.7% of the total for the Borough (2 out of 296 Borough wide). This coupled with a lack of entry level properties would 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 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 property price with the average mean income, the figures suggest that a person would have to get a mortgage for 2.5 times their salary in addition to a 10% deposit. This figure is lower than the mortgage, income ratio guidance level of 3.5 times an annual salary, suggesting that first time buyers may be attracted to the ward, 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 fairly high numbers on the largest RSL waiting list for general needs accommodation in the area, 66 households for houses, 8 for flats and 2 for bungalows, compared to a low number of socially rented general needs stock, 1.6% of the Boroughs total. Demand for affordable housing, specifically rented accommodation, is in high demand across the whole of the Borough, especially in an expensive ward such as Cranmer.

Overall, the ward is more sustainable than other rural locations in the Borough, the house and rental prices are 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.