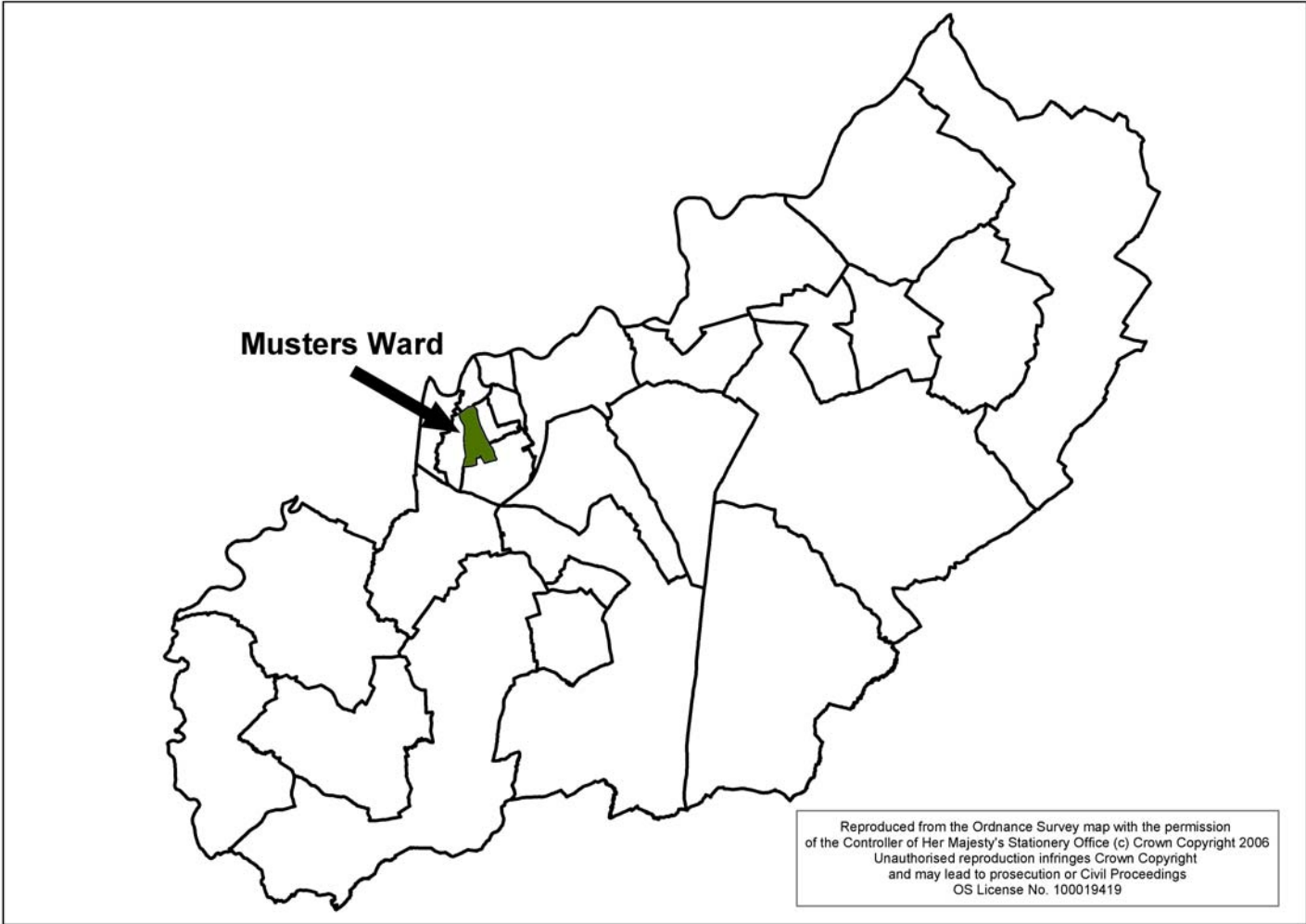


Musters Ward Area Profile



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

Musters ward is one of the eight wards that encompass the West Bridgford urban area (part of the Principal Urban Area of Nottingham but separated from the City by the River Trent). It forms part of the centre of West Bridgford and covers an area of 102 hectares.

There are no supermarkets, greengrocers, butchers and bakers in the ward, however, there are many located within a one mile radius. There are no Post Offices in the ward, however there are six located within a two mile radius.

There are two GP surgeries in the ward and no Dental practices, however, there are nine Dental practices within the West Bridgford urban area. Musters 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 five miles radius. The NHS Walk in Centre is only two miles away.

There is a primary and comprehensive school within the ward, Jesse Gray Primary and Rushcliffe Comprehensive. There are no nursery or infant schools in the ward, however, the catchment area extends to other areas of West Bridgford.

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. Nottingham train station and coach station are within a two mile distance and East Midlands airport is less than eleven miles away from the ward.

There is a leisure centre in the ward, Rushcliffe Leisure Centre. There are allotment garden areas and several large areas of recreational space. There are also a number of pubs in the ward and several other bars and restaurants located nearby.

3. Population

Musters ward has a resident population of 4136 people, as measured in the 2001 Census (3.9% of the Boroughs population).

Age

Table 1: Age of population

Ages	Musters	Rushcliffe	Musters %	Rushcliffe %
All ages	4136	105599	3.9	100
0-4	262	5915	6.3	5.6
5-15	660	14618	16.0	13.8
16-19	199	4598	4.8	4.4
20-44	1477	36257	35.7	34.3
45-64	962	27091	23.3	25.7
65+	576	17120	13.9	16.2

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

The average age of Musters wards population is 37.07 compared to an average of 39.58 for the Borough of Rushcliffe. Over one fifth of the wards population are under 16 years of age and more than 13% are aged 65 years and over.

Ethnicity

The table below shows the number and percentage of Musters and Rushcliffe residents by ethnic category according to the 2001 Census. 90.96% of Musters wards population is White British, White Irish or White other, which is nearly 3% lower than the proportion for the Borough as a whole. This leaves a Black and Minority Ethnic (BME) population for the Ward of 9.04% which is higher 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 5.87% of the ward population (2.73% of which are Asian and Asian British: Indian). 1.38% of the wards population are of Mixed Heritage; 0.75% is Black or Black British and 0.63% 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	Musters	Rushcliffe	Musters %	Rushcliffe %
White: British	3561	98486	86.1	93.26
White: Irish	74	942	1.79	0.89
White: Other	127	1844	3.07	1.75
Mixed: White and Black Caribbean	36	435	0.87	0.41
Mixed: White and Black African	5	86	0.12	0.08
Mixed: White and Asian	16	306	0.39	0.29
Mixed: Other Mixed	17	253	0.41	0.24
Asian or Asian British: Indian	113	1494	2.73	1.41
Asian or Asian British: Pakistani	111	553	2.68	0.52
Asian or Asian British: Bangladeshi	11	43	0.27	0.04
Asian or Asian British: Other Asian	8	157	0.19	0.15
Black or Black British: Caribbean	18	315	0.44	0.3
Black or Black British: African	13	130	0.31	0.12
Black or Black British: Other Black	0	31	0	0.03
Chinese:	19	267	0.46	0.25
Other ethnic group:	7	257	0.17	0.24

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

Religion

As measured by the 2001 Census, 64.9% of Musters wards population is Christian, over 6% lower than the proportion of Rushcliffe residents as a whole. People from other faith groups comprise 7.4% of the ward population which is more than twice of the proportion of all Rushcliffe residents (3.1%). Over 21% of the ward population stated that they had no religion, nearly 4% higher than for Rushcliffe as a whole.

Table 4: Religion of population

Religion	Musters	Rushcliffe	Musters %	Rushcliffe %
Christian	2685	75855	64.9	71.8
Buddhist	14	232	0.3	0.2
Hindu	37	653	0.9	0.6
Jewish	38	395	0.9	0.4
Muslim	154	960	3.7	0.9
Sikh	61	718	1.5	0.7
Other religions	4	261	0.1	0.3
No religion	893	18999	21.6	18.0
Religion not stated	250	7526	6.0	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 Musters ward was £258,444 the 5th highest in the Borough based on 9 sales. This figure is over £51,000 higher than the average for all properties in Rushcliffe and over £104,000 higher 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 no 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	Musters	Rushcliffe	England and Wales
All properties	£258,444	£207,269	£153,512
Detached	£270,071	£270,009	£236,384
Semi detached	£217,750	£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 rental prices for all available accommodation types are more expensive than the Rushcliffe averages. No information for other accommodation types was available due to the lack of availability of rented accommodation in the area at the time of research.

Table 6: Average price of properties for rent

Accommodation Type	Musters	Rushcliffe
1 bed flat, bedsit, maisonette	£435	£410
2 bed flat or maisonette	£599	£547
2 bed house	N/A	£540
3 bed house	£885	£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 below shows tenure by households taken from the 2001 Census.

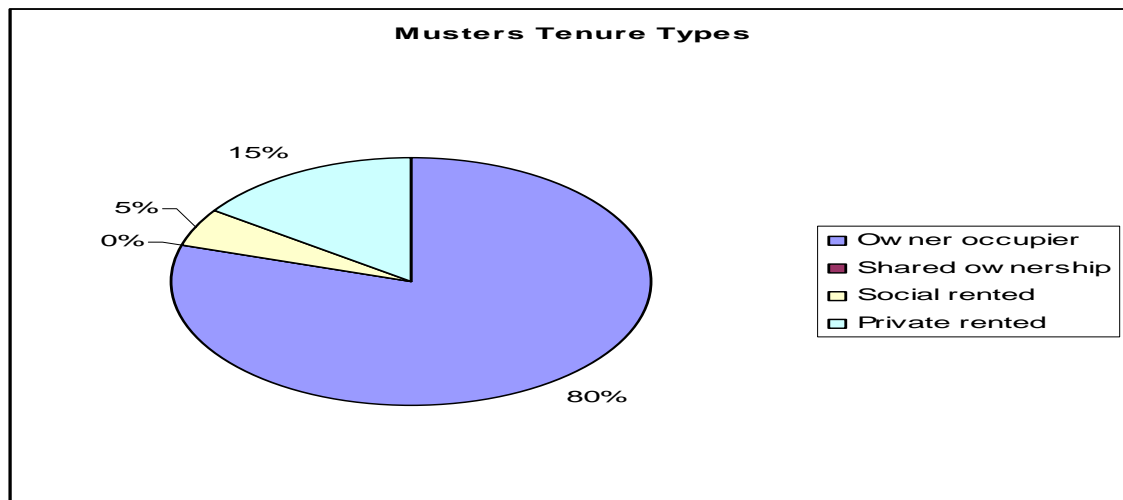
Table 8: Tenure of households

	Musters	Rushcliffe	Musters %	Rushcliffe %
All households	1555	43,670	3.6	100
Owner occupier	1239	34,064	79.7	78.0
Shared ownership (HomeBuy)	0	397	0	0.9
Social rented	78	4311	5.0	9.9
Private tenant	236	4898	15.2	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.statistcs.gov.uk

According to 2001 Census data, the proportion of owner occupiers in Musters (79.7%) is higher than both the national (68.7%) and the Rushcliffe average (78.9%). The proportion of private rented properties (15.2%) is higher than both the national and Rushcliffe average levels of around 10%. The proportion of

social rented housing (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 Musters ward has a higher proportion of flats, maisonettes and apartments (14.1%) which is higher than the proportion of the Boroughs levels (6.1%) but lower than the national average (19.3%). By contrast the ward has lower levels of semi detached properties (23.3%) than we find in the rest of Rushcliffe (31.1%) and nationally (31.6%) as a whole.

Table 9: Accommodation type of properties

Accommodation Type	Musters	Rushcliffe	Musters %	Rushcliffe %
All household spaces	1587	44877	3.5	100
House or bungalow: Detached	920	20910	58.0	46.6
House or bungalow: Semi detached:	369	13956	23.3	31.1
House or bungalow: Terraced	74	5090	4.7	11.3
Flat, maisonette or apartment	224	2715	14.1	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 1556 households in the Musters ward during the 2001 Census, 1071 of these were one family households and 392 are single person households. The highest proportion of households in the Musters ward is families with two or more dependent children (23.5%) which are higher than the proportion for Rushcliffe as a whole (18%).

Table 10: Household composition

Household Composition	Musters	Rushcliffe	Musters %	Rushcliffe %
All Households	1556	43670	3.6	100
Single (Male over 65, Female over 60)	197	5778	12.7	13.2
Single (Male under 65, Female under 60)	195	6145	12.5	14.1
Couple (Male over 65, Female over 60)	143	4396	9.2	10.0
Couple (Male under 65, Female under 60)	280	6916	18.0	15.8
Family plus one dependent child	168	4891	10.8	11.2
Family plus two or more dependent children	366	7853	23.5	18.0
Family with children 18+	114	3671	7.3	8.4
Other households: All students	28	245	1.8	0.6
Other households: All pensioner	3	135	0.2	0.3
Other households: Other	62	1280	4.0	2.9

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

5. Income & Deprivation

Household Income

The table below shows the income distribution of Musters ward residents from CACI Paycheck data 2008. The mean¹ household income for the ward is £47,841 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	Musters	Rushcliffe	Musters %	Rushcliffe %
All households	1623	46909	3.5	100
£0-£5k	10	662	0.6	1.4
£5-£10k	34	1988	2.1	4.2
£10-£15k	69	3495	4.3	7.5
£15-£20k	103	4426	6.3	9.4
£20-£25k	129	4744	7.9	10.1
£25-£30k	142	4634	8.7	9.9
£30-£35k	144	4274	8.9	9.1
£35-£40k	138	3793	8.5	8.1
£40-£45k	127	3278	7.8	7.0
£45-£50k	114	2780	7.0	5.9
£50-£55k	100	2326	6.2	5.0
£55-£60k	86	1926	5.3	4.1
£60-£65k	73	1584	4.5	3.4
£65-£70k	61	1297	3.8	2.8
£70-£75k	51	1057	3.1	2.3
£75-£80k	42	860	2.6	1.8
£80-£85k	35	699	2.2	1.5
£85-£90k	29	567	1.8	1.2
£90-£95k	24	460	1.5	1.0
£95-£100k	20	374	1.2	0.8
£100k plus	93	1680	5.7	3.6

Source: CACI Paycheck data 2008

In relation to other wards within Rushcliffe Musters ward has the 5th highest mean income and the highest proportion of households (8.9%) earning between £30-35,000 per annum, slightly lower than Rushcliffe as a whole (9.1%).

Table 12: Average income of households

Mean Income	£47,841
Mode Income	£30-35k
Median Income	£40-45k

Source CACI Paycheck data 2008

Based on the average mean income for the ward of £47,841 and the average property price of £258,444 (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 4.9 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). The SHMA also recommends using guidance from a mortgage multiplier that an affordable mortgage should not be more than 3.5 times income. This suggests that first time buyers will struggle to afford to buy in the ward. Moreover, if the distortion principle is taken into consideration, the 4.9 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 Musters had a higher proportion of economically inactive residents (20.5%) compared to Rushcliffe as a whole (19.7%) as demonstrated in the table below.

Table 13: Economically inactive residents

Economically Inactive	Musters	Rushcliffe	Musters %	Rushcliffe %
All People	527	12877	20.5	19.7
Retired	52	1961	2.0	3.0
Student	218	3530	8.5	5.4
Other	257	7386	10.0	11.3

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

In August 2008 the proportion of welfare benefit claimants was lower in the Musters ward (5.3%) 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 (51.7%) were claiming incapacity benefit and over 13% claiming job seekers allowance.

Table 14: Benefit claimants

Benefit Claimants	Musters	Rushcliffe	Musters %	Rushcliffe %
Total Claimants	145	4970	5.3	7.4
Carers Allowance	10	430	0.4	0.6
Disability Living Allowance	20	540	0.7	0.8
Incapacity Benefit	75	2430	2.8	3.6
Job Seekers Allowance	20	790	0.7	1.2
Other	20	770	0.7	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, Musters ward is the 6th 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 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 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 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 high demand for general needs accommodation at the end of March 2009 in the West Bridgford urban area (the data is not available on a smaller scale due to the way it is collated and also includes the Gamston area of the Borough), 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	Musters	Rushcliffe	Musters %	Rushcliffe %
Total on waiting list	424	606	100	100
1 bed flat	230	276	54.2	45.5
1 bed bungalow	2	4	0.5	0.3
2 bed flat	43	64	10.1	10.6
2 bed house	94	159	22.2	26.2
2 bed bungalow	2	4	0.5	0.7
3 bed house	36	74	8.5	12.2
4 bed house	17	25	4.0	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 Musters ward. The supply of social rented stock is 0.7%, the 5th lowest 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	Musters	Rushcliffe	Musters %	Rushcliffe %
All general needs social rented properties	25	3664	0.7	100
1 bed flat, bedsit and maisonettes	25	725	100	19.8
1 bed bungalow	0	132	0	3.6
2 bed house	0	411	0	11.2
2 bed flat and maisonettes	0	524	0	14.3
2 bed bungalow	0	451	0	12.3
3 bed house	0	1322	0	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 is only a supply of one bedroom flats and maisonettes in the ward, thereby identifying a greater need for family accommodation within the ward.

Demand: Sheltered

There is one sheltered housing scheme in this ward, Miriam Court, owned and managed by Anchor Housing Trust. The turnover for the scheme is 'medium' suggesting that the scheme is 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	Musters	Rushcliffe	Musters %	Rushcliffe %
Total on waiting list	30	1030	100	100
1 bed flat	30	433	100	42.0
1 bed bungalow	0	529	0	51.4
2 bed flat	0	33	0	3.2
2 bed bungalow	0	35	0	3.4

Source: Anchor waiting list figures at 31st 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).

The table below shows the existing supply of sheltered housing social rented properties in the Musters ward. The supply of social rented stock is 2%, the joint 13th highest figure of the total supply of sheltered stock in the Borough.

Table 18: Supply of social rented sheltered housing accommodation

Accommodation Types	Musters	Rushcliffe	Musters %	Rushcliffe %
All sheltered accommodation for older people	20	1030	1.9	100
1 bed flat and bedsit	20	568	100	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

² PPS3 (Planning Policy Statement)

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 Spiritita (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

There are no HomeBuy properties in the ward as demonstrated in the table below, one of twelve wards to have no supply of HomeBuy stock.

Table 19: Supply of New Build HomeBuy properties

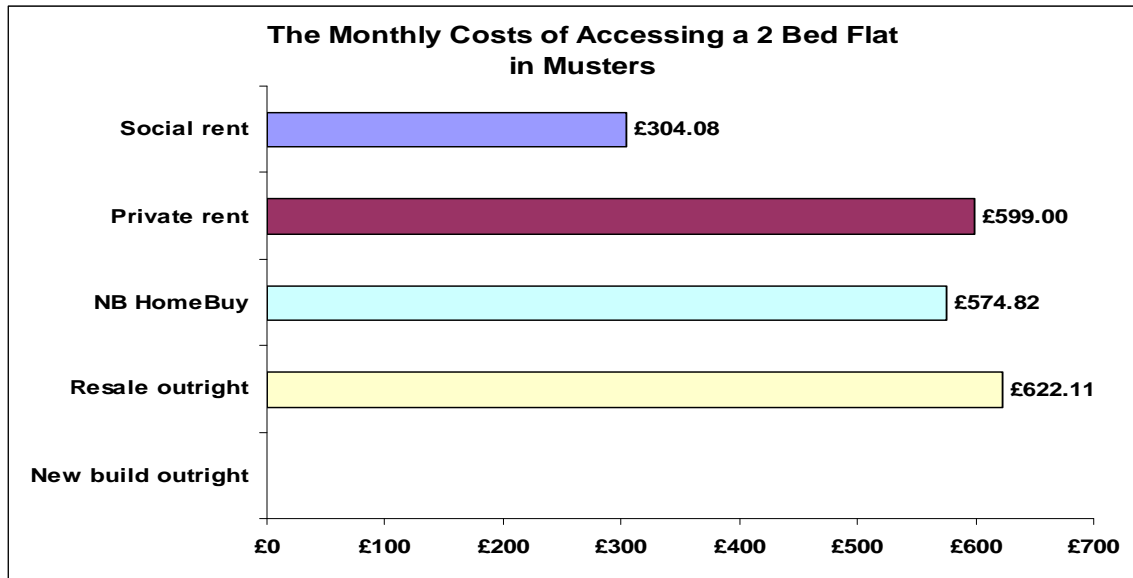
Accommodation Types	Musters	Rushcliffe	Musters %	Rushcliffe %
All New Build HomeBuy properties	0	296	0	100
1 bed flat, bedsit and maisonette	0	0	0	0
2 bed flat and maisonette	0	50	0	16.9
2 bed house	0	105	0	35.5
2 bed bungalow	0	107	0	36.1
3 bed house	0	34	0	11.5

Source: Rushcliffe Affordable Housing Directory 2009

Housing Cost Model: HomeBuy Affordability

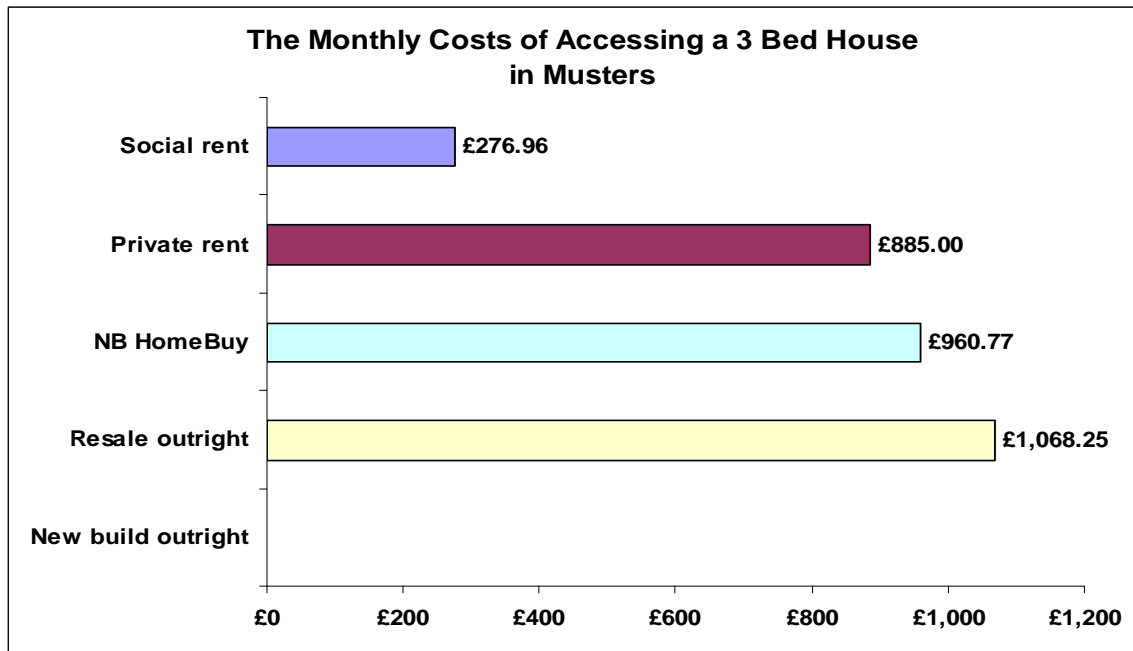
Using data from an analysis of local rents and values (Registered Social Landlord, Private Rented, New Build HomeBuy, Resale Open Market and New Build Open Market) the Housing Cost Model identifies the cost of accessing two archetypes: 2 bedroom flat and a 3 bedroom house in the Musters area in March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

Chart 3



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

Chart 4



Source: Rightmove website 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,³ suggesting that a range of percentages should be provided throughout the Borough.

7. Conclusion

Musters ward benefits from a number of amenities including a post office, Doctors surgery and schools. It forms part of the West Bridgford 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 4136 people, measuring 3.9% of the total of the Borough's population. There are higher numbers of residents under 16 (22.3%) in the ward compared to the Borough as a whole (18.2%) suggesting that if these young people wish to remain in the locality affordable starter homes will be in high demand in a few years time. There are also higher numbers of families with two or more dependent children in the ward (23.5%) compared to the whole of Rushcliffe (18%) suggesting that larger family accommodation, 3+ bedrooms, may be in greater demand in the area.

The proportion of Black and Minority Ethnic (BME) residents in this area (9%) is higher in comparison to the Borough as a whole (4.1%). The largest BME population are Asian and Asian British comprising of 5.7% 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 Musters at the end of February 2009 (£258,444) is the 5th highest average price in the Borough. It is higher than the average for the same period in Rushcliffe (£207,269) and the England and Wales average (£153,512). 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 for the limited properties available in the ward 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 will usually award.

There are slightly higher levels of owner occupiers (79.7%) in comparison to the Rushcliffe levels (78%) and low numbers of general needs socially rented properties within the ward at 0.7%, (25 out of 3664 Borough wide). There are also low numbers of sheltered socially rented properties, 1.9% (20 out of 1030

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

Borough wide). Miriam Court sheltered scheme is located within the ward, and there are currently 30 households on Anchors waiting list, suggesting that the provision of suitable accommodation for older people needs to be considered. There are no HomeBuy properties in the ward. 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 slightly 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 4.9 times their salary in addition to a 10% deposit. This figure is higher than the mortgage, income ratio guidance level of 3.5 times an annual salary (SHMA), suggesting that first time buyers will face particular difficulties accessing the market, particularly 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, 147 households for houses, 273 for flats and 4 for bungalows, compared to a low number of socially rented general needs stock, 4.4% of the Boroughs total. Demand for affordable housing, specifically rented accommodation, is in high demand across the whole of the Borough, although West Bridgford is nearly always applicants preferred 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.