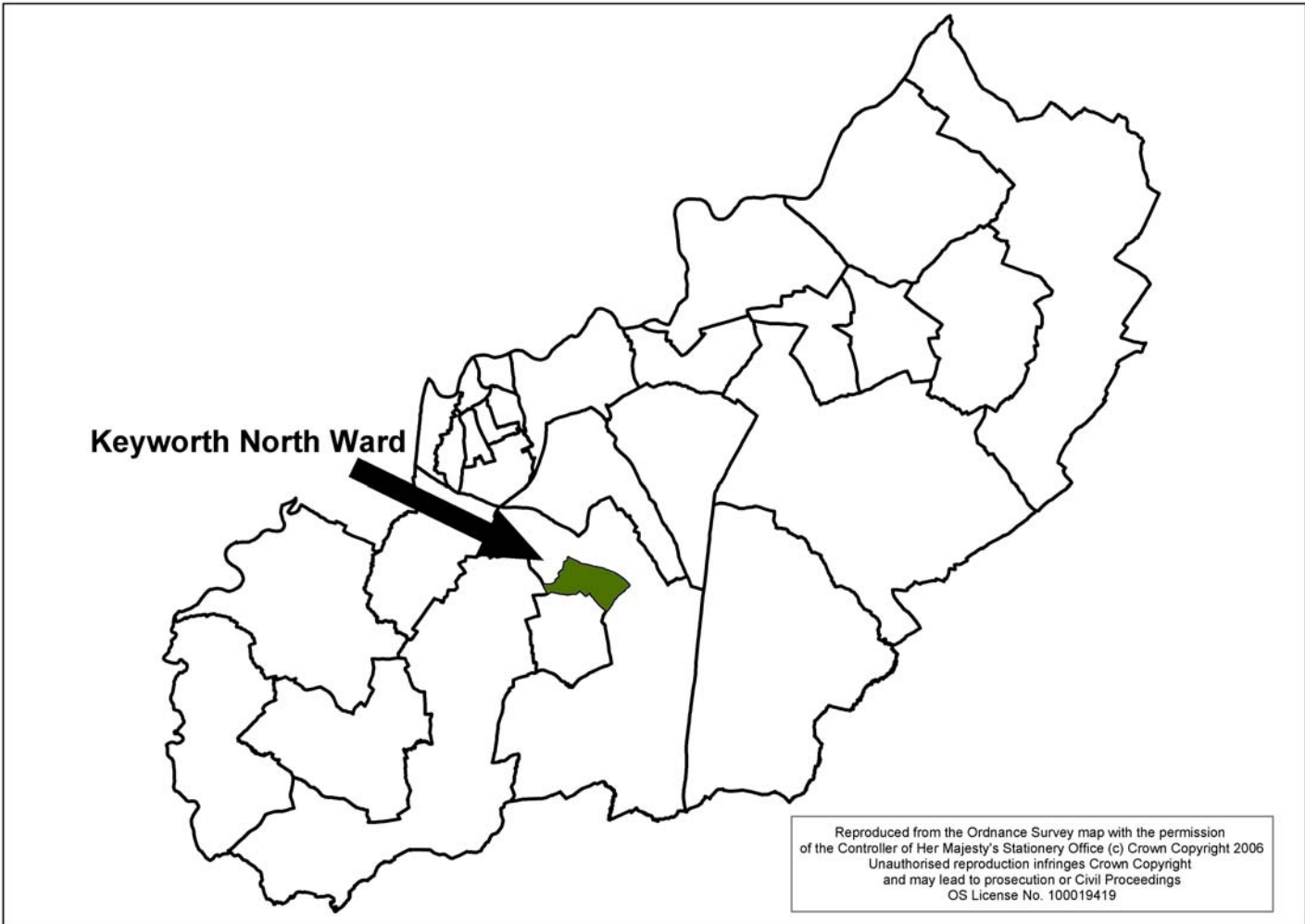


North Keyworth Ward Area Profile



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

North Keyworth ward is one of the two wards that encompass the Keyworth urban area. It forms part of the central area of the Borough and covers an area of 193 hectares.

The ward benefits from a number of amenities within the ward including a hairdresser, veterinary centre and a shop located within the British Geological Survey centre. The ward also benefits from a close proximity to South Keyworth where there is a supermarket, butchers and bakers located under a mile away. There are no Post Offices in the ward, however, there are two within a three mile radius.

There are no GP or Dentist practices in the ward, however, there is one GP surgery and two Dental practices within the Keyworth urban area. North Keyworth 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 nine mile radius. The NHS Walk in Centre is only eight miles away.

There is one primary school within the ward, Crossdale Drive Primary. There are no nursery or comprehensive schools in the ward, however, the catchment area extends to other areas of Keyworth.

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 six mile distance and East Midlands airport is less than eleven miles away from the ward.

There are no leisure centres within the ward, however, Keyworth Leisure Centre is under a mile away located in nearby South Keyworth ward. There is a pub in the ward and a number of other bars and takeaways located less than a mile away in South Keyworth.

3. Population

North Keyworth ward has a resident population of 1667 people, as measured in the 2001 Census (1.6% of the Boroughs population).

Age

Table 1: Age of population

Ages	North Keyworth	Rushcliffe	North Keyworth %	Rushcliffe %
All ages	1667	105599	1.6	100
0-4	55	5915	3.3	5.6
5-15	185	14618	11.1	13.8
16-19	73	4598	4.4	4.4
20-44	323	36257	19.4	34.3
45-64	632	27091	37.9	25.7
65+	399	17120	24.0	16.2

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

The average age of North Keyworth wards population is 44.83 compared to an average of 39.58 for the Borough of Rushcliffe. Nearly 15% of the wards population is under 16 years of age and nearly a quarter are aged 65 years or older.

Ethnicity

The table below shows the number and percentage of North Keyworth and Rushcliffe residents by ethnic category according to the 2001 Census. 98.5% of North Keyworth wards population is White British, White Irish or White other, which is over 2% higher than the proportion for the Borough as a whole. This leaves a Black and Minority Ethnic (BME) population for the ward of 1.5% which is less 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 0.6% of the ward population (0.42% of which are Asian and Asian British: Pakistani). 0.4% of the wards population are of Mixed Heritage; 0.36% is Black or Black British and 0.18% 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	North Keyworth	Rushcliffe	North Keyworth %	Rushcliffe %
White: British	1618	98486	97.06	93.26
White: Irish	12	942	0.72	0.89
White: Other	12	1844	0.72	1.75
Mixed: White and Black Caribbean	0	435	0	0.41
Mixed: White and Black African	0	86	0	0.08
Mixed: White and Asian	3	306	0.18	0.29
Mixed: Other Mixed	3	253	0.18	0.24
Asian or Asian British: Indian	3	1494	0.18	1.41
Asian or Asian British: Pakistani	7	553	0.42	0.52
Asian or Asian British: Bangladeshi	0	43	0	0.04
Asian or Asian British: Other Asian	0	157	0	0.15
Black or Black British: Caribbean	0	315	0	0.3
Black or Black British: African	3	130	0.18	0.12
Black or Black British: Other Black	3	31	0.18	0.03
Chinese:	0	267	0	0.25
Other ethnic group:	3	257	0.18	0.24

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

Religion

As measured by the 2001 Census, 81.2% of North Keyworth wards population is Christian, nearly 10% higher than the proportion of Rushcliffe residents as a whole. People from other faith groups comprise 0.8% of the ward population which is over twice the proportion of all Rushcliffe residents (3.1%). Over 13% of the ward population stated that they had no religion, over 4% lower than for Rushcliffe as a whole (18%).

Table 4: Religion of population

Religion	North Keyworth	Rushcliffe	North Keyworth %	Rushcliffe %
Christian	1352	75855	81.2	71.8
Buddhist	0	232	0	0.2
Hindu	0	653	0	0.6
Jewish	3	395	0.2	0.4
Muslim	8	960	0.5	0.9
Sikh	0	718	0	0.7
Other religions	3	261	0.2	0.3
No religion	228	18999	13.7	18.0
Religion not stated	72	7526	4.3	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 North Keyworth ward was £356,310 the highest in the Borough based on 6 sales. This figure is nearly £150,000 higher than the average for all properties in Rushcliffe and over £202,000 higher than the average for England and Wales.

However, entry level prices for terraced houses (£122,500) in the North Keyworth 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	North Keyworth	Rushcliffe	England and Wales
All properties	£356,310	£207,269	£153,512
Detached	£403,072	£270,009	£236,384
Semi detached	N/A	£175,449	£145,290
Terraced	£122,500	£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. Limited availability of private rented properties means that at the time of research there were only three properties for rent in the area. The average price for two bedroom houses (£550pcm) is slightly more expensive than the Borough average (£540pcm). In comparison the average for a five bedroom house (£1250pcm) is lower than the average for Rushcliffe as a whole (£1509pcm). 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	North Keyworth	Rushcliffe
1 bed flat, bedsit, maisonette	N/A	£410
2 bed flat or maisonette	N/A	£547
2 bed house	£550	£540
3 bed house	N/A	£712
4 bed house	N/A	£915
5 bed house	£1250	£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.

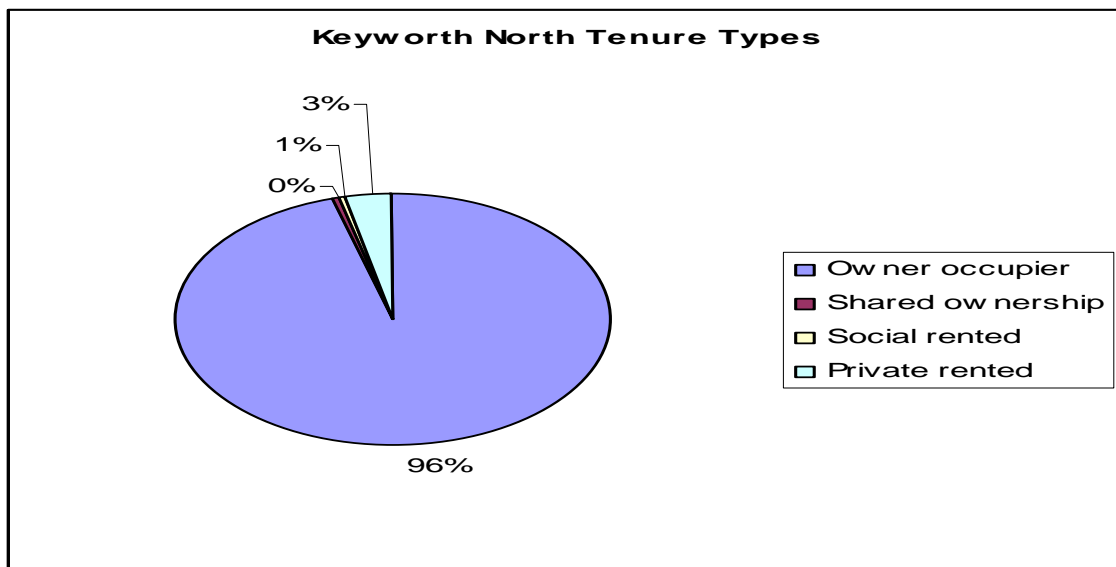
Table 8: Tenure of households

	North Keyworth	Rushcliffe	North Keyworth %	Rushcliffe %
All households	710	43,670	1.6	100
Owner occupier	679	34,064	95.6	78.0
Shared ownership (HomeBuy)	3	397	0.4	0.9
Social rented	5	4311	0.7	9.87
Private tenant	23	4898	3.2	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.statistics.gov.uk

According to 2001 Census data, the proportion of owner occupiers in North Keyworth (95.6%) is considerably higher than both the national (68.7%) and the Rushcliffe average (78.9%). The proportion of private rented properties (3.2%) is lower than both the national and Rushcliffe average levels of around 10%. The proportion of social rented housing (0.7%) 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 North Keyworth ward has an extremely higher proportion of detached properties (86.9%) than the proportion of the Boroughs levels (46.6%) and the national average (22.5%). By contrast the ward has lower levels of terraced properties (2.4%) than we find in the rest of Rushcliffe (11.3%) and nationally (25.8%) as a whole.

Table 9: Accommodation type of properties

Accommodation Type	North Keyworth	Rushcliffe	North Keyworth %	Rushcliffe %
All household spaces	710	44877	1.6	100
House or bungalow: Detached	617	20910	86.9	46.6
House or bungalow: Semi detached:	89	13956	12.5	31.1
House or bungalow: Terraced	17	5090	2.4	11.3
Flat, maisonette or apartment	16	2715	2.3	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 711 households in the North Keyworth ward during the 2001 Census, 558 of these were one family households and 143 are single person households. The highest proportion of households in the North Keyworth ward is couples under retirement age (26%) 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	North Keyworth	Rushcliffe	North Keyworth %	Rushcliffe %
All Households	711	43670	1.6	100
Single (Male over 65, Female over 60)	98	5778	13.8	13.2
Single (Male under 65, Female under 60)	45	6145	6.3	14.1
Couple (Male over 65, Female over 60)	140	4396	19.7	10.0
Couple (Male under 65, Female under 60)	185	6916	26.0	15.8
Family plus one dependent child	51	4891	7.2	11.2
Family plus two or more dependent children	106	7853	14.9	18.0
Family with children 18+	76	3671	10.7	8.4
Other households: All students	0	245	0	0.6
Other households: All pensioner	0	135	0	0.3
Other households: Other	10	1280	1.4	2.9

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

5. Income & Deprivation

Household Income

The table below shows the income distribution of North Keyworth ward residents from CACI Paycheck data 2008. The mean¹ household income for the ward is £40,368 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

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.

mask households on lower incomes distorting the average household income in the ward.

Table 11: Income of households

Income Bracket	North Keyworth	Rushcliffe	North Keyworth %	Rushcliffe %
All households	760	46909	1.6	100
£0-£5k	9	662	1.2	1.4
£5-£10k	26	1988	3.4	4.2
£10-£15k	48	3495	6.3	7.5
£15-£20k	67	4426	8.8	9.4
£20-£25k	76	4744	10.0	10.1
£25-£30k	78	4634	10.3	9.9
£30-£35k	74	4274	9.7	9.1
£35-£40k	67	3793	8.8	8.1
£40-£45k	58	3278	7.6	7.0
£45-£50k	49	2780	6.4	5.9
£50-£55k	41	2326	5.4	5.0
£55-£60k	33	1926	4.3	4.1
£60-£65k	27	1584	3.6	3.4
£65-£70k	22	1297	2.9	2.8
£70-£75k	17	1057	2.2	2.3
£75-£80k	14	860	1.8	1.8
£80-£85k	11	699	1.4	1.5
£85-£90k	9	567	1.2	1.2
£90-£95k	7	460	0.9	1.0
£95-£100k	6	374	0.8	0.8
£100k plus	22	1680	2.9	3.6

Source: CACI Paycheck data 2008

In relation to other wards within Rushcliffe, North Keyworth ward has the 13th highest mean income and the highest proportion of households (10.3%) earning between £25-30,000 per annum, slightly higher than Rushcliffe as a whole (9.9%).

Table 12: Average income of households

Mean Income	£40,368
Mode Income	£25-30k
Median Income	£35-40k

Source CACI Paycheck data 2008

Based on the average mean income for the ward of £40,368 and the average entry level terraced property price of £122,500 a first time buyer would have to be

earning 2.7 times their salary. This sum has been calculated by using an average first time deposit of 10% as recommended 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 2.7 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 North Keyworth had a slightly higher proportion of economically inactive residents (21.7%) compared to Rushcliffe as a whole (19.7%) as demonstrated in the table below.

Table 13: Economically inactive residents

Economically Inactive	North Keyworth	Rushcliffe	North Keyworth %	Rushcliffe %
All People	204	12877	21.7	19.7
Retired	74	1961	7.9	3.0
Student	41	3530	4.4	5.4
Other	89	7386	9.5	11.3

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

In May 2008 the proportion of welfare benefit claimants was considerably lower in the North Keyworth ward (3.2%) compared to Rushcliffe as a whole (7.2%) suggesting that the ward is less deprived than other areas, as demonstrated in the table below. Of those claiming benefits a third were claiming incapacity benefit and none were claiming job seekers allowance.

Table 14: Benefit claimants

Benefit Claimants	North Keyworth	Rushcliffe	North Keyworth %	Rushcliffe %
Total Claimants	30	4970	3.5	7.4
Carers Allowance	0	430	0	0.6
Disability Living Allowance	10	540	1.2	0.8
Incapacity Benefit	15	2430	1.8	3.6
Job Seekers Allowance	5	790	0.6	1.2
Other	0	770	0	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, North Keyworth ward is the 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 Keyworth area (the data is not available on a smaller scale due to the way it is collated). 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	North Keyworth	Rushcliffe	North Keyworth %	Rushcliffe %
Total on waiting list	184	606	100	100
1 bed flat	89	276	48.4	45.5
1 bed bungalow	1	4	0.5	0.3
2 bed flat	23	64	12.5	10.6
2 bed house	43	159	23.4	26.2
2 bed bungalow	1	4	0.5	0.7
3 bed house	19	74	10.3	12.2
4 bed house	8	25	4.3	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 North Keyworth ward. There is no general needs accommodation in this ward, one of only three wards in the Borough to have no supply of general needs stock.

Table 16: Supply of social rented general needs accommodation

Accommodation Types	North Keyworth	Rushcliffe	North Keyworth %	Rushcliffe %
All general needs social rented properties	0	3664	0	100
1 bed flat, bedsit and maisonettes	0	725	0	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

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.

Table 17: Waiting list figures for sheltered accommodation

Waiting List Figures	North Keyworth	Rushcliffe	North Keyworth %	Rushcliffe %
Total on waiting list	0	751	0	100
1 bed flat	0	292	0	38.9
1 bed bungalow	0	320	0	42.6
2 bed flat	0	65	0	8.7
2 bed bungalow	0	74	0	9.9

Source: Spirita 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).

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

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	North Keyworth	Rushcliffe	North Keyworth %	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

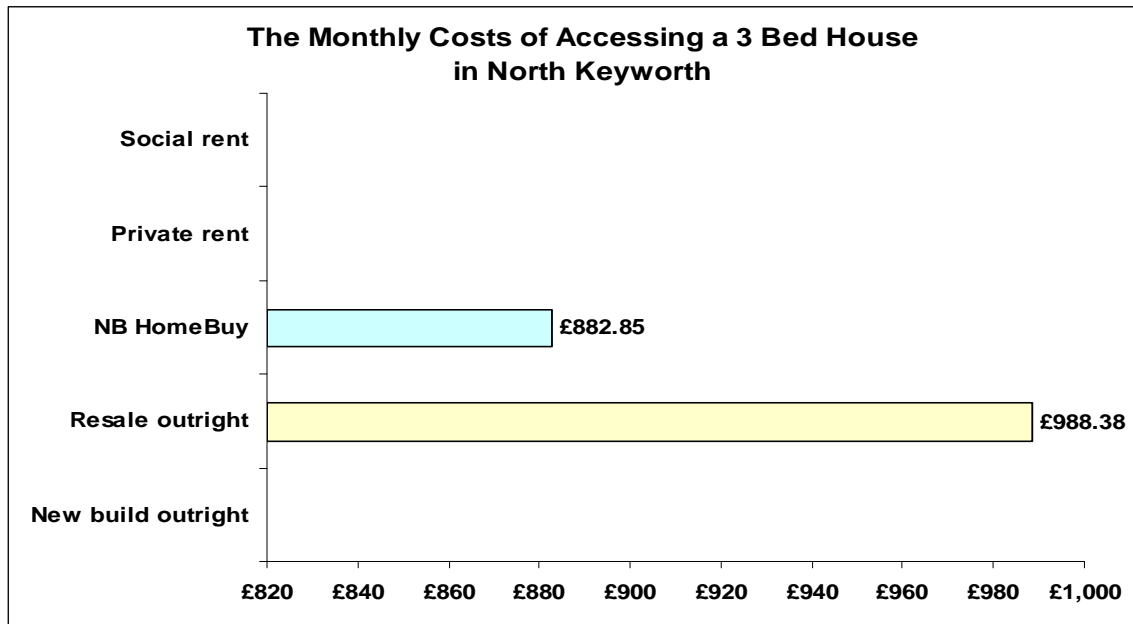
Source: Rushcliffe Affordable Housing Directory 2009

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

² PPS3 (Planning Policy Statement)

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

North Keyworth ward benefits from a few amenities; a hairdresser, shop, school and a pub and a close proximity to South Keyworth where there are a number of other amenities. There are 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 1667 people, measuring 1.6% of the total of the Borough's population. There are higher numbers of residents over 65 (24%) in this 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 in the ward

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

(26%) 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 (1.5%) is considerably lower than the proportion for the Borough as a whole (4.1%). The largest BME population are Asian and Asian British comprising of 0.6% 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 Keyworth North at the end of February 2009 (£356,310) is the highest average price for the Borough. It is considerably higher than the average for the same period in England and Wales (£207,269) and Rushcliffe (£153,512) as a whole. In comparison, entry level prices in the ward are lower here than in the Borough as a whole, indicating that first time buyers and single income households may be attracted to the area. The average rental prices 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 covers.

There are extremely high levels of owner occupiers (95.6%) in comparison to the Rushcliffe levels (78%) and a non existent supply of general needs, sheltered or HomeBuy properties. 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 terraced property price with the average mean income, the figures suggest that a person would have to get a mortgage for 2.7 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 high numbers on the largest RSL waiting list in the area for general needs accommodation, 70 households for houses, 112 for flats and 2 for bungalows, compared to a non existent supply of socially rented general needs stock. Demand for affordable housing, specifically rented accommodation, is in high demand across the whole of the Borough, and Keyworth is usually 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.