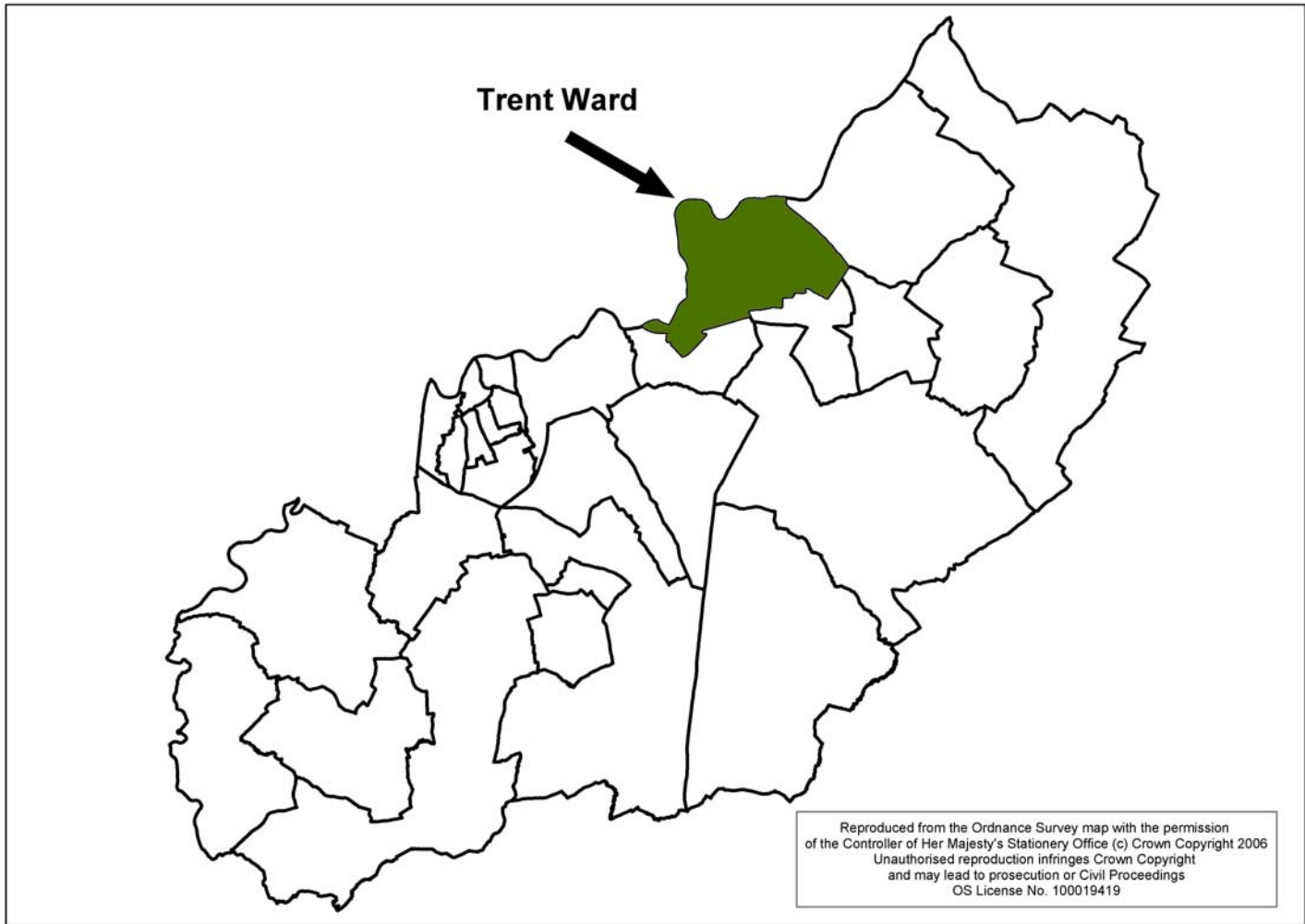


Trent Ward Area Profile



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

Trent ward is one of the two wards that encompass the Radcliffe on Trent urban area. As well as encompassing parts of Radcliffe on Trent the ward also covers the villages of Newton and Shelford. It forms part of the northern edge of the Borough and covers an area of 1579 hectares.

The ward benefits from a number of amenities, including a convenience store, bakers, butchers and greengrocers. There are no Post Offices in the ward, however, there is one less than a mile away in Manvers ward and a further four within a three mile radius.

There are no GP or Dental practices within the ward, however, there is a GP surgery and two Dental practices located nearby in Manvers ward. Trent 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 seven mile radius. The NHS Walk in Centre is only six miles away.

There is a comprehensive school within the ward, Dayncourt Comprehensive school. There are no nursery or primary schools in the ward, however, the catchment area extends to other areas of Radcliffe on Trent.

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

There is riding school within the ward, located in Newton and the National Water sports centre is located in nearby Gamston ward. There are several large areas of playing fields and recreational space. There are a few pubs and bars in addition to Chinese and Indian restaurants.

3. Population

Trent ward has a resident population of 4520 people, as measured in the 2001 Census (4.3% of the Boroughs population).

Age

Table 1: Age of population

Ages	Trent	Rushcliffe	Trent %	Rushcliffe %
All ages	4520	105599	4.3	100
0-4	244	5915	5.4	5.6
5-15	560	14618	12.4	13.8
16-19	171	4598	3.8	4.4
20-44	1299	36257	28.7	34.3
45-64	1209	27091	26.8	25.7
65+	1037	17120	22.9	16.2

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

The average age of Trent wards population is 43.58 compared to an average of 39.58 for the Borough of Rushcliffe. Nearly 18% of the wards population are under 16 years of age and over one fifth are aged 65 years or over.

Ethnicity

The table below shows the number and percentage of Trent and Rushcliffe residents by ethnic category according to the 2001 Census. 98.38% of Trent 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 1.62% which is lower than the proportion of BME residents for Rushcliffe as a whole, which is less than (95.9%).

The largest BME population are of Mixed Heritage which make up 0.76% of the ward population (0.29% of which are Mixed: White and Black Caribbean). 0.29% of the wards population are Asian or Asian British; 0.22% is Black or Black British and 0.35% 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	Trent	Rushcliffe	Trent %	Rushcliffe %
White: British	4345	98486	96.19	93.26
White: Irish	37	942	0.82	0.89
White: Other	62	1844	1.37	1.75
Mixed: White and Black Caribbean	13	435	0.29	0.41
Mixed: White and Black African	5	86	0.11	0.08
Mixed: White and Asian	4	306	0.09	0.29
Mixed: Other Mixed	12	253	0.27	0.24
Asian or Asian British: Indian	4	1494	0.09	1.41
Asian or Asian British: Pakistani	5	553	0.11	0.52
Asian or Asian British: Bangladeshi	0	43	0	0.04
Asian or Asian British: Other Asian	4	157	0.09	0.15
Black or Black British: Caribbean	10	315	0.22	0.3
Black or Black British: African	0	130	0	0.12
Black or Black British: Other Black	0	31	0	0.03
Chinese:	9	267	0.2	0.25
Other ethnic group:	7	257	0.15	0.24

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

Religion

As measured by the 2001 Census, 73.7% of Trent wards population is Christian, nearly 2% higher than the proportion of Rushcliffe residents as a whole. People from other faith groups comprise 1.1% of the ward population which is lower than the proportion of all Rushcliffe residents (3.1%). Over 17% of the ward population stated that they had no religion, representative for Rushcliffe as a whole (18%).

Table 4: Religion of population

Religion	Trent	Rushcliffe	Trent %	Rushcliffe %
Christian	3333	75855	73.7	71.8
Buddhist	11	232	0.2	0.2
Hindu	0	653	0	0.6
Jewish	4	395	0.1	0.4
Muslim	23	960	0.5	0.9
Sikh	0	718	0	0.7
Other religions	13	261	0.3	0.3
No religion	801	18999	17.7	18.0
Religion not stated	335	7526	7.4	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 Trent ward was £159,556 the 21st highest in the Borough based on 9 sales. This figure is over £47,000 lower than the average for all properties in Rushcliffe but is over £6000 higher than the average for England and Wales.

Entry level prices for terraced houses (£115,000) in the Trent 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. In comparison the entry level prices for flats (£122,500) is higher than the Borough average (£92,318) suggesting that others may struggle to afford to buy in the area.

Table 5: Average price of properties for sale

Accommodation Type	Trent	Rushcliffe	England and Wales
All properties	£159,556	£207,269	£153,512
Detached	£218,667	£270,009	£236,384
Semi detached	£140,000	£175,449	£145,290
Terraced	£115,000	£154,767	£118,728
Flats	£122,500	£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 March 2009 in the ward and Rushcliffe as a whole. The average rental price for two bedroom flats (£595pcm) and four bedroom houses (£1350pcm) is more expensive than the Rushcliffe averages. In comparison the average for all other available property types is lower than the averages for the Borough as a whole.

Table 6: Average price of properties for rent

Accommodation Type	Trent	Rushcliffe
1 bed flat, bedsit, maisonette	£375	£410
2 bed flat or maisonette	£595	£547
2 bed house	£550	£540
3 bed house	£674	£712
4 bed house	£1350	£915
5 bed house	£850	£1509

Source: Rightmove website www.rightmove.co.uk

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

Tenure

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

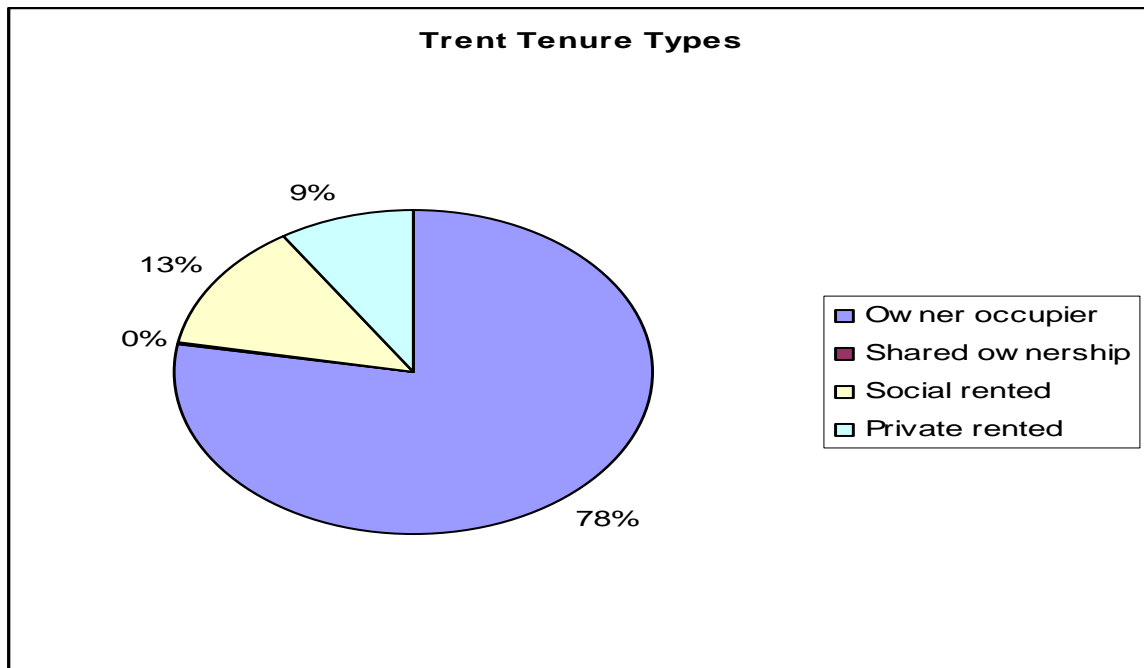
Table 8: Tenure of households

	Trent	Rushcliffe	Trent %	Rushcliffe %
All households	1946	43,670	4.5	100
Owner occupier	1514	34,064	77.8	78.0
Shared ownership (HomeBuy)	7	397	0.4	0.9
Social rented	244	4311	12.5	9.9
Private tenant	181	4898	9.3	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.statisitcs.gov.uk

According to 2001 Census data, the proportion of owner occupiers in Trent (77.8%) is higher than the national average (68.7%) and is representative of the Rushcliffe average (78.9%). The proportion of private rented properties (9.3%) is slightly lower than both the national and Rushcliffe average levels of around 10%. The proportion of social rented housing (12.5%) is much lower than the national average (19.3%) but is higher than the Rushcliffe average (9.9%).

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

Accommodation Types

The table below shows that Trent ward has a higher proportion of terraced properties (15.3%) which is higher than the proportion of the Boroughs levels (11.3%) and lower than the national average (25.8%). By contrast the ward has lower levels of detached properties (35.6%) than we find in the rest of Rushcliffe (46.6%).

Table 9: Accommodation type of properties

Accommodation Type	Trent	Rushcliffe	Trent %	Rushcliffe %
All household spaces	1946	44877	4.3	100
House or bungalow: Detached	693	20910	35.6	46.6
House or bungalow: Semi detached:	698	13956	35.9	31.1
House or bungalow: Terraced	297	5090	15.3	11.3
Flat, maisonette or apartment	210	2715	10.8	6.1
Caravan or other mobile or temporary structure	85	405	4.4	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 1944 households in the Trent ward during the 2001 Census, 1314 of these were one family households and 573 are single person households. The highest proportion of households in the Trent ward is couples under retirement age (20.9%) which is higher than the proportion for Rushcliffe as a whole (15.8%).

Table 10: Household composition

Household Composition	Trent	Rushcliffe	Trent %	Rushcliffe %
All Households	1944	43670	4.5	100
Single (Male over 65, Female over 60)	319	5778	16.4	13.2
Single (Male under 65, Female under 60)	254	6145	13.1	14.1
Couple (Male over 65, Female over 60)	250	4396	12.9	10.0
Couple (Male under 65, Female under 60)	406	6916	20.9	15.8
Family plus one dependent child	202	4891	10.4	11.2
Family plus two or more dependent children	303	7853	15.6	18.0
Family with children 18+	153	3671	7.9	8.4
Other households: All students	0	245	0	0.6
Other households: All pensioner	14	135	0.7	0.3
Other households: Other	43	1280	2.2	2.9

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

5. Income & Deprivation

Household Income

The table below shows the income distribution of Trent ward residents from CACI Paycheck data 2008. The mean¹ household income for the ward is £36,947 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	Trent	Rushcliffe	Trent %	Rushcliffe %
All households	2030	46909	4.3	100
£0-£5k	37	662	1.8	1.4
£5-£10k	110	1988	5.4	4.2
£10-£15k	185	3495	9.1	7.5
£15-£20k	223	4426	11.0	9.4
£20-£25k	225	4744	11.1	10.1
£25-£30k	207	4634	10.2	9.9
£30-£35k	182	4274	9.0	9.1
£35-£40k	155	3793	7.6	8.1
£40-£45k	130	3278	6.4	7.0
£45-£50k	107	2780	5.3	5.9
£50-£55k	88	2326	4.3	5.0
£55-£60k	72	1926	3.5	4.1
£60-£65k	59	1584	2.9	3.4
£65-£70k	48	1297	2.4	2.8
£70-£75k	39	1057	1.9	2.3
£75-£80k	31	860	1.5	1.8
£80-£85k	25	699	1.2	1.5
£85-£90k	20	567	1.0	1.2
£90-£95k	16	460	0.8	1.0
£95-£100k	13	374	0.6	0.8
£100k plus	58	1680	2.9	3.6

Source: CACI Paycheck data 2008

In relation to other wards within Rushcliffe Trent ward has the 23rd highest mean income and the highest proportion of households (11.1%) earning between £20-25,000 per annum, higher than the proportion for Rushcliffe as a whole (10.1%).

Table 12: Average income of households

Mean Income	£36,947
Mode Income	£20-25k
Median Income	£30-35k

Source CACI Paycheck data 2008

Based on the average mean income for the ward of £36,947 and the average entry level terraced property price of £115,000 a first time buyer would have to be earning 2.8 times their salary. This sum has been calculated by using an average first time deposit of 10% as recommended 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 2.8 ratio of salary is likely to 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 Trent had a slightly higher proportion of economically inactive residents (20%) compared to Rushcliffe as a whole (19.7%) as demonstrated in the table below.

Table 13: Economically inactive residents

Economically Inactive	Trent	Rushcliffe	Trent %	Rushcliffe %
All People	506	12877	20.0	19.7
Retired	96	1961	3.8	3.0
Student	87	3530	3.4	5.4
Other	3	7386	12.8	11.3

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

In August 2008 the proportion of welfare benefit claimants was higher in the Trent ward (8.2%) compared to Rushcliffe as a whole (7.4%) suggesting that the ward faces greater deprivation than other areas, as demonstrated in the table below. Of those claiming benefits nearly half (45.2%) were claiming incapacity benefit and over 14% claiming job seekers allowance.

Table 14: Benefit claimants

Benefit Claimants	Trent	Rushcliffe	Trent %	Rushcliffe %
Total Claimants	210	4970	8.2	7.4
Carers Allowance	20	430	0.8	0.6
Disability Living Allowance	25	540	1.0	0.8
Incapacity Benefit	95	2430	3.7	3.6
Job Seekers Allowance	30	790	1.2	1.2
Other	40	770	1.6	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, Trent ward is the 10th 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 (224) up to full ownership (between 1995 and 31 March 2005).

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

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

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

Supply and Demand

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

Demand: General Needs

There is high demand for general needs accommodation at the end of March 2009 in the Radcliffe on Trent area (the data is not available on a smaller scale due to the way it is collated), 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	Trent	Rushcliffe	Trent %	Rushcliffe %
Total on waiting list	169	606	100	100
1 bed flat	72	276	42.6	45.5
1 bed bungalow	1	4	0.6	0.3
2 bed flat	18	64	10.7	10.6
2 bed house	40	159	23.7	26.2
2 bed bungalow	1	4	0.6	0.7
3 bed house	19	74	11.2	12.2
4 bed house	18	25	10.7	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 Trent ward. The supply of social rented stock is 2.8%, ranking joint 11th 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	Trent	Rushcliffe	Trent %	Rushcliffe %
All general needs social rented properties	101	3664	2.8	100
1 bed flat, bedsit and maisonettes	25	725	24.8	19.8
1 bed bungalow	7	132	6.9	3.6
2 bed house	11	411	10.9	11.2
2 bed flat and maisonettes	38	524	37.6	14.3
2 bed bungalow	15	451	14.9	12.3
3 bed house	5	1322	5.0	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 are a larger proportion of 2 bed flats and maisonettes in Trent (37.6%) compared to the proportion in the rest of the Borough as a whole (14.3%). However, by comparison the proportion of larger properties, notably 3 bed houses (5%) is considerably lower than the proportion of 3 bed houses in Rushcliffe (36.1%), thereby identifying a greater need for family accommodation within the ward.

Demand: Sheltered

There is only one warden assisted scheme in Trent ward and this is the Craig Moray scheme situated on Queens Road in Radcliffe on Trent. The turnover for this 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	Trent	Rushcliffe	Trent %	Rushcliffe %
Total on waiting list	175	751	100	100
1 bed flat	70	292	40.0	38.9
1 bed bungalow	71	320	40.6	42.6
2 bed flat	15	65	8.6	8.7
2 bed bungalow	19	74	10.9	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).

Supply: Sheltered

The table below shows the existing supply of sheltered housing social rented properties in the Trent ward. The supply of social rented stock is 4.4%, the 9th highest figure of the total supply of sheltered stock in the Borough.

Table 18: Supply of social rented sheltered housing accommodation

Accommodation Types	Trent	Rushcliffe	Trent %	Rushcliffe %
All sheltered accommodation for older people	45	1030	4.4	100
1 bed flat and bedsit	16	568	35.6	55.1
1 bed bungalow	17	104	37.8	10.1
2 bed flat	1	199	2.2	19.3
2 bed bungalow	11	159	24.4	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 Spiritia (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 Trent ward. There are only two HomeBuy properties comprising of just 0.7%, ranking the 14th highest in the Borough as a whole.

Table 19: Supply of New Build HomeBuy properties

Accommodation Types	Trent	Rushcliffe	Trent %	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	1	105	50.0	35.5
2 bed bungalow	1	107	50.0	36.1
3 bed house	0	34	0	11.5

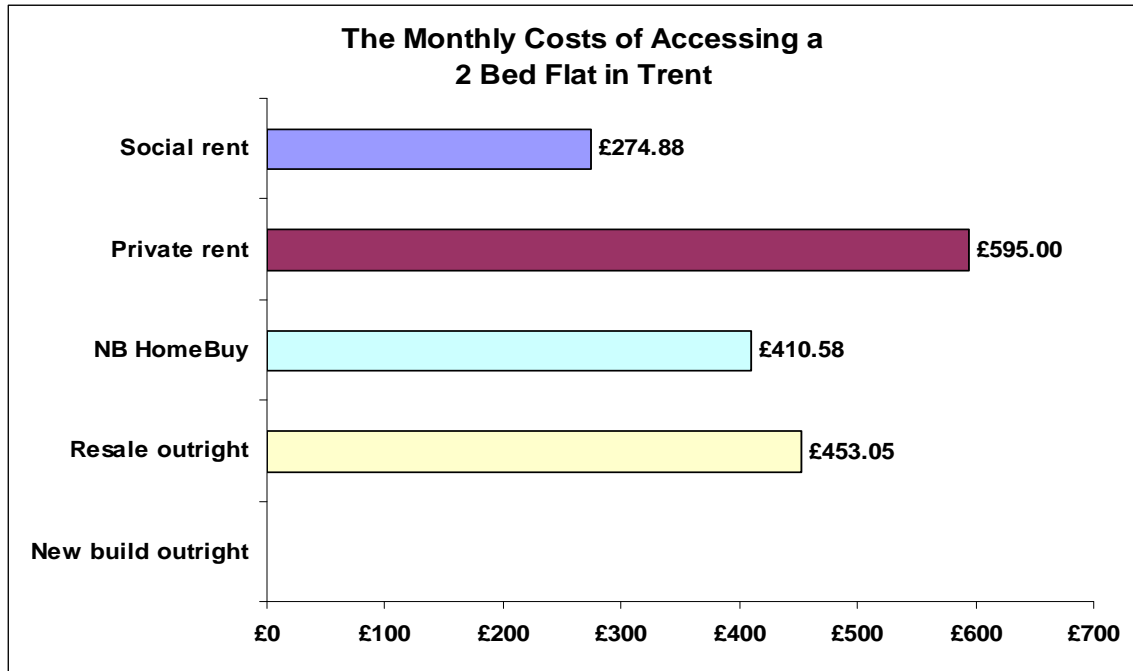
Source: Rushcliffe Affordable Housing Directory 2009

Housing Cost Model: HomeBuy Affordability

Using data from an analysis of local rents and values, the Housing Cost Model identifies the cost of accessing two archetypes: 2 bedroom flat and a 3 bedroom house in the Trent area in March 2009, as demonstrated in the charts below.

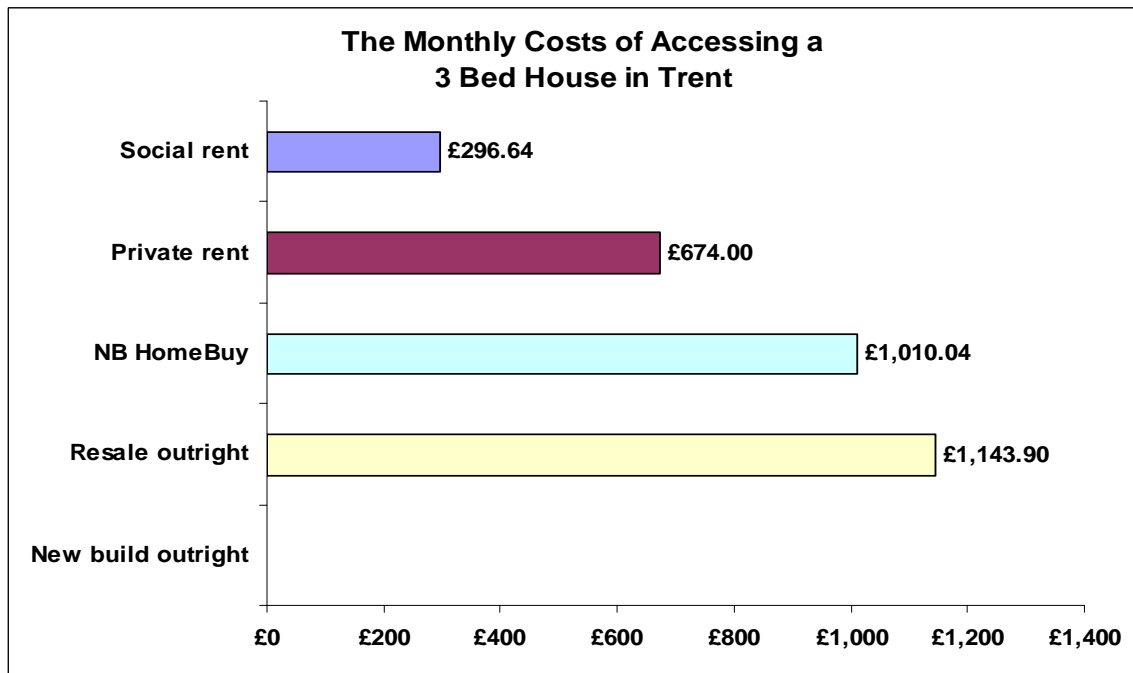
² PPS3 (Planning Policy Statement)

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

Trent ward benefits from a number of amenities including various shops and a school. It forms part of the Radcliffe on Trent 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 4520 people, measuring 4.3% of the total of the Boroughs population. There are higher numbers of residents over 65 (25.5%) 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 in the ward (21.3%) compared to the whole of Rushcliffe (15.8%) suggesting that a mix of accommodation types will need to be considered.

The proportion of Black and Minority Ethnic (BME) residents in this area (2.6%) is lower in comparison to the Borough as a whole (4.1%). The largest BME population are Asian and Asian British comprising of 0.8% 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 Trent at the end of February 2009 (£159,556) is the 21st highest average price in the Borough. It is slightly higher than the average for the same period in England and Wales (£153,512) but is lower than the average for Rushcliffe (£207,269). Entry level prices for terraced properties 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. However, the average rental prices in the ward in March 2009 indicate that the area has an affordability problem, with huge deficits between the rent and the amounts that Local Housing Allowance covers.

There are slightly lower levels of owner occupiers (77.8%) in comparison to Rushcliffe levels (78%) and relatively low numbers of general needs socially rented properties, within the ward at 2.8%, (101 out of 3664 Borough wide). There are also relatively low numbers of sheltered socially rented properties,

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

4.4% (45 out of 1030 Borough wide). The Craig Moray sheltered scheme is located within the ward, vacancies at the scheme are filled quickly and there are currently 175 households on Spirita's waiting list for this scheme, indicating that the provision of sheltered housing also needs to be considered. There are also few HomeBuy properties in the ward, 0.7% of the total for the Borough (2 out of 296 Borough wide). This coupled with high property prices suggest an overall need for a range of affordable housing within the ward to meet the needs of future residents. The Housing Cost Model also reinforces affordability issues.

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

There are high numbers on the largest RSL waiting list in the area for general needs accommodation, 77 households for houses, 90 for flats and 2 for bungalows, compared to a relatively low number of socially rented general needs stock, 4.8% of the Boroughs total. Demand for affordable housing, specifically rented accommodation, is in high demand across the whole of the Borough and Radcliffe on Trent 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.