Homes for the North

Affordable Housing Requirements in the North of England

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20 October 2023

LICHFIELDS

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Executive Summary

Introduction

Lichfields has been commissioned by H4N to undertake research to provide H4N with an understanding of:

- How the cost of living crisis is impacting the need for, and affordability of, affordable housing in the North of England (NoE);
- Whether Local Authorities (LA) in the NoE have a robust view of their affordable housing requirements;
- Whether enough affordable housing is actually being provided in the NoE, and whether it is actually affordable in the context of the cost of living crisis;
- Whether there is a greater need for Homes England intervention to bridge the financial gap in the delivery of genuinely affordable housing; and
- Whether changes to the methodology for identifying housing requirement are required including whether policy changes are required to enable flexibility to respond to economic changes through regular reviews of affordability; and if the definition of affordable housing in the NPPF should be amended.

Scope of Research

The scope of the research is desk-based, relying on publicly available information. It includes a mix of quantitative research through data analysis and qualitative research through a literature review; case studies and a questionnaire sent electronically to all LAs in the NoE.

The research includes:

- Background to the evolution of affordable housing in England including how it came into policy and how the definition of affordable housing has evolved;
- A brief summary of the broad planning context that this research is based within;
- A review of each LA's evidence base and delivery figures in the NoE to ascertain whether the evidence base and Local Plan is up-to-date to understand whether an up-to-date affordable housing requirement is being met;
- An e-survey of all LAs in the NoE to understand if and how the Levelling up Agenda has influenced the Council's view of affordable housing in its area; how affordable housing needs have changed over time; and if the LA has an up-to-date and accurate picture of affordable housing in their area; and
- A review of a range of Strategic Housing Market Assessments (SHMAs) covering different typologies of LAs to understand how affordable housing requirements are calculated.

The report draws upon a literature review into the current cost of living crisis including causes and impact on households, specifically lower-income households and data analysis of a range of economic indicators including deprivation, income, housing conditions, affordability, age of stock, quality of stock. housing size, living environment, viability and sales in the NoE.

Key Findings

The key findings of the research include:

- The current definition of affordable housing used in the NPPF and generally used by Local Planning Authorities is based on product definitions rather than financial indicators of affordability, making it unresponsive to changes in the national or household economies.
- 63% of Local Plans in the NoE are out-of-date, being more than five years old.
- Around 50% of LAs in the NoE have delivered fewer affordable homes over 2016/17-2020/21 than the requirement set out in the Local Plan and Strategic Housing Market Assessment (SHMA) totalling **35,968 fewer affordable homes against the Local Plan requirement and 45,720 against the need identified in the SHMA.**
- 30% of LAs have a lower Local Plan affordable housing requirement than the need identified in the SHMA.
- However most LAs in the NoE[1] consider that there has been a significant increase in the need for affordable housing requirements over the past five years, largely due to changes to household incomes and outgoings. Funding and access to land were cited as barriers to delivering affordable housing. There is a need for all types of products but specifically affordable rent.
- In many instances across the NoE, the gross annual income required to afford different housing products is more than the average or lower quartile gross annual income of the LA meaning many housing options are unaffordable, including those that fall within the definition of 'affordable housing'..
- The cost of living crisis in the UK is directly impacting on how households live and spend money, resulting in people being behind on paying bills. **As lower income households spend a larger proportion than average on energy and food they are more affected by these price increases.**
- The economic indicators show that there is a mixed picture across the north. More rural authorities have an increased sensitivity towards the need for affordable housing. 25 LAs in the north fall within the 15% most deprived in the country. There has been a notable increase in the affordability ratio in many north west LAs.

Recommendations

The current system to deliver affordable housing is not working. Many LAs do not have an accurate or up-to-date picture of what the affordable housing need is in their area, and many are not delivering against the identified affordable need (whether up-to-date or not).

Current mechanisms such as delivering affordable housing as part of larger schemes or Rural Exception Sites is simply not delivering enough. Clearly, wider planning reforms are needed and are being debated at a national level however, specific changes are needed to ensure that the right amount of genuinely affordable housing is delivered where it is needed.

The following recommendations would therefore strengthen and clarify the policy position surrounding the delivery of affordable housing:

[1] Of the 23 LAs who responded to the e-survey.

Clarity is Crucial – PPG/NPPF should provide more clarity on how to calculate affordability. A new definition of affordable housing should be provided, based on financial indicators that respond to actual household needs, specifically a view of the maximum housing costs as a proportion of local incomes that can reasonably be expended for the specific household groups whose needs are to be met.

Regular Reviews - Affordable housing need and assumptions should be mandated to be reviewed as part of the Local Plan review process every five years and involve consultation with key stakeholders. Local Plan SHMAs should be no older than one year old at the point of Plan preparation.

Genuinely Joined Up - The affordable housing need identified in the SHMA should explicitly and directly inform the Local Plan affordable housing requirement figure. Where viability is an issue and developer contributions are likely to be limited, Homes England should intervene at a strategic level through targeting its investment programmes.

100% Affordable Allocations - LAs should allocate more 100% affordable housing schemes given the current mechanism of delivering affordable housing as a percentage of market schemes is not working well enough.

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1.0 Introduction

1.1 This research has been undertaken by Lichfields, commissioned by Homes for the North (H4N). H4N represent eighteen large housing associations and want to ensure enough good quality homes are delivered across the NoE; collectively providing around 450,000 homes for almost one million people in the NoE.

1.2 The research provides H4N with an understanding of:

1 How the cost of living crisis is impacting the need for, and affordability of, affordable housing in the NoE: and

2 Whether Local Authorities in the NoE have a robust view of their affordable housing requirements.

1.3 It draws conclusions on whether enough affordable housing is actually being provided in the NoE, and, importantly, whether it is actually affordable in the context of the current cost of living crisis. The conclusions of the research identify that there is a greater need for Homes England intervention to bridge the financial gap in the delivery of genuinely affordable housing.

1.4 Lastly, it provides recommendations on changes to the methodology for identifying housing requirements; policy changes required to enable flexibility to respond to economic changes through regular reviews of affordability; and amendments to the definition of Affordable Housing in the NPPF.

1.5 The scope of the research is desk-based, relying on publicly available information and statistics. It includes a mixture of quantitative research through data analysis and qualitative research through a literature review; case studies and a questionnaire sent electronically to all Local Authorities in the NoE.

2.0 Context

What is affordable housing?

2.1 This Section seeks to provide context to the history and definition of affordable housing provision, from a planning perspective, in England, including when this came into policy and how it has changed over time.

2.2 This is in the context that H4N recognises that wider planning reforms are needed and being debated at a national level regarding the Levelling Up Agenda alongside a lack of planning resource within many LA Planning Departments.

2.3 It then reviews how affordable housing is currently defined, through a review of the definitions set out in the National Planning Policy Framework (NPPF) and Planning Practice Guidance (PPG); seeking to ascertain whether these definitions are based around products and/or financial data. It also seeks to understand how 'affordability' is calculated when setting prices in order that this can be compared with current data on property expenditure and other cost of living factors.

History of Affordable Housing

2.4 Whilst social housing in the UK dates back as far as the late 19th century, it became fully recognised in the 1919 Housing and Town Planning Act, where the government commenced its plans to build social housing. This vision for social housing grew post-war in order to provide stable, long-term tenancies at low rents.

2.5 In the 1980s, Margaret Thatcher's government allowed tenants to buy their social homes at a significant discount, through "Right to Buy". This, combined with a significant reduction in local authorities building social housing and a failure to reinvest proceeds of homes sold under Right to Buy, meant that the level of social housing significantly declined.

2.6 The Housing Act 1988 sought to return to social housebuilding through a combination of grant (at lower levels) and private finance and housing associations (opposed to Council building) and since then, housing associations have delivered most of the new social homes built in recent years.

2.7 Much new affordable housing is now delivered through Section 106 (S106) Legal Agreements attached to planning permissions for wider schemes, seeking to ensure that developers contribute to providing affordable housing. Indeed, Government data[2] states that 44% of all affordable homes delivered in 2021-2022 were funded through S106 (nil grant) agreements (47% in the previous year and 51% in 2019-20).

2.8 Social housing has continued to suffer from a decline in public investment and rising land and development costs; meaning demand is outstripping supply. Indeed, Shelter[3] has identified that there are around **1.5 million fewer social homes today than there were in 1980**. As our housing system relies on different types of homes to buy and rent,

[2] https://www.gov.uk/government/statistics/affordable-housing-supply-in-england-2021-to-2022/affordable-housing-supply-in-england-2021-to-2022

[3] https://england.shelter.org.uk/support_us/campaigns/story_of_social_housing

with social housing historically being a key part of this; failing to build these homes has caused problems throughout the system.

2.9 Specifically, because a range of housing types are needed to rent and buy to meet the needs of the population, failing to deliver enough homes overall, and specifically enough social homes has led to greater numbers of people competing for a reducing number of properties.

2.10 The direct impact of this has been highlighted in The House of Commons report "What is affordable housing?" (March 2022) (HoC Report)[4]. This identifies that without subsidised housing, many people fail to obtain housing of a decent standard. This means more people could be living in housing that contains a serious hazard; is not in a reasonable state of repair; does not have modern facilities; or does not provide a reasonable degree of thermal comfort[5].

Definition of Affordable Housing

2.11 The HoC Report also identifies that there is no agreed definition of affordable housing.

2.12 It identifies that the most commonly referenced definition is that set out in Annex 2 of the NPPF (copied at Appendix 1).

2.13 However, the HoC report goes on to highlight that:

*"the NPPF definition incorporates social rent, as well as a range of intermediate rent and for-sale products. The Affordable Housing Commission (2020) concluded "**many" of these products "are clearly unaffordable to those on mid to lower incomes**."" (Emphasis added).*

2.14 The HoC report details that the lack of consensus over what affordability means in housing terms has led to some suggesting that the concept should be abandoned, as it is unhelpful when considering the difficulties faced by households in meeting their housing needs. Indeed, it references that the Chartered Institute of Housing submitted evidence to the Transport, Local Government and the Regions Select Committee's Affordable Housing inquiry in which it argued for precise and appropriate definitions of affordable housing where there's a need to achieve and measure specific outcomes.

2.15 With reference to the HoC report, the transition of definitions of affordable housing over time is summarised below.

- The Office of the Deputy Prime Minister (ODPM): Housing, Planning, Local Government and the Regions Select Committees inquiry into Affordability and the Supply of Housing over **2005-06** defined affordable housing as: ***"...subsidised housing that meets the needs of those who cannot afford secure decent housing on the open market either to rent or buy."***
- The Housing and Regeneration Act 2008 sets out a statutory definition of social housing as "accommodation at rents below market rates and let to people whose needs are not adequately served by the commercial housing market". Under section 70(2) of the 2008 Act, low-cost home ownership is defined as incorporating shared ownership, equity percentage arrangements and shared ownership trusts. As with low-cost rented

[4] https://commonslibrary.parliament.uk/research-briefings/cbp-7747/

[5] Definition of a Decent Home taken from A Decent Home: Definition and guidance for implementation (June 2006)

housing, these dwellings must be "made available to people whose needs are not adequately served by the commercial housing market" to qualify as social housing.

- The October **2010** Spending Review announced a **new 'intermediate rent' tenure**. Under this model, which is known as 'affordable rent,' social landlords offer tenancies at rents of up to 80% of market rent levels within the local area. The additional finance raised is available for reinvestment to develop new social housing. In reality, this has created a two-tier rent system within social housing: social and affordable rent, with affordable rents being significantly higher. However affordable rent is no longer regarded as an 'intermediate' form of tenure and the distinction between households being allocated to social and affordable rent homes has generally disappeared, creating a somewhat arbitrary system.
- **Starter Homes** were devised by the **2015** Conservative Government but none were developed. They've been overtaken by **First Homes**. PPG defines First Homes as a specific kind of discounted market sale housing, discounted by a minimum of 30% of the market value, sold to a person meeting First Homes eligibility criteria with the first sale after discount at no more than £250,000 (or £420,000 in Greater London) (Paragraph: 001 Reference ID: 70-001-20210524).

2.16 The HoC report identified that the **NPPF's definition of affordable housing has faced some criticism.** This relates to concern that the expanded definition, to include Build to Rent, **does not help those with the greatest housing need** and **might reduce social and affordable rented housing delivery.**

2.17 It is notable that the definitions identified above refer to housing to meet the needs of those who cannot access housing on the open market. Importantly, they **do not reference how this should be calculated or a maximum income that a household should spend on housing to ensure that it is affordable.**

Current Definition of Affordable Housing

2.18 The current definition of affordable housing is that set out in Annexe 2 of the NPPF (as above). This is based around a description of products rather than finance.

2.19 PPG (Paragraph: 005 Reference ID: 67-005-20190722 rev 22/07/2019) refers back to the definition in the NPPF. It sets out that affordable housing need can be calculated by estimating the current number of households and projected number of households who lack their own housing or who cannot afford to meet their housing needs in the market.

2.20 It sets out that the unmet (gross) need for affordable housing can be calculated by assessing past trends and current estimates of the below criteria, and notes that care should be taken to avoid double counting:

- the number of homeless households;
- the number of those in priority need who are currently housed in temporary accommodation;
- the number of households in over-crowded housing;
- the number of concealed households;

- the number of existing affordable housing tenants in need (i.e. householders currently housed in unsuitable dwellings); and
- the number of households from other tenures in need and those that cannot afford their own homes (which is the key group that this report focusses on), either to rent, or to own, where that is their aspiration. (Paragraph: 006 Reference ID: 67-006-20190722 Revision date: 22 07 2019)

2.21 This technical approach is essentially backwards looking and will perpetuate existing trends rather than encouraging Local Authorities to have a forward-looking vision to meet their growth ambitions. Retaining a backward-looking approach runs the real risk of perpetuating regional inequalities.

2.22 To assess the current supply of affordable housing, PPG sets out that this requires the identification of:

- the number of affordable dwellings that are going to be vacated by current occupiers that are fit for use by other households in affordable housing need;
- suitable surplus stock (vacant properties); and
- the committed supply of new net affordable homes at the point of the assessment (number and size). (Paragraph: 007 Reference ID: 67-007-20190722 Revision date: 22 07 2019)

2.23 The PPG does not include guidance on how finances are taken into account in determining what the affordable housing need of an area is.

2.24 PPG does include guidance on calculating **overall housing need** and includes an adjustment to take account of affordability using the most recent median workplace-based affordability ratios published by the ONS. No adjustment is made where the ratio is four or below and for each 10% the ratio is above four, the average household growth baseline is increased by a quarter of a percent. A cap is applied which limits the increases an individual authority can place on its baseline housing need. (Paragraph: 004 Reference ID: 2a-004-20201216 Revision date: 16 12 2020). This relates to the Standard Method which, as H4N has previously identified to Government through consultation, results in a set of requirements for housing delivery in the NoE which does not align with the 'levelling-up' objectives the Government has adopted as it seeks a geographical rebalancing of the economy.

3.0 Affordable Housing Delivery in the North of England

3.1 This Section reviews each Local Authority in the NoE to ascertain whether affordable housing requirements are being met and, importantly, whether the evidence base and Local Plan is up-to-date to understand whether an *up-to-date* requirement is being met. It then looks at whether Local Authorities in the NoE have a robust view of their affordable housing requirements through a review of a sample of Strategic Housing Market Assessments (SHMAs).

3.2 This is presented in the context that there is a cost-of-living crisis and, as detailed in Appendix 2, as lower income households spend a larger proportion than average on energy and food they are more affected by the crisis. The impact on northern LAs is also demonstrated through analysis of a range of economic indicators, detailed within the appendix.

3.3 Past affordable housing delivery, a review of all Local Plans and Strategic Housing Market Assessments (SHMAs) has been undertaken for each of the 73 northern Local Authorities[6]. This reviews:

- The age and timeframe of the Local Plan;
- The affordable housing requirement set out within the Local Plan;
- The age of the SHMA;
- The affordable housing need identified in the SHMA; and
- Actual affordable housing delivery and how this compares with the requirement and need set out in the Local Plan and SHMA.

Whether Local Authorities in the north of England have a robust view of their affordable housing requirements

3.4 The full dataset is included at Appendix 3. However, from a review of the northern authorities:

- 46 (63%) of these had Local Plans that were more than five years old;
- 35 (48%) had delivered fewer affordable homes over the five year period of 2016/17-2020/21 than the requirement set out in the Local Plan, totalling 35,968 fewer affordable homes. Of these, 23 (66% of the 35) had a Local Plan that was out of date and 17 (49% of the 35) of these had or were undertaking a Plan review / new Plan preparation and two of these sought to reduce the affordable housing requirement based on viability;
- 37 (51%) had delivered fewer affordable homes over the same five year period than the need identified in the SHMA over five years, totalling 45,720 fewer affordable homes delivered than identified as needed in the SHMA; and

[6] Research undertaken prior to Local Government reorganisation replacing several Yorkshire District Authorities into one Unitary Authority.

- 23 (32%) had a lower Local Plan requirement than the need identified in the SHMA (totalling 3,480 per year). Of these, 17 (74% of the 23) did not even achieve delivering the Local Plan requirement figure.

3.5 It is important to note that whilst local authorities are only required to review their Local Plans every five years, those plans which are less than five years old have been prepared before fundamental socio-economic changes such as Covid-19, Brexit, the cost of living crisis and a rise in interest rates, meaning that even the "up-to-date" plans do not necessarily reflect the true affordable housing need in an area.

3.6 This research shows the current context that well over half of the adopted Local Plans in the NoE are out-of-date, meaning the evidence base on which led the affordable housing requirement is based is not up-to-date. Additionally, nearly half of Local Plans set out an affordable housing requirement lower than the need identified in the SHMA and over half failed to achieve even this requirement. This has equated to between around **36,000-46,000 fewer affordable homes being delivered in the NoE than required between 2016/17 and 2020/21.**

Local Authority Survey

3.7 An e-survey of all LAs in the north has been undertaken. A summary of the results is at Appendix 4. The survey was sent to all LAs via email and it was clarified responses would be anonymous. Two further follow up emails were sent to seek to gain further responses.

3.8 In total, 23 LAs responded to the survey (a 32% responses rate). Key findings of the survey include (please note the % figures given vary as not all respondents answered every question):

- 18 (78%) of respondents considered that there had been a significant change in the need for affordable housing requirements in the LA area over the past five years, and of these, 95% considered this was due to changes to household incomes and outgoings as well as demographics changes and housing supply issues. 84% of respondents considered the change was due to changes to household outgoings.
- 7 (30%) of respondents considered the Council's growth ambitions under the Levelling up Agenda has influenced the Council's view about affordable housing need. However, it was noted that there is an affordable housing need irrespective of the Levelling Up Agenda. Challenges cited by respondents being faced include:
    a Funding for affordable homes providers restricting housing growth;
    b Limited access to land to deliver affordable housing and issues such as nutrient neutrality are further compounding difficulties faced;
    c Changes in demand (such as people wanting more space post-pandemic) lack of sites and rising prices and interest rates.
- 14 (67%) of respondents consider that they have an up-to-date and accurate picture of affordable housing needs in their area. All of these followed PPG to calculate the affordable housing need in their area and only 5 respondents (28%) used local income indicators. It is notable that our review of all Local Plans and SHMAs across all of the northern LAs shows a disconnect here; as evidence demonstrates that 63% of Local

Plans were more than five years old (meaning there evidence base is at least five years old) and therefore not up-to-date.

- 14 (74%) of respondents considered there was a greater need for affordable rent products with only 1 responded considering there was a greater need for affordable ownership products. 6 (32%) considered both products were needed.
- 15 (79%) of respondents considered the need for different types of products has changed because of the cost of living crisis.
- Where Council's identified that they did not have an up-to-date assessment of affordable housing need, 7 (78%) specified that this was because the Council is not currently reviewing its Local Plan and 3 (33%) because the Council did not have the resource to undertake one.

Calculating affordable housing requirements

3.9 This part of the research reviews guidance set out in PPG and a sample of Strategic Housing Market Assessments (SHMAs) to understand how affordable housing requirements are calculated, including the key assumptions that are used.

3.10 This is based on a sample of four case studies based on four typologies to cover an urban, rural, more affluent and less affluent authority. We have identified the four LA areas to cover these typologies by reviewing the Government's published list of recently adopted Local Plans and ascertaining the date of the SHMA used within the evidence base; to ensure that we are referencing more recent evidence base documents. We have also reviewed the IMD ranking for each of the LAs to ascertain the degree of deprivation in each area. However, it does not necessarily correlate that the areas that fall in the more or less deprived areas have the most up-to-date evidence base. As agreed with H4N, we have not considered it necessary to name the LAs.

- Case Study 1 - More affluent area– has an IMD score within the top 70% of least deprived areas. Local Plan adopted in 2017, with updated SHMA dated 2013.
- Case Study 2 - Less affluent area – has an IMD score within the top 10% of most deprived areas. Local Plan adopted 2022, with updated SHMA dated 2017.
- Case Study 3 - Rural area – largely rural area with Local Plan adopted 2022 and updated SHMA dated 2018.
- Case Study 4 - Urban area – urban area with Local Plan adopted January 2020 and SHMA dated July 2020.

3.11 Here, we have reviewed the assumptions set out in the SHMA against the current and future economic situation to calculate how figures have changed (such as house prices, rental prices, mortgage multipliers and incomes). This will help identify whether enough affordable homes are being planned for.

3.12 We also examine whether affordable housing calculation assumptions have recently been or should be updated to account for increased living costs when determining affordability.

Case Study 1 – More Affluent Area

3.13 The Local Plan was adopted in July 2017 and covers the period 2010-2030. The LA has an IMD score falling within the top 70% most affluent areas.

3.14 The Local Plan sets out that for developments of 15 or more dwellings, in the Principal Towns and Key Service Centres at least 30% of all units are to be affordable; and in developments of 11 or more dwellings in Local Service Centres and all other locations at least 30% of all units are to be affordable. The policy caveats that this figure can change subject to more up-to-date evidence. 30% of the identified minimum housing requirement equates to 540 affordable homes per year.

3.15 The 2013 SHMA refers back to the 2010 SHMA and re-analyses this based on 2013 newly forming households who could not afford open market prices or rents (para 4.26). It also refers back to the 2009 Household Survey and rebases this on 2011 census data.

3.16 The SHMA identifies that analysis of income, equity and savings would suggest that 44.4% of the population could afford an £80,000 equity share and 36.3% a £100,000 equity share, in terms of shared ownership. It is not clear whether the Council has considered if the cost of living has changed this. However, it notes that the actual proportion of affordable dwellings to be intermediate tenure should be determined on the basis of this evidence coupled with the findings of the economic viability assessment.

3.17 This is further reiterated in the SHMA where it states that:

"The SHMA demonstrates an ongoing requirement for affordable housing across [the area]. The actual proportion of affordable dwellings to be sought on sites should be based on an assessment of economic viability."

3.18 Welfare Reform is considered in the SHMA which concludes that:

"More vulnerable groups are likely to struggle to find accommodation within the private rented sector. This is likely to lead to increased pressure on affordable housing stock."

3.19 The SHMA calculates affordable housing need by looking at current need (homelessness, overcrowding and other groups); future need (new household formation and households requiring affordable housing); and affordable housing supply. Between 2018/19 to 2021/22 3,013 affordable homes (an average of 753 per year) have been delivered[7].

Case Study 2 – Less Affluent Area

3.20 The Local Plan was adopted in January 2022 and covers the period 2013-2033. This is an urban area and overall, is a deprived area with an IMD score in the top 10% of most deprived areas.

3.21 The Local Plan requires that proposals for development of 10 or more dwellings should ensure that 20% of the homes are affordable, split by 80% social / affordable rent; and 20% intermediate provision; albeit this can be negotiated with the Council.

3.22 The SHMA was published in July 2016. Assumptions used to consider affordable housing need include:

[7] Live tables on affordable housing supply - GOV.UK (www.gov.uk) Live Table 1011

- It is based on 2012-based sub-national population projections and 2012-based household projections;
- Affordable housing need is defined using the NPPF definition;
- References is made to the PPG setting out a model for assessing affordable housing need and the model is based largely on the relationship of housing costs and incomes and the existing supply of affordable housing which can be used to meet housing need;
- Entry level costs of housing to buy and rent are established using Land Registry and Valuation Office (VOA) data to establish lower quartile prices and rents and comparing this with the incomes of households to establish what proportion of households can meet their needs in the market and what proportion require support;
- The maximum amount of Local Housing Allowance payable on different sized properties in this area is reviewed;
- There is no longer any standard guidance on what threshold of proportion of income spent on accommodation might be appropriate, with the evidence suggesting that analysis based upon 25% to 40% could be considered a reasonable starting point but in this area, the appropriate threshold should be at the bottom of the range (25%) of an income because the rent level is the lowest in the country;
- For the affordability test, income data has been used, with the distribution adjusted to reflect a lower average income amongst households living in unsuitable housing. For the purposes of the modelling, an income distribution that reduced the level of income to 69% of the figure for all households has been used to identify the proportion of households whose needs could not be met within the market (for households currently living in housing other than in temporary accommodation). A lower figure (of 42%) has been used to apply an affordability test for the concealed / homeless households who do not currently occupy housing and those in temporary accommodation;
- Overall, the SHMA considers that it is clear that welfare reforms are likely to have a profound impact on the incomes and access to housing for many groups. It sets out that the Council will need to continue to work closely with affordable housing providers to monitor and better understand the impact of welfare reforms so that any negative consequences can be mitigated;
- Identifies a need of 385 affordable homes per year and suggests around 15% of future housing should be affordable homes.

Case Study 3 – Rural Area

3.23 The Local Plan was adopted in March 2022 and covers the period 2016-2036. This is a largely rural authority with an IMD of 131. The Local Plan sets out an affordable housing requirement of 10% in defined low value areas; 15% in medium value areas; 25% in high value areas; and 30% in the highest value areas.

3.24 A partial SHMA update was undertaken in June 2018. The assumptions around affordable housing include that it was modelled based on the parameters set out in PPG 2012 and draft PPG 2018. It also heavily references 2012 Household Survey data.

3.25 The 2015 SHMA looks at the relative affordability of open market dwellings using lower quartile house prices and earnings of full time-workers and a ratio of lower quartile earnings to house prices. Paragraph B.13 sets out that an affordability threshold of households is calculated which takes into account household income, equity and savings. The household income component of the affordability threshold is based on 3.5 x gross annual income of the respondent and partner.

Case Study 4 – Urban Area

3.26 The Core Strategy and Development Plan document was adopted in January 2020 and covers the period 2015-2033. It seeks 15% affordable homes on developments of 10 or more dwellings.

3.27 The SHMA (July 2020) considers the relative affordability of open market dwellings in the area compared with the neighbouring local authorities. It uses ONS and Land Registry data based on a ratio of gross earnings to house prices. It assesses both workplace-based and residence-base affordability and notes that, for both ratios, the area is ranked second bottom, just under the North East average. It identifies that the area is more affordable than four out of its five neighbouring authorities and lower quartile prices are more affordable to workers than residents, although the differences are small. It undertakes the same analysis on median ratios and draws similar conclusions.

3.28 A stakeholder survey of affordable housing needs was carried out to inform the SHMA.

3.29 The SHMA goes on to consider the relative cost of alternative housing options across the area and sub-areas from two perspectives. Firstly, analysis considered prevailing prices at sub-area level across a range of market and affordable tenures and the incomes required to afford these properties. Secondly, analysis considers what is genuinely affordable to households based on local incomes and assumptions around the proportion of income that should be spent on renting and the multiples of income for buying.

3.30 This is based on the assumption that rental property is affordable if up to 25% of household income is spent on rent and owning is affordable based on a 3.5 x household income multiple. It also assumes deposits of up to 10%.

3.31 The SHMA then presents the income and deposit required for different options set against prevailing lower quartile (LQ) and median earnings and notes that none of the tenure options are truly affordable for households on LQ/median incomes. It concludes that social renting is the tenure closest to the affordability threshold, drawing a clear conclusion that there is a mismatch between average incomes and the prices of affordable housing, private renting and home ownership in the area. Further analysis is undertaken for key workers specifically.

3.32 The SHMA goes on to conclude on what would be genuinely affordable purchase prices and rental prices by sub-area before moving on to affordable housing need. The affordable housing needs assessment refers to the NPPF definition of affordable housing and PPG guidance.

Summary of SHMA Analysis

3.33 Many SHMAs that sit behind recently adopted Local Plans are still dated and are often updates to older SHMAs and based on old data and evidence. They are often not up-to-date. This means they are all pre-pandemic and pre the current cost of living crisis. However there does not appear to be any action or drive to address this.

3.34 Generally, the SHMAs follow PPG guidance and more recent SHMAs do look at financial indicators including prices to earnings ratios. It is also notable that outdated data (such as household projections that are a decade old) is being used. Again, this emphasises how out-of-date evidence pertaining to affordable housing need is in the Local Plan evidence process. For example, if a SHMA is relying on 2012 or 2014 data, that is around a decade old and is presented to inform a Local Plan which will not be reviewed for five years and is intended to guide development for around 15 years; meaning evidence pertaining to affordable housing could be decades old through the plan period.

3.35 The SHMAs start to consider appropriate thresholds for what percentage of income is appropriate to spend on accommodation and it is notable this is not necessarily the assumed 35% and a lesser threshold could be more appropriate.

3.36 However, the SHMAs do often include a caveat that reference needs to be made to the economic viability of schemes which inevitably provides some flexibility to deliver fewer affordable homes than actually required. The SHMAs also reference how welfare reform will impact many groups but do not address how this should be monitored or actively responded to nor recommend that the analysis is reviewed on a frequent basis.

3.37 Furthermore, whilst the SHMAs and corresponding Local Plans recognise the importance of building stronger economies and delivering enough new homes, the numbers set out in Local Plans do not appear to be driven by growth ambitions.

4.0 Affordability in the North of England

4.1 We have undertaken research to ascertain the gross annual income required to afford the different types of affordable housing products and how this compares to the lower quartile and average income for each LA in the NoE.

4.2 The assumptions and data sources used are as follows:

- Lower Quartile Annual Pay (Gross)[8]
- Median Annual Pay (Gross) 2022[9]
- Open Market Sales Price (Lower Quartile and Average)[10]
- Discount Market Value – 20% below open market sales price. Assumes 15% deposit for mortgage.
- First Homes – 30% below open market sales price. Assumes 15% deposit for mortgage.
- Shared Ownership – Assumes buying 25% of property at open market sales price with a 15% deposit for mortgage then renting 75% of property at 3% of the remaining value, per year.
- Market Rent (Lower Quartile and Average)[11]
- Affordable Rent – 20% below market rent.

4.3 Data has also been sourced on Social Rents[12] for 2021 to 2022 however this is at a regional level and is therefore not included in the table below. This shows that in all three regions, the salary required to afford social rent is lower than the average lower quartile gross annual pay in the region.

4.4 For comparison purposes this data analysis has been undertaken on the assumption that people spend around a third of their income on rent.

4.5 However, it is notable that whilst there is a broad consensus that around a third of a household income can be spent on rent and still be affordable, there continues to be debate and change around this figure. Indeed, there was an assumption of 25% within the, now withdrawn, 2007 DCLG SHMA Practice Guidance[13] and the 25% figure has been cited in numerous appeal decisions and SHMAs as referenced throughout this report.

[8] https://www.ons.gov.uk/peoplepopulationandcommunity/housing/datasets/ratioofhousepricetoworkplacebasedearningslowerquartileandmedian

[9] ONS Earnings and hours worked, place of residence by LA: ASHE Table 8 https://www.ons.gov.uk/employmentandlabourmarket/peopleinwork/earningsandworkinghours/datasets/placeofresidencebylocalauthorityashetable8

[10] ONS Median House Prices for Administrative Geographies: HPSSA dataset 9 https://www.ons.gov.uk/peoplepopulationandcommunity/housing/datasets/medianhousepricefornationalandsubnationalgeographiesquarterlyrollingyearhpssadataset09 and https://www.ons.gov.uk/peoplepopulationandcommunity/housing/datasets/ratioofhousepricetoworkplacebasedearningslowerquartileandmedian

[11] ONS Private Rental Markets Summary Statistics in England (April 2021-March 2022) Private rental market summary statistics in England - Office for National Statistics (ons.gov.uk) and Table 2.7 Private rental market summary statistics in England - Office for National Statistics (ons.gov.uk)

[12] https://www.gov.uk/government/statistics/registered-provider-social-housing-stock-and-rents-in-england-2021-to-2022 - Affordable Rent General Needs Average Weekly Gross Rent LARP and PRP averaged

[13] https://www.gov.uk/government/publications/strategic-housing-market-assessments-practice-guidance

4.6 Indeed, the issue of income thresholds has been explicitly considered by Inspector's assessing Local Plans. For example, the Inspector's findings into the East Hampshire Joint Local Plan[14] and Eastleigh Local Plan[15] find it appropriate to consider that 25% of income will be spent on housing rather than a third (see extracts at Appendix 5).

4.7 It is notable that, if the amount of a household income that can be spent on rent reduces to 25% it significantly impacts on the number of authorities where the income required to afford an affordable housing product is more than the average and lower quartile income of that LA. These figures are shown in brackets in the table below.

4.8 The data analysis for sales is based on the assumption that households can secure a mortgage no more than 4.5 times their salary (which is usually the income multiplier used by most high street lenders[16]).

4.9 The table below shows the results of this analysis.

Table 4.1 Annual Income Required to Afford Housing Products

	Open market	DMV	First Homes	Shared ownership (3% rent)	Market Rent	Affordable Rent
Number of LAs where income required to afford the lower quartile cost of a product is greater than the Lower Quartile income in that LA	42 (42)	19 (19)	8 (8)	8 (11)	15 (46)	1 (11)
% of LAs where income required to afford the lower quartile cost of a product is greater than Lower Quartile income in that LA	58% (58%)	26% (26%)	11% (11%)	11% (15%)	21% (64%)	1% (15%)
Number of LAs where income required to afford the median cost of a product is greater than the median income in that LA	63 (63)	33 (33)	18 (18)	13 (13)	11 (48)	1 (8)
% of LAs where income required to afford the median cost of a product is greater than median income in that LA	88% (88%)	46% (46%)	25% (25%)	18% (18%)	15% (67%)	1% (11%)

Source: ONS Data / Lichfields Analysis

[14] Report on the Examination into East Hampshire District Local Plan Joint Core Strategy, April 2014

[15] Eastleigh Borough Local Plan, Inspectors Report, February 2015

[16] https://www.which.co.uk/money/mortgages-and-property/mortgages/getting-a-mortgage/how-much-can-you-borrow-aUysL0V7VCXK

4.10 The above analysis shows that in many instances, the gross annual income required to afford different housing products is more than the average or lower quartile gross annual income of the LA across the northern LAs. This is particularly the case for low cost home ownership products.

5.0 Outputs and Recommendations

5.1 This research has identified some stark findings including that the majority of Local Plans in the NoE are out-of-date and around half of LAs in the NoE have delivered fewer affordable homes over 2016/17-2020/21 than the requirement set out in the Local Plan and SHMA, totalling **35,968 fewer affordable homes against the Local Plan requirement and 45,720 against the need identified in the SHMA.**

5.2 Despite this, many LAs in the NoE consider that there has been a significant increase in the need for affordable housing requirements over the past five years, largely due to changes to household incomes and outgoings.

5.3 Our analysis shows that the cost of living crisis in the UK is directly impacting on how households live and spend money with **lower income households being more affected by price increases as they spend a larger proportion than average on energy and food, leaving less to meet housing costs.**

5.4 The research has also found that in many instances across the NoE, the gross annual income required to afford different housing products is more than the average or lower quartile gross annual income of the LA meaning many housing options are unaffordable. Furthermore, the economic indicators show that, whilst there is a mixed picture across the north, more rural authorities have an increased sensitivity towards the need for affordable housing and 25 LAs in the north fall within the 15% most deprived in the country with a notable increase in the affordability ratio in many north west LAs.

5.5 Drawing on the findings of the analysis there are a number of recommendations that we consider would strengthen and clarify the policy position surrounding the delivery of affordable housing, which would assist in ensuring that enough affordable housing is delivered and that it is genuinely affordable to those in need. These are summarised below.

Clarity is Crucial

5.6 National Policy and Planning Practice Guidance should be revised to provide more clarity on how to assess affordability. This should include identifying the key indicators to assess to ensure that household financial factors are considered. A new definition of affordable housing should be provided, based on financial indicators that respond to actual household needs, specifically a view of the maximum housing costs as a proportion of local incomes that can reasonably be expended for the specific household groups whose needs are to be met.

5.7 These definitions should be kept under review as ONS updates are provided and should be informed by other local evidence base data on affordability through the preparation and review of Local Plans.

5.8 A lack of clarity or consistency in common assumptions of what affordability means away from product (such as what a reasonable income threshold is) makes it extremely challenging to fully ascertain the actual need for affordable housing on a national, regional or local basis and, most critically, deliver the right amount of genuinely affordable new housing.

Regular Reviews based on up-to-date Evidence

5.9 It should be mandatory that affordable housing need and assumptions are reviewed as part of the Local Plan review process every five years. Importantly, PPG should make clear that Local Plan reviews must involve consultation with key stakeholders.

5.10 When preparing new Local Plans, the SHMA data on affordability should be no older than a year. Again, this should be set out in PPG. Evidence shows that well over half of the adopted Local Plans in the NoE are out-of-date, meaning the evidence base on which the affordable housing requirement is based does not reflect current economic conditions.

5.11 Furthermore, Government should undertake a review of rural affordable housing delivery as Exception Sites and Community-Led schemes are not delivering enough affordable housing in rural areas.

Genuinely Joined Up

5.12 The affordable housing need identified in the SHMA as part of the evidence base for Local Plan preparation should more explicitly inform the Local Plan affordable housing requirement figure alongside the Infrastructure Delivery Strategy when this is introduced. Where viability is considered an issue, Homes England should intervene at a strategic level to ensure appropriate intervention to bridge the financial gap in the delivery of affordable housing; as opposed to the current situation where the identified affordable housing need simply goes unmet.

5.13 Evidence shows that nearly half of Local Plans in the NoE set out an affordable housing requirement lower than the need identified in the SHMA and over half failed to achieve even this requirement (and, as above, much of the evidence is out-of-date). This has equated to between around 36,000-46,000 fewer affordable homes being delivered in the NoE than required.

5.14 LAs should also reconsider allocating more 100% affordable housing schemes given the current mechanism of delivering affordable housing as a percentage of market schemes is not working.

Appendix 1 NPPF Definition of Affordable Housing

*"**Affordable housing**: housing for sale or rent, for those whose needs are not met by the market (including housing that provides a subsidised route to home ownership and/or is for essential local workers); and which complies with one or more of the following definitions:*

*a) **Affordable housing for rent**: meets all of the following conditions: (a) the rent is set in accordance with the Government's rent policy for Social Rent or Affordable Rent, or is at least 20% below local market rents (including service charges where applicable); (b) the landlord is a registered provider, except where it is included as part of a Build to Rent scheme (in which case the landlord need not be a registered provider); and (c) it includes provisions to remain at an affordable price for future eligible households, or for the subsidy to be recycled for alternative affordable housing provision. For Build to Rent schemes affordable housing for rent is expected to be the normal form of affordable housing provision (and, in this context, is known as Affordable Private Rent).*

*b) **Starter homes**: is as specified in Sections 2 and 3 of the Housing and Planning Act 2016 and any secondary legislation made under these sections. The definition of a starter home should reflect the meaning set out in statute and any such secondary legislation at the time of plan-preparation or decision-making. Where secondary legislation has the effect of limiting a household's eligibility to purchase a starter home to those with a particular maximum level of household income, those restrictions should be used.*

*c) **Discounted market sales housing**: is that sold at a discount of at least 20% below local market value. Eligibility is determined with regard to local incomes and local house prices. Provisions should be in place to ensure housing remains at a discount for future eligible households.*

*d) **Other affordable routes to home ownership**: is housing provided for sale that provides a route to ownership for those who could not achieve home ownership through the market. It includes shared ownership, relevant equity loans, other low cost homes for sale (at a price equivalent to at least 20% below local market value) and rent to buy (which includes a period of intermediate rent). Where public grant funding is provided, there should be provisions for the homes to remain at an affordable price for future eligible households, or for any receipts to be recycled for alternative affordable housing provision, or refunded to Government or the relevant authority specified in the funding agreement." (NPPF)*

Appendix 2 The Cost of Living Crisis and the Northern Dimension

How the cost of the living crisis is impacting affordable housing in the north of England

2.1 This Appendix considers the cost of living crisis before looking at the northern dimension through data analysis of a range of economic indicators. This is in the context that 25 of the LAs in the NoE are in the 15% most deprived LAs nationwide.

Cost of Living Crisis

Causes

2.2 The Cost of Living Crisis has been recognised by the Government and is widely reported across most media outlets. The House of Commons has undertaken a Research Briefing into the "Rising cost of living in the UK[17]" (HoC2 Report). This identifies that the cost of living has been increasing across the UK since early 2021, with the annual rate of inflation reaching a 41 year high in October 2022, at 11.1%. The Bank of England Monetary Policy Report (May 2023) sets out that *"inflation in the UK is too high. It has been around 10% since last summer, well above our target of 2%"*. This has led to a further rise in interest rates meaning that the Bank of England interest rate has increased from 0.1% to 5%[18] since December 2021.

2.3 High inflation affects the affordability of goods and services for households; ultimately meaning household budgets are directly affected. In addition, as mentioned above, the Bank of England has been raising interest rates to try and lower the inflation rate below its 2% target. As of June 2023, the Bank of England's interest rate was 5% and inflation was just below 9% (against a 2% target). This has led to higher borrowing costs for households, and notably on mortgage interest rates. However, "*in the three months to March 2023, average weekly earnings total pay in the UK grew by 5.8%…indicating that* ***whilst wages are rising, price increases are currently outpacing this growth when it comes to regular and total pay***[19]**."** (Emphasis added).

2.4 This could mean that fewer people are able to buy a home with a mortgage putting greater pressure on the rental market, including affordable rented accommodation.

2.5 Broadly speaking, the cost of living crisis has resulted from:

1 **Significant increases in domestic gas and electricity prices**. Significant increases in domestic gas and electricity prices (129% and 65% respectively between December 2021 and December 2022); with gas prices increasing to record levels after Russia invaded Ukraine. As electricity prices are linked to gas prices they have followed a similar trend. Whilst a new Energy Price Guarantee introduced on 1 October 2022 was intended to last for two years, this was then reduced to six months. Meaning from April 2023 typical consumption will be capped at £3,000 per year until March 2024.

[17] House of Commons Library – Rising Cost of Living in the UK (23/01/23)
https://researchbriefings.files.parliament.uk/documents/CBP-9428/CBP-9428.pdf
[18] Correct at 12/07/23
[19] https://www.statista.com/statistics/1272447/uk-wage-growth-vs-inflation/

This means that road fuel prices and household and business energy bills in the UK have increased.

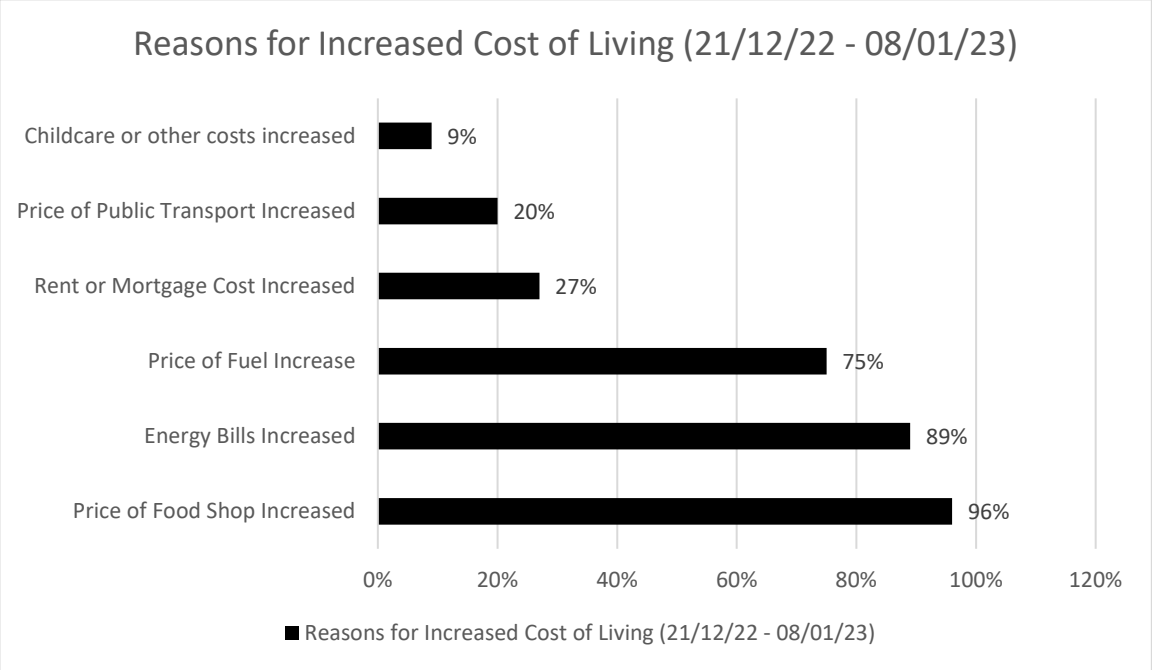
2 **Increases in the costs of consumer goods, driven by strong demand and supply chain bottle necks including sharp increases in food prices.** As Russia and Ukraine are large producers and exporters of agricultural products, such as wheat and some metals, these products have also become more expensive on international markets; again meaning increased food and material prices in the UK.

2.6 These factors are coupled with wage rises being outpaced by inflation.

Overall Impact on Households

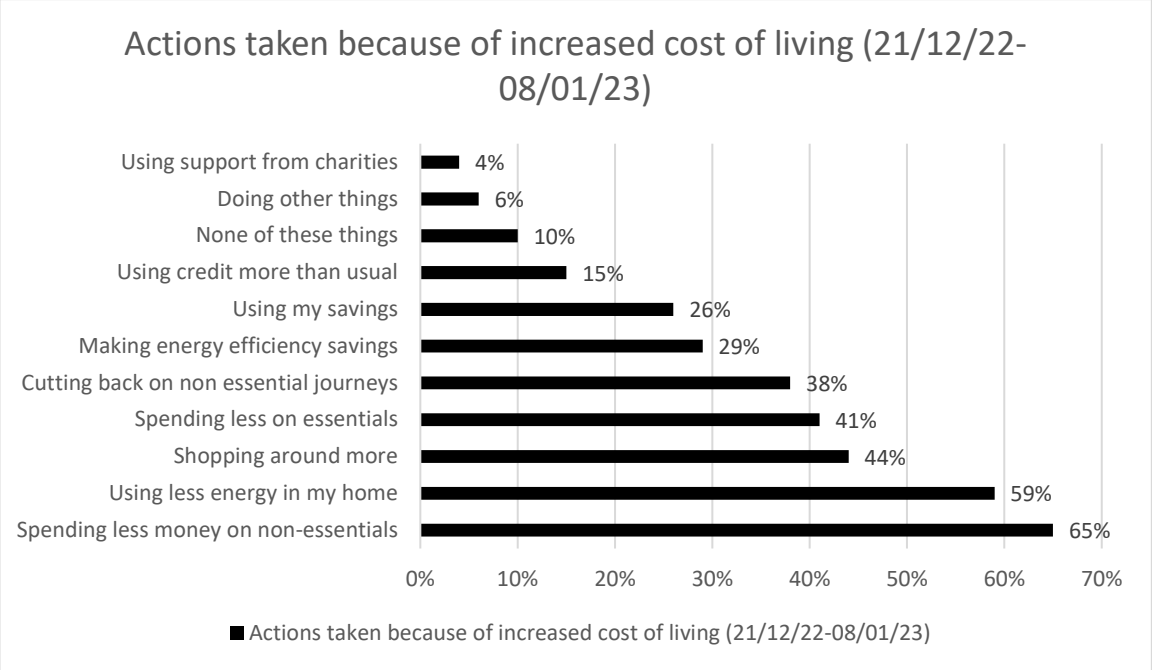
2.7 The HoC2 report references the Office for National Statistics (ONS) that 92% of adults in Great Britain reported an increase in their cost of living between November and December 2022. It also highlights that the Office for Budget Responsibility (OBR) expects to see the biggest real post-tax household income fall since comparable records began in 1956; falling by 4.3% in 2022-23.

2.8 The HoC2 report identifies the following reasons for increased cost of living.



Source: Page 42 of HoC report / ONS, Public opinions and social trends, Great Britain: household finances,13 January 2023

2.9 The Report further identifies actions that are being taken by households as a result of the increased cost of living, as shown below.



Source: HOC Report page 43 / ONS, Public opinions and social trends, Great Britain: household finances, 13 January 2023

2.10 This clearly identifies that increases to the cost of living in the UK is directly impacting on how households live and spend money. It has also resulted in people being behind on paying bills. For example, the HoC2 report identified that in June-September 2022, 5% of people reported being behind on energy bill payments. This rose to 9% in the North East and London, 11% among renters and 12% among unemployed people.

2.11 As lower income households spend a larger proportion than average on energy and food they are more affected by these price increases, as discussed in more detail below.

Impact on Lower Income Households

2.12 Low-income households spend a larger proportion than average on energy and food, so are more affected by price increases.

2.13 The ONS has published data on inflation and the cost of living for household groups in the UK (in October 2022)[20].

2.14 To compare the price changes experienced by low and high income households, ONS looked at the UK household population divided into income deciles of 10 equally-sized groups of households, ranked by their equivalised disposable income. Group 1 being the lowest income households and Group 10 being the highest income households.

2.15 This has identified that:

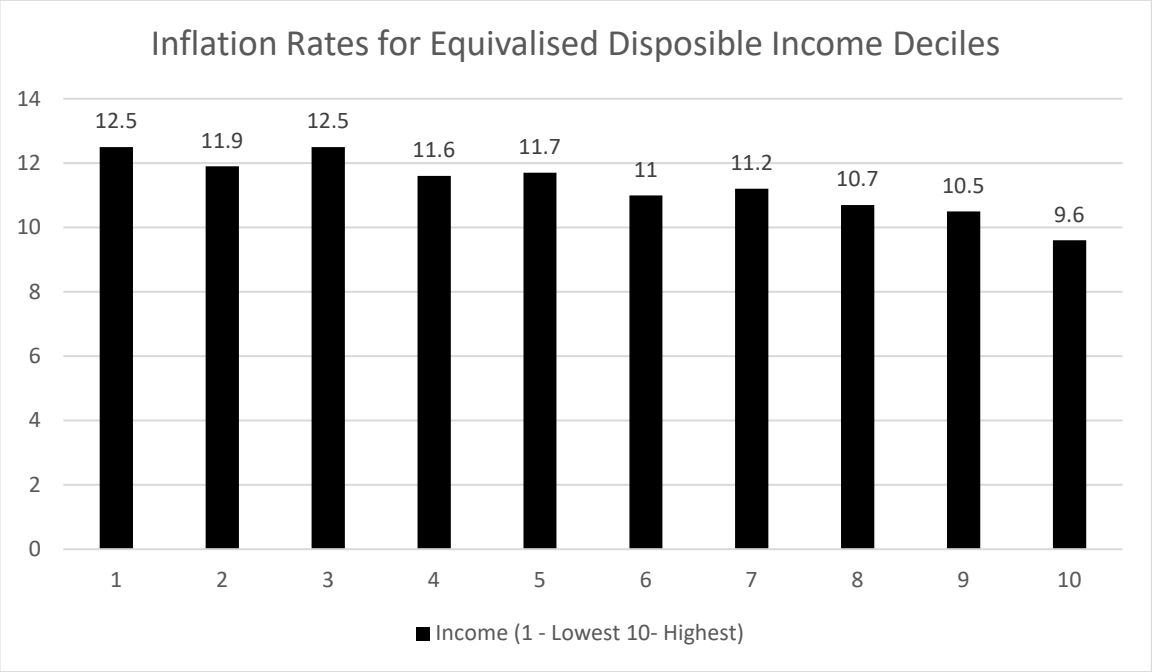
- Consumer Prices Index including owner occupiers' housing costs (CPIH) annual inflation was 10.5% for low-income households (those in the second income decile) and

[20] https://www.ons.gov.uk/economy/inflationandpriceindices/articles/inflationandthecostoflivingforhouseholdgroups/october2022

9.1% for high-income households (those in the ninth income decile) in the year to October 2022, compared with an all-households rate of 9.6%.

- Consumer Prices Index (CPI) annual inflation was 11.9% for low-income households (those in the second income decile) and 10.5% for high-income households (those in the ninth income decile) in the year to October 2022, compared with an all-households rate of 11.1%.
- Rising energy and food costs have more bearing on the inflation rate experienced by low-income households, as a greater proportion of their expenditure is spent on them compared with high-income households.
- CPIH **annual inflation for subsidised renters was 12.1%, which was higher than for owner occupiers (9.4%) and private renters (9.1%) in October 2022; these are the largest differences since the data series began in January 2006.**
- CPI annual inflation for subsidised renters was 12.2% in October 2022, which was higher than for owner occupiers (11.5%) and private renters (9.1%).
- Higher contributions from energy, and food and non-alcoholic beverages for subsidised renters led to the differences between tenure types in October 2022.

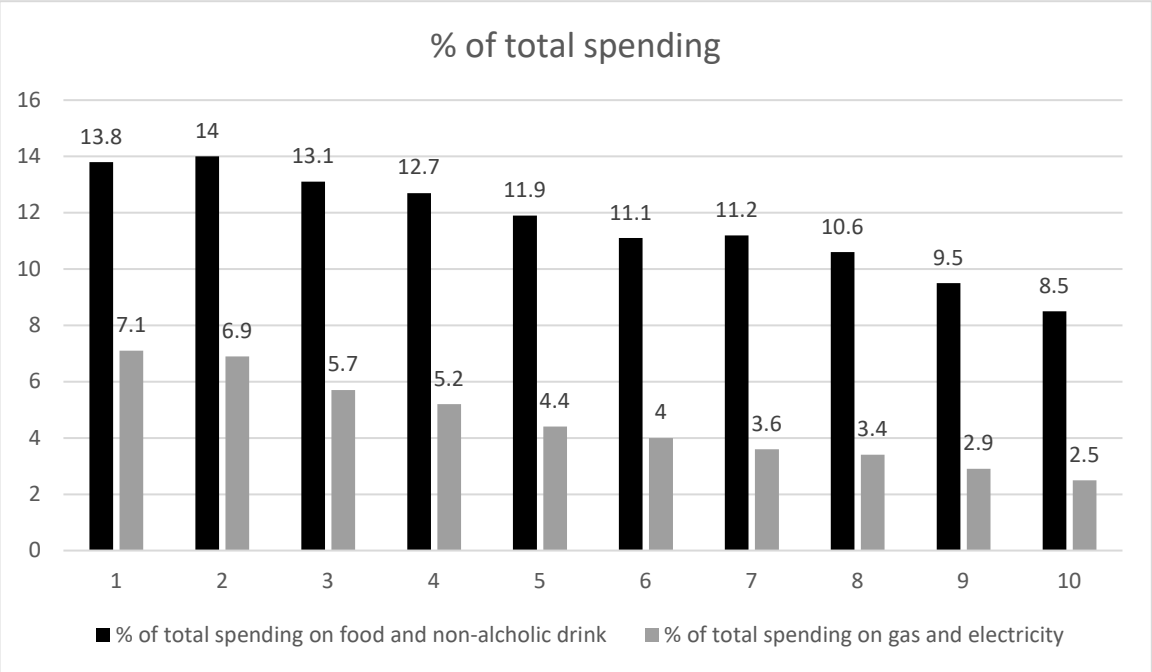
2.16 The ONS data has assessed inflation rates for equivalised disposable income deciles, using the CPI for October 2022, as shown below. This identifies that the highest 12-month inflation rate was recorded among the bottom three income deciles in October 2022



Source: ONS Inflation and cost of living for household groups, UK October 2022

2.17 The ONS data also identifies that low-income households spend a larger proportion than average on energy and food and will therefore be relatively more affected by increases in their prices.

2.18 The below shows how much of household spending in each income decile goes on food and energy, based on 2019/20 data.



Source: HOC Report page 43

2.19 Both the ONS data and the HOC report highlight that households in the lowest income group spent 7.1% of their overall spending on electricity and gas in 2019-20, compared to 2.5% for households in the highest income group.

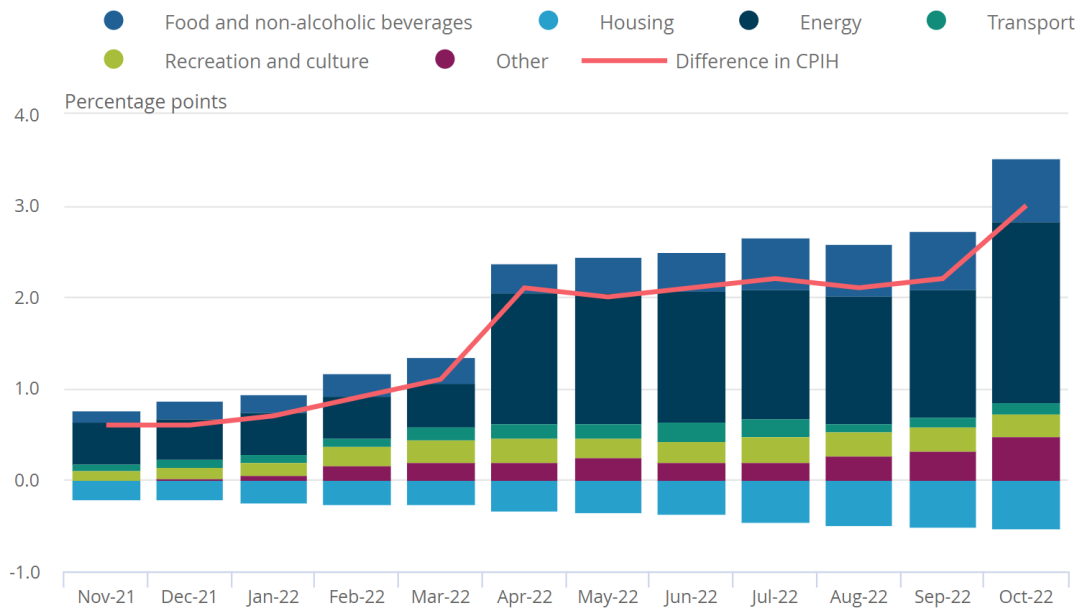
2.20 Furthermore, the above shows that in 2019-20, among households in the bottom tenth of incomes, 13.8% of spending was on food and non-alcoholic drink. This compared to 8.5% of households with incomes in the top tenth.

As energy and food prices have and are rising quickly, low-income households are facing higher inflation.

2.21 The ONS and HOC report further detail that:

- subsidised renters have experienced higher annual rates of inflation than private renter households since November 2021 as shown on the chart copied below:

Contributions to the difference in annual inflation measured by CPIH: subsidised renters less private renters, UK, November 2021 to October 2022

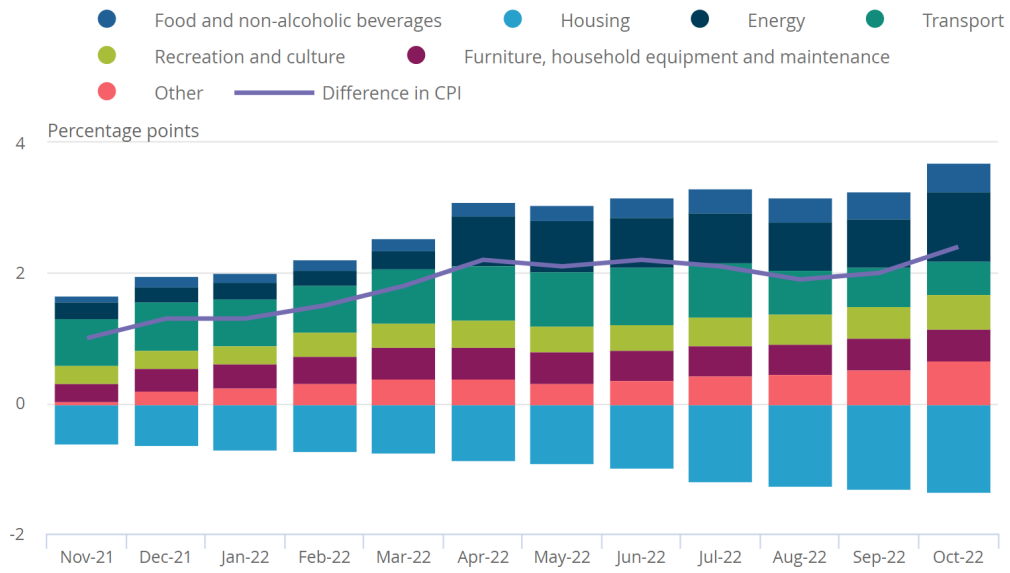


Source: Office for National Statistics – Consumer Prices Index and Consumer Prices Index including owner occupiers' housing costs

- The difference in CPI between private renter households and owner-occupied households has widened since the later half of 2021[21] as shown on the chart copied below:

[21] Inflation and cost of living for household groups, UK - Office for National Statistics (ons.gov.uk)

Contributions to the difference in annual inflation measured by CPI: owner-occupied households less private renters, UK, November 2021 to October 2022



Source: Office for National Statistics – Consumer Prices Index and Consumer Prices Index including owner occupiers' housing costs

Day-to-day Impacts on Lower Income Households

2.22 In terms of what the above statistics actually mean for households living on low incomes, The Joseph Rowntree Foundation's Cost of Living Tracker (Winter 2022/23)[22] has identified that, for all low-income households in the bottom 40% of incomes:

- 7.2 million households (62%) are going without essentials. This means that they have reported going hungry or cutting down the size of meals or skipping meals in the last 30 days, or going without basics like showers or adequate clothing since June.
- 4.7 million households (41%) are in arrears with at least one household bill and the average level of arrears remains above £1,600.
- 4.3 million (37%) are going without essentials and are in arrears with at least one household bill, and
- Over 3 million households (28%) have not been able to keep their home warm since June because they couldn't afford to.

2.23 Furthermore, the Trussell Trust's published mid-year stats[23] have identified that:

[22] https://www.jrf.org.uk/report/going-under-and-without-jrfs-cost-living-tracker-winter-202223

[23] https://www.trusselltrust.org/news-and-blog/latest-stats/mid-year-stats/#:~:text=Between%201%20April%202022%20and%2030%20September%202022%2C%20food%20banks,parcels%20were%20distributed%20to%20children.

- Between 1 April 2022 and 30 September 2022, food banks in the Trussell Trust's UK-wide network distributed 1.3 million food parcels to people facing hardship – this is an increase of 52% compared to the same period in 2019. Half a million of these parcels were distributed to children.
- One in five people referred to food banks in the Trussell Trust's network are in households where someone is working.
- For the first time, need for emergency food is outstripping donations as the cost of living emergency is leading to a drastic increase in the number of people turning to food banks for support.

Impact on Housing Options

2.24 The HOC report has identified that renting in the private sector is becoming more unaffordable to people receiving benefits. Private rental prices grew by 4.2% over the year to December 2022. This is the largest annual growth recorded for the UK in the ONS' series, which goes back to January 2016.

2.25 Turning to social housing rents, the HOC report identifies that these are rising in England with increases to social housing rents having been limited to the Consumer Price Index (CPI) plus 1% for 5 years from 2020. This meant that most social housing tenants faced a rent increase of 4.1% in April 2022, which would be "the largest rise for a decade."

2.26 On 31 August 2022, the Government opened a consultation exercise seeking views on a new Direction from the Secretary of State to the Regulator of Social Housing in relation to social housing rent policy. The consultation focused on the introduction of a rent ceiling from 1 April 2023 to 31 March 2024. The consultation closed on 12 October 2022. The outcome was that social rents will be capped in 2023/24 with a maximum increase of 7% (with some exceptions for supported housing).

2.27 Crisis and Zoopla have recently published a report on Housing Benefit and the Rising Cost of Living in England[24]. Notable points from this research include that:

- the shortfall between housing benefit payments and rents are more than double what the most recent Government figures suggest;

  there is a lack of social housing in England with no Government strategy to address this. Government needs to invest in housing benefit to cover the true cost of rents and deliver a strategy to build genuinely affordable homes with 90,000 social rented homes needed every year for the next 15 years;
- a third of low-income households spend at least 30% of their income on rent;
- an urgent review of the benefit cap is required and Government should use comprehensive and up-to-date data to ensure housing benefit levels are in line with the real cost of renting; and
- In the north east only 18% of property listings were affordable to those receiving local housing allowance; 9% in the north west and 9% in Yorkshire and Humber.

[24] https://www.crisis.org.uk/get-involved/corporate-partnerships/crisis-and-zoopla-partnership/

2.28 In terms of mortgages, higher interest rates are being seen on mortgage products, with the HOC report referencing Moneyfacts (a personal finance news service) who reported that the interest rate on an average two-year fixed rate mortgage available on 20 October 2022 was 6.65%, a 14-year high. This compared to 4.74% on 23 September and from 2.34% on 1 December 2021.

2.29 The HoC2 report identifies that around 30% of households have a mortgage, and 20% of mortgages track the Bank of England rates. This means the 80% of mortgages on a fixed-term basis will see a rise in repayments once the fixed term expires. Around two million households will come off their fixed-rate by the end of 2023.

The Future

2.30 Whilst it is not certain how long the cost of living crisis will last, many economists are indicating it will likely last until at least the second half of 2024. It is notable that the rent cap placed on social housing is likely to be lifted some time in 2024. Furthermore, the HoC has confirmed that *"inflation-linked benefits and tax credits will rise by 10.1% from April 2023, in line with the Consumer Price Index (CPI) rate of inflation in September 2022*[25]*"*.

2.31 In an article published in June 2023[26] by Statista, it is noted that: *"In the three months to March 2023, average weekly earnings for total pay in the United Kingdom grew by 5.8 percent, while regular pay grew by 6.7 percent, when compared with the same period in 2022. In the same month, the inflation rate for the Consumer Price Index was 10.1 percent, indicating that while wages are rising, price increases are currently outpacing this growth when it comes to regular and total pay."* This indicates a relative fall in living standards whereby workers need a larger proportion of their wages to buy the same goods.

The Northern Dimension – Economic Indicators

2.32 This Section draws upon further analysis to highlight why the cost of living crisis is specifically a significant issue in the north, looking at a range of economic indicators.

2.33 The following paragraphs outline the current socio-economic and housing conditions across the 73 Local Planning Authorities across the NoE. This includes a summary of the level of housing affordability and quality of housing stock, as well as a high-level assessment of those LAs that can be considered sensitive to requiring additional affordable housing.

Deprivation

2.34 Deprivation at the local level is measured by the Index of Multiple Deprivation (IMD). This uses a series of datasets to rank areas across seven domains that range from income to health. These categories, in combination, produce a multiple deprivation score for each local area. The latest English Indices of Deprivation (2019) provides a composite measure of deprivation at a local level, where a ranking of 1 represents the most deprived and a ranking of 317 represents the least deprived authority nationally.

2.35 Whilst **deprivation levels across the NoE vary considerably, broadly there are higher levels of deprivation in comparison to England more widely**. The results

[25] https://commonslibrary.parliament.uk/research-briefings/cbp-9680/
[26] https://www.statista.com/statistics/1272447/uk-wage-growth-vs-inflation/

show that 3 of the 73 LAs rank within the 15% *least* deprived nationally, but 25 rank within the 15% *most* deprived. The LAs in the NoE that demonstrate the most pronounced level of deprivation (i.e. within the 10% most deprived nationally) are outlined in Table 6.1. It indicates clusters of strong deprivation across the North West, particularly around Greater Manchester and Merseyside.

Table 5.1 North of England LAs that fall within the 10% most deprived nationally

Local Authority	Region	IMD - Rank of average rank (1 = highest deprivation nationally)	Relative to other LAs nationally
Blackpool	North West	1	0%
Manchester	North West	2	1%
Knowsley	North West	3	1%
Liverpool	North West	4	1%
Kingston upon Hull	Yorkshire and The Humber	9	3%
Burnley	North West	11	3%
Blackburn with Darwen	North West	14	4%
Middlesbrough	North East	16	5%
Rochdale	North West	17	5%
Hyndburn	North West	18	6%
Salford	North West	20	6%
Bradford	Yorkshire and The Humber	21	7%
Tameside	North West	23	7%
Hartlepool	North East	25	8%
South Tyneside	North East	26	8%
Oldham	North West	29	9%
Sunderland	North East	33	10%

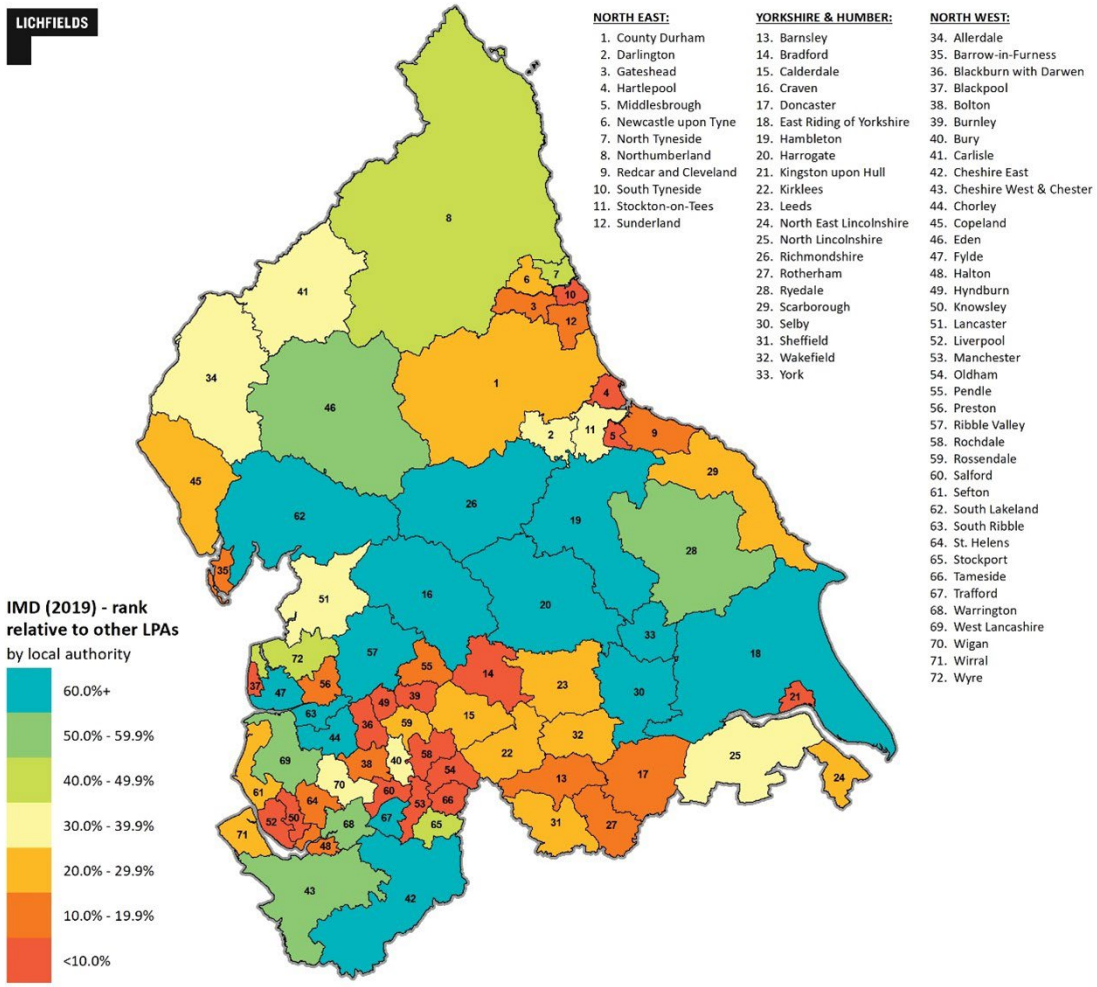
Source: IMD (2019) / Lichfields analysis

2.36 In contrast, there are no NoE LAs that fall within the 10% least deprived nationally and only four that fall within the 20% least deprived:

- Ribble Valley – 282 rank (89%);
- Harrogate – 278 rank (88%)
- York – 275 rank (87%); and
- Hambleton – 255 rank (80%).

2.37 The above information is illustrated in Figure 6.1. It further highlights the stark contrast in rates of deprivation that can be seen across NoE LAs.

Figure 6.1 Deprivation map



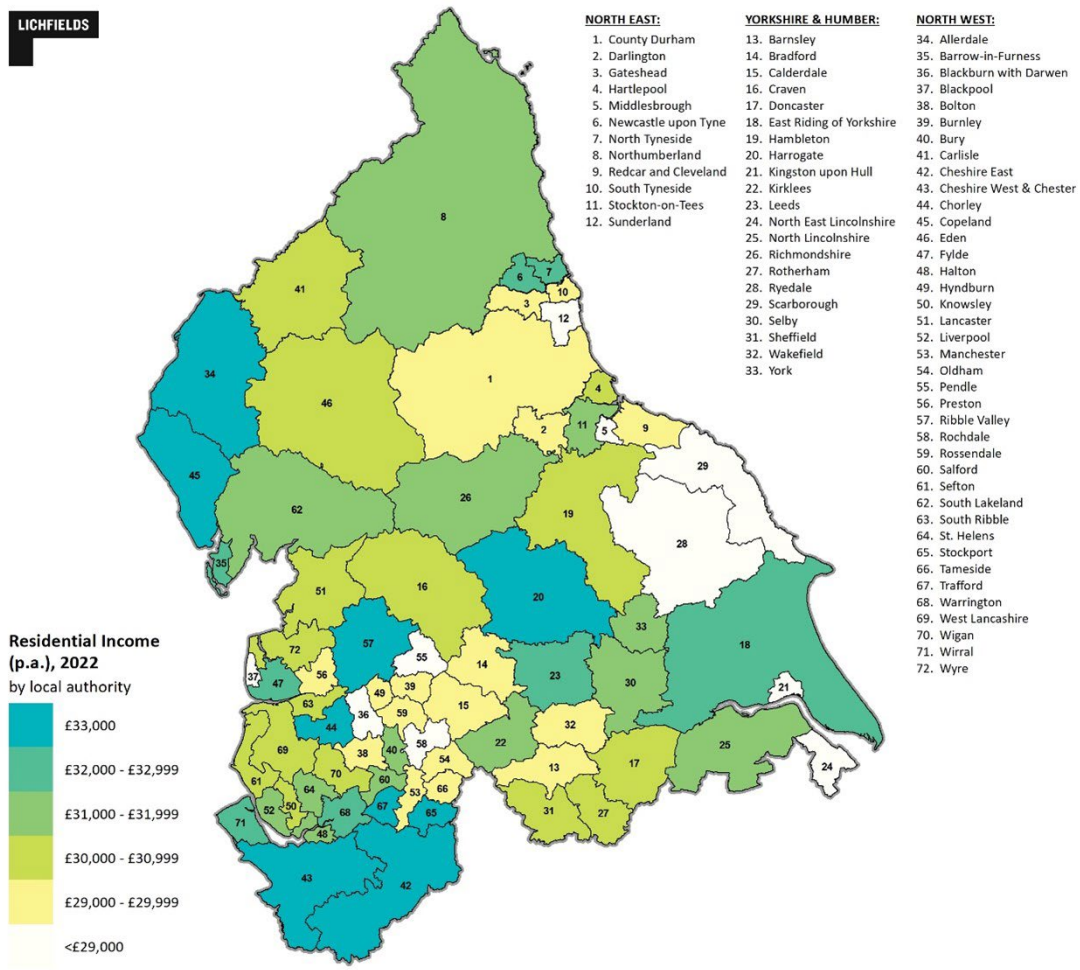
Income

2.38 Median annual resident-based earnings data[27] is presented at a local level in Figure 6.2. It shows that the southern areas of the NoE commonly perform well relative to the wider NoE area. This includes, most notably, the authorities of Trafford (£36,700), Stockport (£34,600), Cheshire East (£34,400) and Cheshire West and Chester (£33,600). The highest average resident-based earnings, however, is found in Ribble Valley (£37,600). However overall, there are many areas that fall below the mean average salary of the UK which is estimated to be just over £31,500[28].

[27] Annual Survey of Hours and Earnings – Resident-based analysis (2022)
[28] https://www.esquire.com/uk/life/a41054364/average-uk-salary/

2.39 Indeed, the lowest average resident-based earnings are found in Blackpool (£25,300), Ryedale (£25,600), and Pendle (£26,600) – with Blackpool demonstrating the lowest median wage nationally.

Figure 6.2 Residential Income map



Source: Annual Survey of Hours and Earnings (2022) – Resident analysis

Source: Annual Survey of Hours and Earnings (2022) – Resident analysis

Housing Conditions

Stock

2.40 The latest ONS data indicates that the housing stock across the NoE stood at 7,141,183 units in 2021[29] The distribution of housing across the region is relatively even, with no individual LA accounting for more than 5% of the overall housing stock. Those LAs with the greatest proportionate share of housing include:

- Leeds – 356,807 dwellings; 5.0% of regional housing stock;

[29] ONS Table 100 Dwelling stock: Number of Dwellings by Tenure and district: England; 2012 - 2021

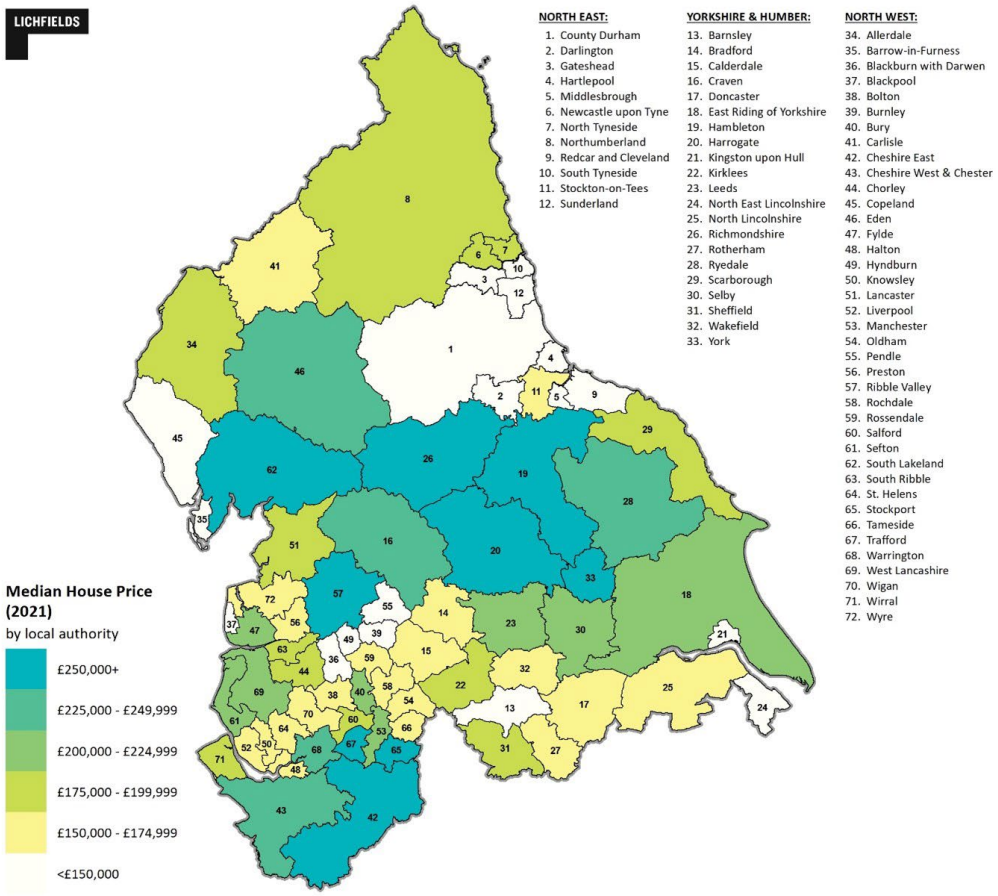
- County Durham – 246,445 dwellings; 3.5% of regional housing stock;
- Manchester – 235,024 dwellings; 3.3% of regional housing stock; and
- Liverpool – 233,867 dwellings; 3.3% of regional housing stock.

2.41 In addition, Leeds (6.9%), Manchester (9.6%) and Liverpool (8.7%) all demonstrated higher growth rates in the housing stock than the region average (6.3%). Other LAs that experienced significant growth in the dwelling stock include Salford (16.1%); Ribble Valley (12.7%) and Selby (11.7%).

House Prices

2.42 Analysis of ONS Median House Price data (shown in Figure 6.3) indicates that the average house price across the NoE was £183,000 in 2021. However, analysis of this data at a regional level demonstrates a large imbalance across the three regional areas, with median house prices in the North East (£150,000) considerably lower than both Yorkshire and the Humber (£187,000) and the North West (£192,000).

Figure 6.3 Median House Price by local authority



2.43 Figure 6.3 illustrates median house prices (in 2021) at a local level, clearly highlighting a **cluster of high median house prices located in north and north-west Yorkshire**. This includes LAs such as:

- Harrogate (£315,000);
- York (£273,250);
- Hambleton (£269,500);
- Richmondshire (£252,000);
- Ryedale (£248,000); and
- Craven (£238,000).

2.44 House prices across the North West are more dispersed – both the north and south of the region demonstrates areas of high average house prices, whereas **Burnley (£108,998) demonstrates the lowest house prices *nationally*.**

2.45 As outlined below, the **North East displays the lowest level of house prices on average.** Indeed, only Northumberland (£184,000) demonstrates a median house price above the NoE average.

2.46 Overall, 3 of the 73 local authorities (4%) demonstrates a median house price above the corresponding national average (£c.273,000).

2.47 However, and importantly, with respect to house price growth, **the NoE has experienced a higher rate of growth (178%) on average over the period 2002 – 2021 compared to England and Wales more widely (172%) over the same period. 16 of the 73 authorities demonstrated a growth rate over 200%, including three over 250%**.

Table 5.2 Median House Price growth (2002 – 2021)

LA	2002	2021	Growth
Highest house price growth			
Salford	£54,000	£197,500	266%
Burnley	£30,000	£108,998	263%
Pendle	£36,000	£130,000	261%
Rossendale	£48,500	£168,000	246%
Barrow-in-Furness	£41,000	£138,000	237%
Oldham	£50,000	£165,000	230%
Lowest house price growth			
Blackpool	£55,000	£123,500	125%
Wyre	£74,000	£174,250	135%
Stockton-on-Tees	£65,000	£153,000	135%
Sunderland	£55,500	£132,000	138%
South Ribble	£74,500	£181,000	143%
Hambleton	£111,000	£269,500	143%
Newcastle upon Tyne	£75,000	£182,000	143%

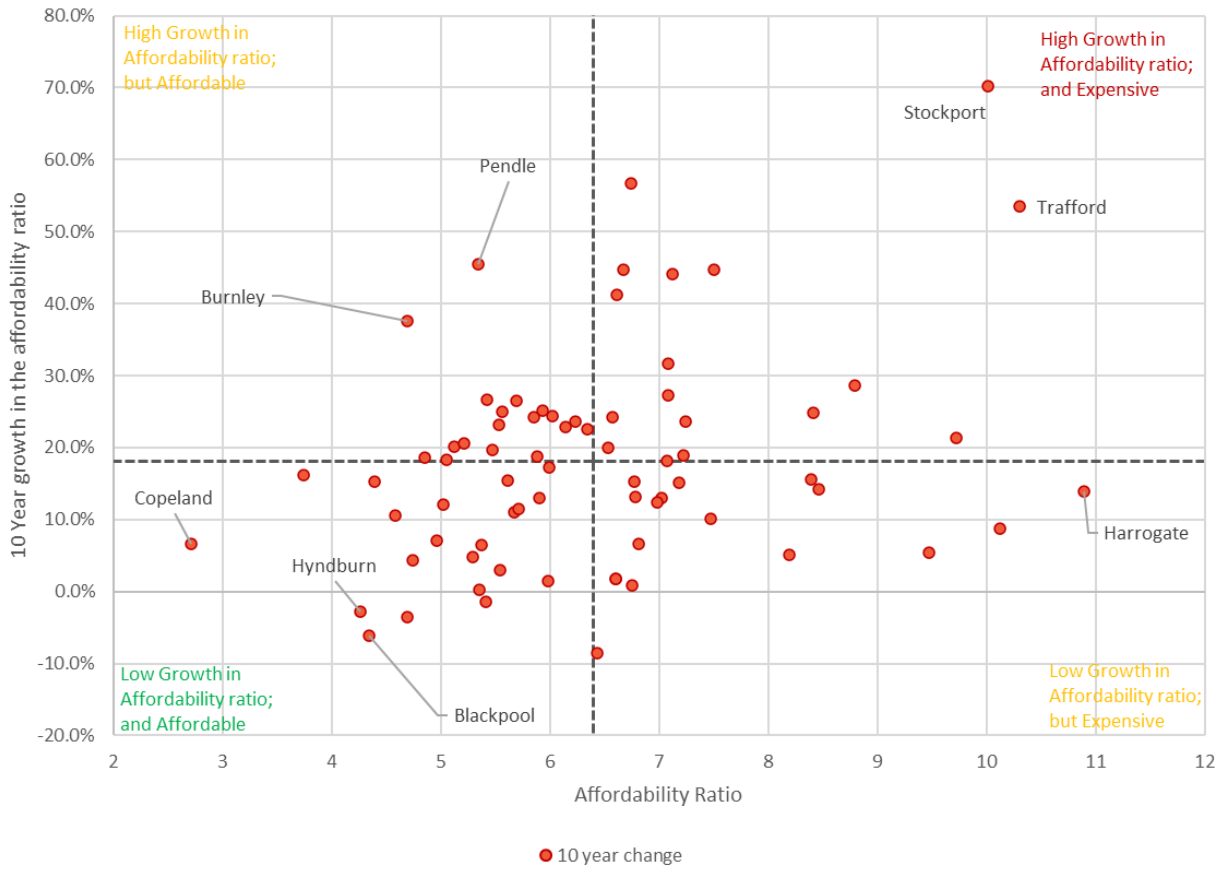
Source: ONS Median house price by local authority district, England and Wales (2021) / Lichfields analysis

Affordability

2.48 Measuring median income alongside median house prices displays the affordability ratio of a given area. ONS *House price to workplace-based earnings ratio* data indicates that the affordability ratio across the NoE (6.4) was considerably below the corresponding figure across England (9.1).

2.49 When considering the current affordability ratio in conjunction with the historic growth in the affordability ratio (2011 – 2021), this can provide an indication of the areas where affordability issues are more or less focused. Analysis of this information at a local level is presented in Figure 6.4[30].

Figure 5.4 Affordability: Growth in Affordability Ratio mapping



Source: House price to workplace-based earnings ratio (2022) / Lichfields analysis

2.50 It highlights that the following LAs have experienced high growth in the affordability ratio between 2011 – 2021, and also demonstrate a high current affordability ratio:

[30] A full breakdown for each LA is provided below.

Table 5.3 High growth in Affordability Ratio and Expensive LAs

LA	Affordability Ratio	Affordability Ratio Growth (2011 – 2021)
Stockport	10.0	70.2%
Trafford	10.3	53.5%
Hambleton	9.7	21.3%
Cheshire East	8.8	28.7%
Bury	7.5	44.8%
Salford	6.7	56.7%

Source: House price to workplace-based earnings ratio (2022) / Lichfields analysis

2.51 Five of the six LAs listed above are located in the North West indicating that housing affordability issues are more apparent in this region, particularly within Greater Manchester (containing Stockport, Trafford, Bury and Salford).

2.52 In contrast, there are a number of LAs that demonstrate both a low historic growth rate in the affordability ratio and a low current affordability ratio:

Table 5.4 Low Growth in Affordability Ratio and Affordable LAs

LA	Affordability Ratio	Affordability Ratio Growth (2011 – 2021)
Copeland	2.7	6.7%
Barrow-in-Furness	3.7	18.6%
Hyndburn	4.3	-2.7%
Blackpool	4.3	-6.1%
Burnley	4.7	37.5%
County Durham	4.7	4.4%
Stockton on Tees	5.4	0.2%
Carlisle	5.4	-1.5%

Source: House price to workplace-based earnings ratio (2022) / Lichfields analysis

Age

2.53 Data that disaggregates housing stock by age at a local level is not available. However, data regarding the supply of net additional dwellings[31] – relative to the total housing stock of the LA – can be used as a proxy to measure the proportion of stock that is 'new'[32]. In absolute terms, the LAs that delivered the most net additional dwellings over the full 20-year recorded data timeframe (2001/02 – 2020/21), were:

- Manchester – 50,023 new dwellings;
- Leeds – 47,038 new dwellings;
- Liverpool – 36,563 new dwellings;
- Sheffield – 29,068 new dwellings; and

[31] DLUHC Table 122 housing supply: net additional dwellings

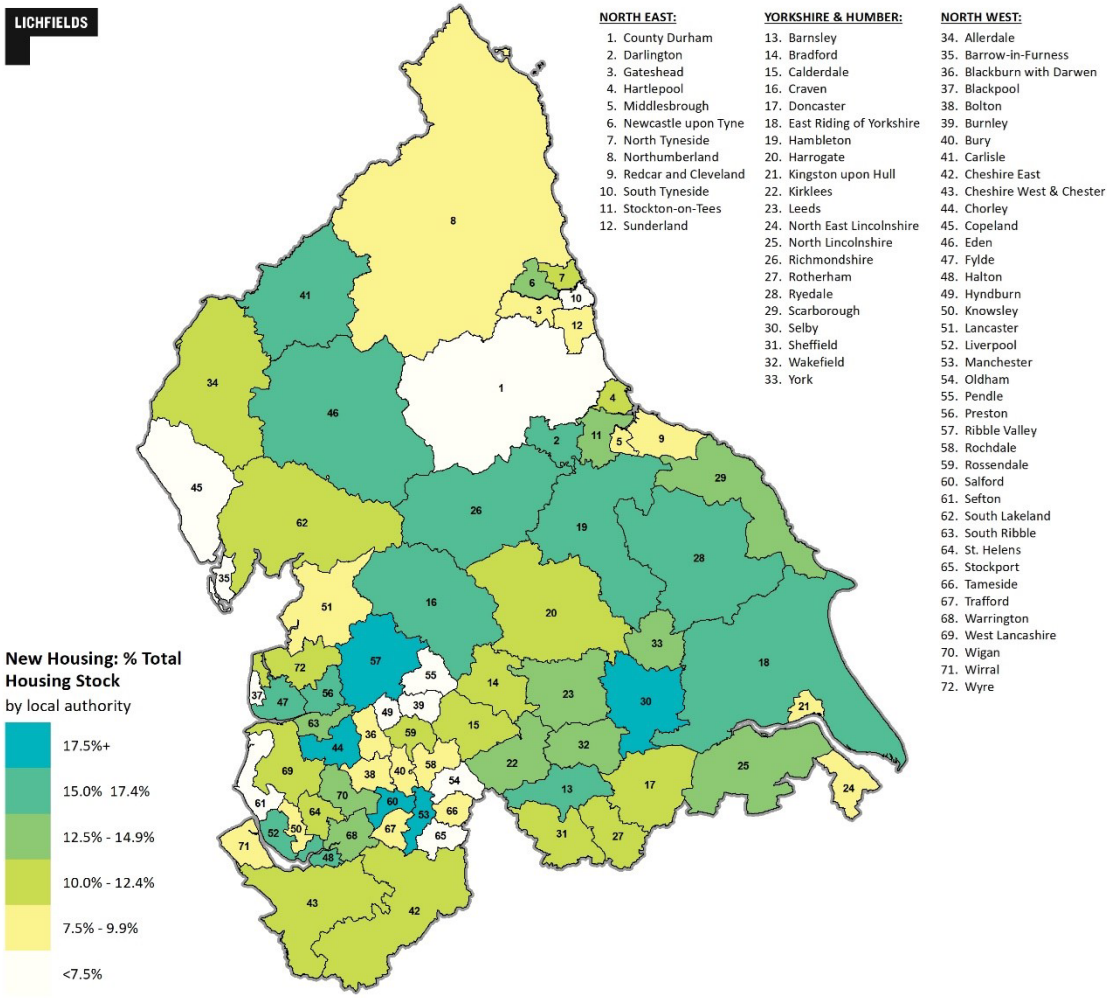
[32] Dwellings that have been delivered over the past 20 years.

- Salford – 27,614 new dwellings.

2.54 As demonstrated in Figure 6.5 below, Salford (21.9%), Selby (21.8%), Manchester (21.3%) and Liverpool (15.6%) also perform well when measured in proportionate terms against the level of total housing stock. In contrast, over a third of the LAs across the NoE have less than 10% of housing stock classified as 'new'. This is most pertinent in the following authorities, highlighting that the issue is most ubiquitous in Lancashire.

- Barrow-in-Furness (3.8%);
- Burnley (4.2%);
- Blackpool (5.2%);
- Oldham (5.5%);
- Hyndburn (5.6%); and
- Pendle (6.0%).

Figure 6.5 New Housing by local authority



2.55 The data is presented below.

Local Authority	Region	2021 Affordability ratio	10 year change
Harrogate	Yorkshire and The Humber	10.9	13.9%
Trafford	North West	10.3	53.5%
South Lakeland	North West	10.1	8.7%
Stockport	North West	10.0	70.2%
Hambleton	Yorkshire and The Humber	9.7	21.3%
Ryedale	Yorkshire and The Humber	9.5	5.5%
Cheshire East	North West	8.8	28.7%
Richmondshire	Yorkshire and The Humber	8.5	14.2%
York	Yorkshire and The Humber	8.4	24.8%
Eden	North West	8.4	15.6%
Craven	Yorkshire and The Humber	8.2	5.1%
Bury	North West	7.5	44.8%
West Lancashire	North West	7.5	10.2%
East Riding of Yorkshire	Yorkshire and The Humber	7.2	23.5%
Wirral	North West	7.2	18.9%
Cheshire West and Chester	North West	7.2	15.1%
Rossendale	North West	7.1	44.1%
Warrington	North West	7.1	31.6%
Leeds	Yorkshire and The Humber	7.1	27.3%
Selby	Yorkshire and The Humber	7.1	18.2%
Chorley	North West	7.0	13.0%
Scarborough	Yorkshire and The Humber	7.0	12.4%
Wyre	North West	6.8	6.6%
Sefton	North West	6.8	13.2%
Northumberland	North East	6.8	15.3%
Fylde	North West	6.8	0.9%
Salford	North West	6.7	56.7%
Manchester	North West	6.7	44.7%
Tameside	North West	6.6	41.2%
Allerdale	North West	6.6	1.7%
Kirklees	Yorkshire and The Humber	6.6	24.2%
North Tyneside	North East	6.5	20.0%
Ribble Valley	North West	6.4	-8.5%
Lancaster	North West	6.3	22.6%
Rochdale	North West	6.2	23.6%
Sheffield	Yorkshire and The Humber	6.1	22.8%
Bolton	North West	6.0	24.4%
Oldham	North West	6.0	17.2%
South Ribble	North West	6.0	1.5%
Wakefield	Yorkshire and The Humber	5.9	25.1%
Newcastle upon Tyne	North East	5.9	13.0%
Calderdale	Yorkshire and The Humber	5.9	18.8%
South Tyneside	North East	5.9	24.2%
Rotherham	Yorkshire and The Humber	5.7	11.5%
Gateshead	North East	5.7	26.4%
Wigan	North West	5.7	11.0%
Redcar and Cleveland	North East	5.6	15.4%
Doncaster	Yorkshire and The Humber	5.6	24.9%
Preston	North West	5.5	3.0%
North East Lincolnshire	Yorkshire and The Humber	5.5	23.2%
Halton	North West	5.5	19.7%

North Lincolnshire	Yorkshire and The Humber	5.4	26.6%
Carlisle	North West	5.4	-1.5%
Bradford	Yorkshire and The Humber	5.4	6.5%
Stockton-on-Tees	North East	5.4	0.2%
Pendle	North West	5.3	45.5%
Darlington	North East	5.3	4.8%
Knowsley	North West	5.2	20.6%
Middlesbrough	North East	5.1	20.2%
Liverpool	North West	5.1	18.3%
Barnsley	Yorkshire and The Humber	5.0	12.1%
Sunderland	North East	5.0	7.1%
Blackburn with Darwen	North West	4.9	18.6%
County Durham	North East	4.7	4.4%
Burnley	North West	4.7	37.5%
St. Helens	North West	4.7	-3.5%
Hartlepool	North East	4.6	10.6%
Kingston upon Hull, City of	Yorkshire and The Humber	4.4	15.2%
Blackpool	North West	4.3	-6.1%
Hyndburn	North West	4.3	-2.7%
Barrow-in-Furness	North West	3.7	16.1%
Copeland	North West	2.7	6.7%

Quality

EPC Rating

2.56 Data from the Department for Levelling Up, Housing and Communities[33] details the energy efficiency of the housing stock at an LA level. Each LA has been ranked against all other LAs across England and Wales, and then grouped into deciles. It demonstrates that, on average, the NoE performs slightly worse than England and Wales. Indeed, 55.7% of the NoE building stock falls within a D or below energy performance category, compared to 54.3% across England and Wales. In addition, 2.2% of the building stock across England and Wales is categorised as A, falling to 1.2% across the NoE. This information is presented in Figure 6.6, in addition to those LAs that perform best/worst in relation to energy performance across the NoE.

[33] DLUHC Live tables on Energy Performance of Buildings Certificates

Figure 5.6 Percentage of dwellings with Energy Performance Certificate

Source: DLUHC Live tables on Energy Performance of Buildings Certificates / Lichfields analysis

a. Analysis of this data at a local level indicates that energy performance of buildings across the NoE LAs varies considerably. 15 LAs in the NoE rank within the 10% lowest performing LAs nationally, including Bury which falls within the 1% lowest. Those that perform worst are as follows:

- Bury – 330th of 332nd LAs nationally (0.6% lowest performing LA nationally);
- Gateshead – 325th of 332nd LAs nationally (2.1% lowest performing LA nationally);
- Oldham – 323rd of 332nd LAs nationally (2.7% lowest performing LA nationally);
- St. Helens – 321st of 332nd LAs nationally (3.3% lowest performing LA nationally);
- Liverpool – 319th of 332nd LAs nationally (3.9% lowest performing LA nationally);
- Wirral – 318th of 332nd LAs nationally (4.2% lowest performing LA nationally);

b. In contrast, there are 3 LAs in the NoE that rank within the 10% highest performing LAs nationally. This includes Preston which falls within the 1% highest.

- Preston – 2nd of 332nd LAs nationally (0.6% highest performing LA nationally)
- Leeds – 18th of 332nd LAs nationally (5.4% highest performing LA nationally); and

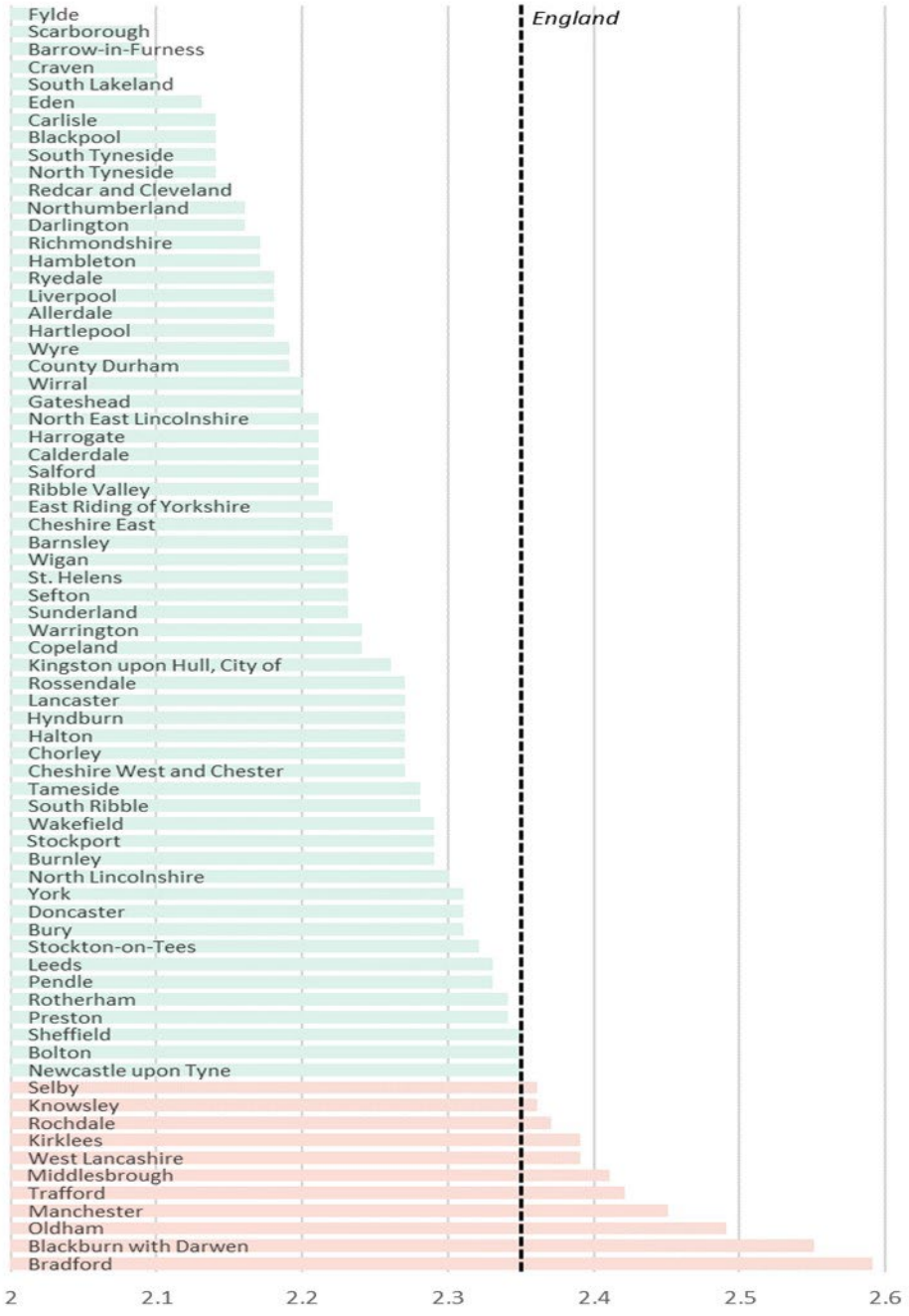
- Ryedale – 30th of 332nd LAs nationally (9.0% highest performing LA nationally).

c. This is notable as the average temperature in the north is, on average, lower than the national figure leading to greater heating needs and costs.

Housing Size

d. It is useful to assess the average household size within a given LA to add context to local demands. It can also indicate a level of housing quality when considered alongside other datasets – a high average household size, when considered in conjunction with the average number of rooms per house, can be indicative of overcrowding within homes. As such, this would demonstrate a level of housing deprivation. In this regard, it can be seen below that the large majority (85%) of the NoE LAs perform well against the national average (2.35 people per household). However, it is clear that Bradford (2.59), Blackburn with Darwen (2.55), and Oldham (2.49) are markedly above the national average and fall within the highest decile relative to other LAs nationally.

Figure 6.7 Household Size by LPA



Source: ONS Household Size 2018 based projections (2023 year)

2.57 A review of Census 2021 Occupancy Rating data – which indicates a level of housing over/under-occupancy in a given area – can then be used to provide additional context to the household size data outlined above. The data outlines that Manchester performs poorest, with 7.9% of houses over-occupied by at least one room, including 1.6% over-occupied by two or more rooms. Oldham (7.5% over occupied by at least one room); Blackburn with Darwin (6.3%); Pendle (6.1%); and Bolton (5.8%) rounds out the five worst performing authorities of those assessed. In contrast, the best performing authorities all demonstrated low levels of over-occupancy, but high levels of under-occupancy:

- Hambleton (83% of houses under-occupied; 1% over-occupied);
- Craven (81.3% under-occupied; 1% over-occupied);
- Allendale (83% under-occupied; 1.1% over-occupied);
- Ryedale (82.7% under-occupied; 1.1% over-occupied); and
- Ribble Valley (82.1% under-occupied; 1.1% over-occupied).

Indoor Living Environment

2.58 As indicated previously, IMD measures deprivation using seven domains. This includes 'Living Environment', which can be further divided into the subdomains '*Indoor'* & *'Outdoor'* Living Environment. For the purpose of this assessment, it is considered that Indoor Living Environment[34] is the most appropriate for analysing the quality of housing.

2.59 Assessing this data at a local authority level indicates that the North East performs particularly well with respect to indoor living environment. Indeed, all North East LAs – except Northumberland[35] – fall within the 35% least deprived LAs nationally for indoor living environment. Alternatively, there are a number of LAs in the NoE that perform poorly, including nine that are within the 5% most deprived:

Table 5.5 Indoor Living Deprivation: Most deprived LAs

LA	Rank (% relative to other LAs nationally) – 100% = least deprived
Eden	0.6%
Pendle	0.9%
Ryedale	2.2%
Barrow-in-Furness	2.8%
Craven	3.2%
Hyndburn	3.5%
Calderdale	4.1%
South Lakeland	4.4%
Burnley	4.7%

Source: IMD (2019) / Lichfields analysis

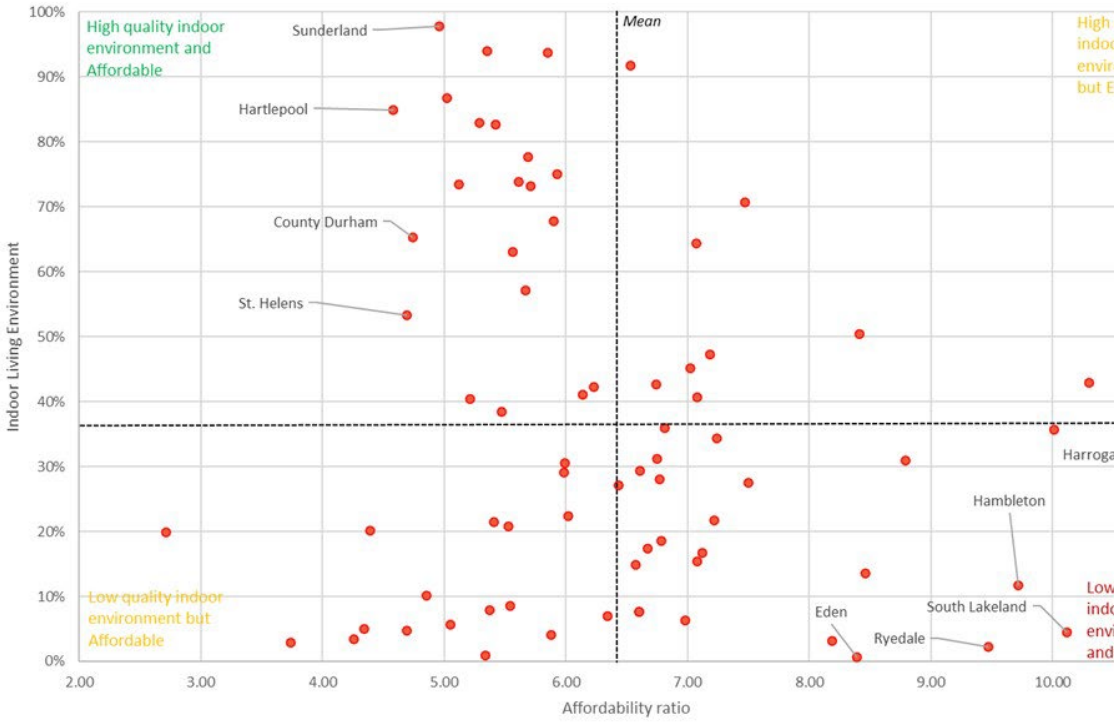
2.60 Mapping this data against average house prices highlights those authorities that possess high quality, and affordable housing (or alternatively low quality, expensive housing). This highlights that there is no clear correlation between housing quality and house price, indicating that – at a local authority level – average house price is determined by a number of other factors. The mapping does, however, identify, a number of well/poorly performing LAs across various statistical measures.

2.61 Broadly, the North East continues to perform strongly – only Northumberland and North Tyneside do not perform favourably with regard to both affordability and living

[34] Definition: The 'indoors' living environment measures the quality of housing and is made up of the following indicators: 1) The proportion of houses that do not have central heating and 2) The proportion of social and private homes that fail to meet the Decent Homes standard (houses in poor condition).
[35] Which falls within the 30% most deprived.

environment. There is no clear cluster of LAs spatially that do not perform well. Notwithstanding, it is noted that Eden; Harrogate; Hambleton; South Lakeland; and Ryedale perform particularly poorly with respect to both indicators. Further information for all LAs is provided below.

Figure 5.8 Affordability: Quality of housing mapping



Source: House price to workplace-based earnings ratio (2022) / IMD (2019) / Lichfields analysis

The data is shown below.

		2021 Affordability ratio	Indoor environment
Harrogate	Yorkshire and The Humber	10.89	24%
Trafford	North West	10.30	43%
South Lakeland	North West	10.12	4%
Stockport	North West	10.01	36%
Hambleton	Yorkshire and The Humber	9.72	12%
Ryedale	Yorkshire and The Humber	9.47	2%
Cheshire East	North West	8.79	31%
Richmondshire	Yorkshire and The Humber	8.46	14%
York	Yorkshire and The Humber	8.41	50%
Eden	North West	8.39	1%

Craven	Yorkshire and The Humber	8.19	3%
Bury	North West	7.50	27%
West Lancashire	North West	7.47	71%
East Riding of Yorkshire	Yorkshire and The Humber	7.24	34%
Wirral	North West	7.22	22%
Cheshire West and Chester	North West	7.18	47%
Rossendale	North West	7.12	17%
Warrington	North West	7.08	41%
Leeds	Yorkshire and The Humber	7.08	15%
Selby	Yorkshire and The Humber	7.07	64%
Chorley	North West	7.02	45%
Scarborough	Yorkshire and The Humber	6.98	6%
Wyre	North West	6.81	36%
Sefton	North West	6.78	19%
Northumberland	North East	6.77	28%
Fylde	North West	6.75	31%
Salford	North West	6.74	43%
Manchester	North West	6.67	17%
Tameside	North West	6.61	29%
Allerdale	North West	6.60	8%
Kirklees	Yorkshire and The Humber	6.57	15%
North Tyneside	North East	6.53	92%
Ribble Valley	North West	6.43	27%
Lancaster	North West	6.34	7%
Rochdale	North West	6.23	42%
Sheffield	Yorkshire and The Humber	6.14	41%
Bolton	North West	6.02	22%
Oldham	North West	5.99	31%
South Ribble	North West	5.98	29%
Wakefield	Yorkshire and The Humber	5.93	75%
Newcastle upon Tyne	North East	5.90	68%
Calderdale	Yorkshire and The Humber	5.88	4%
South Tyneside	North East	5.85	94%
Rotherham	Yorkshire and The Humber	5.71	73%
Gateshead	North East	5.69	78%
Wigan	North West	5.67	57%

Redcar and Cleveland	North East	5.61	74%
Doncaster	Yorkshire and The Humber	5.56	63%
Preston	North West	5.54	9%
North East Lincolnshire	Yorkshire and The Humber	5.53	21%
Halton	North West	5.47	38%
North Lincolnshire	Yorkshire and The Humber	5.42	83%
Carlisle	North West	5.41	21%
Bradford	Yorkshire and The Humber	5.37	8%
Stockton-on-Tees	North East	5.35	94%
Pendle	North West	5.34	1%
Darlington	North East	5.29	83%
Knowsley	North West	5.21	40%
Middlesbrough	North East	5.12	74%
Liverpool	North West	5.05	6%
Barnsley	Yorkshire and The Humber	5.02	87%
Sunderland	North East	4.96	98%
Blackburn with Darwen	North West	4.85	10%
County Durham	North East	4.74	65%
Burnley	North West	4.69	5%
St. Helens	North West	4.69	53%
Hartlepool	North East	4.58	85%
Kingston upon Hull, City of	Yorkshire and The Humber	4.39	20%
Blackpool	North West	4.34	5%
Hyndburn	North West	4.26	3%
Barrow-in-Furness	North West	3.74	3%
Copeland	North West	2.71	20%

Development Viability

Land Values

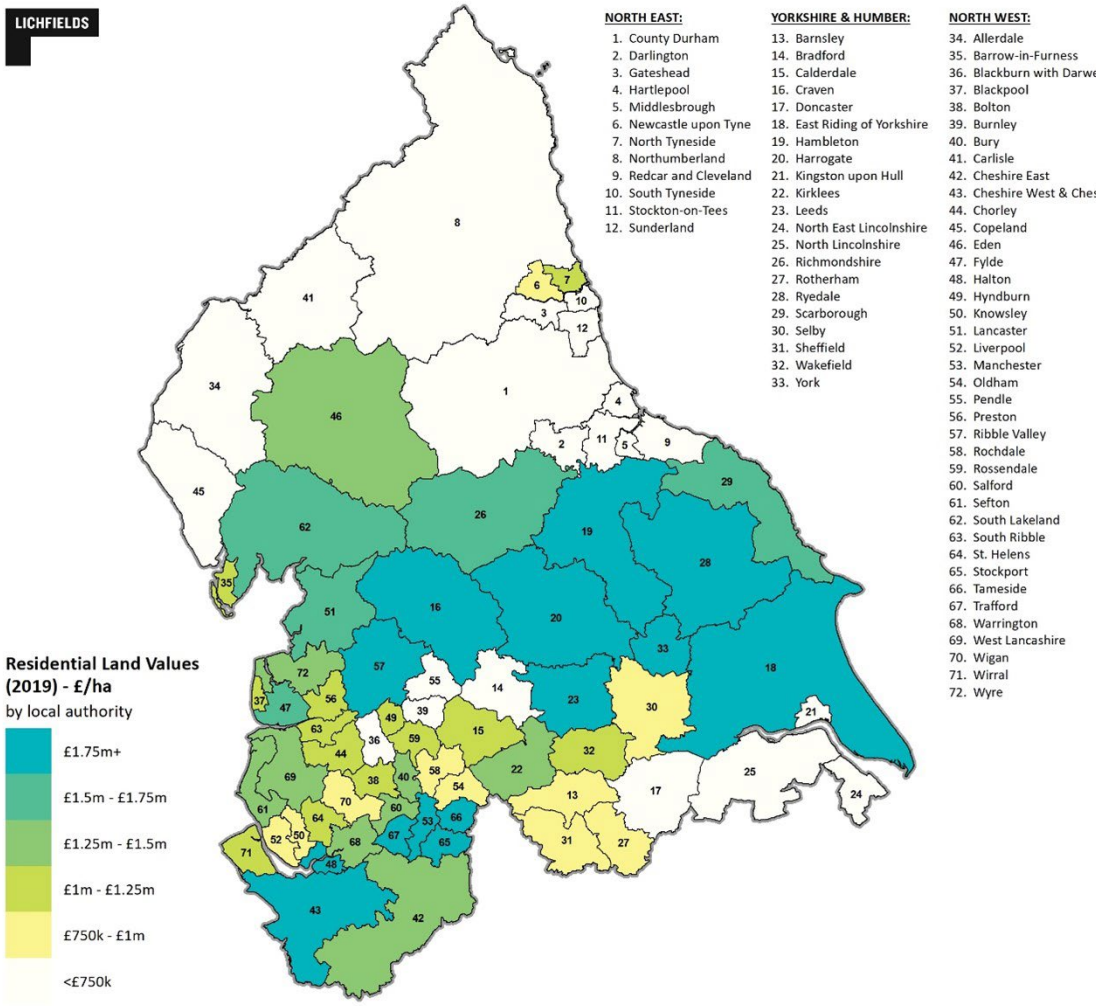
2.62 Residential land values across the NoE range considerably from £370,000 per hectare (multiple LAs)[36] to £2.9m (Harrogate). As illustrated in Figure 6.9, high land value areas are, primarily, clustered together in three key areas:

- North and East Yorkshire;
- Greater Manchester; and
- Cheshire.

[36] Allendale; Burnley; Carlisle; Copeland; and North East Lincolnshire.

2.63 In contrast, the most northerly areas of the NoE demonstrate, on average, the lowest residential land values. This includes, broadly, the North East LAs whereby only Newcastle-upon-Tyne and North Tyneside indicate values above £750,000. This also creates challenges for regeneration viability as where stock is poorer quality, this increases the challenges for more efficient and higher quality homes.

Figure 6.9 Residential Land Values £/ha



Source: Land Value Estimates for Policy Appraisal 2019

Property Sales

2.64 ONS data[37] on the volume of property sales, when measured relative to the total housing stock, can be used to compare the housing stock sales turnover across a number of LAs. It is important to note that a high number of housing sales cannot be attributed to one factor for

[37] ONS Residential property sales for administrative geographies: HPSSA dataset 6

any given area and is instead a blend of a number of variables including, for example: housing quality, commuting to work times, and access to services and infrastructure.

2.65 Broadly speaking, it has been noted recently that – due to the Covid-19 pandemic – an increased number of people have shifted to full-time working-from-home roles or hybrid working. Consequently, whilst the full extent of the impact of the pandemic has not yet been widely documented in detail, individuals' housing preferences could have shifted, leading to a rise in housing turnover over the period 2020-2021.

2.66 Notwithstanding, the data highlights a strong positive correlation between house prices and housing sales across LAs in the NoE. As such, the areas that demonstrated a high sales turnover[38] to housing stock ratio were:

- Cheshire East (50%);
- Selby, and Ribble Valley (both 49%); and
- Harrogate, Fylde, and Wyre (all 48%).
- In contrast, the lowest ratios were found in:
- Liverpool, and Manchester (28%);
- South Tyneside (29%); and
- Kingston upon Hull, Sunderland, and Halton (all 31%).

Conclusion

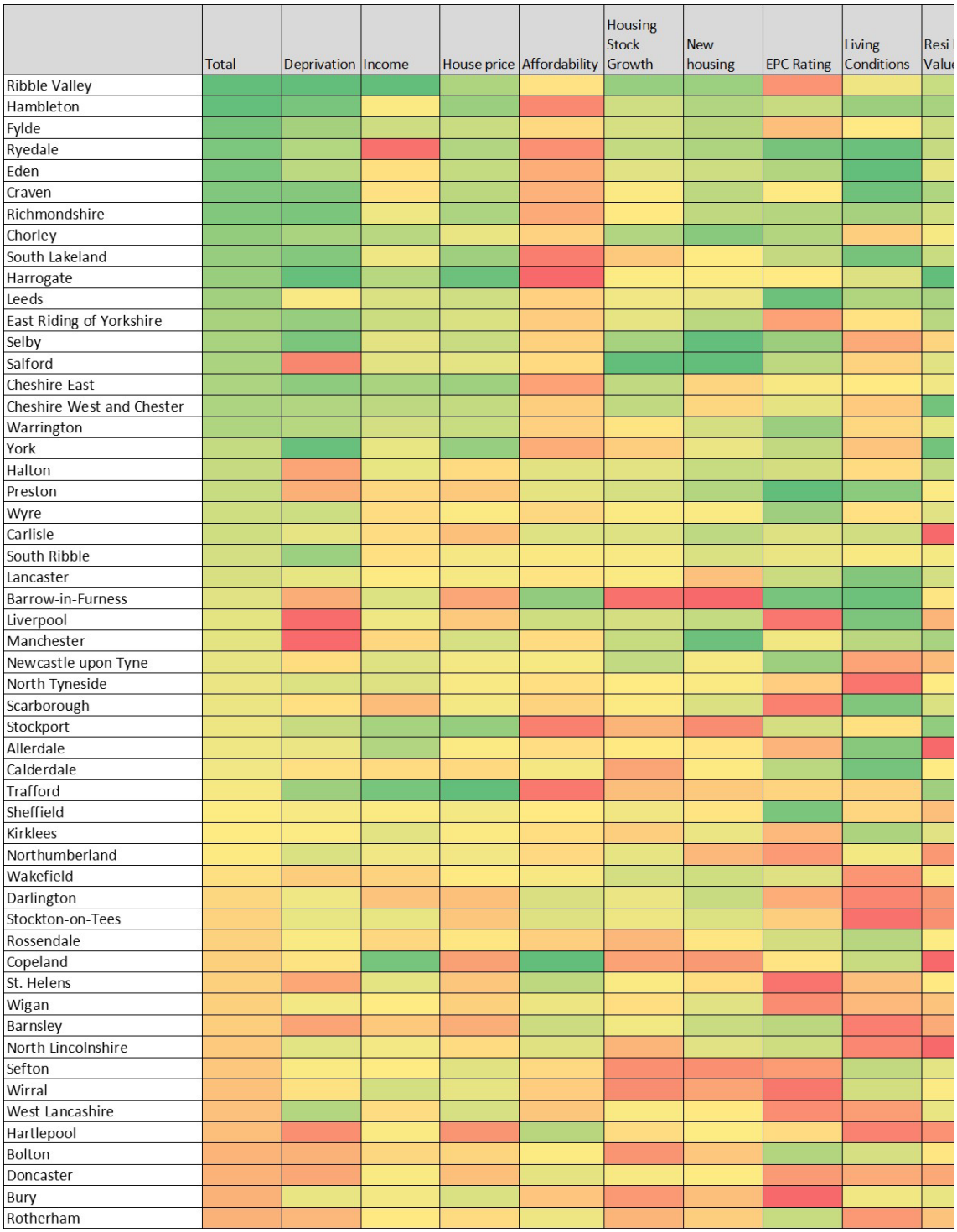
2.67 Drawing upon the detailed assessment provided above, the table below provides a summary overview of the economic and housing context across the NoE. It highlights that, in isolation, no single LA consistently demonstrates strong performance across all indicators, but that a number of LAs perform well across several indicators. These LAs are considered as high performing LAs, which could indicate a reduced level of sensitivity in relation to economic and housing conditions. It must be noted, however, that many of the high performing LAs demonstrate high affordability ratios (therefore scoring poorly with respect to that indicator). These tend to be more rural authorities. This perhaps implies an increased sensitivity towards the need for affordable housing.

2.68 The Table also outlines those LAs that perform poorly with respect to a number of indicators. Broadly, these sectors could be considered as priority sectors for targeted affordable housing need or a need for regeneration.

2.69 There can often be a general perception that incomes are lower in the north, but house prices are also lower so affordability balances out. However, the data shows there is a mixed picture across authorities. Indeed, it is notable that 25 LAs in the NoE fall within the 15% most deprived LAs in the country and many areas have a below mean average salary compared to the wider UK. The affordability ratios across the NoE vary considerably but it is notable that a number in the north west have seen a significant increase in the affordability ratio.

[38] 3-year housing sales

Figure 5.10 RAG Analysis (Green = Performs well; Red = Performs Poorly)



Tameside											
Knowsley											
Kingston upon Hull, City of											
County Durham											
Blackpool											
Bradford											
Hyndburn											
North East Lincolnshire											
Rochdale											
Burnley											
Redcar and Cleveland											
South Tyneside											
Pendle											
Sunderland											
Blackburn with Darwen											
Gateshead											
Middlesbrough											
Oldham											

The data is presented below.

	Total	Deprivation	Income	House price	Affordability	Housing Stock Growth	New housing	EPC Rating	Living Conditions	Resi Land Values	House Size
Ribble Valley	754%	89%	£37,606	£250,000	6.43	13%	18%	89%	27%	£1,770,000	2.21
Hambleton	753%	80%	£30,841	£269,500	9.72	9%	17%	43%	12%	£2,150,000	2.17
Fylde	723%	62%	£32,812	£222,750	6.75	9%	16%	78%	31%	£1,700,000	2.03
Ryedale	716%	57%	£25,641	£248,000	9.47	10%	17%	9%	2%	£1,800,000	2.18
Eden	715%	53%	£30,196	£228,250	8.39	8%	15%	35%	1%	£1,430,000	2.13
Craven	710%	75%	£30,264	£238,000	8.19	6%	16%	66%	3%	£2,050,000	2.1
Richmondshire	709%	79%	£31,403	£252,500	8.46	6%	16%	36%	14%	£1,680,000	2.17
Chorley	681%	61%	£33,790	£192,750	7.02	11%	20%	34%	45%	£1,245,000	2.27
South Lakeland	678%	76%	£31,351	£265,000	10.12	5%	12%	42%	4%	£1,750,000	2.1
Harrogate	672%	88%	£33,883	£315,000	10.89	6%	12%	67%	24%	£2,940,000	2.21
Leeds	660%	29%	£32,308	£218,000	7.08	7%	13%	5%	15%	£2,150,000	2.33
East Riding of Yorkshire	650%	68%	£32,963	£207,500	7.24	8%	16%	85%	34%	£1,945,000	2.22
Selby	647%	79%	£31,918	£222,750	7.07	12%	22%	25%	64%	£1,000,000	2.36
Salford	646%	6%	£31,892	£197,500	6.74	16%	22%	39%	43%	£1,500,000	2.21
Cheshire East	644%	72%	£34,440	£266,000	8.79	10%	10%	63%	31%	£1,300,000	2.22
Cheshire West and Cheste	644%	58%	£33,582	£230,000	7.18	10%	11%	55%	47%	£2,760,000	2.27
Warrington	639%	55%	£32,640	£225,000	7.08	6%	15%	24%	41%	£1,400,000	2.24
York	607%	87%	£31,678	£273,250	8.41	5%	13%	41%	50%	£2,750,000	2.31
Halton	606%	12%	£31,694	£162,975	5.47	8%	15%	48%	38%	£1,830,000	2.27
Preston	602%	15%	£29,895	£155,000	5.54	9%	17%	1%	9%	£1,175,000	2.34
Wyre	591%	46%	£30,035	£174,250	6.81	6%	12%	26%	36%	£1,500,000	2.19
Carlisle	591%	36%	£30,040	£150,000	5.41	8%	16%	52%	21%	£370,000	2.14
South Ribble	587%	66%	£30,176	£181,000	5.98	6%	14%	58%	29%	£1,250,000	2.28
Lancaster	578%	35%	£30,623	£180,000	6.34	6%	9%	44%	7%	£1,650,000	2.27
Barrow-in-Furness	567%	14%	£32,230	£138,000	3.74	2%	4%	10%	3%	£1,100,000	2.09
Liverpool	558%	1%	£31,366	£155,000	5.05	9%	16%	96%	6%	£815,000	2.18
Manchester	558%	1%	£29,895	£210,000	6.67	10%	21%	61%	17%	£2,130,000	2.45
Newcastle upon Tyne	557%	23%	£32,094	£182,000	5.9	10%	12%	26%	68%	£850,000	2.35
North Tyneside	551%	40%	£32,193	£178,000	6.53	6%	12%	74%	92%	£1,150,000	2.14
Scarborough	549%	24%	£28,782	£182,500	6.98	6%	14%	93%	6%	£1,570,000	2.09
Stockport	547%	49%	£34,601	£275,000	10.01	4%	6%	49%	36%	£2,400,000	2.29
Allerdale	544%	34%	£34,143	£175,000	6.6	6%	11%	80%	8%	£370,000	2.18
Calderdale	540%	24%	£29,999	£162,000	5.88	4%	12%	38%	4%	£1,140,000	2.21
Trafford	533%	66%	£36,676	£325,000	10.3	5%	10%	72%	43%	£2,240,000	2.42
Sheffield	524%	29%	£30,815	£182,000	6.14	7%	11%	11%	41%	£870,000	2.35
Kirklees	521%	27%	£31,897	£175,000	6.57	5%	13%	79%	15%	£1,500,000	2.39
Northumberland	517%	41%	£31,294	£184,000	6.77	8%	9%	87%	28%	£650,000	2.16
Wakefield	499%	20%	£29,656	£169,200	5.93	9%	15%	53%	75%	£1,200,000	2.29
Darlington	478%	32%	£29,026	£149,950	5.29	7%	15%	82%	83%	£640,000	2.16
Stockton-on-Tees	472%	36%	£31,689	£153,000	5.35	7%	14%	74%	94%	£600,000	2.32
Rossendale	469%	29%	£29,890	£168,000	7.12	4%	12%	48%	17%	£1,160,000	2.27
Copeland	466%	25%	£36,754	£135,000	2.71	4%	7%	68%	20%	£370,000	2.24
St. Helens	466%	13%	£31,840	£153,000	4.69	6%	11%	97%	53%	£1,120,000	2.23
Wigan	465%	31%	£30,638	£157,500	5.67	6%	14%	91%	57%	£900,000	2.23
Barnsley	463%	12%	£29,255	£142,000	5.02	7%	15%	38%	87%	£760,000	2.23
North Lincolnshire	451%	38%	£31,169	£162,500	5.42	4%	14%	46%	83%	£370,000	2.3
Sefton	447%	28%	£30,675	£200,000	6.78	3%	6%	86%	19%	£1,450,481	2.23
Wirral	438%	24%	£32,562	£195,000	7.22	3%	8%	96%	22%	£1,170,000	2.2
West Lancashire	435%	56%	£30,040	£210,000	7.47	6%	12%	90%	71%	£1,390,000	2.39
Hartlepool	431%	8%	£30,872	£130,000	4.58	6%	12%	70%	85%	£615,000	2.18
Bolton	410%	15%	£29,853	£159,950	6.02	3%	10%	35%	22%	£1,110,000	2.35
Doncaster	407%	13%	£30,904	£150,000	5.56	6%	12%	87%	63%	£750,000	2.31
Bury	405%	35%	£31,132	£207,500	7.5	4%	9%	99%	27%	£1,380,000	2.31
Rotherham	405%	16%	£30,560	£162,250	5.71	4%	10%	43%	73%	£900,000	2.34
Tameside	403%	7%	£29,838	£171,000	6.61	4%	10%	85%	29%	£1,950,000	2.28
Knowsley	400%	1%	£30,633	£151,500	5.21	8%	9%	83%	40%	£870,000	2.36
Kingston upon Hull, City of	394%	3%	£27,950	£124,000	4.39	5%	9%	31%	20%	£550,000	2.26
County Durham	380%	21%	£29,895	£125,000	4.74	5%	6%	76%	65%	£700,000	2.19
Blackpool	367%	0%	£25,288	£123,500	4.34	2%	5%	83%	5%	£1,120,000	2.14
Bradford	366%	7%	£29,619	£154,000	5.37	5%	12%	86%	8%	£700,000	2.59
Hyndburn	362%	6%	£29,895	£112,995	4.26	3%	6%	92%	3%	£1,100,000	2.27
North East Lincolnshire	353%	21%	£28,938	£147,250	5.53	4%	8%	95%	21%	£750,000	2.21
Rochdale	340%	5%	£28,496	£165,000	6.23	5%	8%	40%	42%	£900,000	2.37
Burnley	333%	3%	£29,765	£108,998	4.69	4%	4%	61%	5%	£370,000	2.29
Redcar and Cleveland	327%	20%	£29,557	£140,000	5.61	5%	8%	95%	74%	£400,000	2.15
South Tyneside	314%	8%	£29,692	£145,000	5.85	4%	6%	54%	94%	£400,000	2.14
Pendle	300%	11%	£26,645	£130,000	5.34	4%	6%	94%	1%	£710,000	2.33
Sunderland	299%	10%	£27,903	£132,000	4.96	5%	8%	78%	98%	£600,000	2.23
Blackburn with Darwen	282%	4%	£28,210	£134,000	4.85	4%	9%	90%	10%	£450,000	2.55
Gateshead	277%	17%	£29,468	£147,000	5.69	2%	8%	98%	78%	£720,000	2.2
Middlesbrough	268%	5%	£28,860	£133,000	5.12	7%	9%	93%	74%	£600,000	2.41
Oldham	257%	9%	£29,266	£165,000	5.99	4%	5%	97%	31%	£850,000	2.49

Appendix 3 Local plan and SHMA Review Data

Local Authority	Region	Date LP Adopted	Timeframe of LP	Undertaken a Review of LP?	Taken steps to address shortfall in AH delivery?	Affordable Housing Requirement in Local Plan (%)	Affordable Housing Requirement in Local Plan (dw)	Affordable Housing Need in SHMA	Date of SHMA	Affordable Housing Delivery 2016/17-2020/21	Social Rent Delivered 2016/17-2020/21	Affordable Rent Delivered 2016/17-2020/21	Intermediate Rent Delivered 2016/17-2020/21	Shared Ownership Delivered 2016/17-2020/21	Affordable Home Ownership Delivered 2016/17-2020/21	Local Plan		SHMA		Difference between AH requirement in LP and SHMA (per year)
																AH Requirement over 5 years	Difference between AH requirement and delivery	AH Requirement over 5 years	Difference between AH requirement and delivery	
Darlington	North East	Feb-22	2016 - 2036			>10 = 10-30%	233 per year; 4646 total	4000; 160 per year	Nov-15	**679**	22	530	0	118	9	1165	486	800	121	73
Durham	North East	Oct-20	2016 - 2035			>10 = 10-25%	836 per year	836 per year; 15,883 total	Jan-19	**2,212**	11	1,457	5	674	65	4180	1,968	4180	1,968	0
Gateshead	North East	Mar-15	2010 - 2030	y	n	>15 = 15%	242 per year until 2018	307 per year	Apr-11	**384**	2	300	0	82	0	1535	1,151	1535	1,151	65
Hartlepool	North East	May-18	2016 - 2031			>15 = 18%		144 per year	Feb-15	**310**	42	208	0	59	1			720	410	
Middlesbrough	North East	Nov-14	2014 - 2029	Emerging LP - Scoping Stage No review of existing		>30 = 15%	189 per year but unviable	193 per year; 3,479 total	Mar-17	**306**	8	240	10	41	7	945	639	965	659	4
Newcastle upon Tyne	North East	Mar-15	2010 - 2030	y	n	>15 = 15%	242 per year until 2018	307 per year	Apr-11	**1,578**	16	1,255	49	187	71	1210	-368	1535	-43	65
North Tyneside	North East	Jul-17	2017 - 2032	Y - 2022	Concludes existing policy is flexible enough to impliment local government initiatives without the need for plan review	>11 = 25%	490 per year	491 per year	Mar-15	**1,237**	305	527	67	160	178	2450	1,213	2455	1,218	1
Northumberland	North East	Mar-22	2016 - 2036			>10 = 10-30%	151 per year	151 per year	Jun-18	**1,985**	44	1,161	9	469	302	755	-1,230	755	-1,230	0
Redcar and Cleveland	North East	May-18	2017 - 2032			>10 = 15% outside LV Areas	573 per year	573 per year	Feb-16	**617**	12	478	0	113	14	2685	2,068	2865	2,248	0
South Tyneside	North East	Jun-07		Draft Local Plan in preparation		>15 = 25%	110 per year	207 per year	Nov-21	**532**	17	483	0	32	0	550	18	1035	503	97
Stockton-on-Tees	North East	Jan-19	2017 - 2032			>10 = 20%	233 per year; 3,502 total	240 per year; 3630 total	Nov-16	**984**	18	604	41	310	11	1165	181	1200	216	7
Sunderland	North East	Jan-20	2015-2033			>10 = 15%		542 per year	Jul-20	**1,052**	14	891	0	112	35			2710	1,658	
Barnsley	Y&H	Jan-19	2014-2033			>15 = 10-30%		190 per year	Jun-21	**947**	198	667	2	77	3			950	3	
Bradford	Y&H	Jul-17	2015 - 2030	Y - partial review and Emerging Local Plan	No	>15 = 15-30%	587 per year	441 per year	Jul-19	**1,191**	23	1,058	0	60	50	2935	1,744	2205	1,014	146
Calderdale	Y&H							193 per year	May-18	**290**	8	254	0	26	2			965	675	
Craven	Y&H	Nov-19	2012 - 2032			>11 = 25-30%		126 per year	Nov-17	**180**	0	101	21	56	2			630	450	
Doncaster	Y&H	Sep-21	2015 - 2035			>15 = 15-23%	209 per year	209 per year	Apr-19	**953**	26	755	19	153	0	1045	92	1045	92	0
East Riding of Yorkshire	Y&H	Apr-16	2012 - 2029			>10 = 5-25%		264 per year	2019	**1,587**	238	968	17	337	27			1320	-267	
Hambleton	Y&H	Feb-22	2019 - 2036			>10 = 30%		69 per year	Oct-16	**585**	78	300	5	202	0			345	-240	
Harrogate	Y&H	Mar-20	2014 - 2035			>10 = 30-40%	208 per year; 4400 total	256 per year	Jun-16	**1,116**	70	500	211	313	22	1040	-76	1280	164	48
Kingston upon Hull	Y&H	Nov-17	2016 - 2032			>11 = 15% >15 = 10%	141 per year	325 per year	Nov-13	**1,285**	3	1,219	0	63	0	705	-580	1625	340	184
Kirklees	Y&H	Feb-19	2013 - 2031			>10 = 20%		1049 per year	Oct-16	**632**	282	164	3	150	33			5245	4,613	
Leeds	Y&H	Sep-19	2017 - 2033			>10 = 7-35%		1230 per year	Sep-17	**2,372**	733	944	48	632	15			6150	3,778	
North East Lincolnshire	Y&H	2018	2013 - 2032	Unclear	Changed policy ro reduce affordable housing requirement	>10 = 10-20%	586 per year	586 per year	May-13	**193**	69	108	0	16	0	2930	2,737	2930	2,737	0
North Lincolnshire	Y&H	Jun-11	2006 - 2026	New local plan in preparation		Market towns - >5 = 20% Scunthorpe (windfall) - >15 = 20% Scunthorpe (greenfield allocations) - >15 = 30%	373 per year; 7,460	182 per year; 2517	Mar-16	**495**	35	386	0	59	15	910	415	910	415	191
Richmondshire	Y&H	Dec-14	2012 - 2028			>1 = 30% (North Richmondshire sub area); 40% (Central Richmondshire and Lower Wensledale)	249 per year	27 per year	Feb-17	**201**	14	104	2	26	55	135	-66	135	-66	222
Rotherham	Y&H	Sep-14	2013 - 2028	Yes - 2019	Unknown	>15 = 20%		716 per year	Jul-19	**633**	98	394	0	107	34	3580	2,947	3580	2,947	N/A
Ryedale	Y&H	Sep-13	2012 - 2027			>5 = 35%		78 per year, 1636 total	Apr-16	**485**	97	274	7	82	25			390	-95	
Scarborough	Y&H	Jul-17	2011 - 2032	Yes - 2023	Review proposes to reduce aff housing requirements based on viability review. First Homes added to policy.	>11 = Scarborough (10%); Filey, Hummanby and Southern Parishes (15%); Whitby, Northern and Western Parishes (30%)	526 per year	482 per year	Jan-21	**663**	16	462	19	148	18	2410	1,747	2410	1,747	44
Selby	Y&H	Oct-13	2011 - 2027	New local plan in preparation		>10 = 10%	409 per year	134 per year (2017 - 27) 112 per year (2017 - 37)	Feb-19	**406**	1	278	0	127	0	615	209	670	264	275

Sheffield	Y&H	Mar-09	2009 - 2026	Draft Local Plan (The Sheffield Plan) at Reg 19 stage.	900 affordable homes needed over the next 5 year (2020)		729 per year	902 per year	Jul-19	**927**	102	799	0	26	0	3645	2,718	4510	3,583	173
Wakefield	Y&H	Apr-09	2009 - 2026			>15 = 30%		656 per year	Sep-19	**1,612**	435	556	127	486	8			3280	1,668	
York	Y&H	Apr-05	2005 - 2016	New Local plan Februray 2018 at examination stage	To help maximise affordability across the housing market, the Council will support residential	>15	318 per year	573 per year	Sep-17	**554**	300	117	0	112	25	1590	1,036	2865	2,311	255
Allerdale	North West	Jul-14	2014 - 2029			>10 = 20%		671 per year	May-16	**340**	28	228	5	29	50			3355	3,015	
Barrow-in-Furness	North West	Jun-19	2016 - 2031			>10 = 10%	101 per year	between 63 - 133 per year	Mar-17	**30**	0	14	16	0	0	505	475	490	460	32
Blackburn with Darwen	North West	Jan-11	2011 - 2026			>1 = 20%		108 per year	Dec-18	**302**	3	299	0	0	0			540	238	
Blackpool	North West	Jan-16	2012 - 2027	Local Plan Part 2 (site allocations and managmenet policies) at examinaton stage	Maximise affordable housing delivery to help address Blackpool's assessed need (264 new affordable units per annum in the next five years) Developments creating 15+ net dwellings required to provide 30% affordable units	>15 = 30%	272 per year	264 per year	Jun-14	**275**	1	237	0	37	0	1360	1,085	1320	1,045	8
Bolton	North West	Mar-11	2011 - 2026			>15 = 35%		531 per year	Mar-16	**438**	2	386	0	50	0			2655	2,217	
Burnley	North West	Jul-18	2012 - 2032			Not defined	52 per year	88 per year	May-16	**497**	0	487	0	10	0	260	-237	440	-57	36
Bury	North West	Aug-97	1987 - 2001							**1,159**	41	772	0	322	24					
Carlisle	North West	Nov-16	2015 - 2030			Zone A >6 = 30% Zone B >11 = 20% Zone C >11 = 30%	295 per year	158 per year	Jul-19	**653**	106	295	13	66	173	1475	822	790	137	137
Cheshire East	North West	Jul-17	2010 - 2030			Principal towns/key service centres >15 = 30% Elsewhere >11 = 30%	355 per year	358 per year	Jun-15	**2,346**	286	826	53	975	206	1775	-571	1790	-556	3
Cheshire West and Chester	North West	Jan-15	2010 - 2030	Draft Local Plan 2021 - 2038 out for examination	Approving housing development on appropriate windfall sites within the settlement boundaries where it accords with the Development Plan Requirement of 146 dwellings per annum (2482 total) - 2963 allocated. On sites of 10 units or more (or of	Urban areas > 10 = 30% Rural areas > 3 = 30%	714 per year	714 per year	Jul-13	**2,501**	197	1086	186	813	219	3570	1,069	3570	1,069	0
Chorley	North West	Jul-15	2012 - 2026			Urban areas >15 = 30% Rural areas >5 = 30%		146 per year	Sep-17	**679**	341	242	0	82	14			730	51	
Copeland	North West	Dec-13	2013 - 2028	Y		not defined	153 per year	49 per year	Oct-19	**30**	0	30	0	0	0	765	735	245	215	104
Eden	North West	Oct-18	2014 - 2032			>11 = 30%		195 per year	Jun-16	**177**	43	40	1	25	68			975	798	
Fylde	North West	Dec-21	2021 - 2032			>10 = 30%	249 per year	283 per year	Mar-20	**521**	0	368	0	120	33	1245	724	1415	894	34
Halton	North West	Mar-22	2014 - 2037			Strategic Housing Sites >10 = 20% Greenfield >10 = 25%	119 per year	40 per year	Jan-16	**1,032**	374	500	0	158	0	595	-437	200	-832	79
Hyndburn	North West	Jan-12	2012 - 2026			>15 - 20%		180-350 per year 2011-2029	Dec-15	**62**	0	41	5	16	0			1325	1,263	
Knowsley	North West	Jan-16	2016 - 2018			>15 - 10% in urban area 25 Sustainable Urban Extensions		568 per year	Sep-10	**985**	0	664	7	314	0			2840	1,855	
Lancaster	North West	Jul-20	2011 - 2031			>10 - 20%	376 per year	859 per year	Feb-18	**448**	74	231	1	142	0	1880	1,432	4295	3,847	483
Liverpool	North West	Jan-22	2013 - 2033			>10 - 20%	386 per year	386 per year	Jul-16	**1,894**	14	1276	8	548	48	1930	36	1930	36	0
Manchester	North West	Jul-12	2012 - 2027	New local plan being drafted	TBC	>15 - 20%	438 per year	1156 per year	Jan-19	**1,633**	199	585	0	849	0	2190	557	5780	4,147	718
Oldham	North West	Nov-11	2011 - 2026			>15 - 7.5%		422 per year	Feb-19	**436**	0	232	0	204	0			2110	1,674	

Pendle	North West	Dec-15	2011 - 2030	Eevidence base to support the Local Plan is being updated. The first draft of the Local Plan should be available for public consultation in 2023.	TBC	0% in places 20% in rural Pendle 5% in West Craven Towns (>15)	236 per year	146 per year	2013	**158**	4	132	0	13	9	1230	1,072	730	572	90
Preston	North West	Jul-15	2012 - 2026			30% affordable housing to be sought from market housing schemes, 35% from schemes in rural areas and villages, and 100% on all exception sites (set by Central Lanchashire Core Strategy)		239 per year	Sep-17	**1,090**	46	587	4	162	291			1195	105	
Ribble Valley	North West	Dec-14	2014 - 2028			Within Clitheroe and Longridge 30% on >10 In all other locations 30% on >5			Jun-13	**575**	1	213	2	249	110					
Rochdale	North West	Oct-16	2016 - 2028	n	n	>15 - 7.5%	204 per year	307 per year	Jan-19	**466**	2	354	0	110	0	1020	554	1535	1,069	103
Rossendale	North West	Dec-21	2019 - 2036			>10 - 30%	158 per year	102-170 per year between 2019-2034	Mar-19	**73**	33	3	0	26	11	790	717	680	607	22
Salford	North West	Jan-23	2023 - 2037			>10 - 20% Value Areas: Houses: Premium - 50% Houses: High - 35% Houses: All other areas 20% Mid-density apart: Premium - 40% Mid-density apart: All other areas - 20% High Density apart: All value areas - 20%	613 per year	613 per year	Jan-19	**1,557**	225	1071	32	229	0	3065	1,508	3065	1,508	0
Sefton	North West	Apr-17	2017 - 2030	n	n	>15 - 30%	203 per year	391 per year	Oct-19	**739**	125	427	0	187	0	1015	276	1955	1,216	188
South Lakeland	North West	Oct-10	2010 - 2025							**387**	3	289	9	24	62					
South Ribble	North West	Jul-15	2016 - 2026			30% from market housing 35% from rural schemes 100 in exception sites incl. Green Belt Thresholds: >15 dwellings and >5 in rural areas		235 per year	Sep-17	**430**	6	197	36	102	89			1175	745	
St Helens	North West	Jul-22	2022 - 2037			30% for new market housing developments of 10 units or more. at least 30% of new dwellings provided on greenfield sites in Affordable Housing Zones 2 and 3 at least 10% of new dwellings provided on brownfield sites in Affordable Housing Zone 3	117 per year	117 per year	Jan-19	**818**	87	563	0	168	0	585	-233	585	-233	0
Stockport	North West	Mar-11	2011 - 2026	n	n	40% on Council owned land Urban open space or Green Belt - 50% Affordable requirement for developments of >15 or >5 in the following areas: Bramhall / Cheadle Hulme Cheadle / Gatley / Heald Green / Hazel Grove / High Lane / The Heatons / Marple / Marple Bridge / Romiley 5%-15% in the Town Centre areas and the other Neighbourhood Renewal Priority Areas 20-25% in the inner urban areas of the borough 30% in areas with above average properties 40% in areas with the highest property prices	519 per year	595 per year	Jan-19	**936**	61	367	0	508	0	2595	1,659	2975	2,039	76

Tameside	North West	2004	2004 - 2011			In areas where there is a demonstrable lack of affordable housing, an element of subsidised or low cost market housing on suitable residential sites of 25 or more dwellings or 1 hectare or more in size		503 per year	Jan-19	**433**	0	378	0	55	0			2515	2,082	
Trafford	North West	2012	2012 - 2026			Within “cold” market locations, a 5% contribution will be sought; • Within “moderate” market locations, a 20% contribution will be sought; • Within “hot” market locations, a 40% contribution will be sought	335 per year	446 per year	Jan-19	**423**	37	226	0	160	0			2230	1,807	111
Warrington	North West	Jul-14	2014 - 2027	new local plan under review	Requirement of 14,688 homes across the plan period - 11,785 allocated. Affordable housing need 433 per annum between 2021 and 2038. Majority of need is affordable homes for rent. In residential development of 10 dwellings or more, or with a gross floor area greater than 1,000sq m, affordable housing will be required to be provided on the following basis: a. 20% on sites within Inner Warrington, inclusive of the Town Centre. b. 30% elsewhere in the Borough and on all greenfield sites irrespective of their location.	Open market housing with >5 dwellings as follows: 20% on PDL or greenfield between 5 and 14 dwellings regardless of location 20% on PDL of 15 or more within Inner Warrington, inclusive of the Town Centre 30% on PDL of 15 or more located outside of Town Centre and Inner Warrington 30% on greenfield site of 15 or more dwellings regardless of location	400 per year	288 per year	May-17	**389**	57	202	0	130	0	2000	1,611	1440	1,051	112
West Lancashire	North West	Oct-13	2012 - 2027	n - local plan review put on hold in prepration of new plan to cover 2023-2040	n	Other than in Skelmersdale , required on >8 in Key Services Centres, Key Sustainable Villages and Rural Sustainable Villages as follows: 8-9 (25%) 10-14 (30%) 15 and above (35%) **Skelmserdale:** >15 - 20% Greenfield sites on edge of built up area - 30%	214 per year	540 per year	May-17	**538**	5	303	0	166	64	1070	532	2700	2,162	326
Wigan	North West	Sep-13	2013 - 2026	n	n	>10 - 20%	417 per year	338 per year	Jan-19	**1,730**	72	987	0	440	231	2085	355	1690	-40	79
Wirral	North West	Feb-00	1986 - 2001			Required on suitable sites over 1.0ha (No specification on %)		162 per year	May-16	**941**	1	678	0	250	12			810	-131	
Wyre	North West	Jan-23	2011 - 2031			>10 will need to contribute in accordance with below: Fleetwood: 0% Thornton, Cleveleys, Knott End/Preesall, Preesall Hill, Stalmine, Pilling: 10% on brownfield / 30% on greenfield Poulton-le-Fylde, Hambleton, Garstang, Forton, Hollins Lane, Scorton, Cabus, Bowgreave, Catterall, Bilsborrow, Barton, Inskip, Churchtown/Kirkland, St Michaels, Great Eccleston, Calder Vale, Dolphinholme (Lower): 30%	134 per year	300 per year	Feb-14	**468**	8	290	1	111	58	670	202	1500	1,032	166

Appendix 4 Local Authority Survey Results

Homes for the North - Affordable Housing in the North Research

1. Page 1

1. Do you think that there has been a significant change in the need for affordable housing in your Local Authority area over the last five years?[Yes – go to Q2 / No – go to Q3]

Answer Choices			Response Percent	Response Total
1	Yes		61.54%	8
2	No		38.46%	5
			answered	13
			skipped	0

2. If you answered yes to Q1, is that because:

Answer Choices	Very influential	Influential	Not influential	Response Total
Changes to household incomes	75.00% 6	25.00% 2	0.00% 0	8
Changes to household outgoings	87.50% 7	12.50% 1	0.00% 0	8
Demographic changes	50.00% 4	50.00% 4	0.00% 0	8
Housing Supply issues	85.71% 6	0.00% 0	14.29% 1	7
			answered	8
			skipped	5

3. Has the Council's growth ambitions under the Levelling Up agenda influenced the Council's view about affordable housing need, and if so, how?

Answer Choices			Response Percent	Response Total
1	Yes		23.08%	3
2	No		76.92%	10
			answered	13
			skipped	0

Comments: (8)

1	24/04/2023 17:24 PM ID: 215736777	Growth ambitions have been at the forefront of housing policy since at least 2017 and Levelling Up hasn't changed that.
2	24/04/2023 18:06 PM ID: 215740526	Council is keen to develop direct delivery as well as work with RP partners to develop a range of affordable housing options in the borough, the borough has had a limited number of options for affordable housing in the past however the need for intermediate tenures and affordable ownership options has become more apparent as well as the need for additional high quality rented options.
3	25/04/2023 09:22 AM ID: 215782633	Affordable housing need is irrespective of government policy
4	25/04/2023 16:40 PM ID: 215835967	We have always had a high level of affordable housing need, particularly for affordable rent. Our growth ambitions however lie towards market housing to retain young working households and providing an appropriate accommodation offer for our aging population
5	26/04/2023 09:19 AM ID: 215887395	Not for Craven District Council, however this, together with the other former district and borough councils in North Yorkshire was abolished as part of local government reorganisation and replaced with a single North Yorkshire Council on the 1st April 2023. There is a requirement to prepare a new local plan for North Yorkshire outside the National Park designations so the Levelling Up agenda will impact/inform the policy approach to affordable housing in this new local plan.
6	28/04/2023 14:21 PM ID: 216101430	One of the key corporate objectives of the Council Plan is to work in partnership to accelerate the delivery of affordable homes. However, we recognise that the context and environment is very challenging and the Local Authority itself has very limited access to land and buildings in their ownership to contribute to this process. In addition, "nutrient neutrality" has a significant bearing on the viability of many sites within the Tees Valley sub-region, with some sites stalling due to the uncertainty of how to meet the requirements and / or the anticipated additional costs threatening viability. The Council are committed to exploring new and innovative delivery models and new partnerships to unlock the potential of the Borough and are currently delivering a new scheme through a JV with Keepmoat Homes.
7	02/05/2023 12:10 PM ID: 216261584	Affordable Housing Growth remains a key strategic priority of the Council and objectives of the Cabinet. Housing Delivery is a priority of the Council's Strategic Asset Management Plan and sites have been identified for affordable housing delivery only and nominate to the local Social Housing developing partners to bring forward these sites. Housing stock is in limited supply with demand massively outstripping supply, significant pressures in temporary accommodation with limited move on opportunities therefore, new build affordable housing is needed more than ever.
8	03/05/2023 12:28 PM ID: 216359072	Affordable housing need is being addressed through other approaches and funding schemes.

4. Do you have an up-to-date and accurate picture of the affordable housing needs in your Local Authority area? [Yes - go to Q5 / No - go to Q9]

Answer Choices			Response Percent	Response Total
1	Yes		54.55%	6
2	No		45.45%	5
			answered	11
			skipped	2

Comments: (6)

1	24/04/2023 17:24 PM ID: 215736777	The HNA was refreshed 2/3 years ago, and we have live data, and do research into the market.
2	25/04/2023 09:22 AM ID: 215782633	We are currently procuring a new SHMAA
3	25/04/2023 09:22 AM ID: 215782718	This will be addressed through the local plan evidence gathering process.
4	25/04/2023 16:40 PM ID: 215835967	SHMA last done on 2013 a new one is due to be commissioned in the next 18 months as part of our Local Plan review. We do have up to date info from our Housing Register on affordable rent and discounted market sale
5	26/04/2023 09:19 AM ID: 215887395	Craven District Local Plan was adopted in Nov 2019. This plan together with those adopted by the other former district and borough councils in North Yorkshire prior to local government organisation continue to form the statutory development plan for the area until a single local plan for the area is adopted. Craven Local Plan was examined under the 2012 NPPF and evidence relating to affordable housing need was prepared inline with guidance contained in the NPPG at that time.
6	03/05/2023 12:28 PM ID: 216359072	Our Strategic Housing Need Assessment was updated in 2019 and has supported the emerging Wakefield District Local Plan through examination. A decision on if the SHMA needs to be updated will be made in due course.

5. Did you follow the Planning Practice Guidance (PPG) to calculate the affordable housing need in your area and if not, what approach did you take and why?

Answer Choices			Response Percent	Response Total
1	Yes		100.00%	10
2	No		0.00%	0
			answered	10
			skipped	3

Comments: (1)

1	24/04/2023 17:24 PM ID: 215736777	It is the NPPF supported by the PPG.

6. Are the definitions of affordable housing that you use based on Government defined product types or local income indicators? If it is local income indicators what are they and when were they last reviewed? If it is product type, how is affordability taken into account?

Answer Choices			Response Percent	Response Total
1	Local Income Indicators		22.22%	2
2	Product Type		77.78%	7
			answered	9
			skipped	4

Comments: (3)

1	24/04/2023 17:24 PM ID: 215736777	The definitions of product types are national definitions, and take into account the local housing market via house prices and rents. Obviously Social Rent still uses the formula based on incomes and house prices etc as on a sub-regional basis from data at the turn of the century. We know if an RP rents a property it will be not be subject to LHA, and therefore at least affordable to a household on HB/UC, where as the PRS will have very few properties affordable under LHA levels.
2	03/05/2023 12:28 PM ID: 216359072	The methodology used is set out in the Wakefield SHMA Update - https://www.wakefield.gov.uk/media/rvzkts41/135-wakefield-strategic-housing-market-assessment-update-september-2019.pdf
3	10/05/2023 12:07 PM ID: 217161934	Affordability will be based on those who cannot access the housing market for home ownership. With regards to rental products we encourage RPs that rents should take account on the LHA and not be significantly above it.

7. Is there is a greater need for affordable ownership or rental affordable products to meet local demand in your area?

Answer Choices			Response Percent	Response Total
1	Affordable ownership		0.00%	0
2	Affordable rent		70.00%	7
3	Both		30.00%	3
			answered	10
			skipped	3

8. Has the need for either of these products (affordable ownership and affordable rent) changed because of the cost of living crisis?

Answer Choices			Response Percent	Response Total
1	Yes		60.00%	6
2	No		40.00%	4
			answered	10
			skipped	3

Comments: (7)

1	24/04/2023 17:24 PM ID: 215736777	House prices and rent shot up since 2020, and now interest rates, but being on the edge of Manchester there was always upward pressure from that market making housing less affordable to rent or buy.
2	24/04/2023 18:06 PM ID: 215740526	Demand for affordable rented higher and the housing register is increasing, many with priority needs or requiring specialist accommodation. Also need for affordable ownership products for those with no immediate housing need, but struggle to gain access to the open market
3	25/04/2023 16:40 PM ID: 215835967	Those in acute housing need require a social rent, rather than affordable rent
4	26/04/2023 09:19 AM ID: 215887395	We don't have updated evidence to show whether there has been a change in need because of the cost of living crisis.
5	28/04/2023 12:20 PM ID: 216082274	Unlcear until an update of the housing needs assessment is undertaken
6	03/05/2023 12:28 PM ID: 216359072	Anecdotal evidence indicates the cost of living crisis is impacting on need for both products.
7	10/05/2023 12:07 PM ID: 217161934	We are seeing significant demand and supply issues in meeting housing needs from the Housing Register. There are increasing supply constraints with lower turnover of social / affordable rent stock through our RP partners. LAs are also seeing significant homelessness pressures and our use of temporary accommodation is at record levels. We have a significant supply of new build affordable housing both through Homes England AHP and s106 with both rental products and ownership products available - but supply cannot meet demand. We are also seeing private landlords exiting he market and more s21 notices being served. Affordable homeownership options are also proving very popular with one site generating over 3000 enquiries. However given our position in the city region as a commuter area, given Shared Ownership / Rent to Buy have no local connection restrictions we are attracting new populations into the borough which may be at the expense of local people not being able to access homes.

9. When did you last undertake an assessment of affordable housing needs in your area? [Month/Year]

Answer Choices				Response Percent	Response Total
1	Open-Ended Question			100.00%	12
	1	24/04/2023 17:24 PM ID: 215736777	July 2020 - these are academic excercises and whilst carry weight in planning terms there are much better indicators of acute need.		
	2	24/04/2023 18:06 PM ID: 215740526	We commissioned a review in 2021		
	3	25/04/2023 07:09 AM ID: 215770451	December 2020		
	4	25/04/2023 09:22 AM ID: 215782633	2017		
	5	25/04/2023 16:40 PM ID: 215835967	2013		
	6	26/04/2023 09:19 AM ID: 215887395	Strategic Housing Market Assessment (SHMA) Update Nov 2017 prepared as part of the local plan evidence base.		
	7	26/04/2023 13:37 PM ID: 215914492	October 2019		
	8	28/04/2023 12:20 PM ID: 216082274	July / 2016		
	9	28/04/2023 14:21 PM ID: 216101430	Strategic Housing Market Assessment was undertaken in 2016. We manage a Lettings and Nominations service for Stockton and Middlesbrough and can track customer bids by property type and location which provides some valuable local housing market intelligence (this is a customer self service portal). We are transitioning from one Lettings and Nominations platform to a new one by late Summer 2023 and expect to have better quality and more diverse housing market intelligence information of demand through this platform when this is fully implemented. We have seen growth in Extra Care demand and are able to track this directly through referrals from Adult Social Services. In respect of other supported housing demands, we have completed a specialist supported housing needs study with the Housing LIN to ascertain the demand of particular vulnerable groups and are analysing and appraising this data now to agree next steps and our commissioned response.		
	10	02/05/2023 12:10 PM ID: 216261584	2015 - Housing Need survey		
	11	03/05/2023 12:28 PM ID: 216359072	Last SHMA was published in September 2019.		
	12	10/05/2023 12:07 PM ID: 217161934	Our HNA was published in July 2021		
				answered	12
				skipped	1

10. If the Council does not have an up to date assessment is that because (choose any that apply):

	Answer Choices		Response Percent	Response Total
1	a) the Council is not currently reviewing its Local Plan		83.33%	5
2	b) the Council does not have the resources to undertake one		33.33%	2
3	c) current uncertainties over planning reform means that this type of work has been paused		16.67%	1
4	d) guidance on undertaking an assessment is insufficient		16.67%	1
			answered	6
			skipped	7

Comments: (5)

1	25/04/2023 09:22 AM ID: 215782633	We are just at the start of reviewing the local plan
2	26/04/2023 09:19 AM ID: 215887395	Work on reviewing the adopted Craven Local Plan has been halted with resources now focused on preparation of a single local plan for North Yorkshire. This work will include the preparation of up to date affordable housing evidence for the area.
3	28/04/2023 12:20 PM ID: 216082274	The Council will be commencing a review of the Local Plan in 2023 and will be updating it's evidence base including evidence on housing need including affordable housing
4	02/05/2023 12:10 PM ID: 216261584	Resource and capacity are the mean reasons
5	03/05/2023 12:28 PM ID: 216359072	Due to our local plan being at an advanced stage of examination the SHMA has not been updated since 2019. Consideration will be given to procuring an updated SHMA in due course.

11. Is there anything more you want to say about affordable housing in your area?

Answer Choices				Response Percent	Response Total
1	Open-Ended Question			100.00%	6
	1	24/04/2023 17:24 PM ID: 215736777	The issue has been around since 2000, cost of living hasn't made that great a difference as prices were rocketing anyway.		
	2	24/04/2023 18:06 PM ID: 215740526	We need to broaden the options for those who cannot access directly into open market sales		
	3	25/04/2023 07:09 AM ID: 215770451	In North Lincolnshire the following affordable homeownership products are extremely popular: Discounted Market Sales Rent to Buy.		
	4	25/04/2023 16:40 PM ID: 215835967	Demand varies considerably across the borough as there are very affluent and deprived areas.		
	5	28/04/2023 14:21 PM ID: 216101430	We have witnessed changing dynamics within the local housing market in Stockton with a number of private landlords exiting the private rented sector. We are assuming (although this is untested) this may be in response to the pending changes in private sector housing standards and private landlords potentially needing to realise cash from their assets to offset cost of living expenditure. The impact of this tenure shift has seen additional S21 Homelessness presentations and additional pressure on social housing markets when turnover and new build delivery is below expected levels leading to longer waiting lists and more acute demand for bespoke accommodation types which are less prevalent or become available less frequently.		
	6	10/05/2023 12:07 PM ID: 217161934	Affordable housing delivery may slow as we are seeing a shift in focus for RPs to investing in their existing stock given concerns about stock condition / damp and the need to retrofit stock to reduce their carbon footprint and also maximise tenant incomes.		
				answered	6
				skipped	7

12. Which region is your authority located?

Answer Choices			Response Percent	Response Total
1	North East		23.08%	3
2	North West		53.85%	7
3	Yorkshire and Humber		23.08%	3
			answered	13
			skipped	0

13. What type of authority are you?

Answer Choices			Response Percent	Response Total
1	District		7.69%	1
2	Metropolitan		53.85%	7
3	Unitary		38.46%	5
			answered	13
			skipped	0

14. Are you part of a Combined Authority?

Answer Choices			Response Percent	Response Total
1	Yes		53.85%	7
2	No		46.15%	6
			answered	13
			skipped	0

Appendix 5 Inspector Report Extracts

East Hampshire Joint Local Plan Inspector Report Extract

17. National guidance advises that, in assessing the need for affordable housing, plan makers should identify the minimum household income required to access lower quartile housing. ***The SHMA assumes that households will spend 25% of their income on renting a house, an assumption it says 'draws upon widely established and utilised benchmarks'.*** *The SHMA goes on to say that; 'In some cases it may be that in the face of acute housing affordability pressures, households choose to stretch their finances in order to access housing. This may reduce the level of affordable housing need, suggesting affordable needs may be fully met even at lower levels of housing delivery…..albeit with adverse consequences for those households in terms of discretionary income'.* ***The SHMA then goes on to recommend that a 30%[39] is income threshold would appear reasonable based on data that indicates that households are actually spending more than that on rent.***

18. So, instead of planning positively to help assuage acute housing affordability pressures by, say increasing supply, ***the SHMA appears to advocate an approach which down plays demand****. It may well be that, in order to live in a decent home; people are forced to spend more.* ***However, it is not right, in my view, to plan on the basis that it is acceptable for those in need to have their already limited incomes squeezed just so they can live in a decent home (and the need for affordable housing reduced for the purposes of plan making).*** (emphasis added).

Eastleigh Local Plan Inspector Report Extract

"The PUSH SHMA ***assumes 30% of gross income spent on housing is the threshold for households in need of affordable housing****.* ***Many developer interests consider that this is too high and highlight the reference to a 25% threshold*** *in the 2007 DCLG SHMA Guidance. But that document has been cancelled.* ***National Policy Guidance (the Guidance) does not specify a threshold****. I note that 30% of the estimated income required to access market housing in Eastleigh would be (just) insufficient to rent an entry level two bedroom property. Three bedrooms would be out of reach. Thus a proportion of families would not be able to secure accommodation of adequate size when spending 30% of income on housing. A 30% threshold should thus be seen as the upper end of a possible range.*

"Using the SHMA methodology, a 25% income threshold would increase the identified need for affordable housing to about 624 dpa for Eastleigh (prior to any role assigned to the PRS). This highlights the sensitivity of the threshold used. Accordingly, the figure in the SHMA of 509 dpa should be seen as a baseline, with actual needs recognised as potentially greater. In this context, I ***see no justification for the Council assuming that more than 30% of income could reasonably be spent on housing. Some households may be forced to do so, but that does not make it a justified approach to assessing need****" (Paragraphs 32 and 33)* (emphasis added).

[39] Gross.

Appendix 6 Income Data

Local Authority	Region	Lower Quartile Gross Annual Pay (Table 6b)	25% of Lower Quartile Gross Annual Pay	Lower Quartile Private Monthly Rent (between 1 April 2020 and 31 March 2022)	Annual LQ Market Rent	Affordable Monthly Rent (20% below)	Annual LQ Affordable Rent	25% LQ income lower than LQ market rent?	25% LQ income lower than LQ affordable rent?	Lower Quartile House Price Table 6a (Year ending Setp 2022)	25% to buy SO	Deposit 15%	Mortgage Required	Income required to afford mortgage	Rent (75%)	Rent is 3% PA	Income required to afford rent (3%)	Annual income required to afford shared own ership (3%)	LQ Annual income below Shared Ownership cost?	Income required to afford rent	Annual income required to afford shared ownership (7%)	First home (30% below market)	15% deposit	Mortgage required	Annual Income Required to afford First Homes	LQ Annual Income below First Homes cost?	DMV(20% below market)	15% deposit	Mortgage required	Annual Income Required to afford DMV	LQ Annual Income below DMVs cost?	Open Market	15% deposit	Mortgage Required	Annual Income Required to afford open market	LQ Annual Income below DMVs cost?
County Dur	North East	21,879	5,470	410	4,920	328	3,936	No	No	80,000	20,000	3,000	17,000	3,778	60,000	1,800	7,200	10,978	No	4,200	14,000	17,778	56,000	8,400	47,600	10,578	No	64,000	9,600	54,400	12,089	No	80,000	12,000	68,000	15,111	No
Darlington	North East	21,955	5,489	425	5,100	340	4,080	No	No	99,000	24,750	3,713	21,038	4,675	74,250	2,228	8,910	13,585	No	5,198	17,325	22,000	69,300	10,395	58,905	13,090	No	79,200	11,880	67,320	14,960	No	99,000	14,850	84,150	18,700	No
Gateshead	North East	22,532	5,633	450	5,400	360	4,320	No	No	104,500	26,125	3,919	22,206	4,935	78,375	2,351	9,405	14,340	No	5,486	18,288	23,222	73,150	10,973	62,178	13,817	No	83,600	12,540	71,060	15,791	No	104,500	15,675	88,825	19,739	No
Hartlepool	North East	21,039	5,260	400	4,800	320	3,840	No	No	80,000	20,000	3,000	17,000	3,778	60,000	1,800	7,200	10,978	No	4,200	14,000	17,778	56,000	8,400	47,600	10,578	No	64,000	9,600	54,400	12,089	No	80,000	12,000	68,000	15,111	No
Middlesbro	North East	*22,963*	5,741	386	4,632	309	3,706	No	No	85,000	21,250	3,188	18,063	4,014	63,750	1,913	7,650	11,664	No	4,463	14,875	18,889	59,500	8,925	50,575	11,239	No	68,000	10,200	57,800	12,844	No	85,000	12,750	72,250	16,056	No
Newcastle	North East	23,785	5,946	595	7,140	476	5,712	Yes	No	127,500	31,875	4,781	27,094	6,021	95,625	2,869	11,475	17,496	No	6,694	22,313	28,333	89,250	13,388	75,863	16,858	No	102,000	15,300	86,700	19,267	No	127,500	19,125	108,375	24,083	Yes
North Tyne	North East	22,297	5,574	475	5,700	380	4,560	Yes	No	126,500	31,625	4,744	26,881	5,974	94,875	2,846	11,385	17,359	No	6,641	22,138	28,111	88,550	13,283	75,268	16,726	No	101,200	15,180	86,020	19,116	No	126,500	18,975	107,525	23,894	Yes
Northumbe	North East	*22,968*	5,742	425	5,100	340	4,080	No	No	115,000	28,750	4,313	24,438	5,431	86,250	2,588	10,350	15,781	No	6,038	20,125	25,556	80,500	12,075	68,425	15,206	No	92,000	13,800	78,200	17,378	No	115,000	17,250	97,750	21,722	No
Redcar and	North East	19,573	4,893	425	5,100	340	4,080	Yes	No	101,125	25,281	3,792	21,489	4,775	75,844	2,275	9,101	13,877	No	5,309	17,697	22,472	70,788	10,618	60,169	13,371	No	80,900	12,135	68,765	15,281	No	101,125	15,169	85,956	19,101	No
South Tyne	North East	20,570	5,143	445	5,340	356	4,272	Yes	No	99,500	24,875	3,731	21,144	4,699	74,625	2,239	8,955	13,654	No	5,224	17,413	22,111	69,650	10,448	59,203	13,156	No	79,600	11,940	67,660	15,036	No	99,500	14,925	84,575	18,794	No
Stockton-or	North East	23,768	5,942	475	5,700	380	4,560	No	No	112,287	28,072	4,211	23,861	5,302	84,215	2,526	10,106	15,408	No	5,895	19,650	24,953	78,601	11,790	66,810	14,847	No	89,829	13,474	76,355	16,968	No	112,287	16,843	95,444	21,210	No
Sunderland	North East	21,715	5,429	450	5,400	360	4,320	No	No	93,500	23,375	3,506	19,869	4,415	70,125	2,104	8,415	12,830	No	4,909	16,363	20,778	65,450	9,818	55,633	12,363	No	74,800	11,220	63,580	14,129	No	93,500	14,025	79,475	17,661	No
Barnsley	Y&H	21,957	5,489	433	5,196	346	4,157	No	No	112,000	28,000	4,200	23,800	5,289	84,000	2,520	10,080	15,369	No	5,880	19,600	24,889	78,400	11,760	66,640	14,809	No	89,600	13,440	76,160	16,924	No	112,000	16,800	95,200	21,156	No
Bradford	Y&H	*23,939*	5,985	450	5,400	360	4,320	No	No	110,000	27,500	4,125	23,375	5,194	82,500	2,475	9,900	15,094	No	5,775	19,250	24,444	77,000	11,550	65,450	14,544	No	88,000	13,200	74,800	16,622	No	110,000	16,500	93,500	20,778	No
Calderdale	Y&H	23,259	5,815	450	5,400	360	4,320	No	No	115,000	28,750	4,313	24,438	5,431	86,250	2,588	10,350	15,781	No	6,038	20,125	25,556	80,500	12,075	68,425	15,206	No	92,000	13,800	78,200	17,378	No	115,000	17,250	97,750	21,722	No
Craven	Y&H	21,351	5,338	550	6,600	440	5,280	Yes	No	185,000	46,250	6,938	39,313	8,736	138,750	4,163	16,650	25,386	Yes	9,713	32,375	41,111	129,500	19,425	110,075	24,461	Yes	148,000	22,200	125,800	27,956	Yes	185,000	27,750	157,250	34,944	Yes
Doncaster	Y&H	22,560	5,640	475	5,700	380	4,560	Yes	No	115,250	28,813	4,322	24,491	5,442	86,438	2,593	10,373	15,815	No	6,051	20,169	25,611	80,675	12,101	68,574	15,239	No	92,200	13,830	78,370	17,416	No	115,250	17,288	97,963	21,769	No
East Riding	Y&H	22,728	5,682	475	5,700	380	4,560	Yes	No	150,000	37,500	5,625	31,875	7,083	112,500	3,375	13,500	20,583	No	7,875	26,250	33,333	105,000	15,750	89,250	19,833	No	120,000	18,000	102,000	22,667	No	150,000	22,500	127,500	28,333	Yes
Hambleton	Y&H	22,209	5,552	525	6,300	420	5,040	Yes	No	195,000	48,750	7,313	41,438	9,208	146,250	4,388	17,550	26,758	Yes	10,238	34,125	43,333	136,500	20,475	116,025	25,783	Yes	156,000	23,400	132,600	29,467	Yes	195,000	29,250	165,750	36,833	Yes
Harrogate	Y&H	*24,429*	6,107	650	7,800	520	6,240	Yes	Yes	225,000	56,250	8,438	47,813	10,625	168,750	5,063	20,250	30,875	Yes	11,813	39,375	50,000	157,500	23,625	133,875	29,750	Yes	180,000	27,000	153,000	34,000	Yes	225,000	33,750	191,250	42,500	Yes
Kingston up	Y&H	21,891	5,473	400	4,800	320	3,840	No	No	96,000	24,000	3,600	20,400	4,533	72,000	2,160	8,640	13,173	No	5,040	16,800	21,333	67,200	10,080	57,120	12,693	No	76,800	11,520	65,280	14,507	No	96,000	14,400	81,600	18,133	No
Kirklees	Y&H	22,281	5,570	450	5,400	360	4,320	No	No	127,500	31,875	4,781	27,094	6,021	95,625	2,869	11,475	17,496	No	6,694	22,313	28,333	89,250	13,388	75,863	16,858	No	102,000	15,300	86,700	19,267	No	127,500	19,125	108,375	24,083	Yes
Leeds	Y&H	22,121	5,530	675	8,100	540	6,480	Yes	Yes	160,000	40,000	6,000	34,000	7,556	120,000	3,600	14,400	21,956	No	8,400	28,000	35,556	112,000	16,800	95,200	21,156	No	128,000	19,200	108,800	24,178	Yes	160,000	24,000	136,000	30,222	Yes
North East	Y&H	21,398	5,350	425	5,100	340	4,080	No	No	100,000	25,000	3,750	21,250	4,722	75,000	2,250	9,000	13,722	No	5,250	17,500	22,222	70,000	10,500	59,500	13,222	No	80,000	12,000	68,000	15,111	No	100,000	15,000	85,000	18,889	No
North Linco	Y&H	23,090	5,773	475	5,700	380	4,560	No	No	126,500	31,625	4,744	26,881	5,974	94,875	2,846	11,385	17,359	No	6,641	22,138	28,111	88,550	13,283	75,268	16,726	No	101,200	15,180	86,020	19,116	No	126,500	18,975	107,525	23,894	Yes
Richmondsl	Y&H	23,143	5,786	500	6,000	400	4,800	Yes	No	174,950	43,738	6,561	37,177	8,262	131,213	3,936	15,746	24,007	Yes	9,185	30,616	38,878	122,465	18,370	104,095	23,132	No	139,960	20,994	118,966	26,437	Yes	174,950	26,243	148,708	33,046	Yes
Rotherham	Y&H	23,280	5,820	465	5,580	372	4,464	No	No	121,500	30,375	4,556	25,819	5,738	91,125	2,734	10,935	16,673	No	6,379	21,263	27,000	85,050	12,758	72,293	16,065	No	97,200	14,580	82,620	18,360	No	121,500	18,225	103,275	22,950	No
Ryedale	Y&H	22,012	5,503	575	6,900	460	5,520	Yes	Yes	210,000	52,500	7,875	44,625	9,917	157,500	4,725	18,900	28,817	Yes	11,025	36,750	46,667	147,000	22,050	124,950	27,767	Yes	168,000	25,200	142,800	31,733	Yes	210,000	31,500	178,500	39,667	Yes
Scarboroug	Y&H	21,061	5,265	450	5,400	360	4,320	Yes	No	135,000	33,750	5,063	28,688	6,375	101,250	3,038	12,150	18,525	No	7,088	23,625	30,000	94,500	14,175	80,325	17,850	No	108,000	16,200	91,800	20,400	No	135,000	20,250	114,750	25,500	Yes
Selby	Y&H	24,206	6,052	525	6,300	420	5,040	Yes	No	175,000	43,750	6,563	37,188	8,264	131,250	3,938	15,750	24,014	No	9,188	30,625	38,889	122,500	18,375	104,125	23,139	No	140,000	21,000	119,000	26,444	Yes	175,000	26,250	148,750	33,056	Yes
Sheffield	Y&H	22,776	5,694	550	6,600	440	5,280	Yes	No	135,000	33,750	5,063	28,688	6,375	101,250	3,038	12,150	18,525	No	7,088	23,625	30,000	94,500	14,175	80,325	17,850	No	108,000	16,200	91,800	20,400	No	135,000	20,250	114,750	25,500	Yes
Wakefield	Y&H	23,349	5,837	498	5,976	398	4,781	Yes	No	132,000	33,000	4,950	28,050	6,233	99,000	2,970	11,880	18,113	No	6,930	23,100	29,333	92,400	13,860	78,540	17,453	No	105,600	15,840	89,760	19,947	No	132,000	19,800	112,200	24,933	Yes
York	Y&H	23,221	5,805	725	8,700	580	6,960	Yes	Yes	230,000	57,500	8,625	48,875	10,861	172,500	5,175	20,700	31,561	Yes	12,075	40,250	51,111	161,000	24,150	136,850	30,411	Yes	184,000	27,600	156,400	34,756	Yes	230,000	34,500	195,500	43,444	Yes
Allerdale	North West	21,070	5,268	425	5,100	340	4,080	No	No	102,000	25,500	3,825	21,675	4,817	76,500	2,295	9,180	13,997	No	5,355	17,850	22,667	71,400	10,710	60,690	13,487	No	81,600	12,240	69,360	15,413	No	102,000	15,300	86,700	19,267	No
Barrow-in-F	North West	23,354	5,839	485	5,820	388	4,656	No	No	95,000	23,750	3,563	20,188	4,486	71,250	2,138	8,550	13,036	No	4,988	16,625	21,111	66,500	9,975	56,525	12,561	No	76,000	11,400	64,600	14,356	No	95,000	14,250	80,750	17,944	No
Blackburn	North West	21,087	5,272	450	5,400	360	4,320	Yes	No	92,300	23,075	3,461	19,614	4,359	69,225	2,077	8,307	12,666	No	4,846	16,153	20,511	64,610	9,692	54,919	12,204	No	73,840	11,076	62,764	13,948	No	92,300	13,845	78,455	17,434	No
Blackpool	North West	*21,262*	5,316	475	5,700	380	4,560	Yes	No	99,950	24,988	3,748	21,239	4,720	74,963	2,249	8,996	13,715	No	5,247	17,491	22,211	69,965	10,495	59,470	13,216	No	79,960	11,994	67,966	15,104	No	99,950	14,993	84,958	18,879	No
Bolton	North West	21,067	5,267	525	6,300	420	5,040	Yes	No	124,000	31,000	4,650	26,350	5,856	93,000	2,790	11,160	17,016	No	6,510	21,700	27,556	86,800	13,020	73,780	16,396	No	99,200	14,880	84,320	18,738	No	124,000	18,600	105,400	23,422	Yes
Burnley	North West	20,916	5,229	400	4,800	320	3,840	No	No	77,999	19,500	2,925	16,575	3,683	58,499	1,755	7,020	10,703	No	4,095	13,650	17,333	54,599	8,190	46,409	10,313	No	62,399	9,360	53,039	11,787	No	77,999	11,700	66,299	14,733	No
Bury	North West	21,792	5,448	595	7,140	476	5,712	Yes	Yes	154,000	38,500	5,775	32,725	7,272	115,500	3,465	13,860	21,132	No	8,085	26,950	34,222	107,800	16,170	91,630	20,362	No	123,200	18,480	104,720	23,271	Yes	154,000	23,100	130,900	29,089	Yes
Carlisle	North West	22,653	5,663	425	5,100	340	4,080	No	No	105,000	26,250	3,938	22,313	4,958	78,750	2,363	9,450	14,408	No	5,513	18,375	23,333	73,500	11,025	62,475	13,883	No	84,000	12,600	71,400	15,867	No	105,000	15,750	89,250	19,833	No
Cheshire Ea	North West	23,798	5,950	595	7,140	476	5,712	Yes	No	175,000	43,750	6,563	37,188	8,264	131,250	3,938	15,750	24,014	Yes	9,188	30,625	38,889	122,500	18,375	104,125	23,139	No	140,000	21,000	119,000	26,444	Yes	175,000	26,250	148,750	33,056	Yes
Cheshire W	North West	24,029	6,007	595	7,140	476	5,712	Yes	No	163,000	40,750	6,113	34,638	7,697	122,250	3,668	14,670	22,367	No	8,558	28,525	36,222	114,100	17,115	96,985	21,552	No	130,400	19,560	110,840	24,631	Yes	163,000	24,450	138,550	30,789	Yes
Chorley	North West	22,377	5,594	525	6,300	420	5,040	Yes	No	136,000	34,000	5,100	28,900	6,422	102,000	3,060	12,240	18,662	No	7,140	23,800	30,222	95,200	14,280	80,920	17,982	No	108,800	16,320	92,480	20,551	No	136,000	20,400	115,600	25,689	Yes
Copeland	North West	27,778	6,945	450	5,400	360	4,320	No	No	88,500	22,125	3,319	18,806	4,179	66,375	1,991	7,965	12,144	No	4,646	15,488	19,667	61,950	9,293	52,658	11,702	No	70,800	10,620	60,180	13,373	No	88,500	13,275	75,225	16,717	No
Eden	North West	23,584	5,896	515	6,180	412	4,944	Yes	No	165,000	41,250	6,188	35,063	7,792	123,750	3,713	14,850	22,642	No	8,663	28,875	36,667	115,500	17,325	98,175	21,817	No	132,000	19,800	112,200	24,933	Yes	165,000	24,750	140,250	31,167	Yes
Fylde	North West	24,586	6,147	500	6,000	400	4,800	No	No	155,000	38,750	5,813	32,938	7,319	116,250	3,488	13,950	21,269	No	8,138	27,125	34,444	108,500	16,275	92,225	20,494	No	124,000	18,600	105,400	23,422	No	155,000	23,250	131,750	29,278	Yes
Halton	North West	24,843	6,211	475	5,700	380	4,560	No	No	115,000	28,750	4,313	24,438	5,431	86,250	2,588	10,350	15,781	No	6,038	20,125	25,556	80,500	12,075	68,425	15,206	No	92,000	13,800	78,200	17,378	No	115,000	17,250	97,750	21,722	No
Hyndburn	North West	22,474	5,619	425	5,100	340	4,080	No	No	85,000	21,250	3,188	18,063	4,014	63,750	1,913	7,650	11,664	No	4,463	14,875	18,889	59,500	8,925	50,575	11,239	No	68,000	10,200	57,800	12,844	No	85,000	12,750	72,250	16,056	No
Knowsley	North West	22,167	5,542	525	6,300	420	5,040	Yes	No	123,000	30,750	4,613	26,138	5,808	92,250	2,768	11,070	16,878	No	6,458	21,525	27,333	86,100	12,915	73,185	16,263	No	98,400	14,760	83,640	18,587	No	123,000	18,450	104,550	23,233	Yes
Lancaster	North West	22,684	5,671	525	6,300	420	5,040	Yes	No	132,000	33,000	4,950	28,050	6,233	99,000	2,970	11,880	18,113	No	6,930	23,100	29,333	92,400	13,860	78,540	17,453	No	105,600	15,840	89,760	19,947	No	132,000	19,800	112,200	24,933	Yes
Liverpool	North West	24,630	6,158	495	5,940	396	4,752	No	No	112,500	28,125	4,219	23,906	5,313	84,375	2,531	10,125	15,438	No	5,906	19,688	25,000	78,750	11,813	66,938	14,875	No	90,000	13,500	76,500	17,000	No	112,500	16,875	95,625	21,250	No
Manchester	North West	24,531	6,133	750	9,000	600	7,200	Yes	Yes	170,000	42,500	6,375	36,125	8,028	127,500	3,825	15,300	23,328	No	8,925	29,750	37,778	119,000	17,850	101,150	22,478	No	136,000	20,400	115,600	25,689	Yes	170,000	25,500	144,500	32,111	Yes
Oldham	North West	21,977	5,494	550	6,600	440	5,280	Yes	No	130,000	32,500	4,875	27,625	6,139	97,500	2,925	11,700	17,839	No	6,825	22,750	28,889	91,000	13,650	77,350	17,189	No	104,000	15,600	88,400	19,644	No	130,000	19,500	110,500	24,556	Yes
Pendle	North West	20,223	5,056	433	5,196	346	4,157	Yes	No	87,750	21,938	3,291	18,647	4,144	65,813	1,974	7,898	12,041	No	4,607	15,356	19,500	61,425	9,214	52,211	11,603	No	70,200	10,530	59,670	13,260	No	87,750	13,163	74,588	16,575	No
Preston	North West	22,584	5,646	475	5,700	380	4,560	Yes	No	111,000	27,750	4,163	23,588	5,242	83,250	2,498	9,990	15,232	No	5,828	19,425	24,667	77,700	11,655	66,045	14,677	No	88,800	13,320	75,480	16,773	No	111,000	16,650	94,350	20,967	No
Ribble Valle	North West	23,520	5,880	570	6,840	456	5,472	Yes	No	174,000	43,500	6,525	36,975	8,217	130,500	3,915	15,660	23,877	Yes	9,135	30,450	38,667	121,800	18,270	103,530	23,007	No	139,200	20,880	118,320	26,293	Yes	174,000	26,100	147,900	32,867	Yes
Rochdale	North West	*21,998*	5,500	475	5,700	380	4,560	Yes	No	130,000	32,500	4,875	27,625	6,139	97,500	2,925	11,700	17,839	No	6,825	22,750	28,889	91,000	13,650	77,350	17,189	No	104,000	15,600	88,400	19,644	No	130,000	19,500	110,500	24,556	Yes
Rossendale	North West	21,132	5,283	450	5,400	360	4,320	Yes	No	122,000	30,500	4,575	25,925	5,761	91,500	2,745	10,980	16,741	No	6,405	21,350	27,111	85,400	12,810	72,590	16,131	No	97,600	14,640	82,960	18,436	No	122,000	18,300	103,700	23,044	Yes
Salford	North West	24,531	6,133	650	7,800	520	6,240	Yes	Yes	166,000	41,500	6,225	35,275	7,839	124,500	3,735	14,940	22,779	No	8,715	29,050	36,889	116,200	17,430	98,770	21,949	No	132,800	19,920	112,880	25,084	Yes	166,000	24,900	141,100	31,356	Yes
Sefton	North West	22,253	5,563	520	6,240	416	4,992	Yes	No	140,000	35,000	5,250	29,750	6,611	105,000	3,150	12,600	19,211	No	7,350	24,500	31,111	98,000	14,700	83,300	18,511	No	112,000	16,800	95,200	21,156	No	140,000	21,000	119,000	26,444	Yes
South Lakel	North West	22,333	5,583	600	7,200	480	5,760	Yes	Yes	195,000	48,750	7,313	41,438	9,208	146,250	4,388	17,550	26,758	Yes	10,238	34,125	43,333	136,500	20,475	116,025	25,783	Yes	156,000	23,400	132,600	29,467	Yes	195,000	29,250	165,750	36,833	Yes
South Ribbl	North West	22,911	5,728	545	6,540	436	5,232	Yes	No	145,000	36,250	5,438	30,813	6,847	108,750	3,263	13,050	19,897	No	7,613	25,375	32,222	101,500	15,225	86,275	19,172	No	116,000	17,400	98,600	21,911	Yes	145,000	21,750	123,250	27,389	Yes
St Helens	North West	22,050	5,513	475	5,700	380	4,560	Yes	No	115,000	28,750	4,313	24,438	5,431	86,250	2,588	10,350	15,781	No	6,038	20,125	25,556	80,500	12,075	68,425	15,206	No	92,000	13,800	78,200	17,378	No	115,000	17,250	97,750	21,722	No
Stockport	North West	22,366	5,592	675	8,100	540	6,480	Yes	Yes	200,000	50,000	7,500	42,500	9,444	150,000	4,500	18,000	27,444	Yes	10,500	35,000	44,444	140,000	21,000	119,000	26,444	Yes	160,000	24,000	136,000	30,222	Yes	200,000	30,000	170,000	37,778	Yes
Tameside	North West	20,950	5,238	575	6,900	460	5,520	Yes	Yes	145,000	36,250	5,438	30,813	6,847	108,750	3,263	13,050	19,897	No	7,613	25,375	32,222	101,500	15,225	86,275	19,172	No	116,000	17,400	98,600	21,911	Yes	145,000	21,750	123,250	27,389	Yes
Trafford	North West	24,512	6,128	775	9,300	620	7,440	Yes	Yes	251,000	62,750	9,413	53,338	11,853	188,250	5,648	22,590	34,443	Yes	13,178	43,925	55,778	175,700	26,355	149,345	33,188	Yes	200,800	30,120	170,680	37,929	Yes	251,000	37,650	213,350	47,411	Yes
Warrington	North West	23,933	5,983	550	6,600	440	5,280	Yes	No	155,000	38,750	5,813	32,938	7,319	116,250	3,488	13,950	21,269	No	8,138	27,125	34,444	108,500	16,275	92,225	20,494	No	124,000	18,600	105,400	23,422	No	155,000	23,250	131,750	29,278	Yes
West Lanca	North West	24,882	6,221	498	5,976	398	4,781	No	No	149,995	37,499	5,625	31,874	7,083	112,496	3,375	13,500	20,583	No	7,875	26,249	33,332	104,997	15,749	89,247	19,833	No	119,996	17,999	101,997	22,666	No	149,995	22,499	127,496	28,332	Yes
Wigan	North West	21,941	5,485	465	5,580	372	4,464	Yes	No	125,000	31,250	4,688	26,563	5,903	93,750	2,813	11,250	17,153	No	6,563	21,875	27,778	87,500	13,125	74,375	16,528	No	100,000	15,000	85,000	18,889	No	125,000	18,750	106,250	23,611	Yes
Wirral	North West	21,813	5,453	495	5,940	396	4,752	Yes	No	132,500	33,125	4,969	28,156	6,257	99,375	2,981	11,925	18,182	No	6,956	23,188	29,444	92,750	13,913	78,838	17,519	No	106,000	15,900	90,100	20,022	No	132,500	19,875	112,625	25,028	Yes
Wyre	North West	22,444	5,611	510	6,120	408	4,896	Yes	No	132,000	33,000	4,950	28,050	6,233	99,000	2,970	11,880	18,113	No	6,930	23,100	29,333	92,400	13,860	78,540	17,453	No	105,600	15,840	89,760	19,947	No	132,000	19,800	112,200	24,933	Yes

Reference

https://www.ons.gov.uk/peoplepopulationandcommunity/housing/bulletins/privaterentalmarketsummarystatisticsinengland/april2021tomarch2022

https://www.ons.gov.uk/peoplepopulationandcommunity/housing/datasets/ratiooflowerquartilehousepricetoworkplacebasedearningslowerquartileandmedian

	25% LQ income lower than LQ market rent?	25% LQ income lower than LQ affordable rent?	Annual income below Shared Ownership cost?	LQ Annual income below First Homes cost?	LQ Annual Income below DMVs cost?	LQ Annual Income below Open Markets cost?
Count	46	11	11	8	19	42
%	64%	15%	15%	11%	26%	58%

Local Authority	Region	Lower Quartile Gross Annual Pay (Table 6b)	30% of Lower Quartile Gross Annual Pay	Lower Quartile Private Monthly Rent (between 1 April 2020 and 31 March 2022)	Annual LQ Market Rent	Affordable Monthly Rent (20% below)	Annual LQ Affordable Rent	30% LQ income lower than LQ market rent?	30% LQ income lower than LQ affordable rent?	LQ House Price Table 6a (Year ending Setp 2022)	25% to buy SO	Deposit 15%	Mortgage Required	Income required to afford mortgage	Rent (75%)	Rent is 3% PA	Income required to afford rent (3%)	Annual income required to afford shared own ership (3%)	LQ Annual income below Shared Ownership cost?	Rent is 7% PA	Income required to afford rent (7%)	Annual income required to afford shared ownership (7%)	First home (30% below market)	15% deposit	Mortgage required	Annual Income Required to afford First Homes	LQ Annual Income below First Homes cost?	DMV(20% below market)	15% deposit	Mortgage required	Annual Income Required to afford DMV	LQ Annual Income below DMVs cost?	Open Market	15% deposit	Mortgage Required	Annual Income Required to afford open market	LQ Annual Income below Open Markets cost?
County Dur	North East	21,879	6,564	410	**4,920**	328	**3,936**	No	No	80,000	20,000	3,000	17,000	3,778	60,000	1,800	6,000	**9,778**	No	4,200	14,000	17,778	56,000	8,400	47,600	10,578	No	64,000	9,600	54,400	12,089	No	80,000	12,000	68,000	15,111	No
Darlington	North East	21,955	6,587	425	**5,100**	340	**4,080**	No	No	99,000	24,750	3,713	21,038	4,675	74,250	2,228	7,425	**12,100**	No	5,198	17,325	22,000	69,300	10,395	58,905	13,090	No	79,200	11,880	67,320	14,960	No	99,000	14,850	84,150	18,700	No
Gateshead	North East	22,532	6,760	450	**5,400**	360	**4,320**	No	No	104,500	26,125	3,919	22,206	4,935	78,375	2,351	7,838	**12,772**	No	5,486	18,288	23,222	73,150	10,973	62,178	13,817	No	83,600	12,540	71,060	15,791	No	104,500	15,675	88,825	19,739	No
Hartlepool	North East	21,039	6,312	400	**4,800**	320	**3,840**	No	No	80,000	20,000	3,000	17,000	3,778	60,000	1,800	6,000	**9,778**	No	4,200	14,000	17,778	56,000	8,400	47,600	10,578	No	64,000	9,600	54,400	12,089	No	80,000	12,000	68,000	15,111	No
Middlesbro	North East	*22,963*	6,889	386	**4,632**	309	**3,706**	No	No	85,000	21,250	3,188	18,063	4,014	63,750	1,913	6,375	**10,389**	No	4,463	14,875	18,889	59,500	8,925	50,575	11,239	No	68,000	10,200	57,800	12,844	No	85,000	12,750	72,250	16,056	No
Newcastle u	North East	23,785	7,136	595	**7,140**	476	**5,712**	Yes	No	127,500	31,875	4,781	27,094	6,021	95,625	2,869	9,563	**15,583**	No	6,694	22,313	28,333	89,250	13,388	75,863	16,858	No	102,000	15,300	86,700	19,267	No	127,500	19,125	108,375	24,083	Yes
North Tyne	North East	22,297	6,689	475	**5,700**	380	**4,560**	No	No	126,500	31,625	4,744	26,881	5,974	94,875	2,846	9,488	**15,461**	No	6,641	22,138	28,111	88,550	13,283	75,268	16,726	No	101,200	15,180	86,020	19,116	No	126,500	18,975	107,525	23,894	Yes
Northumbe	North East	*22,968*	6,890	425	**5,100**	340	**4,080**	No	No	115,000	28,750	4,313	24,438	5,431	86,250	2,588	8,625	**14,056**	No	6,038	20,125	25,556	80,500	12,075	68,425	15,206	No	92,000	13,800	78,200	17,378	No	115,000	17,250	97,750	21,722	No
Redcar and	North East	19,573	5,872	425	**5,100**	340	**4,080**	No	No	101,125	25,281	3,792	21,489	4,775	75,844	2,275	7,584	**12,360**	No	5,309	17,697	22,472	70,788	10,618	60,169	13,371	No	80,900	12,135	68,765	15,281	No	101,125	15,169	85,956	19,101	No
South Tyne	North East	20,570	6,171	445	**5,340**	356	**4,272**	No	No	99,500	24,875	3,731	21,144	4,699	74,625	2,239	7,463	**12,161**	No	5,224	17,413	22,111	69,650	10,448	59,203	13,156	No	79,600	11,940	67,660	15,036	No	99,500	14,925	84,575	18,794	No
Stockton-or	North East	23,768	7,130	475	**5,700**	380	**4,560**	No	No	112,287	28,072	4,211	23,861	5,302	84,215	2,526	8,421	**13,724**	No	5,895	19,650	24,953	78,601	11,790	66,810	14,847	No	89,829	13,474	76,355	16,968	No	112,287	16,843	95,444	21,210	No
Sunderland	North East	21,715	6,515	450	**5,400**	360	**4,320**	No	No	93,500	23,375	3,506	19,869	4,415	70,125	2,104	7,013	**11,428**	No	4,909	16,363	20,778	65,450	9,818	55,633	12,363	No	74,800	11,220	63,580	14,129	No	93,500	14,025	79,475	17,661	No
Barnsley	Y&H	21,957	6,587	433	**5,196**	346	**4,157**	No	No	112,000	28,000	4,200	23,800	5,289	84,000	2,520	8,400	**13,689**	No	5,880	19,600	24,889	78,400	11,760	66,640	14,809	No	89,600	13,440	76,160	16,924	No	112,000	16,800	95,200	21,156	No
Bradford	Y&H	*23,939*	7,182	450	**5,400**	360	**4,320**	No	No	110,000	27,500	4,125	23,375	5,194	82,500	2,475	8,250	**13,444**	No	5,775	19,250	24,444	77,000	11,550	65,450	14,544	No	88,000	13,200	74,800	16,622	No	110,000	16,500	93,500	20,778	No
Calderdale	Y&H	23,259	6,978	450	**5,400**	360	**4,320**	No	No	115,000	28,750	4,313	24,438	5,431	86,250	2,588	8,625	**14,056**	No	6,038	20,125	25,556	80,500	12,075	68,425	15,206	No	92,000	13,800	78,200	17,378	No	115,000	17,250	97,750	21,722	No
Craven	Y&H	21,351	6,405	550	**6,600**	440	**5,280**	Yes	No	185,000	46,250	6,938	39,313	8,736	138,750	4,163	13,875	**22,611**	Yes	9,713	32,375	41,111	129,500	19,425	110,075	24,461	Yes	148,000	22,200	125,800	27,956	Yes	185,000	27,750	157,250	34,944	Yes
Doncaster	Y&H	22,560	6,768	475	**5,700**	380	**4,560**	No	No	115,250	28,813	4,322	24,491	5,442	86,438	2,593	8,644	**14,086**	No	6,051	20,169	25,611	80,675	12,101	68,574	15,239	No	92,200	13,830	78,370	17,416	No	115,250	17,288	97,963	21,769	No
East Riding	Y&H	22,728	6,818	475	**5,700**	380	**4,560**	No	No	150,000	37,500	5,625	31,875	7,083	112,500	3,375	11,250	**18,333**	No	7,875	26,250	33,333	105,000	15,750	89,250	19,833	No	120,000	18,000	102,000	22,667	No	150,000	22,500	127,500	28,333	Yes
Hambleton	Y&H	22,209	6,663	525	**6,300**	420	**5,040**	No	No	195,000	48,750	7,313	41,438	9,208	146,250	4,388	14,625	**23,833**	Yes	10,238	34,125	43,333	136,500	20,475	116,025	25,783	Yes	156,000	23,400	132,600	29,467	Yes	195,000	29,250	165,750	36,833	Yes
Harrogate	Y&H	*24,429*	7,329	650	**7,800**	520	**6,240**	Yes	No	225,000	56,250	8,438	47,813	10,625	168,750	5,063	16,875	**27,500**	Yes	11,813	39,375	50,000	157,500	23,625	133,875	29,750	Yes	180,000	27,000	153,000	34,000	Yes	225,000	33,750	191,250	42,500	Yes
Kingston up	Y&H	21,891	6,567	400	**4,800**	320	**3,840**	No	No	96,000	24,000	3,600	20,400	4,533	72,000	2,160	7,200	**11,733**	No	5,040	16,800	21,333	67,200	10,080	57,120	12,693	No	76,800	11,520	65,280	14,507	No	96,000	14,400	81,600	18,133	No
Kirklees	Y&H	22,281	6,684	450	**5,400**	360	**4,320**	No	No	127,500	31,875	4,781	27,094	6,021	95,625	2,869	9,563	**15,583**	No	6,694	22,313	28,333	89,250	13,388	75,863	16,858	No	102,000	15,300	86,700	19,267	No	127,500	19,125	108,375	24,083	Yes
Leeds	Y&H	22,121	6,636	675	**8,100**	540	**6,480**	Yes	No	160,000	40,000	6,000	34,000	7,556	120,000	3,600	12,000	**19,556**	No	8,400	28,000	35,556	112,000	16,800	95,200	21,156	No	128,000	19,200	108,800	24,178	Yes	160,000	24,000	136,000	30,222	Yes
North East l	North East	21,398	6,419	425	**5,100**	340	**4,080**	No	No	100,000	25,000	3,750	21,250	4,722	75,000	2,250	7,500	**12,222**	No	5,250	17,500	22,222	70,000	10,500	59,500	13,222	No	80,000	12,000	68,000	15,111	No	100,000	15,000	85,000	18,889	No
North Linco	Y&H	23,090	6,927	475	**5,700**	380	**4,560**	No	No	126,500	31,625	4,744	26,881	5,974	94,875	2,846	9,488	**15,461**	No	6,641	22,138	28,111	88,550	13,283	75,268	16,726	No	101,200	15,180	86,020	19,116	No	126,500	18,975	107,525	23,894	Yes
Richmondsl	Y&H	23,143	6,943	500	**6,000**	400	**4,800**	No	No	174,950	43,738	6,561	37,177	8,262	131,213	3,936	13,121	**21,383**	No	9,185	30,616	38,878	122,465	18,370	104,095	23,132	No	139,960	20,994	118,966	26,437	Yes	174,950	26,243	148,708	33,046	Yes
Rotherham	Y&H	23,280	6,984	465	**5,580**	372	**4,464**	No	No	121,500	30,375	4,556	25,819	5,738	91,125	2,734	9,113	**14,850**	No	6,379	21,263	27,000	85,050	12,758	72,293	16,065	No	97,200	14,580	82,620	18,360	No	121,500	18,225	103,275	22,950	No
Ryedale	Y&H	22,012	6,604	575	**6,900**	460	**5,520**	Yes	No	210,000	52,500	7,875	44,625	9,917	157,500	4,725	15,750	**25,667**	Yes	11,025	36,750	46,667	147,000	22,050	124,950	27,767	Yes	168,000	25,200	142,800	31,733	Yes	210,000	31,500	178,500	39,667	Yes
Scarboroug	Y&H	21,061	6,318	450	**5,400**	360	**4,320**	No	No	135,000	33,750	5,063	28,688	6,375	101,250	3,038	10,125	**16,500**	No	7,088	23,625	30,000	94,500	14,175	80,325	17,850	No	108,000	16,200	91,800	20,400	No	135,000	20,250	114,750	25,500	Yes
Selby	Y&H	24,206	7,262	525	**6,300**	420	**5,040**	No	No	175,000	43,750	6,563	37,188	8,264	131,250	3,938	13,125	**21,389**	No	9,188	30,625	38,889	122,500	18,375	104,125	23,139	No	140,000	21,000	119,000	26,444	Yes	175,000	26,250	148,750	33,056	Yes
Sheffield	Y&H	22,776	6,833	550	**6,600**	440	**5,280**	No	No	135,000	33,750	5,063	28,688	6,375	101,250	3,038	10,125	**16,500**	No	7,088	23,625	30,000	94,500	14,175	80,325	17,850	No	108,000	16,200	91,800	20,400	No	135,000	20,250	114,750	25,500	Yes
Wakefield	Y&H	23,349	7,005	498	**5,976**	398	**4,781**	No	No	132,000	33,000	4,950	28,050	6,233	99,000	2,970	9,900	**16,133**	No	6,930	23,100	29,333	92,400	13,860	78,540	17,453	No	105,600	15,840	89,760	19,947	No	132,000	19,800	112,200	24,933	Yes
York	Y&H	23,221	6,966	725	**8,700**	580	**6,960**	Yes	No	230,000	57,500	8,625	48,875	10,861	172,500	5,175	17,250	**28,111**	Yes	12,075	40,250	51,111	161,000	24,150	136,850	30,411	Yes	184,000	27,600	156,400	34,756	Yes	230,000	34,500	195,500	43,444	Yes
Allerdale	North West	21,070	6,321	425	**5,100**	340	**4,080**	No	No	102,000	25,500	3,825	21,675	4,817	76,500	2,295	7,650	**12,467**	No	5,355	17,850	22,667	71,400	10,710	60,690	13,487	No	81,600	12,240	69,360	15,413	No	102,000	15,300	86,700	19,267	No
Barrow-in-F	North West	23,354	7,006	485	**5,820**	388	**4,656**	No	No	95,000	23,750	3,563	20,188	4,486	71,250	2,138	7,125	**11,611**	No	4,988	16,625	21,111	66,500	9,975	56,525	12,561	No	76,000	11,400	64,600	14,356	No	95,000	14,250	80,750	17,944	No
Blackburn v	North West	21,087	6,326	450	**5,400**	360	**4,320**	No	No	92,300	23,075	3,461	19,614	4,359	69,225	2,077	6,923	**11,281**	No	4,846	16,153	20,511	64,610	9,692	54,919	12,204	No	73,840	11,076	62,764	13,948	No	92,300	13,845	78,455	17,434	No
Blackpool	North West	*21,262*	6,379	475	**5,700**	380	**4,560**	No	No	99,950	24,988	3,748	21,239	4,720	74,963	2,249	7,496	**12,216**	No	5,247	17,491	22,211	69,965	10,495	59,470	13,216	No	79,960	11,994	67,966	15,104	No	99,950	14,993	84,958	18,879	No
Bolton	North West	21,067	6,320	525	**6,300**	420	**5,040**	No	No	124,000	31,000	4,650	26,350	5,856	93,000	2,790	9,300	**15,156**	No	6,510	21,700	27,556	86,800	13,020	73,780	16,396	No	99,200	14,880	84,320	18,738	No	124,000	18,600	105,400	23,422	Yes
Burnley	North West	20,916	6,275	400	**4,800**	320	**3,840**	No	No	77,999	19,500	2,925	16,575	3,683	58,499	1,755	5,850	**9,533**	No	4,095	13,650	17,333	54,599	8,190	46,409	10,313	No	62,399	9,360	53,039	11,787	No	77,999	11,700	66,299	14,733	No
Bury	North West	21,792	6,538	595	**7,140**	476	**5,712**	Yes	No	154,000	38,500	5,775	32,725	7,272	115,500	3,465	11,550	**18,822**	No	8,085	26,950	34,222	107,800	16,170	91,630	20,362	No	123,200	18,480	104,720	23,271	Yes	154,000	23,100	130,900	29,089	Yes
Carlisle	North West	22,653	6,796	425	**5,100**	340	**4,080**	No	No	105,000	26,250	3,938	22,313	4,958	78,750	2,363	7,875	**12,833**	No	5,513	18,375	23,333	73,500	11,025	62,475	13,883	No	84,000	12,600	71,400	15,867	No	105,000	15,750	89,250	19,833	No
Cheshire Ea	North West	23,798	7,139	595	**7,140**	476	**5,712**	Yes	No	175,000	43,750	6,563	37,188	8,264	131,250	3,938	13,125	**21,389**	No	9,188	30,625	38,889	122,500	18,375	104,125	23,139	No	140,000	21,000	119,000	26,444	Yes	175,000	26,250	148,750	33,056	Yes
Cheshire W	North West	24,029	7,209	595	**7,140**	476	**5,712**	No	No	163,000	40,750	6,113	34,638	7,697	122,250	3,668	12,225	**19,922**	No	8,558	28,525	36,222	114,100	17,115	96,985	21,552	No	130,400	19,560	110,840	24,631	Yes	163,000	24,450	138,550	30,789	Yes
Chorley	North West	22,377	6,713	525	**6,300**	420	**5,040**	No	No	136,000	34,000	5,100	28,900	6,422	102,000	3,060	10,200	**16,622**	No	7,140	23,800	30,222	95,200	14,280	80,920	17,982	No	108,800	16,320	92,480	20,551	No	136,000	20,400	115,600	25,689	Yes
Copeland	North West	27,778	8,333	450	**5,400**	360	**4,320**	No	No	88,500	22,125	3,319	18,806	4,179	66,375	1,991	6,638	**10,817**	No	4,646	15,488	19,667	61,950	9,293	52,658	11,702	No	70,800	10,620	60,180	13,373	No	88,500	13,275	75,225	16,717	No
Eden	North West	23,584	7,075	515	**6,180**	412	**4,944**	No	No	165,000	41,250	6,188	35,063	7,792	123,750	3,713	12,375	**20,167**	No	8,663	28,875	36,667	115,500	17,325	98,175	21,817	No	132,000	19,800	112,200	24,933	Yes	165,000	24,750	140,250	31,167	Yes
Fylde	North West	24,586	7,376	500	**6,000**	400	**4,800**	No	No	155,000	38,750	5,813	32,938	7,319	116,250	3,488	11,625	**18,944**	No	8,138	27,125	34,444	108,500	16,275	92,225	20,494	No	124,000	18,600	105,400	23,422	No	155,000	23,250	131,750	29,278	Yes
Halton	North West	24,843	7,453	475	**5,700**	380	**4,560**	No	No	115,000	28,750	4,313	24,438	5,431	86,250	2,588	8,625	**14,056**	No	6,038	20,125	25,556	80,500	12,075	68,425	15,206	No	92,000	13,800	78,200	17,378	No	115,000	17,250	97,750	21,722	No
Hyndburn	North West	22,474	6,742	425	**5,100**	340	**4,080**	No	No	85,000	21,250	3,188	18,063	4,014	63,750	1,913	6,375	**10,389**	No	4,463	14,875	18,889	59,500	8,925	50,575	11,239	No	68,000	10,200	57,800	12,844	No	85,000	12,750	72,250	16,056	No
Knowsley	North West	22,167	6,650	525	**6,300**	420	**5,040**	No	No	123,000	30,750	4,613	26,138	5,808	92,250	2,768	9,225	**15,033**	No	6,458	21,525	27,333	86,100	12,915	73,185	16,263	No	98,400	14,760	83,640	18,587	No	123,000	18,450	104,550	23,233	Yes
Lancaster	North West	22,684	6,805	525	**6,300**	420	**5,040**	No	No	132,000	33,000	4,950	28,050	6,233	99,000	2,970	9,900	**16,133**	No	6,930	23,100	29,333	92,400	13,860	78,540	17,453	No	105,600	15,840	89,760	19,947	No	132,000	19,800	112,200	24,933	Yes
Liverpool	North West	24,630	7,389	495	**5,940**	396	**4,752**	No	No	112,500	28,125	4,219	23,906	5,313	84,375	2,531	8,438	**13,750**	No	5,906	19,688	25,000	78,750	11,813	66,938	14,875	No	90,000	13,500	76,500	17,000	No	112,500	16,875	95,625	21,250	No
Manchester	North West	24,531	7,359	750	**9,000**	600	**7,200**	Yes	No	170,000	42,500	6,375	36,125	8,028	127,500	3,825	12,750	**20,778**	No	8,925	29,750	37,778	119,000	17,850	101,150	22,478	No	136,000	20,400	115,600	25,689	Yes	170,000	25,500	144,500	32,111	Yes
Oldham	North West	21,977	6,593	550	**6,600**	440	**5,280**	Yes	No	130,000	32,500	4,875	27,625	6,139	97,500	2,925	9,750	**15,889**	No	6,825	22,750	28,889	91,000	13,650	77,350	17,189	No	104,000	15,600	88,400	19,644	No	130,000	19,500	110,500	24,556	Yes
Pendle	North West	20,223	6,067	433	**5,196**	346	**4,157**	No	No	87,750	21,938	3,291	18,647	4,144	65,813	1,974	6,581	**10,725**	No	4,607	15,356	19,500	61,425	9,214	52,211	11,603	No	70,200	10,530	59,670	13,260	No	87,750	13,163	74,588	16,575	No
Preston	North West	22,584	6,775	475	**5,700**	380	**4,560**	No	No	111,000	27,750	4,163	23,588	5,242	83,250	2,498	8,325	**13,567**	No	5,828	19,425	24,667	77,700	11,655	66,045	14,677	No	88,800	13,320	75,480	16,773	No	111,000	16,650	94,350	20,967	No
Ribble Valle	North West	23,520	7,056	570	**6,840**	456	**5,472**	No	No	174,000	43,500	6,525	36,975	8,217	130,500	3,915	13,050	**21,267**	No	9,135	30,450	38,667	121,800	18,270	103,530	23,007	No	139,200	20,880	118,320	26,293	Yes	174,000	26,100	147,900	32,867	Yes
Rochdale	North West	*21,998*	6,599	475	**5,700**	380	**4,560**	No	No	130,000	32,500	4,875	27,625	6,139	97,500	2,925	9,750	**15,889**	No	6,825	22,750	28,889	91,000	13,650	77,350	17,189	No	104,000	15,600	88,400	19,644	No	130,000	19,500	110,500	24,556	Yes
Rossendale	North West	21,132	6,340	450	**5,400**	360	**4,320**	No	No	122,000	30,500	4,575	25,925	5,761	91,500	2,745	9,150	**14,911**	No	6,405	21,350	27,111	85,400	12,810	72,590	16,131	No	97,600	14,640	82,960	18,436	No	122,000	18,300	103,700	23,044	Yes
Salford	North West	24,531	7,359	650	**7,800**	520	**6,240**	Yes	No	166,000	41,500	6,225	35,275	7,839	124,500	3,735	12,450	**20,289**	No	8,715	29,050	36,889	116,200	17,430	98,770	21,949	No	132,800	19,920	112,880	25,084	Yes	166,000	24,900	141,100	31,356	Yes
Sefton	North West	22,253	6,676	520	**6,240**	416	**4,992**	No	No	140,000	35,000	5,250	29,750	6,611	105,000	3,150	10,500	**17,111**	No	7,350	24,500	31,111	98,000	14,700	83,300	18,511	No	112,000	16,800	95,200	21,156	No	140,000	21,000	119,000	26,444	Yes
South Lakel	North West	22,333	6,700	600	**7,200**	480	**5,760**	Yes	No	195,000	48,750	7,313	41,438	9,208	146,250	4,388	14,625	**23,833**	Yes	10,238	34,125	43,333	136,500	20,475	116,025	25,783	Yes	156,000	23,400	132,600	29,467	Yes	195,000	29,250	165,750	36,833	Yes
South Ribbl	North West	22,911	6,873	545	**6,540**	436	**5,232**	No	No	145,000	36,250	5,438	30,813	6,847	108,750	3,263	10,875	**17,722**	No	7,613	25,375	32,222	101,500	15,225	86,275	19,172	No	116,000	17,400	98,600	21,911	Yes	145,000	21,750	123,250	27,389	Yes
St Helens	North West	22,050	6,615	475	**5,700**	380	**4,560**	No	No	115,000	28,750	4,313	24,438	5,431	86,250	2,588	8,625	**14,056**	No	6,038	20,125	25,556	80,500	12,075	68,425	15,206	No	92,000	13,800	78,200	17,378	No	115,000	17,250	97,750	21,722	No
Stockport	North West	22,366	6,710	675	**8,100**	540	**6,480**	Yes	No	200,000	50,000	7,500	42,500	9,444	150,000	4,500	15,000	**24,444**	Yes	10,500	35,000	44,444	140,000	21,000	119,000	26,444	Yes	160,000	24,000	136,000	30,222	Yes	200,000	30,000	170,000	37,778	Yes
Tameside	North West	20,950	6,285	575	**6,900**	460	**5,520**	Yes	No	145,000	36,250	5,438	30,813	6,847	108,750	3,263	10,875	**17,722**	No	7,613	25,375	32,222	101,500	15,225	86,275	19,172	No	116,000	17,400	98,600	21,911	Yes	145,000	21,750	123,250	27,389	Yes
Trafford	North West	24,512	7,354	775	**9,300**	620	**7,440**	Yes	Yes	251,000	62,750	9,413	53,338	11,853	188,250	5,648	18,825	**30,678**	Yes	13,178	43,925	55,778	175,700	26,355	149,345	33,188	Yes	200,800	30,120	170,680	37,929	Yes	251,000	37,650	213,350	47,411	Yes
Warrington	North West	23,933	7,180	550	**6,600**	440	**5,280**	No	No	155,000	38,750	5,813	32,938	7,319	116,250	3,488	11,625	**18,944**	No	8,138	27,125	34,444	108,500	16,275	92,225	20,494	No	124,000	18,600	105,400	23,422	No	155,000	23,250	131,750	29,278	Yes
West Lanca	North West	24,882	7,465	498	**5,976**	398	**4,781**	No	No	149,995	37,499	5,625	31,874	7,083	112,496	3,375	11,250	**18,333**	No	7,875	26,249	33,332	104,997	15,749	89,247	19,833	No	119,996	17,999	101,997	22,666	No	149,995	22,499	127,496	28,332	Yes
Wigan	North West	21,941	6,582	465	**5,580**	372	**4,464**	No	No	125,000	31,250	4,688	26,563	5,903	93,750	2,813	9,375	**15,278**	No	6,563	21,875	27,778	87,500	13,125	74,375	16,528	No	100,000	15,000	85,000	18,889	No	125,000	18,750	106,250	23,611	Yes
Wirral	North West	21,813	6,544	495	**5,940**	396	**4,752**	No	No	132,500	33,125	4,969	28,156	6,257	99,375	2,981	9,938	**16,194**	No	6,956	23,188	29,444	92,750	13,913	78,838	17,519	No	106,000	15,900	90,100	20,022	No	132,500	19,875	112,625	25,028	Yes
Wyre	North West	22,444	6,733	510	**6,120**	408	**4,896**	No	No	132,000	33,000	4,950	28,050	6,233	99,000	2,970	9,900	**16,133**	No	6,930	23,100	29,333	92,400	13,860	78,540	17,453	No	105,600	15,840	89,760	19,947	No	132,000	19,800	112,200	24,933	Yes

Reference

https://www.ons.gov.uk/peoplepopulationandcommunity/housing/bulletins/privaterentalmarketsummarystatisticsinengland/april2021tomarch2022

https://www.ons.gov.uk/peoplepopulationandcommunity/housing/datasets/ratiooftohousepricetoworkplacebasedearningslowerquartileandmedian

	30% LQ income lower than LQ market rent?	30% LQ income lower than LQ affordable rent?	Annual income below Shared Ownership cost?	LQ Annual Income below First Homes cost?	LQ Annual Income below DMVs cost?	LQ Annual Income below Open Markets cost?
Count	15	1	8	8	19	42
%	21%	1%	11%	11%	26%	58%

Local Authority	Region	Lower Quartile Gross Annual Pay (Table 6b)		Lower Quartile Private Monthly Rent (between 1 April 2020 and 31 March 2022)	**Annual Income required to afford Average Market Rent**	Affordable Monthly Rent (20% below)	**Annual Income required to afford Affordable Rent**	Lower Quartile House Price Table 6a (Year ending Setp 2022)	25% to buy SO	Deposit 15%	Mortgage Required	Income required to afford mortgage	Rent (75%)	Rent is 3% PA	Income required to afford rent (3%)	**Annual Income required to afford shared own ership (3%)**	Rent is 7% PA	Income required to afford rent (7%)	**Annual Income required to afford shared ownership (7%)**	First home (30% below market)	15% deposit	Mortgage required	**Annual Income Required to afford First Homes**	DMV(20% below market)	15% deposit	Mortgage required	**Annual Income Required to afford DMV**	Open Market	15% deposit	Mortgage Required	**Annual Income Required to afford open market**
County Dur	North East	21,879		410	**16,400**	328	**13,120**	80,000	20,000	3,000	17,000	3,778	60,000	1,800	6,000	**9,778**	4,200	14,000	17,778	56,000	8,400	47,600	10,578	64,000	9,600	54,400	12,089	80,000	12,000	68,000	15,111
Darlington	North East	21,955		425	**17,000**	340	**13,600**	99,000	24,750	3,713	21,038	4,675	74,250	2,228	7,425	**12,100**	5,198	17,325	22,000	69,300	10,395	58,905	13,090	79,200	11,880	67,320	14,960	99,000	14,850	84,150	18,700
Gateshead	North East	22,532		450	**18,000**	360	**14,400**	104,500	26,125	3,919	22,206	4,935	78,375	2,351	7,838	**12,772**	5,486	18,288	23,222	73,150	10,973	62,178	13,817	83,600	12,540	71,060	15,791	104,500	15,675	88,825	19,739
Hartlepool	North East	21,039		400	**16,000**	320	**12,800**	80,000	20,000	3,000	17,000	3,778	60,000	1,800	6,000	**9,778**	4,200	14,000	17,778	56,000	8,400	47,600	10,578	64,000	9,600	54,400	12,089	80,000	12,000	68,000	15,111
Middlesbrc	North East	*22,963*		386	**15,440**	309	**12,352**	85,000	21,250	3,188	18,063	4,014	63,750	1,913	6,375	**10,389**	4,463	14,875	18,889	59,500	8,925	50,575	11,239	68,000	10,200	57,800	12,844	85,000	12,750	72,250	16,056
Newcastle	North East	23,785		595	**23,800**	476	**19,040**	127,500	31,875	4,781	27,094	6,021	95,625	2,869	9,563	**15,583**	6,694	22,313	28,333	89,250	13,388	75,863	16,858	102,000	15,300	86,700	19,267	127,500	19,125	108,375	24,083
North Tyne	North East	22,297		475	**19,000**	380	**15,200**	126,500	31,625	4,744	26,881	5,974	94,875	2,846	9,488	**15,461**	6,641	22,138	28,111	88,550	13,283	75,268	16,726	101,200	15,180	86,020	19,116	126,500	18,975	107,525	23,894
Northumbi	North East	*22,968*		425	**17,000**	340	**13,600**	115,000	28,750	4,313	24,438	5,431	86,250	2,588	8,625	**14,056**	6,038	20,125	25,556	80,500	12,075	68,425	15,206	92,000	13,800	78,200	17,378	115,000	17,250	97,750	21,722
Redcar and	North East	19,573		425	**17,000**	340	**13,600**	101,125	25,281	3,792	21,489	4,775	75,844	2,275	7,584	**12,360**	5,309	17,697	22,472	70,788	10,618	60,169	13,371	80,900	12,135	68,765	15,281	101,125	15,169	85,956	19,101
South Tyne	North East	20,570		445	**17,800**	356	**14,240**	99,500	24,875	3,731	21,144	4,699	74,625	2,239	7,463	**12,161**	5,224	17,413	22,111	69,650	10,448	59,203	13,156	79,600	11,940	67,660	15,036	99,500	14,925	84,575	18,794
Stockton-o	North East	23,768		475	**19,000**	380	**15,200**	112,287	28,072	4,211	23,861	5,302	84,215	2,526	8,421	**13,724**	5,895	19,650	24,953	78,601	11,790	66,810	14,847	89,829	13,474	76,355	16,968	112,287	16,843	95,444	21,210
Sunderlanc	North East	21,715		450	**18,000**	360	**14,400**	93,500	23,375	3,506	19,869	4,415	70,125	2,104	7,013	**11,428**	4,909	16,363	20,778	65,450	9,818	55,633	12,363	74,800	11,220	63,580	14,129	93,500	14,025	79,475	17,661
Barnsley	Y&H	21,957		433	**17,320**	346	**13,856**	112,000	28,000	4,200	23,800	5,289	84,000	2,520	8,400	**13,689**	5,880	19,600	24,889	78,400	11,760	66,640	14,809	89,600	13,440	76,160	16,924	112,000	16,800	95,200	21,156
Bradford	Y&H	*23,939*		450	**18,000**	360	**14,400**	110,000	27,500	4,125	23,375	5,194	82,500	2,475	8,250	**13,444**	5,775	19,250	24,444	77,000	11,550	65,450	14,544	88,000	13,200	74,800	16,622	110,000	16,500	93,500	20,778
Calderdale	Y&H	23,259		450	**18,000**	360	**14,400**	115,000	28,750	4,313	24,438	5,431	86,250	2,588	8,625	**14,056**	6,038	20,125	25,556	80,500	12,075	68,425	15,206	92,000	13,800	78,200	17,378	115,000	17,250	97,750	21,722
Craven	Y&H	21,351		550	**22,000**	440	**17,600**	185,000	46,250	6,938	39,313	8,736	138,750	4,163	13,875	**22,611**	9,713	32,375	41,111	129,500	19,425	110,075	24,461	148,000	22,200	125,800	27,956	185,000	27,750	157,250	34,944
Doncaster	Y&H	22,560		475	**19,000**	380	**15,200**	115,250	28,813	4,322	24,491	5,442	86,438	2,593	8,644	**14,086**	6,051	20,169	25,611	80,675	12,101	68,574	15,239	92,200	13,830	78,370	17,416	115,250	17,288	97,963	21,769
East Riding	Y&H	22,728		475	**19,000**	380	**15,200**	150,000	37,500	5,625	31,875	7,083	112,500	3,375	11,250	**18,333**	7,875	26,250	33,333	105,000	15,750	89,250	19,833	120,000	18,000	102,000	22,667	150,000	22,500	127,500	28,333
Hambleton	Y&H	22,209		525	**21,000**	420	**16,800**	195,000	48,750	7,313	41,438	9,208	146,250	4,388	14,625	**23,833**	10,238	34,125	43,333	136,500	20,475	116,025	25,783	156,000	23,400	132,600	29,467	195,000	29,250	165,750	36,833
Harrogate	Y&H	*24,429*		650	**26,000**	520	**20,800**	225,000	56,250	8,438	47,813	10,625	168,750	5,063	16,875	**27,500**	11,813	39,375	50,000	157,500	23,625	133,875	29,750	180,000	27,000	153,000	34,000	225,000	33,750	191,250	42,500
Kingston u	Y&H	21,891		400	**16,000**	320	**12,800**	96,000	24,000	3,600	20,400	4,533	72,000	2,160	7,200	**11,733**	5,040	16,800	21,333	67,200	10,080	57,120	12,693	76,800	11,520	65,280	14,507	96,000	14,400	81,600	18,133
Kirklees	Y&H	22,281		450	**18,000**	360	**14,400**	127,500	31,875	4,781	27,094	6,021	95,625	2,869	9,563	**15,583**	6,694	22,313	28,333	89,250	13,388	75,863	16,858	102,000	15,300	86,700	19,267	127,500	19,125	108,375	24,083
Leeds	Y&H	22,121		675	**27,000**	540	**21,600**	160,000	40,000	6,000	34,000	7,556	120,000	3,600	12,000	**19,556**	8,400	28,000	35,556	112,000	16,800	95,200	21,156	128,000	19,200	108,800	24,178	160,000	24,000	136,000	30,222
North East	Y&H	21,398		425	**17,000**	340	**13,600**	100,000	25,000	3,750	21,250	4,722	75,000	2,250	7,500	**12,222**	5,250	17,500	22,222	70,000	10,500	59,500	13,222	80,000	12,000	68,000	15,111	100,000	15,000	85,000	18,889
North Linc	Y&H	23,090		475	**19,000**	380	**15,200**	126,500	31,625	4,744	26,881	5,974	94,875	2,846	9,488	**15,461**	6,641	22,138	28,111	88,550	13,283	75,268	16,726	101,200	15,180	86,020	19,116	126,500	18,975	107,525	23,894
Richmonds	Y&H	23,143		500	**20,000**	400	**16,000**	174,950	43,738	6,561	37,177	8,262	131,213	3,936	13,121	**21,383**	9,185	30,616	38,878	122,465	18,370	104,095	23,132	139,960	20,994	118,966	26,437	174,950	26,243	148,708	33,046
Rotherham	Y&H	23,280		465	**18,600**	372	**14,880**	121,500	30,375	4,556	25,819	5,738	91,125	2,734	9,113	**14,850**	6,379	21,263	27,000	85,050	12,758	72,293	16,065	97,200	14,580	82,620	18,360	121,500	18,225	103,275	22,950
Ryedale	Y&H	22,012		575	**23,000**	460	**18,400**	210,000	52,500	7,875	44,625	9,917	157,500	4,725	15,750	**25,667**	11,025	36,750	46,667	147,000	22,050	124,950	27,767	168,000	25,200	142,800	31,733	210,000	31,500	178,500	39,667
Scarboroug	Y&H	21,061		450	**18,000**	360	**14,400**	135,000	33,750	5,063	28,688	6,375	101,250	3,038	10,125	**16,500**	7,088	23,625	30,000	94,500	14,175	80,325	17,850	108,000	16,200	91,800	20,400	135,000	20,250	114,750	25,500
Selby	Y&H	24,206		525	**21,000**	420	**16,800**	175,000	43,750	6,563	37,188	8,264	131,250	3,938	13,125	**21,389**	9,188	30,625	38,889	122,500	18,375	104,125	23,139	140,000	21,000	119,000	26,444	175,000	26,250	148,750	33,056
Sheffield	Y&H	22,776		550	**22,000**	440	**17,600**	135,000	33,750	5,063	28,688	6,375	101,250	3,038	10,125	**16,500**	7,088	23,625	30,000	94,500	14,175	80,325	17,850	108,000	16,200	91,800	20,400	135,000	20,250	114,750	25,500
Wakefield	Y&H	23,349		498	**19,920**	398	**15,936**	132,000	33,000	4,950	28,050	6,233	99,000	2,970	9,900	**16,133**	6,930	23,100	29,333	92,400	13,860	78,540	17,453	105,600	15,840	89,760	19,947	132,000	19,800	112,200	24,933
York	Y&H	23,221		725	**29,000**	580	**23,200**	230,000	57,500	8,625	48,875	10,861	172,500	5,175	17,250	**28,111**	12,075	40,250	51,111	161,000	24,150	136,850	30,411	184,000	27,600	156,400	34,756	230,000	34,500	195,500	43,444
Allerdale	North West	21,070		425	**17,000**	340	**13,600**	102,000	25,500	3,825	21,675	4,817	76,500	2,295	7,650	**12,467**	5,355	17,850	22,667	71,400	10,710	60,690	13,487	81,600	12,240	69,360	15,413	102,000	15,300	86,700	19,267
Barrow-in-	North West	23,354		485	**19,400**	388	**15,520**	95,000	23,750	3,563	20,188	4,486	71,250	2,138	7,125	**11,611**	4,988	16,625	21,111	66,500	9,975	56,525	12,561	76,000	11,400	64,600	14,356	95,000	14,250	80,750	17,944
Blackburn	North West	21,087		450	**18,000**	360	**14,400**	92,300	23,075	3,461	19,614	4,359	69,225	2,077	6,923	**11,281**	4,846	16,153	20,511	64,610	9,692	54,919	12,204	73,840	11,076	62,764	13,948	92,300	13,845	78,455	17,434
Blackpool	North West	*21,262*		475	**19,000**	380	**15,200**	99,950	24,988	3,748	21,239	4,720	74,963	2,249	7,496	**12,216**	5,247	17,491	22,211	69,965	10,495	59,470	13,216	79,960	11,994	67,966	15,104	99,950	14,993	84,958	18,879
Bolton	North West	21,067		525	**21,000**	420	**16,800**	124,000	31,000	4,650	26,350	5,856	93,000	2,790	9,300	**15,156**	6,510	21,700	27,556	86,800	13,020	73,780	16,396	99,200	14,880	84,320	18,738	124,000	18,600	105,400	23,422
Burnley	North West	20,916		400	**16,000**	320	**12,800**	77,999	19,500	2,925	16,575	3,683	58,499	1,755	5,850	**9,533**	4,095	13,650	17,333	54,599	8,190	46,409	10,313	62,399	9,360	53,039	11,787	77,999	11,700	66,299	14,733
Bury	North West	21,792		595	**23,800**	476	**19,040**	154,000	38,500	5,775	32,725	7,272	115,500	3,465	11,550	**18,822**	8,085	26,950	34,222	107,800	16,170	91,630	20,362	123,200	18,480	104,720	23,271	154,000	23,100	130,900	29,089
Carlisle	North West	22,653		425	**17,000**	340	**13,600**	105,000	26,250	3,938	22,313	4,958	78,750	2,363	7,875	**12,833**	5,513	18,375	23,333	73,500	11,025	62,475	13,883	84,000	12,600	71,400	15,867	105,000	15,750	89,250	19,833
Cheshire E	North West	23,798		595	**23,800**	476	**19,040**	175,000	43,750	6,563	37,188	8,264	131,250	3,938	13,125	**21,389**	9,188	30,625	38,889	122,500	18,375	104,125	23,139	140,000	21,000	119,000	26,444	175,000	26,250	148,750	33,056
Cheshire W	North West	24,029		595	**23,800**	476	**19,040**	163,000	40,750	6,113	34,638	7,697	122,250	3,668	12,225	**19,922**	8,558	28,525	36,222	114,100	17,115	96,985	21,552	130,400	19,560	110,840	24,631	163,000	24,450	138,550	30,789
Chorley	North West	22,377		525	**21,000**	420	**16,800**	136,000	34,000	5,100	28,900	6,422	102,000	3,060	10,200	**16,622**	7,140	23,800	30,222	95,200	14,280	80,920	17,982	108,800	16,320	92,480	20,551	136,000	20,400	115,600	25,689
Copeland	North West	27,778		450	**18,000**	360	**14,400**	88,500	22,125	3,319	18,806	4,179	66,375	1,991	6,638	**10,817**	4,646	15,488	19,667	61,950	9,293	52,658	11,702	70,800	10,620	60,180	13,373	88,500	13,275	75,225	16,717
Eden	North West	23,584		515	**20,600**	412	**16,480**	165,000	41,250	6,188	35,063	7,792	123,750	3,713	12,375	**20,167**	8,663	28,875	36,667	115,500	17,325	98,175	21,817	132,000	19,800	112,200	24,933	165,000	24,750	140,250	31,167
Fylde	North West	24,586		500	**20,000**	400	**16,000**	155,000	38,750	5,813	32,938	7,319	116,250	3,488	11,625	**18,944**	8,138	27,125	34,444	108,500	16,275	92,225	20,494	124,000	18,600	105,400	23,422	155,000	23,250	131,750	29,278
Halton	North West	24,843		475	**19,000**	380	**15,200**	115,000	28,750	4,313	24,438	5,431	86,250	2,588	8,625	**14,056**	6,038	20,125	25,556	80,500	12,075	68,425	15,206	92,000	13,800	78,200	17,378	115,000	17,250	97,750	21,722
Hyndburn	North West	22,474		425	**17,000**	340	**13,600**	85,000	21,250	3,188	18,063	4,014	63,750	1,913	6,375	**10,389**	4,463	14,875	18,889	59,500	8,925	50,575	11,239	68,000	10,200	57,800	12,844	85,000	12,750	72,250	16,056
Knowsley	North West	22,167		525	**21,000**	420	**16,800**	123,000	30,750	4,613	26,138	5,808	92,250	2,768	9,225	**15,033**	6,458	21,525	27,333	86,100	12,915	73,185	16,263	98,400	14,760	83,640	18,587	123,000	18,450	104,550	23,233
Lancaster	North West	22,684		525	**21,000**	420	**16,800**	132,000	33,000	4,950	28,050	6,233	99,000	2,970	9,900	**16,133**	6,930	23,100	29,333	92,400	13,860	78,540	17,453	105,600	15,840	89,760	19,947	132,000	19,800	112,200	24,933
Liverpool	North West	24,630		495	**19,800**	396	**15,840**	112,500	28,125	4,219	23,906	5,313	84,375	2,531	8,438	**13,750**	5,906	19,688	25,000	78,750	11,813	66,938	14,875	90,000	13,500	76,500	17,000	112,500	16,875	95,625	21,250
Mancheste	North West	24,531		750	**30,000**	600	**24,000**	170,000	42,500	6,375	36,125	8,028	127,500	3,825	12,750	**20,778**	8,925	29,750	37,778	119,000	17,850	101,150	22,478	136,000	20,400	115,600	25,689	170,000	25,500	144,500	32,111
Oldham	North West	21,977		550	**22,000**	440	**17,600**	130,000	32,500	4,875	27,625	6,139	97,500	2,925	9,750	**15,889**	6,825	22,750	28,889	91,000	13,650	77,350	17,189	104,000	15,600	88,400	19,644	130,000	19,500	110,500	24,556
Pendle	North West	20,223		433	**17,320**	346	**13,856**	87,750	21,938	3,291	18,647	4,144	65,813	1,974	6,581	**10,725**	4,607	15,356	19,500	61,425	9,214	52,211	11,603	70,200	10,530	59,670	13,260	87,750	13,163	74,588	16,575
Preston	North West	22,584		475	**19,000**	380	**15,200**	111,000	27,750	4,163	23,588	5,242	83,250	2,498	8,325	**13,567**	5,828	19,425	24,667	77,700	11,655	66,045	14,677	88,800	13,320	75,480	16,773	111,000	16,650	94,350	20,967
Ribble Vall	North West	23,520		570	**22,800**	456	**18,240**	174,000	43,500	6,525	36,975	8,217	130,500	3,915	13,050	**21,267**	9,135	30,450	38,667	121,800	18,270	103,530	23,007	139,200	20,880	118,320	26,293	174,000	26,100	147,900	32,867
Rochdale	North West	*21,998*		475	**19,000**	380	**15,200**	130,000	32,500	4,875	27,625	6,139	97,500	2,925	9,750	**15,889**	6,825	22,750	28,889	91,000	13,650	77,350	17,189	104,000	15,600	88,400	19,644	130,000	19,500	110,500	24,556
Rossendale	North West	21,132		450	**18,000**	360	**14,400**	122,000	30,500	4,575	25,925	5,761	91,500	2,745	9,150	**14,911**	6,405	21,350	27,111	85,400	12,810	72,590	16,131	97,600	14,640	82,960	18,436	122,000	18,300	103,700	23,044
Salford	North West	24,531		650	**26,000**	520	**20,800**	166,000	41,500	6,225	35,275	7,839	124,500	3,735	12,450	**20,289**	8,715	29,050	36,889	116,200	17,430	98,770	21,949	132,800	19,920	112,880	25,084	166,000	24,900	141,100	31,356
Sefton	North West	22,253		520	**20,800**	416	**16,640**	140,000	35,000	5,250	29,750	6,611	105,000	3,150	10,500	**17,111**	7,350	24,500	31,111	98,000	14,700	83,300	18,511	112,000	16,800	95,200	21,156	140,000	21,000	119,000	26,444
South Lake	North West	22,333		600	**24,000**	480	**19,200**	195,000	48,750	7,313	41,438	9,208	146,250	4,388	14,625	**23,833**	10,238	34,125	43,333	136,500	20,475	116,025	25,783	156,000	23,400	132,600	29,467	195,000	29,250	165,750	36,833
South Ribb	North West	22,911		545	**21,800**	436	**17,440**	145,000	36,250	5,438	30,813	6,847	108,750	3,263	10,875	**17,722**	7,613	25,375	32,222	101,500	15,225	86,275	19,172	116,000	17,400	98,600	21,911	145,000	21,750	123,250	27,389
St Helens	North West	22,050		475	**19,000**	380	**15,200**	115,000	28,750	4,313	24,438	5,431	86,250	2,588	8,625	**14,056**	6,038	20,125	25,556	80,500	12,075	68,425	15,206	92,000	13,800	78,200	17,378	115,000	17,250	97,750	21,722
Stockport	North West	22,366		675	**27,000**	540	**21,600**	200,000	50,000	7,500	42,500	9,444	150,000	4,500	15,000	**24,444**	10,500	35,000	44,444	140,000	21,000	119,000	26,444	160,000	24,000	136,000	30,222	200,000	30,000	170,000	37,778
Tameside	North West	20,950		575	**23,000**	460	**18,400**	145,000	36,250	5,438	30,813	6,847	108,750	3,263	10,875	**17,722**	7,613	25,375	32,222	101,500	15,225	86,275	19,172	116,000	17,400	98,600	21,911	145,000	21,750	123,250	27,389
Trafford	North West	24,512		775	**31,000**	620	**24,800**	251,000	62,750	9,413	53,338	11,853	188,250	5,648	18,825	**30,678**	13,178	43,925	55,778	175,700	26,355	149,345	33,188	200,800	30,120	170,680	37,929	251,000	37,650	213,350	47,411
Warringtor	North West	23,933		550	**22,000**	440	**17,600**	155,000	38,750	5,813	32,938	7,319	116,250	3,488	11,625	**18,944**	8,138	27,125	34,444	108,500	16,275	92,225	20,494	124,000	18,600	105,400	23,422	155,000	23,250	131,750	29,278
West Lanca	North West	24,882		498	**19,920**	398	**15,936**	149,995	37,499	5,625	31,874	7,083	112,496	3,375	11,250	**18,333**	7,875	26,249	33,332	104,997	15,749	89,247	19,833	119,996	17,999	101,997	22,666	149,995	22,499	127,496	28,332
Wigan	North West	21,941		465	**18,600**	372	**14,880**	125,000	31,250	4,688	26,563	5,903	93,750	2,813	9,375	**15,278**	6,563	21,875	27,778	87,500	13,125	74,375	16,528	100,000	15,000	85,000	18,889	125,000	18,750	106,250	23,611
Wirral	North West	21,813		495	**19,800**	396	**15,840**	132,500	33,125	4,969	28,156	6,257	99,375	2,981	9,938	**16,194**	6,956	23,188	29,444	92,750	13,913	78,838	17,519	106,000	15,900	90,100	20,022	132,500	19,875	112,625	25,028
Wyre	North West	22,444		510	**20,400**	408	**16,320**	132,000	33,000	4,950	28,050	6,233	99,000	2,970	9,900	**16,133**	6,930	23,100	29,333	92,400	13,860	78,540	17,453	105,600	15,840	89,760	19,947	132,000	19,800	112,200	24,933

Reference

https://www.ons.gov.uk/peoplepopulationandcommunity/housing/bulletins/privaterentalmarketsummarystatisticsinengland/april2021tomarch2022

https://www.ons.gov.uk/peoplepopulationandcommunity/housing/datasets/ratioofhousepricetoworkplacebasedearningslowerquartileandmedian

Region	Local Authority	Lower Quartile Gross Annual Pay (Table 6b)	Open market	DMV	First Homes	Shared ownership (3% rent)	Market Rent	Affordable Rent
North East	County Durham	21,879	15,111	12,089	10,578	9,778	16400	13,120
North East	Darlington	21,955	18,700	14,960	13,090	12,100	17000	13,600
North East	Gateshead	22,532	19,739	15,791	13,817	12,772	18000	14,400
North East	Hartlepool	21,039	15,111	12,089	10,578	9,778	16000	12,800
North East	Middlesbrough	*22,963*	16,056	12,844	11,239	10,389	15440	12,352
North East	Newcastle upon Tyne	23,785	24,083	19,267	16,858	15,583	23800	19,040
North East	North Tyneside	22,297	23,894	19,116	16,726	15,461	19000	15,200
North East	Northumberland	*22,968*	21,722	17,378	15,206	14,056	17000	13,600
North East	Redcar and Cleveland	19,573	19,101	15,281	13,371	12,360	17000	13,600
North East	South Tyneside	20,570	18,794	15,036	13,156	12,161	17800	14,240
North East	Stockton-on-Tees	23,768	21,210	16,968	14,847	13,724	19000	15,200
North East	Sunderland	21,715	17,661	14,129	12,363	11,428	18000	14,400
Y&H	Barnsley	21,957	21,156	16,924	14,809	13,689	17320	13,856
Y&H	Bradford	*23,939*	20,778	16,622	14,544	13,444	18000	14,400
Y&H	Calderdale	23,259	21,722	17,378	15,206	14,056	18000	14,400
Y&H	Craven	21,351	34,944	27,956	24,461	22,611	22000	17,600
Y&H	Doncaster	22,560	21,769	17,416	15,239	14,086	19000	15,200
Y&H	East Riding of Yorkshire	22,728	28,333	22,667	19,833	18,333	19000	15,200
Y&H	Hambleton	22,209	36,833	29,467	25,783	23,833	21000	16,800
Y&H	Harrogate	*24,429*	42,500	34,000	29,750	27,500	26000	20,800
Y&H	Kingston upon Hull	21,891	18,133	14,507	12,693	11,733	16000	12,800
Y&H	Kirklees	22,281	24,083	19,267	16,858	15,583	18000	14,400
Y&H	Leeds	22,121	30,222	24,178	21,156	19,556	27000	21,600
Y&H	North East Lincolnshire	21,398	18,889	15,111	13,222	12,222	17000	13,600
Y&H	North Lincolnshire	23,090	23,894	19,116	16,726	15,461	19000	15,200

Y&H	Richmondshire	23,143	33,046	26,437	23,132	21,383	20000	16,000
Y&H	Rotherham	23,280	22,950	18,360	16,065	14,850	18600	14,880
Y&H	Ryedale	22,012	39,667	31,733	27,767	25,667	23000	18,400
Y&H	Scarborough	21,061	25,500	20,400	17,850	16,500	18000	14,400
Y&H	Selby	24,206	33,056	26,444	23,139	21,389	21000	16,800
Y&H	Sheffield	22,776	25,500	20,400	17,850	16,500	22000	17,600
Y&H	Wakefield	23,349	24,933	19,947	17,453	16,133	19920	15,936
Y&H	York	23,221	43,444	34,756	30,411	28,111	29000	23,200
North West	Allerdale	21,070	19,267	15,413	13,487	12,467	17000	13,600
North West	Barrow-in-Furness	23,354	17,944	14,356	12,561	11,611	19400	15,520
North West	Blackburn with Darwen	21,087	17,434	13,948	12,204	11,281	18000	14,400
North West	Blackpool	*21,262*	18,879	15,104	13,216	12,216	19000	15,200
North West	Bolton	21,067	23,422	18,738	16,396	15,156	21000	16,800
North West	Burnley	20,916	14,733	11,787	10,313	9,533	16000	12,800
North West	Bury	21,792	29,089	23,271	20,362	18,822	23800	19,040
North West	Carlisle	22,653	19,833	15,867	13,883	12,833	17000	13,600
North West	Cheshire East	23,798	33,056	26,444	23,139	21,389	23800	19,040
North West	Cheshire West and Chester	24,029	30,789	24,631	21,552	19,922	23800	19,040
North West	Chorley	22,377	25,689	20,551	17,982	16,622	21000	16,800
North West	Copeland	27,778	16,717	13,373	11,702	10,817	18000	14,400
North West	Eden	23,584	31,167	24,933	21,817	20,167	20600	16,480
North West	Fylde	24,586	29,278	23,422	20,494	18,944	20000	16,000
North West	Halton	24,843	21,722	17,378	15,206	14,056	19000	15,200
North West	Hyndburn	22,474	16,056	12,844	11,239	10,389	17000	13,600
North West	Knowsley	22,167	23,233	18,587	16,263	15,033	21000	16,800
North West	Lancaster	22,684	24,933	19,947	17,453	16,133	21000	16,800
North West	Liverpool	24,630	21,250	17,000	14,875	13,750	19800	15,840
North West	Manchester	24,531	32,111	25,689	22,478	20,778	30000	24,000
North West	Oldham	21,977	24,556	19,644	17,189	15,889	22000	17,600
North West	Pendle	20,223	16,575	13,260	11,603	10,725	17320	13,856
North West	Preston	22,584	20,967	16,773	14,677	13,567	19000	15,200
North West	Ribble Valley	23,520	32,867	26,293	23,007	21,267	22800	18,240
North West	Rochdale	*21,998*	24,556	19,644	17,189	15,889	19000	15,200

North West	Rossendale	21,132	23,044	18,436	16,131	14,911	18000	14,400
North West	Salford	24,531	31,356	25,084	21,949	20,289	26000	20,800
North West	Sefton	22,253	26,444	21,156	18,511	17,111	20800	16,640
North West	South Lakeland	22,333	36,833	29,467	25,783	23,833	24000	19,200
North West	South Ribble	22,911	27,389	21,911	19,172	17,722	21800	17,440
North West	St Helens	22,050	21,722	17,378	15,206	14,056	19000	15,200
North West	Stockport	22,366	37,778	30,222	26,444	24,444	27000	21,600
North West	Tameside	20,950	27,389	21,911	19,172	17,722	23000	18,400
North West	Trafford	24,512	47,411	37,929	33,188	30,678	31000	24,800
North West	Warrington	23,933	29,278	23,422	20,494	18,944	22000	17,600
North West	West Lancashire	24,882	28,332	22,666	19,833	18,333	19920	15,936
North West	Wigan	21,941	23,611	18,889	16,528	15,278	18600	14,880
North West	Wirral	21,813	25,028	20,022	17,519	16,194	19800	15,840
North West	Wyre	22,444	24,933	19,947	17,453	16,133	20400	16,320
			42	18	7	8	14	1
		%	58	25	10	11	19	1

% of Northern LPAs where average cost of income required to afford a home is more than the LPA average income

Local Authority	Region	Lower Quartile Gross Annual Pay (Table 6b)	Lower Quartile Private Monthly Rent (between 1 April 2020 and 31 March 2022)	Annual Income required to afford Average Market Rent	Affordable Monthly Rent (20% below)	Annual Income required to afford Affordable Rent	Lower Quartile House Price Table 6a (Year ending Setp 2022)	25% to buy SO	Deposit 15%	Mortgage Required	Income required to afford mortgage	Rent (75%)	Rent is 3% PA	Income required to afford rent (3%)	Annual Income required to afford shared own ership (3%)	Rent is 7% PA	Income required to afford rent (7%)	Annual Income required to afford shared ownership (7%)	First home (30% below market)	15% deposit	Mortgage required	Annual Income Required to afford First Homes	DMV(20% below market)	15% deposit	Mortgage required	Annual Income Required to afford DMV	Open Market	15% deposit	Mortgage Required	Annual Income Required to afford open market
County Dur	North East	21,879	410	19,680	328	15,744	80,000	20,000	3,000	17,000	3,778	60,000	1,800	7,200	10,978	4,200	14,000	17,778	56,000	8,400	47,600	10,578	64,000	9,600	54,400	12,089	80,000	12,000	68,000	15,111
Darlington	North East	21,955	425	20,400	340	16,320	99,000	24,750	3,713	21,038	4,675	74,250	2,228	8,910	13,585	5,198	17,325	22,000	69,300	10,395	58,905	13,090	79,200	11,880	67,320	14,960	99,000	14,850	84,150	18,700
Gateshead	North East	22,532	450	21,600	360	17,280	104,500	26,125	3,919	22,206	4,935	78,375	2,351	9,405	14,340	5,486	18,288	23,222	73,150	10,973	62,178	13,817	83,600	12,540	71,060	15,791	104,500	15,675	88,825	19,739
Hartlepool	North East	21,039	400	19,200	320	15,360	80,000	20,000	3,000	17,000	3,778	60,000	1,800	7,200	10,978	4,200	14,000	17,778	56,000	8,400	47,600	10,578	64,000	9,600	54,400	12,089	80,000	12,000	68,000	15,111
Middlesbro	North East	*22,963*	386	18,528	309	14,822	85,000	21,250	3,188	18,063	4,014	63,750	1,913	7,650	11,664	4,463	14,875	18,889	59,500	8,925	50,575	11,239	68,000	10,200	57,800	12,844	85,000	12,750	72,250	16,056
Newcastle u	North East	23,785	595	28,560	476	22,848	127,500	31,875	4,781	27,094	6,021	95,625	2,869	11,475	17,496	6,694	22,313	28,333	89,250	13,388	75,863	16,858	102,000	15,300	86,700	19,267	127,500	19,125	108,375	24,083
North Tynes	North East	22,297	475	22,800	380	18,240	126,500	31,625	4,744	26,881	5,974	94,875	2,846	11,385	17,359	6,641	22,138	28,111	88,550	13,283	75,268	16,726	101,200	15,180	86,020	19,116	126,500	18,975	107,525	23,894
Northumbe	North East	*22,968*	425	20,400	340	16,320	115,000	28,750	4,313	24,438	5,431	86,250	2,588	10,350	15,781	6,038	20,125	25,556	80,500	12,075	68,425	15,206	92,000	13,800	78,200	17,378	115,000	17,250	97,750	21,722
Redcar and	North East	19,573	425	20,400	340	16,320	101,125	25,281	3,792	21,489	4,775	75,844	2,275	9,101	13,877	5,309	17,697	22,472	70,788	10,618	60,169	13,371	80,900	12,135	68,765	15,281	101,125	15,169	85,956	19,101
South Tynes	North East	20,570	445	21,360	356	17,088	99,500	24,875	3,731	21,144	4,699	74,625	2,239	8,955	13,654	5,224	17,413	22,111	69,650	10,448	59,203	13,156	79,600	11,940	67,660	15,036	99,500	14,925	84,575	18,794
Stockton-or	North East	23,768	475	22,800	380	18,240	112,287	28,072	4,211	23,861	5,302	84,215	2,526	10,106	15,408	5,895	19,650	24,953	78,601	11,790	66,810	14,847	89,829	13,474	76,355	16,968	112,287	16,843	95,444	21,210
Sunderland	North East	21,715	450	21,600	360	17,280	93,500	23,375	3,506	19,869	4,415	70,125	2,104	8,415	12,830	4,909	16,363	20,778	65,450	9,818	55,633	12,363	74,800	11,220	63,580	14,129	93,500	14,025	79,475	17,661
Barnsley	Y&H	21,957	433	20,784	346	16,627	112,000	28,000	4,200	23,800	5,289	84,000	2,520	10,080	15,369	5,880	19,600	24,889	78,400	11,760	66,640	14,809	89,600	13,440	76,160	16,924	112,000	16,800	95,200	21,156
Bradford	Y&H	*23,939*	450	21,600	360	17,280	110,000	27,500	4,125	23,375	5,194	82,500	2,475	9,900	15,094	5,775	19,250	24,444	77,000	11,550	65,450	14,544	88,000	13,200	74,800	16,622	110,000	16,500	93,500	20,778
Calderdale	Y&H	23,259	450	21,600	360	17,280	115,000	28,750	4,313	24,438	5,431	86,250	2,588	10,350	15,781	6,038	20,125	25,556	80,500	12,075	68,425	15,206	92,000	13,800	78,200	17,378	115,000	17,250	97,750	21,722
Craven	Y&H	21,351	550	26,400	440	21,120	185,000	46,250	6,938	39,313	8,736	138,750	4,163	16,650	25,386	9,713	32,375	41,111	129,500	19,425	110,075	24,461	148,000	22,200	125,800	27,956	185,000	27,750	157,250	34,944
Doncaster	Y&H	22,560	475	22,800	380	18,240	115,250	28,813	4,322	24,491	5,442	86,438	2,593	10,373	15,815	6,051	20,169	25,611	80,675	12,101	68,574	15,239	92,200	13,830	78,370	17,416	115,250	17,288	97,963	21,769
East Riding	Y&H	22,728	475	22,800	380	18,240	150,000	37,500	5,625	31,875	7,083	112,500	3,375	13,500	20,583	7,875	26,250	33,333	105,000	15,750	89,250	19,833	120,000	18,000	102,000	22,667	150,000	22,500	127,500	28,333
Hambleton	Y&H	22,209	525	25,200	420	20,160	195,000	48,750	7,313	41,438	9,208	146,250	4,388	17,550	26,758	10,238	34,125	43,333	136,500	20,475	116,025	25,783	156,000	23,400	132,600	29,467	195,000	29,250	165,750	36,833
Harrogate	Y&H	*24,429*	650	31,200	520	24,960	225,000	56,250	8,438	47,813	10,625	168,750	5,063	20,250	30,875	11,813	39,375	50,000	157,500	23,625	133,875	29,750	180,000	27,000	153,000	34,000	225,000	33,750	191,250	42,500
Kingston up	Y&H	21,891	400	19,200	320	15,360	96,000	24,000	3,600	20,400	4,533	72,000	2,160	8,640	13,173	5,040	16,800	21,333	67,200	10,080	57,120	12,693	76,800	11,520	65,280	14,507	96,000	14,400	81,600	18,133
Kirklees	Y&H	22,281	450	21,600	360	17,280	127,500	31,875	4,781	27,094	6,021	95,625	2,869	11,475	17,496	6,694	22,313	28,333	89,250	13,388	75,863	16,858	102,000	15,300	86,700	19,267	127,500	19,125	108,375	24,083
Leeds	Y&H	22,121	675	32,400	540	25,920	160,000	40,000	6,000	34,000	7,556	120,000	3,600	14,400	21,956	8,400	28,000	35,556	112,000	16,800	95,200	21,156	128,000	19,200	108,800	24,178	160,000	24,000	136,000	30,222
North East l	Y&H	21,398	425	20,400	340	16,320	100,000	25,000	3,750	21,250	4,722	75,000	2,250	9,000	13,722	5,250	17,500	22,222	70,000	10,500	59,500	13,222	80,000	12,000	68,000	15,111	100,000	15,000	85,000	18,889
North Linco	Y&H	23,090	475	22,800	380	18,240	126,500	31,625	4,744	26,881	5,974	94,875	2,846	11,385	17,359	6,641	22,138	28,111	88,550	13,283	75,268	16,726	101,200	15,180	86,020	19,116	126,500	18,975	107,525	23,894
Richmondst	Y&H	23,143	500	24,000	400	19,200	174,950	43,738	6,561	37,177	8,262	131,213	3,936	15,746	24,007	9,185	30,616	38,878	122,465	18,370	104,095	23,132	139,960	20,994	118,966	26,437	174,950	26,243	148,708	33,046
Rotherham	Y&H	23,280	465	22,320	372	17,856	121,500	30,375	4,556	25,819	5,738	91,125	2,734	10,935	16,673	6,379	21,263	27,000	85,050	12,758	72,293	16,065	97,200	14,580	82,620	18,360	121,500	18,225	103,275	22,950
Ryedale	Y&H	22,012	575	27,600	460	22,080	210,000	52,500	7,875	44,625	9,917	157,500	4,725	18,900	28,817	11,025	36,750	46,667	147,000	22,050	124,950	27,767	168,000	25,200	142,800	31,733	210,000	31,500	178,500	39,667
Scarboroug	Y&H	21,061	450	21,600	360	17,280	135,000	33,750	5,063	28,688	6,375	101,250	3,038	12,150	18,525	7,088	23,625	30,000	94,500	14,175	80,325	17,850	108,000	16,200	91,800	20,400	135,000	20,250	114,750	25,500
Selby	Y&H	24,206	525	25,200	420	20,160	175,000	43,750	6,563	37,188	8,264	131,250	3,938	15,750	24,014	9,188	30,625	38,889	122,500	18,375	104,125	23,139	140,000	21,000	119,000	26,444	175,000	26,250	148,750	33,056
Sheffield	Y&H	22,776	550	26,400	440	21,120	135,000	33,750	5,063	28,688	6,375	101,250	3,038	12,150	18,525	7,088	23,625	30,000	94,500	14,175	80,325	17,850	108,000	16,200	91,800	20,400	135,000	20,250	114,750	25,500
Wakefield	Y&H	23,349	498	23,904	398	19,123	132,000	33,000	4,950	28,050	6,233	99,000	2,970	11,880	18,113	6,930	23,100	29,333	92,400	13,860	78,540	17,453	105,600	15,840	89,760	19,947	132,000	19,800	112,200	24,933
York	Y&H	23,221	725	34,800	580	27,840	230,000	57,500	8,625	48,875	10,861	172,500	5,175	20,700	31,561	12,075	40,250	51,111	161,000	24,150	136,850	30,411	184,000	27,600	156,400	34,756	230,000	34,500	195,500	43,444
Allerdale	North West	21,070	425	20,400	340	16,320	102,000	25,500	3,825	21,675	4,817	76,500	2,295	9,180	13,997	5,355	17,850	22,667	71,400	10,710	60,690	13,487	81,600	12,240	69,360	15,413	102,000	15,300	86,700	19,267
Barrow-in-F	North West	23,354	485	23,280	388	18,624	95,000	23,750	3,563	20,188	4,486	71,250	2,138	8,550	13,036	4,988	16,625	21,111	66,500	9,975	56,525	12,561	76,000	11,400	64,600	14,356	95,000	14,250	80,750	17,944
Blackburn w	North West	21,087	450	21,600	360	17,280	92,300	23,075	3,461	19,614	4,359	69,225	2,077	8,307	12,666	4,846	16,153	20,511	64,610	9,692	54,919	12,204	73,840	11,076	62,764	13,948	92,300	13,845	78,455	17,434
Blackpool	North West	*21,262*	475	22,800	380	18,240	99,950	24,988	3,748	21,239	4,720	74,963	2,249	8,996	13,715	5,247	17,491	22,211	69,965	10,495	59,470	13,216	79,960	11,994	67,966	15,104	99,950	14,993	84,958	18,879
Bolton	North West	21,067	525	25,200	420	20,160	124,000	31,000	4,650	26,350	5,856	93,000	2,790	11,160	17,016	6,510	21,700	27,556	86,800	13,020	73,780	16,396	99,200	14,880	84,320	18,738	124,000	18,600	105,400	23,422
Burnley	North West	20,916	400	19,200	320	15,360	77,999	19,500	2,925	16,575	3,683	58,499	1,755	7,020	10,703	4,095	13,650	17,333	54,599	8,190	46,409	10,313	62,399	9,360	53,039	11,787	77,999	11,700	66,299	14,733
Bury	North West	21,792	595	28,560	476	22,848	154,000	38,500	5,775	32,725	7,272	115,500	3,465	13,860	21,132	8,085	26,950	34,222	107,800	16,170	91,630	20,362	123,200	18,480	104,720	23,271	154,000	23,100	130,900	29,089
Carlisle	North West	22,653	425	20,400	340	16,320	105,000	26,250	3,938	22,313	4,958	78,750	2,363	9,450	14,408	5,513	18,375	23,333	73,500	11,025	62,475	13,883	84,000	12,600	71,400	15,867	105,000	15,750	89,250	19,833
Cheshire Ea	North West	23,798	595	28,560	476	22,848	175,000	43,750	6,563	37,188	8,264	131,250	3,938	15,750	24,014	9,188	30,625	38,889	122,500	18,375	104,125	23,139	140,000	21,000	119,000	26,444	175,000	26,250	148,750	33,056
Cheshire W	North West	24,029	595	28,560	476	22,848	163,000	40,750	6,113	34,638	7,697	122,250	3,668	14,670	22,367	8,558	28,525	36,222	114,100	17,115	96,985	21,552	130,400	19,560	110,840	24,631	163,000	24,450	138,550	30,789
Chorley	North West	22,377	525	25,200	420	20,160	136,000	34,000	5,100	28,900	6,422	102,000	3,060	12,240	18,662	7,140	23,800	30,222	95,200	14,280	80,920	17,982	108,800	16,320	92,480	20,551	136,000	20,400	115,600	25,689
Copeland	North West	27,778	450	21,600	360	17,280	88,500	22,125	3,319	18,806	4,179	66,375	1,991	7,965	12,144	4,646	15,488	19,667	61,950	9,293	52,658	11,702	70,800	10,620	60,180	13,373	88,500	13,275	75,225	16,717
Eden	North West	23,584	515	24,720	412	19,776	165,000	41,250	6,188	35,063	7,792	123,750	3,713	14,850	22,642	8,663	28,875	36,667	115,500	17,325	98,175	21,817	132,000	19,800	112,200	24,933	165,000	24,750	140,250	31,167
Fylde	North West	24,586	500	24,000	400	19,200	155,000	38,750	5,813	32,938	7,319	116,250	3,488	13,950	21,269	8,138	27,125	34,444	108,500	16,275	92,225	20,494	124,000	18,600	105,400	23,422	155,000	23,250	131,750	29,278
Halton	North West	24,843	475	22,800	380	18,240	115,000	28,750	4,313	24,438	5,431	86,250	2,588	10,350	15,781	6,038	20,125	25,556	80,500	12,075	68,425	15,206	92,000	13,800	78,200	17,378	115,000	17,250	97,750	21,722
Hyndburn	North West	22,474	425	20,400	340	16,320	85,000	21,250	3,188	18,063	4,014	63,750	1,913	7,650	11,664	4,463	14,875	18,889	59,500	8,925	50,575	11,239	68,000	10,200	57,800	12,844	85,000	12,750	72,250	16,056
Knowsley	North West	22,167	525	25,200	420	20,160	123,000	30,750	4,613	26,138	5,808	92,250	2,768	11,070	16,878	6,458	21,525	27,333	86,100	12,915	73,185	16,263	98,400	14,760	83,640	18,587	123,000	18,450	104,550	23,233
Lancaster	North West	22,684	525	25,200	420	20,160	132,000	33,000	4,950	28,050	6,233	99,000	2,970	11,880	18,113	6,930	23,100	29,333	92,400	13,860	78,540	17,453	105,600	15,840	89,760	19,947	132,000	19,800	112,200	24,933
Liverpool	North West	24,630	495	23,760	396	19,008	112,500	28,125	4,219	23,906	5,313	84,375	2,531	10,125	15,438	5,906	19,688	25,000	78,750	11,813	66,938	14,875	90,000	13,500	76,500	17,000	112,500	16,875	95,625	21,250
Manchester	North West	24,531	750	36,000	600	28,800	170,000	42,500	6,375	36,125	8,028	127,500	3,825	15,300	23,328	8,925	29,750	37,778	119,000	17,850	101,150	22,478	136,000	20,400	115,600	25,689	170,000	25,500	144,500	32,111
Oldham	North West	21,977	550	26,400	440	21,120	130,000	32,500	4,875	27,625	6,139	97,500	2,925	11,700	17,839	6,825	22,750	28,889	91,000	13,650	77,350	17,189	104,000	15,600	88,400	19,644	130,000	19,500	110,500	24,556
Pendle	North West	20,223	433	20,784	346	16,627	87,750	21,938	3,291	18,647	4,144	65,813	1,974	7,898	12,041	4,607	15,356	19,500	61,425	9,214	52,211	11,603	70,200	10,530	59,670	13,260	87,750	13,163	74,588	16,575
Preston	North West	22,584	475	22,800	380	18,240	111,000	27,750	4,163	23,588	5,242	83,250	2,498	9,990	15,232	5,828	19,425	24,667	77,700	11,655	66,045	14,677	88,800	13,320	75,480	16,773	111,000	16,650	94,350	20,967
Ribble Valle	North West	23,520	570	27,360	456	21,888	174,000	43,500	6,525	36,975	8,217	130,500	3,915	15,660	23,877	9,135	30,450	38,667	121,800	18,270	103,530	23,007	139,200	20,880	118,320	26,293	174,000	26,100	147,900	32,867
Rochdale	North West	*21,998*	475	22,800	380	18,240	130,000	32,500	4,875	27,625	6,139	97,500	2,925	11,700	17,839	6,825	22,750	28,889	91,000	13,650	77,350	17,189	104,000	15,600	88,400	19,644	130,000	19,500	110,500	24,556
Rossendale	North West	21,132	450	21,600	360	17,280	122,000	30,500	4,575	25,925	5,761	91,500	2,745	10,980	16,741	6,405	21,350	27,111	85,400	12,810	72,590	16,131	97,600	14,640	82,960	18,436	122,000	18,300	103,700	23,044
Salford	North West	24,531	650	31,200	520	24,960	166,000	41,500	6,225	35,275	7,839	124,500	3,735	14,940	22,779	8,715	29,050	36,889	116,200	17,430	98,770	21,949	132,800	19,920	112,880	25,084	166,000	24,900	141,100	31,356
Sefton	North West	22,253	520	24,960	416	19,968	140,000	35,000	5,250	29,750	6,611	105,000	3,150	12,600	19,211	7,350	24,500	31,111	98,000	14,700	83,300	18,511	112,000	16,800	95,200	21,156	140,000	21,000	119,000	26,444
South Lakel	North West	22,333	600	28,800	480	23,040	195,000	48,750	7,313	41,438	9,208	146,250	4,388	17,550	26,758	10,238	34,125	43,333	136,500	20,475	116,025	25,783	156,000	23,400	132,600	29,467	195,000	29,250	165,750	36,833
South Ribbl	North West	22,911	545	26,160	436	20,928	145,000	36,250	5,438	30,813	6,847	108,750	3,263	13,050	19,897	7,613	25,375	32,222	101,500	15,225	86,275	19,172	116,000	17,400	98,600	21,911	145,000	21,750	123,250	27,389
St Helens	North West	22,050	475	22,800	380	18,240	115,000	28,750	4,313	24,438	5,431	86,250	2,588	10,350	15,781	6,038	20,125	25,556	80,500	12,075	68,425	15,206	92,000	13,800	78,200	17,378	115,000	17,250	97,750	21,722
Stockport	North West	22,366	675	32,400	540	25,920	200,000	50,000	7,500	42,500	9,444	150,000	4,500	18,000	27,444	10,500	35,000	44,444	140,000	21,000	119,000	26,444	160,000	24,000	136,000	30,222	200,000	30,000	170,000	37,778
Tameside	North West	20,950	575	27,600	460	22,080	145,000	36,250	5,438	30,813	6,847	108,750	3,263	13,050	19,897	7,613	25,375	32,222	101,500	15,225	86,275	19,172	116,000	17,400	98,600	21,911	145,000	21,750	123,250	27,389
Trafford	North West	24,512	775	37,200	620	29,760	251,000	62,750	9,413	53,338	11,853	188,250	5,648	22,590	34,443	13,178	43,925	55,778	175,700	26,355	149,345	33,188	200,800	30,120	170,680	37,929	251,000	37,650	213,350	47,411
Warrington	North West	23,933	550	26,400	440	21,120	155,000	38,750	5,813	32,938	7,319	116,250	3,488	13,950	21,269	8,138	27,125	34,444	108,500	16,275	92,225	20,494	124,000	18,600	105,400	23,422	155,000	23,250	131,750	29,278
West Lanca	North West	24,882	498	23,904	398	19,123	149,995	37,499	5,625	31,874	7,083	112,496	3,375	13,500	20,583	7,875	26,249	33,332	104,997	15,749	89,247	19,833	119,996	17,999	101,997	22,666	149,995	22,499	127,496	28,332
Wigan	North West	21,941	465	22,320	372	17,856	125,000	31,250	4,688	26,563	5,903	93,750	2,813	11,250	17,153	6,563	21,875	27,778	87,500	13,125	74,375	16,528	100,000	15,000	85,000	18,889	125,000	18,750	106,250	23,611
Wirral	North West	21,813	495	23,760	396	19,008	132,500	33,125	4,969	28,156	6,257	99,375	2,981	11,925	18,182	6,956	23,188	29,444	92,750	13,913	78,838	17,519	106,000	15,900	90,100	20,022	132,500	19,875	112,625	25,028
Wyre	North West	22,444	510	24,480	408	19,584	132,000	33,000	4,950	28,050	6,233	99,000	2,970	11,880	18,113	6,930	23,100	29,333	92,400	13,860	78,540	17,453	105,600	15,840	89,760	19,947	132,000	19,800	112,200	24,933

Reference

https://www.ons.gov.uk/peoplepopulationandcommunity/housing/bulletins/privaterentalmarketsummarystatisticsinengland/april2021tomarch2022

https://www.ons.gov.uk/peoplepopulationandcommunity/housing/datasets/ratioofhousepricetoworkplacebasedearningslowerquartileandmedian

Region	Local Authority	Lower Quartile Gross Annual Pay (Table 6b)	Open market	DMV	First Homes	Shared ownership (3% rent)	Market Rent	Affordable Rent
North East	County Durham	21,879	15,111	12,089	10,578	17,778	19680	15,744
North East	Darlington	21,955	18,700	14,960	13,090	22,000	20400	16,320
North East	Gateshead	22,532	19,739	15,791	13,817	23,222	21600	17,280
North East	Hartlepool	21,039	15,111	12,089	10,578	17,778	19200	15,360
North East	Middlesbrough	*22,963*	16,056	12,844	11,239	18,889	18528	14,822
North East	Newcastle upon Tyne	23,785	24,083	19,267	16,858	28,333	28560	22,848
North East	North Tyneside	22,297	23,894	19,116	16,726	28,111	22800	18,240
North East	Northumberland	*22,968*	21,722	17,378	15,206	25,556	20400	16,320
North East	Redcar and Cleveland	19,573	19,101	15,281	13,371	22,472	20400	16,320
North East	South Tyneside	20,570	18,794	15,036	13,156	22,111	21360	17,088
North East	Stockton-on-Tees	23,768	21,210	16,968	14,847	24,953	22800	18,240
North East	Sunderland	21,715	17,661	14,129	12,363	20,778	21600	17,280
Y&H	Barnsley	21,957	21,156	16,924	14,809	24,889	20784	16,627
Y&H	Bradford	*23,939*	20,778	16,622	14,544	24,444	21600	17,280
Y&H	Calderdale	23,259	21,722	17,378	15,206	25,556	21600	17,280
Y&H	Craven	21,351	34,944	27,956	24,461	41,111	26400	21,120
Y&H	Doncaster	22,560	21,769	17,416	15,239	25,611	22800	18,240
Y&H	East Riding of Yorkshire	22,728	28,333	22,667	19,833	33,333	22800	18,240
Y&H	Hambleton	22,209	36,833	29,467	25,783	43,333	25200	20,160
Y&H	Harrogate	*24,429*	42,500	34,000	29,750	50,000	31200	24,960
Y&H	Kingston upon Hull	21,891	18,133	14,507	12,693	21,333	19200	15,360
Y&H	Kirklees	22,281	24,083	19,267	16,858	28,333	21600	17,280
Y&H	Leeds	22,121	30,222	24,178	21,156	35,556	32400	25,920
Y&H	North East Lincolnshire	21,398	18,889	15,111	13,222	22,222	20400	16,320
Y&H	North Lincolnshire	23,090	23,894	19,116	16,726	28,111	22800	18,240

Y&H	Richmondshire	23,143	33,046	26,437	23,132	38,878	24000	19,200
Y&H	Rotherham	23,280	22,950	18,360	16,065	27,000	22320	17,856
Y&H	Ryedale	22,012	39,667	31,733	27,767	46,667	27600	22,080
Y&H	Scarborough	21,061	25,500	20,400	17,850	30,000	21600	17,280
Y&H	Selby	24,206	33,056	26,444	23,139	38,889	25200	20,160
Y&H	Sheffield	22,776	25,500	20,400	17,850	30,000	26400	21,120
Y&H	Wakefield	23,349	24,933	19,947	17,453	29,333	23904	19,123
Y&H	York	23,221	43,444	34,756	30,411	51,111	34800	27,840
North West	Allerdale	21,070	19,267	15,413	13,487	22,667	20400	16,320
North West	Barrow-in-Furness	23,354	17,944	14,356	12,561	21,111	23280	18,624
North West	Blackburn with Darwen	21,087	17,434	13,948	12,204	20,511	21600	17,280
North West	Blackpool	*21,262*	18,879	15,104	13,216	22,211	22800	18,240
North West	Bolton	21,067	23,422	18,738	16,396	27,556	25200	20,160
North West	Burnley	20,916	14,733	11,787	10,313	17,333	19200	15,360
North West	Bury	21,792	29,089	23,271	20,362	34,222	28560	22,848
North West	Carlisle	22,653	19,833	15,867	13,883	23,333	20400	16,320
North West	Cheshire East	23,798	33,056	26,444	23,139	38,889	28560	22,848
North West	Cheshire West and Chester	24,029	30,789	24,631	21,552	36,222	28560	22,848
North West	Chorley	22,377	25,689	20,551	17,982	30,222	25200	20,160
North West	Copeland	27,778	16,717	13,373	11,702	19,667	21600	17,280
North West	Eden	23,584	31,167	24,933	21,817	36,667	24720	19,776
North West	Fylde	24,586	29,278	23,422	20,494	34,444	24000	19,200
North West	Halton	24,843	21,722	17,378	15,206	25,556	22800	18,240
North West	Hyndburn	22,474	16,056	12,844	11,239	18,889	20400	16,320
North West	Knowsley	22,167	23,233	18,587	16,263	27,333	25200	20,160
North West	Lancaster	22,684	24,933	19,947	17,453	29,333	25200	20,160
North West	Liverpool	24,630	21,250	17,000	14,875	25,000	23760	19,008
North West	Manchester	24,531	32,111	25,689	22,478	37,778	36000	28,800
North West	Oldham	21,977	24,556	19,644	17,189	28,889	26400	21,120
North West	Pendle	20,223	16,575	13,260	11,603	19,500	20784	16,627
North West	Preston	22,584	20,967	16,773	14,677	24,667	22800	18,240
North West	Ribble Valley	23,520	32,867	26,293	23,007	38,667	27360	21,888
North West	Rochdale	*21,998*	24,556	19,644	17,189	28,889	22800	18,240

North West	Rossendale	21,132	23,044	18,436	16,131	27,111	21600	17,280
North West	Salford	24,531	31,356	25,084	21,949	36,889	31200	24,960
North West	Sefton	22,253	26,444	21,156	18,511	31,111	24960	19,968
North West	South Lakeland	22,333	36,833	29,467	25,783	43,333	28800	23,040
North West	South Ribble	22,911	27,389	21,911	19,172	32,222	26160	20,928
North West	St Helens	22,050	21,722	17,378	15,206	25,556	22800	18,240
North West	Stockport	22,366	37,778	30,222	26,444	44,444	32400	25,920
North West	Tameside	20,950	27,389	21,911	19,172	32,222	27600	22,080
North West	Trafford	24,512	47,411	37,929	33,188	55,778	37200	29,760
North West	Warrington	23,933	29,278	23,422	20,494	34,444	26400	21,120
North West	West Lancashire	24,882	28,332	22,666	19,833	33,332	23904	19,123
North West	Wigan	21,941	23,611	18,889	16,528	27,778	22320	17,856
North West	Wirral	21,813	25,028	20,022	17,519	29,444	23760	19,008
North West	Wyre	22,444	24,933	19,947	17,453	29,333	24480	19,584
			42	18	7	61	44	6
		%	58	25	10	85	61	8

% of Northern LPAs where average cost of income required to afford a home is more than the LPA average income

Local Auth	Region	Median Annual Pay (Gross) 2022	25% of med Gross Annual Pay	Median Private Monthly Rent between 1 April 2020 and 31 March 2022)	Annual med Market Rent	Affordable Rent (20% below)	Annual med Affordable Rent	25% med income lower than LQ market rent?	25% med income lower than LQ affordable rent?	Median House Price 01/06/2022 (ONS HPSSA Dataset 9)	25% to buy SO	Deposit 15%	Mortgage Required	Income required to afford mortgage	Rent (75%)	Rent is 3% PA	Income required to afford rent (3%)	Annual Income required to afford shared own ership (3%)	Med Annual Income below Shared Ownership cost?	Rent is 7% PA	Income required to afford rent (7%)	Annual Income required to afford shared ownership (7%)	First home (30% below market)	15% deposit	Mortgage required	Annual Income Required to afford First Homes	Med Annual Income below First Homes cost?	DMV(20% below market)	15% deposit	Mortgage required	Annual Income Required to afford DMV	Med Annual Income below DMVs cost?	Open Market	15% deposit	Mortgage Required	Annual Income Required to afford open market	Med Annual Income below Open Markets cost?
County Dur	North East	25904	6,476	475	5,700	380	4,560	No	No	120,000	30,000	4,500	25,500	5,667	90,000	2,700	10,800	16,467	No	6,300	21,000	26,667	84,000	12,600	71,400	15,867	No	96,000	14,400	81,600	18,133	No	120,000	18,000	102,000	22,667	No
Darlington	North East	26184	6,546	475	5,700	380	4,560	No	No	140,000	35,000	5,250	29,750	6,611	105,000	3,150	10,500	17,111	No	7,350	24,500	31,111	98,000	14,700	83,300	18,511	No	112,000	16,800	95,200	21,156	No	140,000	21,000	119,000	26,444	Yes
Gateshead	North East	25024	6,256	550	6,600	440	5,280	Yes	No	137,500	34,375	5,156	29,219	6,493	103,125	3,094	10,313	16,806	No	7,219	24,063	30,556	96,250	14,438	81,813	18,181	No	110,000	16,500	93,500	20,778	No	137,500	20,625	116,875	25,972	Yes
Hartlepool	North East	24537	6,134	492	5,904	394	4,723	No	No	126,000	31,500	4,725	26,775	5,950	94,500	2,835	9,450	15,400	No	6,615	22,050	28,000	88,200	13,230	74,970	16,660	No	100,800	15,120	85,680	19,040	No	126,000	18,900	107,100	23,800	No
Middlesbro	North East	x	#VALUE!	450	5,400	360	4,320	#VALUE!	#VALUE!	130,000	32,500	4,875	27,625	6,139	97,500	2,925	9,750	15,889	No	6,825	22,750	28,889	91,000	13,650	77,350	17,189	No	104,000	15,600	88,400	19,644	No	130,000	19,500	110,500	24,556	No
Newcastle	North East	27005	6,751	700	8,400	560	6,720	Yes	No	170,000	42,500	6,375	36,125	8,028	127,500	3,825	12,750	20,778	No	8,925	29,750	37,778	119,000	17,850	101,150	22,478	No	136,000	20,400	115,600	25,689	No	170,000	25,500	144,500	32,111	Yes
North Tyne	North East	27009	6,752	575	6,900	460	5,520	Yes	No	170,000	42,500	6,375	36,125	8,028	127,500	3,825	12,750	20,778	No	8,925	29,750	37,778	119,000	17,850	101,150	22,478	No	136,000	20,400	115,600	25,689	No	170,000	25,500	144,500	32,111	Yes
Northumbe	North East	24655	6,164	500	6,000	400	4,800	No	No	165,000	41,250	6,188	35,063	7,792	123,750	3,713	12,375	20,167	No	8,663	28,875	36,667	115,500	17,325	98,175	21,817	No	132,000	19,800	112,200	24,933	Yes	165,000	24,750	140,250	31,167	Yes
Redcar and	North East	22172	5,543	495	5,940	396	4,752	Yes	No	140,000	35,000	5,250	29,750	6,611	105,000	3,150	10,500	17,111	No	7,350	24,500	31,111	98,000	14,700	83,300	18,511	No	112,000	16,800	95,200	21,156	No	140,000	21,000	119,000	26,444	Yes
South Tyne	North East	25093	6,273	495	5,940	396	4,752	No	No	138,000	34,500	5,175	29,325	6,517	103,500	3,105	10,350	16,867	No	7,245	24,150	30,667	96,600	14,490	82,110	18,247	No	110,400	16,560	93,840	20,853	No	138,000	20,700	117,300	26,067	Yes
Stockton-or	North East	26819	6,705	530	6,360	424	5,088	No	No	149,000	37,250	5,588	31,663	7,036	111,750	3,353	11,175	18,211	No	7,823	26,075	33,111	104,300	15,645	88,655	19,701	No	119,200	17,880	101,320	22,516	No	149,000	22,350	126,650	28,144	Yes
Sunderland	North East	23655	5,914	500	6,000	400	4,800	Yes	No	130,000	32,500	4,875	27,625	6,139	97,500	2,925	9,750	15,889	No	6,825	22,750	28,889	91,000	13,650	77,350	17,189	No	104,000	15,600	88,400	19,644	No	130,000	19,500	110,500	24,556	Yes
Barnsley	Y&H	24,835	6,209	475	5,700	380	4,560	No	No	144,000	36,000	5,400	30,600	6,800	108,000	3,240	10,800	17,600	No	7,560	25,200	32,000	100,800	15,120	85,680	19,040	No	115,200	17,280	97,920	21,760	No	144,000	21,600	122,400	27,200	Yes
Bradford	Y&H	25,299	6,325	575	6,900	460	5,520	Yes	No	150,000	37,500	5,625	31,875	7,083	112,500	3,375	11,250	18,333	No	7,875	26,250	33,333	105,000	15,750	89,250	19,833	No	120,000	18,000	102,000	22,667	No	150,000	22,500	127,500	28,333	Yes
Calderdale	Y&H	26,136	6,534	525	6,300	420	5,040	No	No	160,000	40,000	6,000	34,000	7,556	120,000	3,600	12,000	19,556	No	8,400	28,000	35,556	112,000	16,800	95,200	21,156	No	128,000	19,200	108,800	24,178	No	160,000	24,000	136,000	30,222	Yes
Craven	Y&H	22,033	5,508	595	7,140	476	5,712	Yes	Yes	230,000	57,500	8,625	48,875	10,861	172,500	5,175	17,250	28,111	Yes	12,075	40,250	51,111	161,000	24,150	136,850	30,411	Yes	184,000	27,600	156,400	34,756	Yes	230,000	34,500	195,500	43,444	Yes
Doncaster	Y&H	25,356	6,339	525	6,300	420	5,040	No	No	150,000	37,500	5,625	31,875	7,083	112,500	3,375	11,250	18,333	No	7,875	26,250	33,333	105,000	15,750	89,250	19,833	No	120,000	18,000	102,000	22,667	No	150,000	22,500	127,500	28,333	Yes
East Riding	Y&H	28,067	7,017	550	6,600	440	5,280	No	No	199,950	49,988	7,498	42,489	9,442	149,963	4,499	14,996	24,438	No	10,497	34,991	44,433	139,965	20,995	118,970	26,438	No	159,960	23,994	135,966	30,215	Yes	199,950	29,993	169,958	37,768	Yes
Hambleton	Y&H	25,205	6,301	600	7,200	480	5,760	Yes	No	245,000	61,250	9,188	52,063	11,569	183,750	5,513	18,375	29,944	Yes	12,863	42,875	54,444	171,500	25,725	145,775	32,394	Yes	196,000	29,400	166,600	37,022	Yes	245,000	36,750	208,250	46,278	Yes
Harrogate	Y&H	27,788	6,947	750	9,000	600	7,200	Yes	Yes	287,998	71,999	10,800	61,199	13,600	215,998	6,480	21,600	35,200	Yes	15,120	50,400	63,999	201,598	30,240	171,359	38,080	Yes	230,398	34,560	195,838	43,520	Yes	287,998	43,200	244,798	54,400	Yes
Kingston up	Y&H	23,350	5,838	450	5,400	360	4,320	No	No	125,000	31,250	4,688	26,563	5,903	93,750	2,813	9,375	15,278	No	6,563	21,875	27,778	87,500	13,125	74,375	16,528	No	100,000	15,000	85,000	18,889	No	125,000	18,750	106,250	23,611	Yes
Kirklees	Y&H	26,420	6,605	525	6,300	420	5,040	No	No	170,000	42,500	6,375	36,125	8,028	127,500	3,825	12,750	20,778	No	8,925	29,750	37,778	119,000	17,850	101,150	22,478	No	136,000	20,400	115,600	25,689	No	170,000	25,500	144,500	32,111	Yes
Leeds	Y&H	28,639	7,160	750	9,000	600	7,200	Yes	Yes	210,000	52,500	7,875	44,625	9,917	157,500	4,725	15,750	25,667	No	11,025	36,750	46,667	147,000	22,050	124,950	27,767	No	168,000	25,200	142,800	31,733	Yes	210,000	31,500	178,500	39,667	Yes
North East	Y&H	24,811	6,203	475	5,700	380	4,560	No	No	143,500	35,875	5,381	30,494	6,776	107,625	3,229	10,763	17,539	No	7,534	25,113	31,889	100,450	15,068	85,383	18,974	No	114,800	17,220	97,580	21,684	No	143,500	21,525	121,975	27,106	Yes
North Linco	Y&H	25,253	6,313	525	6,300	420	5,040	No	No	160,000	40,000	6,000	34,000	7,556	120,000	3,600	12,000	19,556	No	8,400	28,000	35,556	112,000	16,800	95,200	21,156	No	128,000	19,200	108,800	24,178	No	160,000	24,000	136,000	30,222	Yes
Richmondsl	Y&H	26,126	6,532	575	6,900	460	5,520	Yes	No	230,000	57,500	8,625	48,875	10,861	172,500	5,175	17,250	28,111	Yes	12,075	40,250	51,111	161,000	24,150	136,850	30,411	Yes	184,000	27,600	156,400	34,756	Yes	230,000	34,500	195,500	43,444	Yes
Rotherham	Y&H	24,248	6,062	525	6,300	420	5,040	Yes	No	160,000	40,000	6,000	34,000	7,556	120,000	3,600	12,000	19,556	No	8,400	28,000	35,556	112,000	16,800	95,200	21,156	No	128,000	19,200	108,800	24,178	No	160,000	24,000	136,000	30,222	Yes
Ryedale	Y&H	23,629	5,907	650	7,800	520	6,240	Yes	Yes	245,000	61,250	9,188	52,063	11,569	183,750	5,513	18,375	29,944	Yes	12,863	42,875	54,444	171,500	25,725	145,775	32,394	Yes	196,000	29,400	166,600	37,022	Yes	245,000	36,750	208,250	46,278	Yes
Scarboroug	Y&H	x	#VALUE!	550	6,600	440	5,280	#VALUE!	#VALUE!	181,430	45,358	6,804	38,554	8,568	136,073	4,082	13,607	22,175	No	9,525	31,750	40,318	127,001	19,050	107,951	23,989	No	145,144	21,772	123,372	27,416	No	181,430	27,215	154,216	34,270	No
Selby	Y&H	27,842	6,961	600	7,200	480	5,760	Yes	No	225,000	56,250	8,438	47,813	10,625	168,750	5,063	16,875	27,500	No	11,813	39,375	50,000	157,500	23,625	133,875	29,750	Yes	180,000	27,000	153,000	34,000	Yes	225,000	33,750	191,250	42,500	Yes
Sheffield	Y&H	25,965	6,491	625	7,500	500	6,000	Yes	No	180,750	45,188	6,778	38,409	8,535	135,563	4,067	13,556	22,092	No	9,489	31,631	40,167	126,525	18,979	107,546	23,899	No	144,600	21,690	122,910	27,313	Yes	180,750	27,113	153,638	34,142	Yes
Wakefield	Y&H	24,825	6,206	575	6,900	460	5,520	Yes	No	170,000	42,500	6,375	36,125	8,028	127,500	3,825	12,750	20,778	No	8,925	29,750	37,778	119,000	17,850	101,150	22,478	No	136,000	20,400	115,600	25,689	Yes	170,000	25,500	144,500	32,111	Yes
York	Y&H	27,507	6,877	800	9,600	640	7,680	Yes	Yes	270,000	67,500	10,125	57,375	12,750	202,500	6,075	20,250	33,000	Yes	14,175	47,250	60,000	189,000	28,350	160,650	35,700	Yes	216,000	32,400	183,600	40,800	Yes	270,000	40,500	229,500	51,000	Yes
Allerdale	North West	26,755	6,689	495	5,940	396	4,752	No	No	150,000	37,500	5,625	31,875	7,083	112,500	3,375	11,250	18,333	No	7,875	26,250	33,333	105,000	15,750	89,250	19,833	No	120,000	18,000	102,000	22,667	No	150,000	22,500	127,500	28,333	Yes
Barrow-in-F	North West	26,215	6,554	550	6,600	440	5,280	Yes	No	136,000	34,000	5,100	28,900	6,422	102,000	3,060	10,200	16,622	No	7,140	23,800	30,222	95,200	14,280	80,920	17,982	No	108,800	16,320	92,480	20,551	No	136,000	20,400	115,600	25,689	No
Blackburn v	North West	23,205	5,801	495	5,940	396	4,752	Yes	No	125,750	31,438	4,716	26,722	5,938	94,313	2,829	9,431	15,369	No	6,602	22,006	27,944	88,025	13,204	74,821	16,627	No	100,600	15,090	85,510	19,002	No	125,750	18,863	106,888	23,751	Yes
Blackpool	North West	21,771	5,443	550	6,600	440	5,280	Yes	No	128,000	32,000	4,800	27,200	6,044	96,000	2,880	9,600	15,644	No	6,720	22,400	28,444	89,600	13,440	76,160	16,924	No	102,400	15,360	87,040	19,342	No	128,000	19,200	108,800	24,178	Yes
Bolton	North West	25,290	6,323	575	6,900	460	5,520	Yes	No	163,750	40,938	6,141	34,797	7,733	122,813	3,684	12,281	20,014	No	8,597	28,656	36,389	114,625	17,194	97,431	21,651	No	131,000	19,650	111,350	24,744	No	163,750	24,563	139,188	30,931	Yes
Burnley	North West	24,428	6,107	450	5,400	360	4,320	No	No	118,000	29,500	4,425	25,075	5,572	88,500	2,655	8,850	14,422	No	6,195	20,650	26,222	82,600	12,390	70,210	15,602	No	94,400	14,160	80,240	17,831	No	118,000	17,700	100,300	22,289	No
Bury	North West	27,688	6,922	650	7,800	520	6,240	Yes	No	212,000	53,000	7,950	45,050	10,011	159,000	4,770	15,900	25,911	No	11,130	37,100	47,111	148,400	22,260	126,140	28,031	Yes	169,600	25,440	144,160	32,036	Yes	212,000	31,800	180,200	40,044	Yes
Carlisle	North West	x	#VALUE!	475	5,700	380	4,560	#VALUE!	#VALUE!	140,000	35,000	5,250	29,750	6,611	105,000	3,150	10,500	17,111	No	7,350	24,500	31,111	98,000	14,700	83,300	18,511	No	112,000	16,800	95,200	21,156	No	140,000	21,000	119,000	26,444	No
Cheshire Ea	North West	28,497	7,124	700	8,400	560	6,720	Yes	No	241,500	60,375	9,056	51,319	11,404	181,125	5,434	18,113	29,517	Yes	12,679	42,263	53,667	169,050	25,358	143,693	31,932	Yes	193,200	28,980	164,220	36,493	Yes	241,500	36,225	205,275	45,617	Yes
Cheshire W	North West	28,005	7,001	675	8,100	540	6,480	Yes	No	223,800	55,950	8,393	47,558	10,568	167,850	5,036	16,785	27,353	No	11,750	39,165	49,733	156,660	23,499	133,161	29,591	Yes	179,040	26,856	152,184	33,819	Yes	223,800	33,570	190,230	42,273	Yes
Chorley	North West	27,855	6,964	600	7,200	480	5,760	Yes	No	182,000	45,500	6,825	38,675	8,594	136,500	4,095	13,650	22,244	No	9,555	31,850	40,444	127,400	19,110	108,290	24,064	No	145,600	21,840	123,760	27,502	No	182,000	27,300	154,700	34,378	Yes
Copeland	North West	27,873	6,968	500	6,000	400	4,800	No	No	127,000	31,750	4,763	26,988	5,997	95,250	2,858	9,525	15,522	No	6,668	22,225	28,222	88,900	13,335	75,565	16,792	No	101,600	15,240	86,360	19,191	No	127,000	19,050	107,950	23,989	No
Eden	North West	24,647	6,162	575	6,900	460	5,520	Yes	No	220,000	55,000	8,250	46,750	10,389	165,000	4,950	16,500	26,889	Yes	11,550	38,500	48,889	154,000	23,100	130,900	29,089	Yes	176,000	26,400	149,600	33,244	Yes	220,000	33,000	187,000	41,556	Yes
Fylde	North West	27,742	6,936	585	7,020	468	5,616	Yes	No	200,000	50,000	7,500	42,500	9,444	150,000	4,500	15,000	24,444	No	10,500	35,000	44,444	140,000	21,000	119,000	26,444	No	160,000	24,000	136,000	30,222	Yes	200,000	30,000	170,000	37,778	Yes
Halton	North West	25,890	6,473	550	6,600	440	5,280	Yes	No	155,000	38,750	5,813	32,938	7,319	116,250	3,488	11,625	18,944	No	8,138	27,125	34,444	108,500	16,275	92,225	20,494	No	124,000	18,600	105,400	23,422	No	155,000	23,250	131,750	29,278	Yes
Hyndburn	North West	24,365	6,091	475	5,700	380	4,560	No	No	120,000	30,000	4,500	25,500	5,667	90,000	2,700	9,000	14,667	No	6,300	21,000	26,667	84,000	12,600	71,400	15,867	No	96,000	14,400	81,600	18,133	No	120,000	18,000	102,000	22,667	No
Knowsley	North West	25,735	6,434	575	6,900	460	5,520	Yes	No	160,000	40,000	6,000	34,000	7,556	120,000	3,600	12,000	19,556	No	8,400	28,000	35,556	112,000	16,800	95,200	21,156	No	128,000	19,200	108,800	24,178	No	160,000	24,000	136,000	30,222	Yes
Lancaster	North West	26,246	6,562	595	7,140	476	5,712	Yes	No	175,000	43,750	6,563	37,188	8,264	131,250	3,938	13,125	21,389	No	9,188	30,625	38,889	122,500	18,375	104,125	23,139	No	140,000	21,000	119,000	26,444	Yes	175,000	26,250	148,750	33,056	Yes
Liverpool	North West	26,303	6,576	575	6,900	460	5,520	Yes	No	150,000	37,500	5,625	31,875	7,083	112,500	3,375	11,250	18,333	No	7,875	26,250	33,333	105,000	15,750	89,250	19,833	No	120,000	18,000	102,000	22,667	No	150,000	22,500	127,500	28,333	Yes
Manchester	North West	24,101	6,025	850	10,200	680	8,160	Yes	Yes	216,000	54,000	8,100	45,900	10,200	162,000	4,860	16,200	26,400	Yes	11,340	37,800	48,000	151,200	22,680	128,520	28,560	Yes	172,800	25,920	146,880	32,640	Yes	216,000	32,400	183,600	40,800	Yes
Oldham	North West	24,174	6,044	595	7,140	476	5,712	Yes	No	172,000	43,000	6,450	36,550	8,122	129,000	3,870	12,900	21,022	No	9,030	30,100	38,222	120,400	18,060	102,340	22,742	No	137,600	20,640	116,960	25,991	Yes	172,000	25,800	146,200	32,489	Yes
Pendle	North West	22,575	5,644	485	5,820	388	4,656	Yes	No	125,000	31,250	4,688	26,563	5,903	93,750	2,813	9,375	15,278	No	6,563	21,875	27,778	87,500	13,125	74,375	16,528	No	100,000	15,000	85,000	18,889	No	125,000	18,750	106,250	23,611	Yes
Preston	North West	24,416	6,104	550	6,600	440	5,280	Yes	No	155,433	38,858	5,829	33,029	7,340	116,574	3,497	11,657	18,997	No	8,160	27,201	34,541	108,803	16,320	92,482	20,552	No	124,346	18,652	105,694	23,488	No	155,433	23,315	132,118	29,359	Yes
Ribble Valle	North West	27,838	6,960	650	7,800	520	6,240	Yes	No	235,000	58,750	8,813	49,938	11,097	176,250	5,288	17,625	28,722	Yes	12,338	41,125	52,222	164,500	24,675	139,825	31,072	Yes	188,000	28,200	159,800	35,511	Yes	235,000	35,250	199,750	44,389	Yes
Rochdale	North West	23,817	5,954	550	6,600	440	5,280	Yes	No	165,000	41,250	6,188	35,063	7,792	123,750	3,713	12,375	20,167	No	8,663	28,875	36,667	115,500	17,325	98,175	21,817	No	132,000	19,800	112,200	24,933	Yes	165,000	24,750	140,250	31,167	Yes
Rossendale	North West	23,671	5,918	550	6,600	440	5,280	Yes	No	162,500	40,625	6,094	34,531	7,674	121,875	3,656	12,188	19,861	No	8,531	28,438	36,111	113,750	17,063	96,688	21,486	No	130,000	19,500	110,500	24,556	Yes	162,500	24,375	138,125	30,694	Yes
Salford	North West	28,081	7,020	750	9,000	600	7,200	Yes	Yes	205,000	51,250	7,688	43,563	9,681	153,750	4,613	15,375	25,056	No	10,763	35,875	45,556	143,500	21,525	121,975	27,106	No	164,000	24,600	139,400	30,978	Yes	205,000	30,750	174,250	38,722	Yes
Sefton	North West	24,829	6,207	595	7,140	476	5,712	Yes	No	192,000	48,000	7,200	40,800	9,067	144,000	4,320	14,400	23,467	No	10,080	33,600	42,667	134,400	20,160	114,240	25,387	Yes	153,600	23,040	130,560	29,013	Yes	192,000	28,800	163,200	36,267	Yes
South Lakel	North West	27,849	6,962	675	8,100	540	6,480	Yes	No	245,750	61,438	9,216	52,222	11,605	184,313	5,529	18,431	30,036	Yes	12,902	43,006	54,611	172,025	25,804	146,221	32,494	Yes	196,600	29,490	167,110	37,136	Yes	245,750	36,863	208,888	46,419	Yes
South Ribbl	North West	25,999	6,499	595	7,140	476	5,712	Yes	No	180,000	45,000	6,750	38,250	8,500	135,000	4,050	13,500	22,000	No	9,450	31,500	40,000	126,000	18,900	107,100	23,800	No	144,000	21,600	122,400	27,200	Yes	180,000	27,000	153,000	34,000	Yes
St Helens	North West	27,545	6,886	550	6,600	440	5,280	No	No	155,000	38,750	5,813	32,938	7,319	116,250	3,488	11,625	18,944	No	8,138	27,125	34,444	108,500	16,275	92,225	20,494	No	124,000	18,600	105,400	23,422	No	155,000	23,250	131,750	29,278	Yes
Stockport	North West	28,095	7,024	725	8,700	580	6,960	Yes	No	258,000	64,500	9,675	54,825	12,183	193,500	5,805	19,350	31,533	Yes	13,545	45,150	57,333	180,600	27,090	153,510	34,113	Yes	206,400	30,960	175,440	38,987	Yes	258,000	38,700	219,300	48,733	Yes
Tameside	North West	25,078	6,270	625	7,500	500	6,000	Yes	No	180,000	45,000	6,750	38,250	8,500	135,000	4,050	13,500	22,000	No	9,450	31,500	40,000	126,000	18,900	107,100	23,800	No	144,000	21,600	122,400	27,200	Yes	180,000	27,000	153,000	34,000	Yes
Trafford	North West	30,412	7,603	895	10,740	716	8,592	Yes	Yes	325,000	81,250	12,188	69,063	15,347	243,750	7,313	24,375	39,722	Yes	17,063	56,875	72,222	227,500	34,125	193,375	42,972	Yes	260,000	39,000	221,000	49,111	Yes	325,000	48,750	276,250	61,389	Yes
Warrington	North West	27,750	6,938	650	7,800	520	6,240	Yes	No	220,000	55,000	8,250	46,750	10,389	165,000	4,950	16,500	26,889	No	11,550	38,500	48,889	154,000	23,100	130,900	29,089	Yes	176,000	26,400	149,600	33,244	Yes	220,000	33,000	187,000	41,556	Yes
West Lanca	North West	26,862	6,716	548	6,576	438	5,261	No	No	195,000	48,750	7,313	41,438	9,208	146,250	4,388	14,625	23,833	No	10,238	34,125	43,333	136,500	20,475	116,025	25,783	No	156,000	23,400	132,600	29,467	Yes	195,000	29,250	165,750	36,833	Yes
Wigan	North West	25,329	6,332	525	6,300	420	5,040	No	No	160,000	40,000	6,000	34,000	7,556	120,000	3,600	12,000	19,556	No	8,400	28,000	35,556	112,000	16,800	95,200	21,156	No	128,000	19,200	108,800	24,178	No	160,000	24,000	136,000	30,222	Yes
Wirral	North West	27,509	6,877	575	6,900	460	5,520	Yes	No	186,125	46,531	6,980	39,552	8,789	139,594	4,188	13,959	22,749	No	9,772	32,572	41,361	130,288	19,543	110,744	24,610	No	148,900	22,335	126,565	28,126	Yes	186,125	27,919	158,206	35,157	Yes
Wyre	North West	27,011	6,753	595	7,140	476	5,712	Yes	No	170,000	42,500	6,375	36,125	8,028	127,500	3,825	12,750	20,778	No	8,925	29,750	37,778	119,000	17,850	101,150	22,478	No	136,000	20,400	115,600	25,689	No	170,000	25,500	144,500	32,111	Yes

Reference

https://www.ons.gov https://www.ons.gov.uk/peoplepopulationandcommunity/housing/bulletins/private https://www.ons.gov.uk/peoplepopulationandcommunity/housing/datasets/medianhousepriceformationalandubnationalgeographiesquarterlyrollingyearhpssadataset09

	25% LQ income lower than LQ market rent?	25% LQ income lower than LQ affordable rent?	Annual Income below Shared Ownership cost?	LQ Annual Income below First Homes cost?	LQ Annual Income below DMVs cost?	LQ Annual Income below Open Markets cost?
Count	48	8	13	18	33	63
%	67%	11%	18%	25%	46%	88%

Local Auth	Region	Median Annual Pay (Gross) 2022	30% of med Gross Annual Pay	Median Private Monthly Rent between 1 April 2020 and 31 March 2022)	Annual med Market Rent	Affordable Rent (20% below)	Annual med Affordable Rent	30% med income lower than LQ market rent?	30% med income lower than LQ affordable rent?	Median House Price 01/06/2022 (ONS HPSSA Dataset 9)	25% to buy SO	Deposit 15%	Mortgage Required	Income required to afford mortgage	Rent (75%)	Rent is 3% PA	Income required to afford rent (3%)	Annual income required to afford shared own ership (3%)	Med Annual Income below Shared Ownership cost?	Rent is 7% PA	Income required to afford rent (7%)	Annual Income required to afford shared ownership (7%)	First home (30% below market)	15% deposit	Mortgage required	Annual Income Required to afford First Homes	Med Annual Income below First Homes cost?	DMV(20% below market)	15% deposit	Mortgage required	Annual Income Required to afford DMV	Med Annual Income below DMVs cost?	Open Market	15% deposit	Mortgage Required	Annual Income Required to afford open market	Med Annual Income below Open Markets cost?
County Dur	North East	25904	7,771	475	5,700	380	4,560	No	No	120,000	30,000	4,500	25,500	5,667	90,000	2,700	9,000	14,667	No	6,300	21,000	26,667	84,000	12,600	71,400	15,867	No	96,000	14,400	81,600	18,133	No	120,000	18,000	102,000	22,667	No
Darlington	North East	26184	7,855	475	5,700	380	4,560	No	No	140,000	35,000	5,250	29,750	6,611	105,000	3,150	10,500	17,111	No	7,350	24,500	31,111	98,000	14,700	83,300	18,511	No	112,000	16,800	95,200	21,156	No	140,000	21,000	119,000	26,444	Yes
Gateshead	North East	25024	7,507	550	6,600	440	5,280	No	No	137,500	34,375	5,156	29,219	6,493	103,125	3,094	10,313	16,806	No	7,219	24,063	30,556	96,250	14,438	81,813	18,181	No	110,000	16,500	93,500	20,778	No	137,500	20,625	116,875	25,972	Yes
Hartlepool	North East	24537	7,361	492	5,904	394	4,723	No	No	126,000	31,500	4,725	26,775	5,950	94,500	2,835	9,450	15,400	No	6,615	22,050	28,000	88,200	13,230	74,970	16,660	No	100,800	15,120	85,680	19,040	No	126,000	18,900	107,100	23,800	No
Middlesbro	North East	#N/A	#VALUE!	450	5,400	360	4,320	#VALUE!	#VALUE!	130,000	32,500	4,875	27,625	6,139	97,500	2,925	9,750	15,889	No	6,825	22,750	28,889	91,000	13,650	77,350	17,189	No	104,000	15,600	88,400	19,644	No	130,000	19,500	110,500	24,556	No
Newcastle	North East	27005	8,102	700	8,400	560	6,720	Yes	No	170,000	42,500	6,375	36,125	8,028	127,500	3,825	12,750	20,778	No	8,925	29,750	37,778	119,000	17,850	101,150	22,478	No	136,000	20,400	115,600	25,689	No	170,000	25,500	144,500	32,111	Yes
North Tyne	North East	27009	8,103	575	6,900	460	5,520	No	No	170,000	42,500	6,375	36,125	8,028	127,500	3,825	12,750	20,778	No	8,925	29,750	37,778	119,000	17,850	101,150	22,478	No	136,000	20,400	115,600	25,689	No	170,000	25,500	144,500	32,111	Yes
Northumbe	North East	24655	7,397	500	6,000	400	4,800	No	No	165,000	41,250	6,188	35,063	7,792	123,750	3,713	12,375	20,167	No	8,663	28,875	36,667	115,500	17,325	98,175	21,817	No	132,000	19,800	112,200	24,933	Yes	165,000	24,750	140,250	31,167	Yes
Redcar and	North East	22172	6,652	495	5,940	396	4,752	No	No	140,000	35,000	5,250	29,750	6,611	105,000	3,150	10,500	17,111	No	7,350	24,500	31,111	98,000	14,700	83,300	18,511	No	112,000	16,800	95,200	21,156	No	140,000	21,000	119,000	26,444	Yes
South Tyne	North East	25093	7,528	495	5,940	396	4,752	No	No	138,000	34,500	5,175	29,325	6,517	103,500	3,105	10,350	16,867	No	7,245	24,150	30,667	96,600	14,490	82,110	18,247	No	110,400	16,560	93,840	20,853	No	138,000	20,700	117,300	26,067	Yes
Stockton-or	North East	26819	8,046	530	6,360	424	5,088	No	No	149,000	37,250	5,588	31,663	7,036	111,750	3,353	11,175	18,211	No	7,823	26,075	33,111	104,300	15,645	88,655	19,701	No	119,200	17,880	101,320	22,516	No	149,000	22,350	126,650	28,144	Yes
Sunderland	North East	23655	7,097	500	6,000	400	4,800	No	No	130,000	32,500	4,875	27,625	6,139	97,500	2,925	9,750	15,889	No	6,825	22,750	28,889	91,000	13,650	77,350	17,189	No	104,000	15,600	88,400	19,644	No	130,000	19,500	110,500	24,556	Yes
Barnsley	Y&H	24,835	7,451	475	5,700	380	4,560	No	No	144,000	36,000	5,400	30,600	6,800	108,000	3,240	10,800	17,600	No	7,560	25,200	32,000	100,800	15,120	85,680	19,040	No	115,200	17,280	97,920	21,760	No	144,000	21,600	122,400	27,200	Yes
Bradford	Y&H	25,299	7,590	575	6,900	460	5,520	No	No	150,000	37,500	5,625	31,875	7,083	112,500	3,375	11,250	18,333	No	7,875	26,250	33,333	105,000	15,750	89,250	19,833	No	120,000	18,000	102,000	22,667	No	150,000	22,500	127,500	28,333	Yes
Calderdale	Y&H	26,136	7,841	525	6,300	420	5,040	No	No	160,000	40,000	6,000	34,000	7,556	120,000	3,600	12,000	19,556	No	8,400	28,000	35,556	112,000	16,800	95,200	21,156	No	128,000	19,200	108,800	24,178	No	160,000	24,000	136,000	30,222	Yes
Craven	Y&H	22,033	6,610	595	7,140	476	5,712	Yes	No	230,000	57,500	8,625	48,875	10,861	172,500	5,175	17,250	28,111	Yes	12,075	40,250	51,111	161,000	24,150	136,850	30,411	Yes	184,000	27,600	156,400	34,756	Yes	230,000	34,500	195,500	43,444	Yes
Doncaster	Y&H	25,356	7,607	525	6,300	420	5,040	No	No	150,000	37,500	5,625	31,875	7,083	112,500	3,375	11,250	18,333	No	7,875	26,250	33,333	105,000	15,750	89,250	19,833	No	120,000	18,000	102,000	22,667	No	150,000	22,500	127,500	28,333	Yes
East Riding	Y&H	28,067	8,420	550	6,600	440	5,280	No	No	199,950	49,988	7,498	42,489	9,442	149,963	4,499	14,996	24,438	No	10,497	34,991	44,433	139,965	20,995	118,970	26,438	No	159,960	23,994	135,966	30,215	Yes	199,950	29,993	169,958	37,768	Yes
Hambleton	Y&H	25,205	7,562	600	7,200	480	5,760	No	No	245,000	61,250	9,188	52,063	11,569	183,750	5,513	18,375	29,944	Yes	12,863	42,875	54,444	171,500	25,725	145,775	32,394	Yes	196,000	29,400	166,600	37,022	Yes	245,000	36,750	208,250	46,278	Yes
Harrogate	Y&H	27,788	8,336	750	9,000	600	7,200	Yes	No	287,998	71,999	10,800	61,199	13,600	215,998	6,480	21,600	35,200	Yes	15,120	50,400	63,999	201,598	30,240	171,359	38,080	Yes	230,398	34,560	195,838	43,520	Yes	287,998	43,200	244,798	54,400	Yes
Kingston up	Y&H	23,350	7,005	450	5,400	360	4,320	No	No	125,000	31,250	4,688	26,563	5,903	93,750	2,813	9,375	15,278	No	6,563	21,875	27,778	87,500	13,125	74,375	16,528	No	100,000	15,000	85,000	18,889	No	125,000	18,750	106,250	23,611	Yes
Kirklees	Y&H	26,420	7,926	525	6,300	420	5,040	No	No	170,000	42,500	6,375	36,125	8,028	127,500	3,825	12,750	20,778	No	8,925	29,750	37,778	119,000	17,850	101,150	22,478	No	136,000	20,400	115,600	25,689	No	170,000	25,500	144,500	32,111	Yes
Leeds	Y&H	28,639	8,592	750	9,000	600	7,200	Yes	No	210,000	52,500	7,875	44,625	9,917	157,500	4,725	15,750	25,667	No	11,025	36,750	46,667	147,000	22,050	124,950	27,767	No	168,000	25,200	142,800	31,733	Yes	210,000	31,500	178,500	39,667	Yes
North East	Y&H	24,811	7,443	475	5,700	380	4,560	No	No	143,500	35,875	5,381	30,494	6,776	107,625	3,229	10,763	17,539	No	7,534	25,113	31,889	100,450	15,068	85,383	18,974	No	114,800	17,220	97,580	21,684	No	143,500	21,525	121,975	27,106	Yes
North Linco	Y&H	25,253	7,576	525	6,300	420	5,040	No	No	160,000	40,000	6,000	34,000	7,556	120,000	3,600	12,000	19,556	No	8,400	28,000	35,556	112,000	16,800	95,200	21,156	No	128,000	19,200	108,800	24,178	No	160,000	24,000	136,000	30,222	Yes
Richmondsl	Y&H	26,126	7,838	575	6,900	460	5,520	No	No	230,000	57,500	8,625	48,875	10,861	172,500	5,175	17,250	28,111	Yes	12,075	40,250	51,111	161,000	24,150	136,850	30,411	Yes	184,000	27,600	156,400	34,756	Yes	230,000	34,500	195,500	43,444	Yes
Rotherham	Y&H	24,248	7,274	525	6,300	420	5,040	No	No	160,000	40,000	6,000	34,000	7,556	120,000	3,600	12,000	19,556	No	8,400	28,000	35,556	112,000	16,800	95,200	21,156	No	128,000	19,200	108,800	24,178	No	160,000	24,000	136,000	30,222	Yes
Ryedale	Y&H	23,629	7,089	650	7,800	520	6,240	Yes	No	245,000	61,250	9,188	52,063	11,569	183,750	5,513	18,375	29,944	Yes	12,863	42,875	54,444	171,500	25,725	145,775	32,394	Yes	196,000	29,400	166,600	37,022	Yes	245,000	36,750	208,250	46,278	Yes
Scarboroug	Y&H	#N/A	#VALUE!	550	6,600	440	5,280	#VALUE!	#VALUE!	181,430	45,358	6,804	38,554	8,568	136,073	4,082	13,607	22,175	No	9,525	31,750	40,318	127,001	19,050	107,951	23,989	No	145,144	21,772	123,372	27,416	No	181,430	27,215	154,216	34,270	No
Selby	Y&H	27,842	8,353	600	7,200	480	5,760	No	No	225,000	56,250	8,438	47,813	10,625	168,750	5,063	16,875	27,500	No	11,813	39,375	50,000	157,500	23,625	133,875	29,750	Yes	180,000	27,000	153,000	34,000	Yes	225,000	33,750	191,250	42,500	Yes
Sheffield	Y&H	25,965	7,790	625	7,500	500	6,000	No	No	180,750	45,188	6,778	38,409	8,535	135,563	4,067	13,556	22,092	No	9,489	31,631	40,167	126,525	18,979	107,546	23,899	No	144,600	21,690	122,910	27,313	Yes	180,750	27,113	153,638	34,142	Yes
Wakefield	Y&H	24,825	7,448	575	6,900	460	5,520	No	No	170,000	42,500	6,375	36,125	8,028	127,500	3,825	12,750	20,778	No	8,925	29,750	37,778	119,000	17,850	101,150	22,478	No	136,000	20,400	115,600	25,689	Yes	170,000	25,500	144,500	32,111	Yes
York	Y&H	27,507	8,252	800	9,600	640	7,680	Yes	No	270,000	67,500	10,125	57,375	12,750	202,500	6,075	20,250	33,000	Yes	14,175	47,250	60,000	189,000	28,350	160,650	35,700	Yes	216,000	32,400	183,600	40,800	Yes	270,000	40,500	229,500	51,000	Yes
Allerdale	North West	26,755	8,027	495	5,940	396	4,752	No	No	150,000	37,500	5,625	31,875	7,083	112,500	3,375	11,250	18,333	No	7,875	26,250	33,333	105,000	15,750	89,250	19,833	No	120,000	18,000	102,000	22,667	No	150,000	22,500	127,500	28,333	Yes
Barrow-in-F	North West	26,215	7,865	550	6,600	440	5,280	No	No	136,000	34,000	5,100	28,900	6,422	102,000	3,060	10,200	16,622	No	7,140	23,800	30,222	95,200	14,280	80,920	17,982	No	108,800	16,320	92,480	20,551	No	136,000	20,400	115,600	25,689	No
Blackburn v	North West	23,205	6,962	495	5,940	396	4,752	No	No	125,750	31,438	4,716	26,722	5,938	94,313	2,829	9,431	15,369	No	6,602	22,006	27,944	88,025	13,204	74,821	16,627	No	100,600	15,090	85,510	19,002	No	125,750	18,863	106,888	23,751	Yes
Blackpool	North West	21,771	6,531	550	6,600	440	5,280	Yes	No	128,000	32,000	4,800	27,200	6,044	96,000	2,880	9,600	15,644	No	6,720	22,400	28,444	89,600	13,440	76,160	16,924	No	102,400	15,360	87,040	19,342	No	128,000	19,200	108,800	24,178	Yes
Bolton	North West	25,290	7,587	575	6,900	460	5,520	No	No	163,750	40,938	6,141	34,797	7,733	122,813	3,684	12,281	20,014	No	8,597	28,656	36,389	114,625	17,194	97,431	21,651	No	131,000	19,650	111,350	24,744	No	163,750	24,563	139,188	30,931	Yes
Burnley	North West	24,428	7,328	450	5,400	360	4,320	No	No	118,000	29,500	4,425	25,075	5,572	88,500	2,655	8,850	14,422	No	6,195	20,650	26,222	82,600	12,390	70,210	15,602	No	94,400	14,160	80,240	17,831	No	118,000	17,700	100,300	22,289	No
Bury	North West	27,688	8,306	650	7,800	520	6,240	No	No	212,000	53,000	7,950	45,050	10,011	159,000	4,770	15,900	25,911	No	11,130	37,100	47,111	148,400	22,260	126,140	28,031	Yes	169,600	25,440	144,160	32,036	Yes	212,000	31,800	180,200	40,044	Yes
Carlisle	North West	#N/A	#VALUE!	475	5,700	380	4,560	#VALUE!	#VALUE!	140,000	35,000	5,250	29,750	6,611	105,000	3,150	10,500	17,111	No	7,350	24,500	31,111	98,000	14,700	83,300	18,511	No	112,000	16,800	95,200	21,156	No	140,000	21,000	119,000	26,444	No
Cheshire Ea	North West	28,497	8,549	700	8,400	560	6,720	No	No	241,500	60,375	9,056	51,319	11,404	181,125	5,434	18,113	29,517	Yes	12,679	42,263	53,667	169,050	25,358	143,693	31,932	Yes	193,200	28,980	164,220	36,493	Yes	241,500	36,225	205,275	45,617	Yes
Cheshire W	North West	28,005	8,402	675	8,100	540	6,480	No	No	223,800	55,950	8,393	47,558	10,568	167,850	5,036	16,785	27,353	No	11,750	39,165	49,733	156,660	23,499	133,161	29,591	Yes	179,040	26,856	152,184	33,819	Yes	223,800	33,570	190,230	42,273	Yes
Chorley	North West	27,855	8,357	600	7,200	480	5,760	No	No	182,000	45,500	6,825	38,675	8,594	136,500	4,095	13,650	22,244	No	9,555	31,850	40,444	127,400	19,110	108,290	24,064	No	145,600	21,840	123,760	27,502	No	182,000	27,300	154,700	34,378	Yes
Copeland	North West	27,873	8,362	500	6,000	400	4,800	No	No	127,000	31,750	4,763	26,988	5,997	95,250	2,858	9,525	15,522	No	6,668	22,225	28,222	88,900	13,335	75,565	16,792	No	101,600	15,240	86,360	19,191	No	127,000	19,050	107,950	23,989	No
Eden	North West	24,647	7,394	575	6,900	460	5,520	No	No	220,000	55,000	8,250	46,750	10,389	165,000	4,950	16,500	26,889	Yes	11,550	38,500	48,889	154,000	23,100	130,900	29,089	Yes	176,000	26,400	149,600	33,244	Yes	220,000	33,000	187,000	41,556	Yes
Fylde	North West	27,742	8,323	585	7,020	468	5,616	No	No	200,000	50,000	7,500	42,500	9,444	150,000	4,500	15,000	24,444	No	10,500	35,000	44,444	140,000	21,000	119,000	26,444	No	160,000	24,000	136,000	30,222	Yes	200,000	30,000	170,000	37,778	Yes
Halton	North West	25,890	7,767	550	6,600	440	5,280	No	No	155,000	38,750	5,813	32,938	7,319	116,250	3,488	11,625	18,944	No	8,138	27,125	34,444	108,500	16,275	92,225	20,494	No	124,000	18,600	105,400	23,422	No	155,000	23,250	131,750	29,278	Yes
Hyndburn	North West	24,365	7,310	475	5,700	380	4,560	No	No	120,000	30,000	4,500	25,500	5,667	90,000	2,700	9,000	14,667	No	6,300	21,000	26,667	84,000	12,600	71,400	15,867	No	96,000	14,400	81,600	18,133	No	120,000	18,000	102,000	22,667	No
Knowsley	North West	25,735	7,721	575	6,900	460	5,520	No	No	160,000	40,000	6,000	34,000	7,556	120,000	3,600	12,000	19,556	No	8,400	28,000	35,556	112,000	16,800	95,200	21,156	No	128,000	19,200	108,800	24,178	No	160,000	24,000	136,000	30,222	Yes
Lancaster	North West	26,246	7,874	595	7,140	476	5,712	No	No	175,000	43,750	6,563	37,188	8,264	131,250	3,938	13,125	21,389	No	9,188	30,625	38,889	122,500	18,375	104,125	23,139	No	140,000	21,000	119,000	26,444	Yes	175,000	26,250	148,750	33,056	Yes
Liverpool	North West	26,303	7,891	575	6,900	460	5,520	No	No	150,000	37,500	5,625	31,875	7,083	112,500	3,375	11,250	18,333	No	7,875	26,250	33,333	105,000	15,750	89,250	19,833	No	120,000	18,000	102,000	22,667	No	150,000	22,500	127,500	28,333	Yes
Manchester	North West	24,101	7,230	850	10,200	680	8,160	Yes	Yes	216,000	54,000	8,100	45,900	10,200	162,000	4,860	16,200	26,400	Yes	11,340	37,800	48,000	151,200	22,680	128,520	28,560	Yes	172,800	25,920	146,880	32,640	Yes	216,000	32,400	183,600	40,800	Yes
Oldham	North West	24,174	7,252	595	7,140	476	5,712	No	No	172,000	43,000	6,450	36,550	8,122	129,000	3,870	12,900	21,022	No	9,030	30,100	38,222	120,400	18,060	102,340	22,742	No	137,600	20,640	116,960	25,991	Yes	172,000	25,800	146,200	32,489	Yes
Pendle	North West	22,575	6,773	485	5,820	388	4,656	No	No	125,000	31,250	4,688	26,563	5,903	93,750	2,813	9,375	15,278	No	6,563	21,875	27,778	87,500	13,125	74,375	16,528	No	100,000	15,000	85,000	18,889	No	125,000	18,750	106,250	23,611	Yes
Preston	North West	24,416	7,325	550	6,600	440	5,280	No	No	155,433	38,858	5,829	33,029	7,340	116,574	3,497	11,657	18,997	No	8,160	27,201	34,541	108,803	16,320	92,482	20,552	No	124,346	18,652	105,694	23,488	No	155,433	23,315	132,118	29,359	Yes
Ribble Valle	North West	27,838	8,351	650	7,800	520	6,240	No	No	235,000	58,750	8,813	49,938	11,097	176,250	5,288	17,625	28,722	Yes	12,338	41,125	52,222	164,500	24,675	139,825	31,072	Yes	188,000	28,200	159,800	35,511	Yes	235,000	35,250	199,750	44,389	Yes
Rochdale	North West	23,817	7,145	550	6,600	440	5,280	No	No	165,000	41,250	6,188	35,063	7,792	123,750	3,713	12,375	20,167	No	8,663	28,875	36,667	115,500	17,325	98,175	21,817	No	132,000	19,800	112,200	24,933	Yes	165,000	24,750	140,250	31,167	Yes
Rossendale	North West	23,671	7,101	550	6,600	440	5,280	No	No	162,500	40,625	6,094	34,531	7,674	121,875	3,656	12,188	19,861	No	8,531	28,438	36,111	113,750	17,063	96,688	21,486	No	130,000	19,500	110,500	24,556	Yes	162,500	24,375	138,125	30,694	Yes
Salford	North West	28,081	8,424	750	9,000	600	7,200	Yes	No	205,000	51,250	7,688	43,563	9,681	153,750	4,613	15,375	25,056	No	10,763	35,875	45,556	143,500	21,525	121,975	27,106	No	164,000	24,600	139,400	30,978	Yes	205,000	30,750	174,250	38,722	Yes
Sefton	North West	24,829	7,449	595	7,140	476	5,712	No	No	192,000	48,000	7,200	40,800	9,067	144,000	4,320	14,400	23,467	No	10,080	33,600	42,667	134,400	20,160	114,240	25,387	Yes	153,600	23,040	130,560	29,013	Yes	192,000	28,800	163,200	36,267	Yes
South Lakel	North West	27,849	8,355	675	8,100	540	6,480	No	No	245,750	61,438	9,216	52,222	11,605	184,313	5,529	18,431	30,036	Yes	12,902	43,006	54,611	172,025	25,804	146,221	32,494	Yes	196,600	29,490	167,110	37,136	Yes	245,750	36,863	208,888	46,419	Yes
South Ribbl	North West	25,999	7,788	595	7,140	476	5,712	No	No	180,000	45,000	6,750	38,250	8,500	135,000	4,050	13,500	22,000	No	9,450	31,500	40,000	126,000	18,900	107,100	23,800	No	144,000	21,600	122,400	27,200	Yes	180,000	27,000	153,000	34,000	Yes
St Helens	North West	27,545	8,264	550	6,600	440	5,280	No	No	155,000	38,750	5,813	32,938	7,319	116,250	3,488	11,625	18,944	No	8,138	27,125	34,444	108,500	16,275	92,225	20,494	No	124,000	18,600	105,400	23,422	No	155,000	23,250	131,750	29,278	Yes
Stockport	North West	28,095	8,429	725	8,700	580	6,960	Yes	No	258,000	64,500	9,675	54,825	12,183	193,500	5,805	19,350	31,533	Yes	13,545	45,150	57,333	180,600	27,090	153,510	34,113	Yes	206,400	30,960	175,440	38,987	Yes	258,000	38,700	219,300	48,733	Yes
Tameside	North West	25,078	7,523	625	7,500	500	6,000	No	No	180,000	45,000	6,750	38,250	8,500	135,000	4,050	13,500	22,000	No	9,450	31,500	40,000	126,000	18,900	107,100	23,800	No	144,000	21,600	122,400	27,200	Yes	180,000	27,000	153,000	34,000	Yes
Trafford	North West	30,412	9,124	895	10,740	716	8,592	Yes	No	325,000	81,250	12,188	69,063	15,347	243,750	7,313	24,375	39,722	Yes	17,063	56,875	72,222	227,500	34,125	193,375	42,972	Yes	260,000	39,000	221,000	49,111	Yes	325,000	48,750	276,250	61,389	Yes
Warrington	North West	27,750	8,325	650	7,800	520	6,240	No	No	220,000	55,000	8,250	46,750	10,389	165,000	4,950	16,500	26,889	No	11,550	38,500	48,889	154,000	23,100	130,900	29,089	Yes	176,000	26,400	149,600	33,244	Yes	220,000	33,000	187,000	41,556	Yes
West Lanca	North West	26,862	8,059	548	6,576	438	5,261	No	No	195,000	48,750	7,313	41,438	9,208	146,250	4,388	14,625	23,833	No	10,238	34,125	43,333	136,500	20,475	116,025	25,783	No	156,000	23,400	132,600	29,467	Yes	195,000	29,250	165,750	36,833	Yes
Wigan	North West	25,329	7,599	525	6,300	420	5,040	No	No	160,000	40,000	6,000	34,000	7,556	120,000	3,600	12,000	19,556	No	8,400	28,000	35,556	112,000	16,800	95,200	21,156	No	128,000	19,200	108,800	24,178	No	160,000	24,000	136,000	30,222	Yes
Wirral	North West	27,509	8,253	575	6,900	460	5,520	No	No	186,125	46,531	6,980	39,552	8,789	139,594	4,188	13,959	22,749	No	9,772	32,572	41,361	130,288	19,543	110,744	24,610	No	148,900	22,335	126,565	28,126	Yes	186,125	27,919	158,206	35,157	Yes
Wyre	North West	27,011	8,103	595	7,140	476	5,712	No	No	170,000	42,500	6,375	36,125	8,028	127,500	3,825	12,750	20,778	No	8,925	29,750	37,778	119,000	17,850	101,150	22,478	No	136,000	20,400	115,600	25,689	No	170,000	25,500	144,500	32,111	Yes

Reference

https://www.ons.gov https://www.ons.gov.uk/peoplepopulationandcommunity/housing/bulletins/private https://www.ons.gov.uk/peoplepopulationandcommunity/housing/datasets/medianhousepriceformationalandubnationalgeographiesquarterlyrollingyearhpssadataset09

	30% LQ income lower than LQ market rent?	30% LQ income lower than LQ affordable rent?	Annual Income below Shared Ownership cost?	LQ Annual Income below First Homes cost?	LQ Annual Income below DMVs cost?	LQ Annual Income below Open Markets cost?
Count	11	1	13	18	33	63
%	15%	1%	18%	25%	46%	88%

North East	County Durham	21,879			
North East	Darlington	21,955			
North East	Gateshead	22,532			
North East	Hartlepool	21,039			
North East	Middlesbrough	***22,963***			
North East	Newcastle upon Tyne	23,785			
North East	North Tyneside	22,297			
North East	Northumberland	***22,968***			
North East	Redcar and Cleveland	19,573			
North East	South Tyneside	20,570			
North East	Stockton-on-Tees	23,768			
North East	Sunderland	21,715	265,044	22087	5219
Y&H	Barnsley	21,957			
Y&H	Bradford	***23,939***			
Y&H	Calderdale	23,259			
Y&H	Craven	21,351			
Y&H	Doncaster	22,560			
Y&H	East Riding of Yorkshire	22,728			
Y&H	Hambleton	22,209			
Y&H	Harrogate	***24,429***			
Y&H	Kingston upon Hull	21,891			
Y&H	Kirklees	22,281			
Y&H	Leeds	22,121			
Y&H	North East Lincolnshire	21,398			
Y&H	North Lincolnshire	23,090			
Y&H	Richmondshire	23,143			
Y&H	Rotherham	23,280			
Y&H	Ryedale	22,012			
Y&H	Scarborough	21,061			
Y&H	Selby	24,206			
Y&H	Sheffield	22,776			
Y&H	Wakefield	23,349			
Y&H	York	23,221	476,261	22679.1	5308
North West	Allerdale	21,070			
North West	Barrow-in-Furness	23,354			
North West	Blackburn with Darwen	21,087			
North West	Blackpool	***21,262***			
North West	Bolton	21,067			
North West	Burnley	20,916			
North West	Bury	21,792			
North West	Carlisle	22,653			
North West	Cheshire East	23,798			
North West	Cheshire West and Chester	24,029			
North West	Chorley	22,377			
North West	Copeland	27,778			
North West	Eden	23,584			
North West	Fylde	24,586			
North West	Halton	24,843			
North West	Hyndburn	22,474			
North West	Knowsley	22,167			
North West	Lancaster	22,684			
North West	Liverpool	24,630			
North West	Manchester	24,531			
North West	Oldham	21,977			
North West	Pendle	20,223			
North West	Preston	22,584			
North West	Ribble Valley	23,520			
North West	Rochdale	***21,998***			
North West	Rossendale	21,132			
North West	Salford	24,531			
North West	Sefton	22,253			
North West	South Lakeland	22,333			
North West	South Ribble	22,911			
North West	St Helens	22,050			
North West	Stockport	22,366			
North West	Tameside	20,950			
North West	Trafford	24,512			
North West	Warrington	23,933			
North West	West Lancashire	24,882			
North West	Wigan	21,941			

Region	Average Salary	Average Annual Gross Social Rent	Average salary required to afford social rent
NE	22,087	5,219	17,397
Y&H	22,679	5,308	17,693
NW	22,796	5,607	18,690

North West	Wirral	21,813			
North West	Wyre	22,444	889,035	22795.77	5607

Local Auth	Region	Median Annual Pay (Gross) 2022	Median Private Monthly Rent (between 1 April 2020 and 31 March 2022)	**Annaul Income required to afford Average Market Rent**	Affordable Rent (20% below)	**Annaul Income required to afford Affordable Rent**	Median House Price 01/06/2022 (ONS HPSSA Dataset 9)	25% to buy SO	Deposit 15%	Mortgage Required	Income required to afford mortgage	Rent (75%)	Rent is 3% PA	Income required to afford rent (3%)	**Annual Income required to afford shared own ership (3%)**	Rent is 7% PA	Income required to afford rent (7%)	**Annual Income required to afford shared ownership (7%)**	First home (30% below market)	15% deposit	Mortgage required	**Annual Income Required to afford First Homes**	DMV(20% below market)	15% deposit	Mortgage required	**Annual Income Required to afford DMV**	Open Market	15% deposit	Mortgage Required	**Annual Income Required to afford open market**
County Dur	North East	25904	475	19,000	380	15,200	120,000	30,000	4,500	25,500	5,667	90,000	2,700	9,000	14,667	6,300	21,000	26,667	84,000	12,600	71,400	15,867	96,000	14,400	81,600	18,133	120,000	18,000	102,000	22,667
Darlington	North East	26184	475	19,000	380	15,200	140,000	35,000	5,250	29,750	6,611	105,000	3,150	10,500	17,111	7,350	24,500	31,111	98,000	14,700	83,300	18,511	112,000	16,800	95,200	21,156	140,000	21,000	119,000	26,444
Gateshead	North East	25024	550	22,000	440	17,600	137,500	34,375	5,156	29,219	6,493	103,125	3,094	10,313	16,806	7,219	24,063	30,556	96,250	14,438	81,813	18,181	110,000	16,500	93,500	20,778	137,500	20,625	116,875	25,972
Hartlepool	North East	24537	492	19,680	394	15,744	126,000	31,500	4,725	26,775	5,950	94,500	2,835	9,450	15,400	6,615	22,050	28,000	88,200	13,230	74,970	16,660	100,800	15,120	85,680	19,040	126,000	18,900	107,100	23,800
Middlesbrc	North East	x	450	18,000	360	14,400	130,000	32,500	4,875	27,625	6,139	97,500	2,925	9,750	15,889	6,825	22,750	28,889	91,000	13,650	77,350	17,189	104,000	15,600	88,400	19,644	130,000	19,500	110,500	24,556
Newcastle	North East	27005	700	28,000	560	22,400	170,000	42,500	6,375	36,125	8,028	127,500	3,825	12,750	20,778	8,925	29,750	37,778	119,000	17,850	101,150	22,478	136,000	20,400	115,600	25,689	170,000	25,500	144,500	32,111
North Tyne	North East	27009	575	23,000	460	18,400	170,000	42,500	6,375	36,125	8,028	127,500	3,825	12,750	20,778	8,925	29,750	37,778	119,000	17,850	101,150	22,478	136,000	20,400	115,600	25,689	170,000	25,500	144,500	32,111
Northumbe	North East	24655	500	20,000	400	16,000	165,000	41,250	6,188	35,063	7,792	123,750	3,713	12,375	20,167	8,663	28,875	36,667	115,500	17,325	98,175	21,817	132,000	19,800	112,200	24,933	165,000	24,750	140,250	31,167
Redcar and	North East	22172	495	19,800	396	15,840	140,000	35,000	5,250	29,750	6,611	105,000	3,150	10,500	17,111	7,350	24,500	31,111	98,000	14,700	83,300	18,511	112,000	16,800	95,200	21,156	140,000	21,000	119,000	26,444
South Tyne	North East	25093	495	19,800	396	15,840	138,000	34,500	5,175	29,325	6,517	103,500	3,105	10,350	16,867	7,245	24,150	30,667	96,600	14,490	82,110	18,247	110,400	16,560	93,840	20,853	138,000	20,700	117,300	26,067
Stockton-o	North East	26819	530	21,200	424	16,960	149,000	37,250	5,588	31,663	7,036	111,750	3,353	11,175	18,211	7,823	26,075	33,111	104,300	15,645	88,655	19,701	119,200	17,880	101,320	22,516	149,000	22,350	126,650	28,144
Sunderland	North East	23655	500	20,000	400	16,000	130,000	32,500	4,875	27,625	6,139	97,500	2,925	9,750	15,889	6,825	22,750	28,889	91,000	13,650	77,350	17,189	104,000	15,600	88,400	19,644	130,000	19,500	110,500	24,556
Barnsley	Y&H	24,835	475	19,000	380	15,200	144,000	36,000	5,400	30,600	6,800	108,000	3,240	10,800	17,600	7,560	25,200	32,000	100,800	15,120	85,680	19,040	115,200	17,280	97,920	21,760	144,000	21,600	122,400	27,200
Bradford	Y&H	25,299	575	23,000	460	18,400	150,000	37,500	5,625	31,875	7,083	112,500	3,375	11,250	18,333	7,875	26,250	33,333	105,000	15,750	89,250	19,833	120,000	18,000	102,000	22,667	150,000	22,500	127,500	28,333
Calderdale	Y&H	26,136	525	21,000	420	16,800	160,000	40,000	6,000	34,000	7,556	120,000	3,600	12,000	19,556	8,400	28,000	35,556	112,000	16,800	95,200	21,156	128,000	19,200	108,800	24,178	160,000	24,000	136,000	30,222
Craven	Y&H	22,033	595	23,800	476	19,040	230,000	57,500	8,625	48,875	10,861	172,500	5,175	17,250	28,111	12,075	40,250	51,111	161,000	24,150	136,850	30,411	184,000	27,600	156,400	34,756	230,000	34,500	195,500	43,444
Doncaster	Y&H	25,356	525	21,000	420	16,800	150,000	37,500	5,625	31,875	7,083	112,500	3,375	11,250	18,333	7,875	26,250	33,333	105,000	15,750	89,250	19,833	120,000	18,000	102,000	22,667	150,000	22,500	127,500	28,333
East Riding	Y&H	28,067	550	22,000	440	17,600	199,950	49,988	7,498	42,489	9,442	149,963	4,499	14,996	24,438	10,497	34,991	44,433	139,965	20,995	118,970	26,438	159,960	23,994	135,966	30,215	199,950	29,993	169,958	37,768
Hambleton	Y&H	25,205	600	24,000	480	19,200	245,000	61,250	9,188	52,063	11,569	183,750	5,513	18,375	29,944	12,863	42,875	54,444	171,500	25,725	145,775	32,394	196,000	29,400	166,600	37,022	245,000	36,750	208,250	46,278
Harrogate	Y&H	27,788	750	30,000	600	24,000	287,998	71,999	10,800	61,199	13,600	215,998	6,480	21,600	35,200	15,120	50,400	63,999	201,598	30,240	171,359	38,080	230,398	34,560	195,838	43,520	287,998	43,200	244,798	54,400
Kingston u	Y&H	23,350	450	18,000	360	14,400	125,000	31,250	4,688	26,563	5,903	93,750	2,813	9,375	15,278	6,563	21,875	27,778	87,500	13,125	74,375	16,528	100,000	15,000	85,000	18,889	125,000	18,750	106,250	23,611
Kirklees	Y&H	26,420	525	21,000	420	16,800	170,000	42,500	6,375	36,125	8,028	127,500	3,825	12,750	20,778	8,925	29,750	37,778	119,000	17,850	101,150	22,478	136,000	20,400	115,600	25,689	170,000	25,500	144,500	32,111
Leeds	Y&H	28,639	750	30,000	600	24,000	210,000	52,500	7,875	44,625	9,917	157,500	4,725	15,750	25,667	11,025	36,750	46,667	147,000	22,050	124,950	27,767	168,000	25,200	142,800	31,733	210,000	31,500	178,500	39,667
North East	Y&H	24,811	475	19,000	380	15,200	143,500	35,875	5,381	30,494	6,776	107,625	3,229	10,763	17,539	7,534	25,113	31,889	100,450	15,068	85,383	18,974	114,800	17,220	97,580	21,684	143,500	21,525	121,975	27,106
North Lincc	Y&H	25,253	525	21,000	420	16,800	160,000	40,000	6,000	34,000	7,556	120,000	3,600	12,000	19,556	8,400	28,000	35,556	112,000	16,800	95,200	21,156	128,000	19,200	108,800	24,178	160,000	24,000	136,000	30,222
Richmonds	Y&H	26,126	575	23,000	460	18,400	230,000	57,500	8,625	48,875	10,861	172,500	5,175	17,250	28,111	12,075	40,250	51,111	161,000	24,150	136,850	30,411	184,000	27,600	156,400	34,756	230,000	34,500	195,500	43,444
Rotherham	Y&H	24,246	525	21,000	420	16,800	160,000	40,000	6,000	34,000	7,556	120,000	3,600	12,000	19,556	8,400	28,000	35,556	112,000	16,800	95,200	21,156	128,000	19,200	108,800	24,178	160,000	24,000	136,000	30,222
Ryedale	Y&H	23,629	650	26,000	520	20,800	245,000	61,250	9,188	52,063	11,569	183,750	5,513	18,375	29,944	12,863	42,875	54,444	171,500	25,725	145,775	32,394	196,000	29,400	166,600	37,022	245,000	36,750	208,250	46,278
Scarboroug	Y&H	x	550	22,000	440	17,600	181,430	45,358	6,804	38,554	8,568	136,073	4,082	13,607	22,175	9,525	31,750	40,318	127,001	19,050	107,951	23,989	145,144	21,772	123,372	27,416	181,430	27,215	154,216	34,270
Selby	Y&H	27,842	600	24,000	480	19,200	225,000	56,250	8,438	47,813	10,625	168,750	5,063	16,875	27,500	11,813	39,375	50,000	157,500	23,625	133,875	29,750	180,000	27,000	153,000	34,000	225,000	33,750	191,250	42,500
Sheffield	Y&H	25,965	625	25,000	500	20,000	180,750	45,188	6,778	38,409	8,535	135,563	4,067	13,556	22,092	9,489	31,631	40,167	126,525	18,979	107,546	23,899	144,600	21,690	122,910	27,313	180,750	27,113	153,638	34,142
Wakefield	Y&H	24,825	575	23,000	460	18,400	170,000	42,500	6,375	36,125	8,028	127,500	3,825	12,750	20,778	8,925	29,750	37,778	119,000	17,850	101,150	22,478	136,000	20,400	115,600	25,689	170,000	25,500	144,500	32,111
York	Y&H	27,507	800	32,000	640	25,600	270,000	67,500	10,125	57,375	12,750	202,500	6,075	20,250	33,000	14,175	47,250	60,000	189,000	28,350	160,650	35,700	216,000	32,400	183,600	40,800	270,000	40,500	229,500	51,000
Allerdale	North West	26,755	495	19,800	396	15,840	150,000	37,500	5,625	31,875	7,083	112,500	3,375	11,250	18,333	7,875	26,250	33,333	105,000	15,750	89,250	19,833	120,000	18,000	102,000	22,667	150,000	22,500	127,500	28,333
Barrow-in-l	North West	26,215	550	22,000	440	17,600	136,000	34,000	5,100	28,900	6,422	102,000	3,060	10,200	16,622	7,140	23,800	30,222	95,200	14,280	80,920	17,982	108,800	16,320	92,480	20,551	136,000	20,400	115,600	25,689
Blackburn v	North West	23,205	495	19,800	396	15,840	125,750	31,438	4,716	26,722	5,938	94,313	2,829	9,431	15,369	6,602	22,006	27,944	88,025	13,204	74,821	16,627	100,600	15,090	85,510	19,002	125,750	18,863	106,888	23,753
Blackpool	North West	21,771	550	22,000	440	17,600	128,000	32,000	4,800	27,200	6,044	96,000	2,880	9,600	15,644	6,720	22,400	28,444	89,600	13,440	76,160	16,924	102,400	15,360	87,040	19,342	128,000	19,200	108,800	24,178
Bolton	North West	25,290	575	23,000	460	18,400	163,750	40,938	6,141	34,797	7,733	122,813	3,684	12,281	20,014	8,597	28,656	36,389	114,625	17,194	97,431	21,651	131,000	19,650	111,350	24,744	163,750	24,563	139,188	30,931
Burnley	North West	24,428	450	18,000	360	14,400	118,000	29,500	4,425	25,075	5,572	88,500	2,655	8,850	14,422	6,195	20,650	26,222	82,600	12,390	70,210	15,602	94,400	14,160	80,240	17,831	118,000	17,700	100,300	22,289
Bury	North West	27,688	650	26,000	520	20,800	212,000	53,000	7,950	45,050	10,011	159,000	4,770	15,900	25,911	11,130	37,100	47,111	148,400	22,260	126,140	28,031	169,600	25,440	144,160	32,036	212,000	31,800	180,200	40,044
Carlisle	North West	x	475	19,000	380	15,200	140,000	35,000	5,250	29,750	6,611	105,000	3,150	10,500	17,111	7,350	24,500	31,111	98,000	14,700	83,300	18,511	112,000	16,800	95,200	21,156	140,000	21,000	119,000	26,444
Cheshire Ea	North West	28,497	700	28,000	560	22,400	241,500	60,375	9,056	51,319	11,404	181,125	5,434	18,113	29,517	12,679	42,263	53,667	169,050	25,358	143,693	31,932	193,200	28,980	164,220	36,493	241,500	36,225	205,275	45,617
Cheshire W	North West	28,005	675	27,000	540	21,600	223,800	55,950	8,393	47,558	10,568	167,850	5,036	16,785	27,353	11,750	39,165	49,733	156,660	23,499	133,161	29,591	179,040	26,856	152,184	33,819	223,800	33,570	190,230	42,273
Chorley	North West	27,855	600	24,000	480	19,200	182,000	45,500	6,825	38,675	8,594	136,500	4,095	13,650	22,244	9,555	31,850	40,444	127,400	19,110	108,290	24,064	145,600	21,840	123,760	27,502	182,000	27,300	154,700	34,378
Copeland	North West	27,873	500	20,000	400	16,000	127,000	31,750	4,763	26,988	5,997	95,250	2,858	9,525	15,522	6,668	22,225	28,222	88,900	13,335	75,565	16,792	101,600	15,240	86,360	19,191	127,000	19,050	107,950	23,989
Eden	North West	24,647	575	23,000	460	18,400	220,000	55,000	8,250	46,750	10,389	165,000	4,950	16,500	26,889	11,550	38,500	48,889	154,000	23,100	130,900	29,089	176,000	26,400	149,600	33,244	220,000	33,000	187,000	41,556
Fylde	North West	27,742	585	23,400	468	18,720	200,000	50,000	7,500	42,500	9,444	150,000	4,500	15,000	24,444	10,500	35,000	44,444	140,000	21,000	119,000	26,444	160,000	24,000	136,000	30,222	200,000	30,000	170,000	37,778
Halton	North West	25,890	550	22,000	440	17,600	155,000	38,750	5,813	32,938	7,319	116,250	3,488	11,625	18,944	8,138	27,125	34,444	108,500	16,275	92,225	20,494	124,000	18,600	105,400	23,422	155,000	23,250	131,750	29,278
Hyndburn	North West	24,365	475	19,000	380	15,200	120,000	30,000	4,500	25,500	5,667	90,000	2,700	9,000	14,667	6,300	21,000	26,667	84,000	12,600	71,400	15,867	96,000	14,400	81,600	18,133	120,000	18,000	102,000	22,667
Knowsley	North West	25,735	575	23,000	460	18,400	160,000	40,000	6,000	34,000	7,556	120,000	3,600	12,000	19,556	8,400	28,000	35,556	112,000	16,800	95,200	21,156	128,000	19,200	108,800	24,178	160,000	24,000	136,000	30,222
Lancaster	North West	26,246	595	23,800	476	19,040	175,000	43,750	6,563	37,188	8,264	131,250	3,938	13,125	21,389	9,188	30,625	38,889	122,500	18,375	104,125	23,139	140,000	21,000	119,000	26,444	175,000	26,250	148,750	33,056
Liverpool	North West	26,303	575	23,000	460	18,400	150,000	37,500	5,625	31,875	7,083	112,500	3,375	11,250	18,333	7,875	26,250	33,333	105,000	15,750	89,250	19,833	120,000	18,000	102,000	22,667	150,000	22,500	127,500	28,333
Mancheste	North West	24,101	850	34,000	680	27,200	216,000	54,000	8,100	45,900	10,200	162,000	4,860	16,200	26,400	11,340	37,800	48,000	151,200	22,680	128,520	28,560	172,800	25,920	146,880	32,640	216,000	32,400	183,600	40,800
Oldham	North West	24,174	595	23,800	476	19,040	172,000	43,000	6,450	36,550	8,122	129,000	3,870	12,900	21,022	9,030	30,100	38,222	120,400	18,060	102,340	22,742	137,600	20,640	116,960	25,991	172,000	25,800	146,200	32,489
Pendle	North West	22,575	485	19,400	388	15,520	125,000	31,250	4,688	26,563	5,903	93,750	2,813	9,375	15,278	6,563	21,875	27,778	87,500	13,125	74,375	16,528	100,000	15,000	85,000	18,889	125,000	18,750	106,250	23,611
Preston	North West	24,416	550	22,000	440	17,600	155,433	38,858	5,829	33,029	7,340	116,574	3,497	11,657	18,997	8,160	27,201	34,541	108,803	16,320	92,482	20,552	124,346	18,652	105,694	23,488	155,433	23,315	132,118	29,359
Ribble Valle	North West	27,838	650	26,000	520	20,800	235,000	58,750	8,813	49,938	11,097	176,250	5,288	17,625	28,722	12,338	41,125	52,222	164,500	24,675	139,825	31,072	188,000	28,200	159,800	35,511	235,000	35,250	199,750	44,389
Rochdale	North West	23,817	550	22,000	440	17,600	165,000	41,250	6,188	35,063	7,792	123,750	3,713	12,375	20,167	8,663	28,875	36,667	115,500	17,325	98,175	21,817	132,000	19,800	112,200	24,933	165,000	24,750	140,250	31,167
Rossendale	North West	23,671	550	22,000	440	17,600	162,500	40,625	6,094	34,531	7,674	121,875	3,656	12,188	19,861	8,531	28,438	36,111	113,750	17,063	96,688	21,486	130,000	19,500	110,500	24,556	162,500	24,375	138,125	30,694
Salford	North West	28,081	750	30,000	600	24,000	205,000	51,250	7,688	43,563	9,681	153,750	4,613	15,375	25,056	10,763	35,875	45,556	143,500	21,525	121,975	27,106	164,000	24,600	139,400	30,978	205,000	30,750	174,250	38,722
Sefton	North West	24,829	595	23,800	476	19,040	192,000	48,000	7,200	40,800	9,067	144,000	4,320	14,400	23,467	10,080	33,600	42,667	134,400	20,160	114,240	25,387	153,600	23,040	130,560	29,013	192,000	28,800	163,200	36,267
South Lake	North West	27,849	675	27,000	540	21,600	245,750	61,438	9,216	52,222	11,605	184,313	5,529	18,431	30,036	12,902	43,006	54,611	172,025	25,804	146,221	32,494	196,600	29,490	167,110	37,136	245,750	36,863	208,888	46,419
South Ribb	North West	25,959	595	23,800	476	19,040	180,000	45,000	6,750	38,250	8,500	135,000	4,050	13,500	22,000	9,450	31,500	40,000	126,000	18,900	107,100	23,800	144,000	21,600	122,400	27,200	180,000	27,000	153,000	34,000
St Helens	North West	27,545	550	22,000	440	17,600	155,000	38,750	5,813	32,938	7,319	116,250	3,488	11,625	18,944	8,138	27,125	34,444	108,500	16,275	92,225	20,494	124,000	18,600	105,400	23,422	155,000	23,250	131,750	29,278
Stockport	North West	28,095	725	29,000	580	23,200	258,000	64,500	9,675	54,825	12,183	193,500	5,805	19,350	31,533	13,545	45,150	57,333	180,600	27,090	153,510	34,113	206,400	30,960	175,440	38,987	258,000	38,700	219,300	48,733
Tameside	North West	25,078	625	25,000	500	20,000	180,000	45,000	6,750	38,250	8,500	135,000	4,050	13,500	22,000	9,450	31,500	40,000	126,000	18,900	107,100	23,800	144,000	21,600	122,400	27,200	180,000	27,000	153,000	34,000
Trafford	North West	30,412	895	35,800	716	28,640	325,000	81,250	12,188	69,063	15,347	243,750	7,313	24,375	39,722	17,063	56,875	72,222	227,500	34,125	193,375	42,972	260,000	39,000	221,000	49,111	325,000	48,750	276,250	61,389
Warringtor	North West	27,750	650	26,000	520	20,800	220,000	55,000	8,250	46,750	10,389	165,000	4,950	16,500	26,889	11,550	38,500	48,889	154,000	23,100	130,900	29,089	176,000	26,400	149,600	33,244	220,000	33,000	187,000	41,556
West Lanca	North West	26,862	548	21,920	438	17,536	195,000	48,750	7,313	41,438	9,208	146,250	4,388	14,625	23,833	10,238	34,125	43,333	136,500	20,475	116,025	25,783	156,000	23,400	132,600	29,467	195,000	29,250	165,750	36,833
Wigan	North West	25,329	525	21,000	420	16,800	160,000	40,000	6,000	34,000	7,556	120,000	3,600	12,000	19,556	8,400	28,000	35,556	112,000	16,800	95,200	21,156	128,000	19,200	108,800	24,178	160,000	24,000	136,000	30,222
Wirral	North West	27,509	575	23,000	460	18,400	186,125	46,531	6,980	39,552	8,789	139,594	4,188	13,959	22,749	9,772	32,572	41,361	130,288	19,543	110,744	24,610	148,900	22,335	126,565	28,126	186,125	27,919	158,206	35,157
Wyre	North West	27,011	595	23,800	476	19,040	170,000	42,500	6,375	36,125	8,028	127,500	3,825	12,750	20,778	8,925	29,750	37,778	119,000	17,850	101,150	22,478	136,000	20,400	115,600	25,689	170,000	25,500	144,500	32,111

Reference

https://ww https://www.ons.gov.uk/peoplepopulationandcommu https://www.ons.gov.uk/peoplepopulationandcommunity/housing/datasets/medianhousepricefornationalandsubnationalgeographiesquarterlyrollingyearhpssadataset09

Region	Local Authority	Median Annual Pay (Gross) 2022	Annual income required to afford:					
			Open market	DMV	First Homes	Shared ownership (3% rent)	Average Market Rent	Affordable Rent
North East	County Durham	25,904	22,667	18,133	15,867	14,667	19,000	15,200
North East	Darlington	26,184	26,444	21,156	18,511	17,111	19,000	15,200
North East	Gateshead	25,024	25,972	20,778	18,181	16,806	22,000	17,600
North East	Hartlepool	24,537	23,800	19,040	16,660	15,400	19,680	15,744
North East	Middlesbrough	x	24,556	19,644	17,189	15,889	18,000	14,400
North East	Newcastle upon Tyne	27,005	32,111	25,689	22,478	20,778	28,000	22,400
North East	North Tyneside	27,009	32,111	25,689	22,478	20,778	23,000	18,400
North East	Northumberland	24,655	31,167	24,933	21,817	20,167	20,000	16,000
North East	Redcar and Cleveland	22,172	26,444	21,156	18,511	17,111	19,800	15,840
North East	South Tyneside	25,093	26,067	20,853	18,247	16,867	19,800	15,840
North East	Stockton-on-Tees	26,819	28,144	22,516	19,701	18,211	21,200	16,960
North East	Sunderland	23,655	24,556	19,644	17,189	15,889	20,000	16,000
Y&H	Barnsley	24,835	27,200	21,760	19,040	17,600	19,000	15,200
Y&H	Bradford	25,299	28,333	22,667	19,833	18,333	23,000	18,400
Y&H	Calderdale	26,136	30,222	24,178	21,156	19,556	21,000	16,800
Y&H	Craven	22,033	43,444	34,756	30,411	28,111	23,800	19,040
Y&H	Doncaster	25,356	28,333	22,667	19,833	18,333	21,000	16,800
Y&H	East Riding of Yorkshire	28,067	37,768	30,215	26,438	24,438	22,000	17,600
Y&H	Hambleton	25,205	46,278	37,022	32,394	29,944	24,000	19,200
Y&H	Harrogate	27,788	54,400	43,520	38,080	35,200	30,000	24,000
Y&H	Kingston upon Hull	23,350	23,611	18,889	16,528	15,278	18,000	14,400
Y&H	Kirklees	26,420	32,111	25,689	22,478	20,778	21,000	16,800
Y&H	Leeds	28,639	39,667	31,733	27,767	25,667	30,000	24,000
Y&H	North East Lincolnshire	24,811	27,106	21,684	18,974	17,539	19,000	15,200
Y&H	North Lincolnshire	25,253	30,222	24,178	21,156	19,556	21,000	16,800
Y&H	Richmondshire	26,126	43,444	34,756	30,411	28,111	23,000	18,400
Y&H	Rotherham	24,246	30,222	24,178	21,156	19,556	21,000	16,800
Y&H	Ryedale	23,629	46,278	37,022	32,394	29,944	26,000	20,800
Y&H	Scarborough	x	34,270	27,416	23,989	22,175	22,000	17,600
Y&H	Selby	27,842	42,500	34,000	29,750	27,500	24,000	19,200
Y&H	Sheffield	25,965	34,142	27,313	23,899	22,092	25,000	20,000
Y&H	Wakefield	24,825	32,111	25,689	22,478	20,778	23,000	18,400
Y&H	York	27,507	51,000	40,800	35,700	33,000	32,000	25,600
North West	Allerdale	26,755	28,333	22,667	19,833	18,333	19,800	15,840
North West	Barrow-in-Furness	26,215	25,689	20,551	17,982	16,622	22,000	17,600
North West	Blackburn with Darwen	23,205	23,753	19,002	16,627	15,369	19,800	15,840
North West	Blackpool	21,771	24,178	19,342	16,924	15,644	22,000	17,600

North West	Bolton	25,290	30,931	24,744	21,651	20,014	23,000	18,400
North West	Burnley	24,428	22,289	17,831	15,602	14,422	18,000	14,400
North West	Bury	27,688	40,044	32,036	28,031	25,911	26,000	20,800
North West	Carlisle	x	26,444	21,156	18,511	17,111	19,000	15,200
North West	Cheshire East	28,497	45,617	36,493	31,932	29,517	28,000	22,400
North West	Cheshire West and Chester	28,005	42,273	33,819	29,591	27,353	27,000	21,600
North West	Chorley	27,855	34,378	27,502	24,064	22,244	24,000	19,200
North West	Copeland	27,873	23,989	19,191	16,792	15,522	20,000	16,000
North West	Eden	24,647	41,556	33,244	29,089	26,889	23,000	18,400
North West	Fylde	27,742	37,778	30,222	26,444	24,444	23,400	18,720
North West	Halton	25,890	29,278	23,422	20,494	18,944	22,000	17,600
North West	Hyndburn	24,365	22,667	18,133	15,867	14,667	19,000	15,200
North West	Knowsley	25,735	30,222	24,178	21,156	19,556	23,000	18,400
North West	Lancaster	26,246	33,056	26,444	23,139	21,389	23,800	19,040
North West	Liverpool	26,303	28,333	22,667	19,833	18,333	23,000	18,400
North West	Manchester	24,101	40,800	32,640	28,560	26,400	34,000	27,200
North West	Oldham	24,174	32,489	25,991	22,742	21,022	23,800	19,040
North West	Pendle	22,575	23,611	18,889	16,528	15,278	19,400	15,520
North West	Preston	24,416	29,359	23,488	20,552	18,997	22,000	17,600
North West	Ribble Valley	27,838	44,389	35,511	31,072	28,722	26,000	20,800
North West	Rochdale	23,817	31,167	24,933	21,817	20,167	22,000	17,600
North West	Rossendale	23,671	30,694	24,556	21,486	19,861	22,000	17,600
North West	Salford	28,081	38,722	30,978	27,106	25,056	30,000	24,000
North West	Sefton	24,829	36,267	29,013	25,387	23,467	23,800	19,040
North West	South Lakeland	27,849	46,419	37,136	32,494	30,036	27,000	21,600
North West	South Ribble	25,959	34,000	27,200	23,800	22,000	23,800	19,040
North West	St Helens	27,545	29,278	23,422	20,494	18,944	22,000	17,600
North West	Stockport	28,095	48,733	38,987	34,113	31,533	29,000	23,200
North West	Tameside	25,078	34,000	27,200	23,800	22,000	25,000	20,000
North West	Trafford	30,412	61,389	49,111	42,972	39,722	35,800	28,640
North West	Warrington	27,750	41,556	33,244	29,089	26,889	26,000	20,800
North West	West Lancashire	26,862	36,833	29,467	25,783	23,833	21,920	17,536
North West	Wigan	25,329	30,222	24,178	21,156	19,556	21,000	16,800
North West	Wirral	27,509	35,157	28,126	24,610	22,749	23,000	18,400
North West	Wyre	27,011	32,111	25,689	22,478	20,778	23,800	19,040
			65	35	22	12	11	2
	% of Northern LPAs where average cc		90	49	31	17	15	3

Local Auth	Region	Median Annual Pay (Gross) 2022	Median Private Monthly Rent (between 1 April 2020 and 31 March 2022)	**Annaul Income required to afford Average Market Rent**	Affordable Rent (20% below)	**Annaul Income required to afford Affordable Rent**	Median House Price 01/06/2022 (ONS HPSSA Dataset 9)	25% to buy SO	Deposit 15%	Mortgage Required	Income required to afford mortgage	Rent (75%)	Rent is 3% PA	Income required to afford rent (3%)	**Annual Income required to afford shared own ership (3%)**	Rent is 7% PA	Income required to afford rent (7%)	**Annual Income required to afford shared ownership (7%)**	First home (30% below market)	15% deposit	Mortgage required	**Annual Income Required to afford First Homes**	DMV(20% below market)	15% deposit	Mortgage required	**Annual Income Required to afford DMV**	Open Market	15% deposit	Mortgage Required	**Annual Income Required to afford open market**
County Dur	North East	25904	475	22,800	380	18,240	120,000	30,000	4,500	25,500	5,667	90,000	2,700	10,800	16,467	6,300	21,000	26,667	84,000	12,600	71,400	15,867	96,000	14,400	81,600	18,133	120,000	18,000	102,000	22,667
Darlington	North East	26184	475	19,000	380	15,200	140,000	35,000	5,250	29,750	6,611	105,000	3,150	10,500	17,111	7,350	24,500	31,111	98,000	14,700	83,300	18,511	112,000	16,800	95,200	21,156	140,000	21,000	119,000	26,444
Gateshead	North East	25024	550	22,000	440	17,600	137,500	34,375	5,156	29,219	6,493	103,125	3,094	10,313	16,806	7,219	24,063	30,556	96,250	14,438	81,813	18,181	110,000	16,500	93,500	20,778	137,500	20,625	116,875	25,972
Hartlepool	North East	24537	492	19,680	394	15,744	126,000	31,500	4,725	26,775	5,950	94,500	2,835	9,450	15,400	6,615	22,050	28,000	88,200	13,230	74,970	16,660	100,800	15,120	85,680	19,040	126,000	18,900	107,100	23,800
Middlesbrc	North East	x	450	18,000	360	14,400	130,000	32,500	4,875	27,625	6,139	97,500	2,925	9,750	15,889	6,825	22,750	28,889	91,000	13,650	77,350	17,189	104,000	15,600	88,400	19,644	130,000	19,500	110,500	24,556
Newcastle	North East	27005	700	28,000	560	22,400	170,000	42,500	6,375	36,125	8,028	127,500	3,825	12,750	20,778	8,925	29,750	37,778	119,000	17,850	101,150	22,478	136,000	20,400	115,600	25,689	170,000	25,500	144,500	32,111
North Tyne	North East	27009	575	23,000	460	18,400	170,000	42,500	6,375	36,125	8,028	127,500	3,825	12,750	20,778	8,925	29,750	37,778	119,000	17,850	101,150	22,478	136,000	20,400	115,600	25,689	170,000	25,500	144,500	32,111
Northumbe	North East	24655	500	20,000	400	16,000	165,000	41,250	6,188	35,063	7,792	123,750	3,713	12,375	20,167	8,663	28,875	36,667	115,500	17,325	98,175	21,817	132,000	19,800	112,200	24,933	165,000	24,750	140,250	31,167
Redcar and	North East	22172	495	19,800	396	15,840	140,000	35,000	5,250	29,750	6,611	105,000	3,150	10,500	17,111	7,350	24,500	31,111	98,000	14,700	83,300	18,511	112,000	16,800	95,200	21,156	140,000	21,000	119,000	26,444
South Tyne	North East	25093	495	19,800	396	15,840	138,000	34,500	5,175	29,325	6,517	103,500	3,105	10,350	16,867	7,245	24,150	30,667	96,600	14,490	82,110	18,247	110,400	16,560	93,840	20,853	138,000	20,700	117,300	26,067
Stockton-o	North East	26819	530	21,200	424	16,960	149,000	37,250	5,588	31,663	7,036	111,750	3,353	11,175	18,211	7,823	26,075	33,111	104,300	15,645	88,655	19,701	119,200	17,880	101,320	22,516	149,000	22,350	126,650	28,144
Sunderland	North East	23655	500	20,000	400	16,000	130,000	32,500	4,875	27,625	6,139	97,500	2,925	9,750	15,889	6,825	22,750	28,889	91,000	13,650	77,350	17,189	104,000	15,600	88,400	19,644	130,000	19,500	110,500	24,556
Barnsley	Y&H	24,835	475	19,000	380	15,200	144,000	36,000	5,400	30,600	6,800	108,000	3,240	10,800	17,600	7,560	25,200	32,000	100,800	15,120	85,680	19,040	115,200	17,280	97,920	21,760	144,000	21,600	122,400	27,200
Bradford	Y&H	25,299	575	23,000	460	18,400	150,000	37,500	5,625	31,875	7,083	112,500	3,375	11,250	18,333	7,875	26,250	33,333	105,000	15,750	89,250	19,833	120,000	18,000	102,000	22,667	150,000	22,500	127,500	28,333
Calderdale	Y&H	26,136	525	21,000	420	16,800	160,000	40,000	6,000	34,000	7,556	120,000	3,600	12,000	19,556	8,400	28,000	35,556	112,000	16,800	95,200	21,156	128,000	19,200	108,800	24,178	160,000	24,000	136,000	30,222
Craven	Y&H	22,033	595	23,800	476	19,040	230,000	57,500	8,625	48,875	10,861	172,500	5,175	17,250	28,111	12,075	40,250	51,111	161,000	24,150	136,850	30,411	184,000	27,600	156,400	34,756	230,000	34,500	195,500	43,444
Doncaster	Y&H	25,356	525	21,000	420	16,800	150,000	37,500	5,625	31,875	7,083	112,500	3,375	11,250	18,333	7,875	26,250	33,333	105,000	15,750	89,250	19,833	120,000	18,000	102,000	22,667	150,000	22,500	127,500	28,333
East Riding	Y&H	28,067	550	22,000	440	17,600	199,950	49,988	7,498	42,489	9,442	149,963	4,499	14,996	24,438	10,497	34,991	44,433	139,965	20,995	118,970	26,438	159,960	23,994	135,966	30,215	199,950	29,993	169,958	37,768
Hambleton	Y&H	25,205	600	24,000	480	19,200	245,000	61,250	9,188	52,063	11,569	183,750	5,513	18,375	29,944	12,863	42,875	54,444	171,500	25,725	145,775	32,394	196,000	29,400	166,600	37,022	245,000	36,750	208,250	46,278
Harrogate	Y&H	27,788	750	30,000	600	24,000	287,998	71,999	10,800	61,199	13,600	215,998	6,480	21,600	35,200	15,120	50,400	63,999	201,598	30,240	171,359	38,080	230,398	34,560	195,838	43,520	287,998	43,200	244,798	54,400
Kingston u	Y&H	23,350	450	18,000	360	14,400	125,000	31,250	4,688	26,563	5,903	93,750	2,813	9,375	15,278	6,563	21,875	27,778	87,500	13,125	74,375	16,528	100,000	15,000	85,000	18,889	125,000	18,750	106,250	23,611
Kirklees	Y&H	26,420	525	21,000	420	16,800	170,000	42,500	6,375	36,125	8,028	127,500	3,825	12,750	20,778	8,925	29,750	37,778	119,000	17,850	101,150	22,478	136,000	20,400	115,600	25,689	170,000	25,500	144,500	32,111
Leeds	Y&H	28,639	750	30,000	600	24,000	210,000	52,500	7,875	44,625	9,917	157,500	4,725	15,750	25,667	11,025	36,750	46,667	147,000	22,050	124,950	27,767	168,000	25,200	142,800	31,733	210,000	31,500	178,500	39,667
North East	Y&H	24,811	475	19,000	380	15,200	143,500	35,875	5,381	30,494	6,776	107,625	3,229	10,763	17,539	7,534	25,113	31,889	100,450	15,068	85,383	18,974	114,800	17,220	97,580	21,684	143,500	21,525	121,975	27,106
North Lincc	Y&H	25,253	525	21,000	420	16,800	160,000	40,000	6,000	34,000	7,556	120,000	3,600	12,000	19,556	8,400	28,000	35,556	112,000	16,800	95,200	21,156	128,000	19,200	108,800	24,178	160,000	24,000	136,000	30,222
Richmonds	Y&H	26,126	575	23,000	460	18,400	230,000	57,500	8,625	48,875	10,861	172,500	5,175	17,250	28,111	12,075	40,250	51,111	161,000	24,150	136,850	30,411	184,000	27,600	156,400	34,756	230,000	34,500	195,500	43,444
Rotherham	Y&H	24,246	525	21,000	420	16,800	160,000	40,000	6,000	34,000	7,556	120,000	3,600	12,000	19,556	8,400	28,000	35,556	112,000	16,800	95,200	21,156	128,000	19,200	108,800	24,178	160,000	24,000	136,000	30,222
Ryedale	Y&H	23,629	650	26,000	520	20,800	245,000	61,250	9,188	52,063	11,569	183,750	5,513	18,375	29,944	12,863	42,875	54,444	171,500	25,725	145,775	32,394	196,000	29,400	166,600	37,022	245,000	36,750	208,250	46,278
Scarboroug	Y&H	x	550	22,000	440	17,600	181,430	45,358	6,804	38,554	8,568	136,073	4,082	13,607	22,175	9,525	31,750	40,318	127,001	19,050	107,951	23,989	145,144	21,772	123,372	27,416	181,430	27,215	154,216	34,270
Selby	Y&H	27,842	600	24,000	480	19,200	225,000	56,250	8,438	47,813	10,625	168,750	5,063	16,875	27,500	11,813	39,375	50,000	157,500	23,625	133,875	29,750	180,000	27,000	153,000	34,000	225,000	33,750	191,250	42,500
Sheffield	Y&H	25,965	625	25,000	500	20,000	180,750	45,188	6,778	38,409	8,535	135,563	4,067	13,556	22,092	9,489	31,631	40,167	126,525	18,979	107,546	23,899	144,600	21,690	122,910	27,313	180,750	27,113	153,638	34,142
Wakefield	Y&H	24,825	575	23,000	460	18,400	170,000	42,500	6,375	36,125	8,028	127,500	3,825	12,750	20,778	8,925	29,750	37,778	119,000	17,850	101,150	22,478	136,000	20,400	115,600	25,689	170,000	25,500	144,500	32,111
York	Y&H	27,507	800	32,000	640	25,600	270,000	67,500	10,125	57,375	12,750	202,500	6,075	20,250	33,000	14,175	47,250	60,000	189,000	28,350	160,650	35,700	216,000	32,400	183,600	40,800	270,000	40,500	229,500	51,000
Allerdale	North West	26,755	495	19,800	396	15,840	150,000	37,500	5,625	31,875	7,083	112,500	3,375	11,250	18,333	7,875	26,250	33,333	105,000	15,750	89,250	19,833	120,000	18,000	102,000	22,667	150,000	22,500	127,500	28,333
Barrow-in-l	North West	26,215	550	22,000	440	17,600	136,000	34,000	5,100	28,900	6,422	102,000	3,060	10,200	16,622	7,140	23,800	30,222	95,200	14,280	80,920	17,982	108,800	16,320	92,480	20,551	136,000	20,400	115,600	25,689
Blackburn	North West	23,205	495	19,800	396	15,840	125,750	31,438	4,716	26,722	5,938	94,313	2,829	9,431	15,369	6,602	22,006	27,944	88,025	13,204	74,821	16,627	100,600	15,090	85,510	19,002	125,750	18,863	106,888	23,753
Blackpool	North West	21,771	550	22,000	440	17,600	128,000	32,000	4,800	27,200	6,044	96,000	2,880	9,600	15,644	6,720	22,400	28,444	89,600	13,440	76,160	16,924	102,400	15,360	87,040	19,342	128,000	19,200	108,800	24,178
Bolton	North West	25,290	575	23,000	460	18,400	163,750	40,938	6,141	34,797	7,733	122,813	3,684	12,281	20,014	8,597	28,656	36,389	114,625	17,194	97,431	21,651	131,000	19,650	111,350	24,744	163,750	24,563	139,188	30,931
Burnley	North West	24,428	450	18,000	360	14,400	118,000	29,500	4,425	25,075	5,572	88,500	2,655	8,850	14,422	6,195	20,650	26,222	82,600	12,390	70,210	15,602	94,400	14,160	80,240	17,831	118,000	17,700	100,300	22,289
Bury	North West	27,688	650	26,000	520	20,800	212,000	53,000	7,950	45,050	10,011	159,000	4,770	15,900	25,911	11,130	37,100	47,111	148,400	22,260	126,140	28,031	169,600	25,440	144,160	32,036	212,000	31,800	180,200	40,044
Carlisle	North West	x	475	19,000	380	15,200	140,000	35,000	5,250	29,750	6,611	105,000	3,150	10,500	17,111	7,350	24,500	31,111	98,000	14,700	83,300	18,511	112,000	16,800	95,200	21,156	140,000	21,000	119,000	26,444
Cheshire Ea	North West	28,497	700	28,000	560	22,400	241,500	60,375	9,056	51,319	11,404	181,125	5,434	18,113	29,517	12,679	42,263	53,667	169,050	25,358	143,693	31,932	193,200	28,980	164,220	36,493	241,500	36,225	205,275	45,617
Cheshire W	North West	28,005	675	27,000	540	21,600	223,800	55,950	8,393	47,558	10,568	167,850	5,036	16,785	27,353	11,750	39,165	49,733	156,660	23,499	133,161	29,591	179,040	26,856	152,184	33,819	223,800	33,570	190,230	42,273
Chorley	North West	27,855	600	24,000	480	19,200	182,000	45,500	6,825	38,675	8,594	136,500	4,095	13,650	22,244	9,555	31,850	40,444	127,400	19,110	108,290	24,064	145,600	21,840	123,760	27,502	182,000	27,300	154,700	34,378
Copeland	North West	27,873	500	20,000	400	16,000	127,000	31,750	4,763	26,988	5,997	95,250	2,858	9,525	15,522	6,668	22,225	28,222	88,900	13,335	75,565	16,792	101,600	15,240	86,360	19,191	127,000	19,050	107,950	23,989
Eden	North West	24,647	575	23,000	460	18,400	220,000	55,000	8,250	46,750	10,389	165,000	4,950	16,500	26,889	11,550	38,500	48,889	154,000	23,100	130,900	29,089	176,000	26,400	149,600	33,244	220,000	33,000	187,000	41,556
Fylde	North West	27,742	585	23,400	468	18,720	200,000	50,000	7,500	42,500	9,444	150,000	4,500	15,000	24,444	10,500	35,000	44,444	140,000	21,000	119,000	26,444	160,000	24,000	136,000	30,222	200,000	30,000	170,000	37,778
Halton	North West	25,890	550	22,000	440	17,600	155,000	38,750	5,813	32,938	7,319	116,250	3,488	11,625	18,944	8,138	27,125	34,444	108,500	16,275	92,225	20,494	124,000	18,600	105,400	23,422	155,000	23,250	131,750	29,278
Hyndburn	North West	24,365	475	19,000	380	15,200	120,000	30,000	4,500	25,500	5,667	90,000	2,700	9,000	14,667	6,300	21,000	26,667	84,000	12,600	71,400	15,867	96,000	14,400	81,600	18,133	120,000	18,000	102,000	22,667
Knowsley	North West	25,735	575	23,000	460	18,400	160,000	40,000	6,000	34,000	7,556	120,000	3,600	12,000	19,556	8,400	28,000	35,556	112,000	16,800	95,200	21,156	128,000	19,200	108,800	24,178	160,000	24,000	136,000	30,222
Lancaster	North West	26,246	595	23,800	476	19,040	175,000	43,750	6,563	37,188	8,264	131,250	3,938	13,125	21,389	9,188	30,625	38,889	122,500	18,375	104,125	23,139	140,000	21,000	119,000	26,444	175,000	26,250	148,750	33,056
Liverpool	North West	26,303	575	23,000	460	18,400	150,000	37,500	5,625	31,875	7,083	112,500	3,375	11,250	18,333	7,875	26,250	33,333	105,000	15,750	89,250	19,833	120,000	18,000	102,000	22,667	150,000	22,500	127,500	28,333
Mancheste	North West	24,101	850	34,000	680	27,200	216,000	54,000	8,100	45,900	10,200	162,000	4,860	16,200	26,400	11,340	37,800	48,000	151,200	22,680	128,520	28,560	172,800	25,920	146,880	32,640	216,000	32,400	183,600	40,800
Oldham	North West	24,174	595	23,800	476	19,040	172,000	43,000	6,450	36,550	8,122	129,000	3,870	12,900	21,022	9,030	30,100	38,222	120,400	18,060	102,340	22,742	137,600	20,640	116,960	25,991	172,000	25,800	146,200	32,489
Pendle	North West	22,575	485	19,400	388	15,520	125,000	31,250	4,688	26,563	5,903	93,750	2,813	9,375	15,278	6,563	21,875	27,778	87,500	13,125	74,375	16,528	100,000	15,000	85,000	18,889	125,000	18,750	106,250	23,611
Preston	North West	24,416	550	22,000	440	17,600	155,433	38,858	5,829	33,029	7,340	116,574	3,497	11,657	18,997	8,160	27,201	34,541	108,803	16,320	92,482	20,552	124,346	18,652	105,694	23,488	155,433	23,315	132,118	29,359
Ribble Valle	North West	27,838	650	26,000	520	20,800	235,000	58,750	8,813	49,938	11,097	176,250	5,288	17,625	28,722	12,338	41,125	52,222	164,500	24,675	139,825	31,072	188,000	28,200	159,800	35,511	235,000	35,250	199,750	44,389
Rochdale	North West	23,817	550	22,000	440	17,600	165,000	41,250	6,188	35,063	7,792	123,750	3,713	12,375	20,167	8,663	28,875	36,667	115,500	17,325	98,175	21,817	132,000	19,800	112,200	24,933	165,000	24,750	140,250	31,167
Rossendale	North West	23,671	550	22,000	440	17,600	162,500	40,625	6,094	34,531	7,674	121,875	3,656	12,188	19,861	8,531	28,438	36,111	113,750	17,063	96,688	21,486	130,000	19,500	110,500	24,556	162,500	24,375	138,125	30,694
Salford	North West	28,081	750	30,000	600	24,000	205,000	51,250	7,688	43,563	9,681	153,750	4,613	15,375	25,056	10,763	35,875	45,556	143,500	21,525	121,975	27,106	164,000	24,600	139,400	30,978	205,000	30,750	174,250	38,722
Sefton	North West	24,829	595	23,800	476	19,040	192,000	48,000	7,200	40,800	9,067	144,000	4,320	14,400	23,467	10,080	33,600	42,667	134,400	20,160	114,240	25,387	153,600	23,040	130,560	29,013	192,000	28,800	163,200	36,267
South Lake	North West	27,849	675	27,000	540	21,600	245,750	61,438	9,216	52,222	11,605	184,313	5,529	18,431	30,036	12,902	43,006	54,611	172,025	25,804	146,221	32,494	196,600	29,490	167,110	37,136	245,750	36,863	208,888	46,419
South Ribb	North West	25,959	595	23,800	476	19,040	180,000	45,000	6,750	38,250	8,500	135,000	4,050	13,500	22,000	9,450	31,500	40,000	126,000	18,900	107,100	23,800	144,000	21,600	122,400	27,200	180,000	27,000	153,000	34,000
St Helens	North West	27,545	550	22,000	440	17,600	155,000	38,750	5,813	32,938	7,319	116,250	3,488	11,625	18,944	8,138	27,125	34,444	108,500	16,275	92,225	20,494	124,000	18,600	105,400	23,422	155,000	23,250	131,750	29,278
Stockport	North West	28,095	725	29,000	580	23,200	258,000	64,500	9,675	54,825	12,183	193,500	5,805	19,350	31,533	13,545	45,150	57,333	180,600	27,090	153,510	34,113	206,400	30,960	175,440	38,987	258,000	38,700	219,300	48,733
Tameside	North West	25,078	625	25,000	500	20,000	180,000	45,000	6,750	38,250	8,500	135,000	4,050	13,500	22,000	9,450	31,500	40,000	126,000	18,900	107,100	23,800	144,000	21,600	122,400	27,200	180,000	27,000	153,000	34,000
Trafford	North West	30,412	895	35,800	716	28,640	325,000	81,250	12,188	69,063	15,347	243,750	7,313	24,375	39,722	17,063	56,875	72,222	227,500	34,125	193,375	42,972	260,000	39,000	221,000	49,111	325,000	48,750	276,250	61,389
Warringtor	North West	27,750	650	26,000	520	20,800	220,000	55,000	8,250	46,750	10,389	165,000	4,950	16,500	26,889	11,550	38,500	48,889	154,000	23,100	130,900	29,089	176,000	26,400	149,600	33,244	220,000	33,000	187,000	41,556
West Lanca	North West	26,862	548	21,920	438	17,536	195,000	48,750	7,313	41,438	9,208	146,250	4,388	14,625	23,833	10,238	34,125	43,333	136,500	20,475	116,025	25,783	156,000	23,400	132,600	29,467	195,000	29,250	165,750	36,833
Wigan	North West	25,329	525	21,000	420	16,800	160,000	40,000	6,000	34,000	7,556	120,000	3,600	12,000	19,556	8,400	28,000	35,556	112,000	16,800	95,200	21,156	128,000	19,200	108,800	24,178	160,000	24,000	136,000	30,222
Wirral	North West	27,509	575	23,000	460	18,400	186,125	46,531	6,980	39,552	8,789	139,594	4,188	13,959	22,749	9,772	32,572	41,361	130,288	19,543	110,744	24,610	148,900	22,335	126,565	28,126	186,125	27,919	158,206	35,157
Wyre	North West	27,011	595	23,800	476	19,040	170,000	42,500	6,375	36,125	8,028	127,500	3,825	12,750	20,778	8,925	29,750	37,778	119,000	17,850	101,150	22,478	136,000	20,400	115,600	25,689	170,000	25,500	144,500	32,111

Reference

https://ww https://www.ons.gov.uk/peoplepopulationandcommu https://www.ons.gov.uk/peoplepopulationandcommunity/housing/datasets/medianhousepricefornationalandsubnationalgeographiesquarterlyrollingyearhpssadataset09

Region	Local Authority	Median Annual Pay (Gross) 2022	Annual income required to afford:		
			Shared ownership (3% rent)	Average Market Rent	Affordable Rent
North East	County Durham	25,904	16,467	22,800	18,240
North East	Darlington	26,184	17,111	19,000	15,200
North East	Gateshead	25,024	16,806	22,000	17,600
North East	Hartlepool	24,537	15,400	19,680	15,744
North East	Middlesbrough	x	15,889	18,000	14,400
North East	Newcastle upon Tyne	27,005	20,778	28,000	22,400
North East	North Tyneside	27,009	20,778	23,000	18,400
North East	Northumberland	24,655	20,167	20,000	16,000
North East	Redcar and Cleveland	22,172	17,111	19,800	15,840
North East	South Tyneside	25,093	16,867	19,800	15,840
North East	Stockton-on-Tees	26,819	18,211	21,200	16,960
North East	Sunderland	23,655	15,889	20,000	16,000
Y&H	Barnsley	24,835	17,600	19,000	15,200
Y&H	Bradford	25,299	18,333	23,000	18,400
Y&H	Calderdale	26,136	19,556	21,000	16,800
Y&H	Craven	22,033	28,111	23,800	19,040
Y&H	Doncaster	25,356	18,333	21,000	16,800
Y&H	East Riding of Yorkshire	28,067	24,438	22,000	17,600
Y&H	Hambleton	25,205	29,944	24,000	19,200
Y&H	Harrogate	27,788	35,200	30,000	24,000
Y&H	Kingston upon Hull	23,350	15,278	18,000	14,400
Y&H	Kirklees	26,420	20,778	21,000	16,800
Y&H	Leeds	28,639	25,667	30,000	24,000
Y&H	North East Lincolnshire	24,811	17,539	19,000	15,200
Y&H	North Lincolnshire	25,253	19,556	21,000	16,800
Y&H	Richmondshire	26,126	28,111	23,000	18,400
Y&H	Rotherham	24,246	19,556	21,000	16,800
Y&H	Ryedale	23,629	29,944	26,000	20,800
Y&H	Scarborough	x	22,175	22,000	17,600
Y&H	Selby	27,842	27,500	24,000	19,200
Y&H	Sheffield	25,965	22,092	25,000	20,000
Y&H	Wakefield	24,825	20,778	23,000	18,400
Y&H	York	27,507	33,000	32,000	25,600
North West	Allerdale	26,755	18,333	19,800	15,840
North West	Barrow-in-Furness	26,215	16,622	22,000	17,600
North West	Blackburn with Darwen	23,205	15,369	19,800	15,840
North West	Blackpool	21,771	15,644	22,000	17,600
North West	Bolton	25,290	20,014	23,000	18,400
North West	Burnley	24,428	14,422	18,000	14,400
North West	Bury	27,688	25,911	26,000	20,800
North West	Carlisle	x	17,111	19,000	15,200
North West	Cheshire East	28,497	29,517	28,000	22,400
North West	Cheshire West and Chester	28,005	27,353	27,000	21,600
North West	Chorley	27,855	22,244	24,000	19,200
North West	Copeland	27,873	15,522	20,000	16,000

North West	Eden	24,647	26,889	23,000	18,400
North West	Fylde	27,742	24,444	23,400	18,720
North West	Halton	25,890	18,944	22,000	17,600
North West	Hyndburn	24,365	14,667	19,000	15,200
North West	Knowsley	25,735	19,556	23,000	18,400
North West	Lancaster	26,246	21,389	23,800	19,040
North West	Liverpool	26,303	18,333	23,000	18,400
North West	Manchester	24,101	26,400	34,000	27,200
North West	Oldham	24,174	21,022	23,800	19,040
North West	Pendle	22,575	15,278	19,400	15,520
North West	Preston	24,416	18,997	22,000	17,600
North West	Ribble Valley	27,838	28,722	26,000	20,800
North West	Rochdale	23,817	20,167	22,000	17,600
North West	Rossendale	23,671	19,861	22,000	17,600
North West	Salford	28,081	25,056	30,000	24,000
North West	Sefton	24,829	23,467	23,800	19,040
North West	South Lakeland	27,849	30,036	27,000	21,600
North West	South Ribble	25,959	22,000	23,800	19,040
North West	St Helens	27,545	18,944	22,000	17,600
North West	Stockport	28,095	31,533	29,000	23,200
North West	Tameside	25,078	22,000	25,000	20,000
North West	Trafford	30,412	39,722	35,800	28,640
North West	Warrington	27,750	26,889	26,000	20,800
North West	West Lancashire	26,862	23,833	21,920	17,536
North West	Wigan	25,329	19,556	21,000	16,800
North West	Wirral	27,509	22,749	23,000	18,400
North West	Wyre	27,011	20,778	23,800	19,040
			13	11	2
	% of Northern LPAs where average co		18	15	3

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