

Homes for our Children

How much of the housing
market is affordable?

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Shelter would like to thank ScraperWiki for donating their time and tool to extract data from the property search website. To learn more about ScraperWiki, please visit their website at www.scrapewiki.com.

This research has been conducted independently by Shelter, and is in no way endorsed or supported by Zoopla.

Summary

To better understand the current state of affordability in the property market, Shelter analysed the asking price for properties listed for sale on a property search website on a single day in March 2015.

Across England, only one in six properties are listed at an affordable price

Analysis of properties listed on Zoopla across England found that only 16.9% of listings, or 42,185 homes, were affordable and suitable for families earning the median income of £30,748. For single people looking to buy a home, only 7.5% of homes were listed at an affordable price, whilst for couples without children, 32.3% of the market is priced affordably.

In 35 areas, there were no affordable homes for families who need at least two bedrooms

We found 35 local authority areas where there were zero homes with two or more bedrooms that a family could afford. If a family needs three or more bedrooms, as many do, there were another 58 local authority areas (93 in total) where we didn't find any affordable homes on the market.

We found just 43 affordable family homes listed in London – and that included houseboats

Unsurprisingly, London is the area with the lowest affordability. Only 43 listings (0.1% of the market) were identified in London as being affordable for a family. Further analysis of these listings found that even this number is likely to be optimistic, since only nine of the 43 properties would be a genuine option for a family to buy. The remaining 34 properties had incorrect information in their listings, were likely to only be sold for a higher amount than the listed price at auction, or were inappropriate as family homes, including four listings for houseboats.

While eventual sale prices will differ somewhat from advertised prices, the very low proportions of affordable listings found in our analysis reveals the stark housing marketplace faced by the average first-time buyer. For those struggling on even lower incomes, owning a home will seem little more than a dream.

Context

It is now widely accepted that we have a desperate housing shortage in England. Each year, we build at least 100,000 fewer homes than we need and the extent of the housing shortage only increases¹. With this shortage has come very high house prices. Our previous research has found that first time buyers are paying over £76,000 more than they should be, because incomes have not kept pace with house prices². These high house prices make it difficult, if not impossible, for first time buyers to become home owners.

Our previous research has also demonstrated the lifetime benefits of home ownership. Owning a home earlier in life allows people to take control of other aspects of their lives such as their career, personal finances, and relationships, compared to those that are not able to get onto the property ladder³.

This research aimed to understand what homes are available to the average first time buyer entering the market in early 2015.

¹ [*Building the homes we need*](#), Shelter 2014

² [*Affordability for first time buyers*](#), Shelter 2015

³ [*The flyers and the triers*](#), Shelter 2015

Approach

To understand what proportion of properties are listed for sale at affordable prices, we compared asking prices for properties on sale with affordability for three different household types derived from median earnings figures.

Obtaining property data

Information on properties for sale was sourced from Zoopla, a property website which lists property for sale across the UK, via their Applications Programming Interface (API). This provided details of every property for sale on the site on one day in March⁴, which was then refined based on property type and geography.

Property type

This research includes only residential properties which were listed for sale on the basis of full ownership and were not restricted to retirees. The raw Zoopla dataset was trimmed to remove the following types of property:

- All properties which listed 'number of bedrooms' as zero, that weren't specifically categorised as a Studio⁵. Most of these were plots of land, offices, commercial premises and unconverted barns.
- All properties for sale on a shared ownership basis.
- All properties which included the word 'retirement' in their descriptions. Most of these are exclusively retirement properties and thus outside the scope of our interest.

Geography

Analysis was only conducted on properties in England. Two local authority areas – Isles of Scilly and City of London – were removed from the analysis due to small sample sizes.

Calculating affordability

Income information was based on median earnings from the Annual Survey of Hours and Earnings (ASHE) 2014⁶. Complete data for median earnings by employment type is not available for all local authority areas. When this data is not available, one of two adjustments is made to estimate median earnings in that area:

- If the median of all earnings in the area is available, this figure is adjusted by the ratio of all earnings in England, to the particular category of earnings (e.g. full-time) in England.
- If the median of all earnings in the area is not available, the median earnings for the country in which the local authority is located is used.

As earnings data by age group is only available for the entire United Kingdom, median earnings by local authority is adjusted to reflect the lower ages of first-time buyers. This adjustment is made by applying the ratio of 22 to 29 year old median income for the United Kingdom on the overall median income for the United Kingdom, to earnings data at local authority level.

The adjusted median income for first time buyers across England was calculated to be:

- £30,748 for families (a couple with a child or children, one full-time and one part-time median income).

⁴ScraperWiki obtained the data through the API and donated it to Shelter; mySociety were then contracted to link property locations to local authority areas.

⁵ Some studio apartments not categorised by the seller as a 'studio' would be excluded from this analysis.

⁶ [Annual Survey of Hours and Earnings, 2014 Provisional Results](#)

- £43,446 for couples (without children, two full-time median incomes).
- £21,851 for single people (one full-time median income).

For each of the three household types for which we have income data, an 'affordability threshold' was established. This was done by using the calculated median income for each household type, and the average advance (83% of property price), and income multiple (3.4 times income) for first-time-buyers⁷.

The first step was to determine how much the home buyer is able to borrow. This was done calculated by the following equation.

$$\text{Household income} \times \text{lending multiple} = \text{Advance (mortgage size)}$$

Once the size of the advance was determined, in order to determine the affordability threshold, the following equation was used. The affordability threshold represents the highest price the household would be able to pay for a property, assuming that they have the average deposit (17% of property price) available.

$$(\text{Advance} / \text{percent advance}) \times 100 = \text{Affordability threshold}$$

Note that this does not take into account the affordability of monthly payments and other costs, but purely gauges against what the notional households would be able to borrow.

This affordability threshold was then compared with the property dataset, to establish what proportion of homes on the market would be affordable for each household type in each local authority area.

No upper limit was placed on the size of properties included in the analysis. This decision was made in order to more accurately reflect the proportion of the entire housing market which is actually available to first-time buyers on median incomes in any given area.

Limitations

Sample size

Whilst Zoopla has a large catalogue of homes for sale on its website, this does not reflect all of the homes for sale on the property market in England. Therefore, this is an analysis of the large sample of homes for sale that are advertised on Zoopla, but not the entire market.

Data quality

This analysis is dependent on the accuracy of the information included in listings on the Zoopla website. After examination of some of the listings in London, it is clear that the quality of information in some of the listings can distort the results.

It is likely that these data quality issues will result in the number of affordable homes being overstated, as unsuitable properties for homebuyers are being classified as affordable, and the results should be interpreted with this in mind, as no adjustments to the results have been made to reflect these issues.

⁷ CML first-time buyers statistics relating to December quarter 2014.

Findings

For first time buyers earning a typical income, only one in six homes for sale were affordable for families, one in three homes for couples were affordable, and just one in thirteen listings was affordable for single buyers.

Families

Across England, there were 42,185 homes advertised that had at least two bedrooms and were affordable for families earning the median income in the local area. This was only 16.9% of all homes advertised in the country, and only 18.4% of homes that have at least two bedrooms. For families who need at least three bedrooms, there were only 16,884 homes across England that were affordable, just 6.8% of the total market.

Regionally, the North East has the most affordable market for families, with 42.2% of the homes advertised being affordable and suitable for families. All local authority areas in the North East had at least 10% of the market where the homes were affordable for a family on a median income, the only region to do so. The North West had the most affordable homes, with 14,435 homes in the region affordable for families on typical incomes.

However, in London there were only 43 homes with at least two bedrooms that were affordable for a family on a typical income, representing 0.1% of the homes advertised in London. Only 11 of these 43 homes had three bedrooms. There were no local authority areas in London that had at least 10% of the homes for sale that were affordable. Further examination of the 43 affordable properties revealed that most would not be suitable for a family, or are in fact not affordable. This is explored further on page 11.

London is not the only region where there are a lack of affordable homes. All local authority areas in the East of England, the South East, and the South West also had less than 10% of the homes on the market at a price affordable for the average family, with three or more bedrooms.

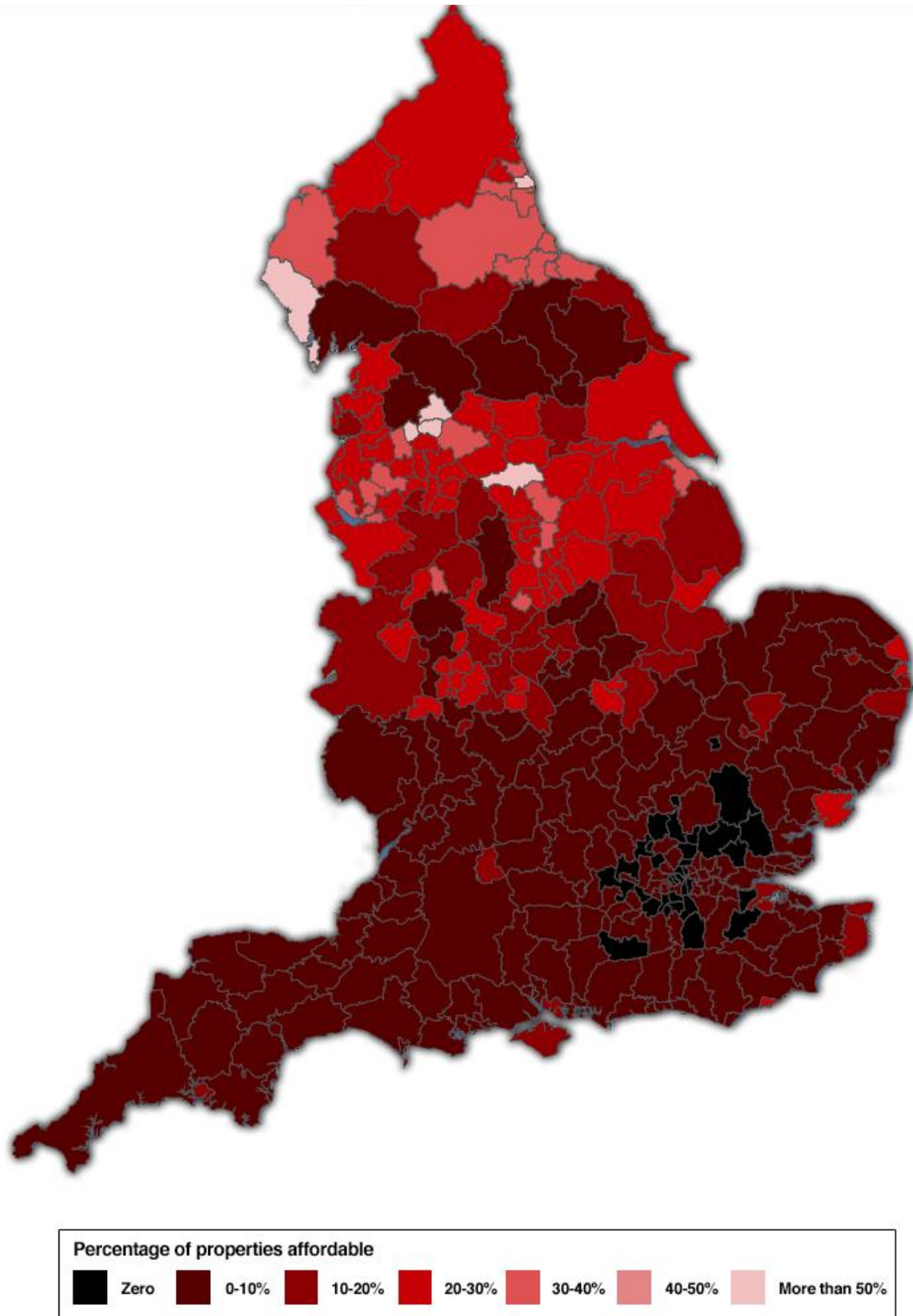
There were 35 local authority areas in England that did not have one home on the market with two or more bedrooms that was affordable for a family on a typical income. There were an additional 58 areas that did not have an affordable home for a family looking for a home with three or more bedrooms.

Affordable home statistics for families

With two or more bedrooms	Number	Share of market	Share of Local Authorities where greater than 10% of homes are affordable
England	42,185	16.9%	40.2%
North East	5,921	42.2%	100.0%
North West	14,435	32.4%	94.9%
Yorkshire & Humber	7,682	31.6%	71.4%
East Midlands	4,450	19.4%	72.5%
West Midlands	5,058	21.5%	70.0%
East	1,680	7.5%	14.9%
London	43	0.1%	0.0%
South East	1,238	3.9%	10.4%
South West	1,678	6.0%	5.6%

With three or more bedrooms	Number	Share of market	Share of Local Authorities where greater than 10% of homes are affordable
England	16,884	6.8%	21.4%
North East	2,701	19.2%	100.0%
North West	6,038	13.6%	61.5%
Yorkshire & Humber	3,601	14.8%	52.4%
East Midlands	1,679	7.3%	32.5%
West Midlands	1,990	8.5%	26.7%
East	402	1.8%	2.1%
London	11	0.0%	0.0%
South East	201	0.6%	0.0%
South West	261	0.9%	0.0%

Families



Couples

There were 80,631 homes advertised in England that were affordable for couples that had at least two bedrooms. This was 32.3% of all homes advertised in the country, and 35.1% of homes that had at least two bedrooms. For couples that required at least three bedrooms, there were only 39,724 homes across England that were affordable, one quarter of the total market.

The North East was the most affordable region for couples, with 62.0% of the homes advertised affordable for couples and have at least two bedrooms. All local authority areas in the North East, North West, and Yorkshire and the Humber had at least 10% of the market where the homes were affordable for a couple on typical incomes. The North West had the most affordable homes, with 24,425 homes in the region affordable for couples earning the median income.

In London, there were 436 homes (1.1%) with at least two bedrooms that a couple could afford, whilst only 64 of these homes had at least three bedrooms. Bexley was the only local authority area in London where at least 10% of the housing market was affordable for the average couple buying a two bedroom property, whilst all local authorities in the North East, North West, and Yorkshire and the Humber had at least 10% of the total market which was affordable for couples.

There were five local authority areas in England that did not have one home on the market with two or more bedrooms that was affordable for a couple on a typical income. There were an additional 29 areas that did not have an affordable home for a couple looking for a home with three or more bedrooms.

Whilst a couple may not have an immediate need for a three bedroom home, other research has revealed that first time buyers prefer to own a home of their own before they have children⁸. So for couples that are planning to one day have a family, they may need a home with at least three bedrooms.

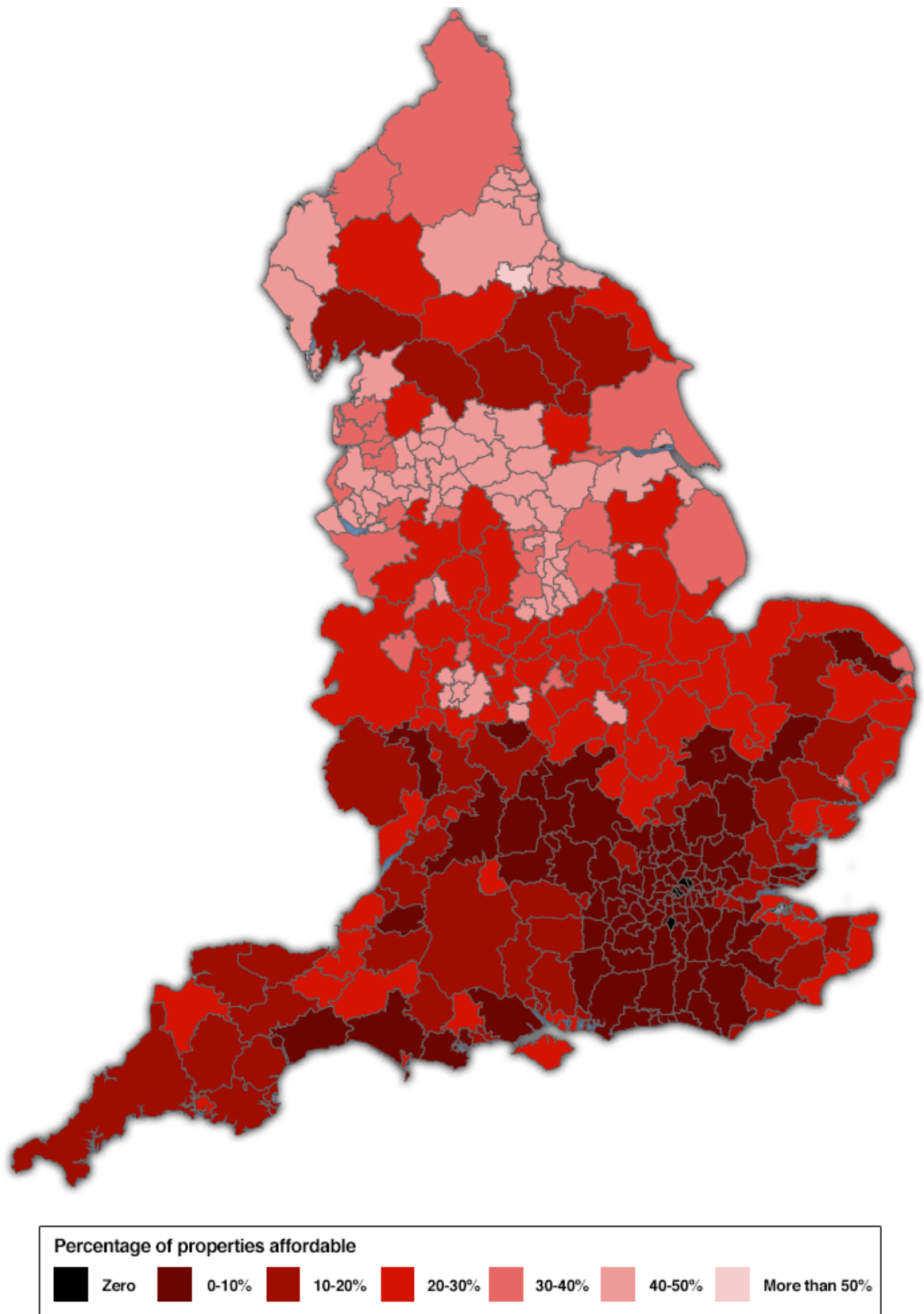
⁸ [The flyers and the triers](#), Shelter 2015

Affordable home statistics for couples

With two or more bedrooms	Number	Share of market	Share of Local Authorities where greater than 10% of homes are affordable
England	80,631	32.3%	69.0%
North East	8,708	62.0%	100.0%
North West	24,425	54.9%	100.0%
Yorkshire & Humber	13,219	54.4%	100.0%
East Midlands	9,431	41.2%	97.5%
West Midlands	10,299	43.8%	93.3%
East	4,646	20.9%	59.6%
London	436	1.1%	3.1%
South East	4,189	13.2%	38.8%
South West	5,278	18.8%	80.6%

With three or more bedrooms	Number	Share of market	Share of Local Authorities where greater than 10% of homes are affordable
England	39,724	15.9%	43.7%
North East	4,753	33.8%	100.0%
North West	12,933	29.1%	94.9%
Yorkshire & Humber	7,498	30.9%	76.2%
East Midlands	4,895	21.4%	82.5%
West Midlands	5,435	23.1%	80.0%
East	1,706	7.7%	21.3%
London	64	0.2%	0.0%
South East	952	3.0%	6.0%
South West	1,488	5.3%	13.9%

Couples



Single people

In England, there were 18,678 homes advertised that were affordable for single people earning the median income in the local area, only 7.5% of all homes advertised. For singles looking to buy something bigger with two or more bedrooms, there were 14,268 affordable homes for sale, 5.7% of the total market.

Once again, the North East has the most affordable market for singles, with 22.3% of the homes advertised affordable for single people. All local authority areas in the North East had at least 10% of the market where the homes were affordable for singles earning the median income, the only region to do so. The North West had the most affordable homes, with 6,541 homes in the region affordable for a single buyer earning the median income.

However, in London there were only 56 homes that were affordable for a single buyer. Only eight of these homes had two or more bedrooms. No local authority areas in London had at least 10% of the homes for sale that were affordable.

London was not the only region where there are a lack of affordable homes. Less than 10% of local authority areas in the West Midlands, the East of England, the South East, and the South West also had less than 10% of the homes on the market at a price affordable for the average single person.

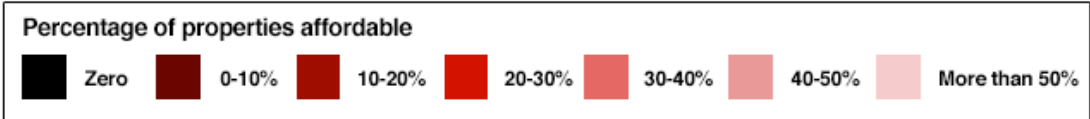
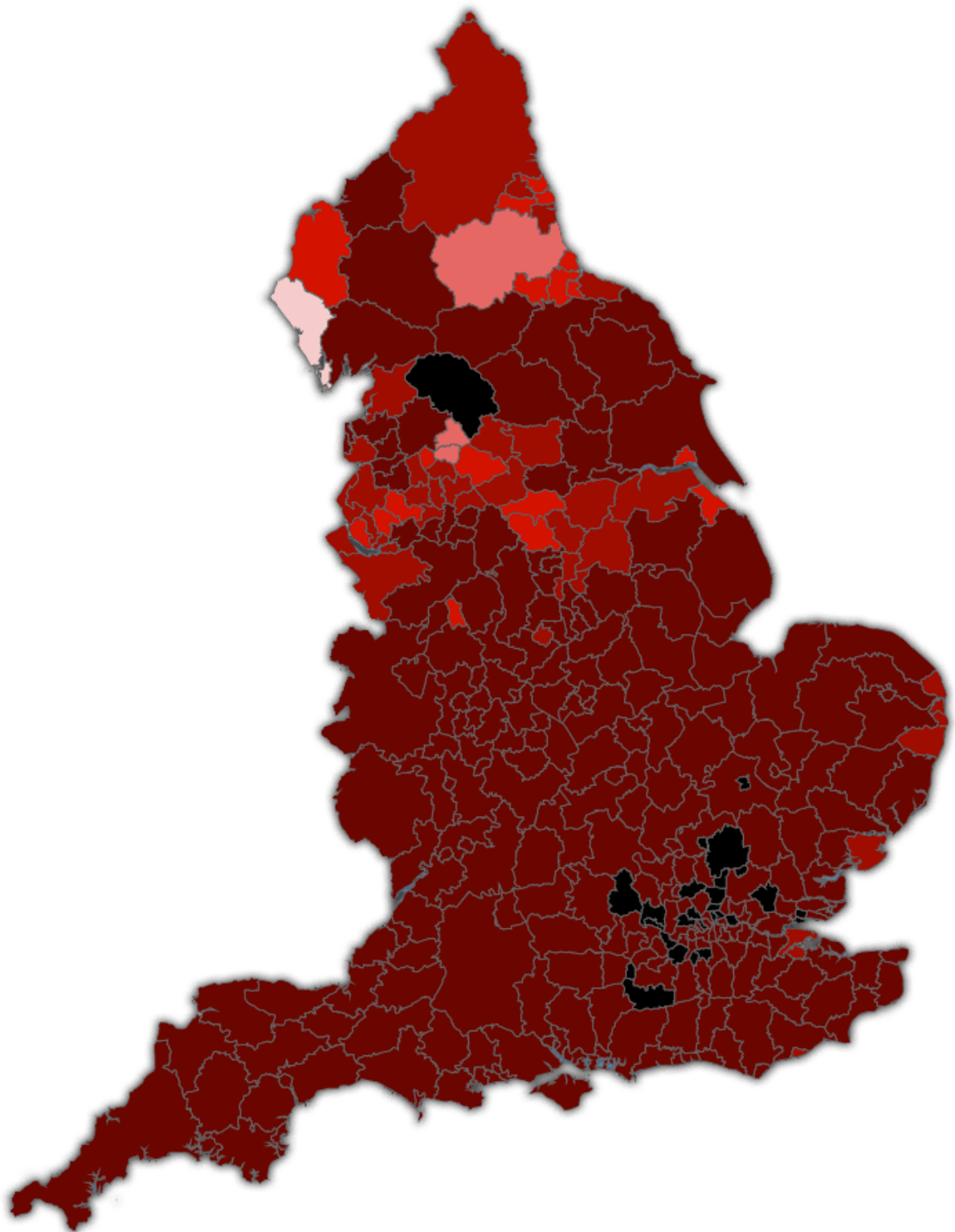
There were 26 local authority areas in England that did not have one home on the market that was affordable for single people on a typical income. For single buyers that are planning for a family in the future and looking for a two bedroom home, there were an additional 48 local authority areas across seven regions that did not have a single affordable home.

Affordable home statistics for single people

All homes	Number	Share of market	Share of Local Authorities where greater than 10% of homes are affordable
England	18,678	7.5%	17.6%
North East	3,134	22.3%	100.0%
North West	6,541	14.7%	61.5%
Yorkshire & Humber	3,269	13.5%	52.4%
East Midlands	1,444	6.3%	10.0%
West Midlands	1,499	6.4%	3.3%
East	860	3.9%	6.4%
London	56	0.1%	0.0%
South East	922	2.9%	3.0%
South West	953	3.4%	0.0%

With two or more bedrooms	Number	Share of market	Share of Local Authorities where greater than 10% of homes are affordable
England	14,268	5.7%	13.9%
North East	2,816	20.0%	100.0%
North West	5,410	12.2%	51.3%
Yorkshire & Humber	2,606	10.7%	42.9%
East Midlands	994	4.3%	5.0%
West Midlands	960	4.1%	3.3%
East	474	2.1%	2.1%
London	8	0.0%	0.0%
South East	436	1.4%	0.0%
South West	564	2.0%	0.0%

Single people



Local authority analysis

Local authority areas with no affordable homes

Families

These local authority areas did not have one home for sale that was affordable for a family earning the median income.

Region	Local authorities that have no affordable homes with at least two bedrooms (35)	Local authorities that have no affordable homes with at least three bedrooms (58)
Yorkshire and the Humber	-	Harrogate
West Midlands	-	Warwick
East	Brentwood Broxbourne Cambridge Chelmsford Epping Forest Harlow St Albans Stevenage Three Rivers Uttlesford Watford Welwyn Hatfield	Braintree Castle Point East Hertfordshire Hertsmere Luton North Hertfordshire Rochford South Cambridgeshire
London	Camden Croydon Enfield Hammersmith and Fulham Haringey Harrow Islington Kensington and Chelsea Kingston upon Thames Lambeth Merton Southwark Sutton Westminster	Barking and Dagenham Barnet Brent Ealing Hackney Havering Hillingdon Lewisham Newham Redbridge Richmond upon Thames Tower Hamlets Wandsworth
South East	Elmbridge Epsom and Ewell Gravesham South Bucks Spelthorne Tandridge Tonbridge and Malling Waverley Windsor and Maidenhead	Ashford Basingstoke and Deane Bracknell Forest Cherwell Chiltern Crawley Dartford East Hampshire Eastbourne Hart Horsham Lewes Maidstone Mid Sussex Mole Valley New Forest

Region	Local authorities that have no affordable homes with at least two bedrooms (35)	Local authorities that have no affordable homes with at least three bedrooms (58)
		Oxford Reading Reigate and Banstead Runnymede Sevenoaks Slough Surrey Heath Wealden West Berkshire Winchester Woking Worthing Wycombe
South West	-	Bath and North East Somerset Bournemouth East Devon East Dorset North Dorset West Somerset

Couples

These local authority areas did not have one home for sale that was affordable for a couple earning the median income.

Region	Local authorities that have no affordable homes with at least two bedrooms (5)	Local authorities that have no affordable homes with at least three bedrooms (29)
East	-	Broxbourne East Hertfordshire Epping Forest Three Rivers Watford
London	Camden Hammersmith and Fulham Islington Kensington and Chelsea	Barnet Hackney Harrow Hillingdon Kingston upon Thames Lambeth Lewisham Richmond upon Thames Southwark Wandsworth Westminster
South East	Epsom and Ewell	Elmbridge Hart Horsham Mid Sussex Oxford Runnymede South Bucks Surrey Heath Waverley Woking Wycombe Bracknell Forest Windsor and Maidenhead

Single people

These local authority areas did not have one home for sale that was affordable for a single person earning the median income.

Region	Local authorities that have no affordable homes (26)	Local authorities that have no affordable homes with at least two bedrooms (48)
Yorkshire and the Humber	Craven	Harrogate York
East Midlands	-	Oadby and Wigston
West Midlands	-	Malvern Hills Tamworth
East	Brentwood, Broxbourne, Cambridge, Castle Point, East Hertfordshire, Harlow, Hertsmere, Stevenage	Chelmsford Epping Forest Norwich Rochford St Albans St Edmundsbury Three Rivers Uttlesford Watford Welwyn Hatfield
London	Brent Ealing Enfield Hackney Haringey Islington Kensington and Chelsea Newham Sutton	Barking and Dagenham Bexley Bromley Camden Croydon Hammersmith and Fulham Harrow Havering Kingston upon Thames Lambeth Lewisham Merton Redbridge Southwark Wandsworth Westminster
South East	Elmbridge Epsom and Ewell Rushmoor South Bucks Spelthorne Waverley Wycombe Slough	Crawley Dartford Eastbourne Gravesham Hart Lewes Maidstone Mole Valley Tandridge Tonbridge and Malling Tunbridge Wells Worthing Brighton and Hove Windsor and Maidenhead
South West	-	Mendip West Somerset Bath and North East Somerset

Affordable home statistics by local authority

North East

North East	Family (2 or more bedrooms)			Couple (2 or more bedrooms)			Singles (all homes)		
Local Authority Area	Number affordable	Percentage affordable	National Ranking	Number affordable	Percentage affordable	National Ranking	Number affordable	Percentage affordable	National Ranking
<i>North East</i>	5,921	42.2%		8,708	62.0%		3,134	22.3%	
County Durham UA	1,683	47.3%	312	2,379	66.9%	310	1,080	30.4%	320
Darlington UA	143	46.7%	311	212	69.3%	313	82	26.8%	318
Gateshead	375	45.2%	308	547	65.9%	308	201	24.2%	314
Hartlepool UA	207	42.0%	302	314	63.7%	302	104	21.1%	305
Middlesbrough UA	307	49.8%	317	379	61.4%	289	146	23.7%	313
Newcastle upon Tyne	450	33.8%	282	758	56.9%	280	235	17.6%	296
North Tyneside	348	43.7%	307	534	67.0%	311	168	21.1%	304
Northumberland UA	779	30.6%	276	1,210	47.6%	252	392	15.4%	290
Redcar and Cleveland UA	227	41.3%	300	332	60.4%	288	92	16.7%	293
South Tyneside	613	52.6%	319	786	67.5%	312	253	21.7%	310
Stockton-on-Tees UA	360	42.8%	306	593	70.5%	316	182	21.6%	308
Sunderland	429	42.2%	303	664	65.4%	306	199	19.6%	301

North West

North West Local Authority Area	Family (2 or more bedrooms)			Couple (2 or more bedrooms)			Singles (all homes)		
	Number affordable	Percentage affordable	National Ranking	Number affordable	Percentage affordable	National Ranking	Number affordable	Percentage affordable	National Ranking
<i>North West</i>	14,435	32.4%		24,425	54.9%		6,541	14.7%	
Blackburn with Darwen UA	434	41.5%	301	654	62.5%	295	197	18.8%	298
Blackpool UA	274	31.4%	277	509	58.3%	283	49	5.6%	221
Halton UA	201	40.8%	298	310	62.9%	298	96	19.5%	300
Warrington UA	300	25.0%	252	569	47.4%	250	107	8.9%	262
Cheshire East UA	338	16.1%	222	751	35.7%	220	141	6.7%	236
Cheshire West and Chester UA	445	20.5%	234	938	43.1%	242	226	10.4%	270
Allerdale	366	42.3%	305	514	59.4%	285	192	22.2%	311
Barrow-in-Furness	66	63.5%	322	83	79.8%	323	53	51.0%	323
Carlisle	243	29.2%	271	409	49.2%	254	47	5.7%	222
Copeland	373	54.8%	320	574	84.3%	324	383	56.2%	324
Eden	98	14.6%	215	206	30.7%	193	9	1.3%	105
South Lakeland	29	6.6%	167	76	17.4%	141	13	3.0%	159
Bolton	772	35.9%	286	1,333	62.0%	291	320	14.9%	288
Bury	396	24.3%	250	846	51.9%	262	205	12.6%	280
Manchester	461	26.6%	258	1,029	59.5%	286	159	9.2%	264
Oldham	336	38.4%	292	551	63.0%	299	104	11.9%	276
Rochdale	530	35.8%	285	929	62.8%	297	201	13.6%	284
Salford	432	29.5%	272	786	53.7%	269	150	10.2%	268
Stockport	265	25.2%	254	515	49.0%	253	92	8.7%	258
Tameside	465	29.6%	273	914	58.1%	282	45	2.9%	155
Trafford	108	19.9%	232	214	39.4%	230	31	5.7%	224
Wigan	905	47.6%	313	1,318	69.3%	314	471	24.8%	315
Burnley	387	64.7%	323	443	74.1%	319	208	34.8%	322
Chorley	280	27.5%	261	422	41.5%	238	83	8.2%	254
Fylde	86	17.8%	226	214	44.2%	244	52	10.7%	273
Hyndburn	475	65.2%	324	526	72.3%	317	158	21.7%	309
Lancaster	333	32.5%	279	555	54.1%	270	179	17.4%	294
Pendle	175	60.1%	321	218	74.9%	320	91	31.3%	321
Preston	255	27.2%	260	439	46.9%	248	83	8.9%	260
Ribble Valley	26	6.8%	170	100	26.2%	181	14	3.7%	173
Rossendale	311	32.6%	280	532	55.8%	277	114	12.0%	277
South Ribble	167	21.1%	237	396	49.9%	258	41	5.2%	205
West Lancashire	138	31.5%	278	230	52.5%	264	66	15.1%	289

North West	Family (2 or more bedrooms)			Couple (2 or more bedrooms)			Singles (all homes)		
Local Authority Area	Number affordable	Percentage affordable	National Ranking	Number affordable	Percentage affordable	National Ranking	Number affordable	Percentage affordable	National Ranking
Wyre	159	22.4%	243	287	40.5%	235	56	7.9%	252
Knowsley	387	36.5%	288	662	62.5%	294	144	13.6%	285
Liverpool	1,636	40.1%	297	2,533	62.0%	292	1,081	26.5%	317
St. Helens	459	42.3%	304	715	65.8%	307	230	21.2%	307
Sefton	627	28.9%	269	1,029	47.4%	251	305	14.1%	286
Wirral	697	37.5%	290	1,096	59.0%	284	345	18.6%	297

Yorkshire and the Humber

Yorkshire and The Humber Local Authority Area	Family (2 or more bedrooms)			Couple (2 or more bedrooms)			Singles (all homes)		
	Number affordable	Percentage affordable	National Ranking	Number affordable	Percentage affordable	National Ranking	Number affordable	Percentage affordable	National Ranking
<i>Yorkshire and The Humber</i>	7,682	31.6%		13,219	54.4%		3,269	13.5%	
East Riding of Yorkshire UA	332	22.0%	240	677	44.9%	245	147	9.8%	267
Kingston upon Hull UA	618	49.3%	315	959	76.5%	322	265	21.1%	306
North East Lincolnshire UA	208	45.4%	310	293	64.0%	303	123	26.9%	319
North Lincolnshire UA	390	39.6%	295	617	62.6%	296	126	12.8%	281
York UA	4	0.8%	76	55	10.5%	104	4	0.8%	70
Craven	6	3.4%	122	32	18.3%	147	0	0.0%	1
Hambleton	12	2.8%	115	71	16.7%	137	7	1.7%	115
Harrogate	7	2.3%	110	47	15.2%	130	4	1.3%	102
Richmondshire	16	10.0%	194	40	25.0%	177	11	6.9%	240
Ryedale	15	7.7%	177	20	10.3%	102	6	3.1%	162
Scarborough	111	13.8%	210	293	36.4%	222	62	7.7%	248
Selby	104	16.2%	223	216	33.6%	208	45	7.0%	241
Barnsley	598	51.8%	318	869	75.3%	321	305	26.4%	316
Doncaster	700	36.7%	289	1,201	63.0%	300	307	16.1%	292
Rotherham	530	40.0%	296	720	54.4%	271	205	15.5%	291
Sheffield	532	33.8%	283	865	55.0%	274	366	23.3%	312
Bradford	843	38.0%	291	1,374	61.9%	290	326	14.7%	287
Calderdale	406	41.0%	299	647	65.3%	304	203	20.5%	302
Kirklees	716	28.6%	266	1,338	53.4%	266	307	12.3%	278
Leeds	680	28.7%	268	1,302	55.0%	273	296	12.5%	279
Wakefield	854	30.4%	275	1,583	56.4%	279	154	5.5%	215

East Midlands

East Midlands Local Authority Area	Family (2 or more bedrooms)			Couple (2 or more bedrooms)			Singles (all homes)		
	Number affordable	Percentage affordable	National Ranking	Number affordable	Percentage affordable	National Ranking	Number affordable	Percentage affordable	National Ranking
<i>East Midlands</i>	4,450	19.4%		9,431	41.2%		1,444	6.3%	
Derby UA	312	45.3%	309	450	65.3%	305	132	19.2%	299
Leicester UA	146	10.7%	197	501	36.8%	223	62	4.6%	191
Nottingham UA	334	27.2%	259	658	53.6%	268	112	9.1%	263
Rutland UA	16	8.6%	186	73	39.2%	228	5	2.7%	150
Amber Valley	217	25.0%	252	407	46.9%	247	55	6.3%	232
Bolsover	202	49.4%	316	260	63.6%	301	72	17.6%	295
Chesterfield	171	35.9%	287	240	50.4%	259	25	5.3%	207
Derbyshire Dales	20	3.7%	128	111	20.5%	159	14	2.6%	147
Erewash	191	28.7%	267	375	56.3%	278	63	9.5%	266
High Peak	57	11.5%	203	165	33.3%	207	23	4.6%	193
North East Derbyshire	131	28.5%	265	196	42.7%	241	43	9.4%	265
South Derbyshire	120	19.2%	230	250	39.9%	234	32	5.1%	202
Blaby	36	6.7%	169	218	40.7%	236	20	3.7%	175
Charnwood	87	14.2%	214	243	39.6%	232	34	5.5%	217
Harborough	20	6.2%	162	71	22.0%	166	7	2.2%	135
Hinckley and Bosworth	148	17.4%	225	283	33.2%	206	36	4.2%	184
Melton	10	5.1%	152	43	21.7%	165	3	1.5%	109
North West Leicestershire	96	16.0%	221	185	30.9%	195	14	2.3%	139
Oadby and Wigston	20	6.2%	161	74	22.8%	169	2	0.6%	62
Boston	58	23.7%	248	66	26.9%	184	5	2.0%	127
East Lindsey	171	14.2%	213	496	41.1%	237	85	7.0%	242
Lincoln	73	29.7%	274	163	66.3%	309	11	4.5%	189
North Kesteven	99	16.3%	224	240	39.5%	231	21	3.5%	168
South Holland	47	11.5%	204	95	23.3%	171	10	2.5%	145
South Kesteven	160	18.2%	228	296	33.8%	209	45	5.1%	203
West Lindsey	110	21.7%	239	194	38.3%	227	40	7.9%	251
Corby	81	28.5%	264	91	32.0%	204	5	1.8%	117
Daventry	17	4.0%	135	113	26.5%	183	12	2.8%	154
East Northamptonshire	57	12.2%	207	152	32.5%	205	18	3.8%	178
Kettering	106	25.2%	255	213	50.7%	260	33	7.9%	250
Northampton	56	6.3%	163	247	27.8%	186	44	4.9%	200
South Northamptonshire	6	1.9%	103	28	9.0%	96	7	2.3%	136
Wellingborough	14	4.8%	150	89	30.3%	191	7	2.4%	142

East Midlands	Family (2 or more bedrooms)			Couple (2 or more bedrooms)			Singles (all homes)		
Local Authority Area	Number affordable	Percentage affordable	National Ranking	Number affordable	Percentage affordable	National Ranking	Number affordable	Percentage affordable	National Ranking
Ashfield	259	33.6%	281	465	60.3%	287	65	8.4%	256
Bassetlaw	241	29.0%	270	413	49.7%	257	90	10.8%	274
Broxtowe	169	23.4%	246	380	52.6%	265	49	6.8%	239
Gedling	112	21.5%	238	285	54.7%	272	35	6.7%	237
Mansfield	171	26.2%	256	340	52.1%	263	68	10.4%	271
Newark and Sherwood	87	20.2%	233	179	41.6%	239	23	5.3%	211
Rushcliffe	22	7.0%	172	83	26.4%	182	17	5.4%	214

West Midlands

West Midlands Local Authority Area	Family (2 or more bedrooms)			Couple (2 or more bedrooms)			Singles (all homes)		
	Number affordable	Percentage affordable	National Ranking	Number affordable	Percentage affordable	National Ranking	Number affordable	Percentage affordable	National Ranking
<i>West Midlands</i>	5,058	21.5%		10,299	43.8%		1,499	6.4%	
Herefordshire UA	38	4.2%	142	123	13.6%	126	18	2.0%	123
Stoke-on-Trent UA	646	48.0%	314	936	69.5%	315	280	20.8%	303
Telford and Wrekin UA	266	21.0%	236	597	47.0%	249	61	4.8%	197
Shropshire UA	103	10.8%	198	287	30.1%	190	61	6.4%	233
Cannock Chase	68	22.7%	244	149	49.7%	256	14	4.7%	194
East Staffordshire	150	23.5%	247	227	35.5%	218	45	7.0%	242
Lichfield	48	15.9%	220	104	34.6%	213	7	2.3%	138
Newcastle-under-Lyme	271	34.9%	284	384	49.4%	255	45	5.8%	226
South Staffordshire	23	6.6%	168	102	29.5%	188	26	7.5%	246
Stafford	71	8.0%	180	312	35.3%	217	51	5.8%	225
Staffordshire Moorlands	146	19.0%	229	291	37.8%	226	52	6.8%	238
Tamworth	32	15.2%	218	89	42.2%	240	2	0.9%	88
North Warwickshire	58	13.9%	212	103	24.6%	176	12	2.9%	157
Nuneaton and Bedworth	130	39.3%	294	243	73.4%	318	26	7.9%	249
Rugby	39	12.6%	209	96	31.1%	198	19	6.1%	229
Stratford-on-Avon	7	1.7%	93	45	10.9%	108	5	1.2%	99
Warwick	5	1.8%	99	21	7.6%	86	4	1.5%	108
Birmingham	1,079	24.6%	251	2,235	50.9%	261	262	6.0%	228
Coventry	167	23.9%	249	400	57.2%	281	46	6.6%	235
Dudley	497	38.5%	293	712	55.2%	275	114	8.8%	259
Sandwell	364	22.3%	242	873	53.5%	267	86	5.3%	209
Solihull	95	18.0%	227	188	35.6%	219	40	7.6%	247
Walsall	256	27.9%	263	510	55.7%	276	52	5.7%	223
Wolverhampton	297	27.8%	262	662	62.0%	293	88	8.2%	255
Bromsgrove	16	4.3%	143	97	25.9%	180	15	4.0%	179
Malvern Hills	12	3.0%	119	39	9.8%	100	2	0.5%	56
Redditch	28	11.9%	206	55	23.3%	172	13	5.5%	216
Worcester	25	4.1%	137	189	31.2%	202	29	4.8%	196
Wychavon	42	7.4%	175	110	19.3%	154	17	3.0%	160
Wyre Forest	79	22.9%	245	120	34.8%	214	7	2.0%	126

East

East Local Authority Area	Family (2 or more bedrooms)			Couple (2 or more bedrooms)			Singles (all homes)		
	Number affordable	Percentage affordable	National Ranking	Number affordable	Percentage affordable	National Ranking	Number affordable	Percentage affordable	National Ranking
<i>East</i>	1,680	7.5%		4,646	20.9%		860	3.9%	
Luton UA	16	4.4%	145	65	17.7%	144	15	4.1%	181
Peterborough UA	235	13.8%	211	675	39.7%	233	61	3.6%	172
Southend-on-Sea UA	18	3.2%	120	92	16.4%	135	20	3.6%	171
Thurrock UA	14	4.1%	138	59	17.4%	142	12	3.5%	170
Bedford UA	27	4.5%	147	127	21.2%	161	18	3.0%	161
Central Bedfordshire UA	34	5.6%	158	123	20.2%	158	32	5.3%	208
Cambridge	0	0.0%	1	2	3.4%	44	0	0.0%	1
East Cambridgeshire	10	8.0%	179	25	20.0%	156	7	5.6%	220
Fenland	80	9.0%	188	270	30.5%	192	28	3.2%	164
Huntingdonshire	43	8.5%	185	156	31.0%	196	28	5.6%	218
South Cambridgeshire	11	4.4%	146	22	8.8%	94	4	1.6%	112
Basildon	14	3.4%	123	62	15.2%	129	14	3.4%	167
Braintree	19	3.6%	127	70	13.4%	125	12	2.3%	137
Brentwood	0	0.0%	1	17	9.7%	98	0	0.0%	1
Castle Point	1	0.4%	65	16	7.0%	79	0	0.0%	1
Chelmsford	0	0.0%	1	38	11.1%	111	3	0.9%	83
Colchester	46	7.8%	178	131	22.3%	168	14	2.4%	143
Epping Forest	0	0.0%	1	8	1.3%	26	2	0.3%	46
Harlow	0	0.0%	1	10	5.3%	68	0	0.0%	1
Maldon	7	4.6%	148	19	12.6%	117	8	5.3%	210
Rochford	4	2.1%	106	16	8.4%	90	4	2.1%	129
Tendring	280	20.6%	235	490	36.1%	221	177	13.0%	282
Uttlesford	0	0.0%	1	10	2.8%	40	1	0.3%	43
Broxbourne	0	0.0%	1	12	5.2%	66	0	0.0%	1
Dacorum	6	1.4%	88	28	6.6%	75	5	1.2%	96
East Hertfordshire	1	0.3%	51	9	2.4%	38	0	0.0%	1
Hertsmere	2	0.4%	63	3	0.6%	16	0	0.0%	1
North Hertfordshire	6	2.9%	117	22	10.6%	105	9	4.3%	186
St Albans	0	0.0%	1	7	2.5%	39	5	1.8%	118
Stevenage	0	0.0%	1	4	4.8%	62	0	0.0%	1
Three Rivers	0	0.0%	1	2	0.8%	20	2	0.8%	69
Watford	0	0.0%	1	5	3.0%	42	1	0.6%	61
Welwyn Hatfield	0	0.0%	1	5	1.7%	33	1	0.3%	48

East Local Authority Area	Family (2 or more bedrooms)			Couple (2 or more bedrooms)			Singles (all homes)		
	Number affordable	Percentage affordable	National Ranking	Number affordable	Percentage affordable	National Ranking	Number affordable	Percentage affordable	National Ranking
Breckland	32	3.9%	132	108	13.1%	121	9	1.1%	92
Broadland	13	1.9%	102	47	6.9%	77	4	0.6%	60
Great Yarmouth	207	26.6%	257	350	45.0%	246	105	13.5%	283
King's Lynn and West Norfolk	109	9.7%	192	308	27.3%	185	63	5.6%	219
North Norfolk	57	8.1%	181	149	21.3%	162	36	5.1%	204
Norwich	61	11.8%	205	96	18.5%	148	2	0.4%	52
South Norfolk	50	7.0%	173	219	30.7%	194	8	1.1%	93
Babergh	5	1.5%	90	36	10.6%	107	13	3.8%	176
Forest Heath	19	11.3%	201	66	39.3%	229	7	4.2%	182
Ipswich	79	15.5%	219	223	43.7%	243	18	3.5%	169
Mid Suffolk	11	2.9%	116	42	10.9%	109	9	2.3%	140
St Edmundsbury	2	0.9%	80	17	7.6%	84	2	0.9%	84
Suffolk Coastal	46	6.1%	160	161	21.4%	163	39	5.2%	206
Waveney	115	19.3%	231	224	37.5%	225	62	10.4%	269

London

London Local Authority Area	Family (2 or more bedrooms)			Couple (2 or more bedrooms)			Singles (all homes)		
	Number affordable	Percentage affordable	National Ranking	Number affordable	Percentage affordable	National Ranking	Number affordable	Percentage affordable	National Ranking
<i>London</i>	43	0.1%		436	1.1%		56	0.1%	
Camden	0	0.0%	1	0	0.0%	1	2	0.1%	36
Hackney	2	0.2%	50	5	0.6%	14	0	0.0%	1
Hammersmith and Fulham	0	0.0%	1	0	0.0%	1	1	0.1%	31
Haringey	0	0.0%	1	6	0.7%	19	0	0.0%	1
Islington	0	0.0%	1	0	0.0%	1	0	0.0%	1
Kensington and Chelsea	0	0.0%	1	0	0.0%	1	0	0.0%	1
Lambeth	0	0.0%	1	2	0.1%	7	1	0.1%	29
Lewisham	1	0.1%	43	17	2.0%	37	2	0.2%	41
Newham	1	0.1%	40	14	1.0%	23	0	0.0%	1
Southwark	0	0.0%	1	4	0.3%	9	1	0.1%	30
Tower Hamlets	2	0.1%	41	9	0.4%	12	3	0.1%	38
Wandsworth	1	0.0%	37	3	0.1%	8	1	0.0%	28
Westminster	0	0.0%	1	2	0.1%	6	4	0.1%	37
Barking and Dagenham	1	0.4%	57	16	5.8%	72	1	0.4%	50
Barnet	1	0.0%	36	7	0.3%	10	1	0.0%	27
Bexley	9	2.7%	112	44	13.2%	122	6	1.8%	119
Brent	1	0.1%	38	12	0.8%	21	0	0.0%	1
Bromley	6	0.6%	71	65	6.4%	74	4	0.4%	53
Croydon	0	0.0%	1	49	3.1%	43	2	0.1%	35
Ealing	1	0.1%	39	5	0.3%	11	0	0.0%	1
Enfield	0	0.0%	1	13	1.2%	25	0	0.0%	1
Greenwich	2	0.3%	55	21	3.5%	45	6	1.0%	89
Harrow	0	0.0%	1	6	0.6%	18	1	0.1%	34
Havering	2	0.4%	64	28	6.0%	73	3	0.6%	65
Hillingdon	1	0.1%	44	12	1.5%	28	3	0.4%	51
Hounslow	1	0.1%	42	10	1.0%	22	1	0.1%	33
Kingston upon Thames	0	0.0%	1	5	0.6%	15	3	0.4%	49
Merton	0	0.0%	1	12	1.2%	24	1	0.1%	32
Redbridge	1	0.1%	45	36	4.8%	61	4	0.5%	58
Richmond upon Thames	2	0.2%	49	6	0.5%	13	2	0.2%	40
Sutton	0	0.0%	1	8	1.7%	31	0	0.0%	1
Waltham Forest	8	0.8%	78	19	1.9%	35	3	0.3%	45

South East

South East	Family (2 or more bedrooms)			Couple (2 or more bedrooms)			Singles (all homes)		
	Number affordable	Percentage affordable	National Ranking	Number affordable	Percentage affordable	National Ranking	Number affordable	Percentage affordable	National Ranking
<i>South East</i>	1,238	3.9%		4,189	13.2%		922	2.9%	
Bracknell Forest UA	2	0.6%	73	12	3.8%	50	1	0.3%	47
Brighton and Hove UA	1	0.2%	47	10	1.6%	30	3	0.5%	54
Isle of Wight UA	126	11.1%	199	353	31.2%	199	83	7.3%	244
Medway UA	99	12.3%	208	251	31.2%	201	84	10.4%	272
Milton Keynes UA	52	5.5%	157	221	23.2%	170	41	4.3%	185
Portsmouth UA	44	5.4%	154	260	31.7%	203	44	5.4%	212
Reading UA	4	1.8%	100	35	16.0%	132	4	1.8%	120
Slough UA	1	0.4%	66	9	4.0%	51	0	0.0%	1
Southampton UA	17	2.2%	109	120	15.6%	131	25	3.3%	165
West Berkshire UA	3	0.6%	72	64	12.7%	118	12	2.4%	141
Windsor and Maidenhead UA	0	0.0%	1	11	1.8%	34	3	0.5%	55
Wokingham UA	7	1.8%	98	17	4.3%	55	3	0.8%	71
Aylesbury Vale	14	1.6%	92	69	8.0%	88	14	1.6%	113
Chiltern	1	0.4%	56	29	10.4%	103	3	1.1%	90
South Bucks	0	0.0%	1	3	1.5%	29	0	0.0%	1
Wycombe	1	0.2%	48	26	4.2%	54	0	0.0%	1
Eastbourne	19	5.5%	156	63	18.1%	146	3	0.9%	81
Hastings	89	22.3%	241	137	34.3%	212	46	11.5%	275
Lewes	1	0.4%	60	18	7.3%	81	2	0.8%	78
Rother	38	8.5%	184	73	16.3%	133	33	7.3%	245
Wealden	19	3.6%	126	47	8.8%	92	6	1.1%	94
Basingstoke and Deane	8	2.2%	108	60	16.4%	136	14	3.8%	177
East Hampshire	1	0.3%	53	16	4.7%	59	4	1.2%	98
Eastleigh	7	2.9%	118	46	19.0%	150	13	5.4%	213
Fareham	44	11.2%	200	96	24.4%	175	34	8.6%	257
Gosport	28	11.3%	202	91	36.8%	224	5	2.0%	125
Hart	1	0.5%	69	7	3.7%	47	4	2.1%	131
Havant	21	3.9%	133	60	11.1%	110	9	1.7%	116
New Forest	21	1.9%	101	59	5.3%	67	9	0.8%	76
Rushmoor	2	1.2%	84	16	9.2%	97	0	0.0%	1
Test Valley	10	4.2%	140	42	17.6%	143	5	2.1%	128

South East Local Authority Area	Family (2 or more bedrooms)			Couple (2 or more bedrooms)			Singles (all homes)		
	Number affordable	Percentage affordable	National Ranking	Number affordable	Percentage affordable	National Ranking	Number affordable	Percentage affordable	National Ranking
Winchester	12	4.2%	139	37	12.8%	119	13	4.5%	190
Ashford	4	0.8%	75	59	11.2%	112	3	0.6%	59
Canterbury	46	5.4%	153	126	14.7%	128	36	4.2%	183
Dartford	2	0.8%	79	33	13.6%	127	3	1.2%	100
Dover	113	14.8%	216	268	35.1%	215	68	8.9%	261
Gravesham	0	0.0%	1	22	8.9%	95	2	0.8%	77
Maidstone	9	1.7%	95	69	13.3%	124	8	1.5%	111
Sevenoaks	2	0.6%	70	18	5.1%	65	1	0.3%	44
Shepway	76	9.8%	193	186	24.0%	174	49	6.3%	231
Swale	51	8.3%	183	209	34.2%	211	49	8.0%	253
Thanet	144	10.7%	196	340	25.2%	179	67	5.0%	201
Tonbridge and Malling	0	0.0%	1	22	5.6%	71	1	0.3%	42
Tunbridge Wells	1	0.3%	52	31	8.4%	89	8	2.2%	133
Cherwell	14	1.8%	96	55	6.9%	76	10	1.3%	101
Oxford	2	0.4%	62	8	1.7%	32	3	0.6%	63
South Oxfordshire	9	1.8%	97	24	4.7%	60	4	0.8%	73
Vale of White Horse	7	1.2%	85	43	7.5%	83	4	0.7%	68
West Oxfordshire	4	0.9%	81	42	9.7%	99	4	0.9%	86
Elmbridge	0	0.0%	1	3	0.6%	17	0	0.0%	1
Epsom and Ewell	0	0.0%	1	0	0.0%	1	0	0.0%	1
Guildford	4	1.1%	83	17	4.9%	63	4	1.1%	95
Mole Valley	1	0.4%	61	10	4.1%	52	2	0.8%	79
Reigate and Banstead	1	0.1%	46	30	4.4%	56	1	0.1%	39
Runnymede	1	0.4%	58	10	3.8%	49	4	1.5%	110
Spelthorne	0	0.0%	1	8	2.8%	41	0	0.0%	1
Surrey Heath	1	0.4%	59	12	4.6%	57	2	0.8%	72
Tandridge	0	0.0%	1	6	1.9%	36	4	1.3%	103
Waverley	0	0.0%	1	10	3.7%	48	0	0.0%	1
Woking	1	0.3%	54	4	1.3%	27	5	1.7%	114
Adur	2	2.0%	105	5	5.1%	64	2	2.0%	124
Arun	21	2.7%	114	59	7.6%	85	31	4.0%	180
Chichester	20	4.7%	149	37	8.6%	91	16	3.7%	174
Crawley	1	0.5%	68	7	3.5%	46	1	0.5%	56
Horsham	3	0.7%	74	18	4.2%	53	3	0.7%	66
Mid Sussex	2	0.5%	67	20	4.6%	58	4	0.9%	85
Worthing	3	0.8%	77	20	5.3%	69	3	0.8%	74

South West

South West Local Authority Area	Family (2 or more bedrooms)			Couple (2 or more bedrooms)			Singles (all homes)		
	Number affordable	Percentage affordable	National Ranking	Number affordable	Percentage affordable	National Ranking	Number affordable	Percentage affordable	National Ranking
<i>South West</i>	1,678	6.0%		5,278	18.8%		953	3.4%	
Bath and North East Somerset UA	8	2.1%	107	28	7.5%	82	3	0.8%	74
Bournemouth UA	41	3.8%	131	203	19.1%	151	33	3.1%	163
Bristol, City of UA	11	1.4%	86	152	18.7%	149	20	2.5%	146
North Somerset UA	75	9.6%	191	264	33.8%	210	49	6.3%	230
Plymouth UA	171	10.4%	195	508	31.0%	197	73	4.4%	188
Poole UA	17	2.0%	104	66	7.8%	87	18	2.1%	130
South Gloucestershire UA	25	3.3%	121	97	12.8%	120	10	1.3%	104
Swindon UA	105	15.0%	217	246	35.1%	216	33	4.7%	195
Torbay UA	92	6.4%	165	278	19.3%	153	71	4.9%	199
Cornwall UA	426	7.7%	176	1,069	19.3%	152	273	4.9%	198
East Devon	41	3.8%	130	94	8.8%	93	10	0.9%	87
Exeter	9	1.6%	91	40	6.9%	78	4	0.7%	67
Mid Devon	17	4.8%	151	60	16.9%	138	3	0.8%	80
North Devon	9	3.5%	124	30	11.6%	113	7	2.7%	152
South Hams	17	3.8%	129	55	12.2%	115	12	2.7%	149
Teignbridge	48	6.6%	166	91	12.5%	116	32	4.4%	187
Torridge	39	9.4%	189	89	21.5%	164	14	3.4%	166
West Devon	13	4.0%	136	55	17.0%	139	7	2.2%	134
Christchurch	8	3.5%	125	44	19.5%	155	6	2.7%	148
East Dorset	15	4.2%	141	72	20.2%	157	7	2.0%	122
North Dorset	8	1.4%	89	68	12.2%	114	8	1.4%	107
Purbeck	11	4.3%	144	18	7.0%	80	3	1.2%	97
West Dorset	26	4.0%	134	65	10.0%	101	19	2.9%	158
Weymouth and Portland	8	1.7%	94	98	21.1%	160	5	1.1%	91
Cheltenham	32	6.1%	159	124	23.6%	173	24	4.6%	192
Cotswold	5	1.1%	82	26	5.5%	70	3	0.6%	64
Forest of Dean	86	8.8%	187	246	25.2%	178	28	2.9%	156
Gloucester	55	8.3%	182	197	29.7%	189	43	6.5%	234
Stroud	17	2.7%	113	83	13.2%	123	15	2.4%	144
Tewkesbury	30	6.3%	164	81	17.1%	140	13	2.7%	153
Mendip	5	1.4%	87	38	10.6%	106	5	1.4%	106
Sedgemoor	23	7.4%	174	91	29.2%	187	6	1.9%	121

South West	Family (2 or more bedrooms)			Couple (2 or more bedrooms)			Singles (all homes)		
Local Authority Area	Number affordable	Percentage affordable	National Ranking	Number affordable	Percentage affordable	National Ranking	Number affordable	Percentage affordable	National Ranking
South Somerset	60	6.9%	171	194	22.2%	167	51	5.8%	227
Taunton Deane	35	9.5%	190	115	31.2%	200	10	2.7%	151
West Somerset	6	2.6%	111	41	18.0%	145	2	0.9%	82
Wiltshire UA	84	5.4%	155	252	16.3%	134	33	2.1%	132