

Five years of renting

An analysis of the cost of average private rented homes in Local Authorities in England.

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Summary

This report shows the full results of analysis on the cost of renting average homes across England, for five years.

It reveals that:

- Five years of the average private rent on a two bedroom home in England would total to just over £41,000.
- This is 19% of the current average first time buyer home in England
- Five years of the average private rent on a two bedroom home in London would total to just over £89,000.
- This is 23% of the current average first time buyer home in London

This analysis is being used for our media story on 3rd March 2016. The concept is also being used in [this interactive web tool](#).

Method and Sources

Private rents are taken from VOA private rental market statistics, an official government body. Mean average rents for the latest available period (12 months to end of September 2015) are summed up to 12 months and taken for each area. These are then added to the annual sum of the mean average rent for the four separate 12 month periods prior to the latest data. This is done for one, two and three bedroom homes, and these are shown separately in the report. This gives the sum total of what a renter would have paid if they had rented at the mean average rent in a certain area for the last five years.

It is important to note that the analysis is a model based on the assumption of paying average rent in an area for five years. Although figures would be very similar, this is not the same analysis as 'how much has the average renter' paid. The reason we have done the analysis in this way is to enable us to produce detailed local level results, which cannot be done for the 'average paid by a renter' question.

Whilst the analysis is a model, it is based on a very typical experience. The latest English Housing survey results show that the median amount of time a private renter has been renting for is between four and five years, and our own YouGov survey of 3,792 renters in England put it at nine years. These sources also both show that the average renting household is living in a two bedroom home.

Also shown in this analysis are figures on the average house price paid by first time buyers most recently (these figures are by region, they are not available at local authority level). The final column in the results tables show how the local five year rent totals relate to the average first time buyer house prices – what % of today's average first time buyer home could you get in your local area.

List of sources

[VOA private rental market statistics](#)
[First time buyer averages – current](#) (table 11)

Results tables

National and regional overview

The table below shows the results at a high level geography:

Table 1: Total rent paid over five years if paying average rent

	If you had rented a 1 bed home at the average rent in x area for the last five years, you'd have paid...	If you had rented a 2 bed home at the average rent in x area for the last five years, you'd have paid...	If you had rented a 3 bed home at the average rent in x area for the last five years, you'd have paid...	Price of an average FTB home now	% of an average FTB home you could have bought with five years rent on a 2 bed home
ENGLAND	£37,010	£41,196	£47,010	£216,528	19%
NORTH EAST	£23,777	£27,476	£31,921	£123,047	22%
NORTH WEST	£26,031	£30,930	£36,719	£141,852	22%
YORKSHIRE AND THE HUMBER	£24,838	£29,808	£34,155	£141,584	21%
EAST MIDLANDS	£24,914	£30,488	£35,584	£149,642	20%
WEST MIDLANDS	£26,581	£32,313	£37,805	£156,548	21%
EAST	£31,446	£38,906	£45,598	£226,636	17%
LONDON	£70,377	£89,269	£113,054	£394,905	23%
SOUTH EAST	£36,841	£47,421	£57,889	£257,258	18%
SOUTH WEST	£30,412	£38,137	£46,053	£195,672	19%
Sources: Private rents: VOA private rental market statistics, First Time buyer average house prices (regional): Land registry HPI background table 11 Q4 2015					

Areas with highest total average rents over five years

Table 2: Total rent paid over five years if paying average rent: Top 20 areas by total rent paid on an average two bedroom home

		If you had rented a 1 bed home at the average rent in x area for the last five years, you'd have paid...	If you had rented a 2 bed home at the average rent in x area for the last five years, you'd have paid...	If you had rented a 3 bed home at the average rent in x area for the last five years, you'd have paid...	Price of an average FTB home now (figures are for the region)	% of an average FTB home you could have bought in your region with five years rent on a 2 bed home in your local authority
1	Kensington and Chelsea	£118,642	£173,595	£306,238	£394,905	44%
2	Westminster	£109,635	£159,367	£242,159	£394,905	40%
3	Camden	£89,742	£121,510	£175,743	£394,905	31%
4	Islington	£84,974	£110,418	£138,412	£394,905	28%
5	Hammersmith and Fulham	£76,631	£104,404	£144,293	£394,905	26%
6	Tower Hamlets	£78,611	£99,933	£125,893	£394,905	25%
7	Hackney	£76,386	£97,187	£123,070	£394,905	25%
8	Southwark	£73,730	£94,364	£111,196	£394,905	24%
9	Wandsworth	£74,225	£94,276	£121,943	£394,905	24%
10	Richmond upon Thames	£65,787	£91,168	£125,694	£394,905	23%
11	Lambeth	£70,459	£88,895	£116,466	£394,905	23%
12	Brent	£65,000	£84,102	£105,003	£394,905	21%
13	Haringey	£65,244	£83,099	£105,985	£394,905	21%
14	Ealing	£63,995	£81,648	£100,155	£394,905	21%
15	Merton	£61,806	£80,920	£101,115	£394,905	20%
16	Hounslow	£62,086	£78,656	£94,962	£394,905	20%
17	Barnet	£60,199	£78,123	£104,907	£394,905	20%
18	Kingston upon Thames	£57,639	£75,332	£94,643	£394,905	19%
19	Greenwich	£54,989	£70,884	£82,400	£394,905	18%
20	Elmbridge	£50,507	£70,425	£90,394	£257,258	27%

Sources: Private rents: VOA private rental market statistics, First Time buyer average house prices (regional): Land registry HPI background table 11 Q4 2015

Table 3: Total rent paid over five years if paying average rent: Top 20 areas by total rent paid on an average two bedroom home – excluding London

		If you had rented a 1 bed home at the average rent in x area for the last five years, you'd have paid...	If you had rented a 2 bed home at the average rent in x area for the last five years, you'd have paid...	If you had rented a 3 bed home at the average rent in x area for the last five years, you'd have paid...	Price of an average FTB home now (figures are for the region)	% of an average FTB home you could have bought in your region with five years rent on a 2 bed home in your local authority
1	Elmbridge	£50,507	£70,425	£90,394	£257,258	27%
2	Windsor and Maidenhead UA	£48,532	£67,748	£85,323	£257,258	26%
3	Three Rivers	£47,663	£65,595	£86,684	£226,636	29%
4	Epsom and Ewell	£50,141	£65,005	£86,956	£257,258	25%
5	Guildford	£49,039	£64,992	£79,750	£257,258	25%
6	South Bucks	£46,009	£64,534	£82,034	£257,258	25%
7	Runnymede	£47,978	£64,482	£80,726	£257,258	25%
8	Woking	£48,220	£64,474	£75,883	£257,258	25%
9	Hertsmere	£47,125	£62,344	£80,332	£226,636	28%
10	Spelthorne	£48,136	£61,856	£74,129	£257,258	24%
11	Oxford	£50,201	£61,854	£75,324	£257,258	24%
12	St Albans	N/A	£61,772	£81,988	£226,636	27%
13	Brighton and Hove UA	£45,169	£61,422	£79,655	£257,258	24%
14	Mole Valley	£44,902	£60,767	£81,347	£257,258	24%
15	Cambridge	£49,163	£60,696	£68,583	£226,636	27%
16	Watford	£44,169	£58,700	£72,813	£226,636	26%
17	Tandridge	£44,282	£58,170	£78,028	£257,258	23%
18	Epping Forest	£43,073	£57,501	£72,977	£226,636	25%
19	Reigate and Banstead	£42,985	£56,995	£71,556	£257,258	22%
20	Sevenoaks	£42,441	£56,902	£76,859	£257,258	22%

Sources: Private rents: VOA private rental market statistics, First Time buyer average house prices (regional): Land registry HPI background table 11 Q4 2015

Table 4: Total rent paid over five years if paying average rent: Top 20 areas by % of current FTB price

		If you had rented a 1 bed home at the average rent in x area for the last five years, you'd have paid...	If you had rented a 2 bed home at the average rent in x area for the last five years, you'd have paid...	If you had rented a 3 bed home at the average rent in x area for the last five years, you'd have paid...	Price of an average FTB home now (figures are for the region)	% of an average FTB home you could have bought in your region with five years rent on a 2 bed home in your local authority
1	Kensington and Chelsea	£118,642	£173,595	£306,238	£394,905	44%
2	Westminster	£109,635	£159,367	£242,159	£394,905	40%
3	Camden	£89,742	£121,510	£175,743	£394,905	31%
4	Trafford	£30,716	£41,406	£52,849	£141,852	29%
5	Three Rivers	£47,663	£65,595	£86,684	£226,636	29%
6	Manchester	£33,428	£40,405	£45,036	£141,852	28%
7	Harrogate	£30,921	£40,262	£50,237	£141,584	28%
8	York UA	£33,698	£40,219	£50,041	£141,584	28%
9	Warwick	£34,763	£44,351	£53,208	£156,548	28%
10	Islington	£84,974	£110,418	£138,412	£394,905	28%
11	Hertsmere	£47,125	£62,344	£80,332	£226,636	28%
12	Elmbridge	£50,507	£70,425	£90,394	£257,258	27%
13	St Albans	N/A	£61,772	£81,988	£226,636	27%
14	Cambridge	£49,163	£60,696	£68,583	£226,636	27%
15	Newcastle upon Tyne	£27,953	£32,826	£37,393	£123,047	27%
16	Hammersmith and Fulham	£76,631	£104,404	£144,293	£394,905	26%
17	Windsor and Maidenhead UA	£48,532	£67,748	£85,323	£257,258	26%
18	Solihull	£31,942	£41,135	£48,728	£156,548	26%
19	South Northamptonshire	£31,870	£39,286	£48,488	£149,642	26%
20	Stratford-on-Avon	£32,700	£41,053	£52,536	£156,548	26%

Sources: Private rents: VOA private rental market statistics, First Time buyer average house prices (regional): Land registry HPI background table 11 Q4 2015

Table 5: Total rent paid over five years if paying average rent: Full results, grouped by region, sorted by total rent paid on an average two bed home

5a) North East

		If you had rented a 1 bed home at the average rent in x area for the last five years, you'd have paid...	If you had rented a 2 bed home at the average rent in x area for the last five years, you'd have paid...	If you had rented a 3 bed home at the average rent in x area for the last five years, you'd have paid...	Price of an average FTB home now (figures are for the region)	% of an average FTB home you could have bought in your region with five years rent on a 2 bed home in your local authority
	NORTH EAST	£23,777	£27,476	£31,921	£123,047	22%
1	Newcastle upon Tyne	£27,953	£32,826	£37,393	£123,047	27%
2	Sunderland	£24,813	£29,649	£33,101	£123,047	24%
3	North Tyneside	£25,381	£29,564	£35,874	£123,047	24%
4	Stockton-on-Tees UA	£24,109	£29,530	£33,615	£123,047	24%
5	Gateshead	£25,109	£28,846	£33,678	£123,047	23%
6	Redcar and Cleveland UA	£23,600	£28,186	£32,607	£123,047	23%
7	Middlesbrough UA	£24,614	£28,154	£32,334	£123,047	23%
8	South Tyneside	£23,111	£27,849	£31,804	£123,047	23%
9	Northumberland UA	£21,645	£26,363	£31,685	£123,047	21%
10	Hartlepool UA	£23,005	£26,209	£30,930	£123,047	21%
11	Darlington UA	£21,990	£26,191	£31,998	£123,047	21%
12	County Durham UA	£21,623	£24,981	£29,243	£123,047	20%

Sources: Private rents: VOA private rental market statistics, First Time buyer average house prices (regional): Land registry HPI background table 11 Q4 2015

5b) North West

		If you had rented a 1 bed home at the average rent in x area for the last five years, you'd have paid...	If you had rented a 2 bed home at the average rent in x area for the last five years, you'd have paid...	If you had rented a 3 bed home at the average rent in x area for the last five years, you'd have paid...	Price of an average FTB home now (figures are for the region)	% of an average FTB home you could have bought in your region with five years rent on a 2 bed home in your local authority
	NORTH WEST	£26,031	£30,930	£36,719	£141,852	22%
1	Trafford	£30,716	£41,406	£52,849	£141,852	29%
2	Manchester	£33,428	£40,405	£45,036	£141,852	28%
3	Cheshire East UA	£26,959	£35,749	£44,457	£141,852	25%
4	Stockport	£28,652	£35,243	£42,605	£141,852	25%
5	Cheshire West and Chester UA	£29,081	£34,814	£40,822	£141,852	25%
6	South Lakeland	£27,885	£34,431	£41,715	£141,852	24%
7	Salford	£29,443	£34,064	£39,028	£141,852	24%
8	Fylde	£25,284	£33,267	£40,921	£141,852	23%
9	West Lancashire	£26,160	£33,267	£36,446	£141,852	23%
10	Liverpool	£26,645	£32,797	£35,205	£141,852	23%
11	Sefton	£25,352	£32,587	£38,314	£141,852	23%
12	Lancaster	£25,995	£32,554	£37,269	£141,852	23%
13	Wyre	£24,800	£32,209	£36,943	£141,852	23%
14	Ribble Valley	£25,712	£31,957	£40,617	£141,852	23%
15	Warrington UA	£26,078	£31,788	£38,548	£141,852	22%
16	Preston	£25,873	£31,657	£35,645	£141,852	22%
17	South Ribble	£24,461	£31,325	£35,887	£141,852	22%
18	Knowsley	£24,617	£30,421	£35,424	£141,852	21%
19	Blackpool UA	£23,868	£30,299	£35,283	£141,852	21%
20	Chorley	£23,530	£30,094	£35,456	£141,852	21%
21	Bury	£24,891	£29,956	£36,249	£141,852	21%
22	Wirral	£24,289	£29,884	£35,362	£141,852	21%
23	Eden	£24,486	£29,610	£34,941	£141,852	21%
24	Lancashire	£24,491	£29,009	£35,016	£141,852	20%
25	Halton UA	£25,423	£28,750	£34,426	£141,852	20%
26	Tameside	£24,121	£28,661	£34,767	£141,852	20%
27	Oldham	£25,414	£28,304	£34,049	£141,852	20%
28	Cumbria	£23,861	£28,105	£34,194	£141,852	20%
29	St. Helens	£23,348	£27,262	£32,866	£141,852	19%
30	Rochdale	£23,186	£27,203	£32,221	£141,852	19%
31	Copeland	£23,154	£27,198	£31,201	£141,852	19%

32	Bolton	£23,085	£27,150	£32,941	£141,852	19%
33	Allerdale	£21,467	£26,770	£32,670	£141,852	19%
34	Wigan	£22,385	£26,670	£31,802	£141,852	19%
35	Carlisle	£22,551	£26,625	£31,942	£141,852	19%
36	Blackburn with Darwen UA	£23,623	£26,302	£30,482	£141,852	19%
37	Rossendale	£21,523	£25,890	£31,013	£141,852	18%
38	Barrow-in-Furness	£22,149	£25,608	£32,966	£141,852	18%
39	Hyndburn	£21,537	£24,751	£30,385	£141,852	17%
40	Pendle	£21,746	£24,581	£29,744	£141,852	17%
41	Burnley	£20,889	£24,247	£30,507	£141,852	17%

Sources: Private rents: VOA private rental market statistics, First Time buyer average house prices (regional): Land registry HPI background table 11 Q4 2015

5c) Yorkshire & Humber

		If you had rented a 1 bed home at the average rent in x area for the last five years, you'd have paid...	If you had rented a 2 bed home at the average rent in x area for the last five years, you'd have paid...	If you had rented a 3 bed home at the average rent in x area for the last five years, you'd have paid...	Price of an average FTB home now (figures are for the region)	% of an average FTB home you could have bought in your region with five years rent on a 2 bed home in your local authority
	YORKSHIRE AND THE HUMBER	£24,838	£29,808	£34,155	£141,584	21%
1	Harrogate	£30,921	£40,262	£50,237	£141,584	28%
2	York UA	£33,698	£40,219	£50,041	£141,584	28%
3	Leeds	£29,843	£36,804	£45,260	£141,584	26%
4	Sheffield	£27,910	£32,281	£34,707	£141,584	23%
5	Craven	£24,676	£31,648	£36,752	£141,584	22%
6	Hambleton	£25,411	£31,470	£37,908	£141,584	22%
7	Richmondshire	£24,490	£30,583	£36,701	£141,584	22%
8	Ryedale	£23,747	£30,390	£35,710	£141,584	21%
9	Selby	£23,467	£30,332	£36,296	£141,584	21%
10	Wakefield	£25,128	£29,259	£33,648	£141,584	21%
11	Scarborough	£22,393	£29,190	£34,070	£141,584	21%
12	Bradford	£23,364	£28,255	£32,687	£141,584	20%
13	Calderdale	£23,337	£28,253	£34,088	£141,584	20%

14	Kirklees	£22,858	£27,489	£32,960	£141,584	19%
15	East Riding of Yorkshire UA	£21,315	£27,391	£33,290	£141,584	19%
16	Rotherham	£22,248	£27,325	£29,925	£141,584	19%
17	Doncaster	£22,450	£26,967	£30,515	£141,584	19%
18	North East Lincolnshire UA	£21,215	£26,465	£28,056	£141,584	19%
19	North Lincolnshire UA	£20,455	£26,049	£29,671	£141,584	18%
20	Barnsley	£21,208	£24,711	£28,918	£141,584	17%
21	Kingston upon Hull, City of UA	£20,381	£24,352	£29,264	£141,584	17%

Sources: Private rents: VOA private rental market statistics, First Time buyer average house prices (regional): Land registry HPI background table 11 Q4 2015

5d) East Midlands

		If you had rented a 1 bed home at the average rent in x area for the last five years, you'd have paid...	If you had rented a 2 bed home at the average rent in x area for the last five years, you'd have paid...	If you had rented a 3 bed home at the average rent in x area for the last five years, you'd have paid...	Price of an average FTB home now (figures are for the region)	% of an average FTB home you could have bought in your region with five years rent on a 2 bed home in your local authority
	EAST MIDLANDS	£24,914	£30,488	£35,584	£149,642	20%
1	South Northamptonshire	£31,870	£39,286	£48,488	£149,642	26%
2	Nottingham UA	£28,433	£34,891	£36,940	£149,642	23%
3	Northampton	£28,287	£34,824	£39,931	£149,642	23%
4	Rushcliffe	£26,545	£33,753	£42,525	£149,642	23%
5	Daventry	£26,714	£33,608	£40,521	£149,642	22%
6	Harborough	£26,814	£33,456	£41,819	£149,642	22%
7	Rutland UA	£27,691	£33,443	£41,823	£149,642	22%
8	Derbyshire Dales	£26,610	£32,744	£39,330	£149,642	22%
9	Blaby	£26,829	£32,601	£38,568	£149,642	22%
10	Oadby and Wigston	£25,161	£31,836	£38,879	£149,642	21%
11	Broxtowe	£25,482	£31,634	£35,793	£149,642	21%
12	East Northamptonshire	£24,034	£31,290	£38,423	£149,642	21%
13	South Kesteven	£23,874	£31,195	£36,707	£149,642	21%
14	Boston	£24,700	£31,130	£36,097	£149,642	21%
15	South Holland	£24,665	£30,765	£35,490	£149,642	21%
16	Leicester UA	£25,408	£30,659	£34,621	£149,642	20%

17	Charnwood	£24,930	£30,614	£37,061	£149,642	20%
18	Wellingborough	£24,676	£30,588	£35,452	£149,642	20%
19	High Peak	£25,068	£30,517	£37,484	£149,642	20%
20	South Derbyshire	£24,530	£30,477	£37,675	£149,642	20%
21	North West Leicestershire	£24,047	£30,254	£36,205	£149,642	20%
22	Lincoln	£25,478	£30,123	£34,195	£149,642	20%
23	Gedling	£24,428	£30,035	£36,191	£149,642	20%
24	Hinckley and Bosworth	£23,067	£30,028	£36,281	£149,642	20%
25	Kettering	£24,261	£29,770	£36,365	£149,642	20%
26	Melton	£22,729	£29,578	£34,975	£149,642	20%
27	Corby	£24,681	£29,329	£33,444	£149,642	20%
28	Derby UA	£23,862	£29,266	£34,045	£149,642	20%
29	Newark and Sherwood	£23,655	£28,837	£33,504	£149,642	19%
30	North Kesteven	£24,460	£28,624	£34,761	£149,642	19%
31	Erewash	£23,294	£28,552	£33,318	£149,642	19%
32	Amber Valley	£23,159	£28,516	£34,008	£149,642	19%
33	North East Derbyshire	£22,331	£28,309	£35,667	£149,642	19%
34	Chesterfield	£23,662	£27,689	£33,179	£149,642	19%
35	East Lindsey	£21,440	£26,893	£31,595	£149,642	18%
36	Bassetlaw	£20,372	£26,473	£31,194	£149,642	18%
37	Mansfield	£21,587	£26,460	£30,801	£149,642	18%
38	Ashfield	£21,210	£26,452	£29,270	£149,642	18%
39	Bolsover	£20,957	£25,654	£29,140	£149,642	17%
40	West Lindsey	£19,708	£25,104	£29,803	£149,642	17%

Sources: Private rents: VOA private rental market statistics, First Time buyer average house prices (regional): Land registry HPI background table 11 Q4 2015

5e) West Midlands

		If you had rented a 1 bed home at the average rent in x area for the last five years, you'd have paid...	If you had rented a 2 bed home at the average rent in x area for the last five years, you'd have paid...	If you had rented a 3 bed home at the average rent in x area for the last five years, you'd have paid...	Price of an average FTB home now (figures are for the region)	% of an average FTB home you could have bought in your region with five years rent on a 2 bed home in your local authority
	WEST MIDLANDS	£26,581	£32,313	£37,805	£156,548	21%
1	Warwick	£34,763	£44,351	£53,208	£156,548	28%
2	Solihull	£31,942	£41,135	£48,728	£156,548	26%
3	Stratford-on-Avon	£32,700	£41,053	£52,536	£156,548	26%
4	Wychavon	£28,231	£35,969	£45,249	£156,548	23%
5	Worcester	£28,339	£35,966	£42,258	£156,548	23%
6	Bromsgrove	£28,558	£35,841	£44,801	£156,548	23%
7	Birmingham	£28,739	£35,537	£38,988	£156,548	23%
8	Lichfield	£27,728	£34,664	£41,324	£156,548	22%
9	Malvern Hills	£27,616	£34,649	£42,997	£156,548	22%
10	Redditch	£27,515	£34,502	£39,110	£156,548	22%
11	Herefordshire, County of UA	£26,459	£33,260	£39,841	£156,548	21%
12	South Staffordshire	£26,761	£32,977	£38,715	£156,548	21%
13	Rugby	£26,730	£32,681	£39,771	£156,548	21%
14	Tamworth	£26,745	£32,547	£37,581	£156,548	21%
15	Coventry	£28,460	£32,420	£37,201	£156,548	21%
16	North Warwickshire	£25,293	£32,258	£36,527	£156,548	21%
17	Stafford	£25,562	£31,978	£37,468	£156,548	20%
18	Telford and Wrekin UA	£25,678	£31,534	£36,644	£156,548	20%
19	Wyre Forest	£24,333	£31,184	£35,727	£156,548	20%
20	Shropshire UA	£24,456	£30,432	£37,649	£156,548	19%
21	Dudley	£23,703	£30,186	£35,666	£156,548	19%
22	Wolverhampton	£24,192	£29,870	£33,929	£156,548	19%
23	Nuneaton and Bedworth	£24,107	£29,677	£34,940	£156,548	19%
24	Sandwell	£24,200	£29,659	£34,066	£156,548	19%
25	Walsall	£23,647	£29,277	£33,941	£156,548	19%
26	Cannock Chase	£22,903	£29,176	£34,194	£156,548	19%
27	East Staffordshire	£23,617	£28,966	£35,494	£156,548	19%
28	Newcastle-under-Lyme	£23,574	£28,597	£33,191	£156,548	18%

29	Staffordshire Moorlands	£22,013	£26,969	£33,085	£156,548	17%
30	Stoke-on-Trent UA	£22,193	£25,188	£30,753	£156,548	16%
Sources: Private rents: VOA private rental market statistics, First Time buyer average house prices (regional): Land registry HPI background table 11 Q4 2015						

5f) East of England

		If you had rented a 1 bed home at the average rent in x area for the last five years, you'd have paid...	If you had rented a 2 bed home at the average rent in x area for the last five years, you'd have paid...	If you had rented a 3 bed home at the average rent in x area for the last five years, you'd have paid...	Price of an average FTB home now (figures are for the region)	% of an average FTB home you could have bought in your region with five years rent on a 2 bed home in your local authority
	EAST	£31,446	£38,906	£45,598	£226,636	17%
1	Three Rivers	£47,663	£65,595	£86,684	£226,636	29%
2	Hertsmere	£47,125	£62,344	£80,332	£226,636	28%
3	St Albans	N/A	£61,772	£81,988	£226,636	27%
4	Cambridge	£49,163	£60,696	£68,583	£226,636	27%
5	Watford	£44,169	£58,700	£72,813	£226,636	26%
6	Epping Forest	£43,073	£57,501	£72,977	£226,636	25%
7	Brentwood	£44,454	£56,699	£73,885	£226,636	25%
8	Welwyn Hatfield	£40,540	£52,464	£69,358	£226,636	23%
9	East Hertfordshire	£39,698	£52,048	£66,791	£226,636	23%
10	Dacorum	£39,782	£50,626	£66,641	£226,636	22%
11	Broxbourne	£40,176	£50,577	£68,349	£226,636	22%
12	Basilston	£35,452	£46,323	£54,168	£226,636	20%
13	Chelmsford	£37,036	£46,285	£56,127	£226,636	20%
14	Rochford	£33,890	£45,645	£55,727	£226,636	20%
15	Harlow	£35,677	£45,572	£56,551	£226,636	20%
16	South Cambridgeshire	£38,045	£45,275	£53,800	£226,636	20%
17	Stevenage	£34,556	£44,883	£53,148	£226,636	20%
18	Uttlesford	£34,980	£44,605	£58,029	£226,636	20%

19	Thurrock UA	£35,539	£44,560	£54,765	£226,636	20%
20	Castle Point	£35,789	£44,284	£52,466	£226,636	20%
21	North Hertfordshire	£33,817	£44,113	£56,225	£226,636	19%
22	Southend-on-Sea UA	£31,788	£41,501	£52,732	£226,636	18%
23	Maldon	£31,450	£40,908	£49,477	£226,636	18%
24	Central Bedfordshire UA	£30,860	£39,621	£50,315	£226,636	17%
25	Luton UA	£32,213	£39,523	£48,143	£226,636	17%
26	Forest Heath	£31,480	£39,039	£48,706	£226,636	17%
27	Braintree	£29,919	£39,033	£48,285	£226,636	17%
28	Colchester	£30,321	£38,041	£47,882	£226,636	17%
29	St Edmundsbury	£31,661	£37,683	£46,394	£226,636	17%
30	East Cambridgeshire	£30,459	£37,152	£47,209	£226,636	16%
31	Bedford UA	£28,821	£36,688	£44,626	£226,636	16%
32	Tendring	£27,804	£35,831	£43,374	£226,636	16%
33	Huntingdonshire	£28,469	£35,512	£41,404	£226,636	16%
34	Babergh	£28,062	£35,003	£41,945	£226,636	15%
35	Norwich	£28,366	£34,732	£43,176	£226,636	15%
36	Broadland	£26,526	£33,200	£38,705	£226,636	15%
37	Mid Suffolk	£25,130	£33,133	£39,671	£226,636	15%
38	Peterborough UA	£26,032	£32,411	£37,211	£226,636	14%
39	South Norfolk	£26,184	£32,313	£38,525	£226,636	14%
40	Suffolk Coastal	£25,954	£32,142	£38,265	£226,636	14%
41	North Norfolk	£24,959	£31,806	£38,558	£226,636	14%
42	Ipswich	£25,518	£31,260	£35,992	£226,636	14%
43	King's Lynn and West Norfolk	£25,223	£31,240	£37,310	£226,636	14%
44	Breckland	£24,826	£30,867	£39,099	£226,636	14%
45	Fenland	£23,920	£30,194	£36,545	£226,636	13%
46	Waveney	£23,794	£29,679	£33,268	£226,636	13%
47	Great Yarmouth	£23,997	£29,399	£33,572	£226,636	13%

Sources: Private rents: VOA private rental market statistics, First Time buyer average house prices (regional): Land registry HPI background table 11 Q4 2015

5g) London

		If you had rented a 1 bed home at the average rent in x area for the last five years, you'd have paid...	If you had rented a 2 bed home at the average rent in x area for the last five years, you'd have paid...	If you had rented a 3 bed home at the average rent in x area for the last five years, you'd have paid...	Price of an average FTB home now (figures are for the region)	% of an average FTB home you could have bought in your region with five years rent on a 2 bed home in your local authority
	LONDON	£70,377	£89,269	£113,054	£394,905	23%
1	Kensington and Chelsea	£118,642	£173,595	£306,238	£394,905	44%
2	Westminster	£109,635	£159,367	£242,159	£394,905	40%
3	Camden	£89,742	£121,510	£175,743	£394,905	31%
4	Islington	£84,974	£110,418	£138,412	£394,905	28%
5	Hammersmith and Fulham	£76,631	£104,404	£144,293	£394,905	26%
6	Tower Hamlets	£78,611	£99,933	£125,893	£394,905	25%
7	Hackney	£76,386	£97,187	£123,070	£394,905	25%
8	Southwark	£73,730	£94,364	£111,196	£394,905	24%
9	Wandsworth	£74,225	£94,276	£121,943	£394,905	24%
10	Richmond upon Thames	£65,787	£91,168	£125,694	£394,905	23%
11	Lambeth	£70,459	£88,895	£116,466	£394,905	23%
12	Brent	£65,000	£84,102	£105,003	£394,905	21%
13	Haringey	£65,244	£83,099	£105,985	£394,905	21%
14	Ealing	£63,995	£81,648	£100,155	£394,905	21%
15	Merton	£61,806	£80,920	£101,115	£394,905	20%
16	Hounslow	£62,086	£78,656	£94,962	£394,905	20%
17	Barnet	£60,199	£78,123	£104,907	£394,905	20%
18	Kingston upon Thames	£57,639	£75,332	£94,643	£394,905	19%
19	Greenwich	£54,989	£70,884	£82,400	£394,905	18%
20	Harrow	£54,430	£69,453	£85,172	£394,905	18%
21	Enfield	£52,298	£67,952	£84,844	£394,905	17%
22	Lewisham	£53,642	£67,889	£83,844	£394,905	17%
23	Newham	£55,709	£67,308	£82,202	£394,905	17%
24	Hillingdon	£49,233	£64,853	£77,998	£394,905	16%
25	Waltham Forest	£50,751	£63,967	£79,908	£394,905	16%
26	Bromley	£48,807	£63,350	£78,754	£394,905	16%
27	Redbridge	£47,252	£61,202	£77,673	£394,905	15%
28	Sutton	£45,974	£60,507	£77,773	£394,905	15%
29	Croydon	£46,773	£60,045	£73,846	£394,905	15%
30	Barking and Dagenham	£43,877	£54,133	£67,373	£394,905	14%

31	Havering	£42,164	£53,628	£64,120	£394,905	14%
32	Bexley	£41,469	£52,533	£65,791	£394,905	13%
Sources: Private rents: VOA private rental market statistics, First Time buyer average house prices (regional): Land registry HPI background table 11 Q4 2015						

5h) South East

		If you had rented a 1 bed home at the average rent in x area for the last five years, you'd have paid...	If you had rented a 2 bed home at the average rent in x area for the last five years, you'd have paid...	If you had rented a 3 bed home at the average rent in x area for the last five years, you'd have paid...	Price of an average FTB home now (figures are for the region)	% of an average FTB home you could have bought in your region with five years rent on a 2 bed home in your local authority
	SOUTH EAST	£36,841	£47,421	£57,889	£257,258	18%
1	Elmbridge	£50,507	£70,425	£90,394	£257,258	27%
2	Windsor and Maidenhead UA	£48,532	£67,748	£85,323	£257,258	26%
3	Epsom and Ewell	£50,141	£65,005	£86,956	£257,258	25%
4	Guildford	£49,039	£64,992	£79,750	£257,258	25%
5	South Bucks	£46,009	£64,534	£82,034	£257,258	25%
6	Runnymede	£47,978	£64,482	£80,726	£257,258	25%
7	Woking	£48,220	£64,474	£75,883	£257,258	25%
8	Spelthorne	£48,136	£61,856	£74,129	£257,258	24%
9	Oxford	£50,201	£61,854	£75,324	£257,258	24%
10	Brighton and Hove UA	£45,169	£61,422	£79,655	£257,258	24%
11	Mole Valley	£44,902	£60,767	£81,347	£257,258	24%
12	Tandridge	£44,282	£58,170	£78,028	£257,258	23%
13	Reigate and Banstead	£42,985	£56,995	£71,556	£257,258	22%
14	Sevenoaks	£42,441	£56,902	£76,859	£257,258	22%
15	Waverley	£43,169	£56,723	£75,571	£257,258	22%
16	Wokingham UA	£43,355	£55,939	£69,365	£257,258	22%
17	Chiltern	£43,161	£55,929	£77,936	£257,258	22%
18	Reading UA	£42,267	£54,289	£62,142	£257,258	21%
19	Surrey Heath	£41,761	£54,145	£66,513	£257,258	21%
20	Wycombe	£39,998	£53,613	£70,301	£257,258	21%
21	Bracknell Forest UA	£41,809	£53,343	£67,265	£257,258	21%
22	Tunbridge Wells	£38,536	£52,840	£68,318	£257,258	21%
23	Winchester	£41,417	£52,726	£66,329	£257,258	20%
24	South Oxfordshire	£40,990	£51,839	£68,623	£257,258	20%
25	Hart	£40,848	£51,412	£67,087	£257,258	20%

26	Crawley	£41,282	£51,281	£61,627	£257,258	20%
27	Slough UA	£40,344	£50,960	£62,847	£257,258	20%
28	Mid Sussex	£39,259	£50,399	£66,991	£257,258	20%
29	Rushmoor	£39,064	£49,181	£59,835	£257,258	19%
30	Horsham	£38,334	£49,064	£64,565	£257,258	19%
31	Vale of White Horse	£41,193	£48,990	£60,587	£257,258	19%
32	Tonbridge and Malling	£37,913	£48,704	£61,129	£257,258	19%
33	Lewes	£37,283	£48,192	£59,572	£257,258	19%
34	West Oxfordshire	£38,504	£48,164	£61,410	£257,258	19%
35	Chichester	£37,379	£47,577	£60,686	£257,258	18%
36	Basingstoke and Deane	£38,571	£47,316	£55,321	£257,258	18%
37	Dartford	£36,890	£46,468	£55,097	£257,258	18%
38	West Berkshire UA	£36,473	£46,308	£57,077	£257,258	18%
39	Adur	£36,045	£46,308	£56,983	£257,258	18%
40	East Hampshire	£35,455	£45,692	£57,812	£257,258	18%
41	Canterbury	£37,394	£45,327	£55,816	£257,258	18%
42	Cherwell	£36,129	£45,069	£55,221	£257,258	18%
43	Wealden	£34,689	£44,504	£56,762	£257,258	17%
44	New Forest	£32,623	£44,079	£55,608	£257,258	17%
45	Worthing	£33,307	£43,880	£54,168	£257,258	17%
46	Milton Keynes UA	£36,068	£43,792	£49,292	£257,258	17%
47	Test Valley	£35,673	£43,701	£54,957	£257,258	17%
48	Arun	£32,008	£43,203	£53,444	£257,258	17%
49	Southampton UA	£32,644	£43,178	£51,265	£257,258	17%
50	Aylesbury Vale	£34,402	£42,819	£55,504	£257,258	17%
51	Eastleigh	£34,312	£42,762	£52,250	£257,258	17%
52	Maidstone	£34,732	£42,675	£51,688	£257,258	17%
53	Eastbourne	£32,443	£42,223	£52,280	£257,258	16%
54	Gravesham	£32,703	£41,656	£48,937	£257,258	16%
55	Fareham	£34,184	£41,645	£51,224	£257,258	16%
56	Havant	£33,331	£40,672	£49,277	£257,258	16%
57	Portsmouth UA	£32,475	£40,218	£48,457	£257,258	16%
58	Ashford	£32,976	£39,888	£49,096	£257,258	16%
59	Gosport	£31,203	£38,368	£45,929	£257,258	15%
60	Medway UA	£31,926	£38,322	£43,482	£257,258	15%
61	Swale	£30,475	£37,621	£43,033	£257,258	15%
62	Rother	£28,963	£37,561	£50,079	£257,258	15%
63	Isle of Wight UA	£26,374	£34,173	£42,676	£257,258	13%
64	Shepway	£24,881	£33,805	£41,202	£257,258	13%
65	Dover	£25,353	£33,768	£41,376	£257,258	13%
66	Thanet	£24,030	£33,258	£41,683	£257,258	13%
67	Hastings	£25,162	£32,884	£43,260	£257,258	13%

Sources: Private rents: VOA private rental market statistics, First Time buyer average house prices (regional): Land registry HPI background table 11 Q4 2015

5i) South West

		If you had rented a 1 bed home at the average rent in x area for the last five years, you'd have paid...	If you had rented a 2 bed home at the average rent in x area for the last five years, you'd have paid...	If you had rented a 3 bed home at the average rent in x area for the last five years, you'd have paid...	Price of an average FTB home now (figures are for the region)	% of an average FTB home you could have bought in your region with five years rent on a 2 bed home in your local authority
	SOUTH WEST	£30,412	£38,137	£46,053	£195,672	19%
1	Bath and North East Somerset UA	£39,328	£49,181	£60,306	£195,672	25%
2	Bristol, City of UA	£36,686	£47,855	£57,851	£195,672	24%
3	Poole UA	£35,204	£44,330	£55,746	£195,672	23%
4	East Dorset	£34,341	£44,162	£54,487	£195,672	23%
5	Christchurch	£34,505	£43,971	£57,682	£195,672	22%
6	Bournemouth UA	£33,666	£43,810	£57,043	£195,672	22%
7	Cheltenham	£32,136	£42,878	£56,557	£195,672	22%
8	Cotswold	£31,752	£42,642	£53,402	£195,672	22%
9	Exeter	£33,993	£42,528	£52,811	£195,672	22%
10	Purbeck	£31,891	£40,234	£48,130	£195,672	21%
11	South Gloucestershire UA	£32,080	£40,095	£48,279	£195,672	20%
12	Wiltshire UA	£30,825	£38,322	£47,989	£195,672	20%
13	West Dorset	£31,119	£38,222	£46,109	£195,672	20%
14	Weymouth and Portland	£29,131	£37,750	£44,744	£195,672	19%
15	East Devon	£29,428	£37,293	£45,716	£195,672	19%
16	North Somerset UA	£29,373	£36,804	£44,591	£195,672	19%
17	Tewkesbury	£27,873	£36,682	£46,280	£195,672	19%
18	South Hams	£29,293	£36,497	£45,473	£195,672	19%
19	Teignbridge	£28,198	£36,476	£44,590	£195,672	19%
20	Stroud	£27,565	£36,202	£45,324	£195,672	19%
21	North Dorset	£28,495	£35,775	£45,707	£195,672	18%
22	Plymouth UA	£28,069	£35,714	£41,469	£195,672	18%
23	Cornwall UA	£28,984	£35,710	£42,180	£195,672	18%
24	Torbay UA	£26,870	£35,340	£42,565	£195,672	18%
25	Swindon UA	£29,103	£35,196	£43,715	£195,672	18%
26	Mendip	£26,765	£35,070	£44,252	£195,672	18%
27	Taunton Deane	£27,084	£34,835	£42,440	£195,672	18%
28	West Somerset	£27,856	£34,332	£38,472	£195,672	18%

Five years of renting – March 2016

29	Somerset	£26,242	£33,834	£41,673	£195,672	17%
30	Mid Devon	£25,825	£33,628	£41,730	£195,672	17%
31	North Devon	£26,095	£33,601	£40,730	£195,672	17%
32	South Somerset	£25,714	£33,499	£41,368	£195,672	17%
33	Gloucester	£26,018	£33,340	£40,611	£195,672	17%
34	West Devon	£25,930	£32,827	£40,563	£195,672	17%
35	Sedgemoor	£25,435	£32,098	£40,304	£195,672	16%
36	Forest of Dean	£24,679	£31,663	£38,306	£195,672	16%
37	Torridge	£24,856	£30,974	£37,188	£195,672	16%

Sources: Private rents: VOA private rental market statistics, First Time buyer average house prices (regional): Land registry HPI background table 11 Q4 2015