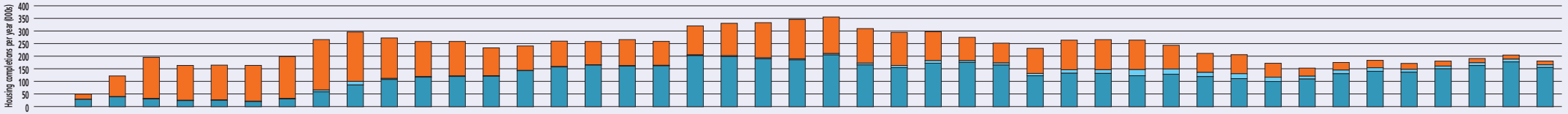
2026 UK HOUSING REVIEW

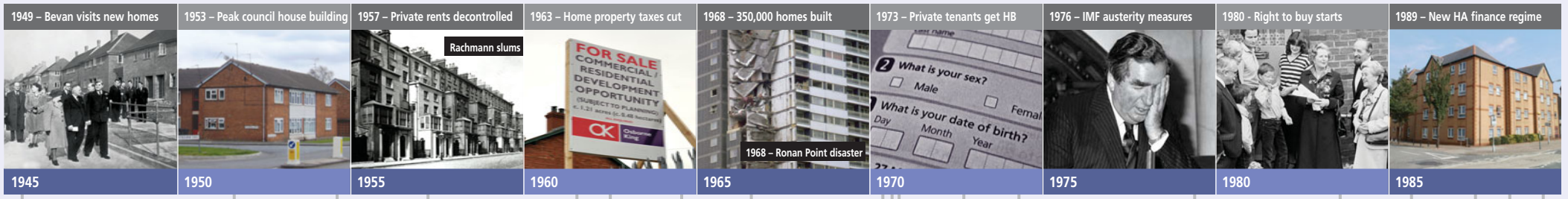
Mark Stephens
John Perry
Peter Williams
Gillian Young

Chartered Institute of Housing

University of Glasgow

Roll-call of post-war English housing ministers





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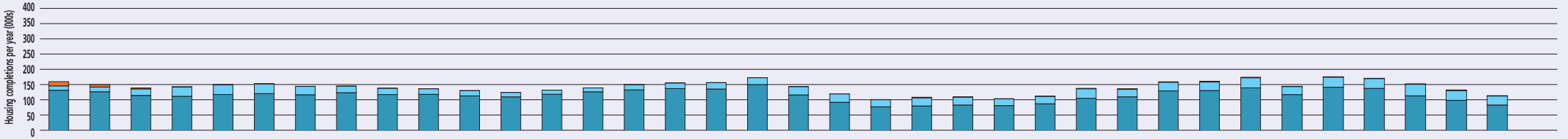

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Source: Authors' investigations with assistance from the two parliamentary libraries.

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Published by the Chartered Institute of Housing

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UK Housing Review 2026
Mark Stephens, John Perry, Peter Williams and Gillian Young

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Introduction and acknowledgements

The Chartered Institute of Housing is delighted to present the 34th edition of the *UK Housing Review*, the key resource for managers, policymakers and academics across the public and private housing sectors. First published by the Joseph Rowntree Foundation in 1993, CIH has been responsible for producing it since 1999.

The *Review's* editorial team is led by Mark Stephens of the University of Glasgow, the CIH's John Perry is the production editor and Peter Williams of the University of Cambridge and Gillian Young of Heriot-Watt University are co-members of the team.

In this edition, the Executive Summary is followed by three chapters on contemporary issues and by six chapters of commentary on the current year's statistics. The major part of the *Review* is the Compendium of Tables; the index to the tables is at the end.

On the inside cover, the *Review's* chart of English housing ministers shows an unchanged picture after the appointment of the Labour government's Matthew Pennycook in July 2024.

Contemporary Issues and Commentary Chapters

The *Review* opens with Contemporary Issues Chapters which analyse current topics in depth.

The first chapter is a new analysis of the scale and role of for-profit registered providers of affordable housing in England, by Mark Stephens, Peter Williams and David Gebbie (a chartered surveyor and PhD student at the University of Glasgow). In the second, Emma Baker and Amy Clair (respectively, professor and associate professor at the Australian Centre for Housing Research, Adelaide University) examine the relationship between housing and health. The third is a chapter on new towns by Nick Raynsford, the former minister who until recently was a member of the UK Government's New Towns Taskforce.

The six Commentary Chapters in Section 2 discuss key developments in policy, financial provision and outputs, drawing partly from the main Compendium of Tables.

Of this year's series, Mark Stephens wrote Chapter 1, CIH's Matthew Scott and John Perry wrote Chapter 2 and Peter Williams wrote Chapter 3. John Perry wrote Chapter 4. Chapter 5 was written by Lynne McMordie of Heriot-Watt University, jointly with Gillian Young. Chapter 6 was written by the CIH's Sam Lister.

The *Review's* Compendium of Tables

The *Review's* Section 3 again draws together a huge volume of data about public and private housing in the United Kingdom into an accessible format. Our data team, consisting of Gillian Young and Andrew Watson (the latter at the University of Glasgow), have updated as many as possible of the *Review's* 123 tables. They also keep their format and coverage under scrutiny so as to maintain their usefulness and reliability. Where possible, further updates to the tables will be made to coincide with publication of the *Review's* Autumn Briefing Paper.

Current versions of the tables, together with those from this and past editions, are available on the R*eview's* website (www.ukhousingreview.org.uk). From 2026, the *Review* itself is freely downloadable in pdf format. Its website gives access to the majority of the material from earlier editions.

Many recent Contemporary Issues Chapters have been collected in a separate publication from the *Review* team, a reader entitled *Housing Policy in a Changing World*, available free of charge from the CIH bookshop (www.cih.org/publications).

Acknowledgements

The *Review's* publisher, editors and authors remain indebted to Steve Wilcox, who produced the first edition in 1993 and was editor until 2017. We are pleased that he still keeps a watchful eye on the *Review's* progress. Lord Richard Best, who commissioned the first edition (then known as the *Housing Finance Review*) when he was Director of the Joseph Rowntree Foundation, also remains a keen supporter.

The *Review's* annual compilation of statistical data relies on substantial help and guidance from civil servants at the Ministry of Housing, Communities and Local Government, the Department for Work and Pensions, the Treasury, the Welsh Government, the Scottish Government, the Northern Ireland Executive, the Office for National Statistics and elsewhere. Assistance is also provided by UK Finance, Homes England, the Greater London Authority, the Regulator of Social Housing and the Northern Ireland Housing Executive. The *Review* also features comparative international statistics provided by Eurostat and the European Mortgage Federation.

The enormous help provided by these organisations in compiling the data for each year's *Review* is warmly acknowledged.

We are also particularly grateful for the collective help from this year's sponsors (listed on the cover), without whom the 34th edition (and future editions) would not be published. It is particularly pleasing that among the sponsors are the Ministry of Housing, Communities and Local Government, Scottish Government, Welsh Government and the Northern Ireland Housing Executive.

The University of Glasgow has formal editorial responsibility for the *Review*, led in this by Professor Mark Stephens. The *Review* is published by the Chartered Institute of Housing, led in this by John Perry. Jeremy Spencer is the graphic designer and is thanked for his patience and creative contribution to its design and production. The *Review's* website is managed by Keith Burke.

While every attempt has been made to check the data included in the *Review* and the construction put upon them, the final responsibility for any errors, omissions or misjudgements is that of the authors. The views expressed in the *Review* are also the responsibility of the respective authors.

Finally, the editorial team welcomes any comments or suggestions on the format and contents of the *Review* (see contact details below).

March 2026

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Executive summary

The *UK Housing Review 2026* has three chapters looking in depth at contemporary issues, and six chapters which together provide an annual commentary on key aspects of housing across the UK. This analysis draws from and adds to the data contained in the *Review's* Compendium of Tables.

Contemporary Issues Chapters

1. For-profit registered providers of social housing – the next big thing?
Mark Stephens, David Gebbie and Peter Williams

For-profit registered providers (FPRPs) are a small but growing element of social housing provision in England. The *Review's* investigation provides a first-time overview of the subsector, its characteristics and the challenges it poses.

Disregarding subsidiaries, effectively there are 64 FPRPs, owning 46,555 homes in 2025, of which 58 per cent are for low-cost homeownership (LCHO) and 42 per cent are rented. Ownership is highly concentrated with the seven largest FPRPs owning 80 per cent.

FPRPs exist to generate returns for investors and have a variety of backers, ranging from Blackrock and Blackstone, the US investment firms, to pension funds and others. Across the spectrum the business models vary considerably. Overall, 55 per cent of FPRP stock is managed by its owners and 45 per cent by others. Outsourcing is therefore common, with some FPRPs doing no management themselves.

FPRP stock is widely distributed, especially in the East Midlands, East of England and the South East, but under-represented in London and some other regions. Additions to the stock are made by both acquisitions and new build, although data sources are poor. One survey indicated that FPRPs will produce around 36,000 new-build completions over five years to 2030. Stock transfers from non-profits to FPRPs in 2024/25 amounted to just over 1,000 homes.

Grant funding to this sub-sector by Homes England under the Affordable Homes Programme 2021-26 amounted to 3.5 per cent of the total, going to six FPRPs. Additionally, three FPRPs were involved in strategic partnerships, receiving six per cent of total funding for such partnerships. Further details are given of the breakdown of this funding. In London, six FPRPs have received £380 million in grants from the GLA.

Regulation of the sub-sector is essentially the same as for not-for-profit housing associations. However, issues could arise on the transfer of stock out of this sector, especially transfers to private landlords, which create fundamentally different tenant conditions. There are restrictions on transfers, but they may play a future part in FPRP exit strategies and the implications will need to be considered carefully.

Deregistration is possible but is not a straightforward exit route. There are potential financial risks, including possible failure, in the FPRP subsector which have not yet arisen and been faced.

The public policy case for FPRPs arises from their ability for to bring equity finance into affordable housing, and the case for them is strengthened if they offer additionality. FPRPs may well be 'nimbler' than traditional social landlords, especially in acquiring stock. However, regulatory issues arise and need careful consideration. The *Review* concludes that it will be important, as the sub-sector grows, to shape it for the public good.

2. Housing and health in the United Kingdom
Emma Baker and Amy Clair

Housing affects health through multiple overlapping biological, psychological, and social pathways, with housing affordability in particular being an 'apex determinant' of health: it should be taken seriously by policymakers at all levels.

High housing costs, increased reliance on precarious tenancies, and variable housing quality have left many households without healthy living conditions.

This has affected life expectancy and the likelihood of enjoying 'healthy life years', creating a national 'stress crisis' around people's housing, health and financial circumstances.

This is particularly so for private renters, with poor affordability, and its risks to their health, being the 'norm'. In the PRS, poor-quality homes are also disproportionately occupied by low-income and marginalised households, including those with a long-term illness or disability.

Poor housing conditions, including damp, mould, inadequate indoor temperatures and safety hazards are direct and well-documented contributors to physical and mental ill-health, and have quantifiable impacts on NHS costs. The cognitive load of housing insecurity is a growing area of concern for mental health services. Housing instability associated with private renting may be associated with faster biological ageing. Homelessness and long periods in temporary accommodation are also damaging, especially to children, even leading to significant numbers of child deaths.

Housing suitability is particularly hard to find in the private rented sector and getting adaptations is more difficult. Overcrowding is increasing in both rental sectors. Some groups are more vulnerable to housing-related health problems, notably young and old people, migrants and ethnic minorities.

Measures to address sustainability can also mitigate health risks by reducing energy costs and helping to maintain adequate temperatures in the home.

Policy attention to housing and health has waxed and waned over the decades, although with recent signs of great efforts to address the issues, especially in Scotland and Wales. Investment in new social housing is a priority, but so is adequate support for housing costs, with freezing of local housing allowance rates a particular concern.

The evidence base on housing and health has improved substantially, but there is a pressing need for good quality, longitudinal data linking housing trajectories to health outcomes across the life course.

The UK's housing system sits at the heart of the nation's health and wellbeing. Recent evidence points to a dual challenge: improving housing affordability, quality, security and suitability while embedding health considerations into every stage of housing policy.

3. A new generation of new towns

Nick Raynsford

New towns are back on the agenda. Eighty years after the postwar Labour government first initiated such a programme, the current government has committed itself to a new generation of new towns. It appointed a taskforce to take the initial steps, and it has identified 12 sites for new towns or urban extensions with the potential for between 250,000 and 300,000 homes.

The government aims to mobilise numbers of providers in each location and, working to master plans, deliver a step change in housing output.

The taskforce sought to learn from the experience of previous new towns, where proper provision of green spaces and community facilities was seen as essential, and this depended in turn on achieving relatively high densities of development, albeit without high-rise buildings. A strong tenure mix, quality and character in housing design, local employment opportunities and good transport links were also seen as vital elements. This led the taskforce to recommend ten 'placemaking principles' for the next generation of new towns.

In evaluating possible locations, the taskforce looked for a strong economic case for new development, aiming to avoid the assumption that simply building homes will attract new business investment, irrespective of location. The taskforce also saw advantages in extending existing urban areas in some cases, as well as earmarking completely new settlements. The generally positive local responses to their recommendations were seen as an advantage in overcoming hostility to new housing schemes.

The taskforce urged the government not to delay in proceeding with its programme if it wants to see an early impact on new housing provision. It also urged the government to set up equivalent bodies to the development

corporations that oversaw the earlier generations of new towns. It set out key tasks that needed to be started, such as allocating sufficient capital and revenue resources; making decisions on governance, including the role of local authorities in designated areas; putting mechanisms in place to secure land ownership with appropriate land-value capture, and addressing construction-industry capacity through promotion of modern methods of construction.

New towns can make a substantial contribution to tackling and overcoming probably the single most damaging feature of housing policy in England – the persistent failure to build enough homes to meet the country's needs.

Commentary Chapters

1. Economic prospects and public expenditure

Mark Stephens

Successive shocks to the economy have suppressed growth since the financial crisis, created a situation where taxes are increasing but public services are underfunded. Inflation has fallen but remains stubbornly above target. Employment has not recovered to pre-pandemic levels, with participation now stalled. Rising unemployment particularly affects younger age-groups.

The June 2025 Spending Review looked ahead four years but will be reviewed after a further two years. It was 'not an easy job' for the chancellor, with upward pressures on spending compounded by a sluggish economy, rising debt costs and a difficult international environment.

Departmental spending will grow by 2.3 per cent in real terms between 2023/24 and 2028/29, but with some departments being prioritised and capital spending being favoured.

The £39 billion allocated to the Social and Affordable Homes Programme is the headline commitment in housing, with financial transactions funding also increased and providing £5.1 billion for the new National Housing Bank.

The Autumn Budget saw the welcome ending of the two-child limit in the benefits system, as well as extra funding for decarbonisation. Spending increases in the Budget are up-front whilst tax rises will bite later, leaving typical workers worse off.

The Budget also announced a new 'mansion tax' for England, expected to raise £439 million by 2030/31. Various issues about its design lead the *Review* to label it 'another poorly designed tax bolted on to another poorly designed tax (the council tax)'.

The chancellor also increased the tax on rental income, raising the question of whether this is the beginning of a process that will involve incremental increases to a more onerous level. Changes to property taxation over time could have unforeseen consequences for the housing market and could prove difficult to unwind.

Budgets in Scotland, Wales and Northern Ireland also set new plans for housing investment for 2026/27 and beyond.

2. Dwellings, stock condition and households

Matthew Scott and John Perry

Population growth across the UK remains dependent on net migration, which is now falling. Official household projections do not take this recent decline into account: a new projection for England suggests household numbers increasing by 240,000 annually, although with considerable possible variation around this figure.

New housing supply in England remains well below the level needed to achieve the government's target of 1.5 million new homes within five years. A range of steps are aimed at boosting supply, but it seems likely that there will be a shortfall of perhaps 25 per cent against the target.

Broadly speaking, overall supply in Scotland exceeds projected household formation, supply in Wales falls well below newly estimated requirements, and supply in Northern Ireland is at or above projected levels of need.

The 2025 *Review* described UK-wide progress in improving the quality, energy efficiency and safety of existing homes as being largely incremental. This conclusion remains broadly accurate.

The prevalence of disrepair, mould, damp, and condensation is unchanged from a year ago in England and Scotland according to official measures, but there is still no recent survey evidence for Wales. A new survey in Northern Ireland suggests continuing low levels of unfitness. However, independent surveys of perceptions of damp and disrepair invariably suggest more widespread problems than indicated by official reports.

Slightly better yet still incremental progress has been made in improving the energy efficiency of existing homes. Energy-efficiency targets are now increasingly connected to decarbonisation targets, but data show that installations of low-carbon heating systems run well below the required levels. The government continues to place considerable emphasis on heat networks to achieve an energy transformation. Even so, Budget decisions reduced funding for energy-efficiency work on homes across the UK during this parliament by approximately 25 per cent.

Building safety remediation, an issue primarily in England, is required on 280,000 dwellings.

Decent Homes Standards in England and Northern Ireland have been reviewed, and standards are also being raised in Scotland and Wales – principally to reflect higher energy-efficiency requirements in all cases. There has also been new building safety legislation in Scotland and Wales, following England's, and in Scotland there is promised legislation on heat in buildings.

Overall, however, across the various spend and tax measures, primary legislation, and government strategies, the UK situation is one where the *Review* concludes that 'flickers of possibility are studded in a wider landscape of delay and uncertainty'.

3. Private housing

Peter Williams

Surprisingly in the Autumn Budget there was limited help promised for first-time buyers (FTBs), but while the government's focus is on supply it is engaged in other housing-market reforms. One is a raft of changes in the private rented sector (PRS), another is a mortgage-market review, and a third is the promised (but delayed) housing strategy which may bring together disparate elements of housing policy.

Property taxation is again on the agenda, with a new 'mansion tax' in England, a slightly more ambitious version planned in 2028 in Scotland and radical tax changes under consideration in Wales.

However, it is market dynamics that dominate this part of the housing system rather than policy interventions. Affordability is a key issue, especially in the PRS in England, which also limits renters' ability to become homeowners. And for homeowners, despite reductions in mortgage rates, rising incomes and relatively stagnant house prices, affordability has not improved.

The housing market has been changing – households are moving less frequently, reflecting both the slower market in price terms, higher transaction costs and stressed affordability. Indeed, the UK mortgage market has been shrinking, reflecting lower levels of homeownership, although the markets in the other UK countries are increasingly distinct from the English market.

Transactions may decline in 2026; Northern Ireland is likely to see the highest price rises, while London and the South East will have the lowest. Attention will again focus on FTBs, with up to three million would-be homebuyers in the PRS representing considerable pent-up demand. They are likely to be helped by the easing of various regulatory measures and a reformed Lifetime ISA.

Overall, the PRS may continue its slow decline although this may be offset by the rapid growth of the build-to-rent sector. Similarly, the decline in mortgaged homeownership maybe offset by growth in numbers of FTBs, providing that any stimulus measures do not provoke above-inflation house-price increases.

4. Housing expenditure plans

John Perry

The past year has seen modest expansion in affordable housing investment, although – except in Wales – leading to output that still falls short of estimated requirements. The focus towards improving the quality and safety of their existing stock has continued, against a background of high costs, labour shortages and the need to comply with stronger regulations. Nevertheless, with an expanded programme in England beginning in April 2026, and consequent benefits for the devolved governments, expectations have been raised.

The *Review* assesses progress in investment in affordable housing in each of the four nations across the past year and concludes with some UK-wide comparisons.

England's Affordable Homes Programme (AHP) 2021-26 received an extra £800 million in new funding, expected to produce 7,800 more homes. The *Review* gives details of the likely output of the AHP in terms of tenure, costs, grant rates and other data. A new, ten-year Social and Affordable Homes Programme then begins in April 2026.

Considering the two programmes together, with other incentives to new-build investment and the constraints and challenges social landlords face, the *Review* assesses the sector's likely contribution towards the government's overall target of providing 1.5 million homes in England by July 2029. It concludes that there will be a shortfall.

Scotland has an ambitious commitment to deliver 110,000 affordable homes by 2032, with at least 70 per cent being for social rent. Funding fell markedly in 2024/25, although recovered in 2025/26 and will increase further in 2026/27. However, it seems unlike to meet the target, which is now also argued to be insufficient according to recent research.

Wales's Programme for Government 2021 to 2026 aimed to deliver 20,000 new low carbon homes for rent within the social sector over five years. As at March 2025, some 6,600 more homes were still required to meet the target; output looks likely to fall short but will perhaps reach the target later in 2026.

Northern Ireland's housing supply strategy sets a 15-year goal 'to deliver at least 100,000 homes and more, if needed, with one third of these being social homes'. This implies an annual target of 2,200 additions to the social housing stock. However, despite an increase in budget during the year, 2025/26 is likely to see only around 1,750 homes started.

England underinvests in affordable housing compared with the three other countries: it produces fewer affordable homes per 10,000 population; housing investment is also proportionally lower than in Scotland and Wales and England has lower grant rates, particularly in comparison with Scotland. England has also been out-of-step with the rest of the UK in directing a high proportion of government support towards the private market, but this proportion will fall over the next four years.

All four UK countries aim to put in place multi-year investment programmes, although all struggle to maintain the original targets and planned budgets. Social landlords' own resources are constrained by rent policies in England and Wales, although now with promised ten-year time horizons. Across the UK, investment in new homes faces intense competition for resources from the equally high priority of ensuring the quality of the existing stock.

5. Homelessness and lettings

Lynne McMordie and Gillian Young

Four distinct policy systems addressing homelessness apply across the UK, and while they are generally positive in their intent, putting strong emphasis on prevention, there are considerable gaps in statutory services and pressures on local authorities, especially in England.

Although the basis of the statistics differs between administrations, across Great Britain the level of 'full-duty' homelessness acceptances has continued to rise, driven by growing numbers in England. However, in 2024/25, the rate of growth appears to have slowed a little compared with the exceptional increases in the preceding two years.

Use of temporary accommodation (TA) has risen sharply since 2010, reaching record levels and affecting growing number of adults and children. In England, 169,050 dependent children were living in TA. Pressure remains acute across all four nations, including on the rising costs of TA, although Wales showed a slight fall in TA use and in Scotland growth has slowed.

The form and quality of temporary accommodation used across the UK is still a major concern. Hotels and B&Bs are widely recognised as particularly unsuitable, especially for families with children. However, 2024/25 saw a modest, 11 per cent reduction in B&B use in Great Britain, albeit levels remain more than five times higher than in 2009/10. In Northern Ireland such placements also fell, albeit still accounting for 39 per cent of TA placements.

Rough sleeping in England remains high and shows signs of increasing further. There is evidence that official figures undercount women who are sleeping rough. In Scotland, reported rough sleeping among those accepted as homeless rose to its highest level since 2010/11.

'Core homelessness' – which includes rough sleeping, use of unconventional accommodation and unsuitable TA – is also increasing across GB, with the rate per 100 households highest in England. Modelling shows how different policy initiatives could combine to significantly reduce core homelessness.

A factor contributing to the rise in homelessness has been the decline in lettings by social landlords. In England, Wales and Northern Ireland, lettings to new social tenants have fallen by about a quarter since 2014/15. In Scotland, which has more favourable policies to sustain its social housing stock, such lettings have declined by just three per cent. Local authorities in England let a significantly higher proportion of new, general-needs tenancies to homeless households than do housing associations.

6. Help with housing costs

Sam Lister

The *Review* tackles three topical issues about how households are helped with their housing costs in this chapter.

The first is final transfer of all legacy-benefit claims onto universal credit (UC). The steady-state UC caseload, once migration is complete, is expected to be between 6.9 and 7.2 million households, an increase of around half a million. Of these, some 2.6 million social renters and 1.7 million private renters will receive help with their rent.

The transfer to UC significantly reduces the depth of the poverty trap for households in employment. However, a potential disadvantage is that the huge expenditure arising from combining six benefits into one means that it creates one big target for cuts during any future economic downturn. Another is that the generosity to those working at least 16 hours comes at the expense of keeping UC basic allowances at or below destitution levels.

The second issue is the adequacy of social assistance for larger families. From April 2026, the two-child limit is removed but the household benefit cap is retained. Both have contributed to a rise in child poverty in larger households.

Lifting of the two-child limit restores UC to its original policy goal of integrating all the main low-income benefits, tax credits and help with rent payments into a single system for all family sizes. But it is disappointing that the household benefit cap policy remains in place, so that some 160,000 children in families with three or more children will not benefit from the measure – while those with higher incomes will.

Third, we return to the issue of the local housing allowance (LHA) for private renters and the government's failure to maintain its real value. By the start of the first year of the current freeze, the proportion of the market covered by the frozen LHA rate had shrunk to around 20 per cent across all LHA categories, severely restricting access to an affordable letting. The freeze creates a shortfall between rents and benefits of around £100 per month for an average property.

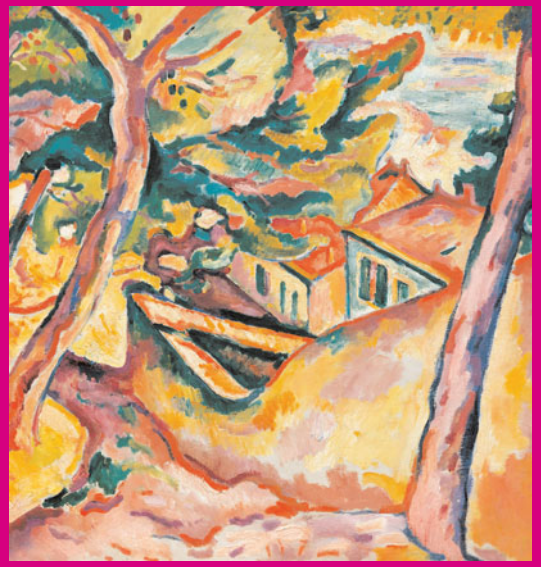
The social security system assumes that reasonable rent payments are fully covered within social assistance payments (i.e. UC and pension credit), because other pensions and benefits have no element for rent. Therefore, to avoid rent-induced poverty it is essential that the rent covered by social assistance realistically reflects the local rate. In times of low rent-inflation, freezing LHA rates might be achieved with only modest adverse impact. But 'implementing a freeze at a time of historically high rent-inflation and expecting the same results makes no sense'.

The *Review* argues that government should break its addiction to freezing LHA rates and return to a policy of maintaining the real value of LHA rates, as it does with other pensions and benefits through annual upratings.

Compendium of Tables

Gillian Young and Andrew Watson

The *Review's* Compendium of Tables draws together into an accessible format an enormous volume of data about public and private housing and its occupants in the United Kingdom. We draw on a wide range of expenditure plans, departmental reports, statistical series and other sources, while several tables are constructed from statistical sources and models not routinely published elsewhere. The index to the Compendium's 123 tables can be found in the final pages of the *Review*



Chapter 1

For-profit registered providers of social housing – the next big thing?

Mark Stephens, David Gebbie and Peter Williams

For-profit registered providers (FPRPs) of social housing in England have attracted much attention in the housing press. Whilst FPRPs remain a small sector, the number of them and the stock they own have grown strongly in recent years. This growth has received less attention from a public-policy perspective. Yet it is clearly important that the UK Government, as well as the traditional not-for-profit sector, are aware of developments so that they might shape them. The experience of FPRPs in England is also relevant to the devolved administrations. For example, the Housing Investment Taskforce report, commissioned by the Scottish Government, recommended allowing for-profit providers 'utilising public-sector pension funds'.

This chapter provides an up-to-date profile of the FPRP sector, including analysing the regulator's database, as well as reports and commentary in the trade press. It also addresses the public policy issues that arise from the sector.

Background to the emergence of for-profit providers

Where the sector is now reflects a journey begun nearly 40 years ago, starting in 1988 when the UK adopted a new system of financing social housing: housing associations were to become the main providers of new social housing at a time when the social sector was dominated by local authorities.

Grant funding for housing associations was increased, but at lower rates per unit than previously, with the balance made up by more costly debt. This had the attraction of being off the government's balance sheet. Lender confidence in the sector was enhanced through the system of regulation and the availability of housing benefit to assist tenants to pay the higher rents necessitated by lower levels of supply-side subsidy. Whilst larger housing associations could access the bond markets directly, access for smaller ones was enabled by the creation of the not-for-profit bond aggregator, The Housing Finance Corporation. In 2024, housing associations had almost £100 billion in drawn debt.[1] Over time, falling grant rates were partly balanced by lower borrowing costs and higher de facto subsidy via developer contributions.

This transformation of the social sector was taken further when the 1997-2010 Labour governments promoted stock transfers, which had begun under the previous Conservative governments, on a much greater scale, leveraging in private finance to upgrade previously council-owned stock to meet new, higher standards.

The simple nature of this model allowed housing associations to get through the Global Financial Crisis (GFC) with few adverse consequences, although mortgage lenders have since shifted housing association debt to shorter maturities. There have been a few bumps in the road – for example when the Office of National Statistics temporarily placed housing association debt on the government's books in 2019 – but most notably when English housing associations were compelled to reduce rents for four successive years. Indeed, rent policy is the principal tension in the system, as the value of the stock as collateral for debt is dependent on the discounted value of future rental income, most of which is ultimately paid by housing benefit.

By 2022, almost 60 per cent of the UK's social housing stock (and ten per cent of all housing) was owned by housing associations. This is a dramatic shift away from council housing, albeit we now have six housing associations managing more than 100,000 units and one more than 250,000 – far from the vision of moving away from large landlords in 1988. Governments across the UK continue to support this 'mixed-funding' financial model.

At the same time as responding to the need to increase supply, housing associations are facing the challenge of investing in existing homes, which also detracts from the value of mortgaged housing stock. These challenges include fire remediation for more complex apartment blocks principally in London, meeting safety requirements such as 'Awaab's law', achieving the new Decent Homes Standard (England) and moving towards net zero. Moreover, housing associations are grappling with higher labour and material costs as well as higher interest rates (reducing the levels of debt available per project).

The most recent global accounts for English housing associations show that for the second successive year their earnings before interest, depreciation and amortisation including major-repairs interest cover fell below 100 per cent due to these extra costs, something that had not occurred since the GFC. Moreover, cover fell from

91 per cent in 2024 to 87 per cent in 2025.[2] The credit rating agency, Fitch, downgraded the ratings of five associations in 2024, including some of the largest players.[3] These factors indicate an increasingly stretched capacity to service debt. Sector surpluses also fell. Consequentially, the pressure was on the sector to consider new ways of funding growth, including divesting stock and off-balance-sheet initiatives.

Although housing association completions held up in recent years, starts fell by around one-fifth in England, Scotland and Northern Ireland between 2022/23 and 2024/25 (there are no data for Wales yet – see Compendium Table 19g). The situation in London is much worse than elsewhere, in part due to more high-rise construction. These depressed figures for starts will inevitably follow through into completions.

With an apparently maturing and refocussed market of not-for-profit registered providers (NFPRPs), particularly manifested in the large, London-oriented housing associations, governments may increasingly look to the continued growth of FPRPs as a way of meeting housing goals. The attraction arises from their ability to bring equity (as opposed to debt) finance and all that entails into the social housing sector (discussed in detail by Steve Partridge in Contemporary Issues Chapter 3 of the *Review's* 2023 edition). Are they, therefore, part of the answer to the limited capacity of traditional NFPRPs, especially in London, to attract the finance needed to meet the required housing investment?

In England, provision for FPRPs was made in the Housing and Regeneration Act 2008, though in the early years this attracted little attention and few were set up. However, even though they still account for only around 1.6 per cent of social stock in England, in recent years they have grown rapidly. They are not currently permitted elsewhere in the UK, but the Scottish Government's recent Housing Investment Taskforce recommended their entry into the Scottish social sector. In contrast, the recent Welsh Affordable Housing Taskforce report and recommendations published in May 2025 make no mention of them.

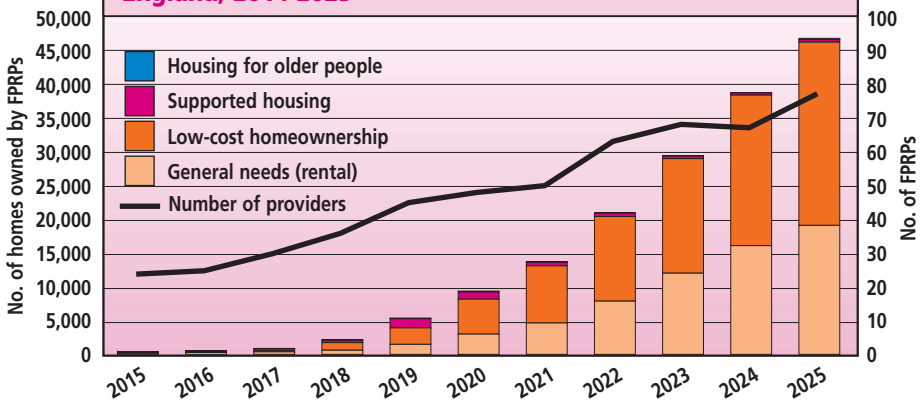
The growth of for-profit providers in England

In interpreting the statistics concerning the growth of FPRPs, it should be noted that 'they have different capital structures and cash-flow dynamics [from not-for-profit providers] and are often part of wider "groups" of connected companies rather than standalone organisations'.[4]

The first FPRP was registered in 2010, but it is only in the past seven or eight years that that the numbers and stock under their ownership have grown significantly (Figure 1.1.1). There were 25 FPRPs registered in total in 2015, 51 in 2021 and 80 by 2025. It should be noted that FPRPs are almost always part of 'groups' and a few of them have registered multiple subsidiaries: Legal and General has seven currently recorded on the regulator's register and Sage has five.[5] Counting such subsidiaries of 'groups' as one single provider reduces the effective number to 64.

The numbers of homes owned by FPRPs has also grown from fewer than 500 in 2016 to just over 13,500 in 2021, reaching 46,555 in 2025 (Figure 1.1.1). These are divided between 58 per cent low-cost homeownership (LCHO) and 42 per cent 'general-needs rented' (a mix of social rent and Affordable Rent).

Figure 1.1.1 **For-profit registered providers and stock in England, 2014-2025**



Source: RSH (2025) Private Registered Provider (PRP) social housing stock in England 2024 to 2025, Table 3.3.

Both of these main sub-tenures have grown consistently in absolute terms. Supported housing, which made up half of the fledgling sector in the early years has shrunk from its peak to a handful of units, not least for reputational reasons. Analysis of the register shows that some 51 FPRPs own only rental housing, 40 own LCHO only whilst 25 own both types of social housing.

Ownership within the FPRP subsector is highly concentrated with a single FPRP owning more than one-third of the stock and a further 31 per cent owned by two others. The four largest FPRPs own more than 70 per cent. In contrast, the smallest 81 per cent own just 11.4 per cent of the FPRP stock (Table 1.1.1).

Table 1.1.1 **Ownership of stock by size of FPRP provider in England, 2025**

Stock owned (units)	Number of FPRPs	% of FPRPs	Stock owned (no. of units)	% of FPRP stock
<500	52	81.2	5,311	11.4
501-2,000	8	12.5	7,643	16.4
2,001-5,000	1	1.6	3,042	6.5
5,001-10,000	2	3.1	14,470	31.1
>10,000	1	1.6	16,099	34.6
Total	64	100	46,565	100

Source: Author analysis of RSH register, December 2025.
Note: FPRPs in same 'group' are counted as a single FPRP

Backers and strategies

Traditional NFPRPs operate under constitutional constraints that prevent profit extraction. Around one-third of housing associations are registered charities with corresponding obligations regarding public benefit and surplus reinvestment.[6] Those registered as 'community benefit societies' are subject to an 'asset lock' ensuring that assets are permanently devoted to that purpose. Whilst NFPRPs can (and do) generate surpluses, these cannot be distributed to external shareholders. Instead, they remain in principle available to be reinvested in new development, stock improvement, or tenant services, although it is important to be alert to the risk of inefficiencies or the use of surpluses for expensive headquarters or boosting salaries for senior managers (the 'principal-agent problem'). Although one might question the efficiency of NFPRPs and their use of surpluses, there is no mechanism to extract accumulated value.

FPRPs operate under fundamentally different assumptions. They exist to generate returns for investors. Social and affordable housing funds involved in FPRPs typically target total returns of 5-10 per cent net IRR (internal rate of return) over the fund life, with target distributions of 3.5-5 per cent per annum.[7] These returns are derived from rental income, capital appreciation and in vertically integrated structures' development profits and management fees. Given the set-up costs, little if any profit distribution has taken place to date.

Different types of investors have differing objectives, expectations of yields and time horizons (Table 1.1.2).

Table 1.1.2 **For-profit registered providers: objectives, yield expectations and time horizons**

Investor Type	Primary Objective	Typical Yield Expectation	Time Horizon
Pension funds	Inflation-linked income	4-5% net initial yield	20-40 years
Private equity	Total return (income + capital)	8-12% IRR	5-10 years
Insurance companies	Liability matching	4-6% income yield	15-25 years
Developer FPRPs	Pipeline control/premium exit	Variable	3-7 years

Source: Authors' analysis based upon themes in Big Society Capital (2022) Mapping the Market: UK Social and Affordable Housing Funds.

The investment dynamics can be potentially significant although we note that one of the largest FPRPs has been selling stock. As Big Society Capital notes, social housing rents experienced annualised growth of 3.28 per cent with volatility of only 2.36 compared to rents elsewhere in other property-types between 1998 and 2020: offices (2.02 per cent growth, 5.88 volatility), retail (0.46 per cent growth, 3.67 volatility) and industrial (1.95 per cent growth, 2.67 volatility).[8]

The correlation between social rent and other real-estate sectors is close to zero or even negative, offering diversification benefits. In addition, the long-dated and inflation-linked cashflows of social housing are not linked to the house-price index, taking out another key source of volatility.

As noted, the ownership of stock within the FPRP sector is highly concentrated. Table 1.1.3 provides an overview of the FPRPs with stocks in excess of 1,000 units. These seven largest FPRPs (treating multiple subsidiaries as one) own more than 80 per cent of the FPRP stock.

With a stock of more than 16,000 homes, Sage is by some way the largest FPRP with two providers established in 2019 and three more in 2024. These were all funded by Blackstone, the US investment firm which is one of the world's largest asset managers, and Regis, which is a private equity firm that mobilises funds to invest in real estate globally. Sage's stock is split 68/32 rental/LCHO. In 2024, Sage sold its subsidiary Sage Housing Limited with 3,000 LCHO properties to the Universities Superannuation Scheme (USS) for £405 million which renamed it Sparrow Shared Ownership.

Heylo Homes is partly backed by BlackRock, another US-based investment company and reputedly the world's largest investment manager with more of a traditional long-term investor stance than Blackstone. Its stock of just over 8,000 homes is entirely made up of shared-ownership properties. According to a representative, a key element in its delivery strategy is partnerships with housebuilders.[9] It was found to be non-compliant by the Regulator of Social Housing (RSH) in 2022 (and given a rating G3/V3) because of the lack of control held by the FPRP within its group structure. The RSH stated:[10]

> 'Within its current business model Heylo RP has effectively ceded control of its social housing assets to the investment pods, leaving their future susceptible to decisions driven by the interests of connected group companies. These arrangements pose a significant risk to Heylo RP's ability to protect its social housing assets and ensure its long-term viability.'

Heylo has been unable to access grant from Homes England since then, although the *Inside Housing Living* survey found that it still aspires to bid for grant at scale once it is compliant. In 2025 it was announced that it had moved to restructure its arrangements to make the FPRP the parent entity.

Table 1.1.3 **For-profit registered providers with stocks greater than 1,000 homes, 2025**

Provider	No. of FPRPs	Year(s) established	Main backers	Rented homes (%)	Shared ownership homes (%)	Size of stock
Sage	5	2019; 2024[a]	Blackstone; Regis	68	32	16,099
Heylo Homes	1	2011 [2017][b]	BlackRock	0	100	8,190
Legal & General	8	2018; 2021; 2024	L&G; Local government pension schemes	51	49	6,280
Sparrow	1	2010[c]	Universities Superannuation Scheme (USS)	0	100	3,042
ReSI	2	2018; 2020	Places for People; Gresham House	0	100	1,941
M&G	1	2020	Homes England, Local government pension schemes, Hyde, M&G client funds	0	100	1,962
Grainger Trust	1	2012	Grainger	65	35	1,068
Total	18	–	–	38	64	38,583

Source: Authors' analysis of RSH register (December 2025); information on backers from Inside Housing Living survey; Homes England.
Notes: **a.** Entire stock owned by two registered providers established in 2019; three established in 2024 have no stock. **b.** BlackRock acquired Three Conditions which was renamed Heylo in 2017. **c.** USS acquired the stock in 2024 from Blackstone/Regis and renamed the entity Sparrow,

Legal and General's portfolio of 6,280 properties – split evenly between rental and low-cost homeownership – are spread over seven FPRPs (an eighth has no information beyond registration in the RSH register). Legal and General is a more traditional type of (pension-fund) investor initially deploying its own funds. However, more recently their fund has attracted capital from local government pension schemes.[11]

Thriving Investments is the fund manager for the not-for-profit Places for People, and is regulated by the Financial Conduct Authority. In 2024 it was announced that Thriving Investments would partner with Gresham House's existing shared-ownership fund, ReSI.[12] This partnership is an example of seeking to combine the mission and expertise of a traditional non-profit provider with the ability to leverage finance from a for-profit entity. The stock is wholly LCHO.

M&G launched its £300 million shared-ownership fund in 2021 as a for-profit registered provider, exclusively invested in shared-ownership homes. Currently it has a portfolio of almost 1,700 homes, with a further 155 under construction. M&G is backed by Homes England, local government pension schemes and its £130 billion with-profits client fund, including its 500,000 UK clients who are invested in the £65 billion PruFund. Since 2021, M&G has struck shared-ownership forward-funding deals with non-profit landlords such as Hyde, Chelmer Housing Partnership and Park Properties Housing Association.[13] Under the deals, M&G's for-profit provider owns the homes while the housing associations reinvest funds from the sale of the properties in their own development pipelines.

Grainger Trust, which owns just over 1,000 predominantly rented homes, is a subsidiary of Grainger, one of the UK's oldest listed residential property companies.

Whilst this overview of the largest FPRPs gives a flavour of the variety of actors, there are others.

McCarthy and Stone, the housebuilder specialising in retirement housing, has a FPRP subsidiary registered in 2001 with 501 shared-ownership properties in its portfolio. Linden First (now owned by the volume housebuilder, Vistry) also established a FPRP in 2013. Vistry has announced plans to significantly grow this entity with more shared-ownership homes.

Similarly, there are several examples of not-for-profit housing associations establishing FPRPs. Hyde was an early mover, establishing them as part of their planned joint ventures with financial institutions (AXA and M&G, albeit with limited success to date, e.g. Hyde's Halesworth FPRP subsidiary was established in 2021 but owns no properties). The association is reported to be in the process of registering four more FPRPs, and other NFPRPs are known to be exploring this option.[14]

Across the spectrum the business models used have varied considerably. For example, some funds (aggregators) take development and stabilisation risks with the intention of then selling the portfolios to longer-term investors. More models may emerge as the dynamics of the marketplace develop. One persistent issue is that this is a thin market – there are relatively few buyers which makes exits more difficult. This also places a high premium on due diligence.

Management of for-profits

Our analysis of the register shows that of the 66 FPRPs that owned stock and recorded the information in the register, 44 per cent managed all their stock, 42 per cent managed none of it, and 14 per cent managed some of their stock, with others managing the rest. Overall, 55 per cent of FPRP homes are managed by their owners and 45 per cent are managed by others. Whilst it might be expected that FPRPs would be more willing to manage LCHO homes than rental ones, these statistics suggest there is no obvious relationship between LCHO or rental properties and management arrangements.

The two Sage FPRPs, the largest of which owns both LCHO and rental housing while the other is exclusively LCHO, both manage their stock. In contrast, Heylo does not manage any of its (exclusively LCHO) stock. This is managed by ResiManagement which is another subsidiary of the same group.

Legal and General does not normally manage its own stock. Instead, it outsources management services mainly to Pinnacle (which has been acquired by the Hyde Group).

ReSI's two FPRPs and M&G's single FPRP are exclusively LCHO and do not manage stock directly. ReSI uses the non-profit Metropolitan Thames Valley Housing to manage its housing. M&G's stock is managed by its NFPRP partners. Grainger's mix of rental and LCHO stock is both owned and managed by the company. It is noteworthy that most for-profits have recruited staff from non-profit associations.

Geographical distribution of stock

Our analysis of the register shows that the stock owned by FPRPs is distributed throughout the English regions (Table 1.1.4).

Compared with the distribution of the whole private registered provider (PRP) stock, FPRPs are over-represented in the East Midlands, East of England and the South East; and under-represented in London, the North East, North West and Yorkshire and The Humber. The shares of the FPRP stock in South West and West Midlands are similar to the PRP sector as a whole. Given that rental-property management costs are broadly fixed (although FPRPs have been able to lower those costs without reducing standards) there are clear attractions of operating in higher-rent areas. By contrast LCHO management costs are much lower so there is less incentive to operate in high-rent areas.

Table 1.1.4 **Geographical distribution of FPRP and PRP stock by region in England, 2025 (percentages)**

	Sage	Heylo	L&G	Sparrow	ReSI	M&G	Granger	Total FPRP	PRP total
East Midlands	13.7	10.1	6.7	14.2	3.8	22.6	0.0	11.3	6.1
East of England	30.0	10.1	19.2	27.9	10.4	20.2	0.0	21.5	10.5
London	6.3	1.3	16.2	2.4	10.1	19.3	13.2	7.5	16.5
North East	0.5	5.7	0.1	0.0	0.3	0.1	0.0	1.5	6.5
North West	4.8	19.9	6.2	11.8	0.3	3.0	0.0	8.4	18.3
South East	26.7	14.8	16.4	29.8	3.2	28.5	86.8	23.3	14.8
South West	4.8	17.9	9.4	5.0	27.6	2.6	0.0	9.3	9.7
West Midlands	8.8	8.8	15.1	7.0	5.8	1.2	0.0	8.9	10.2
Yorkshire and The Humber	4.6	11.3	1.6	1.8	0.0	2.4	0.0	4.9	7.4
Unallocated	0.0	0.0	9.0	0.0	38.4	0.0	0.0	3.4	–
Total	100	100	100	100	100	100	100	100	100
Stock	16,099	8,184	6,244	3,042	1,941	1,692	1,068	38,270	2,969,865

Source: FPRP: Authors' analysis of register, December 2025; PRP total: RSH (2025) Private Registered Provider (PRP) social housing stock in England 2024, Additional Tables, Table 1.4.
Note: Includes FPRPs with stocks over 1,000 units, representing 82 per cent of the entire FPRP stock.
There are small discrepancies between the total stock in the register and the total of its geographical distribution for Heylo and L&G.

Overall, almost one quarter (23 per cent) of the stock owned by the largest seven FPRPs is in the South East, followed by the East of England (21 per cent). The smallest proportion of FPRP stock is located in the North East (1.5 per cent – just 556 units). These figures are heavily influenced by the Sage FPRPs, which make up more than 40 per cent of the stock owned by this 'group' of for-profits, so it is worth examining individual providers.

Grainger is the least regionally diverse FPRP with all of its stock located in London and the South East, reflecting the pattern of its own private housing developments. M&G is the most London-friendly FPRP with one-fifth of its stock in the capital, although it has higher proportions in the South East, East Midlands and East of England. ReSI has a notably high concentration of stock in the South West (28 per cent), although this may give an inaccurate picture as almost 40 per cent of its stock is not allocated to any region on the register.

Heylo is the most northern-leaning FPRP with 37 per cent of its stock in the three northern regions – indeed the North West has almost one fifth of Heylo's stock. Heylo also has the lowest proportion of stock in London.

New supply and stock acquisition

There are no regulator or Homes England statistics that readily identify the levels of new build and other forms of stock acquisition by FPRPs.

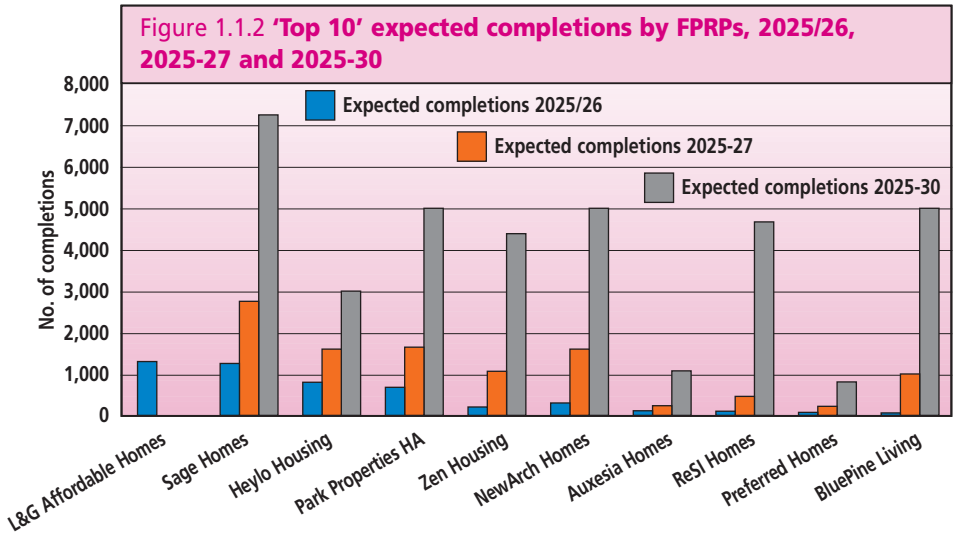
A survey by Savills in 2025 suggested that they gain stock through purchasing section 106 properties from developers, as well as by developing grant-funded homes themselves.[15] Moreover, as noted earlier, FPRPs are developing a range of partnerships with other organisations, including traditional non-profit housing associations. The survey suggests that they contributed 13 per cent of new affordable homes (mainly Affordable Rent/shared-ownership) over the three years to May 2024.

In recent years, non-profit associations have become less willing to purchase section 106 properties with the result that builders may slow down or even halt the build-out of estates, given such homes are often a condition of planning

permission. Although frequently discussed, it is difficult to find current examples of mainstream housebuilders establishing FPRPs to purchase s106 homes having been unable to sell to traditional housing associations. One is Vistry, which created Linden First; however, so far it has only nine properties listed on the register. McCarthy & Stone, the retirement home provider, also established a FPRP, although this does not seem to be related to s106 acquisitions. Examples of other housebuilders that have established FPRPs currently have either few or no properties (e.g. Ballymore, which registered two FPRPs as the *Review* went to press). Possibly these are acting as backstops whilst hoping to find a NFPRP purchaser in the future.

The *Inside Housing Living* survey found that the 'top ten' FPRPs completed 7,124 units in 2024/25.[16] Almost half of these were built by Sage Homes, followed by L&G (20 per cent) and Heylo (11 per cent). The pattern is somewhat different with starts. Of the 'top eight' FPRPs for starts, three-quarters were accounted for by just two providers: L&G (55 per cent) and Heylo (20 per cent). Sage and L&G were the leading completers of rented housing in 2024/25, whilst Sage, Heylo and L&G were the leading completers of LCHO units.

Figure 1.1.2 **'Top 10' expected completions by FPRPs, 2025/26, 2025-27 and 2025-30**



Source: Inside Housing Living survey.
Note: L&G did not provide figures for 2025-27 or 2025-30.

The survey indicates expected completions of 4,881 by the 'top ten' for the single year 2025/26; 10,578 for the two-year period 2025-2027, and 36,195 for the five-year period 2025-2030. These totals suggest that there is optimism among these providers that annual completion rates will rise over the period. Figure 1.1.2 shows FPRPs' expected completions by provider.

The survey identifies five stock transfers from NFPRPs to FPRPs in 2024/2025, amounting to 1,048 units.

Grant funding

Homes England data up to March 2025 allows us to establish the pattern and extent of its grant funding under the Affordable Homes Programme (AHP) 2021-26.

During this period 230 registered providers received grants from Homes England as lead partners, of which six were FPRPs (Table 1.1.5). Of the total funds allocated (£2.2 billion), £75.5 million was allocated to FPRPs (3.5 per cent of the total). The pattern of funding to FPRPs differs from the norm, with 55 per cent of FPRP grant-funded outputs being affordable homeownership, compared to 28 per cent from registered providers generally. Conversely, a lower proportion of FPRP output (14 per cent) is social rent compared with all registered providers (37 per cent). The share of Affordable Rent (31 per cent FPRP, 36 per cent generally) is similar.

Strategic partnerships account for a much larger amount of funding under the AHP – £5.5 billion allocated to 34 strategic partners, of which three were FPRPs, accounting for £407 million (six per cent) of the total funding and a similar proportion of the outputs (6.2 per cent).

Taking lead and strategic partnerships together, FPRPs accounted for 5.3 per cent of funding and 5.4 per cent of outputs under the Homes England part of the AHP.

The data can be supplemented with information provided by Homes England in response to a FOI request which provided information on grants awarded to FPRPs for the three years 2021/22-2023/24.[17] This is a shorter period than the currently available published statistics, but covers a broader range of subsidy programmes –

Table 1.1.5 **Grant funding to FPRPs outside London under the Affordable Homes Programme 2021-26**

Lead and strategic partners (names)	Funding (£)	Affordable homeownership	Affordable Rent	Social rent	Total
Lead partner					
Funding Affordable Homes Housing Association Limited	10,434,000	30	62	27	119
Habitare Homes Limited	39,533,981	131	304	117	552
Hellens Residential Limited	1,464,000	34	–	–	34
Loddon Homes Limited	950,000	–	–	10	10
Resi Homes Limited	21,991,000	445	–	–	445
Sparrow Shared Ownership Limited	1,180,800	12	–	12	24
Total FPRP (Lead Partner)	75,553,781	652	366	166	1,184
Total RP (Lead Partner)	2,154,164,351	9,023	11,716	11,936	32,664
Strategic partner					
Legal & General Affordable Homes Ltd	130,923,619	–	–	–	1,725
McCarthy & Stone (Shared Ownership) Limited	93,864,903	–	–	–	1,090
Sage Homes Rp Limited	106,538,243	–	–	–	1,716
Total FPRP (Strategic Partner)	331,326,765	–	–	–	4,531
Total RP (Strategic Partner)	5,477,652,332	–	–	–	72,273
Grand Total FPRP	406,880,546	–	–	–	5,715
Grand Total RP	7,631,816,683	–	–	–	104,937

Source: Analysis of Homes England (2025) Affordable Homes Programme 2021 to 2026, Summary by Lead and Strategic Partner – end of March 2025.

notably the previous Shared Ownership and Affordable Homes Programme (SOAHP), but also Care and Support and Right to Buy programmes, in addition to the AHP 2021-26.

FPRPs received 212 awards worth £95 million in these three years with almost 100 of these being in the third year. The bulk of these grants were for affordable homeownership by number (69.8 per cent) and value (58.4 per cent). Affordable Rent accounted for 18.9 per cent of grants by number and 26.5 per cent by value. Social rent accounted for only 3.8 per cent by number and 7.2 per cent by value. The balance was made up of grants for Care and Support (ownership and rent).

Funding came predominantly via three strategic partnerships, which accounted for just over half (52 per cent) of the grants and 47 per cent of the value. Some 23 per cent of grants by number and 16 per cent by value came from the SOAHP, whilst 17 per cent by number and 29 per cent by value came from the AHP 2021-26. Right to Buy and Care and Support programmes accounted for the balance.

Table 1.1.6 **Grants received by FPRPs outside London, 2021/22 to 2023/24**

	Sage	ReSI	M&S	L&G	Hellens	Habitare	FAH	Loddon	Total
No. grants	88	14	61	27	7	7	6	2	212
% total (number)	41.5	6.6	28.8	12.7	3.3	3.3	2.8	1	100
Value of grants (£m)	29	8	20	1	2	7	15	2	95
% total (value)	30	8	21	15	2	7	15	2	100

Notes: M&S = McCarthy & Stone L&G = Legal and General FAH = Funding Affordable Homes HA.
Source: Homes England, FOI request RFI5183, 16 June 2025.

Of the eight FPRPs identified as receiving grants during this period (see Table 1.1.6), Sage received the most both by number (42 per cent of the total) and value (30 per cent) followed by McCarthy and Stone (29 per cent by number, 21 per cent by value). Legal and General received 13 per cent of the awards by number and 15 per cent by value. Funding Affordable Homes HA also received 15 per cent of the funding awarded to FPRPs, but these were concentrated in fewer grants.

The Homes England returns exclude grants allocated in London through the GLA's part of the Affordable Homes Programme. Table 1.1.7 shows grants allocated to FPRPs in London since April 2023. Our analysis of the approvals register identified six FPRPs receiving grants since April 2023, totalling £380.4 million in value. Almost all these grants by value (96 per cent) came from the AHP 2021-26. More than one-third (37 per cent) of the grants allocated (by value) were to Major Housing Association, which seems surprising as it has only 73 properties listed on the register. Flint Housing has the next largest share (29 per cent). Together these FPRPs account for almost two-thirds of grants (by value) allocated in the capital in this period. The statistics do not provide information on sub-tenure.

Table 1.1.7 **Grants allocated to FPRPs in London 2023-2025**

	Cromwood	Flint	L&G	ReSI	Major HA	Square Roots	Total
Affordable Homes Programme 2021-26							
No. of grants	2	6	3	1	5	5	22
Value	£11.0m	£109.9m	£29.8m	£39.4m	£136.2m	£39.5m	£365.8m
Other programmes							
No. of grants	–	–	–	–	7	1	8
Value	–	–	–	–	£4.5m	£10.1m	£14.6m
Total – all programmes							
No. of grants							30
Value							£380.4m

Source: Mayor of London and Greater London Assembly, Affordable Housing Delegated Approvals (www.london.gov.uk/programmes-strategies/housing-and-land/mayors-priorities-londons-housing-and-land/affordable-housing-statistics).
Notes: Under 'Other programmes', Major HA received grant from the Refugee Homes Programme and Square Roots from Homes for Londoners 2016-2023. Grant approvals include bids for new schemes in existing programmes and the approval of variations to existing scheme allocations.

The new Social and Affordable Homes Programme, with its ten-year duration, is likely to be attracting interest from the subsector, subject to wider economic conditions. Indeed, getting grant has become ever-more important given the ending of very low interest rates making debt more expensive (this is particularly important where the retained surplus/ equity investment is limited).

Regulatory issues with for-profit providers

The social housing sector was developed as a result of the failure of the market to provide sufficient housing of a decent standard. Therefore a degree of scepticism is to be expected about the presence and growth of providers with an explicit profit motive.

When regulation of FPRPs was raised by a House of Commons select committee in 2024,[18] the regulator assured them that it had sufficient expertise to regulate the sector, although one witness suggested that it was slow to adapt to new financial models. The committee recommended the regulator to continually review its understanding of the FPRP subsector's financial models and also to monitor the expertise of the boards and executive teams of the FPRPs themselves.

Day-to-day regulation

The RSH has extensive powers over both NFPRPs and FPRPs in terms of inspection and remedying breaches in regulatory standards. It has powers to fine registered providers, to remove directors (or require them to be removed), as well as applying a fit-and-proper person test. Ultimately the RSH can deregister a provider.

On a day-to-day basis, FPRP tenants enjoy the same core protections as other social housing tenants. They hold assured tenancies (or assured shorthold tenancies for specific categories). Their rents are limited by the Rent Standard. They have access to the housing ombudsman. Moreover, the powers conferred on the RSH by the Social Housing (Regulation) Act 2023 relating to consumer standards (which include inspections, safety, including 'Awaab's Law' and quality) apply to both NFPRPs and FPRPs.

Disposal of stock

Arguably a more fundamental issue arises from the prospect of FPRPs disposing of stock.

FPRPs operating traditional fund models face life-cycle constraints that do not apply to NFPRPs. While 90 per cent of investors claim 20+ year hold intentions,[19] fund terms typically range from 10 to 25 years. No major FPRP fund has yet reached the end of its term, so actual exit behaviour remains untested, albeit we have seen the sale of a Sage shared-ownership portfolio to USS and their Sparrow FPRP.

Exit routes include: sale to another investor (including another FPRP, preserving the regulatory status but not necessarily the asset lock); sale to an NFPRP (which would provide long-term protection); a REIT IPO (Initial Public Offering – the first time shares in the REIT are offered on the stock exchange), or de-registration and conversion to market renting/market sale. While the RSH considers tenant protection arrangements when determining de-registration applications, there is no absolute bar on de-registration.

Prior to April 2017, disposals of social housing by private registered providers in England required consent from the regulator. This consent mechanism provided a regulatory gateway through which the regulator could assess whether the proposals adequately protected tenants and social housing assets.[20] But the deregulatory provisions of the Housing and Planning Act 2016 came into force on April 2017, after which all registered providers no longer have to seek consent from the Homes and Communities Agency (now Homes England) for disposals of stock. Consent was replaced by a notification requirement to be made after completion has taken place.[21]

When stock is transferred from a registered to a non-registered purchaser, the tenancy itself continues – the new owner steps into the contractual position of the former landlord. The legal tenancy type is determined by the Housing Act 1988 rather than the landlord's registration status. An assured tenancy granted by a registered provider remains an assured tenancy after transfer to a non-registered landlord.

However, the regulatory framework governing that tenancy changes fundamentally upon transfer. Table 1.1.8 summarises the key differences between the protections available to tenants of registered providers and those available to tenants of private landlords.

Table 1.1.8 **Comparison of regulatory protections in England**

Aspect	Under RP Landlord	Private Landlord
Regulatory oversight	RSH consumer standards; inspections; enforcement	No RSH oversight; local authority enforcement only
Complaints	Housing Ombudsman (mandatory)	PRS Ombudsman from 2028 (Renters' Rights Act)
Rent setting	RSH Rent Standard; formula rent or up to 80 per cent market	Market rent; annual increases via s.13 Housing Act 1988
Service standards	RSH Safety and Quality Standard; Tenant Satisfaction Measures (TSM) reporting	Decent Homes Standard - no TSM
Right to Acquire	Available for qualifying tenants	Lost on transfer to non-RP

Source: Authors' compilation.

The practical implications are significant. Expectations in the RSH Tenancy Standard regarding tenancy sustainment and advice on ending tenancies no longer apply. Rent increases shift from the regulated formula-based or capped regime to market-determined levels.

There are at least three obvious impediments to the disposal of stock.

First, if grant-funded, the regulator will almost certainly prevent transfers. This may not be an insurmountable barrier if the grant is repaid. However, where a FPRP has received grant funding from Homes England or the GLA, Emma Kirby of Trowers & Hamlins warns that they 'must be mindful of the uplift they may be liable to pay to the grant funder in the event that they dispose of the funded social housing assets, and the possibility that tenants then may be eligible for the Right to Acquire where the other conditions in the 2008 Act are met.'[22]

Second, where a section 106 agreement applies, there will almost certainly be a title restriction in place that prevents the property from ceasing to be affordable or managed by a registered provider. Where s106 properties are rental, a contractual nominations agreement between the local authority and the landlord is likely to be in place, which also applies when the property is relet.

Third, when transfers take place, they must be preceded by tenant consultation (although a ballot is not required). The RSH is likely to take an interest, especially if there is strong opposition to transfer.

Deregistration

Under Section 119 of the Housing and Regeneration Act 2008, a registered provider may apply for deregistration on three grounds: first, that it no longer is, nor intends to be, a provider of social housing in England; second, that it is subject to regulation by another authority whose control is likely to be sufficient; or third, that it meets the RSH's criteria for deregistration, including satisfactory tenant protection and no misuse of public funds.[23]

The RSH applies significant scrutiny to deregistration applications. Applications are unlikely to be considered where the provider has received financial assistance within the previous three years or has more than £2.5 million in outstanding grant. Uncommitted balances in the Recycled Capital Grant Fund and Disposal Proceeds Fund must be repaid. Evidence of all lender consents is required, as are satisfactory arrangements for tenant protection.

These requirements mean that deregistration is not a straightforward exit route, particularly for FPRPs that have received grant funding. However, they do not prevent exit through disposal. An FPRP can sell its stock to non-registered purchasers without deregistering; indeed, once the stock is sold, the provider may then apply for deregistration on the ground that it no longer holds social housing.

Financial risk and failure

One of the key strengths of the post-1988 financial system for housing associations has been its status as having a 'zero loss-from-default record'.[24] A high degree of solidarity is exhibited within the sector and a 'merge-to-rescue' model can be employed when necessary. There is a question whether the same processes would play out in the FPRP subsector, and if not whether this would damage the financial stability or reputation of the PRP sector as a whole. The issue was raised at the House of Commons select committee hearing and its report quoted the regulator as saying, 'for-profit providers do not have a significant effect on the sector's overall financial performance'.[25] This appeared to be due to their current very small scale – but in future this may change.

Noting the complexity of some of the financial models employed by FPRPs, the committee suggested that 'these new models do need careful and effective regulation.' However, as Rob Beiley of solicitors Trowers & Hamlins notes, '... we have yet to see how the RSH would intervene should a FPRP face financial difficulties; it may be reasonable to assume that preservation of shareholder equity would not necessarily be a priority for the RSH'.[26] This highlights the tension between investor interests inherent to the FPRP model and the RSH focus on tenant protection.

Conclusions

The FPRP sector is currently small in terms of the overall stock of social housing, but in recent years has provided a disproportionate number of newly built homes. Some housebuilders have established FPRPs, but the stocks held by them are small. There are also some examples of stock transfers (sales) from traditional NFPRPs to FPRPs, but again the numbers so far are relatively small.

Nonetheless, it is useful to remember that it took some years after the new financial regime was introduced in 1989 before housing association stock grew rapidly, but it is now (across the UK as a whole) the dominant part of the social rented sector. Savills estimates that the FPRP sector could reach 150,000 units by 2030,[27] so it is important for policymakers to recognise its potential significance and to shape it in ways that maximise its public benefit.

The public policy case for the sector arises from the ability for FPRPs to bring equity finance into social and affordable housing, both for rent and for low-cost homeownership. If FPRPs were merely competing with traditional NFPRPs for grant and section 106 properties, then FPRPs might be seen as (at best) providing competition for NFPRPs and (at worst) displacing them for little or no net gain. However, since traditional NFPRPs are having to invest more into existing stock, it appears that FPRPs might provide additionality. Clearly the public policy case is strengthened the more that additionality can be demonstrated, and the situation should be kept under very close scrutiny.

The role of FPRPs stretches beyond their ability to attract investment into social housing. FPRPs operate on a different model from traditional non-profit providers. By their nature they will wish or need to extract profits from the sector for the benefit of their shareholders. These may be obtained through rent, fees or sales (and by taking development risk). Whilst traditional providers create surpluses, these are retained within the sector. The prospect of a 'revolving fund' type model is less likely in a mature FPRP sector. However, given current pressures on NFPRPs, the FPRP sector may well be nimbler, not least in response to buying the significant volumes of stock now nearing completion. Much of this will be energy-efficient (EPC B) and this also chimes with investors 'green agenda' and ESG appetite. We must wait to see.

The rise of FPRPs also raises regulatory issues. FPRPs operate within often-complex financial and legal structures, which have already led to interventions from the regulator. The House of Commons select committee emphasised the importance of the regulator maintaining sufficient expertise to adequately regulate this evolving sector. To this should be added the capacity to regulate multiple FPRPs, remembering that often new FPRPs are created when major developments or acquisitions take place.

Whilst day-to-day regulatory requirements are similar between the NFPRP and FPRP subsectors, a particular issue could arise from the sale of stock and deregistration. There are barriers to sales, notably when a FPRP has received grant and where a section 106 agreement is in place, often with an accompanying nominations agreement. Whilst grant can be repaid, s106 agreements are less easily circumvented. Similar considerations apply to deregistration as a route out of 'social' status. If the FPRP sector were to reach maturity at the same time in the future, the issue could conceivably become systemic. In any case this is an area that needs to be better understood and if necessary appropriate regulatory measures put in place to protect tenants and stock.

There was much scepticism among traditional housing associations 35 years ago when the government first introduced the expectation that they should rely more heavily on private debt finance, but they adapted and few would question the use of private debt today. Non-profit providers were also initially cautious as FPRPs were first created, but now seek to accommodate and work with them. Whilst it remains uncertain how large the FPRP subsector will grow, registered providers, the government and its agencies should all seek to shape it for the public good.

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Chapter 2

Housing and health in the United Kingdom

Emma Baker and Amy Clair

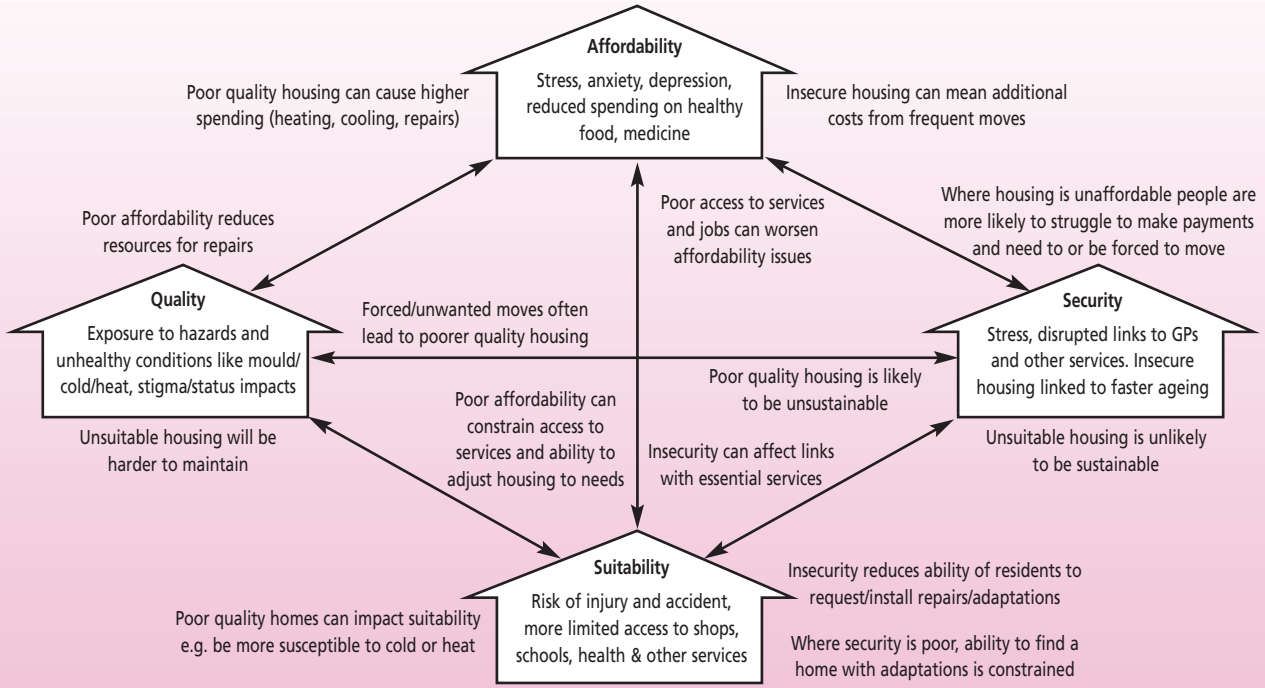
Housing has long been recognised as a key social determinant of health. Indeed, the relationship between housing and health re-emerged as a central policy concern during the Covid-19 pandemic, during which the lockdowns highlighted its importance. Since then, inequalities have widened, with wages stagnating and housing costs escalating. The persistence of poor-quality housing combined with affordability pressures, relating to both the cost of housing itself and that of the energy required to run it, are producing measurable health impacts across all parts of the UK.

This chapter reviews the latest evidence on how housing affects health, examines recent policy responses, and considers the implications for future housing and public health policies.

Overview: health effects of housing problems

Housing affects health through multiple overlapping biological, psychological, and social pathways, with housing affordability, security, suitability and quality forming the key aspects of adequate housing (summarised in Figure 1.2.1).

Figure 1.2.1 **Components of adequate housing from a health perspective**



Definitions:
Affordability: Housing costs, including transport, energy use, maintenance, are affordable and do not affect other essential spending
Quality: Home is of decent standard, free of health risks (hazards, mould, poor ventilation, pollution, etc.); includes necessary utilities
Security: Reasonable confidence that households can stay in the home long-term, free of interference
Suitability: Home meets household needs, including necessary adaptations. Access to essential services in/from the home

Source: Authors' analysis.

While adequate housing can protect or improve our health, inadequate housing can have significant detrimental effects on both mental and physical health. A well-established evidence base now links inadequate housing to increased risk of diagnoses for both physical conditions, such as cardiovascular and respiratory diseases, and mental health conditions, including depression and anxiety, as well as other risks such as injury. Beyond this, housing has been linked with broader life-course processes, for example what is known as 'epigenetic ageing', a measure of a person's biological age and how it compares with their actual (chronological) age.[1]

The impacts of housing on health extend well beyond its direct effects, as the housing we occupy protects our health and provides other benefits via the essential services (e.g. schools and hospitals) and resources (e.g. employment, food) it gives access to, as well as the relationships it creates and reinforces. Housing, and particularly its affordability, must therefore be taken seriously by policymakers at all levels who are concerned with health and wellbeing.

The UK faces a deepening housing crisis. Often framed around concerns about access to ownership, in practice the crisis affects all tenures. As the accessibility of owner-occupation has declined, many people excluded from ownership have also faced limited access to a smaller social rented sector. As a result, the private rented sector (PRS) has doubled in size since the early 2000s, leaving more households exposed to insecurity and poor affordability. However, those that have been able to enter homeownership face longer and more expensive mortgages, challenges that undermine many of its perceived benefits. High housing costs, increased reliance on precarious tenancies, and variable housing quality have left many households without healthy living conditions.

There is a corresponding crisis in health, with statistics showing increased economic inactivity due to poor health, a slowing, and in some places even a reversal, of long-run gains in life-expectancy,[2] and a gradual decrease in the number of 'healthy life years' experienced across England and Wales.[3] In understanding the drivers of health inequality, recent work by Michael Marmot and the Institute of Health Equity identifies housing as one of the most potent drivers of the 'health gap' between rich and poor.[4] Patrick Butler reported in *The Guardian* on a national 'stress crisis', with nearly five million people experiencing overlapping insecurities related to housing, health and their financial circumstances – showing how housing is inextricably linked to other aspects of life.[5]

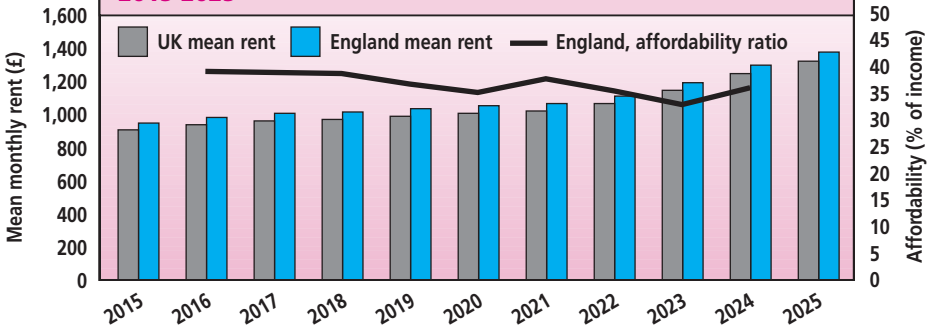
Housing affordability and its consequences for health

Housing affordability is associated with health in several ways, both directly and indirectly, in market-based systems such as the UK. Building on Marmot's notion of social determinants as the 'causes of the causes' of health, affordability can be seen as an *apex determinant of health* within the housing system.[6] Affordability determines other important aspects of housing: it powerfully determines whether people can access housing that is stable, of adequate quality, is safe and uncrowded, and is well-located to allow access to work, services, and social networks. When housing is unaffordable, households are forced into trade-offs, accepting poorer quality, insecurity, overcrowding or displacement, are subject to greater risks and, ultimately, to poorer health. In this sense, affordability operates as a *cause of housing causes*, determining whether people are exposed to the housing conditions that are harmful to health.

An important reason for this is that rent and mortgage costs are typically inflexible, and the consequences of missing payments are often serious. Households therefore prioritise these costs above others, sometimes cutting their other spending, including food, energy use and other essentials. This can lead to poor diets, living conditions that are too cold (or possibly too warm), and even forgoing healthcare, all with potentially severe effects on health. The stress of struggling to meet housing costs also has consequences for health, with housing arrears found to have a similar impact on self-reported health as does unemployment. Attempts to minimise direct housing costs can increase other housing-related costs, such as higher energy bills in poor-quality homes or higher travel expenses where households live further from work or education. This reflects the significant constraints people face in trying to afford the housing they need.

Furthermore, housing affordability in the UK has been static or worsening. ONS statistics show that housing-cost-to-income ratios have jumped from five times average income in 2002 to 7.5 times average income in 2024, while mean mortgage payments in England have jumped from £182 to £242 in just five years. These increases have resulted not just in higher repayments, but also longer average mortgage-repayment periods – which have increased from 24 years in 1990 to 29 years in 2024.

Figure 1.2.2 **Private rents and affordability, UK and England, 2015-2025**



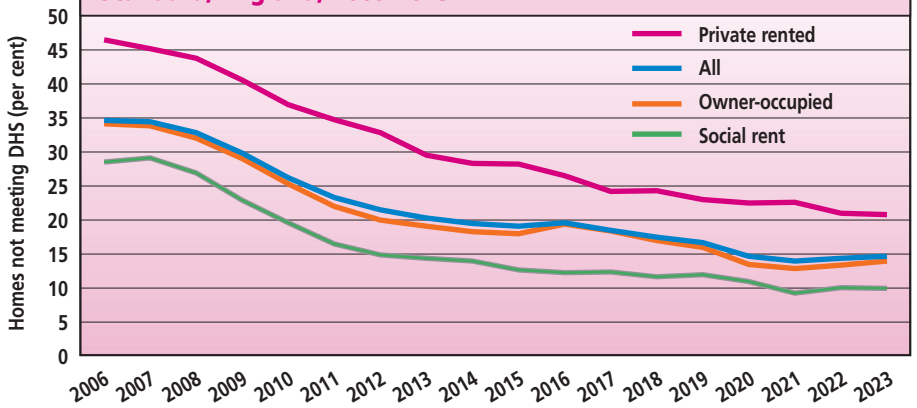
Source: ONS Private rent and house prices, UK; Private rental affordability, England, Wales and Northern Ireland.
Note: ONS data exclude rents paid via universal credit/housing benefit. The affordability ratio is the percentage of median gross income for private renters spent on an average home.

In recent years, people priced out of owner-occupation have increasingly resorted to the PRS, which now accommodates 19 percent of households in Great Britain, up from just ten per cent in 2001. Private rents have increased sharply since the end of Covid lockdowns (Figure 1.2.2). Indeed, rents have consistently been above 30 per cent of average incomes, a common affordability threshold, since ONS measurements began, suggesting that poor affordability, with its risks to their health, is a 'norm' for private renters (see the discussion of affordability in Commentary Chapter 3).

The quality of the housing stock and its health impacts

Poor housing conditions, including damp, mould, inadequate indoor temperatures and safety hazards are direct and well-documented contributors to physical and mental ill-health. The Covid-19 pandemic exposed these vulnerabilities further, as housing became the primary place of work, schooling, and care, as well as one of the primary sites for transmitting infection. While housing quality has improved over the longer term, progress has slowed. The *Review's* Compendium Table 23 shows that around one in seven homes fails to meet the Decent Homes Standard (DHS), and the private rented sector has the highest proportion of non-decent homes – with over one in five PRS homes failing the DHS (see Figure 1.2.3).

Figure 1.2.3 **Percentage of homes not meeting the Decent Homes Standard, England, 2005-2023**



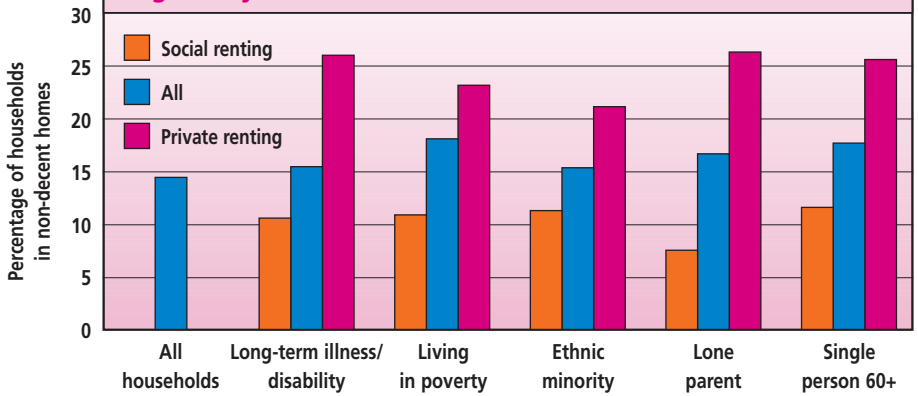
Source: UKHR Compendium Table 23 and earlier editions.

This reflects both lower levels of regulation for private rented homes and the 'split incentive' – where the costs of improvements (landlord) and benefits of improvement (tenant, although landlords also potentially benefit from improved property values) are felt to fall on different parties, reducing the likelihood of landlords taking action unless forced to do so.

In the PRS, poor-quality homes are disproportionately occupied by low-income and marginalised households. Over 25 per cent of households that include at least one person with a long-term illness or disability, living in the PRS, are in non-decent homes, compared to 15.5 per cent overall or just under 11 per cent in social rent housing (see Figure 1.2.4, data for England).

Social housing performs best on this 'decency' measure, and the tenure can provide high-quality, affordable housing that breaks the link between income and poverty. But the recent period of austerity and erosion of regulation (now reversed with new regulatory responsibilities focussed on customer needs), has resulted in high-profile cases of poor conditions and inadequate maintenance, sometimes with devastating consequences.

Figure 1.2.4 **Proportion of households in non-decent homes in England by various characteristics, 2023**



Source: English Housing Survey 2023.
Note: 'Living in poverty' is a household with income below 60% of the equivalised median household income (before housing costs are deducted).

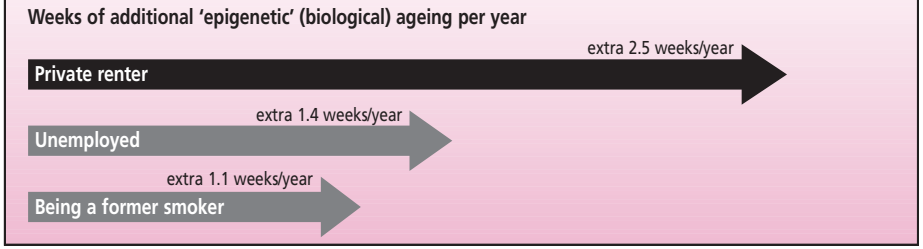
Substandard housing is linked to a wide range of illnesses including respiratory disease, cardiovascular illness, mental-health problems and increased mortality.[7] Cold and damp homes exacerbate asthma and bronchitis, while inadequate insulation and poor ventilation increase the risk of mould-related respiratory conditions. Hazards and disrepair expose people to risks of trips and falls. Poor conditions also create stigma and shame, affecting people's ability to socialise, as well as being associated with sleep disruption and lower life-satisfaction.

Recent work by the BRE has quantified the costs to the NHS of poor-quality housing. They estimate that in England alone poor housing conditions cost the NHS £1.4 billion every year, with more than half of this cost (£0.86 billion) caused by cold homes.[8] These costs relate to the treatment for one year after exposure, and do not include mental-health costs or wider impacts on education, employment or other public services. Once these are included, the costs of poor housing are even greater, with the savings from mitigating cold homes in England alone estimated to be over £15 billion.

Housing security and health

A growing body of evidence links insecure housing with anxiety, depression, and psychological distress, while emerging research also connects housing stress with cognitive functioning. The cognitive load of housing insecurity – constant anxiety over eviction, bills, or repairs – is a growing area of concern for mental health services. Research from similar contexts also indicates that housing insecurity, characterised by forced moves, reduces housing options and is associated with people living in poorer quality, less suitable homes.[9] Research in China showed that housing-related financial stress reduces household disposable income.[10] While the NHS generally minimises the risks of healthcare expenditure in the UK, prescription costs (where applicable) and chain of care costs (such as lost income, travel costs) remain a concern, particularly for people on lower incomes. Work in the Netherlands highlights the protective role of tenure security in mental health.[11] In the UK, similar mechanisms are at work: insecure housing – whether due to rising costs, insecure tenure, or the cost-of-living crisis – contributes to chronic stress and poorer mental health. Housing instability associated with private renting in much of the UK may be associated with faster epigenetic ageing – biological changes associated with accelerated health decline (see Figure 1.2.5).

Figure 1.2.5 **Impacts of tenure and other factors on 'epigenetic' (or biological) ageing**



Source: Clair, A., et al (2024) 'Are housing circumstances associated with faster epigenetic ageing?', in Journal of Epidemiology and Community Health, 78(1), pp. 40–46.

Homelessness remains one of the most visible expressions of housing-related health inequality, and the most extreme consequence of housing insecurity. People without stable housing face life expectancies up to 30 years shorter than the general population.[12] Mental illness, substance use, and chronic disease are highly prevalent, but health services remain fragmented. The *Everyone In* initiative during the pandemic demonstrated the effectiveness of integrated housing, health, and social care responses. These lessons have yet to be institutionalised.

Worryingly, homelessness has been increasing across the UK, as has the use of temporary accommodation (see Commentary Chapter 5). There were over 130,000 households in temporary accommodation (TA) in the first half of 2025, nearly double the number a decade before. This surge reflects the decreased availability of social housing alongside the increase in housing insecurity that has accompanied the rise of private renting (39 per cent of those owed homelessness prevention duty were homeless due to the end of an assured shorthold tenancy). TA, including B&Bs and hostels, may be long-term and involve moves between temporary homes, and is particularly unsuitable for those households with children (169,050 children are in TA in England). The consequences of this will include disruptions to schooling and interruptions to health services, delayed development, and, in the most severe cases, death. The Westminster government's 2025 homelessness strategy, promising to address this issue, notes that between 2019 and 2024, 74 children died in circumstances where living in TA potentially contributed to their death.

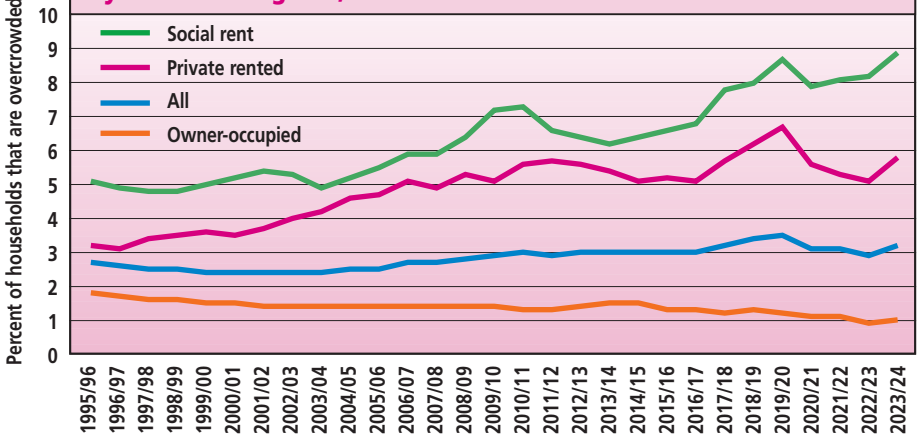
Housing suitability and health

A home is a universal need, but the nature of home can vary significantly. Size and space needs will vary according to household size and composition, as well as cultural needs and preferences. Adaptations for safety and accessibility will be necessary for some households but not others, while the nature of these adaptations will vary. Access to schools and childcare are important for households with children.

Being able to access a suitable home is becoming ever more challenging, in large part due to affordability but also reflecting reluctance on the part of policymakers to regulate housing comprehensively, for example to ensure accessibility standards. Recent evidence suggests that disabled people in the UK are increasingly forced to live in unsuitable homes, with significant impacts on their health. For example, poor accessibility in homes causes injuries that lead to 5,000 hours of additional primary care appointments for disabled people every year.[13] Access to suitable homes has been constrained in the context of increased reliance on the PRS to provide homes for more people for longer periods of time. In the most recent English Private Landlord Survey (EPLS), nearly half (46.9 per cent) of landlords reported being unwilling to rent to someone who needed property adaptations. The short length of PRS tenancies and existence of no-fault evictions (soon to change in England, and changed in Scotland in 2017) mean that requesting adaptations can be seen as risky or even pointless for private tenants. Where tenants had asked for adaptations, the majority (58.8 per cent) of EPLS landlord respondents reported that these adaptations were not completed. Across Britain, one in three disabled people living in the PRS live in unsuitable homes, compared to one in five in the social rented sector and one in seven owner-occupiers.[14]

Overcrowding is associated with health problems, as well as privacy and educational issues. This issue was particularly prevalent during the Covid-19 pandemic, where areas with greater levels of overcrowding experienced greater spread of the illness.[15] Overcrowding has been increasing for both social and private renters in England in recent years (see Figure 1.2.6), reflecting changes in government support. For example, private renters who receive support towards their housing costs have seen this shrink because of inadequate local housing

Figure 1.2.6 **Percentage of households living in overcrowded homes by tenure in England, 1995/96-2023/24**



Source: UKHR Compendium Table 34 and previous editions.

allowance rates (see Commentary Chapter 6). There is evidence that this has caused significant increases in overcrowding.[16] Some social renters in receipt of government support have also been penalised via the 'bedroom tax': ostensibly aimed at reducing overcrowding by freeing up larger properties, in practice it caused hardship and mental health issues, while having little effect on overcrowding.[17]

Housing and health: uneven impacts

Some groups and households are particularly affected by health-related housing challenges. Older, energy-inefficient properties are concentrated in deprived areas, leaving low-income and ethnic minority households disproportionately exposed to poor conditions. Migrant and refugee populations experience some of the worst housing conditions: overcrowding, insecure tenancies, and exposure to unsafe environments as key factors leading to elevated rates of depression and anxiety.[18] Policies that place asylum seekers in temporary and unsuitable accommodation, sometimes expected to move at very short notice, have been criticised by authors in the *British Medical Journal* as threats to intergenerational health.[19] 'Hostile environment' policies have been applied to housing via 'right to rent' checks, and as a result many landlords are reluctant to let to people who are not British citizens:

only a fifth of landlords in the EPLS were willing to rent to people who did not hold a UK passport. Where migrant and racially marginalised people are able to access more permanent housing, they are more likely to live in poor quality homes and face discrimination (discussed in Contemporary Issues Chapter 2 in the *Review's* 2024 edition). This was, of course, evident in the shocking case of Awaab Ishak, whose death from respiratory illness at just two-years old was caused by mould in a housing association flat which was reported multiple times, but dismissed as caused by 'lifestyle practices'.

The very young and very old are at greater risk of health impacts due to the increased amount of time spent in the home, as well as the home's importance for developing children. Exposures in childhood can have lifelong health effects and lead to cumulative disadvantage, including increased risk of chronic illness and accelerated biological ageing. Insecure housing can affect children's health and wellbeing both directly and indirectly via disruption to schooling and social development, as well as affecting relationships with health services. Exposure to environmental toxins, damp, or chronic stress during early childhood may alter genetic expression, influencing long-term susceptibility to disease. These findings reinforce the idea that housing is a key component of early-life health interventions. Addressing housing disadvantages among children is therefore central to tackling intergenerational health inequalities.

For older adults, housing and health are inseparable. Very high and very low indoor temperatures exacerbate existing conditions such as arthritis and respiratory disease. Falls and injuries are more common in homes without adaptations, as well as in cold homes. Research on mobility and social health among older Canadians provides lessons for the UK: mobility, social connection, and access to services are vital in maintaining independence and wellbeing in later life.[20] UK policies promoting ageing in place must therefore be matched by investment in adaptations, accessible design and energy efficiency. Policies should also think to the future: the current housing market, with lower levels of ownership, older average age of entry into owner-occupation, and longer mortgages, has important implications for housing older populations going forward, especially in the context of an ageing UK population.

Environmental sustainability and health

The role of housing in protecting us from the elements is often understood in the UK primarily in terms of protection from cold, with cold homes associated with poorer cardiovascular, respiratory, and mental health. Despite this, housing in the UK does this less successfully than many of its colder neighbours, with the UK recording higher excess winter mortality rates than countries such as Sweden and Finland, with housing heavily implicated – excess winter deaths are three times higher in the coldest homes.[21]

Protection from heat, as well as reduction in the contribution of residential buildings to problematic emissions, is going to be of increasing importance as climate conditions worsen. Reflecting this, sustainable housing is now framed as both an environmental and health imperative. In the 2025 edition of the *Review*, Matthew Scott argued that sustainable design – encompassing energy efficiency, green infrastructure, and inclusive design – can improve wellbeing, reduce energy poverty and build climate resilience (see Contemporary Issues Chapter 4 in the 2025 edition).

The policy landscape

Policy attention to housing and health has waxed and waned over the decades. Previously, public health and housing policy were closely aligned: the Ministry of Health was responsible for 'housing and environmental health' under the Ministry of Health Act from 1919 until postwar concern for housing resulted in the formation of a dedicated Ministry of Housing in 1951. Over that time, the provision of homes via council housing was a key responsibility of government and a response to the chronic housing conditions found in Britain until the 1960s. However, neoliberal restructuring since the 1980s shifted the emphasis to market provision, fragmenting responsibilities across government departments, and residualising social housing from universal provision to a safety net, as the *Review* has documented.

Devolution of housing responsibilities means that there has been scope for considerable divergence in policy across the nations of the UK. Scotland, for example, has invested significantly in social housing and introduced new,

open-ended tenancies in the PRS. Scotland and Wales have also advanced more integrated approaches to housing, health and sustainability – for instance, the *Housing to 2040* (Scotland) strategy and *Decarbonisation of Homes* (Wales) programmes explicitly link housing improvement to public health outcomes. The Well-being of Future Generations (Wales) Act 2015 frames poor quality housing as a *preventable* health risk and sets the goal of prevention across policy domains.

Recent developments suggest a tentative move in similar directions for England. The Health and Social Care Committee (2024) urged government to update and extend the Decent Homes Standard to the private rented sector, and to embed health outcomes in housing design and regulation. The Housing Ombudsman further called for a re-establishment of institutional links between housing and health policy, arguing that fragmentation across Whitehall departments undermines accountability. The recent passing of the Renters' Rights Act will end most, but not all, no-fault evictions in England from May 2026 as well as introducing periodic tenancies and extending the Decent Homes Standard to PRS homes. However, the impact of these policies will be limited in the absence of strong, proactive enforcement, and in the absence of controls on rent increases. Without reasonable constraints on rents, no-fault evictions seem likely to continue, but in the form of unaffordable rent increases rather than a (now defunct) section 21 notice.

Despite this progress, structural challenges remain. The UK's housing system continues to prioritise ownership and greater supply over ensuring adequate housing for all. Health outcomes are seldom used as metrics of housing success. Public Health England's integration into the UK Health Security Agency has narrowed the institutional space for cross-sectoral policy. Many local authorities, under fiscal pressure, struggle to enforce housing standards or invest in prevention. There are encouraging signs of a shift in approach to greater state provision of housing, although with continuing resource constraints meaning that this will still fall short of overall requirements.

Social housing has historically played a protective role in supporting public health and minimising the impact of low incomes (as evidenced in Figure 1.2.4). However, decades of underinvestment and the legacy of the right to buy have eroded stock levels, leaving many who would have historically lived in the social sector to find housing in the more expensive, less secure, and (on average) poorer quality private rented sector, also resulting in greater government spending on housing benefit. As noted by Mark Stephens in the 2024 edition of the *Review*, the current approach to housing support is 'simultaneously expensive and inadequate' (Contemporary Issues Chapter 4). We are now in the ironic situation where some low-income people in England are turned away from social rent housing because they cannot meet affordability requirements (see Commentary Chapter 5 in this edition). Our safety net can no longer be relied on to catch everyone most in need, and at present there is little indication of housing policy addressing this issue.

The affordability issue reflects not just housing costs, although reductions in social housing do reduce the availability of lower-cost homes, but incomes too. The role of broader social security functions is also key. Cuts to support for low-income households, notably the reduction in, and subsequent freezing of, the local housing allowance (LHA), alongside the benefit cap, bedroom tax, and two-child limit have caused significant financial hardship, particularly to large families and disabled people. While the recent announcement that the two-child limit will be removed is very welcome, more help to ensure that people can access adequate housing at an affordable price is needed. The LHA is currently 14 per cent lower than 30th percentile rents (the level of rent they were supposed to cover), and this gap is projected to reach 25 per cent by 2029/30. This current gap equates to an average of over £100 per month between actual rents for a two-bedroom home and financial support, with some people experiencing a much larger shortfall (see fuller discussion in Commentary Chapter 6). Without action on these issues, policies aiming to halve long-term homelessness and end the use of B&Bs for temporary accommodation are likely to fail.

Data, research, and evidence gaps

The evidence base connecting housing and health has grown substantially in recent years, yet important gaps persist. National surveys (e.g. the English Housing Survey and the Health Survey for England) provide cross-sectional insights but

often lack granularity at local level and uniformity across the UK. The imperative for policy to be based on evidence of the influence and effects of housing means that there is also a pressing need for quality longitudinal data linking housing trajectories to health outcomes across the life course. Researchers are increasingly calling for an integrated 'Housing and Health Observatory' to support policy evaluation, drawing inspiration from Australia's and Canada's national data infrastructures. Such an initiative could better inform local public health strategies, allow policy impacts to be monitored, improve targeting of retrofit funds, and enable cost-benefit analysis of the effects of housing interventions on NHS budgets.

Future Outlook

Looking ahead, the housing and health agenda in the UK will be shaped by four intersecting pressures:

- *Economic stress and affordability:* rent inflation and rising mortgage costs will deepen health inequalities unless mitigated by social housing investment and stronger regulation.
- *Climate adaptation:* The need to retrofit the UK's ageing stock to meet net-zero targets represents a challenge to balance the move towards renewable energy with the need to target unhealthy heat, as well as cold, temperatures in homes.
- *Demographic change:* Ageing populations, migration and shifting household structures require adaptive, inclusive, and accessible housing.
- *Emerging technologies:* including smart sensors, digital twins, and health-linked building monitoring, offer opportunities to identify and address risks in real time. However, these must be implemented ethically, ensuring that data-driven governance strengthens rather than undermines tenants' rights.

The overlapping nature of housing and health, both in terms of how one affects the other but also in terms of the interactions between different aspects of housing, means that it is essential to take a holistic approach to tackling housing problems. Simplistic solutions that emphasise supply or technological solutions will provide incomplete solutions and potentially even negative outcomes, both in terms of housing and health.

Conclusion

The UK's housing system sits at the heart of the nation's health and wellbeing. Recent evidence points to a dual challenge: improving housing affordability, quality, security and suitability while embedding health considerations into every stage of housing policy. Decent, affordable, and sustainable homes are not merely a social good, they are a public health necessity and economically prudent – the costs of ignoring the health impacts of inadequate housing vastly outweigh the costs of remediation.[22]

Re-establishing the institutional connection between housing and health, as part of a broader decommodification of housing, should be a national priority. Cross-sectoral collaboration, evidence-led policy, and investment in social housing are essential to achieving both health equity and economic resilience. Recent moves to improve security and conditions in the private rented sector are a good start, but as the reluctance of landlords to rent to people who need adaptations and the increased risk of living in a non-decent home demonstrate, the private sector alone will not produce all of the housing that the UK needs. More direct public investment is needed, with encouraging signs that its importance is now recognised. As the *UK Housing Review* has consistently emphasised, housing is more than shelter: it is the foundation for a healthy society.

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Chapter 3

A new generation of new towns

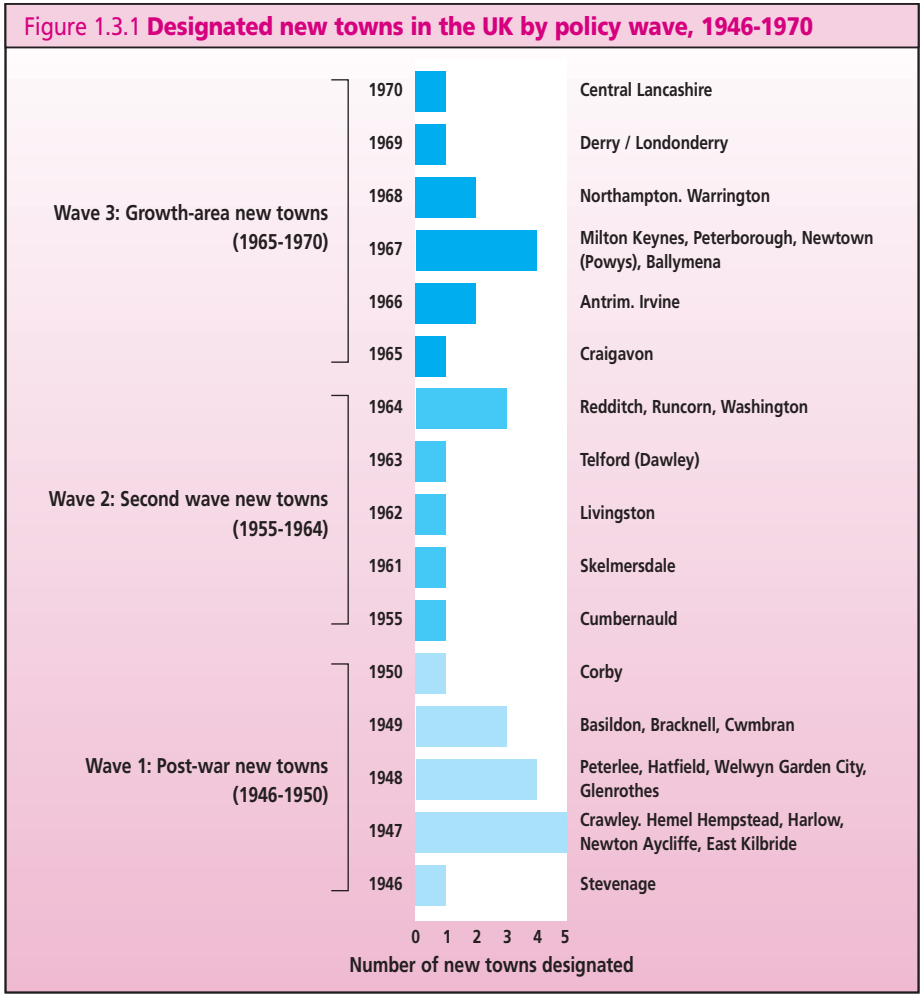
Nick Raynsford

New towns are back on the agenda. Eighty years after the postwar Labour government first initiated such a programme, the current government has committed itself to a new generation of new towns. Shortly after coming into office in July 2024, the government established a New Towns Taskforce, chaired by Sir Michael Lyons, with a remit to identify potential locations in England and recommend how new settlements might most effectively be designed and delivered.

The taskforce presented its report and recommendations to government in July 2025.[1] In its initial response in September 2025, the government welcomed the taskforce recommendation of 12 potential sites for new towns and urban extensions, identified three locations which it saw as particularly promising for an early start, undertook to conduct a strategic environmental assessment on the taskforce proposals and initiated a programme of work with local partners to develop detailed implementation proposals.[2] The government has committed to giving a more detailed response to the taskforce recommendations in Spring 2026.

While the postwar new towns programme was to some extent focussed on different priorities to today's, most notably promoting a population outflow from the big cities into new or expanding settlements in the surrounding counties, there are nevertheless striking parallels and shared objectives (Figure 1.3.1 shows the 32 designated new towns under the postwar programme). Expanding the supply of good quality new homes is one objective common to both, as is the expectation that increased investment in homes and infrastructure will help generate economic growth. This is not just through extending the workload of the construction industry and its supply chain. Well-targeted investment can help unlock growth opportunities in areas where economic performance has been constrained by shortages of decent-quality affordable homes. But given that more than 50 years have passed since the last new town was designated, the question obviously arises as to why the government has chosen now to launch a new generation of new towns.

Figure 1.3.1 **Designated new towns in the UK by policy wave, 1946-1970**



Source: Author compilation.

There appear to be two main, connected reasons. First, there is the recognition that achieving a significant increase in housing output will require a step change in housebuilding performance. Tinkering around the edges of current practice will not cut the mustard. Nor will changes to the planning system alone. These changes may lead to an increased number of consents being granted but will not

Nick Raysnford was a member of the government's New Towns Taskforce.

necessarily translate into more homes being built. This is because housebuilders remain focussed on absorption rates to maintain their profit levels, and so will not increase output where this depresses house prices. Only if a wider group of providers can be mobilised, meeting the full range of tenure and affordability needs, is there any realistic chance of lifting today's anaemic housing output towards the highly ambitious target the government has set itself.

The lesson from the first four decades of postwar housebuilding is that 250,000 or more homes per year can be delivered in England, but only when both public and private sector providers are maximising their contribution. In those first four postwar decades, this included a significant output from the 32 new towns designated in this period, which between them generated homes for some 2.8 million people.

The second reason for the government's action is the recognition that building at scale is fundamental to the delivery of higher housing output, and this is most easily achieved where a range of providers are working to a masterplan which maximises their individual contributions. The postwar new town framework, operated through development corporations with substantial planning and land acquisition powers, and the ability to influence decisions on necessary infrastructure investment, is probably the nearest we have ever come to an ideal mechanism for delivering housing at scale.

In the remit set by the current government for the taskforce, a minimum output of 10,000 homes per site was proposed. The taskforce has endorsed this aspiration while believing that many of the proposed locations will deliver substantially more than 10,000 homes. Indeed, in aggregate the 12 sites proposed by the taskforce have the potential for between 250,000 and 300,000 homes. The three largest (Brabazon and the West Innovation Arc, Milton Keynes and Tempsford - see below) each has the potential for 40,000 or more.

But what else can we learn from the experience of the postwar new towns, some of which have proved more successful than others? And what can we learn from other later, and less impactful development programmes such as eco towns and garden communities? To improve our understanding, the New Towns Taskforce held a series of engagement events in three of the postwar new towns, Stevenage, Redditch and Warrington, as well as undertaking desk research and seeking international evidence from a number of other European countries and the USA. Many countries had looked at the British new towns experience as a model when developing their own plans for new settlements in the second half of the 20th century. Significantly, many continued their new settlement development programmes long after the British programme was brought to an end in the 1980s. While operating in different contexts to those in the UK, their insights and experience were valuable.

Looking closer to home, taskforce members were struck by the strong sense of pride in their town felt by many of the local residents and business people who participated in the engagement events. This did not mean that they were uncritical of less successful elements in their town's architecture and makeup. New towns were the product of their time, and aspects of their design and layout prompted widely differing reactions. But local residents and businesses clearly valued the distinctive features of their communities and the vision that had gone into their creation.

A significant number of common themes were identified from the taskforce's desk research and discussions with those involved in new settlements in the UK and elsewhere. These included strong support for the extensive provision of parks, open spaces and landscaping features, which gave many of the new towns a strongly green feel. There is also a widely shared understanding that one of the distinguishing features of new towns is the opportunity they provide to plan the provision of social and economic infrastructure, such as schools, health centres and local shops as well as sporting and cultural facilities, so that these amenities will be there in time to meet the needs of early residents. This was not always achieved in the earlier generation of new towns, and also in more recent urban extensions, but today this is recognised as vital in building community cohesion and a sense of belonging in the new settlement. Where this is done well, it has a hugely positive impact. Where essential facilities do not arrive to the promised timetable, or at all, this fuels disillusionment.

One key influence on this is the density of the development. Low-density development, which has characterised much private-sector housebuilding in recent years, makes it difficult to ensure the provision of social and economic infrastructure as (for example) there are simply not enough potential users in a neighbourhood to make a local shop viable. It also tends to generate car dependency where necessary amenities are beyond walking distance and there are insufficient potential users to justify a regular local bus service.

Opposition to more ambitious densities often flows from the conflation of higher density with high-rise. The two are not inherently linked. High-rise housing may well be the most appropriate approach in some inner-city locations, but in most prospective new town locations, high-rise development will neither be appropriate or necessary, as the benefits of higher-density development can be achieved without tall buildings. Indeed, variable densities will probably be the preferred approach, with higher-density housing close to transport hubs, and medium-density in more suburban locations. There are numerous examples in the UK and Europe of popular high-quality developments at medium to high densities without any tall buildings.

Good transport connectivity, both within the town and linking into wider networks, was seen as crucial, but with a caveat that without homegrown employment opportunities, well-connected new towns risked becoming predominantly commuter communities. While several English new towns such as Stevenage, Crawley and Milton Keynes successfully attracted substantial business investment, others struggled. Over-optimistic assumptions that, irrespective of their location, new towns would attract new employment were not fulfilled in some areas, particularly those located in economically disadvantaged areas. Because at the time they were designated much of the new housing was for rent, and despite significant subsequent changes in ownership patterns, most of the existing new towns have a better mix of tenures than much of the rest of the country where more recent housing developments have tended to be dominated by one tenure (owner-occupation). So, ensuring a mix of tenures and house types to meet a wide range of needs and aspirations is important.

The single-minded focus of a development corporation, master-planning the new town, acquiring and allocating land, and overseeing the whole development was clearly a major factor in ensuring successful implementation. Lasting stewardship arrangements, pioneered in Letchworth, and adopted in several of the postwar new towns, have helped ensure the ongoing maintenance of social and communal assets, while their premature termination in some places has resulted in the deterioration of that town's environment and social facilities. Because new town developments are inherently long-term projects, flexibility is essential to enable the later stages of the development to reflect changes in their economic, environmental and social context from what was anticipated when the original plans were being drawn up. At the same time, the longer-term perspective engendered by the 30-40 year, or even longer, development timeframe likely in most new towns makes it all the more important for the master-planners to understand the impact of climate change, AI and other forces likely to influence the new town's evolution. Natural resilience, biodiversity and alleviation of flood risks are obvious examples, and will need to be under consideration from the beginning.

One criticism often levelled at the earlier generations of new towns relates to their architectural character, and particularly the modernist aesthetic favoured at the time many were being planned and developed. In that respect they were very much products of their time. In some instances, opinions have softened with the passage of time, as often happens with the architectural products of a particular era being condemned by the next generation and resuscitated by the one after. But irrespective of evolving tastes, the critical lesson to be drawn from this is the importance of a commitment to quality and character in the planning and design of new towns (and indeed other developments). There should be no prevailing stylistic preference imposed on all new towns, and certainly no presumption that they should all look alike. Each should have its unique character and clear identity shaped to fit its context and designed to reflect the aspirations of its masterplan. Above all, new towns should be planned and designed to meet and sustain high standards which future generations should have no difficulty in recognising as exemplary, and in which residents and visitors can take justified pride.

These and many other lessons helped inform the ten placemaking principles which lie at the heart of the New Towns Taskforce report. These are:

- **Vision-led.** Each new town should have a clear long-term vision for creating a well-designed and distinctive place, where people can feel pride in their locality.
- **Ambitious density.** New towns should be built at a density sufficient to allow residents to walk to local shops and amenities, as well as supporting public transport and creating active and liveable neighbourhoods.
- **Balanced communities.** New towns should provide a diverse range of high-quality homes of different types and tenures, including a minimum target of 40 per cent affordable homes.
- **Social infrastructure.** New towns should ensure easy access to schools, cultural, sporting and healthcare facilities.
- **Healthy and safe places.** New towns should be healthy and safe places, with easily accessible green spaces and recreational facilities.
- **Environmental sustainability.** New towns should be designed and built to meet exacting environmental standards, delivering climate resilience and enhanced biodiversity.
- **Transport connectivity.** New towns should be well-connected and offer high-quality public transport as well as cycling and walking networks.
- **Business and employment opportunities.** New towns should ensure job opportunities for local residents and support local business development.
- **Stewardship.** New towns should from the outset put in place long-term stewardship arrangements for maintaining and managing communal assets.
- **Community engagement.** New towns should put in place effective engagement opportunities to enable the local community to help shape the future of their town.

Each of these principles will help the new towns develop high quality homes and neighbourhoods. Together the application of the ten principles should ensure an altogether more ambitious and better outcome than that delivered by too many recent housing developments which have, unintentionally, helped to fuel a widespread anti-development culture in many parts of the country. The new towns programme is therefore not just a means to expand housing output, but a way to promote high-quality developments which over time may help to change perceptions and attitudes towards the provision of new homes.

So where are the new towns to be built? The taskforce gave considerable attention to this issue, including the response to its call for evidence which invited submissions from local authorities, combined authorities and other interested parties, proposing sites which might be appropriate and could satisfy the requirement for at least 10,000 new homes. This generated over 100 responses, which were evaluated along with a significant number of other sites already known to and being considered by MHCLG and Homes England. It must be stressed that the call for evidence invited submissions not bids, reflecting a recognition of the weakness of the bidding process which lay at the heart of the eco towns initiative. Two crucial issues in the evaluation of sites suggested as potential new town locations were identified by the taskforce at an early stage. These were:

- first, the economic foundations on which new towns might be built, and
- second, the nature of the areas to be developed.

The taskforce was clear that there had to be a strong economic as well as a housing case for designation. This did not mean that all the new towns must be located in areas where the economy is currently buoyant. This would focus excessively on London and the South East at the expense of other regions. There is a strong case for investment in some areas where economic growth is currently constrained by housing shortages, and action to address those shortages will help the local economy grow faster. There are also areas which have not benefitted to the same degree from economic growth in recent years, but have the potential to attract new business investment with the right infrastructure in place and a pipeline of good quality housing in the offing. Having said that, the taskforce was clear that there should be no repeat of over-optimistic assumptions that simply building homes will attract new business investment, irrespective of the location.

The second key issue is the typology of the development. Traditionally new towns were seen as standalone ventures predominantly on greenfield sites, unrelated to existing settlements. That was the dominant characteristic of the 1940s wave of

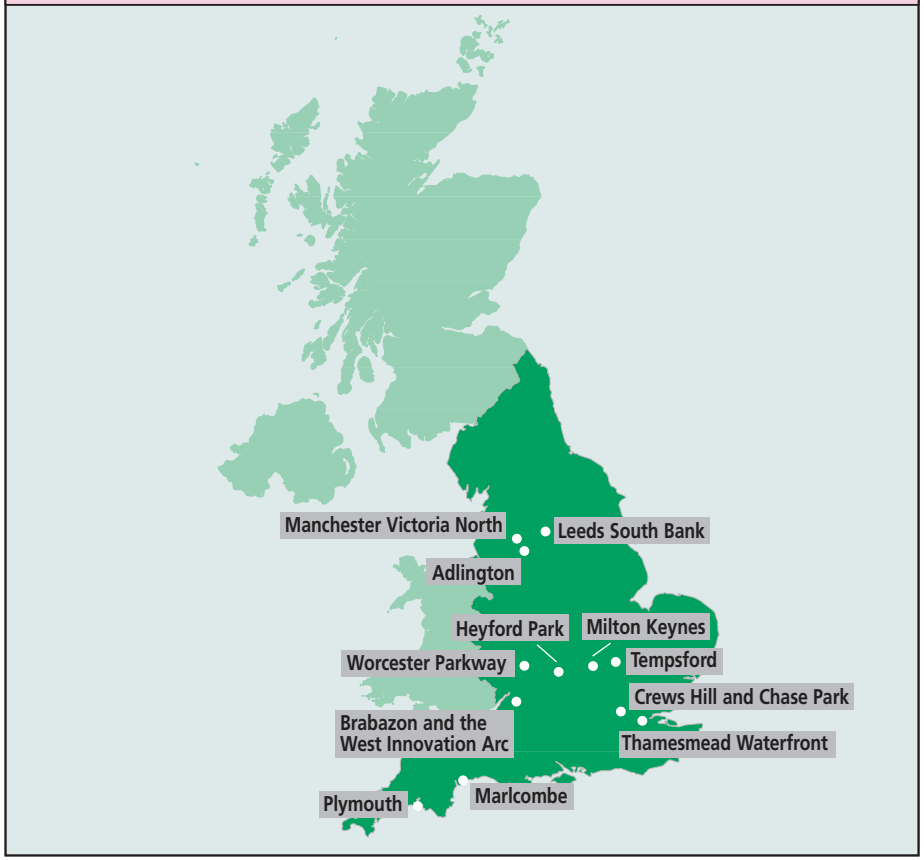
designations. But the 1960s new towns included the expansion of several existing settlements: Northampton, Peterborough and Warrington fell into this category. Milton Keynes, while predominantly rural in character pre-designation, absorbed three existing small towns, Bletchley, Wolverton and Stony Stratford.

The taskforce concluded that while there are significant differences between urban regeneration programmes and the development of new towns, existing urban sites would not be excluded from consideration for designation where they meet the economic criteria and would have their own distinct identities and character, rather than just being an addition to an existing settlement. So, the taskforce has included proposals for the redevelopment, remodelling or expansion of existing urban areas: Manchester Victoria, Leeds South Bank and Plymouth fall into this category. Milton Keynes also features, with a real opportunity for renewal, filling-in underdeveloped parts of the existing town centre (built to very low densities) and extending its footprint into new areas ripe for development. Thamesmead is another area that provides the opportunity to extend an earlier and not wholly successful new town initiative, and to bring more undeveloped sites into productive use.

The 12 sites proposed by the taskforce are (see Figure 1.3.2):

- A standalone new settlement of up to 20,000 new homes at **Adlington** in **East Cheshire**.
- A corridor of connected developments with potential for over 40,000 new homes at **Brabazon**, **Bristol Parkway** and the **West Innovation Arc** in South Gloucestershire.
- A development of up to 21,000 new homes at **Crews Hill** and **Chase Park** in the London Borough of Enfield.
- A development of up to 21,000 new homes on a former air base at **Heyford Park, Oxfordshire**.
- Up to 13,000 new homes in **Leeds South Bank**, close to the city centre.
- 15,000 homes on the **Victoria North** site immediately to the northeast of **Manchester** city centre.
- At least 10,000 homes at **Marlcombe** in **East Devon**, close to Exeter airport.
- Around 40,000 new homes as part of a 'renewed town' at **Milton Keynes**.
- Over 10,000 homes through the remodelling of **Plymouth** city centre.
- Over 40,000 new homes on a standalone site at **Tempsford**, near **Bedford** in the **Oxford-Cambridge** growth corridor.
- Up to 15,000 new homes on an undeveloped riverside site at **Thamesmead** in the **London Borough of Greenwich**.
- Over 10,000 homes on a standalone greenfield site next to **Worcestershire Parkway** station.

Figure 1.3.2 **Locations of new towns and extensions recommended by the New Towns Taskforce**



Source: New Towns Taskforce report.

This programme involves a broad spread across most regions of England, including some like the South West which did not feature in the earlier generations of English new towns. But this is not a finite list. The taskforce was impressed by the enthusiasm of several areas not on our list of recommended sites, either to follow the first wave of new designations, or to pursue their own development plans in parallel with, but not part of, the new towns programme. In some cases, these schemes could probably be better delivered under alternative programme options. Some were not selected as they were unable to meet the taskforce's expectation for early progress, but could well have fully worked up proposals for a later start. Others need a period to develop their plans and secure consents, partners or confirmation of the provision of necessary infrastructure. Other sites exist where there has been no immediate suggestion of development, but where the publication of the taskforce report and the subsequent government announcements may well stimulate local interest in the possibility of a new town development in their area.

The generally positive response to the taskforce report of stakeholders and, insofar as can be judged, the general public, may have wider effects. It may help to encourage other areas which may, to date, have been wary of bringing forward suggestions for new development, to give further thought to the subject. So, while the government has made no commitment to subsequent waves of new towns, there would be an obvious logic in making provision for an ongoing programme of future designations.

Similarly, it will be important to avoid the risk of a loss of momentum in carrying forward the taskforce proposals. To date the government has only committed to a start on site being made in the lifetime of this parliament on three sites: Enfield, Leeds and Tempsford. Three sites alone will, of course, not be enough to make a real impact. The first wave of 1940s new towns involved 11 designations in England (see Figure 1.3.1). The taskforce's recommendations are for a broadly similar number. The 1940s wave of new town designations were phased over several years, from Stevenage in 1946 to Corby in 1950.

Of course, today's financial and logistical constraints make phasing of the designations inevitable. Having said this, the nine sites on the taskforce list that have not yet been given a government go-ahead will be expecting an indication of when they are likely to be able to make a start, so there is already an urgent need for a timetable and phasing plans. The 1940s new town designations, mostly concentrated in the home counties surrounding London, were followed by a much wider national programme of new towns in many other parts of the UK including Scotland, Wales and Northern Ireland. As housing is a devolved matter, the taskforce's remit extended only to England. But within that limit, the taskforce saw a real opportunity for an ongoing programme, similar to the postwar waves.

This takes us on to the next key set of proposals from the taskforce - how best to deliver the new towns programme. Given the evidence of the effectiveness of the development corporation model in progressing the earlier generations of new towns, the taskforce made clear its preference for the continued use of development corporations for the coming generation. While there was in the past a single model for such corporations, other iterations of the model have now been added to the menu, including mayoral development corporations and urban development corporations. While recognising the potential attractions of other options, the taskforce emphasised the importance of clear objectives and powers which are fundamental to the new town development corporation model. How each corporation's activities interrelate with the powers (and in particular the planning powers) of other authorities in the area needs to be clear from the outset, including the degree to which housing developed in the new town area counts towards the area's overall housing need targets. The taskforce expressed strong support for each corporation to have full planning powers within its designated area, and for new town output to count towards local housebuilding targets.

While decisions on most of the issues relating to delivery vehicles and mechanisms will need to be taken by government, the taskforce highlighted the challenges that will have to be overcome to ensure success. These include:

- Identifying and agreeing the area to be included within the 'red lines' which define the extent of each designation.
- Master-planning each development.
- Acquiring land at an appropriate time and price to allow a coherent and affordable development programme.

- Liaising with multiple government departments to ensure the provision of necessary infrastructure, regulations and services.
- Co-ordinating delivery across complex sites and with multiple interested parties.
- Securing sufficient control when engaging with investors and developers.
- Putting in place stewardship arrangements to ensure long-term maintenance and upkeep of communal assets.
- Ensuring appropriate mechanisms for engagement with local authorities, other public agencies, businesses and the local community.

The taskforce recognised that alternative models might be appropriate in some areas where there are already well-developed partnership arrangements, but still emphasised that an overarching development corporation would likely be necessary in these cases too.

The taskforce equally stressed the importance of land ownership. Control of the key strategic sites will be critical to allow each corporation to shape the development from the outset in line with the masterplan, and maximise the potential for land-value capture. The ability of a development corporation to acquire land at the right time, and at a price that allows it to be developed viably, is therefore vital and will to a large degree depend on the availability of up-front funding. Development corporations will also rely on the potential use of compulsory purchase powers where a negotiated acquisition on reasonable terms is not possible. So public sector funding, probably in the form of loans for development corporations, particularly at the outset, will be essential.

So too will be the support of Homes England. In addition to the funding necessary for the acquisition of key sites, a significant proportion of the available public funding will need to support the provision of social and affordable housing if a balanced, mixed-tenure programme is to be delivered. The taskforce recognised the pressures on public finances, so this will need to be supplemented by developer contributions, which will need to be negotiated, and private investment.

Discussions with investors gave the taskforce confidence that there is an appetite for private investment in new towns, and that this will be facilitated by early government action to derisk each development through designation of the site with clear objectives, the appointment of an appropriate delivery body, and the provision of public-sector funding to kickstart the process. Over time, as was seen with the earlier generations of new towns, public-sector loan finance can be largely repaid with the revenues flowing from successful developments (and the proceeds of disposal of assets no longer required).

Revenue funding will also be needed to enable the development corporations to recruit staff and begin the process of master-planning the development of their sites. As half a century has passed since the last new town development corporations were set up, the pioneering delivery vehicles for this new generation of new towns will face capacity constraints as well as a steep learning curve to build their teams and master the varied, and in many cases, very technical challenges they will face. Government has an important role to play in ensuring that the necessary skilled professionals are available to meet the challenges of master-planning and land acquisition in the early stages of the programme. As the programme develops, expertise should spread, the supply of suitably qualified professionals should expand and hard-won lessons from the early pioneers should assist their successors to overcome more readily the problems they will face. The objective should be a virtuous cycle in which the following waves of new towns benefit progressively from the experience and expanded pool of expert staff trained by the frontrunners.

As the programme moves from the planning to the implementation phase, similar capacity issues are likely to arise with the construction industry. A significant new town programme presents a real opportunity to expand construction training programmes, as well as extending the application of modern methods of construction (MMC). The new towns programme is uniquely well-placed to support this, providing, as it should, a greater degree of certainty about future workloads than is generally available under existing housing development models, and also building on a larger scale than that seen on most current housing development sites. The highly cyclical nature of the construction industry's business model has proved a serious obstacle to the spread of MMC, which depends on a constant and predictable flow of work to justify the investment required in factory manufacturing. With a larger and more predictable pipeline of

future work, and scope for incorporating factory sites as part of the masterplan (possibly serving the needs of more than one new town), there is an obvious opportunity to unlock the potential gains in higher-quality, lower-cost and faster delivery timetables which can flow from the adoption of MMC.

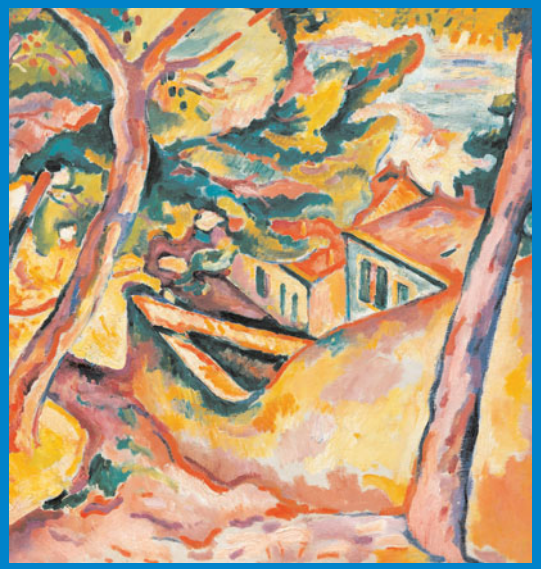
As in other respects, the potential gains here from the new towns programme are not limited to the designated areas. As this article has intended to demonstrate, the new town programme has the potential to influence policy across a much wider canvass, acting as a beacon of good practice nationally and internationally, and with the potential to raise standards and inspire higher expectations than would otherwise occur.

The programme can also make a substantial contribution to tackling and overcoming probably the single most damaging feature of housing policy in England over the past half century - the persistent failure to build enough homes to meet the country's needs - by demonstrating what can be achieved when the full range of public and private sector housing agencies are deployed to best effect. We have a once-in-a-generation opportunity to make a transformative change to housing and urban development in England.

Notes and references

1 New Towns Task Force (2025) *Report to Government*. London: MHCLG.

2 MHCLG (2025) *Initial government response - September 2025* (www.gov.uk/government/publications/new-towns-taskforce-report-to-government).



Chapter 1

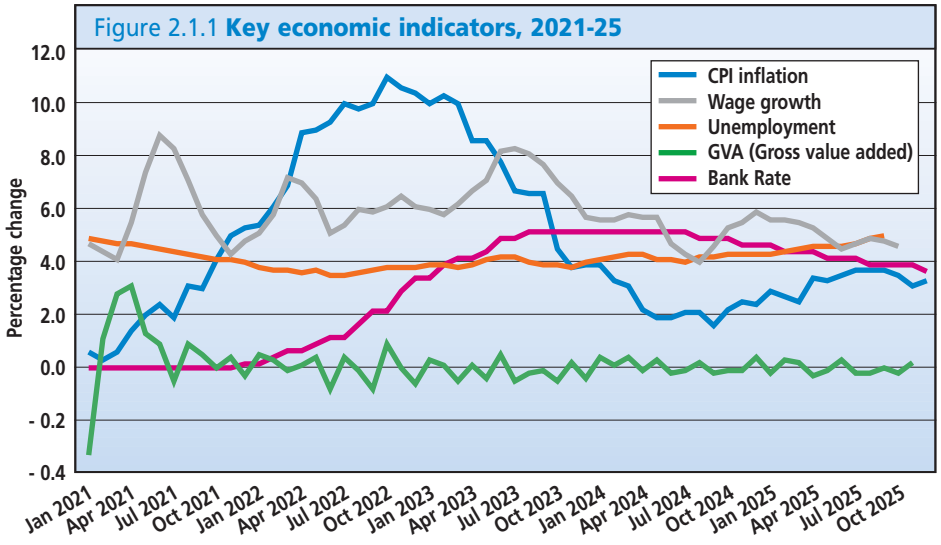
Economic prospects and public expenditure

Mark Stephens

It is always important to place the review of the UK's economy within the context of the slowdown in productivity growth following the global financial crisis (GFC), which ushered in an era of slow growth and stagnant earnings. This has been exacerbated by three more shocks to the economy: Brexit, the Covid-19 pandemic and the upsurge in inflation caused by the energy-price shock that resulted from Russia's invasion of Ukraine. Economists have been referring to the 'lost decade' since the GFC; now some are referring to *two* lost decades. It helps to explain why taxes are heading towards an all-time high whilst public services seem underfunded.

Inflation, which peaked at more than 11 per cent in 2022, fell as low as 1.7 per cent in 2024 (Figure 2.1.1). However, it rose again to 3.8 per cent in the summer of 2025 before beginning to fall again – although there was an unexpected uptick in December. Economists do not think we are heading towards another resurgence in inflation, but note that it has been very sticky in coming down and is hovering at almost twice the Bank of England's target rate.

Figure 2.1.1 **Key economic indicators, 2021-25**



Source: ONS.
Note: Gross value added is equivalent to GDP *before* accounting for product taxes and subsidies.

The Bank of England's Monetary Policy Committee cut the Base Rate by 0.25 percentage points to 3.75 per cent in December, the sixth such cut since August 2024. The cut was partly enabled by the weakening of wage growth. The rate set in December is the same as that set by the US Federal Reserve, but higher than the 2.15 per cent set by the European Central Bank. The Bank expects rates to continue to fall gradually but emphasises that its decisions depend on multiple factors.

As is well known, employment has fallen and has not recovered to pre-pandemic levels. Much focus has been placed on rising inactivity caused by growing levels of long-term ill health. However, the Resolution Foundation (RF) notes that this trend has been offset by the long-term reduction in family-related inactivity (e.g. people looking after family members or working-age retirees).[1] So inactivity has not declined but labour-market participation, which had been on a long-term upward trajectory, has stalled. It was rising participation that helped to drive rising living standards as wage growth was interrupted, post-GFC.

Table 2.1.1 **Comparison of forecasts for key economic variables, 2025-2029**

Forecast percentage change

	2025	2026	2027	2028	2029
GDP growth					
OBR	**1.5**	**1.4**	**1.5**	**1.5**	**1.5**
Bank of England	**1.5**	**1.2**	**1.6**	**1.8**	
External average	**1.5**	**1.2**	**1.4**	**1.4**	**1.4**
CPI inflation					
OBR	**3.5**	**2.5**	**2.0**	**2.0**	**2.0**
Bank of England	**3.4**	**2.8**	**2.0**	**2.1**	
External average	**3.4**	**2.6**	**2.2**	**2.2**	**2.1**
Unemployment rate					
OBR	**4.8**	**4.9**	**4.6**	**4.3**	**4.2**
Bank of England	**4.8**	**5.0**	**5.0**	**4.8**	
External average	**4.7**	**5.0**	**4.9**	**4.8**	**4.7**

Sources: Office for Budget Responsibility (OBR) Economic and Fiscal Outlook, November 2025, Table 2.2.

The RF therefore suggests that we also need to look to the demand side to explain the current situation in the labour market, and this helps to explain why unemployment has risen to over five per cent in September – with demand for labour reduced by slow economic growth and rising labour costs arising from the hike in employers' national insurance contributions. Rising unemployment, the RF observes, is impacting on young people disproportionately, as is always the case. Unemployment, however, is forecast to remain over four per cent for the remainder of this parliament (Table 2.1.1)

Spending Review 2025

The chancellor unveiled the outcome of the Treasury's Spending Review in June. The 2025 Spending Review (SR25) sets out the government's day-to-day ('resource') spending for the three financial years up to and including 2028/29 and capital investment for the four years up to and including 2029/30. Although this was the first multi-year spending review since 2021, the government has decided that such reviews should take place every two years. This means that there will be another in 2027, which could lead to changes in both resource and capital spending in 2028/29 and in capital spending in 2029/30.

SR25 was not an easy job for the chancellor. The UK faces upward pressures on spending arising from an ageing society, and the aftermath of Covid has been associated with rising numbers of working-age people claiming disability benefits and the NHS facing a severe appointment backlog. The international environment has also caused the government to commit to increasing defence expenditure. Attempts to contain social security spending on the winter fuel allowance and working-age disability benefits were partially thwarted by backbench rebellions.

These upward pressures on spending are compounded by a sluggish economy and the rising costs of servicing government debt; they also come up against the chancellor's 'non-negotiable' fiscal rules, set in the autumn of 2024.

SR25 delivers average annual growth in departmental budgets of 2.3 per cent in real terms between 2023/24 and 2028/29. However, the balance is in favour of capital growth, which averages annual growth of 3.6 per cent against just 1.7 per cent for day-to-day resource spending. Moreover, as Paul Johnson, formerly of the IFS observed, the NHS is prioritised with overall annual increases of three per cent, which leaves little for other departments. Some of these, including the Home Office and the Department for Environment, Food and Rural Affairs, experienced cuts. Spending has also been front-loaded with departmental budgets boosted in 2025/26, meaning that life will get even tougher further into the SR25 period.

The Treasury's answer to the squeeze is the promise to 'ruthlessly bearing down on waste'. It claims that SR25 marked 'the first zero-based review [of expenditure] in 18 years' and that after 'every line' of government expenditure had been scrutinised, all departments have identified efficiencies and savings of at least five per cent by 2028/29. This is not a new tactic: governments also made commitments on efficiency savings in 2010 and 2022. Whilst they have claimed some success, the National Audit Office has warned that short-term savings can sometimes be counterproductive.[2]

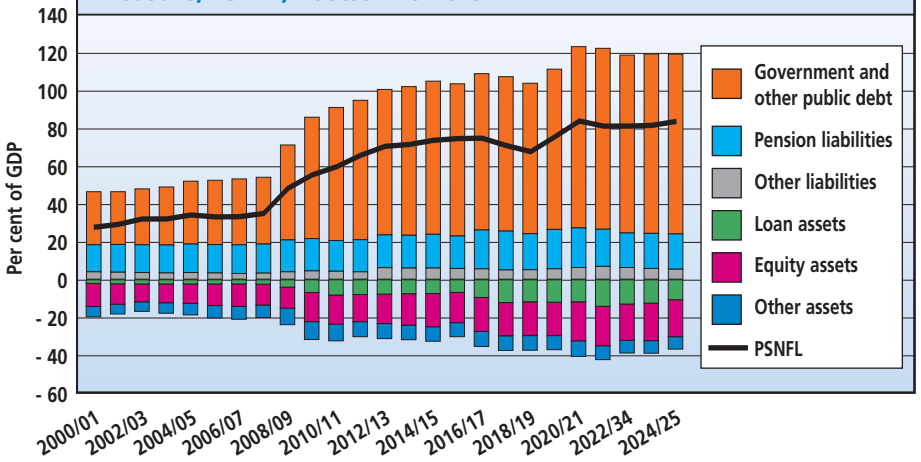
Nonetheless, commitments to capital expenditure are the government's priority, as they are seen as ways to boost economic growth. The highlights of the capital commitments included £15.6 billion to be allocated through Transport for City Regions by 2031/32, and £14.2 billion for the new nuclear power station, Sizewell C.

Of course, it is the £39 billion allocated to the Social and Affordable Homes Programme that is of most significance for readers of the *Review*. This is a commitment over ten years – extending way beyond the end of the spending review period – so could be vulnerable to shifts in policy. The social housing sector widely welcomed the announcement which the government characterised as representing the 'biggest boost to investment in social and affordable housing in a generation'.

In addition, SR25 included £100 million to help tackle homelessness and rough sleeping, and £950 million capital investment for the fourth round of the Local Authority Housing Fund between 2026/27 and 2029/30. This is intended to reduce dependence on hotels and B&Bs by increasing the supply of higher-quality temporary accommodation.

SR25 also allocated an additional £9.6 billion for financial transactions (funding used for lending by government) for 2026/27 to 2029/30 bringing the total to £16.8 billion. This increase has been facilitated by the government's adoption of PSNFL (Public Sector Net Financial Liabilities – see Figure 2.1.2) in its debt rule, because 'any loan assets acquired will largely offset the debt liabilities issued to fund the outlay.'[3]

Figure 2.1.2 **Assets and liabilities within the government debt measure, PSNFL, 2000/01-2024/25**



Source: OBR

Some £5.1 billion of financial transactions has been allocated for the new National Housing Bank that is being established as part of Homes England which '...will offer a broad range of products, including direct lending to SMEs to help them to grow; equity investments to support new platforms that can bring new capital into housing; and guarantees to leverage private investment into complex development projects'.[4]

The UK's Autumn Budget

The Autumn Budget was primarily focussed on setting taxes to meet the spending commitments within the fiscal rules, but included some announcements that increased annual expenditure above SR25 by some £32 billion by 2029/30. This increase is mainly driven by increases in social security spending, themselves the result of reversals of policies on disability benefits and the two-child limit.[5]

The government confirmed that it would abolish the controversial two-child limit, introduced in 2017, for universal credit claimants from April 2026. The Budget estimated the reform to cost £2.4 billion in 2026/27 rising to £3.2 billion in 2030/31, to be paid for by changes to the motability scheme along with 'clamping down on fraud and error in the tax and benefits system'. The ending of the limit, judged to lift 450,000 children out of poverty, is examined in detail in Commentary Chapter 6.

The government also announced measures designed to ease cost-of-living pressures, including changes to the Energy Company Obligation and further enhancements to the Warm Homes Plan (see Commentary Chapter 2). There were also concessions on fuel duty – estimated to cost £2.4 billion in 2026/27 (the same as abolishing the two-child limit), as well as freezing prescription charges and freezing rail fares. The government confirmed that it would retain the 'triple lock' on the state pension. However, there were no changes to the local housing allowance rates, meaning that the previous government's policy of periodic freezes has been maintained (see Commentary Chapter 6 for discussion of the implications).

The 2024 Budget had introduced tax rises estimated at £32 billion, which included the controversial increase in employers' national insurance contributions. However, the chancellor's assurance, given to the CBI, that 'I'm not coming back with more borrowing or more taxes' turned out to be over-optimistic. Over the summer and into the autumn of 2025 there was constant speculation as to what tax rises would be required in the Autumn Budget. At one point the chancellor called a press conference at which she hinted that she would need to break the election pledge not to raise income tax. Much appeared to rest on the impact of impending OBR forecasts on the fiscal balance, as productivity growth was downgraded.

In the event, the fiscal position was not quite so bad as anticipated, although the disorderly aura that surrounded the Budget was reinforced by the OBR inadvertently publishing its forecasts prematurely, an incident that led to its chairman resigning.

The chancellor was able to claim to have kept the election pledge not to increase income tax, NICs or VAT, but nonetheless did increase taxes, this time by an estimated £26 billion. The strategy was to meet the fiscal rules and to double the size of the buffer – known as 'headroom' – to £22 billion, partly to finance policy changes (such as the end to the two-child limit) and to guard against finding herself in the same situation in 2026. Hopefully, this should lead to a calmer and more orderly run-up to the 2026 Budget, allowing the chancellor to take a more strategic approach to taxation and to better align taxes with the government's growth objectives. A vulnerability in the plan, however, is that spending increases are up-front whilst tax rises will bite later.

OBR estimates that, overall, the Budget will raise taxation as a share of GDP from 35 per cent in 2024/25 to 'an all-time high' of just over 38 per cent from 2029/30, which is five percentage points higher than before the pandemic.

Income tax and national insurance

The largest rise in taxation announced in the Budget was the continuation of the freezes to the thresholds applying to income tax (in England) and national insurance (across the UK). The freeze began in 2022 under the previous government and will now continue until 2031.

The effects of such 'fiscal drag' are gradual but cumulatively significant. As a consequence, the OBR forecasts that 5.2 million more people will be brought into income tax by 2030/31, and 4.8 million into the higher rate and 600,000 into the additional rate. Around the beginning of the century, one in ten taxpayers paid the higher rate. Now one-fifth pay tax at the two highest rates and this will rise to almost one-quarter by 2030.[6] Within the lifetime of this parliament, people who are on the state pension will be brought into tax, which will be controversial although the role of the 'triple lock', which has given a level of protection to pensioners not accorded to others, might be noted.

Someone aged over 21, working just 20 hours a week and earning the minimum wage, will also be brought into the income-tax system. The national living wage, applying to workers aged over 21, rises by 4.1 per cent to £12.71 per hour from April 2026, which the Treasury estimates will benefit 2.4 million workers. The Resolution Foundation estimates that the income-tax threshold freeze will leave a typical worker worse off by £220 per year, and will cost most workers more than if the chancellor had instead raised the income tax rate by one penny.[7]

High-value council tax surcharge – the 'mansion tax'

The chancellor announced that, in England from April 2028, there will be a 'high-value council-tax surcharge', immediately and predictably dubbed the 'mansion tax'. It will apply to properties valued at over £2 million, based on current values, in contrast to the council tax, which is still based on 1991 values. Obviously, this will require valuations to take place of all properties deemed to be likely to exceed £2 million. The tax begins at £2,500 annually for properties just over the £2 million threshold rising to £7,500 for those over £5 million. In contrast to the council tax, the new measure will be applied to *owners* of properties, not renters. Knight Frank estimate that more than 150,000 properties were worth £2 million or more in 2025, but project that this will rise to nearly 190,000 in 2028, the year when the tax begins.[8] Their estimates suggest that 56-59 per cent of affected properties will be in Greater London and 22-24 per cent in the South East – so around 80 per cent are in these two regions.

The Treasury expects the mansion tax to raise £400 million in 2028/29 rising to £439 million in 2030/31. This seems paltry in comparison with the £44 billion raised in council tax in 2025/26. However, this will rise over time. There is a clear possibility that the mansion tax will be another 'stealth tax' whereby thresholds are not uprated in line with prices, leading to more properties coming within its scope and others rising into higher bands over time – assuming that revaluations do actually take place.

On the face of it the mansion tax, with its cliff edges that will surely provoke multiple appeals, is another poorly designed tax bolted on to the current, poorly designed council tax. In its defence, it is undeniably more progressive than the council tax, and since revenues accrue to central government for redistribution to

local authorities to finance services, it is likely to be progressively redistributive between regions. Given the difficulties in reforming – and in particular revaluing – the council tax, it may become a politically expedient route towards a reformed system. There will, however, be many logistical and doubtless political problems to overcome on the way to its introduction, particularly as 'hard cases' emerge. The longer-term risk is of multiple anomalies affecting the functioning of the housing market.

Taxation of rental income

In the run up to the Budget, there was speculation that national insurance might be applied to the taxation of rental income on the specious ground that tenants pay national insurance on their earnings. In the event, the chancellor opted to increase the tax on rental income by two percentage points across all three bands – resulting in 22, 42, and 47 per cent rates from April 2027. It is expected to raise £590 million in 2028/29, rather more than the mansion tax. Whilst those landlords who were fearing the introduction of NICs on rental income might have been relieved, again one wonders whether this is simply the beginning of a process that will involve incremental increases to a more onerous level.

The OBR's *Economic and fiscal outlook* noted that:

> 'The measures announced in this Budget reduce returns to private landlords, following various measures over the past 10 years that have also reduced returns. This successive eroding of private landlord returns will likely reduce the supply of rental property over the longer run. This risks a steady long-term rise in rents if demand outstrips supply.'

The 'various measures' referred to include limits in tax relief on mortgage interest, the surcharge applied to stamp duty land tax, changes to capital gains tax allowances as well as the Renters' Rights Act.

It is important to be aware that incremental changes to property taxation over time could have far-reaching and unforeseen consequences for the housing market that have knock-on impacts on public expenditure elsewhere, and possibly leave the housing market working inefficiently (see Commentary Chapter 3). The difficulty of unravelling webs woven in this way points to another risk of 'ad hocery'.

The Scottish Government's Budget

The knock-on effect of the UK Budget being pushed back to the end of November was that those of the devolved administrations were themselves delayed until January 2026. The headline announcements included the uprating of the basic and intermediate income tax thresholds in 2026/27, which allows the Scottish Government to demonstrate that most taxpayers pay less in Scotland than in the rest of the UK – even if the difference is very modest. Otherwise, the Scottish Government practice of freezing the thresholds on the higher and advanced rates continued, whilst rates remained unchanged.

The Scottish Government also continued to prioritise the reduction in child poverty with an announcement to increase the Scottish child payment to £28.20 per week and to introduce a premium of £40 per week for children during the first year of their lives. However, this will not begin until 2027/28.

The Scottish Government followed its UK counterpart by announcing its version of a 'mansion tax' to be introduced in 2028. This will involve the addition of two, new council-tax bands for properties valued at over £1.2 million and over £2 million. The tax will be based on current values with rates set by local authorities. It is unclear how this will affect the Scottish Government's consultation on council-tax reform

The Affordable Housing Supply Programme gained additional funding, raising it from £808 million in 2025/26 to £926 million in 2026/27. This was welcomed by the sector, but in all probability falls short of the amount required to meet the target of 110,000 social and affordable homes by 2032. Nonetheless, housing might be seen as having done well out of a Budget that reflected Scotland's pressurised fiscal position. However, the increase in capital spending in 2026/27 is in the context of the fall in 2025/26, and will be followed by real-terms cuts[9] (for in-depth discussion of housing investment in the devolved administrations, see Commentary Chapter 4).

The Scottish Government's Medium-Term Fiscal Strategy, published in June 2025, identified gaps between spending and funding which the government is seeking to fill through borrowing, using the reserve, and transferring spending from day-to-day to capital, as well as using Crown Estate revenues. It also promises efficiency savings and workforce reductions. The Scottish Fiscal Commission continues to warn of pressures arising from an ageing population and issues such as public-sector pay awards.

The Welsh Government's Budget

The Welsh Government unveiled its draft Budget in October 2025, with finance minister Mark Drakeford proposing a 'business as usual' approach. This entails raising departmental budgets in line with inflation, although, as the IFS observed, higher levels of inflation and cost pressures in some departments (notably health) require above-average increases simply to stand still. The UK Budget provided an additional £505 million for Wales.

A final Welsh Budget was published in January 2026; it totalled £27.5 billion, made up of £22.8 billion current and £3.6 capital expenditure, with the balance accounted for business-rate funding. Devolved taxes account for about 20 per cent of revenue, with the block grant remaining the dominant source. The Welsh rate of income tax (WRIT) raises £4 billion. Non-domestic rates raise £1.1 billion, land transaction tax (stamp duty) £0.4 billion and land disposal tax £37 million. The Budget made no changes to the WRIT.

Commentators observe that tax devolution has benefit Wales financially:[10]

> 'Increases in Welsh tax receipts continue to outpace those in the comparator countries England and Northern Ireland, which mean that growth in devolved tax revenues continues to more than offset the (downward) adjustments to the Welsh block grant to compensate the UK Treasury for this foregone revenue. In 2026-27, the net effect of tax devolution is now positive to the tune of £486 million: an amount which approximates a 1.5 pence increase in income tax rates – despite tax rates remaining unchanged since their devolution. Tax devolution remains by far the strongest win for the Welsh budget over the past decade.'

Despite the 'business as usual' approach, there are variations in spending increases by area. Health and social care spending will rise by 3.6 per cent, but housing and local government, together with transport, will rise by 5.7 per cent. This includes an initial allocation of £446 million in social housing grant, although allocations are often supplemented during the year.

With revaluation and reform to council tax on the way, the Welsh Government resisted the temptation to introduce a specific 'mansion tax'.

The Northern Ireland Executive's Budget

The Northern Ireland Executive issued a draft Budget for public consultation in January.

Of the three devolved administrations, Northern Ireland is the most dependent on the block grant from the UK Government. This provides 94 per cent of funding, and will receive an additional £370 million as a result of the UK Budget. Northern Ireland has no control over income tax and even stamp duty land tax is reserved. Regional rates account for four per cent of funding, borrowing one per cent, whilst payments from the Irish Government account for under one per cent of revenue.

The draft Budget sets out spending plans for three years including 2028/29, and the consultation remains open until March. If approved, there will be a higher, multi-year allocation for the Social Housing Development Programme.

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Chapter 2

Dwellings, stock condition and households

Matthew Scott and John Perry

Population and migration levels continue to be controversial topics. This chapter summarises the evidence and what it means in estimating housing requirements. By examining the mismatch between supply and likely needs, it focuses on the government's housing target for England as well as considering briefly the position in the devolved nations. The second, longer part of the chapter focusses on existing homes and progress in raising standards across the UK.

The topics covered are therefore:

- trends in the UK's population, migration and their impact on housing requirements
- housing supply and current government targets
- the state of existing homes: quality, energy efficiency, and safety.

Population growth has increased but migration has begun to fall

The Office for National Statistics (ONS) estimates that the UK population reached 69.5 million by mid-2025,[1] while 2022-based population projections suggest it could increase by 4.9 million (7.3 per cent) to 72.5 million by 2032. As births and deaths are projected to be in balance, this increase would arise solely from net migration over this period, projected at 340,000 annually from 2028 onwards.

All four UK countries saw population increases in the year to mid-2024, the latest year for which sub-national estimates are available, highest in England (1.2 per cent) and lowest in Northern Ireland (0.4 per cent). A surge in arrivals drove population growth of one per cent or more in all regions of England during that year, with the highest rates seen in the North West and North East, the lowest in London and the South West.

However, since the recent peak in net migration, there has been a dramatic fall. In the year to June 2025, net migration was estimated at just 204,000 – down from 649,000 in 2024 and 906,000 in 2023. This suggests that net migration may have returned to pre-Brexit levels, driven by fewer international migrants arriving for work or study alongside a gradual increase in emigration, over three-fifths of the latter being non-UK citizens. While these estimates are subject to considerable revision (as discussed in the 2025 edition of the *Review*), the magnitude of the figure is likely to be of the right order. This still represents substantial population movement in just one year, with almost 900,000 people entering the UK on a long-term basis and 700,000 leaving.

The next ONS iteration of population projections will inevitably incorporate lower medium-term net migration assumptions. The government expects that new measures during 2026 will further reduce net migration by around 100,000 from current levels, while in contrast the chair of the Migration Advisory Committee argues that it will rise again to around 300,000 by 2030.[2] However, suggestions by some commentators that government restrictions will bring net migration down to zero, which would see the UK's population stagnate, seem implausible.[3]

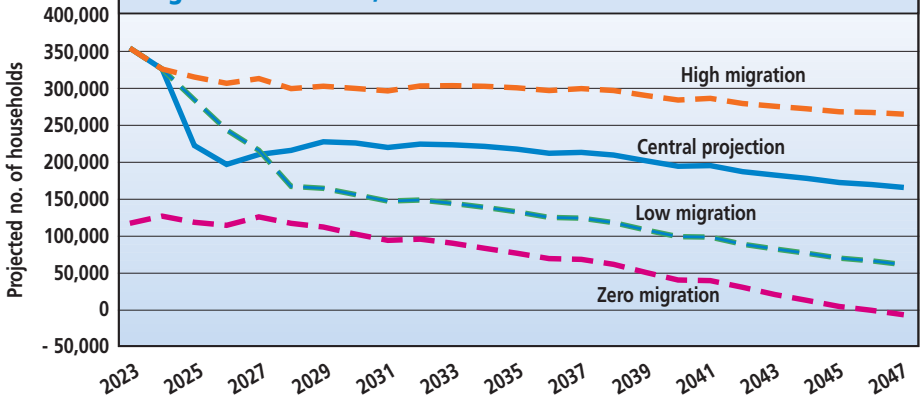
The make-up of those migrating to the UK continues to be a big political issue, even if the net figures are falling. Yet in the year ending June 2025, just 16 per cent of UK immigration was accounted for by asylum seekers and refugees: this was made up of around 96,000 asylum seekers, 17,000 Ukrainians, 7,000 other people resettled because of conflicts abroad and 21,000 family members of refugees given visas to enter the UK. These figures only include those who enter the UK without permission if they subsequently claim asylum, but the numbers who fail to do this are believed to be very small.

Effects of population growth and migration on housing demand

The effects of migration on the UK housing market and, in particular, on demand for social housing were discussed in detail in the 2024 edition of the *Review*. This analysis drew partly on the Migration Observatory's excellent briefing on *Migrants and Housing in the UK*, last updated in December 2024.[4]

A key determinant of housing requirements is the projected increase in the number of households. A new, 2022-based projection has been produced by the ONS for England: between 2022 and 2032 the number of households is expected to grow from 23.5 million to 25.9 million, an average increase of 240,000 annually.[5] This is considerably higher than the previous, 2018-based projection at 158,000 annually, reflecting faster population growth driven by increased net migration.

Figure 2.2.1 **Household projections for England with varied migration scenarios, 2023-2047**



Source: ONS projections, 2022-based, analysed by Pete Redman of Housing Futures Ltd.

However, household projections are fraught with difficulties, as Figure 2.2.1 shows. The projections depend heavily on net migration levels, and the fact that these are volatile, and currently appear to be falling, might suggest that the ONS's 'low migration' scenario is more likely. If there were zero net migration (and little/no population growth), household numbers would still increase because of the trend towards smaller households, but this tendency is expected to diminish and is in any case dependent on prevailing economic conditions.

Last year's *Review* noted a projection by Ian Mulheirn which, at 238,000 annually (from 2021 to 2036), is very similar to the 'standard' projection above.[6] Glen Bramley has also commented to the *Review* that the standard projection figure is broadly consistent with the results of his subregional housing market model (outlined in the 2024 edition, in Contemporary Issues Chapter 1).

Similar caveats about migration and economic conditions also apply to the 2022-based projection for Wales and Scotland. Household numbers in Wales are projected to increase by 9,850 annually in the decade to 2032, considerably higher than the 6,000 per annum increase set out in the 2018-based projections.[7] Over the same ten-year period, the number of households in Scotland is projected to rise by 16,790 annually, almost 7,000 additional households per year.[8] Northern Ireland's most recent projections remain 2016-based. Whatever the reason for the delay in updating them, it is hoped future projections for Northern Ireland are based on more credible estimates of population and household growth rates, including net migration.

Housebuilding targets

The UK, Scottish and Welsh Governments and the Northern Ireland Executive have taken different approaches to setting targets for new housebuilding to meet projected needs. Scotland has set an ambitious target for new affordable housing (see Commentary Chapter 4) but none for market housing. In Wales, there is an estimated need for 8,700 additional homes annually, with 3,000 of these being affordable,[9] while supply runs at only 4,000-5,000 annually (see Compendium Table 19d). In Northern Ireland, the current Housing Supply Strategy aims to secure 100,000 new homes over 15 years, an implied building rate of around 6,700 annually.[10] This aligns with recent output (see Compendium Table 19j).

In England, the government's target is to provide 1.5 million net additional homes within five years, starting in July 2024. The yardstick by which the target will be measured is 'net additions' to the housing stock, shown in Table 2.1.1.

Table 2.2.1 **Net additions to housing supply in England, 2018/19 to 2024/25**

	2018/19	2019/20	2020/21	2021/22	2022/23	2023/24	2024/25
New build completions	**214,413**	**219,120**	**191,819**	**211,665**	**212,364**	**198,681**	**190,602**
+ Net conversions	**5,162**	**4,344**	**3,410**	**4,855**	**4,504**	**4,366**	**3,846**
+ Net change of use	**29,295**	**26,713**	**21,471**	**22,905**	**22,281**	**21,616**	**17,708**
+ Net other gains	**968**	**857**	**643**	**766**	**710**	**2,097**	**1,076**
- Demolitions	**7,961**	**8,332**	**5,478**	**5,729**	**5,567**	**5,351**	**4,632**
= Net additional dwellings	**247,766**	**248,591**	**217,754**	**234,462**	**234,292**	**221,409**	**208,600**
Quarterly new build figures	**169,060**	**175,330**	**154,660**	**171,240**	**174,840**	**160,330**	**152,040**

Sources: MHCLG Housing supply: net additional dwellings, England: 2024/25; MHCLG Live Table 213 Quarterly new build completions (not seasonally adjusted, 2024/25 data are provisional).
Note: Totals are affected by rounding and by adjustments based on the findings of the 2021 Census. This means that the totals for years to 2020/21 are no longer the sum of the component elements.

Output in 2024/25 was some 90,000 below the average of 300,000 needed to achieve the target. The cumulative net output figure over the period July 2024-January 2026 is 309,600. The quarterly new build figures shown in Table 2.1.1 tend to understate real output, but (on a more positive note) when broken down the figures show an encouraging uplift in private sector starts for the last four quarters compared to their equivalents a year earlier.

The measures being taken to meet the 1.5 million target, and the obstacles faced, were discussed in detail in the *Review's* 2025 Autumn Briefing Paper. Since that assessment was written, the government has taken further action to boost output, including reduced requirements for affordable housing in new schemes in London, increased infrastructure investment and a new National Planning Policy Framework. It has also taken steps to increase the supply of trained planning staff and of construction-industry apprenticeships. Measures to increase the supply of affordable housing, expected by the government to make a substantial contribution towards the target, are discussed in Commentary Chapter 4.

Nevertheless, there remains considerable doubt as to whether the target will be met, given high building costs, complex regulatory requirements (e.g. around building safety) and labour constraints. The OBR's November 2025 *Economic and fiscal outlook* projected that net new housing supply across the UK could total 1.49 million for the six years 2024/25 to 2029/30. This translates into net supply for England alone of about 1.27 million homes. Aligning this figure with the government's target date of July 2029 suggests that the OBR considers it will fall short of its target by about 300,000 homes. This is similar to the *Review's* Autumn Briefing Paper's conclusion that the government is likely to fall perhaps 25 per cent short of its target, and that 'while extra incentives may be required to achieve this figure, capacity constraints mean it is unlikely to surpass it'.

The Resolution Foundation argues that the target of building 300,000 homes annually is itself insufficient, and it needs to be extended for a further five years. This would result in 'a longer-term upwards trend in housing per person, with the ratio reaching a historic high of 554 homes per 1,000 adults by 2034'.[11] The Centre for Policy Studies argues that even this is insufficient, and that 380,000 new homes would be needed annually even with zero migration.[12]

Progress on the quality, energy efficiency and safety of existing homes

This chapter of the 2025 *Review* described UK-wide progress on improving the quality, energy efficiency and safety of existing homes as being largely incremental. Its conclusion remains broadly accurate: the implementation of new policy to drive further improvements has been mixed, with a combination of notable proposals but with delays observable across all four nations.

Quality and decency

In England, the latest English Housing Survey (EHS) shows that 15 per cent of homes are below the Decent Homes Standard. In Scotland, disrepair to critical elements, which is a central driver of the deterioration of overall quality in Scotland, stood at 45 per cent in 2023, a slight improvement compared to 2022. Less than half of these, 16 per cent of all homes, had urgent disrepair to critical elements.[13]

Prior to this year, Northern Ireland's last national stock condition survey was published in 2016. A 2026 update, based on a survey carried out in 2023, contains new data on dwelling unfitness. It shows that in 2023 there were an estimated 16,000 unfit dwellings in Northern Ireland, representing a headline rate of two per cent, which represents next to no change from the 2016 rate (also two per cent).[14] Lastly, in Wales, national stock condition survey data have still not been updated, although plans have been announced for a new survey in 2027/28.[15]

Elsewhere, data based on surveys and polling complicates the picture. In 2023, for example, the Resolution Foundation found that 20 per cent of UK households that participated in a nationally representative sample reported living in a damp home, four times higher than the comparable figure in the EHS.[16] In the private rented sector, analysis by Generation Rent in 2025 reported that 40 per cent of private rented homes across the UK contained damp or mould.[17] Across these and similar studies, the EHS typically reports lower incidences of damp, mould, and non-decency, in comparison.

Aside from the truism that all surveys provide only a snapshot in time, these discrepancies are primarily because of differences in methodology. The EHS is based on a nationally representative stock condition survey, which involves an intrusive, physical, home inspection. When assessing non-decency, surveyors are also looking

for Category 1 fails under the Housing Health and Safety Rating System (HHSRS), which, for damp and mould, is defined as the top three (A-C) of ten severity bands (A-J). Households asked about damp and mould by a polling company are unlikely to make these distinctions when responding.

Energy efficiency and decarbonisation

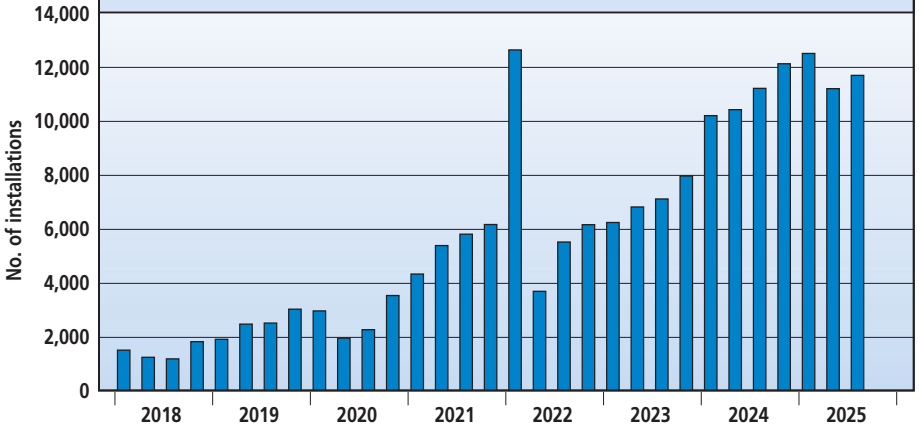
Improvements in energy efficiency across the nations also continue to inch forwards. In England, 52.2 per cent of all homes were Energy Performance Certificate (EPC) Band C or better in 2023 In Scotland, 56 per cent of all homes met this level of efficiency in 2023, an increase from 52 per cent in 2022.[18] Unfortunately, there are no recent figures for Wales and Northern Ireland. Overall, assessing the pace of progress towards making homes more energy-efficient continues to be a matter of how one chooses to make comparisons. Viewed year-on-year, progress is gradual and steady; but compared to the rapid improvements made in the early- and mid-2010s, it is exceptionally slow.

Energy-efficiency targets are now increasingly connected to decarbonisation targets, which have been harder to track and assess due to a lack of data on heat-pump installations, the main clean-heating technology. However, data quality and regularity are now improving. In September 2024, the Department for Energy Security and Net Zero (DESNZ) began publishing UK-wide quarterly statistics on government-supported heat-pump deployment, stretching back to 2018 (see Figure 2.2.2).

The significant increase in installations since the beginning of 2024 has largely been driven by the introduction of the Boiler Upgrade Scheme in England and Wales, which provides a subsidy towards the costs of installation in owner-occupied and private-rented homes, alongside a stable number of quarterly installations across Great Britain via the Energy Company Obligation (ECO). (Northern Ireland still has no subsidy towards heat-pump installations following the end of the Renewable Heat Incentive.)

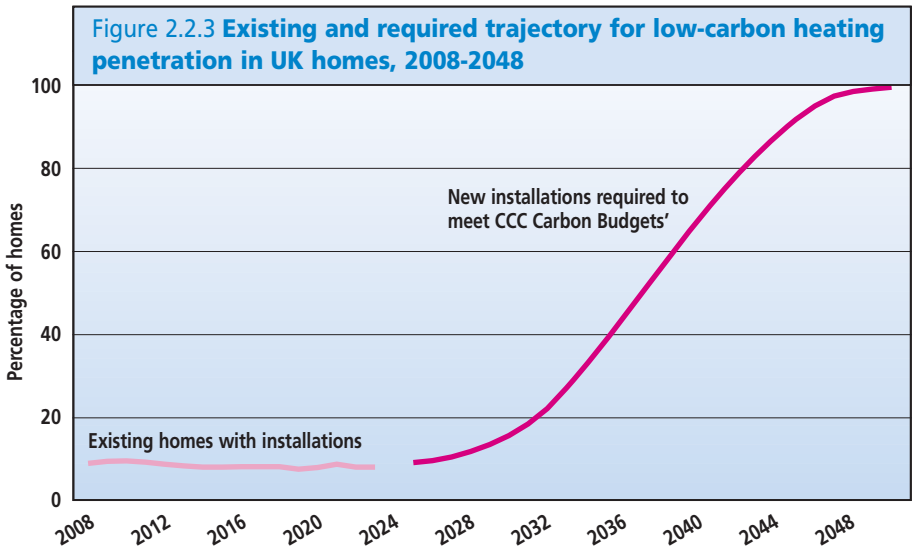
However, the government's Climate Change Committee (CCC) notes that collectively, this is still far below the trajectory (see Figure 2.2.3) needed to meet required emissions reduction targets and carbon budgets across the UK.[19]

Figure 2.2.2 **Number of government-supported heat-pump installations, 2018-2025**



Source: DESNZ, Heat-pump deployment statistics: September 2025.
Note: Data are limited to hydronic heat-pump installations with a capacity of up to 45kW, and do not include non-government funded installations. The spike in Q1 of 2022 was driven by the close of the Renewable Heat Incentive (RHI) to new applicants on 31 March 2022, which led to a large increase in applications in the three months prior.

Figure 2.2.3 **Existing and required trajectory for low-carbon heating penetration in UK homes, 2008-2048**



Source: CCC (2025) Seventh Carbon Budget: Figure 7.2.4.

Meanwhile, the UK government's ambition for heat networks to provide a fifth of all heat and hot water by 2050 continues, with major work ongoing to implement GB-wide heat-network regulation, zoning, and technical standards. These changes will have several impacts for housing, especially social housing providers. Approximately 60 per cent of existing heat networks are in social housing, meaning providers will transition from somewhat accidental heat suppliers to fully regulated entities in the energy market as regulation beds in (the start date for heat-network regulation was January 2026).

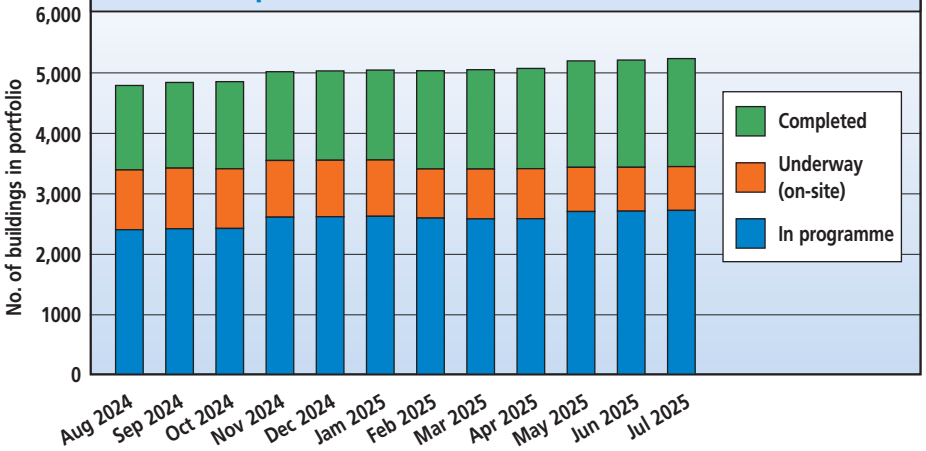
The introduction of heat-network zoning, which will designate zones where heat networks are expected to offer the least-cost solution for decarbonising heat, will incentivise social housing providers to connect their buildings to local heat networks in some places in the future.

Finally, new technical standards will be introduced for heat networks through the Heat Network Technical Assurance Scheme (HNTAS). Following a long development process, the government has published the draft technical standard and a linked consultation on implementation. While a positive step towards efficient, affordable, low-carbon heat networks, how the upgrades to existing heat networks will be paid for remains uncertain; costs for the social housing sector alone could run into the billions of pounds.

Building safety

With regards to building safety remediation, government data show that, as of July 2025, there are 5,214 buildings in the Ministry of Housing, Communities and Local Government's (MHCLG's) remediation portfolio, equating to approximately 280,000 dwellings. Remediation is complete in 90 per cent of high-rise buildings with aluminium composite material (ACM) in England – typically deemed the highest-risk buildings. Overall, 1,780 have been completed, with 722 having remediation underway and 2,712 waiting within the programme to begin works (Figure 2.2.4). An important policy decision was also made in the Spending Review 2025 to give social housing providers equal access to government remediation funding, specifically the Building Safety Fund and the Cladding Safety Scheme. This will total over £1 billion and is not the only significant policy announcement on quality made in 2025. To these, the next section now turns.

Figure 2.2.4 **Buildings in England within the MHCLG building safety remediation portfolio, 2024-2025**



Source: MHCLG, Remediation Portfolio Dashboard, July 2025

Policy developments during 2025

There have been three important groups of policy developments relating to quality, energy efficiency and safety across the UK in the past year. This section deals with each in turn.

Spending Review 2025 and Autumn Budget

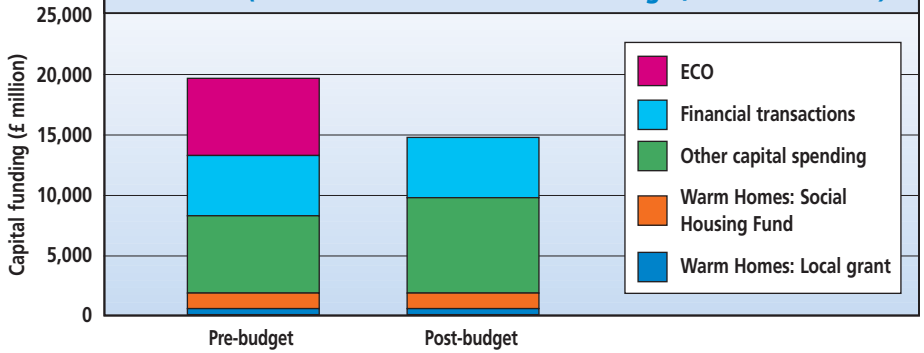
First, very consequential decisions have been made in the Spending Review and Westminster Budgets, which have implications for the devolved nations due to Barnett consequentials. In the June Spending Review, the chancellor confirmed an allocation of £13.2 billion towards a strategy to decarbonise and improve the energy efficiency of UK homes, the Warm Homes Plan. Initially, this was to be in addition to approximately £6.4 billion of funding for the GB-wide ECO scheme, which is funded by a levy on energy bills and thus not counted as capital spending.

However, in the Autumn Budget, the chancellor announced that ECO would end in April 2026, following a National Audit Office investigation that found widespread evidence of poor-quality installations. To compensate, £1.5 billion

was added to the Warm Homes Plan, making a total of £14.7 billion across this Westminster parliament. In January 2026, the plan itself was published, allocating this funding to social housing, lower-income households, heat networks and through loans; it confirmed the introduction of Minimum Energy Efficiency Standards in both rented sectors in England.[20]

All in all, these decisions have reduced funding for energy-efficiency work on homes across the UK during this parliament by approximately 25 per cent (see Figure 2.2.5). This remains a significant increase on previous parliaments, but still far short of the £8 billion per year that the CCC estimates is required to decarbonise homes across the UK.[21]

Figure 2.2.5 **Capital funding available for decarbonising UK homes, 2024-2029 *(Before and after the Autumn Budget, November 2025)***



Source: Estimate based on author calculation.
Note: This does not include funding allocated in the previous Westminster parliament, but still in delivery, such as Wave 2.2. of the Social Housing Decarbonisation Fund.

New Decent Homes Standards

Secondly, 2025 witnessed the publication of long-awaited updates to the Decent Homes Standard (DHS) in England and Northern Ireland. Wales is now well into the implementation phase of the new Welsh Housing Quality Standard, while the Scottish Housing Quality Standard is also periodically supplemented by higher energy-efficiency requirements.

In England, the government consulted on a new DHS in summer 2025. Among a raft of smaller changes, the main amendments included applying the standard to the private rented sector for the first time, integrating minimum energy-efficiency standards into DHS Criterion D, and adding a new Criterion E to ensure homes are free from damp and mould. If introduced as in the consultation paper, an estimated 47 per cent of private rented homes would currently fail the standard (double the current rate of 23 per cent), as would 40 per cent of social rented homes, based on modelled data.[22]

A similar consultation was published in Northern Ireland in November 2025, with many similarities but also some differences. Pillar D of the DHS – the effective equivalent to Criterion D in England – is proposed to include a new requirement for effective insulation, ventilation, and heating, and a new Pillar E is proposed; that a home 'should promote safety, security, sustainability and foster the overall wellbeing of those living in the home'. Additions to component lists, and the introduction of a policy similar to Awaab's Law in England, requiring landlords to investigate and complete maintenance and repair works within specified timescales, are also included.[23]

New primary legislation

Thirdly, there have been significant pieces of primary legislation, especially in Wales and Scotland. In Wales, the Building Safety (Wales) Bill was published, setting out a new safety regime focusing on the occupation and ongoing management of multi-occupied buildings. The Bill follows the broad contours of the approach taken in England's Building Safety Act (2022), dividing domestic buildings into three categories of risk based on height and creating several new duties for building owners aligned to each category.

In Scotland, a new Heat in Buildings Bill was also intended to be introduced, setting out a new target for decarbonising heating systems in domestic homes by 2045, as well as introducing powers to boost heat network development and widen minimum energy-efficiency standards to all tenures. However, the Bill was paused and will not return until after the Scottish elections in May 2026 at the very earliest.

Summary

Overall, across the various spend and tax measures, primary legislation, and strategies under development in the UK, the situation we have is one where flickers of possibility are studded in a wider landscape of delay and uncertainty. In all four nations, regulatory and legislative clarity on updated targets, timelines, and standards is still pending.

However, the lack of national and devolved government commitments to adequate long-term funding continues to be the main barrier to progress in ensuring that all homes are safe, warm, and decent. A new, modernised Decent Homes Programme, the possible design of which was sketched in this chapter in the 2025 *Review*, arguably remains the most efficient option for doing so.

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Chapter 3
Private housing

Peter Williams

This discussion of the private housing market begins with a reflection. Given the UK government's focus on economic growth, one might have expected to see a number of housing market measures in the Autumn Budget. But that was not the case, aside from mention of a planned first-time buyer ISA to be launched this year. As numerous editions of the *Review* have pointed out, the housing market and housing spending are key economic drivers with strong and immediately responsive multiplier effects. These include construction activity, employment, wider spending on white goods and of course consumer confidence (similar arguments are advanced in a 2025 discussion paper from the Financial Conduct Authority – the FCA).[1]

While a re-stimulated housing market could be a key driver of economic activity, there is the big question as to how to do that without simply boosting house prices or developers' profits. Politicians and others are always quick to reach for the 'housing market button' but doing that in a truly effective and efficient way is a considerable challenge. Spending on social housing production is probably the least inflationary method, but of course that typically involves more public expenditure (although it is notable that the Westminster government, at least, devotes a significant amount of public capital spending to supporting the private market – see Table 2.4.1 on page 70).

Temporary boosts to housing market activity, typically by changes to transaction taxes, are the most common interventions but the price effects are not insignificant and the benefits are largely short-term and transitory in terms of boosting first-time buyer (FTB) numbers. It is notable that almost all governments promise measures to help FTBs. This highlights the complex politics around housing and the need to reach out to those seemingly disadvantaged by the current situation (and their parents). Often very little of substance is delivered in policy terms, reflecting the reality that landing effective intervention in the housing market is difficult, not least when there is little capacity to 'throw money' at the problem.

Supply focus – necessary, but not sufficient

As we discuss in Commentary Chapter 2, the supply challenge remains very considerable and it remains the central plank of housing policy. However, it is important to give due recognition to the fact that policy now reaches well beyond the supply focus – which after all is necessary but insufficient as a coherent and rounded housing-policy response.

First, we have the major programme of reform around the private rented sector (PRS). Although there are clearly stumbling blocks in working towards leasehold reform in the sector in England, the reality is that the PRS is being put on a new footing and one that will significantly shape the way that the market will operate for around one-fifth of all households. There has been much debate as to whether or not the PRS has been shrinking.[2] The evidence seems to suggest some contraction post-Covid (notably in London) and considerable consolidation – so numbers of landlords are down but total stock size has been less impacted (especially given the expanding build-to-rent segment). Hamptons recently reported that rental growth (alongside stagnant prices) had resumed and this had to some extent offset the rise in taxation and mortgage rates that established landlords faced.[3]

Second, we are in the midst of a further mortgage market review. Triggered by a request from the prime minister and chancellor in December 2024, the FCA (and the Prudential Regulation Authority – PRA) began work on how to better align the mortgage-market regulatory framework and rules so as to support economic growth. In June 2025, the FCA issued a discussion paper on the future of the mortgage market.[4] In December 2025, it issued its feedback statement on the proposals and a road map as to where it plans to take the reform agenda.

One strand is focused on helping improve access for first-time buyers, with discussion centred around high loan-to-income lending, interest-only lending, guidance on credible repayment strategies and the affordability assessment of certain 'part-and-part' and 'low-start' mortgages. It also highlights dealing with variable and irregular income or assets, ensuring requirements are modernised and outcomes-focused. This includes supporting those who have dealt with any past weaknesses in their credit record, thus helping them to get back into the mortgage market more quickly. Finally, the proposals cover better recognition of rental payments – supporting industry innovation and the acceptance of rental payment data in mortgage firms' affordability assessments.

We now await firm proposals in the second half of 2026. Disappointingly, and despite industry responses arguing otherwise, the FCA has stated that it was not planning to revise its approach to shared ownership. Currently, their rules and guidance do not fully recognize the differences between a normal mortgage and a part-rent/part-own structure or the presence of a mortgagee protection clause in the Homes England guidance. As part of its response, the FCA offered up a rather limited assessment of the shared-ownership market drawing on external sources and failing to make use of its own detailed mortgage-product database. Once again, this is an opportunity missed to really boost shared ownership. Likewise, the PRA has remained obdurate on its capital treatment of shared-ownership mortgages – any mortgage is seen as being secured only against the share being purchased rather than the total value of the home. The mortgage is then treated as a 100 per cent loan and a heavier capital weighting is applied.

We must await the detailed policy statement later in 2026 regarding the market overall. Rightly the regulators have flagged up the possibility that as they rebalance risk there might also be increased arrears and defaults. There are difficult and potentially risky trade-offs here, and both government and regulators and the market as a whole will need to be fully aware of the potential risks and the need to keep a very close eye on how it performs under any new rules.

Third, we are of course still awaiting the publication of the MHCLG's housing strategy. Promised first for early 2025, this was then pushed back to around the Autumn Budget. Now it is suggested it will be issued in the first quarter of 2026, reaffirmed by the housing minister in an interview in late January. Joining up the different strands of tenure-based housing policy into an evidence-based and coherent strategy overall is essential to maximise the benefits that might be generated and to create a policy landscape that is more than the sum of the parts.

Finally, 2025 marked the year when the issue of property taxation took another step forward as an active agenda. There is widespread agreement that the current system based on council tax (in England, using 1991 property values) and stamp duty is ineffective and unfair. The recently announced 'mansion tax' will be a first step in making the system more progressive by imposing a tax surcharge on properties valued at over £2 million. As the consultation on this will reveal, this will prove to be both time-consuming and technically complex (desktop valuations will not suffice, in such a heterogenous market segment).

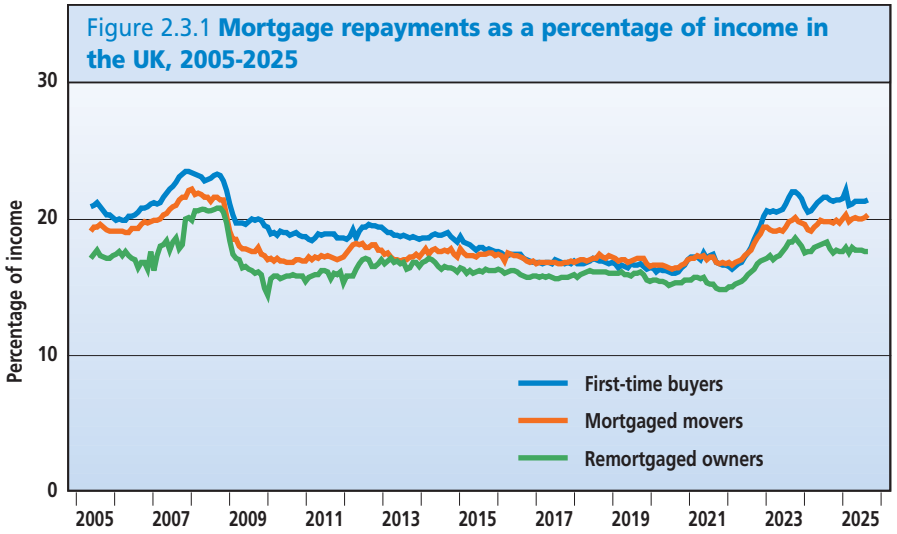
The private housing market

While policymakers might sometimes think otherwise, the reality is that it is market dynamics that dominate this part of the housing system rather than policy interventions. In other words, the fundamentals of supply and demand, sentiment, confidence, demographics and the macroeconomic context are the key drivers, rather than policy.

Affordability is an appropriate starting point. ONS data on rental affordability show that private renters on a median household income spent 36.3 per cent of their income on an average-priced rented home in England in 2024, compared with 25.9 per cent in Wales and 25.3 per cent in Northern Ireland.[5] This has fluctuated over time but in England it has remained above 30 per cent since 2016. While renter households previously experienced their incomes rising faster than rents, in England that has not been the case since 2021.

This then inhibits moves into homeownership as, even when ignoring the deposit barrier, many renters have incomes that are simply too low to buy, given current house prices. Mortgage-market reforms may shift these margins in time, but the fundamental tension remains. This is evident in the *UK Housing Review* Affordability Index (Compendium Table 45a), which uses average house prices and average gross household incomes data. It is also evident in the somewhat more developed analysis by Neal Hudson which shows that despite reductions in mortgage rates, rising incomes and relatively stagnant house prices, affordability has not improved when examined on a more granular basis (see Figure 2.3.1).[6] This is because of the shift from the ultra-low mortgage rates in the decade up to 2022 to the current range of 3.5-4 per cent. Even though around 60 per cent of borrowers have dual incomes, these rates have proved testing for many. It is estimated there are some 600,000 borrowers on lower than three per cent five-year fixed mortgages who will face significant rate hikes when they come off these rates in 2026 and 27.

Figure 2.3.1 **Mortgage repayments as a percentage of income in the UK, 2005-2025**



Source: Financial Times using data from UK Finance, ONS, Dataloft.

Looking ahead, the market is pricing in two cuts to the Bank of England Base Rate in 2026 and although the feed-through to mortgage pricing has slowed down it will continue, not least given the competitive pressures faced by mortgage lenders. If as seems likely price movements remain muted at least through the first half of 2026, then, as the Halifax has argued, some of these affordability pressures should ease.[7]

Transactions were up in 2025 at 1,212,000, although mortgage approvals (a lead indicator of the future market) dipped in both October and November, reflecting the uncertainty surrounding the market in the run up to the Autumn Budget. The monthly RICS Residential Market survey data reflect a 'subdued' market but with a likely uptick in early 2026. Zoopla estimated that the total value of homes sold in 2025 stood at £367 billion, the highest since 2022.[8]

What we must recognise is that the housing market has been changing – households are moving less frequently, reflecting both the slower market in price terms, higher transaction costs and stressed affordability. It is taking longer to accumulate the equity needed to facilitate a move because prices are inflating more slowly; there are therefore fewer discretionary moves and more price negotiation. Flats have generally recorded the lowest price appreciation, and this partly reflects some first-time buyers choosing to buy bigger homes given this slower market.

Elsewhere it has been noted that the UK mortgage market has been shrinking, reflecting lower levels of homeownership.[9] The total number of homeownership mortgage loans has declined by 21 per cent since 2002, down by some 2.5 million loans by 2024. Even the total number of mortgage loans including buy to let is down ten per cent over the same period. So, a smaller market (albeit cash transactions have risen) with fewer transactions (reflecting the decline in discretionary moves) is now the norm and it is not immediately obvious how that might be turned around. With a changed labour market where the relationship between certain types of jobs and homes has shifted dramatically, some of the old imperatives around where to live have fallen away, along with the price and affordability pressures that went with them. As part of this we are also seeing a restrengthening of local and regional markets which are perhaps now more likely to find their own path rather than simply following average trends across England.

Scotland, Wales and Northern Ireland are perhaps also becoming more distinct, reflecting both their own market dynamics and policy trajectories. As we have noted in recent editions of the *Review*, house prices in Scotland, Wales and Northern Ireland have tended to rise faster than those in England (though the average in England is dragged down by the performance of London and the South East).

In Scotland, house prices rose by around three per cent in 2025 with Hamptons suggesting they may rise by five per cent in 2026.[10] Scottish private rents were up by 3.3 per cent in 2025, based on ONS data.[11] Temporary rent control measures via caps were withdrawn in March and now the Housing (Scotland) Act 2025 has introduced rent control areas where caps can be put in place – but no such areas have been declared so far.

In Wales, prices were up two per cent in 2025 and may rise by 3.5 per cent in 2026, while private rents were up 6.1 per cent in 2025 according to the ONS. The private rented sector has been growing, partly reflecting the affordability pressures in the owner-occupied market. However, Savills are suggesting that price growth in 2026 might be more muted.[12] The Welsh Government has ruled out adopting rent controls, drawing in part on Scottish evidence, but have focused on improving quality instead.

Northern Ireland is often the best-performing market in the UK in terms of price rises, with a 7.1 per cent increase reported over the 12 months to September, 2025 (the Nationwide estimated price increases of 11 per cent for the same period).[13] Private rents rose by over 16 per cent with both trends reflecting the continued shortages of homes in Northern Ireland (see Commentary Chapter 2). The government has recently set out proposals to force landlords to give longer-term tenants extended notice periods. In 2024/25, some 891 households were offered co-ownership (the equivalent of shared ownership) on new and existing homes up to a value of £210,000 (see Compendium Table 20e).

Table 17b of the Compendium offers a comparison of dwellings by tenure across the four countries. Summarised in Table 2.3.1, it shows some notable differences between the countries in terms of the makeup of the private market: higher levels of homeownership in Wales, England and Northern Ireland's larger private rented sector and Scotland's much bigger proportion of social renting.

Table 2.3.1 **Dwellings by tenure across the four UK countries, 2023**

Country	Owner-occupied	Private rented	Social rented
	Percentages (total stock = 100%)		
England	**64**	**19**	**16**
Wales	**70**	**14**	**16**
Scotland	**63**	**14**	**23**
Northern Ireland	**66**	**19**	**15**

Source: UKHR Compendium Table 17b.

Forward into 2026 and beyond

The outlook for 2026 and beyond looks muted with market activity only starting to pick up. Across a spectrum of expert analysts, house-price expectations for 2026 centre on a roughly two-per-cent increase with that perhaps rising a little further in 2027 and 2028 – albeit in real terms we will continue to see prices drift down. Transactions may also decline a little in 2026 with Hamptons suggesting a variety of tax barriers (the stamp-duty rise, the new council-tax surcharge and continued rumours of changes in capital gains and inheritance taxes) are to blame, and that without them transactions would be 100,000 higher.

Northern Ireland is expected to record the highest price increases while Wales and Scotland, along with Northern England, will outperform the South of England and London. The tax surcharge will create new frictions around the £2 million price point (and to a lesser degree the other, higher thresholds). Although the market response to the new imposition has been muted, even relieved that it was not worse, it will clearly impact on price negotiations and ultimately on prices in this part of the market.

With fewer discretionary moves, the market will be focused in large part on activity around first-time buyers. This will in turn put the spotlight on any reforms that might emerge from the FCA review along with government initiatives to assist FTBs. In the Budget the government announced that it would consult on changes to the Lifetime ISA scheme in early 2026, with the aim of introducing a simplified scheme focused on supporting FTBs (Table 2.4.1, page 70, shows that this ISA scheme is due to cost £2.5 billion over the next four years). In addition, speculation has been growing that the government also plans to re-introduce a Help to Buy loan scheme – a decision which is made considerably easier by the fact that HtB counts as a financial transaction (i.e. is backed by an asset) and thus does not count as public expenditure. With the current low house-price inflation, any small boost to prices might be seen as a cost worth bearing.

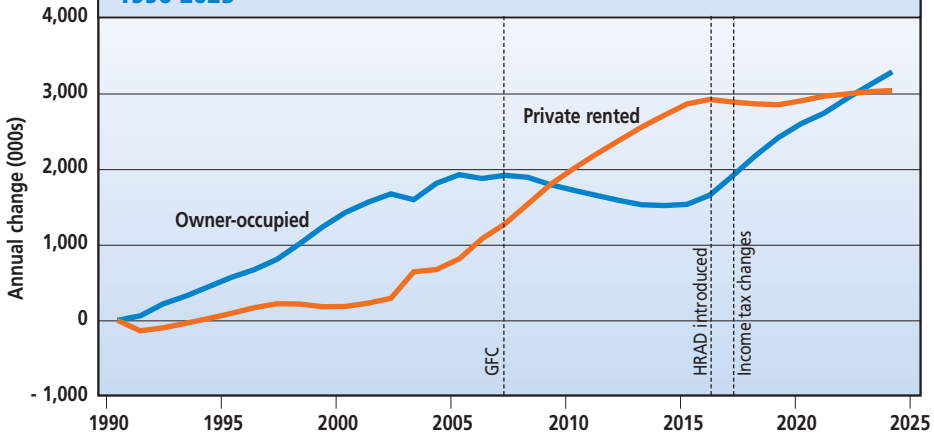
A recent JRF report, *Rebalancing the housing market through tax reform*, explores the interplay between tax changes around the PRS and moves into homeownership.[14]

It argues that by reducing landlord demand for homes, this has opened up opportunities for first-time buyers – suggesting that there are now around one million more homeowners as a consequence of tax changes introduced in 2016. This is somewhat simplistic and, as the paper goes on to acknowledge, other factors such as government support for FTBs are also part of the explanation. However, it does point up the interplay between segments of the private market, as Figure 2.3.2 shows.

Rob Thomas has estimated that there are up to three million would-be homebuyers in the PRS, considerable pent-up demand which could be released in the right circumstances.[15] Of course, fewer homes in the PRS could mean higher rents – but rent increases, though running at above four per cent in the year to November 2025, were down on the previous 12 months.

This transition from renting to owning is also viewed by the Social Mobility Commission as an important measure of social mobility.[16] Its latest report suggests that mobility between tenures has declined, not least since the right to buy has become less significant. Tighter mortgage regulation has also added to this.

Figure 2.3.2 **Relationship between dwelling tenures in England, 1990-2025**



Source: Calculated from MHCLG Live Table 104.
Note: Note: GFC refers to the global financial crisis; HRAD refers to higher stamp-duty rates for additional dwellings.

In 2014, as part of the clamp-down on mortgage lending following the global financial crisis, the Bank of England's Financial Policy Committee (FPC) introduced new macro-prudential rules. One of these was a loan-to-income (LTI) flow limit which restricted the proportion of high LTI mortgages (above 4.5 times income) to 15 per cent of a lender's annual new residential mortgage loans.

In July 2025, following a recommendation from the FPC, the regulators (PRA and FCA) increased the threshold above which the flow limit applied. It rose from £100 million to £150 million in annual mortgage lending, exempting smaller lenders from the LTI flow limit completely. In addition, the PRA advised lenders that it was going to review the limit and while this was underway lenders could request that the 15 per cent limit be disapplied. This is a temporary measure until June 2026 or whenever the review is completed. In addition, in March 2025 the FCA also encouraged lenders to be more flexible with respect to the interest-rate stress-tests they applied. Many lenders had used a three-per-cent stress-test, but this was seen as increasingly onerous and lenders responded by easing the test and in turn widening borrowing options and easing affordability pressures. The upshot of this was that lenders were able to offer borrowers up to around £30,000 more in loan terms.

If further reform is introduced in 2026 and other stimulus measures are introduced it is possible that, all other factors remaining equal, FTB numbers could climb significantly, eroding the backlog of would-be buyers and boosting levels of homeownership. Clearly there is an array of factors that might work against that and not least in terms of trends in the macro-economy. However, it does suggest that if conditions remain favourable, we could see a further rebalancing between the owner-occupied and private-rented markets.

Taking stock

Hanging over the housing market in England is the introduction of the council tax surcharge in 2027 – the so called 'mansion tax' – and the possibility of other taxation-related moves which might impact on private owners. The taxation agenda has been stalled for many years, not least because of the political risks but also because other agendas have dominated, e.g. housing supply. The *UK Housing Review* has long argued that taxation reform has been necessary, not least to dampen the shift from a strongly consumption-based view of buying a home to one where the

property is viewed more evidently as a financial asset and a tradeable commodity. The regressive nature of council tax, especially in England where it is based on April 1991 values, is a case in point. Governments of all persuasions failed to uprate the valuations (as was done in Wales) and this alongside other tax advantages that accrued to owners with respect to their principal residences, put homeownership in a very privileged position.

While this is likely to continue (the case for tenure neutrality is not widely accepted), we will see a reshaping of current arrangements and that will have market consequences. It will only be once we have defined policy on the surcharge and it is in place in England that we will begin to see how it will add to the reshaping of the private housing market that is already underway.

Scotland has also announced new council tax bands (of £1-2 million and over £2 million), to be based on up-to-date values when they are introduced in April 2028. Wales is also considering additional higher-value tax bands along with exploring the case for replacing council tax with a new one based on land values.

We can observe the slow shrinkage of the private rented sector taking place, after decades of growth, and the consolidation of ownership alongside that contraction. In part, the aggregate size of the PRS will also be conditional upon the performance of the build-to-rent sector which is continuing to grow. According to the British Property Federation, it now has a stock of around 139,000 completed homes, up by 14 per cent on the previous year.[17] In addition, there are a further 52,500 homes under construction and a further 106,500 homes in the planning pipeline (including those in the pre-application stage). So potentially this market may have around 300,000 homes in the next few years. Put together with the consolidation taking place in the wider PRS, we are witnessing a significant reworking of the private rental market.

Sitting alongside this is the owner-occupied market. Outright owners now dominate, reflecting longer life spans and the shrinkage of mortgaged homeownership. Within this latter market we have seen rising numbers of first-time buyers and it is this sector that will be watched most closely in 2026. As already noted, there is the potential for growth in new entrants to homeownership, aided by the 'bank of mum and dad', a suite of government-backed schemes as well as the potential mortgage-market reforms. There is an ever-present danger here that increased effective demand could trigger above-inflation house-price rises. At the moment this is not the case, and of course if new build supply does rise (see Commentary Chapter 2) this will offset some of the inflationary pressures.

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Chapter 4
Housing expenditure plans

John Perry

Table 2.4.1 **Summary of planned government support for affordable and private market new build investment in England, 2026/27-2029/30**

Programme	Period	Grant (£m)	Loan (£m)	Guarantee (£m)	Notes
Programmes aimed primarily at delivering new housing at social rent, Affordable Rent or for low-cost homeownership					
Social and Affordable Homes Programme 2026-2036	2026/27 onwards	15,215	–	–	The SAHP 2026-2036 totals £39 billion, with stepped allocations promised including £4 billion in 2029/30. The figure shown here is an indicative amount for the first four years of the SAHP, including remaining spending from previous programmes.
Affordable Homes Guarantee Scheme 2020 (AHGS)	2026/27 onwards	-	–	3,000	The AHGS 2020 began with £3 billion of funding; a £3 billion extension was announced in 2024, to be allocated by 2028. It is assumed that approximately £3 billion of guarantee cover will be deployed from 2026/27 onwards
National Housing Bank	2026/27-2029/30	-	2,500	–	Low-interest loans to be administered by the National Housing Bank
Local Authority Housing Fund, Round 4	2026/27 onwards	950	–	–	Capital funding for local authorities to provide good quality temporary accommodation and homes for resettled Afghan refugees.
Sub-total: Affordable housing provision		**16,165**	**2,500**	**3,000**	**Sub-total = £21,665 (51%)**
Support for housebuilding, unlocking land and providing infrastructure					
National Housing Delivery Fund	2026/27 onwards	5,000	8,000	5,500	A new programme with £5 billion of grants, £8 billion of CDEL Financial Transactions and £5.5 billion of housing guarantees to increase housing supply, help to achieve the 1.5m homes target and reform the housing market
ENABLE Build	Began 2019/20; new phase approved in 2024	–	–	1,000	Supports lenders to SME housebuilders; operated by the British Business Bank. Additional funding provided in Autumn Budget 2024 and assumed to be deployed from 2026/27 onwards.
Private Rented Sector Guarantee Scheme	2024/25 onwards	–	–	1,700	Debt guarantee scheme supporting Build to Rent in the PRS. Capacity for 2026/27 onwards estimated at £1.7 billion.
Sub-total: Housebuilding, land, infrastructure		**5,000**	**8,000**	**8,200**	**Sub-total = £21,200 (49%)**
Overall total		**21,165**	**10,500**	**11,200**	**Overall total = £42,865**

Source: Compiled from Spending Reviews from 2020 onwards, Autumn Budget 2025 and other official sources, in consultation with MHCLG officials.
Note: Includes all programmes with investment in the period 2026/27-2029/30, omitting pre-2026/27 investment where it is possible to identify it separately. Figures are reassessed each year and may not be compatible with earlier versions of the table.

The past year has seen modest expansion in affordable housing investment, although – except in Wales – leading to output that still falls short of estimated requirements. The focus towards improving the quality and safety of social landlords' existing homes has continued, against a background of high costs, labour shortages and the need to comply with stronger regulations. Nevertheless, with an expanded programme in England beginning in April 2026, and consequent benefits for the devolved governments, expectations have been raised.

Here the *Review* assesses progress in investment in affordable housing in each of the four nations in turn, including prospects for 2026/27 and beyond. A concluding section considers common themes arising across the UK.

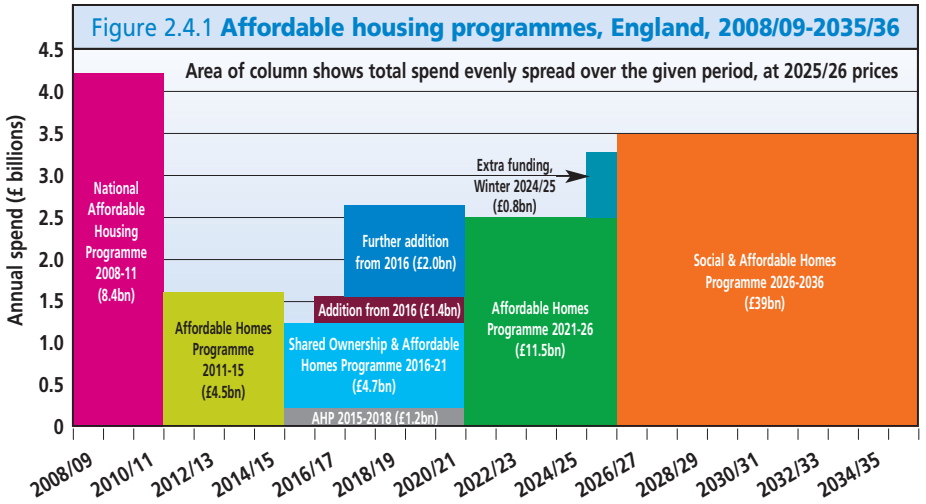
Affordable housing investment in England

Government support for new housing investment in England is directed towards supplying new affordable homes but also at stimulating housebuilding generally, unlocking sites and delivering infrastructure (including the planned new towns programme). Over the four years starting in 2026/27, the balance of support is split almost evenly between these two broad categories (see Table 2.4.1, which excludes spending on the existing stock). It is notable that affordable investment now has a bigger 'share' of total support, compared with a decade ago when the *Review* first compiled these figures and roughly two-thirds of investment was directed towards the private market (even so, in 2024/25, 10,517 new market homes received government support).[1]

Plans for affordable housing in England, when inherited by Labour from the previous government, extended only to 2025/26. They were supplemented in the October 2024 Budget with an additional £500 million and to this was added a further £300 million in February 2025. This brought total funding under the current Affordable Homes Programme (AHP) 2021-26 to £12.3 billion.

Starting in April 2026, the government is committed to a new, ten-year Social and Affordable Homes Programme (SAHP), totalling £39 billion. Figure 2.4.1, which uses 2025/26 prices, shows how the new levels of investment compare with previous programmes, including that under the previous Labour government which ended in 2010/11.

Figure 2.4.1 **Affordable housing programmes, England, 2008/09-2035/36**



Source: Resolution Foundation, based partly on the UK Housing Review.

This edition of the *Review* focuses on progress with the current AHP 2021-26 (to end in April 2026, but with completions continuing thereafter), and prospects for the coming SAHP, looked at through the lens of Labour's target to build 1.5 million homes in the current parliament (the overall target is discussed in Commentary Chapter 2; this chapter looks at the affordable element).

Affordable Homes Programme 2021-26

Funding via the Affordable Homes Programme 2021-26, now totalling £12.3 billion, is divided so that approximately two-thirds is directed to Homes England (for investment outside London) and one-third to the GLA.

The original target for the AHP 2021-26 was to achieve 180,000 starts by 2026 (with completions continuing until 2028). The target was adjusted downwards as construction costs rose, so that by July 2024 the AHP aimed to deliver 110,000-130,000 affordable homes, of which at least 40,000 would be for social rent. The extra £800 million of funding provided since then is intended to add 7,800 more homes to that target.[2] The figures refer only to grant-funded homes, and not to those provided with nil grant or via developer contributions.

Table 2.4.2 **Affordable Homes Programme 2021-26: Completions by tenure to September 2025**

Agency	Affordable Rent	Social rent	Intermediate rent	Affordable homeownership	Total affordable
GLA 2021/22-2024/25	**170**	**666**	**18**	**17**	**871**
GLA 2025/26 (half-year to September 2025)	**85**	**329**	**6**	**–**	**420**
Homes England 2021/22-2024/25	**12,846**	**5,689**	**982**	**12,684**	**32,201**
Homes England 2025/26 (half-year to September 2025)	**2,500**	**1,557**	**507**	**2,613**	**7,177**
Total	**15,601**	**8,241**	**1,513**	**15,314**	**40,669**

Source: GLA and Homes England monitoring statistics.

By September 2025, Homes England reported 77,852 starts and 39,378 completions under the programme, while the GLA reported just 6,370 starts and 1,291 completions (see Table 2.4.2). It looks likely that, by the AHP's notional end date of April 2026, only half of the targeted completions will have been achieved, with the remainder taking until at least 2028. As can be seen from the table, the leading tenures are Affordable Rent and affordable homeownership (both at 38 per cent), with social rent running at just 20 per cent of output. Nevertheless, the notional target of completing 40,000 social rented homes under the AHP is attainable, with more than 30,000 programmed by Homes England (see below) and over 80 per cent of starts on site in London being for social rent.

London's slow overall progress has been covered in previous editions of the *Review* and was discussed in the *Review's* Autumn 2025 Briefing Paper. Procedural issues delayed the start of the GLA programme, which has since been beset by problems of high costs, more arduous regulatory requirements and the time needed to resolve them, land shortages and delays in the planning system. In May it was announced that the starts target for the GLA's share of the AHP has been reduced to a range of 17,800 to 19,000, from a previous range of 23,900 to 27,100.

Table 2.4.3, covering Homes England schemes only, shows that by March 2025 it had allocated all of its original share of the AHP 2021-26. This is expected to provide almost 105,000 homes, of which 29 per cent will be social rent. This compares with the previous expectation of over 108,000 homes, with 15 per cent for social rent. A welcome switch of tenure has clearly taken place leading to slightly lower overall output.

In 2024 the total scheme cost per home under the current AHP (outside London) was reported as £214,429; it has now risen by 13 per cent to £242,246. Grant levels for all tenures have (not surprisingly) also risen, with the average grant for a social rent home now at £89,995 compared with £72,832 two years ago (or 37 per cent of costs, compared with 34 per cent). This is likely to reflect both higher grant levels for recently approved schemes, and renegotiations of earlier approvals.

Table 2.4.3 **Affordable Homes Programme 2021-26: Funding and number of homes to be provided by tenure**
Homes England only, to March 2025

	Grant funding	Homes to be provided			
		Affordable homeownership	Affordable Rent	Social rent	Total
Non-partnership schemes	**£2,154.2 million**	**9,023**	**11,716**	**11,936**	**32,675**
Partnership schemes	**£5,477.7 million**	**31,452**	**22,509**	**18,312**	**72,273**
Total	**£7,631.8 million**	**40,475**	**34,225**	**30,248**	**104,948**
Average funding per home (exc. nil-grant homes)	**–**	**£48,925**	**£54,501**	**£89,995**	**£65,927**

Source: Homes England Affordable Homes Programme 2021 to 2026 Summary: end of March 2025.
Note: Includes provision by for-profit providers; for more details on those, see Contemporary Issues Chapter 1.

It remains disappointing that these statistics are only available from Homes England, given that the National Audit Office examination of the AHP in 2022 specifically called for more detailed and regular data on output, provided on a comparable basis across the Homes England and GLA programmes. A new government annual report only partially meets this requirement, although a full evaluation of the AHP 2021-26 is promised later in 2026.[3]

Social and Affordable Homes Programme, 2026-2036

In July 2025, the government announced details of a new Social and Affordable Homes Programme (SAHP): £39 billion of investment over ten years, aiming to deliver 300,000 homes. The SAHP aims for at least 60 per cent (180,000) homes to be let at social rent and also includes intermediate rent products alongside shared ownership and Affordable Rent. Other priorities include promoting council housebuilding, delivering specialist and supported housing and providing community-led and rural housing. The unprecedented, ten-year funding commitment to the SAHP was very welcome, although CIH noted that provision for supported housing is still not enough to meet growing needs.[4]

Provisional allocations under the SAHP are £27.3 billion to Homes England and £11.7 billion to the GLA. Up to £2 billion of the total funding was announced in advance, to enable continuity between the SAHP and the previous AHP. Mayors in six devolved regions – Greater Manchester, West Midlands, North East, West Yorkshire, Liverpool and South Yorkshire – have been given powers over the spending of £7 billion within Homes England's part of the SAHP.

An indicative allocation of £4 billion is pencilled in for the year 2029/30, with annual spend increasing in step with inflation over the SAHP's remaining six years. Total spend on the new SAHP together with previous programmes, for the four years 2026/27-2029/30, is expected to be £15.2 billion (see Table 2.4.1).

Other sources of affordable housing investment in England

In 2024/25, some 62 per cent of the affordable homes completed in England received UK Government grant-funding. Other sources of investment support include:

- *The Affordable Homes Guarantee Scheme (AHGS 2020)*. This began in 2020 and has been expanded to provide £6 billion of guarantees to housing associations to support investment. By the end of 2025, £3 billion of loan facilities had been agreed, with £2.8 billion already funded. This is expected to support development of up to 14,400 new affordable homes, of which over 10,000 had started on site at the end of September 2025 and over 4,700 had been completed. The funding also supports around £600 million of investment in existing homes.[5]
- *Developer contributions ('section 106')*. These accounted for 36 per cent of all affordable homes delivered in 2024/25, compared to 45 per cent in the previous year. This is the lowest proportion since 2014/15 (for reasons discussed below).
- *Direct investment by local authorities in new and existing stock*. This is an important contributor to affordable homes investment, reaching a recent high of £10.4 billion in 2024/25 (see Compendium Table 64). This includes some non-HRA capital spending and also spending by the GLA (which is eight per cent of the total). Borrowing for investment has increased with the removal of HRA borrowing caps, preferential rates for housing debt from the Public Works Loan Board and relaxed rules about use of right to buy receipts. Local authorities increased their delivery of affordable homes to 10,480 in 2024/25, although a sizeable number are likely to be acquisitions and the figure may include output by local authority-owned housing companies. The 'biggest builder', Southwark, delivered 689 homes, among many London councils with significant programmes.[6] However, progress in many areas is still limited by the precarity of Housing Revenue Accounts (see below).
- *For-Profit Registered Providers (FPRPs)*. New-build output by FPRPs is not reported separately, but the 'top ten' FPRPs were expected to complete 4,881 homes in 2025/26 (see Contemporary Issues Chapter 1 for detailed discussion of FPRPs).
- *Low-interest loans*. When operational, the National Housing Bank, operating through Homes England, will deploy £2.5 billion of low-interest loans for social housing providers, alongside the SAHP. These are 25-year unsecured loans at a nominal interest rate of 0.1 per cent, with a lump-sum payment in the final year. Local authorities cannot use the bank, but will continue to have access to loans at preferential rates via the Public Works Loan Board.
- *Other government sources*. These include the Local Authority Housing Fund and the government's National Housing Delivery Fund which will partly support affordable development (see Table 2.4.1). A £5.5 million Council Housebuilding Support Fund will help 29 councils bid for funding under the SAHP. To encourage more councils to do so, those without housing stock can now build up to 1,000 new homes without having to open a new HRA.

Impacts of investment in England on stock, tenure and rents

In 2024/25, the outcome of grant-funding, developer contributions and other forms of support was an additional 64,762 affordable homes, 92 per cent of which were new build; 19 per cent were for social rent (the highest number since 2013/14) and 16 per cent were delivered by local authorities (see Compendium Table 20a). Overall delivery was a slight (one per cent) increase on the previous year, and the highest figure since 2014/15.

The AHP's emphasis on Affordable Rent (AR) continues to change the balance within social landlords' total rented stock of 4.5 million homes. 423,670 Affordable Rent units were owned by social landlords in 2025, just over 28,000 more than in 2024.[7] The *Review* has previously reported on average AR levels for new dwellings resulting from investment programmes, and these are unlikely to have changed significantly (see this chapter in the *Review's* 2022 edition). Compendium Table 74b shows AR levels for existing stock, with average rents now slightly above 50 per cent of market rents; Table 74a shows that social rents are typically below 40 per cent of prevailing market rents.

Prospects for affordable housing investment and meeting government targets

The government's target to deliver 1.5 million homes in the five years to July 2029 depends significantly on output by the social sector, given that a subdued new-build market may take time to recover. Will the new levels of funding and other incentives be sufficient? In practice there are still considerable challenges and obstacles to be faced in sustaining – or preferably increasing – the output of affordable homes. In summary, these are:

- *Pressure for investment in existing homes*. Social landlords face steep rises in investment needs in the existing stock to meet building safety requirements, decarbonisation, a reformed Decent Homes Standard, Awaab's law, etc. Regulator of Social Housing (RSH) returns show that associations' budgeted expenditure on repairs and maintenance has increased every quarter since June 2022. In contrast, yearly development spend continues to decrease; spend to September 2025 totalled £13.2 billion, compared to £13.7 billion in the year to September 2024. Actual expenditure in the three months to September 2025 was £2.8 billion, the lowest in over four years. Local authority spending is likely to be similarly oriented towards the existing stock.
- *Housing associations' debt capacity*. The latest RSH Sector Risk Profile again warns that many associations have 'little margin for error' in their debt servicing costs, against the background of high labour costs and a relatively weak housing market, with planned investment in new development falling slightly as a consequence. Currently, associations are forecasting output of about 55,000 homes per year across all tenures, around 5,000 more than in 2024/25.[8]
- *Local authority debt levels*. The *Review's* Autumn Briefing Paper summarised the state of local authority Housing Revenue Accounts, noting that 'the findings highlight the weaknesses of the current HRA model'. Work by Savills for CIH continues to show that local authorities have unsustainable debt levels, mainly because of restrictive rent policies.[9] Councils with housing stock will be reviewing government decisions on rent policy (see below), support for investment in existing homes and access to low-interest loans, in deciding how much leeway they have for investment in new build.
- *Rent policy*. Sufficient rental income is crucial to investment and the sector received a boost with the government's announcement of a ten-year rent policy, during which increases will be capped at CPI+1 per cent. This was followed by a decision to allow social landlords to 'converge' rents to restore their relationship to incomes and market rents, a move particularly beneficial to local authorities.[10] Convergence will not begin until April 2027, however, when landlords will be able to increase affected rents by an additional £1 weekly, rising to £2 weekly in 2028.
- *Right to buy*. The government's new restrictions on right to buy will reduce sales and help reverse the loss of social rented stock and of rental income but will, after a time, lead to fewer receipts to reinvest. However, the restrictions may also encourage some councils to build which until now have been deterred by the prospect of new homes having to be sold. Receipts can also now be combined with grant funding.
- *Developer contributions ('section 106')*. While considerable reliance must be placed on s106 to achieve the target, the challenges are to raise market output so that developer contributions rise along with it. The backlog of homes awaiting acquisition by housing associations under s106 was discussed in the

2025 *Review*, and is running as high as 17,000, with the 'clearing service' set up by government so far only having dealt with about 800.[11] Affordable requirements in London under s106 have been cut, to encourage private developers to raise their output. The government also plans to allow the tenure of homes covered by now unviable s106 agreements to be changed, to facilitate sales, as part of a 'roadmap' for better use of developer contributions.

The government has not put a number on the affordable contribution to its target of providing 1.5 million homes, but Savills argues that affordable output will need to double, reaching 140,000 annually.[12] This higher level of output was the basis of submissions made by both the CIH and the National Housing Federation to the June 2025 Spending Review, because it would also meet widely recognised requirements for affordable housing in England identified by Glen Bramley (in Contemporary Issues Chapter 1 of the 2024 *Review*).

Although the Spending Review promised the 'biggest boost to affordable housing for a generation', the first years of the new SAHP provide only a modest increase in investment. The *Review's* Autumn Briefing Paper noted a CIH assessment that social sector output might increase modestly to around 70,000 homes annually over the next three years, perhaps half of the level ideally required as the sector's contribution to the 1.5 million target. This assessment continues to appear reasonable, and a separate forecast by Savills arrives at very similar conclusions.[13]

Scotland's affordable housing investment

The Scottish Government has a commitment to deliver 110,000 affordable homes over the decade to 2032, with at least 70 per cent being for social rent. Part of this commitment was to invest £3.5 billion over the life of the current parliament, which ends in April 2026. While funding fell substantially below previous levels in 2024/25, it rose again to £808 million in 2025/26 (see Table 2.4.4): this means over five years the investment allocated will have reached over £3.7 billion. The target for 2025/26 is to deliver at least 8,000 social and affordable homes through new build, rehabilitation, acquisitions and bringing empty homes back into use. However, delivering 8,000 homes annually is not enough to meet the Scottish Government's target of 110,000 affordable homes by 2032.

The 2025 edition of the *Review* noted that CIH and several local authorities declared a 'housing emergency' in 2024, later endorsed by the Scottish Parliament. The government responded by issuing a *Housing Emergency Action Plan* in September 2025, leading to a commitment of £4.1 billion in public investment over the next four years to deliver 36,000 affordable homes, an average of 9,000 per year. The Scottish Budget plans record investment of £926 million for 2026/27 – an increase of 15 per cent on the 2025/26 allocation.

A Housing Investment Taskforce was set up in April 2024, chaired by the housing minister and reported in June 2025.[14] It considered many of the constraints on delivery and has 28 action points to address them. Although it does not specifically look at funding required to meet the 110,000 target, it does call for 'a long-term commitment to a minimum level of funding for new affordable housing supply'. However, an updated report commissioned by CIH, the Scottish Federation of Housing Associations and Shelter Scotland argues that providing 11,000 homes annually is insufficient: the yearly requirement in the next parliament is judged to be 15,693 homes, or around twice current output. The report estimates that this requires investment of £1.64 billion annually, in a likely context of very tight budgets in the new parliament.[15]

Table 2.4.4 **Budget for Scottish Government Affordable Housing Supply Programme (AHSP) 2023/24-2026/27**

Spending category	2023/24 £m	2024/25 £m	2025/26 £m	2026/27 £m
AHSP – CDEL (spending on investment projects and capital grants)	**489.10**	**454.42**	**635.50**	**670.23**
Transfer of Management of Development Funding (TMDF) – CDEL	**92.25**	**92.25**	**92.25**	**92.25**
AHSP – Financial Transactions	**170.60**	**49.20**	**80.00**	**163.40**
TOTAL AHSP (including TMDF)	**751.95**	**595.85**	**807.75**	**925.87**

Source: Scottish Government.
Note: Totals may be affected slightly by rounding. CDEL = Capital Departmental Expenditure Limit; TMDF = Transfer of Management of Development Funding (i.e. AHSP funding administered directly by Glasgow and Edinburgh councils).

Table 2.4.5 **Scottish Government Affordable Housing Supply Programme: Number of completions 2022/23-2024/25**

Type of AHSP activity		2022/23	2023/24	2024/25
RENT				
Social rent				
Housing association rent	New build	4,943	3,393	2,849
	Rehab	79	25	45
Council house rent	New build	1,929	2,043	1,979
	Rehab	1	28	2
HA/Council	Off the shelf	1,119	1,329	1,062
Home Owner Support Fund (rent)	Off the shelf	10	18	34
Total Social Rent		**8,081**	**6,836**	**5,971**
Affordable rent				
Other affordable rent	New build	1,396	1,264	1,164
	Off the shelf	103	88	11
	Rehab	33	4	8
Total Affordable Rent		**1,532**	**1,356**	**1,183**
AFFORDABLE HOMEOWNERSHIP				
New supply - shared equity and shared ownership	New build	177	164	50
	Off the shelf	–	–	–
	Rehab	–	–	–
Council shared equity	New build	12	16	3
Other affordable homeownership	New build	12	206	26
	Off the shelf	–	–	–
	Rehab	1	–	–
Open Market Shared Equity	Off the shelf	651	937	210
New Supply Shared Equity (Developers)	New build	–	–	–
Home Owner Support Fund (Shared Equity)	Off the shelf	–	–	–
Total Affordable Homeownership		**853**	**1,323**	**289**
TOTAL AFFORDABLE HOUSING SUPPLY		**10,466**	**9,515**	**7,443**

Source: Scottish Government Affordable Housing Supply Programme summary tables.

Progress towards achieving the required average of 11,000 completions annually, to meet the target, is shown in Table 2.4.5. While completions in 2022/23 almost reached this average, it proved to be a peak. In the following year, output fell back to 9,515 completions. Then, very likely because of the reduced budget in 2023/24, output fell again in 2024/25, to only 7,443, well short of the required average. In the first half of 2025/26, completions were below the same period in the previous financial year, although figures for both starts and new approvals had improved.

Taking into account the latest figures, over the period from 23 March 2022 to 30 September 2025, 31,064 affordable homes have been completed towards the 110,000 target. Three-quarters of these have been for social rent.

Apart from levels of funding within the AHSP, providers in Scotland face similar challenges as those in the rest of the UK, which include:

- *Housing associations' capacity*. Assessments of this part of the sector by the Scottish Housing Regulator (SHR) show that while associations' debt has risen to record levels, the financial picture has improved compared with a year ago. Associations' own estimates of their capacity indicate that they plan to build 17,600 new homes by 2029/30, a continuation of current building levels before taking account of the increased budget for 2026/27.[16]
- *Local authorities' capacity*. Council building typically accounts for about a third of output under the AHSP. However, the Housing Investment Taskforce noted that the sector's capacity is constrained by the rising costs of covering historic debt, accounting for about a quarter of revenue. It calls for a debt write-off, echoing demands made in England. Councils receive less grant compared with housing associations for delivering new social rented homes (averaging 44 per cent, while associations receive 62 per cent).[17]
- *Ability to raise rents*. The average rent increase agreed across the sector for 2025/26 was 4.7 per cent, rather lower than the average 6.4 per cent in the previous year. Some local authorities, however, made increases of as much as seven per cent. There continues to be no central government cap on increases as there is in England and Wales. Rent arrears, previously a significant concern, appear to be falling.[18]

- *Investment in existing homes*. There is still a shortfall in social-sector homes meeting the Scottish Housing Quality Standard (13 per cent fail to do so) but the big, unresolved challenge is decarbonising the social housing stock. Estimates for this vary. Official costings, based on consultations, were £4.6 billion for clean heating and £1.28 billion for energy-efficiency measures, while housing associations now suggest costs up to £9.6 billion.[19] However, the Scottish Government has yet to finalise its proposed Social Housing Net Zero Standard. The SHR reports that although housing associations' forecasts of spending on their existing stock have increased slightly (to £6,300 per unit in 2025), allowances for decarbonisation in their accounts are a fraction of what is required. There is clearly a gap to be filled.
- *Affordable housing investment benchmarks*. These are used to determine whether grant applications are subject to a streamlined assessment process or a more detailed value-for-money assessment; benchmarks are reviewed periodically and adjusted to reflect inflation. Providers argue that benchmarks do not keep up with costs, but there is an inevitable time lag because their uprating depends on data from tender prices submitted to the government by social landlords.
- *Energy and environmental standards for new homes.* More stringent requirements are being placed on all new housing developments – notably, the intention that new homes should meet a Scottish 'equivalent' to the *Passivhaus* standard. In December 2025 the government published its summary of consultation responses on the standard; detailed guidance is being developed, with the amended regulations and guidance applying from 2028.[20]
- *Accessibility standards for new homes*. New standards relating to accessibility and adaptability are awaited and have been promised within two years.

The AHSP is made up of a variety of different grant mechanisms and loan and equity funding, including several smaller programmes noted in earlier editions of the *Review*. Affordable housing is also supported through developer contributions, mostly in the form of completed units and discounted land. Identification of the numbers of affordable homes supported is less easy than under the systems in England and Wales, and most also receive AHSP funding.[21]

Overlapping with the AHSP, local authority capital spending on housing has shown a steady increase. Councils spent £1,162 million on HRA housing in 2023/24, provisionally reported to have risen to £1,296 million in 2024/25, and with a budgeted £1,533 million in 2025/26 (although actual spend is normally lower than the budget figure). Slightly under half of the investment is in new build and conversion, with the remainder on existing stock.

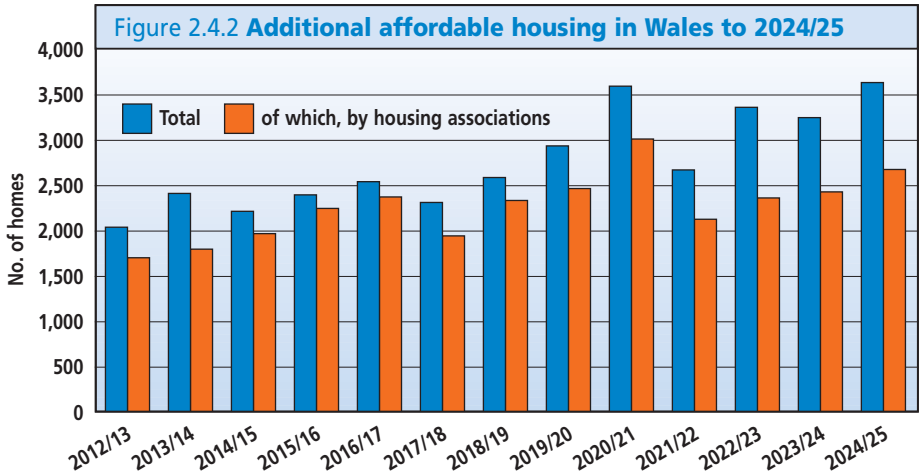
With the closure of the two principal components of private market support, Help to Buy (Scotland) and the First Home Fund, almost all (99 per cent) of Scottish Government capital support for housing investment now goes towards affordable housing.

Affordable housing investment in Wales

The Welsh Government's *Programme for Government 2021 to 2026* put a strong emphasis on housing, aiming to deliver 20,000 new low-carbon homes for rent within the social sector by April 2026. This target represented a significant increase in performance.

Output since 2012/13 is shown in Figure 2.4.2.

Figure 2.4.2 **Additional affordable housing in Wales to 2024/25**



Source: Welsh Government affordable housing statistics.

In 2024/25, 3,643 additional affordable housing units were delivered, a 12 per cent increase on the previous year and the highest total since data were first collected in 2007/08. Using the target definition gives a slightly higher total of 3,900 units (including voids). This brings the total delivered towards the target between April 2021 and March 2025 to 13,399.

Clearly, with some 6,600 more homes needed to meet the target by the end of 2025/26, there is a considerable gap. A 2024 report by Audit Wales forecast a small shortfall against the 20,000 target, but that even this could only be achieved with much higher investment than the £411 million initially allocated for 2025/26 in the Welsh Budget. Despite a further £55 million allocated in-year to the Transitional Accommodation Capital Programme (TACP), CIH Cymru echoed concerns from other organisations that the target will be missed, saying that 'housing needs to be a bigger priority for government'.

However, with some 4,200 additional homes projected in the course of 2025/26, housing minister Jayne Bryant claimed that 'strong delivery' would mean achievement of 93 per cent of the target, and that the 20,000 homes figure would be met by November 2026.[22] This may prove to be ambitious given that, in the first half of 2025/26, just 956 homes were delivered and 21 void units were brought back into use.

The allocations of social housing grant in 2025/26 reflected the shift towards more social rented provision, although the funding still covers intermediate rent and shared ownership. The Welsh Budget published in January includes £419 million for social housing grant and the TACP for 2026/27. The TACP supports housing associations on a range of schemes including property acquisitions, conversions and bringing long-term void properties back into use; these also count towards Welsh Government targets. Added to social housing grant and TACP there is a further £27 million in financial transactions capital to support loans to housing associations.

In response to the Audit Wales report, housing minister Jayne Bryant established an Affordable Housing Taskforce, initially focused on short-term action to deliver more homes towards the 20,000 target. The report, published in May 2025, made several procedural recommendations but did not cover the issue of the budget required to meet the target, nor the question of what new target should be established for the new Senedd term from 2026.[23]

Looking ahead to the new Senedd term, CIH Cymru's housing manifesto recommends a 20,000 affordable homes target over five years and assesses the annual requirement for social housing grant to achieve this at £646 million, an increase of more than 80 per cent on the average annual funding during the current Senedd term. Clearly, the allocation for 2026/27 falls well short of this requirement.

The Welsh Government's affordable housing supply data include details of how the programme was delivered in 2024/25:

- Housing associations accounted for 74 per cent of total delivery; 79 per cent of all homes delivered received grant funding; 76 per cent were newly built (the remainder being acquisitions and conversions), and 82 per cent were for social rent.
- 849 homes were delivered by local authorities, the highest total since at least 2007/08. Two-thirds of these came from four councils, Cardiff, Vale of Glamorgan, Carmarthenshire and Pembrokeshire; half of the total were new build.
- Planning permissions for affordable homes increased substantially in 2024/25, to 804 units, although still below levels prior to 2023/24; delivery on public sector land also rose significantly, to 606 homes.
- During 2024/25, 24 per cent of all additional affordable housing was delivered through planning obligations compared with 26 per cent the previous year and 30 per cent during 2022/23.

Inevitably, the same pressures on social landlord finances also apply in Wales as in the rest of the UK. However, a new rent standard was announced in September 2025 which (as in England) sets rent increases at CPI+1 per cent from 2026 for a ten-year period, with a commitment to consider rent 'convergence' (adjusting rents upwards that have fallen behind formula levels).

Table 2.4.6 **Summary of government support for affordable and private market new build investment in Wales, 2023/24-2025/26**

Programme	Budget (£m rounded) 2024/25	Budget (£m rounded) 2025/26	Budget (£m rounded) 2026/27	Notes
Programmes aimed primarily at delivering new housing at social rent, plus some low-cost homeownership				
Social housing grant	344	466	419	Includes Social Housing Grant, Transitional Accommodation Capital Programme, plus several other smaller items.
Development loans – housing associations	40	26	27	Part of Financial Transactions Capital allocations
Health and housing Fund	61	61	62	Funding to integrate health, housing and social services
Land Release Fund	25	25	26	Funding to free-up difficult land and buildings for affordable housing development
Sub-total: social housing	**470**	**578**	**534**	**Sub-total = £1,582 million (80%)**
Programmes aimed primarily at supporting the private housing market				
Market housing and other schemes	92	82	84	Includes Help to Buy – Wales, Help to Stay – Wales, Empty homes grant and support for SME housebuilding under Wales Stalled Sites Fund, etc.
Homebuy	4	4	4	Equity loan scheme
Regeneration	50	40	49	Aimed at regeneration generally so only part directed to housing
Sub-total: private market support	**146**	**126**	**137**	**Sub-total = £409 million (20%)**
Total support for housing capital investment	**616**	**704**	**671**	**Three-year total = £1,991 million (100%)**

Source: Welsh Government Draft Budget 2025-26.
Note: Housing finance grant was included in earlier versions of this table (revenue support for HA capital investment). It currently runs at about £13.1 million annually.

A further cost pressure on landlords is created by the requirement to meet the Welsh Housing Quality Standard (WHQS) by 2034. The WHQS was updated in April 2024, and funding is available for some social landlords to help in meeting it: 11 stock-retaining councils receive revenue funding (the Major Repairs Allowance); ten housing associations formed through stock transfers get dowry gap funding. The 2026/27 Budget slightly increases the funding covering both these support funds, to £110 million. It separately includes £94 million for decarbonisation of the existing social housing stock. However, there is still a considerable resource gap: CIH Cymru's manifesto calculates the annual support needed by social landlords to decarbonise their homes at some £210 million annually.

Local authority capital spending on housing in Wales, as in England and Scotland, is increasing. Returns show that HRA investment rose from £394 million in 2023/24 to £455 million in 2024/25, with £632 million of spending planned in 2025/26. This includes investment in both new build and existing stock, and 'planned' spending tends to be overestimated.

Table 2.4.6 repeats the breakdown of investment support by the Welsh Government which first appeared in this chapter in the 2020 *Review*. It is based on the allocations in the Welsh Government's Budget for 2026/27, excluding expenditure on the existing stock. Looking over three years, allocated funding shows a split of support between the social sector and the private market which is markedly in favour of the former, accounting for about 80 per cent.

Affordable housing investment in Northern Ireland

Early in 2026, the Northern Ireland Assembly completed two years of renewed governance after it reopened in February 2024. As reported in the 2025 edition of the *Review*, in its first year it produced a new *Housing Supply Strategy 2024-2039*, with a goal to deliver 'at least' 100,000 new homes over that period. One third of these were to be social homes, an implicit target of 2,200 annually.

Then in February 2025 the assembly adopted a new programme for government for 2024-27, *Our Plan: Doing What Matters Most*. It recognised the challenge of a

housing waiting list which had risen to over 47,000 households, but that it had 'not been able to deliver on its ambition' to provide 2,500 new social homes annually. Instead, it promised to 'have started work on at least 5,850 new build social homes' by the end of the assembly's mandate, which implies reaching 1,750 in 2025/26 and 2,600 the following year.

In March, a report by the Northern Ireland Audit Office examined projected need in relation to the annual targets for the Social Housing Development Programme (SHDP).[24] In summary, it showed that the targets being set are insufficient to meet the five-year projected requirements (23,577 homes over the five years 2022-27); the targets are also subject to frequent amendment, but even then 'are unlikely to be achieved'.

Indeed, the initial evidence on achieving the new target set in *Our Plan* was not encouraging: in the first six months of 2025/26 there were just 41 starts under the Social Housing Development Programme (SHDP), although there were 503 completions. CIH Northern Ireland has persistently pointed to deficiencies in infrastructure as key factors in holding up new housing developments, as well as problems of insufficient subsidy for new homes. In the meantime, with the housing waiting list reaching almost 50,000 households at the end of 2025, of which over 32,000 are 'full duty' homeless, CIH claims the situation has become 'a full-blown emergency'.[25]

Despite *Our Plan* having set a new target at the start of the financial year, when Northern Ireland's 2025/26 Budget was agreed in June its allocations for housing were disappointing: the SHDP was to receive just £168.5 million, sufficient for only 1,000 starts on social homes, or 50 per cent of the published target.

In October, the communities minister admitted that he had 'hit a brick wall' in attempts to get additional funding, and would instead cut grant rates for social housing developments, from an average of 54 per cent to 46 per cent of total costs, to allow more homes to be built.[26] The move was inevitably criticised by the Northern Ireland Federation of Housing Associations as putting current projects at risk.

However, in December the minister was finally able to announce an extra £29.8 million for the SHDP, which he judges will now achieve 1,750 starts during the financial year – at 88 per cent, closer to but still well short of the target. This and other supplementary provisions brought the allocation to almost £211 million, the highest-ever cash funding of the SHDP.

Northern Ireland's draft Budget for 2026/27 shows an increase in Department for Communities (DfC) capital spending to £319.2 million (up from £294.9 million in 2025/26). However, the proposals do not provide sufficient capital to meet all inescapable and pre-committed expenditure. New-build social housing is a priority for the communities minister, but this budget could lead to a range of unpalatable decisions. Allocations for housing investment have yet to be decided.

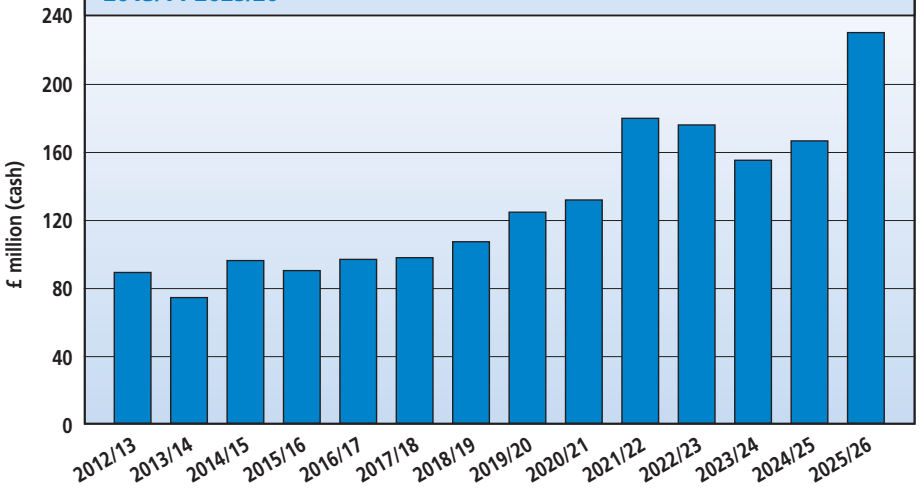
Figure 2.4.3 shows the capital finance made available for housing within recent Northern Ireland Budgets, including £230.1 million in 2025/26 (net of receipts). The gross capital budget for 2025/26 was £267.1 million, which comprises:

- £210.7 million (79 per cent) for the SHDP.
- £0.5 million for housing-led regeneration (under the Building Successful Communities housing-led regeneration pilot).
- £47.3 million for private sector grants and energy efficiency, urban renewal, leased assets, etc.
- £8.6 million for cladding safety.

Unlike England, therefore, Northern Ireland's new-build investment is overwhelmingly for social and affordable provision, given that some of the items above relate to investment in the existing stock.

A further £38.3 million in financial transactions capital (FTC) loan was allocated to co-ownership in 2025/26 as part of a four-year funding programme totalling £153 million, to deliver 4,000 intermediate, shared-ownership homes. £2 million in FTC is also earmarked for move-on accommodation projects relating to homelessness.

Figure 2.4.3 **Net housing capital investment in Northern Ireland, 2013/14-2025/26**



Source: Department for Communities.
Note: Net capital is budgeted expenditure minus receipts. It excludes Financial Transactions Capital (FTC) funding allocated by the UK Government. FTC can be used as loans or equity investment for capital projects delivered by private sector bodies.

Table 2.4.7 **Northern Ireland Social Housing Development Programme – completions 2020/21-2025/26**

Type of provision	Total – five years 2020/21 – 2024/25	2025/26 (Apr-Sept)
New build	**5,442**	**459**
Off-the-shelf	**593**	**35**
Existing satisfactory purchase	**94**	**3**
Rehabilitation	**243**	**0**
Re-improvement	**12**	**0**
Social housing via planning gain	**17**	**6**
Totals	**6,401**	**503**

Source: Department for Communities, Northern Ireland Housing Bulletin.
Note: Northern Ireland's Co-Ownership Housing Scheme is not included in SHDP completions – see Compendium Table 20e.

The Social Housing Development Programme operates on a rolling, three-year cycle, with the aim of delivering 2,200 homes per year, subject to the availability of funding. To aid comparison with the rest of the UK, Table 2.4.7 shows SHDP completions for the period 2020/21-2024/25, which total 6,401 homes. During the 2025/26 programme year, there were 503 completions under the SHDP in the first six months, far higher than the number of starts (see above). As noted previously in the *Review*, the five-year completions total is boosted considerably by 'off-the-shelf' and other property acquisitions, which account for about 15 per cent of the total. Recent completions have been running consistently at around 1,400 annually, which is two-thirds of the output needed to reach the target implied by the *Housing Supply Strategy 2024-2039*.

In a new scheme to address the needs of those 'priced out of the mainstream rental market', the DfC aims to financially support the supply of the first 300 new, intermediate-rent homes from 2026, to be let at 20 per cent below market rents, catering for those on net household incomes below £30,000 annually (single adult households) or £40,000 annually (two-adult households). The programme is being delivered through a third-party supplier and is funded via FTC.

The *Review* has regularly pointed out the significant investment challenges faced by the Housing Executive. It appears to have overcome political resistance to rent increases, with a 2.7 per cent increase permitted for 2025/26, the same as in England. But while housing associations can set their own rent levels, a request by the Housing Executive for a three-year settlement at CPI+6 per cent was rejected.

NIHE is currently spending around £225 million annually on maintaining and improving its existing homes, but it is running hard to stand still: its compliance against the Decent Homes Standard (DHS) has fallen from almost 100 per cent in 2015 to around 90 per cent now (results from a full Housing Executive stock condition survey in 2026 will provide an updated figure).

The challenge will be even greater once a new DHS, on which a consultation will close in March 2026, is eventually put in place.[27] NIHE also continues to implement its Tower Blocks Action Plan, with the aim that all of its 33 blocks will eventually be removed from its stock: but so far just one block has been removed, with a further five demolitions programmed by the end of 2026.

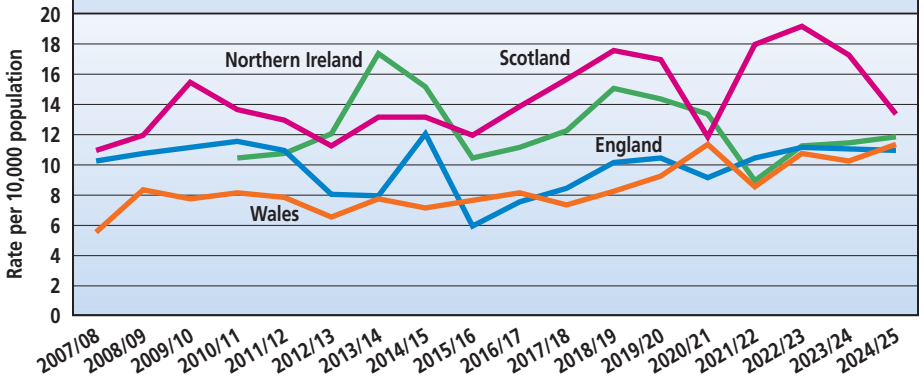
The restrictions on the Housing Executive's borrowing are a longstanding issue, reported on regularly in the *Review*. The programme for government, *Our Plan: Doing What Matters Most*, says that Treasury agreement is being sought for 'appropriate treatment of borrowing' to enable the NIHE to increase investment in its homes. This appears to offer some prospect of change and perhaps an end to protracted debates on the Housing Executive's future.

Conclusions: A cross-UK comparison of housing investment plans

Relative spending on affordable housing

Cross-UK comparisons show that England underinvests in affordable housing compared with the three other countries. Assessing delivery in terms of numbers of homes built per 10,000 population since 2008/09 (Figure 2.4.4), Scotland continues to lead in this measure of affordable output, while England currently lags behind both Wales and Northern Ireland.

Figure 2.4.4 **Affordable housing delivery per 10,000 population across the UK**



Source: Compendium Table 20f.

A second comparison can be made by assessing each country's annual investment in affordable housing against population size, using the *Review*'s data in Compendium Table 58. This shows (in round terms) that Scotland has the highest social housing investment per head at approximately £2.9 million per 10,000 population, followed by Wales (£2.6 million), then England (£2.1 million). Northern Ireland is lowest at £1.6 million per 10,000 population.

Priority given to affordable housing investment compared with private market support

England also continues to be out-of-step with the rest of the UK in giving half of its new-build investment support to private housebuilding, land assembly and infrastructure (see Table 2.4.1 on page 70). The proportion of investment directed towards affordable housing supply is much higher in Wales (80 per cent) and in Scotland and Northern Ireland (close to 100 per cent), even though such comparisons cannot be made on a strictly like-for-like basis.

Grant rates for social-rented homes

Considerable differences are revealed in grant rates for affordable housing. In England (outside London) grant covers about 37 per cent of the cost of a new social rented home. In contrast, Scotland's grant levels for social rent reach 62 per cent for housing associations and a rather lower 44 per cent for local authorities.[28] The current rate in Wales is not available, but until 2019 averaged 58 per cent.[29] In Northern Ireland, as noted above, grant rates have been cut to 46 per cent.

Use of multi-year programmes, targets and budgets

All four countries set targets for affordable housing output, but to mixed effect. As we have seen, England's targets for its current programme have frequently been revised downwards, but the UK Government has now set an ambitious target linked to a ten-year investment programme, which was broadly welcomed for the increased certainty it provides. Scotland also adopted a ten-year target, but so far has been unable to back this with sufficient funding. Wales has been the most successful in terms of meeting its current (five-year) target, while Northern Ireland has probably been least successful although is (for the first time) aiming to set a multi-year budget. Both Scotland and Wales have elections in 2026 with decisions on future housing investment inevitably in the mix.

Social landlords' capacity to invest in new homes

England and Wales have explicit policies to limit social-sector rent increases, although in both cases they now offer stability over the coming decade. Neither Scotland or Northern Ireland have such policies, which has given considerable freedom to housing associations and (in Scotland) to local authorities, while the Housing Executive in Northern Ireland is subject to annual approval of rent increases on its stock.

A common ingredient across the UK, perhaps most significant in London, is the competing requirement for investment in existing homes, to meet decency and building safety requirements and to decarbonise their stock. In each of the four countries, there are varying targets but insufficient central government support, with the inevitable consequence that landlords are often forced to prioritise investment in existing homes rather than in building new ones.

Notes and references

1 Calculated from Homes England and GLA monitoring statistics.

2 Written answer on 24 October 2025 to a parliamentary question (https://questions-statements.parliament.uk/written-questions/detail/2025-10-14/81951). The 7,800 target was in a letter from MHCLG to registered providers, 11 June 2025.

3 MHCLG (2026) *The Affordable Homes Programme Annual Report 2024 to 2025* (www.gov.uk/government/publications/the-affordable-homes-programme-annual-report-2024-to-2025).

4 Davis, S. & Morphew, S. (2025) *The supported housing hole in the Spending Review*, June 19 (www.cih.org/blogs/the-supported-housing-hole-in-the-spending-review/).

5 The scheme is administered by ARA Venn, who supplied the figures.

6 McCabe, J. (2025) 'Biggest Council House Builders 2025', in *Inside Housing*, December 4 (www.insidehousing.co.uk/insight/biggest-council-house-builders-2025-94953).

7 Data from RSH returns for 2024/25 (see www.gov.uk/government/organisations/regulator-of-social-housing/about/statistics).

8 See www.gov.uk/government/news/viability-risks-intensifying-for-some-landlords-warns-regulator-of-social-housing

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10 Available at www.cih.org/news/cih-responds-to-the-government-s-consultation-on-future-rent-policy/

11 House of Commons Committee of Public Accounts (2025) I*mproving local areas through developer funding*. London: HoC.

12 Savills (2024) *Delivering 300,000 homes per year in England* (www.savills.co.uk/research_articles/229130/366981-0).

13 Formston, D. & Williams, E. (2025) *Delivering for the future?* London: Savills.

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15 Marshall, M., *et al* (2025) *Affordable Housing Need in Scotland Post-2026*. Edinburgh: SFHA, CIH and Shelter.

16 Figures quoted in this section are from Scottish Housing Regulator sources, principally: Scottish Housing Regulator (2025) *Summary of Registered Social Landlord Financial Projections 2025/26 – 2029/30. Glasgow*: SHR.

17 Outturn reports for the AHSP are available at www.gov.scot/publications/affordable-housing-supply-programme-out-turn-report/

18 Scottish Housing Regulator (2025) *op.cit*.

19 Scottish Government (2023) *Social housing net zero standard: consultation* (www.gov.scot/publications/consultation-new-social-housing-net-zero-standard-scotland/); SFHA (2025) *Road to 2026: Meeting the Challenge of Net Zero*. Edinburgh: SFHA.

20 See www.gov.scot/publications/scottish-building-regulations-proposed-changes-energy-environmental-standards-determining-principles-scottish-equivalent-passivhaus-standard-scottish-government-stage-1-consultation-response-part-2-onward-review/

21 The 2022 edition of the *Review* reported research showing that in 2019/20 contributions were worth £310 million and that they allow around 3,000 extra affordable homes to be built annually.

22 See www.insidehousing.co.uk/news/welsh-government-expected-to-achieve-93-of-20000-homes-target-94722

23 See www.gov.wales/affordable-housing-taskforce-report-and-recommendations-html

24 Northern Ireland Audit Office (2025) *Homelessness in Northern Ireland*. Belfast: NIAO.

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26 Hughes, B. (2025) 'New housing plan "hitting brick wall" over funding, says minister', in *BBC News*, 26 October (www.bbc.com/news/articles/ce3kvqep11do).

27 Department for Communities (2025) *Consultation on a Revised Decent Homes Standard*. Belfast: DfC.

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Chapter 5
Homelessness and lettings

Lynne McMordie and Gillian Young

This chapter examines how the distinct statutory homelessness frameworks that now operate across the UK are currently functioning in a period of sustained and historically high demand. It considers recent homelessness law and policy developments alongside recent trends in statutory homelessness, temporary accommodation, rough sleeping, 'core' homelessness and social landlords' lettings. It assesses how far recent policy reforms have shaped patterns of homelessness across the UK and highlights emerging pressures and constraints within current systems. It concludes by considering the effectiveness and potential impact of various potential policy interventions.

Homelessness law and policy

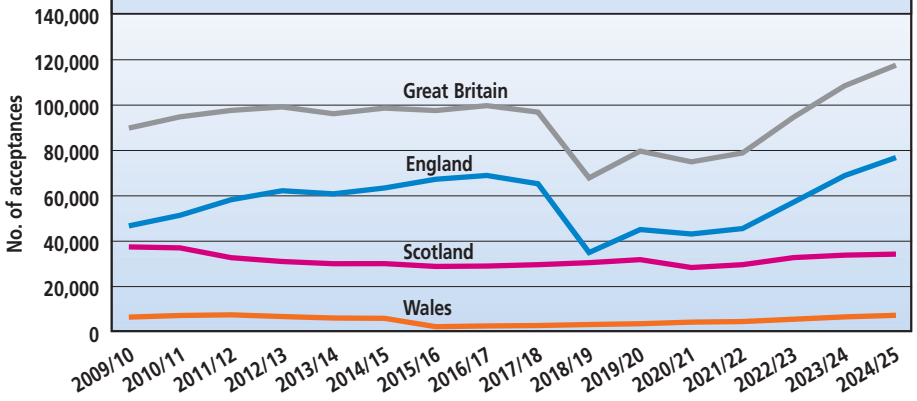
Homelessness policy across the UK is now delivered through four distinct national systems, each shaped by different legal duties and policy priorities. We address these separately. Whilst the policy developments are generally positive in their intent, there are considerable gaps in statutory services and pressures on local authorities, especially in England, discussed later in the chapter.

England

In England, homelessness rates are significantly higher than 15 years ago (see Figure 2.5.1). Despite reforms such as the Homelessness Reduction Act 2017 (HRA) and the 2018 Rough Sleeping Strategy (refreshed in 2022), pressures continue to mount. By 2024, the National Audit Office judged that England still lacked a coherent strategy to tackle homelessness and the government was 'falling behind on key programmes to improve housing supply'.[1]

In December 2025, the Labour Government published its new strategy, *A National Plan to End Homelessness,* backed by a reported £3.5 billion of spending over three years (almost all of it included in the June 2025 Spending Review). The strategy sets out a long-term agenda to halve rough sleeping by the end of this parliament, end the unlawful use of bed and breakfast accommodation (B&B) for families, and strengthen homelessness prevention across public bodies, including proposals for new legislation introducing a 'duty to collaborate' on health, justice and housing agencies. It places particular emphasis on preventing homelessness linked to discharge from hospitals, prisons and the care system, supported by new targets to increase the accountability of these institutions. CIH, Crisis and others welcomed the strategy but pointed out numerous weaknesses, such as its failure to tackle the structural causes of homelessness noted later in this chapter.

Figure 2.5.1 **Homelessness acceptances in Great Britain by country, 2009/10-2024/25**



Source: UKHR 2026, Compendium Table 89a.

Alongside this, another new strategy, *Our Children, Our Future: Tackling Child Poverty*, commits to preventing child homelessness and strengthening early intervention support, alongside wider social security reforms, including plans announced in the 2025 Autumn Budget to end the two-child limit for some benefits. This preventative turn is also supported by housing measures such as the Renters' Rights Act, which provides for the abolition of Section 21 in May, 2026 which will reduce, although not abolish, 'no-fault' evictions.[2] There is also a significant expansion of the Local Authority Housing Fund aimed at reducing reliance on high-cost B&Bs (see Commentary Chapter 4).

Scotland

Scotland's homelessness framework is rooted in the 2012 abolition of 'priority need', which extended entitlement to settled accommodation to almost all eligible homeless households. Since then, policy has increasingly focused on prevention and rapid rehousing. The most recent phase of significant reform began in 2019

with the setting up of the Prevention Review Group, whose proposals formed the basis of the homelessness provisions of the Housing (Scotland) Act 2025, passed in November. The Act introduces new statutory 'ask and act' duties on relevant bodies to ask about housing circumstances and take steps to prevent or minimise homelessness. It also embeds earlier intervention by extending the period within which local authorities are required to treat someone as threatened with homelessness to six months.[3]

The 2018 *Ending Homelessness Together Strategy* remains Scotland's national homelessness policy framework, with its 2025 annual report affirming the central role of the new statutory duties.[4] To support implementation, the Scottish Government has established a Homelessness Prevention Pilot Fund, allocating up to £4 million in 2025/26 to develop and test approaches to the new duties. This work is particularly timely in Scotland, where escalating pressures on housing supply and homelessness services have led to the declaration of a national housing emergency, alongside similar declarations by several local authorities, and where the subsequent *Housing Emergency Action Plan* recognises prevention and earlier intervention as urgent priorities.

Wales

The current Welsh policy framework is centred on the prevention and relief of homelessness. Reforms influenced by the Homelessness Action Group strengthened prevention, early intervention and rapid rehousing, and identified priority need, intentionality and local connection tests as barriers.[5] This direction was reinforced by the 'no-one left out' pandemic response and formalised through 2022 Regulations that brought people sleeping rough within priority need, as well as wider housing reforms, notably the eventual implementation of the Renting Homes (Wales) Act 2016 in 2022, which increased notice periods and strengthened security of tenure in the private rented sector.[6]

Building on this foundation, the Homelessness and Social Housing Allocation (Wales) Bill, now progressing through the Senedd, proposes wide-ranging reform, including longer prevention periods, abolition of priority need and intentionality, and new prevention duties extending beyond housing authorities, consistent with the recommendations of the Expert Review Panel convened by the Welsh Government in 2022/23. If enacted, the Bill would fundamentally reshape Part 2 of the Housing (Wales) Act by extending the prevention duty window from 56 days to six months, abolishing priority need and intentionality tests, creating new 'ask and act' duties for a wide range of public bodies, establishing statutory Prevention, Support and Accommodation Plans, and reforming social housing allocation rules to embed homelessness as a priority across the system.[7]

Northern Ireland

The lack of a functioning Northern Ireland Assembly before February 2024 constrained prospects for statutory reform, though homelessness policy continued to evolve. The *Ending Homelessness Together Strategy 2022-27*, together with annual NIHE action plans and a rolling, interdepartmental action plan,[8] provided a renewed policy framework, foregrounding prevention and earlier intervention alongside sustained emphasis on supporting transitions into settled accommodation. In parallel, an action plan for temporary accommodation 2022-27 seeks to avoid unnecessary stays and strengthen pathways from temporary provision, reinforcing a shift away from crisis responses toward prevention and rapid rehousing-oriented practice.[9]

Since the restoration of the assembly, attention has increasingly focused on potential strengthening of the legislative framework, including the possibility of enhanced prevention duties and clearer expectations for partnership working across sectors.[10] Recent assembly research highlighted the absence of a statutory homelessness prevention duty and limitations in the existing framework relative to England, Scotland and Wales.[11]

Trends in levels of statutory homelessness

As discussed in previous editions of the *Review*, comparing statutory homelessness trends across the four countries is challenging, but it is possible to draw some approximate comparisons by looking at figures for local authority 'full-duty acceptance', which essentially refers to those owed the main rehousing duty. That said, there are some notable differences. In Scotland, broader statutory rights, especially following the phased removal of the 'priority need' test by 2012, have

resulted in a higher rate of full duty homelessness acceptances than in England and Wales. By contrast, the Housing (Wales) Act 2014 (HWA) and England's Homelessness Reduction Act 2017 (HRA) shifted the emphasis toward prevention and relief duties, causing (at least for a time) a reduction in the number of households progressing to full-duty acceptance. This change is evident in the drop in the statistical time series for England in 2018/19 and Wales in 2014/15 (see Figure 2.5.1).

In 2024/25, full duty homelessness acceptances across Great Britain continued to rise, increasing by eight per cent on the previous year to reach 117,904 households. This is 74 per cent higher than the post-HRA low of 67,882 recorded in 2018/19, and around 31 per cent above the 89,988 households recorded in 2009/10, when the Conservative-led coalition took office.

England saw continued increases in full-duty acceptances in 2024/2025, rising by 12 per cent from 68,930 acceptances in 2023/24 to 76,910. This compares with a post-HRA low point of 34,770 in 2018/19, meaning that acceptances are now more than twice the level recorded immediately following the Act's implementation. Wales also recorded a further increase, rising by around 11 per cent from 6,225 in 2023/24 to 6,927. This continues the upward trend seen in recent years and leaves the 2024/25 total more than three-and-a-half times higher than the 1,884 recorded in 2015/16, following the introduction of the HWA. In Scotland, the number of homelessness acceptances increased in 2024/25, albeit more moderately than in England and Wales, rising by around three per cent from 33,619 in 2023/24 to 34,607 in 2024/25.

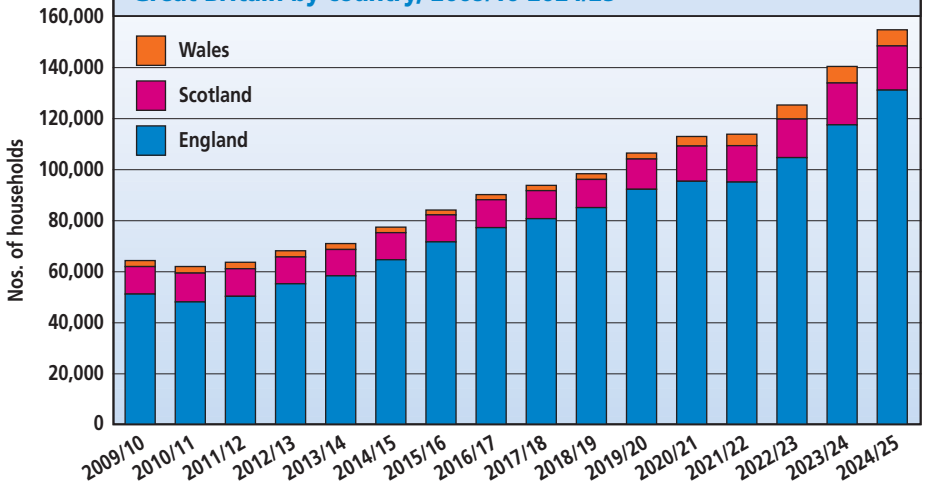
These trends point to an ongoing rise in homelessness acceptances across Great Britain, particularly in England and Wales. However, although full-duty homelessness acceptances continued to increase in 2024/25, the rate of growth appears to have slowed a little compared with the exceptional increases in the preceding two years. This slight deceleration may point to early signs of slowing in the rate of increase, albeit from historically high levels and with acceptances remaining substantially above both post-legislative lows and pre-pandemic norms.

Growth in use of temporary accommodation

Temporary accommodation refers to local authority provided housing for homeless applicants while their circumstances are assessed or while they await settled housing following acceptance of a full duty. Use of temporary accommodation (TA) has risen sharply since 2010, reaching record levels and affecting growing number of adults and children. Pressure remains acute across all four nations. Within this wider deterioration, the latest data point to tentative signs of easing in one critical area: the use of hotels and B&Bs, which are among the least suitable and most costly forms of provision. This is significant given the implications for both household wellbeing and the capacity of local authorities to build and sustain prevention activities.

Official statistics show a steep overall rise in the use of TA across Great Britain (Figure 2.5.2). Placements increased from 64,378 in 2009/10 to 154,665 in 2024/25, meaning levels are now around two-and-a-half times higher. This represents the highest level ever recorded, with a ten per cent increase in the past year alone.

Figure 2.5.2 **Homeless households in temporary accommodation in Great Britain by country, 2009/10-2024/25**



Source: UKHR 2026, Compendium Table 90a.

In England, TA placements continued to rise to March 2025, reaching 131,140 households. This represents a 12 per cent increase on the previous year, and a 155 per cent rise compared with 2009/10. Households with dependent children accounted for the largest share of this total, at 63 per cent, with 83,150 families affected (also an increase of 12 per cent on the previous year). In total, 169,050 dependent children were living in TA. These figures are historical highs.

Over the decade prior to the pandemic, Scotland's use of TA remained relatively stable. However, the post-Covid period has seen a marked increase. As of March 2025, 17,240 households were living in TA, a six per cent increase on the previous year and a 61 per cent rise compared with 2009/10 levels. The number of children in TA also reached a new high at 10,180, continuing the upward trend seen in recent years and representing a one per cent increase on March 2024.

In Wales, TA use has shifted in a more positive direction. At the end of March 2025, 6,285 households were in such accommodation, three per cent lower than the 6,447 households recorded at the same point in 2024. However, levels remain considerably elevated compared to 2010, standing around 146 per cent higher.

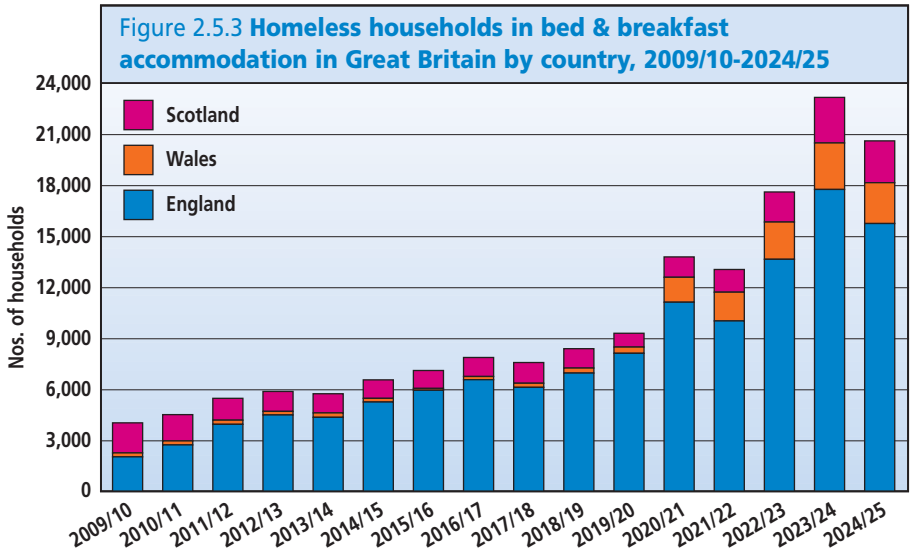
The situation in Northern Ireland also remains concerning. As of May 2025, there were 5,220 households living in TA, an increase of around nine per cent compared with 2024 (4,784 households living in TA at the end of April).

The form and quality of temporary accommodation used across the UK is still a major concern. Hotels and B&Bs are widely recognised as particularly unsuitable, especially for families with children. Over the long term, use of this type of accommodation has increased sharply across Great Britain, rising from 4,046 households in 2009/10 to a peak of 23,155 placements in 2023/24. However, the most recent year shows a modest reduction in B&B use, with levels falling to 20,612, a significant decrease of around 11 per cent (see Figure 2.5.3), albeit levels in 2024/25 remain more than five times higher than in 2009/10.

Official statistics show that B&B placements continue to form a significant part of temporary accommodation use in England, although their share has recently fallen, from 15 per cent of all placements in 2024 to 12 per cent in 2025. As of March 2025, 15,760 households were living in B&B accommodation, 11 per cent fewer than the numbers recorded at the same point in 2024. This included 3,870 households with children, also a 30 per cent reduction compared with the previous year. Despite this recent decline, B&B use remains substantially higher than historic levels. Compared with 2009/10 when around 2,050 households were living in B&B, current levels are more than seven times higher.

In Scotland, unlike in England, the use of B&B accommodation declined significantly in the decade following 2009/10, including after the abolition of priority need. However, in recent years B&B use has risen sharply, increasing from 2019/20 to reach unprecedented levels in 2023/24, when the number of households in such accommodation was 2,675, a 52 per cent rise on the previous year. The following year shows a modest reversal of this trend. By March 2025, B&B placements had fallen by eight per cent to 2,455 households. The share of all TA accounted for by B&Bs also declined, from 16 per cent in 2024 to 14 per cent in 2025.

Figure 2.5.3 **Homeless households in bed & breakfast accommodation in Great Britain by country, 2009/10-2024/25**



Source: UKHR 2026, Compendium Tables 90a, 90c, 90d.

In March 2025, 2,397 households (38 per cent of all TA placements) were in B&B and hotel accommodation in Wales. This remained the largest single accommodation type but was lower in both number and proportion than in 2024, when 2,730 households (42 per cent) were in B&Bs and hotels.

In Northern Ireland, hotels and B&Bs also continued to account for the largest share of temporary accommodation placements. Between October 2024 and March 2025, 2,227 placements, or around 39 per cent of all TA placements, were to hotels or B&Bs. This represented a six per cent reduction in numbers and a fall in proportion compared with the same period in 2023/24, when around 42 per cent of placements were to hotels or B&Bs.

Rising reliance on temporary accommodation is increasingly recognised as a significant financial risk for local government. In England, TA spending has risen to unprecedented levels. Estimates from the Centre for Homelessness Impact place total expenditure at £2.29 billion in 2023/24,[12] with local authority revenue expenditure data suggesting this increased to £2.8 billion in 2024/25.[13] Parliamentary scrutiny in 2025 pointed to continued reliance on hotel and B&B accommodation as a significant contributor to this escalation.[14] Crucially, the House of Commons Public Accounts Committee has raised concerns that funding intended for early intervention (such as the Homelessness Prevention Grant) is increasingly being used to manage acute TA pressures. These have been further intensified by the operation of the asylum system, with a recent report on race, ethnicity and homelessness in the UK identifying short-notice transitions out of Home Office accommodation as adding to statutory homelessness and temporary accommodation pressures within an already stretched system.[15]

In Wales, the financial risks associated with temporary accommodation are also notable. Audit Wales reports that TA spending increased more than six-fold since 2019, rising from £28 million to almost £172 million in 2023/24.[16] The report identifies heavy reliance on B&B and hotel accommodation as a central feature of this escalation, noting the potential for significant savings through investment in prevention and rapid rehousing, with modelling by one local authority suggesting potential returns of several times the initial investment.

In Northern Ireland, similar concerns have been raised by the Northern Ireland Audit Office. Its 2025 report finds that homelessness expenditure by the Northern Ireland Housing Executive reached £75.3 million in 2023/24, including £38.6 million on TA, a sharp increase over the preceding three years.[17] The report notes a stark imbalance in resource allocation, with just six per cent of homelessness expenditure in 2023/24 being on prevention. The report identifies hotel and B&B accommodation as a disproportionate cost pressure within the system.

Rough Sleeping

As the pressure on temporary accommodation continues to intensify, there is growing concern about its impact on levels of rough sleeping, with some areas now seeing numbers at or above those seen before the pandemic.

Rough sleeping in England remains high and shows signs of increasing further. Monthly management information suggests an estimated 9,292 people slept rough at some point during September 2025, around three per cent higher than a year previously. Trends vary by region, with London continuing to experience particularly acute pressures: the number of people observed sleeping rough in the capital in the month of September increased by around ten per cent in 2024/25.[18] Reflecting these conditions, the Housing, Communities and Local Government Committee concluded in February 2025 that England is facing a 'rough sleeping emergency'.[19] A women's 'rough sleeping census' suggests that even these figures may not give the full picture, as official statistics consistently underreport females sleeping rough.[20]

In Scotland, rough sleeping indicators also continued to worsen in 2024/25. The number of households reporting rough sleeping the night before applying for homelessness assistance rose from 1,932 in 2023/24 to 2,465 in 2024/25, a 28 per cent increase and the highest level recorded since 2010/11. This trend has been driven largely by rising need in urban centres, with Glasgow alone accounting for around 43 per cent of these cases.[21]

In Northern Ireland, the latest official street estimate published in 2025, recorded 72 people sleeping rough in November 2024, a 60 per cent increase on the previous year and the highest level recorded to date.[22]

In Wales, the annual rough sleeper count has been suspended since 2020, with monthly estimates used instead to monitor trends. As of September 2025, an estimated 160 people were sleeping rough, slightly lower than the 173 estimated in 2024, but above the 144 estimated in September 2023.[23]

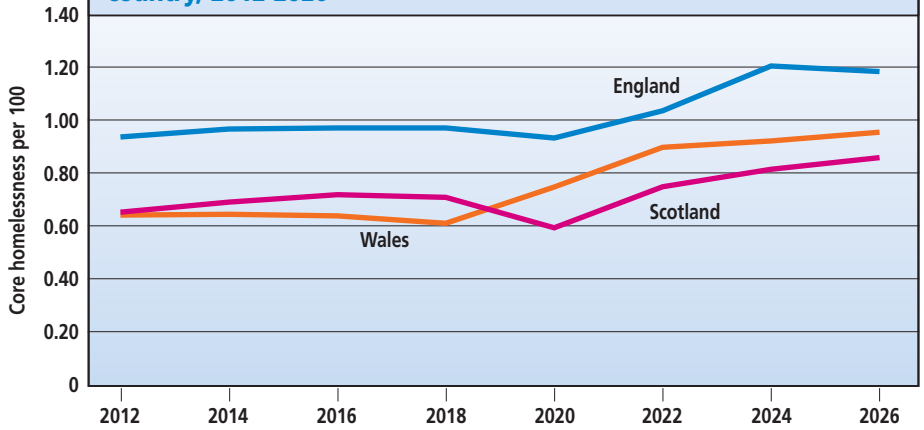
Core homelessness

Heriot-Watt University, in research undertaken with Crisis, continues to measure 'core' homelessness, which includes people sleeping rough, as well as those living in unconventional places not meant for normal residential use (such as cars, tents, boats, or sheds); residents of homeless hostels, refuges and shelters; people placed in unsuitable temporary accommodation (including B&B hotels and out-of-area placements), and those sofa surfing with non-family on a short-term basis in overcrowded conditions. By drawing on multiple survey and administrative data sources, measures of core homelessness are less dependent on policy and legal arrangements than official homeless statistics, thus offering a more robust basis for comparisons across Great Britain.

Rates of core homelessness (per 100 households) for England, Wales and Scotland are shown in Figure 2.5.4. England has markedly higher core homelessness than the other two countries, at 1.2 per cent in 2024, with rates in Wales somewhat lower at 0.92 per cent, and lower still in Scotland at 0.62 per cent. These differences likely reflect differences in housing market supply-demand conditions, as well as the distinct policy and legal responses to homelessness outlined earlier such as the stronger adoption of preventative measures in Scotland. Nevertheless, all three countries have experienced a marked increase in core homelessness in the post-pandemic period, driven by cost-of-living pressures, demographic change and housing market factors.

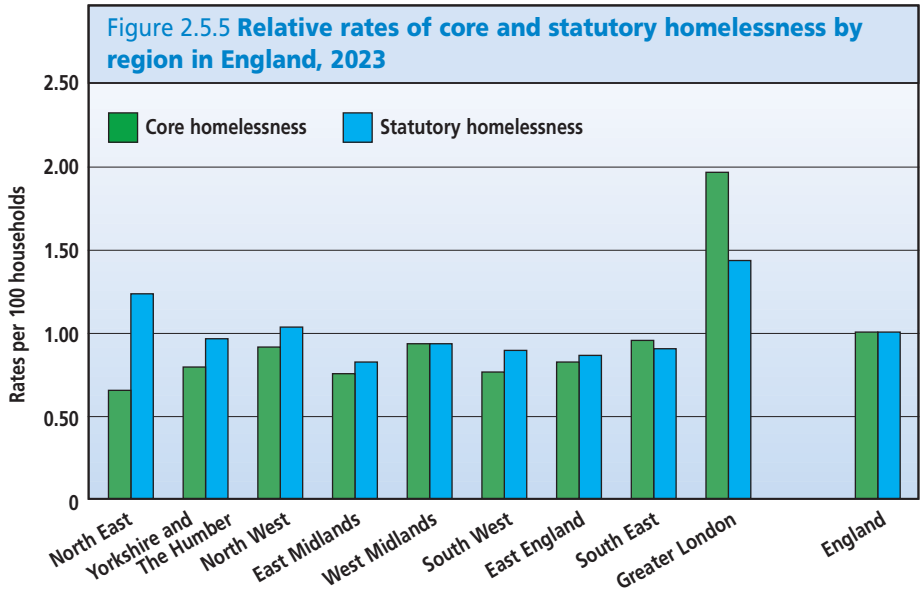
From 2025, core homelessness has been included in the official Indices of Deprivation (ID25) for England at local authority level, alongside statutory homeless applications. Using the 2023-based estimates, it is possible to compare the relative regional rates of these two distinct measures. Figure 2.5.5 presents this comparison in index form and shows clearly that levels of core homelessness are much higher in London than in any other region.

Figure 2.5.4 **Core homelessness: overall rates per 100 households by country, 2012-2026**



Source: The Homelessness Monitor England 2025 for English figures; figures for Wales and Scotland, and for 2026, are modelled by the team producing the Monitors (see note at end of chapter).

Figure 2.5.5 **Relative rates of core and statutory homelessness by region in England, 2023**



Source: The Homelessness Monitor England 2025, Table 5.3.

This divergence suggests that core homelessness may provide a better indication of housing supply pressures than statutory homeless applications, because in London and other highly pressured areas people experiencing homelessness (particularly single and/or childless households without priority need status) may be discouraged from applying via the statutory homelessness system, given the limited assistance likely to be available under prevention or relief duties.

Heriot-Watt also deploys a forecasting model that examines how core homelessness might evolve under ten different policy scenarios, both individually and in combination, over short, medium, and longer time horizons.[24] In the short term, the most effective policies for reducing core homelessness consistently include raising local housing allowance to cover typical private sector rents (with maintenance through indexation), increasing allocations of social lettings for core homeless households, and increased social security levels to reduce destitution. Over the longer term, significant reductions in core homelessness are linked to increasing the supply of social housing, phasing out unsuitable temporary accommodation, and expanding Housing First initiatives.

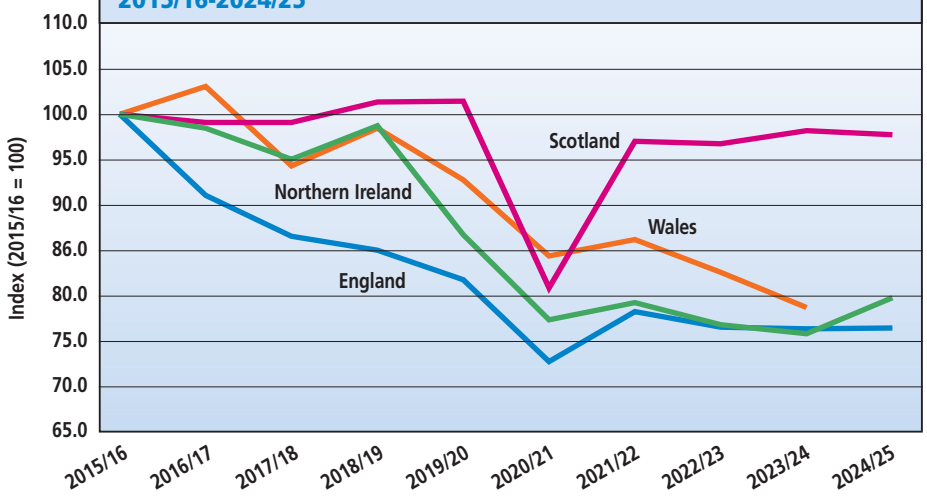
By fully implementing the specific package of measures recommended for each country, the model's projections, included in the *Homelessness Monitor* series, are that core homelessness could be reduced by up to 50 per cent in Scotland, 36 per cent in England, and by 51 per cent in Wales by 2041, compared with baseline forecasts without policy changes. These findings underscore the transformative potential of proactive, targeted policies in addressing core homelessness.

Trends in lettings

One of the factors contributing to the rise in homelessness has been the decline in the annual flow of lettings made by social landlords over the past decade, driven by a slowdown in turnover, loss of stock and insufficient new supply. Figure 2.5.6 shows that there are now around a quarter fewer lettings to new social tenants in England, Wales and Northern Ireland than in 2014/15. In Scotland, where the comparatively high level of social housing completions over this period (see Commentary Chapter 4) and the ending of right to buy in 2016 have helped to preserve the existing stock of social housing, such lettings have declined by just three per cent. Against this backdrop, the proportion of lettings by social landlords to statutorily homelessness households in England and Wales has increased in the last few years. However, Scotland remains the only country where more than half of all letting to new social tenants are allocated to homeless households (57 per cent). Figures for Northern Ireland are not available.

Compounding matters, the legislative framework in England has seen social landlords respond to the chronic undersupply, welfare reforms and the cost-of-living crisis by operating more restrictive housing allocation systems that can exclude households in most acute housing need. New research has confirmed qualification criteria often exclude households with a history of antisocial behaviour, a history of rent arrears, incomes below a specific threshold or without a local connection from housing registers.[25] Affordability tests and other pre-tenancy checks were also found to lead to the withdrawal of a housing offer from households with very low incomes and unmet support needs.

Figure 2.5.6 **Lettings to tenants new to social housing by country, 2015/16-2024/25**



Source: Compendium Tables 98, 100, 101, 102.
Note: The 2019/20 entry for Wales is estimated as data were not collected due to Covid. Data for Wales for 2024/25 are not yet available.

The researchers suggest that removing income barriers, addressing unmet support needs and improving information flows between councils and landlords have the potential to ease the worst effects of exclusion. Invariably, these changes would have much more impact if accompanied by an increase in social housing supply, a welfare system that covered housing costs and a legislative framework that, as is the case in Scotland, required housing associations to rehouse homeless household nominations within 'reasonable period' unless there is 'good reason' not to.

Conclusion

Taken together, the evidence at the end of 2025 points to a homelessness system under sustained and severe strain across the UK, with elevated statutory demand, greater reliance on temporary accommodation, and continued pressure at the sharpest end of homelessness. Across the UK, full-duty acceptances remain well above post-legislative lows and pre-pandemic norms and, although the pace of increase appears to have eased somewhat in 2024/25 following the exceptional post-pandemic surges of the preceding two years, levels remain historically high.

Nowhere are these pressures more visible than in temporary accommodation. Across the UK, temporary accommodation use has reached record levels, with major consequences for the wellbeing of affected families and children, and for local public finances. The modest reduction in hotel and B&B use in 2024/25 is therefore significant, but does not yet amount to a structural shift, particularly given the continued high reliance on these forms of provision across the UK. The growing evidence that escalating temporary accommodation costs are crowding out resources for prevention and longer-term solutions reinforces the urgency of addressing the drivers of demand and restoring pathways into settled housing.

At the same time, rough sleeping indicators suggest continuing upward pressure, with increases evident in England, Scotland and Northern Ireland, and persistently high levels reported in Wales. The core homelessness analysis reinforces these findings, showing that severe and immediate forms of homelessness remain widespread across Great Britain, with England continuing to record the highest rates. Importantly, the modelling evidence indicates that a steady rise in core homelessness is not inevitable. The largest and most durable reductions are associated with a common set of policy levers: improving income adequacy and reducing destitution through changes to the social security system; uprating and indexing local housing allowances to reflect typical local rents (see Commentary Chapter 6); increasing social housing allocations to homeless households; expanding Housing First provision; reducing reliance on unsuitable temporary accommodation, and increasing the supply of social rented housing.

In England, tackling homelessness should ideally be a central theme of the government's promised long-term housing strategy, which provides the opportunity to bring together these policy levers more effectively.

The central challenge for 2026 and beyond is the capacity to implement these policies at sufficient scale and pace, while reversing the financial and operational pressures created by record levels of temporary accommodation use. Without decisive action, homelessness systems risk becoming increasingly locked into costly crisis management. The renewed emphasis on cross-government action in England, alongside substantial legislative reform agendas in Scotland and Wales and a developing focus on legislative strengthening in Northern Ireland, create an opportunity to shift from crisis responses towards prevention and rapid rehousing. The evidence set out in this chapter also shows that a more positive trajectory is entirely possible. With sustained political commitment, adequate resources and effective delivery, the policy tools now emerging across the UK have the potential to reverse current trends and achieve meaningful reductions in even the most acute forms of homelessness.

Source material

The main sources of statistics in the chapter on statutory homelessness, temporary accommodation and rough sleeping are the respective official returns, unless otherwise stated in the text or shown in endnotes.

Some material in this chapter is taken from the 2024 and 2025 editions of the *Homelessness Monitor* published by Crisis (for this and other editions covering all UK countries, see www.crisis.org.uk/pages/homelessnessmonitor.html).

Acknowledgements

Many thanks to Professor Beth Watts, Professor Suzanne Fitzpatrick, Professor Gillian Young, Professor Glen Bramley, Professor Hal Pawson and Rhiannon Sims for allowing me to draw on their work in the preparation of this chapter.

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Chapter 6

Help with housing costs

Sam Lister

Three aspects of help with rent payments and support for larger working-age families are considered in this chapter. Two represent important milestones that will be achieved from April 2026 onwards.

The first of these is final transfer of all legacy-benefit claims onto universal credit (UC), a process that started 13 years ago. Full implementation of UC itself finally brings together into a single benefit three different strands of social assistance. These comprise both out-of-work support, and in-work and out-of-work support for rent payments and for families with children that had existed separately since the introduction of housing benefit in the 1970s.

The second issue is the adequacy of social assistance for larger families. From April 2026, the two-child limit policy that was introduced in 2017 will be abolished, although the household-benefit cap is being retained. We look at the impact of these policies on levels of child poverty.

The third issue, of major importance to the housing sector, is local housing allowance (LHA) rates for private renters and the government's ongoing failure to maintain their real value. Unfortunately, repeated freezes of LHA rates appear to be normal policy despite assurances that rates are kept under review.

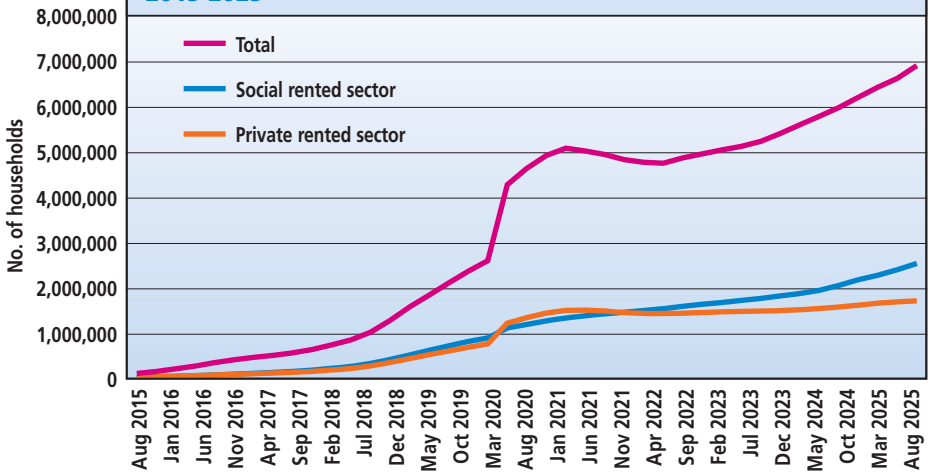
Completing the transfer of legacy-benefit claims onto universal credit

From April 2026, the 'migration' of working-age claimants to UC from the 'legacy benefits' (tax credits, housing benefit, income support, income-based jobseeker's allowance and income-related employment and support allowance) will be complete, a process that started in April 2013. During the first few years the transfer was confined to selected cohorts of new claimants in a few small areas so that the caseload grew slowly. By August 2015 just under 100,000 households out of over six million had completed the transfer, of which only 34,000 received help with their rent (see Figure 2.6.1).

From December 2018, new claimants could only claim UC; the same applied to those who wished to replace any lost income when one of their legacy benefits ended due to a change in circumstances (a process called 'natural migration'). 'Managed migration' – the compulsory transfer of the existing legacy-benefit caseload – started in 2022 following a small-scale pilot that began before the Covid pandemic, but was interrupted by it. Figure 2.6.1 clearly shows the pandemic caseload bubble when large numbers of households who previously would not have expected to claim found themselves without work or on greatly reduced incomes. However, these new claimants were predominantly non-renters (owners or non-householders). It is noticeable that the post-pandemic trendline has reverted to the pre-pandemic one, undermining the popular perception that Covid has resulted in large numbers abandoning work for benefits.

As of May 2025, there were 6.58 million households receiving UC of which just over four million were receiving help with their rent; of these, 2.38 million were social renters and 1.67 million private renters. The steady-state caseload (i.e. once migration is complete) is expected to be between 6.9 and 7.2 million households with 2.6 million social renters and 1.7 million private renters receiving help with their rent. Data on those in-work are not yet available but the proportion is likely to be around 60 per cent. Some 200,000 to 230,000 households on UC who live in temporary or supported accommodation will continue to receive housing benefit instead of the UC housing-costs element.

Figure 2.6.1 **Households receiving universal credit in Great Britain, 2015-2025**



Source: DWP Stat-Xplore, households on universal credit.

Projected UC expenditure for 2026/27 is £87.6 billion, of which £26.4 billion is help with rent and the majority of the remainder is in-work and out-of-work support for families with children. Total welfare spending on rent payments includes a further £12.3 billion on housing benefit of which £6.7 billion is for pension-age claims, £1.7 billion for households in temporary accommodation and £3.9 billion for households in supported accommodation.

An advantage of the transfer of claims to UC is that it eliminates the deepest part of the poverty trap for households in work that occurs in legacy benefits, due to concurrent benefit withdrawals from tax credits and housing benefit (HB). Over the range of incomes where the tax credit and HB withdrawals overlap, the effective marginal 'tax' rate was 93 per cent whereas under the single taper of UC it is reduced to 70 per cent.[1] However, one potential disadvantage is that the huge expenditure arising from combining six benefits into one means that it may be the focus of cuts during any future economic downturn.

Removal of the two-child limit

The financial year 2026/27 also sees the end of the two-child limit (which also applied to legacy benefits) – a promise made in the Autumn Budget. The measure will remove the limit on the number of children for whom a household on UC can claim the child element. The DWP estimates that, in 2026/27, the measure will lift 300,000 children out of relative poverty (after housing costs), rising to 450,000 in 2028/29.[2] There were already some exceptions to the existing policy – notably children born before 6 April 2017 when the two-child limit was introduced, the second and subsequent child/ren from multiple births (twins, triplets, etc.) and any child born because of 'non-consensual conception' (the notorious 'rape clause'). As part of the new measure, the Autumn Budget announced that the maximum childcare cost element for two or more children is also being increased by 36 per cent above the annual uprating.

The increase in spending resulting from these changes was estimated in Budget costings at £2.37 billion in the first year, including adjustments to take account of behavioural changes such as increased take-up from households who previously did not qualify or did not claim (such as those who do not claim because their entitlement is small). For those with an existing award (or who would qualify if they claimed) the amount is significant – £304 per month for each child above the second. The upper-earnings threshold (the gross earnings at which UC expires) rises by £795 per month (£9,500 per year) for each child, plus a further flat-rate £1,546 per month (£18,500 per year) if there are childcare costs. This means that households which did not previously qualify receive £0.37 for every £1 that their gross earnings are below the new upper-earnings threshold.[3]

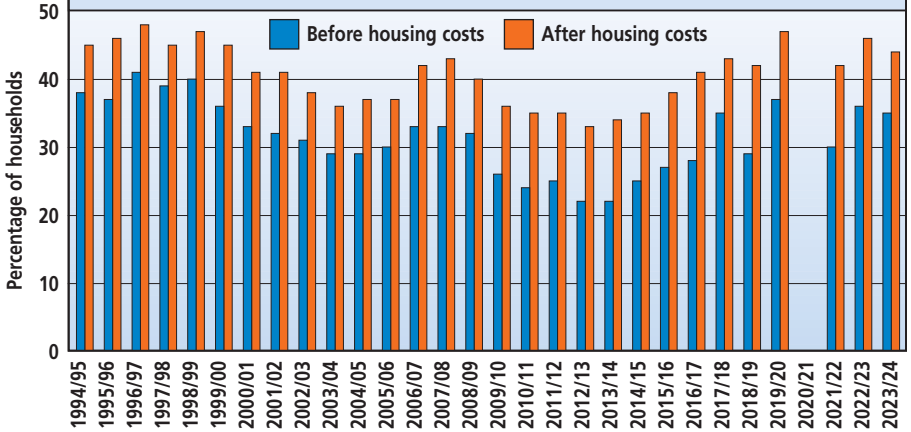
However, households that work less than 16 hours per week (and who do not receive a disability or carer's benefit) cannot receive more from their UC plus their child benefit than the benefit cap (£1,835 per month, or £2,110 in London). So, any household whose award is already capped will receive no increase or only the difference up to the cap if their award is currently below it.

The benefit cap is a flat rate and is not adjusted to reflect local rents or family size (and therefore any additional child elements when the two-child limit is lifted). The cap was not raised in the Budget to reflect the new policy, nor is it adjusted as part of the annual uprating; indeed, there is no legislative requirement to review it until 2028. Consequently, the numbers of households that are capped are likely to start to rise sharply from April 2026. In August 2025, there were 46,000 renters in England and Wales with three or more children on UC who were capped (representing 40 per cent of all capped households); this means that at least 160,000 children are affected. It is disappointing that the reform of the limit will have little or no advantage for those households that are in the deepest poverty.

The introduction of tax credits in 1999 did much to reduce child poverty, especially in larger households. But post-2010 welfare reforms, notably the introduction of the household-benefit cap (2013) and the two-child limit (2017) have contributed to a rise in child poverty in larger households. Figure 2.6.2 shows child-poverty rates before and after housing costs for households with three or more children.

Except during the global financial crisis (2007-2009), Figure 2.6.2 clearly shows the reduction in child-poverty rates amongst those with three or more children following the introduction of tax credits in 1999, but with higher levels of poverty after housing costs partly because household liabilities are not always fully covered by benefit. Poverty rates started rising again from 2014 – coinciding with the introduction of the benefit cap.

Figure 2.6.2 **Percentage of UK households with three or more children on low incomes, 1994/95-2023/24**



Source: DWP Stat-Xplore, Households below average income, 60 per cent of net median household income before and after housing costs.

Table 2.6.1 **Main welfare measures affecting households with children, 1999-2026**

Measure	Start date/period
Child tax credits introduced	5 October 1999 to 6 April 2026
Benefit cap introduced	15 April 2013
Family premium in HB abolished	1 May 2016
Benefit cap reduced	7 November 2016
Family element in tax credits abolished	6 April 2017
Two-child limit in tax credits and UC	6 April 2017 to 6 April 2026
Covid £20 increase in UC standard allowance	6 April 2020 to 6 October 2021
Cost-of-living payments (£650 year 1, £900 year 2)	14 July 2022 to 6 February 2024
Benefit cap raised by CPI (10.1 per cent)	6 April 2023

Source: CIH compilation from government sources.

There have been numerous changes to benefits that have occurred since 2010 that may have contributed to an increase in child poverty. Table 2.6.1 identifies the main changes to family/child benefits, but there are many other welfare measures (for example, benefits uprating and local housing allowance freezes) that would also have had an impact. Amid the welfare cuts, there were some positive changes that have boosted incomes and would have dampened the effect on child-poverty rates: an example is the reduction in the UC earned-income taper (2021). But some changes were time-limited, such as cost-of-living payments and the £20 uplift in benefits during the pandemic.

Although it is difficult to pinpoint a single measure that has increased poverty, rates of poverty in households with three or more children increased by around ten per cent (after housing costs) in the ten years since the benefit cap was introduced, and the rate of increase steepened after 2017. On the other hand, in households with two children it has remained relatively static at around 24 per cent over the same period. So, despite the numerous changes to welfare policy, there can be little doubt that the benefit cap and the two-child limit have substantially contributed to the increased poverty rates in larger families.

Freezing of the local housing allowance

Conspicuously missing from the Autumn Budget was any announcement on the local housing allowance (LHA), frozen in 2025/26 after having been reset at the 30th rent percentile in April 2024. Unfortunately, freezing LHA rates now appears to be the normal policy, rather than an annual uprating at the 30th percentile. The last time the LHA was reset at the 30th percentile as the normal policy was April 2012. Since then, it has only been fully uprated to reflect local rents on two occasions: in 2020 and 2024. The first was during the pandemic and lockdown (the original intention was to index the frozen rates by CPI), and the second was in a general election year.

The effect of a freeze is to create a shortfall between the 'shadow' 30th percentile rent (i.e. what the LHA rate would have been had it been reset) and the actual LHA. Since the LHA is the maximum help that can be awarded for housing costs, the shortfall is the maximum loss of benefit due to the failure to uprate. The actual shortfall between the claimant's rent and the frozen LHA rate may be higher, not least because in some rental market areas the proportion of private renters on benefit may be substantially higher than 30 per cent (see this chapter in the 2024 edition of the *Review*).

The other main effect is that over time, as rents increase, the proportion of homes available within the LHA rate will shrink from at least 30 per cent to some lower figure. If the freeze continues, eventually there will be no properties available. The higher the rate of local rent inflation, the faster the available pool of properties shrinks and the greater the shortfall that opens compared with the shadow 30th percentile rent.

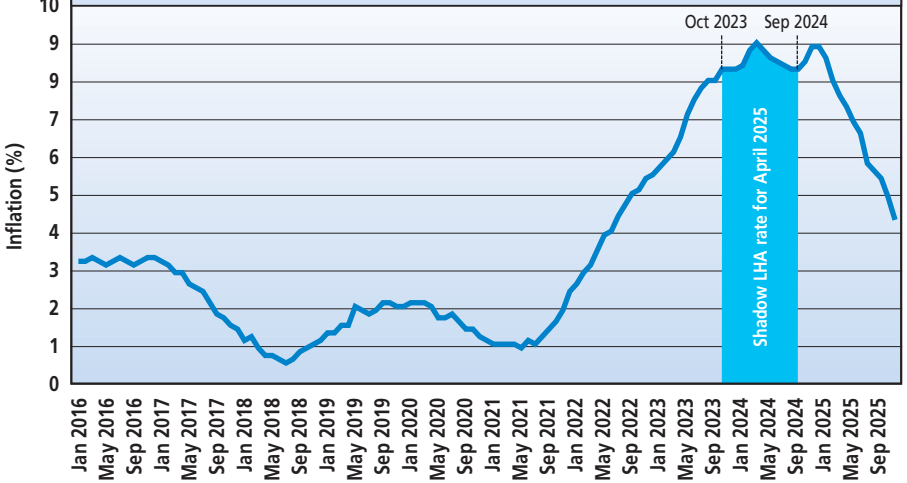
The government now appears to have reached a position whereby the justification for extending the current freeze into its second year is that the previous freezes were for a longer period (four years and three years respectively). But this relies on the assumption that each freeze will play out roughly equally. This, of course, is only true if both the period of the freeze and the levels of rent-inflation are broadly comparable.

However, this is not necessarily the case. Figure 2.6.3 shows rent-inflation for the period 2016 to 2025. In years when LHA rates are reset the 30th percentile is calculated using local rents paid during the 12 months ending the previous September. Taking this as our benchmark then, during the first freeze (April 2016 to March 2020), rent-inflation averaged around 2.3 per cent for the four years (circa 9.5 per cent cumulatively),[4] and in three of those years the impact would have been dampened by targeted affordability funding (TAF) – an annually determined cash limited fund redistributed to the worst affected rates.[5] During the second freeze (April 2021-March 2024), rent-inflation averaged 2.2 per cent for the three years (6.8 per cent cumulatively).

However, in the first year of the current freeze rent-inflation averaged a much higher 8.6 per cent. The shaded area in Figure 2.6.3 shows the rent data used to set the shadow LHA rate for April 2025 (i.e. if the LHA had been reset at the 30th percentile).

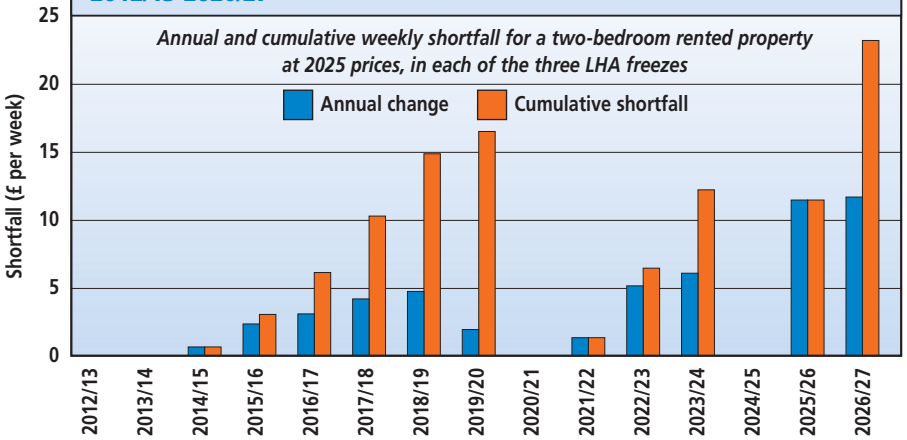
Unsurprisingly therefore, the cash shortfalls that opened up in the first year of the current freeze are far higher than any single year of the previous two freezes. In fact, the median cash shortfalls at the end of the first year were equivalent to 70 per cent of the cumulative shortfall in the final year of the four-year freeze,[6] and 94 per cent of the cumulative shortfall in the final year of the three-year freeze, as shown in Figure 2.6.4.

Figure 2.6.3 **UK private sector rent-inflation and LHA freezes, 2016-2025**



Source: ONS, Price index of private rents (PIPR).

Figure 2.6.4 **Median shortfall compared to a 30th percentile rent, 2012/13-2026/27**



Source: Analysis by CIH of historic LHA rates and shadow 30th percentile rents for England shortfalls, rebased to 2025 prices.

Note: The four-year freeze beginning 2016/17 was preceded by one year (2013/14) when the existing rates were indexed by CPI (2.2 per cent) and then two years of indexing at one per cent (2014/16 and 2015/16). Figure 2.6.4 includes any shortfall that opened over these three years and the four-year freeze that followed it.

For the second year of the current freeze (i.e. from April 2026) the annual change is similar to the first year. This means that the real terms cumulative shortfall against the shadow 30th percentile, during this second year, is now 40 per cent higher than in the final year of the four-year freeze and 90 per cent higher than in the final year of the three-year freeze. The current shortfall is therefore markedly higher than during previous freezes.

When the LHA was last reset in April 2024, the proportion of claimants who had a shortfall between their contractual rent and the LHA rate fell from 67 to 46 per cent. By the start of the first year of the current freeze, the proportion of claimants with a contractual shortfall had risen to 54 per cent and in England the proportion of the market covered by the frozen LHA rate had shrunk to around 20 per cent across all LHA categories.[7] Although the median cash shortfall – from April 2026, around £23.20 per week, £100 per month for a two-bedroom property – appears relatively modest, it should be remembered that social assistance covers (or was intended to) the full cost of a reasonable market rent because there is no element in basic benefit rates (including the UC standard allowance) for housing costs. Furthermore, these basic allowances are known to be insufficient to cover other essential living expenses, as discussed in the 2023 edition of the *Review*.

Conclusion

The final transfer of legacy benefits to UC marks the start of a comprehensive social assistance scheme that combines out-of-work support, support for children (including childcare costs) and rent payments into a single benefit that from April 2026 will cover all working-age claimants. Since the introduction of housing benefit in the 1970s, these distinct requirements have (until now) been addressed by separate benefits. The equivalent reform for pension-age households is expected to start later in 2026 when a new pension-credit element covering rent payments will be phased in, probably on a similar basis as the transfer of working-age HB claims onto UC.

Previous reforms had either resulted in two incompatible systems for those in-work or out-of-work, or partial integration (such as the 1988 reforms), whereby each benefit was calculated using a single set of allowances. But in the earlier reforms, in-work support for children and rent payments remained as separate benefits and over a range of incomes could be claimed concurrently. Further, the relative coherence achieved by the 1988 reforms began to break down as subsequent changes were overlaid on them (such as the introduction of tax credits).

Throughout this time a significant driver for reform was creating a system that encouraged work, eliminating the employment trap (whereby claimants are worse-off starting work) and easing the deepest part of the poverty trap – where the effective marginal tax rate exceeds 80 per cent (arising from the combined effect of losses to tax and benefit withdrawals – the 'taper'). These very high effective marginal tax rates are a feature of systems in which more than one benefit can be claimed concurrently and the tapers overlap.

The welcome lifting of the two-child limit restores UC to its original policy goal of integrating all the main low-income benefits, tax credits and help with rent payments into a single system of income protection for all family sizes. But it is disappointing that the household-benefit cap remains in place, so that many families with three or more children who are in the deepest poverty will not benefit from the measure – while those with higher incomes will. If the cap remains unchanged and rents continue to rise many more two-child families will also be pulled within its scope.

Finally, the post-war UK social security system assumes that reasonable rent payments are fully covered within social assistance payments (i.e. UC and pension credit). The reason for this is that other pensions and benefits have no element for rent because (unlike other essential expenses) rent levels vary so much between local markets. Therefore, to avoid rent-induced poverty it is essential that the rent covered by social assistance realistically reflects the local rate. In times of low rent-inflation, freezing LHA rates might be achieved with only modest adverse impact. But implementing a freeze at a time of historically high rent-inflation and expecting the same results makes no sense.

If the government were to break its addiction to freezing LHA rates and return to a policy of maintaining their real value, as it does with other pensions and benefits

through the annual uprating, there would be extra costs – around £300 million to reset at the 30th percentile from April 2026.[8] But there would also be significant benefits. As we discussed in Commentary Chapter 5, artificially low LHA rates not only compromise government efforts to reduce child poverty, but also put more households at risk of homelessness, frustrating attempts to cut the use of temporary accommodation and its associated costs. It is not easy to put a cost estimate on these savings, but the reduction in the suffering of low-income households dependent on benefits to pay their rents would be considerable.

Notes and references

1 Estimates can vary because of the changes in tax and benefit rates over time. The following assumptions were used: basic rate taxpayer (2025/26 rates) auto-enrolled into a pension (five percent); tax credits taper – 41 per cent of gross income; HB taper – 65 per cent of net income (tax, national insurance (NI) and half of pension contributions); UC taper – 55 per cent of net earnings (tax, NI, pension).

2 DWP (2025) *Removing the two-child limit on Universal Credit: Impact on low-income poverty levels in the United Kingdom* (www.gov.uk/government/publications/poverty-impacts-of-social-security-changes-at-budget-2025/).

3 Assumes a basic-rate taxpayer with pension auto-enrolment. A higher-rate taxpayer with auto-enrolment would receive £0.32 and the upper threshold would rise by £918 per month for each child, plus a further £1,782 if paying for childcare.

4 Before January 2016, based on the Office of National Statistics (ONS) index of private rental housing prices (IPRHP); from January 2016, based on the ONS price index of private rents (PIPR).

5 Targeted affordability funding (TAF) was a cash-limited fund based on the assumption that LHA rates would be uprated by the Consumer Prices Index (CPI). The size of the fund each year was a fixed percentage of the savings made from freezing the rates. There was no TAF funding in 2016 because savings were zero.

6 The four-year freeze was preceded by one year (2013/14) when the existing rates were indexed by CPI (2.2 per cent) and then two years indexing at one per cent (2014/16 and 2015/16). Figure 2.6.4 includes any shortfall that opened over these three years and the four-year freeze that followed it.

7 Based on the median of each Broad Rental Market Area for each category in England. CIH analysis based on the Valuation Office Agency Shadow List of Rents, April 2025.

8 Based on the Autumn Statement 2023 (CP 977) costing of resetting at the 30th percentile from April 2024, Table 5.1, line 11.

Economic prospects and public expenditure

Table 1 **Key economic trends**

	1970	1975	1980	1985	1990	1995	2000	2005	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025 (provisional)
Gross Domestic Product																								
£ billion (current prices)	56.1	115.1	260.0	415.5	673.0	854.9	1,104.8	1,403.2	1,615.8	1,669.9	1,721.7	1,789.1	1,875.1	1,928.0	2,004.8	2,097.2	2,171.6	2,253.0	2,124.7	2,322.7	2,580.9	2,752.2	2,890.7	3,018.5
£ billion (real terms)	923.6	1,021.2	1,141.0	1,283.2	1,515.2	1,622.6	1,940.0	2,193.4	2,250.0	2,269.1	2,303.8	2,343.4	2,417.4	2,469.2	2,523.7	2,600.0	2,640.3	2,673.5	2,404.8	2,610.3	2,744.7	2,752.2	2,782.1	2,817.4
% annual real growth	2.7	-1.5	-2.0	4.1	0.6	2.4	4.5	2.8	2.3	0.9	1.5	1.7	3.2	2.1	2.2	3.0	1.6	1.3	-10.0	8.5	5.1	0.3	1.1	1.2
Unemployment																								
000s	–	1,174.0	1,833.0	3,151.0	2,053.0	2,436.0	1,587.0	1,464.0	2,497.0	2,593.0	2,570.0	2,474.0	2,026.0	1,780.0	1,635.0	1,479.0	1,385.0	1,311.0	1,570.0	1,545.0	1,304.0	1,407.0	1,510.0	1,789.0
%	–	4.5	6.8	11.4	7.1	8.6	5.4	4.8	7.9	8.1	7.9	7.6	6.2	5.4	4.9	4.4	4.1	3.8	4.6	4.6	3.8	4.1	4.3	5.0
Inflation %																								
RPI	6.4	24.2	18.0	6.1	9.5	3.5	3.0	2.8	4.6	5.2	3.2	3.0	2.4	1.0	1.8	3.6	3.3	2.6	1.5	4.1	11.6	9.7	3.6	3.4
CPI	–	–	–	–	7.0	2.6	0.8	2.1	3.3	4.5	2.8	2.6	1.5	0.0	0.7	2.7	2.5	1.8	0.9	2.6	9.1	7.3	2.5	2.8
CPIH	–	–	–	–	8.0	2.7	1.2	2.1	2.5	3.8	2.6	2.3	1.5	0.4	1.0	2.6	2.3	1.7	1.0	2.5	7.9	6.8	3.3	3.6
Interest rates %	–	11.5	16.3	12.1	14.6	6.6	6.0	4.6	0.5	0.5	0.5	0.5	0.5	0.5	0.4	0.3	0.6	0.8	0.2	0.1	1.5	4.7	5.1	4.3

Sources: ONS UK National Accounts, ONS Labour Market Overview and Bank of England. Data for 2025 are provisional.

Notes:
1. Gross Domestic Product is shown at current (YBHA) and 2015 real prices (ABMI) chained volume series. These measures were substantially revised in 2019 following changes in methodology.
2. Inflation is the General Retail Price Index (CZBH), the Consumer Price Index (D7G7) and from 2006 the Consumer Prices Index including Housing costs of owner-occupiers (L55O). Figures for 2025 are for the third quarter only.
3. Interest rates are average BoE bank rate for each year to December.
4. Unemployment figures are based on the International Labour Organisation (ILO) definition and are seasonally adjusted (MGS & MGSX) for adults aged 16 and over. They differ from the claimant unemployment figures reported in versions of this table prior to 2019. Figures for 2025 are for the third quarter only.
5. The methodology used by ONS to estimate elements of purchased software within gross fixed capital formation (GFCF) had led to some double counting from 1997 onwards, but this has had minimal impact on overall annual GFCF and GDP growth.

Table 2a **Average male and female earnings in the United Kingdom**

£ per week

	1970	1975	1980	1985	1990	1995	2000	2005	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
All full-time	–	–	–	171.0	263.1	336.3	425.1	516.4	598.6	602.9	607.8	620.2	620.8	627.0	644.9	661.1	685.2	703.4	708.1	726.6	758.5	811.1	867.2	920.8
All full-time men	30.0	60.8	124.5	192.4	295.6	374.6	471.7	568.0	653.6	658.4	660.7	677.0	674.0	680.3	699.3	715.9	742.8	760.0	754.6	780.5	811.3	865.5	930.9	985.7
All full-time women	16.3	37.4	78.8	126.4	201.5	269.8	344.7	435.6	513.3	515.5	525.1	533.0	539.3	546.2	562.3	577.7	598.1	620.2	640.1	649.2	681.4	735.2	781.1	832.1
All part-time	–	–	–	–	–	–	130.5	167.0	197.3	197.3	197.7	201.7	203.5	203.9	215.2	219.7	226.5	237.5	247.4	255.5	267.5	291.5	312.3	337.4
All part-time men	–	–	–	–	–	–	133.1	181.1	206.7	207.0	203.0	201.7	200.5	199.9	217.1	219.4	229.0	235.1	246.4	255.7	257.1	295.4	311.7	344.8
All part-time women	–	–	–	–	–	–	129.9	163.3	194.4	194.1	196.0	201.7	204.5	205.3	214.6	219.9	225.5	238.3	247.7	255.5	271.5	290.1	312.4	334.5
All full and part-time	–	–	–	–	–	–	354.5	422.8	487.6	487.2	491.3	501.3	501.5	507.2	525.0	537.9	555.0	571.7	575.8	596.4	623.3	669.9	716.4	757.5
All full and part-time men	–	–	–	–	–	–	445.9	524.9	595.6	595.8	596.9	611.6	606.1	612.6	632.7	646.9	667.3	683.8	678.2	703.8	728.3	779.5	837.3	882.2
All full and part-time women	–	–	–	–	–	–	255.1	319.5	377.1	375.3	382.4	389.8	395.0	400.6	415.4	426.6	440.3	459.9	474.2	489.3	515.9	560.4	598.8	635.0
Percentages																								
All full-time women as a percentage of full-time men	54.3	61.5	63.3	65.7	68.2	72.0	73.1	76.7	78.5	78.3	79.5	78.7	80.0	80.3	80.4	80.7	80.5	81.6	84.8	83.2	84.0	84.9	83.9	84.4

Sources: ONS New Earnings Surveys (resident basis) and Annual Survey of Hours and Earnings.

Notes:
1. The earnings estimates are inclusive of overtime and are based on the earnings in pounds for employees who are on adult rates of pay and whose pay was not affected by absence.
2. There were changes of methodology in 2004, 2006 and 2011, which all slightly reduced average earnings figures compared to the previous years.
3. Figures to 1995 are from the New Earnings Survey, and for Great Britain only. Figures from 2000 are from the Annual Survey of Hours and Earnings and are for the UK.
4. Great Britain figures for male and female manual earnings for the years to 2002 can be found in previous editions of the *Review*. Data for those income groups were discontinued in 2003.
5. Due to the sharp drop in response rates in the wake of the Covid-19 pandemic, figures for 2020 to 2023 should be treated with caution: in particular, the implied rate of wage growth for 2020 and 2021 due to the inclusion of employees that were furloughed during the pandemic. Response rates for 2024 increased to 173,000, only slightly lower than the typical response rate prior to the pandemic.

Table 2b **Median weekly male and female earnings in the United Kingdom**

£ per week

	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
All full-time	498.5	498.3	506.1	517.4	518.3	527.1	538.6	550.0	568.3	585.2	585.7	609.8	641.8	687.0	728.3	766.6
All full-time men	537.6	538.2	546.0	556.2	558.6	567.2	577.5	590.9	608.2	629.2	617.5	650.7	683.2	730.2	774.2	814.6
All full-time women	439.0	440.0	448.9	458.9	461.5	470.2	480.5	493.2	509.0	527.9	543.5	558.5	587.7	632.4	672.5	709.8
All part-time	153.7	153.0	155.2	159.8	161.0	166.5	177.1	182.0	187.3	196.9	202.4	214.9	228.3	241.5	263.3	280.0
All part-time men	141.9	142.5	145.8	149.4	151.4	155.5	166.8	171.6	176.8	184.2	191.6	206.4	211.2	231.6	240.9	255.8
All part-time women	157.3	156.6	158.7	164.0	166.0	171.2	181.2	186.4	189.9	201.5	206.9	219.2	234.1	248.2	272.8	288.5
All full and part-time	403.8	400.0	405.8	415.3	417.9	425.1	438.4	448.5	460.0	479.1	479.1	505.1	533.7	574.9	613.5	642.5
All full and part-time men	496.5	493.0	498.1	507.8	507.4	517.5	530.4	540.6	554.6	574.9	568.4	594.1	623.2	670.1	709.7	740.6
All full and part-time women	315.8	313.2	319.7	327.2	330.4	337.1	349.1	358.3	369.9	388.1	400.1	421.6	449.8	491.6	528.9	556.0
Percentages																
All full-time women as a percentage of full-time men	81.7	81.8	82.2	82.5	82.6	82.9	83.2	83.5	83.7	83.9	88.0	85.8	86.0	86.6	86.9	87.1

Sources and notes: See Table 2a.

Table 3a **Household disposable income, consumer spending and savings**

		1970	1975	1980	1985	1990	1995	2000	2005	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
	£ billion																							
	Gross household disposable income [1]	35.1	76.6	170.4	269.0	424.5	579.3	727.6	891.0	1,067.6	1,083.7	1,128.9	1,175.8	1,217.0	1,286.2	1,311.4	1,347.1	1,402.4	1,453.0	1,454.4	1,514.7	1,609.2	1,756.3	1,881.2
–	Consumer spending[2]	33.1	70.5	153.2	248.7	404.6	531.5	709.4	874.1	987.0	1,022.6	1,058.1	1,112.2	1,159.0	1,188.0	1,249.3	1,294.6	1,343.7	1,378.6	1,200.3	1,319.3	1,534.7	1,646.7	1,706.4
=	Savings	2.0	6.1	17.2	20.3	19.9	47.8	18.2	16.9	80.6	61.1	70.8	63.6	58.0	98.2	62.0	52.5	58.7	74.3	254.1	195.3	74.5	109.6	174.9
	Savings ratio (%)[3]	5.7	8.0	10.1	7.6	4.7	8.3	2.5	1.9	7.6	5.6	6.3	5.4	4.8	7.6	4.7	3.9	4.2	5.1	17.5	12.9	4.6	6.2	9.3
	Composite Price Index	73.1	134.8	263.7	373.2	497.5	588.2	671.8	757.3	881.9	927.8	957.6	986.7	1,010.0	1,020.0	1,037.7	1,074.9	1,110.8	1,139.3	1,156.4	1,203.2	1,342.6	1,472.7	1,525.5
	£ billion (2024 prices)																							
	Gross household disposable income	733.4	866.9	985.8	1,099.5	1,301.6	1,502.4	1,652.2	1,794.9	1,846.8	1,781.8	1,798.4	1,817.9	1,838.1	1,923.6	1,927.8	1,911.8	1,926.0	1,945.5	1,918.6	1,920.4	1,828.4	1,756.3	1,881.2
–	Consumer spending	691.3	797.5	886.5	1,016.4	1,240.6	1,378.4	1,610.9	1,760.9	1,707.3	1,681.4	1,685.7	1,719.6	1,750.5	1,776.8	1,836.6	1,837.3	1,845.4	1,846.0	1,583.5	1,672.7	1,743.8	1,646.7	1,706.4
=	Savings	42.1	69.3	99.3	83.1	61.1	124.0	41.4	34.0	139.4	100.4	112.8	98.3	87.6	146.8	91.2	74.5	80.6	99.5	335.2	247.7	84.6	109.6	174.9
	Increases over previous years:[4]																							
	Household disposable income																							
	% (Cash)	–	23.6	24.5	11.6	11.6	7.3	5.1	4.5	4.0	1.5	4.2	4.2	3.5	5.7	2.0	2.7	4.1	3.6	0.1	4.1	6.2	9.1	7.1
	% (Constant prices)[5]	–	3.6	2.7	2.3	3.7	3.1	2.0	1.7	0.6	-3.5	0.9	1.1	1.1	4.7	0.2	-0.8	0.7	1.0	-1.4	0.1	-4.8	-3.9	7.1
	Consumer spending																							
	% (Cash)	–	22.6	23.5	12.5	12.5	6.3	6.7	4.6	2.6	3.6	3.5	5.1	4.2	2.5	5.2	3.6	3.8	2.6	-12.9	9.9	16.3	7.3	3.6
	% (Constant prices)[3]	–	3.1	2.2	2.9	4.4	2.2	3.4	1.9	-0.6	-1.5	0.3	2.0	1.8	1.5	3.4	0.0	0.4	0.0	-14.2	5.6	4.2	-5.6	3.6

Sources: ONS, UK National Accounts, UK Economic Accounts, plus Inflation and Price Indices.

Notes: 1. Gross household disposable income (GDHI) figures are seasonally adjusted (RPHQ). It is the amount of money that all individuals in the household sector have available for spending or saving after all taxes, social contributions and benefits have been taken into account. The household sector includes all individuals, including people living in institutions and the self-employed, but it excludes non-profit bodies such as charities.

2. Gross household consumer expenditure figures are seasonally adjusted (ABJQ) and were substantially revised in 2018 as part of the modified GDP methodology.

3. The savings ratio is the ratio of savings to household disposable income.

4. For the years to 2005 the increases are the average annual increase over the previous five years.

5. Constant prices calculated based on the Composite Price Index (January 1974 = 100).

Table 3b **Gross disposable household income at constant prices by country and region**

£ per head of population at 2023/24 prices

	1997	2000	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
North East	17,224	18,056	19,570	19,770	19,807	19,604	20,073	19,910	19,359	19,682	19,700	19,952	20,611	20,673	20,560	20,606	20,955	21,004	21,028	20,314	20,645
North West	18,232	19,385	21,065	21,223	21,570	21,196	21,539	21,196	20,582	20,714	20,884	21,112	21,988	21,919	21,995	22,120	22,476	22,449	22,500	21,878	22,263
Yorkshire & The Humber	18,006	19,252	20,591	20,789	21,143	20,694	20,844	20,419	19,972	20,044	20,149	20,418	21,295	21,196	21,276	21,522	21,837	21,840	21,944	21,382	21,730
West Midlands	18,302	19,296	21,138	21,303	22,014	21,518	21,453	20,968	20,577	20,728	20,877	21,225	22,160	21,971	22,005	22,175	22,558	22,522	22,657	22,053	22,380
East Midlands	18,355	19,548	20,722	20,964	21,049	20,880	20,965	20,652	20,134	20,159	20,373	20,817	21,778	21,930	21,648	21,776	22,057	21,967	22,087	21,513	21,848
East	21,213	22,546	24,339	24,467	24,908	24,849	25,008	24,575	23,834	24,058	24,346	24,752	26,040	26,179	26,257	26,639	26,908	26,523	26,773	26,149	26,592
London	24,511	27,536	31,111	31,886	33,388	33,210	32,410	31,822	30,380	31,421	32,320	33,205	35,417	35,654	35,371	36,494	36,508	35,589	36,576	35,903	36,543
South East	24,106	25,407	27,104	27,623	28,301	27,890	27,892	27,275	26,502	26,735	27,197	27,455	28,962	29,058	29,043	29,400	29,829	29,114	29,406	28,748	29,129
South West	20,806	21,729	23,343	23,922	24,212	24,138	23,806	23,752	23,216	23,141	23,452	23,893	24,858	24,819	24,729	25,084	25,551	25,352	25,584	25,084	25,685
England	20,607	22,068	23,972	24,342	24,919	24,659	24,625	24,224	23,513	23,800	24,160	24,587	25,848	25,901	25,835	26,221	26,529	26,186	26,466	25,843	26,275
Wales	17,564	18,615	20,322	20,451	20,557	20,695	20,321	20,122	19,687	19,783	19,770	20,130	20,712	20,673	20,869	21,180	21,397	21,476	21,614	20,799	20,813
Scotland	18,150	19,446	21,890	22,355	22,973	23,134	22,979	22,727	22,291	22,413	22,701	22,936	23,543	23,496	23,328	23,344	23,869	23,608	23,817	23,308	23,674
Northern Ireland	16,257	16,984	19,778	20,252	20,195	19,842	19,714	19,507	19,191	19,028	19,358	19,691	20,261	20,364	20,347	20,330	20,706	20,711	21,206	20,848	21,085
United Kingdom	20,117	21,527	23,497	23,866	24,405	24,198	24,135	23,764	23,101	23,354	23,692	24,099	25,256	25,301	25,242	25,586	25,909	25,601	25,876	25,264	25,666

Source: ONS Regional gross disposable household income.

Notes: 1. Gross disposable household income estimates relate to totals for all individuals within the household sector for a region and not to the average for each household.

2. The household sector includes all individuals, including people living in institutions and the self-employed but now excludes nonprofit bodies such as charities.

Table 4 **Measures of employment and unemployment in the UK**

Thousands

		1979	1984	1990	1995	2000	2005	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
	Employees	23,092	21,000	22,783	21,863	23,977	24,997	25,017	25,118	25,213	25,514	25,960	26,504	26,771	27,065	27,494	27,781	27,841	28,196	28,564	28,820	29,125
+	Self-employed	1,833	2,695	3,542	3,549	3,254	3,644	3,990	4,058	4,224	4,262	4,558	4,575	4,772	4,798	4,780	4,962	4,577	4,231	4,243	4,379	4,338
+	Training programmes	-	309	459	273	143	113	128	100	150	158	121	104	82	78	49	52	44	41	70	63	54
+	Unpaid family workers	-	-	-	133	109	96	94	103	108	110	116	102	118	116	115	128	98	87	80	88	99
=	Total in employment	25,195	24,285	26,871	25,818	27,484	28,850	29,228	29,381	29,723	30,097	30,818	31,346	31,810	32,128	32,507	32,923	32,559	32,555	32,957	33,351	33,616
	of which																					
	Full-time	–	19,019	20,930	19,460	20,517	21,556	21,300	21,422	21,547	21,897	22,469	22,884	23,208	23,536	23,886	24,263	24,264	24,526	24,647	24,794	25,225
	Part-time	–	4,985	5,854	6,359	6,967	7,293	7,928	7,956	8,150	8,147	8,285	8,400	8,536	8,521	8,552	8,660	8,294	8,029	8,311	8,557	8,390
	Workers with second jobs	–	702	1,079	1,282	1,177	1,060	1,111	1,143	1,133	1,143	1,198	1,180	1,132	1,126	1,124	1,144	1,112	1,173	1,244	1,189	1,253
+	ILO unemployed	1,432	3,241	2,053	2,436	1,587	1,464	2,497	2,593	2,570	2,474	2,026	1,780	1,635	1,479	1,385	1,311	1,570	1,545	1,304	1,407	1,510
=	Total economically active	26,627	27,526	28,924	28,254	29,070	30,314	31,726	31,974	32,293	32,571	32,844	33,126	33,445	33,607	33,892	34,234	34,129	34,100	34,261	34,757	35,126
	Economically inactive	8,311	8,655	7,899	8,686	8,694	9,047	9,446	9,453	9,218	9,114	9,058	9,037	8,953	8,896	8,788	8,644	8,837	9,011	9,219	9,228	9,378
	Claimant unemployed	1,064	2,888	1,648	2,290	1,088	862	1,496	1,534	1,586	1,421	1,036	798	773	795	901	1,133	2,243	2,280	1,590	1,536	1,674

Sources: Office for National Statistics, Labour Force Survey and Labour market statistics time series.

Notes: 1. Claimant unemployment refers to the number of people aged 18 and over that claim unemployment-related benefits. The figures are seasonally adjusted (BCJD) and for the second quarter of the year.

2. Since 2015, the claimant count has been reclassified as 'experimental' as it includes a proportion of universal credit claimants who are in low-paid work but are required to be actively seeking work.

3. All other figures are from the Labour Force Survey and are for people aged 16 and over, except the economically inactive that are for those aged 16 to 64. For the years to 1990 figures are for the April of the year; from 1993 they are for the second quarter of the year, seasonally adjusted.

4. The LFS definitions of unemployment and inactivity apply for 1979. Thereafter the ILO definition (based on a four-week instead of a one-week job-search period) applies.

5. A combination of methodological and operational changes in response to Covid-19 and lower response rates mean that LFS data may be less reliable for 2020 to 2024 inclusive.

Table 5a **Claimant unemployment rates in the UK by country/region**

Percentages at first quarter of each year

Country/region	1970	1975	1980	1985	1990	1995	2000	2005	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
North East	–	3.7	6.9	15.4	9.1	11.0	6.5	3.6	6.8	6.6	7.5	7.0	5.5	3.7	3.9	4.0	4.3	5.1	5.6	8.9	6.3	5.2	5.1	5.2
North West	–	3.0	4.9	12.6	7.0	8.4	4.3	2.7	5.4	5.0	5.7	5.1	3.9	2.8	2.7	2.7	2.9	3.5	4.0	7.8	5.4	4.8	4.7	5.0
Yorkshire & The Humber	2.7	2.2	3.9	11.2	6.2	8.3	4.6	2.7	5.8	5.4	6.1	5.7	4.5	3.2	2.6	2.6	2.8	3.3	3.9	7.6	5.3	4.7	4.8	5.1
East Midlands	2.1	1.9	3.2	9.3	4.6	7.3	3.4	2.3	4.9	4.2	4.8	4.4	3.3	2.2	1.8	1.8	2.0	2.4	3.1	6.4	4.3	3.9	4.1	4.5
West Midlands	1.8	2.0	3.9	12.1	5.4	8.0	4.1	3.1	6.4	5.7	6.0	5.4	4.2	2.9	2.6	2.7	2.9	3.5	4.3	8.3	6.2	5.5	5.6	6.4
East	–	1.6	2.5	7.5	2.9	6.4	2.6	2.0	4.0	3.6	3.9	3.6	2.6	1.6	1.4	1.5	1.6	2.0	2.5	6.1	4.0	3.3	3.5	3.9
London	–	1.4	2.5	8.2	4.4	9.1	3.9	3.3	4.4	4.2	4.4	3.9	2.9	2.1	1.8	1.9	2.0	2.4	2.9	7.8	4.9	4.2	4.5	5.3
South East	–	1.4	2.1	6.7	2.4	5.8	2.0	1.5	3.4	2.8	3.0	2.8	2.0	1.3	1.1	1.2	1.4	1.7	2.2	5.7	3.6	3.1	3.2	3.5
South West	2.7	2.4	3.5	8.5	3.6	6.7	2.7	1.5	3.2	2.9	3.2	2.9	2.1	1.4	1.3	1.4	1.5	2.0	2.3	5.4	3.2	2.7	2.8	3.0
England	–	2.1	3.5	9.7	4.8	7.7	3.6	2.5	4.7	4.3	4.6	4.2	3.2	2.2	2.0	2.0	2.2	2.7	3.2	7.0	4.7	4.0	4.2	4.6
Wales	3.9	3.0	5.1	13.0	6.3	8.2	4.5	2.7	5.4	4.9	5.5	5.4	4.1	3.1	2.8	2.6	2.6	3.2	3.8	6.9	4.7	4.1	4.0	4.2
Scotland	3.8	2.9	5.7	12.0	8.0	7.8	4.7	3.1	5.0	5.0	5.1	5.0	3.7	2.8	2.6	2.7	2.9	3.4	3.8	7.2	4.5	3.8	3.5	3.6
Great Britain	2.4	2.2	3.8	10.1	5.1	7.8	3.7	2.5	4.7	4.4	4.7	4.4	3.3	2.3	2.1	2.1	2.3	2.7	3.3	7.0	4.7	4.0	4.1	4.5
Northern Ireland	6.5	4.6	8.0	15.3	13.0	11.6	5.5	3.3	6.1	6.5	6.9	7.2	6.4	5.2	4.2	3.5	3.1	3.1	3.0	6.0	4.0	3.7	3.7	4.0
United Kingdom	–	2.2	3.9	10.2	5.3	7.9	3.7	2.6	4.8	4.4	4.8	4.6	3.4	2.4	2.2	2.2	2.3	2.8	3.3	7.0	4.6	4.0	4.1	4.5

Source: Office for National Statistics, claimant count and vacancies dataset.

Notes: 1. Figures are for the first quarter of the year and are seasonally adjusted. Figures from 1997 are affected by the introduction of the jobseeker's allowance and from 2013 by universal credit.

2. Figures for government office regions are unavailable for the years prior to 1975, except where they coincide with standard regions.

3. ONS caution that the claimant count unemployment series does not provide a wholly reliable representation of the labour market (see table 4 notes), but it provides a useful indication of variations in unemployment between areas and over time.

Table 5b **Unemployment rates in the UK by country/region**

Percentages

Country/egion	1970	1975	1980	1985	2002	2005	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
North East	–	–	–	–	6.8	6.3	9.7	9.9	10.8	10.3	9.8	7.8	7.5	6.0	4.8	5.6	4.9	5.6	4.9	3.7	4.8	4.5
North West	–	–	–	–	5.4	4.3	8.3	8.5	9.5	7.8	7.1	5.8	4.8	4.2	3.8	4.0	3.8	4.7	4.3	3.5	4.7	4.8
Yorkshire & The Humber	–	–	–	–	5.3	5.0	9.2	8.5	9.4	8.8	7.6	6.8	5.7	4.8	4.4	4.8	3.8	4.7	4.2	3.8	3.2	4.9
East Midlands	–	–	–	–	4.2	4.1	7.3	7.9	8.4	7.8	5.6	4.7	4.4	3.7	3.9	4.2	4.3	4.9	2.3	3.2	5.5	4.9
West Midlands	–	–	–	–	5.5	4.4	8.9	8.8	8.6	9.9	7.5	6.0	5.9	6.0	5.0	4.8	5.2	5.7	4.6	5.2	5.2	5.9
East	–	–	–	–	3.5	3.7	6.6	6.6	6.6	6.5	5.2	4.5	3.4	3.8	3.1	2.4	3.5	3.5	3.1	4.3	3.8	4.8
London	–	–	–	–	6.7	6.9	9.3	9.5	8.9	8.5	7.0	6.4	5.7	5.3	5.0	4.3	5.2	6.2	4.4	4.8	5.1	6.0
South East	–	–	–	–	3.9	3.6	6.0	5.8	6.4	6.3	4.5	4.4	3.7	3.4	3.6	2.8	3.0	4.1	2.9	3.6	3.8	3.9
South West	–	–	–	–	3.5	3.3	6.3	6.5	5.9	5.8	4.9	4.5	4.0	3.6	3.1	2.5	3.6	3.5	2.5	3.4	3.8	3.2
England	–	–	–	–	2.4	2.2	3.8	3.8	3.9	3.8	3.1	2.7	2.4	2.2	2.0	1.9	2.0	2.3	1.8	2.0	2.2	2.4
Wales	–	–	–	–	5.9	4.4	8.9	7.7	8.7	8.0	6.3	6.4	4.3	4.4	4.3	3.9	2.8	4.0	3.9	5.0	3.7	4.6
Scotland	–	–	–	–	6.7	5.8	8.4	7.7	8.0	7.5	6.9	5.5	5.4	3.7	4.2	3.2	4.5	4.4	3.6	3.2	5.0	3.6
Great Britain	–	–	–	–	2.5	2.3	3.9	3.8	3.9	3.8	3.1	2.7	2.4	2.1	2.0	1.8	2.0	2.3	1.8	1.9	2.2	2.3
Northern Ireland	–	–	–	–	5.5	4.7	7.2	7.2	7.1	7.9	6.8	6.3	5.9	5.2	3.5	3.1	3.0	4.2	2.7	2.2	1.8	2.2
United Kingdom	–	–	–	–	2.5	2.3	3.9	3.8	3.9	3.8	3.1	2.7	2.4	2.1	2.0	1.8	2.0	2.3	1.8	1.9	2.1	2.3

Source: Office for National Statistics, Regional labour market: estimates of unemployment by age.

Notes: 1. Figures are not seasonally adjusted and are based on rolling three-monthly figures from the Labour Force Survey.

2. Figures are unavailable for the years prior to 2002.

3. These estimates are derived from the same data source as the UK level figures, but sampling variability due to relatively small sample sizes means the figures should be used with caution and are not designated official statistics.

Table 6 **Personal housing wealth, borrowing and net equity**

£ billion

		1970	1975	1980	1985	1990	1995	2000	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
	Net equity	**35.7**	**101.9**	**253.5**	**414.2**	**832.6**	**690.5**	**1,232.2**	**2,560.3**	**2,802.4**	**3,046.9**	**2,470.7**	**2,666.5**	**2,724.0**	**2,717.0**	**2,804.2**	**3,061.1**	**3,415.0**	**3,781.6**	**4,062.4**
+	House loans	**11.5**	**25.2**	**52.4**	**127.4**	**294.1**	**386.1**	**525.1**	**943.7**	**1,052.3**	**1,156.5**	**1,186.0**	**1,192.5**	**1,199.0**	**1,202.7**	**1,225.2**	**1,236.7**	**1,255.9**	**1,288.4**	**1,324.1**
=	Gross assets	**47.2**	**127.1**	**305.9**	**541.6**	**1,126.7**	**1,076.6**	**1,757.3**	**3,504.0**	**3,854.7**	**4,203.4**	**3,656.7**	**3,859.0**	**3,923.0**	**3,919.7**	**4,029.4**	**4,297.8**	**4,670.9**	**5,070.0**	**5,386.5**
	Index of growth of gross assets	**100.0**	**269.3**	**648.1**	**1,147.5**	**2,387.1**	**2,280.9**	**3,723.1**	**7,423.7**	**8,166.7**	**8,905.5**	**7,747.2**	**8,175.8**	**8,311.5**	**8,304.4**	**8,536.8**	**9,105.6**	**9,896.0**	**10,741.5**	**11,412.0**
	Deflator for gross domestic capital formation (YBFU)	**100.0**	**191.7**	**378.6**	**523.8**	**761.9**	**808.3**	**882.1**	**979.8**	**1,019.0**	**1,046.4**	**1,085.7**	**1,101.2**	**1,092.9**	**1,110.7**	**1,136.9**	**1,159.5**	**1,176.2**	**1,190.5**	**1,209.5**
	Index of real growth of gross assets	**100.0**	**140.5**	**171.2**	**219.1**	**313.3**	**282.2**	**422.1**	**757.7**	**801.4**	**851.1**	**713.6**	**742.4**	**760.5**	**747.7**	**750.9**	**785.3**	**841.4**	**902.3**	**943.5**

Sources: ONS UK National Accounts, Bank of England Statistics.

Notes: 1. The personal sector includes non-corporate private landlords.

2. Net equity is the unencumbered value of household housing wealth. House loans secured on dwellings excludes loans to housing associations.

3. There are two breaks in the series of data for the value of private residential dwellings following changes in accounting conventions. A revised series (CGRI) ran from 1987. Data from the old series (ALLN) has been used for earlier years, with minor adjustments to avoid a discontinuity with the new series.

4. A further methodological revision was made in 2017, and this provides a new series of data back to 1995.

5. A further minor adjustment has been made to the earlier figures, again to avoid a discontinuity with the latest data series, which is the sum of the value of household dwellings and land assets (E46V & E44N).

Table 7 **Housing equity withdrawal, 1975 to 2025**

£ million

	1975	1980	1990	2000	2005	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025 (provisional)
Equity withdrawal	**834**	**612**	**15,514**	**7,410**	**33,044**	**-43,635**	**-41,549**	**-36,665**	**-41,230**	**-36,242**	**-27,053**	**-28,670**	**-31,496**	**-34,209**	**-32,213**	**-21,778**	**-10,947**	**-40,670**	**-93,499**	**-75,301**	**-46,328**
Consumer spending	**705,000**	**153,485**	**404,595**	**709,828**	**874,142**	**988,252**	**1,020,931**	**1,058,894**	**1,109,368**	**1,156,436**	**1,187,125**	**1,247,100**	**1,294,413**	**1,343,506**	**1,377,461**	**1,203,098**	**1,325,178**	**1,549,599**	**1,652,281**	**1,696,789**	**1,769,479**
Equity withdrawal as % of consumer spending	**1.18**	**0.40**	**3.47**	**0.78**	**3.86**	**-4.42**	**-4.07**	**-3.46**	**-3.72**	**-3.13**	**-2.28**	**-2.30**	**-2.43**	**-2.55**	**-2.34**	**-1.81**	**-0.83**	**-2.62**	**-5.66**	**-4.44**	**-2.62**

Sources: Bank of England equity withdrawal data, ONS National Accounts; ONS Consumer Trends, plus author's own calculations.

Notes: 1. At the aggregate level, housing equity refers to the portion of housing wealth which does not have lending secured on it. A negative equity rating indicates that the household sector as a whole was injecting more equity than it was withdrawing from the housing market.

2. Up to 2005, equity withdrawal was based on summing net mortgage lending and private grants then subtracting domestic capital formation and council house sales. The underlying data can be found in earlier editions of this table.

3. From 2006 equity withdrawal is derived from Bank of England (BoE) equity withdrawal seasonally adjusted statistics. Following changes to the underlying data, The equity withdrawal time series was revised by the BoE in 2025. Figures from 2006 therefore differ from those reported in previous editions of this table.

Table 8 **Gross fixed capital formation in housing as a percentage of Gross Domestic Product**

Percentages

	1970	1975	1980	1985	1990	1995	2000	2005	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	Average 2006-24
Belgium	–	–	–	–	–	–	5.1	5.7	5.9	5.8	5.9	5.7	5.9	5.7	5.8	5.8	5.8	5.9	6.0	6.1	5.7	5.4	5.1	5.9
Denmark	7.9	6.6	5.1	4.2	3.6	3.8	4.7	6.0	3.7	4.3	4.1	3.7	3.8	4.0	4.2	4.7	4.8	5.1	5.8	6.2	5.9	5.4	4.7	4.9
France	7.2	7.4	8.4	6.2	6.1	5.3	5.4	6.2	6.4	6.5	6.4	6.2	6.1	6.0	6.1	6.4	6.5	6.6	6.5	7.2	7.1	6.4	5.8	6.5
Germany	6.8	5.9	6.9	5.7	6.0	7.6	6.6	5.0	5.1	5.5	5.8	5.7	5.8	5.7	5.9	5.9	6.1	6.3	6.9	6.8	7.0	6.9	6.5	5.9
Greece	12.0	12.4	17.8	10.3	12.0	8.3	9.3	9.0	5.2	4.9	3.3	2.4	1.1	0.8	0.7	0.6	0.7	0.8	1.1	1.3	2.0	2.3	2.3	3.4
Ireland	3.7	5.3	5.9	4.6	4.3	5.2	8.1	13.0	3.0	2.0	1.5	1.5	1.7	1.4	1.8	2.0	2.3	2.2	2.0	2.3	2.7	3.6	3.4	3.7
Italy	7.7	6.9	6.1	5.5	4.7	5.1	4.8	5.5	5.5	5.2	4.8	4.6	4.2	4.1	4.0	4.0	4.0	3.9	3.9	5.6	6.4	7.2	6.8	5.1
Netherlands	6.7	6.0	7.0	5.4	5.5	5.3	5.6	5.9	4.6	4.2	3.6	3.0	3.1	3.5	4.2	4.6	5.0	5.2	5.5	5.7	5.5	5.2	5.2	4.9
Norway	5.9	6.4	6.0	4.7	3.4	3.1	3.2	4.3	3.8	4.3	4.7	4.9	4.9	5.3	5.8	6.0	5.4	5.5	5.8	5.1	4.1	4.0	3.3	4.7
Spain	5.4	6.0	5.3	4.1	4.9	6.0	8.7	11.3	6.5	5.3	4.6	3.8	4.1	3.9	4.2	4.7	5.3	5.6	5.8	5.6	6.1	6.0	5.8	6.2
Sweden	5.7	4.1	4.8	4.2	5.6	1.8	2.3	3.7	3.7	4.0	3.5	3.6	4.2	4.8	5.3	5.7	5.2	4.7	5.0	5.3	5.2	3.7	3.0	4.4
United Kingdom	3.6	4.4	3.7	3.4	3.7	3.1	3.1	4.2	3.3	3.2	3.0	3.2	3.3	3.5	3.6	3.9	4.0	4.1	3.7	4.2	4.3	4.0	4.0	3.7
Euro area	–	–	–	–	–	–	6.1	6.3	5.5	5.4	5.2	5.0	5.0	4.8	5.0	5.2	5.4	5.5	5.7	6.1	6.3	6.2	5.8	5.7
Australia	4.7	5.5	6.4	5.4	5.2	5.0	4.9	6.1	5.3	4.8	4.7	4.9	5.5	6.1	6.0	5.9	5.7	5.2	5.3	5.3	5.4	5.3	–	5.4
Canada	5.2	6.5	5.8	5.3	6.2	4.5	4.4	6.4	6.9	6.7	7.1	6.9	6.9	7.4	7.8	7.9	7.6	7.4	8.4	9.6	8.7	7.9	7.7	7.5
Japan	7.0	7.6	6.6	4.7	5.7	5.1	4.9	4.6	3.4	3.7	3.7	4.1	4.0	3.9	4.0	4.0	3.8	4.0	3.8	3.9	4.0	3.9	–	3.9
New Zealand	–	6.8	3.7	4.3	4.5	5.4	4.6	6.5	4.5	4.4	5.3	5.9	6.5	6.9	7.5	7.2	7.1	7.2	7.6	8.0	8.1	7.6	–	6.5
United States	4.1	3.9	4.5	4.6	4.0	4.2	4.7	6.6	2.5	2.4	2.6	3.0	3.2	3.5	3.7	3.9	3.9	3.8	4.3	4.7	4.5	4.0	–	3.7

Sources: OECD Aggregate National Accounts (statistics database): Gross domestic product (GDP), gross fixed capital formation (GCCF) and share of GCCF on dwellings.

Notes: 1. Figures revised from 2001 onwards to reflect changes in OECD reference year to 2015.

2. Averages based on years from 2006 to latest available year where 2020 figure is unavailable.

3. Euro area figures prior to 2015 relate to the 17 countries: Austria, Belgium, Estonia, Finland, France, Germany, Greece, Ireland, Italy, Luxembourg, Latvia, Lithuania, The Netherlands, Portugal, Slovak Republic, Slovenia and Spain. From 2015 the list was expanded to 19 by the inclusion of Cyprus and Malta. From 1st January 2023, the euro area covers 20 countries with the addition of Croatia.

4. Following the UK's withdrawal from the EU in 2020, the OECD has excluded the UK from the Euro area time series data from 2005 onwards, resulting in some discontinuity with pre-2005 figures.

Table 9 **Growth of real Gross Domestic Product in selected OECD countries**

Average annual percentage changes from previous period

	1975	1980	1985	1990	1995	2000	2005	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	Projection 2025	Projection 2026
Belgium	- 1.3	4.5	1.7	3.1	2.4	3.7	2.3	2.7	1.9	0.2	0.3	1.8	1.5	1.2	1.5	1.9	2.4	- 4.8	6.2	4.3	1.2	1.0	1.0	1.0
Denmark	- 1.4	- 0.8	4.2	1.7	3.0	3.7	2.4	1.6	1.3	0.0	1.4	1.3	2.1	3.1	3.1	1.9	1.7	- 1.8	6.5	0.4	0.6	3.5	3.0	1.5
France	- 0.9	1.7	1.6	2.8	2.3	4.1	1.9	2.0	2.4	0.2	0.8	1.0	1.1	0.9	2.1	1.6	2.0	- 7.4	6.9	2.7	1.4	1.2	0.6	0.9
Germany	- 0.9	1.4	2.3	5.3	1.5	2.9	0.9	4.1	3.8	0.5	0.4	2.2	1.7	2.3	2.7	1.1	1.0	- 4.1	3.7	1.4	- 0.3	- 0.2	0.4	1.2
Greece	6.4	0.7	2.5	0.0	2.1	4.1	1.2	- 5.7	- 9.9	- 8.3	- 2.3	0.8	- 0.2	0.0	1.5	2.1	2.3	- 9.2	8.7	5.7	2.3	2.3	2.0	2.1
Ireland	5.7	3.1	3.1	8.5	9.6	9.4	5.7	1.7	1.6	- 0.4	2.2	9.4	24.6	1.2	10.1	7.7	5.0	7.2	16.3	7.5	- 2.5	2.6	3.7	2.3
Italy	- 2.1	3.4	2.8	2.0	2.9	3.9	0.8	1.5	0.7	- 3.1	- 1.8	0.0	0.9	1.2	1.6	0.8	0.4	- 8.9	8.9	4.8	0.7	0.7	0.6	0.7
Netherlands	0.1	3.3	2.6	4.2	3.1	4.2	2.0	1.3	1.8	- 1.0	0.0	1.6	2.1	2.4	2.8	2.3	2.3	- 3.9	6.3	5.0	- 0.6	1.1	1.3	1.1
Norway	5.0	4.6	5.6	1.9	4.2	3.3	2.7	0.8	1.1	2.7	1.0	2.0	1.9	1.2	2.5	0.8	1.1	- 1.3	3.9	3.2	0.1	2.1	0.3	1.6
Spain	0.5	2.2	2.3	3.8	2.8	5.2	3.6	0.1	- 0.6	- 2.9	- 1.4	1.5	4.1	2.9	2.9	2.4	2.0	- 10.9	6.7	6.2	2.7	3.2	2.4	1.9
Sweden	2.6	1.7	2.2	0.8	4.1	4.6	2.8	5.8	3.2	- 0.4	1.1	2.3	4.4	2.1	1.9	1.8	2.6	- 1.9	5.2	1.3	- 0.2	1.0	1.6	2.3
United Kingdom	- 1.5	- 2.0	4.1	0.7	2.5	4.3	2.7	2.2	1.1	1.5	1.8	3.2	2.2	1.9	2.7	1.4	1.6	- 10.3	8.6	4.8	0.4	1.1	1.3	1.0
Euro area							2.7	0.9	0.7	2.3	1.8	3.3	3.0	0.4	- 4.5	2.1	1.7	- 1.0	- 0.2	1.4	2.1	1.8	1.0	1.2
Australia	2.6	3.3	4.0	- 0.4	3.9	2.0	2.8	2.4	3.9	2.6	2.6	2.2	2.8	2.3	2.9	2.2	- 0.1	2.1	4.2	3.4	1.4	1.1	1.8	2.2
Canada	1.5	2.2	4.7	0.2	2.7	5.1	3.2	3.1	3.1	1.8	2.3	2.9	0.6	1.0	3.0	2.7	1.9	- 5.0	6.0	4.2	1.5	1.6	1.0	1.1
Japan	3.1	2.8	5.2	4.8	2.6	2.8	1.8	4.1	0.0	1.4	2.0	0.3	1.6	0.8	1.7	0.6	- 0.4	- 4.2	2.7	0.9	1.5	0.1	0.7	0.4
New Zealand	- 1.7	1.3	1.6	0.7	3.9	2.3	3.2	0.9	2.5	2.7	1.9	3.7	4.2	3.9	4.3	3.8	2.4	0.2	4.6	3.9	1.3	- 0.1	0.8	1.7
United States	- 0.2	- 0.3	4.2	1.9	2.7	4.1	3.5	2.7	1.6	2.3	2.1	2.5	2.9	1.8	2.5	3.0	2.6	- 2.2	6.1	2.5	2.9	2.9	1.6	1.5

Source: OECD National Accounts at a Glance and Economic Outlook.

Notes: 1. The figures for 1975 to 2005 are the annual average percentage changes over the previous five years.

2. Euro area relates to 17 countries: Austria, Belgium, Estonia, Finland, France, Germany, Greece, Ireland, Italy, Luxembourg, Latvia, Lithuania, The Netherlands, Portugal, Slovak Republic, Slovenia and Spain.

3. Euro area figures are not available for years before 1985.

4. The 2015 Ireland figure reflects the increase in investment as a result of the relocation of multinational corporate activity.

Table 10 **General Government Financial Balances as a percentage of Gross Domestic Product**

Surpluses (+) or Deficits (-)

	1975	1980	1985	1990	1995	2000	2005	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	Difference 2024 and EMU Criterion	Projection 2025	2026
Belgium	- 6.5	- 10.5	- 10.1	- 6.7	- 4.5	- 0.1	- 2.7	- 4.1	- 4.4	- 4.3	- 3.2	- 3.2	- 2.5	- 2.4	- 0.8	- 1.0	- 2.0	- 9.0	- 5.4	- 3.6	- 4.1	- 4.5	- 1.1	- 4.7	- 4.5
Denmark	- 3.6	- 4.3	- 2.5	- 1.6	- 3.5	1.8	5.2	- 2.5	- 1.8	- 3.2	- 0.9	1.4	- 0.9	0.3	1.7	0.8	4.3	0.4	4.1	3.4	3.3	4.5	6.3	2.4	1.8
France	–	- 0.4	- 3.0	- 2.4	- 5.1	- 1.3	- 3.5	- 7.2	- 5.3	- 5.2	- 4.9	- 4.6	- 3.9	- 3.8	- 3.4	- 2.3	- 2.4	- 8.9	- 6.6	- 4.7	- 5.4	- 5.8	- 2.4	- 5.4	- 5.0
Germany	–	–	–	–	- 9.4	- 1.7	- 3.4	- 4.4	- 0.8	- 0.1	0.1	0.7	0.9	1.1	1.3	1.9	1.3	- 4.4	- 3.2	- 2.2	- 2.5	- 2.7	0.5	- 2.7	- 3.3
Greece	–	–	–	–	- 8.8	- 4.2	- 6.3	- 11.4	- 10.5	- 9.3	- 13.6	- 3.8	- 5.9	0.2	0.7	0.9	0.8	- 9.6	- 7.1	- 2.5	- 1.4	1.3	1.6	0.0	- 0.2
Ireland	–	–	–	- 2.8	- 2.1	4.8	1.6	- 32.1	- 13.5	- 8.4	- 6.3	- 3.5	- 2.0	- 0.8	- 0.3	0.1	0.4	- 4.9	- 1.4	1.7	1.5	4.4	4.5	1.3	0.9
Italy	- 9.9	- 6.7	- 11.9	- 11.0	- 7.2	- 2.4	- 4.1	- 4.2	- 3.5	- 3.0	- 2.9	- 2.8	- 2.5	- 2.4	- 2.5	- 2.2	- 1.5	- 9.4	- 8.9	- 8.1	- 7.2	- 3.4	- 4.2	- 3.1	- 2.8
Netherlands	- 3.3	- 3.6	- 2.7	- 4.7	- 8.7	1.1	- 0.5	- 5.3	- 4.4	- 3.8	- 2.9	- 2.2	- 1.8	0.2	1.3	1.5	1.8	- 3.6	- 2.2	0.0	- 0.4	- 0.9	2.6	- 2.3	- 2.8
Norway	–	6.1	9.8	2.2	3.1	15.0	14.7	10.9	13.3	13.7	10.6	8.6	6.0	4.0	5.0	7.8	6.5	- 2.6	10.3	25.5	16.5	13.2	19.5	10.0	10.3
Spain	- 0.9	- 3.5	- 7.5	- 4.8	- 6.8	- 1.2	1.2	- 9.5	- 9.7	- 11.5	- 7.5	- 6.0	- 5.3	- 4.2	- 3.1	- 2.6	- 3.1	- 9.9	- 6.7	- 4.6	- 3.5	- 3.2	- 0.5	- 2.8	- 2.3
Sweden	4.7	- 5.3	- 3.4	3.2	- 7.0	3.1	2.1	- 0.1	- 0.4	- 1.2	- 1.6	- 1.8	- 0.3	0.9	1.3	0.7	0.4	- 3.2	- 0.2	1.0	- 0.8	- 1.5	2.2	- 1.4	- 1.1
United Kingdom	- 4.8	- 3.3	- 2.8	- 2.0	- 5.1	1.3	- 2.9	- 9.3	- 7.4	- 8.0	- 5.3	- 5.5	- 4.6	- 3.3	- 2.5	- 2.2	- 2.5	- 13.0	- 7.8	- 4.6	- 6.0	- 6.0	- 3.0	- 5.3	- 4.5
Euro area	–	–	–	–	- 7.3	- 1.3	- 2.7	- 6.3	- 4.2	- 3.8	- 3.2	- 2.5	- 2.0	- 1.5	- 1.0	- 0.4	- 0.6	- 7.0	- 5.1	- 3.5	- 3.6	- 3.1	- 0.6	- 3.1	- 3.2
Australia	–	–	–	- 0.5	- 1.8	0.9	2.2	- 4.2	- 3.9	- 3.0	- 1.9	- 1.7	- 1.0	- 1.6	- 0.6	- 0.6	- 1.2	- 11.5	- 4.3	- 1.7	- 0.8	- 2.7	2.2	- 4.0	- 3.9
Canada	- 3.6	- 4.1	- 8.8	- 5.9	- 5.5	2.6	1.6	- 4.7	- 3.3	- 2.5	- 1.5	0.2	- 0.1	- 0.5	- 0.1	0.4	0.0	- 10.9	- 3.1	0.6	0.1	- 2.1	3.1	- 1.9	- 1.7
Japan	- 4.7	- 4.7	- 1.3	2.1	- 4.3	- 7.3	- 4.4	- 9.1	- 9.0	- 8.2	- 7.6	- 5.6	- 3.7	- 3.6	- 3.1	- 2.5	- 3.0	- 9.1	- 6.1	- 4.2	- 2.3	- 2.0	0.7	- 1.6	- 1.2
New Zealand				- 4.9	2.3	1.7	4.7	- 6.8	- 4.0	- 2.1	- 0.6	0.5	0.2	1.2	1.7	0.8	- 0.4	- 7.8	- 4.1	- 2.6	- 2.1	- 1.8	0.9	- 1.2	- 1.2
United States	- 7.4	- 4.3	- 6.3	- 5.5	- 4.9	0.2	- 4.5	- 12.4	- 11.0	- 9.2	- 5.9	- 5.3	- 4.7	- 5.4	- 4.4	- 6.2	- 6.7	- 15.0	- 11.8	- 3.7	- 7.5	- 7.4	- 4.5	- 7.5	- 8.1

Source: OECD Economic Outlook: Government net lending as a % of GDP (indicator).

Notes: 1. This table summarises the amount of financial assets that are available to a government for lending or needed for borrowing to finance expenditures. Negative figures equate to 'net borrowing'.

2. The EMU Convergence Criterion is for annual General Government Financial Deficits of no more than 3 per cent of Gross Domestic Product.

3. The Euro area data are for 17 countries.

Table 11 **Office for Budget Responsibility November 2025 Economic Outlook**

Percentage change on a year earlier (unless otherwise stated)

	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030
					Outturn							Forecasts			
Gross Domestic Product at constant prices	2.0	1.6	1.3	1.4	- 9.4	7.6	4.3	0.3	1.1	1.5	1.4	1.5	1.5	1.5	1.5
Expenditure components of GDP															
Domestic Demand	2.2	1.2	1.3	1.6	- 9.9	8.8	4.8	0.3	2.1	1.0	1.7	1.9	1.9	1.8	–
Household consumption[1]	2.9	1.8	1.6	1.1	- 10.5	6.2	5.0	0.5	- 0.2	0.9	1.2	1.5	1.6	1.8	1.7
General government consumption	0.8	- 0.1	0.4	4.0	- 5.4	12.5	2.3	0.7	3.4	2.0	2.2	1.8	1.3	1.2	1.7
Fixed Investment	1.8	3.3	- 0.2	1.5	- 9.4	6.1	8.0	1.8	1.8	2.2	1.3	3.1	2.5	1.5	1.4
Business	- 0.5	1.8	- 1.5	1.1	- 11.4	0.9	9.6	4.8	2.3	2.8	- 0.4	0.6	0.9	1.2	1.4
General government	1.3	1.7	1.3	4.0	2.7	5.3	0.9	5.9	4.1	2.5	7.8	5.4	- 0.2	- 1.3	0.2
Private dwellings	7.6	8.1	6.5	1.2	- 12.4	16.9	9.5	- 6.5	- 1.4	1.0	1.4	6.8	7.7	4.1	2.0
Exports of goods and services	2.3	- 0.5	1.2	2.7	- 13.9	2.2	9.0	- 0.5	0.7	3.3	0.4	0.3	0.5	0.8	0.9
Imports of goods and services	4.8	5.7	2.0	2.7	- 15.9	6.2	14.6	- 1.4	2.6	3.7	0.2	1.3	1.3	1.1	1.1
Inflation															
CPI (Consumer Price Index)	1.1	2.8	2.5	1.8	0.9	2.6	9.1	7.3	2.5	3.5	2.5	2.0	2.0	2.0	2.0
RPI (Retail Price Index)	2.1	3.7	3.3	2.6	1.5	4.0	11.6	9.7	3.6	4.3	3.7	3.1	2.9	2.9	2.3
GDP deflator at market prices	2.2	1.9	2.2	2.1	5.6	- 0.2	5.1	7.6	3.6	3.4	2.3	2.1	1.9	1.8	1.9
Labour market															
Employment (millions)	31.7	32.1	32.4	32.8	32.5	32.4	32.9	33.1	33.6	34.2	34.3	34.6	34.9	35.1	35.4
Wages and salaries	4.0	4.0	4.8	3.7	2.1	6.5	7.4	7.3	6.0	6.9	3.7	2.9	2.7	2.8	2.9
Average earnings[2]	2.9	2.7	3.3	3.0	1.8	5.5	5.8	6.8	4.9	5.2	3.3	2.3	2.1	2.2	2.3
LFS unemployment (%age)	4.9	4.4	4.1	3.8	4.6	4.5	3.9	4.1	4.3	4.8	4.9	4.6	4.3	4.2	4.1
Household sector															
Real household disposable income	0.2	- 0.2	2.4	1.8	- 0.5	1.2	- 1.4	1.4	4.1	1.5	0.6	0.7	0.7	0.7	0.8
Savings ratio (level, %age)	7.1	4.5	5.8	6.5	13.7	12.6	8.4	9.1	10.1	10.6	10.1	9.4	8.5	7.6	6.7
House prices	7.0	4.6	3.2	1.0	2.8	8.8	9.7	0.6	0.8	2.9	2.2	2.8	2.7	2.6	2.4
Fiscal aggregates (%age of GDP)[3]															
Public sector net borrowing	2.3	1.9	1.8	2.6	55.1	122.4	128.7	114.1	149.5	138.3	112.1	98.5	86.9	67.9	67.2
Public sector net debt	85.3	85.0	80.6	84.4	82.7	83.9	84.9	88.8	88.1	91.3	92.8	94.2	95.2	95.3	95.3
General government net borrowing[4]	2.4	2.0	1.8	2.8	2.6	6.2	5.5	5.2	5.8	5.0	4.1	3.6	3.2	2.6	2.4
General government gross debt[4]	85.7	84.4	84.1	83.9	106.4	99.4	96.4	98.1	100.0	102.4	103.4	104.4	105.1	105.0	104.7

Source: OBR Economic and Fiscal Outlook Report November 2025 (and previous editions), Fiscal Sustainability Report and supplementary tables.

Notes: 1. Includes households and nonprofit institutions serving households.
2. Wages and salaries divided by employees.
3. Fiscal aggregates are for the financial year (i.e. 2016 is 2016/17).
4. General government borrowing and debt measures on a Maastricht basis.
5. Claimant count is no longer reported or projected by OBR and so is omitted from this table.

Table 12a **Total Managed Expenditure (TME)**

£ billion

		Outturn															Plans	Forecast			
		2005/06	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22	2022/23	2023/24	2024/25	2025/26	2026/27	2027/28	2028/29	2029/30
	Departmental Expenditure Limits	320.5	367.3	355.6	349.5	350.1	356.2	353.9	361.1	371.4	381.8	410.0	552.9	535.3	541.6	558.8	596.2	632.3	666.4	692.4	716.5	735.3
+	Annually Managed Expenditure	244.8	375.4	389.6	401.6	416.7	428.8	439.5	452.7	465.1	476.6	478.4	554.3	508.4	619.4	670.2	689.0	714.9	723.1	738.4	755.0	783.8
=	Total Managed Expenditure	565.3	742.7	745.2	760.2	766.8	785.0	793.5	813.9	836.4	858.4	888.4	1,107.2	1,107.2	1,043.7	1,161.0	1,229.0	1,285.2	1,389.5	1,430.8	1,471.4	1,519.0
	Gross Domestic Product (GDP)	1,418.4	1,627.8	1,673.2	1,725.3	1,803.9	1,875.4	1,932.1	2,013.6	2,098.8	2,173.7	2,241.8	2,087.4	2,356.9	2,583.2	2,746.6	2,895.1	2,993.9	3,101.3	3,219.7	3,339.5	3,464.0
	Total Managed Expenditure as a percentage of GDP	39.9	45.6	44.5	44.1	42.5	41.9	41.1	40.4	39.9	39.5	39.6	53.0	47.0	40.4	42.3	42.5	42.9	44.8	44.4	44.1	43.9

Sources: HM Treasury Budget Report 2024; Public Expenditure Statistical Analyses 2024 (and previous editions) Statistical Bulletin: Public Spending Statistics. OBR Economic and Fiscal Outlook.

Notes: 1. Caution should be used in comparing the 2025/26 plans and forecast with outturn figures as the former are subject to sizeable revisions.
2. The OBR forecasts should be treated with caution due to uncertainty around the likely impact of Covid-19 and Brexit on the economy and UK public sector finances.
3. Outturn TME figures for years from 2014/15 include ONS classification changes (e.g. student loans, pensions) that are not included for earlier years and exclude the temporary effects of banks being classified to the public sector.

Table 12b **General government receipts in the UK**

£ billion

		Outturn															Forecast					
		2005/06	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22	2022/23	2023/24	2024/25	2025/26	2026/27	2027/28	2028/29	2029/30
	Income tax (gross)	136.1	153.2	152.7	152.3	157.6	163.6	168.9	177.2	180.6	192.5	193.4	195.6	225.0	250.5	277.4	310.0	330.7	356.0	378.5	385.3	398.1
	Income tax (net of tax credits)	130.5	147.7	152.7	149.0	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
+	National insurance contributions	85.6	97.7	101.6	104.5	107.3	110.3	114.1	126.2	131.5	137.3	145.0	144.3	159.7	177.1	179.1	167.8	200.6	206.9	212.9	219.5	226.2
+	Value Added Tax	73.3	86.3	98.1	100.7	106.5	111.2	116.6	121.8	125.4	133.1	134.7	117.0	143.3	162.1	168.9	171.3	180.4	187.5	195.8	202.7	211.1
+	Corporation tax	46.0	43.9	41.7	40.7	40.6	44.1	44.6	53.4	55.3	56.6	50.1	53.1	68.2	79.7	90.8	95.6	99.4	103.4	108.0	112.8	118.1
+	Excise duties	44.7	51.8	52.8	52.3	52.9	52.8	53.3	53.7	54.6	55.9	49.3	42.9	49.3	46.9	46.3	44.9	45.6	48.8	49.7	50.3	50.6
+	Council tax and business rates	40.7	49.3	50.9	52.6	55.6	55.7	57.8	59.6	62.3	65.4	68.0	56.9	65.3	70.2	73.8	79.4	83.9	90.1	93.1	96.7	100.8
+	Stamp duty etc[1]	7.5	6.0	6.1	6.9	9.4	10.9	11.3	12.4	13.6	12.9	12.5	9.5	15.4	16.7	12.8	15.0	15.7	18.8	21.6	24.4	26.5
+	Other taxes and royalties	38.0	50.3	53.2	56.0	59.4	64.2	68.1	72.3	75.8	82.4	93.3	90.3	102.6	122.6	127.2	131.8	145.3	149.7	155.2	162.2	168.9
+	Interest, surplus and other adjustments	49.2	63.7	65.9	68.9	72.1	75.5	77.7	79.9	79.4	76.8	82.8	83.5	88.9	102.9	122.3	125.5	127.9	131.2	135.8	140.1	144.6
=	Current receipts[2]	521.0	602.2	623.0	634.8	661.3	688.2	712.3	756.6	778.6	812.9	829.1	793.0	917.7	1,028.7	1,098.6	1,141.2	1,229.5	1,292.3	1,350.7	1,394.0	1,445.0

Source: As Table 12a.

Notes: 1. Stamp duty includes the stamp duty land tax (SDLT), the land and buildings transaction tax (LBTT) in Scotland from April 2015 and the land transaction tax (LTT) in Wales from April 2018.
2. Current receipts (and consequently related measures) include windfall tax receipts and associated spending.

Table 12c **Public sector budgets and borrowing in the UK**

£ billion

		Outturn														Forecast					
		2005/06	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22	2022/23	2023/24	2024/25	2025/26	2026/27	2027/28	2028/29	2029/30
	Current receipts[1]	521.0	602.2	623.0	634.8	661.3	688.2	712.3	756.6	778.6	812.9	829.1	793.0	917.7	1,028.7	1,098.6	1,141.2	1,229.5	1,292.3	1,350.7	1,394.0	1,445.0
-	Current expenditure	508.0	662.2	671.2	682.8	694.4	705.0	715.6	727.2	743.5	761.0	793.6	981.6	935.1	1,053.1	1,094.5	1,138.3	1,191.5	1,229.3	1,265.5	1,305.3	1,351.2
-	Depreciation	32.2	42.2	43.5	44.7	45.9	47.1	48.1	49.6	50.4	51.0	52.6	53.6	55.3	60.3	65.3	69.0	74.1	76.4	79.1	81.6	83.9
=	Current budget surplus (deficit)	- 19.2	- 102.2	- 91.7	- 92.7	- 79.0	- 63.9	- 51.4	- 20.2	- 15.3	0.9	- 17.1	- 242.2	- 72.7	- 84.7	- 61.2	- 66.2	- 36.1	- 13.4	6.0	7.1	9.9
	Gross capital investment[2]	58.5	82.0	74.3	77.1	72.1	83.2	80.3	86.0	96.7	96.7	95.1	125.6	108.6	107.9	134.5	146.9	155.7	160.1	165.3	166.2	167.9
-	Depreciation	32.2	42.2	43.5	44.7	45.9	47.1	48.1	49.6	50.4	51.0	52.6	53.6	55.3	60.3	65.3	69.0	74.1	76.4	79.1	81.6	83.9
=	Net capital investment	26.3	39.8	30.8	32.4	26.2	36.2	32.3	36.4	46.4	45.7	42.6	72.0	53.3	47.6	69.2	77.8	81.5	83.7	86.2	84.5	84.0
	Public Sector Net Borrowing	45.9	141.5	120.7	123.8	103.5	98.4	81.6	57.7	59.8	44.9	60.8	314.5	122.1	127.0	131.3	148.8	117.7	97.2	80.2	77.4	74.0
	Public Sector Net Debt	501.6	1,164.1	1,266.6	1,343.8	1,419.4	1,506.5	1,551.9	1,592.9	1,574.9	1,600.5	1,643.3	1,930.1	2,050.4	2,252.7	2,446.4	2,644.7	2,801.0	2,951.7	3,088.0	3,223.0	3,351.2
	Gross Domestic Product	1,418.4	1,627.8	1,673.2	1,725.3	1,803.9	1,875.4	1,932.1	2,013.6	2,098.8	2,173.7	2,241.8	2,087.4	2,356.9	2,583.2	2,746.6	2,895.1	2,993.9	3,101.3	3,219.7	3,339.5	3,464.0
Borrowing and Debt as a percentage of GDP																						
	Public Sector Net Borrowing	3.0	7.7	6.4	5.0	3.6	4.4	2.6	5.0	3.9	0.8	1.2	15.9	3.7	1.9	2.3	2.5	2.4	3.8	4.1	4.1	3.1
	Public Sector Net Debt[3]	34.3	70.9	74.3	77.5	79.2	81.6	81.1	83.3	82.3	80.2	85.4	96.6	96.4	94.8	95.6	95.2	95.1	95.8	96.1	96.3	96.1
	General Government Net Borrowing[4]	34.5	70.6	74.6	76.2	77.0	79.2	78.9	77.4	73.7	72.3	77.3	86.5	83.0	83.9	87.1	89.6	92.0	93.4	94.2	94.8	95.0
	General Government Gross Debt[4]	40.5	76.2	82.1	83.9	85.4	86.5	86.4	86.3	85.0	84.8	84.7	107.5	101.2	98.3	99.6	101.0	103.7	105.0	105.5	105.9	105.9

Sources: As Table 12a and b.

Notes: 1. Current receipts (and consequently related measures) include windfall tax receipts and associated spending.
2. Gross capital investment is net of asset sales.
3. Public Sector Net Debt is reported as a percentage of GDP at the end of the financial year and not for the financial year.
4. General Government Net Borrowing and Gross Debt are on a Maastricht Treaty basis.
5. Forecast years from 2020/21 are consistent with the OBR Economic and Fiscal Outlook published March 2025.
6. Outturn fiscal data consistent with the ONS/HM Treasury Public Sector Finances Statistical Bulletin released July 2025.

Table 13 **Government expenditure and borrowing in cash/real terms, and as a percentage of Gross Domestic Product**

£ billion

	1970/71	1980/81	1990/91	2000/01	2005/06	2010/11	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22	2022/23	2023/24	2024/25	2025/26	2026/27	2027/28	2028/29	2029/30
																	Forecasts				
Public expenditure																					
Public sector current expenditure	17.1	96.6	209.6	361.1	508.0	662.2	715.6	727.2	743.5	761.0	793.6	981.6	935.1	1,053.1	1,094.5	1,138.3	1,191.5	1,229.3	1,265.5	1,305.3	1,351.2
+ Depreciation	2.1	11.9	21.4	25.2	32.2	42.2	48.1	49.6	50.4	51.0	52.6	53.6	55.3	60.3	65.3	69.0	74.1	76.4	79.1	81.6	83.9
+ Public Sector Net Investment	3.6	6.0	6.7	4.5	26.3	39.8	32.3	36.4	46.4	45.7	42.6	72.0	53.3	47.6	69.2	77.8	81.5	83.7	86.2	84.5	84.0
= Total Managed Expenditure (TME)	22.8	114.5	237.7	390.8	566.5	744.2	795.9	813.2	840.3	857.6	888.7	1,107.2	1,043.7	1,161.0	1,229.0	1,285.2	1,347.2	1,389.5	1,430.8	1,471.4	1,519.0
Public expenditure at 2024/25 prices																					
Public sector current expenditure	287.1	426.0	483.7	660.7	826.0	957.1	960.4	954.3	960.6	962.9	980.8	1,151.4	1,103.5	1,160.5	1,139.4	1,138.3	1,160.8	1,178.1	1,188.6	1,202.5	1,221.8
+ Depreciation	35.7	52.3	49.5	46.1	52.4	60.9	64.5	65.1	65.1	64.5	65.0	62.9	65.3	66.5	68.0	69.0	72.2	73.2	74.3	75.2	75.9
+ Public Sector Net Investment	61.0	26.5	15.4	8.3	42.7	57.5	43.3	47.8	59.9	57.8	52.6	84.4	62.9	52.4	72.0	77.8	79.4	80.3	80.9	77.9	75.9
= Total Managed Expenditure (TME)	383.8	504.8	548.6	715.0	921.1	1,075.5	1,068.2	1,067.2	1,085.6	1,085.2	1,098.3	1,298.7	1,231.6	1,279.4	1,279.4	1,285.2	1,312.5	1,331.6	1,343.9	1,355.6	1,373.6
Public sector borrowing																					
Public Sector Net Borrowing (PSNB)	-0.3	11.5	7.3	-16.2	45.9	141.5	81.6	57.7	59.8	44.9	60.8	314.5	122.1	127.0	131.3	148.8	117.7	97.2	80.2	77.4	74.0
Gross Domestic Product (GDP)																					
Cash GDP	57.7	267.0	679.6	1,114.7	1,418.4	1,627.8	1,932.1	2,013.6	2,098.8	2,173.7	2,241.8	2,087.4	2,356.9	2,583.2	2,746.6	2,895.1	2,993.9	3,101.3	3,219.7	3,339.5	3,464.0
GDP at 2024/25 prices	971.6	1,177.1	1,568.5	2,039.7	2,306.4	2,352.5	2,593.1	2,642.5	2,711.6	2,750.6	2,770.5	2,448.5	2,781.2	2,846.5	2,859.1	2,895.1	2,916.7	2,972.1	3,024.1	3,076.6	3,132.4
GDP deflator index	5.9	22.7	43.3	54.6	61.5	69.2	74.5	76.2	77.4	79.0	80.9	85.3	84.7	90.7	96.1	100.0	102.6	104.3	106.5	108.5	110.6
Public spending measures as a percent of GDP																					
Total Managed Expenditure	39.5	42.9	35.0	35.1	39.9	45.7	41.2	40.4	40.0	39.5	39.6	53.0	44.3	44.9	44.7	44.4	45.0	44.8	44.4	44.1	43.9
Public Sector Net Borrowing	1.1	4.6	-0.1	-3.4	3.0	7.7	2.6	5.0	3.9	0.8	1.2	15.9	3.7	1.9	2.3	2.5	2.4	3.8	4.1	4.1	3.1
Public Sector Net Debt	–	40.4	21.7	28.3	34.3	70.9	81.1	83.3	82.3	80.2	85.4	96.6	96.4	94.8	95.6	95.2	95.1	95.8	96.1	96.3	96.1
General Government Gross Debt	–	47.3	27.7	35.7	40.5	76.2	86.4	86.3	85.0	84.8	84.7	107.5	101.2	98.3	99.6	101.0	103.7	105.0	105.5	105.9	105.9

Sources: HM Treasury Public Expenditure Statistical Analyses 2024 (and previous editions), ONS Public Sector Finances Statistical Bulletin and OBR Databank and Economic and Fiscal Outlook June 2024.

Notes: 1. Public Sector Net Borrowing excludes the costs associated with public sector banks.

2. Current expenditure excludes adjustments for the Royal Mail pension fund and the Bank of England Asset Purchase Facility.

3. 2024/25 prices are calculated using the GDP deflator.

4. The increase in spending from 2020/21 onwards mainly reflects higher Covid-19 related spend. Numbers do not always sum precisely due to rounding.

Table 14 **Public sector gross capital expenditure in the UK**

£ million (2024/25 prices)

		1970/71	1975/76	1980/81	1985/86	1990/91	1995/96	2000/01	2005/06	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22	2022/23	2023/24	2024/25	2025/26 plans
	Central government	26,050	22,569	18,747	20,722	26,235	19,868	24,908	34,069	66,019	54,911	62,747	53,098	55,921	59,151	72,683	72,356	77,904	63,384	95,711	77,509	79,927	95,806	105,521	116,636
+	Local government	33,324	35,507	17,711	14,811	13,497	14,242	20,507	22,293	26,454	26,936	24,876	22,424	22,969	23,641	27,505	29,568	27,492	22,597	19,598	21,634	23,304	24,598	25,486	25,486
=	General government	59,374	58,076	36,457	35,532	39,732	34,110	27,117	30,243	92,481	80,890	89,208	77,506	78,075	82,792	100,188	101,924	105,396	85,981	115,309	99,143	103,231	120,404	131,007	142,122
+	Public corporations	29,923	40,703	30,709	17,176	10,875	11,488	6,456	7,950	13,001	10,038	10,127	9,721	11,457	23,382	21,555	21,220	20,459	10,869	11,137	10,030	6,673	14,929	15,119	13,673
	of which housing associations													9,316	6,392	8,427	7,009	7,009	216	54	–	–	–	–	–
=	Total public sector gross capital expenditure	89,297	98,779	67,167	52,709	50,608	45,598	33,573	38,192	105,482	90,928	99,334	87,227	89,532	106,174	121,743	123,144	125,855	96,850	126,446	109,173	109,904	135,333	146,126	155,795
-	Depreciation	35,699	48,711	52,308	45,745	49,458	43,049	46,087	52,363	60,938	61,739	62,324	62,825	63,602	64,524	65,091	65,082	64,536	64,967	62,922	65,268	66,453	67,992	69,045	72,202
=	Total public sector net investment	54,525	53,721	19,011	14,372	18,810	20,133	10,377	38,140	60,043	44,439	52,240	39,481	40,837	51,195	49,873	58,062	61,319	31,883	63,524	43,905	43,451	67,341	77,081	83,593
	Total public sector gross capital expenditure as a % of TME	23.5	20.0	13.5	10.0	9.6	7.5	5.4	7.5	10.3	9.0	9.7	9.4	10.1	9.3	11.4	11.3	11.6	8.8	9.7	8.9	8.6	10.6	11.4	11.9
	Total public sector gross capital expenditure as a % of GDP	10.4	9.3	5.7	3.9	3.3	2.7	1.7	2.8	4.6	3.9	4.2	3.7	4.0	4.1	4.6	4.5	4.6	3.5	5.2	3.9	3.9	4.7	5.0	5.3

Sources: HM Treasury, Public Expenditure Statistical Analyses, Cm 9648, 2024 and earlier editions.

Notes:
1. Capital expenditure is shown on current sectoral definitions over the whole time series, to remove the effect of major classification changes. As a consequence, investment by public corporations excludes investments by the various industries that have been privatised over the years. Gross investment is shown net of asset sales, other than council house sales. Net investment is net of depreciation. Council HRA capital expenditure is now included within the public corporations sector.
2. Public corporations excludes the temporary effects of banks being classified to the public sector.
3. Total public sector gross capital expenditure figures may not precisely match the sum of general government and public corporation figures for some years because of accounting adjustments.
4. English housing associations (HAs) were classified as public corporations from October 2015 to November 2017, Welsh HAs from September 2016 to June 2018, Scottish HAs from September 2016 to September 2018 and Northern Ireland HAs from September 2016 to October 2020. To allow for these classification changes, this table summarises housing association expenditure still attributed to the public sector between 2014/15 and 2022/23.
5. The increase in spending from 2020/21 onwards reflect measures taken in response to Covid-19 and increases in the cost of living.
6. Forecast years from 2024/25 are consistent with the OBR Economic and Fiscal Outlook published in March 2025.

Table 15a **Total expenditure on services by function**

£ billion

	1987/88	1991/92	1995/96	2000/01	2005/06	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22	2022/23	2023/24	2024/25
	cash basis						accruals basis													
1. General public services	25.0	26.9	36.3	46.9	58.0	78.0	79.3	74.8	76.9	75.7	76.4	80.2	84.4	80.9	81.3	72.0	109.2	166.0	163.1	157.6
of which: public and common services	3.4	5.7	6.1	7.9	12.8	12.8	11.5	11.2	11.2	11.5	14.3	12.5	12.4	12.7	14.4	18.4	28.1	27.2	26.1	22.3
of which: international services	1.9	2.9	3.4	4.2	6.2	7.8	7.7	7.7	9.8	10.5	7.2	10.8	10.4	11.9	11.8	11.3	8.4	8.6	10.5	10.5
of which: public sector debt interest	19.7	18.3	26.8	34.8	39.0	57.4	60.1	55.9	55.9	53.7	54.9	56.9	61.6	56.3	55.2	42.3	72.7	130.2	126.6	124.7
2. Defence	19.1	23.2	22.5	25.7	31.0	39.3	38.7	36.3	36.4	36.7	36.6	37.1	38.7	40.2	42.2	44.6	48.7	55.5	56.8	63.6
3. Public order and safety	8.1	13.2	16.0	20.4	29.3	33.1	32.1	31.3	29.6	30.2	30.2	30.1	31.5	32.4	34.5	38.9	39.8	44.2	48.7	51.4
4. Economic affairs	19.0	21.4	23.6	23.8	35.3	40.0	37.8	36.7	40.9	41.1	47.0	49.2	53.1	60.8	66.6	196.3	97.8	124.6	94.5	86.8
of which: enterprise and economic development	6.5	5.4	4.5	4.9	6.4	4.9	4.8	5.0	6.7	6.6	7.5	8.3	10.7	14.1	18.3	131.5	36.3	62.1	24.7	20.4
of which: science and technology	1.0	1.3	1.2	1.4	3.0	3.4	3.6	3.3	4.2	4.4	4.7	4.5	4.9	5.6	6.0	6.6	6.6	7.4	9.8	9.7
of which: employment policies	3.0	2.7	3.1	3.8	3.3	4.7	3.2	2.9	3.8	2.9	2.4	2.4	2.6	2.7	2.3	2.6	4.2	3.8	4.8	4.0
of which: agriculture, fisheries and forestry	2.2	2.8	3.9	4.7	5.6	5.5	5.8	5.3	5.4	5.2	4.5	5.2	4.6	5.7	5.7	6.2	5.9	6.0	6.9	6.3
of which: transport	6.4	9.2	10.9	9.0	17.0	21.5	20.4	20.2	20.8	22.0	27.9	28.8	30.3	32.7	34.4	49.4	44.7	45.2	48.4	46.4
5. Environment protection	2.4	3.4	4.1	5.1	8.5	10.9	10.5	10.7	11.2	11.6	11.6	11.1	11.8	11.1	11.8	13.0	13.8	14.4	16.0	17.1
6. HOUSING AND COMMUNITY AMENITIES	4.6	6.8	6.0	5.5	10.7	13.3	10.2	10.0	9.9	10.3	9.8	10.3	11.4	12.1	14.2	13.7	15.2	17.3	20.8	22.3
7. Health	20.3	30.9	41.4	54.2	89.8	119.9	121.3	124.3	129.4	134.1	138.5	142.6	147.3	152.9	164.1	218.6	216.2	212.7	222.0	241.8
8. Recreation, culture and religion	3.5	5.0	5.5	7.8	10.8	13.0	12.5	12.7	11.6	12.4	11.4	11.6	11.5	11.4	12.3	12.6	12.8	14.5	13.4	14.5
9. Education	21.2	31.3	37.0	45.9	69.8	91.5	86.5	84.1	84.7	85.1	84.9	84.9	86.1	88.1	90.6	95.5	100.1	107.3	114.2	118.7
10. Social protection	55.1	80.2	107.6	128.5	171.0	230.4	244.8	253.4	254.2	261.1	264.9	265.4	268.7	274.8	275.8	299.3	300.0	322.0	364.7	383.9
EU transactions	- 1.6	- 4.1	- 4.1	- 2.6	- 0.6	5.9	4.3	6.7	7.2	6.2	7.7	4.7	5.4	7.8	5.8	7.0	- 2.1	- 2.2	0.1	- 1.4
Total expenditure on services	176.8	238.2	295.9	361.2	513.6	675.3	678.0	681.0	692.0	704.5	719.0	727.2	749.9	772.6	799.5	1,011.4	951.5	1,076.4	1,114.3	1,156.4
Accounting adjustments	6.5	16.0	23.5	29.8	52.9	68.9	67.5	78.9	74.5	83.7	77.0	86.1	90.4	85.0	89.2	95.8	92.2	84.6	114.7	128.8
Total Managed Expenditure (TME)	183.3	254.2	319.4	391.1	566.5	744.2	745.5	760.0	766.6	788.2	795.9	813.2	840.3	857.6	888.7	1,107.2	1,043.7	1,161.0	1,229.0	1,285.2

Source: HM Treasury, Public Expenditure Statistical Analyses, Cm 9648, 2024, Table 4.2 (from 2000/01 and previous editions).

Notes: 1. TME excludes the temporary effects of banks being classified to the public sector.
2. From 2011/12 the 'grant-equivalent element of student loans' was removed from Education, leading to a discontinuity in the figures.
3. The increase in spending from 2020/21 onwards mainly reflects higher spend related to Covid-19 and the cost-of-living crisis.

Table 15b **Total outturn expenditure on services by function in real terms**

£ billion (2024/25 prices)

	1987/88	1991/92	1995/96	2000/01	2005/06	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22	2022/23	2023/24	2024/25
	cash basis			accruals basis																
1. General public services	55.4	45.5	55.9	78.5	94.3	112.6	112.6	104.3	105.2	102.3	102.4	105.2	109.0	102.3	100.5	84.4	128.8	182.9	169.7	157.6
of which: public and common services	7.5	9.6	9.4	13.2	20.8	18.5	16.3	15.6	15.3	15.5	19.2	16.4	16.0	16.1	17.7	21.6	33.1	30.0	27.1	22.3
of which: international services	4.2	4.9	5.2	7.0	10.1	11.3	10.9	10.7	13.4	14.2	9.7	14.2	13.4	15.0	14.5	13.2	9.9	9.5	10.9	10.5
of which: public sector debt interest	43.7	30.9	41.3	58.2	63.4	82.8	85.3	78.0	76.5	72.6	73.6	74.6	79.5	71.2	68.2	49.6	85.7	143.5	131.7	124.7
2. Defence	42.3	39.2	34.7	43.0	50.4	56.8	54.9	50.6	49.8	49.6	49.1	48.7	50.0	50.9	52.2	52.3	57.4	61.2	59.1	63.6
3. Public order and safety	18.0	22.3	24.7	34.1	47.6	47.8	45.6	43.6	40.5	40.8	40.5	39.5	40.7	41.0	42.7	45.6	46.9	48.7	50.7	51.4
4. Economic affairs	42.1	36.2	36.4	39.8	57.4	57.8	53.7	51.1	55.9	55.5	63.0	64.5	68.6	76.9	82.3	230.2	115.3	137.3	98.4	86.8
of which: enterprise and economic development	14.4	9.1	6.9	8.2	10.4	7.1	6.8	7.0	9.2	8.9	10.1	10.9	13.8	17.8	22.6	154.2	42.9	68.5	25.7	20.4
of which: science and technology	2.2	2.2	1.9	2.3	4.9	4.9	5.1	4.6	5.7	5.9	6.3	5.9	6.3	7.1	7.4	7.8	7.8	8.1	10.2	9.7
of which: employment policies	6.7	4.6	4.8	6.4	5.4	6.8	4.5	4.0	5.2	3.9	3.2	3.1	3.4	3.4	2.8	3.1	5.0	4.2	5.0	4.0
of which: agriculture, fisheries and forestry	4.9	4.7	6.0	7.9	9.1	7.9	8.2	7.4	7.4	7.0	6.0	6.8	5.9	7.3	7.1	7.3	7.0	6.7	7.2	6.3
of which: transport	14.2	15.5	16.8	15.0	27.6	31.1	29.0	28.2	28.4	29.7	37.4	37.8	39.1	41.4	42.4	57.9	52.7	49.8	50.3	46.4
5. Environment protection	5.3	5.7	6.3	8.5	13.8	15.7	14.9	14.9	15.3	15.7	15.6	14.6	15.2	14.0	14.6	15.2	16.3	15.8	16.6	17.1
6. HOUSING AND COMMUNITY AMENITIES	10.2	11.5	9.3	9.2	17.4	19.2	14.5	13.9	13.5	13.9	13.1	13.5	14.7	15.4	17.6	16.0	17.9	19.1	21.7	22.3
7. Health	45.0	52.2	63.8	90.6	146.0	173.2	172.2	173.2	177.0	181.2	185.8	187.1	190.2	193.4	202.8	256.3	255.1	234.3	231.0	241.8
8. Recreation, culture and religion	7.8	8.4	8.5	13.0	17.6	18.8	17.7	17.7	15.9	16.8	15.3	15.2	14.9	14.4	15.3	14.8	15.1	16.0	14.0	14.5
9. Education	47.0	52.9	57.1	76.7	113.5	132.2	122.8	117.2	115.8	115.0	113.9	111.4	111.2	111.4	112.0	112.0	118.1	118.3	118.8	118.7
10. Social protection	122.2	135.5	165.9	214.8	278.0	332.8	347.5	353.2	347.6	352.8	355.3	348.2	347.0	347.6	340.8	351.0	353.9	354.7	379.5	383.9
EU transactions	- 3.5	- 6.9	- 6.3	- 4.3	- 1.0	8.5	6.1	9.3	9.8	8.4	10.3	6.2	7.0	9.9	7.2	8.2	- 2.4	- 2.4	0.1	- 1.4
Total expenditure on services	392.0	402.5	456.3	603.9	835.0	975.4	962.4	949.2	946.4	951.9	964.4	953.9	968.4	977.2	987.8	1,186.1	1,122.4	1,186.0	1,159.6	1,156.4
Accounting adjustments	14.4	27.0	36.3	49.9	86.0	99.6	95.8	110.0	101.9	113.1	103.3	112.9	116.8	107.6	110.3	112.3	108.7	93.2	119.4	128.8
Total Managed Expenditure (TME)	406.4	429.5	492.6	653.8	920.9	1,075.0	1,058.2	1,059.2	1,048.3	1,064.9	1,067.7	1,066.8	1,085.2	1,084.8	1,098.1	1,298.4	1,231.1	1,279.2	1,279.0	1,285.2

Source: See Table 15a.

Notes: 1. Real terms figures are the nominal figures adjusted to 2024/25 price levels using GDP deflators from the ONS, issued on 30 June 2025.

Table 15c **Total outturn expenditure on services by function as percentage of GDP**

Percentages

	1998/99	1999/00	2000/01	2005/06	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22	2022/23	2023/24	2024/25
						outturn													
1. General public services	4.6	4.3	4.2	4.1	4.8	4.7	4.3	4.3	4.0	4.0	4.0	4.0	3.7	3.6	3.4	4.6	6.4	5.9	5.4
of which: public and common services	0.7	0.8	0.7	0.9	0.8	0.7	0.6	0.6	0.6	0.7	0.6	0.6	0.6	0.6	0.9	1.2	1.1	0.9	0.8
of which: international services	0.3	0.3	0.4	0.4	0.5	0.5	0.4	0.5	0.6	0.4	0.5	0.5	0.5	0.5	0.5	0.4	0.3	0.4	0.4
of which: public sector debt interest	3.5	3.1	3.1	2.7	3.5	3.6	3.2	3.1	2.9	2.8	2.8	2.9	2.6	2.5	2.0	3.1	5.0	4.6	4.3
2. Defence	2.4	2.4	2.3	2.2	2.4	2.3	2.1	2.0	2.0	1.9	1.8	1.8	1.9	1.9	2.1	2.1	2.1	2.1	2.2
3. Public order and safety	1.8	1.7	1.8	2.1	2.0	1.9	1.8	1.6	1.6	1.6	1.5	1.5	1.5	1.5	1.9	1.7	1.7	1.8	1.8
4. Economic affairs	1.9	2.0	2.1	2.5	2.5	2.3	2.1	2.3	2.2	2.4	2.4	2.5	2.8	3.0	9.4	4.1	4.8	3.4	3.0
of which: enterprise and economic development	0.3	0.4	0.4	0.5	0.3	0.3	0.3	0.4	0.4	0.4	0.4	0.5	0.6	0.8	6.3	1.5	2.4	0.9	0.7
of which: science and technology	0.1	0.1	0.1	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.3	0.3	0.3	0.3	0.3	0.4	0.3
of which: employment policies	0.3	0.3	0.3	0.2	0.3	0.2	0.2	0.2	0.2	0.1	0.1	0.1	0.1	0.1	0.1	0.2	0.1	0.2	0.1
of which: agriculture, fisheries and forestry	0.4	0.4	0.4	0.4	0.3	0.3	0.3	0.3	0.3	0.2	0.3	0.2	0.3	0.3	0.3	0.3	0.2	0.3	0.2
of which: transport	0.8	0.7	0.8	1.2	1.3	1.2	1.2	1.2	1.2	1.4	1.4	1.4	1.5	1.5	2.4	1.9	1.8	1.8	1.6
5. Environment protection	0.4	0.5	0.5	0.6	0.7	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.5	0.5	0.6	0.6	0.6	0.6	0.6
6. HOUSING AND COMMUNITY AMENITIES	0.5	0.4	0.5	0.8	0.8	0.6	0.6	0.5	0.5	0.5	0.5	0.5	0.6	0.6	0.7	0.6	0.7	0.8	0.8
7. Health	4.6	4.7	4.9	6.3	7.4	7.2	7.2	7.2	7.2	7.2	7.1	7.0	7.0	7.3	10.5	9.2	8.2	8.1	8.4
8. Recreation, culture and religion	0.7	0.7	0.7	0.8	0.8	0.7	0.7	0.6	0.7	0.6	0.6	0.5	0.5	0.6	0.6	0.5	0.6	0.5	0.5
9. Education	4.0	4.0	4.1	4.9	5.6	5.2	4.9	4.7	4.5	4.4	4.2	4.1	4.1	4.0	4.6	4.2	4.2	4.2	4.1
10. Social protection	11.4	11.6	11.5	12.1	14.2	14.6	14.7	14.1	13.9	13.7	13.2	12.8	12.6	12.3	14.3	12.7	12.5	13.3	13.3
EU transactions	- 0.3	- 0.3	- 0.2	0.0	0.4	0.3	0.4	0.4	0.3	0.4	0.2	0.3	0.4	0.3	0.3	- 0.1	- 0.1	0.0	0.0
Total expenditure on services	32.1	32.0	32.4	36.2	41.5	40.5	39.5	38.4	37.6	37.2	36.1	35.7	35.5	35.7	48.5	40.4	41.7	40.6	39.9
Accounting adjustments	2.9	2.7	2.7	3.7	4.2	4.0	4.6	4.1	4.5	4.0	4.3	4.3	3.9	4.0	4.6	3.9	3.3	4.2	4.4
Total Managed Expenditure (TME)	35.0	34.8	35.1	39.9	45.7	44.6	44.0	42.5	42.0	41.2	40.4	40.0	39.5	39.6	53.0	44.3	44.9	44.7	44.4

Source: See Table 15a.

Table 16 **Departmental Expenditure Limits (DEL) and Total Managed Expenditure (TME)**

£ million

	2002/03	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12[2]	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22	2022/23	2023/24	2024/25	2025/26
			Outturn																			Plans
Total DEL by departmental group [1]																						
Health[2]	58,821	76,672	80,625	87,574	92,301	99,781	103,360	102,844	105,222	109,775	113,345	117,245	120,584	125,156	128,396	138,456	190,610	187,274	182,131	188,614	204,704	216,550
Education	13,330	18,692	46,148	50,128	52,160	56,693	57,476	55,214	54,279	63,302	64,593	64,563	64,975	65,277	66,659	68,371	73,120	76,085	81,973	88,131	94,790	101,907
Defence	29,317	29,843	30,713	33,163	34,328	36,734	37,355	37,157	34,259	34,540	34,368	35,099	35,280	36,605	38,026	39,833	42,363	45,933	52,802	53,923	60,218	61,670
Business, Energy & Industrial Strategy[3]	14,302	18,624	18,982	20,135	20,416	23,348	22,277	19,948	19,826	11,623	11,439	12,348	12,357	11,907	12,401	14,317	43,759	30,440	32,264	22,101	22,861	32,129
MHCLG – Local Government[4]	37,598	46,560	22,763	22,782	29,609	27,064	24,335	25,380	23,189	16,481	13,657	10,758	8,229	9,288	9,782	11,051	10,168	13,768	7,694	9,580	11,330	13,849
MHCLG – Housing and Communities	4,662	8,968	8,928	10,239	11,251	13,291	10,258	5,483	3,767	5,687	6,383	6,022	7,585	6,714	4,834	8,572	11,655	8,733	10,444	9,600	11,999	13,584
Transport	9,643	11,354	13,103	12,838	12,687	13,905	12,474	12,366	12,157	12,231	11,914	7,914	7,004	8,284	10,753	18,345	33,390	29,604	28,910	29,989	28,419	29,689
Home Office	7,847	9,087	9,100	9,533	9,845	10,267	13,032	12,653	11,746	11,311	11,683	10,986	11,222	11,237	11,667	12,288	15,352	15,296	17,911	20,311	20,031	21,163
International Development	3,434	4,488	4,863	5,186	5,617	6,587	7,467	7,813	7,758	10,020	9,650	9,250	–	–	–	–	–	–	–	–	–	–
Justice	8,234	8,352	8,428	9,272	9,533	9,511	9,253	8,928	8,477	7,935	7,588	7,160	7,332	7,549	7,941	8,324	9,643	10,088	10,684	11,880	12,664	14,006
Work and Pensions	7,211	8,158	7,813	7,945	7,775	13,715	9,358	7,749	7,667	7,661	7,300	6,556	6,371	6,433	6,094	5,776	6,944	9,334	8,581	9,031	9,526	10,985
Chancellor's Departments[5]	4,053	4,621	4,740	4,486	4,413	4,320	3,956	3,894	3,456	3,373	3,584	2,990	4,037	4,064	4,344	4,786	5,385	6,618	6,931	7,076	6,972	8,069
Cabinet Office	1,251	1,583	1,769	1,967	2,168	2,416	2,457	2,448	2,509	2,333	2,703	2,812	3,128	3,254	3,360	3,650	4,326	4,545	4,746	5,332	5,352	6,368
Environment, Food and Rural Affairs	2,516	2,785	2,843	2,913	2,828	2,952	2,737	2,368	2276	2,236	2,353	2,134	2,206	2,299	2,500	2,762	5,330	5,418	5,921	6,732	7,236	7,525
Foreign and Commonwealth Office	1,513	1,840	1,850	1,963	2,173	2,223	2,253	2,167	2,026	2,115	1,870	1,893	11,986	12,072	12,673	12,583	12,586	9,142	9,317	11,108	10,949	11,269
Small and Independent Bodies	672	778	682	725	1,700	1,689	1,647	1,699	1464	1,395	1,298	1,366	1,514	1,817	1,658	1,932	2,479	2,660	2,618	2,726	3,052	3,332
Culture, Media and Sport	1,187	1,442	1,643	1,933	2,326	1,976	2,055	2,721	2,402	1,260	1,671	1,611	1,682	1,786	1,890	2,150	3,575	2,185	2,269	2,068	2,062	2,305
Law Officers' Departments	518	656	698	716	720	709	672	613	592	578	551	548	537	569	563	618	619	682	771	879	944	1,093
International Trade	–	–	–	–	–	–	–	–	–	206	279	341	345	391	420	485	527	520	575	–	–	–
Scotland[6]	17,929	22,465	24,505	26,475	27,234	28,413	28,495	27,549	27,910	28,349	28,912	28,730	29,346	30,341	31,126	32,881	44,083	42,163	41,935	43,297	45,264	48,287
Wales	9,654	11,903	12,684	13,417	14,237	15,004	15,133	14,618	14,609	15,034	15,255	14,358	14,521	15,115	15,344	14,221	20,863	19,366	18,083	19,516	20,227	21,401
Northern Ireland	7,467	8,524	9,006	9,753	10,201	10,579	10,798	10,441	10,433	10,655	10,766	10,667	10,890	11,226	11,778	12,707	16,601	15,940	15,621	16,913	17,628	18,628
Departmental Expenditure Limits[7]	241,159	297,396	311,885	333,142	353,523	381,179	375,377	364,054	356,028	358,104	361,170	355,351	361,132	371,384	381,789	413,623	552,851	535,274	541,607	558,807	596,228	632,299
Annually Managed Expenditure	179,883	226,610	238,160	249,795	280,729	331,742	342,524	351,050	375,965	375,709	389,275	438,144	452,726	465,065	476,572	475,026	554,349	508,448	619,370	670,191	688,988	714,887
of which social security benefits[8]	110,300	115,800	119,200	125,900	146,343	159,165	169,286	175,481	183,088	179,599	184,185	187,687	189,298	192,728	199,381	208,789	229,535	233,022	246,311	280,256	311,841	326,220
Total Managed Expenditure[9]	421,042	524,006	550,045	582,937	634,252	672,491	707,118	715,104	731,993	733,813	750,445	793,495	813,858	836,449	858,361	888,650	1,107,200	1,043,722	1,160,977	1,228,998	1,285,216	1,347,186

Sources: HM Treasury, Public Expenditure Statistical Analyses, 2024 and earlier editions.

Notes:
1. Total DEL for each department is the sum of resource (excluding depreciation) plus capital DEL and excludes local authority self-financed expenditure. Total DEL for 2012/13 was adjusted by -£868 million for a 'Budget Exchange' carried forward from 2011/12.
2. Provision for personal social services switched from Health to DLUHC Local Government spending from 2011/12.
3. Business, Energy & Industrial Strategy includes expenditure by the Department of Energy and Climate Change prior to 2016.
4. The Ministry of Housing, Communities and Local Government (MHCLG) was previously the Department for Levelling Up, Housing and Communities (DLUHC). MHCLG/DLUHC Local Government figures from 2013/14 reflect the localisation of business rates and council tax benefit.
5. The Chancellor's Department line includes the DEL for HM Revenue and Customs plus HM Treasury to permit comparisons over time. EU Financial Settlement payments and European Investment Bank receipts are included in HM Treasury's expenditure from 2021/22.
6. The DEL block grants for Scotland and Wales have been adjusted to reflect the devolution of tax powers, consistent with each country's fiscal framework. Similarly, the Scotland DEL block grant is adjusted for the devolution of welfare powers.
7. DEL figures include expenditure not assigned to any specific department, including reserves to address Covid-19 impacts.
8. Tax credits, stakeholder pension credits and child allowances paid as part of income support and jobseekers' allowance are shown within social security benefits. Tax credits include elements that are treated as negative tax in National Accounts.
9. TME excludes the temporary effects of banks brought into the public sector.

Dwellings, stock condition and households

Table 17a **Dwellings by tenure in England, Wales, Scotland, Northern Ireland and the United Kingdom**

Thousands

	1971	1976	1981	1986	1991	1996	2001	2005	2010	2015	2016	2017	2018	2019	2020	2021	2022	2023
England																		
Owner-occupiers	8,503	9,570	10,773	12,015	13,230	13,842	14,735	15,100	14,895	14,708	14,830	15,086	15,353	15,591	15,776	15,914	16,107	16,283
+ Privately rented	3,122	2,332	2,044	1,953	1,767	2,073	2,133	2,720	3,912	4,773	4,832	4,798	4,773	4,762	4,813	4,875	4,904	4,939
+ Housing association		281	410	475	608	942	1,424	1,802	2180	2,387	2,430	2,444	2,452	2,479	2,505	2,524	2,542	2,571
+ Local authority	4,586	4,985	4,798	4,439	3,899	3,470	2,812	2,248	1,852	1,698	1,669	1,658	1,635	1,629	1,616	1,615	1,610	1,602
= All dwellings	16,211	17,168	18,025	18,882	19,671	20,468	21,207	21,870	22,839	23,567	23,762	23,985	24,213	24,461	24,710	24,928	25,162	25,396
Wales																		
Owner-occupiers	540	631	680	761	837	878	941	990	984	985	994	1,003	1,008	1,018	1,031	1,038	1,039	1,041
+ Privately rented	151	131	105	98	97	104	90	108	170	207	207	206	208	206	199	196	199	200
+ Housing association			24	25	28	45	55	65	110	136	137	139	140	141	143	145	147	148
+ Local authority	276	284	290	254	222	207	188	158	111	88	87	87	87	87	87	88	88	88
= All dwellings	967	1,046	1,099	1,138	1,184	1,233	1,275	1,319	1,375	1,416	1,425	1,435	1,444	1,452	1,460	1,467	1,472	1,478
Scotland																		
Owner-occupiers	569	645	718	850	1,088	1,293	1,439	1,536	1,584	1,552	1,558	1,579	1,620	1,631	1,621	1,631	1,711	1,708
+ Privately rented	305	234	191	161	126	155	181	225	303	402	414	413	390	395	416	421	358	376
+ Housing association			36	47	65	91	139	251	272	278	278	279	281	284	291	294	297	304
+ Local authority	948	1,042	1,027	974	845	692	553	374	323	317	317	315	314	316	317	318	321	323
= All dwellings	1,822	1,921	1,970	2,032	2,124	2,230	2,321	2,397	2,482	2,549	2,567	2,585	2,605	2,626	2,645	2,664	2,687	2,710
Northern Ireland																		
Owner-occupiers	–	245	271	323	376	409	488	505	521	515	517	520	522	527	533	535	542	550
+ Privately rented	–	59	38	22	20	22	37	68	106	133	137	140	146	152	152	155	156	155
+ Housing association	–	–	3	6	10	14	19	22	29	34	34	35	35	37	38	40	41	41
+ NIHE	–	177	190	184	167	152	129	102	96	90	90	88	87	87	85	84	83	83
= All dwellings	–	481	501	536	573	597	674	698	752	772	778	783	790	803	808	814	822	829
United Kingdom																		
Owner-occupiers	–	11,091	12,442	13,949	15,531	16,422	17,603	18,131	17,984	17,760	17,899	18,188	18,503	18,767	18,961	19,118	19,399	19,582
+ Privately rented	–	3,037	2,378	2,234	2,010	2,354	2,441	3,121	4,491	5,515	5,590	5,557	5,517	5,515	5,580	5,647	5,617	5,670
+ Housing association			473	553	711	1,092	1,637	2,140	2,591	2,835	2,879	2,897	2,908	2,941	2,977	3,003	3,027	3,064
+ Local authority	–	6,488	6,305	5,851	5,133	4,521	3,682	2,882	2,382	2,193	2,163	2,148	2,123	2,119	2,105	2,105	2,102	2,096
= All dwellings	–	20,616	21,595	22,588	23,552	24,528	25,468	26,274	27,448	28,303	28,531	28,787	29,052	29,338	29,623	29,873	30,141	30,413

Sources: ONS UK Dwelling Stock by Country and Tenure (from 2001), Ministry of Housing, Communities and Local Government (and predecessors) Housing Statistics, Scottish Government Housing Statistics, Welsh Government Housing Statistics, NISRA 2021 Census, and ONS Family Resources Survey.

Notes: 1. Figures from 2001 for all countries are for March of year shown. Prior to 1991, figures are for the December of the year shown. For 1991-2000 figures for England and Wales are for March of the year shown, for Scotland and Northern Ireland they are for December of the previous year.

2. 1991 figures for Northern Ireland are not available, so 1992 figures have been substituted. Northern Ireland tenure estimates for 2015-2023 are authors' own estimates derived from three-year FRS rolling tenure averages and Census 2021 tenure estimates applied to total stock figures.

3. Owner-occupation includes shared ownership and long leasehold dwellings. Private renting includes renting with a job or business. Local authority includes other public sector such as new town and Scottish Homes (SSHA). dwellings.

4. Figures for 1971 and 1976 for the UK and Wales combine housing association and private rented dwellings as tenure-specific figures are not available for those years.

5. Only England and Wales figures for 2011-2020 have so far been adjusted to reflect the 2021 Census. Following methodological changes, England and Wales allow for vacant dwellings from 2003. Tenure figures do not necessarily sum to totals due to varying treatment of vacant stock and rounding.

Table 17b **Dwellings by tenure in England, Wales, Scotland, Northern Ireland and the United Kingdom**

Percentages

	1971	1976	1981	1986	1991	1996	2001	2005	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
England																						
Owner-occupiers	52	56	60	64	67	68	69	69	65	65	64	63	63	62	62	63	63	64	64	64	64	64
+ Privately rented	19	14	11	10	9	10	10	12	17	18	19	19	20	20	20	20	20	19	19	20	19	19
+ Housing association	0	2	2	3	3	5	7	8	10	10	10	10	10	10	10	10	10	10	10	10	10	10
+ Local authority	28	29	27	24	20	17	13	10	8	8	8	8	7	7	7	7	7	7	7	6	6	6
= All dwellings	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
Wales																						
Owner-occupiers	56	60	62	67	71	71	74	75	72	71	70	70	70	70	70	70	70	70	71	71	71	70
+ Privately rented	16	13	10	9	8	8	7	8	12	13	14	14	14	15	15	14	14	14	14	13	14	14
+ Housing association	0	0	2	2	2	4	4	5	8	10	10	10	10	10	10	10	10	10	10	10	10	10
+ Local authority	29	27	26	22	19	17	15	12	8	6	6	6	6	6	6	6	6	6	6	6	6	6
= All dwellings	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
Scotland																						
Owner-occupiers	–	35	37	43	54	61	65	66	66	64	62	61	61	61	61	62	63	63	62	62	64	64
+ Privately rented	–	13	10	8	6	7	8	10	13	13	15	16	16	16	16	16	15	15	16	16	13	14
+ Housing association	–	0	2	2	3	4	6	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11
+ Local authority	–	57	53	49	42	33	25	16	13	13	13	13	13	13	12	12	12	12	12	12	12	12
= All dwellings	–	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
Northern Ireland																						
Owner-occupiers	–	51	54	60	66	69	72	72	69	68	68	67	67	67	66	66	66	66	66	66	66	66
+ Privately rented	–	12	8	4	3	4	5	10	14	16	16	17	17	17	18	18	19	19	19	19	19	19
+ Housing association	–	–	1	1	2	2	3	3	4	4	4	4	4	4	4	4	4	5	5	5	5	5
+ NIHE	–	37	38	34	29	25	19	15	13	13	12	12	12	12	12	11	11	11	11	10	10	10
= All dwellings	–	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
United Kingdom																						
Owner-occupiers	–	54	58	62	66	67	69	69	66	65	64	63	63	63	63	63	64	64	64	64	64	64
+ Privately rented	–	15	11	10	9	10	10	12	16	17	18	19	19	19	20	19	19	19	19	19	19	19
+ Housing association	–	–	2	2	3	4	6	8	9	10	10	10	10	10	10	10	10	10	10	10	10	10
+ Local authority	–	31	29	26	22	18	14	11	9	8	8	8	8	8	8	7	7	7	7	7	7	7
= All dwellings	–	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100

Source and Notes: See Table 17a.

Table 18 **Gross fixed capital formation in dwellings in the UK**

£ million

		1970	1980	1990	2000	2005	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
	Private sector	1,069	6,115	16,867	33,822	55,604	41,114	41,874	42,259	48,623	51,461	56,169	61,871	71,061	80,448	84,979	71,324	85,988	102,750	102,183	103,605
+	Public sector	801	2,559	4,181	1,421	3,574	8,719	8,027	7,432	7,065	8,310	8,142	8,366	8,458	4,594	4,667	4,256	5,108	6,341	7,219	8,212
=	Whole economy	1,870	8,674	21,048	35,243	59,178	49,833	49,901	49,691	55,688	59,771	64,311	70,237	79,519	85,042	89,646	75,580	91,096	109,091	109,402	111,817
	Gross Domestic Product (£ billion)	56	260	671	1,105	1,403	1,616	1,670	1,722	1,789	1,875	1,928	2,005	2,097	2,172	2,253	2,125	2,323	2,581	2,752	2,884
	Gross fixed capital formation in dwellings as a percentage of Gross Domestic Product	3.3	3.3	3.1	3.2	4.2	3.1	3.0	2.9	3.1	3.2	3.3	3.5	3.8	3.9	4.0	3.6	3.9	4.2	4.0	3.9

Sources: ONS UK National Accounts, Economic & Labour Market Review, UK Economic Accounts.

Notes: 1. All figures at current market prices; figures from 1997 reflect the switch from the 2003 to the 2007 Standard Industrial Classification.
2. Gross Domestic Product is shown at current (YBHA) prices.

Table 19a **Housing starts by sector in England 1970/71 to 2024/25**

	1970/71	1980/81	1990/91	2000/01	2005/06	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22	2022/23	2023/24	2024/25
Local authorities	100,710	27,870	5,400	210	250	1,670	1,450	1,610	2,200	1,890	1,490	1,530	1,730	2,550	1,620	2,230	2,220	1,860	3,070	880
+ New towns	9,070	5,540	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
+ Government departments	2,460	220	100	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
= Total public sector	112,240	33,630	5,490	210	250	1,670	1,450	1,610	2,200	1,890	1,490	1,530	1,730	2,550	1,620	2,230	2,220	1,860	3,070	880
+ Housing associations	8,110	13,150	14,180	13,990	22,800	24,770	22,100	19,930	25,860	26,960	24,790	26,150	26,740	28,730	27,680	26,860	32,450	38,720	32,270	31,110
+ Private sector	148,320	84,120	108,950	126,290	160,320	84,710	87,300	81,980	107,340	114,550	117,460	132,600	135,340	135,100	119,210	111,560	140,680	135,930	101,120	81,320
= All dwellings	268,660	130,910	128,620	140,490	183,360	111,150	110,820	103,520	135,410	143,390	143,740	160,280	163,800	166,380	148,520	140,660	175,350	176,510	136,450	113,310

Sources: ONS UK house building statistics 2025 and Ministry of Housing, Communities & Local Government (and predecessor departments) new supply statistics Live Table 213.

Notes: 1.'Sector' refers to new dwellings constructed by private enterprises, housing associations/registered social landlords and local authorities and not necessarily the intended tenure.
2. Figures in Table 19 may not total precisely due to rounding by ONS.
3. Figures from 1989/99 were revised by MHCLG in 2018 while other figures were revised by ONS in 2019, 2023 and 2025, such that figures do not always correspond with UKHR tables in previous editions.
4. English figures from October 2005 to March 2007 exclude a small number of starts and completions that were inspected by independent inspectors. These cases are included in the 2007/8 figures. The 1985/86 total in previous editions of the table includes 13,000 starts with an unknown tenure.
5. A small amount of missing data for England and the other UK countries has been imputed. A small but unknown proportion of housing association starts and completions in England, Wales and Scotland are recorded as private enterprise.
6. Housing starts and completions figures for 2019/20 and more especially 2020/21 were affected by the Covid-19 pandemic. Figures for 2022/23 to 2024/25 are the latest available, but remain subject to minor revision, particularly starts figures.
7. The figures exclude conversions and other ways dwellings are created aside from new build.

Table 19b **Housing completions by sector in England, 1970/71 to 2024/25**

	1970/71	1980/81	1990/91	2000/01	2005/06	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22	2022/23	2023/24	2024/25
Local authorities	118,942	67,342	12,818	180	300	1,140	1,960	1,360	910	1,360	1,900	1,830	2,020	2,560	1,850	1,610	1,300	1,980	2,850	2,260
+ New towns	9,245	6,973	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
+ Government departments	1,993	525	142	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
= Total public sector	130,180	74,840	12,960	180	300	1,140	1,960	1,360	910	1,360	1,900	1,830	2,020	2,560	1,850	1,610	1,300	1,980	2,850	2,260
+ Housing associations	8,180	19,300	14,580	16,430	18,160	23,550	27,460	22,060	21,790	27,020	26,470	25,230	27,160	28,230	32,290	25,860	30,880	33,330	35,320	35,370
+ Private sector	153,440	110,230	132,500	116,640	144,940	83,180	89,120	84,550	89,630	96,270	111,350	120,450	131,730	138,270	141,200	127,200	139,050	139,540	122,150	114,420
= All dwellings	291,790	204,370	160,030	133,260	163,400	107,870	118,510	107,980	112,330	124,640	139,710	147,520	160,910	169,060	175,330	154,660	171,240	174,840	160,330	152,040

Table 19c **Housing starts by sector in Wales, 1970/71 to 2024/25**

		1970/71	1980/81	1990/91	2000/01	2005/06	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/21	2022/23	2023/24	2024/25
	Local authorities	**4,851**	**2,347**	**280**	**120**	–	**20**	–	–	–	–	–	–	–	–	–	–	–	–	–	–
+	New towns	**155**	**96**	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
+	Government departments	**24**	**7**	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
=	Total public sector	**5,030**	**1,910**	**280**	**120**	**[low]**	**20**	–	–	–	–	–	–	–	–	–	–	–	–	–	–
+	Housing associations	**110**	**390**	**2,310**	**930**	**360**	**780**	–	–	–	–	–	–	–	–	–	–	–	–	–	–
+	Private sector	**8,610**	**4,570**	**7,270**	**8,310**	**8,610**	**5,000**	–	–	–	–	–	–	–	–	–	–	–	–	–	–
=	All dwellings	**13,750**	**6,860**	**9,860**	**9,350**	**8,970**	**5,800**	**4,970**	**5,290**	**5,790**	**6,960**	**6,710**	**6,870**	**6,040**	**5,970**	**6,220**	**4,310**	**5,660**	**4,560**	**5,160**	**3,800**

Sources: See Table 19a.
Notes: 1. From 2011/12 the ONS and Welsh Government stopped publishing figures for housing starts in Wales by sector.
2. The starts and completions data for Wales do not include private approved inspector data, resulting in some undercounting in the number of dwellings started and, to a lesser extent, completed..

Table 19d **Housing completions by sector in Wales, 1970/71 to 2024/25**

		1970/71	1980/81	1990/91	2000/01	2005/06	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/21	2022/23	2023/24	2024/25
	Local authorities	**6,511**	**3,489**	**470**	**50**	**20**	–	–	–	–	–	–	–	**80**	**60**	**60**	**90**	**70**	**190**	**70**	**210**
+	New towns	**173**	**209**	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
+	Government departments	**66**	**2**	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
=	Total public sector	**6,750**	**3,700**	**470**	**50**	**20**	–	–	–	–	–	–	–	**80**	**60**	**60**	**90**	**70**	**190**	**70**	**210**
+	Housing associations	**70**	**930**	**1,720**	**900**	**350**	**990**	**830**	**740**	**670**	**840**	**1,250**	**1,240**	**1,120**	**1,230**	**1,210**	**1,130**	**810**	**1,010**	**970**	**1,060**
+	Private sector	**8,650**	**5,500**	**8,090**	**7,390**	**7,880**	**4,510**	**4,750**	**4,710**	**5,160**	**5,330**	**5,650**	**5,590**	**5,470**	**4,490**	**4,770**	**3,400**	**4,390**	**4,580**	**3,740**	**3,370**
=	All dwellings	**15,470**	**10,240**	**10,270**	**8,330**	**8,250**	**5,510**	**5,580**	**5,450**	**5,840**	**6,170**	**6,900**	**6,830**	**6,660**	**5,780**	**6,040**	**4,620**	**5,270**	**5,790**	**4,770**	**4,640**

Table 19e **Housing starts by sector in Scotland, 1970/71 to 2024/25**

	1970/71	1980/81	1990/91	2000/01	2005/06	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22	2022/23	2023/24	2024/25
Local authorities	25,717	3,696	773	90	10	1,440	790	1,220	980	1,260	1,550	1,240	1,300	1,830	2,780	1,500	2,180	1,770	1,300	1,400
+ New towns	2,014	1,247	451	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
+ Government departments	289	8	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
= Total public sector	28,020	4,950	1,220	90	10	1,440	790	1,220	980	1,260	1,550	1,240	1,300	1,830	2,780	1,500	2,180	1,770	1,300	1,400
+ Housing associations	350	1,340	3,260	4,610	5,120	3,370	2,590	1,630	2,880	2,630	2,910	4,950	4,710	4,500	5,090	4,080	3,460	2,190	2,210	1,750
+ Private sector	8,140	9,590	16,850	17,610	21,230	8,850	10,590	10,800	11,910	12,830	13,720	13,410	13,690	17,010	17,490	13,850	15,300	15,660	13,080	11,950
= All dwellings	36,510	15,870	21,340	22,310	26,360	13,660	13,970	13,650	15,760	16,720	18,170	19,590	19,700	23,340	25,360	19,430	20,940	19,630	16,580	15,100

Sources: See Table 19a.

Notes: 1. Housing association figures up to 2017/18 are for approvals rather than the date that construction started, whereas later figures are for starts. Minor historic corrections made by ONS in 2024 and 2025 have resulted in some minor changes to the count of starts and completions. Thus the numbers for the most recent years differ from those reported in previous editions of Table 19.

2. For 1970/71 to 1990/9, figures for local authorities, new towns and government departments are sourced from the Scottish Government (1970/71 to 1990/91) while total public sector figures are sourced from the ONS.

3. Local authority figures include Scottish Special Housing Association construction activity prior to April 1989 and Scottish Homes activity for 1989/90 to 1995/6 when such activity ceased.

4. Local authority and housing association figures are based solely on units part-funded by the Scottish Government. They exclude the small numbers of affordable homes delivered without such assistance, such as units delivered through Section 75 developer contributions and other funding sources.

Table 19f **Housing completions by sector in Scotland, 1970/71 to 2024/25**

	1970/71	1980/81	1990/91	2000/01	2005/06	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22	2022/23	2023/24	2024/25
Local authorities	31,570	6,500	987	110	–	610	1,110	960	1,140	1,120	1,100	1,020	1,370	1,390	1,540	1,450	2,330	1,800	1,930	1,700
+ New towns	2,790	1,217	577	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
+ Government departments	290	20	69	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
= Total public sector	34,660	7,740	1,630	110	–	610	1,110	960	1,140	1,120	1,100	1,020	1,370	1,390	1,540	1,450	2,330	1,800	1,930	1,700
+ Housing associations	240	1,290	2,350	3,800	4,700	5,110	4,780	3,240	2,910	3,060	2,320	2,690	3,170	4,090	4,200	2,360	3,850	5,020	3,370	2,790
+ Private sector	8,220	11,730	15,330	18,200	20,260	10,710	10,240	10,000	11,110	12,530	13,540	13,510	13,020	15,760	16,550	12,130	15,320	16,890	14,620	14,590
= All dwellings	43,130	20,750	19,320	22,110	24,960	16,430	16,130	14,200	15,160	16,710	16,960	17,220	17,560	21,230	22,290	15,950	21,490	23,710	19,920	19,080

Sources: See Table 19a.

Table 19g **Housing starts in Great Britain, 1970/71 to 2024/25**

		1970/71	1980/81	1990/91	2000/01	2005/06	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22	2022/23	2023/24	2024/25
	Local authorities	**131,278**	**34,497**	**6,900**	**420**	**260**	**3,110**	**2,240**	**2,830**	**3,180**	**3,150**	**3,040**	**2,770**	**3,030**	**4,380**	**4,400**	**3,730**	**4,400**	**3,630**	**4,370**	**2,280**
+	New towns	**11,239**	**6,791**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**
+	Government departments	**2,773**	**232**	**100**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**
=	Total public sector	**145,290**	**40,490**	**6,990**	**420**	**260**	**3,110**	**2,240**	**2,830**	**3,180**	**3,150**	**3,040**	**2,770**	**3,030**	**4,380**	**4,400**	**3,730**	**4,400**	**3,630**	**4,370**	**2,280**
+	Housing associations	**8,570**	**14,880**	**19,750**	**19,530**	**28,280**	**28,920**	**24,690**	**21,560**	**28,740**	**29,590**	**27,700**	**31,100**	**31,450**	**33,230**	**32,770**	**30,940**	**35,910**	**40,910**	**34,480**	**32,860**
+	Private sector	**165,070**	**98,280**	**133,070**	**152,210**	**190,160**	**98,560**	**97,890**	**92,780**	**119,250**	**127,380**	**131,180**	**146,010**	**149,030**	**152,110**	**136,700**	**125,410**	**155,980**	**151,590**	**114,200**	**93,270**
=	All dwellings	**318,920**	**153,640**	**159,820**	**172,150**	**218,690**	**130,610**	**129,760**	**122,460**	**156,960**	**167,070**	**168,620**	**186,740**	**189,540**	**195,690**	**180,100**	**164,400**	**201,950**	**200,700**	**158,190**	**132,210**

Sources: See Table 19a.
Notes: 1. Provider-type figures from 2011 do not sum to 'all dwellings' total starts as data for Wales are not split by 'provider type' – see Table 19c.

Table 19h **Housing completions by sector in Great Britain, 1970/71 to 2024/25**

		1970/71	1980/81	1990/91	2000/01	2005/06	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22	2022/23	2023/24	2024/25
	Local authorities	**157,021**	**77,000**	**14,918**	**340**	**320**	**1,750**	**3,070**	**2,320**	**2,060**	**2,480**	**3,000**	**2,850**	**3,470**	**4,010**	**3,450**	**3,150**	**3,700**	**3,970**	**4,850**	**4,170**
+	New towns	**12,208**	**8,470**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**
+	Government departments	**2,361**	**560**	**142**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**
=	Total public sector	**171,590**	**86,390**	**15,060**	**340**	**320**	**1,750**	**3,070**	**2,320**	**2,060**	**2,480**	**3,000**	**2,850**	**3,470**	**4,010**	**3,450**	**3,150**	**3,700**	**3,970**	**4,850**	**4,170**
+	Housing associations	**8,490**	**21,520**	**18,650**	**21,130**	**23,210**	**29,650**	**33,070**	**26,040**	**25,370**	**30,920**	**30,040**	**29,160**	**31,450**	**33,550**	**37,700**	**29,350**	**35,540**	**39,360**	**39,660**	**39,220**
+	Private sector	**170,310**	**127,460**	**155,920**	**142,230**	**173,080**	**98,400**	**104,110**	**99,260**	**105,900**	**114,130**	**130,540**	**139,550**	**150,220**	**158,520**	**162,520**	**142,730**	**158,760**	**161,010**	**140,510**	**132,380**
=	All dwellings	**350,390**	**235,360**	**189,620**	**163,700**	**196,610**	**129,810**	**140,220**	**127,630**	**133,330**	**147,520**	**163,570**	**171,570**	**185,130**	**196,070**	**203,660**	**175,230**	**198,000**	**204,340**	**185,020**	**175,760**

Sources: See Table 19a.

Table 19i **Housing starts by sector in Northern Ireland, 1970/71 to 2024/25**

		1970/71	1980/81	1990/91	2000/01	2005/06	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22	2022/23	2023/24	2024/25
	Northern Ireland Housing Executive	**7,828**	**2,899**	**1,060**	**20**	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
+	Government departments	**92**	**11**	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
=	Total public sector	**7,920**	**2,910**	**1,060**	**20**	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
+	Housing associations	**30**	**110**	**730**	**890**	**950**	**1,120**	**1,440**	**940**	**900**	**730**	**1,300**	**1,000**	**790**	**980**	**810**	**690**	**530**	**1,060**	**710**	**830**
+	Private sector	**4,080**	**3,340**	**5,540**	**10,420**	**14,640**	**6,650**	**5,010**	**3,900**	**4,400**	**5,260**	**5,720**	**6,730**	**6,730**	**7,440**	**6,270**	**5,770**	**6,900**	**4,990**	**5,290**	**5,760**
=	All dwellings	**12,030**	**6,360**	**7,330**	**11,330**	**15,580**	**7,780**	**6,460**	**4,840**	**5,310**	**5,990**	**7,020**	**7,720**	**7,520**	**8,420**	**7,090**	**6,460**	**7,440**	**6,050**	**6,000**	**6,580**

Sources: See Table 19a.

Note: 1. Figures from 2011 onwards have been substantially revised following a change in the method for accounting for late reporting of completions.
2. Northern Ireland data prior to 2005 are sourced from the NI Department for Communities and have not been subject to a similar quality assurance process as data sourced from the NI Department of Finance (Land & Property Services) from 2005 onwards.

Table 19j **Housing completions in Northern Ireland, 1970/71 to 2024/25**

		1970/71	1980/81	1990/91	2000/01	2005/06	2010/11	2011/12	2012/13	2013/14	2014/15	2015/110	20110/17	2017/18	2018/19	2019/20	2020/21	2021/22	2022/23	2023/24	2024/25
	Northern Ireland Housing Executive	**7,828**	**2,899**	**10,100**	**20**	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
+	Government departments	**92**	**11**	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
=	Total public sector	**7,780**	**2,560**	**1,320**	**50**	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
+	Housing associations	**20**	**330**	**550**	**1,110**	**950**	**740**	**890**	**1,450**	**1,110**	**960**	**760**	**1,100**	**1,210**	**940**	**710**	**650**	**920**	**650**	**600**	**910**
+	Private sector	**4,040**	**3,570**	**5,710**	**10,510**	**12,760**	**5,480**	**4,830**	**4,070**	**4,200**	**4,540**	**5,050**	**5,360**	**5,880**	**6,870**	**6,600**	**5,790**	**6,360**	**5,760**	**4,810**	**5,210**
=	All dwellings	**11,830**	**6,460**	**7,590**	**11,670**	**13,710**	**6,210**	**5,720**	**5,530**	**5,320**	**5,500**	**5,810**	**6,460**	**7,100**	**7,810**	**7,310**	**6,440**	**7,280**	**6,410**	**5,410**	**6,130**

Sources and notes:: See Tables 19a,19i.

Table 19k **Housing starts in the United Kingdom, 1970/71 to 2024/25**

		1970/71	1980/81	1990/91	2000/01	2005/06	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22	2022/23	2023/24	2024/25
	Local authorities	**139,106**	**37,396**	**7,960**	**440**	**260**	**3,110**	**2,240**	**2,830**	**3,180**	**3,150**	**3,040**	**2,770**	**3,030**	**4,380**	**4,400**	**3,730**	**4,400**	**3,630**	**4,370**	**2,280**
+	New towns	**11,239**	**6,791**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**
+	Government departments	**2,865**	**243**	**100**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**
=	Total public sector	**153,210**	**43,400**	**8,060**	**440**	**260**	**3,110**	**2,240**	**2,830**	**3,180**	**3,150**	**3,040**	**2,770**	**3,030**	**4,380**	**4,400**	**3,730**	**4,400**	**3,630**	**4,370**	**2,280**
+	Housing associations	**8,600**	**14,990**	**20,480**	**20,420**	**29,220**	**30,040**	**26,130**	**22,500**	**29,640**	**30,320**	**29,000**	**32,100**	**32,240**	**34,210**	**33,580**	**31,630**	**36,440**	**41,970**	**35,190**	**33,690**
+	Private sector	**169,150**	**101,610**	**138,610**	**162,640**	**204,800**	**105,210**	**102,900**	**96,680**	**123,650**	**132,640**	**136,900**	**152,740**	**155,760**	**159,550**	**142,970**	**131,180**	**162,880**	**156,580**	**119,490**	**99,030**
=	All dwellings	**330,950**	**160,000**	**167,150**	**183,490**	**234,270**	**138,390**	**136,220**	**127,300**	**162,270**	**173,050**	**175,640**	**194,470**	**197,050**	**204,120**	**187,190**	**170,860**	**209,390**	**206,740**	**164,190**	**138,790**

Sources: See Table 19a.
Notes: 1. Sector level figures from 2011 do not sum to 'all dwellings' total starts as data for Wales are not split by 'provider type' – see Table 19c.

Table 19l **Housing completions by sector in the United Kingdom, 1970/71 to 2024/25**

		1970/71	1980/81	1990/91	2000/01	2005/06	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22	2022/23	2023/24	2024/25
	Local authorities	**139,106**	**37,396**	**16,280**	**390**	**320**	**1,750**	**3,070**	**2,320**	**2,060**	**2,480**	**3,000**	**2,850**	**3,470**	**4,010**	**3,440**	**3,140**	**3,700**	**3,970**	**4,840**	**4,170**
+	New towns	**11,239**	**6,791**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**
+	Government departments	**2,865**	**243**	**100**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**
=	Total public sector	**179,370**	**88,940**	**16,380**	**390**	**320**	**1,750**	**3,070**	**2,320**	**2,060**	**2,480**	**3,000**	**2,850**	**3,470**	**4,010**	**3,440**	**3,140**	**3,700**	**3,970**	**4,840**	**4,170**
+	Housing associations	**8,510**	**21,850**	**19,200**	**22,240**	**24,160**	**30,390**	**33,960**	**27,500**	**26,480**	**31,890**	**30,800**	**30,260**	**32,660**	**34,480**	**38,410**	**30,010**	**36,460**	**40,010**	**40,260**	**40,130**
+	Private sector	**174,350**	**131,030**	**161,630**	**152,730**	**185,840**	**103,880**	**108,930**	**103,330**	**110,100**	**118,670**	**135,590**	**144,910**	**156,100**	**165,380**	**169,120**	**148,520**	**165,120**	**166,770**	**145,310**	**137,590**
=	All dwellings	**362,220**	**241,820**	**197,210**	**175,380**	**210,320**	**136,020**	**145,930**	**133,160**	**138,650**	**153,020**	**169,380**	**178,040**	**192,230**	**203,880**	**210,960**	**181,660**	**205,290**	**210,740**	**190,440**	**181,880**

Source: See Table 19a.

Table 20a **Affordable housing completions in England by tenure, 1991/92 to 2024/25**

	1991/92	1995/96	2000/01	2005/06	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22	2022/23	2023/24	2024/25
Social rent	25,705	56,949	27,087	23,633	39,562	37,677	17,580	10,924	9,331	6,803	5,827	7,049	6,363	6,766	6,051	7,661	9,458	10,320	12,198
of which PRP and HE/GLA grant-funded	18,592	56,192	26,141	20,718	34,892	31,413	13,065	5,958	3,654	745	242	365	267	667	1,315	2,415	2,741	3,296	4,443
of which LA, and HE/GLA grant-funded	7,113	757	179	299	2,265	2,044	233	202	446	117	59	124	84	159	177	323	1,178	979	2,006
of which LA other funding	–	–	–	0	273	430	315	384	740	1,404	1,344	1,408	1,438	1,370	1,119	1,254	1,000	1,174	1,580
of which section 106, nil grant	–	–	750	2,554	1,902	2,601	3,040	3,333	3,118	3,164	2,754	3,918	3,621	3,842	2,825	2,911	3,425	3,890	3,176
of which other funded	–	–	17	62	230	1,189	927	1,047	1,373	1,373	1,428	1,234	953	728	615	758	1,114	981	993
Affordable Rent	–	–	–	–	–	1,146	7,181	19,966	40,860	16,544	24,454	26,934	28,957	28,263	23,792	26,322	24,542	25,041	23,563
of which PRP, and HE/GLA grant-funded	–	–	–	–	–	1,105	5,496	15,165	27,907	5,344	8,417	12,142	10,160	8,524	7,277	9,608	7,509	8,118	9,219
of which LA, and HE/GLA grant-funded	–	–	–	–	–	0	131	743	3,373	991	1,424	2,108	1,759	798	905	974	1,623	1,106	827
of which LA other funding	–	–	–	–	–	0	31	64	88	617	1,122	1,053	1,579	2,623	2,766	2,135	1,783	2,953	2,494
of which section 106, nil grant	–	–	–	–	–	41	1,519	3,698	5,603	3,529	8,064	9,947	12,545	13,656	10,281	11,430	11,620	10,802	8,888
of which other funded	–	–	–	–	–	0	4	296	3,889	6,063	5,427	1,684	2,914	2,662	2,563	2,175	2,007	2,062	2,135
Intermediate rent	–	–	–	1,675	4,523	2,055	1,340	1,294	1,105	1,697	938	791	1,383	1,748	2,026	1,477	2,697	2,346	2,278
London Affordable Rent	–	–	–	–	–	–	–	–	–	–	–	103	1,002	1,797	2,102	3,101	4,296	3,916	5,019
Affordable homeownership	3,969	17,581	6,072	20,687	17,004	17,468	16,976	10,940	3,535	3,486	1,966	1,459	2,460	2,108	1,134	1,055	1,173	1,146	1,059
of which PRP, and HE/GLA funded	3,969	17,581	4,635	15,782	14,435	14,681	13,600	5,885	861	22	–	–	–	–	–	–	–	–	–
of which section 106, nil grant	–	–	451	3,809	1,589	1,799	2,749	4,040	2,149	2,864	1,095	1,151	1,195	1,077	1,023	841	988	925	961
of which other funded	–	–	986	1,096	980	988	627	1,015	525	600	871	308	1,265	1,031	111	214	185	221	98
Shared Ownership	–	–	–	–	–	–	–	–	11,128	4,084	9,021	11,048	17,028	18,239	16,945	19,338	20,482	20,968	20,353
of which PRP, and HE/GLA grant–funded	–	–	–	–	–	–	–	–	6,839	1,162	2,151	3,097	5,398	6,865	6,928	8,154	8,356	9,052	11,074
of which section 106, nil grant	–	–	–	–	–	–	–	–	3,461	1,828	5,606	7,010	8,983	9,315	8,052	8,898	10,139	9,538	7,029
of which other funded	–	–	–	–	–	–	–	–	828	1,094	1,264	941	2,647	2,059	1,965	2,286	1,987	2,378	2,250
First Homes	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	35	1,021	614	292
Unknown tenure	–	–	–	–	–	–	–	–	–	–	–	4	33	43	28	42	120	0	0
All affordable	29,674	74,530	33,159	45,995	61,089	58,346	43,077	43,124	65,959	32,614	42,206	47,388	57,226	58,964	52,078	59,031	63,789	64,351	64,762

Source: Ministry of Housing, Communities and Local Government – Affordable housing supply statistics, Live Table 1000C. Note that this source differs from the source for Table 19a/b.

Notes:
1. Affordable housing is the sum of social rent, Affordable Rent, intermediate rent (including London Living Rent from 2017/18), affordable homeownership, shared ownership and London Affordable Rent.
2. Section 106 nil grant completions are excluded from the Homes England or GLA new build figures elsewhere in the table.
3. Shared ownership completions prior to 2014/15 are classified wholly as affordable homeownership; figures for 2014/15–2015/16 reflect Homes England/GLA returns only, with later years incorporating other funding sources.
4. Other funded includes units wholly or part funded by local authorities, the Empty Homes Community Fund, the Department of Health's Extra Care Fund or other government funding streams. It also includes units funded solely by the provider and units funded through the Private Finance Initiative. The all affordable total includes a small number of Permanent Affordable Traveller Pitches (24 in 2023/24).
5. PRP means 'private registered provider' and includes housing associations and for-profit providers; HE is Homes England, GLA is Greater London Authority; section 106 refers to developer contributions to affordable housing.
6. Figures for 2021/22 and 2022/23 have been revised by MHCLG to allow for updated data and to correct processing errors.

Table 20b **Affordable housing completions England by region, 1991/92 to 2024/25**

		1991/92	1995/96	2000/01	2005/06	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22	2022/23	2023/24	2024/25
North East	All affordable	1,260	2,523	723	1,021	2,425	1,726	1,846	2,752	3,157	1,475	2,444	2,100	2,994	2,587	1,751	2,275	1,870	2,061	2,322
	of which rent	1,138	1,789	584	780	1,956	1,260	1,165	2,452	2,727	1,325	2,131	1,663	2,087	1,724	1,221	1,804	1,310	1,318	1,561
North West	All affordable	3,603	8,538	3,607	2,923	5,433	6,004	4,758	4,777	7,479	3,775	5,188	5,896	5,683	5,850	5,389	6,323	7,101	7,217	7,992
	of which rent	3,227	6,226	2,982	1,676	3,851	3,841	2,938	3,880	6,342	3,039	3,829	4,412	3,423	3,508	3,378	4,008	4,158	4,387	4,822
Yorkshire & The Humber	All affordable	2,710	5,323	2,031	1,889	4,387	4,488	2,673	2,827	3,776	2,638	2,993	2,992	4,027	3,701	3,603	3,638	4,264	5,281	4,785
	of which rent	2,578	3,866	1,806	1,283	3,038	3,271	1,544	2,323	3,381	2,441	2,694	2,677	3,109	2,566	2,669	2,514	2,801	3,428	3,037
East Midlands	All affordable	1,729	4,999	2,262	3,004	4,821	3,070	3,140	2,940	4,337	2,899	3,695	3,985	4,804	4,494	3,831	4,581	4,461	5,532	5,858
	of which rent	1,587	3,860	1,851	1,596	3,524	2,077	1,756	2,255	3,551	2,297	2,784	3,058	3,375	3,134	2,503	3,088	2,698	3,368	3,807
West Midlands	All affordable	3,277	6,965	2,998	4,169	6,025	4,005	4,394	4,489	6,796	3,260	4,727	5,946	6,224	5,630	5,666	6,107	5,790	6,442	6,494
	of which rent	2,889	4,948	2,662	2,221	4,411	2,657	2,657	3,436	5,789	2,653	3,952	4,889	4,672	3,891	3,955	4,368	3,784	4,425	4,561
East	All affordable	2,726	7,782	3,721	5,669	7,002	5,676	4,505	3,887	5,651	3,292	4,681	5,753	6,831	7,774	6,617	7,205	6,938	8,429	8,728
	of which rent	2,517	6,427	3,273	3,045	5,031	4,039	2,615	2,838	4,383	2,633	3,513	4,472	4,633	5,222	4,172	4,891	4,610	5,656	5,476
London	All affordable	5,926	17,148	8,273	11,504	14,621	17,451	8,907	9,403	18,120	5,789	7,029	7,411	9,225	10,897	10,863	11,889	15,723	13,031	13,354
	of which rent	4,325	12,830	6,084	6,221	10,853	12,617	5,927	6,492	12,866	4,016	4,463	4,676	5,697	7,228	7,256	7,466	10,953	8,836	10,317
South East	All affordable	5,167	13,008	5,978	10,115	9,278	9,653	7,424	6,789	9,863	5,463	6,783	8,143	10,426	11,354	9,274	11,138	11,337	10,892	9,576
	of which rent	4,512	10,325	4,791	4,958	6,360	6,841	4,442	4,611	6,992	3,714	4,637	5,421	6,223	6,726	5,451	6,932	6,770	6,699	5,804
South West	All affordable	3,276	8,244	3,566	4,551	7,097	6,273	5,430	5,260	6,780	4,023	4,666	5,162	7,012	6,677	5,084	5,875	6,305	5,466	5,653
	of which rent	2,932	6,678	3,054	2,865	5,061	4,275	3,057	3,897	5,265	2,926	3,216	3,609	4,486	4,575	3,366	3,490	3,909	3,506	3,673
England	All affordable	29,674	74,530	33,159	45,995	61,089	58,346	43,077	43,124	65,959	32,614	42,206	47,388	57,226	58,964	52,078	59,031	63,789	64,351	64,762
	of which rent	25,705	56,949	27,087	25,308	44,085	40,878	26,101	32,184	51,296	25,044	31,219	34,877	37,705	38,574	33,971	38,561	40,993	41,623	43,058

Source: Ministry of Housing, Communities and Local Government – Affordable housing supply statistics, Live Table 1008C.

Notes: 1. England totals do not always match regional totals due to affordable completions without a regional designation. This issue affects figures for 2005/06 and 2006/07 when there were 1,150 and 970 such affordable completions.

2. Traveller Caravan Count completions for 2024/25 are excluded pending data quality assurance and will be added once published.

Table 20c **Affordable housing completions in Wales, 2007/08 to 2024/25**

	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22	2022/23	2023/24	2024/25
Local authorities	42	38	1	89	50	68	34	53	69	121	266	205	393	497	486	685	756	849
Registered Social Landlords	1,263	2,050	2,172	2,261	1,954	1,704	1,799	1,971	2,250	2,377	1,946	2,338	2,470	3,018	2,130	2,366	2,433	2,681
Of which:																		
Social rented	747	1,394	1,913	1,817	1,260	1,144	1,166	1,205	1,601	1,775	1,546	1,955	1,870	2,443	1,712	1,940	1,942	2,203
Intermediate rented	126	288	112	95	494	416	460	631	451	436	236	223	392	380	204	201	249	264
Affordable homeownership	390	368	147	349	200	144	173	135	198	166	164	160	208	195	214	225	242	214
Other providers	387	455	197	136	428	270	583	194	81	84	104	49	79	88	60	318	66	113
TACP funded voids[4]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	566	370
All affordable	1,692	2,543	2,370	2,486	2,432	2,042	2,416	2,218	2,400	2,546	2,316	2,592	2,942	3,603	2,676	3,369	3,255	3,643
Of which, delivered:																		
With capital grant funding	–	–	1,817	2,127	1,548	1,274	1,357	1,539	1,765	1,809	1,243	1,903	1,811	2,530	1,813	2,440	2,433	2,879
Without capital funding	–	–	553	359	884	768	1,059	679	635	737	1,073	689	1,131	1,073	863	929	822	764
Of which, delivered with capital grant funding (%)	–	–	76.7	85.6	63.7	62.4	56.2	69.4	73.5	71.1	53.7	73.4	61.6	70.2	67.8	72.4	74.7	79.0
Of which, delivered through planning obligations (%):	22.6	30.4	23.6	28.6	25.7	23.8	15.9	35.9	29.4	36.6	33.4	23.3	24.7	25.5	26.7	30.4	26.3	24.2

Source: Welsh Government – Affordable housing provision statistics, StatsWales datasets.

Notes: 1. Figures refer to newly constructed completions and other acquired dwellings that are available for occupation.

2. Capital grant funding includes Social Housing Grant, Recycled Social Housing Grant or Strategic Capital Investment Fund. Complete data were not collected prior to 2009/10.

3. Affordable homes delivered under planning obligations refer to units secured by the 22 Welsh local authorities and the three national park authorities.

4. From May 2025, the Welsh Government treats void social housing units brought back into use through the Transitional Accommodation Capital Programme (TACP) in the same way as acquisitions for delivery target purposes. Data on TACP-funded voids are based on management information rather than the annual accredited statistical returns and are therefore shown separately and not added to the official completion totals in this table.

Table 20d **Affordable housing completions in Scotland, 2000/01 to 2024/25**

	2000/01	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22	2022/23	2023/24	2024/25
Social rent	4,201	5,017	3,318	4,226	4,662	5,465	5,836	5,652	4,274	4,368	4,376	3,853	4,602	5,294	6,591	6,963	4,699	7,306	8,081	6,836	5,971
Of which:																					
Local authority	–	–	–	–	–	41	669	948	1,116	1,324	1,255	1,349	1,593	1,589	2,240	2,294	1,784	3,201	2,971	3,059	2,806
Housing association4,	201	5,017	3,318	4,065	4,429	5,121	4,799	4,382	2,870	2,816	2,929	2,424	2,948	3,666	4,322	4,642	2,906	4,096	5,100	3,759	3,131
Other	–	–	–	161	233	303	368	322	288	228	192	80	61	39	29	27	9	9	10	18	34
Mid–market and other affordable rent		–55	32	16	7	59	58	73	416	921	1,077	984	972	1,149	977	967	914	1,282	1,532	1,356	1,183
Affordable homeownership	2,137	816	1,482	1,428	1,552	2,568	1,337	1,157	1,319	1,727	1,612	1,608	1,919	2,084	1,998	1,360	866	1,169	853	1,323	289
Of which:																					
HA new supply shared equity	391	170	344	371	680	827	511	621	460	317	256	196	183	165	162	195	130	135	177	164	50
Open market shared equity	0	0	573	654	512	1,459	579	186	533	1,051	1,026	1,389	1,706	1,715	1,797	1,140	735	937	651	937	210
Other new supply shared equity	0	0	0	0	0	0	85	102	73	9	0	0	0	0	25	7	0	12	12	16	3
Other affordable homeownership new supply	1,514	354	359	109	160	39	27	134	28	3	300	22	30	17	14	14	0	85	12	206	26
Other affordable homeownership acquired	232	292	206	294	200	243	135	114	225	347	30	1	0	187	0	4	1	0	1	0	0
All affordable units	6,338	5,888	4,832	5,670	6,221	8,092	7,231	6,882	6,009	7,016	7,065	6,445	7,493	8,527	9,566	9,290	6,479	9,757	10,466	9,515	7,443
Of which:																					
New build (%)	83.9	86.7	74.9	74.2	76.1	70.3	81.5	87.3	81.1	70.7	76.4	68.5	61.9	62.9	71.8	72.9	67.9	80.5	80.9	74.5	81.6
Off–the–shelf (%)	0.8	5.4	16.0	18.9	17.0	24.2	14.4	7.8	14.0	19.2	20.4	24.5	30.1	26.0	24.9	23.5	30.4	18.6	18.0	24.9	17.7
Rehabilitated units (%)	15.3	8.0	9.0	6.9	6.9	5.5	4.1	4.9	4.8	10.1	3.2	7.1	8.0	11.1	3.3	3.6	1.7	0.9	1.1	0.6	0.7

Source: Scottish Government – Affordable housing supply tables.

Notes: 1. The figures reported in this table do not record the numbers of properties built by or for local authorities without input from the Scottish Government's Affordable Housing Supply Programme.
2, Other affordable rent includes dwellings funded through Rural Empty Property Grants, Special Needs Capital Grant, Rural Homes for Rent, National Housing Trust and the Empty Homes Loan Fund.
3. Other new supply shared equity units were all delivered by private developers prior to 2017/18. Since then, all such units have been delivered by local authorities.
4. Other affordable homeownership (new build and acquired) includes units funded via the Partnership Support for Regeneration (PSR) and its predecessor GRO Grant plus those funded through Improvement and Repair.
5. Other social rent includes the Home Owners' Support Fund (formerly the Mortgage to Rent scheme) other than 33 households that switched to a shared equity product, which are counted as 'other affordable homeownership acquired'.
6. Not all housing which could be considered affordable is reported in this table, most notably, new council housing that has not received Scottish Government grant.

Table 20e **Affordable housing completions in Northern Ireland, 2007/08 to 2024/25**

	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22	2022/23	2023/24	2024/25
Social housing	–	–	–	**1,409**	**1,310**	**1,254**	**1,967**	**1,658**	**1,209**	**1,387**	**1,507**	**1,682**	**1,626**	**1,304**	**835**	**1,449**	**1,403**	**1,410**
Of which:																		
Self–contained	–	–	–	**1,371**	**1,290**	**1,190**	**1,881**	**1,533**	**1,145**	**1,351**	**1,453**	**1,665**	**1,611**	**1,283**	**831**	**1,449**	**1,403**	**1,410**
New build	–	–	–	**947**	**874**	**925**	**1,411**	**1,143**	**800**	**951**	**1,146**	**1,245**	**1,088**	**1,097**	**680**	**1,160**	**1,241**	**1,239**
Off–the–shelf	–	–	–	**320**	**250**	**185**	**324**	**133**	**160**	**202**	**159**	**225**	**181**	**118**	**97**	**171**	**86**	**121**
Existing satisfactory purchase	–	–	–	**66**	**79**	**28**	**102**	**190**	**100**	**136**	**129**	**167**	**114**	**40**	**16**	**16**	**14**	**8**
Rehabilitation	–	–	–	**14**	**81**	**49**	**44**	**54**	**50**	**41**	**19**	**16**	**48**	**28**	**31**	**102**	**62**	**20**
Reimprovement	–	–	–	**24**	**6**	**3**	**0**	**13**	**35**	**21**	**0**	**12**	**180**	**0**	**7**	**0**	**0**	**5**
Planning gain																		**17**
Shared	–	–	–	**38**	**20**	**64**	**86**	**125**	**64**	**36**	**54**	**17**	**15**	**21**	**4**	**0**	**0**	**0**
Co–Ownership Housing Scheme	**935**	**325**	**461**	**492**	**643**	**957**	**1,223**	**1,140**	**728**	**699**	**803**	**1,152**	**1,102**	**1,242**	**877**	**715**	**807**	**891**
Total	–	–	–	**1,901**	**1,953**	**2,211**	**3,190**	**2,798**	**1,937**	**2,086**	**2,310**	**2,834**	**2,728**	**2,546**	**1,712**	**2,164**	**2,210**	**2,301**

Source: NI Department for Communities – Northern Ireland Housing Statistics, Section 1 and Section 5 Tables.

Notes: 1. Housing association completions are recorded when a housing association confirms the completion of the construction, rehabilitation or off-the shelf purchase of a unit for social housing.

2. Co-ownership figures are based on 'applications completed'. Up to 2009/10 these were based on contractual completions. From 2010/11 the count is based on contracts signed at 31 March each year. Figures for 2022/23 include Co-Owner for Over 55s.

3. Shared accommodation entails a degree of sharing of facilities between persons, such as kitchens, bathrooms and living rooms and is mainly occupied by single persons. It may include an element of support and/or additional communal facilities.

Table 20f **Affordable housing delivered in the UK, 2008/09 to 2024/25**

	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22	2022/23	2023/24	2024/25
All affordable homes delivered	**66,180**	**70,720**	**72,710**	**69,610**	**53,340**	**55,750**	**78,040**	**43,400**	**54,330**	**60,540**	**72,220**	**73,920**	**64,710**	**73,180**	**79,790**	**79,330**	**78,150**
Of which:																	
Social rent (%)	**58**	**60**	**67**	**66**	**46**	**33**	**21**	**31**	**25**	**26**	**23**	**24**	**23**	**25**	**27**	**27**	**29**
Other rent (%)	**4**	**4**	**6**	**5**	**18**	**41**	**56**	**45**	**49**	**48**	**45**	**45**	**45**	**44**	**42**	**41**	**41**
Affordable homeownership (%)	**38**	**36**	**27**	**29**	**37**	**26**	**23**	**23**	**26**	**26**	**32**	**31**	**32**	**31**	**31**	**32**	**30**
All	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**
Affordable homes delivered per 10,000 population																	
UK	**10.4**	**11.0**	**11.6**	**11.0**	**8.4**	**8.7**	**12.1**	**6.7**	**8.3**	**9.2**	**10.9**	**11.1**	**9.7**	**10.9**	**11.8**	**11.6**	**11.3**
England	**10.8**	**11.2**	**11.6**	**11.0**	**8.1**	**8.0**	**12.1**	**6.0**	**7.6**	**8.5**	**10.2**	**10.5**	**9.2**	**10.4**	**11.2**	**11.1**	**11.0**
Wales	**8.4**	**7.8**	**8.2**	**7.9**	**6.6**	**7.9**	**7.2**	**7.8**	**8.3**	**7.5**	**8.4**	**9.5**	**11.6**	**8.6**	**10.7**	**10.3**	**11.4**
Scotland	**12.0**	**15.5**	**13.7**	**13.0**	**11.3**	**13.2**	**13.3**	**12.0**	**13.9**	**15.8**	**17.7**	**17.2**	**12.0**	**18.0**	**19.2**	**17.3**	**13.4**
Northern Ireland	**9.5**	**11.0**	**10.5**	**10.8**	**12.1**	**17.4**	**15.2**	**10.4**	**11.2**	**12.3**	**15.0**	**14.4**	**13.4**	**9.0**	**11.3**	**11.5**	**11.9**

Source: ONS Population estimates – Summary for the UK, mid-2011 to mid-2024, Table MYE4

Notes:
1. Affordable housing is the sum of social rent, Affordable Rent, intermediate rent (including London Living Rent from 2017/18), affordable homeownership, shared ownership and London Affordable Rent.
2. As affordable housing supply figures for the four countries are not produced exactly on a like-for-like basis, they should be considered indicative rather than precise. All UK figures are rounded.
3. Social rented includes homes owned by local authorities, housing associations (or their equivalents) and the Northern Ireland Housing Executive and let at social rents.
4. Other rent includes dwellings in England, Scotland and Wales which have a rent set below market rent (but above social rent levels), such as Affordable Rent, Mid-Market and Living Rent.
5. Population estimates for 2011 onwards for England, Wales Scotland and Northern Ireland are now based on the 2021 Census (2022 Census in Scotland).
6. Population estimates are subject to further revisions due to continuing development of international migration methods and data sources but this is unlikely to have any significant impact on the proportion of affordable homes delivered per 10,000 persons.

Table 21 **Right to buy in Great Britain and house sales in Northern Ireland**

Number of sales

:	Total sales 1980/81 to 1989/90	Total sales 1990/91 to 1999/2000	Total sales 2000/01 to 2004/05	Total sales 2005/06 to 20009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22	2022/23	2023/24	2024/25	Cumulative total 1980/81 to 2024/25
Local authorities																				
England	**960,808**	**450,323**	**287,302**	**61,848**	**2,752**	**2,613**	**5,940**	**11,261**	**12,232**	**12,220**	**13,433**	**12,750**	**10,926**	**10,568**	**6,918**	**10,969**	**11,223**	**7,068**	**7,580**	**1,898,734**
Wales	**79,048**	**29,609**	**22,621**	**4,155**	**103**	**82**	**94**	**156**	**176**	**177**	**141**	**111**	**154**	**.**	**37**	**8**	**2**	**1**	**0**	**136,675**
Scotland	**146,355**	**165,361**	**68,995**	**27,334**	**1,473**	**1,125**	**1,020**	**1,292**	**1,552**	**1,735**	**2,994**	**1,715**	**65**	**6**	**1**	**–**	**–**	**–**	**–**	**421,023**
Great Britain	**1,183,336**	**645,152**	**378,918**	**93,337**	**4,328**	**3,820**	**7,054**	**12,709**	**13,960**	**14,132**	**16,568**	**14,576**	**11,145**	**10,574**	**6,956**	**10,977**	**11,225**	**7,069**	**7,580**	**2,453,416**
New towns																				
England	**9,750**	**569**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**10,319**
Wales	**2,875**	**141**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**3,016**
Scotland	**50,066**	**21,851**	**506**	**5**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**72,428**
Great Britain	**62,691**	**22,561**	**506**	**5**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**85,763**
Housing associations																				
England	**19,850**	**26,534**	**48,985**	**16,141**	**956**	**1,106**	**2,458**	**4,421**	**4,215**	**3,977**	**4,667**	**4,223**	**3,776**	**4,689**	**2,325**	**3,032**	**2,782**	**1,591**	**1,656**	**157,384**
Wales	**783**	**910**	**509**	**287**	**69**	**89**	**76**	**97**	**110**	**182**	**133**	**125**	**288**	**.**	**18**	**2**	**0**	**0**	**0**	**3,678**
Scotland	**2,760**	**4,301**	**9,086**	**6,865**	**550**	**407**	**352**	**234**	**286**	**380**	**504**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**25,725**
Great Britain	**23,393**	**31,745**	**58,580**	**23,293**	**1,575**	**1,602**	**2,886**	**4,752**	**4,611**	**4,539**	**5,304**	**4,348**	**4,064**	**4,689**	**2,343**	**3,034**	**2,782**	**1,591**	**1,656**	**186,787**
Totals																				
England	**990,408**	**477,426**	**336,287**	**77,989**	**3,708**	**3,719**	**8,398**	**15,682**	**16,447**	**16,197**	**18,100**	**16,973**	**14,702**	**15,257**	**9,243**	**14,001**	**14,005**	**8,659**	**9,236**	**2,066,437**
Wales	**82,706**	**30,660**	**23,130**	**4,442**	**172**	**171**	**170**	**253**	**286**	**359**	**274**	**236**	**442**	**0**	**55**	**10**	**2**	**1**	**0**	**143,369**
Scotland	**199,181**	**191,513**	**78,587**	**34,204**	**2,023**	**1,532**	**1,372**	**1,526**	**1,838**	**2,115**	**3,498**	**1,715**	**65**	**6**	**1**	**–**	**–**	**–**	**–**	**519,176**
Great Britain	**1,269,420**	**699,458**	**438,004**	**116,635**	**5,903**	**5,422**	**9,940**	**17,461**	**18,571**	**18,671**	**21,872**	**18,924**	**15,209**	**15,263**	**9,299**	**14,011**	**14,007**	**8,660**	**9,236**	**2,725,966**
NI Housing Executive	**43,552**	**41,434**	**25,325**	**5,857**	**249**	**236**	**290**	**549**	**471**	**387**	**402**	**436**	**448**	**448**	**229**	**444**	**554**	**360**	**212**	**121,883**

Sources: MHCLG (and predecessors) Live Tables 678 and 692, Welsh Government, Scottish Government, and the Northern Ireland Housing Executive (Annual Report).

Notes: 1. All figures are for financial years. MHCLG revised the method used to attribute historical sales data in 2021/22. Figures in this table therefore differ slightly from those reported in previous editions.

2. Following methodological changes, MHCLG no longer report on housing association sales prior to 1996/97; these figures should therefore be treated with caution as they have been derived from earlier editions of the *Review*.

3. New town figures for Scotland include Scottish Homes sales, which were previously included under housing association sales. New town figures for England and Wales are not reported separately from local authority figures after 1996.

4. The RTB scheme in Scotland was closed to new applicants on 31 July 2016 and in Wales on 26 January 2019. In Scotland, no RTB figures have been published since 2020/21 and non-stock transfer housing association RTB figures have not been published since 2013/14.

5. A similar 'house sales scheme' applies in Northern Ireland to homes owned by the NIHE but regular statistics are not produced. This table uses figures supplied by NIHE or found in the NIHE Annual Report.

Table 22 **Changes in the stock of dwellings by tenure, region and country**

	Stock of dwellings (000s)												Percentage change in stock					
	1991						2023						1991-2023					
	Owner-occupied	Private rented	Social sector			Total	Owner-occupied	Private rented	Social sector			Total	Owner-occupied	Private rented	Social sector			Total
Country/region			Housing association	Local authority	All social sector				Housing association	Local authority	All social sector				Housing association	Local authority	All social sector	
North East	646	59	35	332	367	1,072	786	212	180	88	268	1,266	22	259	414	- 73	- 27	18
North West	1,898	189	115	591	706	2,792	2,241	591	500	82	582	3,387	18	213	335	- 86	- 18	21
Yorkshire & The Humber	1,326	170	46	479	525	2,021	1,651	441	197	227	424	2,497	25	159	328	- 53	- 19	24
East Midlands	1,158	134	28	314	342	1,634	1,479	404	148	173	321	2,179	28	201	429	- 45	- 6	33
West Midlands	1,399	143	57	480	537	2,079	1,641	494	267	195	462	2,575	17	245	368	- 59	- 14	24
East	1,498	191	54	350	404	2,093	1,897	498	265	161	426	2,790	27	161	391	- 54	5	33
London	1,691	369	148	703	851	2,912	1,850	1,136	409	394	803	3,755	9	208	176	- 44	- 6	29
South East	2,336	299	88	376	464	3,099	2,885	680	362	183	545	4,068	24	127	311	- 51	17	31
South West	1,446	212	36	274	310	1,968	1,858	480	244	97	341	2,655	28	126	578	- 65	10	35
England	13,230	1,767	608	4,066	4,674	19,671	16,283	4,939	2,571	1,602	4,173	25,396	23	180	323	- 61	- 11	29
+ Wales	837	97	28	222	250	1,184	1,041	200	148	88	236	1,478	24	106	429	- 60	- 6	25
+ Scotland	1,088	126	65	845	910	2,124	1,708	376	304	323	627	2,710	57	198	368	- 62	- 31	28
= Great Britain	15,155	1,990	701	5,133	5,834	22,979	19,032	5,515	3,023	2,013	5,036	29,584	26	177	331	- 61	- 14	29
+ Northern Ireland	376	20	10	167	177	573	531	151	43	90	133	829	40	715	385	- 50	- 26	43
= United Kingdom	15,531	2,010	711	5,300	6,011	23,552	19,563	5,666	3,066	2,103	5,169	30,413	26	182	332	- 60	- 14	29

Sources: ONS UK dwelling stock by country and tenure; MHCLG (and predecessors) Live Tables on Dwelling Stock (including vacants), Housing Statistics (various editions), Scottish Government Housing Statistics: Stock by Tenure, Welsh Government Dwelling Stock Estimates and NI Department for Communities Housing Bulletin Oct-Dec 2023.

Notes: 1. Figures for 1991-2010 were recalibrated to take account of the 2001 and 2011 Census across GB. Figures from 2011 onwards for England and Wales (but not yet Scotland) have been recalibrated to take account of the 2021 Census. The Scottish 1991 figures are for December 1990 as stock estimates for March 1991 are not available.

2. The count of social rented stock and the local authority stock for each country and (where available) the English regions include 'other public dwellings' such as dwellings owned by government departments (e.g. Ministry of Defence), public sector agencies (e.g. the NIHE, New Towns, Scottish Homes and the NHS) and English county councils.

3. The private rented stock figures include estimates for rent-free units. The Scottish 1991 figures are for December 1990 as stock estimates for March 1991 are not available.

4. Changes to survey methods necessitated by the pandemic mean that owner-occupied and private rental sector estimates for 2020 to 2022 across GB are not strictly comparable to previous years. The adoption of a new approach in England and Wales to attributing vacant stock to the owner-occupied or private rental sectors has created further discontinuity from 2021.

5. The 1991 owner-occupation English regional figures sum to more than the comparable England-wide total because they include non-self-contained bedspaces. The local authority regional figures sum to less than the England-wide total because they exclude other public sector units.

6. Official tenure breakdown estimates are not available for Northern Ireland from 2015 onwards. The 2022 estimates are the author's own calculations. Social rental stock estimates are subtracted from ONS 2022 dwelling stock estimates to give an estimate for private stock, which is then split between owner-occupied and private rental stock on the basis of Census 2021 data.

7. As all ONS and other figures are rounded, they often do not sum precisely. English regional figures do not always sum precisely to ONS estimates for England as they were produced.

Table 23 **English housing conditions: the Decent Homes Standard**

Thousands and percent

	Decent Homes (Unfitness-based)								Decent Homes (HHSRS-based)											
Tenure	1996		2001		2004		2006		2006/07		2015/16		2019/20		2021/22		2022/23		2023/24	
	Decent	Non-decent	Decent	Non-decent	Decent	Non-decent	Decent	Non-decent	Decent	Non-decent	Decent	Non-decent	Decent	Non-decent	Decent	Non-decent	Decent	Non-decent	Decent	Non-decent
Number of dwellings (000s)																				
Social sector																				
Local authority	1,600	1,869	1,637	1,174	1,519	816	1,391	695	1,415	671	1,403	276	1,386	215	1,395	140	1,389	177	1,388	191
Housing association	493	448	952	472	1,228	437	1,414	436	1,387	463	2,057	302	2,207	289	2,186	240	2,312	254	2,341	240
All social sector	2,092	2,318	2,589	1,647	2,748	1,252	2,805	1,131	2,801	1,135	3,461	578	3,593	504	3,580	380	3,713	431	3,753	431
Private sector																				
Owner-occupied	8,391	5,535	10,483	4,316	11,213	4,066	11,738	3,704	10,126	5,316	12,009	2,748	13,068	2,549	13,420	2,035	14,003	2,223	14,006	2,337
Private rented	752	1,246	1,072	1,101	1,340	994	1,556	1,055	1,392	1,219	3,265	1,311	3,605	1,095	3,334	990	3,824	1,035	3,855	1,031
All private sector	9,144	6,781	11,554	5,416	12,553	5,060	13,294	4,759	11,518	6,535	15,273	4,059	16,673	3,644	16,754	3,025	17,761	3,258	17,814	3,368
All tenures	11,236	9,099	14,143	7,063	15,301	6,312	16,099	5,890	14,319	7,670	18,734	4,637	20,266	4,148	20,335	3,406	21,406	3,689	21,528	3,799
Percentage of dwellings within group																				
Social sector																				
Local authority	46	54	58	42	65	35	67	33	68	32	84	16	87	13	91	9	89	11	88	12
Housing association	52	48	67	33	74	26	76	24	75	25	87	13	88	12	90	10	90	10	91	9
All social sector	47	53	61	39	69	31	71	29	71	29	86	14	88	12	90	10	90	10	90	10
Private sector																				
Owner-occupied	60	40	71	29	73	27	76	24	66	34	81	19	84	16	87	13	86	14	86	14
Private rented	38	62	49	51	57	43	60	40	53	47	71	29	77	23	77	23	79	21	79	21
All private sector	57	43	68	32	71	29	74	26	64	36	79	21	82	18	85	15	85	16	84	16
All tenures	55	45	67	33	71	29	73	27	65	35	80	20	83	17	86	14	85	15	85	15

Source: Ministry of Housing, Communities & Local Government English Housing Survey 2023 to 2024 (Annex Table 1.4) and earlier versions of the time-series data.

Notes:
1. Decent homes are those that meet the fitness standard; are in a reasonable state of repair; have reasonably modern facilities and services and provide a reasonable degree of thermal comfort.
2. In 2006 the Housing Health and Safety Rating System (HHSRS) replaced the fitness standard as one of the components of the Decent Homes Standard.
3. Figures for 2010/11 and other years can be found in previous editions of this table.
4. Data for 2006/07 & 2008/09 are based on the SAP05 measure of energy efficiency, 2010/11 and 2012/13 are based on SAP09, whilst data from 2013/14 are based on SAP12.
5. Housing association and local authority estimates prior to 2008/09 are not wholly reliable as large numbers of HA tenants reported that they are LA tenants. Figures from 2008 include an adjustment for this.
6. Figures for 2020/21 and 2021/22 should be treated with caution. The figures are partly extrapolated from earlier-year data as the pandemic precluded full internal inspections. Figures for other years can be found in previous editions of this table.

Table 24a **Energy efficiency of occupied dwellings by average SAP rating and by EPC Bands, England**

Average SAP rating (out of 100)

Tenure	1996	2001	2005	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22	2022/23	2023/24
Private sector																	
Owner-occupied	44	45	48	54	56	57	59	60	60	61	61	62	64	65	66	66	67
Private rented	40	43	46	54	55	57	58	60	60	60	61	62	64	65	65	65	66
All private sector	44	45	48	54	55	57	58	60	60	61	61	62	64	65	66	66	67
Social sector																	
Local authority	–	–	–	61	62	64	65	66	66	66	66	68	68	69	70	70	70
Housing association	–	–	–	63	64	65	66	67	68	68	68	69	70	70	70	71	71
All social sector	49	51	56	62	63	65	66	66	67	67	68	68	69	70	70	70	71
All tenures	45	46	49	56	57	59	60	61	62	62	62	63	65	66	66	67	67
EPC Band (all tenures, percentages in each band)																	
Band A/B (81–100)		–	–	0	0	1	1	1	1	1	1	1	2	3	3	3	4
Band C (69–80)		3	5	12	15	18	22	25	27	28	29	33	38	43	44	45	49
Band D (55–68)		26	34	47	49	51	51	51	50	50	51	49	47	43	43	43	39
Band E (39–54)		47	42	32	28	25	19	17	17	16	14	12	10	8	7	7	6
Band F (21–38)		20	16	8	6	5	5	4	4	4	4	3	3	2	2	2	2
Band G (1–20)		4	3	2	2	1	2	1	1	1	1	1	1	1	0	1	1
Total	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100

Sources: Ministry of Housing, Communities and Local Government (and predecessor departments), English House Condition Survey and from 2008 English Housing Survey (EHS) and Live table DA7101.

Notes: 1. SAP ratings are energy-cost ratings determined by the government's Standard Assessment Procedure. It is an index based on calculated annual space and water-heating costs for a standard heating regime expressed on a scale of 1 (highly inefficient) to 100 (highly efficient).

2. Data for 2006/07 & 2008/09 are based on the SAP05 measure of energy efficiency, 2010/11 and 2012/13 are based on SAP09, whilst data from 2013/14 are based on SAP12.

3. Separate housing association and local authority estimates are not available prior to 2007/8.

4.. Enhancements to SAP modelling partly account for the modest rise in average SAP ratings in 2018/19.

5. The EPC Bands are based on SAP 2012 ratings (shown in brackets). SAP is the Standard Assessment Procedure for energy rating of dwellings. The EPC bands range from 'G' (very poor) to 'A' (highly efficient).

6. Figures for 2020/21 and 2021/22 should be treated with caution. The sample excludes vacant dwellings and figures are partly extrapolated from EHS 2019/20 and past trends as the pandemic precluded full internal inspections.

Table 24b **Dwellings with EPC Band 'C' or above by tenure and property type, England**

Percentages based on rolling 5-year averages

	2014/15 to 2018/19	2015/16 to 2019/20	2016/17 to 2020/21	2017/18 to 2021/22	2018/19 to 2022/23	2019/20 to 2023/24	2020/21 to 2024/25
Tenure							
Owner-occupied	**29.9**	**32.7**	**35.3**	**38.5**	**40.9**	**43.4**	–
Private rented	**30.9**	**36.5**	**40.3**	**43.9**	**46.8**	**49.9**	–
social rented	**56.9**	**57.2**	**58.1**	**60.6**	**63.2**	**65.8**	–
Property type							
Detached	**35.5**	**40.2**	**44.3**	**48.2**	**49.9**	**51.7**	**52.0**
Semi-detached	**31.2**	**34.4**	**37.4**	**41.1**	**43.7**	**46.9**	**49.3**
Terraced	**33.2**	**35.7**	**38.6**	**42.7**	**45.5**	**48.9**	**52.0**
Flats and maisonettes	**64.0**	**65.7**	**66.7**	**68.1**	**70.0**	**72.2**	**73.8**
All dwellings	**41.7**	**45.6**	**48.6**	**52.0**	**54.4**	**56.9**	**58.6**

Sources: ONS Energy efficiency of housing in England and Wales: 2025; Energy efficiency of housing, England and Wales, five rolling years.

Notes: 1. ONS statistics were created using the MHCLG Open Data Communities EPC and the Valuation Office Agency (VOA) Property Attributes data.

2. To estimate how many homes are now covered by a registered and valid EPC, ONS compares EPC data with dwelling stock by tenure estimates that underpin Compendium Table 22.

3. ONS figures are not directly comparable with MHCLG figures reported in Table 25c. This is because the ONS exclude duplicate EPC records and EPC records that have been superseded by a later record for the same dwelling. Records where EPC and VOA property attributes do not or cannot be matched are also excluded.

4. Tenure refers to the tenure given at the time of the EPC assessment, which may have subsequently changed. Newly built dwellings are least likely to have a valid tenure recorded.

5. Tenant data are not reported in the dataset issued in 2025. Clarification has been requested from the dataset provider.

Table 24c **New and existing dwellings in England by Energy Performance Certificate (EPC) Band**

Number and percentage of dwellings

Year	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Total number dwellings lodged on the EPC Register by EPC band											
A-B	147,742	183,911	175,539	192,288	215,575	242,226	209,854	243,482	264,669	249,607	252,938
C	501,404	395,911	330,793	311,015	376,015	472,913	467,839	561,388	660,839	670,971	698,706
D	930,991	696,111	550,451	420,225	496,117	550,989	529,981	539,706	554,895	497,168	484,562
E	390,610	298,191	260,716	156,413	171,785	184,329	171,960	166,161	146,039	113,058	101,118
F-G	119,329	108,601	88,858	56,913	47,154	39,696	38,863	40,868	36,269	30,678	29,997
Total	2,090,076	1,682,725	1,406,357	1,136,854	1,306,646	1,490,153	1,418,497	1,551,605	1,662,711	1,561,482	1,567,321
Percentage of all registered dwellings in each EPC band											
A-B	7.1	10.9	12.5	16.9	16.5	16.3	14.8	15.7	15.9	16.0	16.1
C	24.0	23.5	23.5	27.4	28.8	31.7	33.0	36.2	39.7	43.0	44.6
D	44.5	41.4	39.1	37.0	38.0	37.0	37.4	34.8	33.4	31.8	30.9
E	18.7	17.7	18.5	13.8	13.1	12.4	12.1	10.7	8.8	7.2	6.5
F-G	5.7	6.5	6.3	5.0	3.6	2.7	2.7	2.6	2.2	2.0	1.9
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Percentage of all registered existing dwellings in each EPC band											
A-B	2.0	2.4	1.5	1.9	2.1	2.9	3.0	3.4	4.0	4.6	5.3
C	24.2	24.4	24.6	30.8	32.5	35.8	36.7	40.7	44.7	48.1	49.8
D	47.7	46.2	45.1	44.5	45.3	43.5	43.1	40.4	38.6	36.7	35.4
E	20.0	19.8	21.5	16.7	15.8	14.6	14.0	12.5	10.2	8.3	7.3
F-G	6.1	7.2	7.4	6.1	4.4	3.2	3.2	3.1	2.5	2.3	2.2
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Percentage of all registered 'new' dwellings in each EPC band											
A-B	75.2	79.0	77.5	82.9	81.9	84.0	83.5	84.5	85.5	85.6	86.6
C	21.6	16.6	17.0	12.3	12.0	11.1	11.2	11.1	11.0	11.5	10.6
D	2.4	2.9	4.2	3.9	4.6	3.9	4.1	3.5	2.9	2.2	1.9
E-G	0.8	1.6	1.3	0.9	1.4	1.0	1.2	0.9	0.6	0.7	0.9
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Source: Ministry of Housing, Communities & Local Government (MHCLG) Energy Performance of Buildings Certificates Statistical Release and Live Tables on Energy Performance of Buildings Certificates.

Notes: 1. Figures refer to EPCs lodged on the Energy Performance of Buildings Register since January 2014. Figures prior to 2014 are not reported due to data discontinuities and the fact that EPCs are only valid for up to 10 years.
2. The definition of new dwellings includes new build, conversions and change of use dwellings. Two or more EPCs may be stored over a number of years for one building, which can result in some duplication.
3. ONS estimate that by early 2025 around 71% of addresses in England recorded by the Valuation Office Agency have had at least one EPC registration since records began in 2007. EPC coverage is highest for dwellings built since 2012 and lowest for pre 1930 dwellings.

Table 25a **Welsh housing conditions: unfit dwellings**

Thousands

	Fit/unfit dwellings									Dwellings with/without HHSRS category 1 hazards			
	old standard				revised standard					2008		2018	
	1973	1976	1981	1986	1986	1993	1998	2004	2008	no	%	no	%
Fit or with no category 1 hazards	**837.3**	**917.8**	**936.0**	**949.0**	**821.7**	**980.5**	**1,059.1**	**1,151.4**	**1,216.3**	**1,065.3**	**79**	**1,167.7**	**82**
Owner-occupied	–	–	–	–	–	–	–	–	–	**697.8**	**70**	**798.1**	**81**
Social rented	–	–	–	–	–	–	–	–	–	**186.4**	**85**	**210.4**	**93**
Private rented	–	–	–	–	–	–	–	–	–	**81.3**	**79**	**155.4**	**76**
Unfit or with category 1 hazards	**147.5**	**100.2**	**90.9**	**71.7**	**199.0**	**151.2**	**98.2**	**57.7**	**52.1**	**290.0**	**21**	**251.7**	**18**
Owner-occupied	–	–	–	–	–	–	–	–	–	**303.4**	**30**	**192.1**	**19**
Social rented	–	–	–	–	–	–	–	–	–	**32.9**	**15**	**15.4**	**7**
Private rented	–	–	–	–	–	–	–	–	–	**53.5**	**40**	**48.0**	**24**
Total	**984.8**	**1,018.0**	**1,026.9**	**1,020.7**	**1,020.7**	**1,131.7**	**1,157.3**	**1,209.1**	**1,268.4**	**1,355.3**	**100**	**1,419.4**	**100**
Percentage below standard	**15**	**10**	**9**	**7**	**20**	**13**	**9**	**5**	**4**		**21**		**18**

Source: Welsh Government - Living in Wales 2008; Housing Health and Safety Rating System; Statistics for Wales 2010; Welsh House Condition Survey, 2017-18.

Notes: 1. Unfitness was formally measured against eleven factors (disrepair, dampness, structural stability, food preparation, heating, lighting, WC, bath/shower/wash basin, ventilation, drainage, water supply. Before 1989 unfitness was judged in terms of the overall condition of the property. Post-1989 a dwelling is defined as unfit if it fails to meet a satisfactory standard for any individual factor. The change in definition significantly increased the number of dwellings defined as unfit.

2. The Housing Health and Safety Rating System (HHSRS) has replaced the fitness standard.

3. The HHSRS assesses 29 categories of housing hazard, each has a weighting which determines whether the property is rated as having category 1 (serious) or category 2 (other) hazards.

4. The HHSRS results are not directly comparable as they are based on different energy-efficiency measures. The 2008 figures are based on the Standard Assessment Procedure (SAP) 2005 measure whilst the 2017/18 figures are based on the more recent SAP 2012 measure. See table 24 for further details.

Table 25b **Welsh housing conditions: stock condition and energy efficiency by tenure in 2008 and 2018**

Tenure	Unfit dwellings	Dwellings with HHSRS category 1 hazards			SAP 2012 Rating in 2008						SAP 2012 Rating in 2018					
			Costs													
	Percent	Percent	Average (£)	Total (£million)	Average SAP rating	Band A-C (69-100)	Band D (55-68)	Band E (39-54)	Band F-G (1-38)	Total	Average SAP rating	Band A-C (69-100)	Band D (55-68)	Band E (39-54)	Band F-G (1-38)	Total 2008
	2008	2008	2008	2008		Percent						Percent				
Owner-occupied	**3.5**	**30.3**	**1,200**	**1,150**	**49**	**3**	**39**	**38**	**20**	**100**	**60**	**24**	**52**	**17**	**6**	**100**
Social rented					**60**	**14**	**55**	**28**	**–**	**100**	**68**	**49**	**46**	**–**	**–**	**100**
Local authority	**2.9**	**18.5**	**300**	**50**	**58**											
Housing association	**3.0**	**12.5**	**300**	**20**	**63**											
Private rented	**11.3**	**39.7**	**2,500**	**280**	**46**	**–**	**33**	**41**	**23**	**100**	**60**	**25**	**54**	**13**	**9**	**100**
All tenures	**4.1**	**21.4**	**1,200**	**1,510**	**51**	**5**	**42**	**37**	**17**	**100**	**61**	**28**	**52**	**14**	**6**	**100**

Source: Source: Welsh Government, Living in Wales 2008, Welsh Housing Conditions Survey 2017-18.

Notes:
1. Figures are for occupied first homes only. HHSRS data for 2018 were not published.
2. See Table 25a for a definition of the HHSRS.
3. Data for 2008 and 2018 reported in the table are both based on Standard Assessment Procedure (SAP) 2012.
4. The survey data recorded no dwellings in EPC Band A in 2008 or 2017/18, but administrative data shows some dwellings in this band.
5. In 2008 and 2018 results based on fewer than 30 responses were not reported, which is why the SAP band figures do not always total 100%.

Table 25c **Welsh dwellings with EPC Band 'C' or above by tenure and property type**

Percentages based on rolling 5-year averages

	2014/15 to 2018/19	2015/16 to 2019/20	2016/17 to 2020/21	2017/18 to 2021/22	2018/19 to 2022/23	2019/20 to 2023/24	2020/21 to 2024/25
Tenure							
Owner-occupied	**23.2**	**26.0**	**28.6**	**32.2**	**34.8**	**37.6**	–
Private rented	**23.9**	**28.7**	**32.7**	**36.5**	**38.7**	**41.1**	–
social rented	**62.5**	**68.6**	**71.6**	**73.7**	**74.7**	**76.1**	–
Property type							
Detached	**32.8**	**35.3**	**37.6**	**41.0**	**42.2**	**43.7**	**44.4**
Semi-detached	**31.2**	**35.6**	**41.1**	**44.8**	**46.9**	**49.7**	**51.2**
Terraced	**26.5**	**30.2**	**34.0**	**37.6**	**39.9**	**42.7**	**45.4**
Flats and maisonettes	**65.9**	**67.3**	**69.1**	**69.7**	**70.7**	**72.1**	**74.0**
All dwellings	**35.6**	**39.5**	**43.6**	**46.8**	**48.6**	**50.9**	**52.7**

Sources: ONS Energy efficiency of housing in England and Wales: 2025; Energy efficiency of housing, England and Wales, five rolling years.

Notes: 1. ONS statistics were created using the MHCLG Open Data Communities EPC and the Valuation Office Agency (VOA) Property Attributes data.
2. To estimate how many homes are now covered by a registered and valid EPC, ONS compares EPC data with dwelling stock by tenure estimates that underpin Compendium Table 22.
3. ONS figures are not directly comparable with MHCLG figures reported in Table 25c. This is because the ONS exclude duplicate EPC records and EPC records that have been superseded by a later record for the same dwelling. Records where EPC and VOA property attributes do not or cannot be matched are also excluded.
4. Tenure refers to the tenure given at the time of the EPC assessment, which may have subsequently changed. Newly built dwellings are least likely to have a valid tenure recorded.
5. Tenure data is not included in the latest datset. Clairfication has been requested from the dataset provider.

Table 25d **New and existing dwellings in Wales that registered an Energy Performance Certificate (EPC) by EPC Band**

Number and percentage of dwellings in each band

	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Total number dwellings lodged on the EPC Register by EPC band											
A-B	**6,662**	**8,602**	**7,034**	**6,917**	**7,716**	**9,080**	**7,710**	**9,888**	**9,513**	**9,642**	**10,473**
C	**24,354**	**19,320**	**15,209**	**14,833**	**18,550**	**24,932**	**31,579**	**28,389**	**29,958**	**32,068**	**31,773**
D	**49,861**	**37,123**	**26,943**	**20,780**	**25,303**	**31,382**	**29,122**	**30,614**	**27,326**	**26,671**	**25,614**
E	**24,647**	**17,617**	**14,970**	**9,624**	**9,963**	**13,096**	**9,988**	**10,877**	**8,893**	**7,555**	**7,126**
F-G	**10,059**	**9,179**	**10,163**	**6,334**	**4,371**	**4,933**	**4,064**	**4,894**	**3,820**	**3,059**	**2,667**
Total	**115,583**	**91,841**	**74,319**	**58,488**	**65,903**	**83,423**	**82,463**	**84,662**	**79,510**	**78,995**	**77,653**
Percentage of all registered dwellings in each EPC band											
A-B	**5.8**	**9.4**	**9.5**	**11.8**	**11.7**	**10.9**	**9.3**	**11.7**	**12.0**	**12.2**	**13.5**
C	**21.1**	**21.0**	**20.5**	**25.4**	**28.1**	**29.9**	**38.3**	**33.5**	**37.7**	**40.6**	**40.9**
D	**43.1**	**40.4**	**36.3**	**35.5**	**38.4**	**37.6**	**35.3**	**36.2**	**34.4**	**33.8**	**33.0**
E	**21.3**	**19.2**	**20.1**	**16.5**	**15.1**	**15.7**	**12.1**	**12.8**	**11.2**	**9.6**	**9.2**
F-G	**8.7**	**10.0**	**13.7**	**10.8**	**6.6**	**5.9**	**4.9**	**5.8**	**4.8**	**3.9**	**3.4**
Total	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**
Percentage of all registered existing dwellings in each EPC band											
A-B	**1.7**	**3.0**	**1.4**	**1.1**	**1.4**	**2.0**	**1.8**	**2.9**	**3.2**	**4.7**	**5.9**
C	**20.8**	**21.5**	**21.0**	**27.2**	**30.6**	**32.2**	**41.1**	**36.1**	**40.9**	**43.7**	**44.3**
D	**45.7**	**43.8**	**40.1**	**40.5**	**43.3**	**41.7**	**38.5**	**40.2**	**38.2**	**36.9**	**36.0**
E	**22.6**	**20.8**	**22.3**	**18.8**	**17.1**	**17.5**	**13.2**	**14.3**	**12.4**	**10.5**	**10.0**
F-G	**9.2**	**10.9**	**15.2**	**12.4**	**7.5**	**6.6**	**5.4**	**6.4**	**5.4**	**4.3**	**3.8**
Total	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**
Percentage of all registered 'new 'dwellings in each EPC band											
A-B	**70.8**	**81.3**	**81.0**	**83.8**	**86.6**	**86.2**	**85.9**	**85.2**	**85.4**	**86.7**	**90.7**
C	**25.6**	**15.9**	**16.1**	**13.2**	**10.3**	**10.1**	**9.7**	**11.8**	**11.1**	**9.6**	**6.6**
D	**2.5**	**2.2**	**2.0**	**2.1**	**2.3**	**3.0**	**3.0**	**2.3**	**2.6**	**3.0**	**1.9**
E-G	**1.1**	**0.6**	**0.9**	**0.8**	**0.8**	**0.8**	**1.4**	**0.7**	**0.9**	**0.7**	**0.8**
Total	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**

Source: Ministry for Housing Communities & Local Government (MHCLG) Energy Performance of Buildings Certificates Statistical Release and Live Tables on Energy Performance of Buildings Certificates.

Notes: 1. Figures refer to EPCs lodged on the Energy Performance of Buildings Register since January 2014. Figures prior to 2014 are not reported due to data discontinuities and the fact that EPCs are only valid for up to 10 years.

2. The definition of new dwellings includes new build, conversions and change of use dwellings. Two or more EPCs may be stored over a number of years for one building, which can result in some duplication.

3. ONS estimate that by early 2024 around 67% of addresses in Wales recorded by the Valuation Office Agency have had at least one EPC registration since records began in 2007. EPC coverage is highest for dwellings built since 2012 and lowest for pre 1930 dwellings.

4. The Welsh Government's interactive dashboard is based on the same data source, though it has not currently been updated since 2023.

Table 26a **Scottish dwellings below the Tolerable Standard (BTS)**

Numbers and percentages

		1996	2003	2005	2008	2010[2]	2012	2013	2014[3]	2015	2016	2017	2018	2019	2020	2021	2022[4]	2023
Number of dwellings (000s)																		
Private	All	**18**	**17**	**13**	**14**	**70**	**70**	**52**	**44**	**35**	**31**	**22**	**37**	**31**	–	–	**672**	**643**
	Owned outright	–	–	–	–	–	–	–	–	–	–	–	**12**	**13**	–	–	**364**	**337**
	Mortgaged	–	–	–	–	–	–	–	–	–	–	–	**15**	**10**	–	–	**252**	**225**
	Private rented	–	–	–	–	–	–	–	–	–	–	–	**10**	**9**	–	–	**56**	**80**
Social	All	**3**	**3**	**1**	**0**	**15**	**15**	**19**	**4**	**7**	**7**	**3**	**12**	**9**	–	–	**60**	**51**
	Local authority	–	–	–	–	–	–	–	–	–	–	–	**10**	**7**	–	–	**42**	**27**
	Housing association	–	–	–	–	–	–	–	–	–	–	–	**3**	*	–	–	**19**	**24**
All		**21**	**20**	**14**	**14**	**84**	**87**	**71**	**48**	**42**	**38**	**24**	**49**	**39**	–	–	**732**	**694**
Percentage of dwellings																		
Private	All	**1.3**	**0.3**	**0.6**	**0.7**	**4.0**	**4.0**	**3.0**	**2.5**	**1.7**	**1.5**	**1.0**	**2.0**	**2.0**	–	–	**35.0**	**34.0**
	Owned outright	–	–	–	–	–	–	–	–	–	–	–	**1.0**	**1.0**	–	–	**37.0**	**35.0**
	Mortgaged	–	–	–	–	–	–	–	–	–	–	–	**2.0**	**1.0**	–	–	**40.0**	**36.0**
	Private rented	–	–	–	–	–	–	–	–	–	–	–	**4.0**	**3.0**	–	–	**19.0**	**27.0**
Social	All	**0.5**	**0.2**	**0.3**	**0.0**	**2.4**	**2.5**	**3.1**	**0.6**	**1.1**	**1.0**	**0.4**	**2.0**	**1.0**	–	–	**10.0**	**8.0**
	Local authority	–	–	–	–	–	–	–	–	–	–	–	**2.0**	**2.0**	–	–	**11.0**	**7.0**
	Housing association	–	–	–	–	–	–	–	–	–	–	–	**1.0**	*	–	–	**8.0**	**9.0**
All		**1.0**	**0.3**	**0.5**	**0.6**	**3.6**	**3.7**	**3.0**	**2.0**	**1.5**	**1.3**	**0.8**	**2.0**	**2.0**	–	–	**29.0**	**27.0**

Source: Scottish Government, Scottish House Condition Survey (SHCS) 2023 (Table HC9a and HC9b) and earlier SHCS time-series data.

Notes:
1. The Tolerable Standard (BTS) is a 'condemnatory' standard, which means it is not reasonable to expect people to live in a dwelling that falls below it.
2. From April 2009, the Tolerable Standard was amended to include additional criteria, covering thermal performance and electrical safety, which led to a significant increase in the fail rate in 2010 while data-processing adjustments introduced in 2014 may have generated some minor discontinuities with previous years.
3. The incorporation of the House Condition Survey into the wider Scottish Household Survey in 2012 may have introduced some discontinuities in the survey method and observed results.
4. From 2022, the measurement of the Tolerable Standard was amended to include criteria relating to smoke, heat, and carbon monoxide alarms, which led to a sharp rise in the overall percentage BTS from 2% in 2019 to 29% in 2022.
5. The 2020 SHCS was not completed due to Covid-19 restrictions. The 2021 survey precluded internal inspections and could not assess compliance with the Tolerable Standard.
6. The 'All' category includes additional households living rent-free that could not be assigned to a specific tenure.
7. 'Owner-occupation' has been replaced with 'owned outright' and 'mortgaged' to align with the tenure reporting categories in the source data.
8. A * means figures have been suppressed because of small sample size.

Table 26b **Scottish dwellings below the Scottish Housing Quality Standard (SHQS)**

Numbers and percentages

		2003	2005	2008	2010	2011	2012	2013	2014[3]	2015	2016	2017	2018	2019	2020	2021	2022[4]	2023
Number of dwellings (000s)																		
Private	All	**1,146**	**1,193**	**1,104**	**1,057**	–	**957**	**891**	**870**	**876**	**860**	**759**	**780**	**798**	–	–	**1,186**	**1,138**
	Owned outright	–	–	–	–	–	–	–	–	–	–	**338**	**364**	**380**	–	–	**635**	**587**
	Mortgaged	–	–	–	–	–	–	–	–	–	–	**255**	**264**	**258**	–	–	**376**	**364**
	Private rented	–	–	–	–	–	–	–	–	–	–	**166**	**152**	**161**	–	–	**175**	**186**
Social	All	**433**	**424**	**377**	**381**	–	**311**	**264**	**280**	**230**	**237**	**234**	**229**	**245**	–	–	**261**	**244**
	Local authority	–	–	–	–	–	–	–	–	–	–	**159**	**165**	**161**	–	–	**185**	**163**
	Housing association	–	–	–	–	–	–	–	–	–	–	**75**	**64**	**84**	–	–	**76**	**81**
All		**1,606**	**1,639**	**1,514**	**1,438**	–	**1,289**	**1,180**	**1,150**	**1,106**	**1,097**	**993**	**1,009**	**1,043**	–	–	**1,447**	**1,382**
Percentage of dwellings																		
Private	All	**73**	**73**	**67**	**61**	**60**	**55**	**14**	**48**	**47**	**47**	**41**	**43**	**44**	–	–	**62**	**60**
	Owned outright	–	–	–	–	–	–	–	–	–	–	**41**	**43**	**44**	–	–	**64**	**61**
	Mortgaged	–	–	–	–	–	–	–	–	–	–	**38**	**38**	**40**	–	–	**60**	**58**
	Private rented	–	–	–	–	–	–	–	–	–	–	**48**	**56**	**52**	–	–	**60**	**62**
Social	All	**72**	**70**	**63**	**60**	**52**	**52**	**43**	**45**	**39**	**38**	**37**	**35**	**41**	–	–	**43**	**38**
	Local authority	–	–	–	–	–	–	–	–	–	–	**42**	**41**	**47**	–	–	**51**	**43**
	Housing association	–	–	–	–	–	–	–	–	–	–	**30**	**26**	**32**	–	–	**32**	**30**
All		**72**	**72**	**65**	**61**	**58**	**54**	**49**	**47**	**45**	**45**	**40**	**41**	**43**	–	–	**58**	**54**

Source: See Table 26a

Notes: 1. The SHQS is a measure of the quality of housing stock against 55 elements under 5 high-level criteria. While social landlords must comply with the standard, private owners and private landlords are under no obligation to do so.

2. Estimates of dwellings that fail the SHQS for 2011 were only reported in percentage terms.

3. Figures from 2014 onwards are not fully comparable to previous years due to minor methodological differences in the survey.

4. The amendment to the measurement of the Tolerable Standard in 2022 contributed to the increase in the SHQS fail rate (see Table 26a for details).

4. From January 2021, the SHQS energy-efficiency criterion was replaced by the Energy Efficiency Standard for Social Housing (EESSH). The 2022 report used the previous criterion, but the data were revised in the 2023 report. Hence all data from 2022 use the EESSH.

Table 26c **Dwellings failing the Scottish Housing Quality Standard (SHQS)**

Percentages

		2003	2005	2008	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
All tenures	SHQS Overall	72	72	65	61	58	54	49	47	45	45	40	41	43	–	–	58	54
	of which																	
	Below tolerable standard	0	0	1	4	3	4	3	2	2	2	1	2	2	–	–	29	27
	Serious disrepair	3	2	3	1	1	*	*	*	*	*	*	*	*	–	–	1	1
	Not energy–efficient	62	56	51	49	46	42	36	35	34	33	30	30	32	–	–	36	33
	Lacking modern facilities/services	6	27	19	16	14	12	11	11	9	9	7	6	7	–	–	6	7
	Not healthy, safe or secure	27	23	21	17	17	16	14	14	13	12	10	13	12	–	–	10	9
Private	SHQS Overall	73	73	67	61	60	55	14	48	47	47	41	43	44	–	–	62	60
	of which																	
	Below tolerable standard	0	1	1	4	4	4	3	2	2	2	1	2	2	–	–	35	34
	Serious disrepair	3	1	3	1	1	*	*	*	*	*	*	*	*	–	–	1	1
	Not energy–efficient	64	59	55	51	49	43	39	37	36	35	31	31	32	–	–	38	35
	Lacking modern facilities/services	3	22	15	13	13	11	11	11	9	9	7	7	6	–	–	6	7
	Not healthy, safe or secure	26	24	21	17	18	17	14	14	14	14	11	14	13	–	–	10	10
Social	SHQS Overall	72	70	63	60	52	52	43	45	39	38	37	35	41	–	–	43	38
	of which																	
	Below tolerable standard	0	0	0	2	1	3	3	1	1	1	*	2	1	–	–	10	8
	Serious disrepair	2	2	2	*	*	*	*	*	*	*	*	*	*	–	–	1	1
	Not energy–efficient	57	48	41	44	37	39	28	30	27	26	26	26	31	–	–	29	26
	Lacking modern facilities/services	12	39	28	22	15	15	12	12	8	8	7	5	7	–	–	4	6
	Not healthy, safe or secure	28	21	20	16	15	13	13	14	10	9	7	9	9	–	–	8	5

Source and Notes: See Tables 26a and b

Table 26d **Scottish housing conditions: average energy efficiency (SAP) ratings**

Rating out of 100

	2005 SAP Methodology				2009 SAP Methodology					2012 SAP Methodology								
Tenure of household	2007	2008	2009	2010	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
Private sector	**55.4**	**56.0**	**56.1**	**60.3**	**58.5**	**59.8**	**60.7**	**61.9**	**62.8**	**61.6**	**62.4**	**63.0**	**63.5**	**63.7**	**–**	**65.5**	**65.3**	**66.7**
Owner–occupied	**55.8**	**56.1**	**55.9**	**60.4**	**58.6**	**60.0**	**60.7**	**61.9**	**62.8**									
Owned outright	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**60.1**	**60.8**	**61.8**	**62.3**	**62.3**	**–**	**64.2**	**64.3**	**65.3**
Mortgaged	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**63.6**	**64.6**	**65.3**	**65.3**	**66.4**	**–**	**67.6**	**67.3**	**69.3**
Private rented	**52.3**	**55.0**	**57.6**	**59.8**	**58.1**	**58.5**	**60.6**	**62.1**	**62.4**	**60.7**	**61.5**	**61.6**	**62.4**	**62.0**	**–**	**65.7**	**64.5**	**65.6**
Social sector	**62.4**	**63.5**	**64.4**	**66.0**	**63.5**	**64.7**	**65.5**	**67.3**	**67.7**	**66.7**	**67.6**	**67.8**	**68.0**	**68.5**	**–**	**69.9**	**70.5**	**70.9**
Local authority	**61.6**	**62.5**	**63.2**	**64.8**	**61.6**	**63.5**	**64.4**	**65.9**	**66.6**	**64.8**	**65.8**	**66.6**	**66.6**	**66.7**	**–**	**68.9**	**68.8**	**69.4**
Housing association	**63.6**	**64.6**	**65.9**	**67.6**	**66.1**	**66.1**	**67.1**	**69.4**	**69.2**	**69.2**	**69.9**	**69.7**	**70.3**	**71.0**	**–**	**71.4**	**73.2**	**72.8**
All tenures	**57.3**	**58.0**	**58.2**	**61.8**	**59.9**	**60.9**	**61.8**	**63.2**	**64.1**	**62.8**	**63.7**	**64.3**	**64.7**	**64.9**	**–**	**66.5**	**66.6**	**67.7**

Source: See Tables 26a-c.

Notes: 1. SAP is the Standard Assessment Procedure for energy rating of dwellings. It is an index based on calculated annual space and water heating costs for a standard heating regime expressed on a scale of 1 (highly inefficient) to 100 (highly efficient).

2. The SAP methodology changes periodically with some crossover in reporting. The relevant SAP version has been noted for the data presented. SHCS energy modelling for SAP 2012 is based on RdSAP (v9.93).

Table 26e **Scottish housing conditions: Energy Performance Certificate (EPC) Bands**

Percentages

Bands	2008 - 2019											2016			2019			2023		
	SAP 2005		SAP 2009			SAP 2012						SAP 2012			SAP 2012			SAP 2012		
	2008	2010	2010	2012	2014	2015	2016	2018	2019	2021	2023	Owner-occupied	Private rented	Social sector	Owner-occupied	Private rented	Social sector	Owner-occupied	Private rented	Social sector
Band A/B (81-100)	0	1	1	1	2	2	2	3	4	6	7	2	3	2	3	3	7	7	6	8
Band C (69-80)	14	32	23	29	39	34	37	40	41	47	49	32	34	50	39	37	49	44	46	61
Band D (55-68)	46	44	49	50	43	44	44	42	41	36	34	47	36	40	42	39	39	38	34	26
Band E (39-54)	31	19	21	16	13	15	13	11	10	8	7	15	19	6	12	10	5	8	9	4
Band F (21-38)	8	4	5	3	3	4	4	{4}	{4}	{4}	2	4	6	1	{5}	{10}	{1}	3	4	1
Band G (1-20)	2	1	1	1	0	1	1					1	1						1	
Total	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100

Source: See Tables 26a-d

Notes: 1. The EPC Bands are based on SAP ratings (shown in brackets) and range from 'G' (very poor) to 'A' (highly efficient).
2. The SAP methodology changes periodically and the relevant one (SAP 2005, 2009 or 2012) is shown above the years to which it applies. Published figures from 2018 combine bands F and G.
3. All figures are rounded. Bracketed figures are based on small samples and should be treated with caution. Tenure figures for other years can be found in earlier editions of this table.

Table 27a **NI house condition survey: key indicators 1979 to 2016**

	1979		1984		1987		1991		1996		2001		2006		2009		2011		2016	
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%
Unfit dwellings	**66,210**	**14.1**	**51,330**	**10.4**	**42,900**	**8.4**	**50,360**	**8.8**	**43,970**	**7.3**	**31,600**	**4.9**	**24,200**	**3.4**	**17,500**	**2.4**	**35,200**	**4.6**	**16,370**	**2.1**
Dwellings lacking one or more basic amenities	**84,130**	**17.8**	**45,130**	**9.2**	**28,330**	**5.5**	**19,100**	**3.3**	**17,600**	**2.9**	**15,660**	**2.4**	**17,100**	**2.4**	**10,540**	**1.4**	**37,150**	**4.9**	–	–

Sources: Northern Ireland House Executive NI House Condition Survey Reports and Northern Ireland Department for Communities NI Housing Statistics 2015-16 (and earlier volumes).
Notes: 1. Definitional and measurement revisions to the Fitness Standard mean that data from the 1991 and later house condition surveys are not directly comparable with those in the earlier surveys.
2. Fluctuations in the rate of unfitness are closely associated with the rate of empty homes.

Table 27b **NI house condition survey: dwellings without central heating**

	1991		2001		2006		2011		2016	
	Number	%	Number	%	Number	%	Number	%	Number	%
Dwelling type										
Terraced house	**47,610**	**23**	**10,450**	**5**	**1,840**	**1**	**1,090**	**1**	–	**0.7**
Bungalow	–	–	**7,740**	**5**	**2,950**	**2**	**2,540**	**2**	–	**0.8**
Semi-detached house	**19,330**	**14**	**3,850**	**3**	**1,800**	**1**	**1,430**	**1**	–	**0.4**
Detached house	–	–	**7,800**	**7**	**2,660**	**2**	**3,030**	**2**	–	**1.9**
Flats	**11,640**	**25**	**2,330**	**5**	**3,530**	**6**	**2,440**	**4**	–	**0.5**
Dwelling tenure										
Owner-occupied	**44,710**	**13**	**13,510**	**3**	**2,830**	**1**	**550**	**0**	–	**0.3**
Social rented							–	**<1**	–	**<1**
NIHE	**32,030**	**20**	**2,900**	**3**	**620**	**1**	–	–	–	–
Housing associations	**1,020**	**10**	**50**	**0**	**0**	**0**	–	–	–	–
Private rented and other	**15,120**	**53**	**5,020**	**10**	**770**	**1**	**1,060**	**1**	–	**0.3**
Vacant	**16,170**	**53**	**10,690**	**34**	**8,560**	**21**	**8,920**	**16**	–	**17.1**
All dwellings	**109,040**	**19**	**32,170**	**5**	**12,780**	**2**	**10,530**	**1**	–	**0.9**

Source: As Table 27a
Notes: 1. Percentage figures show percentage of all dwellings in each category that do not have central heating.
2. The sample size was not sufficiently large to report separate figures for NIHE and housing associations in 2011 and 2016.
3. The number of dwellings without central heating in 2016 was too low to estimate reliably.
4. Data for 1996 have been omitted; see earlier editions of the *Review* for these.

Table 27c **NI house condition survey: average energy efficiency (SAP) ratings**

Average SAP rating

	Pre-2005		SAP 2009				SAP 2012
	1991	1996	2001	2006	2009	2011	2016
Tenure							
Owner-occupied	**29**	**44**	**46.1**	**52.5**	**56.1**	**59.9**	**65.1**
Social rent							
NIHE	**26**	**39**	**56.6**	**62.2**	**63.4**	**67.8**	**72.6**
Housing associations	**35**	**41**	**66.0**	**68.2**			
Private rented	**8**	**27**	**42.8**	**53.0**	**55.3**	**59.2**	**65.3**
Tied and other	–	**44**					
Vacant	–	–	–	–	–	–	**51.8**
Dwelling type							
Bungalow	–	–	**42.1**	**47.5**	**51.9**	**53.8**	**61.6**
Terraced	**23**	**39**	**52.3**	**57.3**	**58.4**	**61.8**	**67.6**
Semi-detached	**32**	**45**	**46.8**	**53.8**	**57.7**	**60.6**	**66.2**
Detached	**28**	**43**	**42.7**	**51.4**	**54.6**	**57.5**	**63.9**
Flat	**37**	**36**	**61.7**	**64.1**	**65.0**	**69.2**	**76.8**
All dwellings	**27**	**41**	**47.8**	**53.9**	**56.7**	**59.6**	**65.8**

Source: As Table 27a.
Notes: The 2001-2011 figures are based on the SAP 2009 definition whilst the 2016 figures are based on the SAP 2012 definition. It is therefore not possible to directly compare the figures.

Table 28 **Private sector improvement and disabled facilities grants in Great Britain by country**

£ million

	1990	1995	2000/01	2005/06	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22	2022/23	2023/24
Improvement grants																		
England	**316.7**	**336.7**	**296.8**	**231.5**	**199.8**	**80.5**	**50.8**	**60.6**	**56.2**	**57.5**	**77.6**	**75.2**	**90.0**	**125.8**	**101.1**	**165.3**	**185.6**	**–**
Wales	**85.0**	**148.7**	**71.6**	**51.7**	**16.5**	**13.6**	**12.1**	**9.8**	**9.0**	**5.8**	**5.1**	**6.0**	**7.5**	**–**	**8.6**	**5.8**	**6.5**	**5.1**
Scotland	**117.2**	**78.5**	**34.3**	**56.3**	**13.2**	**10.8**	**8.4**	**8.6**	**7.3**	**8.7**	**9.1**	**0.0**	**6.8**	**5.9**	**4.9**	**4.5**	**5.2**	**5.8**
Total improvement grants (A)	**518.9**	**563.9**	**402.7**	**339.6**	**229.5**	**105.0**	**71.2**	**79.0**	**72.5**	**72.1**	**91.7**	**81.2**	**104.3**	**131.7**	**114.7**	**175.6**	**197.3**	**10.8**
Loans and other financial assistance																		
England	**–**	**–**	**–**	**–**	**–**	**38.8**	**20.2**	**19.6**	**15.8**	**15.6**	**14.4**	**11.5**	**9.4**	**11.5**	**6.9**	**9.2**	**8.2**	**–**
Wales	**–**	**–**	**–**	**–**	**1.3**	**2.1**	**1.5**	**1.6**	**2.3**	**3.3**	**2.7**	**2.6**	**2.2**	**–**	**1.8**	**0.0**	**1.4**	**2.4**
Scotland	**–**	**–**	**–**	**–**	**2.7**	**1.6**	**2.8**	**4.2**	**3.5**	**3.3**	**2.7**	**1.4**	**2.2**	**3.6**	**2.9**	**2.6**	**3.1**	**2.6**
Total loans, etc	**–**	**–**	**–**	**–**	**–**	**42.5**	**24.5**	**25.4**	**21.6**	**22.2**	**19.8**	**15.5**	**13.8**	**15.1**	**11.6**	**11.7**	**12.7**	**5.0**
Disabled facilities grants																		
England	**68.3**	**96.3**	**130.7**	**221.3**	**301.7**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**
Wales	**0.1**	**14.8**	**25.6**	**35.4**	**36.0**	**35.6**	**33.7**	**33.8**	**33.2**	**35.7**	**32.5**	**33.9**	**32.3**	**–**	**20.3**	**26.8**	**35.3**	**44.3**
Scotland	**–**	**–**	**–**	**–**	**22.4**	**24.1**	**24.1**	**23.8**	**22.3**	**23.1**	**22.8**	**21.9**	**21.8**	**20.6**	**13.5**	**17.6**	**21.7**	**22.2**
Total disabled facilities grants (B)	**68.4**	**111.1**	**156.3**	**256.7**	**360.1**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**
Total all grants (A+B)	**587.3**	**675.0**	**559.0**	**596.3**	**589.5**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**

Sources: MHCLG Local Authority Housing Statistics from 2011/12 onwards, MHCLG Live Tables 313 and 314, Housing and Construction Statistics, Welsh Housing Statistics, and Scottish Government Housing Statistics Bulletins.

Notes: 1. Includes grants under 1985, 1989 and 1996 Acts for repairs and improvements. Includes disabled facilities grants under the 1989 and 1996 Acts for England and Wales.

2. Until 2009 the 1985 Act continued to operate in Scotland and made no separate provision for disabled facilities grants. From 2003, figures are for financial years.

3. From 2010, Scotland figures refer to grants plus loans and other financial assistance (excluding administrative costs) made under the Scheme of Assistance established by the Housing (Scotland) Act 2006. All loans relate to improvement and repairs, other than in 2014/15 when two disabled facilities loans totalling £30,500 were issued.

4. English figures for private sector improvement grants and loans/other forms of financial assistance are extracted from the LAHS open dataset from 2011/12 onwards, with any obvious reporting errors rectified. MHCLG stopped collecting data on these grants and loans in 2024 while data on disabled facilities grants have not been published since 2011.

5. Disabled facilities grant figures for Wales include both mandatory and discretionary grants from 2009/10. Due to the pandemic in 2020, data on assistance for housing improvement in Wales for 2019/20 were not collected.

6. Historic figures were revised in 2022 for Wales and in 2023 for Scotland and therefore differ from those reported in previous versions of this table.

Table 29a **Renovation grants paid to private owners under a range of Housing Acts in Great Britain**

Number of renovation grants

Country/region	1980-84	1985-89	1990-94	1995-01	2001/02 -2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22	2022/23	2023/24
Region																							
North East	50,334	36,470	21,769	31,913	16,317	6,700	4,560	7,460	12,290	7,540	799	1,682	1,652	1,009	1,055	1,464	1,737	1,315	1,257	1,264	1,948	2,078	–
North West	75,432	59,049	54,448	76,319	42,575	11,300	12,730	12,420	33,370	25,040	19,906	13,341	9,743	11,707	10,899	16,103	12,090	14,337	12,897	12,288	11,459	11,861	–
Yorkshire & The Humber	110,879	94,227	57,402	168,469	95,882	23,970	26,650	36,840	13,770	33,410	13,806	14,331	6,965	3,603	1,656	2,461	3,347	4,447	4,310	3,546	4,799	5,809	–
East Midlands	73,191	55,214	45,153	59,527	29,905	4,830	6,250	5,500	7,700	5,250	2,069	1,455	833	611	652	1,088	1,460	1,273	1,686	1,293	2,125	2,474	–
West Midlands	58,696	55,073	52,251	89,344	30,904	19,020	16,310	21,050	17,610	15,830	4,445	4,390	4,410	4,587	3,204	3,584	1,260	2,279	4,733	2,457	3,576	3,514	–
East	32,743	30,071	25,861	67,129	28,480	4,260	4,770	6,180	5,470	7,000	3,128	1,491	1,639	1,397	1,361	1,558	1,669	1,677	3,013	2,604	4,056	4,343	–
London	103,152	89,877	43,298	90,285	39,770	7,990	10,840	7,650	9,330	7,920	7,279	3,124	2,865	3,449	4,436	2,352	3,271	2,786	3,250	1,255	3,499	3,605	–
South East	120,809	94,413	52,227	99,109	34,129	6,050	8,140	9,920	11,630	9,370	4,262	4,133	2,081	2,013	1,863	1,585	1,588	1,746	3,230	3,569	4,578	4,479	–
South West	71,131	47,774	45,341	69,302	30,638	12,960	10,680	11,350	15,910	13,140	8,442	5,514	2,490	1,585	998	1,103	1,208	1,287	2,421	2,169	3,156	2,813	–
England	696,367	562,168	437,081	751,397	348,590	97,080	100,910	118,370	127,080	124,500	64,136	49,461	32,678	29,961	26,124	31,298	27,630	31,147	36,797	30,445	39,196	40,976	–
Wales	82,732	95,181	95,083	90,280	44,541	10,481	8,144	7,278	6,932	8,199	9,437	9,755	8,549	6,716	5,693	5,531	5,599	6,909	–	2,931	4,744	3,558	3,260
Scotland	161,572	166,612	115,254	85,287	62,311	14,088	11,832	12,825	11,492	3,285	3,586	2,085	2,825	2,739	4,271	4,516	3,450	3,197	2,591	1,424	1,761	1,751	1,844
Great Britain	940,671	823,961	647,418	841,637	455,442	121,649	120,886	138,473	145,504	135,984	78,633	61,301	44,052	39,416	36,088	41,345	36,679	41,253	–	34,800	6,505	5,309	–

Sources: MHCLG (and predecessors) Local Authority Housing Statistics Open Dataset, Live table 314 and Housing and Construction Statistics, Welsh Government StatWales and Scottish Government Housing Statistical Bulletin tables.

Notes:
1. Renovation grants paid to owners of private properties in England and Wales under the Regulatory Reform Order 2002, Housing Grants, Construction and Regeneration Act 1996, Local Government & Housing Act 1989, Housing Act 1985 and earlier Acts. In Scotland under the Housing (Scotland) Act 1987 and Housing (Scotland) Act 2006.
2. Figures for the years before 1992 are only available for standard regions, not for government office regions. Regional figures prior to 1992 are therefore not directly comparable.
3. No new grants were made under the 1985 Act in England and Wales after June 1990; although payments continued for grants made before that date.
4. Renewal grants paid under the 1996 Act and the 2004 Reform Order include renovation grants, HMO grants, common parts grants and home repairs assistance grants.
5. England data from 2011/12 onwards are rounded to the nearest 10 and report on the total number of private dwellings improved with all forms of assistance (e.g. including loans) as opposed to the numbers of grants awarded.
6. Figures for Scotland prior to 2008 are for calendar years. Figures from 2010 refer to the number of non-disabled approved grants under the 'Scheme of Assistance' established by the Housing (Scotland) Act 2006.
7. Figures for 1995-2001 for England and Wales should be treated with caution as they are based on a combination of data reported on a financial and calendar year basis.
8. Due to the pandemic in 2020, data on assistance for housing improvement in Wales for 2019/20 were not collected. Historic figures were also revised in 2022 and therefore differ from those reported in previous versions of this table.
9. Data for England stopped being collected in 2024.

Table 29b **Disabled facilities grants paid to private owners under the Housing Grants, Construction and Regeneration Act 1996, Regulatory Reform Order 2002, Housing (Scotland) Act 2006 and later Acts**

Number of disabled facilities grants

	1996/97 -2000/01	2001/02	2002/03	2003/04	2004/04	2006/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22	2022/23	2023/24
Region																								
North East	7,338	1,867	2,366	2,150	2,260	2,230	2,790	3,020	3,350	3,390	3,460	–	–	–	–	–	–	–	–	–	–	–	–	–
North West	18,895	4,344	4,535	5,340	5,460	5,870	6,190	6,500	7,600	4,740	7,540	–	–	–	–	–	–	–	–	–	–	–	–	–
Yorkshire & The Humber	10,747	2,516	2,773	4,430	3,350	3,520	3,530	3,720	4,520	8,600	4,510	–	–	–	–	–	–	–	–	–	–	–	–	–
East Midlands	8,809	2,163	2,197	2,640	2,890	3,070	3,310	3,390	3,610	3,660	3,880	–	–	–	–	–	–	–	–	–	–	–	–	–
West Midlands	11,117	2,397	5,129	7,840	9,390	3,780	4,270	3,940	4,220	4,500	4,560	–	–	–	–	–	–	–	–	–	–	–	–	–
East	12,793	2,742	2,704	3,050	3,460	4,150	4,260	4,200	4,190	4,160	4,520	–	–	–	–	–	–	–	–	–	–	–	–	–
London	10,335	2,127	2,350	3,220	2,900	2,850	3,120	3,130	3,440	3,720	3,930	–	–	–	–	–	–	–	–	–	–	–	–	–
South East	17,811	3,693	4,253	4,580	5,020	5,450	5,610	5,840	6,070	6,690	6,710	–	–	–	–	–	–	–	–	–	–	–	–	–
South West	13,839	3,663	3,795	3,940	3,820	4,030	4,190	4,380	4,780	4,780	5,140	–	–	–	–	–	–	–	–	–	–	–	–	–
England	111,681	25,512	30,102	37,170	38,550	34,940	37,270	38,130	41,780	44,240	44,250	–	–	–	–	–	–	–	–	–	–	–	–	–
Wales	15,572	4,248	4,917	4,428	4,593	5,268	5,899	5,830	4,288	4,078	4,398	4,447	4,393	4,306	4,189	4,454	4,124	4,144	4,086	–	2,511	3,303	3,952	4,717
Scotland	–	–	–	–	–	–	–	–	–	–	6,144	7,125	7,902	6,735	6,487	6,482	5,967	5,599	5458	5,132	3,092	4,350	4,602	4,194
Great Britain	–	–	–	–	–	–	–	–	–	–	54,792	–	–	–	–	–	–	–	–	–	–	–	–	–

Source: See Table 29a.

Notes: 1. Figures for England include both mandatory and discretionary grants and are not available after 2010/11.
2. Figures for Wales refer to completed mandatory grants only and include a small number of mandatory grants made to local authority and housing association tenants.
3. Figures for Scotland relate to grant approvals under the Scheme of Assistance framework established under the Housing (Scotland) Act 2006.
4. Due to the pandemic in 2020, data on disabled facilities grants (DFGs) in Wales for 2019/20 were not collected.

Table 30a **Households by tenure in the United Kingdom**

Percentages of households

	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22	2022/23	2023/24
All owned	**69**	**68**	**67**	**67**	**66**	**65**	**64**	**64**	**64**	**63**	**63**	**62**	**63**	**63**	**64**	**65**	**64**	**64**	**65**
Owned outright	**31**	**31**	**32**	**32**	**32**	**33**	**32**	**33**	**33**	**33**	**34**	**34**	**34**	**35**	**36**	**36**	**35**	**36**	**37**
Buying with a mortgage	**38**	**37**	**35**	**35**	**34**	**32**	**32**	**31**	**31**	**30**	**29**	**28**	**29**	**28**	**29**	**28**	**29**	**29**	**28**
Social rented sector	**19**	**18**	**18**	**18**	**18**	**18**	**18**	**18**	**18**	**18**	**18**	**17**	**17**	**17**	**17**	**17**	**17**	**17**	**17**
Private rented sector	**12**	**13**	**14**	**15**	**16**	**17**	**17**	**18**	**19**	**19**	**20**	**20**	**19**	**19**	**19**	**18**	**19**	**19**	**19**
All	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**

Source: DWP Family Resources Survey: financial years 2005/06 onwards.

Notes: 1. Figures for 2020/21 and 2021/22, particularly for Table 30b, should be treated with caution as they are subject to greater uncertainty due to lower response rates and changes in the composition of respondents following methodological and operational changes to the Family Resources Survey necessitated by the Covid-19 pandemic.

2. The private rental sector includes all cases where the property is rented from a private landlord, including those on a rent-free basis. Shared ownership schemes are included in the mortgage repayment category.

3. Figures do not necessarily sum to 100 due to rounding.

Table 30b **Households by tenure and by country/region in the UK in 2023/24**

Percentages of households

		All owners	Owned outright	Buying with a mortgage	Social rented sector	Private rented sector
Region	North East	**61**	**35**	**25**	**26**	**13**
	North West	**65**	**39**	**26**	**16**	**19**
	Yorkshire and The Humber	**64**	**36**	**27**	**17**	**19**
	East Midlands	**67**	**38**	**29**	**17**	**16**
	West Midlands	**65**	**35**	**30**	**16**	**19**
	East of England	**66**	**37**	**29**	**15**	**18**
	London	**52**	**26**	**26**	**20**	**28**
	Inner London	**41**	**19**	**23**	**29**	**30**
	Outer London	**56**	**29**	**27**	**16**	**27**
	South East	**70**	**38**	**32**	**13**	**17**
	South West	**70**	**41**	**29**	**12**	**17**
Country	England	**64**	**36**	**28**	**16**	**19**
	Wales	**67**	**41**	**26**	**17**	**16**
	Scotland	**65**	**39**	**26**	**21**	**14**
	Northern Ireland	**69**	**40**	**29**	**14**	**16**
	Great Britain	**64**	**36**	**28**	**17**	**19**
	UK	**65**	**37**	**28**	**17**	**19**

Source: DWP Family Resources Survey 2023/24.
Notes: See Table 30a.

Table 30c **Property type by tenure in the United Kingdom, 2023/24**

Percentages of households

	Owner-occupiers			Social rented			Private rented			Total
	Owned outright	With mortgage	All owners	Local authority	Housing association	All social rented	Unfurnished	Furnished	All private rented	
Property type										
Houses:										
Detached	**39**	**26**	**33**	**2**	**2**	**2**	**9**	**4**	**8**	**23**
Semi-detached	**32**	**37**	**34**	**23**	**24**	**23**	**21**	**14**	**20**	**30**
Terraced	**21**	**28**	**24**	**34**	**35**	**35**	**35**	**22**	**32**	**27**
All houses	**92**	**91**	**92**	**59**	**61**	**60**	**65**	**39**	**60**	**81**
Flats:										
Purpose-built	**6**	**8**	**7**	**38**	**36**	**37**	**25**	**45**	**28**	**16**
Converted	**1**	**2**	**2**	**3**	**3**	**3**	**10**	**16**	**11**	**4**
All flats	**8**	**9**	**8**	**41**	**39**	**40**	**35**	**61**	**40**	**19**
Total	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**

Source: DWP Family Resources Survey 2023/24 (authors' own analysis).

Notes: 1. Flats includes maisonettes. Figures do not total precisely due to rounding.

2. Some property types are omitted e.g. caravan, houseboat, other. These make up less than 0.5% of the total.

Table 30d **Length of residence by tenure in UK, 2023/24**

Percentages of households

	Owner-occupiers			Social rented	Private rented	All households
	Owned outright	With mortgage	All owners			
Length of residence						
Less than 12 months	**2**	**5**	**3**	**5**	**18**	**6**
1 year but less than 2 years	**3**	**9**	**5**	**7**	**18**	**8**
2 years but less than 3 years	**3**	**12**	**7**	**9**	**14**	**9**
3 years but less than 5 years	**4**	**14**	**8**	**11**	**16**	**10**
5 years but less than 10 years	**13**	**25**	**18**	**23**	**19**	**19**
10 years but less than 20 years	**18**	**22**	**20**	**23**	**10**	**18**
20 years or longer	**58**	**13**	**38**	**22**	**5**	**29**
Total	**100**	**100**	**100**	**100**	**100**	**100**

Source: DWP Family Resources Survey 2023/24.

Notes: 1. Length of residence is for the household reference person. Figures may not sum due to rounding.
2. See also Table 30a.

Table 31a **Tenure type by age of household representative, United Kingdom, 2013/14 and 2023/24**

Percentages

Ages	Owned outright	Buying with a mortgage	Social renting sector	Private renting sector	All
2013/14					
16-24	**2**	**7**	**23**	**67**	**100**
25-34	**2**	**36**	**17**	**44**	**100**
35-44	**7**	**53**	**17**	**23**	**100**
45-54	**20**	**50**	**17**	**13**	**100**
55-64	**48**	**27**	**16**	**9**	**100**
65+	**71**	**4**	**19**	**5**	**100**
All	**33**	**31**	**18**	**19**	**100**
2023/24					
16-24	**3**	**12**	**24**	**60**	**100**
25-34	**3**	**40**	**16**	**41**	**100**
35-44	**6**	**51**	**17**	**26**	**100**
45-54	**21**	**45**	**18**	**16**	**100**
55-64	**48**	**23**	**18**	**11**	**100**
65+	**75**	**3**	**15**	**6**	**100**
All	**37**	**28**	**17**	**19**	**100**

Source: DWP Family Resources Survey 2023/24 (and previous editions).

Notes: 1. Figures have been rounded to the nearest percentage point and may not sum precisely. Figures for other years can be found in earlier editions of the *Review*.

2. Lower response rates in 2020/21 and 2021/22 and changes in the composition of respondents following methodological and operational changes to the Family Resources Survey necessitated by Covid-19 mean statistics for 2020/21 and 2021/22 in previous editions are subject to more uncertainty than other years and should be treated with caution.

3. Private rented sector includes all cases where the property is rented from a private landlord, including those on a rent-free basis and those who part-own, part-rent, other than shared ownership, which is included under buying with a mortgage.

Table 31b **Tenure profile of household representatives by sex and marital status in Great Britain, 1980 to 2024**

Percentages

Year	Tenure	Sex & marital status												
		Men						Women						
		Married	Cohabiting	Single	Widowed	Divorced/ separated	All men	Married	Cohabiting	Single	Widowed	Divorced separated	All women	All household representatives
1980	Owned outright	20	–	17	35	9	20	13	–	30	36	13	30	23
	Owned with mortgage	40	–	22	5	34	37	41	–	9	3	16	8	30
	Local authority	31	–	25	45	36	31	32	–	30	46	58	44	34
	Housing association	1	–	1	2	1	1	2	–	3	3	3	3	1
	Private rented unfurnished	4	–	11	9	9	5	2	–	12	11	6	10	6
	Private rented furnished	1	–	22	1	8	2	10	–	13	0	3	4	3
	Rented with job	3	–	3	2	3	3	2	–	3	0	1	1	3
	Total	100	–	100	100	100	100	100	–	100	100	100	100	100
2000	Owned outright	32	7	15	54	13	27	23	7	14	57	17	28	27
	Owned with mortgage	52	63	39	9	38	48	51	51	28	5	33	29	41
	Local authority	8	10	16	23	22	11	15	19	27	23	28	23	16
	Housing association	3	3	6	7	8	4	3	7	12	10	11	9	6
	Private rented unfurnished	4	12	11	5	12	6	6	10	11	4	10	8	7
	Private rented furnished	1	5	14	2	7	4	1	6	8	0	2	3	3
	Rented with job	–	–	–	–	–	–	–	–	–	–	–	–	–
	Total	100	100	100	100	100	100	100	100	100	100	100	100	100
2011	Owned outright	38	8	19	64	22	32	31	11	12	66	25	31	32
	Owned with mortgage	45	44	28	7	29	39	45	36	24	5	27	27	35
	Local authority	4	9	12	12	16	7	8	14	17	12	17	13	10
	Housing association	4	6	14	11	13	7	6	14	19	11	16	13	9
	Private rented unfurnished	7	29	20	6	15	12	9	21	20	4	13	12	12
	Private rented furnished	2	4	7	0	4	3	2	4	7	1	2	3	3
	Rented with job	–	–	–	–	–	–	–	–	–	–	–	–	–
	Total	100	100	100	100	100	100	100	100	100	100	100	100	100
2024	Owned outright	45	15	21	69	34	37	36	18	18	73	35	36	36
	Owned with mortgage	35	47	22	4	20	32	35	41	17	3	17	23	28
	Local authority	3	4	11	12	9	6	7	5	19	8	14	11	8
	Housing association	4	5	13	10	15	7	7	11	18	10	16	12	9
	Private rented unfurnished	11	25	23	5	18	15	13	23	19	5	17	15	15
	Private rented furnished	2	4	10	1	4	4	2	3	9	0	1	3	4
	Rented with job	–	–	–	–	–	–	–	–	–	–	–	–	–
	Total	100	100	100	100	100	100	100	100	100	100	100	100	100

Sources: ONS General Household Surveys 1980, 1990; ONS General Lifestyle Survey 2010; DWP Family Resources Survey from 2012/13 onwards (authors' own analysis).

Notes: 1. Excludes members of the armed forces, economically active full-time students and those who were unemployed and had never worked.
2. Skilled manual includes own-account non-professionals. Semi-skilled manual includes personal service.
3. From April 2001 the National Statistics socio-economic classification (NS-SEC) replaced socio-economic groups (SEG) in government surveys. NS-SEC was overhauled in 2010.
4. See also notes for Table 31a and c.

Table 31c **Tenure profile of household representatives by socio-economic group and economic activity status in Great Britain, 1980-2024**

Percentages

Item		Owner-occupiers		Rented					All tenures
		Owned outright	With mortgage	Local authority	Housing association	Private: Unfurnished	Private: Furnished	With job or business	
Socio-economic group at 1980	Professional	3	8	0	4	0	9	8	4
	Employers/managers	10	24	3	3	4	9	25	12
	Intermediate non-manual	4	11	2	4	5	17	8	6
	Junior non-manual	5	10	6	7	6	18	13	8
	Skilled manual	15	34	27	19	17	21	23	25
	Semi-skilled manual	6	8	14	8	9	10	21	10
	Unskilled manual	2	1	5	3	3	5	0	3
	Economically inactive	56	4	42	52	55	11	1	33
	Total	100	100	100	100	100	100	100	100
Socio-economic group at 2000	Professional	3	9	1	1	7	16	–	6
	Employers/managers	8	26	2	3	12	15	–	15
	Intermediate non-manual	5	15	3	6	11	13	–	10
	Junior non-manual	4	10	7	8	11	13	–	8
	Skilled manual	10	22	10	10	15	12	–	15
	Semi-skilled manual	3	8	10	9	10	7	–	7
	Unskilled manual	1	2	3	4	3	3	–	2
	Economically inactive	67	8	65	59	32	22	–	38
	Total	100	100	100	100	100	100	–	100
Socio-economic classification at 2011	Large employers and higher managerial	2	6	0	1	2	1	–	3
	Higher professional	5	17	2	1	9	14	–	9
	Lower managerial and professional	10	32	5	9	19	18	–	18
	Intermediate	4	8	5	5	9	11	–	7
	Small employers and own account	6	9	3	2	8	7	–	7
	Lower supervisory and technical	3	8	4	5	8	5	–	5
	Semi-routine	4	7	10	9	10	4	–	7
	Routine	3	6	10	9	9	6	–	6
	Never worked/long-term unemployed	0	0	5	3	3	2	–	1
	Economically inactive	63	6	57	56	22	32	–	37
	Total	100	100	100	100	100	100	–	100
Socio-economic classification at 2023/24	Large employers and higher managerial	2	8	0	0	3	3	–	4
	Higher professional	6	22	1	2	11	17	–	11
	Lower managerial and professional	10	34	6	9	21	27	–	19
	Intermediate	4	9	5	4	8	5	–	6
	Small employers and own account	5	6	4	3	8	9	–	6
	Lower supervisory and technical	2	5	3	3	6	6	–	4
	Semi-routine	3	4	7	8	9	8	–	5
	Routine	3	5	13	8	10	11	–	6
	Never worked/long-term unemployed	0	0	1	0	0	0	–	0
	Economically inactive	64	6	60	62	23	13	–	40
	Total	100	100	100	100	100	100	–	100

Sources: ONS General Household Surveys 1980, 1990; ONS General Lifestyle Survey 2010; DWP Family Resources Survey from 2012/13 onwards (authors' own analysis).

Notes: See notes for Table 31a and b.

Table 32a **Households in UK by tenure and ethnic group of household representative, 2023/24**[1]

Percentages

Tenure	All households	White[2]	Mixed/ Multiple ethnic groups[3]	Asian/ Asian British	Indian	Pakistani	Bangladeshi	Chinese	Any other Asian background	Black/African/ Caribbean/ Black British[3]	Arab	Other ethnic group[2,3]
All owners	64	67	48	53	59	54	43	53	42	30	20	32
Owned outright	36	39	16	22	24	26	12	25	14	8	7	9
Buying with a mortgage	28	29	32	31	34	28	31	27	28	22	13	23
Social renting sector	17	17	21	11	4	15	25	5	17	35	30	16
Private renting sector	19	16	31	36	37	31	31	42	41	35	50	52
Total	100	101	100	100	99	100	99	99	100	100	100	100

Source: DWP Family Resources Survey 2023/24.

Notes: 1. Ethnic group is self-declared, private renting includes rent-free and data are presented as a three-year average (2021/22 to 2023/24) to allow for the small sample sizes for some ethnic groups.
2. Sample sizes for 'Gypsy', 'Traveller' or 'Irish Traveller' are small, so for Northern Ireland, 'Irish Traveller' is included in 'Other ethnic group'. For Britain 'Gypsy or Irish Traveller' is included in 'White'.
3. It is not possible to disaggregate these categories due to differences in data collection of the country-specific questions.
4. Lower response rates and changes in the composition of respondents following methodological and operational changes to the FRS necessitated by Covid-19 mean statistics for 2020 and 2021 are subject to greater uncertainty than previous years. Although the ethnicity figures are based on 3-year averages, they should still be treated with caution.

Table 32b **Ethnic group of household representative by dwelling type in the United Kingdom, 2023/24**

Percentages

Dwelling type	All households	White	Mixed/ Multiple ethnic groups	Asian/ Asian British	Indian	Pakistani	Bangladeshi	Chinese	Any other Asian background	Black/African/ Caribbean/ Black British	Other ethnic group	Undeclared
House:												
Detached	23	25	12	12	16	7	10	14	10	6	7	9
Semi-detached	30	31	23	24	25	28	20	16	21	19	18	26
Terraced	26	25	31	34	30	47	39	26	26	32	32	27
Flats:												
Purpose-built	16	15	25	24	22	17	24	35	32	37	33	36
Converted	3	3	8	6	5	1	7	8	11	6	6	2
Other	0.9	0.9	0.4	0.3	0.4	0.3	0.0	0.5	0.4	0.9	4.9	0.0
Total	100	100	100	100	100	100	100	100	100	100	100	100

Source: DWP Family Resources Survey 2023/24 (authors' own analysis).

Notes: 1. Data are presented as an average for the three years to 2023/24 inclusive due to small sample sizes for some ethnic groups.
2. Flats includes maisonettes. Figures do not total precisely due to rounding.
3. Figures to one place of decimals are shown only for the 'Other' dwelling category, which should be treated with caution.

Table 33 **Tenure, cars, consumer durables and second dwellings in United Kingdom, 2023/24**

Percentage of households with specified durables

Item	Rented					Owner-occupiers		All social tenants	All private tenants	All owners	All households
	Local authority	Housing association	Private rented unfurnished	Private rented furnished	Rent free	In process of purchasing	Outright owner				
No car	**54**	**48**	**29**	**66**	**38**	**7**	**13**	**51**	**36**	**10**	**22**
One car	**40**	**39**	**50**	**25**	**38**	**42**	**52**	**40**	**45**	**47**	**45**
Two or more cars	**0**	**11**	**19**	**0**	**0**	**52**	**35**	**8**	**17**	**43**	**64**
Central heating	**93**	**97**	**95**	**97**	**100**	**98**	**97**	**95**	**95**	**97**	**97**
Home computer	**74**	**80**	**89**	**90**	**97**	**97**	**90**	**77**	**91**	**93**	**91**
Internet connection	**92**	**93**	**91**	**98**	**99**	**100**	**93**	**92**	**98**	**96**	**96**
Telephone	**70**	**67**	**82**	**62**	**37**	**79**	**92**	**68**	**59**	**86**	**79**
Mobile phone	**93**	**94**	**93**	**96**	**96**	**97**	**89**	**93**	**96**	**93**	**93**
Second dwelling	**–**	**–**	**3**	**[3]**	**[13]**	**8**	**10**	**-**	**4**	**9**	**7**

Source: ONS, Family Spending in the UK and the Living Costs and Food Survey - workbook 4, Tables 46-49 and supplementary data supplied by ONS.

Notes: 1. All tenants whose home goes with the job of someone in the household, plus squatters, are allocated to 'rented privately'. 'Unfurnished' includes households that rent partly furnished.

2. 'In process of buying' includes shared-equity and shared-ownership buyers.

3. Data for CD player, satellite receiver, washing machine, tumble drier, dishwasher and microwaves are no longer collected. Figures for previous years can be found in previous versions of this table.

4. Figures within parentheses [ ] are based on less than 20 responses and should be treated with extra caution.

5. Households that own a landline/mobile/internet connection is based on those who say they spend on these services whereas prior to 2019/20 respondents were asked if they owned these goods.

6. Car-ownership was the only consumer durable that ONS published results for in 2023/24. The other figures relate to 2021/22.

Table 34 **Overcrowding, by ethnicity, tenure and by country/region in the UK, 2019/20-2023/24**

Percentages

	2019/20				2021/22				2022/23				2023/24			
	Owner occupiers	Private renters	All social renters	All households	Owner occupiers	Private renters	All social renters	All households	Owner occupiers	Private renters	All social renters	All households	Owner occupiers	Private renters	All social renters	All households
Region																
North East	1	2	2	1	-	3	-	1	1	3	2	2	1	3	4	2
North West	1	5	6	3	1	5	6	3	1	4	6	2	1	5	6	3
Yorkshire and The Humber	1	3	5	2	1	2	5	2	1	2	6	2	1	3	7	3
East Midlands	1	4	8	3	2	2	6	3	1	2	6	2	1	4	7	3
West Midlands	2	6	9	4	2	5	8	3	2	7	7	4	1	9	8	4
East of England	1	4	7	2	1	3	6	2	1	3	6	2	1	5	6	2
London	2	15	17	9	2	12	16	8	2	9	15	7	2	8	16	7
South East	1	5	10	3	1	4	9	2	1	4	9	2	1	4	9	2
South West	–	4	5	2	0	3	5	2	0	5	7	2	1	6	10	3
Ethnicity (England)																
White	1	5	7	2	1	4	6	2	1	4	6	2	1	4	6	2
Ethnic minority	6	13	18	11	5	11	18	10	3	11	19	10	4	11	19	10
England	1	7	9	4	1	5	8	3	1	5	8	3	1	6	9	3
Wales	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Scotland	1	4	3	2	2	3	5	3	2	6	4	2	2	6	4	2
Northern Ireland	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–

Source: English Housing Survey (EHS) and Scottish Government Scottish Household Survey (SHCS sample).

Notes: 1. Overcrowding based on bedroom standard. A separate bedroom is allowed for each married or cohabiting couple, a person aged 21+, two persons of the same sex aged 10-20, and each pair of children under 10. Any unpaired person aged 10-20 is paired with a child under 10 of the same sex or, failing that, assigned a separate bedroom.

2. English regional percentages based on three-year rolling averages to allow for small sample numbers, including figures for 2023/24 supplied directly by the MHCLG. Data are not available for Wales and Northern Ireland.

3. Lower response rates, changes in respondent composition and methodological changes to government surveys in the wake of the Covid-19 pandemic mean statistics for 2020/21 to 2023/24 should be treated with caution.

4. Pandemic-related changes to the EHS and SHS prevented the reporting of overcrowding estimates for English regions and Scotland for 2020/21. England-wide figures for 2020/21 can be found in earlier editions of this table.

5. Scottish figures for 2021/22 and 2022/23 are experimental and not comparable with those for earlier years, including 2019/20.

Table 35a **Employment status of household by tenure for the UK, 2002/03 to 2023/24**

Percentages

Year	Tenure	In employment						Retired	Unemployed	Economically inactive	Total
		Single/couple with all in full-time work	Couple with one in full-time work and one in part-time work	Couple with one in full-time work and one not working	No full-time work with one or more in part-time work	One or more full-time self-employed	All in work	(workless with one or more state pension age)	(workless with one or more unemployed)	(workless with other inactive)	
2002/03	Social renting	15	3	4	9	2	34	33	7	25	100
	Private renting	35	4	7	11	5	62	10	5	23	100
	Outright owners	17	5	6	10	6	43	49	2	6	100
	Homebuyers	45	15	11	7	10	88	4	2	5	100
	Total	30	9	8	9	7	62	23	3	11	100
2010/11	Social renting	16	3	5	10	2	35	30	8	26	100
	Private renting	36	5	6	13	6	66	9	6	19	100
	Outright owners	17	5	6	10	7	45	48	2	5	100
	Homebuyers	44	15	8	8	12	88	3	3	5	100
	Total	29	8	7	10	8	61	23	5	11	100
2015/16	Social renting	19	4	5	12	3	43	27	6	25	100
	Private renting	37	5	8	12	9	71	6	3	19	100
	Outright owners	17	4	5	11	7	44	49	1	5	100
	Homebuyers	47	15	8	7	12	90	4	2	5	100
	Total	30	8	7	10	8	63	23	3	11	100
2020/21 (Covid)	Social renting	17	3	7	11	3	41	25	4	29	100
	Private renting	40	6	9	12	6	72	8	3	17	100
	Outright owners	19	5	5	10	6	45	46	2	7	100
	Homebuyers	48	15	8	7	11	89	3	1	7	100
	Total	31	7	7	10	7	62	23	2	13	100
2023/24	Social renting	20	3	6	12	3	44	25	3	29	100
	Private renting	43	6	7	12	8	76	7	2	15	100
	Outright owners	18	4	5	11	6	44	48	1	7	100
	Homebuyers	53	12	7	7	10	90	3	1	6	100
	Total	33	7	6	10	7	63	24	1	12	100

Sources: Family Resources Survey - Economic Status of the Family (Benefit Unit) (for Income and State Support) accessed via FRS Stat-Xplore

Notes:
1. This is a new table. Figures for the economic status of the household reference person (HRP) can now be found in Table 36a and previous editions of Table 35a.
2. Figures are based on a benefit unit, which can consist of: a single adult, or a married or cohabiting couple, plus any dependent children. Same-sex partners (civil partners and cohabitees) have been included in the same benefit unit since January 2006.
3. Figures exclude those living in communal households (e.g. hotels, boarding houses, hostels, mobile home sites, etc).
4. Economically inactive category includes people who were permanently sick or disabled, in full-time education or looking after the family at home.
5. Small changes in estimates from year to year may not be significant due to data uncertainties and therefore best to look at trends over the longer term.

Table 35b **Economic activity status of recently moving household reference persons by tenure in England, 1991/92-2023/24**

Percentages

Year	Tenure	In employment:			Other economic			
		Full-time	Part-time	All employed	Unemployed	Retired	inactive	Total
1991/92	Outright owner	37	5	42	6	42	8	100
	Buying with mortgage	93	2	94	3	1	2	100
	Local authority	28	3	31	22	20	27	100
	Housing association	30	6	35	13	28	24	100
	Private, unfurnished	75	4	79	9	2	9	100
	Private, furnished	55	4	59	11	1	28	100
	All tenures	64	3	67	10	8	15	100
2001/02	Outright owner	28	15	43	2	48	7	100
	Buying with mortgage	94	3	97	1	1	2	100
	Local authority	20	9	29	10	16	45	100
	Housing association	24	12	36	11	16	37	100
	Private, unfurnished	70	8	77	4	4	15	100
	Private, furnished	59	10	69	5	0	25	100
	All tenures	63	7	71	4	8	17	100
2011/12	Outright owner	34	13	47	2	40	11	100
	Buying with mortgage	90	6	96	1	1	2	100
	Council	26	12	38	15	11	36	100
	Housing association	27	11	38	15	15	32	100
	Private, unfurnished	66	9	76	7	2	15	100
	Private, furnished	59	13	72	6	1	21	100
	All tenures	60	10	71	7	6	17	100
2021/22	Outright owner	34	6	40	–	46	6	100
	Buying with mortgage	90	6	97	–	0	2	100
	Social renters	22	20	42	21	5	29	100
	Private renters	70	9	79	4	2	16	100
	All tenures	67	9	76	5	6	13	100
2023/24	Outright owner	40	11	51	–	42	6	100
	Buying with mortgage	91	8	98	0	–	–	100
	Social renters	30	11	41	10	12	37	100
	Private renters	72	8	80	2	3	15	100
	All tenures	68	9	77	3	7	13	100

Sources: LFS Housing trailer 1984-1991, Survey of English Housing 2001/02, Annual Population Survey 2011, English Housing Survey 2012 onwards.

Notes: 1. See table 35a. Dashes indicate small sample size that precludes the production of reliable estimates.

2. Figures do not sum to 100% as economic status is missing for some respondents.

3. Figures for 2023/24 supplied directly by MHCLG.

Table 36a **People aged 16-64 in households by housing tenure and combined economic activity status of household members, UK**

Thousands

Tenure	1996	2000	2005	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
All adults in households																			
Working households	**18,223**	**20,097**	**20,980**	**20,151**	**20,250**	**19,988**	**20,263**	**20,885**	**21,362**	**21,914**	**22,309**	**22,634**	**23,038**	**22,636**	**22,273**	**22,737**	**23,066**	**23,051**	**23,557**
Mixed households	**12,530**	**12,214**	**12,791**	**14,622**	**14,825**	**15,372**	**15,256**	**15,217**	**14,916**	**14,862**	**14,680**	**14,496**	**14,354**	**14,802**	**14,983**	**14,527**	**14,676**	**15,334**	**14,705**
Workless households	**5,348**	**4,941**	**4,906**	**5,453**	**5,431**	**5,098**	**4,977**	**4,515**	**4,524**	**4,219**	**4,134**	**4,085**	**3,902**	**3,847**	**4,057**	**4,178**	**3,845**	**4,009**	**4,181**
Total	**36,102**	**37,252**	**38,677**	**40,226**	**40,506**	**40,459**	**40,496**	**40,617**	**40,801**	**40,995**	**41,122**	**41,216**	**41,294**	**41,284**	**41,313**	**41,442**	**41,588**	**42,394**	**42,443**
All owners:																			
Working households	**15,020**	**16,374**	**16,901**	**15,042**	**14,719**	**14,452**	**14,423**	**14,697**	**14,719**	**15,027**	**15,393**	**15,589**	**16,008**	**15,648**	**15,383**	**15,975**	**16,091**	**16,849**	**16,654**
Mixed households	**9,368**	**9,190**	**9,493**	**10,199**	**10,277**	**10,316**	**10,085**	**9,805**	**9,413**	**9,246**	**9,295**	**9,330**	**8,975**	**9,488**	**9,745**	**9,091**	**9,256**	**10,246**	**9,199**
Workless households	**2,211**	**2,034**	**1,976**	**1,958**	**1,905**	**1,759**	**1,600**	**1,506**	**1,524**	**1,462**	**1,487**	**1,418**	**1,395**	**1,441**	**1,546**	**1,532**	**1,410**	**1,531**	**1,420**
Total	**26,599**	**27,599**	**28,370**	**27,199**	**26,900**	**26,527**	**26,109**	**26,008**	**25,656**	**25,736**	**26,175**	**26,337**	**26,378**	**26,577**	**26,674**	**26,598**	**26,757**	**28,625**	**27,273**
All rented																			
Working households	**3,203**	**3,723**	**4,079**	**5,109**	**5,532**	**5,536**	**5,840**	**6,188**	**6,642**	**6,887**	**6,916**	**7,045**	**7,031**	**6,988**	**6,890**	**6,762**	**6,975**	**6,202**	**6,903**
Mixed households	**3,163**	**3,024**	**3,298**	**4,423**	**4,549**	**5,057**	**5,171**	**5,412**	**5,503**	**5,616**	**5,384**	**5,167**	**5,379**	**5,314**	**5,238**	**5,436**	**5,420**	**5,088**	**5,506**
Workless households	**3,137**	**2,906**	**2,930**	**3,495**	**3,526**	**3,339**	**3,376**	**3,009**	**3,001**	**2,757**	**2,647**	**2,667**	**2,507**	**2,405**	**2,511**	**2,646**	**2,435**	**2,478**	**2,761**
Total	**9,503**	**9,653**	**10,308**	**13,027**	**13,606**	**13,932**	**14,387**	**14,609**	**15,146**	**15,260**	**14,948**	**14,878**	**14,916**	**14,707**	**14,640**	**14,844**	**14,830**	**13,769**	**15,170**
All social rented																			
Working households	**1,567**	**1,777**	**1,574**	**1,519**	**1,503**	**1,588**	**1,680**	**1,643**	**1,880**	**1,920**	**2,024**	**2,044**	**2,079**	**2,025**	**1,923**	**1,907**	**1,901**	**1,577**	**1,861**
Mixed households	**2,081**	**1,869**	**1,704**	**2,008**	**2,098**	**2,177**	**2,316**	**2,418**	**2,494**	**2,444**	**2,246**	**2,188**	**2,460**	**2,335**	**2,261**	**2,248**	**2,439**	**2,204**	**2,511**
Workless households	**2,317**	**2,165**	**2,087**	**2,227**	**2,256**	**2,080**	**2,060**	**1,916**	**1,889**	**1,750**	**1,677**	**1,755**	**1,657**	**1,615**	**1,704**	**1,761**	**1,638**	**1,671**	**1,888**
Total	**5,965**	**5,811**	**5,365**	**5,754**	**5,856**	**5,845**	**6,056**	**5,977**	**6,263**	**6,114**	**5,947**	**5,987**	**6,196**	**5,974**	**5,887**	**5,917**	**5,977**	**5,452**	**6,260**
All private rented																			
Working households	**1,637**	**1,946**	**2,505**	**3,591**	**4,029**	**3,948**	**4,160**	**4,545**	**4,762**	**4,967**	**4,892**	**5,001**	**4,952**	**4,963**	**4,968**	**4,855**	**5,074**	**4,625**	**5,042**
Mixed households	**1,082**	**1,156**	**1,594**	**2,415**	**2,451**	**2,879**	**2,855**	**2,994**	**3,009**	**3,172**	**3,138**	**2,979**	**2,919**	**2,979**	**2,977**	**3,188**	**2,982**	**2,885**	**2,995**
Workless households	**819**	**741**	**843**	**1,267**	**1,271**	**1,260**	**1,316**	**1,093**	**1,111**	**1,007**	**971**	**912**	**850**	**791**	**808**	**885**	**797**	**807**	**872**
Total	**3,538**	**3,842**	**4,942**	**7,273**	**7,751**	**8,087**	**8,332**	**8,632**	**8,882**	**9,145**	**9,000**	**8,891**	**8,721**	**8,732**	**8,752**	**8,927**	**8,853**	**8,317**	**8,909**

Source: ONS Labour Force Survey: Working and workless households in the UK.

Notes
1. Mixed households contain both working and non-working members.
2. In March 2020, the LFS switched from face-to-face to telephone-based interviewing due to the Covid-19 pandemic.
3. Revised tenure weights have been applied from 2020 to mitigate the effects of Covid-19 on under-reporting and sample bias. These have been derived using growth rates from HM Revenue and Customs (HMRC) Real Time Information (RTI).
4. Figures are from April to June LFS survey other than 2025, which are for January to March. Figures from 2020 to 2024 may change once ONS has reweighted in accord with November 2023 demographic estimates.
5. Estimates for January to March 2025 reflect improvements in LFS data collection and sampling methods introduced from January 2024 and are most likely more representative of labour market conditions.

Table 36b **People aged 16-64 in households by housing tenure and combined economic activity status of household members, UK**

Percentages

Tenure	1996	2000	2005	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
All adults in households																			
Working households	50	54	54	50	50	49	50	51	52	53	54	55	56	55	54	55	55	54	56
Mixed households	35	33	33	36	37	38	38	37	37	36	36	35	35	36	36	35	35	36	35
Workless households	15	13	13	14	13	13	12	11	11	10	10	10	9	9	10	10	9	10	10
Total	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
All owners:																			
Working households	56	59	60	55	55	54	55	57	57	58	59	59	61	59	58	60	60	60	61
Mixed households	35	33	33	37	38	39	39	38	37	36	36	35	34	36	37	34	35	35	34
Workless households	8	7	7	7	7	7	6	6	6	6	6	5	5	5	6	6	5	5	5
Total	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
All rented																			
Working households	34	39	40	39	41	40	41	42	44	45	46	47	47	48	47	46	47	45	46
Mixed households	33	31	32	34	33	36	36	37	36	37	36	35	36	36	36	37	37	37	36
Workless households	33	30	28	27	26	24	23	21	20	18	18	18	17	16	17	18	16	19	18
Total	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
All social rented																			
Working households	26	31	29	26	26	27	28	27	30	31	34	34	34	34	33	32	32	29	30
Mixed households	35	32	32	35	36	37	38	40	40	40	38	37	40	39	38	38	41	40	40
Workless households	39	37	39	39	39	36	34	32	30	29	28	29	27	27	29	30	27	31	30
Total	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
All private rented																			
Working households	46	51	51	49	52	49	50	53	54	54	54	56	57	57	57	54	57	55	57
Mixed households	31	30	32	33	32	36	34	35	34	35	35	34	33	34	34	36	34	35	34
Workless households	23	19	17	17	16	16	16	13	13	11	11	10	10	9	9	10	9	10	10
Total	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100

Source and notes: See Table 36a.

Table 37a **Average incomes of household representative in UK by tenure, 1972-2023/24**

£ per week (nominal)

Tenure	1972	1976	1980	1984	1988	1992	1996	2000	2004	2008	2010	2012	2014	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22	2022/23	2023/24
Owners:																						
Outright owner	25	59	81	107	157	194	225	281	367	440	461	456	484	662	672	668	684	697	694	708	728	742
With mortgage	39	96	142	195	267	320	380	461	555	643	681	722	756	713	714	729	741	746	789	786	811	837
Tenants:																						
Local authority	22	58	68	76	93	110	131	140	178	203	222	224	246	480	477	485	497	506	482	523	542	569
Housing association	–	54	66	88	94	120	145	164	203	201	247	235	267	487	497	510	506	538	523	564	588	626
Private, unfurnished	19	48	60	77	110	149	223	262	406	398	404	457	480	585	590	594	606	612	660	647	680	688
Private, furnished	21	57	87	89	161	170	222	333	260	418	451	398	446	646	605	626	635	663	720	679	692	733

Sources: ONS General Household Surveys 1972 to 2006, General Lifestyle Survey 2008; Living Costs and Food Survey (LCF) 2009-14, Family Resources Study from 2015/16 (authors' derived estimates).

Notes: 1. Income figures are averages for usual gross income of the household reference person (HRP). Since 2000, the HRP has been the highest-earning householder and not the male householder, resulting in some discontinuity in the series.
2. FRS figures are for financial year and are for the UK whereas LCF and earlier data are for GB household reference persons, creating further discontinuity.
3. Local authority tenants includes new town and other public sector tenants.
4. LCF income estimates for 2010 to 2014 exclude receipt of housing benefit or council tax benefit (rent rebate in Northern Ireland).
5. Figures for 2020/21 and 2021/22 are based on a smaller sample and different methodology as a result of the pandemic and should be treated with caution.

Table 37b **Average incomes of household representative by tenure in real terms, 1972-2023/24**

£ per week (real terms)

Tenure	1972	1976	1980	1984	1988	1992	1996	2000	2004	2008	2010	2012	2014	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22	2022/23	2023/24
Owners:																						
Outright owner	445	573	469	464	568	542	570	638	760	792	797	726	731	973	953	917	916	920	880	804	754	742
With mortgage	694	932	821	845	966	893	962	1,047	1,149	1,157	1,178	1,150	1,142	1,047	1,013	1,001	992	984	1.000	892	840	837
Tenants:																						
Local authority	392	563	393	330	336	307	332	318	369	365	384	357	372	706	677	666	666	667	611	594	562	569
Housing association	-	524	382	382	340	335	367	372	420	362	427	374	403	715	705	700	678	710	663	641	609	626
Private, unfurnished	338	466	347	334	398	416	565	595	841	716	699	728	725	860	837	815	811	807	836	735	704	688
Private, furnished	374	553	503	386	582	475	562	756	538	752	780	634	674	950	859	859	850	874	913	772	717	733

Sources: See Table 37a.

Notes: 1. See Table 37a.
2. Incomes are adjusted to 2023/24 levels using the composite price index as it covers the entirety of the period from 1972, unlike the CPI and CPIH.

Table 38a **Income and source of income by household tenure for all UK households, 2023/24**

	Number of individuals in the population	Average annual household income		Average weekly household income		Sources of income							
		Disposable	Gross	Disposable	Gross	Wages and salaries	Self-employment income	Private pensions, annuities	Investment income	Other income	Total cash benefits	Imputed income from benefits in kind	All
Tenure of dwelling	000s	£	£	£	£	Percentage of gross household income							
Rented													
All renters	**24,472**	**39,821**	**48,221**	**764**	**925**	**65**	**6**	**2**	**1**	**3**	**22**	**1**	**100**
Social rented	**10,967**	**33,388**	**38,596**	**640**	**740**	**52**	**5**	**2**	**0**	**1**	**39**	**0**	**100**
Private rented unfurnished	**10,999**	**44,423**	**55,562**	**852**	**1,066**	**74**	**7**	**1**	**2**	**1**	**14**	**1**	**100**
Private rented furnished	**1,624**	**48,100**	**59,829**	**922**	**1,147**	**70**	**5**	**–**	**1**	**16**	**6**	**–**	**100**
Rent free	**883**	**47,163**	**54,974**	**904**	**1,054**	**48**	**–**	**5**	**5**	**10**	**12**	**–**	**100**
Owner occupied													
All owners	**42,663**	**60,754**	**80,709**	**1,165**	**1,548**	**71**	**8**	**7**	**5**	**1**	**8**	**1**	**100**
With mortgage	**23,762**	**70,277**	**95,691**	**1,348**	**1,835**	**82**	**8**	**1**	**4**	**1**	**3**	**1**	**100**
Rental purchase	**409**	**47,881**	**62,991**	**918**	**1,208**	**84**	**–**	**–**	**2**	**–**	**4**	**–**	**100**
Owned outright	**18,492**	**48,802**	**61,848**	**936**	**1,186**	**49**	**8**	**19**	**7**	**0**	**17**	**0**	**100**
All households	**67,135**	**53,123**	**68,866**	**1,019**	**1,321**	**70**	**8**	**6**	**4**	**1**	**11**	**1**	**100**

Source: ONS, The Effects of Taxes and Benefits on Household Income, UK, 2023/24 - Reference Tables.

Notes:
1. Disposable income is defined as gross income minus deductions for income tax, national insurance and council tax in Britain and rates in Northern Ireland.
2. Pensions and annuities exclude social security benefits. Social security cash benefits include tax credits, government training scheme allowances, housing benefit rebate and council tax reduction (NI rates).
3. Social security cash benefits include tax credits, government training scheme allowances, housing benefit rebate and council tax reduction (NI rates).
4. Unfurnished includes partly furnished.
5. The percentage figures for income sources for private rent-free, private furnished and rental purchase sectors should be treated with caution due to small sample sizes. Sources of income are rounded.
6. Lower response rates and changes in the composition of respondents following Covid-19 enforced methodological changes, such that statistics for 2020/21 to 2023/24 are subject to greater uncertainty than previous years and should be treated with caution. A dash (-) means the percentage has been supressed due to small sample counts.
7. Data for years prior to 2023/24 can be found in previous editions but comparisons should be treated with caution due to discontinuities in data sources.

Table 38b **Households by tenure and income group in the United Kingdom, 2023/24**

Percentages

Income decile group	Lower weekly income boundary	Tenant households					Homeowner households		All households	All social tenants	All private tenants	All owners
		Local authority	Registered social landlord	Private rented unfurnished	Private rented furnished	Rent-free	Outright owner	Buying with a mortgage				
	£	%	%	%	%	%	%	%	%	%	%	%
Lowest	**0**	**24**	**20**	**8**	**[4]**	**[3]**	**35**	**6**	**100**	**44**	**15**	**41**
Second	**286**	**18**	**20**	**9**	**[2]**	**[3]**	**44**	**6**	**100**	**38**	**13**	**49**
Third	**417**	**14**	**13**	**14**	**–**	**[2]**	**41**	**12**	**100**	**27**	**20**	**53**
Fourth	**541**	**10**	**14**	**16**	**–**	**–**	**41**	**18**	**100**	**24**	**18**	**58**
Fifth	**684**	**[5]**	**6**	**23**	**[3]**	**–**	**37**	**25**	**100**	**11**	**27**	**62**
Sixth	**843**	**[6]**	**[5]**	**17**	**[3]**	**–**	**35**	**32**	**100**	**10**	**22**	**67**
Seventh	**1,037**	**–**	**–**	**14**	**[5]**	**–**	**34**	**39**	**100**	**[7]**	**20**	**74**
Eighth	**1,250**	**–**	**–**	**15**	**–**	**–**	**25**	**50**	**100**	**[4]**	**21**	**75**
Ninth	**1,521**	**–**	**–**	**14**	**–**	**–**	**21**	**55**	**100**	**[5]**	**19**	**76**
Highest	**2,062**	**–**	**–**	**7**	**–**	**–**	**22**	**67**	**100**	**–**	**10**	**88**
All		**8**	**9**	**14**	**3**	**1**	**33**	**31**	**100**	**17**	**18**	**64**

Source: ONS Family Spending in the UK: April 2023 to March 2024, Living Costs and Food Survey, financial year ending 2024, Workbook 4. Expenditure by Household Characteristics (table A50).

Notes: 1. The lower income boundary refers to the gross income at the bottom of the range for each decile.

2. All tenants in tied accommodation (i.e. home goes with the job of someone in the household) are coded private rented, even if the landlord is a social landlord. Unfurnished includes partly furnished.

3. See notes for Table 38a. Also Figures in [ ] and italics should be used with extra caution because they are based on fewer than 20 reporting households.

Table 39a **Households experiencing fuel poverty in England by tenure**

Percentages, numbers and £

Tenure	Low Income High Costs (LIHC)					Low Income Low Energy Efficiency (LILEE)													
	2003	2005	2010	2015	2019	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Numbers (000's) of households																				
Owner-occupied	1,220	1,276	1,284	1,056	1,313	2,049	1,902	1,731	1,554	1,421	1,416	1,407	1,393	1,310	1,243	1,289	1,355	1,434	1,215	1,205
Private rented	476	500	702	924	735	1,247	1,427	1,431	1,445	1,435	1,394	1,402	1,420	1,353	1,195	1,119	1,124	1,146	1,037	993
Social rented																				
Local authority	512	378	257	225	164	790	730	586	534	474	448	426	436	404	360	355	297	266	239	241
Housing association	218	238	219	276	241	694	667	603	654	576	520	495	490	450	377	395	387	328	310	294
England	2,425	2,392	2,462	2,482	2,453	4,780	4,726	4,351	4,186	3,905	3,778	3,731	3,739	3,517	3,176	3,158	3,163	3,175	2,802	2,733
Percentage of households																				
Owner-occupied	8.2	8.5	8.9	7.4	8.6	14.1	13.2	12.1	10.8	9.9	9.9	9.8	9.5	8.8	8.2	8.4	8.7	9.1	7.6	7.5
Private rented	24.2	21.5	20.6	20.9	16.5	36.7	38.4	36.4	33.3	33.4	31.5	30.1	31.1	29.7	26.8	25.0	24.7	25.0	22.6	21.5
Social rented																				
Local authority	21.9	18.4	14.6	14.0	10.3	44.9	40.2	33.9	32.0	28.7	27.8	27.0	27.6	25.3	22.6	22.5	18.9	17.2	15.6	15.7
Housing association	14.0	13.6	11.4	11.9	10.0	36.0	33.0	30.4	29.0	25.3	22.5	21.0	20.6	19.0	15.7	16.2	15.8	13.3	12.3	11.6
England	11.7	11.3	11.4	11.0	10.4	22.1	21.6	19.8	18.5	17.3	16.7	16.2	16.1	15.0	13.4	13.2	13.1	13.1	11.4	11
Average fuel poverty gap (£)																				
Owner-occupied	–	–	–	–	–	448	436	425	464	449	362	347	345	335	310	289	306	399	506	472
Private rented	–	–	–	–	–	458	448	413	377	373	388	355	322	295	272	274	320	381	421	407
Social rented	–	–	–	–	–															
Local authority	–	–	–	–	–	262	232	221	227	227	200	224	193	135	168	171	151	216	231	215
Housing association	–	–	–	–	–	238	229	236	234	228	204	185	160	149	167	177	170	192	278	299
England	–	–	–	–	–	390	379	367	368	362	331	315	294	273	262	256	280	355	426	407

Source: Department for Energy Security & Net Zero, Annual Fuel Poverty Statistics in England 2025 (2024 data, note that will be subject to revision in later editions).

Notes:
1. From 2021, Low Income Low Energy Efficiency (LILEE) became the official fuel poverty measure. A household is judged to be fuel-poor if it occupies a dwelling with an energy-efficiency rating of band D or below and would have a disposable income after housing costs (AHC) and energy needs below the poverty line (60% of median equivalised income). Income excludes disability benefits.
2. The former Low Income High Costs (LIHC) measure judged a household to be fuel-poor if their required fuel costs were above the national median level for their household group and if they were to spend this amount, they would have an equivalised disposable income below 60% of the national median. From 2020, LIHC figures are no longer produced.
3. The fuel poverty gap is the reduction in fuel costs needed for a household to no longer be in fuel poverty. It is calculated based on achieving energy efficiency of a fuel poor household to a Fuel Poverty Energy Efficiency Rating of at least 69 (band C threshold) or reducing the costs sufficiently to meet the income threshold.
4. Fuel poverty statistics are derived from English Housing Survey data. Historic data for the LIHC from 2003 to 2010 and the LILEE from 2010 to 2020 were backcast by the department to provide trends data.
5. From 2017, the statistics allow for the effect of the pre-payment price cap that was introduced in April 2017.
6. Lower response rates and changes in respondent composition due to Covid-19 enforced methodological changes to government surveys mean statistics for 2021 and 2022 are subject to more uncertainty than previous years and should be treated with caution. Figures may not sum precisely due to rounding. Estimates allow for the rise in energy prices in 2022 and the UK Government Energy Bill Support. From 2024/25, data modelling accounts for changes in criteria for the Winter Fuel Payment.
7. The average fuel poverty gap (£) figures have been restated using the Gross Domestic Product (GDP) deflators (December 2024).

Table 39b **Levels of fuel poverty in English regions**

Percentages of households

Region	Low Income High Costs (LIHC)					Low Income Low Energy Efficiency (LILEE)														
	2003	2005	2010	2015	2019	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
North East	**18.3**	**17.3**	**15.4**	**15.2**	**12.0**	**27.0**	**26.2**	**21.5**	**21.6**	**22.9**	**20.9**	**20.2**	**19.3**	**16.0**	**14.8**	**14.4**	**14.0**	**10.9**	**10.6**	**10.1**
North West	**12.9**	**13.6**	**12.8**	**11.8**	**10.8**	**24.5**	**23.9**	**20.1**	**18.9**	**17.7**	**16.5**	**17.2**	**18.3**	**16.7**	**14.5**	**14.4**	**14.6**	**14.1**	**12.1**	**11.6**
Yorkshire & The Humber	**17.6**	**12.3**	**12.1**	**12.5**	**12.3**	**22.8**	**23.0**	**19.9**	**18.1**	**18.9**	**19.1**	**15.8**	**16.8**	**16.9**	**16.8**	**17.5**	**16.5**	**17.0**	**14.7**	**14.2**
East Midlands	**11.5**	**11.8**	**13.4**	**11.2**	**10.4**	**23.3**	**22.5**	**21.0**	**17.7**	**15.4**	**17.9**	**17.2**	**14.1**	**14.6**	**13.9**	**14.2**	**13.6**	**15.1**	**11.7**	**10.9**
West Midlands	**13.9**	**13.6**	**13.5**	**13.6**	**14.4**	**25.1**	**25.5**	**26.3**	**21.9**	**18.3**	**18.1**	**18.3**	**18.2**	**17.4**	**17.5**	**17.8**	**18.5**	**19.6**	**16.7**	**16.4**
East England	**8.0**	**9.7**	**10.5**	**7.7**	**11.5**	**18.8**	**18.1**	**16.8**	**15.2**	**13.6**	**14.4**	**14.7**	**13.8**	**13.8**	**13.2**	**13.2**	**12.3**	**10.0**	**9.7**	**9.0**
London	**8.5**	**9.1**	**10.4**	**9.7**	**10.1**	**25.7**	**23.4**	**22.0**	**22.5**	**20.8**	**17.7**	**18.4**	**20.1**	**18.7**	**15.2**	**11.5**	**11.9**	**10.4**	**9.3**	**9.4**
South East	**7.7**	**7.3**	**7.6**	**9.3**	**6.5**	**16.1**	**16.2**	**16.3**	**14.9**	**13.6**	**14.1**	**12.8**	**12.3**	**10.3**	**7.5**	**8.6**	**8.4**	**9.7**	**9.6**	**9.4**
South West	**13.7**	**12.7**	**11.3**	**11.3**	**8.3**	**19.9**	**19.6**	**16.9**	**18.0**	**18.2**	**15.3**	**14.4**	**13.7**	**12.0**	**10.6**	**11.4**	**11.9**	**12.9**	**10.2**	**10.1**
England	**11.7**	**11.3**	**11.4**	**11.0**	**10.4**	**22.1**	**21.6**	**19.8**	**18.5**	**17.3**	**16.7**	**16.2**	**16.1**	**15.0**	**13.4**	**13.2**	**13.1**	**13.1**	**11.4**	**11.0**

Source and notes: See Table 39a.

Table 39c **Households in fuel poverty in Wales by tenure**

Numbers and percentages

	2008	2017/18	2021
Number of households in fuel poverty	**332,000**	**155,000**	**196,000**
Percentage of households in fuel poverty			
Owner-occupied	**25.0**	**11.0**	**13.0**
Private rent	**36.0**	**20.0**	**23.0**
Social rent	**26.0**	**9.0**	**13.0**
All households	**26.0**	**12.0**	**14.0**
Number of households in extreme fuel poverty	**60,000**	**32,000**	**38,000**
Percentage of households in severe fuel poverty	**4.7**	**2.4**	**3.0**

Sources: Welsh Government, Living in Wales Property Survey 2008; Welsh Housing Conditions Survey 2017-18; Fuel poverty modelled estimates for Wales: October 2021.

Notes: 1. A household required to spend more than 10% of their income on maintaining a satisfactory heating regime is defined as fuel poor. A household required to spend more than 20% is defined as being in severe fuel poverty. For a definition of a 'satisfactory heating regime' see note 3 of table 39d for Scotland.
2. The 2021 modelled estimates were produced by the Building Research Establishment (BRE) and are not directly comparable to the earlier figures.

Table 39d **Households in fuel poverty in Scotland by tenure**

Percentages

	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
																Revised definition of fuel poverty[2]				
Households in fuel poverty																				
Owner-occupied	15.0	20.0	25.0	25.0	25.0	33.4	31.2	31.5	33.9	34.1	32.5	29.2	24.8	23.3	17.2	17.3	–	–	18.5	16.2
Owned outright	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	28.0	25.0
Buying with mortgage	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	14.0	15.0
Private rent	22.0	20.0	23.0	27.0	29.0	25.2	34.5	28.9	27.6	33.3	37.3	32.8	23.1	27.9	36.0	36.0	–	–	44.0	44.0
Social rent	–	15.0	20.0	26.0	29.0	33.9	41.6	36.3	37.4	39.3	39.3	33.4	32.1	27.1	40.5				48.0	61.0
Local authority	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	48.0	61.0
Housing association	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	47.0	60.0
All households	15.4	18.2	23.5	25.3	26.5	32.7	34.7	32.9	29.0	31.7	28.8	27.7	25.7	23.7	25.0	24.6	–	–	31.0	34.0
Households in extreme fuel poverty																				
Owner-occupied	5.0	7.0	9.0	9.0	9.0	12.2	10.7	9.6	10.6	10.4	9.9	9.2	8.7	7.5	9.0	9.8	–	–	11.8	10.2
Owned outright		–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	19.0	18.0
Buying with mortgage		–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	7.0	7.0
Private rent	6.0	6.0	9.0	10.0	8.0	10.7	10.5	9.1	6.8	10.5	11.3	9.0	5.9	7.6	19.0	22.0	–	–	26.0	25.0
Social rent	–	1.0	2.0	4.0	6.0	6.0	6.4	6.3	6.1	6.9	7.4	5.8	5.3	5.6	13.9	14.5	–	–	26.0	32.0
Local authority	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	25.0	33.0
Housing association	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	27.0	30.0
All households	4.9	5.2	7.5	7.4	7.8	10.3	9.6	8.8	9.3	9.8	9.5	8.3	7.5	7.0	11.3	12.4	–	–	18.0	19.0

Source: Scottish Government, Scottish House Condition Survey 2023 (and predecessors).

Notes:
1. Up to 2017, a household was defined as fuel-poor if it was required to spend more than 10% of its household income on fuel use to maintain a satisfactory heating regime. A household required to spend 20% or more was defined as being in extreme fuel poverty.
2. From 2018, a household is fuel-poor if more than 10% of its 'after housing cost' (AHC) income is required to heat their home and if after deducting fuel costs, childcare costs, and specific disability and care related benefits, remaining AHC income is below 90% of the applicable UK Minimum Income Standard (MIS), including a remote rural and island area uplift. Those required to spend over 20% of AHC income on fuel are in extreme fuel poverty.
3. A satisfactory heating regime is defined as 21°C in the living room and 18°C in other rooms for 9 hours a day during the week and 16 hours a day at weekends. For older and other vulnerable households it is defined as 23°C in the living room and 20°C in other rooms for 16 hours per day.
4. Fuel poverty estimates for 2012-19 should be considered indicative due to methodological discontinuities, partly linked to adjustments to the energy demand model in 2010 and 2014, the fuel cost model in 2013 and 2014, the Warm Homes Discount from 2011 and pre-payment metered prices from 2016. Revised estimates for overall fuel poverty for 2012-19 were published in 2024 but extreme fuel poverty estimates and tenure estimates for both measures have yet to be issued. The adjustments are likely to be modest.
5. Fuel poverty data for 2018 and 2019 are considered partial best estimates under the revised definition of fuel poverty under the Fuel Poverty (Scotland) Act 2019. They should be treated as indicative, as not all required input variables were available at the time.
6. The 2020 SHCS was not completed due to Covid-19 restrictions. The 2021 SHCS estimates have been removed as they were largely extrapolated from SHCS 2019 data and are not comparable with figures for other years.
7. The 2022 SHCS is likely to underestimate fuel poverty due to over-representation of higher-income and homeowner households. Figures for 2022 were rounded to the nearest whole number.
8. The 2023 SHCS calculation of fuel poverty includes an adjustment to household income and energy bills to account for cost of living payments made in 2023.

Table 39e **Households in fuel poverty in Northern Ireland**

Percentages

	2001	2006	2009	2011	2016	2017	2018	2020	2021
						modelled estimates			
Households in fuel poverty									
Owner-occupied	**22.8**	**31.8**	**38.9**	**40.6**	**23.0**	–	–	–	–
Private rent	**44.0**	**44.1**	**54.9**	**49.1**	**26.3**	–	–	–	–
Social rent	**36.1**	**37.1**	**51.4**	**39.7**	**9.9**	–	–	–	–
NIHE	**40.1**	**40.8**	**57.3**	–	–	–	–	–	–
Housing association	**10.1**	**21.1**	–	–	–	–	–	–	–
All households	**27.4**	**34.2**	**43.7**	**42.0**	**21.5**	**17**	**18**	**24**	**27**
Households in severe fuel poverty	–	**6.2**	–	**5.9**	**1.8**	–	–	–	–

Sources: Northern Ireland Housing Executive 2016 NI Housing Condition Survey (and predecessors) and Building Research Establishment modelled estimates

Notes: 1. A household is considered to be fuel poor if it would be required to spend more than 10% of its total household income from all sources (i.e. full income) on fuel use to maintain a satisfactory heating regime, which is defined as 21°C in living rooms and 18 °C for other rooms.

2. A household is considered to be in severe fuel poverty if it would be required to spend 20% or more of its total income from all sources to maintain a satisfactory heating regime.

3. Figures for 2018 to 2021 are BRE modelled estimates derived from the NIHCS 2016 adjusted to allow for the installation of energy-efficiency improvement measures plus changes in household incomes and fuel prices. The 2021 figures also allow for the Energy Price Guarantee and income support measures such as energy support payments.

Private housing

Table 40 **Numbers of residential property transactions of £40,000 or above in the United Kingdom, 2005/06 to 2024/25**

Thousands of transactions

	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22	2022/23	2023/24	2024/25
England	**1,209**	**1,433**	**1,257**	**664**	**771**	**755**	**794**	**800**	**978**	**1,034**	**1,144**	**986**	**1,025**	**1,003**	**989**	**1,014**	**1,167**	**1,034**	**840**	**1,035**
Wales	**60**	**72**	**63**	**35**	**38**	**37**	**39**	**39**	**47**	**50**	**55**	**52**	**56**	**56**	**55**	**48**	**62**	**54**	**44**	**50**
Scotland	**131**	**146**	**143**	**84**	**74**	**72**	**73**	**74**	**89**	**95**	**105**	**98**	**100**	**103**	**103**	**97**	**109**	**102**	**93**	**102**
Northern Ireland	**44**	**51**	**30**	**13**	**15**	**14**	**15**	**16**	**20**	**23**	**25**	**24**	**27**	**28**	**27**	**25**	**32**	**27**	**23**	**27**
UK	**1,444**	**1,703**	**1,493**	**796**	**897**	**879**	**921**	**928**	**1,134**	**1,202**	**1,329**	**1,158**	**1,208**	**1,190**	**1,174**	**1,185**	**1,370**	**1,217**	**1,001**	**1,215**

Source: HMRC UK Property Transactions Statistics.

Notes: 1. HMRC figures are non-seasonally adjusted, rounded to the nearest thousand and are based on transactions of £40,000 or more.
2. Property transactions are allocated to the month in which transactions were completed.
3. The introduction of Land and Buildings Transaction Tax (LBTT) in Scotland from 2015/16 and a Land Transaction Tax (LLT) in Wales from 2018/19 to replace stamp duty, led to changes in the underlying data that may have led to discontinuities.
4. Public health measures during the Covid pandemic and the temporary increase in the nil-rate tax band for residential transactions, the nature and duration of which varied from county to country, affected transactions levels across the UK in 2020/21.

Table 41 **Numbers of mortgage advances per year in Great Britain**

Thousands

		1980	1985	1990	1995	2000	2005	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025 (provisional)
	Building societies	**675**	**1,073**	**780**	**513**	**311**	**181**	**113**	**116**	**165**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**
+	Banks	**–**	**176**	**333**	**346**	**744**	**805**	**418**	**416**	**402**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**
=	Monetary & financial Institutions	**–**	**1,249**	**1,113**	**859**	**1,055**	**986**	**527**	**530**	**568**	**690**	**728**	**762**	**774**	**765**	**742**	**755**	**778**	**878**	**717**	**547**	**727**	**745**
+	Insurance companies	**18**	**19**	**26**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**
+	Local authorities	**16**	**23**	**8**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**
+	Other specialist lenders	**–**	**–**	**–**	**50**	**68**	**225**	**44**	**61**	**44**	**45**	**53**	**49**	**36**	**33**	**40**	**36**	**46**	**63**	**36**	**32**	**30**	**27**
=	Total	**709**	**1,291**	**1,147**	**909**	**1,123**	**1,211**	**571**	**591**	**611**	**735**	**782**	**811**	**810**	**798**	**782**	**791**	**824**	**941**	**753**	**579**	**757**	**772**

Source: Housing and Construction Statistics (annual volumes) for 1980 to 1990; Bank of England 1991 onwards.

Notes: 1. The 1980 figures are for England and Wales only and exclude council house sales. From 1981 to 2000 the figures are for Great Britain, and include council house sales. Figures from 2001 are for the UK and seasonally adjusted.
2. Abbey National Plc figures included with the banks' figures from July 1989. The Bank of England data from 1991 onwards also reflect the continuing trend for building societies to convert to banks.
3. From 2010 figures are for mutual and non-mutual financial institutions rather than building societies and banks; from 2013 they are combined.
4. The figures for banks and other specialist lenders for the years 1991 to 1997 are understood to include remortgage advances as well as loans for house purchase. From 1998 the data relate solely to advances for house purchase.

Table 42 **Gross and net advances secured on dwellings per year in the United Kingdom, 1980-2024**

£ million

	1980	1990	2000	2005	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Gross advances in year																			
Building societies	9,614	40,915	24,927	43,515	20,415	23,603	30,701	–	–	–	–	–	–	–	–	–	–	–	–
+ Banks	–	18,737	83,335	201,833	105,211	102,848	98,591	–	–	–	–	–	–	–	–	–	–	–	–
= Monetary & Financial Institutions	9,614	59,652	108,262	245,348	125,626	126,451	129,237	158,916	185,201	198,133	226,218	238,457	245,229	244,824	221,893	282,938	289,774	209,786	223,724
+ Other lenders	1,870	1,179	801	345	759	1,134	4,062	4,467	1,803	3,918	3,732	7,179	5,781	5,508	5,979	5,472	5,472	4,158	2,100
+ Other specialist lenders	–	8,991	10,735	42,585	7,422	10,670	11,179	13,264	16,613	18,414	16,742	14,634	17,555	18,404	15,990	21,298	19,811	12,684	15,559
= Total	11,484	69,823	119,794	288,280	133,807	138,257	144,478	176,647	203,617	220,465	246,692	260,270	268,565	268,736	243,862	309,708	315,057	226,628	241,383
Net advances in year																			
Building societies	5,249	25,139	8,930	13,063	–6,240	–2,261	6,526	–	–	–	–	–	–	–	–	–	–	–	–
+ Banks	500	6,409	19,479	33,232	20,391	13,352	3,892	–	–	–	–	–	–	–	–	–	–	–	–
= Monetary & Financial Institutions	5,749	31,548	28,409	46,295	14,151	11,091	10,694	12,906	24,986	32,948	40,578	43,375	40,315	41,858	38,500	62,095	56,102	1,334	20,730
+ Other lenders	1,060	- 214	180	- 224	678	1,059	3,903	3,867	- 288	- 2,043	- 899	3,571	2,377	3,179	4,874	3,387	- 1,101	2,871	882
+ Other specialist lenders	–	2,914	12,162	45,087	- 8,335	- 5,247	- 3,954	- 3,316	- 1,565	4,005	773	- 1,095	1,983	4,227	2,882	6,304	2,507	- 1,825	2,778
= Total	7,368	33,287	40,751	91,158	6,494	6,903	10,367	13,457	23,133	34,910	40,452	45,851	44,675	49,264	46,256	71,786	57,508	2,380	24,390
Amount outstanding at end of period																			
Building societies	42,696	175,759	106,990	173,205	198,754	196,988	203,759	–	–	–	–	–	–	–	–	–	–	–	–
+ Banks	2,880	85,677	386,334	575,797	808,102	818,294	832,132	–	–	–	–	–	–	–	–	–	–	–	–
= Monetary & Financial Institutions	45,576	261,436	493,324	749,002	1,006,856	1,015,282	1,035,058	1,048,875	1,074,764	1,109,878	1,155,293	1,204,693	1,246,169	1,289,580	1,328,007	1,390,478	1,448,126	1,452,340	1,471,568
+ Other lenders	6,865	8,367	1,937	2,356	7,515	7,914	11,816	15,682	69,062	63,989	54,015	58,455	55,026	54,057	58,951	57,520	52,244	55,115	55,997
+ Other specialist lenders	–	24,038	41,202	215,662	184,627	179,481	177,475	171,194	111,019	112,859	113,035	104,211	105,970	108,632	111,837	113,885	117,559	111,158	115,093
= Total	52,441	294,115	536,463	967,020	1,198,999	1,202,677	1,225,182	1,235,751	1,254,845	1,286,726	1,322,343	1,367,359	1,407,165	1,452,269	1,498,795	1,561,883	1,617,929	1,618,613	1,642,658

Sources: CML, Compendium of Housing Finance Statistics to 1990 and Bank of England, Financial Statistics from 1990.

Notes:
1. The figures for banks and building societies reflect the process of demutualisation by some building societies. 'Other lenders' comprise insurance companies and central and local government.
2. Gross advances (lending) refers to the total value of loans advanced by institutions in a given period. Repayments and other adjustments are excluded. Net advances refers to the flow of gross lending less the flow of repayments and bad debt write-off.
3. From 2010 the distinction between banks and building societies is replaced by one between non-mutual and mutual banks. From 2013 they are combined into a single figure for Monetary & Financial Institutions.
4. From 1993 to 2009 figures for gross and net advances, and amounts outstanding, are for the personal and housing association sectors combined. From 2010 onwards, figures for the two sectors are shown separately.
5. Previous versions of this table included data on bank/building society advances to housing associations, but the data have not been available since 2016 and are now omitted.

Table 43a **Advances to first-time buyers in the UK, 1970-2024**

	1970	1980	1990	2000	2005	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Number of loans (000s)	**330**	**318**	**413**	**500**	**364**	**193**	**188**	**211**	**260**	**303**	**295**	**314**	**329**	**338**	**339**	**297**	**398**	**360**	**282**	**272**
Average dwelling price (A) (£)	**4,330**	**17,533**	**45,000**	**76,000**	**141,299**	**183,750**	**179,609**	**181,667**	**189,668**	**202,064**	**204,136**	**211,200**	**211,439**	**217,069**	**217,438**	**232,084**	**242,409**	**258,027**	**253,457**	**259,703**
Average advance (B) (£)	**3,464**	**12,946**	**37,000**	**60,000**	**110,638**	**126,678**	**128,109**	**133,809**	**141,645**	**152,731**	**155,187**	**162,129**	**159,939**	**164,971**	**167,639**	**177,264**	**182,402**	**197,937**	**193,292**	**203,041**
Average annual income (C) (£)	**1,766**	**7,749**	**17,000**	**26,000**	**35,937**	**44,476**	**43,649**	**44,766**	**46,331**	**47,850**	**48,755**	**49,344**	**47,729**	**48,289**	**48,700**	**51,393**	**52,557**	**55,775**	**59,226**	**62,178**
Average advance as % of dwelling price (B/A)	**80.0**	**73.8**	**82.5**	**78.9**	**78.3**	**68.9**	**71.3**	**73.7**	**74.7**	**75.6**	**76.0**	**76.8**	**75.6**	**76.0**	**77.1**	**76.4**	**75.2**	**76.7**	**76.3**	**78.2**
Ratio average advance/ average income (B/C)	**2.0**	**1.7**	**2.2**	**2.3**	**3.1**	**2.8**	**2.9**	**3.0**	**3.1**	**3.2**	**3.2**	**3.3**	**3.4**	**3.4**	**3.4**	**3.4**	**3.5**	**3.5**	**3.3**	**3.3**
Mortgage interest rates (%)	**8.6**	**14.9**	**14.3**	**6.2**	**5.0**	**3.8**	**3.6**	**3.7**	**3.4**	**3.3**	**2.8**	**2.5**	**2.2**	**2.3**	**2.3**	**2.0**	**2.1**	**2.6**	**4.8**	**4.9**
Average monthly repayment (D) (£)	**22**	**123**	**381**	**394**	**647**	**653**	**651**	**687**	**703**	**746**	**721**	**727**	**697**	**720**	**731**	**752**	**783**	**894**	**1,108**	**1,172**
Average repayment as % of average income (12xD/C)	**15.1**	**19.0**	**26.9**	**18.4**	**21.6**	**17.6**	**17.9**	**18.4**	**18.2**	**18.7**	**17.7**	**17.7**	**17.5**	**17.9**	**18.0**	**17.5**	**17.9**	**19.2**	**22.4**	**22.6**

Sources: ONS House Price Index, Bank of England & FCA Mortgage Lending Statistics, FCA Mortgage Dashboard, and UK Finance (CML) Regulated Mortgage Survey.

Notes:
1. For years to 1993 the data are for building societies only and average income data were subject to variation in recording by different societies. From 1989 Q3 to 1993, Abbey National is excluded from the count of building society loans but retained for other columns.
2. From 1994 price, advance and income data are from the Regulated Mortgage Survey and its predecessor, the Survey of Mortgage Lenders.
3. Average mortgage repayments are calculated on the basis of a conventional 25-year mortgage, the average annual mortgage rate and allowance for MITR until MIRAS was ended in April 2000.
4. For the years to 1996, mortgage rates are average year-end building society rates. From 1997 mortgage rates are average fourth-quarter rates for all mortgage lenders.
5. Figures for 2020 reported here are for the full year, whereas in 2021 and 2022 editions they were half-year figures.
6. Loans numbers for 2024 were derived from ONS figures on first-time buyer mortgage sales and Bank of England mortgage approvals data as the FCS mortgage dashboard has not been updated. The figures are provisional and will be revised in future editions.

Table 43b **Annual changes in house prices, mortgage advances and incomes for first-time buyers in the UK, 1970-2024**

Percentages

Year	1970	1980	1990	2000	2005	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Average dwelling price	**5.7**	**17.5**	**13.8**	**5.9**	**7.3**	**11.0**	**- 2.3**	**1.1**	**4.4**	**6.5**	**1.0**	**3.5**	**0.1**	**2.7**	**0.2**	**6.7**	**4.4**	**6.4**	**- 1.8**	**2.5**
Average advance	**6.9**	**14.7**	**13.3**	**5.3**	**10.6**	**10.5**	**1.1**	**4.4**	**5.9**	**7.8**	**1.6**	**4.5**	**- 1.4**	**3.1**	**1.6**	**5.7**	**2.9**	**8.5**	**- 2.3**	**5.0**
Average income	**9.2**	**23.2**	**11.7**	**3.9**	**10.8**	**8.6**	**- 1.9**	**2.6**	**3.5**	**3.3**	**1.9**	**1.2**	**- 3.3**	**1.2**	**0.9**	**5.5**	**2.3**	**6.1**	**6.2**	**5.0**

Sources and Notes: As Table 43a.

Table 43c **Advances to moving owner-occupiers in the UK, 1970-2024**

Year	1970	1980	1990	2000	2005	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Number of loans (000s)	**210**	**358**	**367**	**623**	**616**	**330**	**307**	**316**	**327**	**352**	**348**	**349**	**356**	**349**	**344**	**311**	**444**	**339**	**252**	**336**
Average dwelling price (A) (£)	**5,838**	**28,959**	**76,170**	**122,140**	**209,304**	**284,286**	**280,228**	**283,246**	**291,997**	**312,161**	**331,027**	**345,304**	**344,501**	**347,477**	**347,669**	**372,241**	**399,274**	**430,745**	**416,142**	**421,636**
Average advance (B) (£)	**3,854**	**13,359**	**45,180**	**78,590**	**128,688**	**164,927**	**167,155**	**170,226**	**176,752**	**191,397**	**204,862**	**212,916**	**215,337**	**218,910**	**223,739**	**240,440**	**249,805**	**271,548**	**251,517**	**260,144**
Average annual income (C) (£)	**2,168**	**8,688**	**22,479**	**35,197**	**47,314**	**64,598**	**64,034**	**64,277**	**66,331**	**68,095**	**72,342**	**72,203**	**70,349**	**70,243**	**71,443**	**76,401**	**78,078**	**83,919**	**87,288**	**92,189**
Average advance as percentage of dwelling price (B/A)	**66.0**	**46.1**	**59.3**	**64.3**	**61.5**	**58.0**	**59.6**	**60.1**	**60.5**	**61.3**	**61.9**	**61.7**	**62.5**	**63.0**	**64.4**	**64.6**	**62.6**	**63.0**	**60.4**	**61.7**
Ratio average advance/ average income (B/C)	**1.8**	**1.5**	**2.0**	**2.2**	**2.7**	**2.6**	**2.6**	**2.6**	**2.7**	**2.8**	**2.8**	**2.9**	**3.06**	**3.12**	**3.13**	**3.15**	**3.20**	**3.24**	**2.88**	**2.82**
Mortgage interest rates (%)	**8.6**	**14.9**	**14.3**	**6.2**	**5.0**	**3.8**	**3.6**	**3.7**	**3.4**	**3.3**	**2.8**	**2.5**	**2.2**	**2.0**	**2.2**	**2.0**	**2.1**	**2.6**	**4.8**	**4.9**
Average monthly repayment (D) (£)	**25**	**127**	**478**	**516**	**752**	**850**	**849**	**874**	**877**	**935**	**951**	**955**	**937**	**928**	**972**	**1,019**	**1,072**	**1,227**	**1,441**	**1,502**
Average repayment as percentage of average income (12xD/C)	**13.7**	**17.5**	**25.5**	**17.6**	**19.1**	**15.8**	**15.9**	**16.3**	**15.9**	**16.5**	**15.8**	**15.9**	**16.0**	**15.9**	**16.3**	**16.0**	**16.5**	**17.5**	**19.8**	**19.6**

Sources and Notes: As Table 43a.

Table 43d **Annual changes in house prices, mortgage advances and incomes for moving owner-occupiers in the UK, 1970-2024**

Percentages

Year	1970	1980	1990	2000	2005	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Average dwelling price	**5.7**	**17.5**	**13.8**	**5.9**	**9.6**	**9.5**	**- 1.4**	**1.1**	**3.1**	**6.9**	**6.0**	**4.3**	**- 0.2**	**0.9**	**0.1**	**7.1**	**7.3**	**7.9**	**- 3.4**	**1.3**
Average advance	**6.9**	**14.7**	**13.3**	**5.3**	**12.8**	**10.4**	**1.4**	**1.8**	**3.8**	**8.3**	**7.0**	**3.9**	**1.1**	**1.7**	**2.2**	**7.5**	**3.9**	**8.7**	**- 7.4**	**3.4**
Average income	**9.2**	**23.2**	**11.7**	**3.9**	**16.2**	**5.5**	**- 0.9**	**0.4**	**3.2**	**2.7**	**6.2**	**- 0.2**	**- 2.6**	**- 0.2**	**1.7**	**6.9**	**2.2**	**7.5**	**4.0**	**5.6**

Sources and Notes: As Table 43a.

Table 44a **Mortgage cost-to-income ratios for first-time buyers by country/region, 1986-2024**

Percentages

Country/region	1986	1990	1995	2000	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
North East	**16.6**	**21.8**	**17.7**	**15.6**	**18.7**	**20.1**	**21.9**	**20.6**	**15.9**	**16.0**	**15.2**	**15.9**	**15.4**	**15.7**	**14.9**	**14.8**	**14.8**	**14.6**	**15.0**	**14.8**	**15.3**	**16.3**	**18.8**	**19.0**
North West	**18.1**	**23.5**	**19.3**	**16.8**	**20.0**	**20.8**	**22.7**	**21.4**	**16.8**	**16.3**	**16.3**	**16.9**	**16.4**	**16.6**	**15.8**	**15.8**	**15.8**	**15.7**	**16.4**	**16.1**	**16.6**	**17.8**	**20.9**	**20.9**
Yorkshire & The Humber	**18.1**	**23.6**	**19.1**	**16.8**	**19.3**	**20.7**	**22.7**	**21.4**	**16.9**	**16.3**	**16.2**	**16.8**	**16.6**	**16.6**	**16.2**	**16.0**	**15.9**	**15.7**	**16.4**	**16.1**	**16.6**	**17.8**	**20.7**	**20.9**
East Midlands	**18.6**	**27.1**	**19.1**	**16.7**	**20.5**	**21.0**	**23.1**	**21.7**	**16.8**	**16.5**	**16.4**	**17.2**	**17.0**	**17.2**	**16.4**	**16.6**	**16.8**	**16.8**	**17.4**	**17.0**	**17.5**	**19.0**	**22.3**	**22.5**
West Midlands	**18.8**	**25.8**	**19.4**	**17.5**	**20.9**	**21.5**	**23.3**	**21.9**	**17.3**	**16.9**	**17.1**	**17.7**	**17.4**	**17.5**	**16.7**	**16.7**	**16.9**	**16.9**	**17.5**	**17.2**	**17.6**	**19.0**	**22.5**	**22.7**
East of England	**21.5**	**30.6**	**20.1**	**18.6**	**22.5**	**22.3**	**24.3**	**23.3**	**18.0**	**18.2**	**18.4**	**19.1**	**18.7**	**19.4**	**18.7**	**18.9**	**18.9**	**18.8**	**19.4**	**18.9**	**19.1**	**20.6**	**24.3**	**24.4**
London	**23.3**	**30.9**	**21.0**	**20.4**	**23.2**	**22.2**	**24.6**	**23.8**	**18.7**	**18.4**	**19.2**	**19.5**	**19.4**	**20.4**	**19.4**	**19.2**	**18.7**	**18.7**	**19.1**	**18.7**	**18.9**	**20.2**	**23.3**	**23.3**
South East	**22.4**	**31.4**	**20.6**	**19.8**	**23.1**	**22.5**	**24.8**	**23.8**	**18.7**	**18.4**	**18.7**	**19.4**	**19.2**	**19.9**	**19.1**	**19.2**	**19.2**	**18.8**	**19.5**	**18.9**	**19.2**	**20.6**	**24.3**	**24.6**
South West	**21.4**	**30.0**	**20.6**	**18.6**	**22.6**	**22.3**	**24.4**	**23.0**	**18.1**	**17.9**	**18.2**	**19.1**	**18.9**	**19.2**	**18.4**	**18.5**	**18.6**	**18.5**	**19.1**	**18.5**	**18.7**	**20.2**	**23.9**	**24.1**
England	**20.5**	**28.2**	**20.0**	**18.5**	**22.0**	**21.8**	**23.9**	**22.9**	**18.0**	**17.8**	**18.1**	**18.6**	**18.4**	**19.0**	**18.0**	**18.0**	**17.8**	**17.7**	**18.3**	**17.9**	**18.2**	**19.5**	**22.8**	**23.0**
Wales	**18.7**	**23.7**	**18.9**	**16.6**	**19.9**	**20.8**	**22.7**	**21.4**	**17.2**	**16.7**	**16.5**	**17.1**	**16.8**	**16.9**	**16.5**	**16.2**	**16.2**	**16.1**	**16.7**	**16.3**	**16.8**	**18.2**	**21.4**	**21.5**
Scotland	**18.1**	**18.0**	**16.9**	**15.7**	**17.9**	**18.3**	**20.6**	**19.6**	**15.9**	**15.7**	**15.6**	**15.9**	**15.7**	**15.6**	**15.1**	**15.1**	**15.0**	**14.9**	**15.5**	**15.0**	**15.6**	**16.6**	**19.2**	**19.5**
Northern Ireland	**16.9**	**19.2**	**16.5**	**17.3**	**19.3**	**20.6**	**24.1**	**22.8**	**17.5**	**16.6**	**16.2**	**15.7**	**14.7**	**14.5**	**14.2**	**14.6**	**14.2**	**14.3**	**14.9**	**14.3**	**14.9**	**16.2**	**18.6**	**19.1**
United Kingdom	**20.1**	**26.9**	**19.6**	**18.1**	**21.6**	**21.5**	**23.7**	**22.6**	**17.8**	**17.6**	**17.9**	**18.4**	**18.2**	**18.7**	**17.7**	**17.7**	**17.5**	**17.4**	**17.9**	**17.5**	**17.9**	**19.2**	**22.4**	**22.6**

Source: ONS House Price Index, Bank of England & FCA Mortgage Lending Statistics, UK Finance (CML) Regulated Mortgage Survey.

Notes: 1. Figures are based on mortgage advance levels reported in table 43a and are assumed to be repayable over a 25-year basis at the Bank of England weighted average mortgage interest rate for each year.

2. Repayment cost calculations from 2000 onwards allow for the fact mortgages are calculated on a compund interest basis and exclude MIRAS, which ended in 2000. Figures prior to 2000 are therefore not strictly comparable with later figures.

Table 44b **Mortgage cost-to-income ratios for former owner-occupiers by country/region, 1986-2024**

Percentages

Country/region	1986	1990	1995	2000	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
North East	17.2	21.7	15.4	15.1	17.9	18.1	19.3	18.2	14.2	14.1	14.1	14.1	13.9	14.1	13.7	13.5	13.8	13.6	14.1	13.8	14.4	15.2	15.2	15.2
North West	17.6	23.9	16.5	16.2	18.1	18.5	19.9	18.6	14.6	14.9	14.9	15.0	14.4	14.7	14.3	14.2	14.5	14.4	15.1	14.9	15.4	16.5	16.5	16.5
Yorkshire & The Humber	17.6	22.7	16.4	15.9	18.1	18.5	19.8	18.7	14.8	14.9	14.6	15.1	14.5	14.8	14.4	14.3	14.5	14.6	15.2	15.1	15.5	16.6	16.6	16.6
East Midlands	17.8	24.6	15.8	16.8	18.5	18.9	19.8	18.6	14.8	14.9	14.9	15.2	14.9	15.1	14.6	14.6	15.3	15.3	15.9	15.6	16.1	17.3	17.3	17.3
West Midlands	18.3	25.3	16.8	17.4	18.9	19.1	20.6	19.1	15.1	15.2	15.4	15.9	15.3	15.6	15.1	15.1	15.6	15.5	16.1	15.9	16.4	17.5	17.5	17.5
East England	19.7	27.0	17.3	18.0	19.8	19.0	20.5	19.5	15.9	16.2	16.2	16.7	16.3	17.0	16.5	16.6	17.0	16.9	17.3	17.0	17.4	18.5	18.5	18.5
London	21.6	27.4	17.1	19.4	20.1	18.9	20.7	19.1	15.9	16.1	16.8	17.3	17.1	18.3	17.6	18.1	17.6	17.2	17.6	17.1	17.5	18.4	18.4	18.4
South East	20.9	28.9	18.2	19.0	20.1	19.8	21.1	20.1	16.4	16.7	17.0	17.4	16.9	17.6	17.0	17.2	17.3	17.2	17.6	17.1	17.6	18.7	18.7	18.7
South West	19.8	25.6	16.8	17.9	19.3	19.1	20.4	19.4	15.7	15.8	15.7	16.5	16.0	16.4	15.7	15.8	16.2	16.2	16.6	16.1	16.6	17.7	17.7	17.7
England	19.2	25.9	17.1	17.8	19.4	19.1	20.5	19.3	15.7	15.9	16.1	16.5	16.1	16.7	16.0	16.1	16.3	16.2	16.6	16.3	16.8	17.8	17.8	17.8
Wales	18.1	23.7	16.8	16.1	18.0	17.8	19.1	18.2	14.6	14.5	14.4	14.9	14.2	14.6	14.2	14.2	14.2	14.3	15.0	14.5	15.2	16.4	16.4	16.4
Scotland	18.1	23.0	16.4	15.6	17.0	17.9	20.0	18.8	14.5	14.8	14.4	14.7	14.2	14.4	13.6	13.5	13.7	13.5	14.0	13.6	14.1	15.0	15.0	15.0
Northern Ireland	17.4	20.1	15.0	16.0	17.1	18.5	20.8	19.4	15.8	15.5	14.4	13.4	12.7	12.9	12.1	12.4	12.2	12.4	13.1	12.6	13.0	14.3	14.3	14.3
United Kingdom	19.0	25.5	17.0	17.6	19.1	18.9	20.4	19.2	15.6	15.8	15.9	16.3	15.9	16.5	15.8	15.9	16.0	15.9	16.3	16.0	16.5	17.5	17.5	17.5

Source and Notes: As Table 43a.

Table 45a **The UK Housing Review Affordability Index by country/region, 1994-2024**

Index: 1994=100

Country/region	1994	1995	2000	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
United Kingdom	100	94.3	130.5	179.0	184.8	201.9	201.9	168.6	181.9	171.4	176.2	174.3	179.0	167.6	163.8	156.2	160.0	153.3	151.4	155.2	170.5	199.0	190.5
North East	100	91.7	126.2	170.2	175.0	198.8	201.2	177.4	157.1	148.8	152.4	146.4	147.6	138.1	136.9	133.3	135.7	132.1	129.8	135.7	151.2	182.1	181.0
North West	100	92.0	120.0	154.0	165.0	178.0	176.0	147.0	142.0	133.0	135.0	131.0	136.0	129.0	129.0	124.0	127.0	127.0	127.0	137.0	151.0	185.0	179.0
Yorkshire and the Humber	100	95.7	126.6	167.0	179.8	197.9	203.2	175.5	164.9	146.8	145.7	139.4	141.5	138.3	137.2	133.0	135.1	133.0	131.9	140.4	156.4	184.0	186.2
East Midlands	100	92.6	123.2	184.2	187.4	203.2	197.9	153.7	150.5	147.4	146.3	145.3	149.5	147.4	149.5	143.2	149.5	143.2	143.2	154.7	173.7	204.2	203.2
West Midlands	100	91.0	109.9	148.6	153.2	164.9	166.7	144.1	142.3	136.9	136.9	133.3	136.0	129.7	129.7	126.1	132.4	129.7	126.1	130.6	143.2	179.3	176.6
East	100	97.2	139.3	182.2	180.4	200.9	202.8	157.9	158.9	149.5	155.1	149.5	159.8	162.6	163.6	164.5	169.2	169.2	166.4	173.8	187.9	215.9	200.0
London	100	102.7	151.3	198.2	215.0	221.2	215.9	171.7	218.6	206.2	221.2	216.8	231.9	225.7	231.0	220.4	222.1	210.6	210.6	202.7	212.4	246.0	237.2
South East	100	90.8	131.7	170.0	177.5	188.3	188.3	150.0	153.3	142.5	150.8	146.7	152.5	151.7	150.0	152.5	155.0	151.7	143.3	146.7	161.7	188.3	176.7
South West	100	93.8	139.8	190.3	188.5	207.1	202.7	164.6	165.5	155.8	155.8	146.9	153.1	151.3	152.2	150.4	153.1	146.9	142.5	152.2	168.1	198.2	186.7
England	100	91.8	128.2	177.3	182.7	198.2	198.2	164.5	176.4	166.4	170.0	167.3	171.8	162.7	160.0	153.6	156.4	150.9	149.1	153.6	167.3	196.4	188.2
Wales	100	84.0	115.1	158.5	164.2	171.7	172.6	137.7	145.3	126.4	131.1	127.4	134.0	125.5	121.7	115.1	118.9	118.9	121.7	131.1	149.1	174.5	166.0
Scotland	100	105.4	148.6	167.6	181.1	213.5	216.2	186.5	178.4	178.4	179.7	174.3	179.7	168.9	159.5	148.6	158.1	155.4	155.4	167.6	185.1	216.2	205.4
Northern Ireland	100	128.1	201.6	243.8	285.9	378.1	354.7	256.3	215.6	192.2	176.6	190.6	193.8	195.3	190.6	190.6	195.3	187.5	184.4	179.7	196.9	237.5	251.65

Source: UK Finance Regulated Mortgage Survey, DWP Family Resources Survey, Bank of England average mortgage rates and author's own calculations.

Notes: 1. Based on mortgage costs for the simple average house price for the area and the average gross income for a resident household with at least the household reference person (HRP) in full-time employment.
2. Mortgage costs assume a 25-year repayment mortgage, BoE average mortgage rates and a constant 82% mortgage advance, in line with the average over the period.
3. The Index measures affordability compared with the 1994 base: the higher the index, the more unaffordable homeownership is.

Table 45b **Mortgage cost-to-income ratios for households in full-time work by country/region, 1994-2024**

Percentages

Country/region	1994	1995	2000	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
United Kingdom	10.5	9.9	13.7	18.8	19.4	21.2	21.2	17.7	19.1	18.0	18.5	18.3	18.8	17.6	17.2	16.4	16.8	16.1	15.9	16.3	17.9	20.9	20.0
North East	8.4	7.7	10.6	14.3	14.7	16.7	16.9	14.9	13.2	12.5	12.8	12.3	12.4	11.6	11.5	11.2	11.4	11.1	10.9	11.4	12.7	15.3	15.2
North West	10.0	9.2	12.0	15.4	16.5	17.8	17.6	14.7	14.2	13.3	13.5	13.1	13.6	12.9	12.9	12.4	12.7	12.7	12.7	13.7	15.1	18.5	17.9
Yorkshire and the Humber	9.4	9.0	11.9	15.7	16.9	18.6	19.1	16.5	15.5	13.8	13.7	13.1	13.3	13.0	12.9	12.5	12.7	12.5	12.4	13.2	14.7	17.3	17.5
East Midlands	9.5	8.8	11.7	17.5	17.8	19.3	18.8	14.6	14.3	14.0	13.9	13.8	14.2	14.0	14.2	13.6	14.2	13.6	13.6	14.7	16.5	19.4	19.3
West Midlands	11.1	10.1	12.2	16.5	17.0	18.3	18.5	16.0	15.8	15.2	15.2	14.8	15.1	14.4	14.4	14.0	14.7	14.4	14.0	14.5	15.9	19.9	19.6
East	10.7	10.4	14.9	19.5	19.3	21.5	21.7	16.9	17.0	16.0	16.6	16.0	17.1	17.4	17.5	17.6	18.1	18.1	17.8	18.6	20.1	23.1	21.4
London	11.3	11.6	17.1	22.4	24.3	25.0	24.4	19.4	24.7	23.3	25.0	24.5	26.2	25.5	26.1	24.9	25.1	23.8	23.8	22.9	24.0	27.8	26.8
South East	12.0	10.9	15.8	20.4	21.3	22.6	22.6	18.0	18.4	17.1	18.1	17.6	18.3	18.2	18.0	18.3	18.6	18.2	17.2	17.6	19.4	22.6	21.2
South West	11.3	10.6	15.8	21.5	21.3	23.4	22.9	18.6	18.7	17.6	17.6	16.6	17.3	17.1	17.2	17.0	17.3	16.6	16.1	17.2	19.0	22.4	21.1
England	11.0	10.1	14.1	19.5	20.1	21.8	21.8	18.1	19.4	18.3	18.7	18.4	18.9	17.9	17.6	16.9	17.2	16.6	16.4	16.9	18.4	21.6	20.7
Wales	10.6	8.9	12.2	16.8	17.4	18.2	18.3	14.6	15.4	13.4	13.9	13.5	14.2	13.3	12.9	12.2	12.6	12.6	12.9	13.9	15.8	18.5	17.6
Scotland	7.4	7.8	11.0	12.4	13.4	15.8	16.0	13.8	13.2	13.2	13.3	12.9	13.3	12.5	11.8	11.0	11.7	11.5	11.5	12.4	13.7	16.0	15.2
Northern Ireland	6.4	8.2	12.9	15.6	18.3	24.2	22.7	16.4	13.8	12.3	11.3	12.2	12.4	12.5	12.2	12.2	12.5	12.0	11.8	11.5	12.6	15.2	16.1

Source: As Table 45a.

Note: 1. The table shows ratios of average first-time buyer mortgage costs (based on an 82% advance) to the gross income of households in the area where the household reference person (HRP) is in full-time employment.
2. The figures in this table are intended to illustrate trends in the mortgage ratio likely to be faced by a prospective house purchaser across the UK, assuming they can raise a deposit equal to 18% of the typical FTB price in their area.
3. See also the notes for Table 45a.

Table 46 **Average endowment payments and homebuying households with endowment policies by country**

	1994/95	1995/96	1996/97	1997/98	1998/99	1999/00	2000/01	2001/02	2002/03	2003/04	2004/05	2005/06	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015/16	2016/17
Average endowment payments for households with endowment policies (£ per week)																							
England	16.12	15.95	16.84	18.64	18.98	19.59	22.30	22.77	21.98	22.88	22.37	23.24	24.62	21.81	23.39	23.01	27.18	25.16	28.08	34.72	62.98	36.53	72.90
Scotland	13.77	14.72	15.40	17.06	14.28	17.56	17.56	18.75	18.56	17.38	19.41	18.28	18.20	19.60	16.25	18.36	23.50	16.67	16.80	–	–	–	–
Wales	11.62	14.37	14.46	15.15	16.54	16.59	16.00	15.81	15.40	18.14	14.90	24.55	20.70	19.00	17.60	21.60	15.60	–	–	–	–	–	–
Northern Ireland	8.32	12.09	11.42	11.98	13.46	12.81	12.95	11.59	17.28	16.78	–	18.64	9.12	14.40	17.70	–	–	–	–	–	–	–	–
United Kingdom	15.54	15.42	16.21	18.22	18.15	19.27	21.51	21.90	21.65	21.95	21.36	22.23	23.34	21.10	22.82	22.10	25.75	24.17	27.30	33.47	45.93	38.32	54.95
Percentage of homebuying households with endowment policies (percentages)																							
England	66.6	67.8	65.2	63.9	63.8	61.5	53.9	51.6	43.8	38.9	30.3	25.6	22.9	19.1	15.4	14.2	13.9	11.3	9.6	7.5	8.0	7.0	3.9
Scotland	76.9	81.7	72.8	76.7	75.0	73.2	55.1	66.9	52.7	39.9	39.1	36.4	32.0	20.0	22.2	23.8	16.7	17.6	12.5	8.3	9.1	–	–
Wales	61.2	67.2	68.4	66.4	71.7	67.8	41.8	56.7	54.6	47.3	35.7	18.2	18.2	26.3	22.0	11.1	11.1	–	–	–	–	–	–
Northern Ireland	79.1	78.8	77.6	76.0	87.2	58.5	24.4	50.0	46.7	40.4	–	20.0	20.0	20.0	20.0	–	–	–	–	–	–	–	–
United Kingdom	67.4	69.1	66.2	65.3	65.4	62.9	52.9	53.1	45.1	39.6	31.4	26.6	23.6	19.8	15.9	14.9	14.5	11.9	9.9	7.7	7.7	6.8	4.1
Average endowment payment per household with mortgage (£ per week)																							
England	10.74	10.81	10.98	11.91	12.11	12.05	12.02	11.75	9.63	8.90	6.78	5.95	5.64	4.17	3.60	3.27	3.78	2.85	2.68	2.59	5.02	2.57	2.83
Scotland	10.59	12.03	11.21	13.09	10.71	12.85	9.68	12.54	9.78	6.93	7.59	6.65	5.82	3.92	3.61	4.37	3.92	2.94	2.10	–	–	–	–
Wales	7.11	9.66	9.89	10.06	11.86	11.25	6.69	8.96	8.41	8.58	5.32	4.47	3.77	5.00	3.87	2.40	1.73	0.94	1.35	–	–	–	–
Northern Ireland	6.58	9.53	8.86	9.10	11.74	7.49	3.16	5.80	8.07	6.78	–	3.73	1.82	2.88	3.54	–	0.90	2.10	–	–	–	–	–
United Kingdom	10.47	10.66	10.73	11.90	11.87	12.12	11.38	11.63	9.76	8.69	6.71	5.91	5.51	4.18	3.63	3.29	3.74	2.87	2.70	2.57	3.53	2.59	2.23

Source: Orginal analysis derived from the Living Costs and Food Survey and previously the Family Expenditure Survey and the Expenditure and Food Survey using data supplied by Office for National Statistics.

Notes: 1. The figures for Scotland, Wales and Northern Ireland from 2000/01 should be treated with caution due to small sample sizes; some figures are omitted for this reason.

2. Figures for Northern Ireland exclude endowment policies from before 1984.

3. From 2006 the reporting period for the Expenditure and Food Survey became calendar years, reverting to financial years from 2014/15. Figures for 2014/15 are therefore not included because of the overlap with 2014.

Table 47a **Average house prices by country/region, 1970-2024**

£

Country/region	1970	1980	1990	2000	2005	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
North East	3,900	17,700	41,000	64,000	135,000	162,000	153,000	153,000	154,000	162,000	168,000	169,000	168,000	169,000	171,000	180,000	192,000	197,000	201,000	205,000
North West	4,200	20,100	50,000	78,000	149,000	183,000	175,000	174,000	175,000	184,000	192,000	197,000	198,000	202,000	205,000	217,000	237,000	248,000	248,000	254,000
Yorkshire & The Humber	3,600	17,700	47,000	72,000	148,000	182,000	171,000	171,000	172,000	182,000	188,000	192,000	192,000	196,000	199,000	210,000	228,000	237,000	237,000	242,000
East Midlands	4,000	18,900	53,000	79,000	161,000	185,000	179,000	177,000	178,000	188,000	199,000	207,000	213,000	222,000	224,000	236,000	258,000	271,000	267,000	272,000
West Midlands	4,500	21,700	55,000	88,000	169,000	201,000	189,000	188,000	191,000	202,000	211,000	219,000	223,000	231,000	232,000	247,000	266,000	277,000	276,000	281,000
East of England	4,500	22,800	72,000	112,000	212,000	261,000	256,000	255,000	258,000	280,000	306,000	326,000	335,000	338,000	339,000	356,000	378,000	398,000	388,000	387,000
London	6,900	31,000	84,000	164,000	283,000	385,000	401,000	410,000	428,000	470,000	514,000	534,000	536,000	538,000	538,000	575,000	603,000	614,000	590,000	613,000
South East	6,200	29,800	82,000	143,000	244,000	309,000	301,000	303,000	305,000	330,000	356,000	375,000	379,000	382,000	381,000	404,000	426,000	452,000	432,000	432,000
South West	4,900	25,300	65,000	104,000	205,000	240,000	232,000	232,000	230,000	244,000	259,000	270,000	277,000	283,000	285,000	304,000	326,000	347,000	338,000	336,000
England	5,000	24,000	63,000	107,000	202,000	261,000	256,000	256,000	261,000	278,000	291,000	298,000	298,000	300,000	300,000	321,000	342,000	360,000	350,000	354,000
Wales	4,400	19,400	46,000	72,000	150,000	172,000	165,000	165,000	169,000	178,000	178,000	182,000	184,000	188,000	190,000	201,000	225,000	241,000	236,000	238,000
Scotland	5,000	21,800	42,000	70,000	130,000	185,000	180,000	180,000	181,000	191,000	193,000	187,000	185,000	190,000	193,000	202,000	218,000	230,000	230,000	233,000
Northern Ireland	4,400	23,700	32,000	73,000	129,000	168,000	141,000	131,000	136,000	144,000	152,000	152,000	154,000	158,000	160,000	172,000	182,000	192,000	196,000	213,000
United Kingdom	5,000	23,600	60,000	102,000	191,000	251,000	245,000	246,000	251,000	267,000	277,000	283,000	280,000	283,000	282,000	303,000	324,000	340,000	330,000	334,000

Sources: ONS house price index (Table 23) and the UK Finance (formerly CML) Regulated Mortgage Survey (RMS) and predecessors.

Notes: 1. The average prices are not adjusted for changes in the mix of properties recorded by mortgage lenders via the RMS.

2. There is a discontinuity in the series between 1992 and 1993, due to the switch to the RMS from the wider Survey of Mortgage Lenders.

3. Data for England relate to government office regions other than for 1970 and 1980 where former statistical region figures are reported for the North East (North), East of England (East Anglia) and South East (rest of South East).

Table 47b **Index of average (simple) real-term house prices by country/region, 1970-2024**

2000=100

Region	1970	1980	1990	2000	2005	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
North East	56	67	81	100	187	200	185	182	180	187	193	189	185	183	180	180	193	185	179	175
North West	50	62	81	100	170	185	174	170	168	174	181	181	179	179	178	178	196	191	181	178
Yorkshire & The Humber	46	59	82	100	183	200	184	181	179	187	192	191	188	188	187	187	204	198	187	184
East Midlands	47	58	85	100	181	185	176	171	168	176	185	188	190	194	191	191	211	207	192	188
West Midlands	47	59	79	100	171	180	167	163	162	170	176	178	179	182	178	180	195	190	178	175
East of England	37	49	81	100	168	184	177	173	172	185	200	209	211	209	204	204	218	214	197	189
Greater London	39	46	65	100	153	185	190	190	195	212	230	234	231	227	222	225	237	225	205	204
South East	40	50	72	100	152	171	163	161	159	170	183	188	187	185	180	181	192	190	172	165
South West	43	59	79	100	175	182	173	170	165	173	183	186	188	188	185	187	202	201	185	177
England	43	54	74	100	168	193	186	182	182	192	199	200	197	194	189	192	206	203	186	181
Wales	56	65	81	100	185	189	178	175	175	183	181	181	180	181	178	179	202	202	186	181
Scotland	66	75	76	100	165	209	199	196	193	202	202	192	187	188	186	185	201	198	187	182
Northern Ireland	55	78	55	100	157	182	150	137	139	146	153	149	149	150	148	151	161	158	153	159
United Kingdom	45	56	74	100	166	194	186	184	184	193	199	199	194	192	187	190	205	201	184	179

Sources: See Table 47a.

Notes: 1. The index is based on the prices reported in Table 47a adjusted by the ONS GDP deflator (YBGB).

Table 48a **Average UK house prices by type of dwelling and by country/region in 2024**

£

Country/region	Bungalow	Detached	Semi-detached	Terraced	Flat/ Maisonette in converted house	Purpose-built Flat or Maisonette	All dwellings
Region							
North East	**211,000**	**323,000**	**182,000**	**148,000**	**129,000**	**120,000**	**205,000**
North West	**259,000**	**415,000**	**246,000**	**179,000**	**167,000**	**160,000**	**254,000**
Yorkshire & The Humber	**250,000**	**390,000**	**221,000**	**178,000**	**159,000**	**147,000**	**242,000**
East Midlands	**264,000**	**392,000**	**228,000**	**192,000**	**140,000**	**132,000**	**272,000**
West Midlands	**298,000**	**435,000**	**251,000**	**206,000**	**150,000**	**145,000**	**281,000**
East England	**356,000**	**568,000**	**366,000**	**313,000**	**224,000**	**223,000**	**387,000**
London	**626,000**	**1,153,000**	**757,000**	**725,000**	**470,000**	**447,000**	**613,000**
South East	**444,000**	**708,000**	**415,000**	**338,000**	**234,000**	**230,000**	**432,000**
South West	**355,000**	**512,000**	**316,000**	**274,000**	**207,000**	**200,000**	**336,000**
England	**345,000**	**513,000**	**314,000**	**297,000**	**307,000**	**305,000**	**354,000**
Wales	**248,000**	**377,000**	**225,000**	**178,000**	**147,000**	**150,000**	**238,000**
Scotland	**264,000**	**365,000**	**222,000**	**181,000**	**176,000**	**169,000**	**233,000**
Northern Ireland	**230,000**	**313,000**	**190,000**	**139,000**	**140,000**	**143,000**	**213,000**
United Kingdom	**324,000**	**487,000**	**301,000**	**280,000**	**282,000**	**272,000**	**334,000**

Source: UK Finance Regulated Mortgage Survey (RMS) and ONS House Price Index Table 26.

Notes: 1. Prices are based on a sub-sample of the RMS and are unweighted simple averages that are rounded to the nearest £1,000.
2. Prices for flats or maisonettes in converted houses should be treated with caution as they are based on a relatively small number of cases and lenders cannot always distinguish between conversions and purpose-builds.

Table 48b **Median UK house prices by size of dwelling and by country/region in 2024**

£

Country/region	1 bedroom	2 bedrooms	3 bedrooms	4 bedrooms	5 bedrooms or more	All sizes
Region						
North East	**130,000**	**124,000**	**170,000**	**295,000**	**416,000**	**175,000**
Yorkshire & The Humber	**145,000**	**156,000**	**205,000**	**340,000**	**495,000**	**210,000**
North West	**165,000**	**160,000**	**220,000**	**358,000**	**520,000**	**221,000**
East Midlands	**170,000**	**180,000**	**240,000**	**365,000**	**520,000**	**248,000**
West Midlands	**150,000**	**185,000**	**250,000**	**390,000**	**600,000**	**250,000**
East	**213,000**	**269,000**	**343,000**	**500,000**	**726,000**	**345,000**
London	**350,000**	**450,000**	**555,000**	**815,000**	**1,248,000**	**500,000**
South East	**211,000**	**290,000**	**383,000**	**565,000**	**850,000**	**375,000**
South West	**180,000**	**235,000**	**300,000**	**444,000**	**625,000**	**300,000**
England	**238,000**	**236,000**	**282,000**	**435,000**	**669,000**	**300,000**
Wales	**151,000**	**162,000**	**208,000**	**347,000**	**492,000**	**212,000**
Scotland	**135,000**	**150,000**	**214,000**	**329,000**	**448,000**	**200,000**
Northern Ireland	**166,000**	**133,000**	**177,000**	**280,000**	**360,000**	**190,000**
United Kingdom	**215,000**	**215,000**	**265,000**	**410,000**	**619,000**	**280,000**

Source: UK Finance Regulated Mortgage Survey: data supplied by UK Finance.

Notes: 1. Figures are kindly supplied by UK Finance, are unweighted and rounded to the nearest £1,000.

2. Cases where the number of rooms, rather than bedrooms, are reported are excluded, which partly explains why the All sizes figures do not tally with the all dwellings figures in Table 48a.

3. Figures for properties with one bedroom or five or more bedrooms may be less reliable, due to small sample sizes.

Table 49 **Average mortgage repayments in the UK by country/region**

£ per week

	1996/97	2000/01	2005/06	2006	2007	2008	2009	2010	2011	2012	2013	2014	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22	2022/23	2023/24
North East	54	74	68	79	86	107	111	103	121	102	118	114	116	104	133	114	130	114	136	123	131	149
North West	59	77	84	91	94	111	120	116	134	119	114	115	120	135	145	134	157	146	144	147	135	158
Yorkshire & The Humber	54	73	91	88	100	95	104	106	117	124	125	115	112	118	132	132	129	134	132	138	146	168
East Midlands	58	79	97	107	96	101	117	124	119	116	136	120	134	131	130	152	142	148	154	150	154	178
West Midlands	59	86	110	101	107	112	136	109	120	121	136	127	129	122	131	143	139	163	158	158	155	183
East	74	110	124	126	130	139	148	154	138	147	159	169	161	164	154	182	178	198	199	187	212	206
London	87	136	136	147	173	184	203	181	179	214	212	208	211	197	223	219	228	228	254	239	247	302
South East	87	133	145	148	134	165	157	152	173	173	172	164	167	183	184	176	191	214	218	192	238	252
South West	63	87	106	104	117	117	123	135	147	141	148	146	136	146	154	169	157	159	162	171	182	199
England	69	99	111	114	118	128	137	134	144	144	151	147	148	152	160	163	168	175	181	173	187	210
Wales	60	65	77	88	97	86	114	105	115	101	120	121	117	127	127	109	123	144	127	150	134	177
Scotland	59	84	85	93	98	96	112	117	115	116	117	134	140	135	127	136	137	137	135	145	135	156
Northern Ireland	41	57	79	92	74	90	112	122	110	124	113	128	119	108	130	119	128	123	111	119	134	164
United Kingdom	67	95	107	110	114	123	133	131	139	139	145	144	145	148	155	157	162	169	173	168	178	203

Source: ONS Living Costs and Food Survey (Family Spending). ONS supplementary analysis and prior to 2016, Expenditure and Food Survey.

Notes: 1. Figures are based on all households with an outstanding mortgage other than those owned by rental purchase. Costs include capital repayments, interest payments and mortgage protection premiums for the primary dwelling. Prior to 2016 they also included endowment premiums. All figures rounded to the nearest pound.

2. From 2006 to 2015, the Expenditure and Food Survey reported on a calendar-year basis but reverted to financial years from 2014/15. ONS retrospectively produced figures for 2014/15 to cover this change.

3. The Covid-19 pandemic necessitated changes to the survey questionnaire and fieldwork and also adversely affected sample sizes. The impact of these changes on UK-wide 2020/21 and 2022/23 tenure-related estimates was minimised by adjusting the weighting applied but results for all four countries and the English regions should be treated with caution.

4. All figures from 2009 onwards have been revised and may no longer correspond to figures reported in previous editions of this table.

5. From FYE 2024 onwards, figures are weighted for non-response rates and population figures based on Census 2021. Further details can be found in the LCFS technical report: financial year ending 2024.

Table 50 **Mortgage arrears and repossessions, UK**

	1980	1985	1990	1995	2000	2005	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Number of mortgages at year end (000s)	6,210	7,717	9,415	10,521	11,177	11,478	11,384	11,384	11,284	11,186	11,146	11,111	11,064	10,990	10,931	10,957	10,963	10,982	10,933	10,752	10,618
of which homeowners	–	–	–	–	11,057	10,169	9,996	9,996	9,835	9,658	9,491	9,330	9,214	9,110	9,021	9,023	8,981	8,956	8,885	8,770	8,674
Repossessions during year	3,480	19,300	43,900	49,400	22,900	38,500	37,300	37,300	33,900	28,900	20,850	10,220	7,710	7,420	6,910	7,990	2,620	2,260	4,610	4,800	6,440
of which homeowners	–	–	–	–	–	33,900	31,200	31,200	27,000	23,300	15,960	7,180	5,240	4,880	4,640	5,350	1,450	1,240	3,100	2,950	3,710
Cases in mortgage arrears																					
12+ months arrears	–	13,100	36,100	85,200	20,800	63,700	54,400	54,400	48,500	41,100	30,660	30,540	32,360	30,230	29,140	26,360	36,710	39,080	27,390	27,800	35,370
+ 6–12 months arrears	15,500	57,100	123,100	126,700	47,900	80,500	72,200	72,200	69,900	60,700	45,070	38,620	34,690	30,440	26,920	24,880	29,250	25,080	22,120	32,200	28,700
+ 3–6 months arrears	–	–	–	177,900	95,300	103,300	99,000	99,000	97,200	86,600	68,820	55,100	46,600	39,910	37,490	34,470	33,480	27,440	27,670	38,320	33,020
= All 3+ months arrears	–	–	–	–	164,000	247,500	225,600	225,600	215,700	188,300	144,550	124,260	113,650	100,580	93,550	85,710	99,440	91,600	77,180	98,310	97,080
of which homeowners	–	–	–	–	163,400	225,600	206,600	206,600	199,200	174,200	133,170	113,900	103,600	92,010	85,480	77,680	87,980	82,280	69,250	83,340	82,590
Homeowners with arrears over 2.5% of balance at year end																					
Number	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	75,170	93,690	92,170
Percentage of all loans	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	0.85	1.07	1.06

Sources: UK Finance, Compendium of Housing Finance Statistics, Housing Finance website and data supplied by UK Finance.

Notes: 1. Properties taken into possession include those voluntarily surrendered. The UK Finance arrears figures are for the end of the year. Changes in the mortgage rate have the effect of changing monthly mortgage repayments and hence the number of months in arrears which a given amount represents.

2. Arrears figures are for both homeowners and buy to let mortgages except for bottom row (of all 3+ month arrears cases) which is exclusively for homeowners. For arrears and repossessions figures related to buy to let mortgages see Table 56.

3. For intervening years before 2000, including Janet Ford estimates of 3-5 months in arrears for the years from 1985 to 1994, see earlier editions of the *Review*.

Table 51 **Court actions for mortgage repossessions in England and Wales**

Number of cases

	1990	1995	2000	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Actions entered	145,350	84,170	70,140	114,733	131,248	137,725	142,741	93,533	75,431	73,181	59,877	53,659	41,151	19,852	18,456	19,836	19,508	25,580	5,553	8,636	13,211	16,599	23,138
Total Orders	103,508	75,258	52,886	70,968	91,183	107,509	132,798	82,895	62,175	59,887	48,064	40,303	29,639	14,015	11,755	12,980	12,574	16,908	3,811	3,424	9,618	10,681	14,595
of which:																							
Suspended orders	48,790	44,723	31,324	38,211	44,895	49,259	61,994	38,039	29,235	29,697	23,935	19,585	13,519	6,031	4,481	4,710	4,481	6,333	1,379	1,139	3,347	3,528	4,768
Outright orders	54,718	30,535	21,562	32,757	46,288	58,250	70,804	44,856	32,940	30,190	24,129	20,718	16,120	7,984	7,274	8,270	8,093	10,575	2,432	2,285	6,271	7,153	9,827
Repossessions by county court bailiffs	-	-	12,540	12,794	20,960	23,831	35,792	32,457	23,612	25,463	19,728	15,692	11,976	5,592	4,754	4,386	4,126	4,929	1,157	751	2,852	2,619	3,479

Source: Ministry of Justice, Mortgage and landlord possession statistics, Table 1.

Notes: 1. Data from 1999 onwards are sourced from county court administrative systems and duplicates are removed. Data prior to 1999 are based on manual court-staff counts, and refer to first orders (excluding accelerated procedure), rather than claims.

2. From Q4 2022, the method for calculating mortgage and landlord possession rates was updated to reflect regional and local differences in housing tenure, based on 2021 Census data for England and Wales.

Table 52a **Court orders for mortgage repossessions in England and Wales: actions entered**

Numbers and percentages

	Numbers																				Percentage of the total for England and Wales		
Country/region	2000	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2000	2010	2024
North East	3,685	5,356	6,858	7,929	8,374	5,665	4,427	4,272	3,361	3,081	2,404	1,303	1,123	1,326	1,299	1,605	303	554	831	971	1,248	5.3	5.9	5.8
North West	11,945	14,794	18,722	21,540	22,978	15,025	11,917	11,824	9,873	8,728	6,811	3,488	3,030	3,127	2,994	3,979	782	1,297	2,018	2,291	3,156	17.0	15.8	13.8
Yorkshire & The Humber	7,490	10,046	11,954	13,830	14,780	10,068	8,631	8,138	6,646	5,876	4,499	2,100	1,902	1,987	2,029	2,611	474	846	1,290	1,500	2,104	10.7	11.4	9.0
East Midlands	5,855	9,131	10,814	11,604	12,179	7,812	6,508	6,065	5,055	4,421	3,350	1,613	1,401	1,534	1,440	1,880	402	591	956	1,162	3,899	8.3	8.6	7.0
West Midlands	7,435	11,642	14,140	15,562	15,829	9,567	7,995	7,871	6,316	5,835	4,466	2,078	1,953	2,128	2,039	2,717	564	855	1,350	1,695	2,206	10.6	10.6	10.2
East of England	6,000	11,452	12,281	12,795	13,049	8,637	6,891	6,780	5,365	4,869	3,542	1,690	1,610	1,677	1,683	2,236	513	792	1,175	1,616	2,156	8.6	9.1	9.7
London	6,830	21,187	21,986	20,308	19,743	13,174	9,788	9,192	7,600	6,959	5,275	2,459	2,570	2,925	2,852	3,979	989	1,415	2,190	2,870	4,130	9.7	13.0	17.3
South East	8,370	15,468	16,487	16,169	16,399	10,877	8,982	8,773	7,026	6,320	4,816	2,233	1,980	2,249	2,333	3,049	701	1,166	1,704	2,231	3,268	11.9	11.9	13.4
South West	4,630	7,633	8,391	8,536	9,364	6,293	5,032	4,990	4,271	3,626	2,778	1,315	1,315	1,297	1,296	1,663	391	537	797	1,126	1,604	6.6	6.7	6.8
England	62,240	106,709	121,633	128,273	132,695	87,118	70,171	67,905	55,513	49,715	37,941	18,279	16,884	18,250	17,965	23,719	5,119	8,053	12,311	15,462	21,565	88.7	93.0	93.2
Wales	4,815	6,515	8,282	9,210	9,724	6,303	5,032	5,009	4,075	3,614	2,847	1,403	1,364	1,382	1,318	1,578	348	475	734	915	1,219	6.9	6.7	5.5
England and Wales	70,140	114,733	131,248	137,725	142,741	93,533	75,431	73,181	59,877	53,659	41,151	19,852	18,456	19,836	19,508	25,580	5,553	8,636	13,211	16,599	23,138	100	100	100

Source: Ministry of Justice Mortgage repossession statistics, Table LA.

Notes: 1. Figures in Tables 52a, b & c are for government office regions.

2. Regional figures do not precisely match totals for England and Wales, as location is missing for some cases and while total figures are subject to revision, corresponding revised regional figures are not published.

3. Figures for 1996 to 1999 and 2001 to 2005 can be found in earlier editions of the *Review*.

Table 52b **Court orders for mortgage repossessions in England and Wales: suspended orders**

Numbers and percentages

	Numbers																					Percentage of the total for England and Wales		
Country/region	2000	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2000	2010	2024
North East	1,882	1,800	2,636	2,893	3,511	2,187	1,732	1,748	1,406	1,196	866	397	294	316	337	458	83	72	241	256	297	6.0	5.9	6.2
North West	5,702	4,944	6,578	8,032	9,875	6,133	4,788	4,881	4,078	3,381	2,370	1,126	762	796	749	1,056	206	240	518	529	665	18.2	16.4	13.9
Yorkshire & The Humber	3,664	3,500	4,291	4,994	6,510	3,983	3,333	3,342	2,588	2,101	1,554	679	515	553	522	727	136	128	344	394	532	11.7	11.4	11.2
East Midlands	2,436	3,056	3,633	4,696	5,571	3,068	2,425	2,413	1,964	1,627	1,112	484	346	350	318	488	119	85	265	252	397	7.8	8.3	8.3
West Midlands	3,652	4,107	5,010	5,796	7,604	3,986	3,026	3,090	2,527	2,094	1,540	621	482	541	495	710	160	127	347	423	482	11.7	10.4	10.1
East of England	2,462	3,891	4,040	4,151	5,572	3,496	2,603	2,775	2,124	1,848	1,147	512	361	408	369	561	140	76	306	325	422	7.9	8.9	8.9
London	3,081	6,561	7,047	6,409	7,660	5,446	3,761	3,806	3,168	2,557	1,669	719	561	597	549	839	177	102	509	543	747	9.8	12.9	15.7
South East	3,864	5,071	5,581	5,674	6,751	4,663	3,603	3,611	2,886	2,257	1,508	722	474	529	557	699	170	126	422	395	656	12.3	12.3	13.8
South West	2,339	2,640	2,853	3,040	4,414	2,330	1,825	1,901	1,576	1,226	810	351	304	285	255	373	97	96	184	204	286	7.5	6.2	6.0
England	29,082	35,570	41,669	45,685	57,468	35,292	27,096	27,567	22,317	18,287	12,576	5,611	4,099	4,375	4,151	5,911	1,288	1,052	3,136	3,321	4,484	92.8	92.7	94.0
Wales	2,571	2,179	2,802	3,499	4,478	2,714	2,094	2,098	1,572	1,254	886	401	366	311	312	402	83	83	194	187	259	8.2	7.2	5.4
England and Wales	31,324	38,211	44,895	49,259	61,994	38,039	29,235	29,697	23,935	19,585	13,519	6,031	4,481	4,710	4,481	6,333	1,379	1,139	3,347	3,528	4,768	100	100	100

Source and notes: As Table 52a.

Table 52c **Court orders for mortgage repossessions in England and Wales: orders made**

Numbers and percentages

	Numbers																				Percentage of the total for England and Wales		
Country/region	2000	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2000	2010	2024
North East	1,102	1,377	2,447	3,306	4,094	3,048	2,266	2,017	1,709	1,479	1,126	595	526	629	642	895	166	159	466	464	656	5.1	6.9	6.7
North West	3,714	3,918	6,325	8,937	11,626	7,734	5,206	5,043	4,285	3,585	2,841	1,436	1,243	1,307	1,299	1,660	337	398	920	942	1,322	17.2	15.8	13.5
Yorkshire & The Humber	2,391	2,805	4,208	5,855	7,285	5,242	4,236	3,728	2,826	2,419	1,927	921	823	874	810	1,096	233	235	612	629	882	11.1	12.9	9.0
East Midlands	1,604	2,752	3,968	5,556	7,254	3,983	3,082	2,670	2,051	1,818	1,339	639	546	654	603	786	167	161	480	523	686	7.4	9.4	7.0
West Midlands	2,303	3,155	4,805	6,401	8,312	4,405	3,388	3,191	2,469	2,102	1,732	852	730	878	776	1,036	266	208	593	713	909	10.7	10.3	9.3
East of England	1,628	3,326	4,492	5,257	6,433	4,095	2,802	2,585	2,005	1,675	1,289	609	583	643	638	857	225	158	505	672	919	7.6	8.5	9.4
London	2,073	6,546	8,249	8,458	8,524	5,114	3,702	3,205	2,625	2,362	1,806	889	964	1,207	1,160	1,585	403	291	1,066	1,335	1,775	9.6	11.2	18.1
South East	2,621	4,314	5,435	6,752	7,434	5,153	3,698	3,384	2,628	2,144	1,650	794	672	810	882	1,112	290	331	724	899	1,268	12.2	11.2	12.9
South West	1,307	2,190	2,851	3,726	4,761	2,965	2,166	2,084	1,691	1,368	1,048	521	481	490	552	648	153	160	402	475	683	6.1	6.6	7.0
England	18,743	30,383	42,780	54,248	65,723	41,739	30,546	27,907	22,289	18,952	14,758	7,256	6,568	7,492	7,362	9,675	2,240	2,101	5,768	6,652	9,100	86.9	92.7	92.6
Wales	1,644	1,774	2,804	3,831	4,862	3,029	2,286	2,133	1,670	1,555	1,153	634	570	693	590	739	150	146	381	373	542	7.6	6.9	5.5
England and Wales	21,562	32,757	46,288	58,250	70,804	44,856	32,940	30,190	24,129	20,718	16,120	7,984	7,274	8,270	8,093	10,575	2,432	2,285	6,271	7,153	9,827	100	100	100

Source and notes: As Table 52a.

Table 53 **Index of private rents by country and region**

January 2023=100

Country/region	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
North East	**86.3**	**87.4**	**89.4**	**89.6**	**90.3**	**91.3**	**93.7**	**96.9**	**102.0**	**108.1**	**118.6**
North West	**79.9**	**81.6**	**83.6**	**85.5**	**86.6**	**88.4**	**90.9**	**95.9**	**103.4**	**113.0**	**122.0**
Yorkshire & The Humber	**81.6**	**82.6**	**84.6**	**85.9**	**87.4**	**89.6**	**91.6**	**96.6**	**103.0**	**111.0**	**114.9**
East Midlands	**77.1**	**78.8**	**81.7**	**84.4**	**87.7**	**89.4**	**92.1**	**96.7**	**102.3**	**111.8**	**119.6**
West Midlands	**80.1**	**82.5**	**85.0**	**87.0**	**88.5**	**90.6**	**93.4**	**97.3**	**103.9**	**112.6**	**119.7**
East England	**78.0**	**82.3**	**85.8**	**87.5**	**89.2**	**90.4**	**93.3**	**97.6**	**102.4**	**109.7**	**118.4**
London	**88.5**	**91.7**	**93.2**	**91.5**	**93.5**	**95.1**	**93.6**	**95.8**	**104.6**	**114.7**	**123.0**
South East	**80.5**	**84.1**	**87.1**	**88.2**	**89.8**	**91.1**	**92.5**	**96.8**	**103.0**	**111.3**	**118.4**
South West	**76.7**	**79.6**	**82.4**	**84.2**	**85.9**	**87.7**	**91.0**	**96.2**	**102.8**	**110.0**	**115.4**
England	**82.7**	**85.6**	**87.9**	**88.3**	**90.1**	**91.7**	**92.7**	**96.4**	**103.5**	**112.4**	**120.0**
Wales	**83.0**	**83.2**	**85.4**	**87.0**	**88.7**	**90.7**	**92.6**	**95.9**	**104.3**	**112.7**	**122.0**
Scotland	**80.7**	**81.6**	**83.4**	**85.5**	**87.4**	**89.2**	**90.8**	**95.0**	**104.9**	**113.5**	**118.5**
Great Britain	**82.6**	**85.3**	**87.6**	**88.1**	**89.9**	**91.5**	**92.6**	**96.3**	**103.6**	**112.5**	**119.9**
Northern Ireland	**75.3**	**76.5**	**77.2**	**79.6**	**81.2**	**83.1**	**87.5**	**95.3**	**103.3**	**113.3**	**–**
United Kingdom	**82.5**	**85.2**	**87.4**	**88.0**	**89.7**	**91.4**	**92.5**	**96.3**	**103.6**	**112.5**	**120.0**

Source: ONS Price Index of Private Rents (PIPR) monthly price statistics, Table 1.

Notes:
1. PIPR provides monthly data on rent levels and inflation rates across the UK, covering both new and existing private rented sector tenancies. This version of the table provides June figures for each year.
2. The index is constructed using administrative data on private rental prices from the Valuation Office Agency (VOA), Welsh Government, Scottish Government, and Northern Ireland Housing Executive (with further data collected for Northern Ireland from propertynews.com).
3. The index has a base of January 2023 and uses non-seasonally adjusted data.
4. PIPR is released as official statistics in development and is subject to revision.
5. A two-month lag in Northern Ireland data is addressed by estimating values using the average inflation rate over the corresponding period.
6. Scotland's rent data mainly reflect advertised new lets, which were not subject to Scotland's in-tenancy price-increase cap or temporary changes to the Rent Adjudication system. As such, care should be taken when interpreting estimates for Scotland and comparing with other UK countries.

Table 54a **Average weekly market-orientated private sector rents by number of bedrooms by country and region, June 2025**

£ per week

Country/region	All	One bedroom	2 Bedroom	3 Bedroom	4 Bedroom
England	**323**	**265**	**295**	**328**	**480**
North East	**169**	**119**	**150**	**179**	**264**
North West	**210**	**153**	**192**	**228**	**328**
Yorkshire And The Humber	**190**	**135**	**168**	**199**	**292**
East Midlands	**204**	**144**	**183**	**219**	**313**
West Midlands	**215**	**156**	**194**	**229**	**327**
East of England	**286**	**198**	**254**	**308**	**441**
London	**520**	**392**	**498**	**587**	**817**
South East	**319**	**222**	**285**	**346**	**498**
South West	**273**	**181**	**233**	**283**	**412**
Wales	**186**	**140**	**171**	**195**	**277**
Scotland	**231**	**157**	**206**	**266**	**443**
Great Britain	**313**	**252**	**286**	**321**	**471**
Northern Ireland	**–**	**–**	**–**	**–**	**–**
UK	**310**	**252**	**284**	**316**	**463**

Source: ONS Price Index of Private Rents (PIPR) monthly price statistics, Table 1.

Notes: 1. This table draws data from PIPR, which are classed as official statistics in development. Further details about the PIPR can be found in UKHR Table 53 notes.

2. The figures quoted are monthly averages, converted to weekly figures. Earlier tables reported weekly median values.

3. The PIPR does not report on rents for studios and single rooms, unlike earlier data sources.

Table 54b **Trend in median weekly private sector rents by country and region**

£ per week

	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	20017/18	2018/19	2019/20	2020/21	2021/22	2022/23	2023/24
England	**109**	**121**	**121**	**123**	**129**	**137**	**133**	**137**	**138**	**138**	**141**	**146**	**150**	**155**	**156**	**175**	**179**
North East	**89**	**90**	**92**	**104**	**100**	**105**	**104**	**104**	**103**	**109**	**104**	**105**	**100**	**101**	**104**	**115**	**120**
North West	**94**	**99**	**100**	**110**	**114**	**114**	**113**	**115**	**115**	**109**	**115**	**123**	**119**	**127**	**127**	**127**	**138**
Yorkshire and the Humber	**90**	**99**	**104**	**98**	**102**	**104**	**108**	**110**	**106**	**109**	**104**	**115**	**115**	**115**	**114**	**127**	**126**
East Midlands	**96**	**104**	**100**	**104**	**103**	**109**	**106**	**110**	**115**	**109**	**121**	**121**	**132**	**125**	**132**	**150**	**149**
West Midlands	**100**	**100**	**104**	**108**	**114**	**118**	**115**	**119**	**126**	**127**	**127**	**127**	**132**	**136**	**144**	**150**	**149**
East of England	**115**	**130**	**127**	**127**	**133**	**146**	**138**	**150**	**149**	**144**	**150**	**161**	**160**	**156**	**184**	**190**	**199**
London	**170**	**196**	**184**	**196**	**209**	**219**	**230**	**239**	**247**	**230**	**253**	**285**	**276**	**288**	**295**	**301**	**333**
South East	**130**	**144**	**138**	**144**	**152**	**155**	**158**	**160**	**171**	**170**	**178**	**184**	**196**	**184**	**196**	**207**	**228**
South West	**115**	**127**	**127**	**121**	**129**	**138**	**137**	**132**	**138**	**155**	**147**	**142**	**150**	**154**	**155**	**173**	**182**
Wales	**84**	**92**	**100**	**98**	**110**	**104**	**100**	**110**	**100**	**105**	**109**	**104**	**109**	**121**	**114**	**124**	**135**
Scotland	**80**	**87**	**98**	**101**	**114**	**115**	**108**	**104**	**107**	**112**	**115**	**115**	**115**	**108**	**115**	**114**	**133**
Northern Ireland	**82**	**88**	**83**	**92**	**92**	**95**	**92**	**92**	**94**	**97**	**96**	**97**	**101**	**111**	**105**	**129**	**132**
UK	**100**	**115**	**115**	**115**	**126**	**127**	**127**	**127**	**132**	**134**	**137**	**138**	**142**	**149**	**150**	**161**	**170**

Source: DWP Family Resources Survey, Table 3.8.

Notes: 1. As almost all interviews for the 2019/20 data were collected before the Covid-19 crisis began, the rent figures for 2019/20 provide a pre-pandemic baseline for PRS rents.

2. Rent figures are rounded to the nearest pound and are not adjusted for inflation.

3. The median FRS private rent is typically lower than the comparable market rent figure as it includes tied accommodation and other private lettings where sub-market, little or no rent is payable.

Table 54c **Trend in private sector (market) rents by country and region**

£ per week

Country/region	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
England	**206**	**211**	**215**	**219**	**227**	**235**	**237**	**241**	**246**	**248**	**255**	**269**	**292**	**317**
North East	**122**	**122**	**123**	**123**	**124**	**127**	**128**	**129**	**130**	**133**	**135**	**143**	**151**	**164**
North West	**135**	**136**	**136**	**137**	**139**	**142**	**147**	**149**	**151**	**155**	**162**	**172**	**187**	**205**
Yorkshire and the Humber	**132**	**134**	**135**	**135**	**135**	**138**	**141**	**143**	**147**	**149**	**156**	**165**	**177**	**187**
East Midlands	**126**	**128**	**129**	**131**	**133**	**138**	**142**	**149**	**151**	**155**	**161**	**171**	**183**	**199**
West Midlands	**137**	**139**	**140**	**142**	**146**	**151**	**155**	**158**	**161**	**165**	**172**	**180**	**196**	**210**
East of England	**177**	**180**	**181**	**185**	**194**	**205**	**210**	**214**	**218**	**221**	**232**	**242**	**258**	**279**
London	**330**	**345**	**355**	**365**	**382**	**393**	**390**	**391**	**401**	**400**	**399**	**422**	**464**	**514**
South East	**203**	**207**	**211**	**215**	**222**	**233**	**237**	**241**	**245**	**247**	**256**	**270**	**292**	**313**
South West	**171**	**174**	**177**	**180**	**184**	**193**	**198**	**201**	**206**	**211**	**222**	**236**	**253**	**269**
Wales	**123**	**123**	**124**	**125**	**126**	**128**	**131**	**134**	**137**	**139**	**143**	**152**	**166**	**180**
Scotland	**148**	**150**	**152**	**155**	**159**	**161**	**165**	**168**	**173**	**175**	**181**	**195**	**216**	**230**
Northern Ireland	–	–	–	–	–	–	–	–	–	–	–	–	–	–
UK	–	–	–	**210**	**217**	**224**	**227**	**230**	**235**	**238**	**244**	**258**	**281**	**305**

Source: ONS Price Index of Private Rents (PIPR): Historical Series, Table 3.

Notes:
1. This table draws data from PIPR, which are classed as official statistics in development. Further details about the PIPR can be found in UKHR Table 53 notes.
2. Rent figures before 2015 use a different method (IPHRP). From 2015 onward, PIPR was used. The two series have been chain linked to create a continuous trend.
3. Rent figures are rounded to 6 decimal places and visually-rounded to 1 decimal place.
4. The data are not seasonally adjusted or adjusted for inflation.
5. Data are for January of each year.

Table 55a **The UKHR Private Rents Affordability Index by country and region, 2013/14-2023/24**

Index: 2013/14=100

Country/Region	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22	2022/23	2023/24
North East	**100**	**99.2**	**99.5**	**106.7**	**87.3**	**99.7**	**87.9**	**100.6**	**85.5**	**87.1**	**89.9**
North West	**100**	**103.9**	**100.7**	**95.5**	**97.5**	**107.8**	**96.2**	**103.8**	**96.0**	**92.3**	**91.8**
Yorkshire and The Humber	**100**	**98.9**	**93.9**	**92.6**	**88.6**	**95.3**	**96.7**	**95.0**	**84.2**	**91.2**	**90.7**
East Midlands	**100**	**104.8**	**97.1**	**90.5**	**97.6**	**100.8**	**107.5**	**104.4**	**100.7**	**104.5**	**105.8**
West Midlands	**100**	**102.9**	**110.2**	**106.7**	**98.3**	**107.2**	**101.3**	**96.6**	**111.7**	**113.4**	**97.7**
East	**100**	**112.8**	**107.5**	**102.9**	**104.4**	**111.4**	**104.5**	**105.1**	**113.0**	**103.1**	**102.2**
London	**100**	**101.3**	**109.3**	**95.5**	**95.4**	**119.5**	**104.8**	**98.7**	**104.5**	**98.7**	**97.5**
South East	**100**	**99.8**	**107.6**	**99.9**	**105.9**	**107.5**	**103.4**	**108.6**	**102.7**	**95.5**	**100.3**
South West	**100**	**91.4**	**95.7**	**102.1**	**91.7**	**90.3**	**92.6**	**104.2**	**90.4**	**92.0**	**96.7**
England	**100**	**102.2**	**101.6**	**99.1**	**96.8**	**103.9**	**98.9**	**105.3**	**98.6**	**102.3**	**99.2**
Wales	**100**	**104.8**	**99.0**	**100.7**	**101.3**	**99.6**	**97.5**	**116.7**	**97.9**	**100.0**	**99.7**
Scotland	**100**	**97.0**	**92.9**	**97.2**	**105.4**	**98.5**	**91.6**	**89.9**	**94.3**	**83.1**	**89.3**
Northern Ireland	**100**	**101.7**	**101.2**	**98.2**	**101.6**	**98.2**	**92.8**	**99.2**	**99.4**	**111.4**	**107.8**
UK	**100**	**99.0**	**101.7**	**100.4**	**99.8**	**102.6**	**98.3**	**105.8**	**101.6**	**99.9**	**100.1**

Source: DWP Family Resources Survey 2023/24 Table 3.8 and UKHR analysis of FRS dataset from 2013/14 to 2023/24.

Notes:
1. The index measures change in the affordability ratio: median private rent to gross median household income - unequivalised - of all households where one or more adults is in full-time work since 2013/14. A number above 100 indicates affordability has tightened while a lower number indicates affordability has eased. The underlying ratios and associated data considerations are reported in Table 55b.
2. Median private rents are drawn from Table 54b.
3. Three-year rolling median incomes are used to 2021/22 and single-year medians from 2022/23. Figures from 2022/23 are therefore not directly comparable with earlier years.
4. In the absence of detailed and consistent data on private rents (both total stock and for the flow of new lettings) across the UK, the affordability ratios use survey-based rent and income data, both of which are subject to a margin of error, particularly at the sub-national level, where the number of FRS private rental respondents can be modest . The index and underpinning affordability ratios should therefore be treated as illustrative only.
5. Caution should be exercised in using the 2020/21 results, especially if comparing with previous years. The 2020/21 FRS sampled just over 10,000 households, around half the typical sample size.
6. Methodological revisions were planned for Winter 2024/25, including the use of PIPR rent data and the application of three-year rolling median incomes throughout. Figures will therefore be subject to revision at that point.

Table 55b **Private rents as a percentage of income of households in work by country and region, 2013/14-2023/24**

Percentages

Country/Region	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22	2022/23	2023/24
North East	**13.2**	**13.1**	**13.1**	**14.1**	**11.5**	**13.1**	**11.6**	**13.3**	**11.3**	**11.5**	**11.8**
North West	**13.6**	**14.1**	**13.7**	**13.0**	**13.2**	**14.6**	**13.1**	**14.1**	**13.0**	**12.5**	**12.5**
Yorkshire and The Humber	**13.6**	**13.5**	**12.8**	**12.6**	**12.1**	**13.0**	**13.2**	**12.9**	**11.5**	**12.4**	**12.4**
East Midlands	**13.3**	**14.0**	**13.0**	**12.1**	**13.0**	**13.4**	**14.3**	**13.9**	**13.4**	**13.9**	**14.1**
West Midlands	**14.0**	**14.4**	**15.4**	**14.9**	**13.8**	**15.0**	**14.2**	**13.5**	**15.7**	**15.9**	**13.7**
East	**14.6**	**16.5**	**15.7**	**15.0**	**15.2**	**16.3**	**15.3**	**15.4**	**16.5**	**15.1**	**14.9**
London	**21.0**	**21.3**	**23.0**	**20.1**	**20.0**	**25.1**	**22.0**	**20.7**	**22.0**	**20.7**	**20.5**
South East	**16.2**	**16.2**	**17.4**	**16.2**	**17.2**	**17.4**	**16.8**	**17.6**	**16.6**	**15.5**	**16.3**
South West	**16.9**	**15.4**	**16.1**	**17.2**	**15.5**	**15.2**	**15.6**	**17.6**	**15.2**	**15.5**	**16.3**
England	**15.0**	**15.3**	**15.2**	**14.8**	**14.5**	**15.6**	**14.8**	**15.8**	**14.8**	**15.3**	**14.9**
Wales	**12.7**	**13.3**	**12.6**	**12.8**	**12.9**	**12.7**	**12.4**	**14.8**	**12.4**	**12.7**	**12.7**
Scotland	**12.8**	**12.5**	**11.9**	**12.5**	**13.5**	**12.7**	**11.8**	**11.5**	**12.1**	**10.7**	**11.5**
Northern Ireland	**11.5**	**11.7**	**11.6**	**11.3**	**11.7**	**11.3**	**10.7**	**11.4**	**11.5**	**12.8**	**12.4**
UK	**14.5**	**14.4**	**14.7**	**14.5**	**14.5**	**14.9**	**14.3**	**15.3**	**14.7**	**14.5**	**14.5**

Sources: See Table 55a.

Notes: 1. The figures show the proportion of gross weekly income spent on rent for households in all tenures where at least one person is in full-time work.
2. Private rents used for this table are based on FRS figures for all private rents reported in Table 54b and include properties not available for letting on the open market.
3. Median gross household incomes for households with at least one person in full-time work are derived from the FRS and are based on three-year rolling averages until 2022/23 when single-year median incomes were used. Figures from 2022/23 are therefore not directly comparable with earlier years.
4. A limitation of these affordability ratios is that no adjustment is made for property or household size.
5. Methodological revisions are planned for Winter 2024/25 (see Table 55a).

Table 55c **All private rents as a percentage of income of households that rent privately**

Percent

Country/Region	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22	2022/23
North East	**24.5**	**21.4**	**24.8**	**23.4**	**23.6**	**23.9**	**23.8**	**22.1**	**22.8**	**21.0**	**20.4**
North West	**27.0**	**22.6**	**23.2**	**25.1**	**21.6**	**22.1**	**20.4**	**20.4**	**21.9**	**22.8**	**23.0**
Yorkshire and The Humber	**21.4**	**22.6**	**23.4**	**20.6**	**22.9**	**22.6**	**22.4**	**20.4**	**26.9**	**18.9**	**19.5**
East Midlands	**24.2**	**24.4**	**21.1**	**21.6**	**21.6**	**21.6**	**18.6**	**21.3**	**19.0**	**21.5**	**23.1**
West Midlands	**25.2**	**24.7**	**24.7**	**23.7**	**22.6**	**21.9**	**23.5**	**21.2**	**18.4**	**25.8**	**21.0**
East	**23.8**	**23.5**	**23.3**	**25.9**	**23.3**	**23.9**	**22.8**	**22.7**	**22.5**	**22.4**	**21.6**
London	**32.5**	**33.0**	**32.5**	**33.9**	**33.5**	**33.1**	**34.0**	**31.6**	**34.7**	**30.8**	**28.1**
South East	**26.7**	**26.1**	**25.3**	**25.9**	**25.3**	**26.9**	**27.5**	**25.8**	**27.0**	**26.1**	**24.2**
South West	**24.1**	**24.1**	**24.9**	**24.2**	**24.3**	**25.6**	**24.1**	**22.8**	**23.0**	**24.4**	**20.7**
England	**24.8**	**24.1**	**24.0**	**24.2**	**23.2**	**23.2**	**22.6**	**21.7**	**23.8**	**22.2**	**22.0**
Wales	**28.3**	**24.4**	**26.0**	**25.0**	**24.3**	**22.0**	**22.3**	**20.8**	**22.3**	**20.7**	**21.9**
Scotland	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**19.0**
Northern Ireland	**22.9**	**21.7**	**19.7**	**19.4**	**18.8**	**17.8**	**18.5**	**16.5**	**18.5**	**17.3**	**21.4**
UK	**–**	**–**	**–**	**23.8**	**22.7**	**23.1**	**22.2**	**20.6**	**24.3**	**23.7**	**22.0**

Sources: See Table 55a.

Notes: 1. The affordability ratio shows the proportion of gross weekly household income of private renters that is equivalent to the weekly private rent.
2. Median rents data used to calculate these affordability ratios are derived from the FRS and are reported in Table 54b; they include properties that are not available for rent on the open market.
3. Median household incomes are derived from the FRS and are for gross weekly household income for private renters (furnished, unfurnished, rent-free or squatting) and are based on 3-year rolling averages.
4. For further discussion of the limits of the data and these affordability ratios refer to notes for Table 55 a-b.

Table 56 **Buy to let loans, UK**

	1998	2001	2005	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Loans outstanding																		
Number	28,700	185,000	699,400	1,309,400	1,387,800	1,449,000	1,528,200	1,653,600	1,782,700	1,849,600	1,879,400	1,909,700	1,960,000	2,005,100	2,025,900	2,048,600	1,982,100	1,943,700
Value (£m)	2,000	14,700	73,100	151,600	158,700	164,800	174,000	190,200	213,500	227,800	240,400	250,200	263,500	275,400	283,500	301,200	296,100	298,800
Average (£)	70,000	79,000	105,000	116,000	114,000	114,000	114,000	115,000	119,800	123,200	127,900	131,000	134,400	137,300	139,900	147,000	149,400	153,700
New gross lending																		
Number	–	72,200	223,100	85,300	114,900	130,200	161,000	197,700	252,200	261,000	248,200	261,800	271,700	238,300	288,200	362,400	172,200	193,500
Value (£m)	–	6,900	25,600	9,100	13,100	15,800	20,800	27,200	37,900	41,100	39,100	41,300	44,200	38,600	48,500	57,200	29,600	34,000
Average (£)	–	96,000	110,000	107,000	114,000	121,000	129,000	137,600	150,300	157,500	157,500	157,800	162,700	162,000	168,300	157,800	171,900	175,700
Of which:																		
New house purchases																		
Number	–	–	120,500	49,400	61,500	69,900	83,100	100,500	117,500	103,000	80,800	74,000	75,200	66,600	117,100	118,700	53,500	61,800
Value (£m)	–	–	12,600	4,600	6,200	7,400	9,300	12,400	15,600	15,100	11,900	10,800	11,000	10,100	18,200	17,400	8,300	10,000
Average (£)	–	–	105,000	93,000	101,000	106,000	112,000	123,400	132,800	146,600	147,300	145,900	146,300	151,700	155,400	146,600	155,100	161,800
Remortgages & Other																		
Number	–	–	102,600	35,800	53,400	60,500	77,900	95,900	132,300	154,400	162,300	182,100	189,700	164,600	162,100	234,800	114,100	125,700
Value (£m)	–	–	11,900	3,600	6,500	7,800	11,000	14,500	21,900	25,300	26,400	29,600	31,400	27,400	28,400	38,000	20,200	22,800
Average (£)	–	–	116,000	102,000	122,000	129,000	141,000	151,200	165,500	163,900	162,700	162,500	165,500	166,500	175,200	161,800	177,000	181,400
BTL mortgages 3+ months in arrears																		
Number	–	1,000	4,500	21,900	19,000	16,500	14,100	11,370	10,310	10,040	8,770	8,080	8,050	11,470	9,310	7,930	14,970	14,480
Percentage of all loans	–	0.54	0.64	1.67	1.37	1.14	0.92	0.69	0.58	0.54	0.47	0.42	0.42	0.58	0.46	0.39	0.76	0.74
Arrears over 2.5% of balance at year end																		
Number	–	–	–	–	–	–	–	5,740	5,530	6,090	5,760	5,470	5,160	6,700	6,010	6,070	13,570	12,610
Percentage of all loans	–	–	–	–	–	–	–	0.35	0.31	0.33	0.31	0.29	0.27	0.34	0.30	0.30	0.68	0.65
Repossessions during year	–	–	–	4,600	6,100	6,900	5,600	4,820	2,970	2,420	2,560	2,340	2,670	1,180	1,030	1,500	1,860	2,740

Source: UK Finance (data supplied directly).

Notes:
1. Loans outstanding are those at the end of each period. Lending figures have been grossed by UK Finance to cover all lenders and estimated where actual figures were not provided.
2. Average new gross advances exclude further advances and are rounded to the nearest £1,000.
3. Results for the years to 2004 may be compared over time but care should be taken with pre-2000 figures.
4. There is a discontinuity from 2005, when an additional large lender started to submit data. Also from 2005 the numbers and percentage of cases with 3(+) months arrears includes those in receivership; but not those taken into lender possession.
5. Arrears figures are for first-charge mortgages only and percent outstanding are based on outstanding balance.
6. Figures are rounded to the nearest hundred except arrears figures, which are rounded to the nearest ten from 2014 onwards.

Housing expenditure plans

Table 57 **Territorial analysis of identifiable government expenditure in the UK**

£ million in cash terms

	1985/86	1990/91	1995/96	2000/01	2005/06	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22	2022/23	2023/24	2024/25
Housing expenditure (A)																				
England	3,099	3,549	3,620	3,495	7,807	10,100	6,861	7,010	6,936	7,336	6,853	7,295	8,091	8,235	10,073	9,679	10,639	12,299	15,575	16,210
Wales	135	323	397	206	409	570	605	638	615	607	702	712	711	824	968	857	1,057	1,206	1,418	1,440
Scotland	624	649	587	1,050	1,526	1,748	1,725	1,523	1,529	1,542	1,569	1,589	1,847	2,240	2,326	2,118	2,462	2,686	2,607	3,010
Northern Ireland	346	245	257	521	956	834	962	824	776	787	711	706	757	852	844	1,031	1,059	1,156	1,227	1,286
United Kingdom	4,204	4,766	4,861	5,270	10,697	13,251	10,153	9,995	9,855	10,272	9,835	10,302	11,406	12,151	14,211	13,685	15,217	17,347	20,827	21,946
All government expenditure (B)																				
England	84,557	124,499	189,320	229,425	342,723	448,670	445,111	454,061	461,684	473,869	483,676	491,329	502,996	520,836	542,600	737,515	649,742	698,222	730,134	769,898
Wales	5,565	8,495	13,334	16,004	23,269	29,327	29,692	29,553	30,089	30,608	30,945	31,389	32,406	33,339	34,374	44,992	41,505	43,662	45,772	48,293
Scotland	11,682	16,308	24,224	28,777	41,913	52,352	52,757	53,959	54,063	54,931	56,193	57,366	58,637	60,694	63,062	80,827	75,879	79,308	81,647	86,328
Northern Ireland	4,318	6,107	8,692	11,182	15,030	19,123	19,372	19,645	19,916	20,327	20,200	20,482	20,820	21,787	22,761	29,058	26,773	27,756	29,454	31,069
United Kingdom	106,122	155,410	235,570	285,387	422,936	549,472	546,933	557,219	565,752	579,736	591,014	600,566	614,859	636,656	662,797	892,392	793,899	848,948	887,007	935,588
Housing share of government expenditure (A/B) (percentages)																				
England	3.7	2.9	1.9	1.5	2.3	2.3	1.5	1.5	1.5	1.5	1.4	1.5	1.6	1.6	1.9	1.3	1.6	1.8	2.1	2.1
Wales	2.4	3.8	3.0	1.3	1.8	1.9	2.0	2.2	2.0	2.0	2.3	2.3	2.2	2.5	2.8	1.9	2.5	2.8	3.1	3.0
Scotland	5.3	4.0	2.4	3.6	3.4	3.1	3.3	2.8	2.8	2.8	2.8	2.8	3.1	3.7	3.7	2.6	3.2	3.4	3.2	3.5
Northern Ireland	8.0	4.0	3.0	4.7	6.4	4.4	5.0	4.2	3.9	3.9	3.5	3.4	3.6	3.9	3.7	3.5	4.0	4.2	4.2	4.1
United Kingdom	4.0	3.1	2.1	1.8	2.5	2.4	1.9	1.8	1.7	1.8	1.7	1.7	1.9	1.9	2.1	1.5	1.9	2.0	2.3	2.3

Sources: HM Treasury, Public Expenditure Statistical Analyses 2024 and predecessor volumes.

Notes: 1. Identifiable government expenditure is net of housing capital receipts, which are treated as 'negative expenditure' rather than income. It also excludes expenditure outside the UK.

2. Housing expenditure excludes housing benefit subsidy; but from 2005/06 includes community amenities.

3. In interpreting these figures it should be noted that the scope of public sector activities varies considerably between countries. For example, water supply is a public sector function in Scotland and Northern Ireland, but is in the private sector in England and Wales.

Table 58a **Gross social housing investment by country in the UK, excluding private finance**

£ million (cash)

	1979/80	1980/81	1985/86	1990/91	1995/96	2000/01	2005/06	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22	2022/23	2023/24
England	3,508	3,403	3,837	4,356	3,780	3,582	6,133	6,572	4,744	4,244	4,423	5,419	4,889	5,016	6,153	6,205	7,420	7,054	8,403	10,325	11,931
Wales	153	146	180	371	411	250	335	313	327	317	307	340	390	428	407	535	591	611	624	700	814
Scotland	382	477	594	867	944	640	894	1,028	951	903	921	1,002	1,017	1,156	1,228	1,409	1,596	1,262	1,490	1,650	1,626
Great Britain	4,043	4,026	4,611	5,594	5,135	4,471	7,362	7,913	6,022	5,464	5,651	6,761	6,296	6,601	7,788	8,149	9,606	8,927	10,517	12,675	14,370
Northern Ireland	–	–	273	190	228	199	294	253	211	166	176	185	192	228	249	263	233	234	300	361	284
United Kingdom	–	–	4,884	5,784	5,363	4,670	7,656	8,167	6,233	5,630	5,827	6,947	6,488	6,829	8,037	8,412	9,839	9,161	10,817	13,036	14,654

Sources: See Tables 64a, 75, 79 and 87.

Notes: 1. The figures for England, Scotland and Wales may involve some double counting of local authority (excluding GLA) funding for private registered provider (housing association) investment.
2. Figures for 2023/24 are provisional and based on the authors' estimates.
3. For further details refer to the individual tables.
4. The *Review's* editors advise that data in this table are subject to reappraisal for future editions.

Table 58b **Gross social housing investment by country in the UK in real terms, excluding private finance**

£ million (2023/24 prices)

	1979/80	1980/81	1985/86	1990/91	1995/96	2000/01	2005/06	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22	2022/23	2023/24
England	17,755	14,463	11,752	9,684	7,150	6,318	9,611	9,151	6,491	5,702	5,831	7,058	6,322	6,343	7,660	7,565	8,837	7,974	9,554	10,959	11,931
Wales	774	621	551	825	778	440	525	436	447	426	404	443	505	542	507	653	704	691	709	743	814
Scotland	1,933	2,027	1,819	1,927	1,786	1,129	1,401	1,432	1,301	1,213	1,215	1,305	1,315	1,462	1,529	1,718	1,901	1,427	1,694	1,751	1,626
Great Britain	20,463	17,111	14,123	12,436	9,713	7,887	11,538	11,019	8,240	7,341	7,449	8,806	8,142	8,347	9,696	9,936	11,441	10,091	11,958	13,453	14,370
Northern Ireland	–	–	836	422	431	351	461	353	289	223	232	241	248	289	310	320	278	264	341	383	284
United Kingdom	–	–	14,959	12,858	10,144	8,238	11,999	11,372	8,529	7,564	7,682	9,047	8,390	8,635	10,006	10,256	11,719	10,356	12,299	13,836	14,654

Sources: Table 58a adjusted by the ONS GDP deflator series L8GG in data tables (Table N).

Table 59 **Local authority gross housing investment by country in Great Britain**

£ million

	1986/87	1990/91	1995/96	2000/01	2005/06	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22	2022/23	2023/24
England	**2,993**	**3,122**	**2,597**	**2,779**	**4,534**	**4,063**	**3,274**	**3,731**	**3,964**	**4,807**	**4,604**	**4,698**	**5,607**	**5,387**	**6,052**	**5,905**	**7,303**	**8,969**	**9,879**
Wales	**187**	**255**	**305**	**195**	**257**	**210**	**230**	**216**	**224**	**260**	**316**	**330**	**318**	**337**	**383**	**311**	**374**	**390**	**474**
Scotland	**453**	**592**	**414**	**414**	**508**	**622**	**650**	**664**	**692**	**730**	**705**	**743**	**720**	**789**	**944**	**712**	**981**	**1,132**	**1,261**
Great Britain	**3,633**	**3,969**	**3,316**	**3,388**	**5,299**	**4,895**	**4,154**	**4,611**	**4,880**	**5,797**	**5,625**	**5,772**	**6,645**	**6,512**	**7,378**	**6,928**	**8,658**	**10,491**	**11,614**

Sources: See tables 64a, 76 and 81 for local authority gross investment in each country, except for England 2008/09-2016/17, total figures only from Local Authority Capital Expenditure and Receipts.

Notes: 1. Gross investment includes all supported borrowing, and capital grants. In England it also includes provision for the Estates Action and RCCOs (revenue contributions to capital outlay). In Scotland it includes capital funded from revenue. In Wales it includes capital vired to Housing for Wales for local authority housing association schemes (for the years to 1997/98).

2. Scottish figures for 1995/96 and 1996/97 exclude provision for transfers of existing new town stock. Scottish figures for years from 1998/99 include estimated borrowing/capital receipts split for funding of non-HRA investment.

Table 60 **Housing association gross investment expenditure, including private finance, in Great Britain**

£ million

	1986/87	1990/91	1995/96	2000/01	2005/06	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22	2022/23	2023/24	2024/25
England																				
Homes England	809	1,234	1,183	717	1,599	2,509	1,470	513	459	612	285	317	546	818	1,368	1,149	1,100	1,356	2,052	2,406
+ GLA/ Local authority grants[3]	145	193	354	400	0	0	0	652	414	676	259	166	670	570	579	306	662	1,180	830	804
+ Private finance[4]	0	250	1,475	1,050	1,200	3,900	3,700	3,800	3,500	5,800	2,400	2,500	5,700	6,000	7,500	5,000	6,300	8,977	11,528	12,840
Total	954	1,677	3,012	2,167	2,799	6,409	5,170	4,965	4,373	7,088	2,944	2,984	6,916	7,388	9,447	6,455	8,062	11,513	14,410	16,050
Wales																				
Welsh Government capital programme	52	102	100	55	78	103	97	101	79	80	74	98	89	199	208	300	250	310	330	365
+ Local authority grants	0	14	6	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
+ Private finance	0	33	76	40	56	74	70	73	57	58	77	108	113	144	158	217	181	224	239	264
Total	52	149	182	95	134	177	167	174	137	137	151	206	202	342	366	517	431	534	569	629
Scotland																				
Scottish Government capital programme	114	195	279	181	360	406	301	239	229	273	312	413	508	620	652	550	509	518	497	500
+ Local authority grants	–	11	–	–	–	–	–	–	–	–	–	–	–	15	14	6	4	6	4	4
+ Private finance	0	43	118	116	224	249	325	193	312	290	347	536	529	631	677	391	429	332	339	340
Total	114	249	397	297	583	655	626	432	542	562	659	949	1,038	1,266	1,343	946	943	856	839	844
Great Britain																				
Homes England and government funding	975	1,531	1,562	953	2,036	3,181	1,973	915	777	921	632	728	1,048	1,524	2,196	2,101	1,900	2,175	2,900	3,268
+ Local authority grants	145	218	354	400	0	0	0	652	414	676	259	166	670	570	594	320	668	1,184	836	808
+ Private finance	0	326	1,669	1,206	1,480	4,349	4,019	4,198	3,750	6,170	2,766	2,956	6,349	6,673	8,289	5,894	6,872	9,631	12,099	13,443
Total	1,120	2,075	3,585	2,559	3,516	7,530	5,992	5,765	4,942	7,767	3,657	3,850	8,067	8,767	11,078	8,315	9,439	12,991	15,835	17,519

Sources: See Tables 64, 76 & 82. Social Housing Regulator PRP Quarterly Survey Reports, Homes England annual reports, National Audit Office (2022) Affordable Homes Programme since 2015, Scottish Government Affordable Housing Programme Outturn report and author's indicative estimates of private finance.

Notes: 1. English figures include HAG on deferred interest, but exclude expenditure under the rough sleepers, ERCF and other 'non-ADP' programmes.

2. Homes England replaced the HCA (previously the Housing Corporation) as the main state funder of housing associations in England in 2008/09. Figures from 2008/09 include all HE/HCA affordable housing programmes.

3. GLA/ local authority grants exclude the author's estimation of GLA grant funding allocated to London Boroughs as reported by MHCLG from 2018/19 onwards. GLA funding from 2012/13 to 2014/15 reflects the GLA's own Affordable Homes Programme.

4. Estimates of local authority grants (excluding GLA) to HAs by Scottish and Welsh local authorities are recorded under the Scottish and Welsh Government headings.

5. England estimates from 2008/09 to 2011/12 draw on the HCA NAHP model as recorded by the National Audit Office (NAO). Figures for 2015/16 to 2023/24 draw on published data, the Regulator's quarterly reports and the NAO review of Affordable Homes Programme since 2015.

6. Private finance figures for England and Wales are author's own estimates of private borrowing plus RSL own resources (including capital receipts), which allow for grant levels and outturn grant rate.

7. Scottish figures exclude spending on Scottish Homes' properties, as well as provision for NLF repayments, 'GRO' grants, Mid-Market Rent and from 2014/15 Open Market Shared Equity schemes, as all classified as private development activity. Figures for 2023/24 are author's estimate as figures were unavailable when this table was compiled.

8. The *Review's* editors advise that estimates reported in this table are subject to reappraisal for future editions.

Table 61 **Receipts from council and new town house sales in Great Britain by country**

£ million

	1980/81 -1984/85	1985/86 -1989/90	1990/91 -1994/95	1995/96 -1999/2000	2000/01 -2004/05	2005/06 -2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22	2022/23	2023/24	2024/25	Cumulative total
England																						
Local authorities	6,089	9,349	5,515	4,611	10,713	4,100	213	192	368	750	932	986	1,143	1,059	919	898	642	1,082	1,152	690	798	52,202
New towns	210	309	47	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	566
Total	6,299	9,657	5,563	4,611	10,713	4,100	213	192	368	750	932	986	1,143	1,059	919	898	642	1,082	1,152	690	798	52,768
Wales																						
Local authorities	322	422	259	229	547	194	6	5	5	9	9	11	13	13	13	14	4	1	1	1	–	2,077
New towns	25	6	4	1	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	36
Total	347	428	263	229	547	194	6	5	5	9	9	11	13	13	13	14	4	1	1	1	–	2,113
Scotland																						–
Local authorities	424	942	1,229	1,020	1,261	1,138	92	68	63	60	76	86	149	71	3	–	–	–	–	–	–	6,681
New towns	88	140	139	25	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	391
Total	512	1,082	1,368	1,045	1,261	1,138	92	68	63	60	76	86	149	71	3	–	–	–	–	–	–	7,072
Great Britain																						
Local authorities	6,835	10,713	7,003	5,860	12,521	5,433	311	264	436	819	1,017	1,084	1,305	1,143	935	912	646	1,082	1,153	691	798	60,162
New towns	323	454	191	25	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	993
Total	7,158	11,167	7,194	5,885	12,521	5,433	311	264	436	819	1,017	1,084	1,305	1,143	935	912	646	1,082	1,153	691	798	61,953

Sources: MHCLG (and predecessors) Live Tables 643 and 692; Welsh Government - StatsWales, Disposal of dwellings completed by activity, sale type and area; Scottish Government - LA Housing Income and Expenditure Statistics.

Notes: 1. Receipts shown are the selling price of dwellings sold, net of discounts. They comprise initial receipts plus the value of any mortgages granted by the local authority or new town. Scottish figures include Scottish Homes capital receiptss.

Table 62 **UK local authority Housing Revenue Accounts**

£ million

	1970	1975	1980	1985	1990	1995	2000	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
Income																									
Rent on dwellings:																									
Paid by tenants[1]	576	935	1,778	2,063	2,813	2,927	3,073	2,002	1,933	1,879	1,900	1,846	1,899	2,125	2,252	2,444	2,706	2,857	2,754	2,853	3,210	3,891	4,369	4,605	5,171
Rent rebates[1]	–	237	541	2,190	3,003	5,350	5,284	5,229	5,328	5,423	5,385	5,449	5,418	5,441	5,673	5,829	5,881	5,853	5,714	5,460	5,209	4,612	4,296	4,014	3,724
Rent on other properties	22	36	75	108	183	219	224	224	229	219	221	221	205	205	192	198	184	181	174	171	171	178	176	187	194
Subsidies:																									
Central government[2]	155	700	1,715	537	1,132	765	379	121	74	20	- 236	- 129	- 455	- 674	- 260	- 82	- 72	- 18	0	0	0	0	0	0	0
Local authorities[2]	96	213	516	578	129	–	21	30	25	19	18	102	126	127	126	127	31	0	0	0	0	0	0	0	0
Imputed	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	0	0	0				
Other income[3]	6	13	133	393	409	372	450	722	769	781	971	1,332	1,395	1,562	976	885	884	885	897	870	894	942	920	979	1,056
Total	896	2,134	4,758	5,869	7,669	9,633	9,431	8,328	8,358	8,341	8,259	8,821	8,588	8,786	8,959	9,401	9,614	9,758	9,539	9,354	9,484	9,623	9,761	9,785	10,145
Expenditure																									
Supervision and management	75	271	649	1,084	1,631	2,134	2,243	2,592	2,715	2,721	2,758	2,799	2,754	2,660	2,542	2,637	2,648	2,726	2,670	2,644	2,802	2,965	3,075	3,126	3,191
Repairs	135	370	1,015	1,558	2,253	2,737	2,615	2,263	2,307	2,268	2,252	2,189	2,098	2,017	2,132	2,192	2,276	2,275	2,220	2,183	2,267	2,355	2,352	2,470	2,570
Debt interest (net)	562	1,254	2,715	2,447	2,306	2,254	1,744	1,073	953	852	762	701	650	618	560	531	532	518	515	519	520	518	530	533	556
Capital repayments	100	161	306	449	591	800	861	1,810	1,513	1,506	1,112	1,189	1,279	1,365	1,464	1,571	1,690	1,732	1,734	1,734	1,734	1,734	1,734	1,734	1,734
Other current expenditure	16	17	63	184	326	270	334	307	433	337	313	304	284	605	359	233	236	233	239	224	329	396	435	398	481
Balance	8	61	10	147	562	1,367	1,701	283	437	657	1,062	1,639	1,523	1,521	1,902	2,237	2,232	2,274	2,161	2,050	1,832	1,655	1,635	1,524	1,613
Total	896	2,134	4,758	5,869	7,669	9,633	9,431	8,328	8,358	8,341	8,259	8,821	8,588	8,786	8,959	9,401	9,614	9,758	9,539	9,354	9,484	9,623	9,761	9,785	10,145

Source: Source: ONS United Kingdom National Accounts.

Notes: 1. Prior to April 1983, supplementary benefit in respect of rent was generally paid direct to tenants. After that date it became housing benefit automatically paid direct to the local authority. As a result, these payments transferred from the rent paid by tenants to the rent rebate line. The rent rebate scheme was first introduced in 1972.

2. From April 1990, local authority subsidies were ended in England and Wales. Equivalent amounts were then included in the calculation of central government subsidy under transitional arrangements. Restrictions on local authority subsidies, leading to their phased reduction, applied from 1981/82 onwards in Scotland.

3. The main components of this heading are: interest income, heating charges and other sources.

4. Figures in this table are derived from a different source from those for individual countries within the UK, and direct comparisons cannot be made.

Table 63a **Subsidies for local authority housing in Great Britain 1980-2016**

£ million

	1980/81	1985/86	1990/91	1995/96	1996/97	1997/98	1998/99	1999/00	2000/01	2001/02	2002/03	2003/04	2004/05	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16
England:																								
Exchequer subsidy	1,423	459	1,156	- 408	- 481	- 563	- 781	- 932	- 1,008	402	303	302	89	257	121	12	- 235	- 134	- 494	- 704	0	0	0	0
+ Rate fund transfers	309	277	- 23	- 28	- 44	- 65	- 80	- 97	- 99	- 24	- 7	- 19	0	0	0	0	0	0	0	0	0	0	0	0
= Total net subsidy	1,732	736	1,133	- 436	- 525	- 628	- 861	- 1,029	- 1,107	378	296	283	89	257	121	12	- 235	- 134	- 494	- 704	0	0	0	0
Wales:																								
Exchequer subsidy	68	10	7	- 67	- 76	- 80	- 92	- 93	- 87	- 87	- 91	- 82	26	18	5	4	- 6	- 15	- 7	- 13	- 12	- 12	- 13	0
+ Rate fund transfers	22	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
= Total net subsidy	90	14	7	- 67	- 76	- 80	- 92	- 93	- 87	21	28	22	26	18	5	4	- 6	- 15	- 7	- 13	- 12	- 12	- 13	0
Scotland:																								
Exchequer subsidy	228	44	56	19	16	13	11	10	10	9	10	8	9	8	6	6	6	6	6	6	6	4	0	0
+ Rate fund transfers	80	75	- 1	- 2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
= Total net subsidy	308	119	55	17	16	13	11	10	10	9	10	8	9	8	6	6	6	6	6	6	6	4	0	0
Great Britain:																								
Exchequer subsidy	1,719	513	1,219	- 456	- 541	- 630	- 862	- 1,015	- 1,085	433	339	332	124	283	132	22	- 235	- 143	- 495	- 711	- 6	- 8	- 13	0
+ Rate fund transfers	411	356	- 24	- 30	- 44	- 65	- 80	- 97	- 99	- 24	- 7	- 19	0	0	0	0	0	0	0	0	0	0	0	0
= Total net subsidy	2,130	869	1,195	- 486	- 585	- 695	- 942	- 1,112	- 1,184	408	334	313	124	283	132	22	- 235	- 143	- 495	- 711	- 6	- 8	- 13	0

Sources: See Tables 69, 70, 76, 77, 78 and 84. Additional information from the MHCLG (and its predecessors).

Notes: 1. Figures for transfers between the General Fund and the Housing Revenue Account for the years to 1989/90 are the net result of transfers in and out of the HRA.

2. Figures for housing subsidy in England and Wales from 1990/91 are for net basic housing subsidy (positive housing subsidy entitlements less negative subsidy entitlements). Housing benefit subsidy is not included in this table.

3. Housing subsidy in England increased in 2001/02 with the introduction of Major Repairs Allowances, and again in 2004/05 with the ending of the arrangement where authorities with negative subsidy entitlements were required to meet some or all of the costs of housing benefit for their council tenants. These arrangements also ended the requirement for authorities to make transfer payments to the general fund if they were still in notional surplus after covering all of the housing benefit costs for their council tenants.

4. Major Repairs Allowances for Welsh local authorities are provided as a capital grant but are taken into account in calculating net exchequer subsidy reported in this table to provide a consistent measure for England and Wales.

5. In April 2012 in England, and in April 2015 in Wales, all local authorities exited the Housing Revenue Account subsidy system, with the result that no local authorities in GB now receive subsidies.

Table 63b **General subsidies per local authority dwelling in Great Britain 1980-2016**

£ per annum

	1980/81	1985/86	1990/91	1995/96	1996/97	1997/98	1998/99	1999/00	2000/01	2001/02	2002/03	2003/04	2004/05	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16
England:																								
Exchequer subsidy	**286**	**101**	**291**	**- 116**	**- 140**	**- 168**	**- 241**	**- 301**	**- 346**	**146**	**117**	**126**	**40**	**121**	**59**	**6**	**- 127**	**- 74**	**- 281**	**- 412**	**0**	**0**	**0**	**0**
+ Rate fund transfers	**62**	**61**	**- 6**	**- 8**	**- 13**	**- 19**	**- 25**	**- 31**	**- 34**	**- 9**	**- 3**	**- 8**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
= Total net subsidy	**348**	**163**	**285**	**- 124**	**- 153**	**- 187**	**- 265**	**- 332**	**- 380**	**137**	**115**	**118**	**40**	**121**	**59**	**6**	**- 127**	**- 74**	**- 281**	**- 412**	**0**	**0**	**0**	**0**
Wales:																								
Exchequer subsidy	**231**	**39**	**31**	**- 324**	**- 373**	**- 397**	**- 467**	**- 481**	**- 463**	**- 475**	**- 514**	**- 506**	**165**	**115**	**32**	**30**	**- 53**	**- 135**	**- 79**	**- 148**	**- 136**	**- 136**	**- 148**	**0**
+ Rate fund transfers	**75**	**16**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
= Total net subsidy	**306**	**51**	**31**	**- 324**	**- 373**	**- 397**	**- 467**	**- 481**	**- 463**	**115**	**158**	**136**	**165**	**115**	**32**	**30**	**- 53**	**- 135**	**- 79**	**- 148**	**- 136**	**- 136**	**- 148**	**0**
Scotland:																								
Exchequer subsidy	**255**	**52**	**75**	**30**	**25**	**21**	**19**	**17**	**16**	**19**	**16**	**20**	**24**	**22**	**17**	**18**	**18**	**18**	**19**	**19**	**19**	**13**	**0**	**0**
+ Rate fund transfers	**89**	**88**	**- 1**	**- 3**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
= Total net subsidy	**345**	**140**	**74**	**27**	**25**	**21**	**19**	**17**	**16**	**19**	**16**	**20**	**24**	**22**	**17**	**18**	**18**	**18**	**19**	**19**	**19**	**13**	**0**	**0**
Great Britain:																								
Exchequer subsidy	**279**	**91**	**247**	**- 105**	**- 127**	**- 151**	**- 214**	**- 263**	**- 297**	**124**	**104**	**112**	**44**	**107**	**52**	**9**	**- 103**	**- 64**	**- 228**	**- 336**	**- 3**	**- 4**	**- 6**	**0**
+ Rate fund transfers	**67**	**63**	**- 5**	**- 7**	**- 10**	**- 16**	**- 20**	**- 25**	**- 27**	**- 7**	**- 2**	**- 6**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
= Total net subsidy	**345**	**154**	**242**	**- 112**	**- 137**	**- 167**	**- 233**	**- 288**	**- 324**	**118**	**101**	**106**	**44**	**107**	**52**	**9**	**- 103**	**- 64**	**- 228**	**- 336**	**- 3**	**- 4**	**- 6**	**0**

Sources: See Table 63a.

Notes: 1. Average figures per dwelling are calculated by dividing the figures in Table 63a by the average HRA stock figures for the year.

Table 64a **Housing capital investment in England**

£ million (cash)

	1996/97	2000/01	2005/06	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22	2022/23	2023/24	2024/25
Local authority housing capital investment	2,529	2,779	4,534	4,063	3,274	3,731	3,964	4,807	4,604	4,698	5,607	5,387	6,052	5,905	7,303	8,939	9,787	10,447
Of which:																		
Private sector renewal grants	381	297	232	200	81	51	61	56	58	78	75	90	126	101	165	186	–	–
Disabled facilities grants	92	131	221	302	–	–	–	–	–	–	–	–	–	–	–		–	–
GLA housing investment						652	414	676	259	166	670	570	579	306	662	1,180	830	804
London Boroughs									1,697	1,764	2,111	1,924	2,295	2,312	2,864	3,757	4,004	4,448
HE/HCA affordable housing investment	1,068	717	1,599	2,509	1,470	513	459	612	285	317	546	818	1,368	1,149	1,100	1,356	2,052	2,406
Housing Action Trusts	90	86	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Gross investment (A)	3,687	3,582	6,133	6,572	4,744	4,244	4,423	5,419	4,889	5,016	6,153	6,205	7,420	7,054	8,403	10,295	11,839	12,853
Local authority housing capital receipts	733	1,426	1,545	513	857	761	1,203	1,405	1,385	1,523	1,735	1,648	1,451	1,195	1,768	2,345	1,368	1,850
Housing association capital receipts		120	536	321	109	181	117	172	720	783	932	872	1,050	861	1,160	1,203	1,003	678
HE/HCA housing capital receipts	537	6	25	54	18	36	28	39	38	32	29	22	14	10	15	11	5	7
Total housing capital receipts (B)	1,270	1,552	2,106	888	984	978	1,348	1,616	2,143	2,338	2,696	2,541	2,515	2,065	2,943	3,560	2,377	2,536
Total net investment (A-B)	2,417	2,030	4,027	5,684	3,760	3,266	3,075	3,803	2,746	2,678	3,457	3,663	4,904	4,989	5,460	6,735	9,462	10,317

Sources: MHCLG Local Authority Capital Expenditure and Receipts, Regulator of Social Housing Global Accounts of PRPs, Homes England Annual Report, Compendium Tables 28, 29, 66 and 71a and d.

Notes: 1. Local authority figures for 2024/25 are provisional. LA capital receipts from 2010/11 onwards have been revised and differ from those reported in previous editions of this table. Data on disabled facilities grants for England and data for private sector renewals have not been collected since 2011/12 and 2023/24 respectively.

2. MHCLG continue to adjust England-wide figures from 2017/18 onwards to avoid double counting due to transfers between local authorities, particularly in relation to GLA and the combined authorities.

3. There is a discontinuity in HE/HCA affordable housing investment and capital receipts due to a change in the HCA accounting conventions in 2011/12 - see Table 66 for further details. HE/HCA investment and capital receipts includes earlier Housing Corporation spending where appropriate. HE data includes First Homes' funding which totalled £56.2 million in 2022/23, £40.7 million in 2023/24 and zero in 2024/25.

4. Central government affordable housing investment in London is funded through the GLA from 2012/13, and from that year is included within the total local authority housing capital investment figures and not the HE/HCA figures.

5. For further details on Housing Action Trusts refer to Table 62 in the 2010/11 edition of the *Review*.

6. Housing association capital receipts up to 2014/15 equate to Table 71b 'surplus on disposal of fixed assets' and from 2015/16 onwards equate to Table 71d non-social activities following a change in accounting conventions in the 'Global Accounts of Private Registered Providers' from 2015/16 onwards. This has resulted in a major discontinuity.

7. The *Review's* editors advise that data in this table are subject to further reappraisal for future editions.

Table 64b **Housing capital investment in England**

£ million (2024/25 prices)

	1996/97	2000/01	2005/06	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22	2022/23	2023/24	2024/25
Local authority housing capital investment	4,814	5,094	7,365	5,881	4,640	5,198	5,410	6,469	6,153	6,156	7,254	6,814	7,458	6,916	8,533	9,758	10,149	10,447
Of which:																		
Private sector renewal grants	725	544	376	289	114	71	83	76	77	102	97	114	155	118	193	203	–	–
Disabled facilities grants	176	240	360	437	–	–	–	–	–	–	–	–	–	–	–	–	–	–
GLA housing investment						908	565	910	346	218	867	721	714	358	773	1,288	861	804
London Boroughs						0			2,268	2,311	2,731	2,434	2,828	2,708	3,346	4,101	4,152	4,448
HE/HCA affordable housing investment	2,033	1,314	2,597	3,632	2,083	715	626	824	381	416	706	1,034	1,685	1,346	1,285	1,480	2,128	2,406
Housing Action Trusts	171	158	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Gross investment (A)	7,019	6,566	9,962	9,513	6,723	5,912	6,036	7,292	6,534	6,572	7,960	7,848	9,144	8,262	9,818	11,239	12,277	12,853
Local authority housing capital receipts	1,395	2,614	2,509	513	1,215	1,060	1,642	1,891	1,851	1,995	2,245	2,084	1,789	1,399	2,066	2,560	1,419	1,850
Housing association capital receipts	0	220	871	465	154	252	160	231	962	1,026	1,206	1,103	1,294	1,008	1,355	1,314	1,040	678
HE/HCA housing capital receipts	1,022	11	41	78	26	50	38	52	51	42	38	27	17	12	18	12	5	7
Total housing capital receipts (B)	2,417	2,845	3,421	1,286	1,395	1,363	1,840	2,175	2,864	3,063	3,488	3,215	3,100	2,419	3,438	3,886	2,465	2,536
Total net investment (A-B)	4,602	3,722	6,541	8,227	5,328	4,550	4,196	5,117	3,670	3,509	4,472	4,633	6,044	5,843	6,380	7,353	9,812	10,317

Sources: See Table 64a.

Notes: 1. Real prices based on GDP deflator taken from ONS series L8GG in data tables.

Table 65 **Housing capital provision in England to 2008**

£ million (outturn)

	1985/86	1986/87	1987/88	1988/89	1989/90	1990/91	1991/92	1992/93	1993/94	1994/95	1995/96	1996/97	1997/98	1998/99	1999/00	2000/01	2001/02	2002/03	2003/04	2004/05	2005/06	2006/07	2007/08
Housing Corporation/HCA																							
Gross (A)	**841**	**809**	**864**	**881**	**1,034**	**1,234**	**1,732**	**2,369**	**1,843**	**1,530**	**1,183**	**1,078**	**684**	**607**	**638**	**717**	**775**	**921**	**1,817**	**1,678**	**1,600**	**1,951**	**2,064**
– Capital receipts	**105**	**132**	**124**	**143**	**127**	**78**	**93**	**63**	**48**	**43**	**31**	**40**	**17**	**4**	**3**	**6**	**3**	**5**	**18**	**20**	**25**	**34**	**59**
– Mortgage portfolio receipts												**500**	**654**										
= Net Housing Corporation (B)	**737**	**677**	**740**	**738**	**907**	**1,154**	**1,639**	**2,306**	**1,795**	**1,487**	**1,153**	**538**	**13**	**603**	**635**	**711**	**772**	**916**	**1,799**	**1,658**	**1,575**	**1,918**	**2,005**
Local authorities																							
Supported borrowing	**1,586**	**1,423**	**1,362**	**1,178**	**908**	**1,384**	**1,441**	**1,194**	**1,020**	**872**	**820**	**751**	**666**	**987**	**1,024**	**1,820**	**684**	**945**	**821**	**746**	**911**	**885**	**897**
+ ALMO borrowing																		**56**	**321**	**643**	**888**	**891**	**887**
+ Major Repairs Allowance																	**1,665**	**1,593**	**1,526**	**1,440**	**1,327**	**1,337**	**1,180**
+ Capital grants	**138**	**146**	**150**	**197**	**325**	**311**	**352**	**422**	**415**	**327**	**323**	**297**	**260**	**222**	**225**	**84**	**103**	**102**	**97**	**5**	**101**	**121**	**121**
+ Estates Action		**45**	**75**	**140**	**190**	**180**	**268**	**348**	**357**	**373**	**316**	**252**	**174**	**96**	**67**	**64**	**39**	**13**	**5**	**–**	**–**	**–**	**–**
+ Estates Renewal Challenge Fund												**26**	**51**	**18**	**4**								
Total capital provision (C)	**1,721**	**1,613**	**1,588**	**1,514**	**1,424**	**1,877**	**2,066**	**1,970**	**1,792**	**1,572**	**1,459**	**1,326**	**1,151**	**1,323**	**1,320**	**1,968**	**2,491**	**2,709**	**2,770**	**2,834**	**3,227**	**3,234**	**3,085**
+ LA 'self-financed' expenditure	**1,275**	**1,380**	**1,659**	**2,056**	**3,674**	**1,245**	**746**	**751**	**1,273**	**1,235**	**1,138**	**1,192**	**1,249**	**1,190**	**1,086**	**811**	**619**	**1,119**	**715**	**1,153**	**1,307**	**1,273**	**1,923**
= Gross LA capital (D)	**2,996**	**2,993**	**3,247**	**3,570**	**5,098**	**3,122**	**2,812**	**2,721**	**3,065**	**2,807**	**2,597**	**2,518**	**2,400**	**2,513**	**2,406**	**2,779**	**3,110**	**3,828**	**3,485**	**3,987**	**4,534**	**4,507**	**5,008**
HATS (E)							**10**	**27**	**78**	**92**	**93**	**90**	**88**	**90**	**83**	**86**	**104**	**99**	**69**	**59**	**16**	**3**	**1**
Total central government capital provision (B+C+E)	**2,458**	**2,290**	**2,328**	**2,252**	**2,331**	**3,031**	**3,715**	**4,303**	**3,666**	**3,151**	**2,705**	**1,954**	**1,252**	**2,017**	**2,038**	**2,765**	**3,367**	**3,764**	**4,638**	**4,551**	**4,818**	**5,155**	**5,091**
Total gross capital (A+D+E)	**3,837**	**3,802**	**4,111**	**4,451**	**6,132**	**4,356**	**4,554**	**5,117**	**4,986**	**4,429**	**3,873**	**3,686**	**3,172**	**3,210**	**3,127**	**3,582**	**3,989**	**4,848**	**5,371**	**5,724**	**6,150**	**6,461**	**7,073**

Sources: Cm 5405, Office of the Deputy Prime Minister (and earlier equivalents). Local authority capital expenditure and receipts England 2008-09 Final Outturn, DCLG website.

Notes: 1. Credit approvals are shown net of provision for the Estates Action Programme. This is shown separately, as from 1994/95 the programme was switched to the Single Regeneration Budget.

2. Capital grants include Gypsy/Traveller site grant and other minor capital programmes. Table does not include PFI, or housing elements within the New Deal for Communities programme. For data for more recent years, see Commentary Chapter 4.

3. Comparable figures for more recent years are unavailable because of changes in MHCLG's accounting framework.

Table 66 **Homes England Affordable Homes Programmes (and former HCA and Housing Corporation programmes)**

£ million (outturn)

		1991/92	1995/96	2000/01	2005/06	2006/07	2010/11	2011/12	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22	2022/23	2023/24	2024/25
									Revised accounts														
	Housing for rent	**1,525**	**948**	**620**	**–**	**–**	**2,147**	**1,267**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**
+	Housing for sale	**87**	**234**	**97**	**–**	**–**	**542**	**378**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**
+	HAG on deferred interest	**118**	**1**	**0**	**–**	**–**	**0**	**0**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**
+	Other capital expenditure	**2**	**0**	**0**	**–**	**–**	**3**	**2**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**
=	Gross capital expenditure	**1,732**	**1,183**	**717**	**1,599**	**1,951**	**2,693**	**1,647**	**2,509**	**1,470**	**513**	**459**	**612**	**285**	**317**	**546**	**818**	**1,368**	**1,149**	**1,100**	**1,356**	**2,052**	**2,406**
-	AHP/NAHP/ADP capital receipts	**93**	**31**	**5**	**25**	**34**	**52**	**21**	**54**	**18**	**36**	**28**	**39**	**38**	**32**	**29**	**22**	**14**	**10**	**15**	**11**	**5**	**7**
-	Non–AHP capital receipts	**–**	**–**	**1**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**
=	Net capital expenditure	**1,639**	**1,153**	**711**	**1,574**	**1,918**	**2,641**	**1,626**	**2,455**	**1,452**	**477**	**431**	**573**	**247**	**285**	**517**	**796**	**1,354**	**1,139**	**1,085**	**1,345**	**2,047**	**2,399**

Sources: Cms 1508, 3207, 3607 and 4204; Housing Corporation Investment Bulletins 1999 to 2004; HCA Annual Reports 2008/09 onwards; unpublished HE figures.

Notes:
1. Homes England was formed in January 2018. The HE and previous HCA Affordable Homes Programmes (AHP) ran from 2011/12; the HCA/Housing Corporation predecessor programmes were the National Affordable Housing Programme (NAHP) and Approved Development Programme (ADP).
2. Figures include the Kickstart Housing Delivery programme from 2009/10. HE has changed its classification of expenditures, and outturn expenditures for 2010/11 and 2011/12 have been 'restated', hence two sets of figures for those years.
3. Housing Corporation Annual Accounts from 2003/04 onwards did not provide a split between grants for rent and grants for sale (other than through some designated sales schemes).
4. Non-AHP receipts are loan receipts, including those in 1996/97 and 1997/98 from the sale of the Housing Corporation loans portfolio. For details of other programmes see Table 64 in earlier editions.
5. From 2012/13 the AHP for London has been funded through the GLA, not HE. Figures in this table relate solely to Homes England/HCA. The GLA funding is included in the local authority figures in Table 64.
6. Gross capital expenditure includes First Homes funding. For details see Table 64.
7. The *Review's* editors advise that data in this table are subject to reappraisal for future editions.

Table 67a **Local authority total housing capital expenditure in England by region**

£ million

Region	1993/94	1995/96	2000/01	2005/06	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22	2022/23	2023/24	2024/25
North East	164	155	161	345	331	289	241	245	266	211	214	182	188	187	159	209	232	242	262
North West	403	385	378	724	429	437	242	244	254	227	281	324	248	219	200	275	327	363	384
Yorkshire & The Humber	270	273	278	708	513	321	307	336	363	430	424	412	434	422	366	483	528	567	610
East Midlands	205	185	172	300	295	269	275	302	355	331	293	311	325	363	363	403	483	537	620
West Midlands	319	270	257	448	451	326	288	336	440	384	382	390	394	465	442	552	409	720	765
East	327	207	224	277	235	240	284	370	410	416	380	381	489	506	456	595	639	865	846
London	712	701	795	1,137	1,188	913	950	1,139	1,420	1,697	1,764	2,138	1,938	2,312	2,317	2,867	3,770	4,019	4,465
South East	365	354	321	318	324	299	305	351	396	423	518	553	581	683	986	882	866	1,103	1,130
South West	243	215	192	219	175	171	180	210	221	214	242	229	247	302	301	362	374	541	560
England	3,007	2,745	2,778	4,477	3,940	3,267	3,074	3,534	4,124	4,332	4,499	4,920	4,843	5,458	5,590	6,628	7,629	8,957	9,643

Sources: MHCLG Housing Investment Programme data, Housing Strategy Statistical Appendices, and Local Authority Capital Expenditure and Receipts datasets.

Notes: 1. Figures for 1993/94 relate to cash expenditure, while later years are accruals.

2. Figures from 2011/12 onwards are extracted from the Local Authority Capital Expenditure and Receipts datasets and exclude direct expenditure by the GLA. Figures are gross and do not net off capital receipts.

3. Figures have been backcast to 2017/18 following MHCLG adjustments to net off identifiable inter local authority transfers from the GLA, the combined authorities and other local authorities to avoid double counting. Figures exclude GLA spend reported in Table 64a plus spend by Shire Councils prior to 2017/18. Figures from 2017/18 therefore differ from previous editions of this table. Figures prior to 2017/18 are not strictly comparable with those from 2017/18 onwards.

4. Regional figures may not sum precisely as the England figure includes imputed values for missing data.

Table 67b **Local authority total housing capital expenditure in England by region in real terms**

£ million (2024/25 prices)

Region	1993/94	1995/96	2000/01	2005/06	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22	2022/23	2023/24	2024/25
North East	338	305	295	560	478	410	336	334	358	282	280	235	237	230	187	244	253	251	262
North West	831	758	693	1,177	620	619	337	333	342	303	369	420	314	270	234	321	357	376	384
Yorkshire & The Humber	558	537	509	1,150	742	455	428	459	489	574	556	533	549	520	428	565	576	588	610
East Midlands	423	364	316	487	427	381	383	412	478	442	383	402	411	447	425	471	528	557	620
West Midlands	659	531	472	728	653	462	401	459	592	513	501	504	498	572	518	645	446	746	765
East	675	408	411	450	341	340	396	505	551	556	498	493	618	624	534	696	698	897	846
London	1,470	1,380	1,457	1,847	1,719	1,294	1,323	1,554	1,910	2,268	2,311	2,766	2,451	2,849	2,713	3,350	4,116	4,168	4,465
South East	753	696	588	516	470	424	425	479	532	565	678	716	734	841	1,155	1,030	945	1,144	1,130
South West	501	424	351	356	253	242	251	287	297	286	317	297	312	372	352	422	408	561	560
England	6,205	5,402	5,093	7,272	5,703	4,630	4,282	4,823	5,550	5,790	5,894	6,365	6,126	6,727	6,547	7,744	8,328	9,288	9,643

Source: See Table 67a.

Note: 1. Prices adjusted by the ONS GDP deflator series L8GG in data tables (table N).

Table 68a **Large-scale voluntary transfers of council housing in England, 1988-2017**

Financial year	Dwellings	Gross transfer price (£m)	Transfer transactions			Loan facilities at transfer (£m)	Setup costs (£m)	Treasury levy (£m)
			Partial	Whole stock	All			
1988/89	**11,176**	**98**	**–**	**2**	**2**	**131**	**3**	**–**
1989/90	**14,405**	**102**	**–**	**2**	**2**	**124**	**3**	**–**
1990/91	**45,552**	**414**	**–**	**11**	**11**	**708**	**22**	**–**
1991/92	**10,791**	**92**	**–**	**2**	**2**	**177**	**5**	**–**
1992/93	**26,325**	**238**	**–**	**4**	**4**	**319**	**12**	**–**
1993/94	**30,103**	**271**	**1**	**9**	**10**	**455**	**14**	**23**
1994/95	**40,234**	**403**	**4**	**8**	**12**	**742**	**22**	**53**
1995/96	**44,871**	**481**	**3**	**10**	**13**	**967**	**23**	**50**
1996/97	**22,248**	**193**	**1**	**4**	**5**	**420**	**11**	**10**
1997/98	**32,982**	**260**	**11**	**5**	**16**	**682**	**14**	**0**
1998/99	**73,900**	**484**	**14**	**10**	**24**	**1,239**	**21**	**0**
1999/00	**97,385**	**659**	**13**	**13**	**26**	**1,512**	**49**	**58**
2000/01	**134,219**	**795**	**2**	**16**	**18**	**1,892**	**38**	**56**
2001/02	**35,390**	**378**	**1**	**7**	**8**	**648**	**16**	**56**
2002/03	**167,270**	**546**	**9**	**15**	**24**	**2,114**	**73**	**32**
2003/04	**38,635**	**141**	**3**	**7**	**10**	**410**	**17**	**81**
2004/05	**101,511**	**200**	**6**	**10**	**16**	**1,232**	**44**	**8**
2005/06	**46,653**	**115**	**11**	**8**	**19**	**807**	**15**	**9**
2006/07	**75,753**	**106**	**12**	**10**	**22**	**1,354**	**45**	**10**
2007/08	**93,594**	**244**	**13**	**18**	**31**	**3,184**	**39**	**31**
2008/09	**41,961**	**8**	**5**	**4**	**9**	**1,338**	**16**	**0**
2009/10	**23,575**	**6**	**3**	**3**	**6**	**448**	**9**	**1**
2010/11	**52,234**	**15**	**4**	**4**	**8**	**398**	**11**	**0**
2011/12	**22,441**	**157**	**0**	**3**	**3**	**313**	**5**	**20**
2012/13	**2,764**	**0**	**2**	**0**	**2**	**25**	**0**	**0**
2013/14	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**
2014/15	**12,834**	**44**	**1**	**1**	**2**	**180**	**–**	**0**
2015/16	**18,370**	**114**	**–**	**1**	**1**	**150**	**–**	**0**
2016/17	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**
Total	**1,317,176**	**6,562**	**119**	**187**	**306**	**21,966**	**525**	**497**

Source: Homes England stock transfers dataset.

Note: 1. No transfers were made in 2013/14 or from 2016/17 onwards.

2. Tables 68a and b have been retained because of the historic importance of LSVT and will be updated should any more stock transfers take place.

Table 68b **Large-scale voluntary transfers of council housing in England with negative prices and/or overhanging debt, 1996-2017**

Financial year	Negative value transfers							Overhanging debt only (positive value transfers)					Total public funding (£m)		
	Dwellings	Transfer transactions			ERCF grant (£m)	Gap funding (£m)	Overhanging debt write-off (£m)	Dwellings	Transfer transactions			Overhanging debt write-off (£m)	Gap funding (incl. ERCF grant (£m))	Overhanging debt write-off (£m)	Total
		Partial	Whole stock	All					Partial	Whole stock	All				
1996/97	1,769	1	–	1	–	–	–	–	–	–	–	–	–	–	–
1997/98	8,577	9	–	9	132	–	–	–	–	–	–	–	132	–	132
1998/99	19,022	13	–	13	151	–	–	–	–	–	–	–	151	–	151
1999/00	16,980	10	–	10	207	–	–	5,330	–	1	1	21	207	21	228
2000/01	1,859	1	–	1	–	–	–	42,770	–	3	3	255	–	255	255
2001/02	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
2002/03	17,179	7	–	7	–	–	109	98,280	–	6	6	440	–	548	548
2003/04	4,397	3	–	3	–	–	–	12,397	–	2	2	91	–	91	91
2004/05	9,759	5	1	6	–	17	102	73,506	1	5	6	490	17	591	608
2005/06	18,021	8	3	11	–	88	240	14,391	3	2	5	146	88	386	474
2006/07	37,226	11	3	14	–	174	449	18,052	1	4	5	97	174	546	720
2007/08	44,413	11	5	16	–	385	1,132	8,780	1	3	4	30	385	1,162	1,547
2008/09	30,175	4	2	6	–	230	477	9,660	1	1	2	48	230	524	755
2009/10	22,333	3	2	5	–	120	136	–	–	–	–	–	120	136	255
2010/11	2,425	3	0	3	–	0	42	49,809	1	5	6	754	–	795	795
2011/12	–	–	–	–	–	–	–	13,203	0	1	1	215	–	215	215
2012/13	2,764	2	–	2	–	0	56	–	–	–	–	–	–	56	56
2013/14	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
2014/15	–	–	–	–	–	–	–	12,834	1	1	2	121	–	121	121
2015/16	–	–	–	–	–	–	–	18,370	0	1	1	130	–	130	130
2016/17	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Total	236,899	91	16	107	490	1,015	2,742	377,382	9	35	44	2,836	1,505	5,577	7,082

Source: Homes England stock transfers dataset.

Notes: 1. Transfers completed prior to 1996 could proceed only if they were both positive-value transactions and there was no overhanging debt remaining after payment of the transfer receipt.
2. ERCF is the Estates Renewal Challenge Fund (1998-2001).
3. Negative-value transfers include nil-value transactions.
4. No negative-value transfers were recorded in 2001/02, 2011/12, or from 2013/14 onwards.

Table 69 **Local authority Housing Revenue Accounts in England 1990-2012**

£ million

	1990/91	1995/96	1996/97	1997/98	1998/99	1999/00	2000/01	2001/02	2002/03	2003/04	2004/05	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12
Gross national figures – cash prices (£million)																		
Income																		
Gross rent from dwellings	4,888	6,802	6,942	6,991	6,938	6,841	6,725	6,700	6,486	6,315	5,985	6,019	6,051	6,079	6,041	6,145	6,148	6,412
+ Other rents	164	188	180	179	178	188	189	194	194	192	188	189	189	186	178	181	169	171
+ Housing subsidy	3,486	3,853	3,790	3,634	3,298	3,041	2,769	4,053	3,860	3,730	770	884	791	698	560	611	414	309
+ Interest income	259	150	134	137	146	98	120	230	295	612	598	576	491	732	1,414	471	694	1,449
+ LA subsidy (sums directed)	1	3	3	5	7	9	9	5	18	20	24	31	24	14	21	127	46	18
+ Other income	323	341	353	348	360	337	475	530	569	704	615	662	659	739	921	1,338	1,368	1,578
= Total income	9,122	11,337	11,402	11,293	10,917	10,513	10,288	11,713	11,423	11,575	8,187	8,275	8,208	8,448	9,135	8,874	8,838	9,937
Expenditure																		
Supervision and management	1,471	1,817	1,873	1,900	1,964	1,950	2,317	2,002	2,029	2,099	2,225	2,317	2,381	2,388	2,366	2,411	2,371	2,347
+ Repairs	1,971	2,203	2,214	2,189	2,201	2,124	2,044	1,905	1,840	1,818	1,736	1,786	1,788	1,759	1,798	1,727	1,686	1,535
+ Revenue to capital	269	622	542	462	390	319	220	215	194	214	194	272	284	276	283	261	281	324
+ Charge for capital	2,707	2,270	2,219	2,204	2,149	2,011	1,871	3,377	3,297	3,395	3,072	3,013	2,903	3,095	4,027	3,455	3,956	2,904
+ Gross rebates	2,468	4,271	4,351	4,307	4,225	4,144	3,956	3,968	3,915	3,790	–	–	–	–	1	2	–	–
+ Transfers	23	34	62	55	68	77	94	76	54	51	681	627	670	686	795	745	908	1,013
+ Other expenditure	279	171	165	185	191	195	197	180	184	189	175	254	222	235	193	189	220	652
= Total expenditure	9,187	11,388	11,436	11,302	11,186	10,820	10,700	11,724	11,513	11,554	8,083	8,269	8,249	8,439	9,463	8,790	9,422	8,776
Balances																		
End of year balances	317	729	687	692	656	618	593	571	483	606	663	817	–	–	–	–	–	–
Changes in balances	- 66	- 55	- 43	- 8	- 67	- 56	- 14	- 12	- 90	20	- 10	- 5	–	–	–	–	–	–
Average number of dwellings (000s)	3,969	3,518	3,436	3,355	3,244	3,095	2,912	2,759	2,582	2,396	2,250	2,126	2,036	1,929	1,845	1,803	1,756	1,710
Income and expenditure (selected items) per dwelling																		
Cash (£ per year)																		
Rental income per dwelling	1,231	1,933	2,020	2,084	2,139	2,210	2,309	2,428	2,512	2,636	2,660	2,831	2,972	3,152	3,274	3,409	3,501	3,750
Supervision and management per dwelling	371	517	545	566	605	630	796	726	786	876	989	1,090	1,169	1,238	1,282	1,337	1,350	1,373
Revenue-funded repairs per dwelling	497	626	644	653	678	686	702	691	713	759	772	840	878	912	975	958	960	898
At 2011/12 prices (£ per year)																		
Rental income per dwelling	2,266	3,054	3,125	3,112	3,095	3,164	3,200	3,309	3,365	3,436	3,364	3,488	3,533	3,605	3,567	3,766	3,697	3,750
Supervision and management per dwelling	682	816	843	846	876	902	1,102	989	1,053	1,142	1,251	1,343	1,390	1,416	1,397	1,478	1,426	1,373
Revenue-funded repairs per dwelling	914	989	997	974	982	982	973	941	955	989	976	1,035	1,044	1,043	1,062	1,059	1,014	898

Sources: DCLG - taken from local authority subsidy claim forms, grossed up for missing authorities, and DCLG Housing Strategy Statistical Annex (HSSA) returns - average stock numbers.

Notes:
1. Repair expenditure includes net transfers to repair accounts. Housing subsidy comprises basic housing subsidy plus housing benefit subsidy.
2. The total income and expenditure figures exclude balances. Figures for end of year balances, and changes in balances, do not tally as they reflect the revisions made in each year's subsidy claim forms.
3. From 2001/02, debt charges are shown under resource accounting conventions, and include provision for building depreciation. Stock figures are the average for the beginning and end of the year.
4. From 2004/05, transfers represent negative housing subsidy for authorities contributing to the national subsidy pool. Net central government subsidy is the positive housing subsidy figure shown as income less the transfer figure shown as expenditure.
5. 2011/12 prices are computed based on the RPI all items index for the September of each year.

Table 70 **Post-settlement local authority Housing Revenue Accounts in England**

£ million (2022/23 prices)

	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19 outturn	2019/20	2020/21	2021/22	2022/23	2023/24	2024/25 budget
Income												
Rents from dwellings	**7,513**	**7,772**	**8,659**	**8,242**	**7,931**	**8,009**	**8,312**	**8,220**	**8,075**	**7,860**	**7,967**	**8,278**
Rents other than dwellings	**183**	**163**	**179**	**170**	**168**	**166**	**178**	**167**	**182**	**175**	**184**	**234**
Heating and other services	**733**	**746**	**835**	**841**	**760**	**839**	**928**	**848**	**861**	**890**	**1,011**	**949**
Government grants and assistance	**308**	**343**	**391**	**183**	**166**	**218**	**214**	**266**	**231**	**217**	**144**	**136**
Interest income	**58**	**52**	**50**	**54**	**46**	**63**	**74**	**51**	**30**	**94**	**175**	**80**
Transfers and appropriations	**132**	**74**	**65**	**82**	**98**	**103**	**134**	**104**	**139**	**117**	**142**	**89**
Other income	**153**	**131**	**125**	**145**	**155**	**126**	**145**	**138**	**216**	**170**	**215**	**106**
Total income	**9,080**	**9,281**	**10,304**	**9,718**	**9,325**	**9,523**	**9,984**	**9,794**	**9,733**	**9,524**	**9,837**	**9,872**
Expenditure												
Repairs (including transfers to the repairs account)	**1,890**	**1,967**	**2,123**	**2,056**	**1,964**	**2,065**	**2,217**	**2,150**	**2,254**	**2,334**	**2,496**	**2,459**
Supervision and management: general	**2,004**	**1,940**	**2,312**	**2,236**	**2,179**	**2,337**	**2,549**	**2,542**	**2,570**	**2,568**	**2,649**	**2,444**
Supervision and management: special	**495**	**521**	**560**	**497**	**494**	**566**	**619**	**590**	**600**	**663**	**706**	**794**
Expenditure for capital purposes	**2,004**	**755**	**837**	**597**	**676**	**807**	**673**	**472**	**591**	**363**	**469**	**649**
Debt charges	**1,379**	**1,266**	**1,393**	**1,503**	**1,504**	**1,476**	**1,652**	**1,533**	**1,387**	**1,234**	**1,238**	**1,180**
Interest payable and similar charges	**1,054**	**1,035**	**1,199**	**1,058**	**996**	**978**	**1,009**	**963**	**897**	**957**	**974**	**1,014**
Transfers and appropriations	**1,156**	**1,081**	**1,260**	**1,090**	**1,064**	**1,056**	**1,094**	**1,221**	**1,324**	**1,238**	**1,136**	**1,001**
Other expenditure	**130**	**131**	**222**	**213**	**187**	**189**	**212**	**251**	**236**	**248**	**275**	**364**
Total expenditure	**8,768**	**8,696**	**9,905**	**9,718**	**9,065**	**9,472**	**10,026**	**9,722**	**9,859**	**9,605**	**9,944**	**9,905**

Source: MHCLG Local Government Financial Statistics Report 2025 (and previous editions) and chapter 3 tables.

Notes: 1. 'Post-settlement' refers to the agreement that took effect in April 2012, by which local authorities took on additional debt in order for their HRAs to become self-financing and cease making payments to the Treasury.

2. Real prices are at 2023/24 prices and are calculated by MHCLG based on GDP deflator at end of the financial year.

3. Other expenditure includes provision for bad debts and other charges.

4. Income and expenditure figures both exclude council tax benefit subsidy and rent rebates granted to HRA tenants.

Table 71a **Global housing association accounts in England: balance sheet**

£ million

	Associations with more than 250 properties							Associations with more than 1,000 properties									
	1999/00	2000/01	2001/02	2002/03	2003/04	2004/05	2005/06	2004/05	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15
Fixed assets																		
Housing properties at cost or valuation	46,512	50,889	52,700	58,331	63,228	67,893	74,033	64,156	70,295	77,426	85,164	94,567	100,926	109,423	118,563	125,976	132,741	138,077
- Capital grants	24,193	25,454	25,486	27,474	29,193	30,276	30,856	28,163	28,891	31,815	34,352	37,363	40,446	43,190	43,830	45,407	45,926	44,886
- Depreciation	219	425	618	742	937	1,188	1,378	1,121	1,304	1,624	1,963	2,376	2,944	3,549	6,783	7,781	8,660	9,580
= Net book value of housing properties	22,100	25,010	26,596	30,115	33,098	36,429	41,799	34,872	40,100	43,987	48,849	54,828	57,536	62,684	67,950	72,788	78,155	83,611
+ Other fixed assets	1,466	1,537	1,261	1,342	1,541	1,786	1,927	1,592	1,695	1,960	2,140	2,587	2,888	2,720	3,200	3,569	3,803	4,536
= Total fixed assets (A)	23,566	26,547	27,857	31,457	34,639	38,215	43,726	36,464	41,795	45,946	50,989	57,415	60,424	65,404	71,150	76,357	81,958	88,147
Current assets																		
Cash & short-term investments	1,633	1,905	1,630	1,388	1,664	1,418	1,357	1,164	1,081	1,342	1,445	1,953	2,676	2,427	2,670	3,914	4,523	4,979
+ Non-liquid current assets	127	255	261	376	620	692	1,097	656	1,077	1,432	2,421	3,035	2,598	3,405	3,065	2,178	2,310	2,500
+ Other current assets	820	1,330	1,423	2,104	2,305	2,649	2,158	1,698	1,918	2,212	3,063	3,266	3,245	3,080	3,384	4,091	4,231	5,152
= Total current assets (B)	2,580	3,490	3,314	3,868	4,589	4,759	4,612	3,518	4,076	4,986	6,929	8,254	8,519	8,912	9,119	10,184	11,063	12,631
Current liabilities																		
Short-term loans	259	350	273	362	386	370	569	325	519	512	743	539	601	680	612	823	694	816
+ Bank overdrafts	39	33	36	32	40	38	47	32	43	41	63	24	32	43	27	27	13	22
+ Other current liabilities	1,472	1,890	1,780	2,221	2,452	2,584	2,713	2,361	2,516	2,991	4,489	4,834	5,581	5,568	5,749	6,601	5,053	6,025
= Total current liabilities (C)	1,770	2,273	2,089	2,615	2,878	2,992	3,329	2,718	3,078	3,544	5,295	5,397	6,214	6,291	6,388	7,451	5,760	6,863
Total assets less current liabilities (A+B-C)	24,376	27,764	29,082	32,710	36,348	39,974	44,890	37,257	42,682	47,212	52,444	60,272	62,729	68,025	73,881	79,090	87,261	93,915
Long-term creditors and provisions																		
Long-term loans	15,169	18,067	19,806	21,706	24,186	26,537	28,924	24,773	27,806	30,375	34,156	39,468	42,216	44,373	47,869	51,215	50,706	50,858
+ Other long-term creditors	297	371	651	994	885	1,063	1,623	961	1,563	2,353	3,033	3,106	3,249	3,551	3,562	3,659	7,885	11,680
+ Provisions	37	99	91	152	462	544	787	538	781	911	849	1,227	898	1,306	1,103	897	1,232	951
= Total long-term creditors and provisions (D)	15,503	18,537	20,548	22,852	25,533	28,144	31,334	26,272	30,150	33,639	38,038	43,801	46,363	49,230	52,534	55,771	59,824	63,489
Reserves																		
Accumulated surplus	2,963	3,215	2,964	3,264	3,578	4,154	4,164	3,691	3,590	4,012	4,575	5,420	5,523	7,526	–	–	–	–
+ Designated and restricted reserves	1,888	1,961	1,457	1,448	1,525	1,362	1,425	1,131	1,182	1,313	1,304	1,184	1,546	1,591	–	–	–	–
+ Revaluation reserves	4,022	4,051	4,113	5,146	5,712	6,299	7,731	6,148	7,521	8,129	8,434	9,444	8,302	9,214	–	–	–	–
+ Pension reserves						15	236	15	239	119	92	58	113	28	–	–	–	–
= Total reserves (E)	8,873	9,227	8,534	9,858	10,815	11,830	13,556	10,985	12,532	13,573	14,406	16,106	15,484	18,359	20,659	23,318	27,437	30,425
Total loans, provisions and reserves (D+E)	24,376	27,764	29,082	32,710	36,348	39,974	44,890	37,257	42,682	47,212	52,444	59,907	61,847	67,589	73,193	79,090	87,261	93,915

Sources: 2015 Global Accounts of Housing Providers, Homes and Communities Agency, 2016. Also 2001-2013 editions (Housing Corporation, TSA and HCA).

Notes: 1. From 2007 the Global Accounts were limited to associations with more than 1,000 properties, previously these related to those with more than 250 properties.

2. 'Total assets less current liabilities' does not include pension deficits.

3. Accounts for 2011/12 and later do not indicate different types of reserves nor different types of grant.

4. The adoption of new reporting standards has materially changed the presentation of the Global Accounts from 2016/17 onwards. This includes different accounting treatments for government grant, the valuation of housing properties and the measurement of financial instruments. More items are also counted as capital. The net impact is that it is no longer possible to produce directly comparable figures for 2015/16 onwards. Tables 71c and 71d therefore report income and expenditure of housing associations using the new accounting conventions.

Table 71b **Global housing association accounts in England: income and expenditure account**

£ million

	Associations with more than 250 properties							Associations with more than 1,000 properties										
	1999/00	2000/01	2001/02	2002/03	2003/04	2004/05	2005/06	2004/05	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15
Income from social housing lettings																		
+ Rents receivable, net of voids	3,742	4,272	4,513	5,050	5,569	6,028	6,588	5,726	6,289	6,774	7,403	8,234	8,922	9,249	10,100	11,030	11,645	12,181
+ Service charges	452	509	554	678	489	503	561	443	495	563	615	709	801	870	941	1,063	1,116	1,133
+ Charges for support services	0	0	0	53	234	235	220	194	181	166	214	208	202	209	192	–	–	–
+ Other income																380	193	222
+ Grants from local authorities and others (i)	265	280	237	302	382	341	388	249	290	295	282	303	304	347	–	–	–	–
+ HC/HCA revenue grants (ii)	117	130	123	142	31	16	12	13	12	21	14	16	15	9	–	–	–	–
+ HC/HCA major repairs grants (iii)	9	13	19	15	15	15	16	12	14	19	21	14	6	13	–	–	–	–
Total grants (i+ii+iii)	*391*	*423*	*379*	*459*	*428*	*372*	*416*	*274*	*316*	*335*	*317*	*333*	*325*	*369*	*321*	–	*165*	*129*
= Total income from social housing lettings	4,585	5,204	5,446	6,240	6,720	7,138	7,785	6,637	7,281	7,839	8,548	9,484	10,250	10,697	11,553	12,473	13,119	13,665
+ Net income from other activities	- 38	- 41	- 11	8	32	6	21	1	12	17	30	- 1	- 18	99	55	39	115	186
+ Surplus on disposal of fixed assets	109	120	196	301	398	460	536	419	499	542	577	336	347	321	109	181	117	117
= Total income	4,656	5,283	5,631	6,549	7,150	7,604	8,342	7,057	7,792	8,397	9,155	9,819	10,579	11,117	11,717	12,693	13,351	13,968
Operating expenditure																		
+ Management costs	916	1,116	1,121	1,318	1,372	1,451	1,601	1,321	1,470	1,658	1,913	2,087	2,149	2,206	2,317	2,488	2,612	2,737
+ Maintenance costs	849	1,049	1,256	1,466	1,675	1,686	1,806	1,610	1,738	1,868	2,042	2,308	2,458	2,551	2,497	2,593	2,678	2,692
+ Major repairs expenditure	449	451	429	527	676	860	1,041	832	1,024	1,044	1,146	1,218	1,133	1,011	593	572	576	591
+ Service costs	751	824	771	817	743	781	914	707	825	857	877	983	1,073	1,129	1,175	1,302	1,365	1,360
+ Care/support services	14	19	96	165	287	291	264	209	191	203	203	223	193	198	242	–	–	–
+ Other costs	376	509	504	668	698	749	824	710	771	813	821	1,021	1,002	998	1,672	1,889	1,981	2,047
= Total operating expenditure (A)	3,355	3,968	4,177	4,961	5,451	5,818	6,450	5,389	6,018	6,442	7,002	7,840	8,008	8,093	8,497	8,844	9,212	9,427
Interest and other income and expenditure																		
Interest payable and other similar charges	1,150	1,315	1,356	1,394	1,439	1,589	1,671	1,515	1,610	1,727	1,957	2,083	2,021	2,094	2,355	2,522	2,638	2,812
– Interest receivable and other income	175	201	123	102	115	147	147	115	134	131	192	192	126	135	171	182	217	231
= Net interest payable (B)	975	1,114	1,233	1,292	1,324	1,442	1,524	1,400	1,476	1,596	1,765	1,891	1,895	1,959	2,184	2,340	2,421	2,581
Other charges (C)	53	67	13	46	99	- 100	48	- 96	49	88	60	- 118	54	- 426	- 739	- 437	- 644	- 995
Total expenditure including net interest charges (A+B+C)	4,383	5,149	5,423	6,299	6,874	7,160	8,022	6,693	7,543	8,126	8,827	9,613	9,957	9,626	9,942	10,747	10,989	11,013
Surplus for year before tax	273	134	208	250	276	444	320	364	249	271	328	206	622	1,491	1,775	1,946	2,362	3,010
– Tax payable (net of grants)	13	10	29	10	31	10	10	9	8	13	9	3	13	1	- 3	15	12	2
= Surplus for year after tax	260	124	179	240	245	434	310	364	241	257	319	203	609	1,490	1,778	1,930	2,350	3,011

Sources and notes: As Table 71a.

Table 71c **Global housing association accounts in England: consolidated statement of financial position**

£ million

	2018/19	2019/20	2020/21	2021/22	2022/23	2023/24	2024/25
Fixed assets							
Housing properties at cost	148,737	157,967	164,381	171,391	181,848	192,215	203,196
+ Housing properties at valuation	2,033	2,337	1,740	1,888	1,295	1,360	1,350
+ Other fixed assets	3,173	3,047	3,020	2,986	3,074	3,053	3,231
+ Investment properties	6,199	6,711	6,870	7,426	7,338	8,270	8,342
+ Other investments	1,852	1,860	1,774	1,860	1,808	1,683	1,642
= Total fixed assets (A)	161,993	171,921	177,785	185,550	195,363	206,579	217,761
Current assets							
Properties held for sale	7,097	7,415	7,051	6,359	6,033	5,921	5,262
+ Trade and other debtors	2,041	2,112	2,101	2,205	2,428	2,581	3,067
+ Cash and short term investments	7,300	7,401	8,562	7,875	6,311	5,539	5,122
+ Other current assets	1,524	1,894	1,993	2,063	2,313	2,314	2,797
= Total current assets (B)	17,963	18,822	19,708	18,502	17,085	16,355	16,248
Creditors: amounts falling due within one year							
Short term loans	1,854	2,622	3,634	1,888	2,478	2,118	2,831
+ Deferred capital grant	441	457	504	535	552	643	709
+ Other current liabilities	5,752	6,242	6,465	6,916	7,571	8,048	8,500
= Total creditors: due within one year (C)	8,047	9,322	10,603	9,339	10,601	10,808	12,039
Net current assets/ liabilities (B-C)	9,916	9,500	9,105	9,163	6,484	5,546	4,209
Total assets less current liabilities (A+B-C)	171,909	181,421	186,890	194,712	201,847	212,126	221,970
Long-term creditors and provisions							
Long term loans	74,469	79,485	81,695	86,232	89,841	96,342	101,371
+ Amounts owed to group undertakings	5	367	342	462	501	493	492
+ Finance lease obligations	581	659	627	622	831	789	736
+ Deferred capital grant	36,623	37,652	38,481	38,531	39,750	41,137	43,134
+ Other long term creditors	4,371	4,647	4,057	3,295	2,279	2,173	2,123
= Total creditors: due more than one year (D)	116,048	122,811	125,202	129,143	133,202	140,935	147,856
Provisions for liabilities							
Pension provision	3,136	2,059	3,353	1,926	700	718	466
+ Other provisions	834	828	889	883	979	1,057	1,121
= Total provisions (E)	3,970	2,887	4,242	2,809	1,679	1,775	1,587
Total net assets (A+B-C-D-E)	51,891	55,723	57,446	62,760	66,966	69,416	72,528
Reserves							
Income and expenditure reserve	40,638	44,490	46,224	51,076	55,235	57,363	60,486
+ Revaluation reserves	11,926	12,110	11,941	11,699	10,924	10,657	10,292
+ Other reserves	- 673	- 876	- 719	- 15	807	1,396	1,749
= Total reserves	51,891	55,723	57,446	62,760	66,966	69,416	72,528

Sources: Regulator of Social Housing 2025 Global Accounts of Private Registered Providers and previous editions.

Notes: 1. The Global Accounts for 2016 onwards have been materially revised to allow for the Housing Statement of Recommended Practice (SORP 2014) and Financial Reporting Standard 102 (FRS102).
2. These data are obtained from the annual account regulatory returns (known as FVAs) submitted by private registered providers (PRPs) managing at least 1,000 units and are derived from their audited financial statements.
3. Figures in the table are based on consolidated financial statements (e.g. group structure level), which provide a clearer view of activity, such as open market sales by unregistered subsidiaries.

Table 71d **Global housing association accounts in England: consolidated income and expenditure and statement of comprehensive income**

£ million

	2018/19	2019/20	2020/21	2021/22	2022/23	2023/24	2024/25
Income from social housing lettings (SHL)							
+ Rents receivable, net of voids	13,342	13,507	13,951	14,246	15,164	16,537	18,297
+ Service charges	1,422	1,455	1,494	1,522	1,691	1,958	2,078
= Net rental income	14,764	14,962	15,445	15,767	16,854	18,495	20,375
+ Capital grant released to income	477	479	486	504	522	529	578
+ Other & revenue grant	212	230	219	261	291	270	268
= Turnover from SHL (A)	15,453	15,672	16,149	16,532	17,667	19,293	21,221
Expenditure							
Management	2,857	2,956	3,001	3,125	3,448	3,695	4,073
+ Service charge costs	1,712	1,834	1,892	1,972	2,271	2,573	2,675
+ Routine maintenance	2,060	2,218	2,276	2,559	2,993	3,400	3,773
+ Planned maintenance	957	998	985	1,098	1,288	1,333	1,474
+ Major repairs expenditure	491	514	546	640	690	767	821
+ Bad debts	105	135	94	85	112	107	132
+ Depreciation of housing properties	2,218	2,315	141	2,504	2,645	2,765	3,003
+ Impairment of housing properties	17	30	41	29	89	92	144
+ Other costs	328	308	292	343	354	358	443
= Expenditure on SHL (B)	10,745	11,308	11,562	12,357	13,892	15,090	16,539
Operating surplus / (deficit) on SHL (A-B)	4,707	4,364	4,587	4,175	3,775	4,203	4,682
Statement of comprehensive income							
Turnover	20,860	21,233	22,092	22,830	24,267	25,142	27,424
+ Cost of sales	- 2,481	- 2,656	- 3,020	- 3,369	- 3,355	- 2,557	- 2,764
+ Operating expenditure	- 13,162	- 13,874	- 14,135	- 15,013	- 16,884	- 18,328	- 19,904
= Operating surplus/(deficit)	5,216	4,703	5,798	4,448	4,027	4,257	4,756
+ Gain/(loss) on disposal of property, plant and equipment (fixed assets)	872	1,050	861	1,160	1,203	1,003	1,274
+ Gift aid and other items	241	915	180	1,252	2,014	787	678
+ Interest receivable	123	172	102	98	194	339	317
+ Interest payable and financing costs	- 3,238	- 3,263	- 3,404	- 3,280	- 3,364	- 3,899	- 4,232
+ Movements in fair value	244	- 82	249	363	179	- 156	- 213
+ Movement in valuation of housing properties	–	–	–	–	–	–	–
= Surplus / (deficit) before tax	3,457	3,495	2,925	4,040	4,254	2,331	2,580
+ Taxation	- 1	8	0	- 60	40	- 3	0
= Surplus / (deficit) for the period	3,456	3,503	2,925	3,980	4,294	2,328	2,580
+ Unrealised surplus /(deficit) on revaluation of housing properties	92	83	95	92	77	22	- 159
+ Actuarial (loss) / gain in respect of pension schemes	- 379	1,101	- 1,423	1,489	1,318	- 163	271
+ Initial measurement of defined benefit pension liability	- 444	5	- 10	–	–	–	–
+ Change in fair value of hedged instruments	- 54	- 280	362	451	664	54	151
+ Other remeasurements	2	5	–	- 39	- 92	- 100	- 61
= Total comprehensive income for the period	2,673	4,417	1,949	5,973	6,262	2,141	2,780

Sources and notes: As Table 71c. For figures before 2018/19, see earlier versions of Tables 71c and d.

Table 72 **Rents and earnings in England**

£ per week

	1980	1990	2000	2005/06	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	20017/18	2018/19	2019/20	2020/21	2021/22	2022/23	2023/24	2024/25
Local authorities:																			
Subsidy guideline		23.05	39.28	50.89	71.30	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Average rent	7.70	23.74	45.62	55.27	67.83	73.58	78.61	82.64	86.29	88.16	87.37	86.71	85.85	85.56	88.17	89.69	93.10	99.75	107.88
Housing associations:																			
Fair rents	12.52	29.94	62.73	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Social rents		28.97	56.52	64.32	78.28	83.21	88.41	92.30	95.89	97.84	96.61	95.59	95.12	94.25	96.60	98.05	102.15	109.50	118.15
Affordable Rents			–	–	–	110.36	113.68	118.59	124.34	128.60	127.95	127.80	128.05	128.62	133.31	136.72	143.81	154.42	168.10
Private tenants:																			
Fair rents	11.18	29.21	66.52	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Market rents		46.67	76.58	111.47	–	–	210.92	214.62	218.77	226.62	234.69	237.46	240.69	245.77	248.31	254.54	269.08	291.69	317.31
All private lettings				–	123.00	129.00	137.00	133.00	137.00	138.00	138.00	141.00	146.00	150.00	155.00	156.00	175.00	179.00	–
Average earnings	110.70	266.70	426.20	411.30	610.10	613.90	617.90	629.40	630.50	635.80	653.80	670.80	696.10	714.10	720.10	737.70	768.90	819.30	879.80
Rents as a % earnings:																			
Local authority rents	7.0	8.9	10.7	13.4	11.1	12.0	12.7	13.1	13.7	13.9	13.4	12.9	12.3	12.0	12.2	12.2	12.1	12.2	12.3
HA fair rents	11.3	11.2	14.7	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
HA social rents		10.9	13.3	15.6	12.8	13.6	14.3	14.7	15.2	15.4	14.8	14.3	13.7	13.2	13.4	13.3	13.3	13.4	13.4
HA Affordable Rents						18.0	18.4	18.8	19.7	20.2	19.6	19.1	18.4	18.0	18.5	18.5	18.7	18.8	19.1
Private fair rents	10.1	11.0	15.6	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Market rents		17.5	18.0	21.1	–	–	34.1	34.1	34.7	35.6	35.9	35.4	34.6	34.4	34.5	34.5	35.0	35.6	36.1
All private rents				24.0	24.9	21.0	22.2	21.1	21.7	21.7	21.1	21.0	21.0	21.0	21.5	21.1	22.8	21.85	–

Sources: ONS Annual Survey of Hours and Earnings and UKHR Tables 54 and 73.

Notes:
1. Local authority average social rents relate to all properties in management as at April in each year. Guideline rents refer to the financial year.
2. The local authority average rents are based on those reported in UKHR Table 73a.
3. Housing association rents from 2004 are for financial years and prior to 1997 relate to dwellings let during the year only. HA social rents (but not Affordable Rents) for all years exclude service charges.
4. Housing association assured rents are based on those reported in UKHR Table 73c and Affordable Rents are based on UKHR Table 74b.
5. Private market rents for years prior to 2012/13 are those determined by the Rent Officer when referred for housing benefit purposes or reported by the Valuation Office Agency, and are indicative only.
6. Private market rent figures from 2011/12 onwards are for financial years and are based on those reported in UKHR Table 54c.
7. The all private rent figures from 2007/08 are FRS based median rents reported in UKHR Table 54b and include private lettings where rents are below market levels, including cases where little or no rent is payable.
8. Earnings figures are average earnings for England for all adults in full-time work.

Table 73a **Average weekly local authority rents by region in England**

£ per week – cash prices

	1988/89	1990/91	1995/96	2000/01	2005/06	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22	2022/23	2023/24	2024/25	Increase 2000/01-2024/25 %	Increase 2023/24-2024/25 %
North East	**18.25**	**21.02**	**32.27**	**38.54**	**45.56**	**56.02**	**59.38**	**68.74**	**69.39**	**73.54**	**75.59**	**74.96**	**74.40**	**73.79**	**72.82**	**75.28**	**76.05**	**79.01**	**84.72**	**91.37**	**137.08**	**7.85**
North West	**18.09**	**21.98**	**34.70**	**42.24**	**48.97**	**58.76**	**62.63**	**68.70**	**71.69**	**74.28**	**75.65**	**75.30**	**74.72**	**74.52**	**74.50**	**76.45**	**77.06**	**79.92**	**85.73**	**92.45**	**118.87**	**7.84**
Yorkshire & The Humber	**17.31**	**19.84**	**29.68**	**36.95**	**46.03**	**56.84**	**60.55**	**65.30**	**69.31**	**73.25**	**74.97**	**73.65**	**73.17**	**72.58**	**72.16**	**74.35**	**75.37**	**78.43**	**84.10**	**90.88**	**145.95**	**8.06**
East Midlands	**17.82**	**21.12**	**32.59**	**39.66**	**48.27**	**59.06**	**62.94**	**69.39**	**72.88**	**75.34**	**76.27**	**75.70**	**75.04**	**74.14**	**74.05**	**76.68**	**77.54**	**80.69**	**86.21**	**92.84**	**134.09**	**7.69**
West Midlands	**18.61**	**23.78**	**35.12**	**41.31**	**51.59**	**63.22**	**67.40**	**72.11**	**76.47**	**80.68**	**81.16**	**80.18**	**79.48**	**79.02**	**77.98**	**80.29**	**81.28**	**84.12**	**89.66**	**96.29**	**133.09**	**7.39**
East of England	**18.15**	**23.88**	**40.22**	**47.78**	**57.62**	**70.28**	**75.26**	**79.58**	**86.79**	**89.14**	**91.50**	**91.03**	**90.24**	**89.50**	**89.27**	**92.10**	**93.70**	**97.42**	**104.29**	**112.30**	**135.04**	**7.68**
London	**22.06**	**29.10**	**50.70**	**60.17**	**69.58**	**83.50**	**89.17**	**97.22**	**101.83**	**105.09**	**107.93**	**108.06**	**106.24**	**105.72**	**104.91**	**107.88**	**109.37**	**113.86**	**122.32**	**133.19**	**121.36**	**8.89**
South East	**20.11**	**27.18**	**44.48**	**51.97**	**61.61**	**74.19**	**78.70**	**84.55**	**87.90**	**92.26**	**94.15**	**93.76**	**93.06**	**92.03**	**91.71**	**94.76**	**95.80**	**99.68**	**106.30**	**114.51**	**120.34**	**7.72**
South West	**18.59**	**24.21**	**39.60**	**44.99**	**51.62**	**62.96**	**67.06**	**72.93**	**76.19**	**79.12**	**81.67**	**80.95**	**80.18**	**80.17**	**79.18**	**81.44**	**82.57**	**85.72**	**91.78**	**98.60**	**119.16**	**7.43**
England	**19.01**	**23.92**	**38.31**	**45.62**	**55.27**	**67.83**	**73.58**	**78.61**	**82.64**	**86.29**	**88.16**	**87.37**	**86.71**	**85.85**	**85.56**	**88.17**	**89.69**	**93.10**	**99.75**	**107.88**	**136.48**	**8.15**

Source: Ministry of Housing (and its predecessors) Local Authority Housing Statistics (LAHS) and from 2019/20 onwards, the Regulator of Social Housing Local Authority Data Return (LADR) Local authority registered provider social housing stock and rents in England, Table 2.3.

Notes:
1. Local authority rents are net of service charges and are stock-weighted averages. They cover general needs and supported housing, and include Affordable Rent from 2012/13.
2. There are discontinuities in the data. Most significantly, data before 2003/4 were not standardised for 52-week rents and may include service charges. Data prior to 1997 are based on averages for the financial year.
3. The LADR records details of rents for all council-owned dwellings, not only those held in the housing revenue account (HRA). This boosts the estimated council-owned social rented stock by around 0.1%.
4. Imputations for years 2012/13 to 2014/15 were removed from the published data in 2022 to ensure consistency with other years, which has resulted in some changes to the rents reported for this period.
5. Rents for the four years to 2019/20 were subject to the Welfare Reform and Work Act (2016). It required local authorities in England to reduce rents by 1% per annum for most social rented homes.
6. There have been revisions to some local authority data across the years. This has resulted in minor changes to regional/national figures.

Table 73b **Average weekly local authority rents in England by region in real terms**

£ per week - 2024/25 prices

	1988/89	1990/91	1995/96	2000/01	2005/06	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22	2022/23	2023/24	2024/25	Increase 2000/01-2024/25 %	Increase 2022/23 2024/25 %
North East	**49.43**	**48.60**	**63.51**	**70.65**	**74.01**	**81.09**	**84.16**	**95.76**	**94.70**	**98.96**	**101.02**	**98.21**	**96.25**	**93.34**	**89.74**	**88.17**	**88.86**	**86.25**	**87.85**	**91.37**	**29.3**	**4.0**
North West	**49.00**	**50.82**	**68.29**	**77.43**	**79.55**	**85.05**	**88.76**	**95.70**	**97.83**	**99.96**	**101.10**	**98.65**	**96.67**	**94.26**	**91.81**	**89.54**	**90.04**	**87.25**	**88.90**	**92.45**	**19.4**	**4.0**
Yorkshire & The Humber	**46.89**	**45.87**	**58.41**	**67.74**	**74.77**	**82.28**	**85.81**	**90.97**	**94.59**	**98.57**	**100.19**	**96.49**	**94.66**	**91.81**	**88.93**	**87.08**	**88.06**	**85.62**	**87.21**	**90.88**	**34.2**	**4.2**
East Midlands	**48.27**	**48.83**	**64.14**	**72.70**	**78.41**	**85.49**	**89.20**	**96.67**	**99.46**	**101.38**	**101.93**	**99.18**	**97.08**	**93.78**	**91.26**	**89.81**	**90.60**	**88.09**	**89.40**	**92.84**	**27.7**	**3.8**
West Midlands	**50.41**	**54.98**	**69.12**	**75.73**	**83.80**	**91.51**	**95.52**	**100.45**	**104.36**	**108.57**	**108.46**	**105.05**	**102.83**	**99.95**	**96.10**	**94.03**	**94.97**	**91.83**	**92.98**	**96.29**	**27.2**	**3.6**
East of England	**49.16**	**55.21**	**79.15**	**87.59**	**93.60**	**101.73**	**106.66**	**110.86**	**118.44**	**119.95**	**122.28**	**119.26**	**116.75**	**113.21**	**110.02**	**107.87**	**109.48**	**106.35**	**108.15**	**112.30**	**28.2**	**3.8**
London	**59.75**	**67.28**	**99.78**	**110.30**	**113.02**	**120.87**	**126.37**	**135.44**	**138.97**	**141.42**	**144.24**	**141.57**	**137.45**	**133.73**	**129.29**	**126.35**	**127.79**	**124.30**	**126.84**	**133.19**	**20.8**	**5.0**
South East	**54.47**	**62.84**	**87.54**	**95.27**	**100.08**	**107.39**	**111.54**	**117.78**	**119.96**	**124.15**	**125.82**	**122.84**	**120.40**	**116.41**	**113.02**	**110.98**	**111.93**	**108.82**	**110.23**	**114.51**	**20.2**	**3.9**
South West	**50.35**	**55.97**	**77.93**	**82.47**	**83.85**	**91.13**	**95.04**	**101.60**	**103.98**	**106.47**	**109.14**	**106.05**	**103.73**	**101.41**	**97.58**	**95.38**	**96.47**	**93.58**	**95.17**	**98.60**	**19.6**	**3.6**
England	**51.49**	**55.30**	**75.39**	**83.63**	**89.78**	**98.18**	**104.28**	**109.51**	**112.78**	**116.12**	**117.82**	**114.47**	**112.18**	**108.59**	**105.44**	**103.26**	**104.79**	**101.63**	**103.44**	**107.88**	**29.0**	**4.3**

Source: See Table 73a. Real-terms figures are adjusted using GDP deflators for 2024/25 prices.

Table 73c **Average weekly housing association social rents by region in England**

£ per week - cash prices

Region	1996/97	2000/01	2005/06	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22	2022/23	2023/24	2024/25	Increase 2000/01-2024/25 %	Increase 2023/24 - 2024/25 %
North East	**39.56**	**45.57**	**54.47**	**65.78**	**71.08**	**74.53**	**78.56**	**80.45**	**80.41**	**79.25**	**78.63**	**77.89**	**77.17**	**79.25**	**80.52**	**83.85**	**90.05**	**97.32**	**113.6**	**8.1**
North West	**38.61**	**46.27**	**56.56**	**68.65**	**72.87**	**76.91**	**80.46**	**83.13**	**84.59**	**83.66**	**83.03**	**82.15**	**81.47**	**83.58**	**84.84**	**88.34**	**94.67**	**102.06**	**120.6**	**7.8**
Yorkshire & The Humber	**41.69**	**47.49**	**53.90**	**66.20**	**70.50**	**75.30**	**78.60**	**81.79**	**84.14**	**82.67**	**82.22**	**81.58**	**80.88**	**83.05**	**84.26**	**87.78**	**94.16**	**101.73**	**114.2**	**8.0**
East Midlands	**45.43**	**49.34**	**58.90**	**72.08**	**76.24**	**81.05**	**84.59**	**87.91**	**89.68**	**88.89**	**88.17**	**87.40**	**86.61**	**89.01**	**90.53**	**94.24**	**101.12**	**109.22**	**121.4**	**8.0**
West Midlands	**43.57**	**47.62**	**58.16**	**72.47**	**77.07**	**81.94**	**85.96**	**89.27**	**90.72**	**89.92**	**89.14**	**88.59**	**87.63**	**90.01**	**91.42**	**95.28**	**102.15**	**110.38**	**131.8**	**8.1**
East of England	**46.81**	**55.73**	**66.16**	**81.87**	**87.63**	**92.49**	**96.00**	**100.22**	**101.91**	**100.75**	**100.24**	**98.99**	**98.35**	**100.52**	**102.05**	**105.96**	**113.69**	**122.64**	**120.1**	**7.9**
London	**53.12**	**62.60**	**78.07**	**97.46**	**103.62**	**110.84**	**116.09**	**121.37**	**125.47**	**124.07**	**125.19**	**121.85**	**120.70**	**123.20**	**124.82**	**130.27**	**139.53**	**150.24**	**140.0**	**7.7**
South East	**51.64**	**61.23**	**74.69**	**89.94**	**94.74**	**100.84**	**104.48**	**108.64**	**111.05**	**109.39**	**108.77**	**107.72**	**106.88**	**109.68**	**111.30**	**115.85**	**124.13**	**133.95**	**118.8**	**7.9**
South West	**48.52**	**53.29**	**64.59**	**76.04**	**80.05**	**85.40**	**88.79**	**92.70**	**94.66**	**93.64**	**93.01**	**92.43**	**91.21**	**93.91**	**95.43**	**99.44**	**106.59**	**114.89**	**115.6**	**7.8**
England	**46.81**	**53.90**	**64.32**	**78.28**	**83.21**	**88.41**	**92.30**	**95.89**	**97.84**	**96.61**	**95.59**	**95.12**	**94.25**	**96.60**	**98.05**	**102.15**	**109.50**	**118.15**	**119.2**	**7.9**

Source: Tenant Services Authority (Regulatory and Statistical Return) to 2011, Homes and Communities Agency (Statistical Data Return) to 2017/18 and the Regulator of Social Housing (SDR) from 2018/19, Registered provider social housing stock and rents in England, Table 1.5.

Notes: 1. Figures are based on social rents (i.e. exclude Affordable Rents) for self-contained general needs stock as reported by larger housing associations; they exclude service charges.
2. The threshold for a larger PRP increased in 2007 from owning/managing 250 to 1,000 units/bed spaces. Since 2012, larger PRPs have owned at least 1,000 units/bed spaces.
3. Rents for the four years to 2019/20 were subject to the Welfare Reform and Work Act (2016). It required housing associations in England to reduce social rents by 1% per annum for most social rented homes.

Table 73d **Average weekly housing association social rents by region in England in real terms**

£ per week - 2024/25 prices

Region	1996/97	2000/01	2005/06	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22	2022/23	2023/24	2024/25	Increase 2000/01-2024/25 %	Increase 2023/24 - 2024/25 %
North East	75.31	83.54	88.48	95.22	100.74	103.83	107.21	108.26	107.46	103.83	101.73	98.52	95.10	92.82	94.08	91.54	93.38	97.32	16.5	4.2
North West	73.50	84.82	91.88	99.37	103.27	107.14	109.80	111.87	113.05	109.61	107.42	103.91	100.40	97.89	99.13	96.44	98.17	102.06	20.3	4.0
Yorkshire & The Humber	79.36	87.06	87.55	95.82	99.91	104.90	107.26	110.06	112.44	108.31	106.37	103.20	99.68	97.27	98.45	95.83	97.64	101.73	16.9	4.2
East Midlands	86.48	90.45	95.68	104.33	108.05	112.91	115.44	118.30	119.85	116.46	114.07	110.55	106.74	104.25	105.77	102.88	104.86	109.22	20.8	4.2
West Midlands	82.94	87.30	94.47	104.90	109.23	114.15	117.31	120.13	121.24	117.81	115.32	112.06	107.99	105.42	106.81	104.01	105.93	110.38	26.4	4.2
East of England	89.11	102.16	107.47	118.51	124.19	128.85	131.01	134.86	136.19	132.00	129.68	125.21	121.21	117.73	119.23	115.67	117.89	122.64	20.0	4.0
London	101.12	114.76	126.82	141.07	146.85	154.41	158.43	163.32	167.68	162.55	161.96	154.13	148.75	144.29	145.84	142.21	144.69	150.24	30.9	3.8
South East	98.30	112.24	121.33	130.18	134.27	140.48	142.58	146.19	148.41	143.31	140.72	136.26	131.72	128.46	130.04	126.47	128.72	133.95	19.3	4.1
South West	92.36	97.69	104.92	110.06	113.45	118.97	121.17	124.74	126.50	122.68	120.33	116.91	112.41	109.99	111.50	108.55	110.53	114.89	17.6	3.9
England	89.11	98.81	104.48	113.31	117.93	123.16	125.96	129.04	130.75	126.57	123.67	120.32	116.16	113.14	114.56	111.51	113.55	118.15	19.6	4.1

Source: see Table 73c. Real-terms figures are adjusted using GDP deflators.

Table 74a **Social rents for general need dwellings in England, by bedrooms and region, 2024/25**

Average net weekly rent (£)

	North East	North West	Yorkshire and The Humber	East Midlands	West Midlands	East of England	London	South East	South West	England
Local Authority net rent										
One bedroom	**79.07**	**75.17**	**80.29**	**81.39**	**84.55**	**94.97**	**117.67**	**98.57**	**86.29**	**94.75**
Two bedrooms	**90.10**	**84.91**	**91.16**	**92.51**	**94.14**	**109.70**	**131.76**	**112.37**	**96.78**	**106.77**
Three bedrooms	**98.39**	**93.06**	**99.15**	**100.25**	**106.86**	**124.05**	**149.57**	**128.66**	**108.33**	**117.25**
Four bedrooms	**105.57**	**102.90**	**106.57**	**108.75**	**118.50**	**138.68**	**171.38**	**139.50**	**120.22**	**140.11**
Five bedrooms	**113.83**	**108.40**	**116.68**	**121.41**	**137.54**	**148.76**	**188.21**	**152.88**	**130.22**	**163.96**
Six or more bedrooms	**131.15**	**118.40**	**122.02**	**125.36**	**138.13**	**156.49**	**203.21**	**178.83**	**140.00**	**178.43**
All Self-contained	**91.37**	**85.73**	**90.89**	**92.84**	**96.51**	**112.33**	**133.41**	**114.54**	**98.61**	**107.96**
Average LA rent as % of market rent	**54.8**	**41.6**	**48.4**	**46.2**	**45.6**	**39.9**	**25.8**	**36.4**	**36.7**	**33.8**
Housing association (Private Registered Provider) net rent										
One bedroom	**85.92**	**81.22**	**87.89**	**92.62**	**94.51**	**104.05**	**131.34**	**112.43**	**96.56**	**101.73**
Two bedrooms	**95.92**	**92.78**	**101.63**	**108.06**	**109.08**	**120.09**	**147.83**	**131.10**	**112.94**	**116.22**
Three bedrooms	**105.79**	**103.19**	**111.24**	**117.85**	**120.55**	**134.85**	**164.53**	**148.19**	**126.02**	**128.23**
Four bedrooms	**116.41**	**112.22**	**124.65**	**133.86**	**138.83**	**151.02**	**182.23**	**166.05**	**146.30**	**150.02**
Five bedrooms	**127.69**	**121.02**	**138.32**	**140.64**	**146.01**	**158.44**	**196.34**	**180.59**	**156.25**	**166.34**
Six or more bedrooms	**142.83**	**131.09**	**147.29**	**157.10**	**160.64**	**166.24**	**206.81**	**189.96**	**159.85**	**177.26**
All Self-contained	**97.32**	**94.68**	**101.74**	**109.22**	**110.38**	**122.65**	**150.33**	**133.96**	**114.89**	**118.16**
Average HA rent as % of market rent	**58.3**	**45.9**	**54.2**	**54.4**	**52.1**	**43.6**	**29.1**	**42.6**	**42.7**	**37.0**
Housing association (Private Registered Provider) gross rent										
One bedroom	**90.83**	**95.34**	**94.72**	**103.38**	**104.69**	**113.13**	**146.06**	**122.56**	**106.22**	**111.36**
Two bedrooms	**98.29**	**104.73**	**105.45**	**112.69**	**115.44**	**125.42**	**163.27**	**137.84**	**118.60**	**122.94**
Three bedrooms	**106.46**	**112.38**	**112.41**	**119.43**	**122.18**	**136.25**	**175.74**	**150.04**	**127.76**	**130.93**
Four bedrooms	**116.95**	**122.08**	**125.96**	**135.95**	**140.72**	**153.05**	**193.12**	**168.32**	**148.44**	**154.21**
Five bedrooms	**128.04**	**131.69**	**139.74**	**142.50**	**147.79**	**160.49**	**205.92**	**182.59**	**157.51**	**171.19**
Six or more bedrooms	**143.79**	**142.21**	**148.73**	**159.06**	**163.09**	**167.84**	**214.73**	**191.32**	**161.37**	**181.67**
All Self-contained	**99.70**	**106.03**	**105.46**	**113.94**	**115.99**	**127.36**	**164.05**	**139.61**	**120.02**	**124.15**
Average HA rent as % of market rent	**59.8**	**51.4**	**56.2**	**56.7**	**54.8**	**45.3**	**31.8**	**44.3**	**44.7**	**38.9**

Source: Regulator for Social Housing Local Authority Data Return (LADR) and Statistical Data Return (SDR) plus ONS Private Rental Market Statistics.

Notes: 1. Local authority rents are based on returns from all local authority landlords whilst housing association rents are based on those of large PRPs that own at least 1,000 social housing units.
2. Net rents are for self-contained units and exclude general service charges, personal service charges and support charges.
3. Gross rents include service charges eligible for universal credit or housing benefit. Service charge and gross rent figures for local authority social rented stock are not available.
4. Until 2023/24, market rents were sourced from the 'Private rental market summary statistics in England' dataset, now discontinued. From 2023/24 market rents are sourced from the 'Price Index of Private Rents, UK: monthly price statistics' dataset.

Table 74b **Affordable Rents for general need dwellings in England, by bedrooms and region, 2024/25**

Average Gross weekly rent (£)

	North East	North West	Yorkshire and The Humber	East Midlands	West Midlands	East of England	London	South East	South West	England
Local Authority										
One bedroom	**113.32**	**105.17**	**104.92**	**116.95**	**106.48**	**155.10**	**190.61**	**158.91**	**126.80**	**149.91**
Two bedrooms	**116.49**	**127.64**	**119.73**	**137.02**	**124.95**	**180.72**	**226.46**	**196.16**	**151.78**	**164.76**
Three bedrooms	**129.28**	**137.37**	**136.06**	**156.04**	**139.07**	**217.65**	**250.00**	**224.47**	**180.01**	**184.15**
Four bedrooms	**168.84**	**173.25**	**178.48**	**177.93**	**164.98**	**272.94**	**269.02**	**270.80**	**229.63**	**219.04**
Five bedrooms	**164.45**	**169.47**	**166.19**	**189.73**	**172.12**	**240.59**	**272.77**	**313.65**	**250.96**	**221.89**
Six or more bedrooms	**130.93**	**–**	**–**	**259.00**	**245.53**	**254.66**	**263.39**	**264.72**	**266.50**	**251.77**
All self-contained	**120.16**	**126.87**	**125.72**	**140.85**	**131.83**	**183.68**	**223.60**	**196.20**	**159.99**	**169.54**
Average LA Affordable Rent as % of market rent	**72.0**	**61.5**	**66.9**	**70.1**	**62.3**	**65.3**	**43.3**	**62.3**	**59.5**	**53.2**
Housing association (Private Registered Provider)										
One bedroom	**103.97**	**111.78**	**110.03**	**116.45**	**118.17**	**144.54**	**213.27**	**161.85**	**129.32**	**151.91**
Two bedrooms	**119.55**	**129.74**	**126.67**	**137.30**	**140.29**	**177.77**	**245.37**	**199.10**	**156.98**	**164.65**
Three bedrooms	**132.77**	**141.22**	**138.94**	**155.62**	**155.84**	**204.80**	**265.37**	**231.13**	**183.57**	**178.62**
Four bedrooms	**149.32**	**164.45**	**162.32**	**194.88**	**185.79**	**251.60**	**288.89**	**284.11**	**223.64**	**225.84**
Five bedrooms	**168.49**	**168.13**	**161.79**	**181.96**	**190.63**	**236.45**	**293.39**	**263.58**	**226.55**	**214.65**
Six or more bedrooms	**144.00**	**237.55**	**161.86**	**164.00**	**209.08**	**164.00**	**323.21**	**289.00**	**252.00**	**241.42**
All self-contained	**123.63**	**132.65**	**130.08**	**140.40**	**143.48**	**177.82**	**239.59**	**200.85**	**160.80**	**168.10**
Average HA Affordable Rent as % of market rent	**74.1**	**64.3**	**69.3**	**69.9**	**67.8**	**63.2**	**46.4**	**63.8**	**59.8**	**52.7**

Source: See Table 74a.

Notes 1. Affordable Rent homes are those made available at a rent level up to 80% (inclusive of service charges) of local market rents. Figures include the London Affordable Rent, which are units let at or below weekly rent benchmarks set by the Greater London Authority.

2. Affordable Rent general needs gross rents are based on data for all local authorities and all housing associations with Affordable Rent stock.

Table 75 **Welsh housing capital expenditure**

£ million

	1981/82	1985/86	1990/91	1995/96	2000/01	2005/06	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22	2022/23	2023/24	2024/25
Gross investment																					
Local authorities:																					
HRA acquisitions and new build	44.5	26.2	20.4	11.1	7.3	9.6	8.3	8.4	7.9	8.8	11.1	26.9	22.0	37.2	57.0	79.1	99.5	108.8	111.9	173.6	218.5
+ HRA renovation	24.3	49.7	105.8	89.8	77.0	140.4	119.6	138.1	134.8	149.6	172.1	196.6	234.3	225.4	227.2	243.9	165.7	208.4	217.7	220.4	236.5
+ Enveloping and environmental works	0.3	4.8	26.2	18.3	11.6	31.1	19.5	17.7	16.3	12.6	18.2	17.1	11.8	4.2	2.9	3.4	3.0	2.3	1.5	2.2	2.8
+ Slum clearance	2.0	0.6	0.7	0.7	0.3	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
+ Low cost homeownership	0.6	0.4	3.4	7.3	0.9	0.3	0.5	1.8	0.6	1.4	1.2	1.6	5.0	3.9	1.6	4.1	3.9	1.1	0.2	0.4	1.1
+ Improvement grants etc.	18.5	55.3	93.5	177.3	97.6	76.0	62.3	63.6	55.0	50.3	56.9	71.8	54.7	45.8	46.5	48.5	33.6	51.7	58.0	76.0	82.2
+ Private housing loans	5.7	2.4	5.1	0.2	0.0	0.0	0.0	0.6	1.8	1.0	0.8	2.5	2.7	1.8	1.5	3.6	5.2	1.5	0.5	0.7	0.6
= Total local authorities	95.9	139.4	255.1	304.7	194.7	257.5	210.1	230.1	216.4	223.6	260.3	316.5	330.5	318.3	336.7	382.5	311.0	373.8	389.8	473.4	541.6
+ Housing associations	32.3	40.6	116.0	106.4	54.9	77.7	102.8	96.9	101.0	83.0	79.7	74.0	98.0	89.0	198.6	208.2	300.0	250.0	310.0	330.0	365.0
= Total gross investment (A)	128.2	180.0	371.1	411.1	249.6	335.2	312.9	327.0	317.4	306.6	340.0	390.5	428.5	407.3	535.3	590.7	611.0	623.8	699.8	803.4	906.6
Capital receipts:																					
Local authorities	65.5	72.0	87.2	50.6	70.1	88.2	22.8	7.3	7.7	12.3	15.4	17.0	17.8	15.9	16.0	21.1	9.3	7.6	8.3	4.4	3.9
+ Housing associations	1.0	3.8	9.5	6.5	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–		
= Total receipts (B)	66.5	75.8	96.7	57.1	70.1	88.2	22.8	7.3	7.7	12.3	15.4	17.0	17.8	15.9	16.0	21.1	9.3	7.6	8.3	4.4	3.9
Total net investment (A–B)	61.7	104.2	274.4	354.0	179.5	247.0	290.1	319.7	309.7	294.3	324.6	373.5	410.7	391.4	519.3	569.6	601.7	616.1	691.5	799.0	902.7

Sources: Welsh Housing Statistics, Welsh Office and Welsh Government; Welsh Local Government Finance Statistics (capital receipts).

Notes: 1. Housing association figures include credit approvals transferred from Welsh local authorities.
2. 'HRA acquisitions and newbuild etc' includes other HRA; 'Improvement grants' includes other non-HRA.
3. Since 1998/99 housing associations have retained sales receipts.
4. On housing association expenditure, see notes to Table 76.
5. Housing association figures from 2021/22 onwards are for grant only.
6. The *Review's* editors advise that data in this table are subject to reappraisal for future editions.

Table 76 **Welsh housing capital plans and investment including private finance**

£ million

	1986/87	1990/91	1995/96	2000/01	2005/06	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22	2022/23	2023/24	2024/25	2025/26 estimate
Local authorities:																					
Capital provision	141.9	183.9	261.5	194.2	211.2	173.7	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
+ Net local financial resources	45.4	71.2	43.2	0.5	46.3	36.4	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
= Gross investment (A)	187.3	255.1	304.7	194.7	257.5	210.1	230.1	216.4	223.6	260.3	316.5	330.5	318.3	336.7	382.5	311.0	373.8	389.8	473.4	541.6	632.1
+ Dowry funding for RSLs (B)	–	–	–	–	4.0	37.3	47.6	43.8	43.8	43.8	43.8	43.8	43.8	43.8	43.8	43.8	43.8	43.8	43.8	43.8	43.8
Housing associations (RSLs):																					
Net provision	46.4	92.2	93.7	54.9	77.7	102.8	96.9	101.0	83.0	79.7	74.0	98.0	89.0	198.6	208.2	300.0	250.0	310.0	330.0	365.0	437.3
+ Local authority transfers	0.0	14.3	6.2	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
+ Capital receipts	5.1	9.5	6.5	–	–	–	–	18.0	31.0	33.0	37.0	44.0	42.0	46.0	42.0	0.0	–	–	–	–	–
= Gross HA provision	51.5	116.0	106.4	54.9	77.7	102.8	96.9	119.0	114.0	112.7	111.0	142.0	131.0	244.6	250.2	300.0	250.0	310.0	330.0	365.0	437.3
+ Private finance	0.0	33.0	76.2	39.8	56.3	74.4	70.2	73.1	57.5	57.7	76.6	108.4	113.1	143.8	158.0	217.0	181.0	224.4	238.9	264.3	316.6
= Gross investment (C)	51.5	149.0	182.6	94.7	134.0	177.2	167.1	192.1	167.9	170.3	219.3	302.1	311.4	388.4	408.2	517.0	431.0	534.4	568.9	629.3	753.8
Other provision (D)	–	–	–	–	–	–	–	–	11.6	16.6	1.6	14.8	14.9	38.9	38.8	48.6	45.7	92.5	106.6	154.7	111.2
Total gross investment (A+B+C+D)	238.8	404.1	487.3	289.4	395.5	424.6	444.8	452.3	446.9	491.1	581.2	691.2	688.4	807.8	873.3	920.4	894.3	1,060.6	1,192.7	1,369.4	1,541.0

Sources: Welsh Government Main Expenditure Group (MEG) Allocations, Local Government Finance Statistics, Financial Statements of Welsh Housing Associations (Global Accounts); for older sources see earlier versions.

Notes:
1. Local authority provision and investment figures for years to 1998/99 do not include credit approvals transferred to Housing for Wales.
2. Net local financial resources include the use of capital receipts and revenue contributions to capital outlay and use of 'housing' credit approvals for other investment. For the years to 2007/08 net local financial resources are balancing figures between capital provision and outturn housing investment. For 2009/10 they are an estimate based on trends in available receipts and 'unsupported' prudential borrowing.
3. For the years to 2003/04 capital provision includes capital grants and credit approvals. From 2004/05 capital provision includes capital grants, Major Repairs Allowance (MRA) and indicative levels of supported prudential borrowing. Unsupported' prudential borrowing is included in net local financial resources.
4. Local authority gross investment includes capital grants, MRA, leasehold for elderly and other LCHO schemes on land owned by local authorities, plus indicative levels of supported prudential borrowing.
5. Gross local authority investment for 2015/16 does not include the £919 million additional borrowing to enable the 11 local authorities with council housing stock to exit the HRA subsidy system and become self-financing.
6. The Welsh Government provides 10 LSVT housing associations dowry grant funding where the cost of improvement work exceeds anticipated rental income. Like the local authorities' MRA, it supports delivery of the Welsh Housing Quality Standard (WHQS). The total MRA for 2025/26 is £60.4 million. The Welsh Government's 2025/26 Draft Budget also included £95 million for decarbonisation of the existing social housing stock.
7. HA net provision figures are outturn for years to 2012/13 and budget estimates from 2013/14, typically supplementary Budget allocations are made during the financial year. It includes the Land for Housing loan funding.
8. Capital receipts are those received in the year as reported in annual global accounts. Other provision includes the Integrated Housing and Care Fund and other minor schemes but not funding for building safety and decarbonisation.
9. The *Review's* editors advise that data in this table are subject to reappraisal for future editions.

Table 77 **Welsh local authority Housing Revenue Accounts 1990-2015**

£ million

	1990/91	1995/96	1996/97	1997/98	1998/99	1999/00	2000/01	2001/02	2002/03	2003/04	2004/05	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15
Income:																					
Net rents from dwellings	115.3	129.6	128.2	130.3	132.8	134.4	131.8	130.3	124.3	127.3	–	–	–	–	–	–	–	–	–	–	–
+ Rent rebates	165.0	256.4	270.1	263.1	260.8	260.8	271.4	273.5	249.9	261.5	–	–	–	–	–	–	–	–	–	–	–
= Total rent from dwellings	280.3	386.0	398.3	393.4	393.6	395.3	403.2	403.8	374.2	388.7	391.3	387.2	412.1	420.2	387.3	312.5	278.1	300.4	314.2	328.1	310.3
+ Rents from land, etc.	2.9	3.9	3.6	4.4	4.9	4.5	4.3	5.5	4.9	5.3	5.4	5.1	5.3	4.7	4.7	3.3	2.9	3.3	3.4	3.6	3.5
+ Government subsidy	164.9	192.4	191.8	183.2	168.8	168.0	180.2	180.1	180.5	184.9	- 81.9	- 85.7	- 99.1	- 100.2	- 94.2	- 85.8	- 77.3	- 73.5	- 72.7	- 72.8	- 73.3
+ Supporting People services	–	–	–	–	–	–	–	–	–	–	6.0	5.4	5.9	6.2	4.3	4.0	3.4	2.3	3.1	1.3	1.6
+ Sums transferred into the HRA	5.9	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
+ Credit to the HRA	14.9	5.5	4.6	2.7	3.2	3.1	2.8	2.3	2.0	2.0	1.7	1.6	1.5	1.6	2.2	1.3	0.6	0.4	0.3	0.3	0.1
+ Other transfers	7.5	0.3	0.3	0.5	0.4	0.1	0.1	0.1	0.1	0.1	0.5	0.6	0.5	- 0.2	1.4	- 0.2	0.0	0.6	0.0	0.0	0.0
+ Other income	5.7	8.4	8.2	13.8	17.1	18.6	16.0	15.8	14.1	16.6	16.1	16.1	16.8	19.0	17.4	14.9	13.8	14.4	16.5	18.0	18.3
+ Credit balance from previous year	24.6	38.6	29.5	36.0	30.5	25.8	28.3	34.9	38.6	50.2	46.4	49.5	49.0	54.8	64.3	54.9	63.3	65.7	67.3	76.5	66.0
= Total income	506.7	635.0	636.4	634.2	618.6	615.5	634.9	642.6	614.5	647.8	385.5	379.9	391.9	405.9	387.3	304.8	284.8	313.6	332.1	355.0	326.7
Expenditure:																					
Supervision & management	60.0	81.2	84.8	86.7	86.5	89.7	99.9	99.7	98.9	101.0	104.3	107.4	117.5	121.4	109.1	95.8	87.7	79.4	82.4	83.6	82.5
+ Repairs & maintenance	114.2	126.3	124.5	123.2	121.3	113.0	121.9	124.2	125.1	133.8	133.5	137.7	131.3	142.1	134.1	121.0	79.7	96.3	79.7	70.4	77.7
+ Supporting People services	–	–	–	–	–	–	–	–	–	–	6.2	5.6	5.1	4.7	4.7	4.4	3.8	2.1	3.5	1.3	1.6
+ Expenditure for capital purposes	46.7	25.3	25.1	28.3	33.4	32.7	32.9	23.5	13.2	5.4	4.1	6.8	9.5	11.7	19.1	16.1	16.3	38.4	59.5	82.8	91.1
+ Capital financing charges	96.5	109.0	101.4	98.8	87.6	80.6	80.9	84.3	83.5	93.0	80.3	68.9	62.4	57.6	46.3	36.2	32.3	30.7	32.3	33.4	35.6
+ Other expenditure/transfers	2.8	3.1	3.1	4.5	3.9	6.4	4.1	5.3	6.1	7.4	7.3	7.7	10.9	11.5	10.6	7.9	35.4	6.3	20.0	22.5	21.6
+ Rent rebates	165.0	256.4	270.1	263.1	260.8	260.8	271.4	273.5	249.9	261.5	–	–	–	–	–	–	–	–	–	–	–
+ Debit balance from previous year	–	4.4	2.9	1.3	–	0.6	0.3	0.7	0.5	–	–	–	0.4	–	°	0.0	0.0	0.0	0.0	4.2	0.0
+ Balance at year end	21.4	29.5	24.5	28.8	25.6	31.7	28.9	32.4	38.0	44.4	46.6	45.6	48.6	59.1	65.6	61.7	67.1	60.3	54.9	42.3	34.0
= Total expenditure	506.7	635.0	636.4	634.5	618.9	615.6	638.2	643.6	615.1	646.6	382.2	379.8	385.4	408.0	389.5	343.2	322.4	313.5	332.3	337.2	344.2

Source: Welsh Housing Statistics and Welsh Government.

Note: 1. The 'notional' rent surpluses historically applied towards the cost of rent rebates are now transferred to the Welsh Government. In turn, the WG Budget is reduced each year to compensate HM Treasury for the contribution no longer made (since 2003/04) from rents toward the costs of rent rebates.

2. Figures from 2004/05 onwards are estimates from 2nd Advance HRAS forms. Annual transfers to HM Treasury have now ended, on the basis of a one off capital payment to HM Treasury of £919 million.

Table 78 **Rents and earnings in Wales**

£ per week

	1981	1985	1990	1995	2000	2005	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	20017/18	2018/19	2019/20	2020/21	2021/22	2022/23	2023/24	2024/25
Local authorities:																					
Subsidy guideline			22.98	33.58	38.94	47.59	64.18	66.96	70.23	73.18	75.16	76.21	78.12	81.63	83.59	85.85	87.14	89.84	–	–	–
Average rent	11.43	16.53	23.49	35.35	42.01	50.06	62.64	66.61	69.6	72.58	75.19	78.44	81.15	84.65	89.35	92.26	95.06	96.45	99.20	105.08	112.07
Housing associations:																					
Fair rents	13.53	18.67	30.08	40.08	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Assured rents			30.73	42.16	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
All rents	–	–	–	–	45.17	52.99	66.97	69.62	73.69	76.18	79.16	82.05	83.93	87.10	91.15	93.81	–	98.01	100.93	107.35	115.24
Private renting:																					
Unfurnished fair rents	10.10	14.12	23.87	35.63	–	–	98.00	110.00	104.00	100.00	110.00	100.00	105.00	109.00	104.00	–	–	–	–	–	–
Market rents	–	–	35.38	58.65	59.65	83.91	112.83	114.23	123.23	123.69	124.62	126.00	128.08	130.62	133.62	136.62	139.38	143.08	152.08	166.15	180.23
All private rents	–	–	–	–	–	–	98.00	110.00	104.00	100.00	110.00	100.00	105.00	109.00	104.00	109.00	121.00	114.00	124.00	135	–
Average earnings	119.40	160.30	232.10	301.30	368.40	460.90	526.40	525.20	530.60	546.60	547.20	560.70	575.80	585.80	597.60	623.70	616.80	638.60	675.50	726.20	768.10
Rent as a % earnings:																					
Local authority rents	9.6	10.3	10.1	11.7	11.4	10.9	11.9	12.7	13.1	13.3	13.7	14.0	14.1	14.5	15.0	14.8	15.4	15.1	14.7	14.5	14.6
HA fair rents	11.3	11.6	13.0	13.3	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
HA assured rents			13.2	14.0	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
HA all rents	–	–	–	–	12.3	11.5	12.7	13.3	13.9	13.9	14.5	14.6	14.6	14.9	15.3	15.0	–	15.3	14.9	14.8	15.0
Private fair rents	8.5	8.8	10.3	11.8	–	–	18.6	20.9	19.6	18.3	20.1	17.8	18.2	18.6	17.4	–	–	–	–	–	–
Private market rents	–	–	15.2	19.5	16.2	18.2	21.4	21.7	23.2	22.6	22.8	22.5	22.2	22.3	22.4	21.9	22.6	22.4	22.5	22.9	23.5
All private rents	–	–	–	–	–	–	18.6	20.9	19.6	18.3	20.1	17.8	18.2	18.6	17.4	17.5	19.6	17.9	18.4	18.6	–

Sources: Welsh Government, Welsh Housing Statistics, DoE Housing and Construction Statistics, ONS Family Resources Survey, Regional Trends, New Earnings Surveys, ONS Annual Survey of Hours and Earnings, Community Housing Cymru, and UKHR Tables 54b and 54c.

Notes: 1. Earnings figures are gross average earnings for adults in full-time work, resident in Wales.

2. LA and HA rent figures are for self-contained stock and are for financial years. The subsidy (target) rents are currently suspended and their future is not currently known.

3. Market rents to 2000 are for unfurnished lets and are for financial years. Figures from 2001/2 to 2011/12 are for calendar years and are derived from the Rent Officers Wales - Lettings Information Database. Figures from 2012/13 are ONS figures reported in UKHR Table 54c.

4. The 'all private rents' figures are drawn from UKHR Table 54b, which is derived from the FRS. These figures, especially for 2020/21 and 2021/22, should be treated with caution and viewed as illustrative only due to the relatively small sample achieved.

Table 79 **Scottish gross housing investment excluding private finance in real terms**

£ million (2023/2024 =100)

	1980/81	1990/91	2000/01	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22	2022/23	2023/24
Cash	**477**	**867**	**640**	**894**	**1,062**	**1,045**	**995**	**1,122**	**1,028**	**951**	**903**	**921**	**1,002**	**1,017**	**1,156**	**1,228**	**1,409**	**1,596**	**1,262**	**1,490**	**1,650**	**1,626**
2023/24 prices	**2,027**	**1,927**	**1,129**	**1,401**	**1,621**	**1,557**	**1,431**	**1,592**	**1,432**	**1,301**	**1,213**	**1,215**	**1,305**	**1,315**	**1,462**	**1,529**	**1,718**	**1,901**	**1,427**	**1,694**	**1,751**	**1,626**
GDP deflator	**4.25**	**2.22**	**1.76**	**1.57**	**1.53**	**1.49**	**1.44**	**1.42**	**1.39**	**1.37**	**1.34**	**1.32**	**1.30**	**1.29**	**1.26**	**1.24**	**1.22**	**1.19**	**1.13**	**1.14**	**1.06**	**1.00**

Sources: See Table 81.

Notes: 1. Gross outturn capital expenditure by local authorities, by new towns, and by the Scottish Government (historically, Communities Scotland and its predecessors). Includes estimates for the use of capital receipts and revenue for local authority capital investment.
2. Excludes transfer payments for new town stock sold to local authorities, NLF repayments, corporation tax and housing association use of private finance. Also excludes current expenditure.
3. Real prices based on GDP deflator taken from ONS series L8GG in data tables.
4, The *Review's* editors advise that data in this table are subject to reappraisal for future editions.

Table 80 **Scottish affordable housing investment by public agency**

£ million

	1986/87	1990/91	2000/01	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22	2022/23	2023/24
Gross investment:																						
Local authorities[1,2]	**453**	**621**	**414**	**508**	**572**	**508**	**559**	**553**	**622**	**650**	**664**	**692**	**730**	**705**	**743**	**720**	**789**	**944**	**712**	**981**	**1,132**	**1,261**
+ New towns	**28**	**43**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**
+ Scottish Government[3]	**168**	**203**	**208**	**386**	**490**	**537**	**437**	**569**	**406**	**301**	**239**	**229**	**273**	**312**	**413**	**508**	**620**	**652**	**550**	**509**	**518**	**364**
+ Other programmes[4]	**–**	**–**	**18**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**
= Total gross investment (A)	**649**	**867**	**640**	**894**	**1,062**	**1,045**	**995**	**1,122**	**1,028**	**951**	**903**	**921**	**1,002**	**1,017**	**1,156**	**1,228**	**1,409**	**1,596**	**1,262**	**1,490**	**1,650**	**1,626**
Capital receipts:																						
Local authorities[5]	**–**	**297**	**225**	**200**	**243**	**190**	**124**	**54**	**58**	**44**	**40**	**48**	**66**	**78**	**128**	**72**	**19**	**7**	**28**	**24**	**34**	**23**
+ New towns	**–**	**47**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**
+ Scottish Government[6]	**–**	**68**	**–**	**–**	**–**	**–**	**29**	**26**	**20**	**10**	**8**	**14**	**26**	**28**	**8**	**18**	**15**	**5**	**5**	**7**	**14**	**6**
= Total capital receipts (B)	**204**	**344**	**225**	**200**	**243**	**190**	**153**	**80**	**78**	**54**	**48**	**63**	**92**	**106**	**136**	**90**	**34**	**12**	**33**	**31**	**48**	**29**
Loan repayments (C)	**–**	**10**	**2**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**
= Net investment (A–B–C)	**445**	**513**	**413**	**694**	**819**	**855**	**843**	**1,042**	**950**	**897**	**854**	**859**	**910**	**911**	**1,020**	**1,138**	**1,376**	**1,584**	**1,229**	**1,459**	**1,602**	**1,596**

Sources: UKHR Tables 81 and 82, Scottish Government Consolidated Accounts, Scottish Consolidated Fund accounts and Scottish Budget.

Notes: 1. Gross local authority investment includes HRA and non-HRA components (see Table 81). The 1995/96 and 1996/97 figures exclude £107 million and £83 million respectively, linked to purchase of new town stock. These expenditures are also excluded from the 'New towns' capital receipt figures.

2. From 2008/09 and the Transfer of the Management of Development Funding (TMDF) to Edinburgh and Glasgow Councils, TMDF out-turn expenditure in relation to monies for housing associations and private developer provision has been removed from local authority gross investment.

3. This refers to Scottish Government (and its predecessors) grant, bond and loan aid to housing associations and private developers for affordable housing. It excludes grant aid for affordable homes delivered by local authorities, which began in 2009 and is included in gross local authority investment.

4. This includes Community Ownership capital payments.

5. Local authority capital receipts are gross figures and include RTB sales and other stock and land disposals.

6. Scottish Government capital receipts from 2008/09 onwards relate to receipts (used not received) from the Affordable Housing Supply Programme. From 2016/17 they exclude receipts from shared equity programmes.

7. Figures for 2020/21 and 2021/22 reflect the impact of the Covid-19 pandemic on local authorities' capital programmes but it is not possible to quantify this impact. Figures for 2023/24 are provisional as not all data used to produce these estimates where published when this table was compiled.

8. The *Review's* editors advise that data in this table are subject to reappraisal for future editions.

Table 81 **Provision for local authority housing investment in Scotland**

£ million

	1985/86	1990/91	2000/01	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22	2022/23	2023/24
HRA investment (A)	**291**	**492**	**351**	**418**	**490**	**453**	**501**	**495**	**546**	**600**	**607**	**619**	**665**	**643**	**677**	**684**	**742**	**889**	**684**	**950**	**1,073**	**1,186**
Comprising:																						
Enhancements to existing buildings	–	–	–	–	–	–	–	**381**	**395**	**401**	**444**	**445**	**435**	**409**	**401**	**398**	**390**	**465**	**270**	**410**	**485**	**512**
New construction and conversion	–	–	–	–	–	–	–	**79**	**115**	**165**	**130**	**115**	**193**	**204**	**227**	**218**	**282**	**339**	**329**	**441**	**429**	**517**
Other capital expenditure	–	–	–	–	–	–	–	**36**	**37**	**33**	**34**	**59**	**37**	**29**	**48**	**68**	**71**	**84**	**85**	**98**	**159**	**156**
Financed by:																						
Borrowing	**169**	**200**	**168**	**130**	**131**	**150**	**240**	**312**	**306**	**343**	**313**	**317**	**311**	**273**	**225**	**255**	**314**	**460**	**256**	**487**	**583**	**736**
Capital receipts	**122**	**290**	**67**	**200**	**243**	**190**	**124**	**54**	**58**	**44**	**40**	**48**	**66**	**78**	**128**	**72**	**19**	**7**	**28**	**24**	**34**	**23**
Revenue Reserves	–	**2**	**126**	**88**	**87**	**95**	**123**	**120**	**158**	**155**	**188**	**186**	**191**	**195**	**209**	**241**	**155**	**231**	**203**	**258**	**186**	**158**
Capital grants/ other					**30**	**19**	**14**	**9**	**24**	**58**	**66**	**68**	**97**	**97**	**115**	**116**	**255**	**191**	**197**	**181**	**271**	**269**
Non–HRA investment (B)	**117**	**129**	**63**	**90**	**82**	**55**	**180**	**183**	**174**	**149**	**136**	**157**	**166**	**166**	**163**	**153**	**203**	**216**	**177**	**207**	**227**	**210**
of which Local TMDF spend (C)							**122**	**130**	**125**	**98**	**80**	**84**	**101**	**105**	**97**	**117**	**157**	**161**	**149**	**176**	**167**	**135**
Financed by:																						
Borrowing	**88**	**122**	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Capital receipts	**29**	**7**	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Total Investment (A+B-C)	**408**	**621**	**414**	**508**	**572**	**508**	**559**	**553**	**622**	**650**	**664**	**692**	**730**	**705**	**743**	**720**	**789**	**944**	**712**	**981**	**1,132**	**1,261**

Sources: Scottish Government Local Government Financial Statistics (SLGFS), Housing Revenue Account (HRA) statistics, Provisional Outturn and Budget Estimates, (POBE), AHSP Outturn reports and Scottish Office, Cms 2814, 3214, 3614, 3914 & 4215.

Notes:
1. In 1996/97 Scottish authorities were required to set aside 25 per cent of gross capital receipts against HRA debt. In 1997/98 this was increased to 75 per cent. Set-aside was then abolished in 2004/05.
2. HRA figures were revised back to 2004/05 in 2014. As revised figures for funding sources for 2004/05 and 2005/06 were unavailable, previous figures were adjusted pro-rata to the revised total HRA investment figures for the year.
3. HRA capital expenditure on new construction and conversion does not include acquisition costs of land or existing buildings, which are recorded elsewhere in the breakdown.
4. HRA borrowing figures for 1995/96 and 1996/97 include £107 and £83 million respectively for the purchase of new town stock.
5. Local authority capital receipts figures refer to receipts used to fund the capital programme during the year, whereas those in Table 80 refer to the total capital receipts received during the year.
6. Capital grants and other sources of income include use of council tax discounts on second homes/long-term empty properties.
7. Non-HRA investment refers to housing capital expenditure financed through the General Fund. Data collection revisions in 2006/07, 2008/09 and 2013/14 have resulted in a discontinuity in the series.
8. Provision for non-HRA investment is included within a combined local government services block grant. Details on how non-HRA housing capital investment is funded have not been readily available since 1995/96.
9. From 2008/09 non-HRA investment includes grant payments for HA developments and some private sector developments in Edinburgh and Glasgow, following the Transfer of the Management of Develop Funding (TMDF) for the local AHSP to both councils.
10. Total investment excludes TMDF spend, included in total HA and private investment in Table 82 or in total HRA investment in the case of council new build in Edinburgh (but not Glasgow, where all stock has been transferred).
11. Figures for 2020/21 and 2021/22 reflect the impact of the Covid-19 pandemic on local authorities' capital programmes but it is not possible to quantify this impact.
12. Figures for 2023/4 are provisional. The TMDF figures for 2015/16 to 2022/23 have been revised while the 2023/24 TMDF figure is based on Resource Planning Assumptions and should be treated as illustrative of likely spend.
13. The *Review*'s editors advise that data in this table are subject to reappraisal for future editions.

Table 82 **Scottish Government capital funding and private finance for affordable housing development by housing associations and private developers**

£ million

Programme	1989/90	1990/91	1995/96	2000/01	2005/06	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22	2022/23	2023/24
Housing associations development																			
Capital programme (A)	**202.6**	**194.8**	**278.5**	**181.1**	**359.5**	**382.5**	**262.6**	**169.4**	**192.7**	**206.6**	**227.3**	**305.0**	**363.6**	**467.7**	**512.9**	**425.6**	**391.1**	**418.1**	**374.3**
+ Private finance (B)	**5.4**	**42.9**	**118.0**	**116.2**	**223.8**	**233.2**	**203.5**	**144.9**	**251.5**	**163.2**	**170.3**	**307.7**	**301.1**	**335.9**	**431.7**	**227.4**	**223.1**	**204.7**	**147.9**
+ Other public finance														**14.6**	**13.9**	**5.8**	**4.4**	**5.7**	**3.4**
= Total housing associations (Y)	**208.0**	**237.7**	**396.5**	**297.3**	**583.3**	**615.7**	**466.1**	**314.3**	**444.2**	**369.8**	**397.5**	**612.7**	**664.7**	**818.2**	**958.4**	**658.8**	**618.6**	**628.5**	**525.6**
Private sector delivery																			
Capital programme (C)	**2.0**	**8.1**	**29.2**	**18.7**	**9.2**	**8.3**	**24.7**	**64.7**	**31.2**	**62.6**	**83.7**	**105.2**	**138.1**	**145.1**	**132.7**	**107.0**	**112.2**	**94.1**	**112.8**
+ Private finance (D)	**4.5**	**37.0**	**90.0**	**50.7**	**22.9**	**15.5**	**121.8**	**48.0**	**60.8**	**126.5**	**177.1**	**228.2**	**228.2**	**294.7**	**245.1**	**163.1**	**206.3**	**127.6**	**190.8**
+ Other public finance														**1.0**	**4.0**	**1.6**	**6.6**	**1.9**	**2.1**
= Total private development (Z)	**6.5**	**45.1**	**119.2**	**69.4**	**32.1**	**23.8**	**146.5**	**112.7**	**92.0**	**189.1**	**260.8**	**333.4**	**366.3**	**440.8**	**381.8**	**271.8**	**325.1**	**223.6**	**305.8**
Other capital programme (E)	**–**	**–**	**8.6**	**7.7**	**17.7**	**15.4**	**13.2**	**4.8**	**5.5**	**3.4**	**1.1**	**3.2**	**6.6**	**7.7**	**6.6**	**17.1**	**5.5**	**5.6**	**9.6**
Total capital programme (A,C,E)	**204.6**	**202.9**	**316.3**	**207.5**	**386.4**	**406.2**	**300.5**	**238.9**	**229.4**	**272.6**	**312.0**	**413.4**	**508.3**	**620.4**	**652.2**	**549.7**	**508.8**	**517.7**	**496.7**
Total private finance (B,D)	**9.9**	**79.9**	**208.0**	**166.9**	**246.7**	**248.7**	**325.3**	**192.9**	**312.3**	**289.6**	**347.4**	**535.9**	**529.3**	**630.5**	**676.7**	**390.6**	**429.4**	**332.3**	**338.8**
Total capital investment (Y,Z,E)	**214.5**	**282.8**	**524.3**	**374.4**	**633.1**	**654.9**	**625.8**	**431.8**	**541.7**	**562.3**	**659.4**	**949.2**	**1,037.6**	**1,266.6**	**1,346.8**	**947.7**	**949.2**	**857.6**	**841.0**

Sources: Scottish Government Affordable Housing Supply Programme Outturn Report, Scottish Homes Investment Bulletin and supplementary historic figures provided by Scottish Government, Communities Scotland and Scottish Homes.

Notes:
1. Scottish Government capital spending is recorded for the year in which it was incurred. Private finance and other public finance reflects approval stage estimates as outturn expenditure is not recorded. As approval estimates include spending to be paid in subsequent years, figures for any given year should be treated with caution, though approvals data provide a reasonable indication of longer-term trends.
2. Other public finance includes finance provided by local authorities such as funds generated from second-homes council tax income and commuted-developer payments. 'Other public finance' can only be reported from 2018/19 onwards.
3. Private finance can include sales proceeds from shared equity, HA private finance and borrowing from a bank or building society by organisations and individuals.
4. Scottish Government capital grant funding for local authority development is reported in Table 81 and not reported here. However, housing association development funded through TMDF is included. See Table 81 for further details.
5. Prior to 1992/93, separate figures for expenditure for 'private development' and 'other' programmes are not available. Thus both are included in the 'private development' figures.
6. Scottish Government funds for housing association and private development are for social rent, mid-market rent, shared equity and other for sale schemes. From 2014/15 housing association funds include charitable bond loans.
7. Housing association expenditure on Mid-Market Rent (MMR), Local Affordable Rent Housing Trust (LAR) and from 2014/15, Open Market Shared Equity (OMSE) are classified as 'private development' activity. This discontinuity is indicated by the double lines.
8. Private finance (D) for private developers in 2011/12 was unusually high due to large numbers of MMR schemes delivered and a large 300-unit private developers' (GRO Grant) scheme.
9. 'Other' expenditure mainly includes Scottish Government programmes such as the Rural and Islands Housing Fund and the Infrastructure Fund. Any private finance that supports these programmes is typically not reported.
10. Figures for expenditure on the Affordable Housing Supply Programme for 2023/24 were unavailable at the time of compilation.
11. The *Review's* editors advise that data in this table are subject to reappraisal for future editions.

Table 83 **Scottish local authorities consolidated Housing Revenue Accounts**

£ million

Item	1987/88	1990/91	1995/96	2000/01	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22	2022/23	2023/24	2024/25
	outturn					outturn																		estimate
Expenditure:																								
Loan charges	429	519	501	392	206	196	189	185	187	213	223	224	247	283	270	271	275	276	273	288	287	288	343	394
+ Supervision & management	78	114	147	202	200	212	206	233	239	231	233	232	236	253	251	251	252	259	281	287	297	329	363	363
+ Repairs & maintenance	212	255	345	409	352	348	348	349	357	339	339	342	350	364	366	368	373	397	399	373	436	499	549	544
+ Capital funded from revenue	0	2	40	126	90	80	107	124	120	153	155	189	190	187	192	203	228	257	253	202	258	188	145	182
+ Other expenditure	23	44	45	29	40	45	45	39	36	39	43	43	40	46	45	38	41	46	45	57	50	53	61	58
= Total	743	934	1,078	1,158	889	879	894	929	939	974	993	1,029	1,064	1,133	1,124	1,130	1,169	1,236	1,251	1,207	1,328	1,356	1,461	1,541
Income:																								
Rental income	630	812	946	1,056	827	818	813	833	863	881	917	955	991	1,063	1,062	1,086	1,104	1,137	1,177	1,211	1,239	1,266	1,328	1,415
+ Housing support grant	42	58	22	10	8	6	6	6	6	6	6	6	4	0	0	0	0	0	0	0	0	0	0	0
+ General Fund contribution	41	8	-3	-5	-7	-22	-3	-1	-1	0	0	0	0	0	-1	-1	0	1	0	-1	0	-11	-10	1
+ Other income	31	60	78	64	68	80	67	77	59	77	83	78	71	64	82	66	74	76	73	66	75	83	109	89
= Total	744	939	1,044	1,125	896	882	883	916	928	963	1,005	1,039	1,067	1,126	1,143	1,150	1,177	1,214	1,251	1,277	1,314	1,338	1,427	1,505

Source: Scottish Government Housing Revenue Account (HRA) Statistics, Scottish Office Statistical Bulletins.

Notes:
1. Excludes balances brought and carried forward, and transfers to and from repair and renewals funds. General Fund contributions are shown net of HRA transfers to General Funds.
2. Rental income relates to dwellings only; rents from garages etc. are included within other income.
3. Following stock transfer, figures from 2003/04 exclude Glasgow, Dumfries & Galloway and Scottish Borders. From 2006/07 they exclude Argyll & Bute, Eilean Siar, and from 2007/08 they exclude Inverclyde.
4. Expenditure on repairs and maintenance plus supervision and management expenditure includes hostel expenditure.
5. Other expenditure includes spend on maintenance of other garages, lock-up and other units held on the HRA, council tax on voids and rebates of 'protected tenants' in receipt of housing support.
6. Other income includes 'other' charges to tenants (e.g. for heating, cleaning etc.) and payments from owner-occupiers.
7. Figures for 2020/21 and (to a lesser extent 2021/22) may have been impacted by the Covid-19 crisis, which should be borne in mind when making any comparisons with other years.
8. The *Review's* editors advise that data in this table are subject to reappraisal for future editions.

Table 84 **Average costs, rents and subsidies in Scottish local authority Housing Revenue Accounts**

	1980/81	1990/91	1995/96	2000/01	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22	2022/23	2023/24	2024/25 projected
Average annual cost per house (£)[1]	688	1,251	1,709	2,173	2,553	2,660	2,756	2,901	2,955	3,079	3,146	3,266	3,371	3,599	3,584	3,621	3,771	3,971	4,007	3,841	4,204	4,276	4,567	4,757
Percentage of costs met by:																								
Rents	50.0	94.0	90.7	93.9	92.3	92.7	92.1	91.0	93.1	91.5	91.2	91.9	92.9	94.4	92.9	94.4	93.7	93.7	94.1	94.9	94.2	94.6	93.0	94.1
Housing support grant	37.0	6.0	2.1	0.9	0.9	0.7	0.6	0.7	0.6	0.6	0.6	0.6	0.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
General fund contributions	13.0	–	- 0.3	- 0.4	- 0.8	- 2.5	- 0.3	- 0.1	- 0.1	- 0.1	0.0	0.0	0.0	0.0	- 0.1	- 0.1	0.0	0.1	0.0	0.0	0.0	- 0.8	- 0.7	0.0
Other income	–	–	7.5	5.7	7.5	9.1	7.6	8.4	6.4	8.0	8.3	7.5	6.6	5.7	7.1	5.7	6.2	6.3	5.8	5.2	5.7	6.2	7.7	5.9
Total	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100

Sources: Scottish Government Housing Revenue Account (HRA) Statistics from 1997 and Convention of Scottish Local Authorities prior to 1997.

Notes 1. Total HRA expenditure (see table 83) divided by total dwelling stock defined as the average at the start and end of financial year.

2. Transfers from the General Fund to the HRA were not applicable between 1990/91 and 2010/11.

3. The table has been revised to include other income from 1995/96.

Table 85 **Rents and earnings in Scotland**

£ per week

	1981	1990	2000	2005/06	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22	2022/23	2023/24	2024/25
Local authorities:																			
Subsidy assumption rent		21.30	42.61	49.41	57.71	59.15	–	–	–	–	–	–	–	–	–	–	–	–	–
Average rent	7.67	20.91	38.05	44.79	54.31	56.74	59.02	63.25	65.98	67.45	70.21	70.36	74.30	75.44	78.10	79.70	81.05	84.20	89.17
Housing associations:																			
Fair rents	9.38	26.37	43.00	–	56.00	58.21	61.72	–	–	–	–	–	–	–	–	–	–	–	–
Assured /SST rents		25.72	46.27	50.27	61.38	64.29	67.68	73.35	79.17	80.99	82.85	84.27	86.93	87.98	87.98	91.52	94.57	99.72	106.43
Private rents																			
Fair rents		23.53	41.35	53.85	70.77	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Market rents			63.46	70.00	140.50	141.50	149.54	152.08	155.31	158.54	160.62	164.77	168.00	172.85	174.92	180.92	194.77	216.23	229.85
All private rents				96.52	101.00	114.00	115.00	108.00	104.00	107.00	112.00	115.00	115.00	115.00	108.00	115.00	114.00	133.00	–
Average weekly earnings	122.00	244.00	383.00	479.40	568.80	571.90	585.60	600.60	598.90	607.60	625.10	638.00	657.70	675.10	687.40	701.50	733.80	812.50	840.50
Rent as a % earnings:																			
Local authority rents	6.3	8.6	9.9	9.3	9.5	9.9	10.1	10.5	11.0	11.1	11.2	11.0	11.3	11.2	11.4	11.4	11.0	10.4	10.6
HA fair rents	7.7	10.8	11.2	–	10.1	10.2	10.5	–	–	–	–	–	–	–	–	–	–	–	–
HA assured/SST rents		10.5	12.1	10.5	11.1	11.2	11.6	12.2	13.2	13.3	13.3	13.2	13.2	13.0	12.8	13.0	12.9	12.3	12.7
Private fair rents	6.6	9.6	10.8	11.2	12.8	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Private benefit rents			16.6	14.6	24.4	24.7	25.5	25.3	25.9	26.1	25.7	25.8	25.5	25.6	25.4	25.8	26.5	26.6	27.3
All private rents				20.1	19.3	19.9	19.6	18.0	17.4	17.6	17.9	18.0	17.5	17.0	15.7	16.4	15.5	16.4	–

Sources: Scottish Government Housing Revenue Account Statistics, Private Sector Rent Statistics Bulletins, Scottish Housing Regulator Charter data (before 2014 Annual Statistical Return and SCORE), DWP Family Resources Survey, ONS Annual Survey of Hours and Earnings, and UKHR Tables 54b and 54c.

Notes:
1. Unless stated otherwise, all rent figures are for financial years. Earnings figures are for calendar years and refer to average earnings (including overtime) for all adults in Scotland in full-time work.
2. Up to 2012 average local authority rents and the subsidy assumption rent levels used to calculate Housing Support Grant (HSG) came from HRA statistics. From 2013 average local authority rents are derived from the Annual Return on the Charter (ARC) and are for self-contained units and inclusive of housing benefit eligible service charges. From 2007/08, only Shetland Islands Council was in receipt of HSG.
3. Average housing association rents from 1990 to 2012 are based on assured and fair rent figures derived from SCORE. Between 2008 and 2012 these rents included housing benefit eligible service charges. From 2013, average housing association rents are derived from ARC and are for self-contained units and inclusive of housing benefit eligible service charges. SCORE data on fair rents are not available for 2003 to 2007.
4. Median-based private sector fair rents are for the calendar year and are derived from the Rent Service Scotland data. Figures are not available for 1994 or 1995. Figures prior to 1994 are for unfurnished lettings only whilst figures from 1996 are for both furnished and unfurnished lettings.
5. Private market rents for years prior to 2010 are those determined by the Rent Officer when referred for housing benefit purposes. Those from 2010/11 and 2011/12 are estimates derived from the Rent Service Scotland market evidence database and are for the year to the end of September. Those from 2012/13 are as reported in UKHR Table 54c.
6. The all private rents figures from 2002 are from UKHR Table 54b, derived from the FRS. These figures, especially for 2020/21 and 2021/22, should be treated with caution and viewed as illustrative due to the relatively small sample achieved.

Table 86 **Financial provision for housing in Northern Ireland**

£ million (outturn)

		1985/86	1990/91	1995/96	2000/01	2005/06	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22	2022/23	2023/24	2024/25
	Northern Ireland Housing Executive Grant	**131**	**127**	**123**	**154**	**160**	**147**	**119**	**98**	**51**	**80**	**82**	**66**	**64**	**58**	**59**	**97**	**80**	**77**	**85**	**85**
+	Supporting People Programme					**55**	**63**	**65**	**66**	**70**	**72**	**73**	**78**	**74**	**72**	**73**	**85**	**76**	**79**	**75**	**75**
+	Net lending	**118**	**60**	**40**	**- 85**	**- 57**	**- 20**	**- 24**	**- 33**	**- 39**	**- 30**	**- 93**	**- 73**	**- 54**	**-45**	**52**	**-4**	**- 24**	**- 8**	**- 21**	**- 21**
=	Total	**249**	**186**	**163**	**69**	**158**	**190**	**160**	**131**	**82**	**123**	**63**	**71**	**84**	**85**	**184**	**178**	**132**	**148**	**139**	**139**
+	Voluntary housing	**35**	**25**	**36**	**57**	**127**	**163**	**143**	**85**	**80**	**96**	**99**	**105**	**109**	**121**	**115**	**136**	**172**	**184**	**162**	**162**
+	Co-ownership housing					**7**	**18**	**28**	**38**	**52**	**50**	**30**	**28**	**31**	**39**	**41**	**34**	**40**	**27**	**31**	**31**
+	Home improvement grants, etc	**60**	**32**	**44**	**42**	**46**	**23**	**20**	**16**	**14**	**14**	**16**	**16**	**16**	**15**	**16**	**12**	**11**	**12**	**14**	**14**
+	Energy efficiency						**10**	**11**	**15**	**20**	**16**	**15**	**24**	**19**	**16**	**14**	**9**	**`13**	**17**	**15**	**15**
+	Miscellaneous	**2**	**2**	**2**	**2**	**4**	**4**	**5**	**-**	**-**	**2**	**2**	**2**	**2**	**2**	**2**	**2**	**1**	**1**	**2**	**2**
=	Total provision	**346**	**245**	**245**	**170**	**342**	**408**	**367**	**285**	**247**	**301**	**224**	**246**	**261**	**278**	**372**	**371**	**356**	**389**	**363**	**363**

Sources: Northern Ireland Executive Expenditure Plans and Budgets, to 2015/16. NI Department for Communities Housing Statistics, NI Housing Executive (NIHE) Annual Reports from 2016, supplemented with NIHE-supplied figures.

Notes:
1. The reduction in grant to the NIHE in 1989/90 follows some £366 million of NIHE debt being written off. This had a neutral impact on the NIHE programmes.
2. Budget provision for voluntary housing is net of any capital receipts or grant repayments and is adjusted to outturn.
3. NIHE net lending figures from 1997/98 onwards are presented as negative, if receipts and debt repayments exceed capital investment in NIHE stock.
4. Home improvement grants, etc figures include grants for housing adaptations, repairs, renovation , group repairs and a small sum for administrative costs (£0.07m in 2023/24).
5. Energy efficiency figures include warm homes scheme expenditure to 2014/15, the affordable warmth scheme expenditure from 2014/15 and the boiler replacement scheme expenditure from 2012/13.
6. Figures for co-ownership are only available back to 2004/05; in previous years they are included in the voluntary housing figures.
7. NIHE also received Covid-19 related funding that equated to £24 million in 2020/21 and £15 million in 2021/22.

Table 87 **Gross and net public housing investment in Northern Ireland**

£ million (outturn)

	1985/86	1990/91	1995/96	2000/01	2005/06	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22	2022/23	2023/24	2024/25
Northern Ireland Housing Executive:	173	121	134	90	114	39	9	12	11	9	16	28	37	36	24	22	38	61	31	51
Of which																				
New house building	82	39	48	3	0	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Land etc. purchase	9	7	11	23	6	24	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Capital investment in stock improvement	79	71	73	60	106	11	–	–	–	–	13	26	36	34	22	20	36	55	26	46
Other capital investment	3	4	2	4	2	4	–	–	–	–	3	2	1	2	2	2	2	5	5	5
+ Voluntary housing	40	37	50	67	127	163	143	85	80	96	99	105	109	121	115	136	172	184	162	177
+ Co–ownership housing					7	18	28	38	52	50	30	28	31	39	41	34	40	27	31	36
+ Home improvement grants	60	32	44	42	46	23	20	16	14	14	16	16	16	15	16	12	11	12	14	15
+ Energy efficiency						10	11	15	20	16	15	24	19	16	14	9	`13	17	15	8
= Gross public investment (A)	273	190	228	199	294	253	211	166	176	185	176	200	212	227	210	212	261	301	253	287
Capital receipts:																				
Northern Ireland Housing Executive	42	43	56	108	93	19	10	10	16	15	14	18	19	21	22	14	25	35	23	14
+ Voluntary housing	5	12	15	10	11	5	–	–	–	–	–	3	1	–	–	–	–	–	–	–
= Total (B)	47	55	71	118	104	24	–	–	–	–	–	20	19	21	22	14	25	35	23	14
Net public investment (A-B)	226	135	158	81	190	229	–	–	–	–	–	180	193	206	188	198	236	266	230	273

Source: Northern Ireland Expenditure Plans and Priorities, Cm 4217 and predecessor volumes. Figures from 2011/12 onwards from NIHE Annual Reports, Northern Ireland Housing Statistics and data supplied by the NIHE.

Notes: 1. Separate figures for co-ownership housing are only available from 2004/05, previously they were included in the Voluntary housing figures.

2. From 2015/16 the 'other' category is comprised of capital expenditure on IT, office accommodation and expenditure relating to the purchase of land and vested housing stock.

3. The increase in NIHE capital stock improvement in 2021/22 and 2022/23 was largely attributable to matched funding from the ERDF (European Regional Development Fund) Retrofit Programme to improve the thermal efficiency of NIHE stock.

4. Home improvement grants and energy-efficiency expenditure include both revenue and capital expenditures. See table 68 for further details.

Table 88 **Rents and earnings in Northern Ireland**

£ per wee

Year	1981/82	1986/87	1990/91	1995/96	2000/01	2005/06	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22	2022/23	2023/24	2024/25
Average rent per week (£)																					
Northern Ireland Housing Executive	10.06	14.78	21.13	31.56	39.18	45.73	52.76	54.73	58.76	60.88	63.46	66.60	66.61	66.60	66.59	66.59	68.39	69.41	69.41	74.22	82.05
Housing associations:																					
Net of service charges	–	–	–	–	–	–	63.06	66.69	70.47	73.81	76.73	80.46	–	–	–	–	–	–	–	–	–
Gross of service charges	–	–	–	30.90	44.12	61.87	81.69	86.11	90.67	94.13	97.99	101.71	–	–	91.62	94.74	96.2	97.20	100.97	100.84	–
All social rent	–	–	–	–	–	–	–	–	–	–	73.00	74.00	75.00	77.00	78.00	81.00	80.00	82.00	89.00	94.00	–
Private rent																					
Market rents												121.15	121.15	124.15	126.92	132.69	137.31	144.23	150.00	–	–
All private rents					82.71	79.38	92.00	92.00	95.00	92.00	92.00	94.00	97.00	96.00	97.00	101.00	111.00	105.00	129.00	132.00	–
Average earnings (£)	114.30	161.00	225.60	300.20	360.40	450.70	510.10	526.30	535.70	540.90	537.60	553.90	574.70	586.50	597.50	617.00	608.20	650.00	692.40	739.10	764.90
Rent as a % earnings																					
Northern Ireland Housing Executive	8.8	9.2	9.4	10.5	10.9	10.1	10.3	10.4	11.0	11.3	11.8	12.0	11.6	11.4	11.1	10.8	11.2	10.7	10.0	10.0	10.7
Housing associations:																					
Net of service charges	–	–	–	–	–	–		12.7	13.2	13.6	14.3	14.5	–	–	–	–	–	–	–	–	–
Gross of service charges	–	–	–	10.3	12.2	13.7	16.0	16.4	16.9	17.4	18.2	18.4	–	–	15.3	15.4	15.8	15.0	14.6	13.6	–
All social rent	–	–	–	–	–	–	–	–	–	–	13.6	13.4	13.1	13.1	13.1	13.1	13.2	12.6	12.9	12.7	–
Private rents																					
Market rents												21.9	21.1	21.2	21.2	21.5	22.6	22.2	21.7	–	–
All private rents					22.9	17.6	18.0	17.5	17.7	17.0	17.1	17.0	16.9	16.4	16.2	16.4	18.3	16.2	18.6	17.9	–

Sources: Northern Ireland Executive NI Housing Statistics, DWP Family Resources Survey, ONS Northern Ireland New Earnings Surveys, and ONS Annual Survey of Hours and Earnings.

Notes:
1. Earnings figures are average Northern Ireland full-time earnings. Figures up to 1997/98 come from the New Earnings Survey, subsequent figures come from the Annual Survey of Hours and Earnings. The figures include overtime from 2002 onwards.
2. NIHE rents are net rents (i.e. exclude service charges and rates), are for December of the year and are based on occupied and short-term vacant dwellings.
3. Housing association gross rent figures prior to 2016/17 include rates as well as service charges; from 2010/11 to 2015/16 rents are also shown net of rates and service charges. Rents data for 2016/17 and 2017/18 are not available. Rents data from 2018/19 onwards are for general needs stock only and are inclusive of service charges but exclude rates.
4. Social rent refers to the median rent (rounded) for both NIHE and housing association dwellings. The data are drawn from the Family Resources Survey.
5. All private rents figures are from the Family Resources Survey as reported in UKHR Table 54b. PRS market rents figures are produced by the ONS.
6. Due to the small sample size, both the FRS based social and private rent figures should be treated with caution and are considered illustrative only.

Homelessness, housing needs and lettings

Table 89a **Local authority homeless acceptances in Great Britain by country**

Number of households

	1980	1990	2000/01	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22	2022/23	2023/24	2024/25
Not held to be intentionally homeless																							
England	60,400	140,350	114,670	93,980	73,360	63,170	53,430	40,020	44,160	50,290	53,770	52,290	54,430	57,730	59,110	56,600	30,500	40,340	39,570	42,460	53,770	65,470	72,260
+ Scotland	7,038	14,233	18,200	31,539	31,231	31,251	33,554	35,836	35,187	30,924	29,115	28,013	28,057	26,984	27,342	27,882	28,804	30,510	27,687	29,056	32,074	33,284	33,198
+ Wales	4,772	9,226	4,156	7,810	6,800	6,365	5,865	5,565	6,255	6,515	5,795	5,115	5,070	1,611	2,073	2,229	2,631	3,060	3,795	4,086	5,094	6,135	6,840
= Great Britain	72,210	163,809	137,026	133,329	111,391	100,786	92,849	81,421	85,602	87,729	88,680	85,418	87,557	86,325	88,525	86,711	61,935	73,910	71,052	75,602	90,938	104,889	112,298
Held to be intentionally homeless																							
England	2,520	5,450	8,650	13,250	10,930	9,560	8,640	6,580	7,130	7,920	8,430	8,530	8,990	9,560	9,860	8,700	4,270	4,630	3,430	2,950	3,350	3,990	4,650
+ Scotland	938	1,580	2,400	1,219	1,422	1,466	1,555	1,432	1,654	1,573	1,680	1,803	1,795	1,625	1,434	1,504	1,470	1,110	435	336	471	671	869
+ Wales	674	737	510	915	895	740	625	555	590	615	580	605	515	273	126	159	201	129	93	72	93	90	87
= Great Britain	4,132	7,767	11,560	15,384	13,247	11,766	10,820	8,567	9,374	10,108	10,690	10,938	11,300	11,458	11,420	10,363	5,941	5,869	3,958	3,358	3,914	4,751	5,606
All households accepted as homeless																							
England	62,920	145,800	123,320	107,230	84,290	72,730	62,070	46,600	51,290	58,210	62,200	60,820	63,420	67,290	68,970	65,300	34,770	44,970	43,000	45,410	57,120	69,460	76,910
+ Scotland	7,976	15,813	20,600	32,758	32,653	32,717	35,109	37,268	36,841	32,497	30,795	29,816	29,852	28,609	28,776	29,386	30,274	31,620	28,122	29,392	32,545	33,955	34,067
+ Wales	5,446	9,963	4,666	8,725	7,695	7,105	6,490	6,120	6,845	7,130	6,375	5,720	5,585	1,884	2,199	2,388	2,832	3,189	3,888	4,158	5,187	6,225	6,927
= Great Britain	76,342	171,576	148,586	148,713	124,638	112,552	103,669	89,988	94,976	97,837	99,370	96,356	98,857	97,783	99,945	97,074	67,876	79,779	75,010	78,960	94,852	109,640	117,904

Sources: Ministry for Housing,Communities and Local Government, Live Homeless Table MD1, Scottish Government Homeless Statistics and Welsh Government Homeless Statistics.

Notes:
1. The England and Wales figures for 1997 and later years reflect the changes in homeless legislation, and no longer include 'non-priority acceptances'.
2. There is a break in the time series for England in 2018/19. Following the Homelessness Reduction Act 2018, households now receive a minimum of 56 days assistance prior to being assessed for being owed a main homeless duty.
3. There is a break in the time series for Wales in 2015/16 due to legislative reforms and the introduction of new prevention and relief duties. Welsh figures from 2015/16 are based on section 73 priority need cases.
4. Scottish figures to 2012/13 are for priority need homeless and potentially homeless cases only. From 2013/14 they refer to all homeless acceptances following the abolition of the distinction between priority need and other homeless acceptances on 31 December 2012.
5. English and Scottish figures from 2000/01 are for financial years as are Welsh figures from 2002/03 onwards. E&W figures therefore differ from previous versions of the table, which were for calendar years.
6. The 1990 figures for Wales include 2,000 households made homeless by flooding that year.

Table 89b **Homeless acceptances in England by region**

Number of households

	1991	1995	2000	2005/06	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22	2022/23	2023/24	2024/25
North East	**7,870**	**6,050**	**5,060**	**5,970**	**1,860**	**1,800**	**1,740**	**1,340**	**1,400**	**1,330**	**1,330**	**1,220**	**310**	**300**	**330**	**550**	**860**	**1,160**	**1,580**
North West	**22,220**	**16,080**	**12,940**	**13,190**	**3,880**	**4,190**	**4,000**	**3,560**	**3,720**	**4,020**	**4,740**	**5,280**	**2,720**	**3,610**	**4,260**	**4,930**	**6,570**	**8,490**	**8,370**
Yorkshire & The Humber	**12,480**	**9,930**	**9,140**	**9,440**	**4,420**	**4,900**	**4,920**	**3,530**	**3,230**	**3,410**	**3,670**	**3,860**	**1,500**	**2,340**	**2,710**	**3,520**	**4,350**	**4,680**	**5,960**
East Midlands	**9,730**	**8,970**	**7,350**	**6,890**	**3,380**	**3,790**	**3,580**	**3,580**	**3,460**	**3,690**	**4,090**	**4,590**	**1,820**	**2,720**	**2,240**	**2,470**	**3,030**	**3,870**	**4,510**
West Midlands	**17,280**	**17,510**	**13,660**	**11,960**	**8,440**	**8,560**	**8,720**	**8,020**	**8,040**	**8,190**	**8,300**	**8,020**	**3,870**	**5,550**	**5,630**	**5,430**	**6,810**	**7,260**	**7,590**
East of England	**8,560**	**8,730**	**9,420**	**8,250**	**4,220**	**5,270**	**5,650**	**5,740**	**5,800**	**6,310**	**6,570**	**6,140**	**3,840**	**4,750**	**4,420**	**4,790**	**6,050**	**6,610**	**7,480**
London	**36,310**	**26,690**	**28,230**	**21,130**	**10,180**	**12,720**	**15,660**	**17,030**	**17,530**	**19,170**	**18,060**	**15,470**	**8,820**	**11,480**	**11,580**	**10,170**	**12,340**	**17,660**	**20,090**
South East	**13,750**	**13,570**	**14,420**	**9,330**	**4,520**	**5,320**	**5,940**	**6,020**	**7,320**	**7,800**	**7,930**	**7,710**	**4,910**	**6,170**	**4,970**	**5,810**	**7,480**	**9,220**	**10,480**
South West	**9,050**	**9,960**	**11,170**	**7,820**	**3,270**	**3,750**	**3,560**	**3,290**	**3,950**	**3,830**	**4,410**	**4,190**	**2,710**	**3,430**	**3,430**	**4,790**	**6,260**	**6,520**	**6,200**
England	**137,250**	**117,490**	**111,340**	**93,980**	**44,160**	**50,290**	**53,770**	**52,290**	**54,430**	**57,730**	**59,110**	**56,600**	**30,500**	**40,340**	**39,570**	**42,460**	**53,770**	**65,470**	**72,260**

Sources: Ministry for Housing, Communities and Local Government, detailed local authority level tables, annual updates.

Notes: 1. Homeless acceptances figures are for priority need and households accepted as unintentionally homeless only.

2. From 2005/06 data are for the financial year, beginning in April of that year.

3. From 2018/19 the figures are based on local authority decisions on applications made at the point the main duty takes effect, resulting in a major break in continuity.

4. Regional figures are rounded and grossed up by MHCLG to allow for missing local authority returns and may not sum precisely to the national annual total, especially on occasions when only the latter are subsequently revised. Figures for calendar years to 2011 can be found in earlier editions of the *Review*.

5. Figures for 2021/22 to 2023/24 have been updated to incorporate revised MHCLG figures.

Table 89c **Households owed a homeless prevention or relief duty in England by region**

Number of households

	2018/19			2022/23			2023/24			2024/25		
	Assessed as owed a homeless duty by the local authority			Assessed as owed a homeless duty by the local authority			Assessed as owed a homeless duty by the local authority			Assessed as owed a homeless duty by the local authority		
	Total	Threatened with homelessness: prevention duty owed	Homeless: relief duty owed	Total	Threatened with homelessness: prevention duty owed	Homeless: relief duty owed	Total	Threatened with homelessness: prevention duty owed	Homeless: relief duty owed	Total	Threatened with homelessness: prevention duty owed	Homeless: relief duty owed
North East	**14,840**	**8,260**	**6,580**	**18,340**	**10,130**	**8,200**	**20,020**	**9,250**	**10,770**	**19,720**	**8,930**	**10,780**
North West	**37,690**	**19,290**	**18,400**	**44,930**	**19,890**	**25,030**	**48,230**	**20,340**	**27,890**	**47,430**	**20,570**	**26,860**
Yorkshire & The Humber	**25,940**	**14,350**	**11,590**	**30,100**	**15,210**	**14,890**	**31,410**	**15,240**	**16,170**	**31,280**	**15,100**	**16,180**
East Midlands	**22,010**	**12,230**	**9,780**	**22,590**	**11,290**	**11,300**	**23,590**	**10,500**	**13,090**	**24,640**	**10,800**	**13,840**
West Midlands	**24,190**	**11,410**	**12,780**	**28,520**	**10,700**	**17,820**	**31,680**	**12,180**	**19,500**	**31,660**	**11,810**	**19,850**
East	**28,170**	**15,620**	**12,550**	**28,970**	**14,510**	**14,460**	**31,420**	**15,210**	**16,210**	**32,630**	**15,450**	**17,170**
London	**53,200**	**30,670**	**22,530**	**57,150**	**25,530**	**31,620**	**65,350**	**27,890**	**37,460**	**70,740**	**28,240**	**42,500**
South East	**37,630**	**21,190**	**16,450**	**39,840**	**20,780**	**19,060**	**44,280**	**23,030**	**21,250**	**44,030**	**23,080**	**20,950**
South West	**25,840**	**14,860**	**10,980**	**27,990**	**12,740**	**15,250**	**29,000**	**12,790**	**16,210**	**28,280**	**13,880**	**14,400**
England	**269,500**	**147,880**	**121,630**	**298,430**	**140,790**	**157,640**	**324,990**	**146,430**	**178,560**	**330,410**	**147,870**	**182,540**

Source: See Table 89b.

Notes: 1. The regional figures refer to households that were initially assessed as homeless and therefore owed homeless prevention and relief duties introduced by the Housing (Homelessness) Reduction Act 2017 and do not correspond to homeless figures reported in Tables 89a or 89b.

2. The homeless relief figures exclude households owed a relief duty because they were homeless at the end of a prevention duty.

3. Prevention duties include any activities aimed at preventing a household threatened with homelessness within 56 days from becoming homeless. Relief duties are owed to households that are already homeless and require help to secure settled accommodation.

4. Regional figures may not sum exactly to the national total due to MHCLG rounding and weighting for non-response. Figures for 2022/23 and 2023/24 have been updated to reflect MHCLG revisions and differ from figures previously reported

5. Figures for previous years can be found in earlier editions of the *Review*.

Table 90a **Homeless households in temporary accommodation in England**

Number of households

	1980	1990	2000/01	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22	2022/23	2023/24	2024/25
Bed and breakfast	1,330	11,130	10,860	5,150	4,310	3,840	2,450	2,050	2,750	3,960	4,510	4,370	5,270	5,960	6,580	6,130	6,970	8,130	11,130	10,030	13,650	17,750	15,750
+ Hostels	3,380	9,010	10,610	9,010	7,640	6,450	5,170	4,240	4,250	4,360	4,480	4,880	5,040	5,570	5,740	5,690	5,730	6,920	5,720	5,930	5,890	6,260	6,930
+ Private sector leasing	–	–	21,900	49,660	45,600	40,480	37,450	30,920	26,960	26,040	26,260	25,270	23,990	24,420	24,510	25,320	25,260	27,910	28,020	24,530	24,200	26,140	25,900
+ Social provider stock	–	–	25,480	22,350	18,040	14,740	10,480	7,790	7,490	8,270	9,270	9,880	10,920	13,130	14,370	15,650	17,800	20,530	21,690	24,100	26,400	28,060	30,650
+ Other	–	25,130	6,350	10,200	11,540	12,000	8,460	6,320	6,790	7,800	10,800	14,020	19,480	22,590	26,030	27,940	29,280	28,700	28,750	30,410	34,410	39,130	51,650
= All temporary accommodation	4,710	45,270	75,200	96,370	87,120	77,510	64,000	51,310	48,240	50,430	55,320	58,420	64,700	71,670	77,230	80,730	85,040	92,190	95,310	95,000	104,550	117,340	130,880
Main duty owed, no accommodation secured	–	–	8,420	11,010	8,780	7,470	5,560	3,710	4,770	5,400	5,930	5,620	6,900	6,790	8,230	9,560	6,530	5,930	4,800	1,670	2,080	2,570	2,710
In temporary accommodation in another LA area	–	–	6,150	11,080	10,130	10,200	7,960	5,430	6,300	7,870	9,130	12,910	16,810	19,880	21,950	22,080	22,440	25,290	26,190	26,600	29,090	36,320	41,490

Sources: Ministry for Housing, Communities and Local Government, Live Tables on Homelessness (TA1) and Hansard 18/4/91, Column 186.

Notes: 1. From 2000/01, the figures relate to placements as at financial year end (i.e. Q4 from January to March 2001) onwards. Before this they were for the calendar year end (i.e. Q3 from October to December).

2. Figures are for households placed in temporary accommodation by local authorities. Most have been placed under the main homeless duty but some have been placed pending the outcome of further enquiries.

3. The term main duty owed but no accommodation secured refers to households accepted as homeless but who have either remained in accommodation from which accepted as homeless or have made their own arrangements for temporary accommodation. The sharp rise in 'other' since 2013/14 reflects the rise in households placed in 'nightly paid, privately managed accommodation, self-contained accommodation'.

4. There was a sharp rise in B&B placements in January to June 2018 due to improvements in local authority classification and reporting of shared annexes, which were formerly reported as self-contained provision.

Table 90b **Homeless households in temporary accommodation: by region in England**

Number of households

Region	1991	2000	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22	2022/23	2023/24	2024/25
North East	430	1,320	780	450	360	300	190	220	210	170	170	150	150	150	140	200	370	560	650	800	1,170	1,200
North West	2,360	1,980	2,490	2,380	2,190	1,360	880	920	1,100	1,050	1,000	1,100	1,440	2,000	2,560	3,480	4,490	5,430	6,030	6,870	7,870	8,790
Yorkshire & The Humber	1,620	2,310	2,240	2,050	1,790	1,430	920	900	940	910	680	750	700	810	870	960	1,370	1,830	2,130	2,600	3,400	3,800
East Midlands	1,810	1,830	1,950	2,050	1,330	930	680	680	740	760	700	680	770	1,040	1,270	1,620	1,840	1,980	2,450	2,770	3,650	4,280
West Midlands	2,120	2,590	2,050	1,620	1,550	1,160	1,340	1,360	1,420	1,670	1,530	1,630	2,170	2,610	3,430	4,350	5,110	5,180	5,910	6,730	7,780	8,780
East	3,940	4,990	6,610	5,190	4,290	3,470	2,630	2,600	3,010	3,650	3,840	4,130	4,910	5,750	5,900	6,060	6,320	6,260	6,340	7,300	8,450	9,320
London	37,130	41,540	62,740	59,810	55,500	47,780	39,030	35,850	36,740	40,230	43,310	48,240	52,060	54,280	55,440	56,780	59,930	59,830	56,460	60,040	65,280	73,090
South East	7,890	11,300	11,160	8,440	6,320	4,610	3,520	3,660	4,280	4,840	5,120	5,920	7,200	8,090	8,470	8,870	9,640	10,360	10,930	12,320	14,430	16,060
South West	2,630	5,270	6,360	5,140	4,180	2,980	2,130	2,040	2,000	2,030	2,060	2,100	2,290	2,500	2,630	2,720	3,130	3,870	4,170	5,060	5,410	5,580
England	59,930	73,080	96,370	87,120	77,510	64,000	51,310	48,240	50,430	55,320	58,410	64,710	71,670	77,220	80,720	85,040	92,190	95,290	95,060	104,510	117,450	130,890

Sources: Ministry for Housing, Communities and Local Government, Live Tables (LT) on Homelessness – LT776 to 2011/12, LT784 from 2012/13 to 2017/18 and Detailed local authority-level tables (January to March) from 2018/19.

Notes: 1. See notes for Table 90a. Totals may not equal the sum of components because of rounding by MHCLG.

2. Figures from 2018/19 are mainly sourced from H-CLIC returns. Not all households living in temporary accommodation were included in the transfer of cases onto H-CLIC, a problem largely associated with London Boroughs. Caution should be applied when comparing figures from 2018/19 with those for earlier years. Further information about the collection and quality of the data can be found at the source websites.

Table 90c **Homeless households in temporary accommodation in Wales**

Number of households

	1997	2000	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22	2022/23	2023/24	2024/25
Social housing	211	340	598	626	459	400	365	380	350	365	425	455	411	432	414	492	471	573	720	864	1,266	1,389
Local authority dwelling	175	306	549	562	354	279	232	225	120	130	195	235	186	210	183	234	258	390	495	645	900	1,062
Housing association	36	34	49	64	105	121	133	155	230	235	230	220	225	222	231	258	213	183	225	219	366	327
Private rental	172	200	449	652	790	957	1,056	1,090	1,045	1,055	885	875	801	786	780	825	834	1,071	1,137	1,203	1,041	1,137
Private sector landlord	37	40	39	40	65	67	73	75	75	165	75	110	90	18	33	111	156	165	234	255	309	270
Private sector leasing	135	160	410	612	725	890	983	1,015	970	890	810	765	711	768	747	714	678	906	903	948	732	867
Hostel	102	86	360	325	314	340	292	300	390	395	420	420	429	486	495	501	390	489	546	651	789	873
Women's refuges	28	38	65	69	66	88	81	85	70	65	95	95	69	60	48	42	39	51	96	144	114	141
Bed and breakfast	78	62	604	376	240	266	231	235	245	210	260	215	108	189	243	294	366	1,464	1,689	2,187	2,730	2,397
Other	27	15	264	242	182	139	–	–	5	15	–	–	–	3	6	21	21	30	117	180	75	81
Homeless at home	74	170	1,140	814	536	496	314	470	425	300	230	80	60	54	69	54	45	51	159	255	432	267
Total	692	911	3,480	3,104	2,587	2,686	2,339	2,560	2,530	2,410	2,310	2,150	1,875	2,013	2,052	2,226	2,325	3,729	4,464	5,481	6,447	6,285

Source: Welsh Government Homeless Statistics.

Notes:
1. All figures are a snapshot of those in temporary accommodation at 31 December prior to 2015/16 and at 31 March from 2015/16. The latter is consistent with statistics reported from the rest of GB.
2. For figures for earlier years (which are for different categories of accommodation) see Welsh Housing Statistics 1997.
3. Private sector leased accommodation includes properties leased by local authorities and housing associations.
4. Due to legislative and related data collection changes, figures from 2015/16 are not yet classified as national statistics and should be treated with caution.
5. Disclosure control rules applied by Welsh Government mean figures for 'other' have been supressed and figures do not always sum precisely.
6. Further information about the collection and quality of the data can be found at the source website.

Table 90d **Homeless households in temporary accommodation in Scotland**

Number of households

	1991	2000	2005	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22	2022/23	2023/24	2024/25
Social rented sector	–	–	–	4,747	5,164	6,114	6,341	6,775	7,215	7,093	7,061	6,405	6,482	6,679	6,635	6,480	6,741	7,141	8,167	8,176	8,335	8,860	9,580
of which:																							
Local authority dwelling	1,174	1,826	4,136	–	–	–	–	–	–	–	–	–	–	–	–	–	4,932	5,227	6,055	6,029	6,025	6,505	7,275
Housing association	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	1,809	1,914	2,112	2,147	2,310	2,355	2,305
Hostel	1,363	1,608	1,490	1,328	1,242	1,099	1,008	1,217	1,371	1,333	1,290	1,813	1,742	1,733	1,740	1,735	1,594	1,469	1,318	1,246	1,280	1,195	1,290
Bed and breakfast	458	500	1,516	1,494	1,528	1,609	1,748	1,765	1,544	1,281	1,170	1,125	1,085	1,052	1,115	1,215	1,137	810	1,195	1,332	1,765	2,675	2,455
Women refuge																	121	128	111	108	115	135	125
Other	160	61	159	416	643	713	956	972	1,124	1,043	950	938	1,179	1,091	1,385	1,500	1,396	2,259	2,962	3,352	3,545	3,465	3,795
Total	3,155	3,995	7,301	7,985	8,577	9,535	10,053	10,729	11,254	10,750	10,471	10,281	10,567	10,543	10,873	10,933	10,989	11,807	13,753	14,214	15,039	16,330	17,240

Source: Scottish Government Homelessness in Scotland Statistics Bulletin.

Notes: 1. All figures are for homeless households in temporary accommodation as at 31 March each year.
2. Local authority dwellings include Glasgow Housing Association from 2003 to 2005 inclusive. Thereafter combined local authority and housing association figures were issued until 2020/21.
3. Figures do not always sum due to rounding of accommodation statistics by Scottish Government since 2016/17. Also annual totals for 2017/18 to 2021/22 have been updated.
4. Households accommodated in a women's refuge were published for the first time in 2020/21. Prior to this they were included in 'other'.

Table 91a **Reasons for homelessness in England to 2018**

Percentages

	1987	1990	1995	2000	2000/01	2001/02	2002/03	2003/04	2004/05	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18
Parents, relatives or friends no longer willing or able to accommodate	41	43	29	30	31	34	34	37	38	38	37	36	36	34	33	34	32	29	26	27	26	27
Breakdown of relationship with partner	18	17	22	23	23	22	21	20	20	19	20	18	19	20	19	18	18	17	17	16	16	18
Loss of private dwelling, including tied accommodation	15	14	20	23	23	22	20	18	18	18	19	20	18	17	21	24	28	32	35	37	38	33
Mortgage arrears	9	9	8	3	3	2	2	2	2	3	4	4	4	3	3	3	2	2	1	1	1	1
Rent arrears	4	4	2	3	3	3	2	2	2	2	2	2	3	3	3	3	3	3	3	3	3	3
Other	13	13	17	18	18	18	21	21	20	19	18	19	20	22	21	19	18	17	17	16	16	18

Source: Ministry for Housing, Communities and Local Government (and predecessors), Homelessness Statistics Live Tables (LT 774).

Notes: 1. Figures reflect the operation of homeless legislation prior to the implementation of the Homeless Reduction Act 2017 and are not directly comparable with figures for 2018/19 reported in Table 91b.
2. Component figures may not total to 100, because of rounding and grossing up by the MHCLG.
3. Other reasons include racially motivated violence and harassment, other forms of violence and harassment, required to leave accommodation provided by Home Office as asylum support, left institution or LA care, left HM Forces, sleeping rough, etc.

Table 91b **Reasons for homelessness in England from 2018/19 onwards**

Number and percent

	2018/19	2019/20	2020/21	2021/22	2022/23	2023/24	2024/25	2018/19	2019/20	2020/21	2021/22	2022/23	2023/24	2024/25
	Numbers of households							Percentages						
Households owed a prevention duty	**147,880**	**149,240**	**119,880**	**134,280**	**141,970**	**147,450**	**147,870**	**100**	**100**	**100**	**100**	**100**	**100**	**100**
of which:														
End of assured private tenancy	**45,090**	**43,410**	**24,630**	**44,480**	**54,830**	**57,750**	**57,190**	**30.5**	**29.1**	**20.5**	**33.1**	**38.6**	**39.2**	**38.7**
of which:														
Rent arrears	**11,190**	**10,600**	**5,440**	**7,760**	**8,490**	**8,140**	**8,040**	**7.6**	**7.1**	**4.5**	**5.8**	**6.0**	**5.5**	**5.4**
Landlord wishing to sell or re-let the property	**23,990**	**23,240**	**13,600**	**28,270**	**35,280**	**37,300**	**37,000**	**16.2**	**15.6**	**11.3**	**21.1**	**24.9**	**25.3**	**25.0**
Other reasons / not known	**9,960**	**9,610**	**5,600**	**8,450**	**11,060**	**12,310**	**12,160**	**6.7**	**6.4**	**4.7**	**6.3**	**7.8**	**8.3**	**8.2**
End of non-AST private rented tenancy	**3,760**	**3,680**	**3,160**	**4,930**	**6,510**	**7,090**	**6,010**	**2.5**	**2.5**	**2.6**	**3.7**	**4.6**	**4.8**	**4.1**
Family or friends no longer willing or able to accommodate	**34,430**	**35,620**	**39,080**	**34,240**	**35,960**	**34,290**	**34,980**	**23.3**	**23.9**	**32.6**	**25.5**	**25.3**	**23.3**	**23.7**
End of social tenancy	**8,530**	**10,120**	**4,670**	**7,660**	**7,540**	**7,060**	**7,350**	**5.8**	**6.8**	**3.9**	**5.7**	**5.3**	**4.8**	**5.0**
Relationship breakdown	**9,410**	**9,320**	**9,080**	**7,820**	**6,740**	**6,260**	**5,890**	**6.4**	**6.2**	**7.6**	**5.8**	**4.7**	**4.2**	**4.0**
Domestic abuse, other violence or harassment	**11,000**	**11,240**	**13,400**	**13,070**	**12,330**	**12,130**	**12,240**	**7.4**	**7.5**	**11.2**	**9.7**	**8.7**	**8.2**	**8.3**
End of supported accommodation/institutional discharge	**3,950**	**5,020**	**4,910**	**6,780**	**8,290**	**8,990**	**10,060**	**2.7**	**3.4**	**4.1**	**5.0**	**5.8**	**6.1**	**6.8**
Required to leave accommodation provided by Home Office	**1,590**	**2,360**	**1,270**	**1,610**	**2,160**	**4,650**	**4,920**	**1.1**	**1.6**	**1.1**	**1.2**	**1.5**	**3.2**	**3.3**
Other/ not known	**30,160**	**28,480**	**19,680**	**13,690**	**7,600**	**9,230**	**9,220**	**20.4**	**19.1**	**16.4**	**10.2**	**5.4**	**6.3**	**6.2**
Households owed a relief duty	**121,630**	**140,570**	**150,670**	**145,180**	**158,940**	**179,970**	**182,540**	**100**	**100**	**100**	**100**	**100**	**100**	**100**
of which:														
End of assured private tenancy	**13,570**	**14,560**	**9,500**	**14,480**	**20,350**	**22,400**	**22,230**	**11.2**	**10.4**	**6.3**	**10.0**	**12.8**	**12.4**	**12.2**
of which:														
Rent arrears	**4,150**	**4,490**	**2,100**	**3,070**	**4,310**	**4,600**	**4,510**	**3.4**	**3.2**	**1.4**	**2.1**	**2.7**	**2.6**	**2.5**
Landlord wishing to sell or re-let the property	**4,000**	**3,880**	**2,110**	**4,670**	**7,300**	**8,450**	**8,520**	**3.3**	**2.8**	**1.4**	**3.2**	**4.6**	**4.7**	**4.7**
Other reasons / not known	**5,480**	**6,220**	**5,280**	**6,730**	**8,740**	**9,350**	**9,200**	**4.5**	**4.4**	**3.5**	**4.6**	**5.5**	**5.2**	**5.0**
End of non-AST private rented tenancy	**2,150**	**2,720**	**3,320**	**4,130**	**6,100**	**6,050**	**5,310**	**1.8**	**1.9**	**2.2**	**2.8**	**3.8**	**3.4**	**2.9**
Family or friends no longer willing or able to accommodate	**31,820**	**38,870**	**48,990**	**44,340**	**50,740**	**53,620**	**54,300**	**26.2**	**27.7**	**32.5**	**30.5**	**31.9**	**29.8**	**29.7**
End of social tenancy	**4,560**	**5,290**	**3,150**	**3,410**	**4,290**	**4,430**	**4,950**	**3.7**	**3.8**	**2.1**	**2.3**	**2.7**	**2.5**	**2.7**
Relationship breakdown	**11,990**	**13,420**	**15,320**	**12,660**	**12,320**	**12,750**	**12,070**	**9.9**	**9.5**	**10.2**	**8.7**	**7.8**	**7.1**	**6.6**
Domestic abuse, other violence or harassment	**17,490**	**21,710**	**26,730**	**30,680**	**33,260**	**33,700**	**33,930**	**14.4**	**15.4**	**17.7**	**21.1**	**20.9**	**18.7**	**18.6**
End of supported accommodation/institutional discharge	**8,960**	**11,990**	**13,410**	**15,530**	**18,180**	**20,620**	**22,310**	**7.4**	**8.5**	**8.9**	**10.7**	**11.4**	**11.5**	**12.2**
Required to leave accommodation provided by Home Office	**1,750**	**2,880**	**1,380**	**2,600**	**3,850**	**13,670**	**13,630**	**1.4**	**2.0**	**0.9**	**1.8**	**2.4**	**7.6**	**7.5**
Other/ not known	**29,350**	**29,170**	**28,870**	**17,350**	**9,840**	**12,730**	**13,830**	**24.1**	**20.8**	**19.2**	**12.0**	**6.2**	**7.1**	**7.6**

Source: Ministry for Housing, Communities and Local Government (and predecessors), Statutory homelessness Live Tables AP2 and AR2.

Notes: 1. Figures refer to homeless applicants owed prevention or relief duties and are subject to revision by MHCLG, especially those for 2023/24 and 2024/25.

2. Category figures do not sum exactly to the respective totals due to MHCLG rounding and weighting for non-response. The domestic abuse, etc category includes those subjected to violence and harassment.

3. 'Other' includes fire/flood/other emergency, left HM forces, mortgage repossession, property disrepair, loss of tied accommodation, voluntarily left accommodation to relocate, home no longer suitable due to disability/ill health, loss of placement or sponsorship provided through a resettlement scheme, as well as other and not known.

Table 91c **Homelessness: categories of need in England**

Number of households and percentages

	Number households owed main homeless duty															Percentages		
	2001/02	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22	2022/23	2023/24	2024/25	2001/02	2010/11	2024/25
Household includes dependent children[2]	**66,190**	**26,670**	**31,790**	**34,480**	**33,950**	**36,480**	**39,120**	**40,140**	**37,230**	**19,810**	**25,890**	**22,770**	**24,740**	**32,860**	**39,230**	**42,510**	**56.7**	**60.4**	**58.8**
Household includes a pregnant woman	**11,360**	**4,480**	**4,990**	**5,000**	**4,150**	**3,940**	**3,910**	**3,780**	**3,750**	**1,520**	**1,880**	**1,980**	**1,610**	**1,770**	**2,030**	**2,110**	**9.7**	**10.1**	**2.9**
Total vulnerable households	**38,000**	**12,760**	**13,290**	**14,090**	**13,980**	**13,800**	**14,440**	**14,970**	**15,250**	**9,080**	**12,480**	**14,710**	**15,950**	**18,890**	**23,890**	**27,440**	**32.6**	**28.9**	**38.0**
Of which:																			
Old age	**4,230**	**730**	**750**	**800**	**810**	**860**	**870**	**860**	**840**	**390**	**430**	**410**	**410**	**620**	**770**	**880**	**3.6**	**1.7**	**1.2**
Physical disability / ill health	**6,240**	**2,960**	**3,310**	**3,540**	**3,700**	**3,660**	**4,020**	**4,370**	**4,360**	**2,750**	**4,200**	**4,590**	**4,790**	**5,790**	**7,510**	**8,700**	**5.3**	**6.7**	**12.0**
Mental health problems	**9,960**	**3,560**	**3,960**	**4,370**	**4,470**	**4,410**	**4,990**	**5,460**	**5,870**	**3,450**	**4,470**	**5,070**	**4,860**	**5,190**	**6,200**	**6,910**	**8.5**	**8.1**	**9.6**
Young applicant[3]	**5,800**	**2,210**	**1,980**	**1,760**	**1,480**	**1,300**	**1,120**	**1,030**	**870**	**460**	**630**	**740**	**750**	**700**	**1,020**	**1,290**	**5.0**	**5.0**	**1.8**
Domestic abuse	**6,290**	**1,410**	**1,470**	**1,560**	**1,490**	**1,520**	**1,390**	**1,350**	**1,330**	**700**	**1,020**	**1,590**	**2,530**	**3,620**	**4,950**	**5,740**	**5.4**	**3.2**	**7.9**
Other reaons[4]	**5,480**	**1,890**	**1,820**	**2,060**	**2,030**	**2,050**	**2,050**	**1,900**	**1,980**	**1,370**	**1,720**	**2,300**	**2,610**	**2,980**	**3,450**	**3,930**	**4.7**	**4.3**	**5.4**
Homeless because of emergency	**1,110**	**240**	**230**	**210**	**210**	**220**	**260**	**220**	**380**	**120**	**130**	**150**	**160**	**260**	**320**	**200**	**1.0**	**0.5**	**0.3**
Total households owed a main duty	**116,660**	**44,160**	**50,290**	**53,770**	**52,290**	**54,430**	**57,730**	**59,110**	**56,600**	**30,500**	**40,340**	**39,570**	**42,460**	**53,770**	**65,470**	**72,260**	**100.0**	**100.0**	**100.0**

Sources: Ministry of Housing, Communities and Local Government (and predecessors), Statutory homelessness Live Tables MD3.

Notes: 1. Figures are for financial years. Figures for calendar years, including the needs categories for non-priority households from 1991 to 2019 can be found in earlier editions of the *Review*.

2. MHCLG caution that the 'household includes dependent children' category is under-reported due to some miscoding of households with children as vulnerable, especially prior to 2018. Figures from 2018/19 include 'vulnerable' households with children MHCLG has identified.

3. From 2002/03, 'young applicant' covers 16-17 year-olds and 18-20 year-old care leavers.

4. 'Other reasons' incorporates those with alcohol or drug dependency and those vulnerable due to a learning difficulty, time spent in care, in custody, in HM forces or as former asylum seekers and those fleeing home due to violence (other than domestic abuse).

5. Totals and percentages do not always sum to total or 100% because of rounding and MHCLG imputation for missing data.

Table 91d **Support needs of households owed a prevention or relief duty in England**

Number of households and percentages

	Number of households with one or more support needs							Percentage of households with one or more support needs						
	2018/19	2019/20	2020/21	2021/22	2022/23	2023/24	2024/25	2018/19	2019/20	2020/21	2021/22	2022/23	2023/24	2024/25
Number of households with known support needs	**118,830**	**135,040**	**137,740**	**144,480**	**160,240**	**177,400**	**188,520**	**100**	**100**	**100**	**100**	**100**	**100**	**100**
Of which														
One identified support need	**59,550**	**66,670**	**64,530**	**66,720**	**72,030**	**80,540**	**83,280**	**50**	**49**	**47**	**46**	**45**	**45**	**45**
Two identified support needs	**26,550**	**31,090**	**32,160**	**34,360**	**37,850**	**41,920**	**45,350**	**22**	**23**	**23**	**24**	**24**	**24**	**24**
Three or more identified support needs	**32,720**	**37,280**	**41,050**	**43,400**	**50,350**	**54,930**	**59,880**	**28**	**28**	**30**	**30**	**31**	**31**	**31**
Range of support needs														
Young person aged 16-25 years	**13,830**	**14,680**	**14,070**	**13,840**	**14,370**	**14,740**	**15,390**	**12**	**11**	**10**	**10**	**9**	**8**	**8**
Care leaver	**5,720**	**7,010**	**7,200**	**7,430**	**7,990**	**8,830**	**9,280**	**5**	**5**	**5**	**5**	**5**	**5**	**5**
Physical ill health and disability	**35,860**	**42,090**	**40,390**	**47,040**	**54,520**	**62,380**	**69,980**	**30**	**31**	**29**	**33**	**34**	**35**	**35**
History of mental health problems	**56,980**	**65,900**	**67,500**	**73,200**	**79,760**	**86,280**	**91,080**	**48**	**49**	**49**	**51**	**50**	**49**	**49**
Learning disability	**11,030**	**12,550**	**12,500**	**15,090**	**16,940**	**19,430**	**20,750**	**9**	**9**	**9**	**10**	**11**	**11**	**11**
At risk of / has experienced domestic abuse	**23,920**	**26,890**	**29,690**	**32,760**	**35,670**	**37,720**	**39,870**	**20**	**20**	**22**	**23**	**22**	**21**	**21**
At risk of / has experienced abuse (non-domestic abuse)	**6,910**	**7,210**	**7,740**	**8,430**	**9,640**	**9,770**	**9,850**	**20**	**5**	**6**	**6**	**6**	**6**	**6**
At risk of / has experienced sexual abuse / exploitation	**5,290**	**6,040**	**5,870**	**6,490**	**7,230**	**7,790**	**8,300**	**4**	**4**	**4**	**4**	**5**	**4**	**4**
Drug dependency needs	**14,230**	**16,830**	**19,980**	**17,690**	**18,240**	**18,740**	**19,680**	**12**	**12**	**15**	**12**	**11**	**11**	**11**
Alcohol dependency needs	**11,030**	**12,530**	**13,110**	**12,950**	**14,060**	**14,660**	**15,390**	**9**	**9**	**10**	**9**	**9**	**8**	**8**
Offending history	**19,180**	**22,180**	**28,030**	**25,500**	**25,970**	**26,160**	**27,760**	**16**	**16**	**20**	**18**	**16**	**15**	**15**
History of repeat homelessness	**16,460**	**18,390**	**20,840**	**19,930**	**21,440**	**21,980**	**23,420**	**14**	**14**	**15**	**14**	**13**	**12**	**12**
History of rough sleeping	**13,390**	**14,880**	**17,550**	**15,000**	**16,700**	**18,030**	**19,540**	**11**	**11**	**13**	**10**	**10**	**10**	**10**
Former asylum seeker	**2,650**	**3,460**	**2,290**	**3,310**	**4,700**	**10,860**	**13,090**	**2**	**3**	**2**	**2**	**3**	**6**	**6**
Old age	**3,350**	**3,510**	**2,840**	**3,920**	**4,840**	**5,780**	**6,580**	**3**	**3**	**2**	**3**	**3**	**3**	**3**
Served in HM Forces	**1,820**	**1,920**	**1,740**	**1,860**	**2,110**	**2,280**	**2,180**	**2**	**1**	**1**	**1**	**1**	**1**	**1**
Access to education, employment or training	**8,770**	**7,750**	**7,440**	**9,470**	**12,410**	**14,260**	**16,950**	**7**	**6**	**5**	**7**	**8**	**8**	**8**
Difficulties budgeting	**–**	**–**	**–**	**–**	**13,220**	**15,440**	**17,490**	**–**	**–**	**–**	**–**	**8**	**9**	**9**
Victim of modern slavery	**–**	**–**	**–**	**–**	**630**	**960**	**970**	**–**	**–**	**–**	**–**	**0**	**1**	**1**

Source: Ministry for Housing, Communities and Local Government (and predecessors), Statutory homelessness Live Tables (A3).

Notes: 1. Households with multiple support needs are counted in more than one 'support needs' category. Thus the sum of support needs categories exceeds the number of households with support needs.

2. Figures are rounded by MHCLG and include imputations for missing values.

3. Support needs are not the same as 'priority need', such that not every household with support needs will have been defined as being in priority need.

Table 92a **Rough sleepers in England**

Number of persons or street count

	2004/05	2005/06	2006/07	2007/08	2010[1]	2010[2]	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
North East	**63**	**53**	**38**	**38**	**35**	**49**	**32**	**62**	**25**	**35**	**38**	**45**	**51**	**66**	**67**	**72**	**48**	**61**	**89**	**124**
North West	**131**	**106**	**78**	**89**	**90**	**100**	**149**	**147**	**152**	**189**	**220**	**313**	**434**	**428**	**349**	**226**	**200**	**247**	**369**	**367**
Yorkshire & The Humber	**71**	**85**	**83**	**59**	**72**	**115**	**150**	**157**	**129**	**126**	**160**	**172**	**207**	**246**	**242**	**181**	**166**	**170**	**270**	**385**
East Midlands	**116**	**161**	**90**	**80**	**108**	**121**	**188**	**137**	**206**	**193**	**208**	**255**	**313**	**358**	**305**	**187**	**175**	**213**	**287**	**393**
West Midlands	**109**	**81**	**71**	**73**	**105**	**182**	**207**	**230**	**223**	**186**	**249**	**289**	**295**	**420**	**319**	**214**	**194**	**250**	**256**	**346**
East	**96**	**85**	**67**	**72**	**169**	**206**	**242**	**276**	**296**	**302**	**418**	**604**	**615**	**484**	**458**	**266**	**241**	**285**	**337**	**412**
London	**285**	**327**	**302**	**249**	**317**	**415**	**446**	**557**	**543**	**742**	**940**	**964**	**1,137**	**1,283**	**1,136**	**714**	**640**	**858**	**1,132**	**1,318**
South East	**203**	**178**	**172**	**157**	**213**	**310**	**430**	**442**	**532**	**609**	**827**	**956**	**1,119**	**934**	**900**	**474**	**445**	**572**	**670**	**795**
South West	**161**	**173**	**137**	**131**	**138**	**270**	**337**	**301**	**308**	**362**	**509**	**536**	**580**	**458**	**490**	**354**	**334**	**413**	**488**	**527**
England	**1,235**	**1,249**	**1,038**	**948**	**1,247**	**1,768**	**2,181**	**2,309**	**2,414**	**2,744**	**3,569**	**4,134**	**4,751**	**4,677**	**4,266**	**2,688**	**2,443**	**3,069**	**3,898**	**4,667**
of which																				
London (%)	**23**	**26**	**29**	**26**	**25**	**23**	**20**	**24**	**22**	**27**	**26**	**23**	**24**	**27**	**27**	**27**	**26**	**28**	**29**	**28**
Rest of England (%)	**77**	**74**	**71**	**74**	**75**	**77**	**80**	**76**	**78**	**73**	**74**	**77**	**76**	**73**	**73**	**73**	**74**	**72**	**71**	**72**

Sources: Ministry of Housing, Communities & Local Government (and its predecessors) Rough Sleeping Snapshot, Table 1.

Notes: 1. Summer 2010 count using 'old' methodology which only covered a quarter of local authority areas.

2. From Autumn 2010 onwards, the new snapshot method includes all local authorities. The method generally involves street night counts by outreach workers on a 'typical night' between 1 October and 30 November plus intelligence provided by local charities and community groups.

3. There were no Covid-19 related measures in place during the 2022 snapshot unlike the 'everyone in' measures in 2020 and 2021, which reduced the numbers sleeping rough in those two years.

4. The rough sleeping snapshot statistics are based on people sleeping on the street or other open air locations and exclude people in hostels or shelters, people in campsites, organised protest, squatters or travellers' sites.

Table 92b **Rough sleepers in England by area**

Number of people

	1998	2000	2005	2010	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Authorities with the highest count in 1998																			
Westminster	237	227	133	147	128	106	131	140	265	265	260	217	306	333	242	187	250	277	388
Camden	59	54	17	5	11	7	5	4	5	15	17	127	141	65	42	97	90	121	132
Birmingham	56	23	7	6	9	7	8	14	20	36	55	57	91	52	17	31	39	36	59
Brighton and Hove	44	21	9	12	14	37	43	50	41	78	144	178	64	88	27	37	41	52	76
Bristol	42	21	4	6	8	8	9	41	41	97	74	86	82	98	50	68	58	67	77
City of London	41	40	12	29	20	18	21	35	50	48	50	36	67	41	23	20	43	61	86
Oxford	39	31	5	16	11	8	12	19	26	39	33	61	45	43	19	24	27	46	41
Manchester	31	23	7	7	7	15	27	24	43	70	78	94	123	91	68	43	58	48	46
Southwark	31	7	7	3	29	10	25	24	22	32	32	44	47	44	24	10	14	42	36
Tower Hamlets	31	6	–	7	11	9	7	4	6	12	11	21	10	17	40	28	21	32	39
Authorities with the highest count in 2024																			
Westminster	237	227	133	147	128	106	131	140	265	265	260	217	306	333	242	187	250	277	388
Camden	59	54	17	5	11	7	5	4	5	15	17	127	141	65	42	97	90	121	132
City of London	41	40	12	29	20	18	21	35	50	48	50	36	67	41	23	20	43	61	86
Somerset	-	-	-	-	32	64	40	28	50	56	48	57	36	71	47	31	48	57	80
Bristol, City of	42	21	4	0	8	8	9	41	41	97	74	86	82	98	50	68	58	67	77
Brighton and Hove	44	26	9	12	14	37	43	50	41	78	144	178	64	88	27	37	41	52	76
Leeds	8	17	4	0	6	11	11	13	15	13	20	28	33	40	35	25	37	49	69
Bournemouth	44	21	7	6	21	26	35	24	40	65	60	66	45	72	25	29	64	64	63
Leicester	–	–	–	–	19	50	11	11	19	22	36	31	31	22	12	8	34	26	61
Waltham Forest	–	–	–	–	2	4	15	3	10	33	47	44	22	18	18	5	27	25	60

Source: Ministry of Housing, Communities & Local Government (and its predecessors) Rough Sleeping Snapshot, Table 1

Notes 1. See notes for Table 92a. A full list of LA returns and how they were collected is available form the department - see link below.

2. Figures for Bournemouth from 2019 onwards are for Bournemouth, Christchurch and Poole.

Table 92c **Rough sleepers in Wales**

Number of persons

	2023	2024	2025
Area			
Gwynedd	**8**	**8**	**9**
Ceredigion	**9**	**17**	**16**
Pembrokeshire	**16**	**4**	**13**
Swansea	**10**	**7**	**10**
Bridgend	**10**	**8**	**7**
Cardiff	**20**	**20**	**20**
Newport	**23**	**25**	**11**
Rest of Wales	**30**	**40**	**30**
Wales	**126**	**129**	**116**

Sources: Welsh Government Homelessness accommodation provision and rough sleeping statistics, StatsWales.

Notes: 1. The Welsh Government ceased its annual rough sleeping count in August 2024. The data in this new table are provided by local authorities using a revised methodology, based on local intelligence gathered at the end of each month. As such, the data are not directly comparable with those in earlier versions of this table.

2. This table provides data for April each year. Data on alternatives months are available from the source statistics.

Table 93 **Deaths of homeless people, Great Britain**

	2013	2014	2015	2016	2017	2018	2019	2020	2021
Estimated deaths (numbers)									
England and Wales	**482**	**475**	**508**	**565**	**597**	**726**	**778**	**688**	**741**
England	**460**	**469**	**485**	**539**	**584**	**692**	**745**	**664**	**701**
North East	**18**	**32**	**14**	**24**	**32**	**36**	**28**	**34**	**37**
North West	**55**	**66**	**69**	**87**	**119**	**103**	**126**	**126**	**114**
Yorkshire and The Humber	**31**	**26**	**42**	**41**	**49**	**70**	**72**	**67**	**77**
East Midlands	**25**	**20**	**38**	**35**	**34**	**48**	**51**	**52**	**46**
West Midlands	**41**	**54**	**48**	**35**	**45**	**64**	**64**	**45**	**66**
East	**28**	**45**	**26**	**34**	**33**	**56**	**62**	**53**	**43**
London	**134**	**103**	**141**	**132**	**136**	**148**	**144**	**143**	**154**
South East	**79**	**72**	**59**	**97**	**84**	**79**	**88**	**69**	**90**
South West	**49**	**50**	**48**	**55**	**52**	**87**	**111**	**74**	**73**
Wales	**22**	**6**	**23**	**26**	**13**	**34**	**33**	**22**	**40**
Scotland					**164**	**195**	**216**	**256**	**250**
Estimated deaths per million total population									
England and Wales	**11.4**	**11.2**	**11.9**	**13.1**	**13.8**	**16.7**	**17.8**	**15.7**	**16.8**
England	**11.5**	**11.6**	**12.0**	**13.2**	**14.2**	**16.8**	**18.0**	**16.0**	**16.8**
North East	**9.4**	**16.3**	**7.3**	**12.2**	**16.0**	**18.3**	**13.9**	**17.1**	**18.6**
North West	**10.5**	**12.5**	**13.0**	**16.3**	**22.2**	**19.2**	**23.3**	**23.3**	**21.0**
Yorkshire and The Humber	**7.8**	**6.6**	**10.5**	**10.1**	**12.1**	**17.3**	**17.8**	**16.5**	**18.9**
East Midlands	**7.2**	**5.8**	**11.0**	**9.9**	**9.6**	**13.6**	**14.3**	**14.5**	**12.7**
West Midlands	**9.7**	**13.0**	**11.3**	**8.2**	**10.5**	**15.0**	**14.7**	**10.4**	**15.1**
East	**6.5**	**10.2**	**5.9**	**7.5**	**7.3**	**12.5**	**13.8**	**11.7**	**9.4**
London	**21.1**	**16.0**	**21.6**	**20.0**	**20.5**	**22.1**	**21.4**	**21.2**	**22.5**
South East	**12.2**	**11.1**	**8.9**	**14.6**	**12.6**	**11.9**	**13.3**	**10.3**	**13.4**
South West	**12.4**	**12.4**	**11.8**	**13.5**	**12.8**	**21.2**	**26.9**	**17.9**	**17.5**
Wales	**9.7**	**2.6**	**9.9**	**11.4**	**5.8**	**14.5**	**14.3**	**9.4**	**17.2**
Scotland					**39.9**	**47.4**	**52.5**	**61.6**	**60.4**

Source: ONS: Deaths of homeless people by country and region, England and Wales, and NRS Homeless Deaths in Scotland.

Notes:
1. Figures are experimental and are derived from when deaths are registered and not when deaths occurred. Figures also reflect place of death and not area of usual residence.
2. Figures refer to homeless people aged 15-74 years and rates per million people for all areas are based on total population aged 15 to 74 years.
3. Regional figures may not sum to the English total due to ONS rounding. Figures for Scotland are only available from 2017.
4. The methods used by NRS and ONS are similar but not to the extent it is possible to produce a GB-wide figure.
5. ONS caution that all estimates across GB are conservative. They also stress that ONS lists of known homeless (including temporary) accommodations is much less comprehensive than NRS lists.

Table 94 **Landlord possession claims in England and Wales**

Number of cases

	1999	2000	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Claims																						
Social	154,104	156,196	126,333	116,152	103,214	104,165	98,108	90,217	93,631	96,742	113,175	105,645	94,577	82,788	81,603	74,980	67,773	18,097	13,474	27,682	33,500	35,720
Private	17,287	19,665	18,287	19,002	19,347	21,004	21,459	23,147	22,740	23,079	23,196	23,113	20,712	20,328	21,439	23,422	24,092	12,514	16,132	25,938	29,166	30,248
Accelerated	13,891	16,473	21,069	23,006	24,496	23,048	17,025	21,597	25,712	31,178	34,080	36,019	38,402	34,253	29,601	23,310	19,042	9,070	8,405	25,068	31,545	32,798
Total	185,282	192,334	165,689	158,160	147,057	148,217	136,592	134,961	142,083	150,999	170,451	164,777	153,691	137,369	132,643	121,712	110,907	39,681	38,011	78,688	94,211	98,766
Orders Made																						
Social	101,181	101,548	85,105	78,236	84,551	91,560	83,750	69,321	68,542	69,565	78,995	81,240	71,778	63,578	60,871	57,693	53,745	12,512	7,565	20,755	25,048	26,532
Private	10,771	11,523	11,873	11,769	14,253	14,923	14,790	15,522	15,777	15,810	15,993	16,382	15,031	14,842	15,787	16,904	18,178	4,729	9,391	19,443	20,545	22,269
Accelerated	11,408	13,264	15,894	17,318	18,955	18,015	12,804	15,392	20,168	23,655	27,252	29,648	31,652	29,491	24,365	19,115	15,772	4,870	6,336	18,517	24,016	25,418
Total	123,360	126,335	112,872	107,367	117,795	124,520	111,368	100,244	104,487	109,030	122,240	127,270	118,461	107,911	101,024	93,718	87,698	22,115	23,321	58,770	69,654	74,219
Warrants																						
Social	–	45,394	61,931	57,127	49,652	47,321	42,824	40,497	41,201	42,108	48,372	49,093	47,011	41,398	41,282	39,610	35,686	8,692	6,437	11,569	13,495	14,233
Private	–	5,817	6,604	6,737	7,155	7,255	7,504	8,313	8,680	8,943	8,927	9,079	8,323	8,393	8,884	9,499	10,152	3,074	4,670	10,442	12,234	14,278
Accelerated	–	7,068	8,914	10,092	11,110	10,847	7,371	8,582	11,943	15,159	17,383	20,096	22,284	20,910	16,928	13,045	10,787	3,365	4,002	9,970	14,919	17,038
Total	–	58,279	77,449	73,956	67,917	65,423	57,699	57,392	61,824	66,210	74,682	78,268	77,618	70,708	67,134	62,210	56,659	15,133	15,122	32,018	40,674	45,549
Repossessions by county court bailiffs																						
Social	–	19,784	24,144	22,965	20,478	20,144	18,244	16,818	17,895	16,959	19,278	20,968	20,048	18,353	16,472	16,270	15,117	3,560	3,084	5,701	6,662	7,083
Private	–	3,355	3,979	4,101	4,342	4,435	4,618	5,279	5,852	6,097	6,049	6,321	6,061	6,011	6,260	6,913	7,316	1,991	3,414	7,267	8,525	9,378
Accelerated	–	4,734	5,996	6,756	7,543	7,560	5,072	5,762	7,969	10,874	12,465	14,678	16,620	15,967	12,953	10,351	8,380	1,900	2,973	6,683	10,095	11,574
Total	–	27,873	34,119	33,822	32,363	32,139	27,934	27,859	31,716	33,930	37,792	41,967	42,729	40,331	35,685	33,534	30,813	7,451	9,471	19,651	25,282	28,035

Sources: Ministry of Justice Mortgage repossession statistics, Table LA.

Notes: 1. 'Accelerated claims' allow landlords to seek possession without a court hearing if the fixed-term tenancy has ended and no rent arrears are claimed. No tenure split is available for accelerated actions; they are generally considered to relate mainly to private tenancies.

2. 'Claims' are for the recovery of possession of properties; 'orders made' are from a judge, requiring that possession be taken on a certain date; 'warrants' are issued if the defendant fails to comply and enable the court bailiff to take possession; and 'repossessions by county court bailiffs' may then occur. However, possession can be obtained through less formal procedures. Such cases are not recorded in this table.

3. Figures for 2001 to 2004 can be found in previous editions of the *Review*. Figures do not always sum precisely to the total for each category because cases where court information is missing are not assigned to a landlord type.

4. Multiple warrants may be issued per claim.

Table 95a **Local authority dwelling stock, new dwellings and lettings in England**

Thousands and percentages

	1985/86	1990/91	2000/01	2005/06	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22	2022/23	2023/24	2024/25
Stock of dwellings[1,2]	4,439	3,895	2,790	2,088	1,726	1,693	1,682	1,669	1,643	1,612	1,602	1,592	1,587	1,583	1,582	1,576	1,572	1,574	1,573
Vacant dwellings	113.6	83.4	81.2	44.9	29.9	27.9	29.7	29.3	29.4	25.9	25.1	25.3	26.0	27.6	33.5	35.3	35.5	36.2	36.7
Vacant dwellings as % of stock	2.6	2.1	2.9	2.2	1.7	1.6	1.8	1.8	1.8	1.6	1.6	1.6	1.6	1.7	2.1	2.2	2.3	2.3	2.3
Completions	23.3	13.0	0.2	0.3	1.1	2.0	1.4	0.9	1.4	1.9	1.8	2.0	2.6	1.9	1.6	1.3	2.0	2.9	2.3
All lettings[3,4]	431.9	398.5	326.6	188.8	144.1	141.1	135.5	142.9	127.3	120.5	112.7	108.1	103.6	100.1	80.4	90.8	88.8	86.9	84.8
Of which:																			
General needs lettings	–	–	–	–	–	–	117.6	128.3	113.9	107.5	99.3	95.3	90.8	86.3	68.5	76.1	75.1	74.8	70.9
Supported housing lettings	–	–	–	–	–	–	14.8	14.7	13.4	13.0	13.2	12.1	11.2	11.8	10.7	11.9	11.4	11.0	11.0
Lets to new social tenants[5]	241.9	237.7	221.8	133.3	94.1	89.1	83.9	83.3	76.8	74.8	69.2	66.9	62.3	59.9	47.6	52.0	54.6	53.4	52.6
Lets to existing tenants[5]	190.0	160.8	104.3	55.5	50.0	51.7	50.6	59.5	50.1	45.7	43.4	41.2	39.2	37.4	30.5	32.6	32.1	30.5	30.8
All lettings excluding mutual exchanges[6]	–	–	299	173	130	126	118	124	113	110	102	98	92	88	71	76	79	76	75
Total lets as a % of stock	9.7	10.2	11.7	9.0	8.4	8.3	8.1	8.6	7.7	7.5	7.0	6.8	6.5	6.3	5.1	5.8	5.6	5.5	5.4
Total lets excluding mutual exchanges as a % of stock			10.7	8.3	7.5	7.4	7.0	7.4	6.9	6.8	6.3	6.1	5.8	5.6	4.5	4.8	5.0	4.9	4.8
Of which:																			
Lets to new social tenants			74.2	77.0	72.2	70.9	70.8	67.2	67.8	68.1	68.1	68.6	67.7	67.8	66.9	68.3	69.3	69.9	69.8
Lets to existing tenants			25.8	23.0	27.8	29.1	29.2	32.8	32.2	31.9	31.9	31.4	32.3	32.2	33.1	31.7	30.7	30.1	30.2
Total			100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Sources: MHCLG (and its predecessors) Local Authority Housing Statistics (LAHS); Housing Strategy Statistical Appendix (HSSA); Local Authority Housing Open Data; and Live Tables 116, 213, 602 and 612.

Notes:
1. The dwelling count to 1990 is for December and thereafter the end of the financial year. It can include a small number of dwellings awaiting demolition, sitting outside the HRA or defined as shared ownership. From 1987 to 2000 the count included dwellings local authorities held outside their own area resulting in some double counting (under 1%).
2. Totals may differ from previously published data due to revisions and imputation rules now being applied by MHCLG consistently across all years.
3. The all-lettings count includes all dwellings let on a social, Affordable Rent or intermediate rent basis, secure, introductory or flexible tenancies and lettings to households displaced by slum clearance.
4. The total number of lettings is often greater than the sum of the different categories, which are not always recorded. MHCLG also caution that the total volume of lettings in recent years may be slightly inflated due to administrative errors, and are working to resolve this.
5. From 2009/10 lettings to new social tenants refers to lettings to households who immediately prior to this move did not rent from any other social landlord. Prior to this, new social lettings could include households transferring from another local authority or housing association, leading to a discontinuity in the count of lettings to new and existing tenants before and after this date.
6. The table has been revised to report all new lettings excluding mutual lets and mobility scheme transfers, to be consistent with available data on housing association lettings reported in Table 97. Lets to statutory homeless households that were previously reported in this table can now be found in Table 99.

Table 95b **Local authority lettings by region in England***

Number of lettings

		2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22	2022/23	2023/24	2024/25
All lettings	North East	11,600	12,500	11,600	11,700	8,800	8,700	8,600	8,700	7,900	7,200	5,900	6,400	5,800	5,100	5,500
	North West	15,700	11,000	9,500	11,000	10,100	8,100	7,700	7,200	7,100	6,600	5,500	5,900	5,800	5,600	5,100
	Yorkshire and The Humber	21,700	23,300	24,300	24,100	21,800	22,100	19,700	19,600	17,800	16,900	11,500	14,100	14,500	14,400	13,500
	East Midlands	17,800	16,600	16,600	17,300	15,800	15,500	14,700	13,700	13,500	12,500	11,000	11,600	10,700	10,400	10,300
	West Midlands	18,700	20,200	18,600	20,400	18,100	17,800	15,300	14,300	13,500	13,200	11,100	12,300	11,200	10,200	9,600
	East of England	12,500	12,000	13,000	13,600	12,000	10,700	11,100	11,000	11,000	11,000	8,700	10,000	9,800	9,400	9,600
	London	24,000	22,000	20,200	21,100	19,400	18,400	16,800	16,400	15,300	15,100	12,000	13,900	14,500	15,900	15,900
	South East	13,400	14,800	13,700	14,800	13,400	12,000	11,700	11,000	10,900	10,900	9,400	11,200	11,000	10,900	10,000
	South West	8,800	8,700	8,100	8,900	7,800	7,100	6,900	6,300	6,600	6,600	5,200	5,500	5,500	5,000	5,300
General needs	North East	10,200	11,700	9,400	11,200	8,300	8,300	8,400	8,300	7,500	6,800	5,200	5,800	4,900	4,400	4,800
	North West	13,900	10,000	8,000	9,900	8,900	7,000	6,500	6,000	5,900	5,500	4,500	4,500	4,500	4,400	3,800
	Yorkshire and The Humber	18,900	21,400	22,600	22,700	20,600	20,900	18,500	18,400	17,200	16,400	10,800	13,000	13,600	13,400	12,000
	East Midlands	14,500	14,000	14,000	14,300	13,500	13,000	12,100	11,500	11,300	10,400	9,200	9,300	8,500	8,100	8,100
	West Midlands	17,300	18,700	17,000	19,300	17,000	16,700	14,100	13,300	12,900	10,800	9,400	9,900	9,900	9,300	9,200
	East of England	10,400	9,600	10,600	11,500	10,100	9,000	9,300	9,200	8,800	8,900	6,700	7,500	7,700	7,300	7,100
	London	21,000	19,800	18,400	19,300	17,600	16,400	14,800	14,400	13,700	13,100	10,600	11,900	12,800	14,500	13,100
	South East	11,300	12,200	11,300	12,600	11,300	10,000	9,700	9,100	8,400	9,200	7,900	9,500	8,700	9,200	8,600
	South West	7,000	6,900	6,500	7,500	6,600	6,100	5,900	5,000	4,100	5,200	4,200	4,500	4,600	4,200	4,300
Supported housing	North East	500	800	600	600	500	400	300	300	400	500	600	700	900	700	700
	North West	1,100	1,100	1,400	1,100	1,300	1,100	1,200	1,200	1,200	1,100	1,100	1,400	1,300	1,200	1,100
	Yorkshire and The Humber	1,500	1,800	1,300	1,300	1,200	1,100	1,300	1,100	600	600	700	1,100	800	1,000	1,100
	East Midlands	2,400	2,500	2,400	2,900	2,200	2,500	2,500	1,800	2,200	2,200	1,800	2,300	2,100	2,000	1,700
	West Midlands	1,400	1,500	1,400	1,100	1,100	1,100	1,200	1,000	600	800	1,300	900	1,000	800	500
	East of England	2,100	2,400	2,200	2,100	1,900	1,700	1,800	1,800	1,700	1,700	1,500	1,800	1,600	1,500	1,600
	London	2,800	1,900	1,800	1,800	1,800	2,000	1,900	1,900	1,600	1,800	1,300	1,300	1,300	1,500	1,300
	South East	2,100	2,600	2,100	2,200	2,200	2,000	2,000	2,000	1,500	1,700	1,400	1,800	1,400	1,500	1,500
	South West	1,800	1,600	1,600	1,500	1,300	1,000	1,000	1,000	1,100	1,400	1,000	900	900	800	700
New social tenants	North East	6,900	7,200	6,900	5,100	5,100	4,700	5,400	5,300	3,100	2,500	3,100	3,100	2,600	2,500	2,700
	North West	11,000	7,200	6,000	6,300	6,300	5,400	5,200	4,800	4,900	4,600	4,000	4,100	4,000	4,100	3,500
	Yorkshire and The Humber	15,100	16,000	15,900	15,900	14,100	14,300	12,700	13,000	11,900	10,900	7,000	9,000	9,600	9,000	8,500
	East Midlands	12,000	11,400	10,700	10,500	9,700	9,800	9,300	8,700	8,500	7,800	6,900	7,000	6,800	6,800	6,600
	West Midlands	12,900	13,900	12,300	12,800	11,900	11,900	10,100	9,400	8,300	8,400	6,800	6,100	7,700	6,500	6,200
	East of England	7,200	6,900	7,000	6,700	6,000	5,900	6,300	6,200	5,500	5,700	4,500	5,000	6,000	5,300	5,300
	London	15,900	13,700	12,700	12,000	11,600	11,600	10,100	10,000	9,600	9,500	7,700	8,500	9,000	10,600	10,600
	South East	7,400	8,400	7,600	7,500	7,800	6,500	6,600	6,300	6,500	6,000	5,200	6,400	6,200	6,600	6,300
	South West	5,200	4,800	4,500	4,800	4,300	4,200	4,300	3,200	4,000	3,800	3,100	3,000	3,400	2,800	3,000

* In previous editions of the *Review*, this was Table 95b and 96b.

Sources: See Table 95a.

Notes: 1. Regional totals may not sum to 'England' or figures in Table 95a due to rounding up or down to the nearest 100. Figures in Table 95a should be used if quoting England-wide figures.

2. Figures for new social tenants prior to 2010/11 reported in previous editions of this table are not strictly comparable (see Table 95a note 5 for further details).

Table 96 **Local authority general needs and supported housing lettings in England**

Thousands

	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22	2022/23	2023/24	2024/25
General needs lettings[3,4]	**117.9**	**113.1**	**106.4**	**112.6**	**104.0**	**100.5**	**91.3**	**84.8**	**85.0**	**82.5**	**55.4**	**66.6**	**64.6**	**61.9**	**62.2**
Of which:															
Social rent lettings	**117.9**	**113.1**	**106.3**	**111.9**	**103.3**	**98.2**	**89.2**	**82.7**	**82.1**	**79.6**	**52.1**	**63.6**	**61.7**	**56.9**	**57.2**
Affordable or intermediate rent lettings	**0.0**	**0.0**	**0.2**	**0.7**	**0.7**	**2.3**	**2.1**	**2.1**	**3.0**	**2.9**	**3.2**	**3.0**	**2.8**	**5.0**	**5.1**
Secure/assured lifetime			**103.4**	**106.8**	**94.5**	**89.3**	**81.4**	**76.9**	**80.2**	**78.3**	**52.7**	**63.7**	**58.8**	**56.7**	**55.4**
Secure/assured fixed-term			**1.3**	**5.0**	**8.8**	**9.1**	**7.8**	**5.6**	**4.0**	**3.8**	**2.2**	**2.3**	**4.9**	**3.6**	**4.4**
Licence/other			**1.7**	**0.9**	**0.7**	**2.1**	**2.2**	**2.2**	**0.8**	**0.4**	**0.5**	**0.5**	**0.8**	**1.5**	**0.5**
+ Supported housing lettings[3,4]	**16.2**	**14.1**	**12.9**	**13.2**	**13.1**	**12.9**	**11.8**	**11.0**	**10.5**	**10.2**	**7.7**	**9.5**	**8.4**	**9.7**	**8.5**
Of which:															
Social rent lettings	**16.2**	**14.1**	**12.9**	**13.2**	**13.1**	**12.8**	**11.4**	**10.8**	**10.1**	**10.0**	**7.5**	**8.9**	**7.8**	**8.7**	**7.7**
Affordable or intermediate rent lettings	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.2**	**0.4**	**0.3**	**0.4**	**0.3**	**0.2**	**0.6**	**0.6**	**1.0**	**0.8**
Secure/assured lifetime			**10.9**	**11.1**	**10.6**	**10.9**	**10.1**	**9.3**	**9.2**	**8.9**	**6.6**	**8.5**	**7.4**	**8.3**	**7.4**
Secure/assured fixed-term			**0.2**	**0.4**	**0.5**	**0.4**	**0.4**	**0.3**	**0.2**	**0.1**	**0.1**	**0.1**	**0.2**	**0.2**	**0.1**
Licence/other			**1.8**	**1.7**	**2.0**	**1.6**	**1.3**	**1.4**	**1.1**	**1.3**	**1.0**	**0.9**	**0.8**	**1.1**	**0.8**
= All lettings[3,4]	**134.1**	**127.3**	**119.3**	**125.8**	**117.1**	**113.4**	**103.1**	**95.8**	**95.6**	**92.7**	**63.0**	**76.1**	**73.0**	**71.5**	**70.8**
Of which:															
Lets to new social tenants[5]	**85.7**	**80.5**	**74.1**	**73.2**	**67.1**	**64.8**	**59.4**	**56.0**	**55.7**	**53.2**	**41.0**	**48.2**	**45.6**	**48.7**	**44.5**
Lets to existing social tenants[5]	**48.4**	**46.8**	**45.3**	**52.6**	**49.5**	**48.6**	**43.8**	**39.8**	**40.0**	**39.5**	**22.0**	**27.9**	**26.0**	**24.2**	**26.3**
All lettings as a percentage of stock	**7.8**	**7.5**	**7.1**	**7.5**	**7.1**	**7.0**	**6.4**	**6.0**	**6.0**	**5.9**	**4.0**	**4.8**	**4.6**	**4.5**	**4.5**
Of which:															
Lets to new social tenants[5]	**63.9**	**63.2**	**62.1**	**58.2**	**57.3**	**57.1**	**57.6**	**58.5**	**58.3**	**57.4**	**65.1**	**63.4**	**62.5**	**68.1**	**62.9**
Lets to existing social tenants[5]	**36.1**	**36.8**	**37.9**	**41.8**	**42.3**	**42.9**	**42.4**	**41.5**	**41.8**	**42.6**	**34.9**	**36.6**	**35.6**	**33.9**	**37.1**

Sources: MHCLG (and predecessors) Social housing lettings in England - CORE tenancies summary tables and tenants summary tables.

Notes: 1. This table is based on nationally weighted CORE data. Lettings prior to 2010/11 are not reported here as they are less comprehensive, especially those prior to 2006/07 were only collected from local authorities on a voluntary basis.

2. The lettings data exclude mutual exchanges as well as lettings with a tenancy length of less than 2 years as these are deemed temporary. Letting figures for 2020/21 were impacted by the effects of the Covid-19 pandemic.

3. The numbers of lettings to tenants new to social housing and existing tenants have been estimated from figures reported in annual social letting reports and accompanying data and should be considered indicative of trends rather than precise annual counts.

Table 97a **Housing association stock, vacancies and lettings in England**

Thousands and percentages

	1980/81	1990/91	2000/01	2005/06	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22	2022/23	2023/24	2024/25
All PRP rented stock[2]	401	567	1,273	1,802	2,180	2,255	2,304	2,331	2,343	2,387	2,430	2,444	2,452	2,479	2,505	2,524	2,542	2,571	2,602
Of which general needs stock	–	–	–	–	–	–	–	–	2,417	2,458	2,501	2,519	2,546	2,567	2,590	2,605	2,625	2,650	2,677
Vacant general needs dwellings[3]	–	–	–	54.6	42.8	41.7	39.5	39.9	39.2	39.8	35.4	33.6	33.4	38.5	44.6	42.0	45.7	54.5	56.4
Vacant dwellings as % of general needs stock				–	–	–	–	–	1.6	1.6	1.4	1.3	1.3	1.5	1.7	1.6	1.7	2.1	2.1
General needs lettings[4]	51.0	77.0	150.0	128.3	151.3	157.5	153.5	170.0	169.5	164.0	146.8	142.2	145.2	143.8	115.0	127.3	123.8	129.2	132.4
Of which:																			
Social rent lettings	51.0	77.0	150.0	128.3	151.3	152.9	126.5	134.2	131.4	124.4	110.3	108.6	111.7	108.7	87.7	92.9	88.3	88.7	92.8
Affordable or intermediate rent lettings	–	–	–	–	–	4.6	27.0	35.8	38.2	39.6	36.5	33.7	33.5	35.1	27.3	34.5	35.5	40.5	39.7
Secure/assured lifetime	–	–	–	–	–	–	132.6	139.4	132.7	121.9	103.3	99.3	99.4	108.1	93.7	106.8	106.6	111.6	116.7
Secure/assured fixed-term	–	–	–	–	–	–	18.8	28.6	35.9	39.3	40.1	41.0	43.6	33.6	19.6	19.3	12.5	13.7	12.0
Licence/other	–	–	–	–	–	–	2.1	2.0	0.9	2.8	3.4	1.9	2.2	2.0	1.7	1.2	4.8	4.0	2.1
+ Supported housing lettings[4]	–	–	64.1	92.5	108.3	109.7	105.3	100.6	98.7	97.2	84.6	74.9	73.2	69.7	58.6	63.3	55.5	59.7	59.7
Of which:																			
Social rent lettings	–	–	–	92.5	108.3	109.6	104.5	99.8	97.7	92.1	79.1	70.8	68.9	65.9	55.8	59.5	51.7	53.3	52.9
Affordable or intermediate rent lettings	–	–	–	–	–	0.1	0.7	0.8	1.1	5.1	5.5	4.1	4.3	3.7	2.8	3.8	3.8	6.4	6.9
Secure/assured lifetime	–	–	–	–	–	–	35.6	34.4	32.8	34.4	31.4	27.3	26.1	25.2	23.8	28.1	25.1	25.6	24.6
Secure/assured fixed-term	–	–	–	–	–	–	14.6	14.5	13.7	12.3	10.5	9.0	9.8	8.8	6.5	7.3	6.7	8.8	8.6
Licence/other	–	–	–	–	–	–	55.0	51.7	52.3	50.5	42.7	38.6	37.3	35.6	28.3	27.9	23.6	25.4	26.1
= All lettings[4]	–	–	214.1	220.7	259.6	267.2	258.7	270.7	268.3	261.2	231.4	217.2	218.4	213.5	173.6	190.6	179.3	188.9	192.2
Of which:																			
Lets to new social tenants[5,6]				144.6	177.4	181.6	172.4	170.7	172.1	168.6	150.1	140.2	140.6	134.2	122.3	132.8	125.5	126.2	127.3
Lets to existing social tenants[5,6]				76.1	82.1	85.6	86.4	100.0	96.2	92.6	81.3	77.0	77.9	79.4	51.4	58.2	63.9	53.5	65.5
All lettings as a percentage of stock[4,5]	–	–	16.8	12.2	11.9	11.8	11.2	11.6	11.4	10.9	9.5	8.9	8.9	8.6	6.9	7.6	7.1	7.3	7.4
Of which:																			
Lets to new social tenants[5,6]				65.5	68.4	68.0	66.6	63.1	64.1	64.5	64.9	64.6	64.4	62.9	70.5	69.6	70.0	66.8	66.2
Lets to existing social tenants[5,6]				34.5	31.6	32.0	33.4	36.9	35.9	35.5	35.1	35.4	35.7	37.2	29.6	30.5	35.7	28.3	34.1

Sources: MHCLG (and predecessors) Social housing lettings in England - tenancies and tenants summary tables; Dwelling stock (including vacant) estimates for England, Live Tables 109, 115, 615. For earlier sources see earlier editions.

Notes: 1. Earlier editions of the table reported general needs lettings only; this version includes supported housing lettings. Figures for lettings by lettings type and tenancy type, plus vacant stock, are also included.

2. Stock figures are for December for years up to 1990 and subsequently for 31 March immediately prior to the start of the financial year (i.e. 2023/24 is based on stock as 31 March 2023). The figures are consistent with those reported in Table 17 and are for self-contained supported dwellings. Methodological changes, especially in terms of adjusting for bedspaces, mean that estimates are not strictly comparable between periods. Stock estimates are expressed to the nearest thousand but should not be regarded as accurate to the last digit.

3. Vacant dwellings relate to self-contained general needs social and Affordable Rent dwellings classified as empty properties for council tax purposes. It includes vacancies available and not available for letting and is based on unweighted data collected from PRPs with more than 1,000 stock. It excludes vacant stock held by small PRPs, which owned around 4% of the total PRP stock in 2018. It also excludes a small number of units located outside England.

4. Letting figures include lets to new and existing social tenants other than mutual exchanges and temporary tenancies defined as those of less than two years. The definition of supported housing changed in 2004/05, reducing the number of lettings defined as general needs.

5. Figures for 2000/01 to 2010/11 have been adjusted by MHCLG to exclude council tenants transferring to a housing association as part of a LSVT. The table also includes revised MHCLG figures for 2010/11 and 2015/16 issued in January 2024.

6. The numbers of lettings to tenants new to social housing and existing tenants have been estimated from figures reported in annual social letting reports and accompanying data and should be considered indicative rather than precise. Letting figures exclude mutual exchanges and lettings with a tenancy length of less than 2 years as these are deemed temporary. Letting figures for 2020/21 were impacted by the effects of the Covid-19 pandemic.

7. Calculations based on the Social Housing Regulator's PRP estimated stock count for 2012-2024 indicate the PRP overall letting rate may be lower but the difference has fallen over time; in 2023/24 the SHR-based rate was 0.2% lower.

Table 97b **Housing association lettings by English region**

Number of lettings

	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22	2022/23	2023/24	2024/25
All																
North East	15,153	17,040	18,085	18,258	21,448	21,271	22,798	21,180	20,529	19,549	19,207	15,509	17,734	16,802	16,802	15,877
North West	43,537	49,677	52,730	53,222	56,508	57,904	55,005	49,466	44,846	45,014	42,669	33,855	35,986	33,435	33,435	35,498
Yorkshire and The Humber	22,754	27,309	29,224	26,676	30,744	29,380	27,061	24,526	23,092	21,638	20,377	16,748	17,397	16,443	16,443	17,681
East Midlands	16,483	19,350	18,894	17,910	18,582	19,015	17,957	17,120	15,705	15,740	14,611	12,647	13,056	12,943	12,943	15,205
West Midlands	24,779	31,239	30,849	30,756	32,300	31,979	31,218	28,616	27,982	28,378	27,208	21,387	23,164	21,300	21,300	23,090
East of England	23,992	26,220	25,632	23,609	24,743	24,241	22,598	20,217	19,419	19,573	20,112	16,625	19,881	19,017	19,017	20,993
London	27,026	30,605	33,591	32,578	28,685	27,793	29,362	21,514	18,945	19,403	20,904	15,651	16,357	15,457	15,457	18,688
South East	30,526	33,013	32,213	31,437	31,564	31,353	30,725	27,232	25,277	26,479	26,830	23,255	27,307	24,325	24,325	25,525
South West	22,319	25,109	25,988	24,285	26,085	25,337	24,051	21,509	21,157	22,491	21,546	17,938	19,764	19,554	19,554	19,633
General needs																
North East	10,677	11,553	12,330	12,441	15,291	15,200	16,699	15,749	16,044	15,008	14,696	11,776	13,293	12,572	12,572	11,747
North West	29,764	32,542	35,303	35,664	40,221	40,963	38,848	35,103	32,003	32,756	31,208	23,837	25,523	23,990	23,990	25,060
Yorkshire and The Humber	12,757	15,721	16,923	15,370	18,990	17,741	16,794	15,085	14,898	14,193	13,118	10,995	11,104	11,110	11,110	12,114
East Midlands	9,235	10,129	10,089	9,564	10,796	11,342	10,043	9,943	9,219	9,364	8,861	7,650	7,818	7,885	7,885	9,878
West Midlands	15,889	18,267	17,149	17,869	20,473	19,990	18,436	17,647	17,344	17,470	17,307	14,196	16,121	15,145	15,145	15,281
East of England	14,603	15,220	15,306	13,875	15,088	15,270	13,837	12,256	12,637	13,606	14,445	11,344	13,615	13,447	13,447	15,573
London	14,861	16,243	18,294	17,751	14,969	15,040	15,916	11,183	10,544	10,936	12,430	8,051	8,486	9,464	9,464	11,771
South East	17,644	18,818	18,504	17,909	18,640	18,890	18,996	16,549	16,319	17,544	17,985	15,892	18,773	17,185	17,185	18,152
South West	12,389	12,796	13,637	13,036	15,558	15,111	14,419	13,294	13,226	14,358	13,736	11,261	12,613	13,003	13,003	12,868
Supported housing																
North East	4,476	5,487	5,755	5,817	6,157	6,071	6,099	5,431	4,485	4,541	4,511	3,733	4,441	4,230	4,230	4,130
North West	13,773	17,135	17,427	17,558	16,287	16,941	16,157	14,363	12,843	12,258	11,461	10,018	10,463	9,445	9,445	10,438
Yorkshire and The Humber	9,997	11,588	12,301	11,306	11,754	11,639	10,267	9,441	8,194	7,445	7,259	5,753	6,293	5,333	5,333	5,567
East Midlands	7,248	9,221	8,805	8,346	7,786	7,673	7,914	7,177	6,486	6,376	5,750	4,997	5,238	5,058	5,058	5,327
West Midlands	8,890	12,972	13,700	12,887	11,827	11,989	12,782	10,969	10,638	10,908	9,901	7,191	7,043	6,155	6,155	7,809
East of England	9,389	11,000	10,326	9,734	9,655	8,971	8,761	7,961	6,782	5,967	5,667	5,281	6,266	5,570	5,570	5,420
London	12,165	14,362	15,297	14,827	13,716	12,753	13,446	10,331	8,401	8,467	8,474	7,600	7,871	5,993	5,993	6,917
South East	12,882	14,195	13,709	13,528	12,924	12,463	11,729	10,683	8,958	8,935	8,845	7,363	8,534	7,140	7,140	7,373
South West	9,930	12,313	12,351	11,249	10,527	10,226	9,632	8,215	7,931	8,133	7,810	6,677	7,151	6,551	6,551	6,765
General need lettings to new tenants[2]																
North East	7,268	7,598	8,331	8,151	9,142	9,172	9,566	9,578	9,824	8,920	8,252	7,732	–	–	–	–
North West	21,731	23,270	25,126	24,508	25,155	26,169	26,151	23,733	21,752	22,183	20,729	16,965	–	–	–	–
Yorkshire & The Humber	8,985	11,103	11,955	10,478	11,863	11,320	11,099	9,970	10,011	9,562	8,737	8,312	–	–	–	–
East Midlands	6,658	7,289	7,342	6,586	6,961	7,821	7,230	7,043	6,645	6,591	6,085	5,513	–	–	–	–
West Midlands	11,358	12,929	11,910	11,950	12,958	13,170	12,171	11,864	11,418	11,785	11,070	9,492	–	–	–	–
East of England	9,712	10,118	10,515	9,370	9,740	10,085	9,273	8,206	8,252	8,773	8,654	7,427	–	–	–	–
London	7,372	7,968	9,300	9,148	7,490	8,404	8,572	6,017	6,026	6,083	6,231	4,679	–	–	–	–
South East	11,449	12,640	12,424	12,006	11,719	12,402	12,394	11,062	10,838	11,697	11,411	10,139	–	–	–	–
South West	7,606	8,743	9,155	8,555	9,381	9,795	9,475	8,817	8,661	8,938	8,671	6,984	–	–	–	–

Sources: See Table 97a.

Notes: 1. The figures for lettings to new social tenants do not match figures in table 97a as they are based on general needs not all lettings.

2. Figures to estimate the number of lettings to tenants new to social housing in each region from 2021/22 onwards were unavailable at the time of compilation.

Table 98 **Social housing lettings to tenants, new tenants and homeless households in England**

Thousands and percentages

	2005/06	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22	2022/23	2023/24	2024/25
All lettings to tenants	410	404	401	386	390	394	378	345	320	314	309	266	254	255	262	264
of which:																
Local authorities	189	144	134	127	119	126	117	113	103	96	96	93	63	76	73	72
Housing associations	221	260	267	259	271	268	261	231	217	218	213	174	191	179	189	192
Lettings to new social rented tenants	278	263	262	246	244	239	233	209	196	196	187	163	181	171	175	172
of which:																
Local authorities	133	86	80	74	73	67	65	59	56	56	53	41	48	46	49	44
Housing associations	145	177	182	172	171	172	169	150	140	141	134	122	133	126	126	127
Lettings to statutory homeless	47	49	51	52	51	53	53	48	47	48	54	47	45	59	70	75
of which:																
Local authorities		16	17	18	18	17	17	18	17	17	20	15	16	18	21	23
Housing associations		33	34	34	33	37	35	31	30	31	35	32	29	40	49	52
Homeless households as a % of all lettings	11	12	13	14	13	14	14	14	15	15	18	18	18	23	27	28
Homeless households as a % of all local authority lettings		11	13	14	15	13	15	16	16	18	21	16	26	24	29	32
Homeless households as a % of all housing association lettings		13	13	13	12	14	13	13	14	14	16	18	15	22	26	27
Homeless households as a % of lettings to new social tenants	17	19	20	21	21	22	23	23	24	24	29	29	25	34	40	43
Homeless households as a % of local authority lettings to new social tenants		19	21	25	25	25	27	30	30	30	37	37	34	41	43	51
Homeless households as a % of housing association lettings to new social tenants		19	19	20	20	21	21	20	22	22	26	26	22	32	38	41

Sources: MHCLG (and predecessors) Social housing lettings (SHL) in England, SHL tenancies summary tables and SHL tenants summary tables - all data derived from CORE (Continuous Recording system).

Notes:
1. The all letting figures for both local authorities and housing associations are for general needs and supported housing. Previous editions of this table report letting figures for housing association general needs only.
2. The lettings data exclude mutual exchanges as well as lettings with a tenancy length of less than 2 years as these are deemed temporary. Letting figures for 2020/21 were impacted by the effects of the Covid-19 pandemic.
3. Tenants new to social housing refers to households who immediately prior to this move did not rent from any other social landlord. Lettings to new social rented tenants have been derived from CORE and should be considered indicative of trends rather than precise annual counts.
4. From 2019/20 'statutory homeless' recorded in CORE is defined in accord with the Homelessness Reduction Act 2018 and includes all households assessed as homeless (or threatened with homelessness within the next 56 days) by a local authority and owed a prevention, relief or main homeless duty. For 2018/19 and earlier 'statutory homeless' is defined as those found 'statutory homeless' by a local housing authority.
5. Figures for lettings to homeless households are currently only available from CORE from 2007/08 onwards.
6. Some of those rehoused as statutory homeless may have previously held a social tenancy.
7. The numbers of CORE lettings to homeless households is lower than recorded in official homeless statistics, which is most likely because lettings to prevent homelessness are not always being recorded as a let to statutory homeless.

Table 99a **General and supported social lettings to homeless households in England**

Thousands

	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22	2022/23	2023/24	2024/25
All general needs lettings to tenants new to the social rented sector	173.0	173.1	162.4	165.3	163.1	158.2	143.9	138.3	139.3	132.2	113.9	126.6	126.7	121.2	122.8
of which:															
Local authorities	76.2	72.2	66.6	65.9	59.7	57.6	52.6	49.7	49.5	47.2	35.8	42.2	43.3	39.2	39.2
Housing associations	96.7	100.9	95.8	99.4	103.4	100.6	91.3	88.6	89.8	85.0	78.0	84.4	83.5	82.1	83.6
All supported housing needs lettings to tenants new to the social rented sector	90.1	89.0	84.0	78.6	76.1	75.2	65.7	57.9	56.9	55.1	49.4	54.1	47.8	49.3	48.4
of which:															
Local authorities	9.5	8.3	7.4	7.3	7.4	7.2	6.8	6.4	6.1	6.0	5.2	6.0	5.5	6.4	5.3
Housing associations	80.7	80.7	76.6	71.2	68.7	68.0	58.9	51.6	50.7	49.1	44.2	48.1	42.3	43.0	43.1
General needs lettings to statutory homeless households	32.1	34.1	36.1	35.6	33.3	35.0	34.3	33.8	34.3	38.7	33.4	32.7	40.5	49.1	53.3
of which:															
Local authorities	14.9	15.7	17.2	17.1	15.4	16.3	16.7	15.5	15.4	17.7	13.6	14.7	16.6	19.0	20.6
Housing associations	17.2	18.4	18.9	18.5	17.9	18.7	17.7	18.3	18.9	21.1	19.8	18.0	23.9	30.2	32.8
Supported lettings to statutory homeless households	17.3	17.3	16.3	15.9	20.1	17.7	14.1	13.3	13.5	15.8	13.6	12.4	18.1	20.5	21.2
of which:															
Local authorities	1.4	1.2	1.0	1.0	1.3	1.2	1.1	1.4	1.5	2.0	1.6	1.6	1.8	2.2	2.1
Housing associations	15.9	16.0	15.3	14.9	18.8	16.5	13.0	11.9	12.0	13.8	12.0	10.7	16.3	18.3	19.1
Homeless households as a % of general needs lettings to new social tenants	19	20	22	22	20	22	24	24	25	29	29	26	32	41	43
Homeless households as a % of all local authority general needs lettings	19	22	26	26	26	28	32	31	31	37	38	35	38	48	53
Homeless households as a % of all housing association general needs lettings	18	18	20	19	17	19	19	21	21	25	25	21	29	37	39
Homeless households as a % of supported housing lettings to new social tenants	19	19	19	20	26	24	21	23	24	29	27	23	38	42	44
Homeless households as a % of all local authority supported housing lettings	15	15	13	14	18	16	17	22	25	33	31	27	34	34	39
Homeless households as a % of all housing association supported housing lettings	20	20	20	21	27	24	22	23	24	28	27	22	38	43	44

Sources: MHCLG (and predecessors) Social housing lettings (SHL) in England, SHL tenancies summary tables and SHL tenants summary tables - all data derived from CORE (Continuous Recording system).

Notes:
1. The lettings data exclude mutual exchanges and all lettings with a tenancy length of less than 2 years as these are deemed temporary. Letting figures for 2020/21 were impacted by the effects of the Covid-19 pandemic.
2. The definition of supported housing changed from 2004/05 resulting in a reduction in recorded housing association general needs lettings (see Table 97).
3. From 2019/20 'statutory homeless' recorded in CORE is defined in accord with the Homelessness Reduction Act 2018 and includes all households assessed as homeless (or threatened with homelessness within the next 56 days) by a local authority and owed a prevention, relief or main homeless duty. For 2018/19 and earlier, 'statutory homeless' is defined as those found 'statutory homeless' by a local housing authority.
4. Some of those rehoused as statutory homeless may have previously held a social tenancy.
5. The numbers of CORE lettings to homeless households is lower than recorded in official homeless statistics, which is most likely because lettings to prevent homelessness are not necessarily recorded as a let to statutory homeless, and the exclusion of lets under 2 years.
6. This table was a new table in 2025 and has been revised to focus solely on new social tenants (i.e. did not previously rent their home from a registered landlord). The number of lettings includes properties let on a social rent and Affordable Rent basis.

Table 99b **General lettings by social landlords to homeless households by region in England to 2018/19**

Percentage of all lettings to new tenants

Region	1980/81	1990/91	1995/96	2000/01	2001/02	2002/03	2003/04	2004/05	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19
North East		24	18	13	16	17	26	26	21	21	18	18	13	12	10	13	10	11	10	11	10	13
Northern	10																					
North West		21	20	14	16	19	19	27	28	26	22	16	10	8	13	11	10	9	10	11	16	20
North West	10																					
Yorkshire & The Humber	10	26	22	19	26	26	33	33	30	26	36	24	17	14	16	18	15	13	14	16	16	16
East Midlands	10	34	31	21	23	24	24	27	23	21	20	16	12	12	15	21	20	20	19	21	26	26
West Midlands	16	42	31	26	32	36	42	39	33	32	33	29	22	21	11	27	28	26	28	32	28	24
East		40	38	37	43	48	30	32	27	27	24	21	17	17	25	33	34	33	37	38	41	38
East Anglia	18																					
London	27	75	60	64	68	68	52	51	48	41	42	42	37	37	36	44	51	47	49	53	53	49
South East		45	49	52	55	51	29	32	27	26	27	25	18	20	15	23	27	27	30	31	32	30
South East	18																					
South West	23	42	40	45	47	52	42	36	38	30	21	20	12	12	16	22	22	23	21	22	23	22
England	16	40	34	29	32	34	32	34	31	28	28	25	19	20	18	23	23	22	23	24	25	25

Sources: MHCLG (and its predecessors) Housing Strategy Statistical Annex (HSSA), Local Authority housing Statisitcs (LAHS), Social Housing Lettings in England and Live Table 601.

Notes:
1. Percentages to 1987/88 are for secure lettings to homeless households only. From 1988/89 they are based on secure and non-secure lettings to reflect the increasing numbers of non-secure lettings made. In 2003/4 some 61 percent of all lettings to new tenants were non-secure in spite of the exclusion of non-secure lettings to homeless households in that year.
2. Figures refer to both social rent and Affordable Rent general needs lettings and exclude lettings to internal transfers prior to 2009/10 and transfers from other social landlords from 2010/11 onwards. The definition of supported housing changed in 2004/05, reducing the number of lettings defined as general needs.
3. With the introduction of the Homelessness Reduction Act from April 2018, those granted prevention or relief duties have been included in the statutory homeless category. Some of those rehoused as statutory homeless will have previously held a social tenancy.
4. From 2011/12 the percentage figures are based on lettings to new social tenants identifiable in CORE.
5. CORE lettings data for local authorities are far less comprehensive than HSSA and the more recent LAHS. MHCLG weight national but not local authority level data to allow for this. The regional figures are therefore intended to illustrate trends rather than provide precise numbers. The figures in Table 99a should be quoted if referring to England.
6. Following changes in data collection and reporting, it has not been possible to update this table since 2018/19.

Table 100 **Welsh social landlord lettings**

Number of lettings

	1980/81	1985/86	1990/91	1995/96	2000/01	2005/06	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22	2022/23	2023/24	2024/25
Local authority stock (000s)	292.7	257.0	223.9	207.8	178.0	154.5	88.8	88.5	88.3	88.2	87.9	87.4	87.3	87.4	87.4	87.3	87.6	87.9	88.5	89.2	89.7
Self-contained	–	–	–	–	176.0	154.2	88.7	88.4	88.2	88.0	87.8	87.3	87.2	87.2	87.2	87.2	87.4	87.6	88.2	88.8	89.2
Other	–	–	–	–	2.0	0.3	0.4	0.5	0.4	0.2	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.2	0.1	0.2	0.3
Housing association stock (000s)	–	–	–	–	57.0	68.9	136.7	137.2	137.4	138.1	139.1	140.0	141.5	142.6	144.0	–	147.8	149.4	150.6	152.5	154.6
Self-contained	–	–	–	–	55.4	63.3	132.0	133.4	133.6	134.1	134.9	135.8	137.2	138.5	139.8	–	144.1	145.2	146.6	148.4	150.6
Other	–	–	–	–	1.6	5.6	4.7	3.7	3.9	4.0	4.2	4.2	4.3	4.1	4.2	–	3.8	4.2	4.0	4.1	4.0
All social housing stock (000s)	–	–	–	–	235.1	235.1	223.8	223.4	224.5	225.6	225.7	225.7	226.3	227.0	227.4	228.8	230.0	231.4	87.3	235.4	237.4
Sel-contained	–	–	–	–	230.9	217.5	220.7	221.8	221.8	222.1	222.6	223.1	224.4	225.7	227.1	87.2	231.5	232.9	234.8	237.2	239.8
Other	–	–	–	–	3.6	5.9	5.1	4.2	4.2	4.2	4.3	4.4	4.4	4.3	4.3	0.1	3.9	4.4	4.1	4.2	4.3
Local authority lettings	–	–	–	–	20,165	13,263	8,841	8,205	8,049	8,777	7,784	8,230	8,181	7,138	7,171	–	5,756	6,978	6,435	6,086	–
Internal transfers and all exchanges	–	–	–	–	5,676	3,173	2,416	2,375	2,362	2,427	2,202	2,294	2,292	1,814	1,872	–	1,553	1,930	1,634	1,518	–
New lettings	14,009	13,896	11,530	13,576	14,489	10,090	6,425	5,830	5,687	6,350	5,582	5,936	5,889	5,324	5,299	–	4,203	5,048	4,801	4,568	–
of which, lettings to homeless	1,531	2,149	2,473	1,949	1,762	3,211	2,087	2,204	1,978	1,605	1,565	1,549	1,761	1,500	1,635	–	1,595	1,888	2,224	2,437	–
Housing association lettings	–	–	–	–	–	8,805	13,486	13,241	13,443	15,694	14,277	14,016	14,408	13,236	13,964	–	11,883	11,972	11,327	11,153	–
Internal transfers and all exchanges	–	–	–	–	–	1,573	2,825	2,932	3,519	4,492	3,292	3,075	2,851	2,743	2,678	–	2,126	2,723	2,502	2,834	–
New lettings	–	–	–	–	–	7,232	10,661	10,309	9,924	11,202	10,985	10,941	11,557	10,493	11,286	–	9,757	9,249	8,825	8,319	–
of which, lettings to homeless	–	–	–	–	–	1,132	2,010	1,992	1,685	1,526	1,486	1,611	1,615	1,725	2,087	–	2,691	2,679	3,693	3,713	–
									–	–											
All social landlord lettings	–	–	–	–	–	22,068	22,327	21,446	21,492	24,471	22,061	22,246	22,589	20,374	21,135	–	17,639	18,950	17,762	17,239	–
Transfers and exchanges	–	–	–	–	–	4,746	5,241	5,307	5,881	6,919	5,494	5,369	5,143	4,557	4,550	–	3,679	4,653	4,136	4,352	–
New lettings (i.e. tenants new to LA)	–	–	–	–	–	17,322	17,086	16,139	15,611	17,552	16,567	16,877	17,446	15,817	16,585	–	13,960	14,297	13,626	12,887	–
of which, lettings to homeless	–	–	–	–	–	1,132	2,010	1,992	1,685	1,526	1,486	1,611	1,615	1,725	2,087	–	2,691	2,679	3,693	3,713	–
									–	–											
Homeless lettings as % of all new lettings (exclude transfer and exchange)										–	–										
Local authority lets	10.9	15.5	21.4	14.4	11.7	34.4	32.5	37.8	34.8	25.3	28.0	26.1	29.9	28.2	30.9	–	37.9	37.4	46.3	53.3	–
Housing association lets	–	–	–	–	–	13.9	18.9	19.3	17.0	13.6	13.5	14.7	14.0	16.4	18.5	–	27.6	29.0	41.8	44.6	–
All social landlord lets	–	–	–	–	–	25.7	24.0	26.0	23.5	17.8	18.4	18.7	19.4	20.4	22.4	–	30.7	31.9	43.4	47.7	–

Sources: Welsh Government, StatsWales - Social housing stock and social lettings tables.

Notes:
1. Dwelling stock estimates are for 31 March each year. Stock and lettings data do not always sum due to rounding or minor discontinuities.
2. Stock data includes permanent and temporary social rented dwellings but excludes property leased to another agency, intermediate tenures and stock in Wales owned by HAs registered in England. See Table 17a for housing association stock estimates prior to 2000/01.
3. Self-contained stock includes self-contained bedsits. Non self-contained stock includes other bedsits, hostels and shared housing. Local authority non self-contained stock figures have fluctuated between 150 and 500 in the past 15 years.
4. Homeless lettings refer to households assessed by local authority to be statutorily homeless or threatened with homelessness and in priority need. Lettings to non-priority homeless are included in lettings to new tenants.
5. The numbers of lettings to households in priority ned often differ from the numbers assessed as being in priority need in the same year due to the timing of processes or households initially being placed in temporary accommodation.
6. Since the implementation of the Housing (Wales) Act 2014, statistics have focused on lettings to homeless households in priority need and exclude lettings to those rehoused to prevent homelessness for those 'threatened with homelessness within 56 days' or to 'those assessed as homeless under Section 73'. Cross-checks with 2018/19 homeless data (the latest available) suggest lettings to Section 73 applicants are often included in the lettings return.

Table 101 **Scottish social landlord lettings**

Number of lettings

	1985/86	1990/91	1995/96	2001/02	2005/06	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22	2022/23	2023/24	2024/25
Local authorities																				
Lettings to new tenants	45,039	47,480	41,379	37,781	24,697	21,062	21,529	21,919	22,136	21,495	20,743	20,386	20,182	20,821	19,976	15,252	18,795	18,512	20,005	20,715
Lettings to homeless	–	–	–	9,138	10,224	11,790	11,445	11,299	10,656	10,390	9,913	10,436	10,805	10,952	10,901	9,488	11,387	11,410	12,553	13,378
Percentage of new lets to homeless	16.3	20.0	20.5	24.2	41.4	56.0	53.2	51.5	48.1	48.3	47.8	51.2	53.5	52.6	54.6	62.2	60.6	61.6	62.7	64.6
Housing associations																				
Lettings to new tenants	–	–	–	–	23,944	23,013	23,808	22,069	24,285	23,617	22,428	22,348	22,545	23,012	23,891	18,760	22,959	23,085	22,317	21,377
Lettings to homeless	–	–	–	–	–	7,820	7,660	6,882	6,803	5,885	5,743	5,397	5,831	6,042	8,327	8,678	9,369	9,500	10,140	10,435
Percentage of new lets to homeless	–	–	–	–	16.3	33.9	32.1	31.0	28.0	24.9	25.6	24.1	25.9	26.3	34.9	46.3	40.8	41.2	45.4	62.2
All social landlords																				
Lettings to new tenants	–	–	–	–	48,641	44,075	45,337	43,988	46,421	45,112	43,171	42,734	42,727	43,833	43,867	34,012	41,754	41,597	42,322	42,092
Lettings to homeless	–	–	–	–	–	19,610	19,105	18,181	17,459	16,275	15,656	15,833	16,636	16,994	19,228	18,166	20,756	20,910	22,693	23,813
Percentage of new lets to homeless	–	–	–	–	28.7	44.5	42.1	41.3	37.6	36.1	36.3	37.1	38.9	38.8	43.8	53.4	49.7	50.3	53.6	56.6

Sources: Scottish Government Housing Statistics for Scotland (lettings) and Scottish Housing Regulator Annual Scottish Social Housing Charter.

Notes: 1. Lettings to new tenants include waiting list, homeless, National Mobility Scheme and other lettings such as community care lets but exclude internal transfers and mutual exchanges.
2. Local authority lettings may include 'general needs' lettings of dwellings owned by other agencies for which a local authority has nomination rights.
3. Housing association data were not collected in comparable manner prior to 2000/01.
4. Local authority figures to 2022/23 are based on official statistics by the Scottish Government whereas local authority data for 2023/24 and 2024/25 are currently based on the Charter and should be treated as provisional.

Table 102 **Northern Ireland lettings and homelessness**

	1980/81	1990/91	2000/01	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22	2022/23	2023/24	2024/25
Total applicants				31,908	36,182	39,688	38,923	38,120	39,891	34,533	41,356	39,967	39,338	37,586	37,611	36,198	37,859	38,745	43,971	44,426	45,105	47,312	49,083
of which in housing stress																							
No.				17,223	19,703	21,364	20,481	19,716	20,967	20,211	22,414	21,586	22,097	22,645	23,694	24,148	26,387	27,745	30,288	31,407	32,633	35,464	37,635
%				54.0	54.5	53.8	52.6	51.7	52.6	58.5	54.2	54.0	56.2	60.2	63.0	66.7	69.7	71.6	68.9	70.7	72.3	75.0	76.7
Allocations to new applicants																							
No.	9,966	11,637	9,671	7,978	7,772	7,289	8,132	9,192	8,074	7,691	8,144	8,809	8,129	7,805	7,672	7,373	7,696	6,654	5,844	6,010	5,796	5,710	6,054
%				75.5	76.3	77.1	76.9	76.6	75.7	73.5	72.7	74.7	74.6	72.9	73.5	73.7	73.7	71.5	70.6	69.0	70.5	70.0	68.5
of which allocated to homeless:																							
No.	–	–	3,279	5,196	5,232	5,339	5,778	6,066	6,359	5,633	6,192	6,623	6,187	6,217	6,446	6,467	2,548	–	–	–	–	–	–
%	–	–	34.0	65.0	67.0	73.0	71.0	66.0	79.0	73.0	76.0	75.0	76.0	80.0	84.0	88.0	33.1	–	–	–	–	–	–
+ Allocations to transfer applicants																							
No.	–	–	–	2,595	2,416	2,169	2,440	2,811	2,586	2,779	3,064	2,984	2,763	2,897	2,768	2,625	2,748	2,647	2,434	2,698	2,422	2,446	2,789
%				24.5	23.7	22.9	23.1	23.4	24.3	26.5	27.3	25.3	25.4	27.1	26.5	26.3	26.3	28.5	29.4	31.0	29.5	30.0	31.5
= Total social housing allocations	–	–	–	10,573	10,188	9,458	10,572	12,003	10,660	10,470	11,208	11,793	10,892	10,702	10,440	9,998	10,444	9,301	8,278	8,708	8,218	8,156	8,843
Homelessness:																							
Numbers presenting		9,187	12,694	20,121	20,013	19,030	18,076	18,664	20,158	19,737	19,354	18,862	19,621	18,628	18,573	18,180	18,202	16,802	15,991	15,758	15,965	16,943	15,905
Accepted as full duty applicant																							
No.		4,404	6,457	9,749	9,744	9,234	8,934	9,914	10,443	9,021	9,878	9,649	11,016	11,202	11,889	11,877	12,512	11,323	9,889	10,135	10,349	11,537	10,855
%		47.9	50.9	48.5	48.7	48.5	49.4	53.1	51.8	45.7	51.0	51.2	56.1	60.1	64.0	65.3	68.7	67.4	61.8	64.3	64.8	68.1	68.2
Placed in temporary accommodation		1,849	2,455	4,624	3,978	3,897	3,154	3,295	3,065	3,165	4,880	2,978	2,817	2,890	2,777	3,024	2,065	2,413	3,140	3,596	3,945	4,556	4,908

Sources: Department for Communities Annual Northern Ireland Housing Statistics, NI Homelessness Bulletin and the Northern Ireland Housing Executive (NIHE).

Notes: 1. Allocations figures are for both NIHE and housing associations, and exclude transfers. Homelessness legislation was only extended to Northern Ireland in April 1989.

2. From 2011/12, the table reports on homeless applicants 'accepted as full-duty applicants'. Previously, it reported on applicants 'awarded priority status'. The two terms are essentially the same, but accompanying changes in management procedures, the NIHE computer system and the range of possible outcome decisions, mean that figures from 2011/12 are not comparable with previous figures.

3. From 2018/19, households placed in temporary accommodation refers to snapshot numbers at 31 January other than for 2022/23 (February for 2022) and 2024/25 (November). Prior to this, the figures were said to be based on placements during the course of the financial year.

4. Figures for the number of new lettings allocated to homeless from 2018/19 are an undercount stemming from changes in reporting systems and arrangements. NIHE are working to improve the reliability of the data.

Help with housing costs

Table 103 **Stamp duty on residential dwellings in the UK**

£ million

Country/region	1988/89	1990/91	1995/96	2000/01	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22	2022/23	2023/24	2024/25
North East				25	70	100	100	45	40	45	40	50	65	70	55	95	105	100	105	65	130	150	115	140
North	15	20	15																					
North West				110	275	350	370	150	145	175	165	185	250	290	245	395	455	435	450	295	555	640	460	610
North West	50	65	35																					
Yorkshire & The Humber	40	45	25	65	195	265	260	110	110	130	125	145	180	205	180	275	310	295	310	185	350	410	305	390
East Midlands	55	40	20	70	195	250	265	105	110	135	125	135	175	230	195	300	330	330	330	190	370	455	315	415
West Midlands	60	55	30	100	245	325	315	135	140	175	165	175	230	275	240	370	400	400	400	230	450	525	365	485
East				205	495	665	680	290	350	430	405	455	605	760	745	945	1,025	935	920	590	1,085	1,255	840	1,090
East Anglia	45	30	15																					
London	250	145	115	710	1,275	1,840	1,950	895	1,035	1,345	1,640	2,020	2,720	3,030	3,370	3,410	3,635	3,255	3,285	2,610	3,920	4,545	3,570	4,050
South East				475	1,055	1,430	1,445	645	810	955	940	1,080	1,385	1,630	1,610	1,875	1,995	1,815	1,810	1,300	2,290	2,560	1,750	2,175
South East	360	220	130																					
South West	125	75	40	180	450	635	655	295	340	400	380	405	520	605	575	745	815	760	760	515	955	1,115	795	940
England	1,000	695	415	1,935	4,240	5,855	6,040	2,665	3,080	3,790	3,980	4,650	6,130	7,095	7,210	8,410	9,070	8,320	8,370	5,980	10,105	11,655	8,515	10,305
Wales	25	20	10	30	95	130	135	60	55	65	65	70	90	105	80	140	160	146	158	148	273	277	206	255
Scotland	–	–	–	–	195	265	350	190	135	165	155	170	215	270	202	290	351	354	405	366	560	619	579	662
Northern Ireland	–	–	–	–	55	130	155	35	20	20	15	15	20	25	20	40	45	50	50	30	65	70	55	75
United Kingdom	1,065	770	465	2,145	4,585	6,380	6,680	2,950	3,290	4,040	4,215	4,905	6,450	7,495	7,512	8,880	9,626	8,870	8,983	6,523	11,002	12,622	9,355	11,297

Sources: HM Revenue and Customs UK Stamp Duty Land Tax (SDLT) Statistics, Table 3a. Revenue Scotland Land & Buildings Transaction Tax (LBTT) Monthly Statistics, Table 1. Welsh Government Land Transaction Tax (LLT) Statistics, Table 1. Also, Inland Revenue Statistics 2004 and earlier editions.

Notes: 1. Figures to 1996/97 are for standard statistical regions; from 1996/97 onwards figures are for government office regions.
2. From 2004/05 onwards the data are derived from the Stamp Duty Land Tax database. Regional figures may not sum to the 'England' figure due to rounding.
3. From 2015/16 the Scotland figure is for Land and Buildings Transaction Tax (LBTT) and from 2018/19 the Welsh figure is for the Land Transaction Tax (LTT), both of which have replaced stamp duty.
4. The 2018/19 LLT figures for Wales include £5 million that was collected by HM Revenues and Customs.
5. Tax revenue figures from 2021/22 were affected by changes to taxation of property sales during the Covid-19 pandemic.
6. Tax revenue figures are provisional for up to two years in some jurisdictions.

Table 104 **First-time buyers' relief from stamp duty in the UK by country and region**

Country/region	2023/24						2024/25					
	Estimated total amount relieved from first-time buyers' relief claims	Total number of transactions claiming first-time buyers' relief by price band			Average first-time buyers' relief amount	First-time buyers' relief transactions as % of residential transactions	Estimated total amount relieved from first-time buyers' relief claims	Total number of transactions claiming first-time buyers' relief by price band			Average first-time buyers' relief amount	First-time buyers' relief transactions as % of residential transactions
		Total	Under £425,000	£425,000 – £625,000				Total	Under £425,000	£425,000 – £625,000		
	£ million				£	%	£ million				£	%
North East	4	1,200	1,100	100	3,200	3	6	1,700	1,500	100	3,300	3
North West	27	7,800	7,000	700	3,500	7	39	11,100	10,000	1,000	3,600	8
Yorkshire and The Humber	14	4,200	3,900	300	3,300	5	20	6,000	5,500	500	3,300	6
East Midlands	21	6,800	6,400	400	3,100	9	29	8,900	8,200	600	3,200	9
West Midlands	25	7,400	6,800	600	3,300	9	35	10,000	9,100	900	3,500	10
East of England	83	17,300	14,200	3,100	4,800	18	119	24,000	19,200	4,700	5,000	20
London	185	27,800	14,800	13,000	6,700	27	260	37,400	18,100	19,400	7,000	29
South East	135	27,500	22,000	5,500	4,900	19	193	37,600	29,500	8,100	5,100	22
South West	45	12,300	11,300	1,100	3,600	13	67	17,500	15,900	1,700	3,800	15
England	538	112,300	87,400	24,800	4,800	13	768	154,100	117,000	37,100	5,000	15
Wales	–	–	–	–	–	–	–	–	–	–	–	–
Scotland	8.2	15,650	–	–	524	17	9.8	18,770	–	–	525	18
Northern Ireland	3	800	800	100	3,100	3	4	1,300	1,200	100	3,200	5

Sources: HM Revenue and Customs Stamp Duties Statistics, Table 9. Revenue Scotland Monthly LBTT Statistics, Table 2. Revenue Scotland LBTT First-Time Buyer Relief data.

Notes:
1. Figures are based on residential transactions of £40,000 or above claiming first-time buyers' relief where applicable.
2. First-time buyer relief is not available in Wales.
3. In England, HMRC changed the reporting bands for 2022/23. Prior to September 2022 most liable transactions were for properties valued between £300,000 and £500,000. From 22 September 2022 most liable transactions correspond to purchases between £425,000 to £625,000.
4. In Scotland data are provisional for 2 years and subject to monthly revision.
5. Data for years prior to 2023/24 can be found in previous editions of this table.

Table 105a **Help to Buy Sales, Great Britain**

	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22	2022/23	2023/24	2024/25
England												
Completions	19,604	27,728	33,730	39,806	48,176	52,437	51,375	55,665	32,566	26,002	–	–
Value of equity loans (£m)	801	1,207	1,585	2,269	3,067	3,530	3,591	4,060	2,376	2,221	–	–
Total value of all properties purchased (£m)	4,022	6,065	7,979	10,464	13,678	15,426	15,645	17,808	9,672	8,411	–	–
Average HtB stake (£)	40,877	43,523	46,990	57,010	63,659	67,321	69,905	72,938	72,967	85,431	–	–
Average value of property purchased (£)	211,771	220,171	243,648	271,166	288,405	300,302	315,228	329,239	320,097	359,326	–	–
First-time buyers as proportion of all buyers (%)	87	79	80	82	83	84	82	83	99	100	–	–
Average gross household income of HtB buyer	47,010	47,958	50,683	52,808	55,131	56,639	59,809	63,161	58,243	65,135	–	–
Wales												
Completions	72	1,305	1,708	1,866	1,938	1,844	1,747	1,488	1,208	472	526	526
Value of equity loans (£m)	2	46	61	69	74	74	72	65	54	20	26	26
Total value of all properties purchased (£m)	12	220	296	331	353	355	353	322	271	102	130	130
Average HtB stake (£)	33,000	35,000	36,000	37,000	38,000	40,000	41,000	44,000	45,000	43,000	49,000	49,000
Average value of property purchased (£)	165,636	168,555	173,196	177,550	181,951	192,553	202,009	216,395	224,119	217,105	247,704	247,704
First-time buyers as proportion of all buyers (%)	88	73	76	75	76	77	74	74	79	–	–	–
Average gross household income of HtB buyer	–	–	–	–	–	–	–	–	–	–	–	–
Scotland												
Completions	750	3,690	3,560	2,370	2,290	2,370	2,060	1,030	–	–	–	–
Value of equity loans (£m)	28.0	149.3	130.7	64.1	58.0	60.6	53.6	27.4	–	–	–	–
Total value of all properties purchased (£m)	141.0	748.3	662.3	428.5	397.4	415.1	360.5	185.5	–	–	–	–
Average HtB stake (£)	37,000	40,000	36,680	27,000	25,400	25,500	26,000	26,500	–	–	–	–
Average value of property purchased (£)	188,000	203,000	185,940	180,800	173,800	174,900	175,200	179,400	–	–	–	–
First-time buyers as proportion of all buyers (%)	—66 (average for three years)—			73	81	82	83	79	–	–	–	–
Average gross household income of HtB buyer	45,000	50,000	42,000	41,000	41,000	41,000	42,000	43,000	–	–	–	–

Source: DLUHC Help to Buy (HtB) data, Tables 1,2,4 & 8. Welsh Government HtB data tables. Scottish Government HtB Spend & Units Monitoring Information Report.

Notes: 1.The specifics of Help to Buy vary by country and therefore data are not strictly comparable. In England and Wales, an equity stake of up to 20% of the valuation price (40% in Greater London) was permitted until the end of 2020/21 compared to 15% in Scotland.

2. In 2020/21, the HtB property price cap was £600,000 for England, £300,000 for Wales and £200,000 for Scotland. The Scotland price cap was reduced from £400,000 to £230,000 in April 2016 and to £200,000 from April 2017. The Wales price cap was reduced to £250,000 in 2021.

3. Figures exclude the HtB New Buy scheme which closed in 2015 and the HtB Mortgage Guarantee scheme (which operated across the UK) that closed in December 2016.

4. In England, average house prices and incomes are for the fourth quarter of the financial year. The average HtB equity stake is derived from total value of loans divided by completions for the financial year.

5. A revised 2021-2023 HtB scheme was introduced in England, which had different eligibility criteria and introduced regional price caps. Due to pandemic-related delays, the two HtB schemes ran simultaneously in April and May 2021.

6. As the voluntary Scottish buyer return is not always fully completed, reported incomes should be treated with caution.

7. HtB Scotland sales halved in 2020/21 due to the popularity of the new First Home Fund (FHF) equity scheme launched in December 2019, and the decision to restrict HtB to homes built by small developers from February 2021.

8. There is no HtB equity loan scheme currently operating in Northern Ireland. HtB ended at the end of 2020/21 in Scotland and in May 2023 in England.

Table 105b **Help to Buy ISA bonuses to June 2024 in the UK by country and region**

Cumulative numbers since bonuses became available

Region	Bonuses paid out		Average bonus paid out	Property acquisitions completed	Total value of properties purchased	Average purchase price
	Volume	(£m)	(£)	Volume	(£m)	(£)
England	**578,630**	**745.04**	**1,288**	**437,644**	**81,818**	**186,951**
North East	**37,680**	**46.45**	**1,233**	**28,927**	**4,121**	**142,467**
North West	**116,086**	**147.86**	**1,274**	**87,800**	**13,889**	**158,184**
Yorkshire and The Humber	**72,978**	**91.74**	**1,257**	**54,864**	**8,399**	**153,091**
East Midlands	**66,849**	**84.61**	**1,266**	**49,929**	**8,350**	**167,231**
West Midlands	**71,433**	**91.70**	**1,284**	**53,204**	**9,096**	**170,965**
East	**43,465**	**55.19**	**1,270**	**32,799**	**6,199**	**188,986**
London	**64,836**	**95.26**	**1,469**	**50,141**	**16,687**	**332,799**
South East	**46,606**	**58.73**	**1,260**	**35,853**	**6,922**	**193,072**
South West	**58,697**	**73.49**	**1,252**	**44,127**	**8,156**	**184,821**
Wales	**41,308**	**51.97**	**1,258**	**31,396**	**4,872**	**155,182**
Scotland	**75,795**	**94.28**	**1,244**	**60,048**	**8,875**	**147,792**
Northern Ireland	**26,626**	**34.48**	**1,295**	**19,341**	**2,815**	**145,565**
Unknown	**73,400**	**101.78**	**1,387**	**63,997**	**10,767**	**168,238**
United Kingdom	**795,759**	**1,027.54**	**1,291**	**612,426**	**109,147**	**178,220**

Source: HM Treasury Help to Buy ISA Scheme Quarterly Statistics Table 4.

Notes:
1. National Savings and Investments (NS&I), who administer the scheme on behalf of HM Treasury, collate the underlying data.
2. The scheme offered first-time buyers a savings bonus of up to £3,000 towards the purchase of a property of £250,000 or less (£450,000 in London).
3. The scheme opened in December 2015 and closed to new accounts in late 2019, but existing ISA account holders can continue saving into their account until November 2029.
4. The average price of all properties acquired with a Help to Buy ISA to June 2024 was £178,220. The comparable figure for all first-time buyers was £241,502.
5. As the final cut-off for completions for HtB was 31 May 2023, the last release was the Help to Buy (equity loan scheme): data to 31 May 2023.

Table 106a **Mortgage interest taken into account for income support, jobseeker's allowance and pension credit**

	1980	1990	1995	2000	2001/02	2002/03	2003/04	2004/05	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18
Average mortgage interest:																					
£ per week	10.18	33.41	39.16	33.65	35.81	25.50	25.47	26.94	29.92	31.85	37.05	38.31	43.62	39.09	30.51	32.13	31.00	30.99	29.24	29.96	25.81
£ per annum (A)	529	1,737	2,036	1,750	1,862	1,326	1,324	1,401	1,556	1,656	1,927	1,992	2,268	2,033	1,586	1,671	1,612	1,611	1,520	1,558	1,342
Weekly interest payment liabilities (%)																					
£0 - £20		42	32	35	32	47	47	49	41	41	36	35	35	30	53	51	51	52	50	56	56
£20 - £40		29	30	33	32	33	33	32	32	32	32	31	28	25	22	24	23	23	23	21	20
£40 - £60		13	17	18	19	13	13	12	15	15	16	16	15	14	10	11	10	10	11	16	18
£60 - £80		7	9	9	10	4	5	4	6	6	8	8	8	8	9	10	10	10	11	4	3
£80 - £100		3	6	4	5	1	1	1	3	3	3	4	4	6	3	2	2	2	2	2	2
£100 +		6	6	3	4	1	1	1	3	4	6	8	10	17	4	3	3	3	3	2	2
Number of claimants (000s) (B)	134	310	499	279	260	242	232	237	233	225	214	207	235	241	223	203	178	159	144	117	111
Annual expenditure (£ millions)																					
Total mortgage interest (AxB)	71	538	1,016	488	484	321	307	332	363	373	412	412	533	490	354	339	287	256	219	182	149
Support for Mortgage Interest (nominal)	–	–	–	521	453	337	313	332	363	373	412	412	533	490	354	339	287	256	219	182	149
Support for Mortgage Interest (real)	–	–	–	740	637	462	421	435	463	462	499	485	619	558	398	374	311	274	232	189	152

Sources: DWP Benefits Expenditure and Caseload tables, DWP Outturn and forecast tables Spring 2018, Annual Statistical Enquiries, and Parliamentary Question 9/7/91.

Notes:
1. Annual expenditure figures are for the financial year. All other figures are for May of each year, except 2011 which is an estimate for 2011/12.
2. Figures prior to 1990 show mortgage interest liabilities taken into account in calculating income support claims not subject to restrictions applied in the initial period of an income support claim and (before that) supplementary benefit.
3. From 1990 onwards the average mortgage amount is based on actual cash received, net of non-dependant deductions etc.
4. From 1988 to 1995 the average weekly mortgage interest was somewhat depressed by regulations restricting new claims to 50 per cent of eligible mortgage costs during the first 16 weeks of a claim.
5. Figures from 1996 reflect further restrictions on initial help with mortgage costs introduced in October 1995.
6. From 1998 onwards the figures also reflect jobseeker's allowance. Figures from 2004 include provision via pension credit.
7. On 6 April 2018, support for mortgage interest stopped being paid as a benefit and became an interest-bearing loan (see Table 107).

Table 106b **Support for mortgage interest payments - expenditure and caseload data for Great Britain**

	2000/01	2001/02	2002/03	2003/04	2004/05	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18
Caseload (thousands)																		
Pension credit & equivalents	–	–	–	–	116	122	121	120	118	121	119	111	99	88	79	71	49	45
Below Pension Credit age	–	–	–	–	121	111	104	94	89	114	122	112	104	90	80	73	68	66
of which:																		
ESA / Income support sick & disabled	–	–	–	–	70	66	61	57	53	58	65	61	60	57	55	52	51	50
Income support for lone parents	–	–	–	–	28	25	23	19	17	17	16	15	11	8	8	7	6	6
Jobseeker's allowance / income support for unemployed	–	–	–	–	12	10	10	8	9	29	33	28	24	16	9	6	3	2
Others in receipt of income support	–	–	–	–	11	10	10	10	10	10	8	8	9	9	8	8	8	8
Total	279	260	242	232	237	233	225	214	207	235	241	223	203	178	159	144	117	111
Cash terms (£ millions)																		
Pension credit & equivalents	125	120	100	101	113	134	143	168	172	169	139	100	93	85	74	58	44	37
Below pension credit age	396	333	236	212	219	228	230	244	240	364	351	254	247	202	182	161	139	112
of which:																		
ESA / income support sick & disabled	169	154	119	112	117	124	123	134	130	148	146	118	130	111	112	107	101	84
Income support for lone parents	138	115	75	63	62	64	63	63	61	68	64	46	34	28	27	23	18	14
Jobseeker's allowance / income support for unemployed	66	44	29	26	22	21	23	23	25	124	121	75	65	43	26	15	6	4
Others in receipt of income support	22	20	13	10	18	20	20	24	24	25	18	15	18	20	17	17	14	11
Total	521	453	337	313	332	363	373	412	412	533	490	354	339	287	256	219	182	149
Real terms (£ millions, 2018/19 prices)																		
Pension credit & equivalents	178	169	138	136	148	171	177	204	203	196	159	112	102	91	80	61	46	37
Below pension credit age	562	468	325	285	286	291	285	295	283	423	399	286	272	219	194	171	144	115
of which:																		
ESA / income support sick & disabled	241	217	164	151	153	158	153	163	154	171	167	132	144	120	120	113	105	86
Income support for lone parents	197	161	103	85	81	81	79	76	72	79	73	52	37	30	29	24	18	14
Jobseeker's allowance / income support for unemployed	93	62	40	35	29	27	28	27	29	144	138	85	71	47	27	16	7	4
Others in receipt of income support	31	27	18	14	23	25	25	29	28	29	21	17	20	22	18	18	14	11
Total	740	637	462	421	435	463	462	499	485	619	558	398	374	311	274	232	189	152

Source: DWP Benefits Expenditure and Caseload (tables 3a,3b,3c).

Notes: 1. Due to changes to data methods the figures for the years to 2003/4 are not strictly comparable with those for subsequent years.

2. Caseloads stated in these tables are rounded to the nearest 1,000, for this reason totals may not appear to sum.

3. On 6 April 2018, support for mortgage interest stopped being paid as a benefit and became an interest-bearing loan (see Table 107).

Table 106c **Number of cases where mortgage interest taken into account for income support, jobseeker's allowance and pension credit in Great Britain**

Thousands

Government office region	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
North East	–	–	–	23	23	23	21	18	16	15	14	13	12	12	12	11	11	11	11	11	12	11	10	8	6	4	4	4	3
North West	–	–	–	73	70	69	64	55	49	46	42	40	36	34	33	32	31	30	29	29	31	28	24	20	15	12	10	8	7
Yorkshire & The Humber	–	–	–	45	44	42	38	32	29	27	25	23	22	20	20	20	20	20	18	20	21	18	16	12	9	8	6	5	5
East Midlands	–	–	–	35	34	32	28	25	22	21	19	17	16	15	14	14	14	14	13	14	16	14	13	10	7	6	6	4	3
West Midlands	–	–	–	55	50	48	44	38	33	30	27	27	25	25	24	23	22	22	19	22	23	22	18	14	11	9	6	6	5
East	–	–	–	55	50	46	41	33	29	26	24	21	19	18	18	18	18	17	16	19	21	18	15	12	10	8	7	5	4
London	–	–	–	81	79	74	67	56	49	44	39	35	32	31	29	27	26	25	24	25	26	23	20	17	13	9	7	7	6
South East	–	–	–	79	72	66	58	46	39	35	30	27	24	23	23	23	23	21	21	22	24	22	19	15	12	9	8	6	5
South West	–	–	–	53	48	43	40	32	26	24	21	20	18	16	17	17	17	16	15	16	17	15	14	11	9	8	5	5	4
England	270	366	447	499	471	443	400	334	292	267	241	222	204	195	191	188	183	174	165	178	192	174	147	119	91	73	60	49	4
Wales	26	27	34	34	33	31	29	25	22	21	19	18	17	17	18	17	16	15	14	15	15	13	11	9	7	6	5	4	6
Scotland	14	18	19	22	24	24	23	20	20	19	19	20	20	20	24	25	25	24	23	23	23	22	19	15	11	10	8	7	43
Great Britain	310	411	499	556	528	499	451	379	334	307	279	260	242	232	232	229	223	215	202	215	230	209	176	143	109	89	72	60	52

Sources: DWP Benefits Expenditure and Caseload and Support for Mortgage Interest Statisitics.

Notes: 1. Figures represent a combined total of income support, income-based jobseeker's allowance and from 2004 pension credit claimants with mortgage interest payments included in their benefit.

2. Average weekly amounts are housing requirements paid to claimants with mortgage interest payments, and include the amount of allowed mortgage interest together with any other allowable housing costs (such as ground rent).

3. Figures up to and including 1992 are based on a 1% sample. From 1993 figures are based on 5% sample data.

Table 106d **Average mortgage interest taken into account for income support, jobseeker's allowance and pension credit by region**

£ per week

Government office region	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
North East	–	–	–	23.52	23.20	25.42	24.51	22.51	24.89	22.24	24.36	25.87	18.66	18.17	18.13	21.28	22.10	24.86	28.77	31.40	34.82	20.83	22.07	22.51	22.48	21.25	18.37	18.18	15.00
North West	–	–	–	27.00	25.52	27.66	26.77	24.42	27.83	24.89	25.99	28.39	20.38	20.46	20.68	25.14	25.54	29.94	30.75	34.15	37.76	23.73	23.20	23.93	22.67	23.08	21.07	19.70	16.35
Yorkshire & The Humber	–	–	–	27.18	25.93	27.41	26.76	24.33	27.32	25.19	26.09	28.40	20.00	19.53	19.34	23.42	24.58	28.61	31.14	33.25	38.49	23.38	24.86	23.72	23.16	26.82	22.40	22.96	19.45
East Midlands	–	–	–	33.59	30.68	33.25	31.40	29.07	32.92	29.29	29.81	32.45	22.60	22.05	21.97	27.40	28.19	33.99	34.78	38.27	46.03	27.09	28.20	28.05	26.20	25.68	22.67	21.22	19.16
West Midlands	–	–	–	31.91	28.63	30.73	29.16	26.88	30.79	27.87	28.67	30.25	22.02	22.11	22.94	27.84	28.67	33.83	35.48	38.21	43.81	26.72	26.70	26.92	25.46	24.83	21.01	20.49	16.99
East	–	–	–	52.17	46.46	48.15	45.37	40.98	44.84	40.22	40.68	42.87	31.22	31.29	29.73	36.37	38.66	44.24	45.88	52.99	59.79	35.44	35.70	37.17	38.50	36.23	31.80	29.31	24.92
London	–	–	–	63.16	56.45	57.20	54.10	49.21	54.38	47.86	48.87	52.38	37.59	37.44	37.36	45.84	46.17	53.31	54.89	60.50	68.61	44.99	43.39	46.02	43.91	43.83	37.90	39.12	34.72
South East	–	–	–	58.07	52.47	53.41	49.77	45.33	49.70	43.65	44.14	46.29	32.46	32.78	32.54	39.91	39.21	46.04	48.61	51.70	61.56	39.13	40.64	37.93	37.10	37.79	34.84	31.63	27.74
South West	–	–	–	45.42	40.33	41.61	39.48	36.20	39.62	34.89	35.40	38.16	27.46	27.52	27.82	33.42	35.26	41.69	44.62	49.47	52.75	33.10	33.45	31.66	32.36	33.13	29.10	29.90	26.35
England	34.54	44.43	45.25	43.40	39.21	40.52	38.30	34.73	38.46	34.05	34.76	37.01	26.38	26.32	26.28	28.81	28.87	33.79	33.57	37.82	49.93	31.20	25.60	27.46	30.84	30.83	27.24	26.51	17.43
Wales	23.20	33.50	33.46	29.41	26.93	28.36	26.55	24.53	28.55	25.39	26.26	28.97	21.06	21.07	20.62	29.94	30.31	35.20	32.16	34.21	38.44	22.58	23.87	23.62	23.69	24.24	21.12	19.76	13.40
Scotland	30.47	34.36	32.96	27.74	25.51	28.15	26.70	24.09	28.20	25.08	26.97	28.44	20.27	20.82	19.80	22.94	23.27	26.21	30.25	31.03	30.43	19.20	23.38	20.87	17.88	19.98	16.08	16.01	22.57
Great Britain	33.41	43.27	43.98	41.92	37.81	39.16	36.97	33.50	37.17	32.91	33.65	35.81	25.50	25.47	25.17	30.55	31.12	36.24	37.91	41.57	47.20	29.38	29.45	29.61	29.02	29.38	25.64	24.88	21.21

Sources and Notes: As Table 106c.

Table 107 **Loan support for mortgage interest payments in Great Britain**

Numbers in caseload

	2018	2019	2020	2021	2022	2023	2024	2025
Region								
North East	**253**	**727**	**707**	**663**	**579**	**568**	**624**	**659**
North West	**922**	**2,358**	**2,232**	**2,071**	**1,884**	**1,780**	**1,981**	**2,095**
Yorkshire and The Humber	**574**	**1,301**	**1,225**	**1,190**	**1,015**	**1,001**	**1,172**	**1,200**
East Midlands	**534**	**1,163**	**1,105**	**1,065**	**927**	**879**	**1,006**	**1,109**
West Midlands	**623**	**1,511**	**1,404**	**1,340**	**1,208**	**1,166**	**1,356**	**1,422**
East of England	**568**	**1,438**	**1,342**	**1,258**	**1,079**	**1,001**	**1,176**	**1,288**
London	**660**	**1,744**	**1,658**	**1,577**	**1,425**	**1,383**	**1,537**	**1,626**
South East	**879**	**1,986**	**1,813**	**1,713**	**1,515**	**1,391**	**1,603**	**1,806**
South West	**620**	**1,539**	**1,488**	**1,407**	**1,225**	**1,140**	**1,280**	**1,377**
Country								
England	**5,636**	**13,767**	**12,971**	**12,291**	**10,858**	**10,310**	**11,734**	**12,588**
Wales	**495**	**1,186**	**1,109**	**1,063**	**928**	**877**	**946**	**976**
Scotland	**771**	**1,517**	**1,356**	**1,223**	**1,059**	**920**	**928**	**935**
Great Britain	**6,901**	**16,471**	**15,439**	**14,576**	**12,844**	**12,106**	**13,610**	**14,502**
Qualifying Benefit								
Jobseeker's allowance	**115**	**550**	**388**	**280**	**177**	**113**	**81**	**–**
Employment and support allowance	**3,265**	**8,659**	**8,099**	**7,333**	**6,274**	**5,496**	**4,863**	**2,698**
Income support	**635**	**1,738**	**1,456**	**1,184**	**905**	**738**	**547**	**11**
Pension credit	**2,665**	**4,294**	**3,660**	**3,201**	**2,662**	**2,211**	**1,975**	**1,816**
Universal credit	**55**	**649**	**1,464**	**2,182**	**2,469**	**3,248**	**5,866**	**9,810**
Unknown/missing	**164**	**584**	**375**	**399**	**360**	**306**	**276**	**170**

Source: DWP Stat-Xplore Support for Mortgage Interest (SMI) Loans in Payment.

Notes: 1. The figures refer to households (benefit units) that were in receipt of a SMI loan in the month of May each year.

2. Figures may not sum due to DWP measures to minimise the risk of disclosure.

3. Backdated SMI payments can skew the mean SMI weekly payment amount upwards particularly when statistics are broken down by qualifying benefit or region. Caution should therefore be exercised when interpreting quarterly changes.

4. Data on qualifying benefit for the latest year are provisional for all benefits except universal credit and may be revised in subsequent tables.

5. '-' denotes nil or negligible number of claimants.

Table 108 **Housing benefit – numbers of claimants and average claim in Great Britain, 1980-2025**

	1980	1985	1990	1995	2000	2005	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024 revised	2025 provisional
Housing benefit claimants (000's)																						
Social rented	–	–	–	3,588	3,175	3,169	3,294	3,324	3,383	3,385	3,337	3,283	3,211	3,104	2,942	2,623	2,337	2,160	2,004	1,888	1,813	1,450
of which																						
Local authority housing	2,843	3,710	2,922	2,939	2,230	1,753	1,511	1,462	1,457	1,445	1,413	1,359	1,322	1,268	1,191	1,061	947	874	811	764	735	597
Housing association	–	–	–	649	945	1,416	1,783	1,862	1,926	1,941	1,925	1,924	1,889	1,836	1,752	1,562	1,389	1,287	1,193	1,125	1,078	853
Private rented sector	–	–	–	1,168	815	816	1,455	1,552	1,646	1,680	1,646	1,560	1,468	1,364	1,235	977	775	674	581	513	457	319
of which:																						
Regulated tenancies	–	–	–	257	124	76	50	45	41	36	33	29	26	23	21	19	17	15	14	12	11	10
Deregulated tenancies	–	–	–	900	687	713	1,406	1,507	1,605	1,644	1,614	1,531	1,304	1,216	1,211	955	755	655	567	501	446	309
Other or unknown	–	–	–	–	–	–	–	–	–	–	–	–	–	–	3	3	3	3	0	0	0	0
Total	3,556	4,860	3,950	4,757	3,991	3,986	4,749	4,876	5,028	5,066	4,983	4,844	4,679	4,468	4,178	3,600	3,112	2,834	2,584	2,401	2,269	1,769
Universal credit claimants in receipt of housing payment (000's)																						
Social rented												15	49	121	257	606	1,098	1,365	1,521	1,703	1,924	2,375
Private rented sector												14	49	107	211	509	1,203	1,489	1,410	1,463	1,521	1,673
Other or unknown												–	0	1	5	11	35	49	66	82	96	113
Total												29	98	229	472	1,126	2,335	2,903	2,998	3,248	3,541	4,161
Total claimants in receipt of housing allowance (000's)																						
Social rented												3,298	3,260	3,224	3,199	3,229	3,435	3,526	3,525	3,591	3,737	3,825
Private rented sector												1,574	1,517	1,471	1,446	1,487	1,978	2,163	1,991	1,976	1,977	1,992
Other or unknown												–	0	1	8	14	38	52	67	82	97	113
Total												4,872	4,777	4,697	4,653	4,730	5,451	5,740	5,582	5,650	5,811	5,930
Mean weekly housing benefit award (£)																						
Local authority housing	5.67	11.87	21.85	35.43	45.22	57.58	67.66	71.19	75.53	76.34	79.81	82.38	82.84	82.11	82.79	85.51	91.93	94.96	100.50	109.40	120.50	135.33
Housing association	–	–	–	48.46	54.20	63.80	77.30	80.01	84.86	85.89	89.94	92.68	93.96	94.27	95.64	98.32	104.63	108.91	115.42	127.06	139.81	154.48
Private rented sector	–	–	–	62.46	70.92	87.23	109.79	111.62	107.06	105.73	106.8	108.82	110.30	110.78	113.95	118.73	130.29	132.66	134.78	139.43	152.20	153.84
of which:																						
Regulated tenancies	–	–	–	–	–	–	76.40	79.20	82.60	86.50	90.00	93.00	96.40	100.30	104.07	108.44	112.80	116.59	121.17	127.42	135.46	143.27
Deregulated tenancies	–	–	–	–	–	–	110.90	112.50	107.70	106.10	107.10	109.10	110.50	110.90	114.12	118.94	130.68	133.04	135.11	139.73	152.61	154.17
Total	5.52	12.54	24.74	43.85	54.25	67.02	84.14	87.4	89.4	89.72	92.61	94.97	96.03	95.95	97.36	100.06	107.15	110.25	115.08	124.07	136.03	147.81

Sources: DWP Housing Benefit and Council Tax Benefit Summary Statistics and Stat-Xplore.

Notes: 1. Figures prior to 2009 are from DWP Summer Budget Expenditure and Caseload Statistics and are averages for the financial year. Stat-Xplore figures from 2009 are for May of each year.
2. Separate statistics for housing association tenants have only been collected since May 1992 and statistics for private and housing association claimants may be incomplete prior to 2008.
3. Universal credit statistics are based on households in receipt of a housing payment. All UC statistics are experimental and are subject to revision, especially those for 2020. Weekly UC housing payments are not reported by DWP.

Table 109a **Housing-related social security expenditure and plans for Great Britain**

£ million in nominal terms

	1986/87	1990/91	2000/01 outturn	2010/11	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21 outturn	2021/22	2022/23	2023/24	2024/25	2025/26	2026/27	2027/28 forecast	2028/29	2029/30	2030/31
Rent rebates																				
England	1,950	2,711	4,287	4,509	5,059	4,894	4,601	4,324	4,009	3,856	3,623	3,603	3,753	3,904	3,379	3,216	3,301	3,401	3,560	3,660
+ Wales	263	404	701	233	236	239	240	237	222	213	207	202	210	215	176	163	165	169	176	180
+ Scotland	134	168	270	664	677	669	644	617	571	557	540	527	525	569	471	438	448	460	481	494
+ New towns	72	86	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
= Total rent rebates (A)	2,419	3,369	5,258	5,405	5,972	5,801	5,485	5,178	4,803	4,627	4,370	4,332	4,488	4,688	4,025	3,817	3,914	4,031	4,218	4,335
Rent allowances																				
Housing association	–	–	3,053	7,350	9,489	9,349	9,107	8,681	7,967	7,726	7,305	7,266	7,650	7,641	6,493	6,252	6,441	6,662	7,007	7,232
Private tenants	–	–	2,851	8,672	8,783	8,291	7,709	6,871	5,609	4,981	4,451	3,981	3,634	3,125	2,368	2,179	2,212	2,259	2,344	2,384
England	–	2,167	5,286	14,365	16,389	15,805	15,037	13,874	12,085	11,323	10,471	10,007	10,031	9,611	7,924	7,570	7,791	8,054	8,463	8,725
+ Wales	–	110	245	660	789	770	751	708	627	584	543	525	542	489	397	365	365	367	376	377
+ Scotland	–	136	373	997	1,095	1,064	1,028	971	864	800	742	715	712	666	540	497	497	500	512	514
= Total rent allowances (B)	996	2,413	5,904	16,022	18,272	17,639	16,816	15,552	13,576	12,707	11,756	11,247	11,284	10,766	8,860	8,431	8,652	8,922	9,351	9,616
Total housing benefit (A+B)	3,415	5,782	11,162	21,427	24,244	23,441	22,301	20,730	18,379	17,334	16,126	15,579	15,773	15,455	12,886	12,248	12,566	12,952	13,569	13,950
Universal credit housing element																				
England						–	–	–	5,357	10,545	12,036	12,711	14,777	18,543	21,882	23,594	24,027	24,521	25,315	26,203
Wales						–	–	–	256	444	512	550	643	795	970	1,067	1,097	1,124	1,164	1,208
Scotland						–	–	–	431	754	851	899	1,047	1,272	1,603	1,810	1,883	1,945	2,031	2,118
Total UC housing allowances (C)						–	–	–	6,044	11,743	13,399	14,160	16,467	20,609	24,455	26,471	27,007	27,590	28,510	29,529
+ Council tax benefit (and predecessors)	1,635	2,123	2,575	4,925	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
+ Income support: mortgage costs	351	539	521	517	280	278	266	6	7	6	4	4	7	10	15	1	1	2	2	2
+ Discretionary housing payments	–	–	–	21	161	183	164	151	132	171	142	111	112	106	–	–	–	–	–	–
= Total housing financial support (D)	5,401	8,444	14,258	26,890	24,685	23,902	22,731	20,888	24,562	29,255	29,670	29,854	32,359	36,179	37,356	38,720	39,574	40,544	42,080	43,481
DWP social security expenditure	44,918	56,479	101,374	153,362	171,800	173,926	178,149	183,849	192,569	213,243	217,562	233,139	267,855	289,193	309,529	328,131	337,951	348,410	364,452	380,899
+ Personal tax credits	161	494	4,230	27,878	27,519	26,433	24,978	22,005	17,290	14,609	10,136	8,490	7,034	1,764	- 62	- 92	- 56	- 36	- 23	- 14
= Total all social security benefits and personal tax credits (E)	45,079	56,973	105,604	181,240	199,319	200,359	203,127	205,854	209,859	227,852	227,698	241,629	274,889	290,957	309,467	328,039	337,895	348,374	364,429	380,885
All housing and related benefits as a percentage of total benefits and tax credits (D/E)	12.0	14.8	13.5	14.8	12.4	11.9	11.2	10.1	11.7	12.8	13.0	12.4	11.8	12.4	12.1	11.8	11.7	11.6	11.5	11.4

Sources: DWP Departmental Report 2002, Cm 5424, and earlier equivalent volumes, DWP Benefit Caseload and Expenditure Outturn and Forecasts, and HMRC Annual Reports for Personal Tax Credits.

Notes:
1. Eligible support for mortgage-interest costs are based on May figures for years to 2007/08 and financial year estimates from 2008/09 onwards. In April 2018, support for mortgage-interest became a loan and as a result expenditure figures relate only to the estimated write-offs of loans.
2. Personal tax credits comprise of working families and disabled tax credit up to 2002/03, which are outside the DWP budget, unlike the benefits they replaced. From 2003/04 they also comprise the elements of the working and child tax credits that are defined as public expenditure.
3. In 2011, some tax credits previously classified as 'negative tax' were reclassified as tax credits within Annually Managed Expenditure and revised figures were published for 2006/07 onwards.
4. From April 2013, funding and policy responsibility for council tax benefit has been transferred to MHCLG, Scottish Government and Welsh Government.
5. Forecasts are consistent with the OBR Autumn 2025 Economic and Fiscal Outlook.
6. Discretionary housing payments (DHPs) outturn figures to 2018/19 include all payments made by local authorities, whatever the funding source. Estimates from 2019/20 are for England and Wales only, as DHP funding for Scotland is devolved and paid through the block grant.
7. Council tax benefit includes community charge benefit and rate rebate.

Table 109b **Housing-related social security expenditure and plans for Great Britain**

£ million in real terms (2024/25 prices)

	1986/87	1990/91	2000/01 outturn	2010/11	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21 outturn	2021/22	2022/23	2023/24	2024/25	2025/26	2026/27	2027/28 forecast	2028/29	2029/30	2030/31
Rent rebates																				
England	5,970	6,268	7,859	6,527	6,760	6,411	5,953	5,469	4,941	4,516	4,233	3,933	3,892	3,904	3,282	3,058	3,079	3,119	3,210	3,243
+ Wales	805	934	1,285	337	315	313	311	300	274	250	242	221	218	215	171	155	154	155	159	160
+ Scotland	410	388	495	961	905	876	833	780	704	653	631	575	545	569	457	417	418	422	434	438
+ New towns	220	199																		
= Total rent rebates (A)	7,406	7,789	9,639	7,824	7,980	7,600	7,097	6,549	5,919	5,419	5,105	4,729	4,654	4,688	3,910	3,629	3,651	3,695	3,803	3,840
Rent allowances																				
Housing association			5,597	10,639	12,681	12,248	11,782	10,981	9,819	9,049	8,535	7,932	7,933	7,641	6,307	5,944	6,009	6,109	6,318	6,407
Private tenants			5,226	12,552	11,738	10,862	9,974	8,691	6,913	5,834	5,201	4,346	3,768	3,125	2,300	2,072	2,063	2,072	2,113	2,112
England	–	5,011	9,691	20,792	21,902	20,707	19,454	17,549	14,894	13,262	12,234	10,924	10,402	9,611	7,697	7,197	7,268	7,384	7,631	7,730
+ Wales	–	254	449	956	1,054	1,009	972	895	773	684	635	573	562	489	385	347	340	337	339	334
+ Scotland	–	315	683	1,443	1,463	1,394	1,330	1,228	1,065	937	867	781	738	666	524	472	464	459	462	456
= Total rent allowances (B)	3,049	5,580	10,823	23,191	24,419	23,110	21,755	19,672	16,732	14,883	13,736	12,278	11,702	10,766	8,607	8,017	8,072	8,180	8,431	8,520
Total housing benefit (A+B)	10,455	13,369	20,462	31,015	32,399	30,710	28,852	26,221	22,650	20,302	18,841	17,007	16,356	15,455	12,517	11,646	11,724	11,876	12,233	12,360
Universal Credit Housing Element																				
England									6,602	12,350	14,063	13,876	15,324	18,543	21,256	22,434	22,417	22,482	22,824	23,216
Wales									316	520	598	600	667	795	942	1,014	1,024	1,031	1,049	1,070
Scotland									531	883	995	981	1,086	1,272	1,557	1,721	1,757	1,783	1,831	1,877
Total rent allowances (C)									7,449	13,754	15,656	15,458	17,076	20,609	23,756	25,169	25,197	25,296	25,704	26,163
+ Council tax benefit (and predecessors)	5,006	4,908	4,720	7,129	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
+ Income support: mortgage costs	1,075	1,246	955	749	374	365	344	8	9	7	5	4	7	10	15	1	1	2	1	2
+ Discretionary housing payments				31	216	240	212	192	163	201	165	121	116	106	–	–	–	–	–	–
= Total housing financial support (D)	16,535	19,523	26,137	38,923	32,988	31,314	29,408	26,421	30,270	34,263	34,667	32,591	33,556	36,179	36,288	36,816	36,922	37,173	37,939	38,525
DWP social security expenditure	137,515	130,582	185,835	221,989	229,591	227,865	230,479	232,553	237,321	249,747	254,198	254,510	277,762	289,193	300,679	311,992	315,299	319,441	328,590	337,479
+ Personal tax credits	493	1,142	7,754	40,353	36,777	34,630	32,316	27,834	21,308	17,110	11,843	9,268	7,294	1,764	- 60	- 87	- 52	- 33	- 21	- 12
= Total all social security benefits and personal tax credits (E)	138,008	131,724	193,589	262,342	266,368	262,495	262,794	260,387	258,628	266,857	266,041	263,778	285,056	290,957	300,619	311,904	315,247	319,408	328,569	337,466
All housing and related benefits as a percentage of total benefits and tax credits (D/E)	12.0	14.8	13.5	14.8	12.4	11.9	11.2	10.1	11.7	12.8	13.0	12.4	11.8	12.4	12.1	11.8	11.7	11.6	11.5	11.4

Sources and notes: See Table 109a

Table 110a **Numbers of recipients and average housing benefit in Great Britain: all cases, 2010-2025**

	Numbers of recipients (000s)												Average housing benefit per recipient (£ per week)											
	2010	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2010	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
England:																								
Local authority housing	1,228	1,102	1,073	1,026	964	861	768	706	656	617	594	485	69.48	85.96	86.11	85.03	85.17	87.54	94.12	97.18	103.20	112.72	123.92	138.64
Housing association	1,521	1,649	1,619	1,571	1,495	1,332	1,184	1,097	1,017	959	918	733	79.45	95.50	96.71	96.78	97.85	100.32	106.96	111.58	118.55	130.94	144.49	159.55
Private rented sector	1,297	1,381	1,299	1,207	1,092	865	685	595	515	456	407	283	112.35	111.75	113.36	113.91	116.99	121.94	133.93	136.37	139.17	143.94	156.76	157.61
Scotland:																								
Local authority housing	207	195	189	182	169	149	134	125	115	108	104	82	59.31	65.15	66.63	67.20	69.53	73.87	80.11	83.31	86.38	92.06	102.56	120.65
Housing association	176	175	171	166	161	145	128	119	110	103	100	75	61.94	71.57	73.08	74.79	77.46	81.17	85.10	87.06	90.16	96.02	103.38	111.85
Private rented sector	85	95	89	82	73	57	45	40	35	31	25	20	93.96	90.75	91.62	91.74	93.12	96.62	104.00	106.00	109.83	113.85	126.68	141.01
Wales:																								
Local authority housing	76	62	61	60	57	51	46	43	40	38	37	29	60.93	72.84	75.20	77.17	81.54	84.71	89.34	91.96	96.46	104.44	115.36	119.93
Housing association	86	100	100	99	95	85	76	71	66	62	59	45	70.66	82.96	85.03	87.12	91.32	95.97	101.15	103.96	108.93	118.53	128.75	141.47
Private rented sector	74	84	80	75	67	52	41	36	31	26	24	16	82.81	80.74	80.87	80.23	80.60	81.30	87.42	88.48	89.15	90.76	100.12	101.81
Great Britain:																								
Local authority housing	1,511	1,359	1,322	1,268	1,190	1,061	947	873	811	763	735	597	67.66	82.38	82.84	82.11	82.78	85.50	91.92	94.95	100.48	109.38	120.47	135.28
Housing association	1,783	1,924	1,889	1,836	1,751	1,562	1,389	1,286	1,192	1,124	1,077	853	77.30	92.68	93.96	94.27	95.63	98.31	104.62	108.90	115.41	127.05	139.79	154.45
Private rented sector	1,455	1,560	1,468	1,364	1,232	974	772	670	580	513	456	318	109.79	108.82	110.29	110.73	113.60	118.29	129.70	132.02	134.78	139.42	152.19	153.84

Sources: DWP Stat-Xplore.

Notes: 1. Figures are for May each year and exclude cases where tenure is unknown or missing (see Table 108 for further details).

2. Data for previous years, showing figures for rent rebates (LA) and rent allowances (other tenants), are available in previous editions of the *Review*.

3. In August 2022 the DWP amended how HB statistics from 2018 are categorised, and corrected an error in the recording of people in receipt of both HB and universal credit. This has resulted in a discontinuity in the data from 2018.

Table 110b **Numbers of recipients and average housing benefit in Great Britain: cases also in receipt of passported benefit, 2010-2025**

	Numbers of recipients (000s)												Average housing benefit per recipient (£ per week)											
	2010	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2010	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
England:																								
Local authority housing	879	715	690	659	625	572	527	493	455	434	419	341	72.74	89.95	90.03	88.70	88.72	90.78	96.83	100.05	105.94	115.93	127.80	144.50
Housing association	1,077	1,070	1,048	1,013	978	895	829	778	716	686	661	527	84.00	102.62	104.13	103.95	105.54	107.81	113.84	118.43	125.06	138.31	152.68	170.32
Private rented sector	790	700	644	590	537	438	373	340	300	276	257	202	117.37	112.65	113.99	113.54	116.62	120.34	128.80	132.69	136.62	143.13	157.68	168.86
Scotland:																								
Local authority housing	151	138	135	129	121	108	99	92	83	79	75	56	62.59	69.40	71.01	71.24	73.42	77.18	83.35	86.13	88.09	93.94	104.47	125.25
Housing association	131	125	122	119	115	107	98	91	84	79	77	56	65.28	76.36	78.06	79.72	82.55	85.90	88.92	90.42	93.25	99.00	106.45	115.61
Private rented sector	55	57	53	49	43	35	30	27	24	22	18	14	100.62	98.38	99.76	99.95	102.10	105.56	111.19	112.72	116.55	120.80	133.18	147.42
Wales:																								
Local authority housing	58	45	44	43	41	37	34	32	29	28	27	21	63.84	77.42	80.00	82.21	86.62	89.49	93.43	95.95	100.34	108.63	119.46	124.68
Housing association	65	73	73	72	70	64	59	55	51	48	46	34	74.49	88.54	90.83	92.89	97.26	101.58	106.02	108.49	112.94	122.98	133.55	148.10
Private rented sector	50	52	49	46	42	34	29	26	22	19	17	12	87.33	85.33	85.79	85.29	85.97	86.41	90.79	92.05	92.88	94.78	104.01	106.68
Great Britain:																								
Local authority housing	1,088	898	869	831	787	717	661	617	567	540	522	418	70.86	86.17	86.58	85.65	86.27	88.67	94.63	97.77	103.03	112.36	124.00	140.93
Housing association	1,273	1,268	1,242	1,204	1,163	1,066	986	925	851	814	784	617	81.59	99.22	100.80	100.90	102.77	105.25	110.89	115.07	121.21	133.58	147.01	164.20
Private rented sector	895	809	746	685	623	507	432	392	346	317	292	228	114.68	109.89	111.12	110.66	113.53	117.02	125.05	128.66	132.45	138.68	153.00	164.37

Sources and notes: see Table 110a.

Table 110c **Numbers of recipients and average housing benefit in Great Britain: cases not also in receipt of passported benefit, 2010-2025**

	Numbers of recipients (000s)												Average housing benefit per recipient (£ per week)											
	2010	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2010	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
England:																								
Local authority housing	879	715	690	659	338	338	240	213	201	183	174	144	72.74	89.95	90.03	88.70	78.54	81.08	88.12	90.47	96.86	105.02	114.43	124.49
Housing association	1,077	1,070	1,048	1,013	517	517	355	318	300	273	256	205	84.00	102.62	104.13	103.95	83.19	84.83	90.80	94.76	102.91	112.26	123.23	131.58
Private rented sector	790	700	644	590	553	553	312	255	214	179	150	81	117.37	112.65	113.99	113.54	117.24	123.45	139.97	141.20	142.65	145.02	154.92	128.80
Scotland:																								
Local authority housing	151	138	135	129	48	48	34	33	32	30	29	26	62.59	69.4	71.01	71.24	59.55	64.88	70.48	75.36	81.81	87.00	97.41	110.27
Housing association	131	125	122	119	46	46	30	28	26	24	23	19	65.28	76.36	78.06	79.72	64.43	67.68	72.68	75.94	80.21	86.15	93.21	100.77
Private rented sector	55	57	53	49	29	29	15	13	11	9	7	5	100.62	98.38	99.76	99.95	79.41	81.46	89.29	91.72	94.88	97.33	110.53	124.28
Wales:																								
Local authority housing	58	45	44	43	16	16	12	11	11	10	10	8	63.84	77.42	80.00	82.21	68.37	71.85	77.20	80.10	85.55	92.28	103.44	107.33
Housing association	65	73	73	72	26	26	17	16	15	14	13	11	74.49	88.54	90.83	92.89	74.95	78.83	84.45	87.85	95.14	102.60	111.49	119.96
Private rented sector	50	52	49	46	25	25	12	10	9	7	6	4	87.33	85.33	85.79	85.29	71.17	71.31	79.44	79.34	79.46	79.81	89.07	87.78
Great Britain:																								
Local authority housing	1,088	898	869	831	402	402	286	256	243	223	212	178	70.86	86.17	86.58	85.65	75.90	78.81	85.59	88.11	94.42	102.08	111.66	121.69
Housing association	1,273	1,268	1,242	1,204	588	588	403	361	341	310	293	235	81.59	99.22	100.80	100.90	81.39	83.27	89.17	93.02	100.83	109.81	120.31	128.57
Private rented sector	895	809	746	685	607	607	339	278	234	196	164	90	114.68	109.89	111.12	110.66	113.55	119.54	135.51	136.66	138.12	140.42	150.45	126.62

Sources: See Table 110a.

Notes: 1. The steep rise in local authroity rents reported for non-passported benefit claimants may be linked to the growing concentration of those in supported accommodation.
2. Other notes see Table 110a.

Table 111a **Households in Great Britain in receipt of universal credit housing costs element, by country and region**

Number of recipient households

Country/region	2016				2022 revised				2023 revised				2024 revised				2025 revised			
	Social tenants	Private tenants	Other or unknown	All tenures	Social tenants	Private tenants	Other or unknown	All tenures	Social tenants	Private tenants	Other or unknown	All tenures	Social tenants	Private tenants	Other or unknown	All tenures	Social tenants	Private tenants	Other or unknown	All tenures
North East	1,883	2,063	–	3,948	84,842	66,452	2,553	153,844	93,412	67,744	3,451	164,606	104,359	69,339	3,821	177,522	124,492	74,468	4,378	203,337
North West	19,025	18,740	–	37,761	187,684	184,899	7,999	380,575	207,423	191,049	10,028	408,499	232,812	197,369	11,904	442,089	283,119	216,366	14,119	513,610
Yorkshire & The Humber	2,353	3,526	–	5,874	128,855	123,626	5,907	258,390	144,652	128,475	7,856	280,982	164,434	134,868	9,474	308,778	201,558	147,235	11,191	359,983
East Midlands	1,662	1,979	–	3,642	100,045	94,163	4,774	198,978	113,311	100,861	5,954	220,123	129,821	106,915	7,175	243,908	159,676	115,896	8,628	284,196
West Midlands	3,777	3,226	–	7,000	154,369	119,683	5,883	279,937	171,889	126,038	7,639	305,561	191,963	129,799	8,976	330,738	232,689	142,188	10,503	385,379
East	1,797	2,334	–	4,137	125,675	114,247	6,037	245,954	142,496	121,046	7,433	270,975	162,640	126,235	8,798	297,679	199,378	136,464	10,195	346,040
London	5,853	4,925	88	10,867	208,294	293,973	12,035	514,305	230,796	303,616	14,080	548,493	261,901	316,239	16,036	594,186	335,959	358,767	18,873	713,598
South East	1,886	3,310	5	5,197	157,826	170,723	9,915	338,464	179,778	178,988	11,630	370,395	204,836	186,818	14,086	405,739	252,588	205,200	16,674	474,462
South West	1,880	3,510	–	5,395	106,506	110,519	6,291	223,317	120,079	113,976	7,374	241,438	135,281	118,296	8,894	262,464	164,415	128,318	10,045	302,775
England	40,115	43,612	–	83,828	1,254,095	1,278,281	61,391	2,593,761	1,403,831	1,331,791	75,453	2,811,078	1,588,043	1,385,885	89,173	3,063,102	1,953,873	1,524,894	104,614	3,583,373
Wales	1,501	2,093	–	3,593	77,526	60,711	2,063	140,303	87,571	61,443	2,551	151,567	98,479	64,482	2,810	165,780	125,084	70,948	3,382	199,413
Scotland	7,420	3,464	–	10,890	189,084	69,403	2,864	261,346	211,201	68,854	3,684	283,732	237,167	69,194	4,161	310,524	291,778	74,095	4,652	370,526
Great Britain	49,038	49,168	97	98,300	1,520,701	1,408,391	66,318	2,995,408	1,702,604	1,462,087	81,687	3,246,378	1,923,695	1,519,564	96,150	3,539,405	2,370,733	1,669,939	112,642	4,153,312

Source: DWP Stat-Xplore .

Notes: 1. Universal credit statistics are classed as experimental and are subject to revision. All figures are for May of each year.

2. Figures are based on households in receipt of universal credit where entitlement to a housing element has been recorded. The average values of the UC housing element award have not yet been published.

3. The sharp rise in UC claimants in 2020 reflects the Covid-19 pandemic and associated operational and policy changes. Caution should therefore be exercised in making comparisons with trends before the pandemic and during it.

4. A household that claims universal credit will usually not qualify for the housing element if they are a homeowner or occupy temporary or supported housing. The latter remain eligible to claim housing benefit.

5. DWP statistical disclosure control procedures mean underlying counts may not sum precisely.

Table 111b **Private rental households in receipt of universal credit where rent exceeds applicable LHA in Great Britain by country and region**

Percentage of households in private rented sector claiming universal credit

Country/region	2019	2020	2021	2022	2023 revised	2024 revised	2025 revised
North East	**70.4**	**65.7**	**68.5**	**69.9**	**73.2**	**55.4**	**61.3**
North West	**69.3**	**60.1**	**63.0**	**65.2**	**70.5**	**48.0**	**55.5**
Yorkshire & The Humber	**70.9**	**62.1**	**64.5**	**66.5**	**71.6**	**49.1**	**56.2**
East Midlands	**76.3**	**59.2**	**62.4**	**65.3**	**70.8**	**52.3**	**58.8**
West Midlands	**70.5**	**56.7**	**60.7**	**63.4**	**69.1**	**46.5**	**54.0**
East	**70.8**	**54.9**	**58.0**	**60.1**	**64.9**	**48.9**	**55.3**
London	**51.7**	**36.1**	**41.5**	**42.4**	**47.3**	**37.1**	**43.5**
South East	**65.9**	**50.0**	**53.4**	**55.4**	**60.6**	**43.9**	**50.4**
South West	**69.3**	**56.4**	**59.3**	**61.7**	**66.6**	**44.9**	**51.2**
England	**66.9**	**52.9**	**56.0**	**58.1**	**63.2**	**45.5**	**52.1**
Wales	**77.0**	**66.5**	**69.2**	**71.3**	**75.6**	**57.8**	**63.0**
Scotland	**64.7**	**50.6**	**52.1**	**52.4**	**55.0**	**34.1**	**39.9**
Great Britain	**67.2**	**53.4**	**56.4**	**58.4**	**63.3**	**45.5**	**52.0**

Notes: 1. See Table 11a.
2. Percentages are based on private rented sector households that claim the housing element of universal credit and indicate the proportion of such claimants where the LHA does not fully cover the household's rent.
3. The drop in percentage points in 2020 reflects the rebasing of LHA rates to the 30th percentile of local rents as at September 2019, from April 2020.
4. LHA rates were again rebased from April 2024 to the 30th percentile as at September 2023, following a four-year freeze. They have remained frozen since then.
5. Reliable figures prior to 2019 are not available. Award, entitlement and payment information is missing for a small number of claimants.

Table 112a **Take-up rates for housing benefit by tenure in Great Britain**

	2009/10	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19
Social rented sector								
Caseload (thousands)	3,000	3,350	3,320	3,280	3,260	3,170	3,050	2,840
Take-up individual claimant (%)	85	87	88	88	85	87	89	88
Central estimate of entitled non-recipients (thousands)	530	510	450	450	580	470	400	380
Average weekly amount claimed (£)	72	81	82	86	89	90	90	92
Average weekly amount unclaimed (£)	41	44	49	47	46	51	48	56
Total expenditure: amount claimed (£ millions)	11,280	14,100	14,120	14,660	15,100	14,800	14,270	13,540
Central estimated amount unclaimed (£ millions)	1,130	1,150	1,170	1,120	1,400	1,250	980	1,110
Estimated take-up (%)	91	92	92	93	92	92	94	92
Private rented sector								
Caseload (thousands)	1,240	1,650	1,650	1,610	1,520	1,420	1,310	1,140
Take-up individual claimant (%)	68	78	73	70	68	70	72	69
Central estimate of entitled non-recipients (thousands)	590	480	620	680	710	610	500	510
Average weekly amount claimed (£)	107	107	107	108	109	110	111	115
Average weekly amount unclaimed (£)	56	59	65	65	60	62	62	63
Total expenditure: amount claimed (£ millions)	6,870	9,200	9,210	9,050	8,650	8,170	7,630	6,820
Central estimated amount unclaimed (£ millions)	1,720	1,470	2,090	2,300	2,240	1,960	1,640	1,680
Estimated take-up (%)	80	86	81	80	79	81	82	80
All								
Caseload (thousands)	4,230	5,000	4,970	4,890	4,780	4,590	4,360	3,980
Take-up individual claimant (%)	79	83	82	81	78	81	83	81
Central estimate of entitled non-recipients (thousands)	1,140	1,010	1,110	1,160	1,320	1,100	920	900
Average weekly amount claimed (£)	82	89	90	93	95	96	96	98
Average weekly amount unclaimed (£)	49	52	58	58	53	57	56	60
Total expenditure: amount claimed (£ millions)	18,160	23,300	23,330	23,720	23,750	22,970	21,900	20,350
Central estimated amount unclaimed (£ millions)	2,920	2,730	3,350	3,530	3,670	3,270	2,680	2,810
Estimated take-up (%)	86	90	87	87	87	88	89	88

Source: DWP Income-related benefits: estimates of take-up, financial year 2017 to 2018 and earlier editions.

Notes: 1. Figures may not sum due to rounding. Figures refer to the median estimates of unclaimed amounts at the mid-point of ranges published by DWP.
2. Council tax benefit figures are no longer available since this benefit was made a local authority responsibility.
3. From 2020/21 DWP no longer publish take-up rates for housing benefit for working-age households.

Table 112b **Take-up rates for housing benefit by household type in Great Britain in 2018/19**

Household type	Caseload		Average weekly amounts		Expenditure		
	Numbers	Take-up ranges	Claimed	Unclaimed	Total amount claimed	Take-up ranges	Total unclaimed amounts
	000s	%	£	£	£m	%	£m
All non-pensioners	**2,730**	**79**	**103**	**59**	**14,620**	**87**	**2,170**
of which:							
Couples with children	**420**	**64**	**117**	**62**	**2,570**	**77**	**780**
Lone parents	**910**	**88**	**104**	**56**	**4,910**	**93**	**350**
Other non-pensioners	**1,410**	**80**	**97**	**57**	**57**	**87**	**1,030**
Pensioners	**1,240**	**86**	**88**	**62**	**5,730**	**90**	**650**
All	**3,980**	**81**	**98**	**60**	**20,350**	**88**	**2,810**
Non-pensioners in work	**810**	**57**	**102**	**55**	**4,280**	**71**	**1,780**

Source and Notes: As Table 112a.

Table 113 **Housing benefit caseload and payments by tenure and region at May 2025**

Country/region	Number of recipients					Status		Average weekly housing benefit				
	All social sector tenants No.	Local authority tenants No.	Housing association tenants No.	Private tenants No.	All tenures No.	Passported No.	Non-passported No.	All social sector tenants £	Local authority tenants £	Housing association tenants £	Private tenants £	All tenures £
North East	**76,898**	**21,942**	**54,956**	**14,379**	**91,277**	**64,247**	**27,034**	**120.10**	**99.40**	**128.40**	**143.20**	**119.50**
North West	**175,684**	**27,245**	**148,439**	**40,738**	**216,422**	**159,666**	**56,761**	**136.10**	**124.50**	**138.30**	**152.30**	**133.60**
Yorkshire & The Humber	**117,462**	**56,545**	**60,917**	**27,887**	**145,349**	**102,071**	**43,279**	**122.90**	**97.50**	**146.40**	**161.20**	**123.40**
East Midlands	**88,558**	**45,635**	**42,923**	**21,164**	**109,722**	**76,136**	**33,579**	**130.30**	**96.80**	**166.00**	**169.60**	**129.30**
West Midlands	**147,546**	**51,342**	**96,204**	**25,454**	**173,000**	**122,388**	**50,608**	**157.10**	**114.40**	**179.90**	**197.10**	**154.80**
East	**110,032**	**45,181**	**64,851**	**26,873**	**136,905**	**91,843**	**45,062**	**142.70**	**126.90**	**153.70**	**213.50**	**145.80**
London	**255,892**	**149,951**	**105,941**	**47,300**	**303,192**	**232,086**	**71,102**	**195.80**	**189.20**	**205.20**	**281.20**	**204.00**
South East	**149,346**	**58,378**	**90,968**	**44,243**	**193,589**	**131,045**	**62,551**	**150.80**	**139.00**	**158.30**	**214.40**	**154.70**
South West	**95,773**	**28,519**	**67,254**	**34,270**	**130,043**	**90,284**	**39,765**	**139.30**	**123.20**	**146.20**	**168.10**	**137.20**
England	**1,217,188**	**484,737**	**732,451**	**282,307**	**1,499,495**	**1,069,762**	**429,739**	**151.20**	**138.60**	**159.60**	**198.80**	**152.30**
Wales	**74,100**	**29,203**	**44,897**	**16,084**	**90,184**	**67,136**	**23,048**	**133.00**	**119.90**	**141.50**	**119.40**	**127.40**
Scotland	**156,829**	**82,275**	**74,554**	**19,560**	**176,389**	**126,101**	**50,285**	**116.50**	**120.70**	**111.90**	**187.50**	**119.00**
Great Britain	**1,448,120**	**596,216**	**851,904**	**317,944**	**1,766,064**	**1,263,000**	**503,066**	**146.60**	**135.30**	**154.50**	**193.90**	**147.80**

Source: DWP Stat-Xplore.

Notes: 1. Components may not sum to totals due to rounding and the exclusion of missing and unknown cases.
2. Figures do not include universal credit cases and are rounded to the nearest 10 pence.
3. The individual local authority data underpinning the table may include monthly figures substituted with data from the previous month where data isre missing or identified as of insufficient quality to publish.

Table 114 **Escaping the poverty trap: gross weekly earnings levels at which universal credit entitlement ceases in 2026/27**

£ per week

Household type	Universal credit allowances	Earnings disregards	Eligible rent levels £60	£70	£80	£90	£100	£110	£120	£130	£140	£150	£160	£170	£180	£190	£200
Single person over 25	**97.79**	**–**	***304***	***330***	***355***	***380***	***405***	**430**	**455**	**481**	**506**	**531**	**556**	**581**	**608**	**633**	**658**
Couple over 25	**153.49**	**–**	**445**	**470**	**495**	**520**	**545**	**572**	**597**	**622**	**647**	**672**	**697**	**723**	**748**	**773**	**798**
Lone parent + 1 child under 19	**178.77**	**98.27**	**645**	**670**	**695**	**720**	**747**	**772**	**797**	**822**	**847**	**873**	**898**	**923**	**948**	**974**	**1,005**
Lone parent + 2 children under 19	**248.71**	**98.27**	**822**	**847**	**872**	**898**	**923**	**948**	**974**	**1,005**	**1,038**	**1,069**	**1,100**	**1,131**	**1,162**	**1,193**	**1,226**
Couple + 1 child under 19	**234.48**	**98.27**	**786**	**811**	**837**	**862**	**887**	**912**	**937**	**962**	**993**	**1,024**	**1,055**	**1,086**	**1,117**	**1,150**	**1,181**
Couple + 2 children under 19	**304.42**	**98.27**	**962**	**993**	**1,024**	**1,055**	**1,086**	**1,117**	**1,149**	**1,181**	**1,212**	**1,243**	**1,274**	**1,305**	**1,338**	**1,369**	**1,400**
Couple + 3 children under 19(4)	**374.37**	**98.27**	**1,181**	**1,212**	**1,243**	**1,274**	**1,305**	**1,336**	**1,369**	**1,400**	**1,431**	**1,462**	**1,493**	**1,526**	**1,557**	**1,588**	**1,619**
Couple + 4 children under 19(4)	**444.32**	**98.27**	**1,400**	**1,431**	**1,462**	**1,493**	**1,524**	**1,557**	**1,588**	**1,619**	**1,650**	**1,681**	**1,714**	**1,745**	**1,776**	**1,807**	**1,838**

Sources: UKHR model based on HMRC 2025/26 tax and national insurance allowances and rates (excluding Scotland); DWP 2026/27 universal credit allowances and rates.

Notes:
1. All cases are indicative and are based on standard universal credit allowances for households where one adult aged 25+ is in work. They exclude any eligible childcare costs and assume the rent is below the applicable LHA cap.
2. Gross earnings below the equivalent of 35 hours at the National Living Wage 2026/27 (£12.71 per hour) that result in cessation of universal credit payments are italicised.
3. All applicable cases assume child born before April 2017; so the higher 1st child allowance applies, and the two-child cap does not apply.
4. Where the two-child cap applies, universal credit for larger families will typically cease at the same level for lone parents or couples with two children.
5. The Scottish taxation structure would result in slightly different outcomes. The model also excludes the £25 Scottish Child Payment for each child under 16 paid by Social Security Scotland to those in receipt of universal credit.
6. The model is based on basic National Insurance (NI) of 8%.

Table 115a **Housing benefit caseload and payments by tenure, Northern Ireland**

Numbers, percentages and amounts

	2017/18	2018/19	2019/20	2020/21	2021/22	2022/23	2023/24	2024/25
Numbers in receipt of housing benefit	**158,390**	**142,870**	**126,820**	**115,730**	**107,820**	**99,080**	**93,030**	**76,167**
All social rented tenants	**94,630**	**88,880**	**81,270**	**76,290**	**71,270**	**66,920**	**63,260**	**52,334**
Of which:								
NIHE tenants	**64,210**	**59,490**	**53,570**	**50,040**	**46,100**	**42,830**	**40,020**	**33,436**
Housing association tenants	**30,420**	**29,390**	**27,700**	**26,250**	**25,170**	**24,080**	**23,240**	**18,898**
Private tenants	**62,240**	**52,380**	**45,550**	**39,440**	**34,330**	**29,570**	**26,860**	**20,624**
Hostel residents	**1,520**	–	–	–	**2,220**	**2,590**	**2,920**	**3,209**
Percentage (%) of all renters in receipt of housing benefit	**61**	**55**	**49**	**45**	**40**	**37**	**35**	**28**
Of all social rented tenants	**78**	**75**	**69**	**65**	**61**	**57**	**54**	**45**
Of all NIHE tenants	**76**	**71**	**64**	**60**	**55**	**53**	**49**	**49**
Of all housing association tenants	**84**	**88**	**79**	**80**	**75**	**67**	**64**	**54**
Of all private tenants	**45**	**37**	**32**	**28**	**23**	**20**	**18**	**13**
Numbers in receipt of universal credit (UC) housing element	**1,330**	**15,790**	**35,930**	**53,370**	**59,680**	**66,970**	**76,370**	**96,520**
All social rented tenants	**470**	**7,060**	**16,230**	**23,640**	**29,200**	**34,240**	**40,560**	**53,990**
All private rents	**860**	**8,730**	**19,700**	**29,730**	**30,480**	**32,730**	**35,810**	**42,530**
Percentage (%) of all households that rent their home in receipt of UC housing element		**6**	**14**	**21**	**22**	**25**	**29**	**36**
Of all social rented tenants		**6**	**14**	**20**	**25**	**29**	**35**	**46**
Of all private tenants		**6**	**14**	**21**	**20**	**22**	**24**	**28**
Average monthly UC housing cost payment (all renters) (£)	**310**	**320**	**340**	**350**	**360**	**370**	**390**	**450**
Percentage (%) of all households that rent their home that are in receipt of HB or UC housing element	**61**	**62**	**63**	**65**	**63**	**62**	**63**	**65**
Of all social rented tenants	**78**	**81**	**82**	**85**	**86**	**86**	**88**	**90**
Of all private tenants	**45**	**44**	**46**	**49**	**43**	**42**	**42**	**41**

Sources: NIHE Annual Report 2025 (and previous editions), Department for Communities (DfC) Northern Ireland Housing Statistics and Universal Credit statistics, ONS and NISRA Family Resources Survey and Census 2021.

Notes:
1. This table has been expanded to include households in receipt of UC housing element payment.
2. All figures are for March of each year. Components may not sum to totals because of rounding.
3. Other than for NIHE tenants in receipt of HB, percentage figures are derived from the FRS or Census 2021 tenure estimates and typically exclude those defined as living rent free.
4. FRS based percentages should be interpreted with care due to relatively small sample sizes, especially during the pandemic in 2020/21.
5. Private renter HB figures for 2018/19 to 2020/21 may include individuals who are hostel residents.
6. HB figures exclude tenants in receipt of universal credit (UC) support with housing costs included in the award, which largely explains the sharp fall in tenants in receipt of HB from 2019/20.
7. Of the 142,140 households in receipt of a UC payment in March 2024, 54% were in receipt of a housing support payment.

Table 115b **Social Security help with housing costs in Northern Ireland, 1990/91 to 2024/25**

£ million

		1990/91	1995/96	2000/01	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22	2022/23	2023/24	2024/25
Total Housing Benefit and Income Support		**148**	**258**	**298**	**405**	**426**	**438**	**483**	**553**	**595**	**621**	**649**	**658**	**671**	**677**	**671**	**641**	**612**	**564**	**537**	**500**	**473**	**471**	**465**
	Of which:																							
	NIHE tenants	**107**	**175**	**179**	**195**	**196**	**195**	**199**	**203**	**208**	**214**	**227**	**232**	**239**	**249**	**249**	**225**	**216**	**197**	**186**	**177**	**167**	**168**	**162**
+	Private and housing associations	**27**	**65**	**104**	**197**	**217**	**230**	**263**	**324**	**361**	**387**	**404**	**410**	**417**	**416**	**411**	**407**	**396**	**367**	**351**	**323**	**307**	**303**	**303**
=	All tenants	**134**	**240**	**283**	**392**	**413**	**425**	**462**	**527**	**569**	**601**	**631**	**642**	**656**	**665**	**660**	**632**	**612**	**564**	**537**	**500**	**473**	**471**	**465**
+	Homeowners	14	18	15	13	13	13	21	26	26	20	18	16	15	13	11	9	–	–	–	–	–	–	–
	Estimated total universal credit housing benefit payments (all renters)																**5**	**61**	**147**	**225**	**258**	**297**	**357**	**521**
	Estimated welfare spending on housing cost support																**646**	**673**	**711**	**762**	**758**	**770**	**827**	**986**

Sources: Northern Ireland Executive Expenditure Plans and Priorities, NI Housing Statistics, NIHE Annual Report plus data sourced direct from NIHE.

Notes:
1. Income support (IS) and supplementary benefit (SB) figures for help with mortgage costs are from surveys undertaken in May each year, except 1997 which is for November.
2. From 1997/98 figures for help with mortgage costs include help for mortgage holders in receipt of jobseeker's allowance (JSA) and IS. From 2008/09, figures also include mortgage holders in receipt of employment and support allowance (ESA) and pension credit.
3. For years prior to 2014/15 where figures are not available for help with homeowner housing costs, a trend-based estimate has been included.
4. From April 2018 support for mortgage interest (SMIL) was replaced with the offer of an SMI loan. Annual expenditure on homeowner financial support with ongoing housing costs has been below £1 million since 2018/19.
5. Housing benefit expenditure also excludes discretionary housing payments (DHPs). Some 13,325 households benefitted from DHP expenditure of £5.9 million in 2023/24.
6. Universal credit expenditure on housing benefit payments to renters cannot currently be broken down by tenure.

Table 116a **Assistance with housing costs for homeowners, council and private tenants in Great Britain**

£ million

	1980/81	1985/86	1990/91	1995/96	2000/01	2005/06	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22	2022/23	2023/24	2024/25
General subsidies																					
Homeowners	2,188	4,750	7,700	2,700	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
+ Council tenants	2,130	869	1,195	- 486	- 1,184	283	- 495	- 711	- 6	- 8	- 13	–	–	–	–	–	–	–	–	–	–
+ Private tenants	0	0	105	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
= Total	4,318	5,619	9,000	2,214	- 1,184	283	- 495	- 711	- 6	- 8	- 13	–	–	–	–	–	–	–	–	–	–
Means–tested assistance																					
Homeowners[1]	71	300	539	1,016	521	381	517	374	357	319	291	280	278	266	6	7	6	4	4	7	10
+ Council tenants	841	2,296	3,368	5,430	5,258	5,263	5,405	5,578	5,878	5,949	5,997	5,972	5,801	5,485	5,178	5,986	7,157	7,100	6,614	7,289	8,346
+ Private tenants	145	705	1,388	3,804	2,851	3,716	8,672	9,216	9,272	9,275	9,098	8,783	8,291	7,709	6,871	8,320	9,380	9,823	11,208	11,541	12,722
= Total	1,057	3,301	5,295	10,250	8,630	9,360	14,594	15,168	15,507	15,544	15,385	15,034	14,370	13,461	12,055	14,313	16,544	16,927	17,825	18,837	21,079
All forms of assistance																					
Homeowners	2,259	5,050	8,239	3,716	521	381	517	374	357	319	291	280	278	266	6	7	6	4	4	7	10
+ Council tenants	2,971	3,165	4,563	4,944	4,074	5,546	4,910	4,867	5,872	5,941	5,984	5,972	5,801	5,485	5,178	5,986	7,157	7,100	6,614	7,289	8,346
+ Private tenants	145	705	1,493	3,804	2,851	3,716	8,672	9,216	9,272	9,275	9,098	8,783	8,291	7,709	6,871	8,320	9,380	9,823	11,208	11,541	12,722
= Total	5,375	8,920	14,295	12,464	7,446	9,643	14,099	14,457	15,501	15,536	15,373	15,034	14,370	13,461	12,055	14,313	16,544	16,927	17,825	18,837	21,079

Sources: DWP Expenditure and Caseload Tables - Autumn Statement 2024 and previous editions.

Notes: 1. This line includes support for mortgage interest (SMI). From 2018/19 SMI was converted to loan funding. There is zero expenditure recorded for 2020/21.

2. Figures for means-tested assistance to private tenants exclude estimated costs of rent allowances to housing association tenants (figures for years to 1994/95 were provided by DWP).

3. Expenditure on means-tested assistance for private and local authority tenants includes UC housing support plus housing benefit from 2019/20. As UC housing support expenditure is only reported for all social tenants, expenditure on council tenants is estimated on a pro rata basis.

4. General subsidies for homeowners are based solely on mortgage tax relief. They do not include the value of right to buy discounts or the value of capital gains tax and rental value tax relief.

5. Private sector improvement grants cannot be included in this table as at different times they have been more or less extensively subjected to means-testing.

6. General subsidies for council tenants are now set to zero following reforms to the Housing Revenue Accounts in England (from 2012/13) and Wales (from 2015/16). However the ending of the previous subsidy regimes came at a cost of some £8 billion in England and £919 million in Wales in additional debt. If this cost were spread over 30 years it would be equivalent to an annual negative subsidy of some £430 million a year (based on a 30-year repayment annuity at 2.94% and based on PWLB rates for standard annuities).

Table 116b **Assistance with housing costs for homeowners, council and private tenants in Great Britain**

£ million at 2025/26 prices

	1990/91	1995/96	2000/01	2005/06	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22	2022/23	2023/24	2024/25
General subsidies																			
Homeowners	18,572	5,388	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
+ Council tenants	2,882	- 970	- 2,144	474	- 730	- 1,010	- 8	- 11	- 17	–	–	–	–	–	–	–	–	–	–
+ Private tenants	253	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
= Total	21,708	4,418	- 2,144	474	- 730	- 1,010	- 8	- 11	- 17	–	–	–	–	–	–	–	–	–	–
Means–tested assistance																			
Homeowners(1)	1,300	2,027	943	638	763	531	495	432	388	371	366	341	8	9	8	5	4	7	10
+ Council tenants	7,922	11,001	9,923	8,800	8,055	8,137	8,429	8,358	8,307	8,215	7,824	7,306	6,742	7,594	8,629	8,539	7,433	7,781	8,592
+ Private tenants	3,348	3,323	5,761	8,277	12,922	13,446	13,297	13,030	12,603	12,083	11,182	10,267	8,947	12,598	14,409	14,275	12,466	13,263	14,004
= Total	12,570	16,351	16,628	17,714	21,739	22,114	22,221	21,821	21,298	20,670	19,372	17,914	15,697	20,201	23,046	22,819	19,903	21,051	22,606
All forms of assistance																			
Homeowners	19,872	7,415	943	638	763	531	495	432	388	371	366	341	8	9	8	5	4	7	10
+ Council tenants	10,805	10,031	7,779	9,274	7,324	7,128	8,421	8,347	8,290	8,215	7,824	7,306	6,742	7,594	8,629	8,539	7,433	7,781	8,592
+ Private tenants	3,601	3,323	5,761	8,277	12,922	13,446	13,297	13,030	12,603	12,083	11,182	10,267	8,947	12,598	14,409	14,275	12,466	13,263	14,004
= Total	34,278	20,769	14,484	18,189	21,009	21,105	22,213	21,810	21,281	20,670	19,372	17,914	15,697	20,201	23,046	22,819	19,903	21,051	22,606

Source: See Table 116a.

Notes: 1. See note (1) for Table 116a.

2. Cash figures adjusted using the consumer prices index including owner-occupiers' housing costs (CPIH) which is now the ONS lead inflation index. As the CPIH deflator produced by ONS does not extend back beyond 1989, real-terms figures before this are not available.

3. The figures differ from previous versions (e.g. Table 120b) which adjusted cash figures using the ONS 'all items' retail price index (CHAW).

4. Deflated figures from 2018 are those reported by DWP. Prior to this, the figures were deflated by the authors using CPIH.

Table 117 **Help with housing costs in all tenures in Great Britain**

£ million

	1990/91	1995/96	2000/01	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22	2022/23	2023/24 provisional
Social housing																						
Council stock subsidy	1,195	–486	–1,184	283	132	22	–235	–143	–495	–711	–6	–8	–13	–	–	–	–	–	–	–	–	–
Social housing grants	1,395	1,640	1,232	2,106	1,995	2,159	2,487	3,627	2,234	1,367	983	896	1,284	719	753	1,359	1,584	2,017	1,696	1,826	2,382	2,516
Housing benefit/UC housing element (council)	3,329	5,430	5,258	5,263	5,370	5,454	5,368	5,470	5,405	5,578	5,878	5,949	5,997	5,972	5,801	5,485	5,178	5,971	7,151	7,091	6,622	7,244
Housing benefit/UC housing element (housing associations)	391	1,640	3,053	4,950	5,195	5,580	6,112	6,947	7,350	8,026	8,750	8,945	9,222	9,489	9,349	9,107	8,681	9,906	11,941	11,854	11,106	12,321
Total	6,310	8,225	8,359	12,602	12,692	13,214	13,732	15,901	14,494	14,260	15,605	15,783	16,490	16,179	15,903	15,951	15,443	17,894	20,788	20,770	20,109	22,081
Private renting																						
Business Expansion Scheme subsidies	105	0	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Renovation grants	26	28	17	17	19	16	16	15	11	5	4	4	4	4	5	4	5	7	6	9	10	–
Housing benefit/UC housing element	1,388	3,804	2,851	3,716	4,276	4,698	5,624	7,572	8,672	9,216	9,272	9,275	9,098	8,783	8,291	7,709	6,871	8,286	9,370	9,803	11,251	11,464
Total	1,519	3,832	2,868	3,733	4,295	4,714	5,640	7,587	8,683	9,222	9,276	9,279	9,101	8,787	8,295	7,713	6,876	8,293	9,376	9,811	11,261	11,464
Homeowners																						
Mortgage–interest tax relief	7,600	2,660	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Support for mortgage interest	539	1,016	521	381	392	437	427	563	517	374	357	319	291	280	278	266	6	0	0	4	4	7
Renovation grants	519	564	386	323	362	295	303	282	218	100	68	75	69	68	87	77	99	125	109	167	187	–
LCHO grant	108	311	138	609	500	502	673	855	784	500	522	286	357	212	242	454	623	789	609	695	987	1,088
Right to buy discounts	882	359	552	146	131	124	74	30	30	21	104	231	256	258	261	207	146	161	105	168	165	113
Total	9,647	4,910	1,597	1,458	1,386	1,358	1,476	1,729	1,549	995	1,051	911	972	818	868	1,004	874	1,076	823	1,034	1,343	1,208
Total all tenures	17,476	16,967	12,824	17,793	18,373	19,286	20,848	25,217	24,715	24,471	25,928	25,969	26,560	25,780	25,062	24,664	23,188	27,257	30,982	31,606	32,704	34,753

Sources: Tables 28, 60, 61, 64, 76, 81, 83, 109 and 116 plus additional information from Scottish and Welsh Governments and author's own calculations.

Notes:
1. Renovation grants figures are apportioned on the basis of 95% for homeowners and 5% for private landlords.
2. Costs of right to buy (RTB) discounts are assessed to be those in excess of 32 per cent of vacant possession value. This is based on research that discounts in excess of 32-35 per cent are likely to impose net long-term costs on the public purse.
3. Figures for development funding and renovation grants for 2023/24 are incomplete as full figures for all countries had not been published at the time this table was compiled.
4. Where data are not available the splits between grant for social housing, and grant for LCHO schemes have been estimated using approvals and starts data. Grant levels for Scotland for 2023/24 have also been estimated.
5. Help with housing costs for homeowners does not include the value of capital gains tax relief or the non-taxation of the rental value of owner-occupied dwellings. See estimates in various editions of the *Review*.
6. From 2015/16 council housing subsidies are set to zero. This is when Welsh local authorities exited the HRA subsidy system. HRA subsidies for English and Scottish local authorities ended before this.
7. Expenditure on UC (housing element) is included from 2019/20. Figures for previous years are unavailable.
8. Figures for several years often differ somewhat from previous editions of this table due to changes in the underlying data, particularly benefits data. Work is planned to review the other inputs to this table.

International comparisons

Table 118 **Housing completions – UK and selected countries**

Number and rate per 1,000

	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
France	458,039	470,976	395,103	347,166	381,620	399,056	404,355	404,355	413,627	399,564	–	–	–	–	–	–	–	–
Germany	210,739	175,927	158,987	159,832	183,110	200,466	214,817	245,325	247,722	277,691	284,816	287,352	293,002	306,376	293,393	295,275	294,399	251,937
Ireland	77,627	51,324	26,420	14,602	6,994	4,911	4,575	5,518	7,219	9,842	14,321	17,899	21,047	20,514	20,473	29,851	32,626	30,330
Italy	281,740	219,143	163,427	131,184	123,499	133,900	118,600	103,600	86,200	81,600	–	–	–	–	–	–	–	–
Netherlands	80,193	78,882	82,932	55,999	57,703	48,668	49,311	44,041	48,381	54,849	62,982	66,585	71,548	69,985	71,221	74,560	–	69,129
Spain	641,419	615,072	366,887	240,920	157,405	114,991	64,817	46,822	45,152	40,119	54,610	64,354	78,789	85,945	91,390	89,107	85,566	97,837
Sweden	30,572	32,021	22,821	19,500	20,064	25,993	29,225	29,164	34,603	42,441	48,227	54,876	55,659	50,479	50,089	54,018	62,000	42,000
United Kingdom	223,590	148,010	124,970	106,720	114,020	115,590	109,450	117,820	142,480	141,880	162,470	165,490	177,880	146,660	174,940	178,010	158,200	153,890
Australia	149,538	146,537	144,254	146,896	154,374	146,227	153,827	177,814	197,253	213,644	213,181	219,588	202,308	181,501	178,774	172,388	172,268	177,313
USA	1,502,000	1,120,000	794,000	651,000	585,000	649,000	764,000	884,000	968,000	1,059,000	1,153,000	1,184,900	1,255,100	1,286,900	1,341,000	1,390,500	1,557,000	–
Rate per 1,000 population																		
France	7.2	7.4	7.9	6.9	7.5	6.1	6.2	6.1	6.2	6.0	–	–	–	–	–	–	–	–
Germany	2.6	2.1	2.3	2.3	2.7	2.5	2.7	3.0	3.1	3.4	3.5	3.5	3.5	3.7	3.5	3.5	3.5	3.0
Ireland	17.9	11.5	7.7	4.3	2.0	1.1	1.0	1.2	1.5	2.1	3.0	3.7	4.3	4.1	4.1	5.9	6.2	5.7
Italy	4.8	3.7	3.3	2.7	2.5	2.3	2.0	1.7	1.4	1.3	–	–	–	–	–	–	–	–
Netherlands	4.9	4.8	6.4	4.3	4.4	2.9	2.9	2.6	2.9	3.2	3.7	3.9	4.1	4.0	4.1	4.2	–	3.9
Spain	14.3	13.5	9.6	6.3	4.1	2.5	1.4	1.0	1.0	0.9	1.2	1.4	1.7	1.8	1.9	1.9	1.8	2.0
Sweden	3.4	3.5	3.1	2.6	2.7	2.7	3.1	3.0	3.5	4.3	4.8	5.4	5.4	4.9	4.8	5.2	5.9	4.0
United Kingdom	3.7	2.4	2.6	2.2	2.3	1.8	1.7	1.8	2.2	2.2	2.5	2.5	2.7	2.2	2.6	2.7	2.3	2.2
Australia	7.2	6.9	8.7	8.7	9.0	6.4	6.7	7.6	8.3	8.8	8.7	8.8	8.0	7.1	7.0	6.6	6.5	6.5
USA	5.0	3.7	3.4	2.8	2.5	2.1	2.4	2.8	3.0	3.3	3.5	3.6	3.8	3.9	4.0	4.2	4.7	–

Source: European Mortgage Federation (EMF) and European Covered Bond Council (ECBC) Hypostat 2025,Tables 14 and 29.

Notes: 1. There was a break in the time series in the Netherlands in 2012 due to a change in methodology.

2. The EMF source the data primarily from National Statistics Offices, the World Bank and the US Bureau of Census. Figures for the EU as a whole are not available.

3. Population estimates are based upon over-18 year-olds from 2007 to 2011 and total population from 2012 onwards.

Table 119 **Tenure profile in the UK, EU and selected EU countries**

Percentages of people living in households

	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Owned outright																		
France	33	35	36	33	34	34	33	34	33	34	34	33	32	34[3]	34	33[3]	32	30
Germany	–	–	–	25	25	25	25	26	26	26	26	26	25	19[3]	22	25	24	24
Ireland	45	42	41	39	36	35	34	34	37	37	38	38	38[3]	32[3]	33	34	33	34
Italy	60	58	58	57	58	58	56	56	56	56	59	59	59	60	58	60	62	63
Netherlands	8	8	9	8	8	8	7	8	8[2]	8[3]	9	8	9	8	10	10	11	11
Spain	49	47	47[3]	46	48	47	46	47	47	47	48	47	48	45	45	46	45	45
Sweden	15	14[3]	14	3	4	9	8	8	7	10	13	12	12	12	13	14	15	15
United Kingdom	26	27	25	26	26	28[3]	27	27	28	28	27[3]	28	–	–	–	–	–	–
European Union[1]	–	–	–	–	43	43	43	43	43	43	43	43	43[2]	44	44	44	44	44
Owned with mortgage/loan																		
France	27	27	27	29	29	30	32	31	31	31	31	32	32	30[3]	31	30[3]	31	31
Germany	–	–	–	28	28	28	28	27	26	26	26	26	26	31[3]	27	22	24	23
Ireland	33	35	33	35	35	35	36	34	33	32	32	32	31[3]	37[3]	37	37	37	36
Italy	14	15	15	16	16	16	17	17	17	16	14	13	14	15	16	15	14	13
Netherlands	58	60	59	60	60	60	60	59	60[2]	61[3]	61	61	60	61	60	60	58	58
Spain	32	33	33[3]	34	32	32	32	32	31	31	30	29	28	30	31	31	30	29
Sweden	54	52[3]	53	64	62	58	58	58	59	55	52	52	51	52	52	50	50	50
United Kingdom	47	46	45	44	42	38[3]	37	37	36	36	38[3]	38	–	–	–	–	–	–
European Union[1]	–	–	–	–	27	27	27	27	27	27	27	27	27[2]	27	26	25	25	24
Tenant or subtenant																		
France	40	38	37	38	37	36	36	35	36	35	36	35	36	36[3]	35	37[3]	37	39
Germany	–	–	–	47	47	47	47	48	48	48	49	49	49	50[3]	51	54	52	53
Ireland	22	23	26	27	30	30	30	32	30	31	31	30	31[3]	30[3]	30	30	31	31
Italy	27	27	27	27	27	26	27	27	27	28	28	28	28	25	26	26	25	24
Netherlands	33	33	32	33	33	33	33	33	32[2]	31[3]	31	31	31	31	30	29	31	31
Spain	19	20	20[3]	20	20	21	22	21	22	22	23	24	24	25	24	24	25	26
Sweden	31	34[3]	33	33	34	34	34	34	34	35	35	36	36	36	35	36	35	35
United Kingdom	27	28	30	30	32	33[3]	35	36	37	37	35[3]	35	–	–	–	–	–	–
European Union[1]	–	–	–	–	30	30	30	30	31	31	31	31	31[2]	30	30	31	31	32

Source: Eurostat EU statistics on income and living conditions (EU-SILC).

Notes: 1. European Union refers to the EU27 for the period to 2012, the EU28 from 2013 to 2019 and the EU27 from 2020 onwards.
2. Marks an estimate or provisional figure.
3. Marks a break in time series.
4. Percentages may not total to 100 due to rounding.

Table 120 **Total outstanding residential loans as a percentage of GDP – UK, EU and selected other countries**

Percentages

	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
France	**33**	**35**	**38**	**40**	**41**	**42**	**39**	**39**	**39**	**40**	**42**	**43**	**44**	**49**	**49**	**49**	**46**	**44**
Germany	**46**	**45**	**47**	**45**	**43**	**43**	**43**	**42**	**42**	**42**	**42**	**43**	**44**	**48**	**48**	**48**	**45**	**44**
Ireland	**46**	**79**	**87**	**62**	**59**	**56**	**53**	**47**	**33**	**32**	**28**	**26**	**23**	**22**	**18**	**15**	**16**	**16**
Italy	**46**	**24**	**26**	**22**	**22**	**23**	**22**	**22**	**22**	**22**	**22**	**21**	**21**	**24**	**23**	**22**	**20**	**19**
Netherlands	**46**	**97**	**104**	**106**	**106**	**106**	**104**	**102**	**101**	**99**	**97**	**94**	**91**	**94**	**90**	**85**	**80**	**79**
Spain	**46**	**55**	**57**	**104**	**95**	**85**	**76**	**69**	**61**	**55**	**50**	**46**	**39**	**43**	**40**	**36**	**32**	**30**
Sweden	**46**	**58**	**76**	**78**	**75**	**78**	**77**	**77**	**82**	**83**	**84**	**87**	**89**	**98**	**90**	**84**	**87**	**83**
United Kingdom	**46**	**62**	**77**	**74**	**75**	**71**	**70**	**69**	**66**	**63**	**65**	**64**	**68**	**70**	**71**	**63**	**82**	**57**
European Union[1]	**46**	**43**	**47**	**47**	**46**	**47**	**45**	**44**	**44**	**43**	**43**	**43**	**42**	**46**	**44**	**42**	**40**	**38**
Australia	**49**	**35**	**105**	**62**	**59**	**84**	**78**	**80**	**90**	**92**	**98**	**90**	**92**	**106**	**89**	**85**	**86**	**81**
USA	**83**	**86**	**82**	**69**	**70**	**86**	**83**	**80**	**77**	**74**	**71**	**68**	**–**	**–**	**–**	**–**	**51**	**41**

Source: European Mortgage Federation (EMF) and European Covered Bond Council (ECBC) Hypostat 2025, Table 8.

Notes: 1. European Union refers to the EU27 for the period to 2012, the EU28 from 2013 to 2019 and the EU27 from 2020 onwards.

2. Pre-2010 figures include all housing loans but from 2010 include owner-occupied loans only.

3. EMF only reported comprehensively figures for Australia from 2009 and for Italy from 2015. Hence data before these dates are not comparable.

Table 121 **House-price indices – UK, EU and selected other countries**

2015=100

	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
France	**100**	**96**	**104**	**107**	**105**	**104**	**102**	**100**	**101**	**104**	**107**	**111**	**117**	**125**	**132**	**132**	**126**
Germany	**85**	**85**	**85**	**87**	**90**	**93**	**96**	**100**	**106**	**112**	**121**	**129**	**139**	**154**	**168**	**161**	**159**
Ireland	**151**	**122**	**106**	**88**	**76**	**77**	**90**	**100**	**108**	**119**	**131**	**134**	**135**	**146**	**164**	**169**	**183**
Italy	**116**	**116**	**118**	**120**	**117**	**109**	**104**	**100**	**100**	**99**	**99**	**99**	**100**	**103**	**107**	**108**	**112**
Netherlands	**120**	**116**	**113**	**110**	**103**	**96**	**97**	**100**	**105**	**114**	**125**	**133**	**144**	**166**	**188**	**182**	**198**
Spain	**140**	**130**	**125**	**118**	**108**	**101**	**99**	**100**	**102**	**104**	**108**	**111**	**110**	**112**	**118**	**123**	**130**
Sweden	**75**	**76**	**82**	**83**	**82**	**85**	**90**	**100**	**108**	**117**	**117**	**121**	**129**	**150**	**157**	**141**	**142**
United Kingdom	**89**	**81**	**86**	**85**	**85**	**87**	**94**	**100**	**107**	**112**	**115**	**117**	**120**	**130**	**142**	**142**	**143**
European Union[1]	**112**	**103**	**102**	**101**	**98**	**96**	**97**	**100**	**105**	**111**	**118**	**126**	**133**	**148**	**165**	**170**	**180**
Australia	**70**	**72**	**82**	**80**	**81**	**87**	**93**	**100**	**104**	**111**	**107**	**101**	**106**	**121**	**123**	**116**	**–**
USA	**93**	**89**	**85**	**82**	**85**	**91**	**95**	**100**	**106**	**112**	**119**	**125**	**139**	**164**	**177**	**189**	**191**

Source: European Mortgage Federation and European Covered Bond Council Hypostat 2025, Table 18.

Notes: 1. European Union refers to the EU27 for the period to 2012, the EU28 from 2013 to 2019 and the EU27 from 2020 onwards.

2. The index for France is based on a weighted average for existing houses and the price index for new housing; for Sweden is based on one and two dwelling buildings; for Australia is based on a weighted average of the seven largest cities; for the UK covers only market prices - self-built dwellings are excluded, and for the USA the index includes purchase-only properties.

3. Index year was 2007 in previous editions.

4. There was a break in the time series in Croatia in 2022, Czech Republic in 2008, and Iceland in 2005 due to a change in data source. There were also non-specified breaks in Portugal in 2005 and Australia in 2010. The US house price index is published on a 1980=100 basis.

Table 122 **Proportion of population living in a household with an excessive housing cost burden – UK, EU and selected EU countries**

Percentages living in households where the housing cost burden exceeds exceeds 40 or 25 per cent of net equivalised disposable income

	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Households where the housing cost burden exceeds 40 per cent of net equivalised disposable income																		
France	6	4	4	5	5	5	5	5	6	5	5	5	5	6[3]	–	7[3]	7	7
Germany	–	–	–	14	16	17	16	16	16	16	15	14	14	9[3]	11	12	13	12
Ireland	3	3	4	5	6	7	5	6	5	5	5	3	5[3]	4[3]	3	4	5	5
Italy	8	8	8	8	9	8	9	9	9	10	8	8	9	7	7	7	6	5
Netherlands	18	14	13	14	15	14	16	15	15	11[3]	10	10	10	8	8	10	9	7
Spain	8	9	10	10	10	11	10	11	10	10	10	9	9	8	10	9	8	8
Sweden	8	10	11	8	9	9	9	9	9	9	8	8	10	8	9	9	11	11
United Kingdom	16	17	16	17	16	7[3]	8	13	12	12	12[3]	15	–	–	–	–	–	–
European Union[1]	–	11	10	11	11	11	11	12	11	11	10	10	10	8	9	9	9	8
Households where the housing cost burden exceeds 25 per cent of net equivalised disposable income																		
France	–	–	–	–	–	–	–	19	21	18	17	17	18	17[3]	–	20[3]	20	21
Germany	–	–	–	–	–	–	–	40	41	40	38	38	38	26[3]	32	34	36	33
Ireland	–	–	–	–	–	–	–	18	15	15	14	13	14[3]	12[3]	12	12	16	15
Italy	–	–	–	–	–	–	–	19	19	20	17	18	18	16	17	16	14	12
Netherlands	–	–	–	–	–	–	–	56	54	33[3]	30	30	30	28	26	28	28	22
Spain	–	–	–	–	–	–	–	21	22	20	19	18	18	17	19	19	19	18
Sweden	–	–	–	–	–	–	–	26	25	25	25	26	27	25	26	27	31	31
United Kingdom	–	–	–	–	–	–	–	29	28	28	32[3]	32	–	–	–	–	–	–
European Union[1]	–	–	–	–	–	–	–	30	29	27	26	26	25	21	23	23	24	23

Source: Eurostat, EU statistics on income and living conditions (EU-SILC).

Notes: 1. European Union refers to the EU27 for the period to 2012, the EU28 from 2013 to 2019 and the EU27 from 2020 onwards.
2. All figures for the EU are classed as estimates.
3. A break in the time series.
4. Percentage represents population living in a household where total housing costs (net of housing allowances) represent more than 25% or 40% of disposable household income (net of housing allowances).
5. Housing costs include mortgage-interest payments (net of any tax relief) for owners and rent payments (gross of any housing allowance) for renters. They also include the cost of utilities, expenses related to regular maintenance, and expenditure on structural insurance.
6. The equivalised disposable income is the total income (from work, investments, state benefits) after tax and other deductions weighted according to their age, using the modified OECD equivalence scale. It excludes imputed rental income and other benefits in kind.

Table 123 **Proportion of population living in households at risk of poverty – UK, EU and selected EU countries**

Percentage

	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Before housing costs																		
France	13	13	13	13	14	14	14	13	14	14	13	13	14	14[3]	14	16[3]	15	16
Germany	15	15	16	16	16	16	16	17	17	17	16	16	15	16[3]	16	15	14	16
Ireland	17	16	15	15	15	16	16	17	16	17	16	15	13[3]	13[3]	13	13	12	13
Italy	20	19	18	19	20	20	19	19	20	21	20	20	20	20	20	20	19	19
Netherlands	10	11	11	10	11	10	10	12	12	13[3]	13	13	13	13	14	15	13	12
Spain	20	20	20	21	21	21	20	22	22	22	22	22	21	21	22	20	20	20
Sweden	11	14[2]	14	15	15	15	16	16	16	16	16	16	17	16	16	16	16	15
United Kingdom	19	19	17	17	16	16	16	17	17	16	17[3]	19	–	–	–	–	–	–
European Union[1]	17	17	16	17	17	17[2]	17	17	17	17	17	17	17	17	17	17	16	16
After housing costs																		
France	29	26	27	27	27	27	27	28	28	27	27	26	27	27[3]	–	29[3]	29	30
Germany	40	39	38	36	36	36	36	35	35	36	35	34	34	30[3]	33	33	34	34
Ireland	27	27	26	29	27	30	28	30	29	29	28	26	26[3]	25[3]	26	27	26	25
Italy	30	30	29	29	30	30	31	30	30	31	30	30	30	29	29	30	28	28
Netherlands	37	35	34	36	36	36	35	37	36	33[3]	31	31	32	31	31	32	31	30
Spain	30	30[2]	30	30	31	32	32	33	32	32	31	31	30	30	31	30	30	29
Sweden	26	32[2]	31	30	31	31	31	30	31	32	31	31	32	31	31	31	32	32
United Kingdom	37	37	37	38	37	32[3]	32	36	35	35	35[3]	35	–	–	–	–	–	–
European Union[1]	–	33[2]	32[2]	32[2]	32[2]	32[2]	32[2]	33[2]	33[2]	32[2]	32[2]	31[2]	30[2]	29	30	30	30	30

Source: Eurostat EU statistics on income and living conditions (EU-SILC) surveys.

Notes: 1. European Union refers to the EU27 for the period to 2012, the EU28 from 2013 to 2019 and the EU27 from 2020 onwards. All EU figures are Eurostat estimates.
2. Indicates figure is a provisional estimate.
3. Marks a break in the time series.
4. The at-risk-of-poverty rate is the share of people with an equivalised disposable income after social transfers (such as state pension and other state benefits) below 60% of the national median equivalised disposable income after social transfers.

List of figures and tables

The main tables included in the *Review* are located in Section 3: Compendium of tables (the tables numbered 1-123 in this index). Other figures and tables are included in Section 1: Contemporary Issues, and Section 2: Commentary, and the reference numbers refer to the Section, Chapter and specific table or figure (e.g., Figure 1.2.2 is the second chart in the Contemporary Issues Section 1 Chapter 2).

Time periods shown in the tables vary, depending on data availability and other factors. Many tables provide data over a long time-series, at five-year intervals for earlier periods then with annual data for recent years. Older versions of most tables can be found on the *Review's* website. If table numbering has changed, this is indicated in the edition where the change took place.

In each edition of the *Review* there are various changes and improvements to the tables compared with previous editions. However, many official statistics are still subject to delays, including Scottish housing finance data which affect the tables that report GB and UK investment figures. Where possible, updates will be made to coincide with the *Review's* Autumn Briefing Paper.

Government departments are often restructured or change their names. The notes to each table indicate where older sources of data may be found.

Many tables contain UK-based figures but sometimes refer only to Great Britain where data sources dictate. Other tables will refer to the country(ies) concerned and for England often cover its nine regions. Readers wanting more detailed data on the three Northern regions are recommended to refer to editions of the Northern Housing Consortium's *Northern Housing Monitor*.

Tables showing any breakdowns between England, Wales, Scotland and/or Northern Ireland are indicated with a single *, and those showing international comparisons with two **.

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