

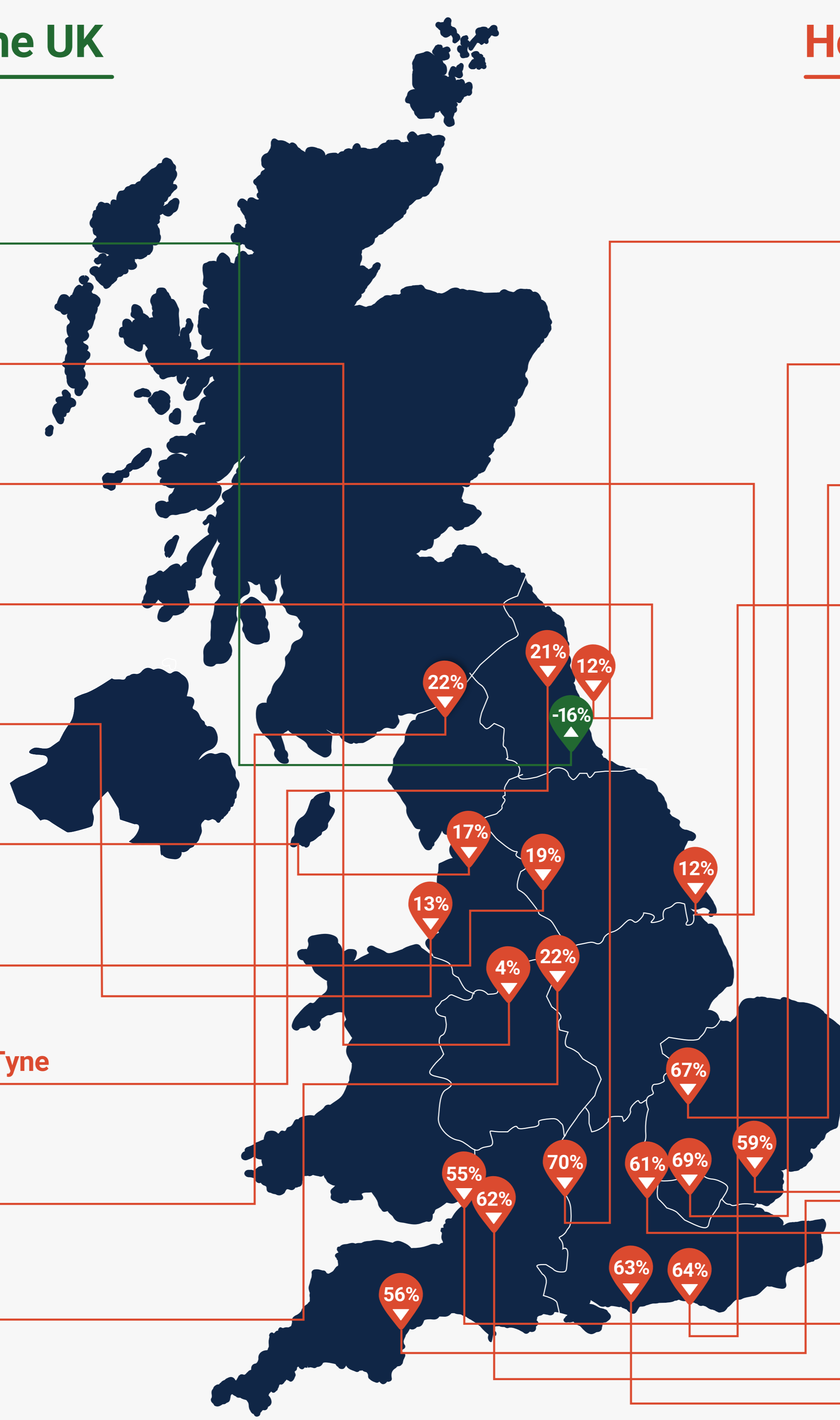
The Affordability Index 2019/20

Percentage drop by city to make house prices affordable

Most Affordable House Price in the UK

Average House Price

01. **Durham**
£103,668
02. **Stoke-On-Trent**
£114,301
03. **Hull**
£112,904
04. **Sunderland**
£119,758
05. **Liverpool**
£133,922
06. **Preston**
£128,921
07. **Bradford**
£141,414
08. **Newcastle upon Tyne**
£162,205
09. **Carlisle**
£137,689
10. **Derby**
£166,632



Least Affordable House Price in the UK

Average House Price

01. **Oxford**
£421,617
02. **City of Westminster**
£984,511
03. **Cambridge**
£437,288
04. **Brighton and Hove**
£374,103
05. **Chichester**
£376,838
06. **Bath**
£350,629
07. **St Albans**
£527,035
08. **Chelmsford**
£348,257
09. **Exeter**
£263,628
10. **Bristol**
£284,313

Durham remained the only **Affordable City** 2 years running

Average 2019/20 **England House Price**
£251,711

2018 Oxford vs 2019/20 Oxford
3rd Least Affordable City vs 1st Least Affordable City

Most Affordable Cities in the UK

City	Affordable House Price	Actual House Price	% drop/increase for house price to be affordable
01. Durham	£120,723	£103,668	-16% ▲
02. Stoke-on-Trent	£110,184	£114,301	4% ▼
03. Hull	£98,975	£112,904	12% ▼
04. Sunderland	£105,730	£119,758	12% ▼
05. Liverpool	£116,755	£133,922	13% ▼
06. Preston	£107,126	£128,921	17% ▼
07. Bradford	£114,126	£141,414	19% ▼
08. Newcastle upon Tyne	£127,767	£162,205	21% ▼
09. Carlisle	£107,200	£137,689	22% ▼
10. Derby	£130,790	£166,632	22% ▼

Least Affordable Cities in the UK

City	Affordable House Price	Actual House Price	% drop/increase for house price to be affordable
01. Oxford	£126,800	£421,617	70% ▼
02. City of Westminster	£300,378	£984,511	69% ▼
03. Cambridge	£145,359	£437,288	67% ▼
04. Brighton and Hove	£135,183	£374,103	64% ▼
05. Chichester	£139,536	£376,838	63% ▼
06. Bath	£134,872	£350,629	62% ▼
07. St Albans	£207,843	£527,035	61% ▼
08. Chelmsford	£143,714	£348,257	59% ▼
09. Exeter	£115,613	£263,628	56% ▼
10. Bristol	£128,940	£284,313	55% ▼