

City/Town	Region	Average house price (£)	5.5% BTL Mortgage IR pcm x 145 ICR	Average rent (£)	Deposit for 145% ICR	Minimum deposit
Aberdeen	Scotland	£173,761	£808	£750	26	£45,178
Barnsley	S Yorks	£109,841	£511	£450	39	£42,838
Bedford	East	£256,074	£715	£725	58	£148,523
Birmingham	W.Midlands	£157,510	£733	£693	34	£53,553
Blackpool	North West	£97,920	£456	£492	25	£24,480
Bolton	North West	£116,835	£544	£451	42	£49,071
Bournemouth	South West	£220,167	£1,024	£838	43	£94,672
Bradford	W Yorks	£124,891	£581	£450	46	£57,450
Brighton & Hove	South East	£335,192	£1,559	£1,200	47	£157,540
Bristol	South West	£242,562	£1,128	£901	45	£109,153
Cambridge	East	£450,301	£1,197	£1,200	60	£270,181
Canterbury	South East	£266,635	£1,240	£1,101	38	£101,321
Cardiff	Wales	£189,405	£881	£810	36	£68,186
Carlisle	North West	£130,705	£608	£450	49	£64,045
Chelmsford	East	£300,534	£899	£901	55	£165,294
Cheltenham	South West	£242,062	£788	£793	51	£123,452
Chesterfield	E.Midlands	£140,308	£653	£522	44	£61,736
Chichester	South East	£346,511	£944	£950	59	£204,441
Colchester	East	£227,804	£742	£750	51	£116,180
Coventry	W.Midlands	£155,731	£724	£897	14	£21,802
Darlington	North East	£124,902	£581	£425	49	£61,202
Derby	E.Midlands	£142,825	£664	£550	43	£61,415
Doncaster	S Yorks	£116,047	£540	£451	42	£48,740
Dundee	Scotland	£117,413	£546	£524	33	£38,746
Eastbourne	South East	£222,896	£741	£752	50	£111,448
Edinburgh	Scotland	£233,975	£1,088	£1,148	27	£63,173
Exeter	South West	£231,661	£770	£776	50	£115,831
Glasgow	Scotland	£109,526	£510	£576	21	£23,000
Gloucester	South West	£178,363	£545	£550	54	£96,316
Guildford	South East	£418,806	£1,948	£1,395	50	£209,403
Hartlepool	North East	£97,554	£454	£425	45	£43,899
Hastings	South East	£186,696	£869	£724	42	£78,412
Ipswich	East	£170,708	£794	£624	45	£76,819
Lancaster	North West	£142,507	£663	£550	42	£59,853
Leeds	W Yorks	£158,850	£739	£845	20	£31,770
Leicester	E.Midlands	£144,538	£672	£600	38	£54,924
Lichfield	W.Midlands	£214,279	£598	£598	58	£124,282
Lincoln	E.Midlands	£137,866	£641	£460	50	£68,933
Liverpool	North West	£117,429	£546	£525	33	£38,752
London	South East	£495,492	£2,305	£2,015	39	£193,242
Luton	South East	£209,985	£977	£800	43	£90,294
Maidstone	South East	£267,132	£834	£850	53	£141,580

Manchester	North West	£145,473	£677	£775	20	£29,095
Mansfield	E.Midlands	£119,771	£557	£475	41	£49,106
Middlesbrough	North East	£106,960	£498	£451	37	£39,575
Milton Keynes	South East	£247,126	£1,150	£975	41	£101,322
Newcastle	North East	£150,421	£700	£650	35	£52,647
Newport	Wales	£142,592	£663	£475	50	£71,296
Northampton	E.Midlands	£181,155	£843	£725	40	£72,462
Norwich	East	£187,346	£872	£750	40	£74,938
Oldham	North West	£113,247	£527	£477	37	£41,901
Oxford	South East	£395,575	£1,840	£1,551	41	£162,186
Peterborough	East	£165,299	£769	£624	44	£72,732
Plymouth	South West	£161,597	£752	£624	42	£67,871
Poole	South	£278,615	£889	£901	52	£144,880
Portsmouth	South	£186,931	£870	£949	24	£44,863
Preston	North West	£125,690	£585	£520	38	£47,762
Reading	South East	£295,729	£904	£923	54	£159,694
Rochdale	North West	£120,718	£562	£477	41	£49,494
Rotherham	S Yorks	£121,744	£566	£450	45	£54,785
Rugby	W.Midlands	£204,618	£666	£675	51	£104,355
Salford	North West	£132,852	£618	£793	11	£14,614
Sheffield	S Yorks	£145,358	£676	£595	39	£56,690
Slough	South East	£287,177	£1,336	£1,101	43	£123,486
Solihull	W.Midlands	245,042	1140	£850	48	£117,620
Southampton	South East	£190,556	£886	£849	33	£62,883
Southend-On-Sea	East	£240,041	£1,117	£823	49	£117,620
Stevenage	South East	£259,954	£760	£775	56	£145,574
Stockport	North West	£189,023	£879	£650	49	£92,621
Stockton on Tees	North East	£126,813	£590	£451	47	£59,602
Stoke-on-Trent	W.Midlands	£96,705	£450	£467	28	£27,077
Sunderland	North East	£108,156	£503	£494	32	£34,610
Swansea	Wales	£134,152	£624	£583	35	£46,953
Swindon	South West	£194,114	£903	£709	46	£89,292
Wakefield	W Yorks	£132,776	£618	£515	42	£55,766
Warrington	North West	£165,412	£550	£550	50	£82,706
Warwick	W.Midlands	£284,182	£888	£895	53	£150,616
Watford	East	£328,118	£1,526	£1,200	45	£147,653
Wigan	North West	£117,641	£547	£451	43	£50,586
Winchester	South	£386,372	£1,284	£1,300	50	£193,186
Woking	South East	£403,863	£1,288	£1,313	52	£210,009
Wolverhampton	W.Midlands	£129,049	£600	£500	42	£54,201
Worcester	W.Midlands	£188,694	£489	£492	61	£115,103
Worthing	South East	£253,599	£1,180	£850	50	£126,800
York	N Yorks	£234,795	£765	£776	51	£119,745