

THE CONSERVATIVES' NINE YEARS OF FAILURE ON HOUSING

LABOUR LOCAL ELECTION CAMPAIGN BRIEFING



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Introduction – John Healey MP

After nine years in power, the Conservatives' record on housing is one of failure on all fronts.

Home-ownership is down sharply for young people, with almost 900,000 fewer young homeowners since 2010, rough sleeping has more than doubled, private rents have soared, housing benefit spending has increased, and we're now building over 30,000 fewer social rented homes each year than when Labour left office.

It is hard to find another area of public policy that is failing so clearly and comprehensively.

However much people save it still gets harder to buy that first home. However many hours you work, rents still eat up more of your pay packet. And if you fall on hard times there's often no safety net to catch you and your family if you can't pay the mortgage or the rent. With over a million people on council waiting lists, councils everywhere are stopped rather than supported by central Government from building the homes so badly needed in their areas.

It's why today more than two in three people in this country say there is a housing crisis, and why public concern about housing is now around the highest level it has been in 40 years. The country has a right to expect better, and a right to expect Government to do more to deal with the failings in the housing market and housing policy.

In Westminster, Labour is winning arguments and forcing change, on issues from banning tenant fees to raising the borrowing cap on council housing revenue accounts, with the Tories trailing Labour by double digits when the public are asked which party is best for housing.

But for real change we need a Labour Government, which is why Labour is setting out the ways in which we'll do things differently in power, including a plan for a million new low-cost homes to rent and buy over 10 years with council housing at the heart of our programme, new rights to controls on rents and security for private renters, and a plan to end rough sleeping within five years. And of course, we'll back councils too – with new funding to build council homes, new powers to regulate the private rented sector, and new backing to strike better deals with private developers.

But while Labour is leading the fight to oppose the worst of what the Tories are doing in Westminster and to set out an alternative, the best hope for millions of people across the country at present is Labour in local Government – our Labour councillors and councils campaigning to put Labour values into practice in their areas, despite deep funding cuts.

Ahead of the local elections this May, this housing campaign pack aims to give local candidates and activists the facts and figures they need to turn their fire on the Tories and make the case for Labour in the elections this May.

I hope you find it useful.

John Healey MP
Labour's Shadow Secretary of State for Housing

Housing top lines

The Conservatives have presided over nine years of failure on housing, from rising homelessness to falling home-ownership. They have no plan to fix the housing crisis.

The next Labour Government's New Deal on housing will build the low-cost homes to rent and buy families across the country need.

The Conservatives are failing those who want to buy a home of their own

- Home-ownership is down sharply, with almost 900,000 fewer households under 45 owning their home than in 2010.
- The number of new low-cost homes to buy being built each year has almost halved since 2010.
- A decade on, housebuilding still hasn't recovered to the level it was before the global financial crisis.

The Tories are failing to help renters

- Under the Tories, the number of new social rented homes has fallen by over 80%, so we are now building 30,000 fewer socially rented homes each year.
- The number of people sleeping rough on the streets has more than doubled since 2010 and over 120,000 children are without a home in temporary accommodation.
- The number of households renting from a private landlord has ballooned by over a million and private rents have risen faster than incomes for many families.
- Under the Tories, spending on housing benefit is over £2bn a year higher than in 2010, despite 13 separate cuts since 2010, including the hated bedroom tax.

Labour's New Deal on housing will build the homes the country needs

- Labour's New Deal for first time buyers will help more young people afford a home of their own, with 'first dibs' for local people on homes and new low-cost FirstBuy homes, discounted so mortgage costs are linked to a third of local average incomes.
- Labour's New Deal on affordable homes will scrap the Tories' bogus definition of 'affordable' and build at least a million new homes over 10 years, with council housing at the heart of our programme. We will also give local communities a say over regeneration projects affecting them.
- Labour's New Deal for renters will deliver a consumer rights revolution for renters to improve standards, security and affordability for people who rent their homes from a private landlord, with controls on rents and an end to 'no fault' evictions.
- Labour's New Deal to tackle homelessness will mean a new national plan to end rough sleeping, starting by making 8,000 homes available for those with a history of sleeping rough and a £100m plan for emergency winter accommodation for rough sleepers.

The Conservatives' nine years of failure

After nine years of failure, the Conservatives have no plan to fix the housing crisis faced by people across the country.

Failure on affordable homes

- Under the Tories, the number of new social rented homes has fallen by over 80%, so we are now building 30,000 fewer socially rented homes each year.
MHCLG, Additional affordable homes provided by tenure, England, 19 June 2018, https://www.gov.uk/Government/uploads/system/uploads/attachment_data/file/570005/Live_Table_1000.xlsx.
- The number of new homes for affordable home ownership has almost halved since 2010.
MHCLG, Additional affordable homes provided by tenure, England, 29 November 2018, [Table 1000: additional affordable homes provided by type of scheme, England](#).
- Conservative Ministers have failed to deliver one-for one replacements for homes sold through the right-to-buy - instead only one is being built for every four sold.
MHCLG, right-to-buy sales, 13 September 2018, https://assets.publishing.service.gov.uk/Government/uploads/system/uploads/attachment_data/file/739988/Right_to_Buy_sales_in_England_2018_to_2019_Q1.pdf.

Failure on building new homes

- According to Government figures, house-building still hasn't recovered to the level it was before the Global Financial Crisis, 10 years on.
MHCLG, live tables on housing building, table 209 Permanent dwellings completed, 15 November 2018, <https://www.gov.uk/government/statistics/housing-supply-net-additional-dwellings-england-2017-to-2018>.

Failure on home-ownership

- There are nearly 900,000 fewer home-owning households under 45 than in 2010.
English Housing Survey 2016 to 2017: headline report, MHCLG, 25 January 2018, AT1.1 <https://www.gov.uk/Government/statistics/english-housing-survey-2016-to-2017-headline-report>.
- The overall level of home-ownership has fallen since 2009-10 from 67.4 per cent to 63.5 per cent in 2016-17.
English Housing Survey 2017 to 2018: headline report, MHCLG, 31 January 2019, <https://www.gov.uk/government/statistics/english-housing-survey-2017-to-2018-headline-report>.

Failure on private renting

- The number of people in the private rented sector has increased by over 1 million households since 2010. One in four families with children now rent privately – 1.6 million households.
English Housing Survey 2017 to 2018: headline report, MHCLG, 31 January 2019, <https://www.gov.uk/government/statistics/english-housing-survey-2017-to-2018-headline-report>.
- Average private rents have risen by £1,900 a year compared to 2010.

Failure on homelessness and rough sleeping

- Over 120,000 children are recorded as homeless in temporary accommodation – an increase of 70% since 2010.
Temporary accommodation tables, England, MHCLG, 13 December 2018,
<https://www.gov.uk/government/statistical-data-sets/live-tables-on-homelessness>
- Rough sleeping has more than doubled since 2010 according to Government figures, rising from 1,768 in 2010 to 4,677 in 2018.
Rough sleeping statistics 2018, England, MHCLG, 31 January 2019,
<https://www.gov.uk/government/statistics/rough-sleeping-in-england-autumn-2018>

Failure on high-rise fire safety

- Nearly two years after the Grenfell Tower fire, only 67 of 437 high-rise blocks found with Grenfell-style ACM cladding have had it removed and replaced.
Building Safety Data release, MHCLG, 10 January 2019,
https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/770104/Building_Safety_Data_Release_-_End_of_December.pdf

Labour's alternative

It doesn't have to be this way. Between 1997 and 2010 the Labour Government didn't get everything right but we built two million homes, helped a million more families become home-owners, and put in the biggest investment in social housing in a generation.

Below are ten of the top policies that Labour will enact in power. There's more in our 2017 housing manifesto, and Housing for the Many green paper, with links in the 'useful resources' section below.

Labour will take bold action to tackle the housing crisis and support local councils, we will:

1. Build a million genuinely affordable homes to rent and buy over 10 years, scrapping the Tories' definition of 'affordable rent' housing and replace it with a new definition linked to local incomes
2. Halt the right to buy and give councils the new funding and powers they need to kick-start the biggest council house building programme in nearly 40 years
3. Scrap 'no fault' evictions, control rents for private renters and give councils new powers to regulate the private rented sector
4. End rough sleeping within five years, with a new £100m plan for emergency winter accommodation for every rough sleeper in every area and 8,000 new homes reserved for those with a history of rough sleeping
5. Allow councils to charge a 300% council tax premium on properties that have been empty for more than a year
6. Bring all council and housing association homes up to a new Decent Homes 2 standard, to make them warm, safe and dry, and fund the retrofitting of sprinklers in all high-rise social housing tower blocks
7. Build new homes for 'living rent', with rents linked to a third of local incomes, and FirstBuy Homes where mortgage costs are linked to a third of average local incomes
8. Create an English Sovereign Land Trust to take the profiteering out of the land market
9. Scrap the punitive bedroom tax, which indiscriminately punishes social tenants for not downsizing even when there are no smaller properties available to move to
10. Introduce a new 'zero carbon' homes standard for new homes to reduce emissions and help lower household bills

Labour's record in Government

If we don't talk up Labour's record in Government – local and national – no one else will.

From Southampton to Sunderland, Crawley to Cambridge and from Bolton to Brighton, Labour councils are leading the way in helping to tackle the housing crisis.

Nationally, Labour can be proud of much of our record on housing between 1997 and 2010.

- Our record shows Labour is the party of home-ownership. From 1997 to 2010 under Labour the number of home-owners rose by over a million.
- From 1997-2010 under Labour we built almost 2 million homes.
- After years of high homelessness under the Tories, Labour cut homelessness by almost two-thirds between 1998 to 2010.
- Labour undertook the biggest affordable housing investment programme in a generation, committing £9.3bn over three years from 2008 and adding an extra £1.5bn in 2009.
- In 2009, we launched the biggest council house building programme for over two decades.
- After two decades of Tory neglect, Labour introduced the Decent Homes standard and made £22bn of public investment in decent homes, improving the housing conditions of over 1.4m council homes. By 2009, 86% of all council and housing association homes were brought up to a decent standard.
- When the global banking crisis and world-wide downturn struck, Labour stepped in to help home-owners stay in their homes. Despite the much deeper scale of the recession, Labour's mortgage rescue scheme meant that repossessions were over a third lower than in 1991 with the Tories, when Government did little to help and over 75,000 homes were repossessed.

Labour's record in Local Government

In tough times, Labour councils up and down the country are finding new ways to help local people with the housing pressures they face. Here are just some examples of the difference Labour in power in local government is making, in the face of a Conservative Government hostile to local councils.

Croydon

A week after the Grenfell tragedy, Croydon Council announced it would retrofit sprinklers in its 25 high-rise council-owned blocks, plus one eight storey sheltered block. The £10m programme began in October 2017 and is expected to conclude in early 2019, despite the Government failure to provide any financial support for the programme. The targeted

sprinkler systems are discreet and are triggered only in a room affected by fire, reducing the risk of false alarms and water damage. The feedback from local residents has been resoundingly positive.

Plymouth

Plymouth City Council have set up the award-winning 'Nelson Project', where ex-service personnel played a vital role in the construction of a 24-home site that includes 12 self-build homes for military veterans and 12 mixed use affordable homes, including supported housing.

Southampton

To help tackle homeless in and around Southampton, the council has built 44 two-bedroom family homes out of shipping container units, apt for a port city, on a former council depot site. The partnership between the council and a housing developer will see the project deliver 16 units for affordable rent and 6 for homeless families. The next phase of the scheme will see another 22 units created for affordable rent. It is hoped that that this type of scheme will help pave the way for further developments to address homelessness problems across the city and help reduce dependency on Bed and Breakfast accommodation.

South Tyneside

After securing £17,000 in funding from the Ministry of Defence's Covenant scheme, the council has built 9 one and two bedroom flats to provide dedicated 'move-on' accommodation for servicemen and women as they leave the forces. The council is working with a former service member now Outreach Worker to help identify those most in need of the flats, to make referrals and to help people access education, training and employment opportunities.

Norwich

The council is working towards delivering the largest mixed tenure 'Passivhaus' development in the UK. This means that every home will contain mechanical ventilation with heat recovery systems, traditional combi boilers and triple-glazed windows. All this will deliver lower energy bills. The council will also manage the social housing on the new development.

Blackpool

The council created Blackpool Housing Company which purchases, converts and refurbishes homes for rent. Over the last 3 years it has leased out 250 homes and aims to quadruple that number by the middle of the next decade.

Answers to key questions

Tory claims	Labour response
<ul style="list-style-type: none"> “Labour didn’t build enough houses in Government” 	<ul style="list-style-type: none"> The last Labour Government saw two million more homes, a million more home-owners and the biggest investment in social housing in a generation. Under the Tories, housebuilding still hasn’t recovered to the level it was before the global financial crisis, young home-ownership is down, and the number of new social rented homes has fallen dramatically. Labour will build at least a million new genuinely affordable homes over ten years, including the biggest council house building programme for nearly 40 years.
<ul style="list-style-type: none"> “How will Labour build and pay for the homes the country needs?” 	<ul style="list-style-type: none"> Labour would create a National Transformation Fund that will invest £250bn over ten years, including building the homes we need. We will increase council powers to require developers to build the affordable homes and neighbourhoods that local communities want. Investing in genuinely affordable homes will help bring down the £22bn a year housing benefit bill. Our range of measures will also help councils and housing associations raise more of their own funding to build.
<ul style="list-style-type: none"> “What did Labour do in Government to tackle homelessness?” 	<ul style="list-style-type: none"> Labour reduced rough sleeping by around three-quarters and delivered an unprecedented decline in wider homelessness, with ground-breaking legislation and fresh investment, and a target to cut rough sleeping by two-thirds. The number of people sleeping rough on the streets has more than doubled since 2010.
<ul style="list-style-type: none"> “Labour would scrap Right to Buy, preventing people from owning their own home” 	<ul style="list-style-type: none"> Right to Buy has meant the loss of affordable homes at a time when they have never been needed more. Labour would halt the right to buy, allowing it to continue in local areas only if there is a plan for one-for-one, like-for-like replacement. Labour’s FirstBuy homes would give people on ordinary incomes a chance to buy.

Model motions for Labour councils

Many Labour councillors have got in touch asking for model motions that they can propose for their councils to pass. Below are some examples.

General motion on housing

This council notes with disappointment the Conservative Government's failure to tackle the housing crisis over the last nine years.

Furthermore:

- Under the last Labour Government, 2 million homes were built, 1 million more households became home-owners and there was the largest social housing investment in a generation
- Under the Tories, the number of new social rented homes has fallen by over 80%, so we are now building 30,000 fewer socially rented homes each year
- There are now 120,000 children homeless in temporary accommodation, increased by over two-thirds since 2010
- The number of home-owning households under 45 has fallen by almost 900,000 since 2010.

This council calls on the Government to back the Labour Party's commitment to:

- Make housing an absolute priority to win the next general election
- Continue to make the case set out in 2017's manifesto for radical measures to fix the crisis
- Halt the right to buy and back councils build at scale again
- Build a million new genuinely affordable homes to rent & buy over ten years, the majority for social rent, including the biggest council housebuilding programme in nearly 40 years
- Back low and ordinary income households who want to own their own home with discounted FirstBuy homes to buy, first dibs for local people on new homes built in their area, and by focusing Help to Buy on first-time buyers on ordinary incomes
- End rough sleeping within a Parliament and tackle the wider causes of rising homelessness
- Help private renters with an end to 'no fault' evictions, controls on rents and new legal minimum standards.

Motion on Section 21

This council believes strongly that a secure home is at the heart of all of our lives. It gives security, enables aspiration and gives children a stable home in which to grow up

This council believes that residents living in the private rented sector should have the security to build their lives and futures, and to become an active part of their community, just as

residents in other housing tenures should expect. We note that nationally, the largest single reason for homelessness is eviction from the private rented sector.

We therefore call on the Government to: abolish 'section 21 of the Housing Act 1988 which allows eviction without the landlord having to establish fault on the part of a tenant. Removing this unfair clause would help to make renting more secure, improve standards, increase tenant confidence and ultimately contribute towards making renting a viable long-term alternative to home ownership or social rent for the millions who currently cannot access either.

Motion on Leasehold

This Council Notes:

- The rise in leasehold sales of homes in recent years. A total of 4.3 million properties across England – almost one in five of all homes – are now classified as leasehold.
- The growing concern among homeowners who feel ripped off by their leasehold contracts, locked into arrangements which force them to seek permission to make basic alterations and find they're obliged to pay extortionate ground rents and/or rip-off service charges.
- That many leaseholders didn't understand what being a leaseholder meant until they had already purchased the property, and more than nine in ten leaseholders regret buying a leasehold property at all.

This Council backs the Labour Party's campaign to:

- Set up a national inquiry into the scandal of leasehold mis-selling.
- Ban the routine sale of new leasehold houses.
- End exploitative ground rents and unfair terms for existing leaseholders.
- Make it easier and cheaper for leaseholders to buy the freehold to their home.
- Make commonhold the default tenure for all new flats and apartments.
- Introduce regulation of managing agents to protect leaseholders.

This Council resolves to:

- Write to the Secretary of State for Housing, Communities and Local Government to call for implementation of the above actions.
- Write to local MPs to ask for their support to tackle leasehold abuse through their Parliamentary activities.

Model article for local press

On the 2nd May the people of **[area]** will have their chance to send a message to Theresa May and her Tory Government. Whilst the media attention has been focused on Brexit, it's easy to forget that after nine years in power, the Conservatives' record on domestic issues especially housing is one of failure on all fronts.

Home-ownership is down sharply, with almost 900,000 fewer young homeowners since 2010, rough sleeping has doubled, private rents have soared, housing benefit spending has increased, and the country is building 30,000 fewer social rented homes each year than with Labour.

It is hard to find another area of public policy that is failing so conspicuously and comprehensively.

Many people are finding that however much you save, it still gets harder to buy that first home. However many hours you might work or how much more you might earn, rents still eat up more of you pay packet. And however hard you might try, if you fall on hard times there's often no safety net to catch you and your family if you can't pay the mortgage or the rent.

It's why today more than two in three people in this country say there is a housing crisis, and why public concern about housing is now around the highest level it has been in 40 years. You have a right to expect better, and a right to expect Government to do more to deal with the failings in the housing market and housing policy.

Labour has set out some of the ways in which we'll do things differently, including a plan for how a Labour Government could build a million low cost council and housing association homes over ten years – to rent and buy – as well as tough new standards for private rented homes, action to help first time buyers and a plan to end rough sleeping.

[area] needs a Government who will help us tackle the housing problems and pressure that people face day-to-day in our area - to build more low-cost homes, end rough sleeping and stand up for private renters.

So at the local election on 2nd May let's send the Conservatives a message that we know the Tories don't stand up for people in **[area]** and that they are failing to tackle the housing crisis. Only Labour can stand up for people here, so on polling day, we need to elect as many Labour Councillors as possible to stand up for our local community.

Model campaign tweets

Highlighting Tory failure

1. Under the Tories, the number of new social rented homes has fallen by over 80%, so we are now building 30,000 fewer socially rented homes each year #9yearsoffailure
2. Under the Tories rough sleeping has more than doubled since 2010 #9yearsoffailure
3. The number of new homes for affordable homes ownership has halved since 2010 #9yearsoffailure
4. Conservative Ministers have failed to deliver one-for one replacements for homes sold through the right-to-buy - instead only one is being built for every four sold #9yearsoffailure
5. Under the Tories, housebuilding still hasn't recovered to pre-recession levels #9yearsoffailure
6. Under the Tories, the number of under-45s owning a home has fallen by almost 900,000 since 2009-10 #9yearsoffailure
7. Under the Tories, the number of private renters has ballooned by over 1 million with rents an average of nearly £2000 more a year than in 2010 #9yearsoffailure
8. Under the Conservatives, house-building fell to its lowest level since the 1920s #9yearsoffailure
9. Under the Tories, the proportion of people owning their own home has fallen #9yearsoffailure
10. Under the Tories, there are now 120,000 children homeless in temporary accommodation, increased by over two-thirds since 2010 #9yearsoffailure

Labour's offer

1. Labour will end the cuts to local Government and put local Government funding on a secure footing #housingforthemanay
2. Labour will build a million genuinely affordable homes to rent and buy over 10 years #housingforthemanay

3. Labour will give councils the freedom to borrow to build, kick-starting the biggest council house building programme in nearly 40 years #housingforthemany
4. Labour will scrap no fault evictions and control rents for private renters & suspend the right to buy #housingforthemany
5. Labour will overhaul Help to Buy to target it on first-time buyers on ordinary incomes #housingforthemany
6. Labour will bring all council and housing association homes up to a decent standard, to make them warm, safe and dry #housingforthemany
7. Labour will build new homes for 'living rent', with rents linked to a third of local incomes #housingforthemany
8. Labour will build FirstBuy Homes where mortgage costs are linked to a third of average local incomes #housingforthemany
9. Labour will create an English Sovereign Land Trust to take the profiteering out of the land market #housingforthemany
10. Labour will scrap the punitive bedroom tax #housingforthemany

Useful resources

Labour's Housing Manifesto, General election 2017: <https://labour.org.uk/wp-content/uploads/2017/10/Housing-Mini-Manifesto.pdf>

Housing for the Many, Labour's green paper, 2018: <https://labour.org.uk/issues/housing-for-the-many/>

Labour's 2017 General Election Manifesto, <https://labour.org.uk/wp-content/uploads/2017/10/labour-manifesto-2017.pdf>

Appendix – regional and local data

The following links to a number of useful spreadsheets of local authority housing data which could be used for canvasser or candidate briefings or local campaign literature.

<https://Tiny.cc/5b8w2y>

or

<https://docs.google.com/spreadsheets/d/13Tifs3msyHjfN7fryY4q1ed2jAIKPPZam7LSDHGw8ic/edit#gid=0>

Rising house prices have outstripped wage growth in most parts of the country

	Average house price 2017 (median)	Average house price increase 2010-17	Average wage growth 2010-17
England	£230,000	21.7%	10.7%
North East	135,000	7.8%	12%
North West	154,950	15.0%	10.9%
Yorkshire and the Humber	155,000	12.9%	10.1%
East Midlands	175,000	20.0%	7.1%
West Midlands	177,000	16.7%	12.5%
East of England	275,000	31.3%	12.1%
London	460,000	39.1%	9.5%
South East	310,000	28.2%	9.9%
South West	239,000	21.8%	12.6%

Sources: ONS median house prices (Q3 2017 vs Q3 2010), Annual Survey of Hours and Earnings gross annual employee pay (2017 s 2010).

Local authority level data:

<https://www.ons.gov.uk/peoplepopulationandcommunity/housing/datasets/ratioofhousepricetoworkplacebasedearningslowerquartileandmedian> (house prices)

<https://www.ons.gov.uk/employmentandlabourmarket/peopleinwork/earningsandworkinghours/datasets/placeofresidencebylocalauthorityshetable8> (pay)

Homelessness is rising where housing pressures are most acute

	Homelessness and in priority need 2009/10	Homelessness and in priority need 2017/18	Percentage change
England	40,020	56,600	41.43%
North East	2,010	1,220	-39.30%
North West	4,010	5,280	31.67%
Yorkshire and the Humber	3,880	3,860	-0.52%
East Midlands	3,060	4,590	50.00%
West Midlands	7,100	8,020	12.96%
East	3,660	6,140	67.76%
London	9,460	15,470	63.53%
South East	3,870	7,710	99.22%
South West	2,980	4,190	40.60%

Source: Ministry for Housing, Communities and Local Government, statutory homelessness acceptances, 2009/10 and 2017/18. 'Statutory homeless' households are those accepted by their council as being without accommodation and in 'priority need' for assistance.

Local authority level data:

https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/509780/Table_784_201512.xls

Rough Sleeping has got worse in every region across the country

	Rough Sleepers 2010	Rough Sleepers 2018	Percentage change
England	1,768	4,677	165%
London	415	1,283	209%
North East	49	66	35%
North West	100	428	328%
Yorkshire and the Humber	115	246	114%
East Midlands	121	358	196%
West Midlands	182	420	131%
East	206	484	135%
South East	310	934	201%
South West	270	458	70%

Source: Ministry for Housing, Communities and Local Government, 'Rough sleeping 2018, England'

Local authority level data:

https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/682006/Tables_1_and_2a_2b_2c_-_revised.xlsx

The number of private renters has risen in every region across the country

	Number of private renters 2009-10	Number of private renters 2017-18	Percentage change
England	3,355,000	4,530,000	35.03%
London	697,000	996,000	42.95%
North East	135,000	192,000	29.45%
North West	398,000	580,000	45.67%
Yorkshire and the Humber	313,000	417,000	33.12%
East Midlands	269,000	359,000	33.56%
West Midlands	323,000	385,000	18.99%
East	305,000	438,000	43.51%
South East	550,000	710,000	29.13%
South West	364,000	452,000	24.38%

Source: Ministry for Housing, Communities and Local Government, 'English Housing Survey 2017-18'

The number of home-owners with a mortgage has dropped in every region across the country

	Number of mortgage holders 2009-10	Number of mortgage holders 2017-18	Percentage change
England	7,697,000	6,892,000	-10.45%
London	949,000	915,000	-3.59%
North East	384,000	358,000	-7.35%
North West	1,085,000	953,000	-12.13%
Yorkshire and the Humber	755,000	710,000	-5.93%
East Midlands	734,000	609,000	-17.09%
West Midlands	764,000	688,000	-9.94%
East	848,000	785,000	-7.39%
South East	1,361,000	1,232,000	-9.48%
South West	817,000	642,000	-21.40%

Source: Ministry for Housing, Communities and Local Government, 'English Housing Survey 2017-18'

