# Glenrothes tops UK charts as most affordable family town with homes under £137,000



Glenrothes, a picturesque town in Fife, has recently emerged as the UK's most popular affordable town for families, according to research from property platform Zoopla. With an average price of £136,900 for a three-bedroom home, Glenrothes not only offers competitive pricing but also an array of amenities and proximity to Edinburgh, making it an attractive option for commuters.

The town, which boasts a population of under 40,000, has proven to be an appealing choice for families searching for value. The average monthly mortgage payment for a three-bedroom property in Glenrothes stands at approximately £540, significantly lower than the national average of £1,202. Remarkably, some properties in the area are listed for less than £100,000, showcasing opportunities for homebuyers at various price points. Research indicates that affordability is becoming a pressing concern for many; over a third of adults surveyed expressed fears of being priced out of their ideal home locations.

Glenrothes' rise to the top spot was not without competition, as the list of the ten most affordable towns is predominantly Scottish and Welsh. In addition to Glenrothes, towns such as Llanelli and Neath in Wales, as well as Wishaw and Leven in Scotland, have been highlighted as top contenders. Dartford and Swanley, located in Kent, are the only English representatives in the top ten, illustrating the region's housing landscape challenges.

This heightened interest in affordable homes is indicative of broader market trends. Richard Donnell from Zoopla noted that properties in the most popular affordable locations are attracting double the number of views compared to the regional average. This spike in interest reflects both the pressing need for space among buyers and the shift in market dynamics as families prioritise affordability in their home searches.

Further supporting Glenrothes' credentials as a family-friendly destination is data revealing a house price-to-earnings ratio of 1.8. This figure positions Glenrothes competitively against other regions, as areas like Cumnock in Scotland have even lower ratios, making it the most affordable overall town with an average home value of £80,300. While the appeal of Glenrothes is apparent, achieving adequate housing affordability remains a critical concern across the UK, particularly with continuing fluctuations in mortgage rates.

As potential homeowners navigate the complexities of the current market, towns like Glenrothes illustrate the possibility of securing a family home without excessive financial strain. The commitment of families towards seeking value for their money is evident, and as illustrated by Zoopla's findings, the demand for affordable living options in the UK remains strong.

### Reference Map

1. [[1]](https://www.express.co.uk/news/uk/2055095/uks-cheapest-town)
2. [[2]](https://www.zoopla.co.uk/press/releases/with-the-average-home-valued-at-nearly-four-times-average-household-incomes/), [[4]](https://news.stv.tv/north/scots-town-named-most-affordable-place-for-families-to-live-in-uk)
3. [[3]](https://www.zoopla.co.uk/discover/featured-homes/top-10-most-affordable-places-to-live/), [[5]](https://www.which.co.uk/news/article/the-most-affordable-places-to-buy-a-home-in-great-britain-aJ0Wm1v4DUzZ)
4. [[6]](https://www.express.co.uk/life-style/property/1904782/cheapest-uk-towns-buy-house-full-list), [[7]](https://www.zoopla.co.uk/discover/property-news/britain-most-affordable-towns-2024/)

Source: [Noah Wire Services](https://www.noahwire.com)

## Bibliography

1. <https://www.express.co.uk/news/uk/2055095/uks-cheapest-town> - Please view link - unable to able to access data
2. <https://www.zoopla.co.uk/press/releases/with-the-average-home-valued-at-nearly-four-times-average-household-incomes/> - Zoopla's November 2024 report reveals that the average property in Britain is valued at 3.8 times the average annual household income. Cumnock in Scotland is identified as the most affordable town, with average property values of £80,300, significantly below the UK average house price of £267,500. The report also highlights improvements in affordability ratios in some southern England areas, though eight in ten towns are still valued at more than four times local household average incomes.
3. <https://www.zoopla.co.uk/discover/featured-homes/top-10-most-affordable-places-to-live/> - Zoopla's 2023 analysis lists the ten most affordable places to buy a home in Britain. Cumnock, Scotland, tops the list with a house price-to-earnings ratio of 1.04, followed by Shildon, North East England, at 1.06. The report emphasizes that Scotland dominates the list, with eight out of the top ten towns located there, including Greenock, Saltcoats, and Ardrossan.
4. <https://news.stv.tv/north/scots-town-named-most-affordable-place-for-families-to-live-in-uk> - STV News reports that Glenrothes in Fife, Scotland, has been identified as Britain's most popular affordable town for families. Zoopla's research measured affordability by comparing average three-bedroom house prices to average earnings in the local authority area. Glenrothes, with an average three-bedroom home costing £136,900, boasts a house price-to-earnings ratio of 1.8, making it an attractive option for families seeking value for money.
5. <https://www.which.co.uk/news/article/the-most-affordable-places-to-buy-a-home-in-great-britain-aJ0Wm1v4DUzZ> - Which? News highlights Cumnock in Scotland as Great Britain's most affordable town, with average property prices just 1.1 times average household income in the area. The report also mentions Shildon in County Durham as the most affordable town in England and Ferndale in the Rhondda Valley as the most affordable in Wales. The article provides insights into regional affordability variations across the UK.
6. <https://www.express.co.uk/life-style/property/1904782/cheapest-uk-towns-buy-house-full-list> - Express.co.uk presents a list of the ten cheapest towns in the UK to buy a house, with prices as low as £79,000. Cumnock, Scotland, tops the list with a median home value of £79,030 and an affordability ratio of 1.04. The article also features towns like Shildon in North East England and Greenock in Scotland, providing insights into affordable housing options across Britain.
7. <https://www.zoopla.co.uk/discover/property-news/britain-most-affordable-towns-2024/> - Zoopla's 2024 report reveals that Scotland and the North East of England are home to the most affordable towns in Britain. Cumnock in Scotland is highlighted as the most affordable, with average property values significantly below the UK average. The report also notes improvements in affordability ratios in some southern England areas, though many towns remain valued at more than four times local household average incomes.