# Regional UK hotspots defy affordability decline with homes under £150,000 gaining ground



Despite the current pressures of high living costs and rising mortgage rates, there remain pockets across Britain where homes are still listed for £150,000 or less. According to recent data compilations, approximately 12 per cent of properties on the market fall within this more affordable price bracket. For buyers seeking bargains, certain regions stand out more prominently.

Sunderland in the North East of England emerges as a notable hotspot, where nearly half of all properties listed are priced at £150,000 or below. Aberdeen, Scotland, similarly offers attractive opportunities, with almost 49 per cent of its homes for sale at or under that threshold. Darlington in Yorkshire and the Humber also ranks highly, with about 38 per cent of its property listings coming in at this more affordable level. Other locations featuring in the top ten affordable hotspots include Blackpool, Swansea, Lincoln, Wolverhampton, Plymouth, and Peterborough.

More broadly, around 41 per cent of homes for sale in the North East are listed for £150,000 or less, and though somewhat lower, this figure remains substantial at 30 per cent across Scotland. By contrast, affordability is far more constrained in London, where just two per cent of properties meet this price point, rising only to seven per cent across the wider South East. Within London’s environs, Croydon stands out as a slightly more budget-friendly option, with seven per cent of homes listed under £150,000.

Industry experts emphasise the significance of regional variation in housing affordability. Daniel Copley, consumer expert at Zoopla, highlights that affordability in regions such as the North East and Scotland not only means lower prices but also more choice for buyers. Nathan Emerson, chief executive of Propertymark, notes that buyers who approach their home search flexibly, including considering relocation, stand to benefit the most. He points out that improved transport networks and the rise of flexible working arrangements are helping individuals enhance their quality of life by moving to areas like Sunderland, which combine affordable living with attractive lifestyle features like coastal access and vibrant city environments.

The nature of properties available at this price point varies considerably by region. In the North East and Wales, there is a relatively high availability of two- and three-bedroom houses priced £150,000 or less, offering more options to families or those needing more space. For example, over one third of affordable listings in Swansea are three-bedroom houses. Conversely, in London and much of the South East, the affordable housing market is dominated by flats, particularly one-bedroom units that often come with shared ownership arrangements. This highlights the challenges first-time buyers in these areas face when seeking larger or more traditional homes within tight budgets.

Government efforts to improve access to homeownership are ongoing. Recent talks between ministers and mortgage lenders aim to ease entry onto the housing ladder by permitting bigger loans, with reforms allowing borrowing of five to six times annual salary for an increased number of buyers, compared to the previous 4.5 times limit. The Financial Conduct Authority is also working to simplify mortgage affordability checks, potentially broadening access to finance.

Examples of properties currently available for £150,000 or less illustrate the diversity on offer. A three-bedroom terraced house in Sunderland listed at £145,000 has a spacious interior and a large garden. In Aberdeen, a two-bedroom end-terraced house priced at £135,000 enjoys views over the King’s Links golf course and beach boulevard. Meanwhile, a three-bedroom home in Darlington, priced at £125,000, boasts high-quality finishes and move-in readiness.

For buyers, the message is clear: while affordability is becoming scarcer in London and the South East, other parts of the UK, notably the North East and Scotland, continue to offer a range of reasonably priced homes that could provide a viable route onto or up the property ladder.

### 📌 Reference Map:

* Paragraph 1 – [[1]](https://www.dailymail.co.uk/money/mortgageshome/article-15088065/You-buy-home-Britain-150-000-heres-where.html?ns_mchannel=rss&ns_campaign=1490&ito=1490), [[4]](https://www.zoopla.co.uk/for-sale/houses/darlington)
* Paragraph 2 – [[1]](https://www.dailymail.co.uk/money/mortgageshome/article-15088065/You-buy-home-Britain-150-000-heres-where.html?ns_mchannel=rss&ns_campaign=1490&ito=1490)
* Paragraph 3 – [[1]](https://www.dailymail.co.uk/money/mortgageshome/article-15088065/You-buy-home-Britain-150-000-heres-where.html?ns_mchannel=rss&ns_campaign=1490&ito=1490), [[2]](https://www.zoopla.co.uk/for-sale/houses/tyne-and-wear/sunderland), [[3]](https://www.zoopla.co.uk/for-sale/houses/aberdeen), [[4]](https://www.zoopla.co.uk/for-sale/houses/darlington), [[5]](https://www.zoopla.co.uk/for-sale/houses/blackpool), [[6]](https://www.zoopla.co.uk/for-sale/houses/swansea), [[7]](https://www.zoopla.co.uk/for-sale/houses/plymouth)
* Paragraph 4 – [[1]](https://www.dailymail.co.uk/money/mortgageshome/article-15088065/You-buy-home-Britain-150-000-heres-where.html?ns_mchannel=rss&ns_campaign=1490&ito=1490)
* Paragraph 5 – [[1]](https://www.dailymail.co.uk/money/mortgageshome/article-15088065/You-buy-home-Britain-150-000-heres-where.html?ns_mchannel=rss&ns_campaign=1490&ito=1490)
* Paragraph 6 – [[1]](https://www.dailymail.co.uk/money/mortgageshome/article-15088065/You-buy-home-Britain-150-000-heres-where.html?ns_mchannel=rss&ns_campaign=1490&ito=1490)
* Paragraph 7 – [[1]](https://www.dailymail.co.uk/money/mortgageshome/article-15088065/You-buy-home-Britain-150-000-heres-where.html?ns_mchannel=rss&ns_campaign=1490&ito=1490)

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## Bibliography

1. <https://www.dailymail.co.uk/money/mortgageshome/article-15088065/You-buy-home-Britain-150-000-heres-where.html?ns_mchannel=rss&ns_campaign=1490&ito=1490> - Please view link - unable to able to access data
2. <https://www.zoopla.co.uk/for-sale/houses/tyne-and-wear/sunderland> - This Zoopla page lists houses for sale in Sunderland, Tyne & Wear, showcasing a variety of properties available in the area. The listings include detailed information on each property, such as price, number of bedrooms, and additional features, providing potential buyers with a comprehensive overview of the housing market in Sunderland.
3. <https://www.zoopla.co.uk/for-sale/houses/aberdeen> - This Zoopla page features houses for sale in Aberdeen, Scotland, offering a range of properties to suit different budgets and preferences. Each listing provides detailed information, including price, number of bedrooms, and property features, assisting prospective buyers in exploring the Aberdeen housing market.
4. <https://www.zoopla.co.uk/for-sale/houses/darlington> - This Zoopla page presents houses for sale in Darlington, North Yorkshire, featuring a selection of properties available in the area. The listings include comprehensive details on each property, such as price, number of bedrooms, and additional features, aiding potential buyers in navigating the Darlington housing market.
5. <https://www.zoopla.co.uk/for-sale/houses/blackpool> - This Zoopla page lists houses for sale in Blackpool, Lancashire, showcasing a variety of properties available in the area. Each listing provides detailed information, including price, number of bedrooms, and property features, helping prospective buyers explore the Blackpool housing market.
6. <https://www.zoopla.co.uk/for-sale/houses/swansea> - This Zoopla page features houses for sale in Swansea, Wales, offering a range of properties to suit different budgets and preferences. The listings include detailed information on each property, such as price, number of bedrooms, and additional features, assisting potential buyers in exploring the Swansea housing market.
7. <https://www.zoopla.co.uk/for-sale/houses/plymouth> - This Zoopla page presents houses for sale in Plymouth, Devon, featuring a selection of properties available in the area. Each listing provides comprehensive details, including price, number of bedrooms, and property features, aiding prospective buyers in navigating the Plymouth housing market.