

#### **Melksham and Devizes**

As one of the UK's largest retail and commercial banks, we have more than 27 million customers and a financial relationship with more than half of all adults. Our purpose is to help Britain prosper. Using finance as a force for good, we can drive meaningful change in the lives of your constituents - from helping someone to buy their first home to enabling a small business to make the most of sustainable growth opportunities.

Our factsheet provides some insight and data about our customers in Melksham and Devizes to support your work.

Lloyds Banking Group has

**음 36,463** 

**personal banking customers** in Melksham and Devizes.

Our data from May 2024 shows that, on average, customers in your constituency:

- received £2,721 into their account each month, an increase of 9.8% on the previous year
- had a balance of £5,660 in their bank account, a decrease of 6.9% on the previous year
- (£) had a balance of £12,658 in their savings account, an increase of 8.2% on the previous year

In May 2024, **2,142** of our customers in your constituency held basic bank accounts to help them access financial services. **1,491** of our customers were receiving Universal Credit – an increase of **14.2%** since May 2023. Lloyds Banking Group has

Disiness customers in Melksham and Devizes.

We are committed to helping businesses grow and reach their ambitions.



small businesses, community organisations and charities in Melksham and Devizes

signed up to bank with us for the first time in 2023.

During 2022 and 2023, we provided **£15bn** in sustainable finance to help our large business customers transition to net zero. We've committed to a further **£30bn** between 2024 and 2026.



In your constituency in May 2024, the Lloyds Bank Foundation awarded

**£50,000** to Devizes Opendoors.

Our public affairs team is here to provide you and your office with a point of contact for any constituency or Parliamentary issues you wish to raise. We will also keep you up to date about what we're doing to support your constituents.



You can contact your local public affairs manager at: beatrix.pitel@lloydsbanking.com



Our **Lloyds Bank Academy** offers free online training to help people build their confidence and skills. It is available to individuals, businesses and charities. Scan the QR code to learn more.

## $\widehat{\Box}$ Housing in Melksham and Devizes

#### Access to decent quality homes is a fundamental part of solving homelessness.

Around 1.5m households are on social housing waiting lists and record numbers of households are trapped in temporary accommodation. The chronic shortage of social homes is placing increased pressure on other parts of the housing market.



Working together to end homelessness

#### Lloyds Banking Group and Crisis are calling for

# one million

more homes for social rent to be built within the next ten years.



of households in Melksham and Devizes lived in social housing, according to 2021 Census data for England and Wales. This compared to **13.3%** in the South West, and **17.1%** across England and Wales.

#### Housing tenure in Melksham and Devizes



Constituency Regional England & Wales

Based on 2021 Census data for England and Wales.

### In Melksham and Devizes, in the 12 months to May 2024:

The average price paid for a property was

☆ £368,038

an increase of **3.7%**, compared with the previous year

The average deposit paid was



The average price paid by a first time buyer was

**£298,110**,

an increase of **13.8%**, compared with the previous year

The average deposit paid by a first time buyer was

**№ £49,482** 

We lent an average of (c) £248,628 to 45 first time buyers to secure their first home



0.5%

3.6%

0.7%

18.8%

15.0%

28.2%

33.2%

Α

В

G

Current Potential average average rating rating

В



Average carbon emissions per home (tonnes per year)

EPC – Energy Performance Certificate. EPC data is sourced from gov.uk and gov.scot.