

7th August 2026

DATA: ONS reported Consumer Prices Index rose 2.6% in year to Jun 2026

This was lower than the 2.8% reported the previous month as “Transport, and food and non-alcoholic beverages made the largest downward contributions”.

DATA: ONS published labour market overview

They report “The early estimate of payrolled employees for June 2026 decreased by 71,000 (0.2%) on the year” and “Annual growth in employees' average earnings in Great Britain was 3.4% for regular earnings (excluding bonuses)”.

DATA: Rightmove reported asking prices fell 0.4% in year to Jul 2026

They [report](#)(PDF) “the first heatwave in May caused a temporary 8% drop in buyer demand before rebounding, while June's heatwave caused a similar temporary decline of 6%, followed by a 4% dip during the current July heatwave” and “The number of sales agreed in the first half of the year was 6% lower than the same period in 2025”.

DATA: Nationwide reported house prices rose 1.8% in year to Jul 2026

They [report](#) annual growth eased slightly, from 2.2% the previous month.

DATA: Lloyds reported house prices rose 0.1% in year to Jul 2026

They [report](#)(PDF) “Annual growth of +0.1% is the slowest rate of house price inflation since November 2023” and “Northern Ireland continues to record the UK's strongest annual growth at +7.4%”.

DATA(PDF): Zoopla reported house prices rose 1.3% in year to Jun 2026

They report “Sales agreed are down 9% on last year and the weakest reading of 2026 so far as more buyers adopt a wait-and-see approach to buying a home”. They also report “The North East is the only region with sales agreed ahead of last year, up around 4%, cushioned by lower average prices” and “the stock of homes for sale is rising in eight of 11 regions”.

DATA: ONS reported UK house prices rose 2.7% in year to May 2026

They [report](#) “The North East was the English region with the highest house price inflation, at 5.9%” and “Annual house price inflation was lowest in London” where “Prices fell by 3.7% in the 12 months to May 2026”.

DATA: BoE published quoted mortgage rate data for Jul 2026

The data shows the average two-year fixed-rate mortgage at 75% loan-to-value fell slightly compared to the previous month, from 4.81% to 4.79%. The two-year variable rate increased slightly, from 4.14% to 4.16%.

DATA: BoE published effective mortgage rate data for Jun 2026

The [data](#) shows the average rate on new advances (purchase and remortgage) increased to 4.36% from 4.23% the previous month. The average rate on outstanding balances increased from 3.92% to 3.97%.

DATA: BoE reported 58,200 mortgage approvals for purchase in Jun 2026

This seasonally adjusted [figure](#) was 2.9% higher than the previous month but 10% lower than the same month last year. The number of approvals for remortgaging was 19% lower than last year.

DATA: HMRC reported 98,700 residential transactions in Jun 2026

This seasonally adjusted [data](#) was 0.2% higher than the previous month and 2.5% higher than June last year.

DATA: MHCLG reported 202,667 new build EPCs in year to Q2 2026

The [number](#) of new build Energy Performance Certificates (EPCs) is useful leading indicator for net additions in England. The figure here is lower than the weekly data below and previous releases as it has been cleaned of duplicates.

DATA: NHBC published new home registration data for Q2 2026

They report there were “29,162 new homes registered in Q2 2026, 4% down on Q2 2025” and “32,973 new homes completed in Q2 2026, 1% up on Q2 2025”. This data substantially undercounts new housing delivery.

DATA: MHCLG Right to Buy sales and replacement data for 2025/26

The data shows “Local authorities reported 14,275 eligible sales in 2025-26 (i.e. the financial year ending in March 2026), an increase of 90% compared with 2024-25” and “This increase follows the rise in Right to Buy applications ahead of the reduction in discounts on 21 November 2024”.

DATA: ONS published England & Wales population estimates for 2025

They report “The size of the population is estimated to have increased by 224,900 (0.4%) from mid-2024, the lowest rate of increase since mid-2020”. They also published [population estimates by marital status and living arrangements](#).

DATA: ONS published Dataloft rental affordability data for Jun 2026

The average percentage of gross income spent on rent was 28.7% in June 2026, down from 29.3% in June last year.

DATA: ONS published Rightmove listings data for Jun 2026

The data shows the seasonally adjusted number of new listings for sales across the UK was 5.0% lower than one year ago and the seasonally adjusted average time on the market was 68.1 days, up from 65.9 last year.

DATA: Scottish Gov published Landlord Register data for Jun 2026

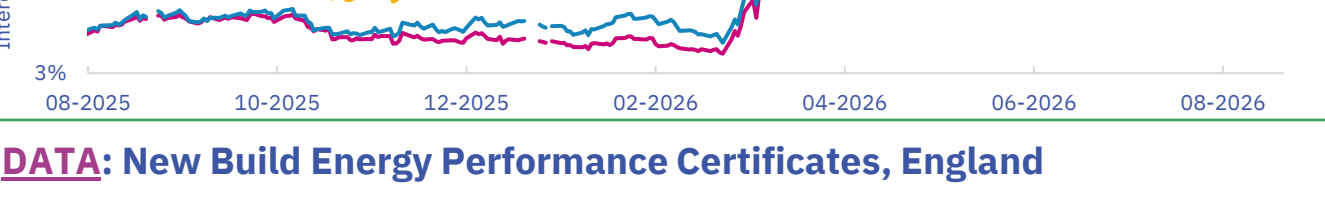
The number of registered landlords was 1.1% lower than one year ago while the number of registered properties was 0.2% lower.

DATA: UKF published largest mortgage lender data for 2025

The largest lender in terms of gross lending was Lloyds Banking Group with £52.2bn of lending in 2025. However, their net increase in outstanding balances was only £6.6bn and the largest lender in terms in net lending was Nationwide with a £13.5bn increase.

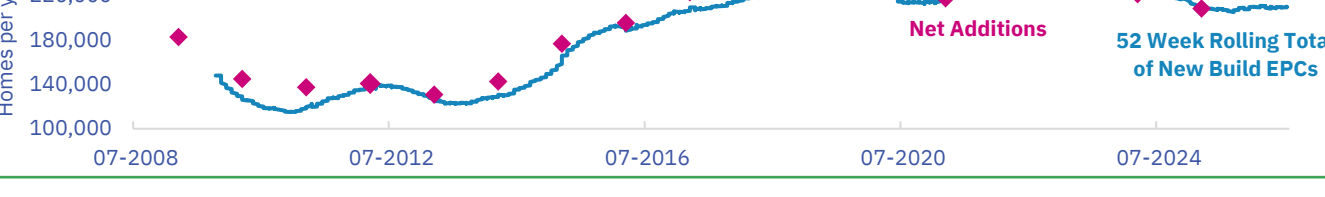
DATA: Financial Market Expectations For BoE's Bank Rate

The chart provides a summary for the expected future level of Bank Rate based on daily data. The One-Year figure was 4.20% on the 4th Aug, down from 4.30% on the 28th Jul.



DATA: New Build Energy Performance Certificates, England

This chart provides a summary of the number of EPCs on new build properties, a useful leading indicator for net additions. The 52-week rolling total was 209,771 for the week commencing 27th Jul, slightly lower than the 209,993 total for the previous week.



POLICY: Andy Burnham became Prime Minister

He used his first speech to “launch an urgent national drive to end rough sleeping at the earliest opportunity”.

POLICY: Prime Minister launched devolution agenda

It is “the biggest transfer of power from Westminster in a generation, giving communities greater control over the decisions that shape jobs, transport, housing and public services in their area” and “mayors will receive a share of income tax revenues for the first time”.

POLICY: Welsh Gov extended Help to Buy Wales to Mar 2027

It will “support up to 400 additional households across Wales into home ownership”.

POLICY: BoE MPC voted to maintain Bank Rate at 3.75%

“At its meeting ending on 29 July 2026, the Monetary Policy Committee (MPC) voted by a majority of 6–3 to maintain Bank Rate at 3.75%. Three members voted to increase Bank Rate by 0.25 percentage points, to 4%.”

REPORT: BoE published Monetary Policy Report

They report “For the typical owner-occupier mortgagor rolling off a fixed rate in the next two years, monthly mortgage repayments are projected to increase by approximately £45 more than anticipated prior to the conflict” in the Middle East.

REPORT: BoE published Agents’ summary of business conditions

“In the housing market, confidence is fragile among buyers and sellers with transactions taking longer to complete. House prices are flat in most areas and falling in others, with the top end of the market particularly weak. Contacts consider a pick-up in H2 is dependent on reduced uncertainty and improved confidence, which would be aided by a reduction in mortgage rates.”

REPORT: Resolution Foundation published Housing Outlook

They report on how the Prime Minister’s council housebuilding ambition could be delivered. They “estimate if all of the Government’s £39 billion grant programme was ring-fenced for social rent, just under 25,000 affordable homes annually could be delivered compared to the current target of 30,000”.

REPORT: HBF reported on Help to Buy equity loan

They suggest “the Exchequer has so far benefitted from around £1.74bn of ‘profit’” and call for the Government to publish their evaluation of the scheme.

REPORT: RE:UK published Build-to-Rent report for Q2 2026

They report “pressures on future delivery are intensifying: annual starts fell by 79% to 3,455, while the number of homes under construction declined by 21% year on year”.

REPORT: Radix reported on “rightsizing”

They report “Half of over-65s (49.45%) see Stamp Duty Land Tax as a reason not to move, despite 58% considering moving to a smaller property in the future” and recommend a “later-life rebate on Stamp Duty” for older buyers.

REPORT: Housing Forum reported on practical insights

The report “sets out the key ways that policymakers and the housing sector can work together to deliver on our ambition of a quality home for all”.

REPORT: Bevan Foundation reported on holiday homes in Wales

They argue that “second homes and holiday lets are now a national driver of pressure on housing supply, and national action is needed”.

BLOG: James Gleeson on London/Manchester housebuilding comparisons

Reports that Manchester City built more homes than across the whole of Greater London was based on incomplete data.

CORPORATE: Henry Boot published Half Year Trading Update

They report “A number of home builders have changed their land strategy, slowing acquisition activity, which has resulted in delays to transactions and an increased use of deferred payment terms” and “Given current market dynamics, we expect 2026 plot sales to be materially below the prior year”.

CORPORATE: Unite Group published Interim Results

They report “Continued sales momentum with Unite Students portfolio 89% reserved for 2026/27 (2025/26: LfL 87%)” and the “Sales progress supports 0-2% like-for-like income growth for 2026/27”.

CORPORATE: Foxtons published Interim Results

They report “Lettings revenue flat, reflecting growth in Build to Rent and ancillary landlord and tenant services” and “Sales revenue down 13%, against a comparator period which benefitted from stamp duty deadline tailwinds”.

CORPORATE: Rightmove published Half Year Financial Report

They report “New Homes growth remains subdued with a 6% reduction of new-build developments from a year ago, resulting in 2026 Group revenue growth guidance of +6-8% (previously +8-10%)”.

CORPORATE: Taylor Wimpey published Half Year Results

They report “In the four weeks to 26 July 2026, our net private sales rate was 0.55 per outlet per week (2025 equivalent period: 0.59), or 0.53 excluding bulk deals (2025 equivalent period: 0.56)”. They also report “The cancellation rate for the same period was 18% (2025 equivalent period: 19%)” and “While underlying pricing has been broadly stable in recent weeks, it remains on average approximately 2% below prior year levels”.

CORPORATE: Travis Perkins published Half Year Results

They report “the UK construction sector remains subdued with activity levels remaining depressed during the first half. In addition, given wider geopolitical and macroeconomic events, building materials price inflation remains hard to forecast.”

CORPORATE: Ibstock published Interim Results

They report a “Statutory loss before tax of £27 million (2025: £8 million profit before tax) reflects a challenging backdrop as well as margin headwinds coupled with an impairment charge taken on mothballed facilities as market conditions delay market recovery”.

CORPORATE: Persimmon published Half Year Results

They report “In the five weeks since 30 June 2026, our net private sales rate increased 6% to 0.72 per week (2025: 0.68)” and “In line with the broader market, open market sales have softened slightly in recent weeks and, excluding bulk, net private sales rates were 0.59 (2025: 0.61)”. They also report they “continue to target growth in the Build to Rent (BTR) market and are actively pursuing opportunities that meet our returns criteria”.