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UK Housing Market Charts

15th October 2026

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Market Metrics

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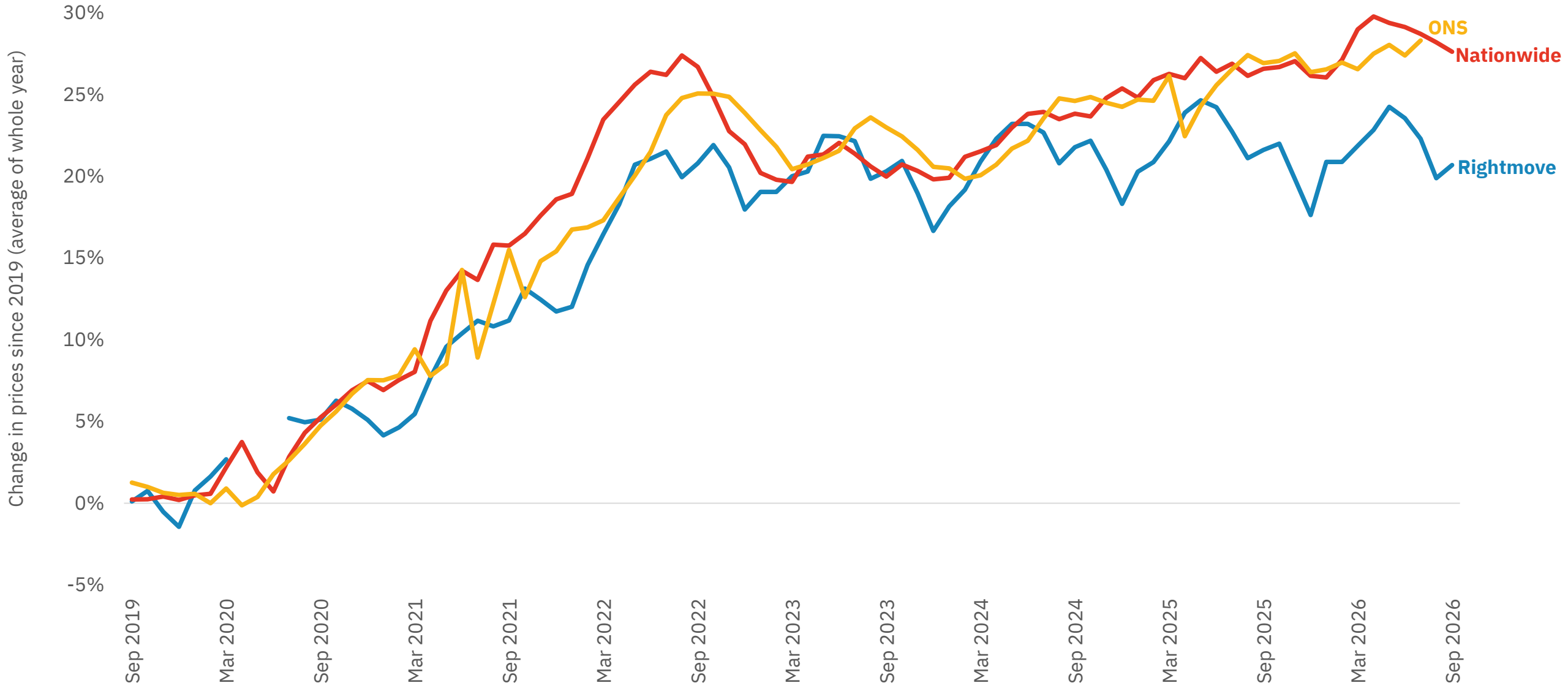
House Price Indices Since 2019

Source: Rightmove, Nationwide, ONS – UK (non seasonally adjusted)



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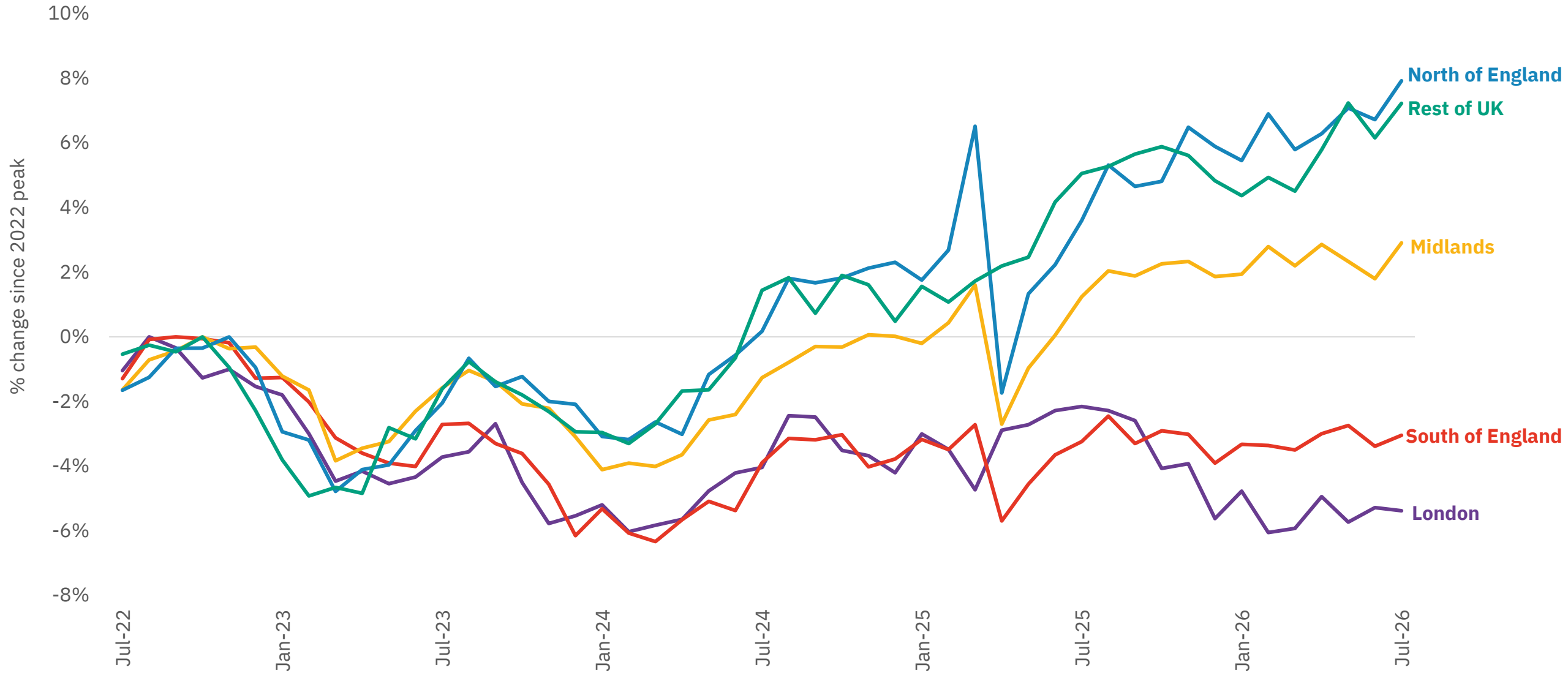
ONS Regional House Prices

Source: ONS - (the ONS index is based on fewer than normal transactions, so revisions are larger)



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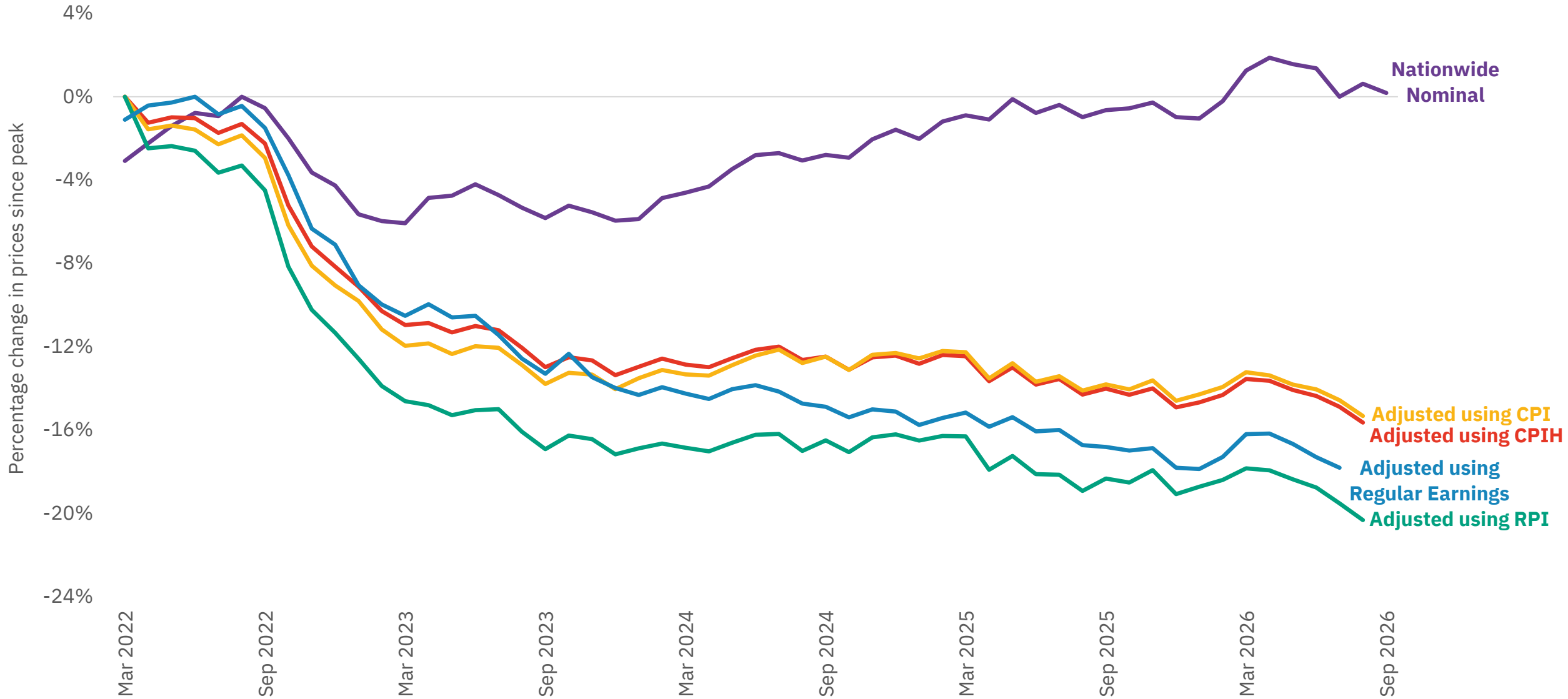
Nominal vs. Real House Prices

Source: Nationwide, ONS - UK



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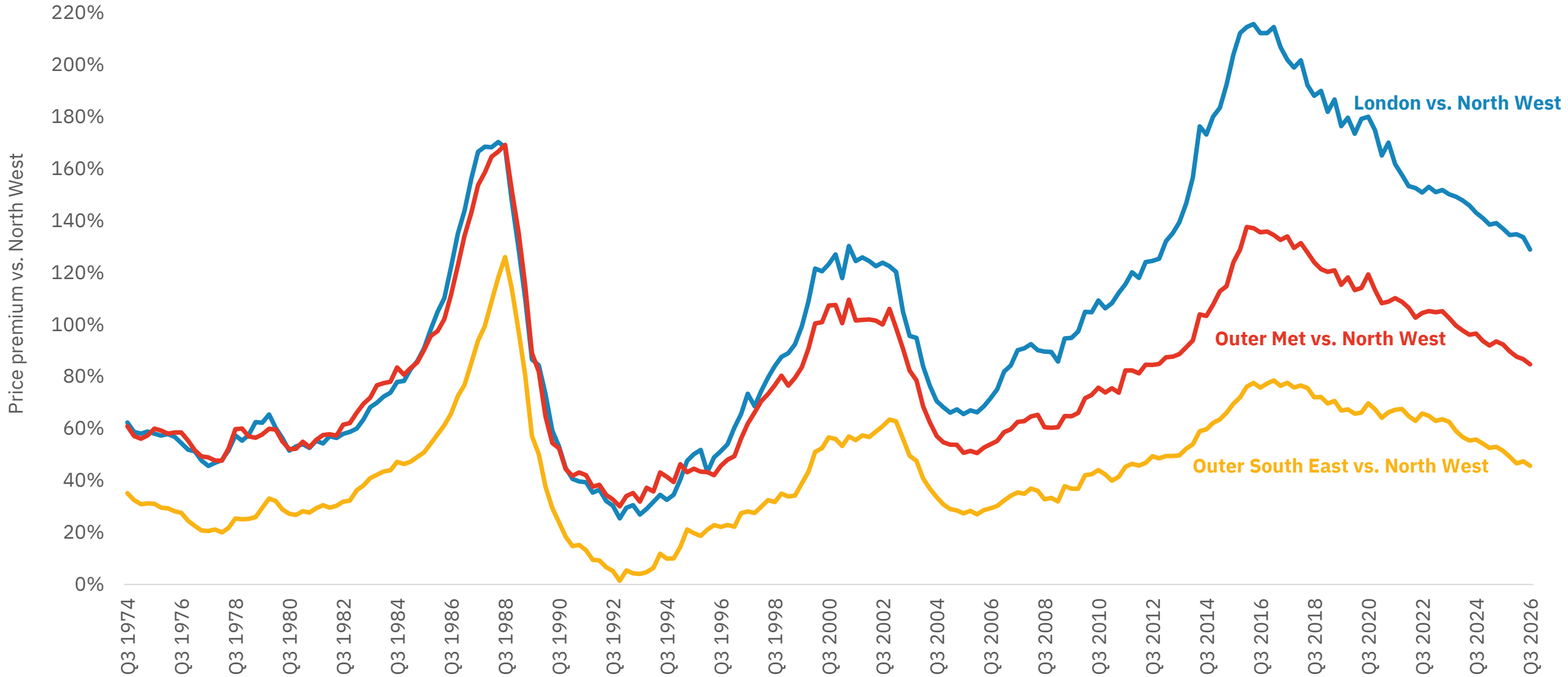
Nationwide Regional Price Premium

Source: Nationwide – Note does not use the modern regional definitions



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Housing Market Activity

Source: HMRC, Bank of England - seasonally adjusted

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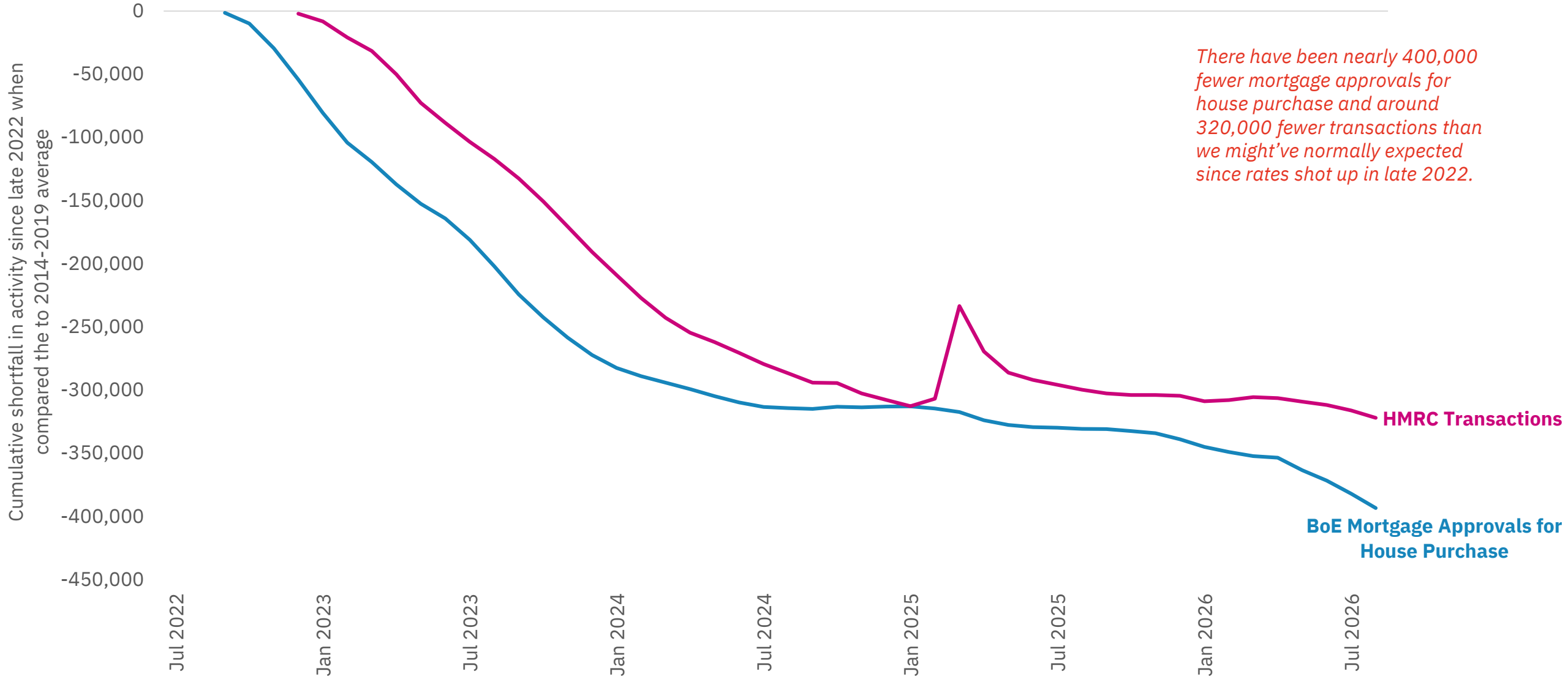
Shortfall in Activity Since Late 2022

Source: HMRC, Bank of England - seasonally adjusted



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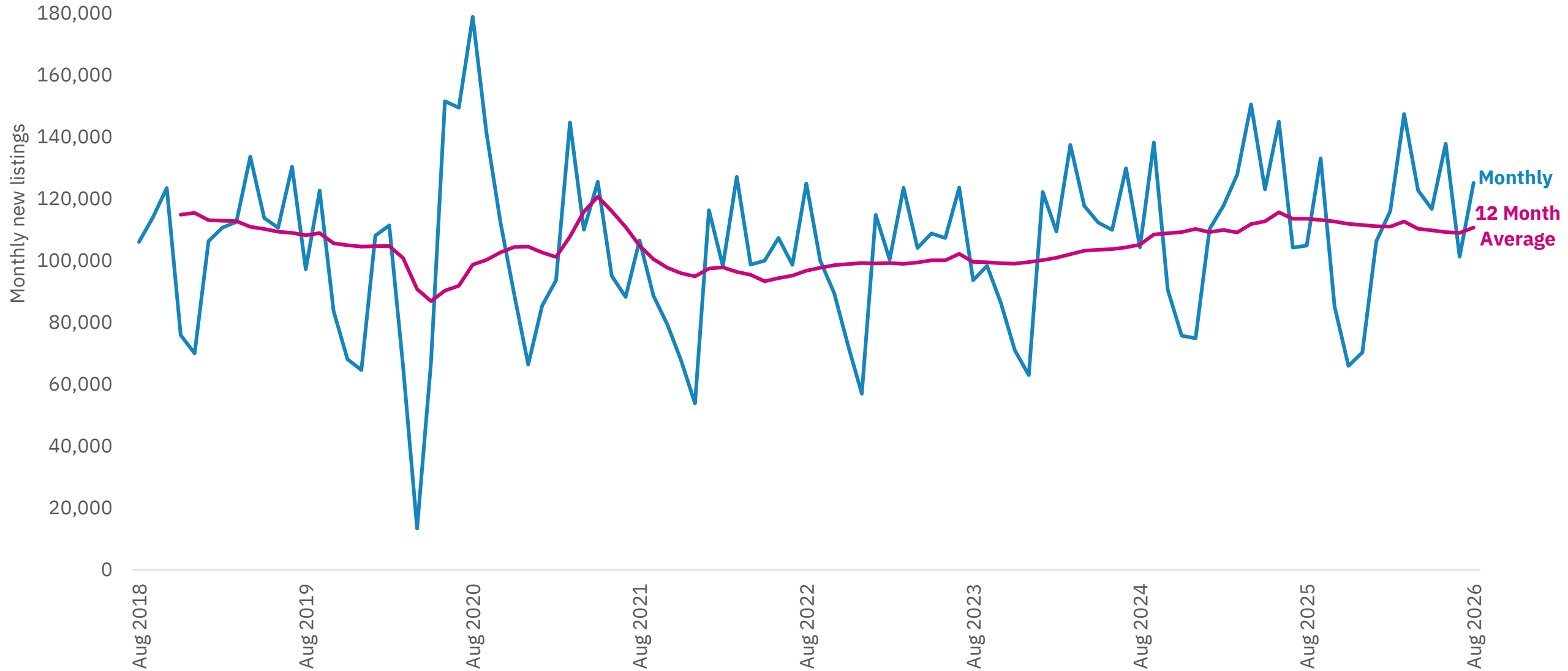
Rightmove New Listings

Source: Rightmove house price index sample size



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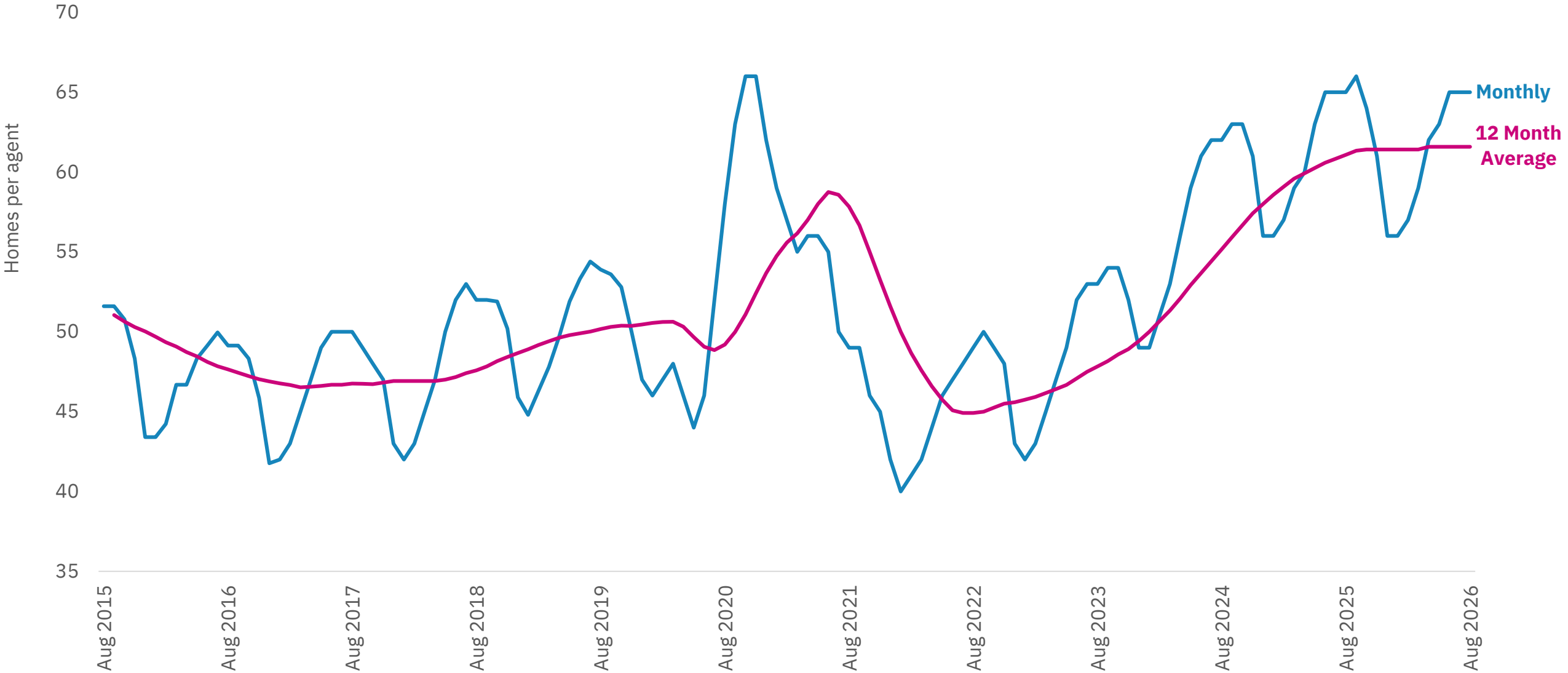
Rightmove Stock Per Agent

Source: Rightmove house price index (includes under offer and sold subject to contract)



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Mortgages

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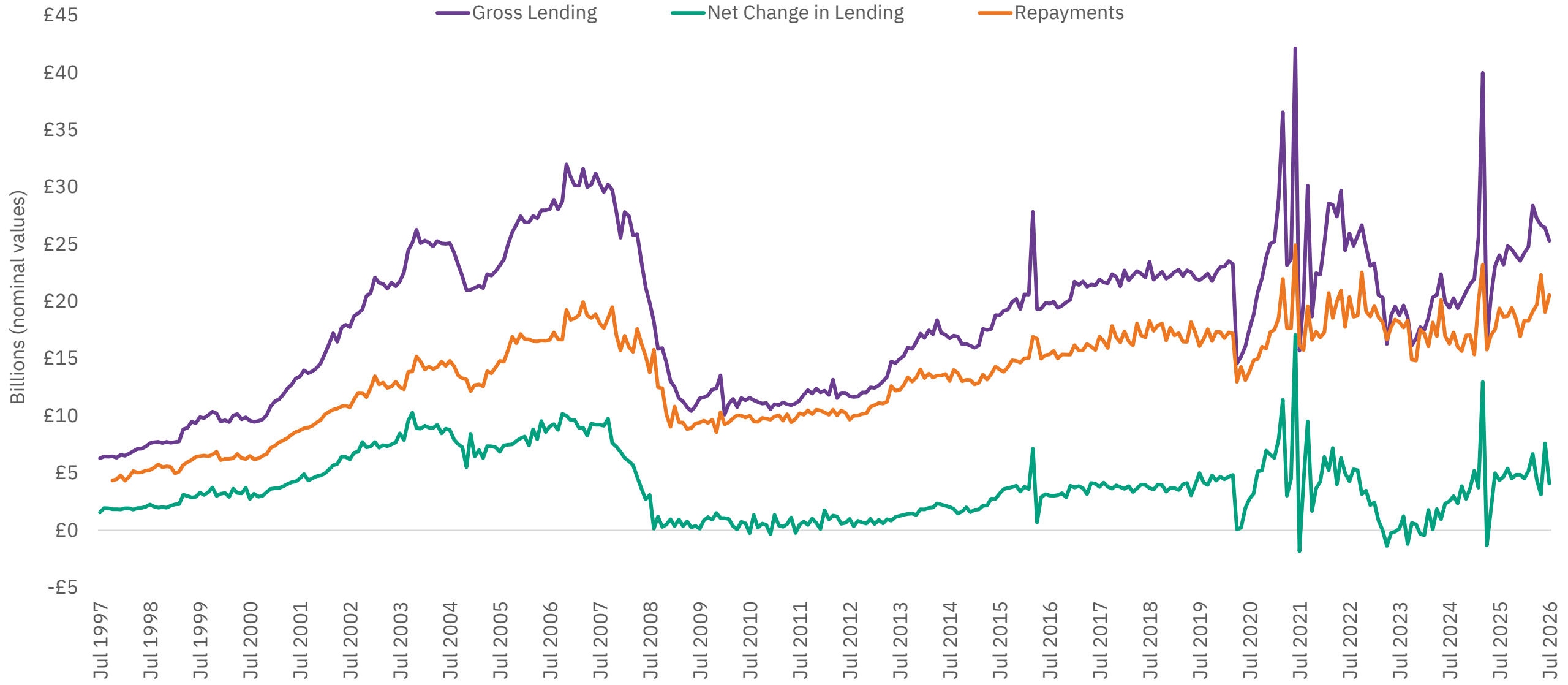
Gross & Net Mortgage Lending

Source: Bank of England



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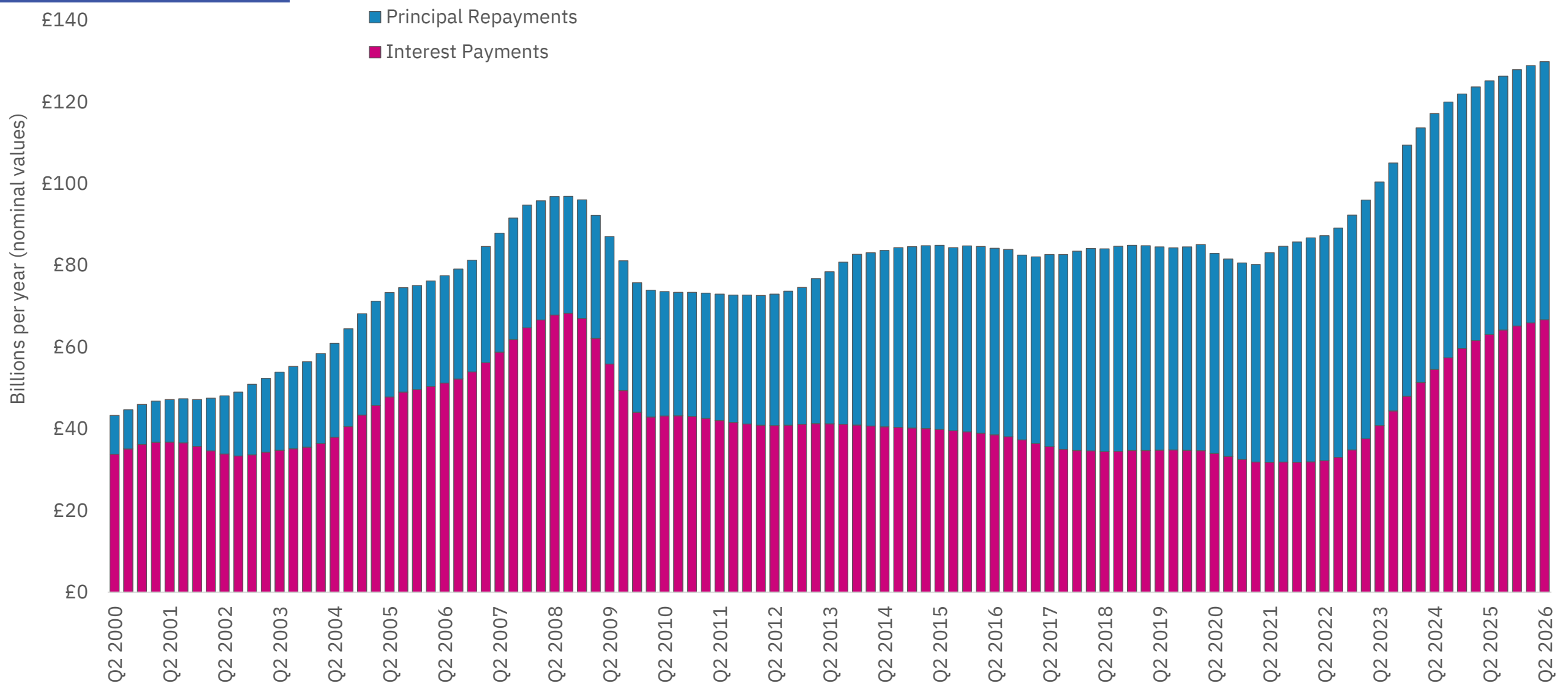
Aggregate Mortgage Repayments

Source: Calculated using Bank of England



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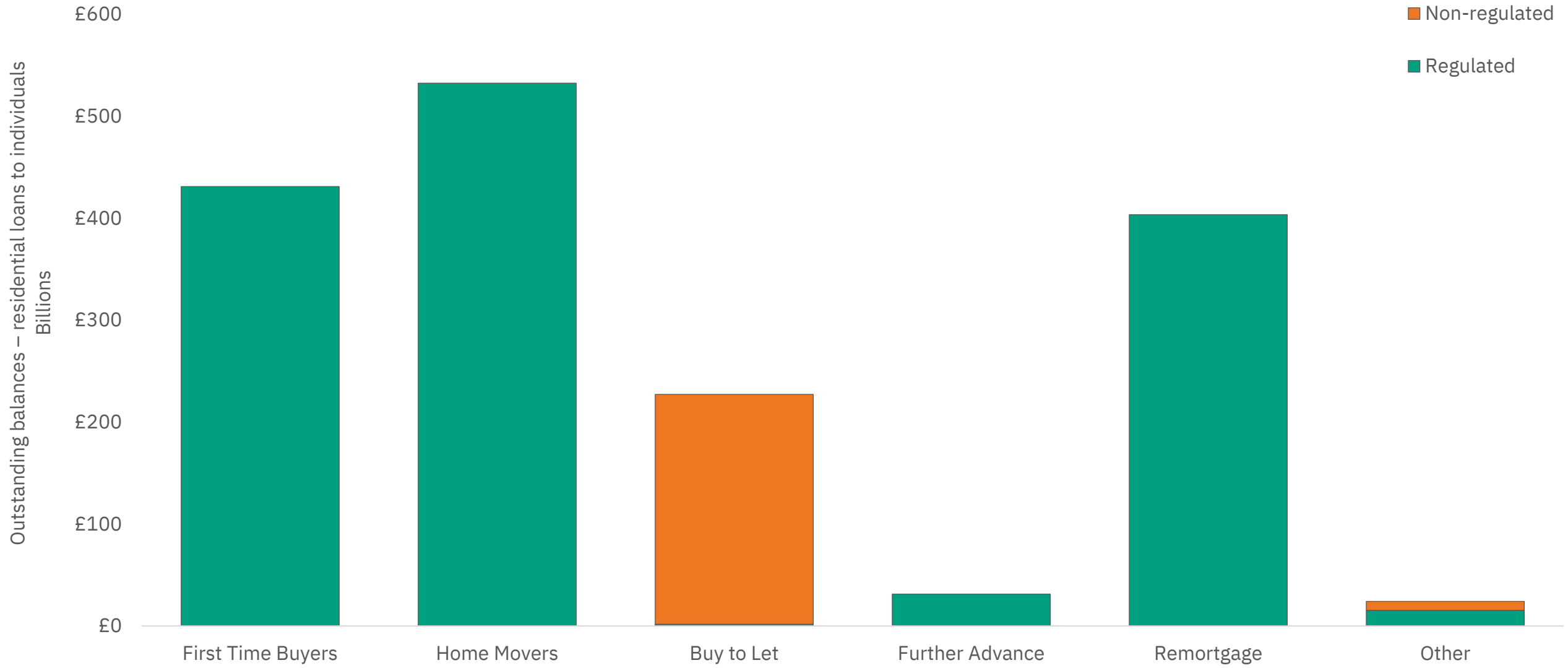
Outstanding Balances by Loan Purpose

Source: FCA MLAR – Q2 2026



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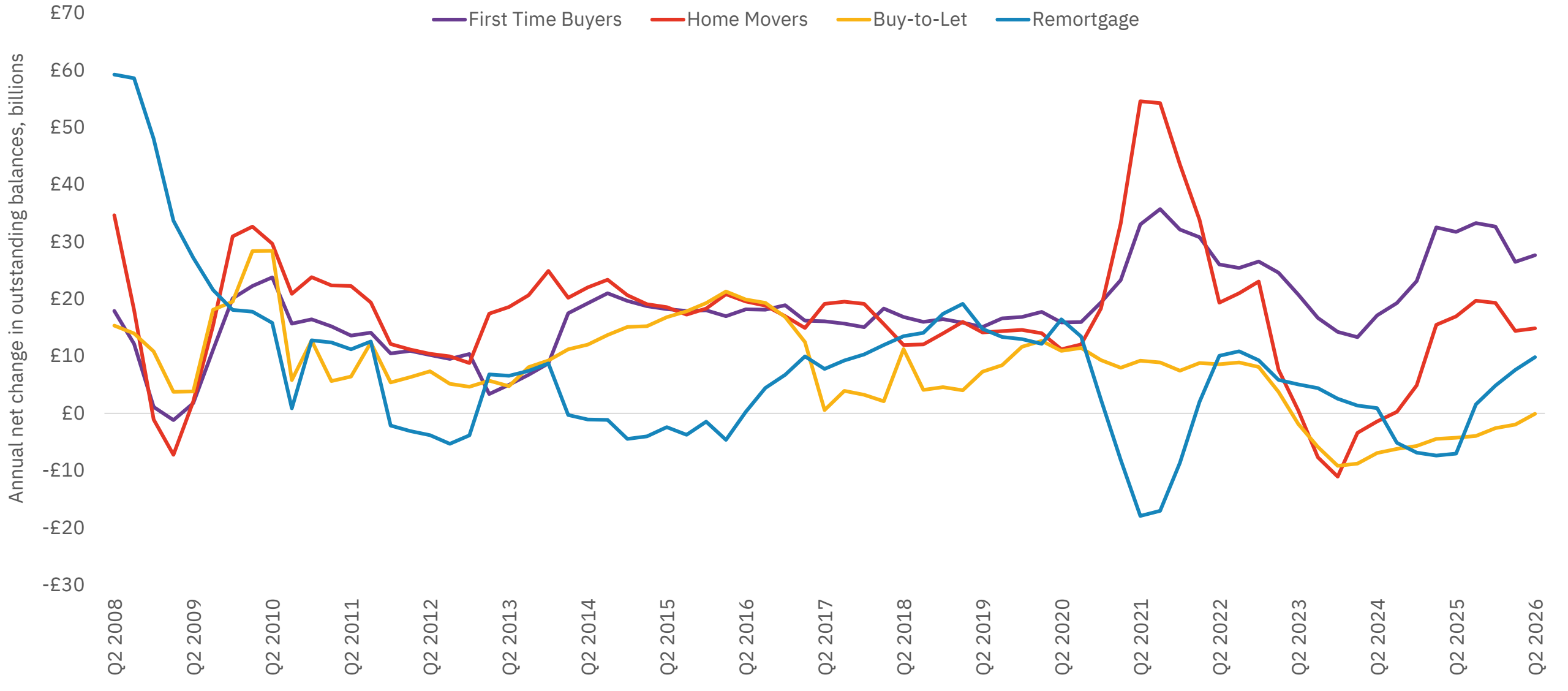
Net Change in Outstanding Balances

Source: FCA MLAR - "further advances" and "other" not shown



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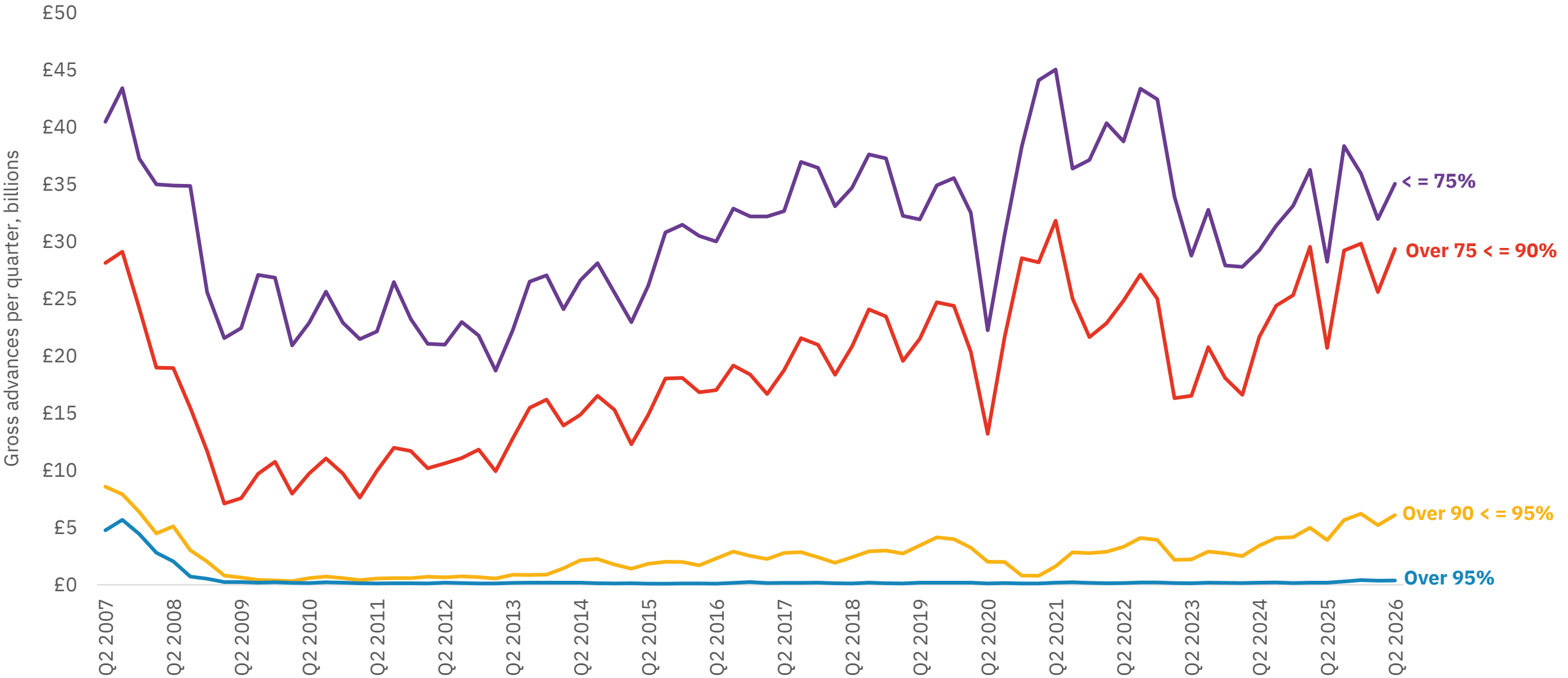
Gross Advances by Loan-to-Value Ratio

Source: FCA MLAR – regulated mortgages only



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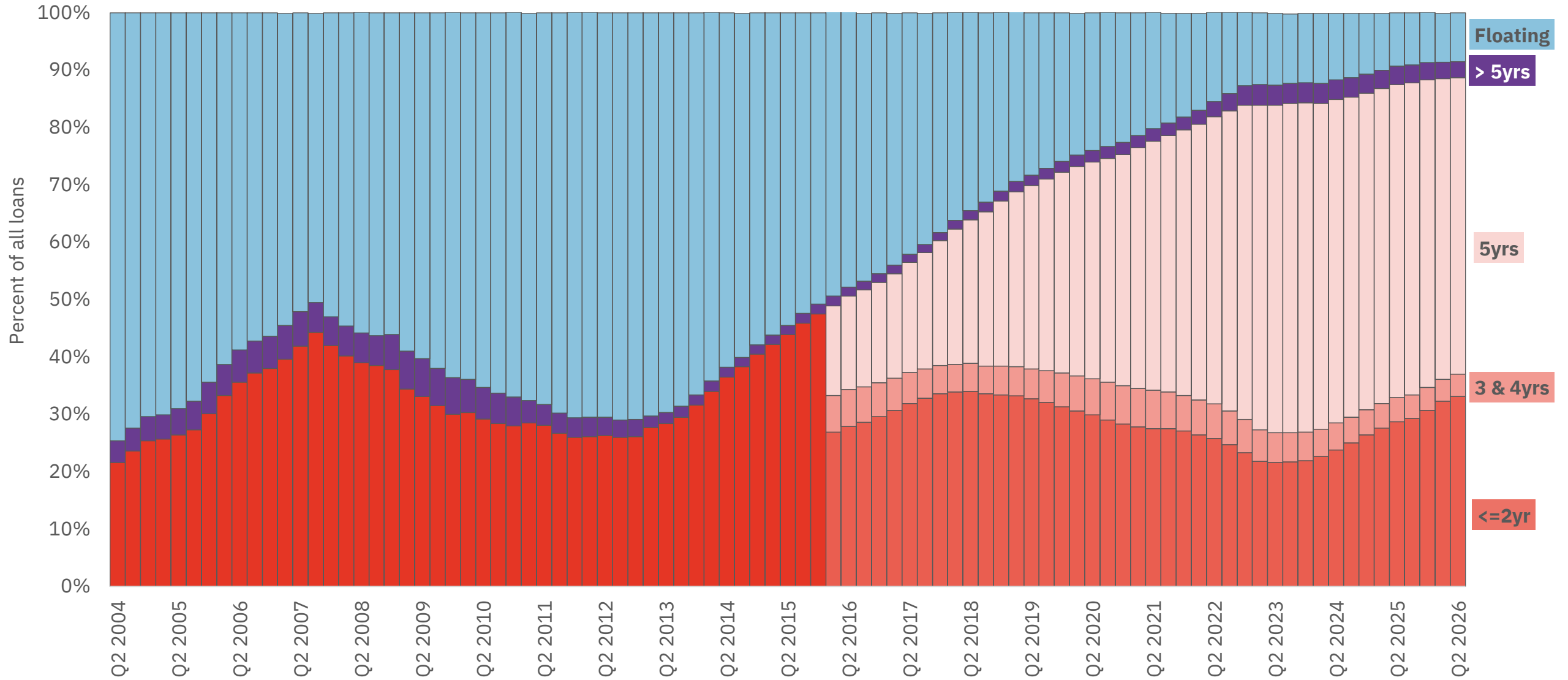
Outstanding Loans by Rate Type & Fix Period

Source: Bank of England – Data prior to 2016 aggregates all fix periods up to 5 years



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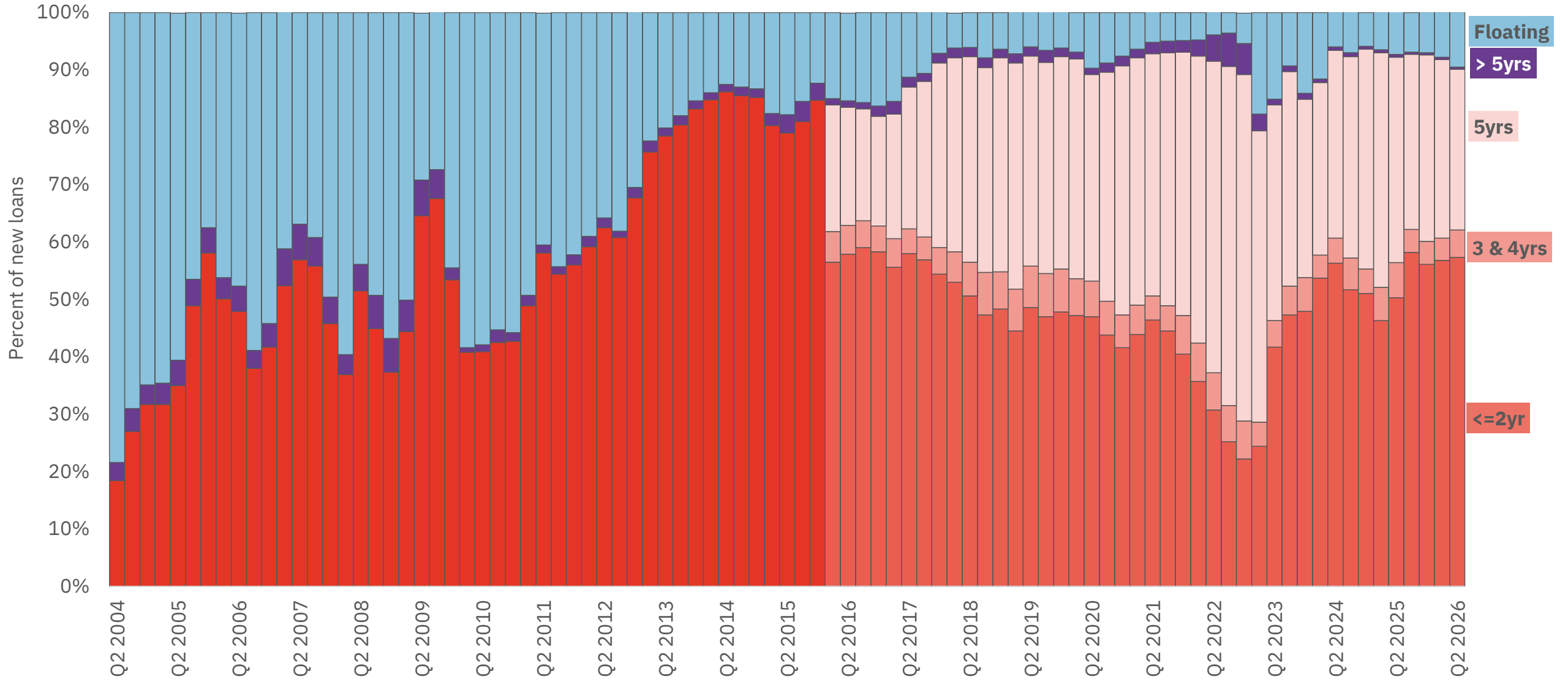
New Loans by Rate Type & Fix Period

Source: Bank of England – Data prior to 2016 aggregates all fix periods up to 5 years



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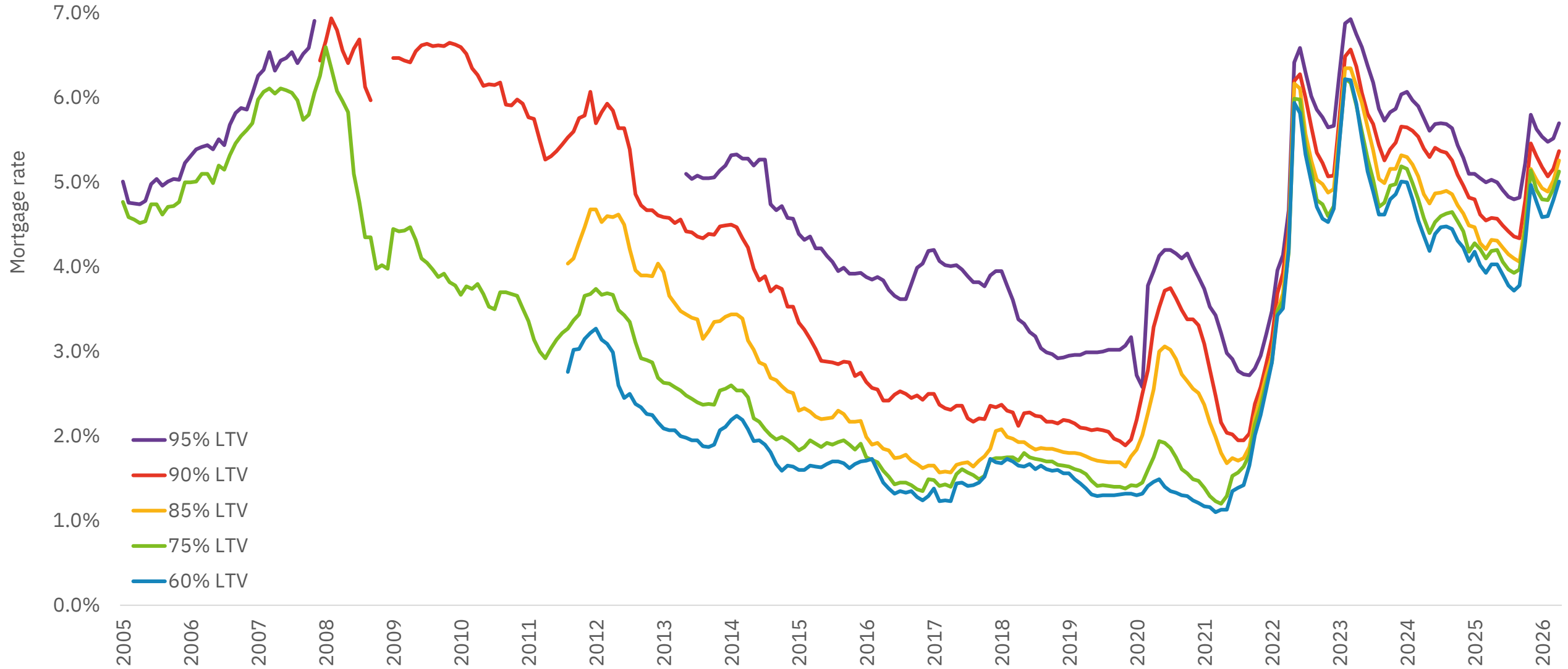
Quoted Mortgage Rates by Loan-to-Value

Source: Bank of England – Two Year Fixes



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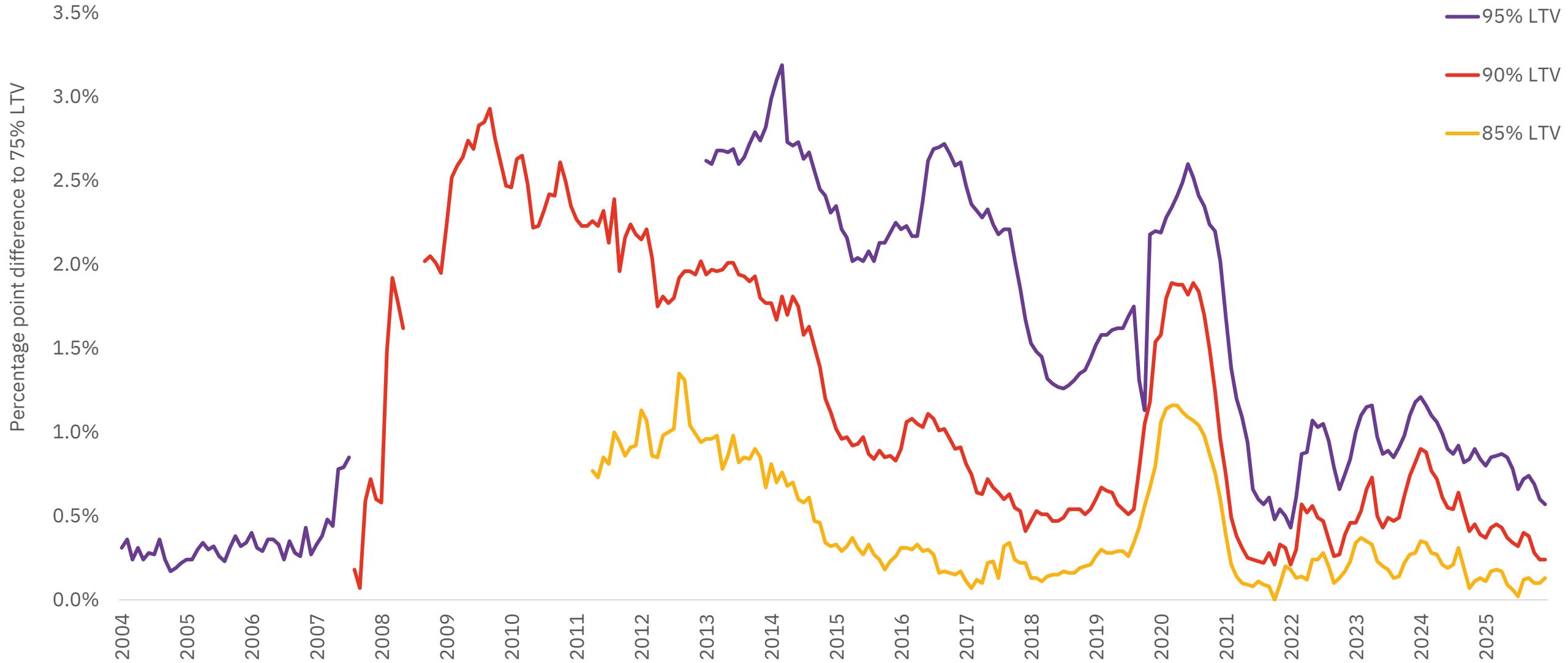
Cost of High LTVs Relative to 75% LTV

Source: Bank of England – Two Year Fixes



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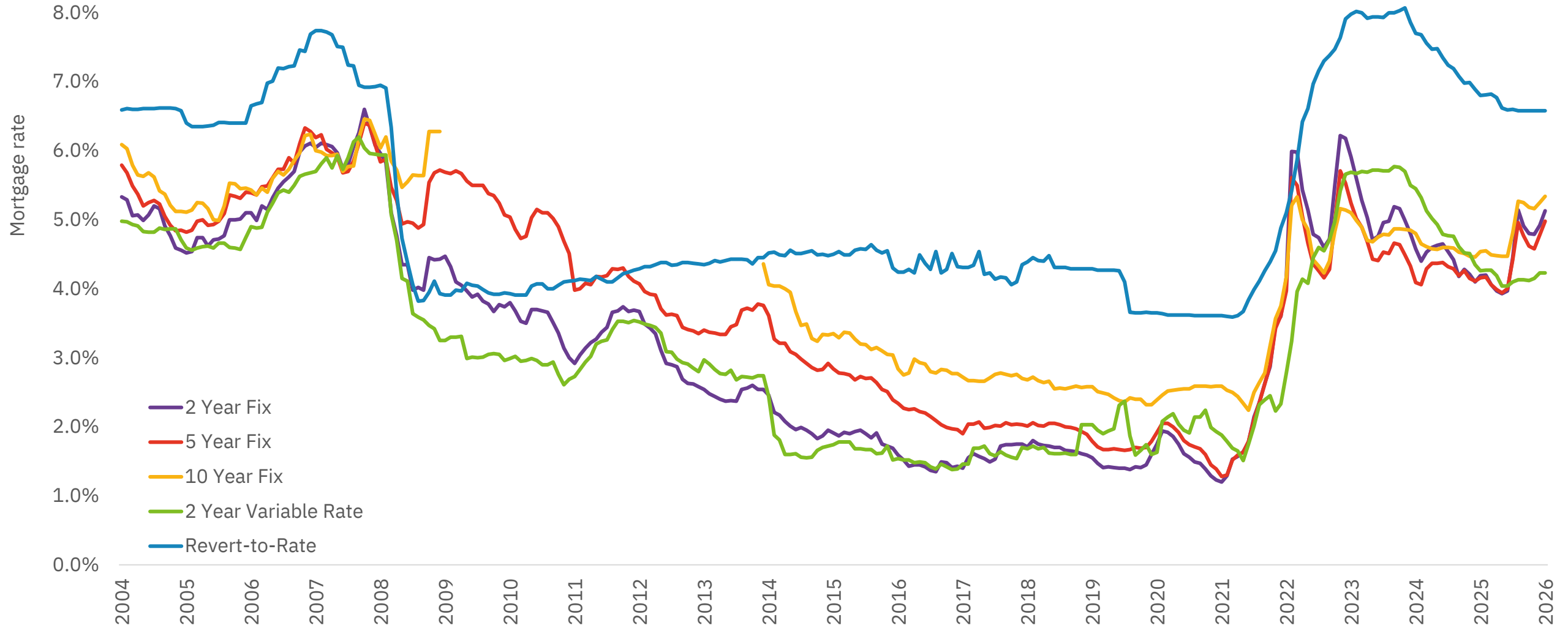
Quoted Mortgage Rates by Fix Period

Source: Bank of England – at 75% loan-to-value



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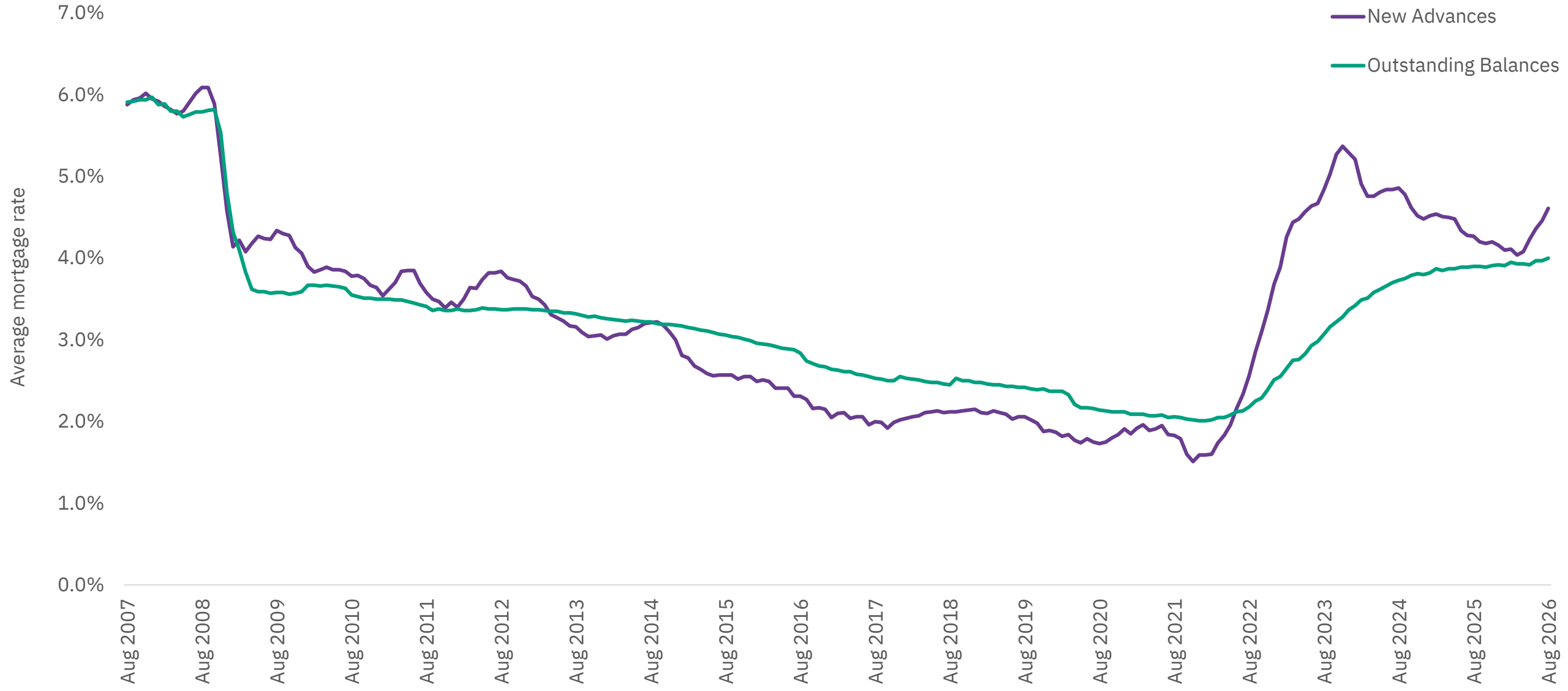
Effective Mortgage Rates

Source: Bank of England



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Affordability

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House Prices to Earnings Ratio

*Source: ONS – earnings: average of total weekly earnings over last 12 months * 52*

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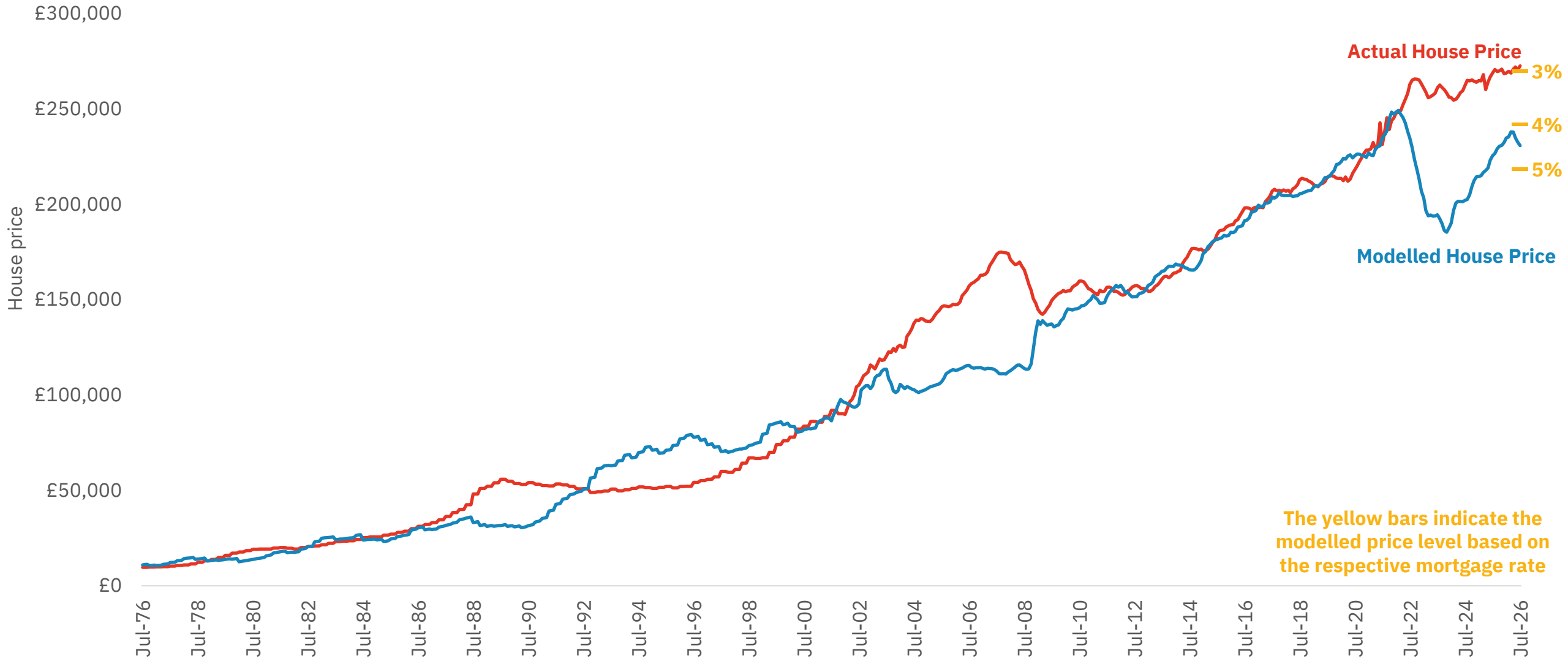
Actual Prices Compared to Modelled Prices

Source: ONS, Bank of England – model assumes fixed LTV and fixed repayments as % of earnings



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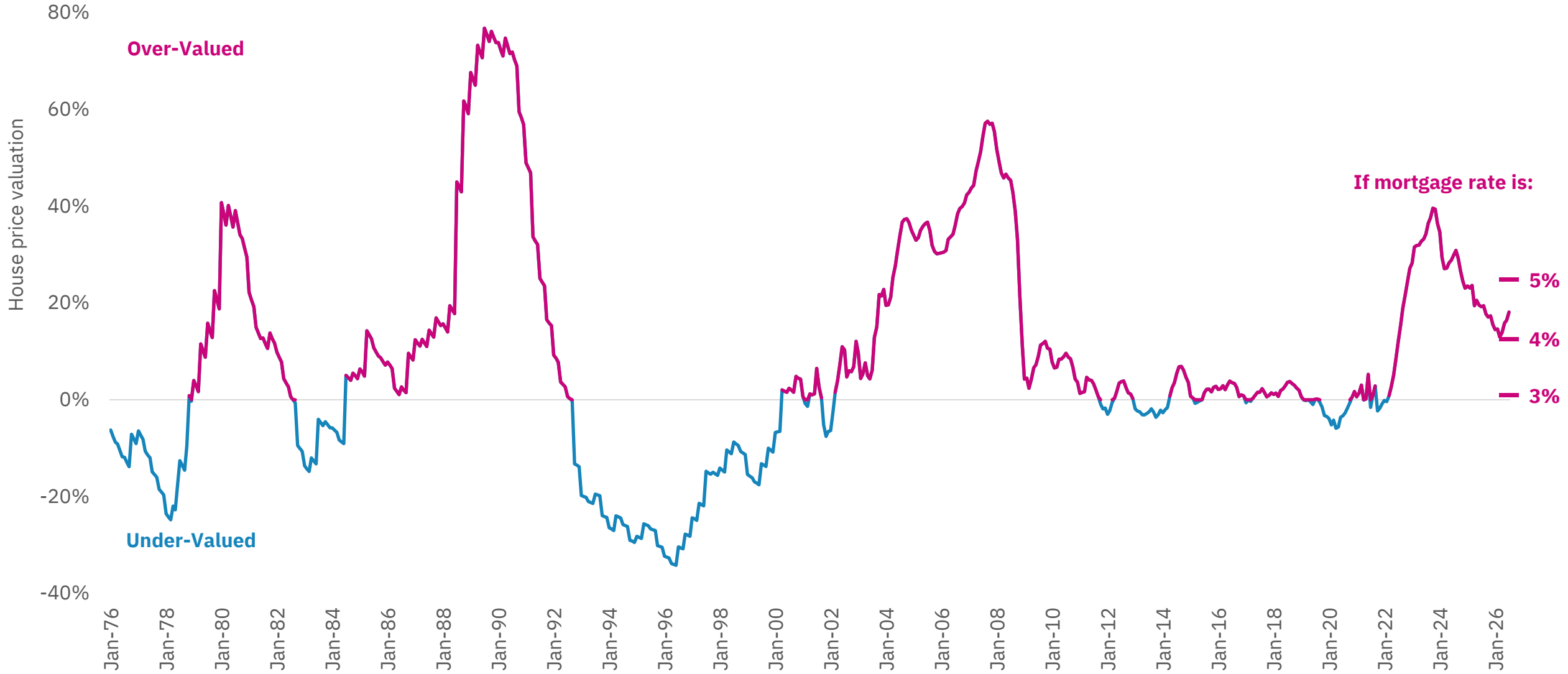
Actual Prices Compared to Modelled Prices

Source: ONS, Bank of England



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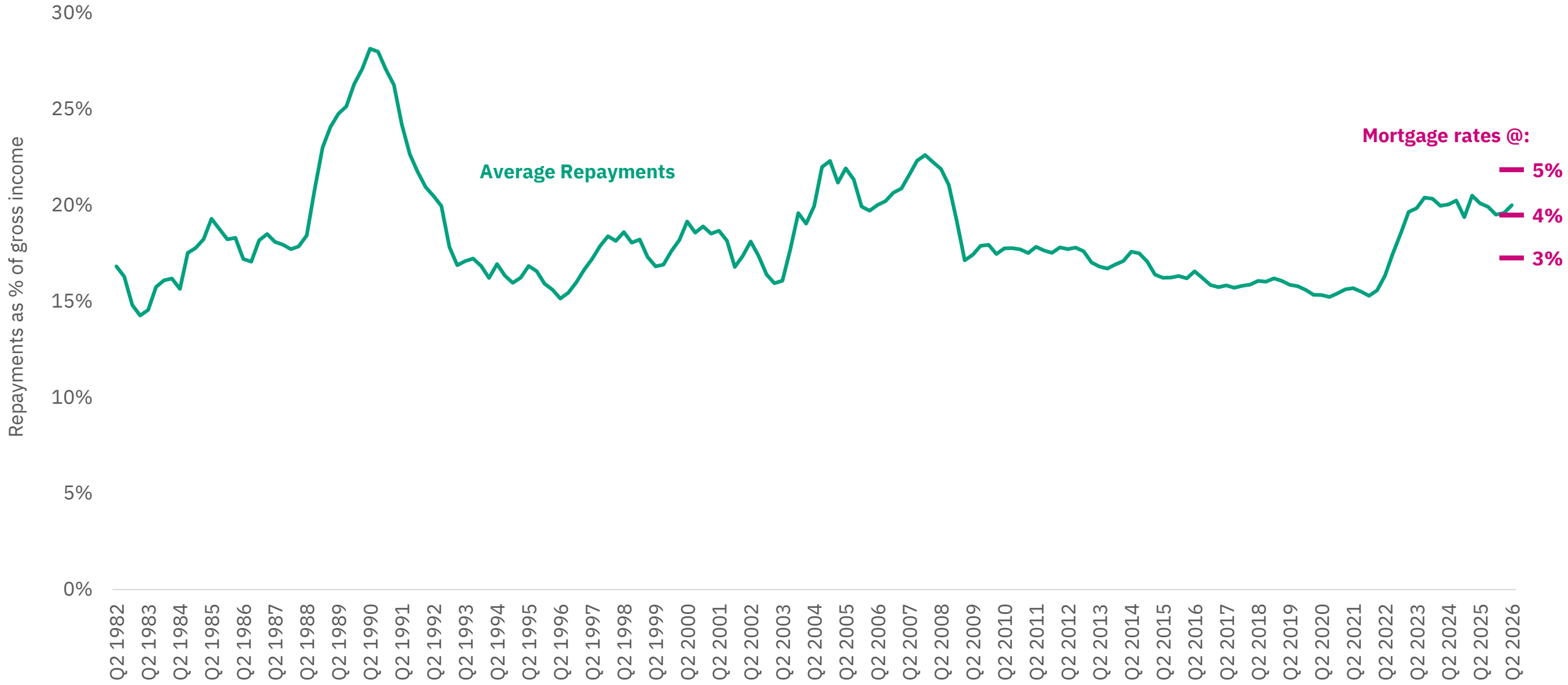
New Borrower Repayments

Source: calculated using ONS, Bank of England



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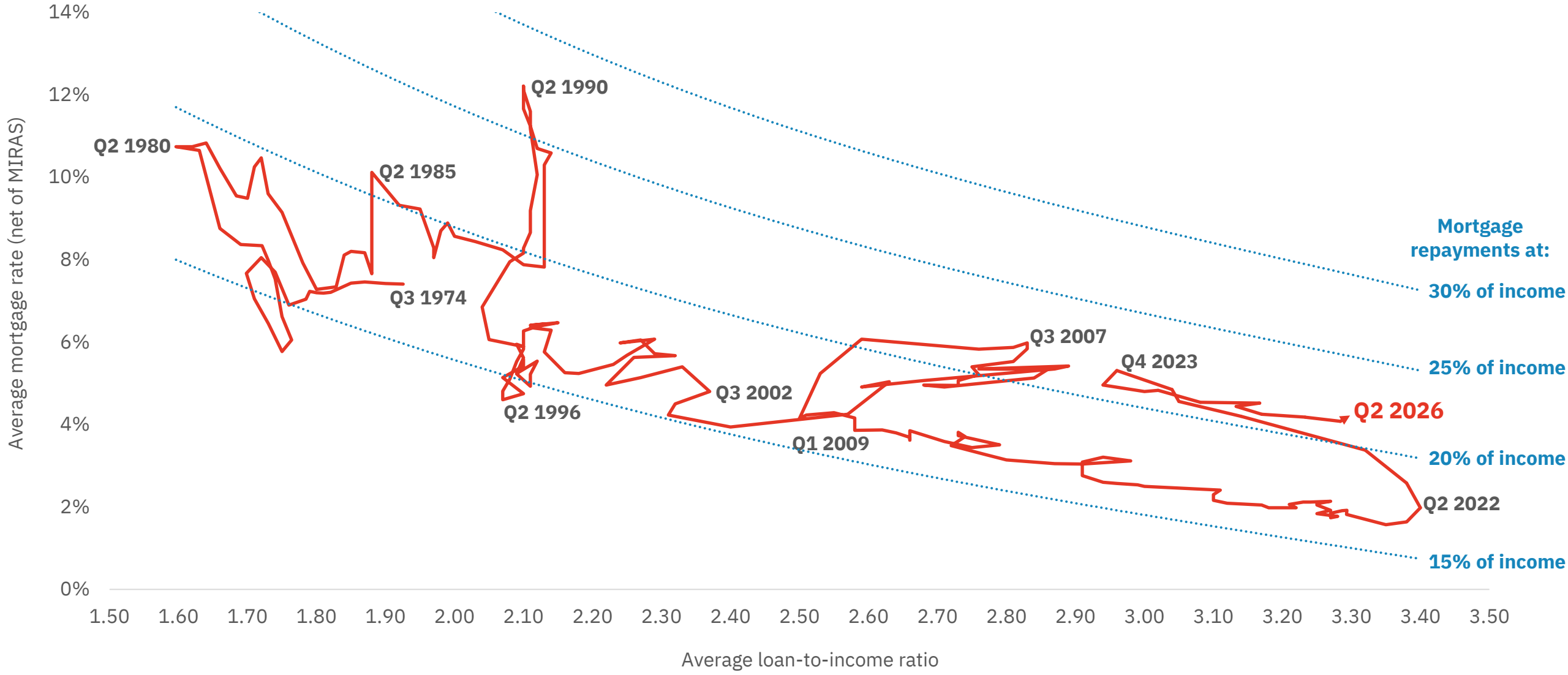
Mortgage Repayment Affordability

Source: ONS, Bank of England – repayment lines assume interest and capital with 25-year term



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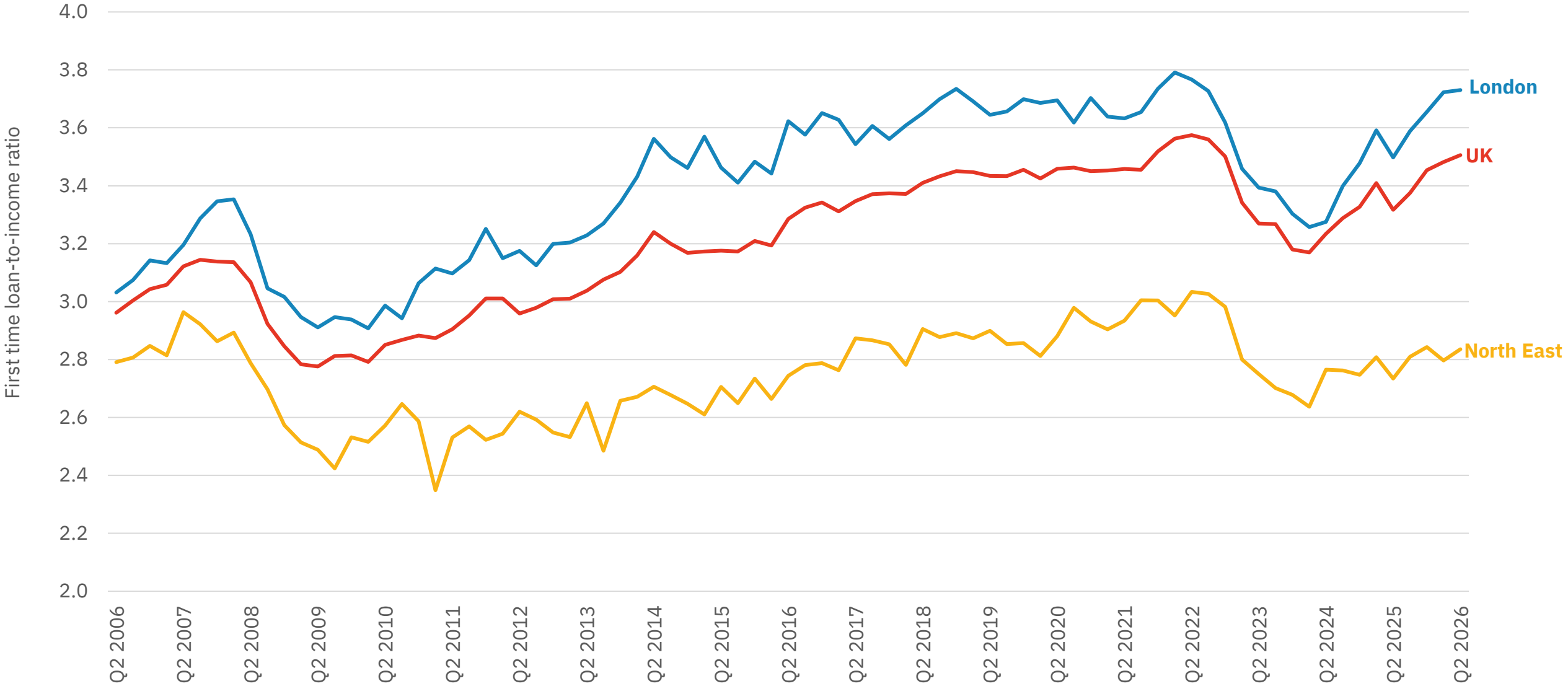
First Time Buyer Loan-to-Income Ratios

Source: Calculated using ONS RMS data (note: non-zero y-axis)



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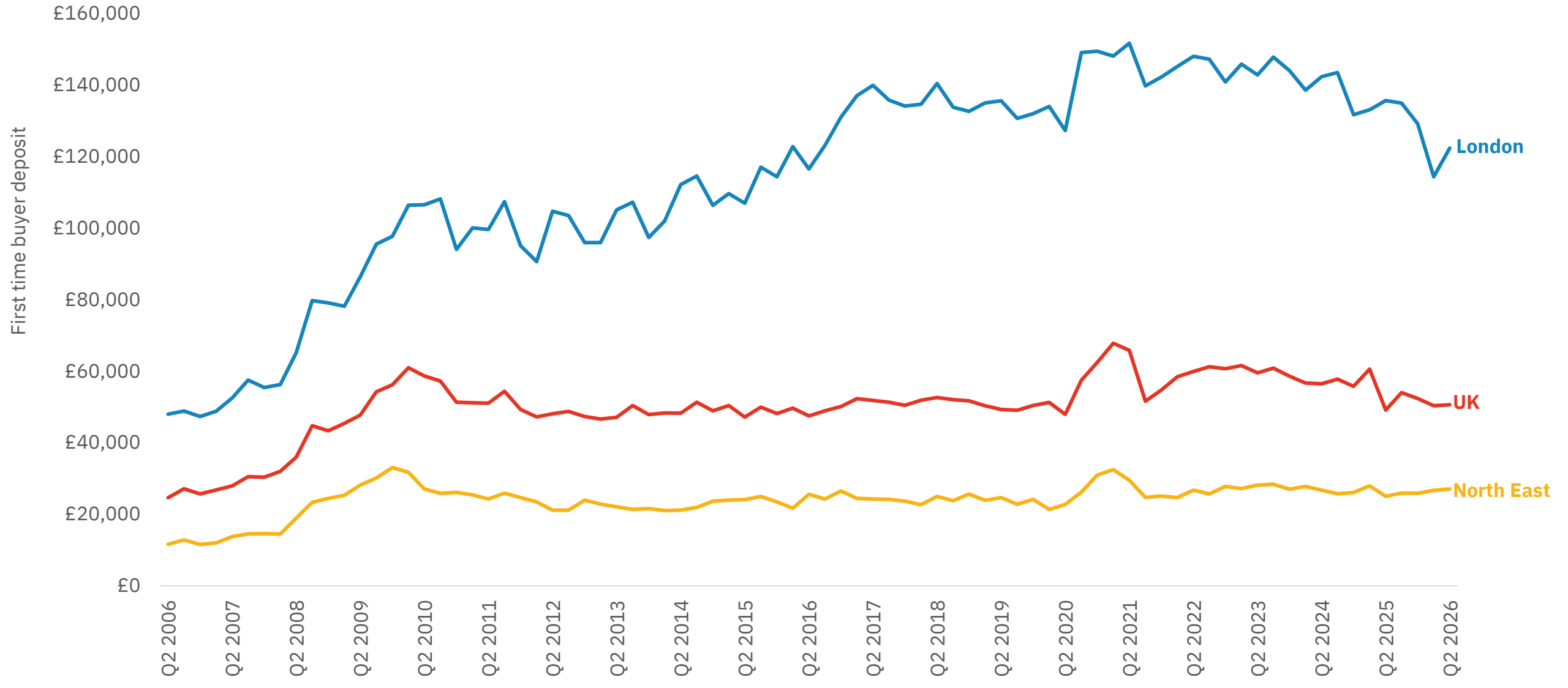
First Time Buyer Deposits

Source: Calculated using ONS RMS data



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New Supply

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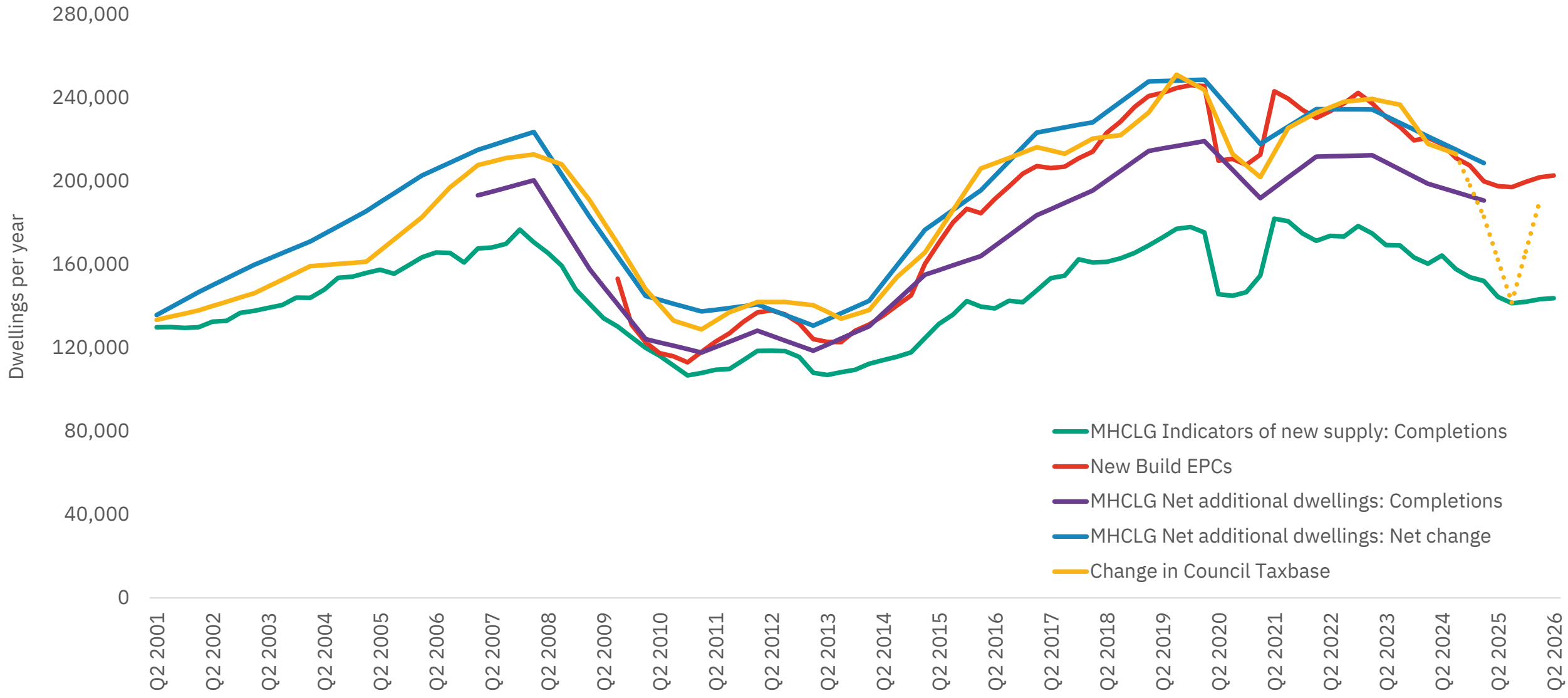
Measures of Housing Supply

Source: MHCLG, VOA – England (latest VOA data points undercount due to system upgrades leading to lags)



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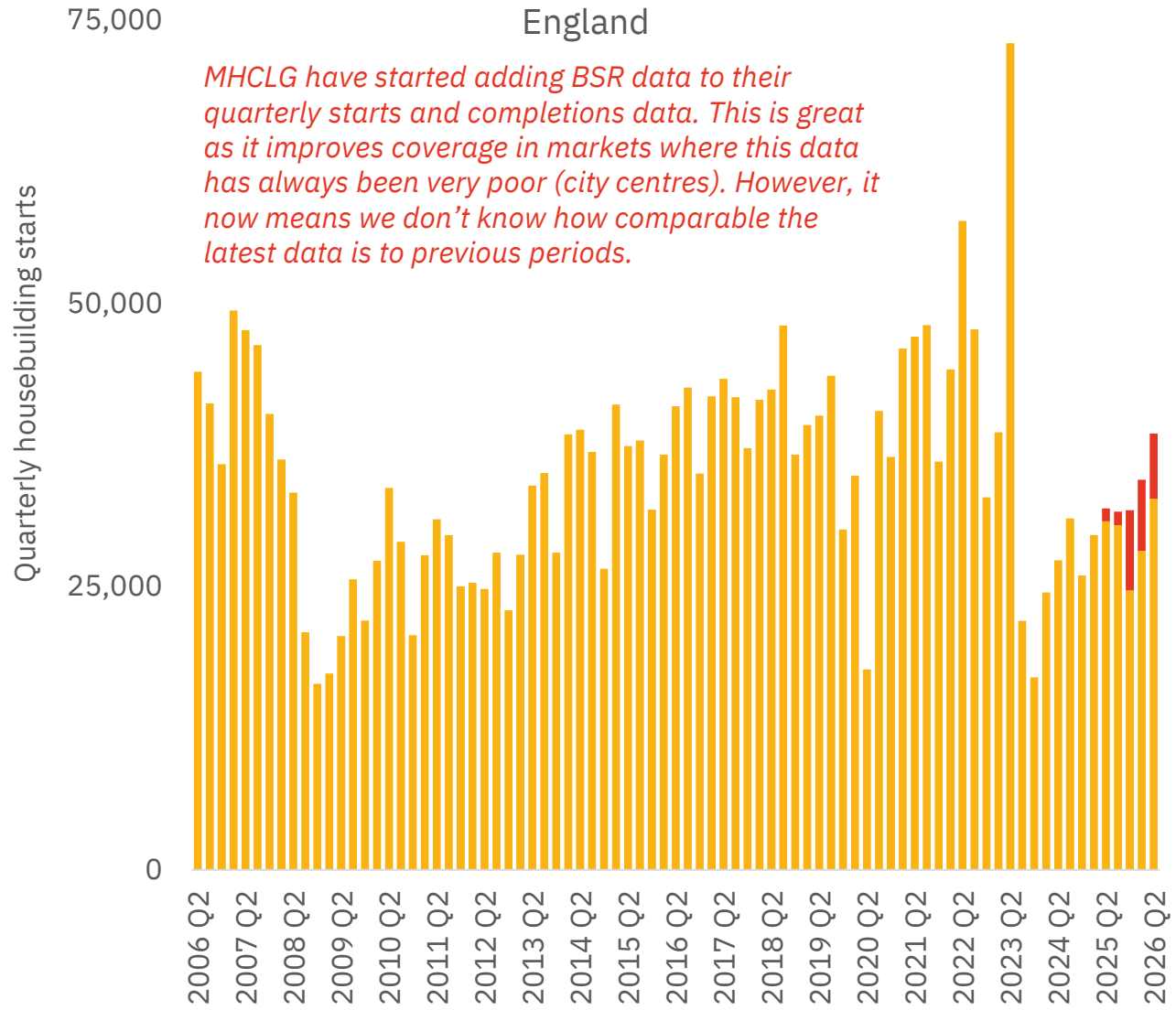
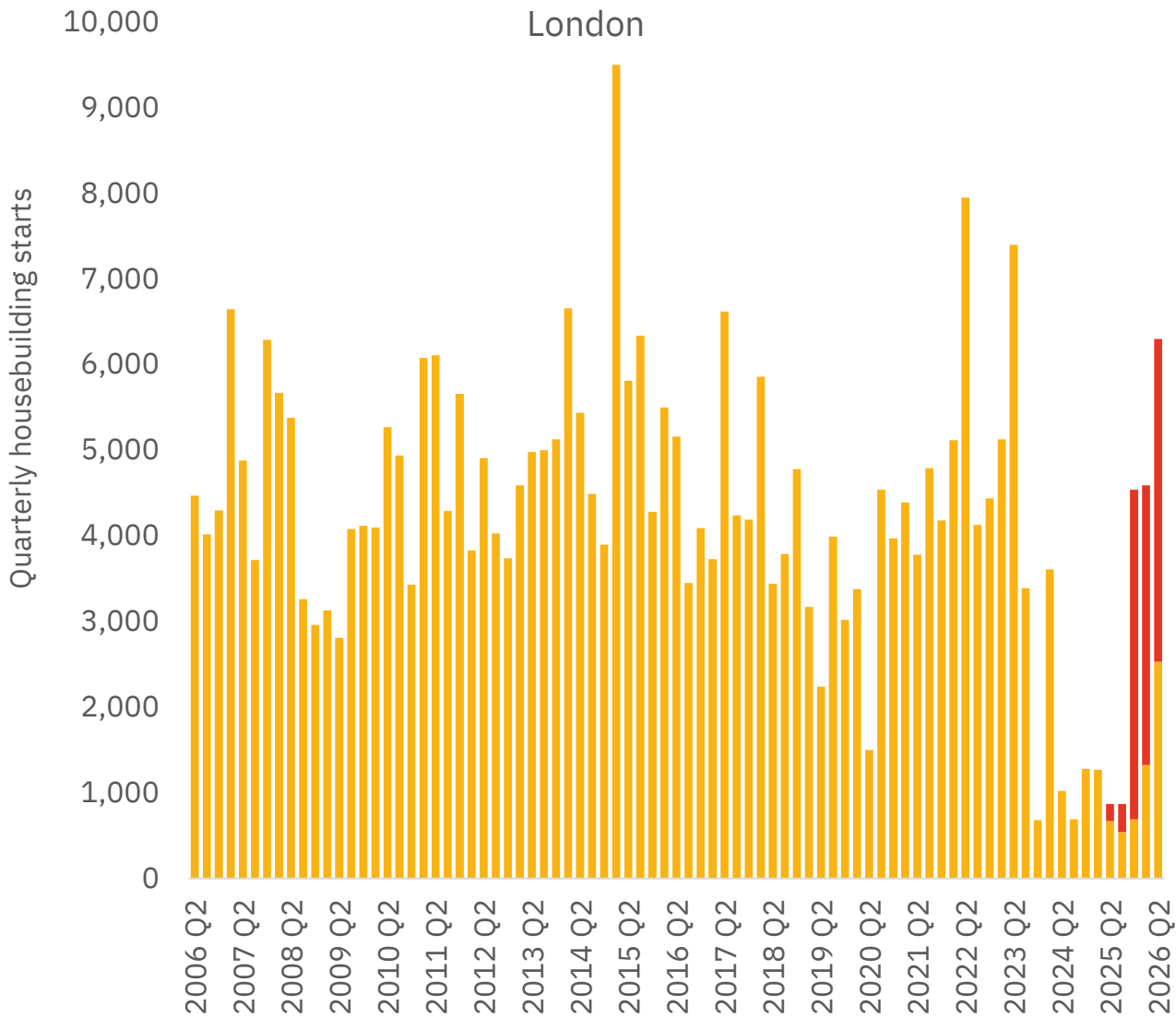
Housebuilding Starts & BSR Data

Source: MHCLG



MHCLG have started adding BSR data to their quarterly starts and completions data. This is great as it improves coverage in markets where this data has always been very poor (city centres). However, it now means we don't know how comparable the latest data is to previous periods.



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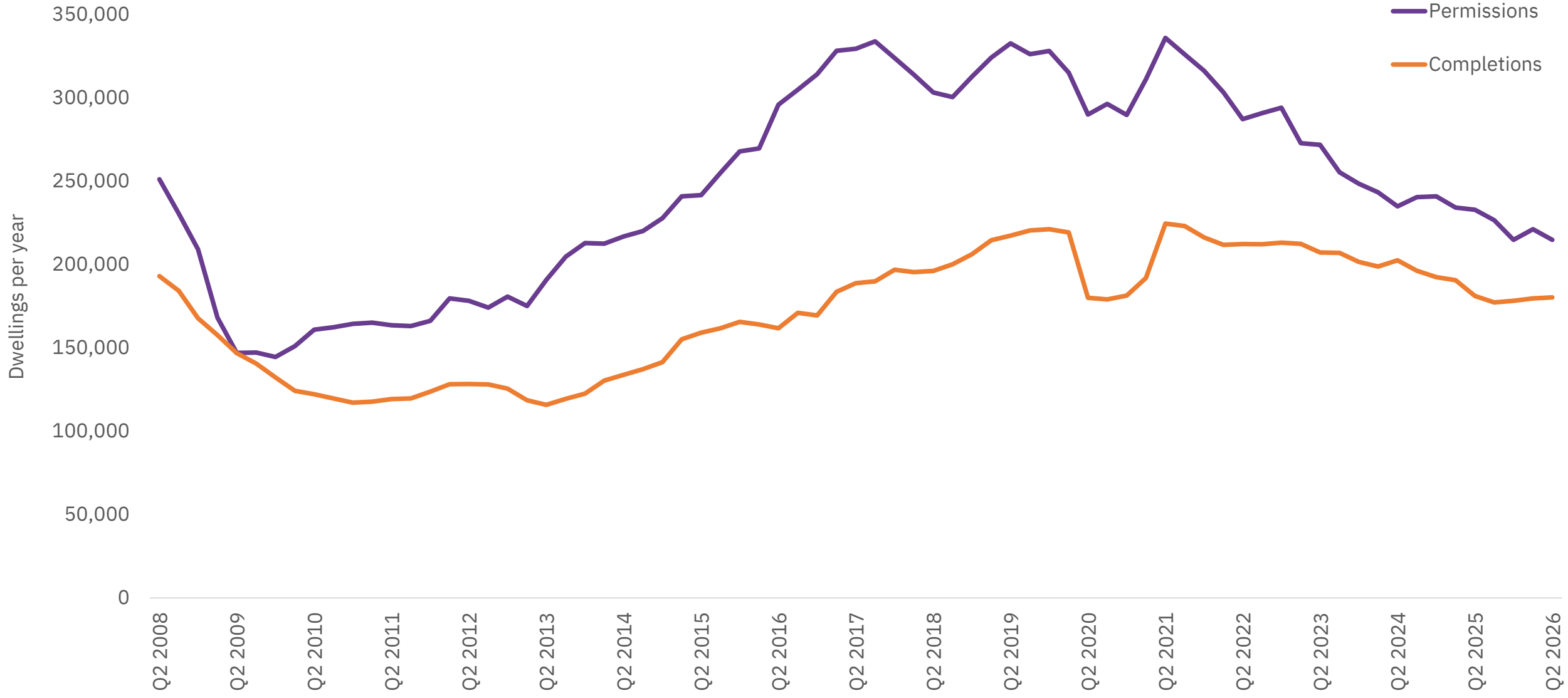
Planning Permissions & Completions

Source: MHCLG, HBF, Glenigan (completions data is based on Table 120 but interpolated and extrapolated using Table 213)



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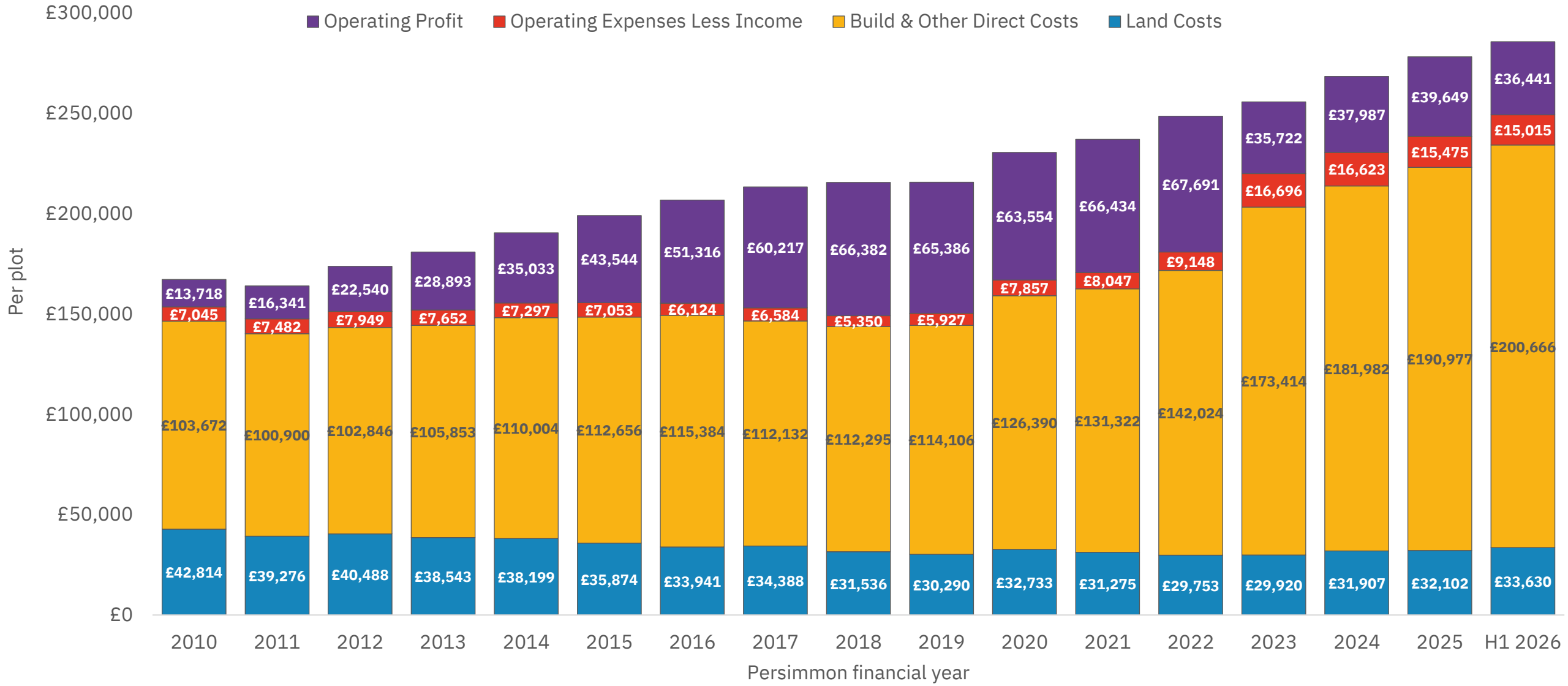
Persimmon Costs & Operating Profit

Source: Persimmon Accounts & Presentations (doesn't account for changes in product mix or location)



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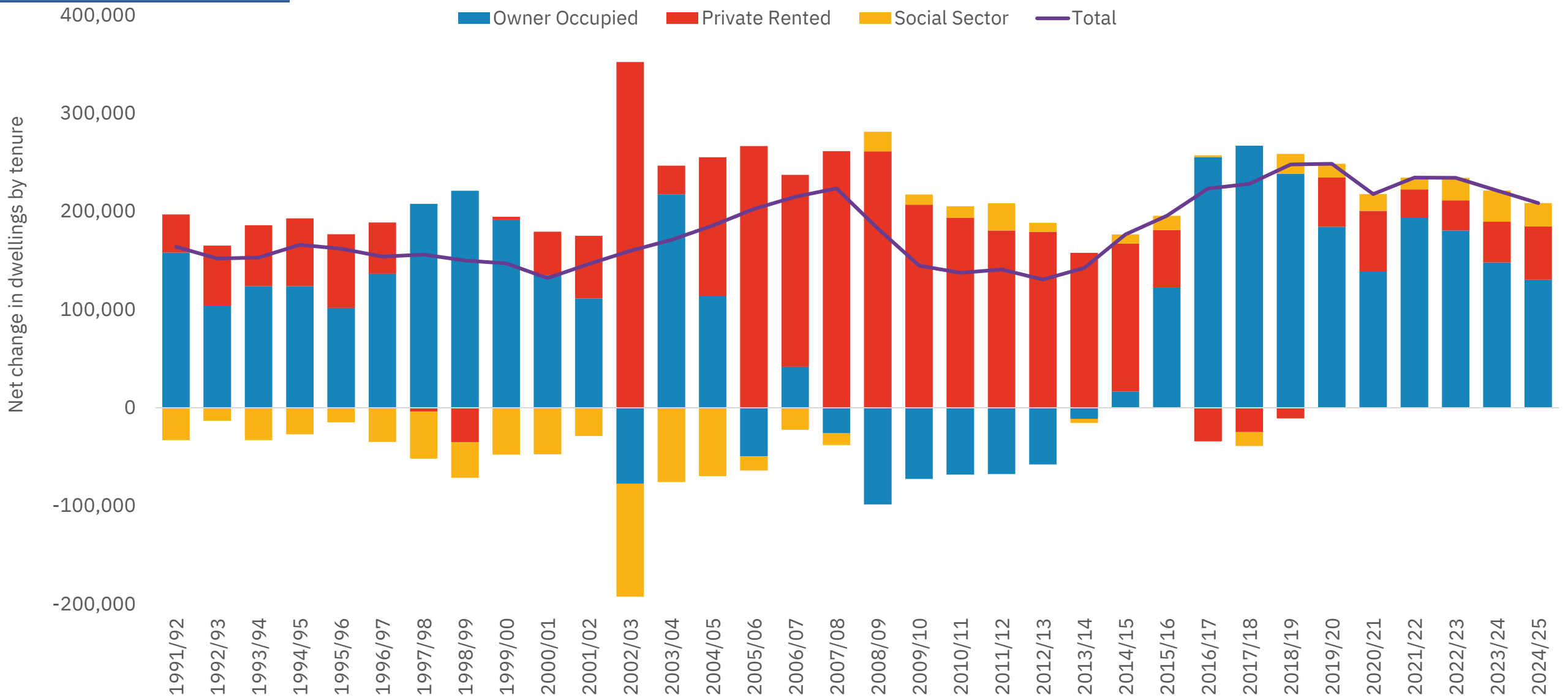
Net Supply By Housing Tenure

Source: MHCLG - England



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Long-Term Trends

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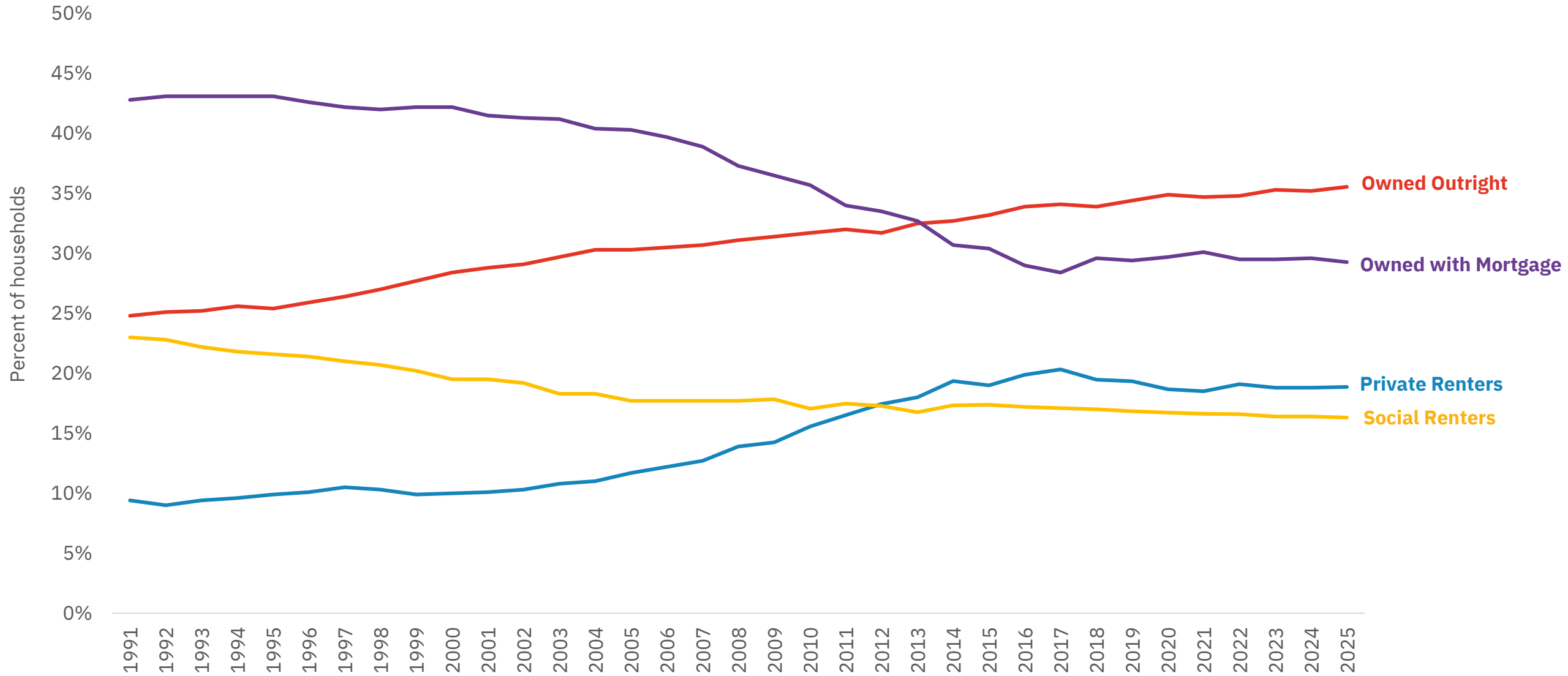
Housing Tenure

Source: MHCLG English Housing Survey



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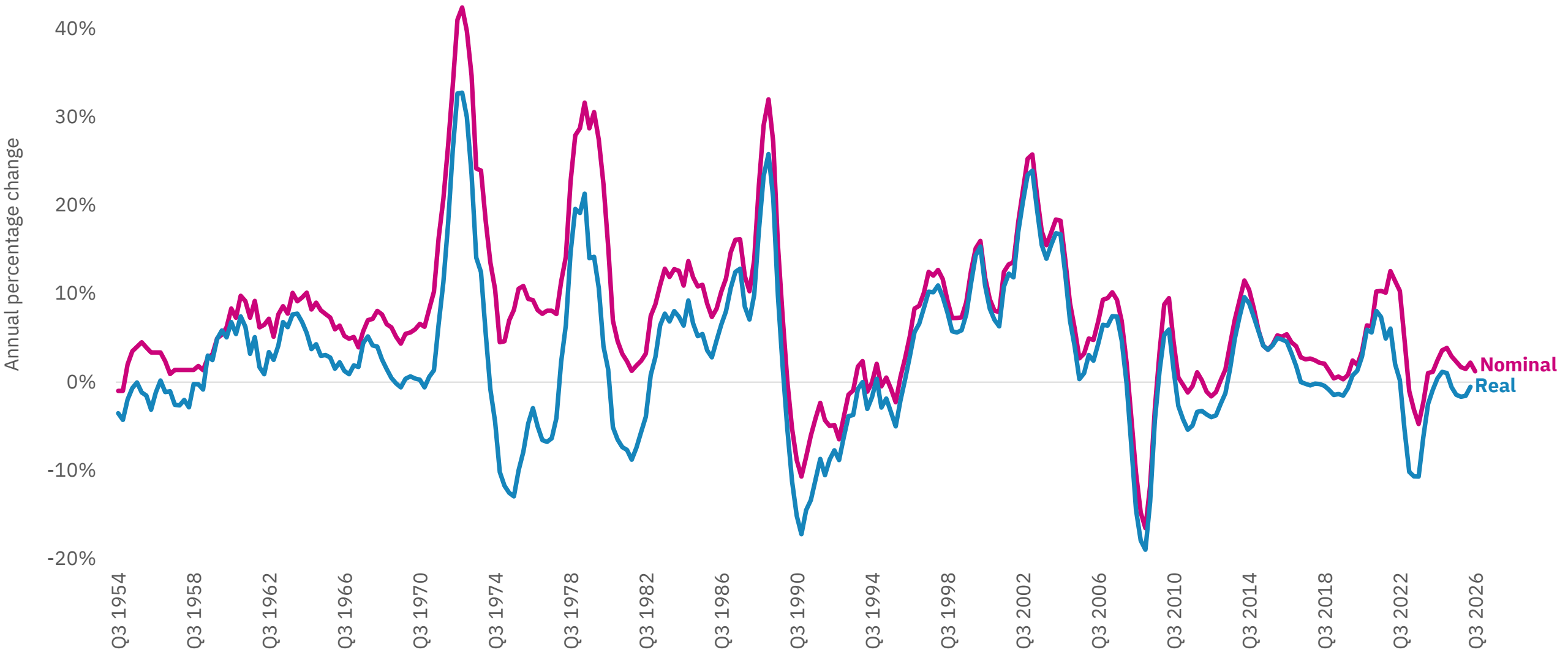
Annual % Change in UK House Prices

Source: Nationwide, ONS



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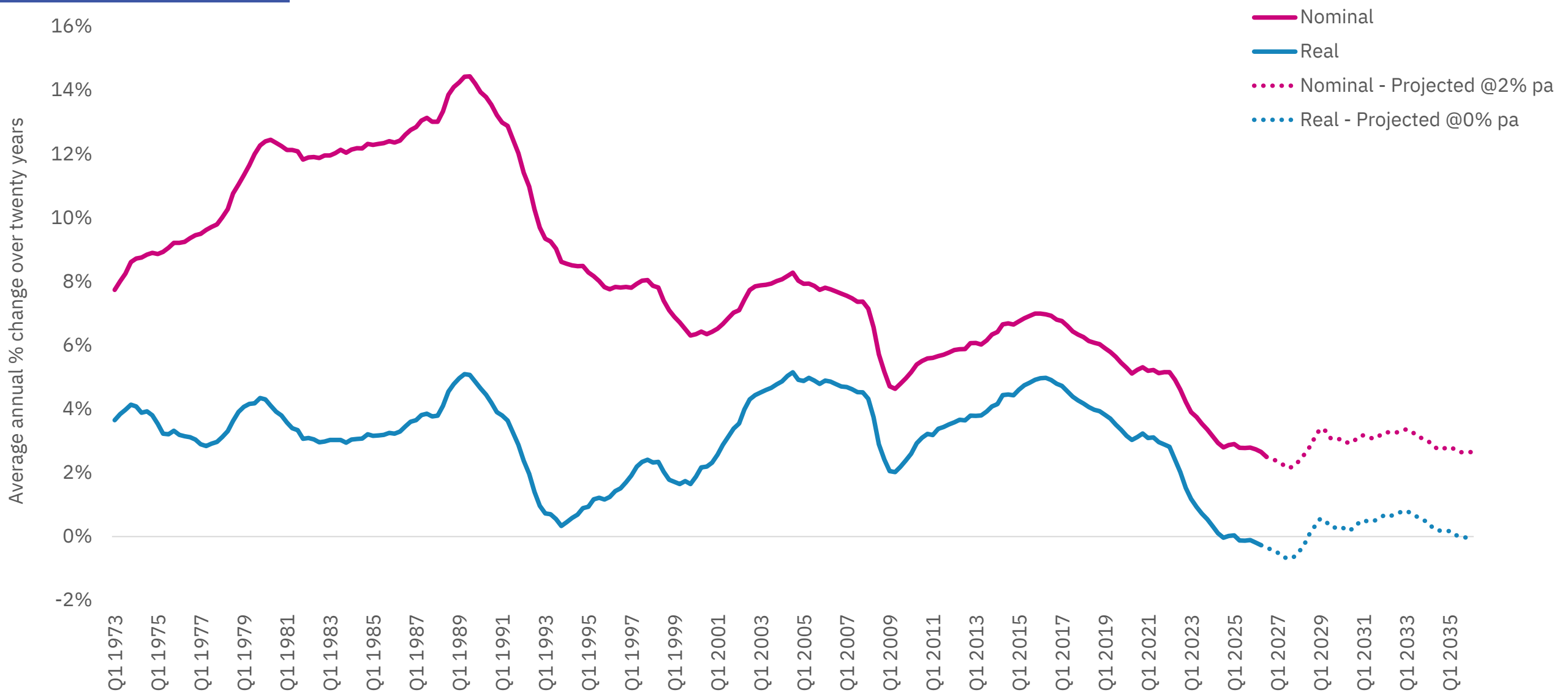
Average % Change Over Twenty Years

Source: Nationwide, ONS



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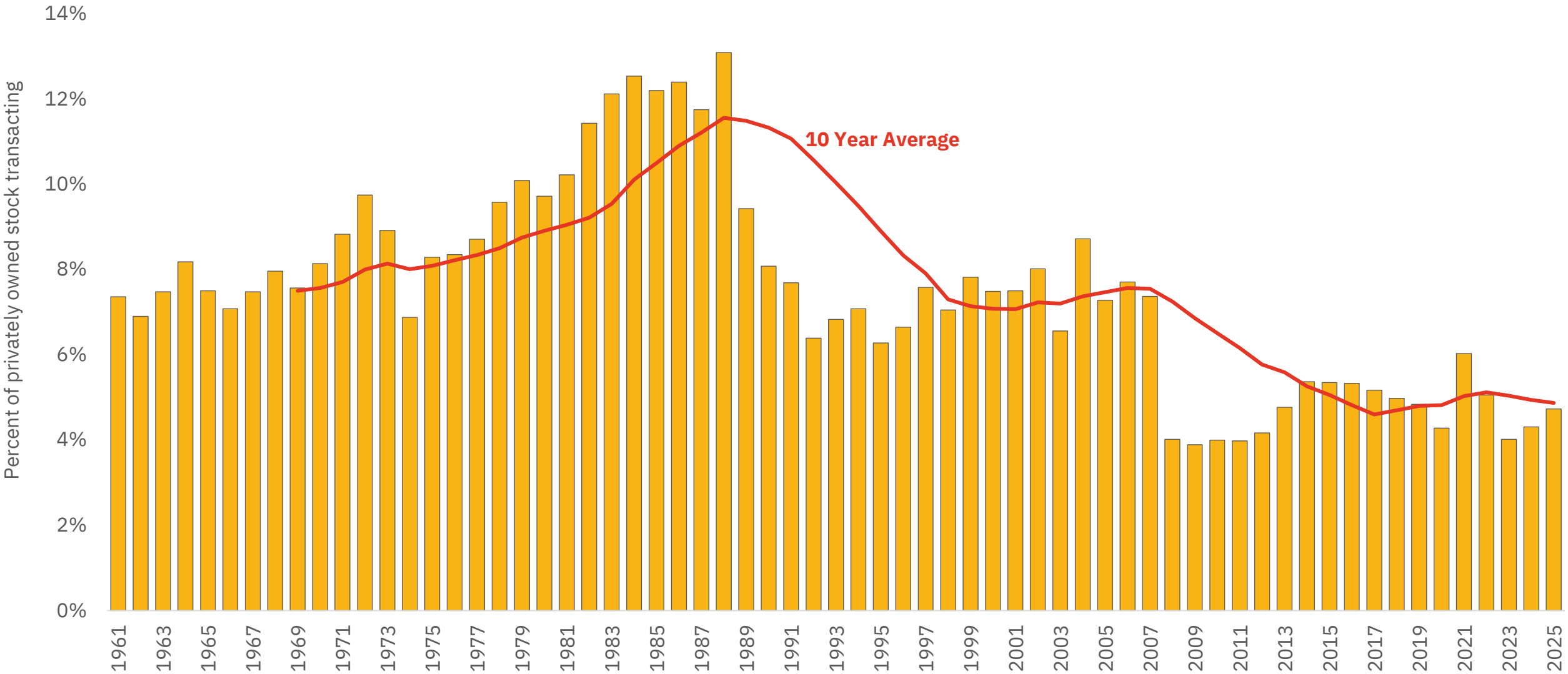
Housing Market Turnover

Source: ONS, HMRC, MHCLG – England & Wales



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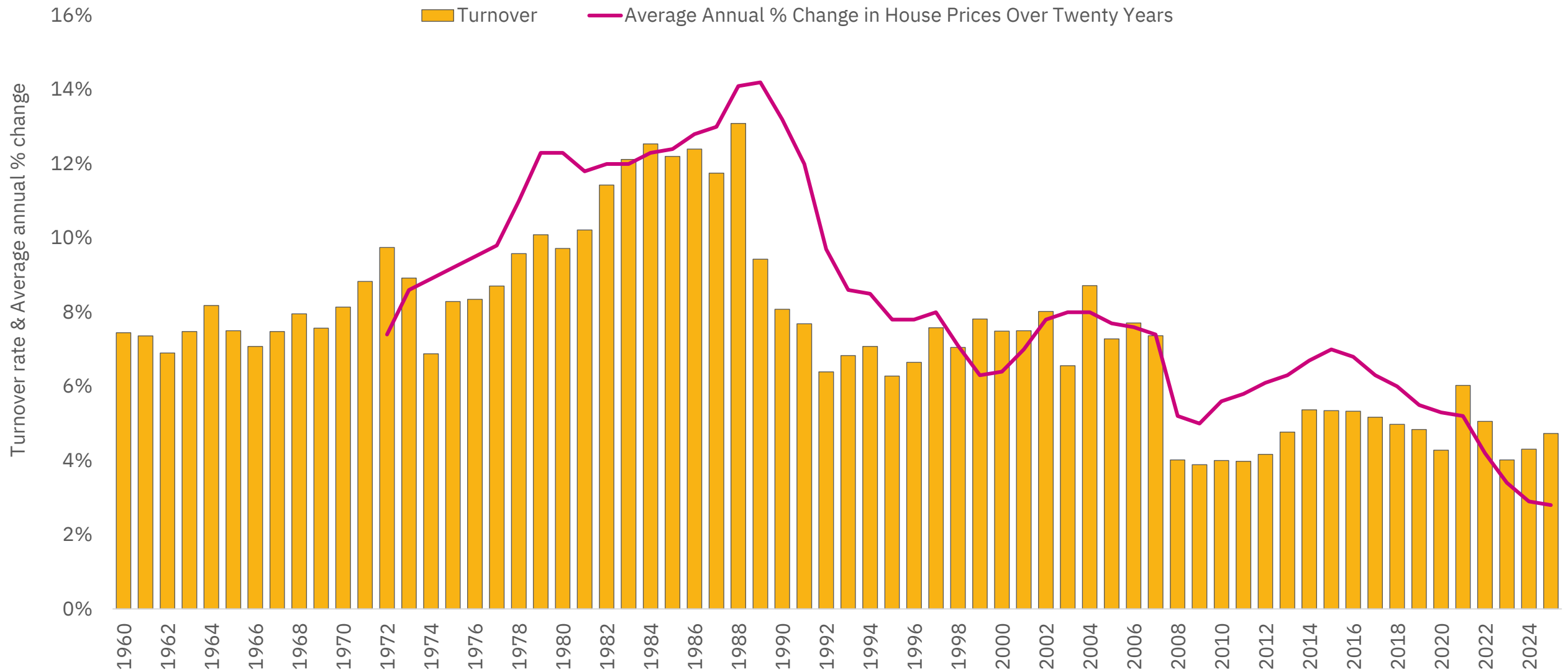
Turnover Rate & Price Growth Trends

Source: ONS, HMRC, MHCLG, Nationwide (turnover data is England & Wales only)



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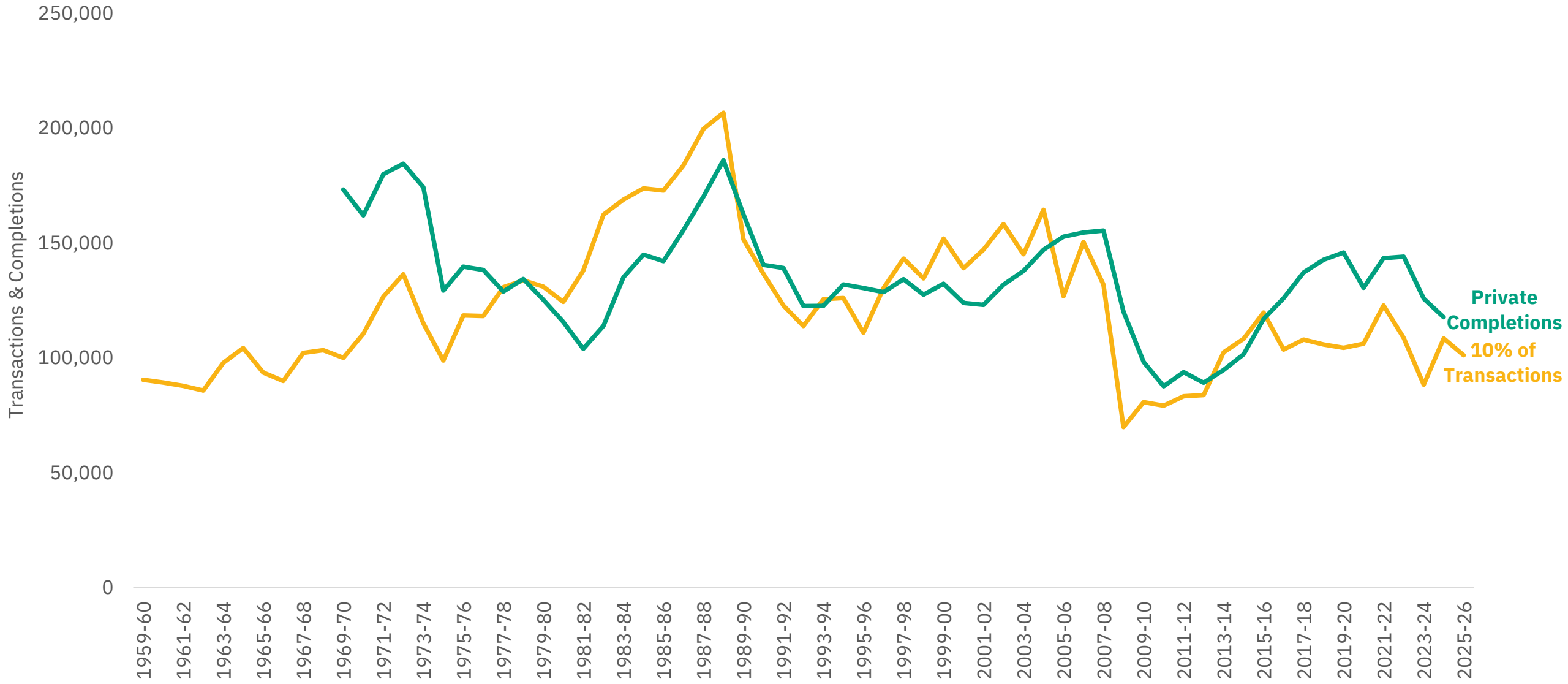
Transactions & Private Housebuilding

Source: HMRC, ONS – England & Wales (please note that this completions data undercounts from around 2000, see next chart)



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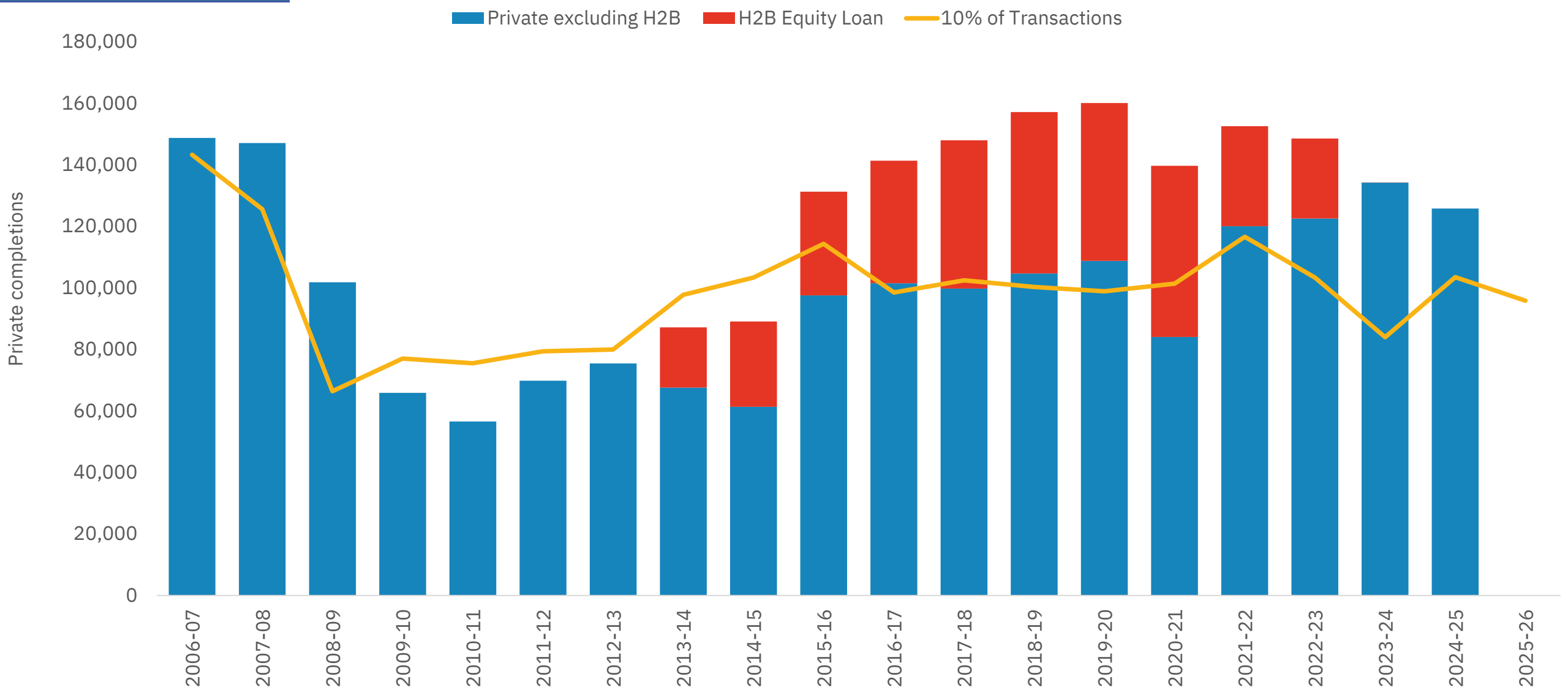
Private Housebuilding in England

Source: MHCLG



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