# UK property market shows resilience with regional disparities and price growth acceleration



Recent data from multiple sources including the analysis of Chris Watkin and TwentyEA, alongside figures from Rightmove, Halifax, Zoopla, and Propertymark, paints a comprehensive picture of the current UK property market, revealing ongoing activity and nuanced regional variations amidst economic pressures.

Although previously hindered by outdated transaction numbers, enhanced data now offers clearer insights into property market dynamics, showing a 10.9% increase in property listings compared to the long-term average, and a 3% rise from the previous year. This suggests a notably more active market than last year. Forecasts remain optimistic, projecting around 1.2 million transactions by the end of 2025, a robust figure given that Bank Base Rates linger above the anticipated long-term norm at around 4%.

According to Rightmove’s index, the average stock of properties per agent has held steady since the conclusion of the Stamp Duty Land Tax (SDLT) holiday in March. This consistency appears to drive sales growth, with net sales now 10.1% higher than before the pandemic. Encouragingly, despite the SDLT reverting to normal levels, the time required to secure buyers remains unaffected, a trend likely supported by recent cuts in the Bank Base Rate. Regional disparities persist, with quicker sales in Scotland averaging 33 days—attributable to more transparent upfront property information—contrasted with slower markets in London and Wales, where selling times exceed 70 days.

On the supply and demand front, Rightmove notes that strong buying activity continues in this high supply environment, with sales agreed up 4% year-on-year. However, London and parts of southern England are underperforming relative to the rest of Great Britain, an issue that may worsen if proposed property tax changes announced ahead of the Autumn Budget come to pass.

Halifax data shows modest monthly growth in UK house prices, with a 0.3% rise in August 2025, pushing the average property value to a new peak of £299,331. This marks the third consecutive month of price increases, though annual growth has eased slightly to 2.2%. First-time buyers benefit from a slight reduction in their average purchase price, which has fallen by 0.6% since May, now standing at £237,577. Regionally, Northern Ireland leads annual house price growth at 8.1%, followed by Scotland at 4.9%, underscoring significant disparities across the UK.

Earlier in 2025, the market showed signs of volatility: prices dipped by 0.5% in March but edged up 0.3% in April and 0.4% in July, reflecting fluctuating buyer confidence and transactional activity influenced by changes to stamp duty thresholds. The Bank of England reported rises in mortgage approvals by 1.2% in July 2025, supporting these price and transaction trends, with year-on-year mortgage approvals up 4.6%.

Zoopla highlights that increased supply, now 10% higher than last summer, alongside earnings growing at 4.7% (outpacing house price growth for the third consecutive year), have improved affordability and supported heightened buyer demand and sales. Conversely, the Royal Institution of Chartered Surveyors (RICS) reports some softness, with new buyer enquiries and agreed sales falling into negative territory in July, though new property instructions are up.

Propertymark confirms that despite a slight dip in buyer numbers, transaction volumes and appraisals are holding steady, reflecting sustained consumer confidence. The marginal easing of interest rates is believed to be a key factor improving affordability for prospective home movers.

In summary, the UK property market exhibits resilience with solid transaction volumes and a steady supply of listings, underpinned by supportive macroeconomic factors such as wage growth and easing mortgage rates. Regional contrasts remain pronounced—with northern areas generally outperforming the south—and upcoming fiscal policies could influence these dynamics further as the market readies for the Autumn Budget announcement.

### 📌 Reference Map:

* Paragraph 1 – [[1]](https://thenegotiator.co.uk/columns/strong-data-reveals-real-picture-of-property-market-activity/)
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* Paragraph 6 – [[1]](https://thenegotiator.co.uk/columns/strong-data-reveals-real-picture-of-property-market-activity/), [[3]](https://www.mpamag.com/uk/news/general/uk-house-prices-edge-up-as-market-steadies-halifax/534915), [[5]](https://www.mpamag.com/uk/news/general/uk-house-prices-rise-fastest-pace-since-start-of-year/548584), [[6]](https://www.propertyreporter.co.uk/uk-house-prices-climb-for-third-straight-month-halifax.html)
* Paragraph 7 – [[1]](https://thenegotiator.co.uk/columns/strong-data-reveals-real-picture-of-property-market-activity/), [[3]](https://www.mpamag.com/uk/news/general/uk-house-prices-edge-up-as-market-steadies-halifax/534915), [[5]](https://www.mpamag.com/uk/news/general/uk-house-prices-rise-fastest-pace-since-start-of-year/548584)
* Paragraph 8 – [[1]](https://thenegotiator.co.uk/columns/strong-data-reveals-real-picture-of-property-market-activity/), [[3]](https://www.mpamag.com/uk/news/general/uk-house-prices-edge-up-as-market-steadies-halifax/534915)

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## Bibliography

1. <https://thenegotiator.co.uk/columns/strong-data-reveals-real-picture-of-property-market-activity/> - Please view link - unable to able to access data
2. <https://www.mpamag.com/uk/news/general/uk-house-prices-reach-new-peak-halifax/548584> - In August 2025, UK house prices edged up by 0.3%, bringing the average property value to £299,331, according to Halifax. This marks the third consecutive month of price increases, setting a new record for the average UK home price. Despite a slight slowdown in annual growth to 2.2%, first-time buyers experienced some relief as the average price for this group fell by 0.6% since May, now standing at £237,577. Regional data shows Northern Ireland leading with an 8.1% annual growth, followed by Scotland at 4.9%.
3. <https://www.mpamag.com/uk/news/general/uk-house-prices-edge-up-as-market-steadies-halifax/534915> - In April 2025, UK house prices rose slightly, with the average property now valued at £297,781, according to Halifax. The month-on-month increase of 0.3% equates to just under £900, while annual growth climbed to 3.2%, the highest yearly rate recorded so far in 2025. The data suggests the market is stabilising after a surge in transactions earlier in the year, driven by changes to stamp duty thresholds. Despite the rise, affordability remains a challenge for many buyers.
4. <https://www.mpamag.com/uk/news/general/uk-house-prices-drop-halifax/531147> - In March 2025, UK house prices fell by 0.5%, equating to a monthly decrease of £1,575, according to Halifax. Despite the drop, the annual rate of house price growth remained unchanged at 2.8%. The average home now carries a price tag of £296,699. The recent price dip is linked to a slowdown in buyer activity following a surge earlier in the year, driven by changes to stamp duty thresholds. The market remains near record highs despite the decline.
5. <https://www.mpamag.com/uk/news/general/uk-house-prices-rise-fastest-pace-since-start-of-year/548584> - In July 2025, UK house prices rose by 0.4%, marking the most significant monthly increase since the start of the year, according to Halifax. The average property now costs £298,237, with annual growth at 2.4%. Northern Ireland led the growth with a 9.3% annual increase, followed by Scotland (4.7%) and the North West and Yorkshire and the Humber (4%). Despite previous sluggish performance and declines earlier in the year, improved affordability due to easing mortgage rates and rising wages is aiding market recovery.
6. <https://www.propertyreporter.co.uk/uk-house-prices-climb-for-third-straight-month-halifax.html> - House prices continued their upward trend in August 2025, rising by 0.3%. This marked the third consecutive month of price increases, with the average property now valued at £299,331, a new record high. Annual growth eased slightly to 2.2%, compared with 2.5% in July. Although overall values increased, affordability improved for first-time buyers as their average purchase price dipped slightly. Northern Ireland remained the strongest performer among UK nations, while England showed a clear North/South split, with the North East leading regional growth.