e.surv Chartered Surveyors House Price index

September 2026

Executive Summary

- **Annual growth holds at 1.8%**
  Prices rose by just 0.1% in August, with no region recording monthly growth above 0.2%.
- **Southern markets closest to flat**
  The South East fell 0.1% over the quarter, while prices were unchanged in August across the South East, East of England and South West.
- **Semi-detached and terraced homes lead**
  Both continue to record the strongest GB price growth, while Scotland remains a notable exception to the weaker trend for flats.

£328,000

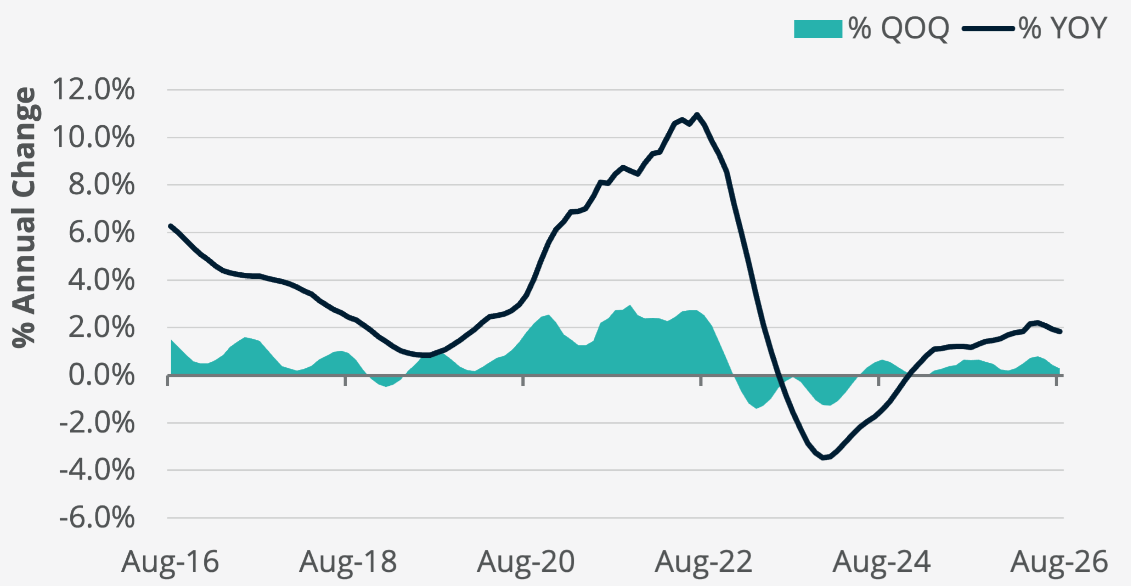
GB Avg. Price (August 2026)

+1.8%

% Annual Price Change

Top Performing Regions

1. Yorkshire +4.3%
2. Scotland +3.8%
3. Wales +3.7%



Source: e.surv, August 2026

A quieter August

Region	Price	%YOY	%QOQ	%MOM
Yorkshire and The Humber	£238,000	4.3%	0.4%	0.1%
Scotland	£231,700	3.8%	1.1%	0.2%
Wales	£236,600	3.7%	0.4%	0.1%
North East	£194,000	3.5%	0.5%	0.2%
North West	£249,600	3.5%	0.3%	0.1%
West Midlands	£279,400	3.1%	0.5%	0.2%
East Midlands	£266,700	2.5%	0.2%	0.0%
South West	£328,900	1.4%	0.0%	0.0%
East of England	£373,200	0.6%	0.2%	0.0%
South East	£414,000	0.1%	-0.1%	0.0%
London	£598,300	-2.5%	0.2%	0.1%
Great Britain	£328,000	1.8%	0.3%	0.1%

Source: e.surv, August 2026

Great Britain house prices rose by 1.8% in the year to August, taking the average property value to £328,000. Prices increased by 0.1% during the month and by 0.3% over the latest quarter. August was quieter across the regions, with no monthly increase above 0.2%.

Yorkshire and the Humber continues to record the strongest annual growth, at 4.3%, although prices rose by just 0.1% during August. Annual growth also remains above 3% in Scotland, Wales, the North East and North West.

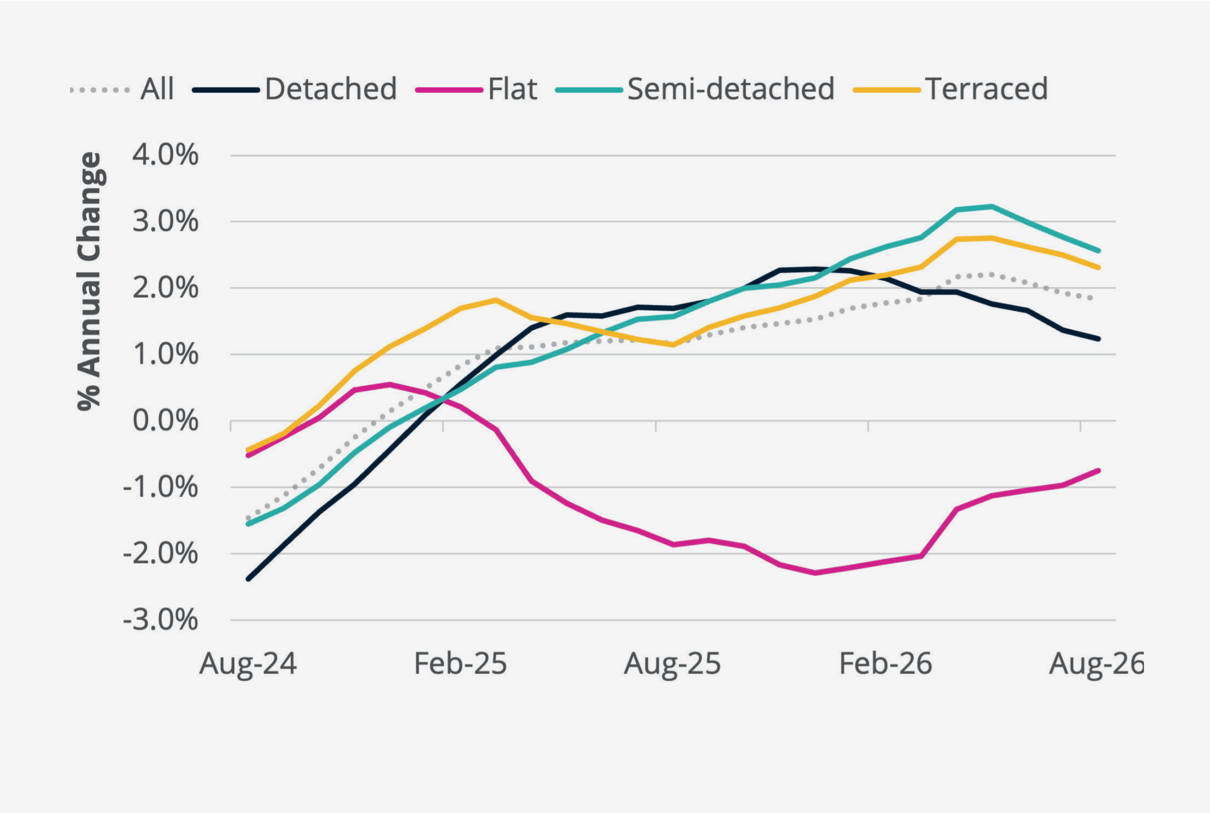
Southern markets subdued

South East prices were just 0.1% higher than a year ago and fell by 0.1% over the latest quarter, the only region recording a decline over the period. Annual growth was also subdued in the East of England at 0.6% and the South West at 1.4%, with prices unchanged during August in all three southern regions.

Weaker growth is concentrated in some of the higher-value markets in southern England, where current mortgage rates leave buyers with less room to stretch on price.

London remains the only region where prices are lower than a year ago, down 2.5% to £598,300. However, prices have steadied over the latest quarter, rising by 0.2%, including a 0.1% increase in August.

Flats and detached homes lag at opposite ends of the market



Source: e.surv, August 2026

Alongside regional differences, the GB housing market has become increasingly split by property type over the past two years. Both flats, which tend to sit at the lower end of the market, and detached homes, which typically occupy the upper end, have recorded weaker price growth than semi-detached and terraced properties. While the trend is evident across Great Britain, its strength varies by region.

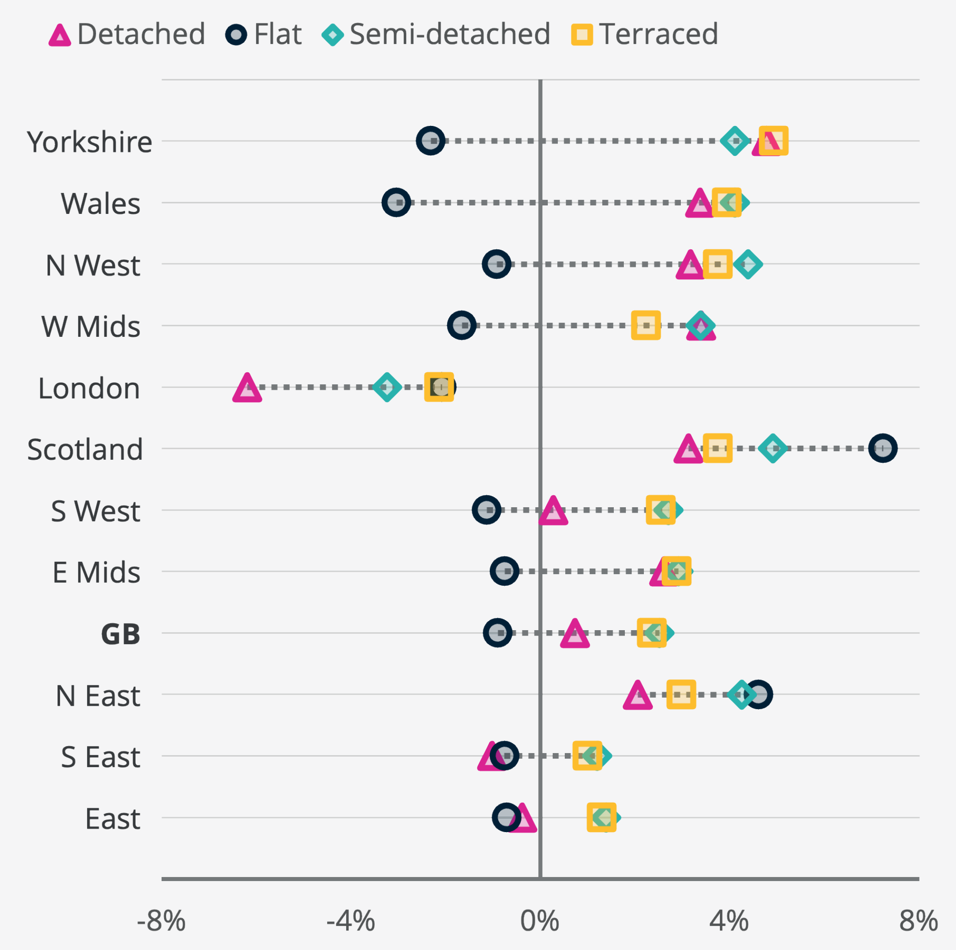
Semi-detached and terraced homes lead

In August, semi-detached and terraced prices were 2.6% and 2.3% higher than a year ago respectively, compared with 1.2% growth for detached homes and a 0.7% fall for flats. Since August 2024, semi-detached and terraced prices have risen by 4.2% and 3.5%, compared with 3.0% for detached homes, while flat prices are 2.6% lower.

From autumn 2024, annual price changes for flats fell below those recorded for houses across much of the country. By the end of 2025, the gap between the strongest and weakest property types at GB level had reached 4.7 percentage points, the widest since mid-2022. That gap has since fallen to 3.3 percentage points as flat prices have recovered some ground over the past quarter.

Detached homes lag in higher-value markets

Detached prices began to lag semi-detached and terraced homes towards the end of 2025. The largest gaps are now in higher-value southern markets. Detached prices are down in the South East and East of England (-1.0% and -0.4%) and up just 0.3% in the South West. Semi-detached and terraced prices continue to rise more strongly across all three regions.



Regions are ordered by the gap between the highest and lowest annual price change recorded across property types.

Source: e.surv, August 2026.

In London, detached prices are 6.0% lower than a year ago, compared with falls of 3.2% for semi-detached homes and 2.9% for both terraces and flats. Detached homes sit at the upper end of an already expensive market, where higher borrowing costs place greater pressure on purchasing power. They also form a relatively small part of London's housing stock, in contrast to flats, which account for around three-fifths of homes in the capital.

Flats remain weaker across most regions

Across much of the Midlands, the North and Wales, the three house types are more closely grouped, with flats generally weaker. In Yorkshire and the Humber, for example, detached prices are up 4.7%, semi-detached 4.1% and terraced 4.9%, while flats are down 2.0%.

In Scotland, flats have been the strongest-performing property type for the past eight months and are currently 7.2% higher than a year ago. Scotland has a substantial established flat market, particularly in Glasgow and Edinburgh. Flats are also the strongest-performing type in the North East, at 4.6%, although the regional flat series is more volatile and the precise annual rate warrants some caution when interpreting the result.

Across most of England and Wales, flats remain weaker than the three house types. In the higher-value southern markets, detached homes have also fallen behind semi-detached and terraced properties. Scotland continues to record stronger flat-price growth.

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Summary

GB house prices were 1.8% higher than a year ago in August. Semi-detached and terraced homes continue to record the strongest and most consistent growth across most regions. Flats remain weaker across much of England and Wales, while detached homes lag semi-detached and terraced properties most clearly in higher-value southern markets. Scotland remains a notable exception, with flats leading price growth for the past eight months.

Regional price growth continues to vary, while borrowing costs remain central to the housing market. With the Bank of England widely expected to hold rates in September, any near-term easing in mortgage costs will depend more on funding markets and lender pricing than on the Bank Rate. Buyers will continue to make decisions against that backdrop, leaving price growth dependent on the balance of demand and supply within local markets.

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About the e.surv House Price Index

e.surv Chartered Surveyors is the UK's leading provider of residential property surveying, valuation and risk services, with over 35 years of market experience. We work with many of the country's major mortgage lenders, delivering a full range of RICS-accredited survey reports and helping customers make informed decisions with confidence.

We are the UK's only provider offering the full spectrum of valuation methodologies within one fully integrated digital ecosystem - from AVMs and remote assessments to complex physical inspections. Our next-generation, surveyor-led AVM blends real-world valuation experience with advanced modelling, delivering greater speed, accuracy and certainty across the mortgage lifecycle.

Powered by a nationwide network of 600+ RICS-registered surveyors and backed by growing in-house expertise in data science, analytics and technical insight, we complete a valuation roughly every 25 seconds - giving lenders unparalleled scale, resilience and risk intelligence.

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For more information, visit www.esurv.co.uk

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