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## UK House Prices Rising Faster Than Inflation, But Local Insight Still Matters

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Despite the cost-of-living pressures and ongoing economic challenges, homeowners across the United Kingdom have a reason to be optimistic: property prices are growing at a faster rate than inflation in most parts of the country.

According to the latest figures from the Land Registry, annual house price growth has outpaced the current 3.5% inflation rate in all four nations: England, Wales, Scotland, and Northern Ireland. This steady growth signals a recovery in many areas after a turbulent period for the housing market since 2022.

Northern Ireland Takes the Lead

Among the UK nations, Northern Ireland is showing the strongest bounce-back, with house prices growing at double-digit rates year-on-year. While this might sound like a sudden boom, experts are quick to clarify that it's more of a recovery than a dramatic increase. Average property prices in Northern Ireland are still lower than they were before the 2007/8 financial crash.

Even so, this steady upward trend is good news for homeowners and property investors who have been waiting for signs of market strength.

### A Regional Story, Not a National One

While national data paints a generally positive picture, it's important to remember that property markets are deeply local. What's true in one town or city might not hold in another, even within the same region.

Scotland and Wales, for instance, each have highly varied property landscapes. Averages don't reflect the nuances of rural vs urban areas or the differing demand in coastal towns compared to inner cities.

That's why property expert Kate Faulkner recommends turning to experienced local estate agents when trying to understand what's happening in a specific area. These professionals have a clearer view of what buyers and sellers are doing on the ground, far beyond what national statistics can show.

### London: A Different Picture

In contrast to the rest of the UK, London, particularly its Prime Property Market, continues to struggle. Prices there remain flat or even falling, due to a mix of high Stamp Duty Land Tax (SDLT), weakened demand, and the recent departure of many non-domiciled residents.

For those considering buying or selling in the capital, these factors make timing and pricing especially sensitive. Unlike other parts of the country where recovery is evident, London's high-end market faces headwinds that may take longer to resolve.

### Looking Ahead

Overall, the fact that property prices are outpacing inflation is a welcome sign of market stability. But if you're thinking of making a move, don't rely solely on the headlines. Talk to

local experts, get context, and make sure the advice you're acting on fits the reality of your area.

In a housing market as diverse as the UK's, local knowledge remains more valuable than ever.

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