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Summer Property Market Surge Signals Buyer Advantage Amid Stamp Duty Pressures

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A surprising rise in buyer activity is cutting through the usual summer lull in the UK housing market, with increased sales and a record number of homes now available. According to Zoopla's latest House Price Index, demand has jumped by 11% year-on-year, with sales agreed up 8% and estate agents now handling an average of 37 properties per branch.

The property platform attributes this unexpected upswing to recent changes in mortgage affordability assessments. Buyers are now eligible to borrow up to 20% more than they

could just three months prior, encouraging a wave of transactions ahead of the holiday period.

“This has encouraged more buyers to try and secure a home purchase before the summer and is why buyer demand and sales agreed are higher across all regions and countries of the UK,” Zoopla noted.

Meanwhile, Zoopla’s index now places the average UK house price at £268,400, with annual inflation slowing to just 1.3%. That’s a modest increase from 0.4% recorded in June 2024, but still trailing behind the 2.1% peak seen in December. Regional disparities remain stark, with house price inflation hitting 7.8% in Belfast but dropping into negative territory in Truro, Torquay, and Exeter.

The market outlook for 2025 is more tempered. Zoopla revised its house price forecast down from 2% to 1%, though it predicts 5% more property transactions than last year.

Nathan Emerson, Chief Executive Officer of Propertymark, warned of the longer-term impact of higher stamp duty. “The UK Government may need to reconsider the real-world effects that increased Stamp Duty thresholds across England and Northern Ireland have caused, to better invigorate the market in the long-term,” he said.

David Powell, CEO of Andrews Property Group, echoed concerns: “The obvious and immediate route is to create a more palatable and permanent solution to stamp duty to help ignite the market.”

Meanwhile, Rightmove CEO Johan Svanstrom has also called on the government to back first-time buyers, suggesting the current relief threshold of £425,000 be maintained and that new measures be introduced to improve access to borrowing.