

UK House Price Index for October 2020

The October data shows:

- on average, house prices have risen 0.7% since September 2020
- there has been an annual price rise of 5.4% which makes the average property in the UK valued at £245,443.

England

In England the October data shows, on average, house prices have risen by 0.6% since September 2020. The annual price rise of 5.4% takes the average property value to £262,175.

The regional data for England indicates that:

- Yorkshire and the Humber experienced the greatest monthly price rise, up by 2.4%
- London saw the lowest monthly price growth, with a fall of -1.2%
- the North West experienced the greatest annual price rise, up by 6.6%
- the East of England saw the lowest annual price growth, with a rise of 3.4%

Price change by region for England

Region	Average price October 2020	Annual change % since October 2019	Monthly change % since September 2020
East Midlands	£207,605	6.6	1.9
East of England	£300,744	3.4	-0.9
London	£490,936	3.9	-1.2
North East	£136,281	5.4	-0.3
North West	£177,796	6.6	1.2
South East	£337,412	4.7	0.4
South West	£274,319	6.1	0.4
West Midlands	£210,637	5.3	0.9
Yorkshire and the Humber	£177,115	6.6	2.4

Repossession sales by volume for England

The lowest number of repossession sales in August 2020 was in the East of England.

The highest number of repossession sales in August 2020 was in the North East.

Repossession sales	August 2020
East Midlands	19
East of England	11
London	43
North East	87
North West	74
South East	31
South West	18
West Midlands	28
Yorkshire and the Humber	51
England	362

Average price by property type for England

Property type	October 2020	October 2019	Difference %
Detached	£403,334	£377,127	6.9
Semi-detached	£247,799	£234,973	5.5
Terraced	£213,894	£201,495	6.2
Flat/maisonette	£228,857	£224,898	1.8
All	£262,175	£248,842	5.4

Funding and buyer status for England

Transaction type	Average price October 2020	Annual price change % since October 2019	Monthly price change % since September 2020
Cash	£246,535	5.3	0.7
Mortgage	£270,055	5.4	0.5
First-time buyer	£218,613	4.8	0.6
Former owner occupier	£299,329	5.9	0.6

Building status for England

Building status*	Average price August 2020	Annual price change % since August 2019	Monthly price change % since July 2020
New build	£315,469	3.7	-0.5
Existing resold property	£253,760	3.3	1.5

*Figures for the two most recent months are not being published because there are not enough new build transactions to give a meaningful result.

London

London shows, on average, house prices fell by 1.2% since September 2020. An annual price rise of 3.9% takes the average property value to £490,936.

Average price by property type for London

Property type	October 2020	October 2019	Difference %
Detached	£963,565	£901,258	6.9
Semi-detached	£615,937	£584,448	5.4
Terraced	£527,239	£495,293	6.4
Flat/maisonette	£418,740	£411,266	1.8
All	£490,936	£472,668	3.9

Funding and buyer status for London

Transaction type	Average price October 2020	Annual price change % since October 2019	Monthly price change % since September 2020
Cash	£506,483	2.9	-1.9
Mortgage	£485,542	4.1	-1.0
First-time buyer	£426,150	3.2	-1.2
Former owner occupier	£559,947	4.8	-1.1

Building status for London

Building status*	Average price August 2020	Annual price change % since August 2019	Monthly price change % since July 2020
New build	£497,859	3.6	-0.4
Existing resold property	£493,282	4.4	1.9

*Figures for the two most recent months are not being published because there are not enough new build transactions to give a meaningful result.

Wales

Wales shows, on average, house prices have risen 2.5% since September 2020. An annual price rise of 5.8% takes the average property value to £175,998.

There were 23 repossession sales for Wales in August 2020.

Average price by property type for Wales

Property type	October 2020	October 2019	Difference %
Detached	£268,468	£250,210	7.3
Semi-detached	£170,556	£161,120	5.9
Terraced	£136,296	£129,004	5.7
Flat/maisonette	£117,978	£116,628	1.2
All	£175,998	£166,281	5.8

Funding and buyer status for Wales

Transaction type	Average price October 2020	Annual price change % since October 2019	Monthly price change % since September 2020
Cash	£170,982	5.5	2.6
Mortgage	£179,001	6.0	2.5
First-time buyer	£151,468	5.4	2.4
Former owner occupier	£204,799	6.3	2.6

Building status for Wales

Building status*	Average price August 2020	Annual price change % since August 2019	Monthly price change % since July 2020
New build	£227,488	3.7	-0.1
Existing resold property	£170,509	3.2	2.6

*Figures for the two most recent months are not being published because there are not enough new build transactions to give a meaningful result.

[Access the full UK HPI](#)

The UK HPI is based on completed housing transactions. Typically, a house purchase can take 6 to 8 weeks to reach completion. The price data feeding into the October 2020 UK HPI will mainly reflect those agreements that occurred after the government measures to reduce the spread of coronavirus (COVID-19) took hold.

UK house prices

UK house prices increased by 5.4% in the year to October 2020, up from 4.3% in September 2020. On a non-seasonally adjusted basis, average house prices in the UK increased by 0.7% between September and October 2020, compared with a fall of 0.3% during the same period a year earlier (September and October 2019).

The UK Property Transactions Statistics showed that in October 2020, on a seasonally adjusted basis, the estimated number of transactions of residential properties with a value of £40,000 or greater was 105,630. This is 8.1% higher than a year ago. Between September and October 2020, UK transactions increased by 9.8% on a seasonally adjusted basis.

House price growth was strongest in Scotland where prices increased by 6% in the year to October 2020, up from 4% in the year to September 2020. The lowest annual growth was in the East of England, where prices increased by 3.4% in the year to October 2020, down from 4% in the year to September 2020.

See the [economic statement](#).

Background

1. The UK House Price Index (HPI) is published on the second or third Wednesday of each month with Northern Ireland figures updated quarterly. The November 2020 UK HPI will be published at 9.30am on Wednesday 20 January 2021. See [calendar of release dates](#).
2. We have made some changes to improve the accuracy of the UK HPI. We are not publishing average price and percentage change for new builds and existing resold property as done previously because there are not currently enough new build transactions to provide a reliable result. This means that in this month's UK HPI reports, new builds and existing resold property are reported in line with the sales volumes currently available.
3. The UK HPI revision period has been extended to 13 months, following a review of the revision policy (see [calculating the UK HPI](#) section 4.4). This ensures the data used is more comprehensive.
4. Sales volume data is also available by property status (new build and existing property) and funding status (cash and mortgage) in our [downloadable data tables](#). Transactions involving the creation of a new register, such as new builds, are more complex and require more time to process. Read [revisions to the UK HPI data](#).
5. Revision tables have been introduced for England and Wales within the downloadable data. Tables will be available in csv format. See [about the UK HPI](#) for more information.
6. Data for the UK HPI is provided by HM Land Registry, Registers of Scotland, Land & Property Services/Northern Ireland Statistics and Research Agency and the Valuation Office Agency.
7. The UK HPI is calculated by the Office for National Statistics (ONS) and Land & Property Services/Northern Ireland Statistics and Research Agency. It applies a hedonic regression model that uses the various sources of data on property price, in particular HM Land Registry's Price Paid Dataset, and attributes to produce estimates of the change in house prices each month. Find out more about the methodology used from the [ONS](#) and [Northern Ireland Statistics & Research Agency](#).
8. The [UK Property Transaction statistics](#) are taken from HM Revenue and Customs (HMRC) monthly estimates of the number of residential and non-residential property transactions in the UK and its constituent countries. The number of property transactions in the UK is highly

seasonal, with more activity in the summer months and less in the winter. This regular annual pattern can sometimes mask the underlying movements and trends in the data series so HMRC also presents the UK aggregate transaction figures on a seasonally adjusted basis.

Adjustments are made for both the time of year and the construction of the calendar, including corrections for the position of Easter and the number of trading days in a particular month.

9. UK HPI seasonally adjusted series are calculated at regional and national levels only. See [data tables](#).
10. The first estimate for new build average price (July 2016 report) was based on a small sample which can cause volatility. A three-month moving average has been applied to the latest estimate to remove some of this volatility.
11. Work has been taking place since 2014 to develop a single, official HPI that reflects the final transaction price for sales of residential property in the UK. Using the geometric mean, it covers purchases at market value for owner-occupation and buy-to-let, excluding those purchases not at market value (such as re-mortgages), where the 'price' represents a valuation.
12. Information on residential property transactions for England and Wales, collected as part of the official registration process, is provided by HM Land Registry for properties that are sold for full market value.
13. The HM Land Registry dataset contains the sale price of the property, the date when the sale was completed, full address details, the type of property (detached, semi-detached, terraced or flat), if it is a newly built property or an established residential building and a variable to indicate if the property has been purchased as a financed transaction (using a mortgage) or as a non-financed transaction (cash purchase).
14. Repossession sales data is based on the number of transactions lodged with HM Land Registry by lenders exercising their power of sale.
15. For England, this is shown as volumes of repossession sales recorded by Government Office Region. For Wales, there is a headline figure for the number of repossession sales recorded in Wales.
16. The data can be downloaded as a .csv file. Repossession sales data prior to July 2016 is not available. Find out more information about [repossession sales](#).

17. Background tables of the raw and cleansed aggregated data, in Excel and CSV formats, are also published monthly although Northern Ireland is on a quarterly basis. They are available for free use and re-use under the Open Government Licence.
18. HM Land Registry's mission is to guarantee and protect property rights in England and Wales.
19. HM Land Registry is a government department created in 1862. Its ambition is to become the world's leading land registry for speed, simplicity and an open approach to data.
20. HM Land Registry safeguards land and property ownership worth in excess of £7 trillion, including over £1 trillion of mortgages. The Land Register contains more than 25 million titles showing evidence of ownership for some 87% of the land mass of England and Wales.
21. For further information about HM Land Registry visit www.gov.uk/land-registry.
22. Follow us on [Twitter](#), our [blog](#), [LinkedIn](#) and [Facebook](#).

Unqualified Hull immigration adviser receives suspended sentence

Press release

Found guilty of giving unlawful immigration advice



A Hull man has received a suspended prison sentence after pleading guilty to

providing unregulated immigration advice.

Gary Pounder, 59, of Orchard Park Estate, Hull, was sentenced three months' imprisonment (suspended for 12 months) and ordered to repay costs to the victims at Hull & Holderness Magistrates Court on December 10.

In September 2020, Mr Pounder admitted to providing illegal immigration advice or services following an investigation by the Office of the Immigration Services Commissioner (OISC) in which three unrelated individuals confirmed Mr Pounder gave them unregulated advice for which he charged fees.

Mr Pounder's actions meant that the victims had their immigration status put at risk, including one victim who following advice from Mr Pounder, found he inadvertently applied for a travel document rather than seeking leave to remain. Another had been incorrectly informed of the fees required by the Home Office to cover his application which was subsequently rejected. The third victim's application was refused as insufficient evidence had been supplied.

Immigration Service Commissioner John Tuckett said, "Gary Pounder was not regulated and misled his clients. The impact on the victims and sentence given to Mr Pounder clearly demonstrates the importance of only providing immigration advice if you are lawfully qualified to do so."

Notes to editor

1. The OISC is an independent public body, established under the Immigration and Asylum Act (IAA) 1999, to regulate the provision of immigration advice and services in the UK.
2. Section 91 of the IAA 1999 creates a criminal offence of providing immigration advice, contrary to section 84 of the IAA 1999.
3. Media queries to Cornelius Alexander, Corporate Communications Business Partner on 0207 211 1167 or communications@oisc.gov.uk.

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British Embassy in Santiago receives Civil Service Award

In a year when the pandemic has taken up so much of the Embassy's agenda, 2020 has brought excellent news for Diversity and Inclusion in Santiago. After many years of continued work to make the Embassy a good place to work for LGBTI+ talent, on 4 December we proudly received the [Advancing LBGTI+ Inclusion Award](#), a recognition given by the UK Civil Service to showcase the best outcomes in the Civil Service's aspiration to attract greater diversity

and be the most inclusive employer.

Out of 297 nominations in 12 categories, the Embassy won the D&I Civil Service Award for having received the "["EquidadCL Certification"](#)" in July 2020, a local recognition that placed the Embassy in Santiago among the twenty best employers in Chile for LGBTI+ talent. This, in turn, allowed the Embassy to become the first diplomatic mission and public sector employer in Chile, and the only British Embassy in the region, to receive accreditation as a workplace committed to LGBTI+ inclusion.

EquidadCL Certification

The "Equidad CL Certification" is given each year by [Fundación Iguales](#) (one of the leading organisation for LGBTI+ rights in Chile), [Pride Connection Chile](#) (a business network that promotes inclusive workplaces) and the [Human Rights Campaign](#) (HRC; one of the Americas largest LGBTI+ civil rights organisations).

In 2020, a total of 63 companies and organisations participated in the certification process and were assessed in three core areas of LGBTI+ inclusion: adoption of non-discriminatory policies; the creation of employee resource groups/diversity and inclusion committees; and engagement in public activities supporting LGBTI+ inclusion. And the Embassy scored well in all those key areas.

UK Civil Service Awards

Part of the team who received the Award.

On its part, the UK Civil Service awards showcase the strong public service ethos of civil servants all across the Government departments in tackling demanding and important issues with innovative solutions, through collaboration and effective actions, to produce real impact for the people both in the UK and abroad. In this context, the Embassy's efforts working with the LGBTI+ community in Chile put into action the UK's wider commitment to make equality a reality for LGBTI+ people the world over.

Receiving the Civil Service Award was a recognition to the Embassy pulling together its public diplomacy, corporate policies, learning and development, and local outreach, to transform them into a strategic effort, working towards contributing to eradicating discrimination and setting a standard for LGBTI+ inclusion in Chile for the public and private sector alike.

The work ahead

From the first time our Embassy flew the rainbow flag above its building in 2012, becoming the first foreign mission to do so in Chile, until 2020 when we flew the transgender flag to mark the Transgender Day of Remembrance, our team in Santiago has worked permanently to make the Embassy a good place to work for LBGTI+ talent and to advocate for the protection and promotion of

LGBTI+ rights and values at a local level.

What about the future? Our Embassy is committed to continue demonstrating what can be achieved through a truly inclusive workplace that celebrates diversity, and we hope that other British Embassies around the world can get a similar certification to make our organisation a better place to work for all.

Further information

If you want to know more about the D&I Civil Service Awards , please contact [Pamela.Gallardo](#), GREAT Campaign Manager.

For more information about the activities of the British Embassy in Santiago, follow us on:

Rail fare rise to be delayed

- rail tickets will remain at 2020 prices until March 1 2021, giving commuters the chance to renew season tickets at old prices
- passengers still advised to reduce number of journeys as much as possible for the time being
- regulated fares to increase by 2.6% in March, the lowest amount in 4 years, ensuring taxpayers are not unfairly overburdened by anticipated investments of around £10 billion to keep vital services running during pandemic

The government will delay the normal annual January change to rail fares until 1 March next year (2021), offering a significant window for commuters who cannot work at home to purchase cheaper season tickets at the existing rate and allowing greater flexibility in uncertain times.

Regulated fares will then increase by RPI+1, a 2.6% rise. This is the lowest actual increase in 4 years. The effect of the delay means that key workers and those using the network throughout 2021 will pay about the same across the year than if fares had risen by inflation at the usual time. Those renewing season tickets will be able to do so until 28 February, getting up to a year's travel at the old rates.

Changes to the price of tickets reflect the need to continue investing in modernising the network, improving punctuality and reliability, and also recognises the unprecedented taxpayer support over the last 12 months.

The government took immediate action at the outbreak of the pandemic to support our railways, investing over £4 billion to date to protect the key

services passengers depend on and frontline jobs. In total, the government anticipates providing around £10 billion to protect the railway through its emergency agreements with rail operators.

This change will help recover some of the significantly increased costs met by taxpayers to keep services running during the pandemic.

Chris Heaton-Harris, Rail Minister, said:

Delaying the change in rail fares ensures passengers who need to travel have a better deal this year.

Right now, our priority must be ensuring our transport network is safe for passengers and staff, and we urge members of the public to follow the government's advice and only travel when absolutely necessary.

By setting fares sensibly, and with the lowest actual increase for 4 years, we're ensuring that taxpayers are not overburdened for their unprecedented contribution, ensuring investment is focused on keeping vital services running and protecting frontline jobs.

The guidance remains that you should reduce the number of journeys you make wherever possible. Walk or cycle where possible, and plan ahead and avoid busy times and routes on public transport. This will allow you to practise social distancing while you travel. If you're in Tier 3, you should avoid travelling outside of your area.

If you need to use public transport, you should follow the [safer travel guidance](#).

Granting the fare break follows on from extensive investment by the government to provide refunds on Advance Tickets during changes to regional and national restrictions throughout the pandemic, ensuring passengers were not left out of pocket for following essential health guidance.

COVID-19: CMA launches investigation into airlines over refunds

The move comes as part of ongoing work by the Competition and Markets Authority (CMA) in relation to holiday refunds during the coronavirus (COVID-19) pandemic.

The investigation will consider situations where airlines continued to operate flights despite people being unable lawfully to travel for non-

essential purposes in the UK or abroad, for example during the second lockdown in England in November.

The CMA is aware that, in some cases where flights were not cancelled, customers were not offered refunds even though they could not lawfully travel. Instead, many were offered the option to rebook or to receive a voucher.

The CMA recognises that the airlines sector, like many others, is under strain due to the pandemic. However, it is concerned that certain airlines may have breached consumers' legal rights by failing to offer cash refunds, leaving people unfairly out of pocket, and has therefore opened an investigation to examine the matter further.

Andrea Coscelli, Chief Executive of the CMA, said:

We will be carefully analysing all the evidence to see whether any airlines breached consumers' legal rights by refusing people cash refunds for flights they could not lawfully take.

We recognise the continued pressure that businesses are currently facing, but they have a responsibility to treat consumers fairly and abide by their legal obligations.

The CMA will be working closely with the UK Civil Aviation Authority as it progresses its investigation.

While the Civil Aviation Authority (CAA) leads on consumer protection in the airline sector, the CMA has undertaken extensive action in connection with cancellations and refunds during the pandemic and is well placed to support the CAA on these issues. The CMA and the CAA continue to work closely and share the same enforcement powers to tackle breaches of consumer protection law.

The CMA will now be writing to a number of airlines requiring information to understand more about their approaches to refunds for consumers prevented from flying by lockdown.

Following a careful analysis of this evidence, the CMA then will decide whether to launch enforcement action against individual airlines.

Notes to editors

1. It should not be assumed at this stage of the CMA's investigation that any airline has breached consumers' rights. The CMA has not reached a view on this issue and, ultimately, only a court can decide whether this has occurred.
2. At this stage, the CMA is not disclosing the identities of the airlines it will be writing to. Should it decide to launch enforcement action, it will likely name the airline(s) involved at that time, in line with its [transparency policy](#) in consumer enforcement cases.

3. As an enforcer under Part 8 of the Enterprise Act 2002, the CMA cannot levy administrative fines, but it can enforce consumer protection legislation through the courts, and where appropriate, obtain additional measures to improve consumer choice, drive better compliance with the law, or obtain redress for consumers.
4. More information about the investigation will be available on the CMA's [airlines case page](#).
5. With media queries, contact the CMA press office via press@cma.gov.uk or on 020 3738 6460.