

REVEALED: THE UK'S 2021 HOUSE PRICE WINNERS

- **Taunton tops UK house price growth table in 2021**
- **Chippenham saw the largest cash increase with prices up £58,322**
- **Rochdale was 3rd and highest placed northern town**

Areas with the biggest house price growth of 2021 have seen the value of homes rise by three times the national average, according to the latest data from Halifax.

Taunton in Somerset saw house prices grow by the fastest rate (21.8%) over the course of the last year, compared to an average of 6.2% nationwide. In cash terms prices in Taunton rose by £56,546 to £315,759.

With its good links to the M4 and rural surroundings, the Wiltshire town of Chippenham also benefited from the 'race for space' amongst buyers, with the biggest increase in house prices in cash terms. Prices there rose from £322,859 in 2020 to £381,181, an increase of £58,322 (18.1%).

Rising house prices were not limited to the south. In fact just five of the top 20 biggest rises happened in towns across the South East and South West. The remaining 15 were spread across the Midlands, Wales, North of England and Scotland. No areas within Greater London appeared in the top 20.

The area of London with the highest growth was Enfield. Here prices grew by 6.8% (2020: £479,745 v 2021: £512,135), marginally ahead of Harrow, where prices rose 6.7% (2020: £531,708 v 2021: £567,501).

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Russell Galley, Managing Director, Halifax, said: "As the county town of Somerset, this year's house price winner, Taunton, has a lot to offer homebuyers with its high quality of life and great transport links to major towns and cities across the South West.

"Like Taunton, many of the areas that saw the biggest house price growth over the last year enjoy a combination of greater affordability and space compared to nearby cities. Places like Bolton,

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Newark, Bradford and Hamilton – where there are a broad range of property types and settings – all offer significantly better value than their more metropolitan neighbours.”

“This is perhaps most clearly shown in the UK’s capital. It is rare that no London boroughs appear amongst the areas of highest house price growth but that is the case in 2021. This shift echoes what we have seen from home buyers over the last year – less focus on major cities and more demand in the suburbs and further afield.”

Rise of the North

The top 20 areas for house price growth includes four from the North West (Rochdale, Widnes, Bolton, and Wirral), three from Yorkshire and the Humber (Bradford, Scunthorpe, and Doncaster) and two from Scotland (Motherwell and Hamilton). A further six are from the Midlands and Wales.

This spread contrasts with 2020, where 11 of the areas with the greatest growth were in London and the South.

Wales saw the greatest rate of house price growth across any UK region, with the value of homes rising by 14% on average (2020: £202,680 v 2021: £231,134). This was well ahead of those in second and third place, Yorkshire and Humber and East Anglia, where gains of just over 10% were been made over the past 12 months. On average, almost every region from the Midlands up to Scotland saw house prices increase by the UK average or more during the last year.

Scotland achieved average growth of 8.8%, with prices rising by £16,761 to £207,778. Motherwell saw the highest growth with 17.3% (£177,118, +£26,103), ahead of Hamilton at 13.7% (£159,176, +£19,225), and Dumfries on 13.6% (£175,002, +£20,982).

Like the rest of the UK, while the major cities saw growth, in most instances it was at a rate below the Scottish average. Only Dundee (11.3%) had an above regional average increase, with Aberdeen (8.4%), Glasgow (7.1%), and Edinburgh (7.0%) all falling short of Scotland-wide gains.

At the other end of the country, the capital experienced a largely flat year for house prices. Greater London saw average prices fall marginally, from £558,272 to £554,684 (-0.6%). The picture across individual boroughs was mixed; Enfield and Harrow were the only two areas with growth beyond the UK average. Westminster saw the greatest fall of any area of the country, down by 6.9%.

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Table 1: UK's 20 towns with the highest growth in average house price, 2020-2021

Town	Region	Average House Price 2020	Average House Price 2021	1 year change £	1 year change %
Taunton	South West	259,213	315,759	56,546	21.8%
Newark	East Midlands	234,202	280,934	46,732	20.0%
Rochdale	North West	173,975	206,098	32,123	18.5%
Chippenham	South West	322,859	381,181	58,322	18.1%
Braintree	South East	301,980	356,216	54,236	18.0%
Widnes	North West	189,247	222,876	33,628	17.8%
Motherwell	Scotland	151,015	177,118	26,103	17.3%
Bolton	North West	181,853	212,671	30,818	16.9%
Hereford	West Midlands	262,536	306,872	44,336	16.9%
Walsall	West Midlands	199,358	230,972	31,614	15.9%
Bradford	Yorkshire and Humberside	147,361	170,684	23,323	15.8%
Swansea	Wales	183,230	211,590	28,360	15.5%
Kettering	East Midlands	248,320	285,103	36,783	14.8%
Maidstone	South East	323,208	370,964	47,756	14.8%
Newton Abbot	South West	284,609	326,623	42,014	14.8%
Spalding	East Midlands	230,965	264,668	33,703	14.6%
Wirral	North West	241,107	276,042	34,936	14.5%
Scunthorpe	Yorkshire and Humberside	154,199	176,186	21,986	14.3%
Doncaster	Yorkshire and Humberside	176,728	201,824	25,096	14.2%
Hamilton	Scotland	139,951	159,176	19,225	13.7%
UK average		304,598	323,355	18,757	6.2%

Source: Halifax, Bank of Scotland, 12 months to October

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Table 2: UK's 20 towns with the lowest growth in average house price, 2020-2021

Town	Region	Average House Price 2020	Average House Price 2021	1 year change £	1 year change %
Westminster	Greater London	792,896	738,088	-54,809	-6.9%
Airdrie	Scotland	156,897	150,874	-6,023	-3.8%
Hammersmith And Fulham	Greater London	741,066	716,541	-24,525	-3.3%
Coatbridge	Scotland	149,315	145,880	-3,435	-2.3%
Islington	Greater London	727,922	716,554	-11,368	-1.6%
Kirkcaldy	Scotland	155,888	157,663	1,774	1.1%
Oxford	South East	477,085	482,893	5,808	1.2%
Croydon	Greater London	429,939	436,441	6,502	1.5%
Inverness	Scotland	195,534	198,672	3,137	1.6%
Cambridge	East Anglia	465,191	473,790	8,600	1.8%
Dartford	South East	347,098	353,714	6,616	1.9%
Gravesend	South East	347,366	356,196	8,830	2.5%
Stockton On Tees	North	185,997	190,736	4,739	2.5%
Waltham Cross	South East	403,208	414,071	10,863	2.7%
Glenrothes	Scotland	147,250	151,945	4,695	3.2%
Bexley	Greater London	401,946	416,390	14,444	3.6%
Waltham Forest	Greater London	509,443	530,176	20,733	4.1%
Havering	Greater London	411,084	428,012	16,927	4.1%
Sutton	Greater London	461,736	481,265	19,529	4.2%
Enfield	Greater London	479,745	512,135	32,390	6.8%
UK average		304,598	323,355	18,757	6.2%

Source: Halifax, Bank of Scotland, 12 months to October

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Table 3: Regional house price changes, 2020-2021

Region	Average House Price 2020	Average House Price 2021	1 year change £	1 year change %
Wales	202,680	231,134	28,454	14.0%
Yorkshire and Humberside	209,858	231,553	21,695	10.3%
East Midlands	241,453	265,828	24,375	10.1%
East Anglia	294,814	322,604	27,790	9.4%
Scotland	191,017	207,778	16,761	8.8%
North West	223,913	242,286	18,373	8.2%
Northern Ireland	175,528	188,892	13,364	7.6%
South West	306,502	329,110	22,608	7.4%
West Midlands	251,474	266,659	15,185	6.0%
North	184,678	195,515	10,837	5.9%
South East	408,391	420,042	11,651	2.9%
Greater London	558,272	554,684	-3,588	-0.6%
UK average	304,598	323,355	18,757	6.2%

Source: Halifax, Bank of Scotland, 12 months to October

Notes to editor

This information is intended for the sole use of journalists and media professionals. House price to average earnings ratio available on request for listed towns. The prices quoted are taken from the Halifax and Bank of Scotland House Price database and refer to average prices for the 12 months to October of each year. Prices are arithmetic average prices of houses – otherwise known as crude averages – on which an offer of mortgage has been granted. These prices are not standardised and therefore can be affected by changes in the sample from year to year – as such care should be taken when comparing prices. Note that individual towns may be excluded from the lists in any given year if there is an insufficient number of transactions to calculate an average figure.

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