



The **Lloyds Coastal Homes Review** tracks house price movements in 197 coastal locations in Great Britain. The review is based on house price data from the Land Registry and Registers of Scotland.

Sandbanks tops the charts as Britain's priciest seaside spot – but prices are slipping

- **Sandbanks is Britain's most expensive coastal location, with an average property price of £965,708**
- **Nationally, the average price of a home by the water is now £295,991, down 1% on previous year**
- **Campbeltown in Scotland has the least expensive coastal properties, valued at £103,078**
- **Housing market in coastal locations worth around £21 billion last year**

Sandbanks has once again claimed the crown as Britain's most expensive coastal location.

New research from Lloyds reveals the average home in the exclusive Dorset enclave now costs £965,708, a drop of 3% (£33,595) compared to last year – though it still puts Sandbanks firmly at the top of the coastal property league, which is dominated by locations in the South West.

Where else makes the list?

2. Salcombe, Devon – £826,159

Salcombe combines estuary views with a lively town centre full of galleries and boutiques.

3. Padstow, Cornwall – £715,974

This foodie hotspot is famed for its harbour charm and seafood scene, with daily catches served up in award-winning restaurants.

4. Aldeburgh, Suffolk – £619,693

Known for its artsy vibe and distinctive architecture, Aldeburgh offers a quieter, cultured coastal escape.

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What makes Sandbanks so desirable?

- **Golden beaches:** Sandbanks boasts some of the finest sandy beaches in the UK, with crystal-clear waters and excellent facilities for sunbathing, swimming, and water sports.
- **Luxury living:** It's renowned for its high-end properties, featuring some of the most expensive homes in the country, attracting celebrities, entrepreneurs, and high-net-worth buyers.
- **Dining and leisure:** The peninsula is home to a variety of upscale restaurants, cafes and bars, providing a vibrant dining and nightlife scene.

Coastal prices dip slightly, but long-term gains remain strong

Across Britain, the average price of a home by the sea now stands at £295,991 – down 1% year-on-year.

Despite this recent, small dip, prices in coastal towns are up by 18% over the past five years. In premium locations, it's an increase of 37% – adding £168,408 to the cost of a typical high-end coastal home. **St Mawes** in the South West saw the biggest increase over this period, adding £222,602 (+68%) to the price of the typical property.

Brighton saw the highest combined value of coastal home purchases over the last year, with deals totalling just over £927 million. This was followed by **Plymouth** (£810 million) and **Poole** (£802 million). Overall, the housing market for coastal locations in Great Britain was worth around £21 billion last year.

Plymouth also saw the biggest number of transactions (3,258), followed by **Bournemouth** (2,195) and **Brighton** (1,982).

Where is it more affordable to live by the coast?

Scotland dominates the list of most affordable coastal towns, with all 10 of the cheapest spots located north of the border.

Top of the list is **Campbeltown**, on the scenic Kintyre Peninsula, where the average home costs just £103,078 – down 11% in the past year. Once dubbed the whisky capital of the world, Campbeltown offers dramatic coastal views and access to the islands of Islay, Jura and Arran.

It's followed by **Rothesay** (£111,764), **Millport** (£114,008) and **Port Bannatyne** (£115,421) – all island communities on Scotland's west coast, nestled within the sheltered waters of the Firth of Clyde.

Outside of Scotland, the least expensive location in England is **Newbiggin-By-The-Sea** in the North East, while in Wales it is **Prestatyn**.

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Most and least expensive coastal towns in each region

Coastal location	Average house price 2024
East Midlands	
Chapel St Leonards	£214,802
Skegness	£202,559
East of England	
Aldeburgh	£619,693
Lowestoft	£238,372
North East	
Whitley Bay	£310,918
Newbiggin-By-The-Sea	£132,863
North West	
Grange-Over-Sands	£308,419
Fleetwood	£146,338
Scotland	
St Andrews	£458,381
Campbeltown	£103,078
South East	
Lymington	£608,253
East Cowes	£239,605
South West	
Sandbanks	£965,708
Plymouth	£248,668
Wales	
The Mumbles	£417,043
Prestatyn	£192,331
Yorkshire and The Humber	
Whitby/Robin Hood's Bay	£299,161
Withernsea	£148,402

Source: Land Registry house price data 12 months to January 2025, Registers of Scotland full year 2024

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Amanda Bryden, Head of Mortgages, Lloyds, said:

“Coastal living continues to hold a special appeal – whether it’s the lure of sea views, sandy beaches, or a slower pace of life. Our latest research shows the most exclusive seaside spots - like Sandbanks – still command premium prices.

“In some of the UK’s most desirable coastal towns, average prices have dipped slightly over the past year. But, over the longer term, values remain significantly higher – especially in the South West, where demand from lifestyle movers continues to shape the market.

“At the other end of the scale, there are still pockets of real affordability – particularly in Scotland, where buyers can find coastal homes for a fraction of the price. For those willing to look beyond the traditional hotspots, there are some hidden gems offering great value and a strong sense of community.

“It’s also important to recognise that not all coastal areas share the same fortunes. Some seaside towns face significant challenges, from seasonal economies to a lack of affordable housing for local people.”

Data tables on following pages.

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Data tables

Table 1: Britain's most expensive coastal locations

Coastal location	Region	Average house price 2024
Sandbanks	South West	£965,708
Salcombe	South West	£826,159
Padstow	South West	£715,974
Aldeburgh	East of England	£619,693
Lymington	South East	£608,253
St Mawes	South West	£552,198
Lyme Regis	South West	£531,815
Budleigh Salterton	South West	£496,998
Dartmouth	South West	£495,643
Kingsbridge	South West	£484,986

Source: Land Registry house price data 12 months to January 2025, Registers of Scotland full year 2024

Table 2: Britain's least expensive coastal locations

Coastal location	Region	Average house price 2024
Campbeltown	Scotland	£103,078
Rothesay	Scotland	£111,764
Millport	Scotland	£114,008
Port Bannatyne	Scotland	£115,421
Girvan	Scotland	£116,211
Greenock	Scotland	£117,751
Ardrossan	Scotland	£124,532
Wick	Scotland	£126,708
Stranraer	Scotland	£128,888
Saltcoats	Scotland	£129,194

Source: Land Registry house price data 12 months to January 2025, Registers of Scotland full year 2024

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Table 3: England and Wales' least expensive coastal locations

Coastal location	Region	Average house price 2024
Newbiggin-By-The-Sea	North East	£132,863
Fleetwood	North West	£146,338
Blackpool	North West	£146,764
Withernsea	Yorkshire and The Humber	£148,402
Maryport	North West	£153,243
Seaham	North East	£157,100
Blyth	North East	£158,265
Hartlepool	North East	£158,271
Cleethorpes	Yorkshire and The Humber	£166,909
Whitehaven	North West	£170,673

Source: Land Registry house price data 12 months to January 2025

Table 4: Biggest price increases in coastal locations 2023 vs 2024

Coastal location	Region	Average house price 2023	Average house price 2024	1-year change
Gourock	Scotland	£141,278	£175,660	+24%
St Mawes	South West	£466,758	£552,198	+18%
Seaham	North East	£137,483	£157,100	+14%
Seaton	South West	£313,436	£357,515	+14%
Montrose	Scotland	£131,342	£148,638	+13%
Llanfairpwllgwyngyll	Wales	£237,770	£266,746	+12%
Banff	Scotland	£131,191	£146,996	+12%
Peterhead	Scotland	£132,030	£147,859	+12%
Saltcoats	Scotland	£115,372	£129,194	+12%
Rothesay	Scotland	£101,477	£111,764	+10%
All coastal locations GB		£299,940	£295,991	-1%

Source: Land Registry house price data 12 months to January 2024 and January 2025 / Registers of Scotland full year 2023 and 2024

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Table 5: Biggest price increases in coastal locations 2019 vs 2024

Coastal location	Region	Average house price 2019	Average house price 2024	5-year change
St Mawes	South West	£329,597	£552,198	+68%
Anstruther	Scotland	£176,073	£267,367	+52%
Newbiggin-By-The-Sea	North East	£88,104	£132,863	+51%
Burntisland	Scotland	£152,987	£226,743	+48%
Lossiemouth	Scotland	£133,564	£197,823	+48%
Troon	Scotland	£148,942	£217,887	+46%
Eyemouth	Scotland	£135,754	£192,655	+42%
Dingwall	Scotland	£128,353	£179,774	+40%
West Kilbride	Scotland	£171,999	£240,349	+40%
Dunbar	Scotland	£209,872	£292,073	+39%
All coastal locations GB		£251,147	£295,991	+18%

Source: Land Registry house price data 12 months to January 2020 and January 2025 / Registers of Scotland full year 2019 and 2024

Notes

Methodology

This information is intended for the sole use of journalists and media professionals.

The prices used are simple arithmetic ('crude') averages. These prices are not standardised and therefore can be affected by changes in the sample from period to period. Note that individual locations may be excluded from the lists in any given year if there is an insufficient number of transactions to calculate an average figure. 'Premium locations' based on average of top 10 most expensive locations in given year.

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