

Housing Market Bulletin

For Cambridgeshire Peterborough & West Suffolk

Edition 65

Published June 2025, based on March 2025 Hometrack data

Welcome

Welcome to Edition 65 of our longstanding housing market bulletin.

2025 seems to be the year of change for the Bulletin, with a new look for Hometrack, our chief data source, and Microsoft announcing the demise of Publisher, which I have been using since the Bulletin first started way back in 2009!

As the March 2025 data is still being shared in its "old" format by Hometrack, I decided to take the plunge and try to produce the Bulletin in Word instead of Publisher – that way, at least we have overcome the hurdle of formatting. I have averaged Forest Heath and St Edmundsbury figures in Ed 65, as new Hometrack data uses West Suffolk.

The next step will be "converting" from the trusty Hometrack data layouts to the new data formats, which although improved will take a little time to adjust.

I am optimistic that our next edition (#66) based on June 2025 data will use the new Hometrack format so when it comes to producing Edition 66 (around August time) we'll be adapting to make best use of the new combinations of data which will be available to us. We shall see!

In the meantime, please let me know what you think about this layout. Are the maps and graphs big enough to read?

Is there anything about the old Publisher format which you prefer? (You can look back at old editions if you follow this [link](#)).

Maybe you prefer some aspects of the "new look" Bulletin.

All feedback is appreciated, as always. Many thanks!

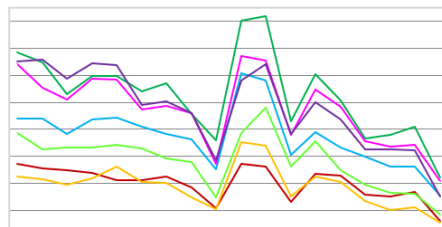
Sue Beecroft

In brief...

Hometrack summary March 2025

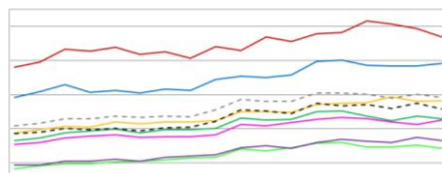
- House price inflation slows as demand cools and supply expands.
- UK house prices increase 1.6% in the year to March 2025.
- Buyer demand 1% higher than last year, tempered by the end of stamp duty relief, seasonal factors, and economic uncertainty
- Supply of homes for sale 12% higher than a year ago as more sellers enter the market, and sales agreed 6% higher than last year.
- Relaxation in stress testing of mortgage affordability by lenders could boost buying power & support sales volumes
- UK house price inflation predicted to slow towards 1% to 1.5% as sales numbers continue to increase.

Number of "real" sales



The number of "real" sales (excludes valuations data) fell to March 2025, reflecting national and regional trends.

Average price based on real sales



The lines are fairly steady to March 2025, meaning despite the drop in numbers of sales, prices seem to be holding up.

Market temperature

At March 2025 the time taken to sell was slowest in East Cambs and Fenland. As usual Cambridge sales went through the quickest.

The percentage of the asking price achieved was highest in Cambridge and Huntingdonshire; lowest in East Cambs and Fenland.

Private rents and LHAs

Rents have increased or held steady for many sizes of homes across our area. The Local Housing Allowance rates (frozen for 2025/26) still fail to cover many private rents across the area. East Cambs is the district where the most rents are covered by LHA.

Affordability ratios

Most lower quartile and median affordability ratios have remained fairly steady across the districts covered. As might be expected, Cambridge and South Cambs tend to have the poorest housing affordability, while Fenland and Peterborough show relatively better affordability ratios. The best (lowest) ratio was 5.6 in Fenland, and the worst (highest) was 14.0 in Cambridge.

Ladders

The ladders continue to grow taller, with Cambridge's average 3 bed new build now estimated to cost £948 per week.

Back page

The back page as usual sets out some background maps for the area covered, and contact details should you have suggestions of feedback, which are especially welcome as we navigate this "year of change" for the Bulletin.

In the new format we've added a list of all the tables and figures on page 23.

In addition, all figure, tables and page cross references throughout should now be "clickable" so you can find what's being referred to quickly. You may need to hold "ctrl" on the keyboard and click.

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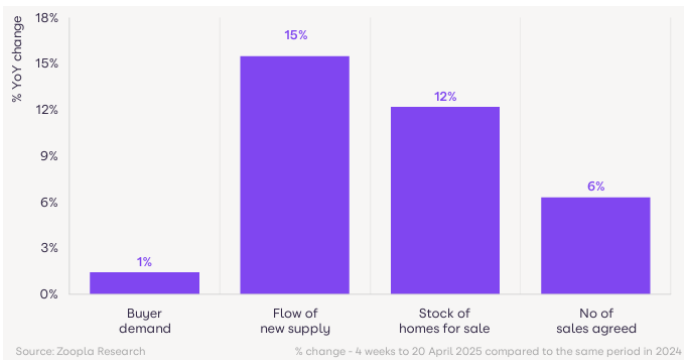


Hometrack UK price index, March 2025

Summary

- House price inflation slows as demand cools and supply expands
- UK house prices increase 1.6% in the year to March 2025, up from 0.2% a year ago but down from 1.9% in December 2024
- Buyer demand 1% higher than last year, tempered by the end of stamp duty relief, seasonal factors, and economic uncertainty
- Supply of homes for sale 12% higher than a year ago as more sellers enter the market. Sales agreed 6% higher than last year
- Relaxation in stress testing of mortgage affordability by lenders could boost buying power by 15-20%, supporting sales volumes
- UK house price inflation predicted to slow towards 1% to 1.5% in the coming months, as the number of sales continues to increase by 5% on last year

FIGURE 1 BUYER DEMAND SLOWS AS SUPPLY EXPANDS



Buyer demand weakens but affordability boost likely

House price inflation is losing momentum as seasonal factors and growing economic uncertainty cools buyer demand, while supply continues to expand. More homes for sale boost choice and keep house prices in check.

House price inflation is set to slow further in the coming months, while sales agreed will continue to increase. We expect lower base rates over 2025 to support market activity.

In addition, lenders are starting to adjust how they stress test the affordability of new mortgages. We estimate this could boost buying power by 15-20%, supporting demand and sales agreed rather than boosting house prices.

Analysis

Buyer demand has cooled in recent weeks as the supply of homes for sale continues to expand, slowing house price inflation. We expect continued growth in sales agreed, and slow but steady house price inflation

Richard Donnell, Executive Director - Research

House price inflation slows to 1.6% as supply expands

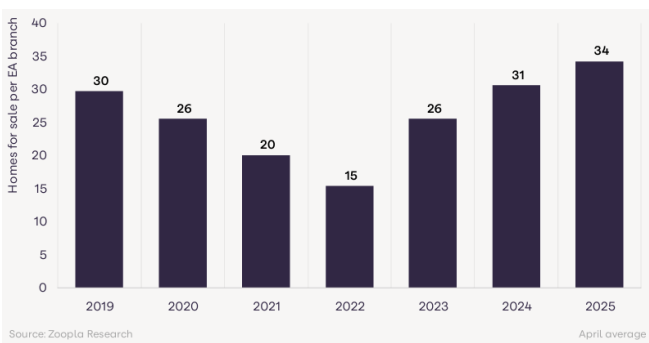
Average house prices have increased by 1.6% over the last 12 months to March 2025, down from 1.9% at the end of 2024. House price growth remains higher than the 0.2% recorded a year ago. The average price of a home is £268,000, an increase of £4,270 over the last year.

Buyer demand was running 10% above last year in the early months of 2025, ahead of the end of stamp duty relief in England and Northern Ireland. Demand has cooled in recent weeks and is broadly in line with the levels recorded a year ago.

The weakening in buyer demand is partly seasonal, reflecting the Easter holidays, while global events and uncertainty over the economic impact of tariffs are likely to be causing hesitation amongst some buyers. Sales agreed are holding up 6% higher than a year ago¹.

One area of the market where there is robust growth is in the number of homes for sale. There were 15% more homes listed for sale in the last month compared to a year ago¹. The average estate agent currently has 34 homes for sale, compared to 31 this time last year and a low of 15 in 2022 during the pandemic boom. Many of these sellers are also buyers, which explains why sales agreed continue to increase.

FIGURE 2 AVERAGE ESTATE AGENT HAS 34 HOMES FOR SALE



North-south divide in house price inflation

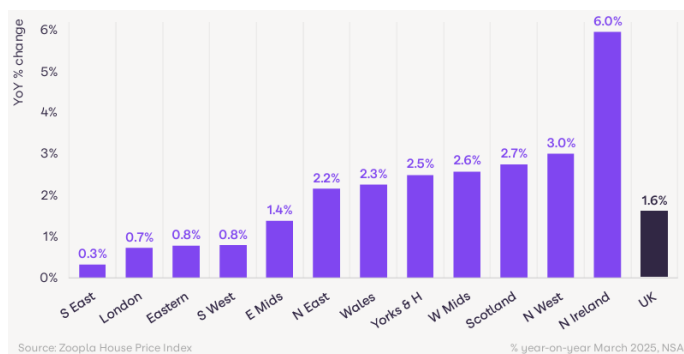
House price inflation is starting to slow across all regions and countries of the UK, mirroring the national trend. However, the current rate of price growth remains higher than a year ago across all areas.

The number of sales agreed is also higher than a year ago across all areas. Sales agreed are up by double digits in Wales (14%), the North-West (10%) and the North-East (10%). The market needs only modest price rises to support sales activity.

House price inflation is still sitting at less than 1% across southern regions of England where affordability pressures are greatest. House prices in these regions are high relative to household incomes, while the recent end of the stamp duty boost has dampened demand.

In contrast, prices are rising by 2.2% - 3% across the West Midlands, the Northern regions, Wales and Scotland. Prices are 6% higher in Northern Ireland. House prices are lower in these areas, and buying a home is accessible to a greater number of households.

FIGURE 3 HOUSING PRICE INFLATION REFLECTS A NORTH-SOUTH DIVIDE



Uncertainty to temper demand in the short term

We expect market activity to continue to track in line with 2024 levels. However, ongoing uncertainty around the impact of tariffs on the UK's economy will continue to weigh on demand in the coming weeks.

While UK economic growth is expected to be weaker in 2025, growth in average earnings² (5.6%) remains well ahead of general inflation.

Current expectations are that the Bank of England may have scope to further lower the UK base rate this year.

This would ensure the cost of average fixed-rate mortgage remains in the 4-5% range.

This points to a general continuation of current housing market trends, with steady growth in sales as more sellers come to the market but with house price inflation remaining in check.

Boost to buying power from changes to affordability tests

One emerging trend that we expect to positively support market activity in the coming months is a relaxation in how lenders assess the affordability of new mortgages. While buyers focus on the mortgage rate they will pay, lenders also check whether the borrower can afford a 'stressed mortgage rate' at a higher level than the borrower will pay.

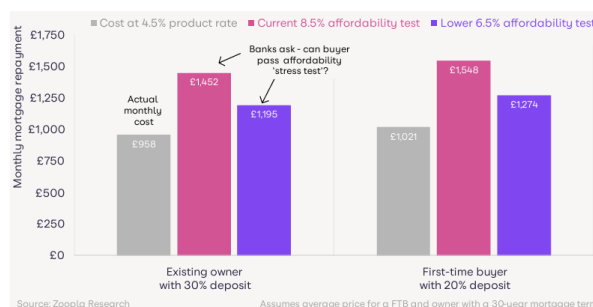
While the average 5-year fixed rate mortgage is around 4.5% today, many lenders are currently 'stress testing' affordability at 8-9%. This makes it harder to secure a mortgage without a large deposit. If average mortgage stress rates were to return to pre-2022 levels of 6.5% to 7%, this would deliver a 15-20% boost to buying power.

An average first-time buyer with mortgage repayments of £1,020pcm at a 4.5% mortgage rate would typically have to

prove they could afford monthly repayments of £1,550pcm at an 8.5% stress rate. If the stress testing is relaxed to 6.5%, repayments would fall to £1,275pcm, boosting buying power. It's a similar pattern for the average homeowner, while the actual impact will vary by lender and type of borrower.

This change would consequently support demand and sales volumes, helping to clear the stock of homes for sale, rather than boosting house prices. Other existing rules and regulations that remain in place will continue to impact the availability of mortgage finance.

FIGURE 4 REVISED LENDING CRITERIA COULD POTENTIALLY BOOST AFFORDABILITY BY 15-20%



Outlook – slower price growth, more sales

The housing market has been resilient to external forces over the last 2 years and is facing further headwinds. The growth in the number of homes for sale is evidence that there are many homeowners in the market looking to move home, despite wider macro trends. We expect house price growth to slow towards 1% to 1.5% in the coming months. The market remains on track for 5% more sales in 2025 as long as sellers remain realistic on pricing.

Questions?

If you have any questions about our research please do get in touch Richard Donnell, Director of Research & Insight at richard.donnell@zoopla.co.uk and Theo Brewer, Director of Innovation at theo.brewer@hometrack.com

Notes & sources

The information and data in this report was correct at the time of publishing and high standards are employed to ensure its accuracy.

Pages 2 to 4 are edited from <https://www.hometrack.com/newsroom/uk-house-price-index/>

You can sign up for all the latest research from Zoopla at <https://advantage.zpg.co.uk/>

FIGURE 5 ZOOPLA HOUSING PRICE INDEX MARCH 2025 AND CITY INDEX TABLE

House Price Index - Country, region and city summary

Note: The Zoopla house price index is a repeat sales-based price index, using sold prices, mortgage valuations and data for agreed sales. The index uses more input data than any other and is designed to accurately track the change in pricing for UK housing.

March 2025 Index
(Published April 2025)

Source: Zoopla House Price Index



	Average price	%YoY Mar-25	%YoY Mar-24	Monthly trend	Annual trend
United Kingdom	£268,000	1.6%	0.2%		
20 City Composite	£307,900	1.4%	0.6%		
Belfast	£185,100	6.0%	5.3%		
Liverpool	£162,300	3.1%	1.9%		
Newcastle	£157,600	2.7%	1.6%		
Manchester	£229,300	2.6%	1.6%		
Birmingham	£212,100	2.3%	0.6%		
Sheffield	£175,400	2.3%	1.9%		
Glasgow	£153,800	2.3%	3.6%		
Leeds	£213,400	1.8%	1.6%		
Bristol	£340,100	1.7%	0.1%		
Edinburgh	£276,400	1.7%	1.1%		
Nottingham	£205,000	1.4%	0.0%		
Leicester	£228,300	1.2%	-0.3%		
Cardiff	£254,000	1.1%	1.7%		
Cambridge	£468,300	1.1%	0.6%		
Oxford	£450,100	1.0%	-0.8%		
Southampton	£258,400	0.8%	-0.8%		
London Euro Region	£534,200	0.7%	-0.2%		
Bournemouth	£326,300	0.5%	-1.8%		
Portsmouth	£278,000	0.5%	-1.4%		
Aberdeen	£137,800	-0.4%	-1.0%		

Source: Zoopla House Price Index. Sparklines show last 12 months trend in annual and monthly growth rates – red bars are a negative value – each series has its own axis settings providing a more granular view on price development.

Number of sales & valuations

What does this page show?

This page shows the number of sales and valuations, giving useful context to the rest of the Bulletin. Sales data comes from the Land Registry which is combined with Hometrack data which adds valuations data from the top 20 mortgage providers across the country. The data is presented in six month “chunks”.

- Figure 6 shows the number of sales and valuations for England and Figure 7 shows the same for the East of England.
- Figure 8 shows number of sales and valuations for each of the districts in our area, individually. Forest Heath and St Edmundsbury are combined into one bright pink “West Suffolk” line.
- TABLE 1 shows the number of sales and valuations for each district, the East of England and the whole of England. On the right, the last two columns show the change in number of sales and valuations over the last 6 and 12 months.

Notes & observations

- All three graphs show a reasonably similar trend with a big drop to March 2023 followed by a “kick up” to Sept 2024. A slight drop follows, bringing us to March 2025.
- In past editions we have seen that the number of sales & valuations drops over the most recent 6 months, but then picks up once more sales have been reported via the Land Registry system.
- TABLE 1 shows that over the last 6 months the number of sales and valuations has fallen in all areas, and in most areas over the last 12 months.
- Just to re-iterate, numbers usually rise once the Land Registry processes sales data and this is picked up by Hometrack over the following 3 to 6 months.
- This data sits behind the average price data set out on page 6.

Please note: The scale is different for each graph as the total numbers vary so much. So graph 1 goes up to 1,400,000, graph 2 goes up to 160,000 and graph 3 goes to 6,000.

Key to district colours

- Cambridge
- East Cambridgeshire
- Fenland
- Huntingdonshire
- South Cambridgeshire
- West Suffolk
- Peterborough

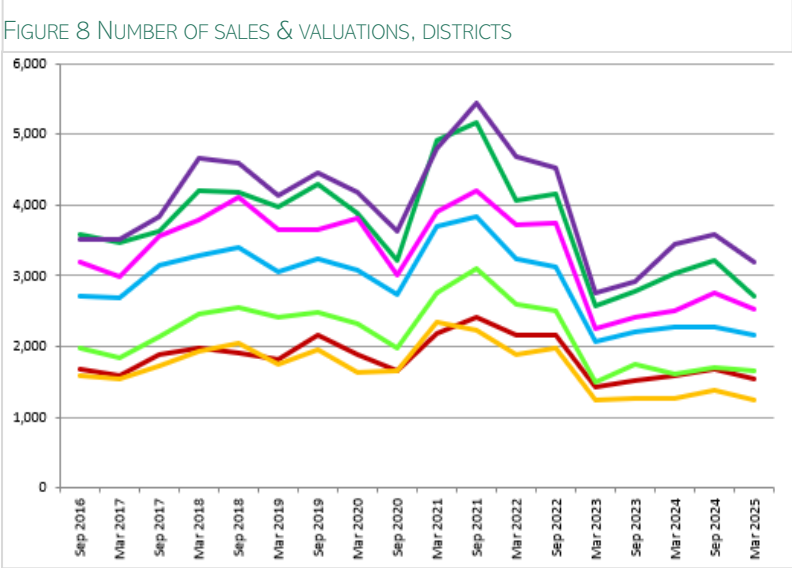
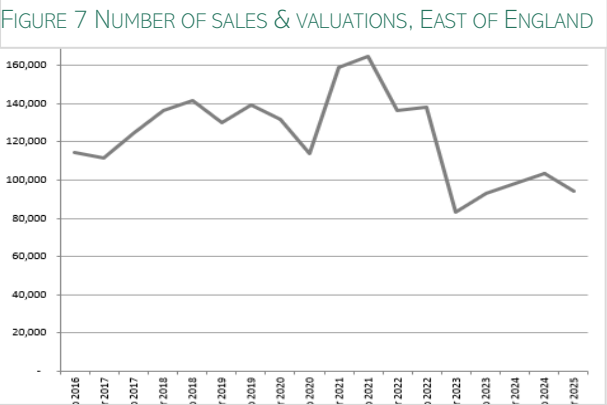
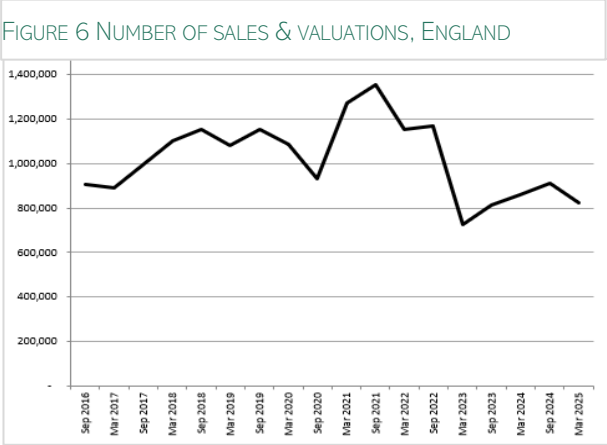


TABLE 1 NUMBER OF SALES & VALUATIONS

	Mar 2021	Sep 2021	Mar 2022	Sep 2022	Mar 2023	Sep 2023	Mar 2024	Sep 2024	Mar 2025	Change over last 6 months	Change over last 12 months
Cambridge	2,182	2,414	2,173	2,164	1,434	1,516	1,596	1,671	1,539	- 132	- 57
East Cambs	2,334	2,240	1,888	1,981	1,235	1,279	1,263	1,383	1,255	- 128	- 8
Fenland	2,769	3,092	2,600	2,501	1,504	1,740	1,608	1,710	1,665	- 45	57
Huntingdonshire	4,912	5,163	4,073	4,160	2,581	2,772	3,040	3,206	2,723	- 483	- 317
Peterborough	4,804	5,434	4,683	4,518	2,750	2,907	3,435	3,572	3,201	- 371	- 234
South Cambs	3,705	3,829	3,249	3,118	2,076	2,219	2,272	2,282	2,151	- 131	- 121
West Suffolk	3,908	4,204	3,710	3,740	2,261	2,410	2,496	2,761	2,538	- 223	42
East of England	159,068	165,001	136,393	138,305	83,463	93,097	98,019	103,254	94,170	- 9,084	- 3,849
England	1,274,243	1,355,019	1,153,149	1,170,918	727,161	815,296	858,101	913,427	822,228	- 91,199	- 35,873

About number of sales & valuations			
Source	Timespan	Last updated	Time interval
Hometrack	Apr 2016 to Mar 2025	May 2025	Data points repeat semi-annually

Average price based on sales & valuations

What does this page show?

Average prices on this page are based on sales and valuation data, providing an average price over the previous six-month period.

- Figure 9 shows average price achieved for homes across our whole area, at ward level.
- Figure 10 shows the average price trend for each district (solid lines) the region (grey dots) and England (black dots).
- Table 2 shows average property prices every 6 months and the change in average price over the last 6 and 12 months.

Notes & observations

- Figure 9 shows a familiar pattern of prices; generally higher in the south of our area, and generally lower in the north and east, with hotspots around some of the larger settlements and in some rural wards.
- Figure 10 shows average prices are higher for Cambridge (red) and South Cambridgeshire (pale blue) than all other areas. Peterborough (purple) and Fenland (light green) see similar average prices at the lower end of the scale. East Cambs (gold), West Suffolk (pink) and Huntingdonshire (dark green) all run close to the England & East of England average.
- On this page we have averaged the values for Forest Heath and St Edmundsbury and presented as one pink line, because when the new Hometrack data is released, the data will be presented simply as West Suffolk.
- Table 2 shows some falls and some rises and some falls in average price over the last 6 and 12 months. Four districts saw a fall both in the past 6 and 12 months (Cambridge, East Cambs, Fenland and South Cambs). Peterborough and West Suffolk saw a rise over both 6 and 12 months, reflecting the trend for both the region and the country.
- Only Huntingdonshire saw a change in direction in its average price, falling when we compare March 2025 and Sept 2024, but rising when we compare March 2025 to March 2024.

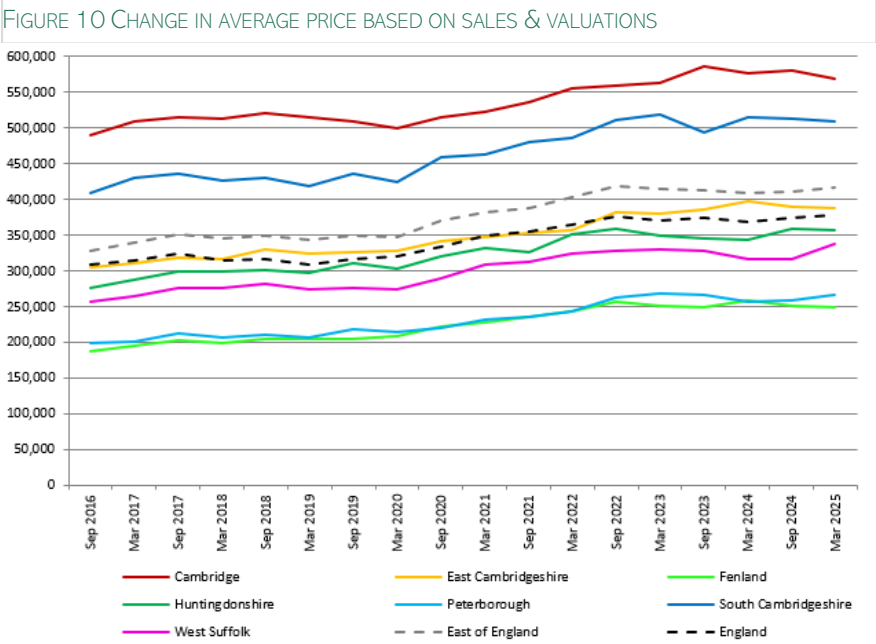
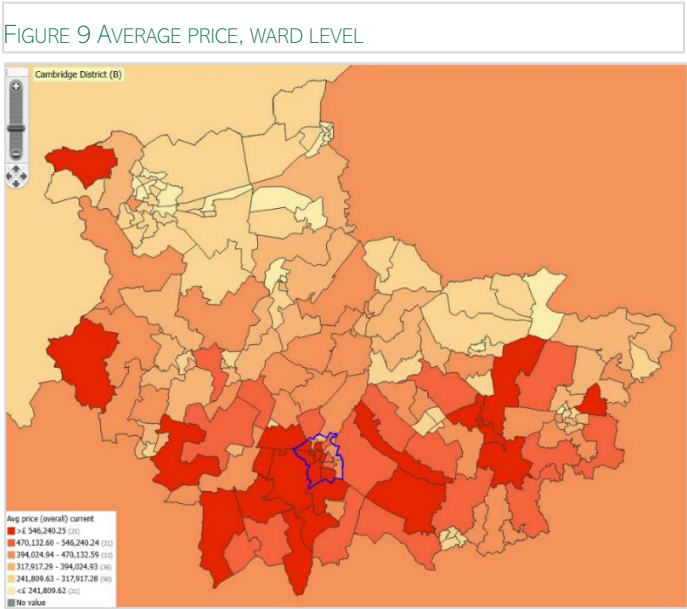


TABLE 2 AVERAGE PRICE BASED ON SALES & VALUATIONS (£)

	Mar 2021	Sep 2021	Mar 2022	Sep 2022	Mar 2023	Sep 2023	Mar 2024	Sep 2024	Mar 2025	Change last 6 months	Change last 12 months
Cambridge	522,224	535,720	556,118	559,586	563,086	586,285	577,264	580,295	569,896	-10,399	-7,368
East Cambs	347,787	353,042	357,832	381,805	379,512	385,943	397,616	389,805	388,583	-1,222	-9,033
Fenland	228,642	236,605	243,246	256,918	251,464	250,166	258,498	250,398	249,145	-1,253	-9,353
Huntingdonshire	331,410	326,403	350,544	358,173	350,148	345,783	342,744	358,503	356,396	-2,107	13,652
Peterborough	231,522	235,967	243,658	261,771	267,827	267,047	255,983	259,443	267,146	7,703	11,163
South Cambs	462,828	480,162	486,890	511,432	519,914	493,024	515,880	512,831	509,089	-3,742	-6,791
West Suffolk	309,545	312,257	325,301	329,192	330,172	327,557	315,775	315,866	337,669	21,803	21,894
East of England	382,690	388,324	404,079	418,044	415,281	412,377	408,394	410,557	416,584	6,027	8,190
England	350,066	355,747	364,316	376,775	369,963	374,030	369,161	374,183	377,621	3,438	8,460

About average price based on sales & valuations

Source	Timespan	Last updated	Time interval
Hometrack	Apr 2016 to Mar 2025	May 2025	Data points repeat semi-annually

Number of sales excluding valuations

What does this page show?

This page shows the number of sales completing using only data from the Land Registry. This page excludes valuation data secured by Hometrack. The number of “actual” sales is useful to understand turnover in our housing market excluding for example, valuations for re-mortgage purposes. Sales and valuation data is used elsewhere by Hometrack to secure a bigger sample, so statistics can be provided with confidence.

- Figure 11, Figure 12 and Figure 13 show the total number of actual sales across England, the East of England and in our group of districts. Please note the different scales on the left hand (vertical) axes.
- A bright pink line has been used in Figure 13 for West Suffolk, which replaces the two separate lines used elsewhere for the areas formerly known as Forest Heath and St Edmundsbury.
- Table 3 shows the number of sales completing in six monthly “chunks”; again, a total for West Suffolk is provided.

Notes & observations

- All three graphs show a similar trend to page 5 with drop to March 2023 followed by a small increase in Sept 2024. A drop follows, bringing us to March 2025.
- In Table 3 Huntingdonshire sees the largest number of actual sales completing at 644, while the smallest number of 308 completed in East Cambridgeshire to March 2025. It’s important to note that this is not a comment on demand or efficiency in either district—it’s more the result of the number of homes in each area.
- In March 2025 the number of ‘real’ sales represented between 16% to 25% of the number of sales plus valuations. Although still a fairly low proportion, it has increased a little. A similar proportion was seen across the Region and England (22% and 21% respectively).
- This time around, the lowest proportion was seen in West Suffolk at 16% and the highest was again seen in East Cambridgeshire at 25%.
- Knowing this proportion helps us work out how meaningful the average prices are when comparing average prices, presented in further detail in Figure 15.

Please note: When comparing actual sales on this page to sales & valuations on the previous page, that valuation data includes re-mortgages and mortgage valuations for homes that never make it to sale. Just highlighting, it’s not “like-for-like”

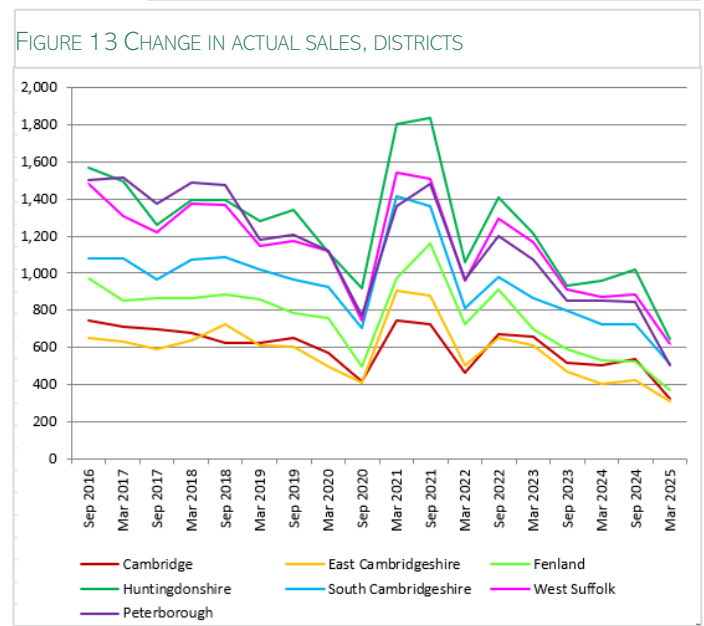
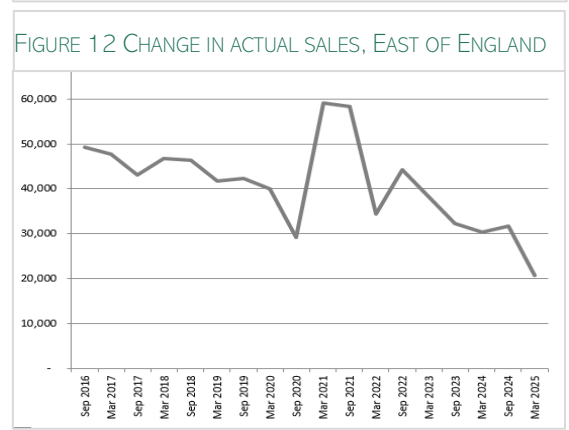
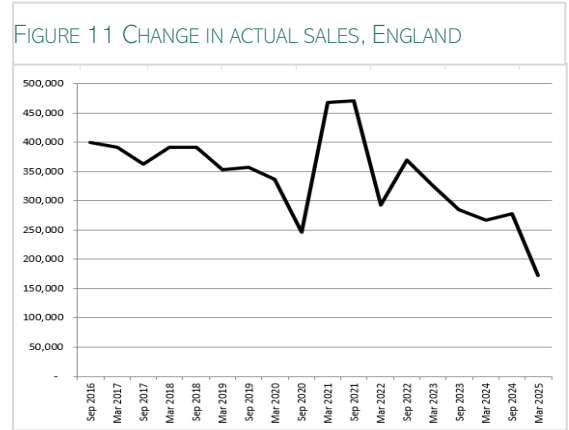


TABLE 3 NUMBER OF ACTUAL SALES

	Mar 2021	Sep 2021	Mar 2022	Sep 2022	Mar 2023	Sep 2023	Mar 2024	Sep 2024	Mar 2025	Mar 2025 S+V	S as % S+V
Cambridge	745	722	466	671	657	521	501	535	322	1,539	21%
East Cambs	905	879	505	650	613	468	406	422	308	1,255	25%
Fenland	973	1,159	724	912	698	594	530	526	369	1,665	22%
Huntingdonshire	1,806	1,838	1,059	1,410	1,214	931	959	1,019	644	2,723	24%
Peterborough	1,418	1,361	814	979	868	797	725	726	509	2,151	24%
South Cambs	1,543	1,510	959	1,295	1,168	913	874	886	616	2,538	24%
West Suffolk	1,364	1,483	967	1,201	1,074	854	854	848	507	3,201	16%
East of England	59,062	58,305	34,430	44,215	38,269	32,291	30,357	31,688	20,630	94,170	22%
England	467,291	471,246	292,680	368,776	326,044	284,104	266,186	277,223	172,158	822,228	21%

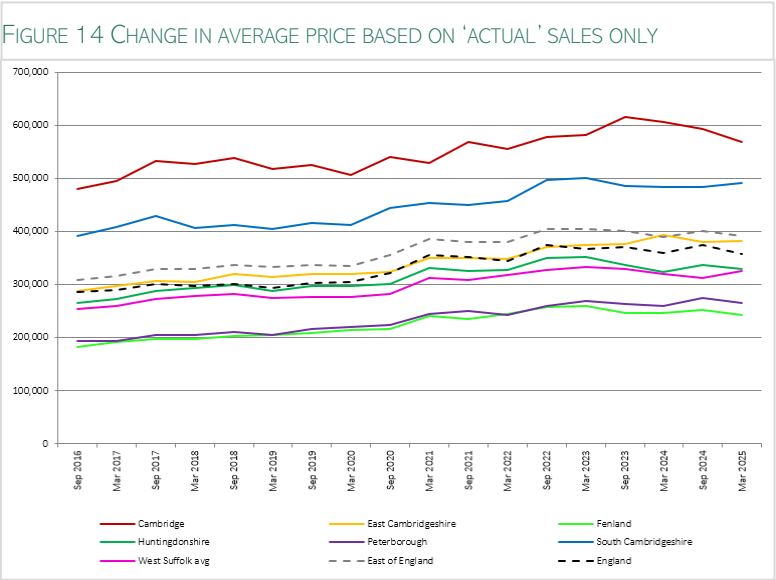
About number of sales excluding valuations			
Source	Timespan	Last updated	Time interval
Hometrack	Apr 2016 to Mar 2025	May 2025	Data points repeat semi-annually

Price of real sales

What does this page show?

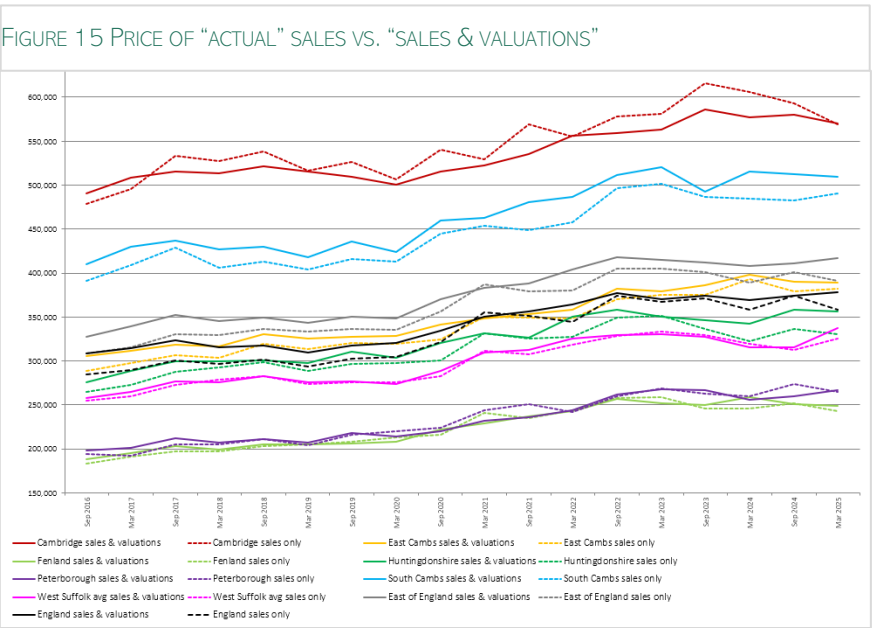
This page shows the average prices reached for “real” sales only i.e. excluding valuation data. The data comes from Land Registry, which can be slow to come through. Prices are averaged over the previous 6-month period.

- Figure 14 shows the trend in average price of actual sales for each district (solid lines) the region (grey dots) and England (black dots).
- Figure 15 sets out **both** the average price based on sales only (dashed lines) and the average price based on sales and valuations (solid lines).
- Again, Forst Heath and St Edmundsbury values have been averaged to produce these lines for West Suffolk.
- Table 4 shows average property prices based on actual sales only, plus it compares the latest price with the average price 6 and 12 months ago.



Notes & observations

- Table 4 shows a variable picture of change in average price when comparing March 2025 to March 2024 and to Sept 2024.
- South Cambs and West Suffolk average prices have increased a little over both the past 6 and 12 months.
- Cambridge and Fenland have seen a decrease over the past 6 and 12 months.
- Figure 15 shows varying trends for each area covered, with some districts experiencing a different trend for average price based on actual sales data only, compared to the average using sales and valuation data.
- In general, we can see that the two lines for each district run fairly close to each other, so there is not a huge difference if we look at average prices based on sales and valuations, or at average prices based on real sales only.



However it is good to be aware of the differences and to keep an eye on whether the two averages diverge very much over time. *Please note: From 2019 "real sales" only includes standard price paid data for residential property selling at market value. It excludes 'below market' transactions like sales from repossessions or non-standard property types. So the count is reduced but values should be more robust.*

TABLE 4 AVERAGE PRICE BASED ON ACTUAL SALES ONLY (£)

	Mar 2021	Sep 2021	Mar 2022	Sep 2022	Mar 2023	Sep 2023	Mar 2024	Sep 2024	Mar 2025	Change last 6 months	Change last 12 months
Cambridge	528,875	568,937	555,554	578,331	580,785	615,558	605,851	593,135	569,198	-23,937	-36,653
East Cambs	350,708	349,509	348,141	370,025	375,192	375,428	393,116	379,329	381,880	2,551	-11,236
Fenland	241,041	235,195	243,782	257,355	258,948	245,369	245,708	251,770	242,581	-9,189	-3,127
Huntingdonshire	331,809	325,355	327,076	349,419	351,627	336,459	322,773	336,083	330,047	-6,036	7,274
Peterborough	243,930	250,371	242,128	259,779	268,251	262,581	260,133	273,601	264,448	-9,153	4,315
South Cambs	453,918	448,880	457,429	496,965	501,582	486,491	484,225	482,983	490,347	7,364	6,122
West Suffolk	311,546	307,574	318,536	328,216	333,311	329,621	319,130	312,523	325,221	12,698	6,091
East of England	386,633	379,288	380,025	405,421	404,841	400,631	389,326	400,503	390,667	-9,836	1,341
England	355,186	351,690	343,913	373,803	367,074	370,831	358,549	374,399	357,816	-16,583	-733

About private of sales excluding valuations

Source	Timespan	Last updated	Time interval
Hometrack	Apr 2016 to Mar 2025	May 2025	Data points repeat semi-annually

Lower Quartile price

What does this page show?

This page sets out lower quartile (LQ) prices, which reflect the cheapest 25% of the market. Lower quartiles can be used as a guide to “entry level” sales prices. The data is based on a combination of sales and valuation data averaged over the previous 6 months.

When the lower quartile price decreases it means the lowest “end” of the market is becoming more affordable. Where it increases, the market is becoming less affordable.

- Figure 16 shows lower quartile prices for homes at ward level.
- Figure 17 shows lower quartile prices for each district (solid lines), the region (grey dashes) & England (black dashes). Again, a West Suffolk average line has been provided here.
- Table 5 shows lower quartile prices every 6 months and the change over the past 6 and 12 months.

Notes & observations

- Table 5 shows lower quartile prices ranging from £175K in Fenland to £375K in Cambridge at March 2025 (no change from Edition 64).
- Looking at March 2025, lower quartile prices have increased in 5 districts (meaning the bottom end of the market is becoming less affordable) and decreased in 2 districts (the bottom end of the market is becoming more affordable) since March 2024. The decreases were in East Cambridgeshire and Fenland.
- This is explored further on page 17+ where we explore the relationship of house prices and incomes using affordability ratios.

Note: Why look at lower quartiles?
Let's say 200 homes were sold in a month and we make a list of the prices of all 200 homes, putting them in order from cheapest to most expensive. The first 50 homes on the list are called the lower quartile. The price of the home 50th from the bottom of the list is the "lower quartile" price. So the lower quartile price indicates that the cheapest quarter of homes sold for less than this price.

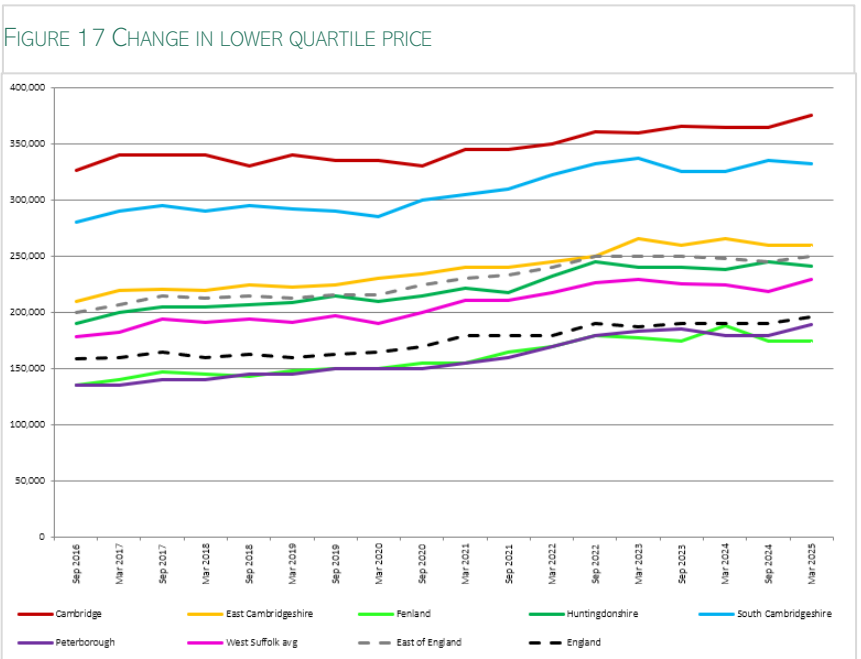
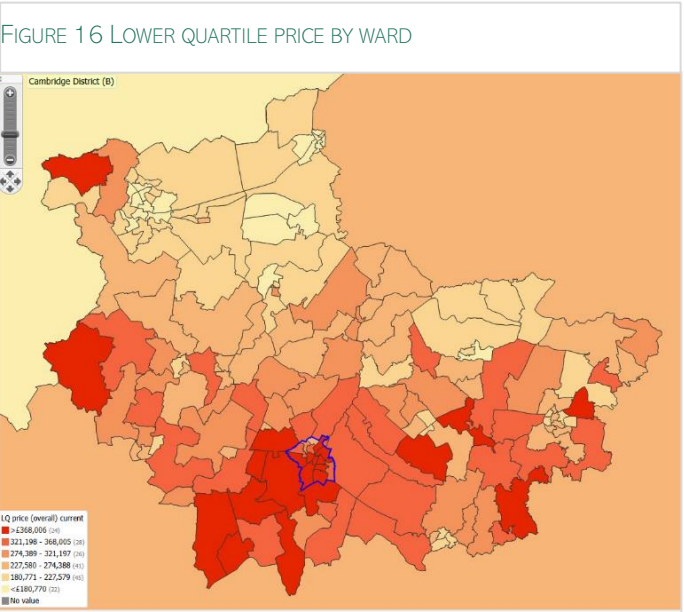


TABLE 5 LOWER QUARTILE PRICE BASED ON SALES & VALUATIONS (£)

	Mar 2021	Sep 2021	Mar 2022	Sep 2022	Mar 2023	Sep 2023	Mar 2024	Sep 2024	Mar 2025	Change in past 6 mths	Change in past 12 mths
Cambridge	345,000	345,000	350,000	360,200	360,000	365,500	365,000	365,000	375,000	10,000	10,000
East Cambs	240,000	240,000	245,000	250,000	266,000	260,000	266,004	260,000	260,000	0	-6,004
Fenland	155,000	165,000	170,000	180,000	177,500	175,000	188,000	175,000	175,000	0	-13,000
Huntingdonshire	222,000	218,000	232,500	245,000	240,000	240,000	238,000	245,000	241,500	-3,500	3,500
Peterborough	305,000	310,000	322,500	332,500	337,000	325,000	325,000	335,000	332,000	-3,000	7,000
South Cambs	155,000	160,000	170,000	180,000	183,000	185,000	180,000	180,000	189,000	9,000	9,000
West Suffolk	211,000	211,000	217,500	226,500	229,000	226,000	225,000	218,750	229,000	10,250	4,000
East of England	230,000	233,000	240,000	250,000	250,000	250,000	248,000	245,000	250,000	5,000	2,000
England	180,000	180,000	180,000	190,000	187,500	190,000	190,000	190,000	196,000	6,000	6,000

About lower quartile price			
Source	Timespan	Last updated	Time interval
Hometrack	Apr 2016 to Mar 2025	May 2025	Data points repeat semi-annually

Price per m2

What does this page show?

Price per square metre is a measure used in housing development calculations.

- Figure 18 shows average price per square metre of all homes at ward level, based on sales and valuation data. As there may not be a large number of transactions within these small areas average price over the past 6 months is used to make sure the sample is robust.
- Figure 19 shows the change in average price per square metre across the districts (solid lines), the region (grey dashes) and England (black dashes). As on previous pages, one line is provided for West Suffolk in this edition.
- Table 6 shows price per square metre values every 6 months and any change over the past 6 and 12 months.

Notes & observations

- Figure 18 emphasises the “hotspot” across and around Cambridge with averages of more than £4,089 per square metre. The pale areas denote lower values particularly to the north and east of our area.
- Figure 19 shows trendlines for all areas, which have been increasing fairly steadily across the graph.
- Table 6 shows the values for each district, ranging from £2,225 in Fenland to £5,306 in Cambridge.
- Average prices per sq m increased in all districts over the past 6 months and 12 months except Fenland which has seen a small decrease.
- For comparison, the England average price per sq m was £3,408 and the East of England average was £3,681 at March 2025.

Note: About price per square metre
Price per square metre is used to help compare prices “per unit of floor area”. It gives an idea of price regardless of the number of bedrooms a home has, so it helps compare values on a like-for-like basis.

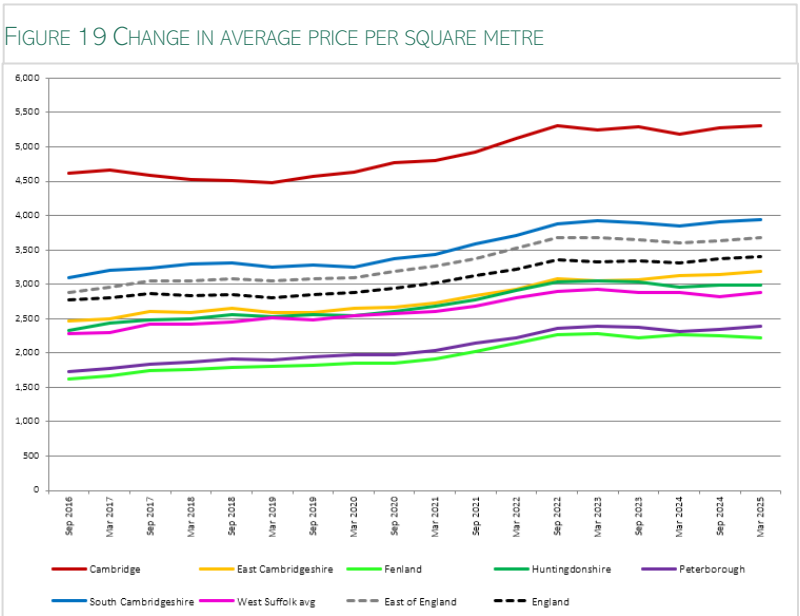
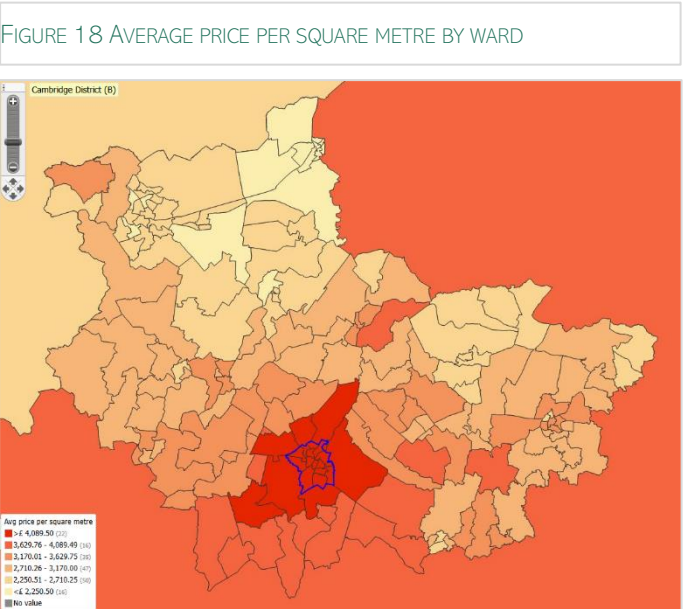


TABLE 6 AVERAGE PRICE PER SQUARE METRE (£)

	Mar 2021	Sep 2021	Mar 2022	Sep 2022	Mar 2023	Sep 2023	Mar 2024	Sep 2024	Mar 2025	Change past 6 mths	Change past 12 mths
Cambridge	4,793	4,917	5,123	5,308	5,245	5,290	5,181	5,282	5,306	24	125
East Cambs	2,732	2,833	2,931	3,077	3,044	3,067	3,122	3,135	3,180	45	58
Fenland	1,906	2,020	2,136	2,261	2,288	2,226	2,272	2,256	2,225	-31	-47
Huntingdonshire	2,675	2,773	2,913	3,035	3,054	3,029	2,953	2,995	2,993	-2	40
Peterborough	2,038	2,136	2,217	2,351	2,395	2,368	2,311	2,347	2,389	42	78
South Cambs	3,435	3,591	3,714	3,877	3,923	3,895	3,843	3,913	3,936	23	93
West Suffolk	2,608	2,687	2,796	2,896	2,929	2,878	2,875	2,815	2,875	60	1
East of England	3,263	3,377	3,526	3,680	3,674	3,646	3,609	3,634	3,681	47	72
England	3,026	3,124	3,222	3,358	3,332	3,344	3,311	3,367	3,408	41	97

About price per m ²			
Source	Timespan	Last updated	Time interval
Hometrack	Apr 2016 to Mar 2025	May 2025	Data points repeat semi-annually

Average time taken to sell

What does this page show?

This page sets out data on the average time taken to sell.

- Figure 20 shows average time to sell in weeks, for each district.
- Figure 21 shows the change in average time taken to sell across the districts (solid lines), the region (grey dashes) and England (black dashes). A West Suffolk average is given (pink line).
- Table 7 shows average time to sell every month between March 2024 and March 2025, and change over the past 12 months.

Notes & observations

- Figure 20 and Table 7 both show East Cambridgeshire and Fenland with the slowest times to sell at 19.4 and 17.8 weeks respectively. Cambridge saw the shortest time to sell at 12.4 weeks in March 2025.
- Figure 21 highlights the erratic nature of this data, with average time to sell strongly affected by individual properties and developments coming on-stream; this makes it difficult to see a pattern for each district or across the area. None of the lines look steady, they are all “up and down”.
- Overall four districts saw a decrease in the time to sell over the last 12 months, and 3 saw an increase.
- The time taken to sell is calculated once a property has sold. So if a home has been on the market for some time, the month when the sale completes is the month that “long period of time” gets reported.

Note on average time to sell
The average time to sell in weeks is calculated using the time taken from when a property is first listed on the market via Zoopla to the date the property was sold using data from Land Registry

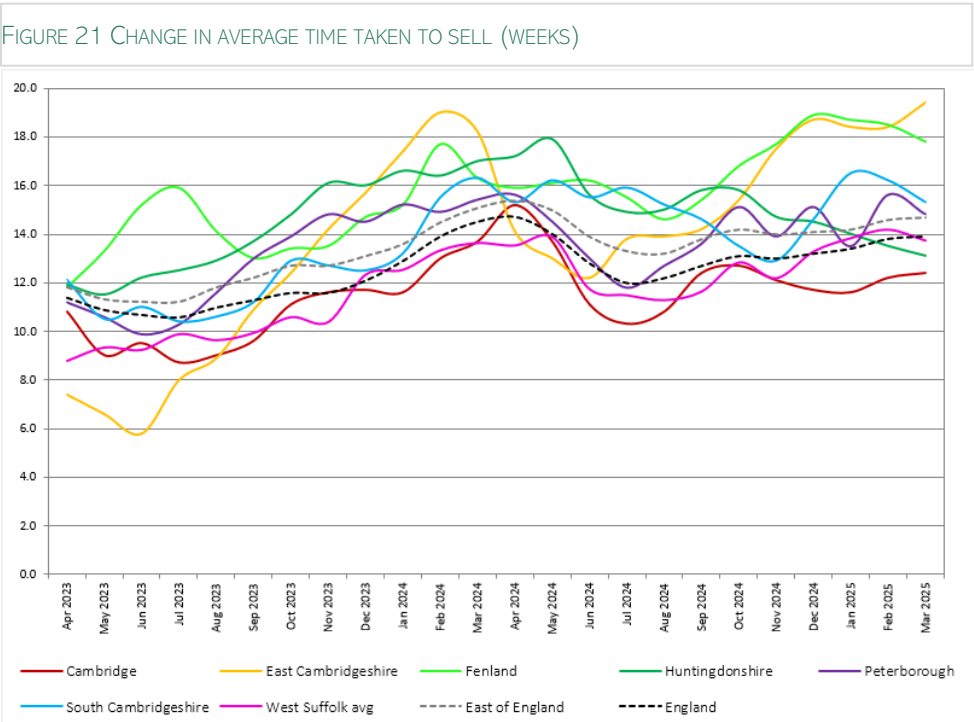
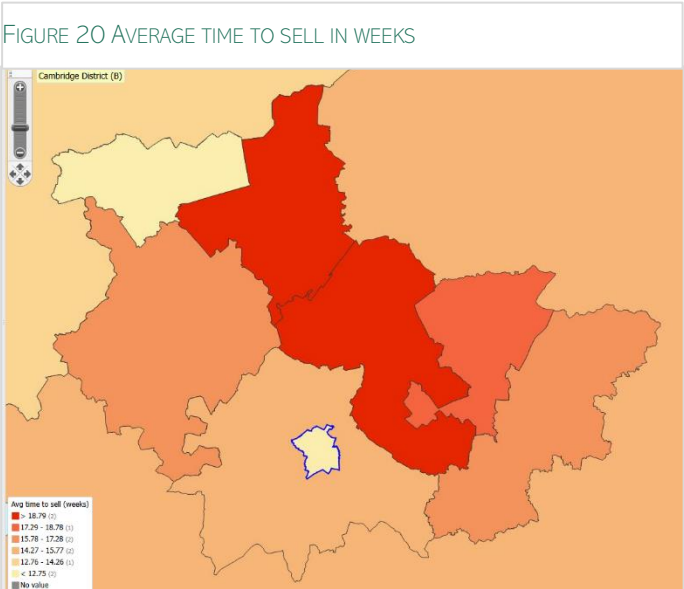


TABLE 7 AVERAGE TIME TAKEN TO SELL

	Mar 2024	Apr 2024	May 2024	Jun 2024	Jul 2024	Aug 2024	Sep 2024	Oct 2024	Nov 2024	Dec 2024	Jan 2025	Feb 2025	Mar 2025	12 month change
Cambridge	13.7	15.2	13.7	11.1	10.3	10.8	12.4	12.7	12.1	11.7	11.6	12.2	12.4	-1.3
East Cambs	18.2	14.1	13.0	12.2	13.8	13.9	14.2	15.4	17.5	18.7	18.4	18.4	19.4	1.2
Fenland	16.3	15.9	16.1	16.2	15.5	14.6	15.4	16.8	17.7	18.9	18.7	18.5	17.8	1.5
Huntingdonshire	17.0	17.2	17.9	15.6	14.9	15.0	15.8	15.8	14.7	14.5	14.0	13.5	13.1	-3.9
Peterborough	15.4	15.6	14.5	13.0	11.8	12.7	13.6	15.1	13.9	15.1	13.5	15.6	14.8	-0.6
South Cambs	16.3	15.3	16.2	15.5	15.9	15.2	14.6	13.5	12.9	14.6	16.5	16.2	15.3	-1.0
West Suffolk	13.7	13.6	13.9	11.8	11.5	11.3	11.7	12.9	12.2	13.3	13.9	14.2	13.8	0.1
East of England	15.1	15.4	15.0	13.9	13.3	13.2	13.8	14.2	14.0	14.1	14.2	14.6	14.7	-0.4
England	14.5	14.7	14.0	12.8	12.0	12.2	12.7	13.1	13.0	13.2	13.4	13.8	13.9	-0.6

About average time taken to sell			
Source	Timespan	Last updated	Time interval
Hometrack	April 2023 to March 2025	June 2025	Data points repeat semi-annually

% of asking price achieved

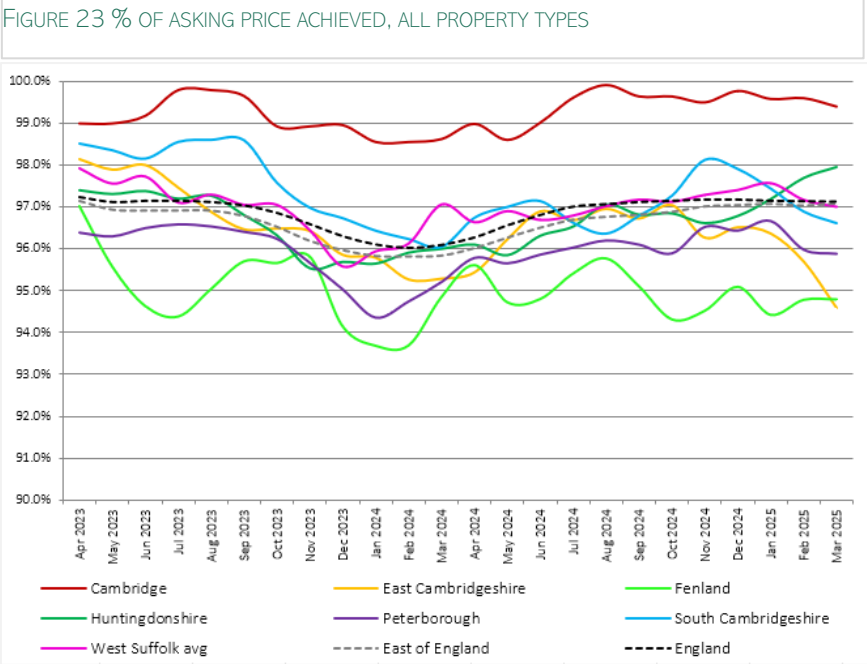
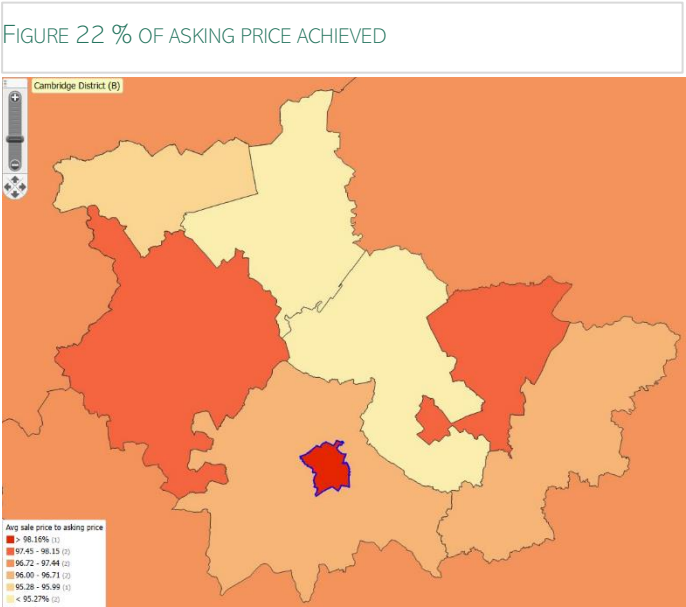
What does this page show?

This page reports on the proportion of the asking price achieved when a property sells, known as “sales price to asking price”.

- Figure 22 shows the average percentage of asking price achieved when a home sells, at district level.
- Figure 23 shows the change in sales price to asking price across the districts (solid lines), the region (grey dashes) and England (black dashes). Again, we have averaged Forest Heath and St Edmundsbury to create one figure for West Suffolk (pink line).
- Table 8 shows sales price to asking price as a percentage, every month from March 2024 to March 2025.

Notes & observations

- Figure 22 shows the highest sales to asking price ratios in Cambridge, followed by Huntingdonshire.
- Table 8 shows the average percentage of the asking price achieved ranged from 94.6% in East Cambridgeshire, to 99.4% in Cambridge.
- The East of England and England saw 97.1% of asking prices achieved, and many districts in our area were fairly similar.
- Both are confirmed when you look at the dotted lines for the Region and England on Figure 23, and how closely many of our districts come to those two dotted lines.
- The percentage in Cambridge has been fairly level and significantly higher than all the other areas reported, since before April 2023. Fenland is often at the other end of the group.



Note on comparing sales price to asking price
This page shows the typical proportion of the asking price that is achieved for all sales agreed over the month. The data is calculated using property listings on Zoopla taking the advertised asking price compared to the final sold price registered with Land Registry.

TABLE 8 % OF ASKING PRICE ACHIEVED

	Mar 2024	Apr 2024	May 2024	Jun 2024	Jul 2024	Aug 2024	Sep 2024	Oct 2024	Nov 2024	Dec 2024	Jan 2025	Feb 2025	Mar 2025	12 month change
Cambridge	98.6%	99.0%	98.6%	99.0%	99.6%	99.9%	99.6%	99.6%	99.5%	99.8%	99.6%	99.6%	99.4%	0.8%
East Cambs	95.3%	95.4%	96.2%	96.9%	96.7%	97.0%	96.7%	97.1%	96.3%	96.5%	96.4%	95.7%	94.6%	- 0.7%
Fenland	94.8%	95.6%	94.7%	94.8%	95.4%	95.8%	95.1%	94.3%	94.5%	95.1%	94.4%	94.8%	94.8%	- 0.1%
Huntingdonshire	96.0%	96.1%	95.9%	96.3%	96.5%	97.1%	96.8%	96.8%	96.6%	96.8%	97.2%	97.7%	97.9%	1.9%
Peterborough	95.2%	95.8%	95.7%	95.9%	96.0%	96.2%	96.1%	95.9%	96.5%	96.4%	96.7%	96.0%	95.9%	0.7%
South Cambs	96.0%	96.7%	97.0%	97.1%	96.6%	96.4%	96.8%	97.3%	98.1%	97.9%	97.4%	96.9%	96.6%	0.6%
West Suffolk	97.1%	96.6%	96.9%	96.7%	96.8%	97.0%	97.2%	97.1%	97.3%	97.4%	97.6%	97.2%	97.0%	- 0.1%
East of England	95.8%	96.0%	96.3%	96.5%	96.7%	96.8%	96.8%	96.9%	97.0%	97.0%	97.1%	97.0%	97.1%	1.3%
England	96.1%	96.3%	96.6%	96.8%	97.0%	97.1%	97.1%	97.1%	97.2%	97.2%	97.1%	97.1%	97.1%	1.0%

About % asking price achieved			
Source	Timespan	Last updated	Time interval
Hometrack	April 2023 to March 2025	June 2025	Data points repeat semi-annually

Private rents and Local Housing Allowance (LHA)

TABLE 9 MEDIAN PRIVATE RENTS COMPARED TO THE "MAIN" LHA RATES

	Jun-23	Sep-23	Dec-23	Mar-24	Jun-24	Sep-24	Dec-24	Mar-24	LHA
Cambridge									Cambridge LHA
1 bed	276	276	288	-	300	300	300	300	207
2 bed	345	357	369	-	380	380	381	381	219
3 bed	391	414	415	-	426	426	426	426	259
4 bed	530	553	576	-	600	600	591	600	334
East Cambridgeshire									Cambridge LHA
1 bed	162	172	173	-	183	183	184	183	207
2 bed	201	207	219	-	230	230	231	241	219
3 bed	265	276	288	-	300	300	298	300	259
4 bed	346	369	369	-	369	369	369	381	334
Fenland									Peterborough LHA
1 bed	132	135	138	-	145	145	150	150	132
2 bed	173	178	180	-	184	184	184	184	161
3 bed	207	219	219	-	219	219	219	223	186
4 bed	300	306	316	-	311	311	312	311	242
Huntingdonshire									Huntingdon LHA
1 bed	164	166	166	-	171	171	172	173	150
2 bed	201	207	207	-	219	219	225	229	183
3 bed	253	276	276	-	288	288	288	298	219
4 bed	345	346	357	-	375	375	380	381	288
Peterborough									Peterborough LHA
1 bed	150	155	157	-	162	162	166	165	132
2 bed	189	196	201	-	213	213	217	219	161
3 bed	219	231	242	-	253	253	253	265	186
4 bed	311	321	321	-	323	323	323	334	242
South Cambridgeshire									Cambridge LHA
1 bed	207	219	219	-	230	230	230	241	207
2 bed	275	282	288	-	300	300	300	311	219
3 bed	321	334	345	-	346	346	357	357	259
4 bed	401	414	415	-	438	438	450	450	334
Former Forest Heath									Bury St Edmunds LHA
1 bed	162	167	173	-	201	201	207	207	145
2 bed	242	249	249	-	259	259	259	264	178
3 bed	276	276	281	-	292	292	289	288	220
4 bed	346	346	346	-	354	354	369	369	299
Former St Edmundsbury									Bury St Edmunds LHA
1 bed	173	173	178	-	189	189	195	195	145
2 bed	225	230	230	-	253	253	265	265	178
3 bed	276	288	288	-	300	300	311	311	220
4 bed	415	415	415	-	438	438	426	415	299

FIGURE 24 1 BEDS

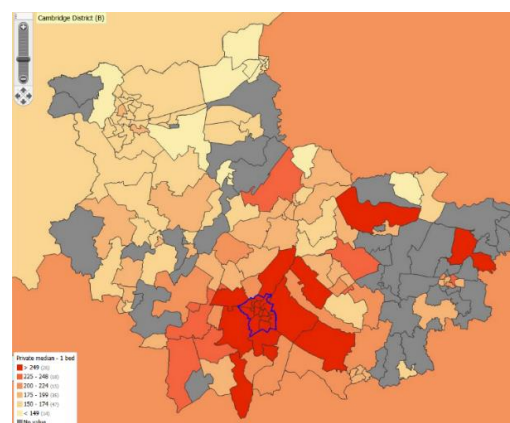


FIGURE 25 2 BEDS

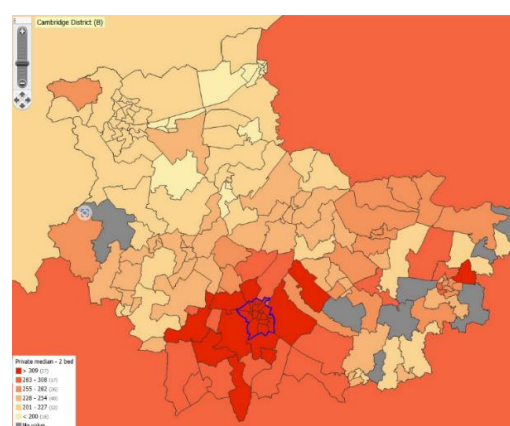


FIGURE 26 3 BEDS

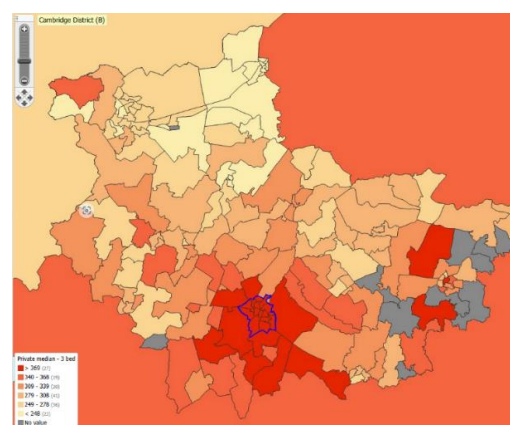
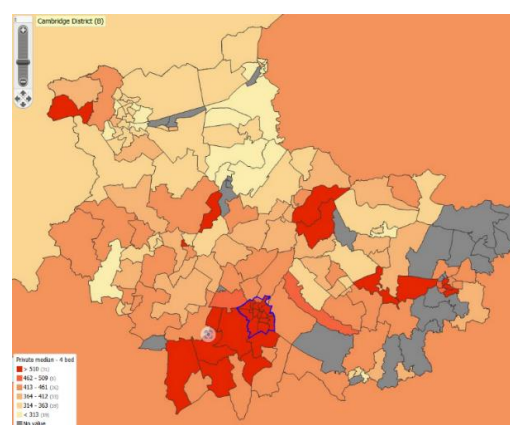


FIGURE 27 4 BEDS



	Jun-23	Sep-23	Dec-23	Mar-24	Jun-24	Sep-24	Dec-24	Jun-23
East of England								
1 bed	190	196	201	-	219	219	219	219
2 bed	249	264	276	-	288	288	288	288
3 bed	305	322	323	-	345	345	345	346
4 bed	414	415	426	-	438	438	450	460
England								
1 bed	223	241	253	-	275	275	276	276
2 bed	264	276	288	-	312	312	312	312
3 bed	300	316	323	-	345	345	345	346
4 bed	461	484	496	-	519	519	530	531

What does these pages show?

- Maps 8 to 11 show median private rents for 1, 2, 3 and 4 beds highlighting hotspots in red, and “insufficient data” in grey.
- Table 11 sets out weekly median rents alongside the “main” local housing allowance (LHA) rate for each district. It’s a rough comparison as district and broad rental market area (BRMA) boundaries are different from each other - so this can only ever be approximate. LHA rates are shaded in pink to show where they are lower than the latest private rent (so rents are less affordable) or green where the LHA is more than or equal to the rents (so rents are more affordable).
- Map 12 shows broad rental market areas (colour shaded, see key below the map) with district boundaries using dark blue lines. You can find the map on-line [here](#).
- Map 13 shows the % of homes privately rented from the 2021 Census with an “inset” 2011 map for Cambridgeshire.
- Table 12 sets out local LHA rates. These are set by the Valuation Office Agency based on a survey of their own (not Hometrack data). The rates are shown for the last 6 years plus the current rates for April 2024 to March 2025, which increased as a result of the government setting LHAs at the 30th percentile rent value, according to a VOA survey of rents, from Jan 2024. These came into place at the start of April 2024. We now know that the LHA rates for 2025/26 will be held at 2024/25 levels.

For more detail on local housing allowances and broad rental market areas, please visit www.voa.gov.uk.

FIGURE 28 BROAD RENTAL MARKET AREA (BRMA) BOUNDARIES

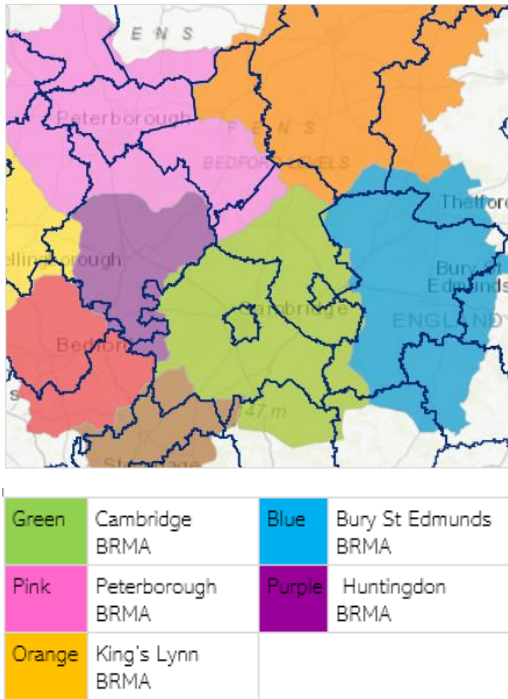
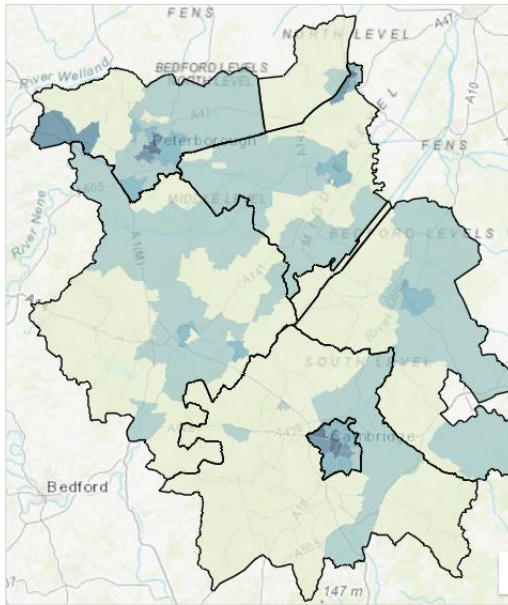


FIGURE 29 % PRIVATE RENT, CENSUS 2021, CAMBS



About private rents and Local Housing Allowance			
Source	Timespan	Last updated	Time interval
Hometrack: private rents	Apr 2016 to Mar 2025	May 2025	Data points repeat semi-annually
VOA: local housing allowance rates	Check		Annual update

A table setting out the LHAs across England can be found [here](https://assets.publishing.service.gov.uk/media/679c9493c496e5d3ddafb61d/2025-26_LHA_TABLES.xlsx)

TABLE 10 WEEKLY LOCAL HOUSING ALLOWANCE RATES OVER TIME

	Apr-19 to Mar-20	Apr-20 to Mar-21	Apr-21 to Mar-22	Apr-22 to Mar-23	Apr-23 to Mar-24	Apr-24 to Mar-25	Apr-25 to Mar-26
Cambridge BRMA							
Room	£80.52	£97.00	£97.00	£97.00	£97.00	£121.13	£121.13
1 bed	£133.72	£178.36	£178.36	£178.36	£178.36	£207.12	£207.12
2 bed	£153.79	£195.62	£195.62	£195.62	£195.62	£218.63	£218.63
3 bed	£178.71	£218.63	£218.63	£218.63	£218.63	£258.90	£258.90
4 bed	£238.38	£299.18	£299.18	£299.18	£299.18	£333.70	£333.70
Bury St Edmunds BRMA							
Room	£68.04	£82.85	£82.85	£82.85	£82.85	£103.87	£103.87
1 bed	£105.32	£120.82	£120.82	£120.82	£120.82	£144.99	£144.99
2 bed	£134.00	£149.59	£149.59	£149.59	£149.59	£178.36	£178.36
3 bed	£159.52	£184.11	£184.11	£184.11	£184.11	£219.78	£219.78
4 bed	£222.48	£276.16	£276.16	£276.16	£276.16	£299.18	£299.18
Peterborough BRMA							
Room	£57.15	£65.59	£65.59	£65.59	£65.59	£79.36	£79.36
1 bed	£94.81	£110.47	£110.47	£110.47	£110.47	£132.33	£132.33
2 bed	£118.52	£136.93	£136.93	£136.93	£136.93	£161.10	£161.10
3 bed	£136.29	£159.95	£159.95	£159.95	£159.95	£186.41	£186.41
4 bed	£173.46	£207.12	£207.12	£207.12	£207.12	£241.64	£241.64
King's Lynn BRMA							
Room	£55.28	£65.59	£65.59	£65.59	£65.59	£92.02	£92.02
1 bed	£90.64	£103.56	£103.56	£103.56	£103.56	£126.17	£126.17
2 bed	£115.58	£132.33	£132.33	£132.33	£132.33	£149.59	£149.59
3 bed	£133.35	£155.34	£155.34	£155.34	£155.34	£178.36	£178.36
4 bed	£168.05	£195.62	£195.62	£195.62	£195.62	£241.64	£241.64
Huntingdon BRMA							
Room	£63.50	£65.59	£65.59	£65.59	£65.59	£105.86	£105.86
1 bed	£111.28	£130.03	£130.03	£130.03	£130.03	£149.59	£149.59
2 bed	£133.67	£161.10	£161.10	£161.10	£161.10	£182.96	£182.96
3 bed	£159.56	£189.86	£189.86	£189.86	£189.86	£218.63	£218.63
4 bed	£204.05	£253.15	£253.15	£253.15	£253.15	£287.67	£287.67

Comparing private rents with LHAs

TABLE 11 COMPARING (FKA) FOREST HEATH & (FKA) ST EDMUNDSBURY RENTS TO BURY ST ED'S LHA

		(FKA) FHDC rent vs Bury St Ed's LHA	(FKA) SEBC rent vs Bury St Ed's LHA
1 bed	80% of med rent	£21.01	£11.01
	30th pc rent	£38.01	£44.01
	Private med rent	£62.01	£50.01
2 bed	80% of med rent	£28.64	£33.64
	30th pc rent	£74.64	£52.64
	Private med rent	£80.64	£86.64
3 bed	80% of med rent	£11.22	£29.22
	30th pc rent	£56.22	£56.22
	Private med rent	£69.22	£91.22
4 bed	80% of med rent	-£4.18	£41.82
	30th pc rent	£31.82	£81.82
	Private med rent	£69.82	£126.82

TABLE 12 COMPARING HDC RENTS TO HUNTINGDON & PETERBOROUGH LHAS

		HDC rent vs Huntingdon LHA	HDC rent vs Peterborough LHA
1 bed	80% of med rent	-£11.59	£5.67
	30th pc rent	£10.41	£27.67
	Private med rent	£22.41	£39.67
2 bed	80% of med rent	-£2.96	£18.90
	30th pc rent	£25.04	£46.90
	Private med rent	£42.04	£63.90
3 bed	80% of med rent	£11.37	£43.59
	30th pc rent	£56.37	£88.59
	Private med rent	£69.37	£101.59
4 bed	80% of med rent	£16.33	£62.36
	30th pc rent	£55.33	£101.36
	Private med rent	£92.33	£138.36

TABLE 13 COMPARING FDC & PCC RENTS TO PETERBOROUGH & KINGS LYNN LHAS

		Fenland rent vs Peterboro' LHA	Fenland rent vs Kings Lynn LHA	Peterborough rent vs Peterboro' LHA
1 bed	80% of med rent	-£12.33	-£6.17	£0.67
	30th pc rent	£3.67	£9.83	£22.67
	Private med rent	£17.67	£23.83	£33.67
2 bed	80% of med rent	-£14.10	-£2.59	£12.90
	30th pc rent	£16.90	£28.41	£44.90
	Private med rent	£22.90	£34.41	£55.90
3 bed	80% of med rent	-£11.41	-£3.36	£15.59
	30th pc rent	£20.59	£28.64	£55.59
	Private med rent	£32.59	£40.64	£66.59
4 bed	80% of med rent	£7.36	£7.36	£16.36
	30th pc rent	£49.36	£49.36	£63.36
	Private med rent	£70.36	£70.36	£81.36

TABLE 14 COMPARING CAMBRIDGE, EAST CAMBS & SOUTH CAMBS RENTS TO CAMBRIDGE LHA

		Cambridge rent vs Cambridge LHA	South Cambs vs Cambridge LHA	East Cambs vs Cambridge LHA
1 bed	80% of med rent	£32.88	-£23.12	-£60.12
	30th pc rent	£68.88	-£0.12	-£35.12
	Private med rent	£92.88	£22.88	-£23.12
2 bed	80% of med rent	£86.37	£21.37	-£33.63
	30th pc rent	£127.37	£57.37	£0.37
	Private med rent	£162.37	£81.37	£12.37
3 bed	80% of med rent	£82.10	£27.10	-£20.90
	30th pc rent	£144.10	£71.10	£17.10
	Private med rent	£167.10	£98.10	£39.10
4 bed	80% of med rent	£139.30	£26.30	-£38.70
	30th pc rent	£197.30	£69.30	£12.30
	Private med rent	£257.30	£116.30	£35.30

In Edition 65 we set out a comparison of local housing allowance (LHA) rates and local rents reported through Hometrack in table format.

We think these are easier to understand than the previous graphs. As always, we'd welcome your feedback on this page.

We believe the comparison is useful when thinking through local housing affordability, and because some of these figures feed into calculating rent levels for new build "affordable rent" homes.

What does this page show?

- On each table we set out the DIFFERENCE between Hometrack private rent levels for 1, 2, 3 and 4 bed homes and the local housing allowance rates. Where a district is covered by more than one LHA rate, each is set out in a separate column.
- The 3 types of rent data are:
 - 80% of med rent:** 80% of the median private rent advertised in the local area, aka "intermediate rent".
 - 30th-pc rent:** If you place all the rents charged in this district in a list in value order from lowest to highest, this is the value found one third of the way "up" from the bottom of the list, known as the thirtieth percentile rent.
 - Private med rent:** again using the list of all the rents charged in this district, when placed in value order from lowest to highest, the median private rent is found at the "mid-point" of the list. These values are all set out on page 13.
- In the tables, the column titles describe which local housing allowance rate is being compared to.
- The rows describe the size of home (1, 2, 3 or 4 bed) and the private rent figure taken from Hometrack (80% of median, 30th percentile or private median).
- So for example in Table 12 Huntingdonshire's rents are compared to Huntingdon's LHA and also Peterborough's LHA (because parts of Huntingdonshire district fall into the Huntingdon LHA area and parts fall into the Peterborough LHA area. See Figure 28 for areas which fall into each BRMA.
- Where Hometrack rent values are higher than the LHA rate, the table cell is shaded pink to denote that this rent is not covered by the local housing allowance. Where the rent value is lower than the LHA rate, the cell is shaded green to denote that this rent is covered by the local housing allowance.

Notes

- Local Housing Allowances aim to cover rents for the cheapest one third of the local market (similar to Hometrack's 30th percentile value). However these rates are set using a different survey, carried out by VOA, each year – NOT Hometrack data. For 2025-26 LHA rates have been frozen, so they are the same as in 2024-25.
- The government's intention is that LHAs should cover the cheapest one third of private rents. To check this we compare LHAs to the 30th percentile rent, and we find that many LHAs are lower than Hometrack's 30th percentile rent, meaning the 30th percentile rent would not be covered by the LHA. For example, the LHA rate in West Suffolk is less than all the rent measures (so all the values in St Edmundsbury's column are shaded pink).

Key

- Pink shading = rents are higher than the LHA rate,
- Green shading = rents are lower than the LHA rate

Note: Data Sources are the same as used in page 13+.

Affordability ratios

What do these pages show?

On these pages we set out various measures of housing affordability. These ratios show how many "times" income or earnings average local house prices represent. On this page you can find Hometrack's measures, based on Hometrack house price data (using sales and valuations) and CACI data for household incomes. Hometrack house price data is updated monthly, while income (CACI) and ASHE (earnings) information is updated annually. The data is for

Note: Mean vs Median

Median: the value separating the higher half from the lower half of a set of data. It may be thought of as the "middle" value. The median will not be skewed by a small proportion of extremely large or small values, so it provides a better "typical" value than the mean, which can be skewed. Mean (aka average): a central value of a set of numbers, devised by dividing the sum of the values by the number of values.

- Lower quartile housing price to lower quartile income
- Median house price to median income
- Median house price to median earnings
- ONS's annual measure of housing affordability
- A comparison of all these different measures

TABLE 15 LOWER QUARTILE PRICE TO INCOME RATIO (ROUNDED)

	Jun-24	Sept 24	Dec-24	Mar-25
Cambridge	11.2	11.5	11.5	11.3
East Cambs	9.2	9.1	9.0	9.0
Fenland	8.6	8.5	8.5	8.3
HDC	8.9	8.9	8.9	8.9
Peterborough	8.3	8.3	8.3	8.5
South Cambs	10.1	10.3	10.3	10.3
FKA Forest Heath	9.0	9.0	9.2	9.2
FKA St Ed's	8.7	8.5	8.5	8.7
East of England	9.6	9.4	9.4	9.6
East Midlands	7.7	7.7	7.8	7.9

Source	Timespan	Last updated	Time interval
Hometrack	Apr 2016 to Mar 2025	May 2025	Data points repeat semi-annually

TABLE 16 MEDIAN PRICE TO MEDIAN INCOME (ROUNDED)

	Jun-24	Sept 24	Dec-24	Mar-25
Cambridge	8.8	8.8	8.8	8.7
East Cambs	6.9	6.8	6.8	6.7
Fenland	6.2	6.1	6.1	6.1
HDC	6.3	6.6	6.6	6.7
Peterborough	5.9	5.9	5.9	5.9
South Cambs	7.9	7.9	7.9	7.8
FKA Forest Heath	6.3	6.3	6.4	6.4
FKA St Ed's	6.3	6.2	6.2	6.4
East of England	7.3	7.3	7.3	7.4
East Midlands	5.8	5.8	5.8	5.9

Source	Timespan	Last updated	Time interval
Hometrack	Apr 2016 to Mar 2025	May 2025	Data points repeat semi-annually

TABLE 17 MEAN PRICE TO MEAN INCOME (ROUNDED)

	Jun-24	Sept 24	Dec-24	Mar-25
Cambridge	9.2	9.1	9.1	9.1
East Cambs	6.8	6.8	6.8	6.7
Fenland	5.7	5.7	5.6	5.6
HDC	6.2	6.4	6.4	6.5
Peterborough	5.6	5.6	5.6	5.7
South Cambs	8.1	8.1	8.1	8.1
FKA Forest H	5.9	5.9	6.0	6.2
FKA St Ed's	6.4	6.3	6.4	6.5
East of England	7.5	7.5	7.5	7.6
East Midlands	5.7	5.7	5.7	5.8

Source	Timespan	Last updated	Time interval
Hometrack	Apr 2016 to Mar 2025	May 2025	Data points repeat semi-annually

FIGURE 30 LOWER QUARTILE PRICE COMPARED TO LOWER QUARTILE INCOME

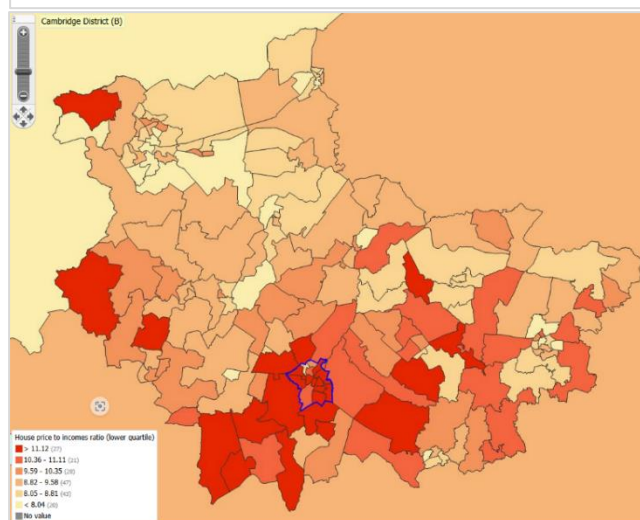


FIGURE 31 MEDIAN PRICE COMPARED TO MEDIAN INCOME

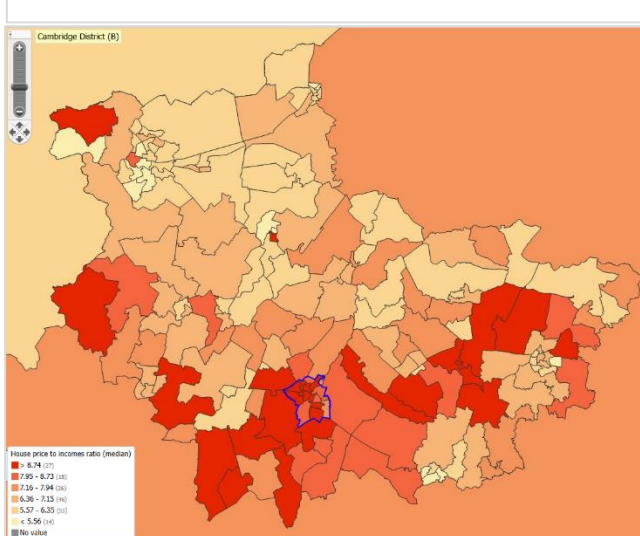


FIGURE 32 MEAN PRICE TO MEAN INCOME

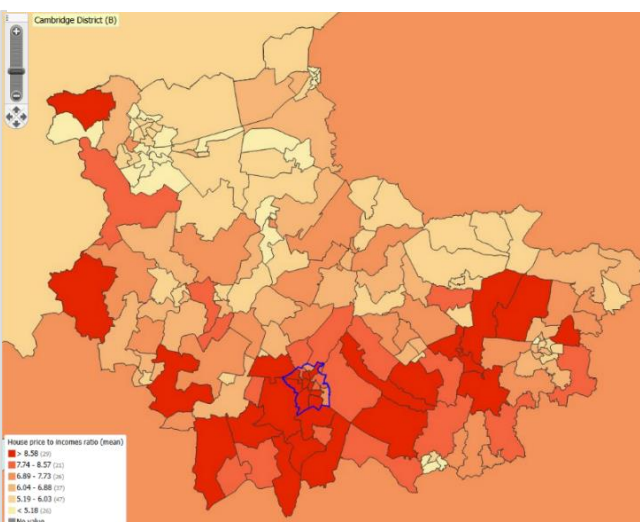


TABLE 18 MEDIAN PRICE TO MEDIAN EARNINGS (ROUNDED)

Area name	Sept-24	Dec-24	Mar-25
Cambridge	14.1	14.1	14.0
East Cambs	11.2	11.1	10.9
Fenland	8.3	8.3	8.2
HDC	10.1	10.2	10.3
Peterborough	8.0	8.0	8.0
South Cambs	11.7	11.8	11.6
FKA Forest H	10.1	10.1	9.6
FKA St Ed's			11.0
East of England	11.1	-	11.1
East Midlands	7.8	-	8.0

Source	Timespan	Last updated	Time interval
Hometrack	Apr 2016 to Mar 2025	May 2025	Data points repeat semi-annually

FIGURE 33 MEDIAN PRICE TO MEDIAN EARNINGS (DISTRICT)

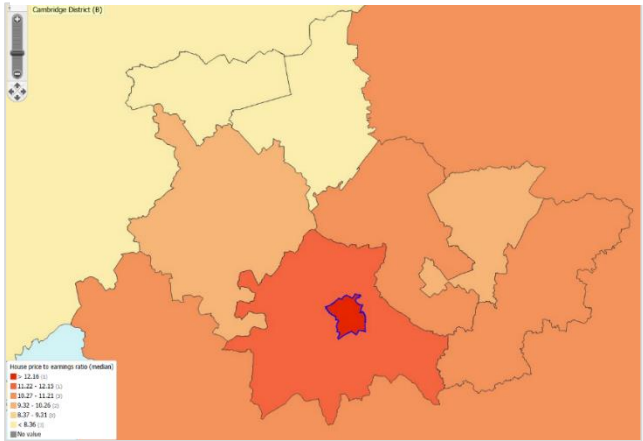


TABLE 19 ONS MEDIAN PRICE TO EARNINGS RATIO OVER TIME

	2016	2017	2018	2019	2020	2021	2022	2023	2024
Cambridge	13.0	13.5	12.9	12.7	12.3	12.6	13.3	11.9	11.3
East Cambs	9.5	9.8	10.7	10.3	11.3	10.7	10.6	10.8	10.1
Fenland	6.5	7.1	8.5	8.2	7.3	8.9	7.9	7.7	7.3
Huntingdonshire	8.2	8.8	9.4	9.3	9.3	9.6	9.4	9.2	8.7
Peterborough	5.9	6.7	6.8	6.8	7.0	7.3	7.2	7.3	6.9
South Cambs	10.2	11.0	10.3	9.8	10.3	10.6	10.5	10.7	9.5
West Suffolk	8.8	9.2	9.3	9.1	8.7	9.5	9.6	8.7	8.4

Source	Timespan	Last updated	Time interval
ONS	(Check) X to 2025	2025	Annual updated

Notes & observations

- Lower quartile, median and mean house price to income ratios all use Hometrack house price data and CACI income data, and are presented for each ward giving a detailed localised picture of affordability in Figure 30, Figure 31 and Figure 32.
- Figure 33 sets out Hometrack’s data comparing median price to median earnings (based on the ASHE survey used by ONS, see below)
- The Office for National Statistics (ONS) housing affordability ratio is published each year for each district. Table 19 ONS median price to earnings ratio over time shows the latest data for 2024, released March 2025 based on the median price paid for residential property, compared to earnings. The earnings data used refers to the median workplace-based gross annual earnings for full-time workers, and is provided by ASHE (the annual survey of household earnings). ASHE data is available at district but not ward level. So the annual ONS ratio is based on median property price across the year for a whole district and compares this to ASHE earnings data.
- Most of the lower quartile and median ratios have remained fairly steady across the districts. In Table 20 we have included all the affordability measures side-by-side to help compare all the different approaches. A visual check on the maps provided shows some similarity between measures, and this also seen in Table 20. Each column of the table has an icon added to show the highest (red flag 🚩); middle (orange flag 🚩) and lowest (green flag 🚩) which highlights the highest and lowest districts on each measure.
- It’s difficult to see a “right” or a “wrong” approach to these affordability measures but the three colour icons show some consistency for each district.
- ONS data tends to hit the national press because it’s a longstanding, reliable and national data source comparable year-by-year. We update the ONS affordability measure here in March each year.

Note: What's the difference between income & earnings?

Earnings refers to money earned from employment, whereas income is total money received, including from earnings, benefits and pensions¹

TABLE 20 LATEST ALTERNATIVE AFFORDABILITY RATIOS, WITH COLOUR ICONS

Ratio	HT LQ price: LQ income	HT median price: median income	HT mean price to mean income	HT median price to median earnings	ONS median ratio price to earnings
Source	Table 15	Table 16	Table 17	Table 18	Table 19
Cambridge	11.3 🚩	8.7 🚩	9.1 🚩	14.0 🚩	11.3 🚩
East Cambs	9.0 🚩	6.7 🚩	6.7 🚩	10.9 🚩	10.1 🚩
Fenland	8.3 🚩	6.1 🚩	5.6 🚩	8.2 🚩	7.3 🚩
HDC	8.9 🚩	6.7 🚩	6.5 🚩	10.3 🚩	8.7 🚩
Peterborough	8.5 🚩	5.9 🚩	5.7 🚩	8.0 🚩	6.9 🚩
South Cambs	10.3 🚩	7.8 🚩	8.1 🚩	11.6 🚩	9.5 🚩
FKA Forest Heath	9.2 🚩	6.4 🚩	6.2 🚩	9.6 🚩	
FKA St Edmundsbury	8.7 🚩	6.4 🚩	6.5 🚩	11.0 🚩	8.4 🚩
East of England	9.6 🚩	7.4 🚩	7.6 🚩	11.1 🚩	9.1 🚩
East Midlands	7.9 🚩	5.9 🚩	5.8 🚩	8.0 🚩	7.1 🚩

Comparing housing costs across tenures and sizes

What does this page show?

Table 21 compares housing cost by size and tenure. Most data refer to the 12 months between April 2023 and March 2024.

NA means values are not available due to small sample sizes.

For each row the lowest weekly cost is highlighted in green and the highest in orange. Small sample sizes mean we treat some 'outliers' with caution.

The point of this shading is to show that, across the region and indeed the country, new build prices to buy homes are regularly the highest priced option. However in our local area private renting can come out as the highest option based on weekly cost, even higher than second hand purchase – for example, in Fenland and Peterborough for 1 and 2 beds.

Please note: The table reflects weekly cost of each size and tenure home, not the cost associated with raising a deposit or accessing a mortgage. Figures exclude ground rent & service charges

TABLE 21 COMPARING WEEKLY COST BY TENURE, SIZE & DISTRICT (£)

	Council social rent (net)	Council affordable rent (gross)	Housing Assn social rent (net)	Housing Assn social rent (gross)	Housing Assn affordable rent (gross)	Intermediate rent	Median private rent	Buy lower quartile resale	Buy average resale	Buy 40% share through HomeBuy	Buy a lower quartile new build	Buy an average new build
Cambridge												
1bed	97	161	108	120	156	240	300	341	371	231	NA	NA
2bed	113	178	127	139	169	305	381	455	523	367	NA	NA
3bed	128	209	140	141	191	341	426	682	796	484	940	948
East Cambridgeshire												
1bed	-	-	98	103	136	146	183	170	220	143	NA	NA
2bed	-	-	114	116	161	193	241	243	258	221	NA	NA
3bed	-	-	127	128	178	240	300	425	493	300	593	739
Fenland												
1bed	-	-	90	95	102	120	150	114	133	97	NA	NA
2bed	-	-	100	104	127	147	184	136	174	161	NA	NA
3bed	-	-	111	112	147	178	223	303	349	212	381	428
Huntingdonshire												
1bed	-	-	93	100	127	138	173	190	215	138	NA	NA
2bed	-	-	107	112	154	183	229	243	275	203	NA	NA
3bed	-	-	117	119	182	238	298	402	455	277	530	538
Peterborough												
1bed	-	-	85	92	105	132	165	128	144	101	NA	NA
2bed	-	-	100	104	129	175	219	174	197	162	NA	NA
3bed	-	-	107	108	143	212	265	299	349	212	428	478
South Cambridgeshire												
1bed	101	142	103	110	152	193	241	257	303	194	NA	NA
2bed	118	170	124	128	181	249	311	292	371	277	NA	NA
3bed	125	204	140	142	206	286	357	531	606	369	699	879
West Suffolk (where values differ an average is provided = FKA Forest Heath + FKA St Eds / 2)												
1bed	-	-	89	90	127	161	201	181	207	133	NA	NA
2bed	-	-	103	105	151	212	265	243	264	208	478	486
3bed	-	-	113	116	171	240	300	360	420	256	475	531
East of England												
1bed	-	-	96	105	134	175	219	212	264	166	293	356
2bed	-	-	111	116	164	230	288	265	341	238	404	523
3bed	-	-	125	126	188	277	346	418	531	321	525	644
England												
1bed	-	-	94	103	140	221	276	205	303	NA	314	447
2bed	-	-	108	114	152	250	312	250	379	NA	398	569
3bed	-	-	119	121	164	277	346	303	425	NA	409	553

Ladders of housing affordability

Table 21 is also used to create our "ladders" graphic.

Weekly housing costs from page 19 are presented here in the format of ladders. The aim is to help compare the cost of different size and tenure homes, between districts.

Because the ladders keep growing, and we are trying to keep the graphic on one page, the 'price' scale has been compressed so each "row" or rung represents a £19 chunk of weekly housing cost. These are set out in the left-hand column. We are presenting the two former districts which make up West Suffolk as a joint pink ladder. Where costs are different, the average is used.

The weekly cost of each tenure and size of homes is included in the ladder diagram, the source of data is the same as for Table 21 and sources are set out in full in Table 22.

For social and affordable housing, which may be provided by housing associations or local authorities, we have added net (N) and gross (G) rents. Though a little more complex this enables comparison between tenures at the 'most affordable' end of each ladder.

TABLE 22 SOURCE DATA FOR TABLE 21 AND "LADDERS"

Source	Timespan	Last updated
Average Local Authority social and 'affordable' rents		
Local authority rent: only available in Cambridge and South Cambs, data available here . Data used in this bulletin comes from Cambridge and SCDC LADR forms which report (a) low cost rental general needs stock, total weighted average weekly net rent; and (b) affordable rent general needs stock, average weekly gross rent. Supported, LCHO and homes excluded. Annual update		
LADR 2023-24	Apr 2023 to Mar 2024	March 2025
Average Housing Association social and 'affordable' rents		
Average rent reported in Homes England's SDR data return reporting on social and affordable rents, data available here . General needs housing only, no service charges included. For social rent both net and gross rent figures are provided (for comparison). For Affordable Rent, only the gross rent figure is available. Data from SDR "geographic look-up" tool. Annual update		
HCA SDR 2023-24	Apr 2023 to Mar 2024	March 2025
Intermediate rent and median private rent		
The weekly cost of private renting is the median rent for advertised properties in local area. The weekly cost of Intermediate Rent represents 80% of the median rent for advertised private properties in the local area.		
Hometrack	Apr 2016 to Mar 2025	May 2025
Buying a lower quartile new build / resale		
The cost of buying with a mortgage is based on the capital and interest cost of servicing a mortgage for 85% of the median value of a property in the area, based on a 25-year mortgage term and the average prevailing mortgage rate. Uses Hometrack lower quartile and median values.		
Hometrack	Apr 2016 to Mar 2025	May 2025
Median cost of buying a 40% new build HomeBuy		
The weekly cost is derived from Hometrack's median house price data. The cost excludes ground rent and service charges. The rent element is assumed at 2.75% and mortgages payments derived from average building society rates (currently 7.2%). Loan-to-value is assumed at 90% i.e. the buyer makes a 10% deposit on the portion of the property they are buying, and it is a 25-year mortgage term.		
Hometrack	Apr 2016 to Mar 2025	May 2025
Median cost of buying a new build / resale		
"New build" sales are counted when a property was sold in the same year it was built. Values are based on Hometrack data - only where the surveyor provides "year built" date to Land Registry. This may not always happen, and there are sometimes delays so new build values are reported late.		
Hometrack	Apr 2016 to Mar 2025	May 2025

Key

- 1 2 3 = number of bedrooms
- Aff rent: Affordable rents set at up to 80% of private rents
- Ave: average
- Inter rent: intermediate rent (set at 80% of private median rent)
- LQ: lower quartile
- N = net G = gross
- New = new build market purchase
- Private rent: median private rent
- Soc rent: social rent

Please note: Some small sample sizes mean we need to treat 'outliers' with caution.

£850+	3 Ave new 948 3 LQ new 940					3 Ave new 879	
£810-849							
£790-809	3 Ave resale 796						
£770-789							
£750-769							
£730-749		3 Ave new 739					
£710-729							
£690-709						3 LQ new 699	
£670-689	3 LQ resale 682						
£650-669							
£630-649							
£610-629							
£590-609		3 LQ new 593				3 Ave resale 606	
£570-589							
£550-569							
£530-549				3 Ave new 538 3 LQ new 530		3 LQ resale 531	3 Ave new 531
£510-529	2 Ave resale 523						
£490-509		3 Ave resale 493					
£470-489	3 HomeBuy 484						2 Ave new 486 2 LQ new 478 3 LQ new 475
£450-469	2 LQ resale 455			3 Ave resale 455	3 Ave new 478		
£430-449							
£410-429	3 Private rent 426	3 LQ resale 425	3 Ave new 428	3 LQ resale 402	3 LQ new 428		3 Ave resale 420
£390-409							
£370-389	2 Private rent 381 1 Ave resale 371		3 LQ new 381			2 Ave resale 371	
£350-369	2 HomeBuy 367					3 HomeBuy 369 3 Privat rent 357	3 LQ resale 360
£330-349	1 LQ resale 341 3 Inter rent 341		3 Ave resale 349		3 Ave resale 349		
£310-329						2 Privat rent 311	
£290-309	2 Inter rent 305 1 Private rent 300	3 Private rent 300 3 Homebuy 300	3 LQ resale 303		3 LQ resale 299	1 Ave resale 303 2 LQ resale 292	3 Private rent 300
£270-289				3 Private rent 298 3 Homebuy 277 2 Ave resale 275		3 Inter rent 286 2 HomeBuy 277	
£250-269		2 Ave resale 258			3 Private rent 265	1 LQ resale 257	2 Private rent 265 2 Ave resale 264 3 HomeBuy 256
£230-249	1 Inter rent 240 1 Homebuy 231	2 LQ resale 243 2 Private rent 241 3 Inter rent 240		2 LQ resale 243 3 Inter rent 238		2 Inter rent 249 1 Privat rent 241	2 LQ resale 243 3 Inter rent 240
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£190-209	3 LAaffrentG 209 3 HAaffrentG 191			2 Homebuy 203 1 LQ resale 190	2 Ave resale 197	3 HAaffrentG 206 3 LAaffrentG 204 1 HomeBuy 194 1 Inter rent 193	2 HomeBuy 208 1 Ave resale 207 1 Private rent 201
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£150-169	2 HAaffrentG169 1 LAaffrentG 161 1 HAaffrentG 156	2 HAaffrentG 161	2 Homebuy 161 1 Private rent 150	2 HAaffrentG154	1 Private rent 165 2 HomeBuy 162	1 HAaffrentG152	1 Inter rent 161 2 HAaffrentG151
£130-149	3 HASocrentG141 3 HASocrentN140 2 HASocrentG139	1 Inter rent 146 1 Homebuy 143 1 HAaffrentG 136	2 Inter rent 147 3 HAaffrentG147 2 LQ resale 136 1 Ave resale 133	1 HomeBuy 138 1 Inter rent 138	1 Ave resale 144 3 HAaffrentG 143 1 Inter rent 132	1 LAaffrentG142 3 HASocrentG142 3 HASocrentN140	1 HomeBuy 133
£110-129	3 LASocrentN128 2 HASocrentN127 1 HASocrentG120 2 LASocrentN113	3 HASocrentG128 3 HASocrentN127 2 HASocrentG116 2 HASocrentN114	2 HAaffrentG127 1 Inter rent 120 1 LQ resale 114 3 HASocrentG112 3 HASocrentN111	1 HAaffrentG127 3 HASocrentG119 3 HASocrentN117 2 HASocrentG112	2 HAaffrentG129 1 LQ resale 128	2 HASocrentG128 3 LAaffrentN125 2 HASocrentN124 2 LAaffrentN118 1 HASocrentG110	1 HAaffrentG127 3 HASocrentG116 3 HASocrentN113
£90-109	1 HASocrentN108 1 LASocrentN97	1 HASocrentG103 1 HASocrentN98	2 HASocrentG104 1 HAaffrentG102 2 HASocrentN100 1 Homebuy 97 1 HASocrentG95 1 HASocrentN90	2 HASocrentN107 1 HASocrentG100 1 HASocrentN93	3 HASocrentG108 3 HASocrentN107 1 HAaffrentG105 2 HASocrentG104 1 Homebuy 101 2 HASocrentN100 1 HASocrentG 92	1 HASocrentN103 1 LASocrentN101	2 HASocrentG105 2 HASocrentN103 1 HASocrentG90
£70-89					1 HASocrentN 85		1 HASocrentN 89
£/wk	CAMBRIDGE	EAST CAMBS	FENLAND	HUNTINGDONSHIRE	PETERBOROUGH	SOUTH CAMBS	WEST SUFFOLK

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About Hometrack

If you're involved in the residential property market, you need Hometrack.

Leading businesses across the property ecosystem, lenders, investors, advisers, developers and housing associations rely on our fast, accurate market intelligence and valuations to decide where to invest and develop, what to lend on and how to optimise assets.

Founded in the UK in 1999, Hometrack are trusted by major mortgage lenders, housebuilders and government bodies in.

We launched our market-leading AVM (automated valuation model) in 2002 and now provide over 50 million automated valuations each year. We are expanding into European markets via partnerships with market leaders such as the EAA and Calcasa.

Hometrack is part of Zoopla, owner of some of the UK's most trusted digital platforms including Zoopla, PrimeLocation and Property Software Group.

Hometrack is also a founding member of the European AVM Alliance.

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Maps

Fig 35 shows the East of England in orange and the districts covered in this bulletin in green, which are:

- Cambridge
- East Cambridgeshire
- Fenland
- Huntingdonshire
- Peterborough.
- South Cambridgeshire
- Former Forest Heath (now West Suffolk)
- Former St Edmundsbury (now West Suffolk)

Fig 35 & 36 highlight the boundaries of the districts in the Bulletin in green with grey boundary lines. Orange shading highlights the East of England region.

About the Bulletin

This bulletin provides a picture of our local housing market to assist with market assessments, viability and other housing analysis.

It has been produced almost every 3 months since 2009! All bulletins can be found at:

www.cambridgeshireinsight.org.uk/housingmarketbulletin

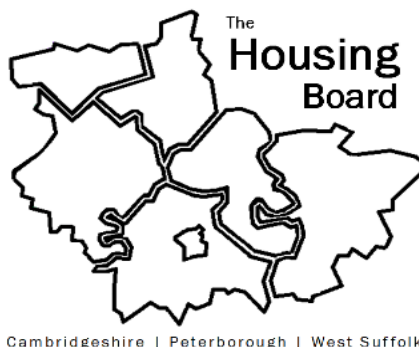


FIGURE 34 EAST OF ENGLAND REGION



FIGURE 35 AREA COVERED BY BULLETIN (IN GREEN)



FIGURE 36 GEOGRAPHY OF THE AREA



KEY TO COLOURS THROUGHOUT BULLETIN

Cambridge	South Cams
East Cams	West Suffolk
Fenland	East of England
HDC	England
Peterborough	

Your feedback on the Bulletin is very welcome!

Please get in touch with Sue. You can:

Call 07715 200 730

Email sue.beecroft@cambridge.gov.uk

Bulletin updates

	Edition 65	Edition 66	Edition 67	Edition 68
Data for	March 2025	June 2025	Sept 2025	Dec 2025
Date of data release by HT	May 2025	Aug 2025	Nov 2025	Feb 2026
Bulletin publication	June 2025	Sept 2025	Dec 2025	Mar 2026
Notes	<i>This one!</i>	<i>Next one, aiming to use new HT data</i>	<i>Xmas 2025 edition</i>	<i>2025/6 year-end edition</i>

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