

Press release: UK House Price Index for April 2019

The April data shows:

- on average, house prices have risen by 0.7% since March 2019
- there has been an annual price rise of 1.4%, which makes the average property in the UK valued at £228,903

England

In England, the April data shows on average, house prices have risen by 0.7% since March 2019. The annual price rise of 1.1% takes the average property value to £245,128.

The regional data for England indicates that:

- the North East experienced the greatest monthly price rise, up by 5%
- the West Midlands saw the most significant monthly price fall, down by 0.2%
- the East Midlands experienced the greatest annual price rise, up by 2.9%
- London saw the largest annual price fall, down by 1.2%

Price change by region for England

Region	Average price April 2019	Monthly change % since March 2019
East Midlands	£192,682	0.9
East of England	£289,436	0.3
London	£471,504	2.4
North East	£130,888	5
North West	£161,891	0.6
South East	£318,727	-0.1
South West	£253,410	-0.1
West Midlands	£195,498	-0.2
Yorkshire and the Humber	£161,443	0.3

Repossession sales by volume for England

The lowest number of repossession sales in February 2019 was in the East of England.

The highest number of repossession sales in February 2019 was in the North West.

Repossession sales	February 2019
East Midlands	47

Repossession sales February 2019

East of England	15
London	42
North East	76
North West	130
South East	59
South West	53
West Midlands	39
Yorkshire and the Humber	83
England	544

Average price by property type for England

Property type	April 2019	April 2018	Difference %
Detached	£374,995	£365,944	2.5
Semi-detached	£229,599	£225,756	1.7
Terraced	£199,363	£196,259	1.6
Flat/maisonette	£220,146	£224,796	-2.1
All	£245,128	£242,396	1.1

Funding and buyer status for England

Transaction type	Average price April 2019	Annual price change % since April 2018	Monthly price change % since March 2019
Cash	£230,510	1.2	0.8
Mortgage	£252,478	1.1	0.6
First-time buyer	£205,022	0.6	0.5
Former owner occupier	£279,012	1.6	0.8

Building status for England

Building status*	Average price February 2019	Annual price change % since February 2018	Monthly price change % since January 2019
New build	£309,985	-0.2	3.4
Existing resold property	£240,302	1.4	-0.4

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

London

London shows, on average, house prices have risen by 2.4% since March 2019. An annual price fall of 1.2% takes the average property value to £471,504.

Average price by property type for London

Property type	April 2019	April 2018	Difference %
Detached	£918,256	£898,928	2.2
Semi-detached	£575,153	£579,191	-0.7
Terraced	£497,699	£493,274	0.9
Flat/maisonette	£409,669	£420,315	-2.5
All	£471,504	£477,253	-1.2

Funding and buyer status for London

Transaction type	Average price April 2019	Annual price change % since April 2018	Monthly price change % since March 2019
Cash	£498,112	-0.9	3.8
Mortgage	£463,653	-1.3	2.1
First-time buyer	£410,705	-1.7	2.1
Former owner occupier	£535,116	-0.5	2.8

Building status for London

Building status*	Average price February 2019	Annual price change % since February 2018	Monthly price change % since January 2019
New build	£488,699	-4.9	1.9
Existing resold property	£464,148	-1.8	-1.3

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

Wales

Wales shows, on average, house prices have risen by 2.4% since March 2019. An annual price rise of 6.7% takes the average property value to £163,902.

There were 48 repossession sales for Wales in February 2019.

Average price by property type for Wales

Property type	April 2019	April 2018	Difference %
Detached	£248,334	£231,170	7.4
Semi-detached	£157,544	£147,853	6.6
Terraced	£127,259	£119,378	6.6
Flat/maisonette	£115,025	£109,533	5
All	£163,902	£153,574	6.7

Funding and buyer status for Wales

Transaction type	Average price April 2019	Annual price change % since April 2018	Monthly price change % since March 2019
Cash	£159,887	7.0	2.9
Mortgage	£166,301	6.6	2.1
First-time buyer	£141,282	6.4	2.3
Former owner occupier	£190,362	7.1	2.6

Building status for Wales

Building status*	Average price February 2019	Annual price change % since February 2018	Monthly price change % since January 2019
New build	£216,913	3.7	3.9
Existing resold property	£155,845	4.0	0.0

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

[Access the full UK HPI](#)

UK house prices

UK house prices rose by 1.4% in the year to April 2019, down from 1.6% in the year to March 2019.

The [UK Property Transaction Statistics for April 2019](#) showed that on a seasonally adjusted basis, the number of transactions on residential properties with a value of £40,000 or greater was 99,420. This is 0.8% higher compared to a year ago. Between March 2019 and April 2019, transactions decreased by 0.3%.

House prices grew fastest in the Wales increasing by 6.7% in the year to April 2019. House prices in London fell by 1.2% over the year to April 2019, up from a fall of 2.5% in March 2019.

See the [economic statement](#).

Background

1. The UK House Price Index (HPI) is published on the second or third Wednesday of each month with Northern Ireland figures updated quarterly. The May 2019 UK HPI will be published at 9.30am on Wednesday 17 July 2019. See [calendar of release dates](#).
2. We have made some changes to improve the accuracy of the UK HPI. We are

not publishing average price and percentage change for new builds and existing resold property as done previously because there are not currently enough new build transactions to provide a reliable result. This means that in this month's UK HPI reports, new builds and existing resold property are reported in line with the sales volumes currently available.

3. The UK HPI revision period has been extended to 13 months, following a review of the revision policy (see [calculating the UK HPI](#) section 4.4). This ensures the data used is more comprehensive.
4. Sales volume data is also available by property status (new build and existing property) and funding status (cash and mortgage) in our [downloadable data tables](#). Transactions involving the creation of a new register, such as new builds, are more complex and require more time to process. Read [revisions to the UK HPI data](#).
5. Revision tables have been introduced for England and Wales within the downloadable data. Tables will be available in csv format. See [about the UK HPI](#) for more information.
6. Data for the UK HPI is provided by HM Land Registry, Registers of Scotland, Land & Property Services/Northern Ireland Statistics and Research Agency and the Valuation Office Agency.
7. The UK HPI is calculated by the Office for National Statistics (ONS) and Land & Property Services/Northern Ireland Statistics and Research Agency. It applies a hedonic regression model that uses the various sources of data on property price, in particular HM Land Registry's Price Paid Dataset, and attributes to produce estimates of the change in house prices each month. Find out more about the methodology used from the [ONS](#) and [Northern Ireland Statistics & Research Agency](#).
8. The [UK Property Transaction statistics](#) are taken from HM Revenue and Customs (HMRC) monthly estimates of the number of residential and non-residential property transactions in the UK and its constituent countries. The number of property transactions in the UK is highly seasonal, with more activity in the summer months and less in the winter. This regular annual pattern can sometimes mask the underlying movements and trends in the data series so HMRC also presents the UK aggregate transaction figures on a seasonally adjusted basis. Adjustments are made for both the time of year and the construction of the calendar, including corrections for the position of Easter and the number of trading days in a particular month.
9. UK HPI seasonally adjusted series are calculated at regional and

national levels only. See [data tables](#).

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

19. HM Land Registry is a government department created in 1862. It operates as an executive agency and a trading fund and its running costs are covered by the fees paid by the users of its services. Its ambition is to become the world's leading land registry for speed, simplicity and an open approach to data.
 20. HM Land Registry safeguards land and property ownership worth in excess of £7 trillion, including over £1 trillion of mortgages. The Land Register contains more than 25 million titles showing evidence of ownership for some 86% of the land mass of England and Wales.
 21. For further information about HM Land Registry visit www.gov.uk/land-registry
 22. Follow us on [Twitter](#), our [blog](#), [LinkedIn](#) and [Facebook](#)
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Press release: Insurance fraud lands boss 12-year bankruptcy restrictions

Under the conditions of the order, Christopher James Dawson (36) of Spalding, Lincolnshire, is unable to borrow more than £500 without telling a lender that he is subject to extended restrictions, or act as a company director without the court's permission for 12 years.

The court heard that Christopher Dawson was appointed joint director of CJ & KE Dawson Agric Services Limited in August 2012, and sole director of CJ Dawson & Sons Limited in November 2014. Both companies provided agricultural and farming contractual services to local clients.

On 27 February 2016 and 9 May 2016, Christopher Dawson submitted insurance claims, one from each company, totalling almost £35,000. In the claims, he explained that agricultural equipment, a tractor and three trailers, had been stolen.

The claims were paid out but the insurer became concerned over the second claim and withheld part of the payout while investigations were undertaken.

In an interview with a private investigator on behalf of the insurer, Christopher Dawson admitted that the claims had been false. It emerged that the company had been unable to pay its creditors, and so the agricultural equipment was seized in lieu of payment.

Although Christopher Dawson agreed to repay the insurer, he had already spent

the money on day-to-day company running costs, and only £1,100 was received by the insurer.

Legal proceedings were issued against him in November 2017 with a judgement in favour of the insurer being made in February 2018. Christopher Dawson was made personally liable for the insurance payout and ordered to cover the insurer's legal costs.

Unable to pay the judgement order, bankruptcy proceedings were filed against Christopher Dawson and he was declared bankrupt in August 2018.

Bankruptcy restrictions are usually lifted after 12 months but, given the nature of Christopher Dawson's conduct, the Official Receiver applied to have his bankruptcy restrictions extended.

On 17 May 2019 in the County Court at Lincoln, sitting for the County Court at Boston, Deputy District Judge Cooper made a Bankruptcy Restrictions Order against Christopher Dawson for 12 years to last until 16 May 2031.

Christopher Dawson did not attend the hearing.

Gerard O'Hare, Official Receiver for the Insolvency Service, said:

This kind of behaviour from a company director is unacceptable, and it is only fitting that Christopher Dawson has received such severe bankruptcy restrictions in recognition of this.

This result will protect the business community, and act as a warning to other directors of the penalties for fraud.

Christopher James Dawson is of Spalding and his date of birth is May 1983.

CJ & KE Dawson Agric Services Limited (Company number 08183804).

C J DAWSON & SONS LIMITED (Company number 09330368).

These are restrictions set out in insolvency law that the bankrupt is subject to until they are discharged from bankruptcy. Further guidance is available on [GOV.UK](https://www.gov.uk).

The Insolvency Service, an executive agency sponsored by the Department for Business, Energy and Industrial Strategy (BEIS), administers the insolvency regime, and aims to deliver and promote a range of investigation and enforcement activities both civil and criminal in nature, to support fair and open markets. We do this by effectively enforcing the statutory company and insolvency regimes, maintaining public confidence in those regimes and reducing the harm caused to victims of fraudulent activity and to the business community, including dealing with the disqualification of directors in corporate failures. Further information about the work of the Insolvency Service, and how to complain about financial misconduct, is [available](#).

You can also follow the Insolvency Service on:

[Press release: Broad new measures to ensure small businesses get paid on time](#)

For the first time large businesses could be fined for failing to pay smaller suppliers on time as part of a robust package of measures unveiled today by Small Business Minister Kelly Tolhurst (Wednesday 19 June).



- Proposed new powers for Small Business Commissioner to tackle late payments through fines and binding payment plans
- company boards to be held accountable for supply chain payment practices for first time
- new fund to encourage businesses to use technology to simplify invoicing, payment and credit management
- amount owed in late payments halved over the last 5 years

Company boards will now be held accountable for payment practices to small businesses within their companies in a drive to increase transparency and accountability on late payments. Measures will force Audit Committees to report payment practices in company annual reports.

The government will consult on strengthening the powers of the Small Business Commissioner to hold to account the minority of larger businesses who fail to make payments on time. New powers could include compelling information and disclosure of payment terms and practices, imposing financial penalties or binding payment plans on large businesses found to have unfair payment practices.

Responsibility of the voluntary code of best practice – the Prompt Payment Code – will be moved to the Small Business Commissioner. This will put tools to tackle late payment under one organisation, ensuring the Commissioner has the powers to affect culture change in unfair payment practices.

Small Business Minister Kelly Tolhurst said:

The vast majority of businesses pay their bills on time, with the amount owed in late payments halved over the last five years. But as a former small business owner, I know the huge impact a late payment can have on the ability of a small business to plan, invest and grow.

Small businesses are the backbone of our economy and through our modern Industrial Strategy we want to ensure the UK is the best place to start and grow a business. These measures will ensure that small businesses are given the support they need and ensure that they get paid quickly – ending the unacceptable culture of late payment.

Other proposals include:

A tough new approach to large companies which do not comply with the Payment Practices Reporting Duty – an existing mandatory requirement on large businesses to report payment practice to a national database twice a year. The legislation allows for the prosecution of those which do not comply, and fines may be imposed. The government will consult on giving these powers to the Small Business Commissioner.

A [Business Basics Fund](#) competition of up to £1 million in funding to encourage businesses to use technology to simplify invoicing, payment and credit management to ensure they work as effectively as possible.

Mike Cherry, National Chairman of the Federation of Small Businesses, said:

Small businesses will be delighted with today's announcement. FSB has worked very hard with government to create a whole-board approach to late payment within the UK's large companies, and empower Audit Committees to look after the supply chain. Together with measures to strengthen the Small Business Commissioner's powers and reform the Prompt Payment Code, the measures today could finally see an end to poor payment practice. Changing our business culture will boost the small business community, productivity and growth.

Small Business Commissioner Paul Uppal said:

During the first 16 months of my post I have been struck by the

trepidation felt by small businesses when talking about late payment with their large suppliers.

The government has a range of measures in place to tackle late payment and this consultation is a further step in the right direction to protect and support small businesses.

I welcome any additional provisions which will strengthen the influence my Office has in tackling poor payment practice and levelling the existing playing field.

Philip King, Chief Executive of the Chartered Institute of Credit Management said:

We welcome this announcement and in particular the proposal to bring the Prompt Payment Code under the auspices of the Small Business Commissioner in a managed transition.

We will continue to work closely with the Commissioner and the government in supporting small businesses and driving cultural change and look forward to engaging with existing signatories and wider stakeholders in shaping the best practice principles of the future.

This ambitious package of measures will level the playing field for the UK's 5.7 million small businesses, delivering on the modern Industrial Strategy's ambition to make Britain the best place to start and grow a business. Ending the culture of late payments will pave the way to boost SME productivity, remove barriers to growth and improve cash flow.

The [Small Business Commissioner's Office](#) was set up by government in 2017 to tackle the issue of late payments. It has already recovered over £3.8 million and more powers will enable it to tackle this unacceptable culture and do more to champion businesses across the UK.

Notes to editors

- Read the [response to the consultation](#) – Creating a responsible payment culture: a call for evidence on tackling late payment.
- The Office of the Small Business Commissioner was launched in December 2017 to ensure fair payment practices for Britain's small businesses and support them in resolving their payment disputes with larger businesses and bring about culture change. For more information, visit the [website](#)
- The Prompt Payment Code sets standards for payment practices and best practice in payment culture. It is currently administered by the Chartered Institute of Credit Management on behalf of the Department for

Business, Energy and Industrial Strategy. The Code has more than 2,000 voluntary signatories. Compliance with the principles of the Code is monitored and enforced by the Prompt Payment Code Compliance Board. The Code covers prompt payment, as well as wider payment procedures.

Press release: Young engineer Ahmed takes national title

Ahmed, 26, who is based at the Environment Agency's office at Fradley near Lichfield, was named Professional Young Engineer of the Year by the Pump Centre. The Pump Centre is a network of 100-plus companies working in the water industry's engineering sector.

In order to win the award, Ahmed had to present to a panel of judges a summary of some of the work he has done over the past year. That included completing a peer review in New Orleans on storm surge barriers, being technical lead on panel replacements for groundwater pumping stations, working on a national statutory inspection service provider contract and adapting an app to include storm surge information. He won £250 and entrance to a training course with the Pump Centre.

Ahmed has worked for the Environment Agency for 3 years since gaining a Masters in Electrical and Electronic Engineering. He joined the organisation through its MEICA (Mechanical Electrical Instrumentation Control and Automation) graduate scheme and works in the Midlands team to reduce flood risk.

Following his success, he said:

Winning was quite humbling really. I definitely feel privileged and proud but it wouldn't have been possible without the support of colleagues in the Environment Agency and I'm grateful to them.

Press release: Rural sports clubs, schools and churches to go green

thanks to £10 million Clean Energy Fund

Rural areas could benefit from £10 million fund that has already helped over 150 rural communities become cleaner and more sustainable.



- Rural areas could benefit from £10 million fund that has already helped over 150 rural communities become cleaner and more sustainable by generating enough electricity to power the equivalent of nearly 30,000 homes
- community groups encouraged to save money on energy bills, reduce emissions and make money by selling energy back to the grid
- renewable projects that have received funding so far include solar panels on Salisbury Cathedral, Frome Town FC and hydroelectric turbines on the River Dane in Cheshire

Rural sports clubs, schools and churches could power their buildings with clean electricity, cut their bills and reduce emissions thanks to a £10 million government fund.

One beneficiary of the Rural Community Energy Fund (RCEF), a project in Frome which included Frome Town FC, installed over 200 kW of solar capacity – enough to power 2,000 light bulbs and strip 333 tons of CO₂ being pumped into the local environment. It also generated almost £70,000 for the local community by selling extra solar electricity back to the grid.

New community projects across England are now being encouraged to apply for feasibility grants of up to £40,000 for green initiatives, including solar battery storage, wind, hydro and geothermal heat projects. Viable proposals will also be considered for further grants of up to £100,000 for business development and planning applications, as the government hopes to increase energy self-sufficiency in rural communities and boost jobs in green technology.

It comes just days after the government became one of the first major economies to legislate for net zero emissions by 2050.

Energy and Clean Growth Minister Chris Skidmore, said:

It will take all corners of the country and sections of society to help us to tackle climate change on our path to becoming a net zero emissions economy and communities are at the heart of our mission for a greener planet.

This £10 million fund can help sports clubs, churches and schools not only save money and reduce emissions by creating their own clean energy but also make money by selling it back to the grid.

The RCEF has already supported 152 community renewable energy projects in rural areas helping generate around 105,000 kW of electricity – enough to power the equivalent of nearly 30,000 homes. It's also helped generate thousands of pounds for community coffers thanks to selling electricity back to the grid.

In Wiltshire, RCEF funding has helped not-for profit Salisbury Community Energy develop renewable energy projects at 8 sites across the city, including:

- exploring the possibility of installing solar panels on the roof of the cloisters of Salisbury cathedral
- a feasibility study into a hydro project at the Mill in the Maltings

Alison Craig, Development Manager at Salisbury Community Energy, said:

Climate change is going to hit us all hard. The flood risk to Salisbury has, according to the most recent Environment Agency data, risen significantly. This makes the move towards making Salisbury zero carbon all the more important. These grants have enabled us to take the crucial first steps in creating green community assets for our historic city.

The RCEF funding, which is to be managed by 5 Local Energy Hubs around England, is designed to catapult rural areas into the 'clean growth' revolution, helping people living outside urban areas benefit from the income-generating potential of renewable energy.

[Communities: find out more](#). Applications for the new scheme will be managed by 5 regional Local Energy hubs across the UK and hosted by a local authority in each area.

Notes to editors

1. The Rural Community Energy Fund (RCEF) is a £15 million programme, jointly funded by the Department for Environment, Food and Rural Affairs (Defra) and the Department for Business, Energy & Industrial Strategy (BEIS). It supports rural communities in England to develop renewable energy projects which provide economic and social benefits to the community. [Find out more about RCEF](#).

2. 5 regional energy hubs will manage the application process:

- the North East Yorkshire and Humber
- North West
- Midlands
- South East
- South West

A local representative within the relevant Local Energy Hub will be able to provide tailored support on local planning matters.

3. Some of the projects helped by the RCEF include:

a. Frome County Council (Somerset): Solar panel installations at [Frome Medical Practice and Frome Town FC](#) have stripped 333 tons of CO₂ – the equivalent produced by 56 cars every year – out of the local air, as well as helping the practice and football club generate over £68,000 in extra revenue by selling energy back to the grid.

b. Salisbury Community Energy (Wiltshire): RCEF funding has helped [8 projects in the historic city](#) ranging from:

- local school projects
- possible solar panel installations at the Salisbury Cathedral Cloisters
- a water wheel with timber paddles hydro project at the city's Mill in the maltings

c. Avalon Community Energy (Somerset): Projects in [Brookside and Evercreech](#) are set to save 52 tonnes of CO₂ emissions per year – with the profits used to establish a community benefit fund to help support local initiatives.

d. Dane Valley Community Energy (Cheshire): [Eaton Bank Academy](#) in Congleton are harnessing the power of a roaring waterfall by using the funds to install hydropower generators on the Havannah Weir on the River Deane. Once installation is complete the project will generate 250MW a year – enough to power 80 houses. It will also generate almost £5,000 for local charities a year by selling extra electricity back to the grid.

e. Alston Moor Community Energy (Cumbria): The RCEF helped [Alston Primary and Samuel Kings Secondary schools](#) install 27 kW solar of panels. Over the next 20 years the project expects to bring £70,000 of profit to the school by selling energy back to the grid while saving over 150 tonnes of carbon.

f. Wigton Baths Trust (Leicestershire): A local group from Wigton with a passion for fighting climate change have benefited from £20,000 from the government's RCEF to carry out feasibility studies into the installation of solar panels at the site. They are supporting the installation of 40 solar panels on the local swimming pool which will be used to generate 10 kW of power for use on site or for export back to the grid for a profit. The extra revenue will help the facility get back on its feet after a recent closure.