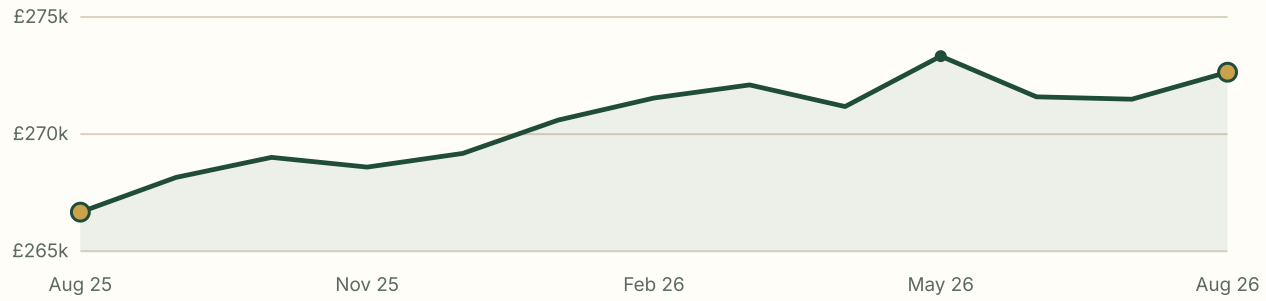
CITY 4 OF 5 · WALES

Cardiff

AVERAGE PRICE	ANNUAL CHANGE	FIRST-TIME BUYER AVG	AVERAGE RENT / MONTH
£272,443	+2.1%	£234,533	£1,179
August 2026	+0.4% on the month	+2.4% on the year	+3.2% on the year (Sept 2026)

Average price, last 13 months



By property type

TYPE	AVG PRICE	ANNUAL
Detached	£515,292	+1.4%
Semi-detached	£324,962	+3.2%
Terraced	£262,795	+3.2%
Flat or maisonette	£161,334	−0.1%
First-time buyer (all types)	£234,533	+2.4%

What we are seeing

- Cardiff has been one of the steadier markets in this guide: the average has stayed between roughly £266,750 and £273,095 over the last 12 months, and ended August at £272,443 (+2.1% on the year).
- There is a wide gap by type: a flat averages £161,334, a detached home £515,292. First-time buyers paid an average of £234,533 across all property types.
- Rents average £1,179 a month, up +3.2%. That is well below the +8.7% recorded a year earlier, and below Wales as a whole (+4.1%).

Beyond the city. Lloyds (October 2026): Wales rose 1.6% on the year, with the typical property valued at £233,116.

Sources: ONS and HM Land Registry UK House Price Index (August 2026, provisional); ONS Price Index of Private Rents (September 2026). Past trends are not a guide to the future.

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SOURCES AND IMPORTANT INFORMATION

Where the numbers come from

MEASURE	SOURCE AND DATE
City house prices (all five)	ONS and HM Land Registry, UK House Price Index, August 2026 (provisional), via the HM Land Registry open data service. Birmingham, Manchester, Cardiff and Edinburgh are local-authority figures.
City rents	ONS Price Index of Private Rents, release of 21 October 2026, rents to September 2026 (provisional). Edinburgh is the Lothian area.
UK and nation headlines	ONS, Private rent and house prices, UK: October 2026.
Bank Rate	Bank of England, 5 November 2026 decision (as reported by Moneyfacts and Mortgage Solutions).
Mortgage rate averages	Moneyfacts UK Mortgage Trends averages, early September and early November 2026. Subject to criteria; market averages, not offers.
Lender price indices	Lloyds House Price Index, October 2026 (formerly Halifax); Nationwide House Price Index, October 2026.
Activity and sentiment	HMRC transactions and Bank of England approvals (September 2026) and RICS Residential Market Survey (September 2026), as published in the Lloyds release.
Purchase taxes	gov.uk (SDLT); Welsh Government (LTT); Revenue Scotland (LBTT, ADS).

Method: annual and monthly changes are as published by the source. The “rent as a percentage of price” and “illustrative tax” figures are our own simple calculations from those published figures. Figures were collected on 11 November 2026 and later releases may revise them. Past trends are not a guide to the future.

IMPORTANT INFORMATION

Your home may be repossessed if you do not keep up repayments on your mortgage.

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There may be a fee for mortgage advice. The precise amount will depend on your circumstances; we may charge up to 1% of the loan amount, and our typical fee is £500. We will usually also receive commission from the lender. Any fee, and when it is payable (at agreement in principle, on submission of your application or when your mortgage offer is issued), is set out in your fee agreement before you proceed. Fees are not refundable. Protection and insurance products are subject to underwriting and the policy terms and conditions. The information on this website is for general guidance only and does not constitute advice; calculator results are illustrations only. If you are unhappy with our service you may be able to refer your complaint to the Financial Ombudsman Service.