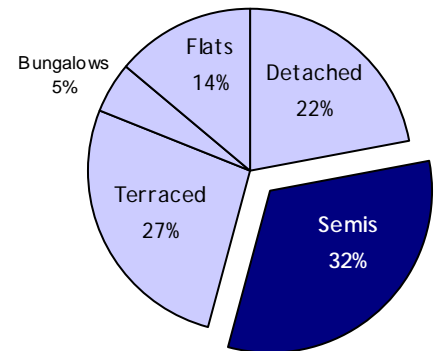


## Special Feature 2: Semi-Detached Properties

- One third of homes purchased are semi-detached
- New-build semi-detached similar in size to existing semis but twice as likely to have a fourth bedroom
- Semi-detached property prices have increased by 50% over the past five years, the same as the average rise for all property types

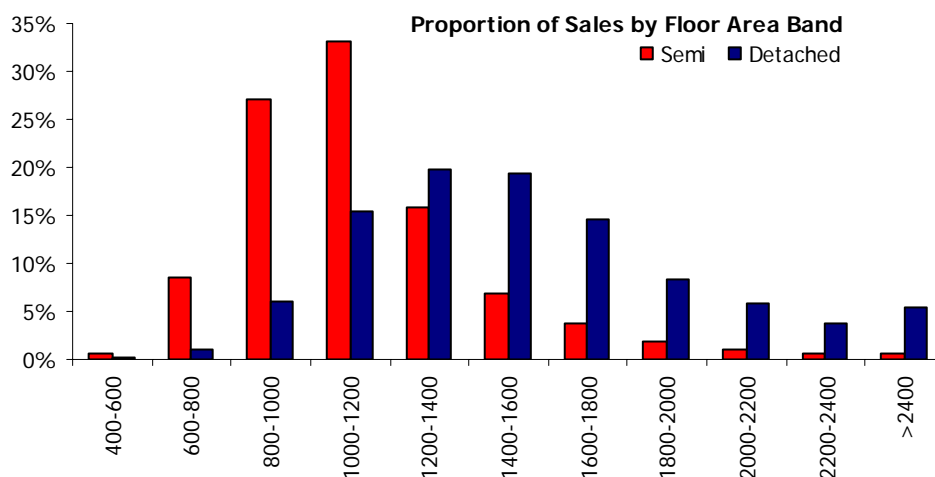


In addition to reporting average UK property prices, Nationwide publishes figures for the four main property types; detached, semi-detached, terraced and flats. This report, the second in a series of four, outlines the typical characteristics of semi detached properties, based on our survey of properties bought, and how this style of house has changed over time.

### Semi-Detached Houses

**Proportion of total UK sales: 32%**  
**Proportion of housing stock<sup>1</sup>: 32%**  
**Average floor area: 1,130 sq ft (105m<sup>2</sup>)**  
**Average number of bedrooms: 2.9**  
**Region with highest proportion: North West (43% of sales)**  
**Region with lowest proportion: London (21% of sales)**  
**UK typical price (Q1 2008): £174,554**  
**Increase over last year: 1.6%**  
**Increase over last five years: 49.6%**

Semi-detached houses are the most common property type, accounting for 32% of UK transactions and also 32% of the English housing stock. They also tend to be of a more standard size compared to detached houses, as illustrated by the clustering of sales in the 800-1,000 sq ft (74m<sup>2</sup>-93 m<sup>2</sup>) and 1,000-1,200 sq ft (93m<sup>2</sup>-111m<sup>2</sup>) bands on the chart below.



Over two thirds of semi-detached houses sold have three bedrooms, which makes the three-bed semi the most common of all property types. 22% of all properties sold in the UK are three bed semis, whilst 13% are three bed terraces. A typical semi-detached house has a floor area of 1,130 sq ft (105m<sup>2</sup>), though there is some variation across the regions. Interestingly, the largest semis are in London, featuring nearly 100 extra sq ft (9m<sup>2</sup>) of floor area. In contrast, the smallest semis are in the

<sup>1</sup> For England only. Source: Communities & Local Government (Survey of English Housing)

\*\*\* Date issued Wednesday 23rd April 2008 \*\*\*

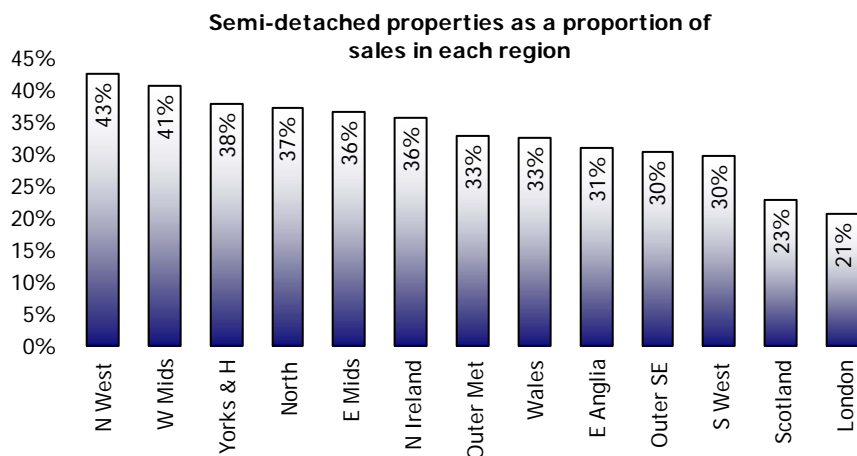
East Midlands, at 1,076 sq ft (100 m<sup>2</sup>), only 88% of the size of London ones. Semi-detached houses account for only around a fifth of total sales in London, compared to the average of around a third for the UK. But the semis sold in London do tend to be bigger. London has a higher proportion of four bedroom semis compared with other regions. Nearly 20% of semi-detached properties sold in London had four or more bedrooms, compared with a UK average of 12%.

## Semi-Detached Houses by Age Group

	Old (pre WWII)	Modern (post WWII)	New Build
% of sales <sup>i</sup>	38%	57%	5%
Average floor area	1,227 sq ft (114m <sup>2</sup> )	1,059 sq ft (98m <sup>2</sup> )	1,190 sq ft (111m <sup>2</sup> )
Average number of bedrooms	3.0	2.9	3.1
% with four bedrooms or more	15%	9%	21%
Average number of bathrooms	1.4	1.5	1.9

Semis make up a large proportion of the existing housing stock, so new-build as a proportion of sales is relatively low compared to other property types at around 5%. However, figures from the National House-Building Council (NHBC) also reveal the rate of addition to stock for semi-detached is lower than other property types. Only 13% of new-build registrations in 2007 were for semi-detached houses, compared with a stock share of 32%. In contrast, 43% of new-build registrations in 2007 were for flats, nearly three times their share of stock<sup>2</sup>. So in spite of semi-detached being the most popular type of property, fewer of them are being built. New-build semis are relatively similar in size to existing semis, but are twice as likely to have a fourth bedroom. Three quarters of new-build semis have at least two bathrooms, compared with just 30% of existing semis. This suggests that living space within newly built semis may be compromised in order to increase the number of bedrooms and bathrooms.

The North West and West Midlands have relatively higher proportions of sales of semi-detached properties compared to the UK average, accounting for over 40% of sales against a UK average of 32%.



The average semi-detached property currently costs £174,554 (Q1 2008), similar to the UK all properties average price. This is no surprise given semis make up the largest proportion of sales. Semi-detached prices have risen by 50% over the last five years, just a little faster than flats, whose prices have risen 49% over the same period. The most expensive semi-detached properties are in

<sup>2</sup> Flats comprise 16% of the English housing stock. Source: Communities & Local Government (Survey of English Housing)

\*\*\* Date issued Wednesday 23rd April 2008 \*\*\*

London, where the average price is over £330,000, although prices have been rising less quickly here compared to other regions, up 34% over past five years. The East Midlands is the cheapest region, where the typical prices of a semi is just over £142,000. Scotland and Northern Ireland have seen the biggest increase in the price of semi-detached houses, up 88% and 130% respectively over the past five years, though this is more a reflection of overall house price inflation in these regions rather than factors specific to semis.

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#### Notes:

- i. Our analysis is based on data from Nationwide's mortgage offers over a four year period (2003 to 2006).
- ii. To remove any regional bias, we also use data from external sources (such as the Council of Mortgage Lenders and Land Registry) to derive regional weights
- iii. Sq ft can be converted to m<sup>2</sup> by dividing by 10.76
- iv. Data sources:
  - Nationwide Building Society
  - Council of Mortgage Lenders – Regulated Mortgage Survey
  - Land Registry
  - Registers of Scotland
  - HM Revenue & Customs
  - CACI ACORN
  - Department for Communities and Local Government

The Nationwide Quarterly House Price Index is prepared from information which we believe is collated with care, but no representation is made as to its accuracy or completeness. We reserve the right to vary our methodology and to edit or discontinue the whole or any part of the Index at any time, for regulatory or other reasons. Persons seeking to place reliance on the Index for their own or third party commercial purposes do so entirely at their own risk. All changes are nominal and do not allow for inflation.

More information on the house price index methodology along with time series data and archives of housing research can be found at [www.nationwide.co.uk/hpi](http://www.nationwide.co.uk/hpi)