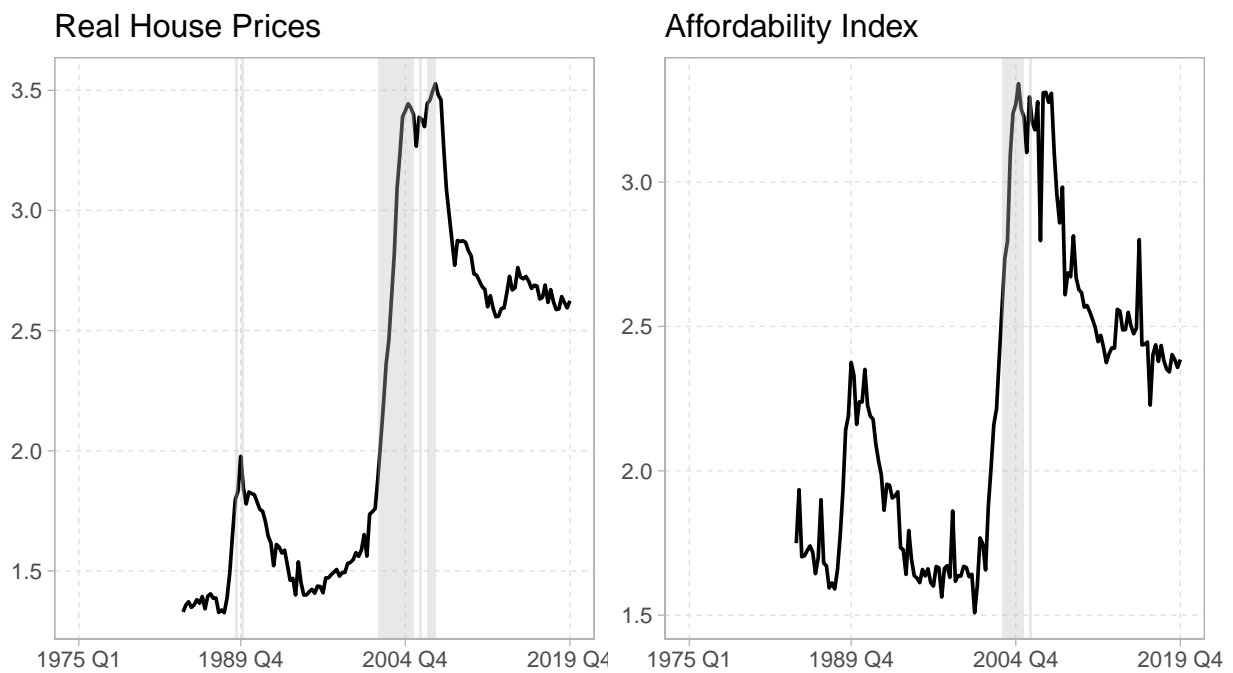


# UKHO - North - 2019:Q4 Release

This page provides figures for real house prices and house-price-to-disposable-income ratios (housing affordability) starting in 1975, exuberance statistics, as well as date-stamping of the specific periods of exuberance.



## Latest Statistics

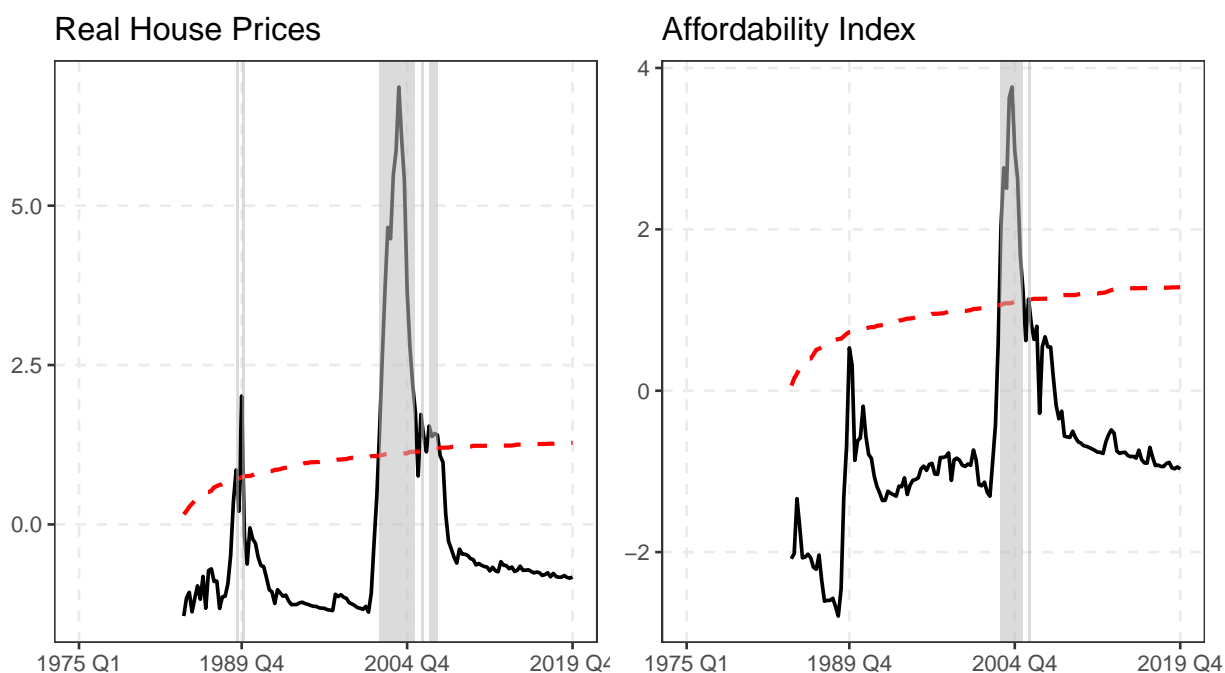
Real House Price Change

1.3

Affordability Index Change

1.82

# Financial Stability



## Latest Exuberance Indicators

Real House Price (BSADF)

-0.827

**No Exuberance**

Affordability Index (BSADF)

-0.97

**No Exuberance**

## Date-Stamping Periods of Exuberance

Real House Prices

Start	End	Duration
1989-04-01	1989-07-01	2
1989-10-01	1990-01-01	2
2002-04-01	2005-07-01	14
2006-01-01	2006-04-01	2
2006-10-01	2007-07-01	4

Affordability Index

Start	End	Duration
2003-07-01	2005-07-01	9
2006-01-01	2006-04-01	2