

NORTHERN IRELAND

Housing Market Report

For buyers · Q3 2026

Know more before you offer.

Homes. Prices. Estate agents. Neighbourhoods.



Property market: July-September 2026

Crime trends: June-August 2026

Published 2 October 2026

YOUR QUARTER AT A GLANCE

Three findings for your next move.

Homes newly listed across Northern Ireland, July-September 2026.

6,176

New listings tracked

£209,950

Typical asking price when first listed

43.4%

Sale Agreed within 30 days

Typical means median, based on 6,000 priced listings. The 30-day figure covers 4,207 homes tracked for a full 30 days.

Sale Agreed means an offer has been accepted; the sale has not yet legally completed.



Prepare early.

Of homes tracked for a full 30 days, 43% reached Sale Agreed within that time. Have your finances and questions ready.



Check the price history.

For homes with a recorded reduction, the typical first asking-price cut was £10,000.



Compare locally.

Property type, location and budget shape the alternatives worth considering.

Find your section

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Source: ClearKey Market Research, Q3 2026. Property figures at 30 September.

HOW QUICKLY HOMES MOVE

Be ready before you find the right home.

43.4%

Reached Sale Agreed within 30 days.

1,825 of 4,207 homes tracked for a full 30 days.

7 days · 5,684 homes



2.5%

14 days · 5,396 homes



12.4%

30 days · 4,207 homes



43.4%

60 days · 2,061 homes



60.1%

Each percentage covers a different set of homes, depending on how long we could track them.



21 days

Median of 2,949 homes. Homes still on the market are excluded.

Typical time to Sale Agreed, among homes that reached agreement



For buyers

Have your finances and questions ready. A quick agreement does not reveal the number of offers or the final price accepted.

ClearKey Market Research, Q3 2026. Figures at 30 September. Sale Agreed precedes legal completion.

YOUR BUDGET

Different budgets. Different choices.

New listings by asking price when first listed, alongside typical prices by property type.



Property type	Typical asking price when first listed	New listings
Detached	£295,000	2,450
Semi-detached	£199,950	1,855
Terraced	£139,950	1,295
Apartment	£159,950	576



For buyers

Compare homes at a similar budget and in the same area. Match size, condition and property type; the median is not a valuation of a particular home.

Source: ClearKey Market Research, Q3 2026. Property figures at 30 September.

YOUR LOCAL MARKET

See what your budget could buy locally.

Typical asking prices when first listed in five selected local areas, each with more than 200 new listings. Figures cover the named local areas, rather than whole council areas.

Derry / Londonderry

£200,000

271 new listings

Ballymena

£197,500

218 new listings

Bangor

£225,000

309 new listings

Lisburn

£224,950

264 new listings

Newry

£225,500

217 new listings

Belfast also contains distinct local markets:

£195,000

Belfast East

£239,950

Belfast South

£154,950

Belfast West



For buyers

Widen your shortlist, then compare similar homes within each area. A locality median is a starting point, not a valuation.

ClearKey Market Research, Q3 2026. Medians at first listing; missing postcodes excluded. Council outlines are for orientation.

SELLER PRICE ADJUSTMENTS

What a price change can tell you.

Homes newly listed in Q3 with a recorded, dated asking-price reduction.

£10,000

Typical first asking-price cut

238

Homes with a recorded reduction

5.1%

Typical first cut as a share of asking price

34 days

Typical time before the first price cut

First listed

First reduction

These figures describe the reductions we recorded, not the percentage of all homes that reduced their price. They do not show the final price accepted.



For buyers

Ask what prompted the change. Compare the revised price with similar homes; an asking-price cut is not a guaranteed negotiating discount.

ClearKey Market Research, Q3 2026. Recorded reductions dated July–September; medians among homes with observed changes.

ESTATE AGENTS

Which estate agents listed the most homes?

New listings during July-September. Branches of the same estate agency are counted together.

**For buyers**

Check which agents are active in your specific area and budget. Listing volume does not establish service quality or negotiation skill.

Source: ClearKey Market Research, Q3 2026. Agency comparison: at least 20 new listings; documented branch suffixes consolidated.

ESTATE-AGENT LISTING OUTCOMES

How long did homes take to reach Sale Agreed?

Ten estate agents with the most new listings. The dot marks the median; the line shows the range for the middle 50% of homes.



For buyers

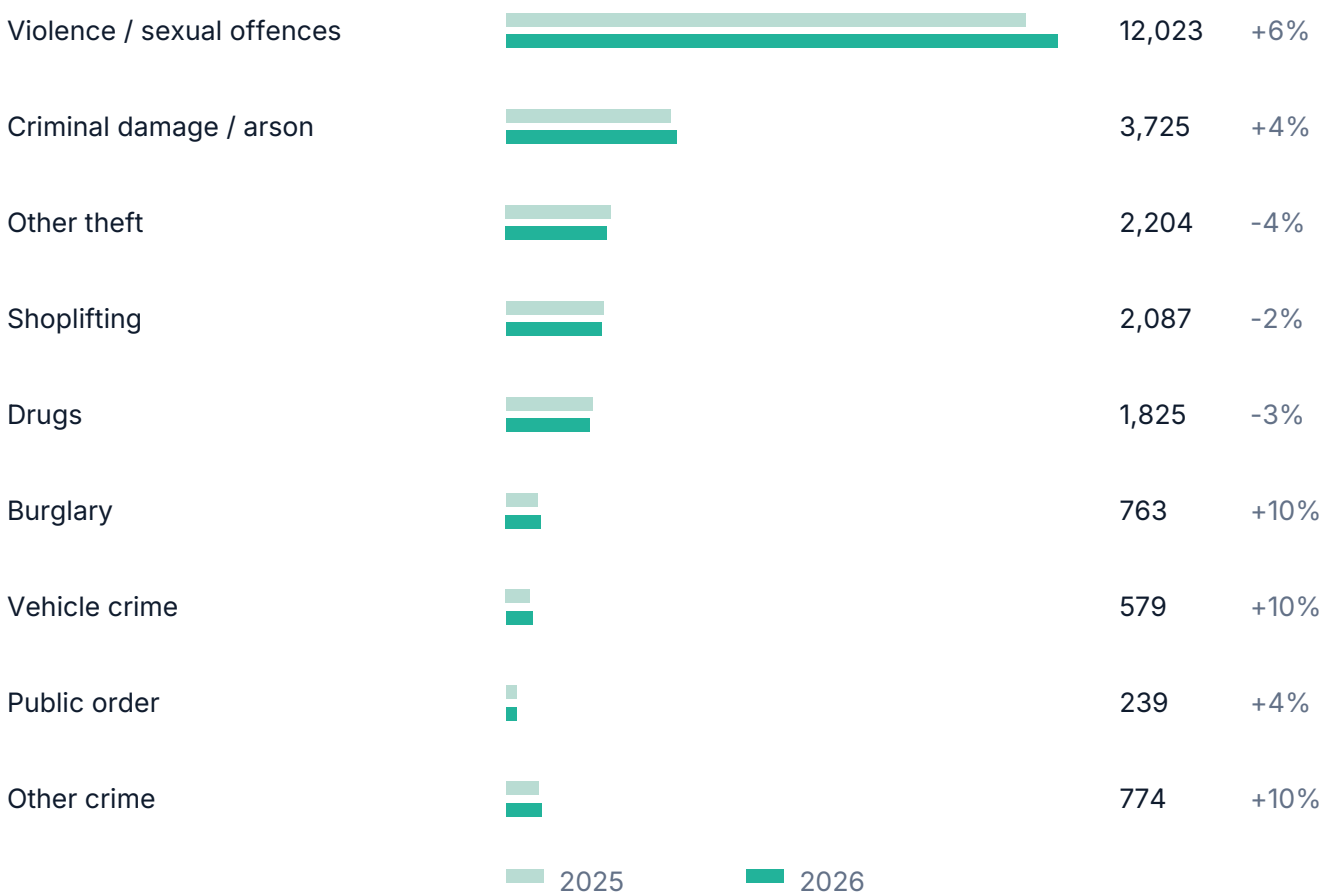
Expect variation. Ask about the specific home's sale position and timeline. These figures reflect different areas, prices and property types; they do not measure service quality.

Source: ClearKey Market Research, Q3 2026. At least 20 valid agreements per agent, reached by quarter end.

CRIME AND NEIGHBOURHOODS

Recorded crime rose in some categories and fell in others.

Recorded crime, June-August 2026 versus the same months in 2025. Anti-social behaviour (ASB) is shown separately on the next page.



Other theft excludes burglary, vehicle crime and shoplifting. Other crime includes remaining offence groups, such as weapons offences.



For buyers

Explore the categories relevant to your search, alongside visits and local knowledge. Recorded incidents describe reported activity; they do not estimate your personal risk.

Source: ClearKey analysis of police open data. Counts shown for June-August 2026; percentage changes versus June-August 2025.

CRIME TRENDS

Look at the pattern, not one month.

Monthly recorded incidents, June 2025-August 2026. Shading marks the latest three complete months. Each chart has its own scale.

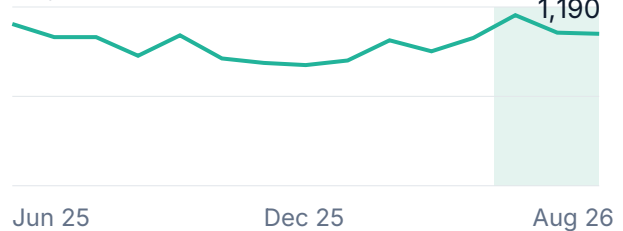
Violence / sexual offences

0-4,400 incidents



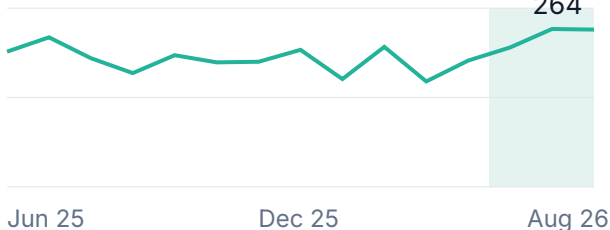
Criminal damage / arson

0-1,400 incidents



Burglary

0-300 incidents



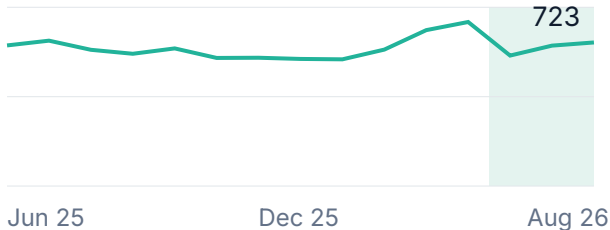
Vehicle crime

0-300 incidents



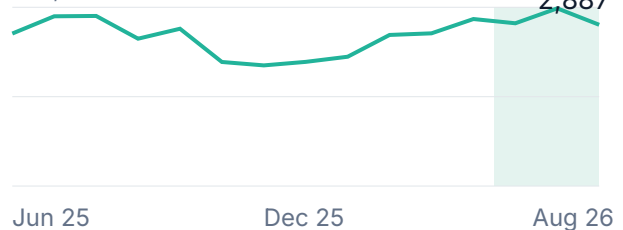
Shoplifting

0-900 incidents



Anti-social behaviour

0-3,200 incidents



For buyers

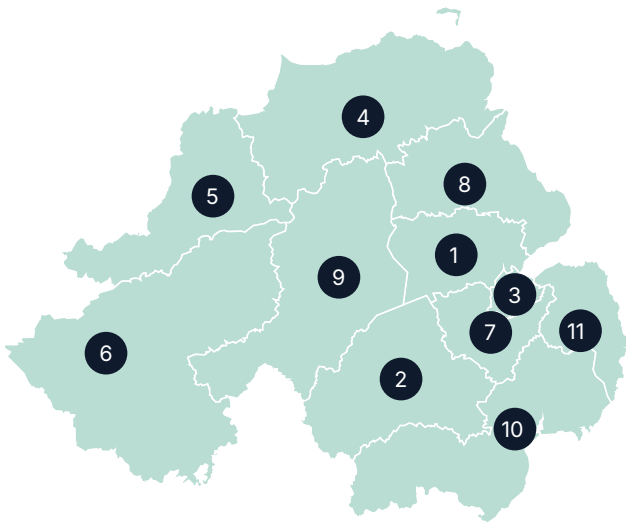
Across June-August, recorded crime excluding ASB rose 3.6% year on year; ASB rose 1.9%. Reporting and policing activity can affect recorded figures.

Source: ClearKey analysis of police open data, June 2025-August 2026. Compare trend shapes; chart heights use different scales.

LOCAL CRIME CONTEXT

Local crime needs local context.

Recorded crime excluding ASB, June-August 2026. Incident counts are not population-adjusted crime rates.



01	Antrim & Newtownabbey	1,634
02	Armagh, Banbridge & Craigavon	2,137
03	Belfast	8,487
04	Causeway Coast & Glens	1,451
05	Derry City & Strabane	2,263
06	Fermanagh & Omagh	896
07	Lisburn & Castlereagh	1,410
08	Mid & East Antrim	1,557
09	Mid Ulster	1,035
10	Newry, Mourne & Down	1,865
11	Ards & North Down	1,484

Higher counts alone do not tell you how safe an area is. Population, visitors and reporting differ between councils.



For buyers

Use council figures as broad context. Check the neighbourhood around the home and visit at different times before drawing conclusions.

ClearKey analysis of police open data, June-August 2026. Approximate nearest-postcode reference assignment; historical gaps prevent council trend comparisons.

BEFORE YOU OFFER

Four checks for a better-informed offer.

Use the report to ask sharper questions about the home you are considering.

01**Compare similar homes**

What else could my budget buy?

Match area, size, condition and property type.

02**Check the price history**

Has the asking price changed?

Ask what prompted any adjustment and compare the revised price.

03**Ask about the seller's position**

What could affect the timeline?

Ask about the chain, previous agreements and the seller's plans.

04**Explore the neighbourhood**

Does this place work for my life?

Visit at different times. Check local context alongside your priorities.

See beyond the listing.

Explore your next move at clearkey.homes

ClearKey Housing Market Report for Buyers, Q3 2026. A checklist for property-specific enquiries.

SOURCES AND METHODOLOGY

How to read the figures.

ClearKey Market Research | Q3 2026. Research snapshot prepared on 1 October 2026.

Homes and asking prices

ClearKey tracked 6,176 new listings from 1 July to 30 September; 6,000 had usable asking prices. Typical means median at first listing. These are asking prices, rather than completed-sale values or a house-price index. Local-area figures exclude missing postcodes.

Sale Agreed and timing

Sale Agreed means an offer has been accepted; the sale has not yet legally completed. Each fixed-window percentage includes only homes tracked long enough for that window. Median times describe homes that reached agreement by quarter end; homes still on the market are excluded.

Estate agents and price changes

Documented branches are combined by brand; some naming variants may remain separate. Volume requires 20 new listings; timing requires 20 valid agreements. Reductions are recorded Q3 changes. Continuous monitoring is not established, so reduction incidence rates are omitted.

Crime and geography

Crime covers June–August 2026, compared with the same months in 2025. Anti-social behaviour (ASB) is separate. Records are deduplicated and reconciled with imports; this is not independent verification against all official PSNI totals. Council assignment uses the nearest postcode reference point and is approximate.

Which comparisons are included?

This edition describes Q3 property activity and compares recorded crime with the same summer months in 2025. Reliable Q2 property-market comparisons are not available. Stock growth and repeat-transition totals are omitted where completeness cannot be demonstrated. No population-adjusted crime rates or annual council trends are presented.

Technical query records are retained internally. Crime: police open data. Map base: UK-GeoJSON NI council boundaries; reference points: NISRA. Typeface: Inter.

ABOUT CLEARKEY

See beyond the listing.

ClearKey helps people buying homes in Northern Ireland make better-informed decisions.

Compare homes. Understand asking-price changes. Explore market activity and neighbourhood context. Know what to ask before you offer.



Use these insights in your own home search.

Explore ClearKey at clearkey.homes

Report enquiries: hello@clearkey.homes

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