

## Consumer Property Market Reports

This report is written by Kate Faulkner, one of the UK's top independent property price and rental market commentators. It is written to help the public considering buying, selling, investing, building, renovating or renting a home so they understand what's actually happening nationally and in their local property market. This helps them to work out if now is a good time to carry out their property project, or if they should wait.

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This report is aimed at giving an independent view, following a professional review of all the different property price reports to look for consistent trends, understand differences and utilise commentary from sources we have tracked over time who we believe, with hindsight, have given good analysis of what's happening, as opposed to reports which are often more for PR purposes.

We also analyse the market from a consumer, not a business perspective. As such, we take less notice of year on year and month on month price comparisons, and instead look at how prices are performing against previous market highs and lows. This helps us and the general public understand what's happening in their local area.

We ask questions people ask via our property clinics, free Q&A's and seminars:-

- Are we at the bottom of the market? Does it matter if we are?
- Should you wait until prices are going up or buy as soon as the reports/media tell you prices are falling?
- What are the pros and cons of Help to Buy, Shared Ownership, Shared Equity?

## Average House prices for October/November 2013

### How do October/November's prices compare over time?

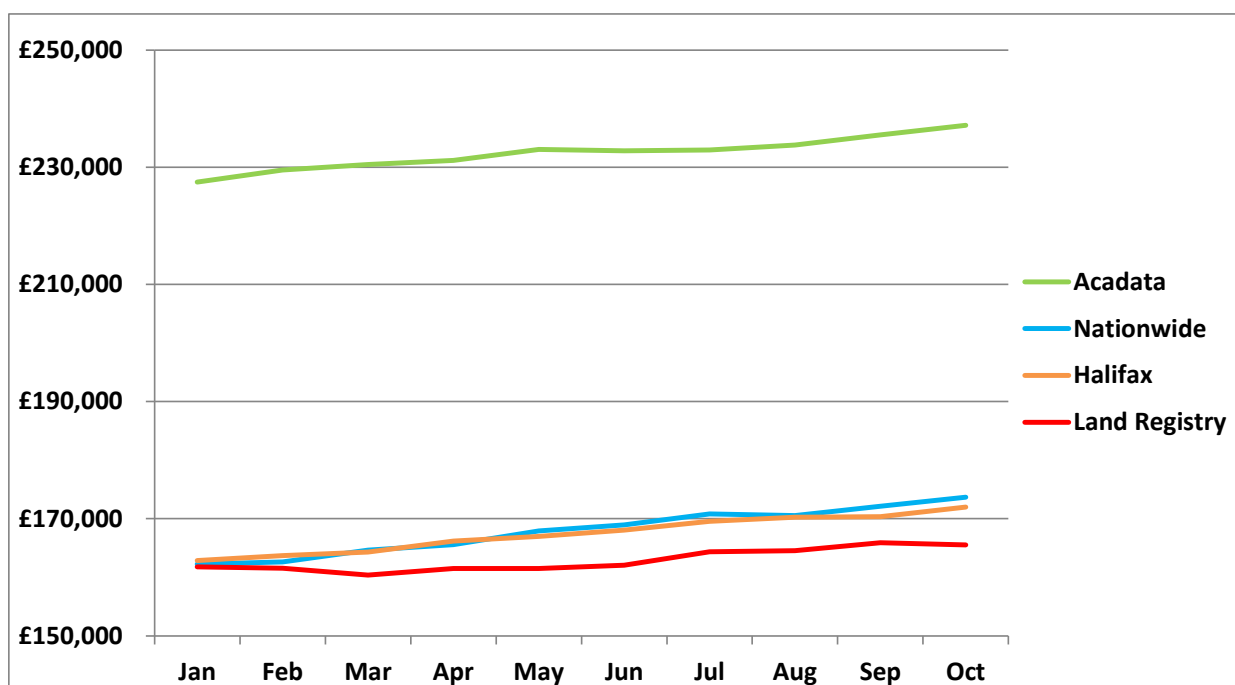
This month's figures suggest:-

- The [Nationwide](#) reported average property price of £173,678 for October 2013 when compared to previous years has almost reached £174,000 being the highest figure since Q2 2008.
- The [Land Registry](#) average prices continue to show no major changes during the last three years with the latest October average showing £165,515.
- [Acadadata](#) reported property prices in October are an average of £237,161 and are now around £10k higher than at the start of the year.

*\*(Appendix about seasonal adjustments)*

### How do this month's prices compare to the rest of the year in England and Wales?

So far this year we can see from the chart that prices do appear to be moving upwards – on average.



### Chart showing average property/house prices in England and Wales from January - October 2013\*

- So far this year, 'average property' prices for mortgaged properties started off at £ £162,245 in January and has grown consistently to a height of £173,678 for [Nationwide](#) (October).
- [Land Registry's](#) (October) average prices for their analysis (including some cash sales) started at £161,795 in January, fell to £160,395 in March, rose to its highest so far this year in September at £165,909, then fell slightly back in October to £165,515.
- [Acadadata](#) (October) average property prices for all properties started off in January at £227,478 and have now reached a high for the year of £237,161.

## Average House prices for October/November 2013 – Cont'd

### How far away are property prices from the heights achieved in 2007/8?

Whilst we have seen recent improvements in property prices in some areas of the UK, compared to the heights of 2007/08, property prices remain:-

- -6% below the height of 2007/08 for [Nationwide](#)
- -10% below the height of 2007/08 for [Land Registry](#)
- 2% above the height of 2007/08 for [Acadadata](#)

### How do this month's property prices compare to the lows of 2009?

Although in the main, property prices haven't recovered to the heights of 2007/8, compared to 2009 lows, property prices appear, on average, to have bottomed out:-

- 18% above the lows of 2009 for [Nationwide](#)
- 8% above the lows of 2009 for [Land Registry](#)
- 20% above the lows of 2009 for [Acadadata](#)

## Kate's & other Expert Market Commentary

**Miles Shippide, Rightmove Director** says: *"The excitement about Help to Buy's early launch failed to buck the seasonal trend of a fall in new sellers' average asking prices. At this time of year it's mainly those with a more pressing need to sell that come to market, driving average asking prices down. It takes a lot to throw people off course from marketing after rather than before Christmas, and in spite of the most positive selling environment since the start of the credit crunch in 2007, it seems potential sellers will not scratch their seven-year home-moving itch early and will be waiting until at least 2014."*

Commenting on **Home.co.uk's** asking price survey for November, **Doug Shephard, Director** says: *"Potential buyers, especially those in London and the South East, are set for more frustration for the rest of 2013 and into 2014. Their choice of properties to consider is the lowest it has been since 2007 and there are no signs of possible improvement. The flip side for vendors is, of course, more positive. The low volumes of property that do make it to the market are in higher demand, and the typical time on market is four days shorter than this time last year. The situation is compounded as the seasonal slowdown takes hold and, in general, we are seeing a cooling of prices. These fluctuations are somewhat hidden by the fact that the London market seems to be playing by a different set of rules. Given the capital's recent price performance we expected another rise in prices, albeit a more subdued one. However, a leap of 1.8% in a month is phenomenal and elevates our concerns that London property is becoming a potentially catastrophic asset price bubble inflated by both government-backed lending and foreign investment."*

**Robert Gardner, Nationwide's Chief Economist**, comments: *"The UK housing market appears to be following the more resilient upward trend evident in the wider economy in recent quarters. House prices increased by 1% over the month in October, maintaining the momentum that has been building in the second half of 2013. After averaging less than 1% in the first half of the year, the annual pace of house price growth accelerated to 5.8% in October from 5% the previous month. The ability and willingness of potential buyers to transact has been steadily increasing. The ability to buy has been supported by continued gains in employment and policy measures such as the Help to Buy and Funding for Lending schemes which have improved the availability and lowered the cost of credit. While house price growth has picked up, at a national level prices remain around 7% below their 2007 peak. Moreover, typical mortgage servicing costs remain modest by historic standards thanks to the ultra-low level of interest rates. A typical mortgage payment for a first time buyer is currently equal to around 29% of take home pay, in line with the long term average."*

**David Newnes, Director of LSL Property Services**, comments: *"We're only at a fraction of the heights seen before the credit crunch struck, but still the housing market is a hive of activity. There's been a tremendous jump in transactions over the past three months – with the most sales recorded in an October since the onset of the crisis. Key to such a surge in activity is the renewed level of confidence seeping back into the market and a plethora of attractive mortgage deals enticing more and more aspiring buyers back into the housing arena. For the first time in nearly three years, all ten regions in England and Wales have seen an increase in prices - an astonishing recovery, one that we can now say is truly national. The increase in demand, in part fuelled by the second phase of Help to Buy having been brought forward, has driven up average house prices across the country by £1,376 over the past month and £9,776 from a year ago. But despite significant rises, the increased availability and competitiveness of mortgages has also opened the door to a new wave of aspiring buyers who had previously been persistently locked out. The stark rise in first-time buyer activity in particular has given the speed of recovery an even greater uplift."*

## Kate's & other Expert Market Commentary – Cont'd

**Martin Ellis, Halifax (Lloyds Banking Group) housing economist**, said: *“House prices in the three months to October were 1.6% higher than in the previous three months; this rate is below the increases of 2.0-2.1% recorded in each of the previous four months. Despite the slowdown in the quarterly rate, the annual rate continued to rise with prices in the three months to October 6.9% higher than in the same three months last year. Demand has increased this year, putting upward pressure on house prices and increasing levels of activity. Low interest rates, and higher consumer confidence supported by the increasing evidence that a sustainable economic recovery may now be underway, are helping to increase housing demand. Schemes, such as Funding for Lending and Help to Buy, also appear to have boosted demand. Despite increases in the past year both house prices and sales remain below the levels reached at the height of the last housing market cycle in 2006/2007. Sentiment towards selling has also improved in recent months in response to the pick-up in the market, which should help to increase the availability of properties on the market over the coming months.”*

### **Kate Faulkner's Market Commentary:**

*“The news from agents on the ground, legal companies, surveyors and brokers is ‘we are really busy’! And with most areas seeming to have ‘bottomed’ out, 2014 will be a pivotal year for property. The big question is whether the recently announced withdrawal of the Funding for Lending Scheme will dampen the market due to a rise in mortgage rates. Recently, when I was chatting to first time buyers, it was interesting to see their ‘horror’ at the thought of 5% interest rates being the norm and the 3% rates they had access to via new build Help to Buy scheme being historically low. It could be that the move back to 4-5% rates could dampen the market again. Alternatively, if the confidence in the market continues and reports of price rises are spread through the media, this could encourage more sellers onto the market, offering buyers more choice and encouraging people who would have normally moved over the last five years to trade up or down.”*

## What's happening to property prices regionally in October 2013?

### Regional Averages – England & Wales Summary (see chart below)

- Areas outperforming the 'average' are London, South East, South West and the East of England.
- Areas still falling against the lows of 2009 the North East, North West and Yorkshire and The Humber.
- Wales and the East and West Midlands remain above the lows of 2009 but house prices still have to increase between 15% and 17% to reach the highs of 2007.
- London continues to buck the trend, but in real terms taking account of inflation, they too have fallen and in some areas price growth seem to have dropped back a little.

Property Prices Regionally <i>Land Registry Data</i>	2000	2005	2007/8 Height	2009 Low	+/- versus Market Height	Latest Month's Data - Oct 13	+/- Market Height
<b>England &amp; Wales</b>	£ 79,355	£155,031	£ 183,695	£ 152,657	-16.90%	£ 165,515	-10%
<b>Wales</b>	£ 55,135	£121,461	£ 141,344	£ 115,891	-18.01%	£ 117,097	-17%
<b>North East</b>	£ 50,413	£111,572	£ 129,519	£ 106,075	-18.10%	£ 96,179	-26%
<b>North West</b>	£ 54,230	£114,242	£ 137,582	£ 114,267	-16.95%	£ 108,445	-21%
<b>Yorkshire &amp; The Humber</b>	£ 56,226	£122,379	£ 145,571	£ 120,582	-17.17%	£ 117,450	-19%
East Midlands	£ 61,137	£131,622	£ 147,541	£ 119,971	-18.69%	£ 124,580	-16%
West Midlands	£ 67,370	£136,209	£ 153,944	£ 128,148	-16.76%	£ 130,231	-15%
South West	£ 82,754	£167,531	£ 195,465	£ 159,552	-18.37%	£ 174,645	-11%
East	£ 84,475	£167,531	£ 194,114	£ 158,697	-18.25%	£ 179,522	-8%
South East	£107,729	£194,308	£ 228,328	£ 186,022	-18.53%	£ 216,004	-5%
London	£161,169	£273,823	£ 351,512	£ 295,531	-15.93%	£ 390,720	11%

**Acadadata's Scottish** index suggests prices are fairly stable year on year and house sales levels remain at a five year high, albeit having dropped back slightly from the previous month. **Donald MacLellan**, Chairman of **Walker Fraser Steele Chartered Surveyors**, part of LSL Property Services, comments: *"The Scottish housing market is being revitalised: for the first time since January 2011 the annual change in prices has been positive, marking a significant step change. Stable price levels are helping the market recover; prices have risen by £952 in the past month and are £647 higher than a year ago. Sales levels are also following suit, now at their highest level for five years - a dramatic boost that is helping propel the property market upwards. The main driver of this increase is down to the phenomenal rise in first-time buyer activity at the lower end of the market. First-time buyers have witnessed a plethora of top mortgage deals and greater product choice, and low interest rates are giving people more confidence to buy. The Government's launch of its own version of the Help to Buy equity loan scheme has given the market a real helping hand."*

Property Prices Regionally <i>Ros.gov Data</i>	2005	2007/8 Height	2009 Low	+/- versus Market Height	Latest Month's Data - Oct 13	+/- Market Height
<b>Scotland</b>	£118,198	£ 160,592	£ 136,192	-15.19%	£ 157,754	-2%

Northern Ireland's property prices are continuing to struggle being down 48% versus the 2007/08 high. Whilst this is perhaps not such good news for vendors that bought their properties some five years ago, this could be the time for potential purchasers wanting to get on the ladder and revisit their options versus renting.

Property Prices Regionally <i>Bank of Ireland Data (Q3 13)</i>	2007/8 Height	2009 Low	+/- versus Market Height	Latest Month's Data - Q3 13	+/- Market Height
<b>Northern Ireland</b>	£ 250,586	£ 156,857	-37.40%	£ 129,777	-48%

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- [Is buying cheaper than renting for you?](#)
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## What's happening in your town in October 2013?

Even at city and town levels, your property price or the value of the property you want to buy or sell can be going up when the regional data says, on average, prices are going down. So as well as tracking the regional data, we also track the latest property prices movements for major towns and cities in the UK during October 2013.

### Summary of table below:-

Areas still to reach the 'bottom of the market' include **Liverpool, Bradford and Leeds**.

Property prices in **Peterborough** appear to be close to 'the bottom', with **Nottingham, Manchester and Sheffield** now slightly above the 2009 low. **Birmingham** property prices have now risen above the low of 2009 but still have a way to go to reach the 2007 height.

Areas appearing to recover to 2007 heights include **Bournemouth, Cardiff and Bristol**, each area only being down between 7% and 11%.

**London** continues to show signs of good growth while **Brighton and Hove** has now exceeded the 2007 height.

### England & Wales

Towns & Cities <i>Land Registry Data</i>	2000	2005	2007/8 Height	2009 Low	+/- versus Market Height	Latest Month's Data - Oct 13	+/- Market Height
Liverpool	£ 45,722	£103,785	£ 124,934	£ 97,366	-22.07%	£ 89,364	-28%
Bradford	£ 48,435	£ 96,395	£ 125,925	£ 102,358	-18.72%	£ 93,723	-26%
Manchester	£ 45,121	£ 91,692	£ 121,340	£ 92,638	-23.65%	£ 94,641	-22%
Leeds	£ 60,445	£133,251	£ 155,110	£ 128,158	-17.38%	£ 121,088	-22%
Peterborough	£ 53,764	£118,125	£ 134,523	£ 107,023	-20.44%	£ 106,751	-21%
Nottingham	£ 46,990	£101,806	£ 105,214	£ 83,781	-20.37%	£ 84,680	-20%
Sheffield	£ 52,227	£115,044	£ 139,484	£ 115,119	-17.47%	£ 116,177	-17%
Birmingham	£ 59,631	£124,242	£ 136,345	£ 110,850	-18.70%	£ 115,226	-15%
Cardiff	£ 69,769	£148,608	£ 159,475	£ 132,694	-16.79%	£ 142,019	-11%
Bournemouth	£ 85,728	£171,486	£ 192,914	£ 153,237	-20.57%	£ 173,191	-10%
Bristol	£ 76,229	£153,322	£ 188,869	£ 148,945	-21.14%	£ 175,133	-7%
Brighton and Hove	£ 90,828	£185,816	£ 232,584	£ 187,192	-19.52%	£ 236,478	2%
London	£161,169	£273,823	£ 351,512	£ 295,531	-15.93%	£ 390,720	11%

Top Cities - Scotland <i>Ros.gov Data</i>	2005	2007/8 Height	2009 Low	+/- versus Market Height	Latest Month's Data - Oct 13	+/- Market Height
Glasgow	£111,162	£ 130,629	£105,000	-19.62%	£ 129,028	-1%
Edinburgh	£168,986	£ 185,000	£168,000	-9.19%	£ 210,264	14%

**Edinburgh** continues to show good signs of growth at 14% up versus the 2007 highs. **Glasgow** is just below but hovering around the 2007 level.

Top City - NI <i>Bank of Ireland Data</i>	2007/8 Height	2009 Low	+/- versus Market Height	Latest Month's Data - Q3 13	+/- Market Height
Belfast	£ 258,332	£155,483	-39.81%	£ 141,625	-45%

Property prices in **Belfast** continue to struggle having not yet reached the bottom of the market.

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## Property Supply & Demand

To work out what might happen to property prices in the future and whether now is a good time to buy, sell or invest, understanding what's happening to demand and supply for property in your local area is essential.

FSSA Board Count *	Jan-13	Feb-13	Mar-13	Apr-13	May-13	Jun-13	Jul-13	Aug-13	Sep-13	Oct-13
	29.5%	32.9%	32.9%	28.4%	33.0%	38.6%	39.7%	39.1%	33.8%	40.4%

The [FSSA](#) data (see chart above) shows that with the exception of April and September, since the start of the year, the ratio of properties for sale versus sold has been gradually increasing from 29.5% to 40.4% in October. In a 'normal market', the average figure of properties for sale versus sold would typically be 40% so these figures would suggest the market is normalising, in other words, supply and demand are creating market activity. However, there remain huge regional contrasts with St Ives in Cambridgeshire showing the highest ratios of sold vs sale boards at 78.6%, and Epworth in North Lincolnshire showing the lowest ratio at 6.1%, confirming the need to understand your local property market and not rely on average figures and headlines.

*\*For Sale Sign Analysis (FSSA) provides figures which helps us track the number of properties for sale versus sold. This is another good, early indicator of what's happening locally to supply and demand in the property market.*

If you want to understand how to board count in your local area, then click on the following link:-  
[Working out what's happening in your local market through board counts](#)

### November 2013 versus 2012:

**How many viewings do you need to sell a home? How many weeks will it take to sell?**

<u>Hometrack</u>	Previous Year/Month - % Offer to Asking Price November 2012	Time to Sell Weeks	Number of Viewings	Current Month - % Offer to Asking Price November 2013	Time to Sell Weeks	Number of Viewings
England & Wales	93.2%	9.8	10.8	95.0%	8.4	10
Wales	92.0%	11.5	n/a	93.6%	11.8	n/a

### The English Market

[Hometrack's](#) data (see chart above) for November 2013 versus a year ago, shows key demand and supply indicators slowly rising. The percentage offer to asking price for England and Wales has now reached the magic 95%, which is classed as a 'normal market', with the average number of weeks it takes to sell a property in England and Wales now standing at just below 8.5 weeks.

Looking at how many viewers it takes to secure an offer is also a good indicator of market trends and during November, this stood at 10 - slightly down on just below 11 weeks from a year ago. Taking into account all the Hometrack data, this suggests we are, on average, heading towards a more 'normalised market'. However, we also need to consider that property 'volumes' continue to be seriously low and remain way down on pre-peak levels.

### What's Happening in Wales?

In Wales, the time it takes to sell a property has risen slightly year on year, and the offer to asking price percentage has increased compared to last year which would indicate that the property market is heading in the right direction.



## Property Supply & Demand – Cont’d

There are of course regional differences, and according to [Hometrack's](#) regional data, (see chart below), with the exception of the North East, all areas have seen a rise in the average offer to asking prices and a fall in the time it takes to sell a property year on year.

Normalised market averages are continuing to be seen in London and the South East, with the South West being not far behind. In the remaining regions, properties are still taking longer than average to sell, particularly in the North East, where it takes nearly four times as long as London to sell a home. In London, it's 'business as usual' as far as property market averages are concerned.

### Check out the differences in your area using the Hometrack data below

If you are a buyer, seller or investor, it's essential you speak to the local agents to find out what's actually happening in your area, as although regional averages are a good guide, there can be vast localised variations in the market.

Hometrack Regions	Previous Year/Month - % Offer to Asking Price November 2012	Time to Sell Weeks	Current Month - % Offer to Asking Price November 2013	Time to Sell Weeks
North East	92.7%	12.1	92.3%	14.3
North West	92.1%	12	93.4%	10.1
Yorkshire and The Humber	92.2%	11.6	94.8%	11
East Midlands	93.1%	13.1	94.0%	11.8
West Midlands	92.6%	10.5	94.3%	10.2
South West	92.9%	9.6	95.2%	7.8
East	93.4%	11.5	94.9%	10.1
South East	94.2%	7.7	95.9%	5
London	94.4%	6	97.7%	3.6

### What's supply and demand like within estate agencies?

Another source of checking current market conditions for supply and demand is looking at the average number of properties per branch of estate agents, together with the number of sales per estate agent branch.

The average property stock per branch data (see chart below) from [Rightmove](#) for January 2013 through to October shows a small rise over the summer months, but dropping back slightly in September and October. The [NAEA](#) average property stock figures per branch show slight increases from January to April, and with the exception of September, the figures then drop back again through to 53 in October.

Average Stock Per Branch	Jan-13	Feb-13	Mar-13	Apr-13	May-13	Jun-13	Jul-13	Aug-13	Sep-13	Oct-13
Rightmove	64	65	68	69	71	71	71	70	69	67
RICS	63	66	69	68	n/a	n/a	66	n/a	n/a	n/a
NAEA	56	58	60	61	60	n/a	53	52	57	53
Average Sales Per Branch										
RICS	16	17	17	21	30	n/a	n/a	18	n/a	n/a
NAEA	7	8	8	9	10	n/a	8	9	9	10

According to the [NAEA](#), since the start of the year, average sales of properties per branch have not changed very much at all, varying between 7 sales per branch in January through to 10 sales per branch in May and October.

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- [Preparing your Home for Sale](#)
- [How to Work Out my Property Market](#)
- [Help to Buy](#)

## Bubble or No Bubble: Will we be popping more than champagne corks as 2013 draws to a close?

### Housing Market Price Forecasts 2014 - 2018

House Price Forecasts 2014 - 2018	% Increase Per Year				
	2014	2015	2016	2017	2018
Savills (UK Mainstream)	6.5%	5.0%	4.5%	4.0%	3.0%
Knight Frank (UK)	7.0%	5.0%	4.0%	3.0%	3.0%
Hamptons (E & W)	6.0%	5.5%	3.0%	4.0%	4.0%
Chesterton Humberts (E & W)	8.2%	5.6%	5.0%	5.2%	6.1%
Jones Lang LaSalle (UK)	5.0%	5.5%	6.5%	4.0%	4.5%

#### Savills

*"Hubble, bubble, toil or trouble? It is difficult to find hard evidence of either a widespread housing boom or a bubble."*

#### Knight Frank

*"UK house prices are set to rise by 24% by the end of 2018, our forecasts show, although once inflation is stripped out, the real expected growth in prices is 14%."*

#### Hamptons

*"We expect house prices in London and the South of England will continue to outperform the average for England and Wales."*

#### Chesterton Humberts

*"Chesterton Humberts do not expect there to be a property bubble in the short term. Average national house prices to rise by 8.2% in 2014, outperforming London at 8.1%. National house prices to average 6% per annum growth over the next five years, Prime London to average 9.7%."*

#### Jones Lang LaSalle

*"Jones Lang LaSalle predicts UK house price growth of 5% in 2014, with 8% growth in London."*

#### **Kate Faulkner comments on Housing Market Price Forecasts:**

*"Property price forecasts are always difficult and many of these won't have taken into account the loss of the Funding for Lending Scheme for borrowers. It's likely that property prices may not increase quite as much as these forecasts suggest if mortgage rates start to rise for new and those re-mortgaging in 2014. However, in some areas where we have seen prices fall by anything from 25% to 50%, the idea of at least clawing back the losses over the next five years is good news.*

*The rises, if accurate, are good for first time buyers. They allow first time buyers to purchase a property which then grows in value over the first few years. This means it's a good time to buy as it will help add some equity over the first years and with most on repayment mortgages, this will help to reduce their need for 5-10% deposits in the future.*

*Investors too can be pleased. Although it will be tough to get new deals, it will mean property prices over the next few years will be ahead of inflation. However, it's important to be aware that in some areas this will just mean investors recover their position to 2007. For those who bought in 2006 and 2007, it means they will have had five to six years of zero growth when inflation has been growing at 3%.*

*Overall, if the forecasts are accurate, property prices look like they are going to grow sensibly over time. All we need now is for employers to increase people's wages again, at least in line with inflation, as the issue of a low growth in wages is impacting on people's ability to buy a home in their area. "*

## What to do next?

Don't carry out a property project, especially buying and selling without taking independent, up to date, advice. On average 30% of property sales fall through after offers are accepted – this can cost you thousands of pounds, let alone the stress of losing a property you wanted to buy.

For more help, from Kate and her team, join [Property Checklists](#), it's free of charge and here are links to checklists which will be of real help to you:-

- [Buying your first home](#)
- [Trading up](#)
- [Buy to Let](#)
- [Renting a Property](#)
- [Selling a Property](#)

## For Industry Professionals

If you are you a property professional or journalist who needs up to date, accurate, facts and figures about residential property, subscribe to our [Property Information Portal](#).

## For Media Professionals

If you need Kate to appear on TV, radio or for general comment, please contact directly:-

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## About Kate Faulkner

Kate carries out over 50 speaking engagements every year, highlighting property market issues to the industry and consumers. She has written six property books including four for Which?, is a featured property expert on the 4Homes website, regularly presents market issues for BBC Radio Nottingham and has a column in the Nottingham Evening Post and is currently the Telegraph's property club Q&A person.

She has appeared on BBC Breakfast News, Daybreak, 'Your Money', Radio 2's Jeremy Vine Show, Radio 4's You and Yours, Radio 5 Live, ITV/ITN News and The Big Questions.

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