

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:-

- Is the market recovering or heading for another bubble?
- If property prices are rising what's the pros and cons of buying now
- As buyers, sellers, investors, builders, what does a rising market mean for you?

Average House prices for February/March 2014

How do February/March prices compare over time?

This month's figures show:-

- The [Nationwide](#) reported average property price of £180,264 for March 2014 when compared to last year, this is nearly 9% up year on year.
- The [Land Registry](#) average price for February 2014 of £170,000 which is up just over 4.3% year on year.
- [Acadata](#) reported average property prices in February 2014 are £257,951, up 5.3% year on year.

**(Appendix about seasonal adjustments)*

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

In 2014, we can see from the chart below that the average price trend is now moving upwards.

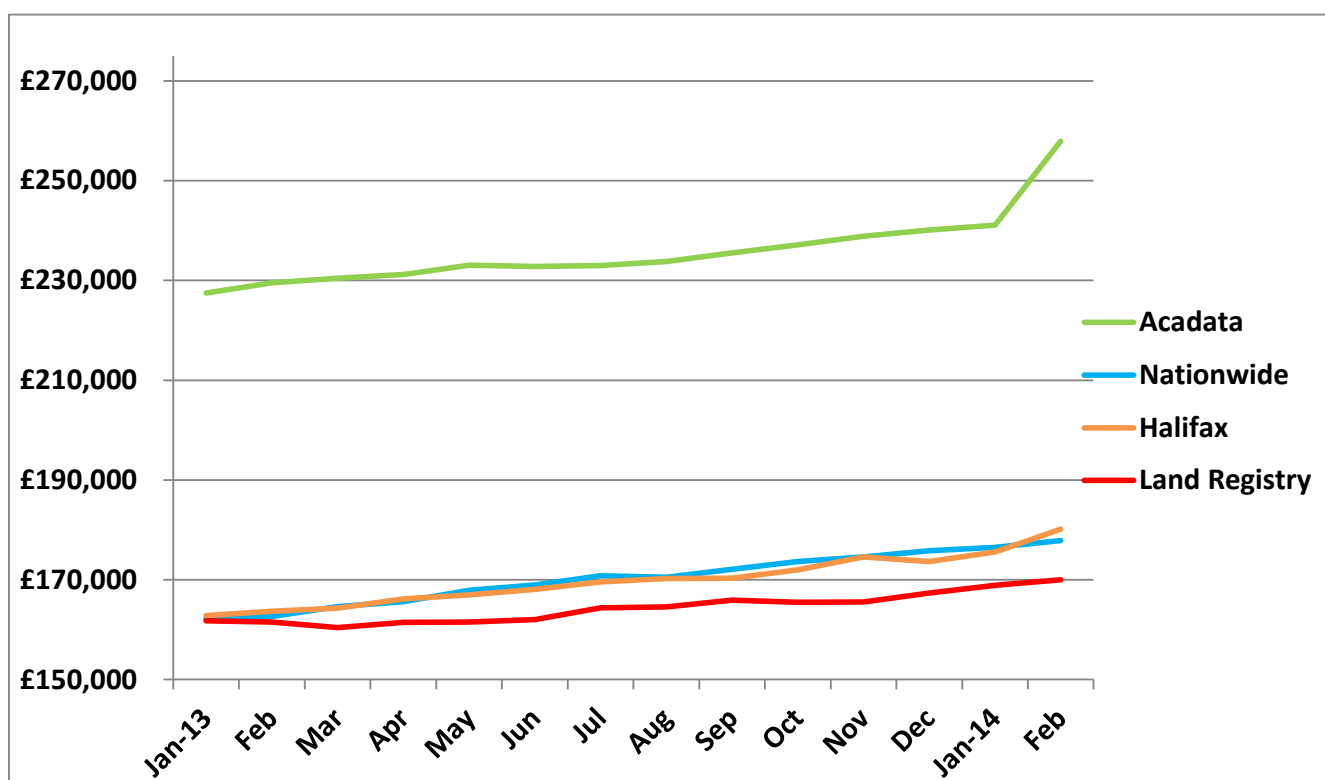


Chart above showing average property/house prices in England & Wales from Jan 13 – Feb 14*

- 'Average property' prices for mortgaged properties started off at £162,245 in January 2013 and have grown consistently to a height of £180,264 for [Nationwide](#) (March 2014).
- [Land Registry's](#) average sold prices (including some cash sales) started at £161,795 in January 2013 and have now reached £170,000 (February 2014).
- [Acadata's](#) average property prices for all properties started off in January 2013 at £227,478 and have now reached a high of £257,951 (February 2014).

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:-

- -2% below the height of 2007/08 for [Nationwide](#)
- -7% below the height of 2007/08 for [Land Registry](#)
- 13% above the height of 2007/08 for [Acadata](#)

Average House prices for February/March 2014 – Cont'd

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

Although in the main, property prices haven't quite recovered to the heights of 2007/8, compared to 2009 lows, property prices are recovering quite strongly – especially for mortgaged properties through Nationwide:-

- 22% above the lows of 2009 for [Nationwide](#)
- 11% above the lows of 2009 for [Land Registry](#)
- 33% above the lows of 2009 for [Acadata](#)

Kate's & other Expert Market Commentary

Rightmove and Home.co.uk data tracks prices properties are marketed (not sold) for. This means they are a lead indicator for what *sellers think prices will rise or fall by* , but don't reflect *actual* or real sale prices.

Miles Shipside, Rightmove Director says: *“Records are tumbling, with a new national asking price record being set for the second consecutive month. London's asking prices are at their highest ever level, and the strong ripple effect from the capital has also caused a new wave of record prices for property coming to market in the South East, the South West and East Anglia.*

“While much of the growth since October 2007 is down to the boom in London, the ripple effect from the capital means other southern regions are starting to play catch-up. This is evidenced by all of them now having property coming to market at average prices above the levels we recorded in October 2007, whereas all northern regions are still below that benchmark. While London's new sellers are asking an eye-watering £168,711 more than six and a half years ago, the northern regions are actually down by an average of £10,653, with the North West still £16,049 adrift.”

Doug Shephard, Director of Home.co.uk comments: *“Overall, the property market continues to race ahead of many people's expectations. Momentum is picking up in more and more regions as confidence and optimism grow. On the one hand, the news is good for most homeowners and vendors. First-time buyers, the lifeblood of the industry, are getting a helping hand and this, in turn, is getting the slower markets moving. Added to that, the elixir of low interest rates looks set to remain until at least 2015, according to the Bank of England Governor, and even then rises will only be 'gradual'.*

“On the other hand, perhaps ironically, it is the best performing markets that warrant the greatest concern. Overheating regional property markets present structural risk and imbalance to the UK economy. The risk of bust aside, the UK property market is increasingly bipolar. Mark Carney, Governor of the Bank of England, commented recently that ‘if a recovery is just based in the South-East it is neither sustainable nor balanced. It has to include the North-East.”

Nationwide and Halifax figures show what's happening to a small percentage of properties bought *ONLY* with a mortgage, so it excludes all cash sales, which are currently over 30% of total sales.

Robert Gardner, Nationwide's Chief Economist, says: *“There is little doubt that the recovery in the housing market is now firmly established, with activity levels picking up and house prices recording their fifteenth successive monthly increase in March. There are some tentative signs of moderation, with the monthly pace of price growth slowing to 0.4% in March down from 0.7% in February and 0.8% in January. Nevertheless, viewed in annual terms, price growth is continuing to run at a robust pace, with the price of a typical home 9.5% higher than in March 2013.*

“There is further evidence that the upturn in the housing market is gaining momentum across the UK. For the third quarter in a row all thirteen regions saw annual house price growth in Q1 2014. However, the pattern of the southern regions recording the most rapid price gains, especially London, remained very much in evidence.”

Kate's & other Expert Market Commentary cont'd

Stephen Noakes, Mortgages Director of Halifax, said: *"Although house prices fell in the month, prices in the three months to March were 2.3% higher than in the final quarter of 2013. The annual rate of increase rose with prices in the three months to March 8.7% higher than in the same three months last year.*

"Housing demand continues to be supported by an improving economic outlook, growth in employment, rising consumer confidence and low interest rates.

"The recent strengthening in house price is increasing the amount of equity that many homeowners have in their home. This will potentially encourage and enable more owners to put their property on the market for sale over the coming year, therefore boosting supply and easing pressure on prices."

LSL data comes from **Acadata** who base their indices on Land Registry data and a forecasting method uses the mean house price data, so is higher than LR and Nationwide which use the median.

David Newnes, Director of LSL Property Services, comments: *"Average house prices have never been higher, rollicking upwards by £17,500 – or 7.2% over the past twelve months. This marks the highest annual increase since September 2010, when the market had only begun to emerge from the depths of despair. Prices are now 26% higher than the bottom of that bleak pit five years ago, in April 2009.*

"However, sales did stall in March as the adverse weather in February took its toll - in contrast to the typically busier spring period we would normally expect. Delays, cancellations and hesitation from buyers in the previous month inevitably resulted in fewer completions in March than usual for this time of year, particularly in the worst hit South-West where sales fell by 5% from February. Even so, total sales nationwide are still 22% ahead of the same month last year.

"On a regional level the relentless property market in the capital continues to fire ahead. Annual price rises in red-hot London have risen twice as fast as any other region – showing the city is operating on a different playing field. But the heat is radiating out through the regions, which are also experiencing house price growth."

Kate Faulkner's Market Commentary:

"The property market is certainly in recovery and that's good news for first time buyers who can afford to buy as well as homeowners, existing investors and people trading down. For those trading up though, the faster the better, as a rising market means you have to find 10% more for a higher priced property.

A rising market isn't great news though for those looking to invest for the first time or add to their portfolio, as it reduces the chance of securing a bargain. For buy to let investors looking to purchase now, higher prices aren't ideal as they don't translate into higher rents, so achievable yields are lower.

With the excitement about the market uplift though, we have to question whether the price increases we are seeing now happened after the last recession in the 1990s. After all, every stock market crash is nearly always followed by a huge increase the year or two afterwards.

And it's important to put the rises into context so the industry and media can advise people about the consequences of the current market, rather than frighten, scare and force people into panic buying or selling through misinformation.

The questions consumers need to ask are: What's a normal property market? What does an overheating market look like and what precautions should anyone buying in a fast moving market take?

What's happening to property prices regionally in February 2014?

Regional Averages – Scotland, Northern Ireland, England and Wales

Property Prices Regionally	Latest Month's Data - Feb 14	+/- Market Height	Year on year change in price in February	Annual average increase since 2000	Land Registry Highest Yearly Average Increase Since 2000	
					Date	% Increase
Scotland *	£ 156,424	-3%	4.2%	n/a	n/a	n/a
England & Wales	£ 170,000	-7%	5.3%	5.6%	Jan-03	24.7%
Wales	£ 119,118	-16%	1.7%	5.7%	Jul-04	28.7%
Northern Ireland **	£ 132,922	-47%	-4.4%	n/a	n/a	n/a

*Ros.gov Data (Feb 14) **Bank of Ireland Data (Q4 13) Please note 'country' figures cannot be compared

Scotland

[Acadata's](#) Scottish index suggests average house prices are rising and house sales levels are increasing. **Richard Sexton, Director of e.surv, part of LSL**, comments: *"Help to Buy has been the spark driving the engine of recovery for the Scottish housing market. Since launching at the tail end of 2013, the scheme has helped thousands get a foot on the ladder.*

"Over the past year we've witnessed average prices climb by over £5,500, with Inverclyde seeing the greatest annual growth of all, at 16%. The region is clearly benefitting from its close proximity to Glasgow. In a sign of the widespread revival, all seven Scottish cities have also seen price rises from last year. This urban renaissance is being driven by first-time buyers benefitting from Help to Buy, typically taking the plunge in vibrant cities. Aberdeen in particular has seen the average house price climb by 12% over the past twelve months – still operating its own micro-economy."

Wales

Oliver Blake, Managing Director of Reeds Rains estate agents, who has branches in Wales comments: *"The housing market in Wales has turned over a new leaf and is clearly entering a new phase, with pent up demand and strong competition driving house price growth and rising sales."*

First time buyers are coming back into the market, especially in Cardiff where the LSL index suggests prices are up not just a few percent, but by over 7%. Oliver concludes that *"wage growth is still slow, and across Wales this will prevent prices from rising too quickly."*

Northern Ireland

In Northern Ireland, property prices continue to struggle remaining -47% down versus the height of 2007/08. Whilst this continues to be tough for sellers who purchased their properties around five to six years ago, this could be the time for potential purchasers to look at getting on the property ladder, particularly first time buyers.

And reports from local agents are that investors are certainly taking advantage of the fact that prices are still low while rents haven't fallen as much, so double digit yields are still possible.

Towns & Cities	2007/8 Height	Market Low	+/- versus Market Height	Latest Data Q4 13	+/- Market Height	Year on year change in price in February
Belfast **	£ 258,332	£ 135,385	-47.59%	£ 136,830	-47%	-8.3%

**Bank of Ireland Data (Q4 13)

England Regions

Regional Averages – England Summary (see chart below)

- London is still the *only region* to have recovered to the high of 2007/8, although the South East is now just 2% short of reaching its previous high.
- The East and West Midlands, South West and the East are still down against the 2007/8 high by between 6% and 14%
- North East, North West and Yorkshire and Humber property prices remain between 19% and 25% below 2007/8 heights

Property Prices Regionally	2000	2007/8 Height	Market Low	+/- versus Market Height	Latest Month's Data - Feb 14	+/- Market Height	Year on year change in price in February	Annual average increase since 2000	Land Registry Highest Yearly Average Increase Since 2000	
Regions									Date	% Increase
North East	£ 50,413	£ 129,519	£ 94,940	-26.70%	£ 97,332	-25%	-1.3%	4.8%	Apr-03	30.9%
North West	£ 54,230	£ 137,582	£ 106,141	-22.85%	£ 111,453	-19%	2.2%	5.3%	Jul-04	27.2%
Yorkshire & The Humber	£ 56,226	£ 145,571	£ 113,887	-21.77%	£ 117,025	-20%	1.2%	5.4%	Jan-03	27.3%
East Midlands	£ 61,137	£ 147,541	£ 118,668	-19.57%	£ 127,343	-14%	4.5%	5.4%	Jan-03	31.8%
West Midlands	£ 67,370	£ 153,944	£ 126,365	-17.91%	£ 133,670	-13%	3.6%	5.0%	Feb-03	26.7%
South West	£ 82,754	£ 195,465	£ 158,279	-19.02%	£ 178,108	-9%	4.5%	5.6%	Jan-03	28.2%
East	£ 84,475	£ 194,114	£ 157,445	-18.89%	£ 183,285	-6%	6.2%	5.7%	Feb-03	27.2%
South East	£ 107,729	£ 228,328	£ 185,432	-18.79%	£ 223,733	-2%	6.2%	5.4%	Jun-00	23.5%
London	£ 161,169	£ 351,512	£ 292,977	-16.65%	£ 414,356	18%	13.8%	7.0%	Apr-00	29.0%

As we can see from the chart above:-

- When a bubble bursts, the risk of property prices falling varies by region and town from 16-25%
- Although prices are up year on year in nearly every region, only London has recovered to previous heights
- Markets which are 'overheating' versus long term average increases include the East, South East and London
- The current rises year on year are nowhere near the 'bubble' levels achieved between 2000 and 2004
- What we appear to be seeing is a 'strong bounce' in property prices due to pent up demand

The only evidence of a potential 'bubble' is in areas like London where offers are going to sealed bids – a sign of an overheating market. However if we look back at the changes year by year after the last recession, we did see similar annual rises with London prices increasing year on year as follows:-

London property price growth (Source: Land Registry data)

Changes following the last recession:-

March 96 n/c March 97 +11.7% March 98 +16.2% March 99 +9.7% March 00 +25.7%

Changes following the credit crunch:-

March 09 -15% March 10 +12% March 11 +2.4% March 12 +1% March 13 +8%

So not only have we seen 13% rises in London year on year after the last recession, we've also seen this level of rise in the summer of 2010. During 2010, prices increased year on year to a height of 13% year on year, then dropped back to single figure growth by the end of the year.

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- [Is buying cheaper than renting for you?](#)
- [Help to Buy Checklist](#)
- [Trading Up Checklist](#)

What's happening in your town in February 2014?

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 February 2014.

Prices changes at town level vary from no growth to 14% year on year

- **Liverpool and Bradford** property prices remain around 27% below market the height of 2007/8
- **Manchester, Leeds, Peterborough and Nottingham** prices are between 18% and 22% down on the previous high, this is despite Manchester and Nottingham seeing growth of 3% and 4% respective year on year.
- **Liverpool, Bradford and Leeds** prices have now exceeded their market lows.
- **Cardiff and Bournemouth** are 9% and 10% down on 2007 heights respectively, with Cardiff showing good year on year growth of 5.1%.
- **Bristol** is currently 5% down on the market high, but is still showing good year on year growth of 6.5%.
- **Brighton and Hove** has surpassed the 2007/8 heights by 4%, with year on year growth of 5.9%
- **London** is now 18% above the market high. Although this sounds a high increase, it's actually just in line with inflation and property normally beats inflation year on year

What's interesting though is to see how long it took the 'regions' to see some of the large property price rises year on year that London is currently experiencing.

London, as we saw on the previous page and in the chart below, saw prices rise at their highest year on year in 2000.

This level of growth took until 2003 and 2004 to reach the rest of the country, in other words three to four years before property price growth started to emulate the London recovery.

Towns & Cities <i>England & Wales</i>	2000	2007/8 Height	Market Low	+/- versus Market Height	Latest Month's Data - Feb 14	+/- Market Height	Year on year change in price in February	Annual average increase	Land Registry Highest Yearly Average Increase Since 2000	
									Date	% Increase
Liverpool	£ 45,722	£ 124,934	£ 87,986	-29.57%	£ 91,175	-27%	0.6%	5.1%	Jul-04	42.7%
Bradford	£ 48,435	£ 125,925	£ 91,102	-27.65%	£ 92,709	-26%	1.8%	4.7%	Oct-04	29.1%
Manchester	£ 45,121	£ 121,340	£ 89,621	-26.14%	£ 94,106	-22%	3.0%	5.4%	Sep-04	24.4%
Leeds	£ 60,445	£ 155,110	£ 120,678	-22.20%	£ 123,964	-20%	0.5%	5.3%	May-03	28.3%
Nottingham	£ 46,990	£ 105,214	£ 81,782	-22.27%	£ 86,000	-18%	3.9%	4.4%	Feb-03	33.5%
Sheffield	£ 52,227	£ 139,484	£ 112,582	-19.29%	£ 116,844	-16%	2.3%	5.9%	Apr-03	26.7%
Birmingham	£ 59,631	£ 136,345	£ 109,972	-19.34%	£ 114,453	-16%	2.7%	4.8%	Apr-03	28.8%
Bournemouth	£ 85,728	£ 192,914	£ 152,100	-21.16%	£ 172,914	-10%	2.2%	5.1%	Feb-03	25.5%
Bristol	£ 76,229	£ 188,869	£ 148,839	-21.19%	£ 179,921	-5%	6.5%	6.3%	Feb-03	29.8%
Cardiff	£ 69,769	£ 159,475	£ 131,853	-17.32%	£ 145,438	-9%	5.1%	5.4%	May-03	28.8%
Peterborough	£ 53,764	£ 134,523	£ 103,729	-22.89%	£ 109,542	-19%	1.4%	5.2%	Dec-02	26.9%
Brighton and Hove	£ 90,828	£ 232,584	£ 187,183	-19.52%	£ 242,535	4%	5.9%	7.3%	Jul-00	35.5%
London	£ 161,169	£ 351,512	£ 292,977	-16.65%	£ 414,356	18%	13.8%	7.0%	Apr-00	29.0%

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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	Nov-13	Dec-13	Jan-14	Feb-14
	29.5%	32.9%	32.9%	28.4%	33.0%	38.6%	39.7%	39.1%	33.8%	40.4%	49.7%	42.0%	40.2%	42.0%

**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.*

The FSSA data (see chart above) shows that the ratio of properties for sale versus sold tailed off from November's 49.7% to between 40% and 42% during December 2013, and January and February, which is more akin to a 'normal market', where the average figure of properties for sold versus for sale would typically be 40%.

However, there remains a huge regional contrast with **Berkhamsted in Hertfordshire** recording the highest ratios of sold vs for sale boards at 75.9%, and **Epworth in North Lincolnshire** recording the lowest ratio at just 4.7%. These variations underline the need to fully research your local property market and not rely on average figures and headlines to decide whether to buy, sell or invest in property.

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](#)

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 March 2013	Time to Sell Weeks	Number of Viewings	Current Month - % Offer to Asking Price March 2014	Time to Sell Weeks	Number of Viewings
England & Wales	93.5%	9.5	10.9	96.2%	7.9	10.7
Wales	91.9%	12.8	n/a	93.9%	9.7	n/a

March 2013 versus March 2014

The English Market

Hometrack's data (see chart above) for March 2014 versus a year ago, shows key demand and supply indicators continue to steadily rise. The percentage offer to asking price for England and Wales remains above the magic 95%, which is classed as a 'normal market', and the average number of weeks it takes to sell a property in England and Wales now at just under eight weeks, a decrease from 9.5 weeks year ago.

The number of viewers it takes to secure an offer is also a good indicator of market trends, and this was 10.7 during March 2014, fractionally less than a year ago. Considering all the Hometrack data, this shows, on average, we are back in a 'normal' market.

What's Happening in Wales?

The time it takes to sell a property in Wales fell from 12.8 a year ago to 9.7 weeks in March 2014. The offer to asking price percentage has increased by 2% versus a year ago to 93.9%, and is heading towards the magic 95%, which would also indicate that the Welsh property market is leaning towards a more 'normalised' market.

Despite properties are selling now in normal time scales with the average of viewers, the number of properties actually being sold is still lagging behind. According to Savills, approximately 1.1 million properties were sold in the UK in 2013, when on average, we'd expect to see around 1.5 million. So although the market is recovering price wise, it's still nearly 30% down from a volume perspective. This is driving prices up faster than ideally anyone would want to see and it's also holding back jobs and money which can help our economy.

Property Supply & Demand – Cont'd

There are of course regional differences, and according to [Hometrack's](#) regional data, (see chart below), 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 vs a year ago.

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 guide, there can be vast localised variations in the market.

In London, all indicators point to a property market that is 'heating up', with an average offer to asking price of 99.3% during March, and only 2.7 weeks to sell a property. The South East also appears to be hotting up, with an offer to asking price ratio of 97.3%, taking just over four weeks to sell a property.

The offer to asking price percentage in the North East, Yorkshire and Humber, East and West Midlands and the East are all now above the magic 95%, with the North and South West not far behind at 94.4% and 94.8% respectively. However, there is quite a variation in the number of weeks it takes to sell a property in these regions, from 7.3 in the East through to 11.7 in the North East.

Hometrack Regions	Previous Year/Month - % Offer to Asking Price March 2013	Time to Sell Weeks	Current Month - % Offer to Asking Price March 2014	Time to Sell Weeks
North East	92.0%	12.1	95.7%	11.7
North West	91.8%	11.6	94.4%	8.4
Yorkshire and The Humber	93.0%	11.4	95.5%	9.8
East Midlands	93.0%	13.3	95.8%	8.8
West Midlands	92.7%	10.4	95.2%	8.7
South West	93.6%	9.8	94.8%	7.4
East	93.6%	9.5	95.7%	7.3
South East	94.8%	7.4	97.3%	4.4
London	95.3%	4.9	99.3%	2.7

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 March 2014, shows a small rise over the summer months, but dropping back in the latter part of 2013 and January 2014, with a very slight increase in February and March.

The [NAEA](#) average property stock figures per branch show property stock levels dropping away from October 2013 right through to March 2014. However, according to the [NAEA](#), average sales of properties during the last six months per branch have varied between 10 in October 2013 and just 6 in December, but rising back to 10 in March 2014.

Average Stock Per Branch	Jan-13	Feb-13	Mar-13	Apr-13	May-13	Jun-13	Jul-13	Aug-13	Sep-13	Oct-13	Nov-13	Dec-13	Jan-14	Feb-14	Mar-14
Rightmove	64	65	68	69	71	71	71	70	69	67	63	58	57	58	60
NAEA	56	58	60	61	60	n/a	53	52	57	53	51	47	45	43	42
Average Sales Per Branch															
NAEA	7	8	8	9	10	n/a	8	9	9	10	9	6	8	9	10

What does this data tell you if you are buying or selling?

This suggests now could be a really great time to sell as buyers are back in the market in force, while sellers are still cautious. As more sellers are tempted onto the market with higher prices, interest rates are likely to rise which will increase in the pressure on affordability. This could cause buyers to drop out of the market, reducing pressure on prices. So while prices are rising, now is likely to be one of the best times to sell.

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

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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