

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 current market growth 'normal' post a recession?
- What are the pros and cons of buying in a rising market?
- As buyers, sellers, investors, builders, what does a rising market mean for you?

Average House prices for June/July 2014

How do June/July prices compare over time?

This month's figures show:-

- The [Nationwide](#) reported average property price of £188,949 for July 2014, which is up around 10.5% year on year, when compared to the same time last year.
- The [Land Registry](#) average price for June 2014 of £172,011, a year on year increase of 6.4%.
- The [Acadata](#) reported average property prices in July 2014 are £270,636, which is up 9.9% year on year.

**(Appendix about seasonal adjustments)*

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

During 2014, we can see from the chart below that the average price trend is continuing to move upwards.

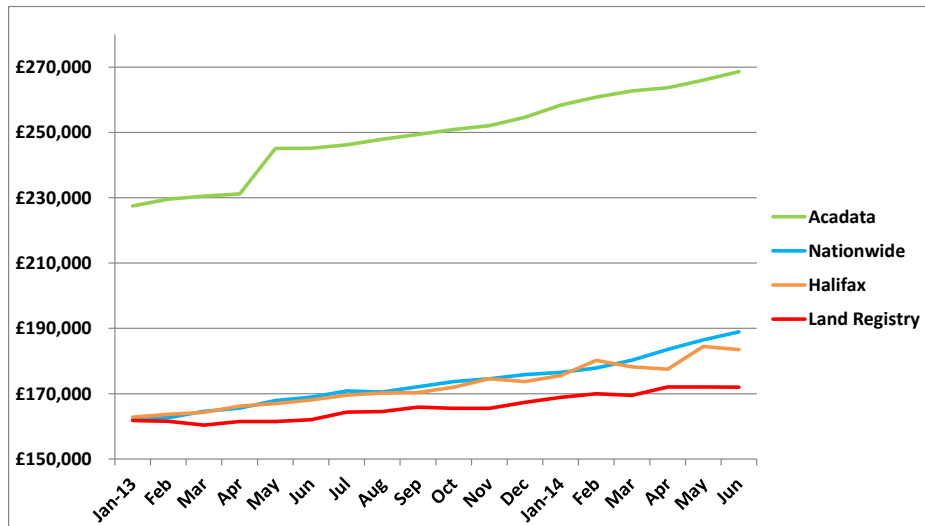


Chart above showing average property/house prices in England & Wales from Jan 13 – Jun 14*

- 'Average property' prices for mortgaged properties started off at £ £162,245 in January 2013 and have grown consistently to a height of £188,949 for [Nationwide](#) (July 2014).
- [Land Registry's](#) average sold prices (including some cash sales) started at £161,795 in January 2013 and are now at £172,011 (June 2014) having dropped back slightly from May 2014.
- [Acadata's](#) average property prices for all properties started off in January 2013 at £227,478 and have now reached a high of £270,636 (July 2014).

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

With recent improvements in property prices in some areas of the UK, compared to the heights of 2007/08, property prices are now:-

- 3% above the height of 2007/08 for [Nationwide](#)
- -6% below the height of 2007/08 for [Land Registry](#)
- 17% above the height of 2007/08 for [Acadata](#)

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

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

- 28% above the lows of 2009 for [Nationwide](#)
- 13% above the lows of 2009 for [Land Registry](#)
- 37% 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 Shippide, Rightmove Director, comments: *"A price fall in July is not unexpected as prospective buyers turn their attention to the summer holidays, not to mention the added distraction of an engaging World Cup. Buyer confidence may also have taken a knock with suggestions that mortgages are becoming harder to get and repayments may get more costly sooner than originally anticipated should the rumours of an interest rate rise before the next election come true."*

"Market conditions still compare favourably with this time last year, with growth in both the economy and employment, plus a comparative thaw in mortgage availability. The 'year to move' window looks likely to be open for a while longer yet, though we expect market activity will slow down in the run-up to the election in May next year."

"The biggest and most active group of those looking for a new place to live are those with access to larger deposits, third-timers who have built up equity on at least two previous moves. They are home-owners who have often been holding back as the decision to move has considerable impacts on finances and family, but they now have increased chances of making a sale at their desired price and raising deposits that will get them through the MMR barriers."

"Overall the market is in rude health once again. The mix-adjusted average price for England and Wales has risen 9.6% over the last 12 months, soaring around 7% ahead of inflation."

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: *"Although UK house prices recorded their fifteenth successive monthly increase in July, the pace of growth slowed. The price of a typical home increased by just 0.1% over the month, while the annual rate of price growth moderated to 10.6% from 11.8% in June."*

"The slowdown was not entirely unexpected, given mounting evidence of a moderation in activity in recent months. Mortgage approvals declined by almost 20% between January and May, and there has also been some softening in forward looking indicators, such as new buyer enquiries."

"With the labour market strengthening, mortgage rates expected to remain low and consumer confidence rising, activity is likely to recover in the months ahead."

Stephen Noakes, Mortgages Director of Halifax, comments: *"House prices in the three months to July were 3.6% higher than in the three months to April. Annually prices were 10.2% higher in the three months to July than in the same three months last year."*

"While supply remains low, housing demand continues to be supported by a continuing economic recovery, growth in employment, improving consumer confidence and low mortgage rates. However, earnings growth is still lagging behind consumer price inflation."

Kate's & other Expert Market Commentary – cont'd

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 Brown, commercial director of LSL Property Services says: *“Housing policy should not be led astray by what is happening in prime central London. If London and the South East are removed from the equation, the annual change in average houses prices drops by 5.3% to 4.6%. Average prices in Northamptonshire, Bournemouth, and Wiltshire rose in June as the housing recovery starts to spread. The tendrils of recovery may be branching out from the centre, but they haven't yet unfurled to all corners of the country. Outside of London, the South East and East Midlands, prices dropped and stabilised across all other seven regions in June.*

“A more thoughtful and prudent housing market is emerging. Lending is stabilising to sustainable levels, and supply and demand is more balanced. Further interventions or tighter rules could fracture the health of the recovery, particularly further afield where schemes like Help to Buy are a necessary tonic spurring new buyers onto the housing ladder.”

Simon Robinsohn, Chief Economist for the RICS comments: *“The July 2014 RICS Residential Market Survey shows that at the headline level, buyer demand has stabilised and sales growth has moderated. New instructions have now increased very modestly for two consecutive months but despite this, price momentum for the time being remains firm.*

“That said, while the national picture appears to be broadly resilient, the London indicators are going into reverse. In the capital, enquiries and sales are now falling, instructions are rising sharply and price momentum, whilst positive, is fading rapidly with the net balance falling to 10 from 30 last month and 50 the month before. A key uncertainty at this stage is how much of what we are now seeing merely represents a pause for breath or a genuine turning point.

“Looking forward, at the national level surveyors expect price momentum to remain robust in the near term, reflecting what remains for the time being a very tight market. Indeed, the sales-to-stock ratio, which measures market slack, increased to 41 in July, its highest level since 2007 and well above the long run average of 33.

“Although the pace of activity may be shifting down a gear at the national level, this trend is not fully synchronised across the UK. In Northern Ireland and Scotland in particular - which are not included in the survey's headline level data - sales momentum remains quite strong.”

Kate Faulkner's Market Commentary:

“The market is of course ‘statistically’ slowing down because of the narrowing of the gap between year on year prices in the second quarter of the year. The first quarter 2014 versus the 2013 was a rising market against a flat one, now the rising market of 2014 is against a rising market of 2013, so prices don't ‘appear’ to be rising as fast. It's also true that it's the summer time and hot weather has never been great for property viewings and people making offers! All that is actually happening just now is pent up demand is abating and supply of properties has risen helped by increased confidence and also the fear that prices may start to flatten once higher interest rates hit potential buyers. At the moment there is a good incentive to both buy and sell, so the market is becoming more balanced.”

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

Regional Averages – Scotland, Northern Ireland, England and Wales

Property Prices Regionally	Latest Month's Data - Jun 14	Current Price +/- versus Market Height	Year on year change in price in June	Annual average increase since 2000	Land Registry Highest Yearly Average Increase Since 2000	
					Date	% Increase
Scotland *	£ 168,164	5%	7.0%	n/a	n/a	n/a
England & Wales	£ 172,011	-6%	6.4%	5.7%	Jan-03	24.7%
Wales	£ 117,440	-17%	2.7%	5.5%	Jul-04	28.7%
Northern Ireland **	£ 139,720	-44%	6.8%	n/a	n/a	n/a

*Ros.gov Data (Jun 14) **Bank of Ireland Data (Q2 14). Please note 'country' figures cannot be compared

Scotland

[Acadata's](#) Scottish index suggests average house prices are steadily rising, with house sales levels decreasing slightly. **Donald MacLellan, Chairman of Walker Fraser Steele Chartered Surveyors, part of LSL Property Services**, comments: "The view of the housing market recovery in Scotland is dependent on whether it is looked at through average prices or current volumes. Growth has been established across the country, with 87% of the local authority areas in Scotland enjoying annual average house price rises. Overall, house prices in Scotland have risen 4.3% (equal to £6,750) in the past year. In May, a new record house price was reached in Aberdeenshire, taking the cost of an average home to £224,803.

"The only fly in the ointment is a decline in total house sales, dropping 3% from April to May 2014. This goes against the historic seasonal trend for this time of year, suggesting that tighter regulations under the Mortgage Market Review have temporarily slowed housing transactions. But with recurrent indications that interest rates will rise before the year is out, new record property prices being set, potential buyers may also be taking heed of caution and delaying purchase decisions until they can be clear what the future holds."

Wales

Although the Welsh property market is slowly showing signs of improvement, with year on year prices increasing by just under 3%, prices remain some way off the height of the market, currently standing at -17% down on 2007/08.

Northern Ireland

Over recent months, there have been some improvements with property prices in Northern Ireland, with a 6.8% increase year on year, but prices are still -44% lower than the height of the market in 2007/08. Whilst this is tough for sellers who purchased their properties around five or six years ago, for potential purchasers looking at getting on the property ladder or invest, now may well be the time to start looking.

Towns & Cities	2007/8 Height	Market Low	Market Low +/- versus Market Height	Latest Month's Data - Q2 14	Current Price +/- versus Market Height	Year on year change in price in Q2 14
Belfast **	£ 258,332	£135,385	-47.59%	£ 145,551	-44%	5.4%

**Bank of Ireland Data (Q2 14)

What's happening to property prices regionally in June 2014? – cont'd

England - Regions

English Regional Averages from the Land Registry (see chart below)

- London is still the *only region* to have exceeded the previous high of 2007/8
- The South East has now reached its previous high.
- The East and West Midlands, South West and the East are improving, but are still down against the 2007/8 high by between 3% and 13%.
- The North East, North West and Yorkshire and Humber property prices remain between 18% and 24% below 2007/8 heights.

Property Prices Regionally	2000	2007/8 Height	Market Low	Market Low +/- versus Market Height	Latest Month's Data - Jun 14	Current Price +/- versus Market Height	Year on year change in price in June	Annual average increase since 2000	Land Registry Highest Yearly Average Increase Since 2000 Date % Increase
Regions									
North East	£ 50,413	£ 129,519	£ 94,940	-26.70%	£ 98,555	-24%	0.8%	4.9%	Apr-03 30.9%
North West	£ 54,230	£ 137,582	£ 106,141	-22.85%	£ 109,905	-20%	2.2%	5.2%	Jul-04 27.2%
Yorkshire & The Humber	£ 56,226	£ 145,571	£ 113,887	-21.77%	£ 118,699	-18%	3.4%	5.5%	Jan-03 27.3%
East Midlands	£ 61,137	£ 147,541	£ 118,668	-19.57%	£ 129,030	-13%	6.4%	5.5%	Jan-03 31.8%
West Midlands	£ 67,370	£ 153,944	£ 126,365	-17.91%	£ 135,228	-12%	4.7%	5.1%	Feb-03 26.7%
South West	£ 82,754	£ 195,465	£ 158,279	-19.02%	£ 180,880	-7%	5.4%	5.7%	Jan-03 28.2%
East	£ 84,475	£ 194,114	£ 157,445	-18.89%	£ 187,820	-3%	7.9%	5.9%	Feb-03 27.2%
South East	£ 107,729	£ 228,328	£ 185,432	-18.79%	£ 228,109	0%	7.8%	5.5%	Jun-00 23.5%
London	£ 161,169	£ 351,512	£ 292,977	-16.65%	£ 437,608	24%	16.4%	7.4%	Apr-00 29.0%

As we can see from the chart above, the staggering truth behind this pricing information is how much London is influencing all the headlines, people's fears they can't afford to buy and the belief that investing in property is a 'sure fired' success.

Many people who bought outside of London and the South East, back as far as 2005, must be wondering what has happened to their 'guaranteed returns'. Clearly, investors who bought in most areas from this time, unless they were canny enough to get real discounts, are seeing their property's price hardly rise if at all.

For those who bought with cash, it's likely that they have lost huge sums of money, which has not only be driven by house prices falling in many areas for the last seven years, but also eroded by inflation.

For buy to let investment, I find it astonishing that mortgage lenders and banks are 'pumping' money into a sector, which if you analysed it properly, is unlikely to deliver the kind of returns we've seen in the past.

Meanwhile, for first time buyers, the market is great. You can still buy at a discount versus six to seven years ago while having some reassurance your property price will increase once you have moved in, helping you build equity for your next move.

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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 June 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 June 2014.

Prices changes at town level vary from no growth to 16% year on year

- Property prices in **Liverpool and Bradford** remain at -26% and -25% below market the height of 2007/8.
- **Manchester, Leeds, Nottingham, Sheffield, Birmingham and Peterborough** prices are between 21% and 14% down on the previous high.
- **Peterborough and Sheffield** have seen growth of 8% and 6.8% respectively, year on year.
- **Bournemouth and Cardiff** are 8% and 7% down on 2007 heights respectively.
- **Bristol** is now only 1% down on the market high and is still showing strong year on year growth of 9.5%.
- **Brighton and Hove** now exceed the 2007/8 heights by 8%, with strong year on year growth of 10.2%.
- **London** is 24% above the market high with year on year growth of 16.4%.
- Prices in **all towns** (*in chart below*) now exceed their market lows.

Towns & Cities <i>England & Wales</i>	2000	2007/8 Height	Market Low	Market Low +/- versus Market Height	Latest Month's Data - Jun 14	Current Price +/- versus Market Height	Year on year change in price in June	Annual average increase	Land Registry Highest Yearly Average Increase Since 2000	
									Date	% Increase
Liverpool	£ 45,722	£ 124,934	£ 87,986	-29.57%	£ 93,023	-26%	2.3%	5.2%	Jul-04	42.7%
Bradford	£ 48,435	£ 125,925	£ 91,102	-27.65%	£ 94,892	-25%	0.2%	4.9%	Oct-04	29.1%
Manchester	£ 45,121	£ 121,340	£ 89,621	-26.14%	£ 95,654	-21%	3.4%	5.5%	Sep-04	24.4%
Leeds	£ 60,445	£ 155,110	£120,678	-22.20%	£ 126,070	-19%	4.5%	5.4%	May-03	28.3%
Nottingham	£ 46,990	£ 105,214	£ 81,782	-22.27%	£ 86,073	-18%	3.8%	4.4%	Feb-03	33.5%
Sheffield	£ 52,227	£ 139,484	£112,582	-19.29%	£ 120,445	-14%	6.8%	6.2%	Apr-03	26.7%
Birmingham	£ 59,631	£ 136,345	£109,972	-19.34%	£ 114,713	-16%	2.5%	4.8%	Apr-03	28.8%
Bournemouth	£ 85,728	£ 192,914	£152,100	-21.16%	£ 178,239	-8%	4.3%	5.4%	Feb-03	25.5%
Bristol	£ 76,229	£ 188,869	£148,839	-21.19%	£ 187,288	-1%	9.5%	6.6%	Feb-03	29.8%
Cardiff	£ 69,769	£ 159,475	£131,853	-17.32%	£ 148,693	-7%	4.7%	5.6%	May-03	28.8%
Peterborough	£ 53,764	£ 134,523	£103,729	-22.89%	£ 112,285	-17%	8.0%	5.4%	Dec-02	26.9%
Brighton and Hove	£ 90,828	£ 232,584	£187,183	-19.52%	£ 250,216	8%	10.2%	7.5%	Jul-00	35.5%
London	£161,169	£ 351,512	£292,977	-16.65%	£ 437,608	24%	16.4%	7.4%	Apr-00	29.0%

So in areas where property prices are still down versus 2007/8, this, it should be remembered, is in nominal terms. Bearing in mind the English Housing Survey suggested 50% of homeowners now owned their property outright, many will have had not just 10-26% wiped off the value of their home, but on top of that, if they sold it today, the cost of living has increased by nearly 20% over the last six to seven years too, so the money they would get from the property would actually be nearly 30-50% lower than if they'd sold in 2007/8.

The good news is for most though, they will just stay where they are and in time, prices will recover, but even at rises of 5-6% a year, it's clear this could take some time before the nearly 500,000 home owners in negative equity outside of London, find their property's value recovers to previous heights.

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- [Buy to Let Property](#)
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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 *	Jun-13	Jul-13	Aug-13	Sep-13	Oct-13	Nov-13	Dec-13	Jan-14	Feb-14	Mar-14	Apr-14	May-14	Jun-14	Jul-14
	38.6%	39.7%	39.1%	33.8%	40.4%	49.7%	42.0%	40.2%	42.0%	46.8%	48.4%	47.8%	45.8%	48.1%

**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 the ratio of properties for sale versus sold fell towards Christmas, but has climbed back rapidly so far this year. Since March, the percentage of properties for sale versus sold has increased, nearly every month reaching 48.1% in July.

Regional contrasts continue throughout the country, with **Chessington in Surrey** recording the highest ratio of sold vs for sale boards at 73.9%, and **Keighley in West Yorkshire** recording the lowest ratio of 14.5%. These huge variations continue to 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 July 2013	Time to Sell Weeks	Number of Viewings	Current Month - % Offer to Asking Price July 2014	Time to Sell Weeks	Number of Viewings
England & Wales	94.4%	8.2	10.4	96.1%	6	8.2
Wales	92.1%	10.2	n/a	96.4%	4.7	n/a

July 2013 versus July 2014

The English Market

Hometrack's data (see chart above) for July 2014 versus a year ago, shows key demand and supply indicators have dropped back very slightly, with the exception of the number of viewing required before an offer was received, which reduced from 10 in June to 8.2 in July, which shows the market is good. Although 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 has now dropped to six weeks, a fall from just over eight weeks year ago, this is a very slight rise from the previous month.

What's happening in Wales?

The time it takes to sell a property in Wales has fallen from just over 10 weeks a year ago to only 4.7 weeks in July 2014. The offer to asking price percentage has increased from just over 92% in July 2013 to 96.4% in July 2014, and remains above the magic 95%, which indicates the Welsh property market has now returned to a much more 'normal' market.

There are of course regional differences, and according to Hometrack's regional data, (see chart over the page), all areas have continued to see a rise in the average offer to asking price ratio and with the exception of London, a fall in the time it takes to sell a property versus 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 continues to be 'over heated', with an average offer to asking price of 97.5% during July, and only 4.3 weeks to sell a property. However, this is showing signs of slowing up from June's figures of 98.7% (the average offer to asking price) and less time to sell a property at 3.8 weeks.

Property Supply & Demand – cont'd

Although the South East region has also been 'hotting up' over the last few months, this is now indicating it is slowing up slightly, with an offer to asking price ratio of 97.1% in July, down from 97.7% in June, and now taking four weeks to sell a property, up from 3.5 weeks in June.

The offer to asking price percentages are now above the magic 95% mark in all but two of the remaining regions, the North East and West, but there still remains variations in the number of weeks it takes to sell a property, from 8.5 weeks in the North East and West to just four in the South East, with the East Midlands almost halving the time it takes to sell a property in July 14 versus July 13.

Hometrack Regions	Previous Year/Month - % Offer to Asking Price July 2013	Time to Sell Weeks	Current Month - % Offer to Asking Price July 2014	Time to Sell Weeks
North East	92.9%	11.1	94.8%	8.5
North West	93.0%	11	94.3%	8.5
Yorkshire and The Humber	94.5%	9.5	95.8%	7.9
East Midlands	93.9%	11.6	95.8%	6.1
West Midlands	93.6%	8.4	96.1%	6.9
South West	94.4%	8.5	95.2%	6.9
East	94.6%	8.2	96.0%	4.5
South East	95.4%	6.4	97.1%	4
London	96.3%	3.8	97.5%	4.3

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 June 2013 through to June 2014, has made slight rises since January 2014, but continues to be six properties less than a year ago.

The [NAEA](#) average property stock figures per branch show property stock levels ranging from 42 to 46 since January 2014, but these figures remain considerably lower than this time last year. According to the [NAEA](#), average sales of properties per branch have varied between 8 and 10 since the start of 2014, and with the exception of December, when the number of sales dropped to 6, there has been very little change over the past year.

Average Stock Per Branch	Jun-13	Jul-13	Aug-13	Sep-13	Oct-13	Nov-13	Dec-13	Jan-14	Feb-14	Mar-14	Apr-14	May-14	Jun-14
Rightmove	71	71	70	69	67	63	58	57	58	60	62	64	65
NAEA	n/a	53	52	57	53	51	47	45	43	42	45	44	46
Average Sales Per Branch	Jun-13	Jul-13	Aug-13	Sep-13	Oct-13	Nov-13	Dec-13	Jan-14	Feb-14	Mar-14	Apr-14	May-14	Jun-14
NAEA	n/a	8	9	9	10	9	6	8	9	10	9	10	9

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

This suggests now could still be a really good time to sell as buyers are back in the market in force. The pent up demand from 2007 to 2012 means there have been 2.5 million potential buyers back in the market, many of whom would have bought when they were in their 20s and are now in their 30s. As more sellers are tempted onto the market with higher prices and the threat of interest rates likely to rise, both sellers and buyers are motivated to move, which will hopefully quieten the mad markets. And with the surge in pent up demand likely to fizzle out over the coming months/year, this could cause buyer numbers to fall, reducing pressure on prices. To some extent, we are already seeing this happen in London, so sellers should really be considering move sooner rather than later.

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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](#)

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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 has written six property books including four for the consumer organisation Which? – Buy, Sell and Move House; Renting and Letting; Develop your Property and Property Investment Handbook. Kate presents at a seminar almost every week to landlords, investors, first time buyers and is often asked to present at industry conferences and chair debates.

From a media perspective, Kate's appearances include BBC Breakfast News, Your Money, GMTV, ITV, Radio 4 You and Yours, The Big Questions and 5Live. In the last 12 months, Kate has carried out over 15 TV and radio interviews, has been quoted every month in major newspapers and magazines and being featured in many local newspapers.

For more information contact Kate Faulkner directly on 07974 750562 or kate@designsonproperty.co.uk