

Consumer Property Market Reports

This report is written by Kate Faulkner, one of the UK's top independent property price and rental market commentators. The purpose is to produce a report on property prices from a consumers perspective. The information isn't used to generate 'PR' headlines, but more to show and explain how and why different indices show diverse property price averages and some show huge growth while others can, at the same time, show a decline.

This helps consumers thinking about buying, selling, investing, building, renovating or renting a home to better understand what's really happening to property prices, especially at a local level, which in turn helps them to work out whether it's worth progressing their property project now or waiting a bit longer.

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This report gives 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.

We take little notice of month on month and even year on year analysis as few people 'trade' properties in this way and it's not necessarily the best indicator of when is a good time to buy or sell. What we are more interested in is tracking long term trends and seeing whether these continue or are changing and then working out the impact on different market sectors. For example falling prices can be good news for first time buyers and those trading up, but not people trading down.

For more statistics and research reports on the Property Market, visit www.designsonproperty.co.uk.

For help as a consumer carrying out a property project, visit www.propertychecklists.co.uk

Average House prices for October/November 2014

How do October/November prices compare over time?

This month's figures show:-

- The [Nationwide*](#) reported average property price of £189,388 for November 2014, which is up around 8.5% year on year, when compared to the same time last year.
- The [Land Registry](#) average price for October 2014 of £177,377, a year on year increase of 7.7%.
- The [Acadata](#) average property prices in November 2014 are £280,733, which is up 11.4% 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.

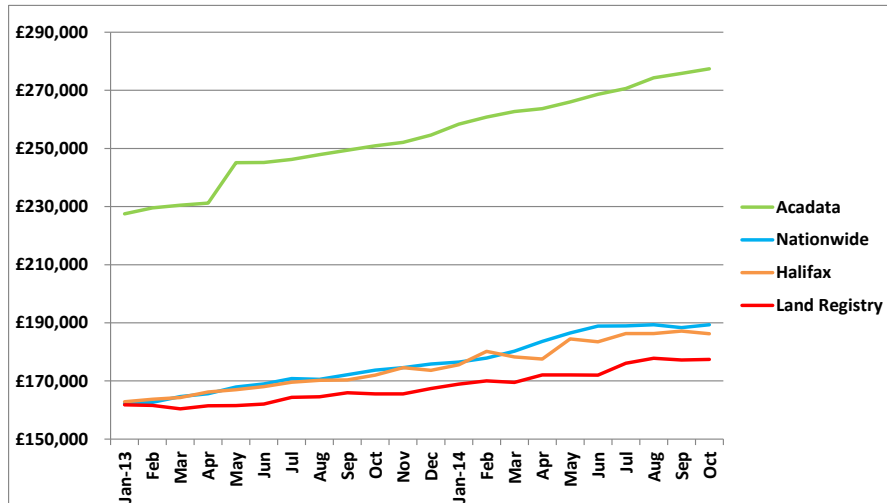


Chart above showing average property/house prices in England & Wales from Jan 13 – Oct 14*

- 'Average prices' for mortgaged properties were £162,245 (Jan '13) vs £189,388 for [Nationwide](#) Nov '14.
- [Land Registry's](#) average sold prices (including some cash sales) started at £161,795 in January 2013 and are now at £177,377 in October, having shown very little change over the last three months (Oct 2014).
- [Acadata's](#) average property prices for all properties were £227,478 in Jan 2013 vs £280,733 (Nov 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 on average, recovering from the recession. Acadata which measures cash sales and uses a different method of calculation for house price averages suggest prices are a lot higher than the peak seen before the crash.

Mortgaged properties (ie 50% of those owned in England) are just seeing their value recover vs six years ago.

- 3% above the height of 2007/08 for [Nationwide](#)
- -3% below the height of 2007/08 for [Land Registry](#)
- 21% 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 many areas, compared to 2009 lows, property prices have recovered strongly - especially for mortgaged properties. Anyone buying at what appears to be the 'bottom' of the market will have, in the main, seen very good property price growth.

- 28% above the lows of 2009 for [Nationwide](#)
- 16% above the lows of 2009 for [Land Registry](#)
- 42% above the lows of 2009 for [Acadata](#)

Kate's & other Expert Market Commentary

Rightmove data tracks prices properties are marketed (not sold) for. We consider them a lead indicator as to whether **sellers think prices will rise or fall by**, but they don't reflect *actual* or real sale prices.

Miles Shipside, Rightmove Director, comments: *"Whilst a near £9,000 drop is the biggest ever reduction in the price of newly marketed property compared to the month before and a sign of a market continuing to cool, a fall is not unexpected in December. Though sellers are fewer in number at this time of year, those that do come to market are often keener to sell so price lower in a bid to stand out. The overall picture for the year is still one of a much recovered property market, with sellers and their estate agents confident enough to be putting property on the market at a higher price on average than a year ago, although we predict a slower pace of price growth in 2015. This means that sellers and agents will have to work harder to achieve a sale next year."*

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 can be up to 30% of total sales.

Robert Gardner, Nationwide's Chief Economist, says: *"The annual pace of house price growth continued to soften in November, falling from 9.0% in October to 8.5%, marking the third consecutive month where annual growth has moderated. This is despite house prices increasing by 0.3% month on month in November."*

Martin Ellis, Housing Economist from Halifax, comments: *"House prices in the three months to November were 0.7% higher than in the preceding three months. The quarterly rate of increase has now declined for four consecutive months. Annual price growth in the three months to November slowed further, to 8.2% from 8.8% in October."*

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 Reeds Rains and Your Move, part of LSL Property Services, says: *"Annual house price growth across England and Wales has more than doubled over the last twelve months, accelerating from 5.4% in November 2013, to 11.3% during the past year. This is strongest rate of annual growth seen for almost a decade, and the considerable £28,560 uplift in values over the twelve months to November 2014 has pushed the average price of a home in England and Wales above £280,000 for the first time. Overall, average house prices in London are now 1.9% higher than September, rebounding back from a more moderate 0.8% increase the previous month, and driving annual price rises to 19.7% in the year to October 2014."*

Simon Rubensohn, Chief Economist for the RICS comments: *"The results show a further easing in national house price inflation, while weaker demand is again reflected in a further slowing in sales figures. The pace of national house price growth slowed once more although it is worth highlighting that the net balance [buyers vs sellers] reading is still in positive territory (even if it the lowest number since May 2013). London at the present time remains the only area where more members are telling us that prices are slipping rather than increasing; all other parts of the UK are producing numbers consistent with further increases in house prices in the near term."*

Kate Faulkner's Market Commentary:

"So we started 2014 with what appeared to be 'astonishing' growth. In reality, bar some London Boroughs, this was really property prices recovering to their pre-credit crunch peak. A very different and 'less scary' way of looking at house prices. The reality is in many areas across the UK, a property is either similar to what it was worth in 2004/5 – ten years ago – or is a bit higher. London of course continues to see rapid growth, although this is now slowing, but because London prices tend to dominate the news headlines, what's actually happening in the market versus what people think is happening to property prices is very different. Agents really need to be much more vocal about the reality of property price changes in their market and work closely with local media to inform local consumers better."

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

Regional Averages – Scotland, Northern Ireland, England and Wales

Property Prices Regionally	Latest Month's Data - Oct 14	Current Price +/- versus Market Height	Year on year change in price in Oct	Annual average increase since 2000	Land Registry Highest Yearly Average Increase Since 2000	
					Date	% Increase
Scotland *	£ 163,076	2%	3.4%	n/a	n/a	n/a
England & Wales	£ 177,377	-3%	7.7%	5.9%	Jan-03	24.7%
Wales	£ 118,437	-16%	2.0%	5.6%	Jul-04	28.7%
Northern Ireland **	£ 141,173	-44%	8.8%	n/a	n/a	n/a

*Ros.gov Data (Oct 14) **Bank of Ireland Data (Q3 14). Please note 'country' figures cannot be compared

Scotland

Acadata's **Scottish** index suggests average house price growth continues to slow up, but with a good level of demand. **Christine Campbell, regional managing director of Your Move, part of LSL Property Services**, comments: "Following almost a year of fair winds and steadfast price rises, this is the second month in succession to muddy the waters, with average property values in Scotland falling a further 0.4% in September.

"While Scottish house prices have sailed up nearly £8,000 in the last twelve months overall, the rate of annual growth appears to have changed tack, easing back to 5.1% in September from 5.8% in August. Since June, the monthly pace of house price growth has ebbed away, as doubt raged over the future of Scotland within the United Kingdom, and touched the brakes on activity in the housing market.

"September also saw sales snap back after the vote put the lid on uncertainty, and transactions were up 15% year-on-year, compared to only 7% growth over the twelve months to August. After the ground that was lost in August, renewed demand saw more vigorous activity buck the usual seasonal pattern, and this was the strongest September for house sales in seven years."

Towns/Cities	2007/8 Height	Market Low	Market Low +/- versus Market Height	Latest Month's Data - Oct 14	Current Price +/- versus Market Height	Year on year change in price in Oct
Scotland						
Glasgow *	£ 130,629	£105,000	-19.62%	£ 131,976	1%	2.3%
Edinburgh *	£ 185,000	£168,000	-9.19%	£ 218,502	18%	3.9%

*Ros.gov Data (Oct 14)

Wales

The Welsh property market is showing small signs of improvement, with year on year prices increasing by 2%, however, prices continue to remain some way off the height of the market, being -16% down on 2007/08.

Northern Ireland

Property prices in Northern Ireland have continued to see improvements with a year on year increase of 8.8%, but prices remain -44% lower than the height of the market in 2007/08.

Towns/Cities	2007/8 Height	Market Low	Market Low +/- versus Market Height	Latest Month's Data - Oct 14	Current Price +/- versus Market Height	Year on year change in price in Oct
Northern Ireland						
Belfast **	£ 258,332	£135,385	-47.59%	£ 154,326	-40%	9.0%

**Bank of Ireland Data (Q3 14)

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

England - Regions

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

- London, the South East and the East are the *only regions* to have exceeded their previous high of 2007/8.
- The South West region is improving, with prices now only -5% off their 2007/08 market high.
- The East and West Midlands are slowly improving, but remain down on their market height by -11% and -12% respectively.
- The North East, North West and Yorkshire and Humber property prices have some way to go to reach the 2007/08 market high, remaining down between -17% and -25%.

Property Prices Regionally	2007/8 Height	Market Low	Market Low +/- versus Market Height	Latest Month's Data - Oct 14	Current Price +/- versus Market Height	Year on year change in price in Oct	Annual average increase since 2000	Land Registry Highest Yearly Average Increase Since 2000 Date	% Increase
Regions									
North East	£ 129,519	£ 94,940	-26.70%	£ 97,356	-25%	2.7%	4.8%	Apr-03	30.9%
North West	£ 137,582	£106,141	-22.85%	£ 112,642	-18%	4.5%	5.4%	Jul-04	27.2%
Yorkshire & The Humber	£ 145,571	£113,887	-21.77%	£ 120,807	-17%	4.3%	5.6%	Jan-03	27.3%
East Midlands	£ 147,541	£118,668	-19.57%	£ 131,274	-11%	5.7%	5.6%	Jan-03	31.8%
West Midlands	£ 153,944	£126,365	-17.91%	£ 135,378	-12%	4.4%	5.1%	Feb-03	26.7%
South West	£ 195,465	£158,279	-19.02%	£ 185,615	-5%	6.4%	5.9%	Jan-03	28.2%
East	£ 194,114	£157,445	-18.89%	£ 198,338	2%	11.0%	6.3%	Feb-03	27.2%
South East	£ 228,328	£185,432	-18.79%	£ 240,070	5%	11.4%	5.9%	Jun-00	23.5%
London	£ 351,512	£292,977	-16.65%	£ 460,060	31%	18.6%	7.8%	Apr-00	29.0%

David Newnes of LSL says:-

“These figures are spurred on by London and the South East, where the housing recovery has been fast-tracked. When these regions are removed from the calculations, a calmer 5.7% annual rise in house prices materialises, the largest divergence on record.

After a temporary hiatus at the highest tiers of the property market, growth has rallied again in the capital – with values in prime spots such as Kensington and Chelsea, and Hammersmith and Fulham surging 5.3% over the course of the month, hitting new price records along the way. Overall, average house prices in London are now 1.9% higher than September, rebounding back from a more moderate 0.8% increase the previous month, and driving annual price rises to 19.7% in the year to October 2014.”

Kate Faulkner's Market Commentary:

“What we are seeing now in house price growth is fascinating and potentially a real game changer. After 18 months of property price recovery (few areas have actually ‘risen’) property price growth is either slowing, stopping or falling – even in London ‘hotspots’. This is good news for most as rocketing prices create scary news headlines about affordability and these headlines damage the market. The real problem though is the 463,000 reported by HML to be in negative equity. If, in the regions, rapid growth as experienced in London doesn't come, it could take years for these households to see house price recover. This potentially means they will be trapped in a home which is unsuitable and it denies the market of stock. Moving forward into 2015, forecasters are predicting small growth rates of 2-3%, even in London. Steady, small rises in property prices is a great market for anyone selling or buying, but with so few homes coming to the market agents will have to compete hard for your business.”

For expert property help from Kate and her team, **SIGN UP** to Propertychecklists.co.uk for **FREE** to access lots of property checklists, including:-

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

What's happening in your town or city in October 2014?

The problem with looking at 'averages' at a high level is that property prices are so diverse from one street to the next, they are unlikely to make any sense to people locally. As such we look at data by town and city to gauge what variations there are across the country.

Year on year prices changes at town and city level vary from 3.4% to 18.6%

- Property prices in **Liverpool and Bradford** continue at -23% below market the height of 2007/8, however **Liverpool** has achieved 9.1% year on year growth.
- **Manchester, Leeds and Newcastle upon Tyne** prices are between -18% and -16% down on the previous market high, with **Leeds** achieving good year on year growth of 7.4%.
- **Birmingham, Peterborough and Nottingham** prices are all -14% down on the 2007/08 height, closely followed by **Sheffield and Leicester**, whose prices are -13% and -11% down on the market high respectively. Both **Peterborough and Nottingham** have experienced good year on year growth of 8.3%.
- **Bournemouth and Southampton** are both -7% down on the market high of 2007/08, with **Cardiff, Portsmouth and Norfolk** now only -5% down on the market height. **Norfolk** has reached 7.3% YoY growth.
- **Milton Keynes** is now only -1% below the market high, having experienced strong YoY growth of 10.7%.
- **Cambridgeshire, Bristol and Reading** prices now exceed the 2007/8 high by between 3% and 4%, with strong year on year growth ranging from 10.2% to 12.8%.
- Prices in **Oxfordshire and Brighton and Hove** are now 11% and 15% above the height of the market, respectively, coupled with strong year on year growth of 11.4% and 13.2%.
- **London** prices have recently dropped back very slightly, but remain 31% above the market high with year on year growth of 18.6%.
- Prices in **all towns** (in chart below) exceed their market lows.

Towns/Cities/Counties <i>England & Wales</i>	2007/8 Height	Market Low	Market Low +/- versus Market Height	Latest Month's Data - Oct 14	Current Price +/- versus Market Height	Year on year change in price in Oct	Annual average increase	Land Registry Highest Yearly Average Increase Since 2000	
								Date	% Increase
Liverpool	£ 124,934	£ 87,986	-29.57%	£ 96,031	-23%	9.1%	5.4%	Jul-04	42.7%
Bradford	£ 125,925	£ 91,102	-27.65%	£ 97,131	-23%	4.3%	5.1%	Oct-04	29.1%
Manchester	£ 121,340	£ 89,621	-26.14%	£ 99,012	-18%	5.1%	5.8%	Sep-04	24.4%
Leeds	£ 155,110	£120,678	-22.20%	£ 129,476	-17%	7.4%	5.6%	May-03	28.3%
Newcastle upon Tyne	£ 143,040	£114,028	-20.28%	£ 120,545	-16%	5.5%	5.8%	Apr-03	32.5%
Birmingham	£ 136,345	£109,972	-19.34%	£ 117,604	-14%	3.4%	5.0%	Apr-03	28.8%
Peterborough	£ 134,523	£103,729	-22.89%	£ 116,101	-14%	8.3%	5.7%	Dec-02	26.9%
Nottingham	£ 105,214	£ 81,782	-22.27%	£ 90,829	-14%	8.3%	4.8%	Feb-03	33.5%
Sheffield	£ 139,484	£112,582	-19.29%	£ 121,050	-13%	4.5%	6.2%	Apr-03	26.7%
Leicester	£ 131,434	£106,103	-19.27%	£ 116,912	-11%	5.5%	6.3%	May-03	33.3%
Bournemouth	£ 192,914	£152,100	-21.16%	£ 179,234	-7%	4.2%	5.4%	Feb-03	25.5%
Southampton	£ 160,228	£132,012	-17.61%	£ 149,777	-7%	6.0%	5.2%	Feb-03	27.4%
Cardiff	£ 159,475	£131,853	-17.32%	£ 150,848	-5%	6.8%	5.7%	May-03	28.8%
Portsmouth	£ 161,407	£128,349	-20.48%	£ 152,872	-5%	6.8%	5.6%	Feb-03	27.4%
Norfolk	£ 163,779	£134,922	-17.62%	£ 156,345	-5%	7.3%	6.7%	Feb-03	27.2%
Milton Keynes	£ 176,806	£141,250	-20.11%	£ 174,874	-1%	10.7%	6.1%	Feb-03	28.9%
Cambridgeshire	£ 196,770	£160,406	-18.48%	£ 202,583	3%	10.2%	6.3%	Feb-03	21.9%
Bristol	£ 188,869	£148,839	-21.19%	£ 196,277	4%	12.0%	7.0%	Feb-03	29.8%
Reading	£ 217,746	£177,338	-18.56%	£ 227,477	4%	12.8%	5.1%	Jun-00	32.1%
Oxfordshire	£ 249,860	£211,963	-15.17%	£ 276,654	11%	11.4%	6.1%	Jul-00	23.4%
Brighton and Hove	£ 232,584	£187,183	-19.52%	£ 267,641	15%	13.2%	8.0%	Jul-00	35.5%
London	£ 351,512	£292,977	-16.65%	£ 460,060	31%	18.6%	7.8%	Apr-00	29.0%

Property Supply & Demand

What's supply and demand like within estate agencies?

A source of checking the current market conditions for supply and demand rather than looking back at what's happened to property prices, is finding out how much stock is on the market. When there are more buyers than sellers, prices tend to rise and fall when vice versa.

The average property stock per branch data (see chart below) from [Rightmove](#) for October 2013 through to October 2014, has seen slight rises since January 2014, but stock has then dropped back from July through to October. On average the average number of properties for sale per agent is 60 versus 67 last year.

The [NAEA](#) average property stock figures per branch for October 2014 reached 53, so lower than Rightmove's figure and suggests stock is on a par with this time last year. Importantly, 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 2013, when the number of sales dropped to 6, there has been very little change in the number of properties sold.

Average Stock Per Branch	Oct-13	Nov-13	Dec-13	Jan-14	Feb-14	Mar-14	Apr-14	May-14	Jun-14	Jul-14	Aug-14	Sep-14	Oct-14
Rightmove	67	63	58	57	58	60	62	64	65	64	63	62	60
NAEA	53	51	47	45	43	42	45	44	46	51	49	51	53
Average Sales Per Branch													
NAEA	10	9	6	8	9	10	9	10	9	9	8	9	9

For Sale and Sold Board Analysis

The latest quarterly data revealed by the [Agency Express Property Activity Index](#), monitors the number of 'for sale' and 'sold' boards put up on behalf of agents. It shows the number of new properties coming to the market nationally between September and November 2014 was down -6.5% compared to the same period in 2013. The number of new 'sold' boards erected during the period September and November 2014, was also -3.1% down on the same three months versus 2013.

Kate's comments:

"This suggests the market activity is slowing with less properties coming onto the market and once up for sale, less properties being sold. To some extent this slowdown is usual at this time of year and it was really the back end of 2013 where we saw more activity than normal as the market across the UK started to pick up and really took off in areas such as London."

	NEW LISTINGS		PROPERTIES SOLD	
	SEP - NOV 14	SEP - NOV 13	SEP - NOV 14	SEP - NOV 13
NATIONAL	-6.5	-2.7	-3.1	4.5
Central England	3.6	1.1	-5.4	4.2
East Anglia	-8.9	-4.2	-5.4	2.3
East Midlands	-13.6	0	-8.1	7.6
London	6.9	19.9	-7.4	4.2
North East	-9.8	-2	2.9	7.3
North West	-8.9	-6.6	1.3	6.1
Scotland	-8.4	-8.3	-3.5	-1.9
South East	-4.4	0.9	-2.8	7.2
South West	-7.9	-8.7	-0.2	7
Wales	-6.4	-5.1	4.3	-1.4
West Midlands	-10	-2.4	-1	12.2
Yorks & Humber	-10.3	-6	-3.4	1.8

Source: [Agency Express](#)

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With tax reforms and an election looming, what next for the property market?

Housing Market Price Forecasts 2015 - 2018

House Price Forecasts 2015 - 2018	% Increase Per Year			
	2015	2016	2017	2018
Savills (UK Mainstream)	2.0%	5.0%	5.0%	3.0%
Knight Frank (UK)	3.5%	2.5%	3.0%	4.0%
Hamptons (E & W)	4.0%	4.5%	n/a	n/a
Chestertons (E & W)	5.4%	4.9%	6.2%	6.2%

Savills

“Across the UK we expect prices to rise by 19.3% in the five years to the end of 2019 on a nominal basis, meaning that after inflation, real house price growth will be marginal. Constraints on price growth are most likely to be felt in London. There is already evidence of a change in sentiment among buyers.”

Knight Frank

“We remain of the view that pricing in the UK is high in historic terms and affordability constraints will limit future price growth. However, with the UK economic recovery continuing to gain traction and with positive real wage growth increasingly likely over the next five years we believe there is scope for sustained price and rental growth beyond 2015.”

Hamptons

“Overall we expect house price and transactions growth to be fairly modest for the next two years. On the upside SDLT reforms and a stronger economic recovery would boost confidence, but on the downside, lower expectations about future price growth, low wage growth and continued caution on the part of lenders could lead to a weaker outturn. In addition, uncertainties around the general election and housing market policies, including mansion tax, may continue to unsettle the markets.”

Chestertons

“We believe that national house price growth will slow to 5.4% in 2015 while total growth over 2015-18 will reach 22.8%. Our forecast shows a similar picture at a regional level with the South East and Eastern regions recording the highest growth. For London, after a strong 2014, we forecast price growth will slow to 6.6% in 2015.”

Jones Lang LaSalle

“On balance we believe that UK house prices will rise steadily over the next five years, in the order of 3-5% pa. We forecast transactions across the UK will increase from current levels and stabilise around 1.31m pa. We expect housing completions in England to grow from around 120,000 to 150,000 pa in the next five years.”

Halifax

“A further moderation in house price growth is likely next year. House prices nationally are expected to increase in a range of 3-5% in 2015.”

NAEA

“The NAEA predicts that in 2015 London and the South East will show slower growth in terms of price. With stamp duty reforms now in place, we’re hoping for greater supply in the market nationwide as there’s more encouragement for people to buy and sell. Areas outside London and the South East, where the market has been slow in terms of volume and price, will hopefully catch up.”

Kate Faulkner comments on Housing Market Price Forecasts:

“The forecasts over the coming years are pretty consistent from one property expert to another. Prices moving upwards by 3-5%, lower than the pre-credit crunch annual average increase, would mean a steady market, but one which encouraged both buyers and sellers to participate. What’s desperately needed moving forward is more properties to sell. We need more people who occupy existing homes to move to more appropriately sized accommodation and we desperately need more high quality, low running cost, new build stock.”

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 [Propertychecklists](#), 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 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 20 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