

April 2016 Latest Property Price Summary

We track key reports on property prices produced on a monthly basis. This report summarises crucial numbers and what the experts are saying about the market and includes [Kate Faulkner's](#) comments on what this means primarily for the general public, but also for the industry, market and economy.

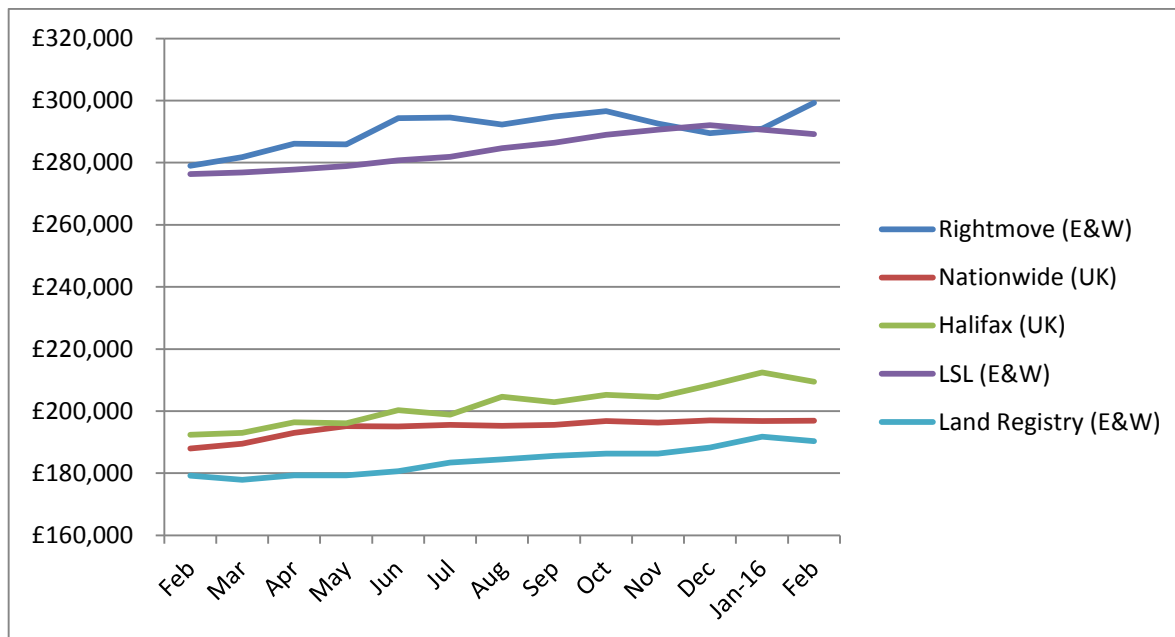
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Kate's view on individual indices

- [Rightmove](#) - Useful to measure average time to sell and sellers' sentiment. *(E & W)*
- [Nationwide](#) - Measures mortgaged property prices and affordability. *(UK)*
- [Halifax](#) - Measures mortgaged prices and produces individual research, ie seaside towns. *(UK)*
- [NAEA](#) - Tracks first time buyer sales and provides supply/demand figures from agents. *(UK)*
- [RICS](#) – Excellent for supply/demand analysis and on forecasting the market. *(UK)*
- [BBA](#) – Provides a huge amount of data on the economy/prices/transactions and financing. *(UK)*
- [Agency Express](#) - Analyses for sale/sold board, good for 'current' market trends. *(E,W & S)*
- [Hometrack](#) - City analysis across the UK and compares current prices annually and quarterly. *(E,W & S)*
- [LSL](#) – Analyses Land Registry figures, separates out London, good analysis on transactions. *(E & W)*

Latest National Market Movements



	High	Low	Current Month Feb-16	Current Month Mar-16	Annual Change	Annual Average (05-16)
Rightmove	£ 241,474	£ 213,570	£299,287	£303,190	7.3%	4.4%
Nationwide	£ 184,131	£ 147,746	£196,930	£200,251	5.7%	2.5%
Halifax	£ 199,766	£ 157,767	£209,495	£214,811	10.1%	2.5%
LSL	£ 231,829	£ 197,145	£289,229	£291,650	6.9%	4.5%
Land Registry	£ 180,925	£ 149,899	£190,275	n/a	6.9%	1.9%

Kate Faulkner comments on the national market:

Fascinating stats coming out of the property market at the moment following the 'before' and 'after' effects of the increase in stamp duty for buy to let properties. Firstly rather than help to slow the tide of price increases in the market it's done the opposite with all indices showing increased price inflation year on year. NAEA say that during February, over 85% of agents reported an increase in BTL, contrary to the Treasury and MPC's plans to reduce investment. Meanwhile, a fascinating report from Countrywide on the rental side for March/April tells us that due to this rush in buy to let purchases, in some areas it's meant landlords have had to compete for tenants for a change, so it's dampened rental growth - although I think that is likely to be a fairly short term unintended consequence of beating the stamp duty hike!

On a slightly different topic, although Rightmove talk about there being a "50% increase in the price of property coming to market in just 10 years", although high versus wage growth, this shows that even from an asking price perspective, nationally, it's now a myth that prices 'double' every 10 years and slower capital growth is here, perhaps to stay.

We really need to get the next quarter's stats under our belt to see what the true house price inflation is likely to be for 2016 as without doubt, so far the stamp duty hike has had the opposite effect than planned.

Report Headlines

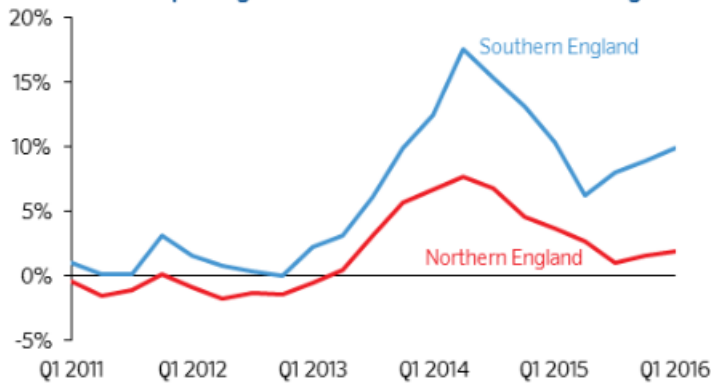
<u>Rightmove</u>	<i>"£300,000 milestone passed as price of newly-marketed homes hits new high"</i>
<u>NAEA</u>	<i>"Buy-to-let investors storm the housing market"</i>
<u>RICS</u>	<i>"Sales instructions rise while activity strengthens further"</i>
<u>Nationwide</u>	<i>"House price growth accelerates in March"</i>
<u>Halifax</u>	<i>"Annual house price growth edges up to 10.1%"</i>
<u>LSL</u>	<i>"Strongest March since 2007 for home sales – a nine year record – with 80,000 properties sold during the month"</i>
<u>Hometrack</u>	<i>"City level house price inflation increased to 11.0% - the highest rate for 18 months"</i>
<u>Land Registry</u>	<i>"The annual price change now stands at 6.1 per cent"</i>

Regional Property Price Differences

Kate Faulkner comments on regional differences:

The starkest regional difference is shown in the reports for March via a chart Nationwide have put together which tracks house price growth in the North versus the South. It shows how national averages, although interesting, completely distort the picture of what's happening to prices in general and that it's mainly the South driving prices upwards. Regionally in England, the Land Registry data still suggests 5/9 have yet to recover to pre-credit crunch levels while most of the more recent indices are showing that London is slowing, while the East is performing well – even better than the South West and East. Only time will tell over the next six months or so whether the growth we've seen in the likes of London, the South and now the East will spread to the Midlands next.

Annual house price growth in Southern & Northern England



Source: [Nationwide HPI](#)

Property Prices - Country	Latest Month's Data - Feb 16	Current Price +/- versus Market Height	Year on year change in price in Feb	Annual average increase since 2000	Land Registry Highest Yearly Average Increase Since 2000	
					Date	% Increase
England & Wales	£ 190,275	5%	6.1%	6.4%	Jan-03	24.7%
Wales	£ 122,573	-12%	1.2%	5.8%	Jul-04	28.7%
Scotland *	£ 158,848	-1%	-5.3%	n/a	n/a	n/a
Northern Ireland **	£ 154,685	-38%	9.0%	n/a	n/a	n/a

* Ros.gov Data (Feb 16)

** University of Ulster & NIHE (Q4 15)

Property Prices - Regions	2007/8 Height	Market Low	Market Low +/- versus Market Height	Latest Month's Data - Feb 16	Current Price +/- versus Market Height	Year on year change in price in Feb	Annual average increase since 2000	Land Registry Highest Yearly Average Increase Since 2000	
								Date	% Increase
North East	£ 129,519	£ 94,940	-26.70%	£ 97,582	-25%	-3.2%	4.8%	Apr-03	30.9%
North West	£ 137,582	£106,141	-22.85%	£ 117,081	-15%	4.9%	5.7%	Jul-04	27.2%
Yorkshire & The Humber	£ 145,571	£113,887	-21.77%	£ 125,532	-14%	4.1%	5.9%	Jan-03	27.3%
East Midlands	£ 147,541	£118,668	-19.57%	£ 140,977	-4%	6.2%	6.1%	Jan-03	31.8%
West Midlands	£ 153,944	£126,365	-17.91%	£ 142,734	-7%	4.5%	5.5%	Feb-03	26.7%
South West	£ 195,465	£158,279	-19.02%	£ 199,214	2%	6.7%	6.5%	Jan-03	28.2%
East	£ 194,114	£157,445	-18.89%	£ 220,188	13%	9.8%	7.1%	Feb-03	27.2%
South East	£ 228,328	£185,432	-18.79%	£ 267,235	17%	10.9%	6.7%	Jun-00	23.5%
London	£ 351,512	£292,977	-16.65%	£ 530,368	51%	13.5%	8.9%	Apr-00	29.0%

Property Price Towns and City Differences

Kate Faulkner comments on prices in towns and cities:

According to the Land Registry data, of the 22 towns we track, 10 are still set to recover to pre-credit crunch levels. Although the more up to date Hometrack Cities index suggests some pretty serious price movements outside of London. For example, they highlight Portsmouth, Leeds, Nottingham, Birmingham and even Glasgow as seeing the highest rate of growth for the last 8-10 years at 8-9%. What the data does consistently show though is the spike in house prices we've seen in the likes of London, then Cambridge, Oxford and Bristol doesn't last on-going and growth rates are already being subdued – likely to be due to mortgage restrictions and lack of wage growth which appears to have started to impact on house price growth now.

Cities	2007/8 Height	Market Low	Market Low +/- versus Market Height	Latest Month's Data - Feb 16	Current Price +/- versus Market Height	Year on year change in price in Feb
<i>Scotland</i>						
Glasgow *	£ 130,629	£105,000	-19.62%	£ 128,315	-2%	-4.9%
Edinburgh *	£ 185,000	£168,000	-9.19%	£ 214,509	16%	-12.7%

* Ros.gov Data (Feb 16)

City	2007/8 Height	Market Low	Market Low +/- versus Market Height	Latest Month's Data - Feb 16	Current Price +/- versus Market Height	Year on year change in price in Feb
<i>Northern Ireland</i>						
Belfast **	£ 258,332	£135,385	-47.59%	£ 169,817	-34%	8.4%

** University of Ulster & NIHE (Q4 15)

Towns/Cities/Counties	2000	2005	2007/8 Height	Market Low	Market Low +/- versus Market Height	Latest Month's Data - Feb 16	Current Price +/- versus Market Height	Year on year change in price in Feb	Annual average increase	Land Registry Highest Yearly Average Increase Since 2000	Date	% Increase
<i>England & Wales</i>												
Liverpool	£ 45,722	£ 103,785	£ 124,934	£ 87,986	-29.57%	£ 94,244	-25%	4.7%	5.3%	Jul-04	42.7%	
Bradford	£ 48,435	£ 96,395	£ 125,925	£ 91,102	-27.65%	£ 96,693	-23%	2.6%	5.1%	Oct-04	29.1%	
Manchester	£ 45,121	£ 91,692	£ 121,340	£ 89,621	-26.14%	£ 104,047	-14%	5.5%	6.1%	Sep-04	24.4%	
Leeds	£ 60,445	£ 133,251	£ 155,110	£ 120,678	-22.20%	£ 135,587	-13%	5.1%	5.9%	May-03	28.3%	
Newcastle upon Tyne	£ 54,798	£ 128,877	£ 143,040	£ 114,028	-20.28%	£ 122,451	-14%	0.2%	5.9%	Apr-03	32.5%	
Birmingham	£ 59,631	£ 124,242	£ 136,345	£ 109,972	-19.34%	£ 125,020	-8%	5.7%	5.4%	Apr-03	28.8%	
Peterborough	£ 53,764	£ 118,125	£ 134,523	£ 103,729	-22.89%	£ 121,734	-10%	3.3%	6.0%	Dec-02	26.9%	
Nottingham	£ 46,990	£ 101,806	£ 105,214	£ 81,782	-22.27%	£ 93,170	-11%	5.0%	5.0%	Feb-03	33.5%	
Sheffield	£ 52,227	£ 115,044	£ 139,484	£ 112,582	-19.29%	£ 127,797	-8%	3.0%	6.6%	Apr-03	26.7%	
Leicester	£ 49,604	£ 120,008	£ 131,434	£ 106,103	-19.27%	£ 122,259	-7%	7.0%	6.7%	May-03	33.3%	
Bournemouth	£ 85,728	£ 171,486	£ 192,914	£ 152,100	-21.16%	£ 195,185	1%	7.2%	6.1%	Feb-03	25.5%	
Southampton	£ 73,217	£ 146,060	£ 160,228	£ 132,012	-17.61%	£ 161,337	1%	7.2%	5.8%	Feb-03	27.4%	
Cardiff	£ 69,769	£ 148,608	£ 159,475	£ 131,853	-17.32%	£ 157,439	-1%	5.8%	6.0%	May-03	28.8%	
Portsmouth	£ 71,726	£ 144,642	£ 161,407	£ 128,349	-20.48%	£ 167,388	4%	7.6%	6.2%	Feb-03	27.4%	
Norfolk	£ 63,426	£ 141,311	£ 163,779	£ 134,922	-17.62%	£ 166,928	2%	5.9%	7.2%	Feb-03	27.2%	
Milton Keynes	£ 76,596	£ 155,701	£ 176,806	£ 141,250	-20.11%	£ 201,081	14%	10.6%	7.1%	Feb-03	28.9%	
Cambridgeshire	£ 85,974	£ 168,232	£ 196,770	£ 160,406	-18.48%	£ 223,837	14%	8.7%	7.1%	Feb-03	21.9%	
Bristol	£ 76,229	£ 153,322	£ 188,869	£ 148,839	-21.19%	£ 223,688	18%	13.2%	8.0%	Feb-03	29.8%	
Reading	£ 113,802	£ 183,166	£ 217,746	£ 177,338	-18.56%	£ 270,002	24%	14.6%	6.4%	Jun-00	32.1%	
Oxfordshire	£ 121,046	£ 210,550	£ 249,860	£ 211,963	-15.17%	£ 300,717	20%	8.3%	6.7%	Jul-00	23.4%	
Brighton and Hove	£ 90,828	£ 185,816	£ 232,584	£ 187,183	-19.52%	£ 298,653	28%	11.9%	8.9%	Jul-00	35.5%	
London	£ 161,169	£ 273,823	£ 351,512	£ 292,977	-16.65%	£ 530,368	51%	13.5%	8.9%	Apr-00	29.0%	
Glasgow *	n/a	£ 111,162	£ 130,629	£ 105,000	-19.62%	£ 128,315	-2%	-4.9%	n/a	n/a	n/a	
Edinburgh *	n/a	£ 168,986	£ 185,000	£ 168,000	-9.19%	£ 214,509	16%	-12.7%	n/a	n/a	n/a	
Belfast **	n/a	n/a	£ 258,332	£ 135,385	-47.59%	£ 169,817	-34%	8.4%	n/a	n/a	n/a	

* Ros.gov Data (Feb 16)

** University of Ulster & NIHE (Q4 15)

Summary of Property Price Indices comments on Town and City Differences

Rightmove

“The break through the £300,000 mark is not being driven by London, where prices are at a standstill. Upwards price momentum and stretched affordability are spreading north and west, with six out of ten regions achieving record asking price highs. All four southern regions are joined by the West Midlands and the North West, with the East Midlands being only one shy of an all-time high. (Mar 16)”

RICS

“At the regional level, East Anglia continues to register the sharpest price increases across all parts of the UK. Interestingly, London and the North East were the only two regions in which prices failed to rise, holding broadly stable over the month. That said, a further breakdown of the data shows outer parts of London exhibit a significantly firmer price trend than central areas. (Feb 16)”

Nationwide

“Regional house prices maintained the same broad trends prevailing in recent years with southern regions continuing to record significantly stronger rates of annual price growth, further widening regional disparities. One slight variation on this familiar theme was that, for only the fourth time in five years, London did not record the strongest rate of price growth, with the Outer Metropolitan region occupying the top spot in Q1. Nevertheless, London still recorded the second fastest rate of growth, with prices reaching a new all-time high some 52% above pre-crisis levels (compared with 9% for overall UK house prices). Overall.. with the North of England and Scotland actually recording modest house price declines in Q1, even though prices remain well below pre-crisis levels in those regions. (Mar 16)”

LSL

“Within the capital, the gulf in home prices has moderated. The cost of a typical home in London’s most expensive borough Kensington & Chelsea (£1.9 million) remains 6.8 times higher than its cheapest, Barking and Dagenham (£274k). However, this situation may now be improving, with house prices in Kensington & Chelsea only up 5.1% year-on-year....while Barking and Dagenham have enjoyed an 18.4% rise in property values over the year.

“When looking at individual areas, Bath & North East Somerset has seen the biggest boost of any local authority in England and Wales in March, with the value of homes in the city jumping 5.3% (£18,603) month-on-month. The city’s World Heritage Status makes it an ideal location for second-homes, while the growing student population has increased the demand for rental accommodation – which explains why we’ve seen a significant uplift in prices this month. (Mar 16)”

Hometrack

“16 of the 20 cities covered by the index have registered an increase in the annual rate of house price growth increase in the last year. Four cities have seen the rate of growth slow with the greatest slowdown in Aberdeen and a loss of momentum in Belfast where a modest recovery appears to have stalled with house prices still 45% down on their 2007 levels.

“Portsmouth, Nottingham and Birmingham are recording the highest rates of annual house price growth for over 10 years while Leeds and Glasgow have the highest growth rates for over 8 years. There are no consistent patterns as to the types of property driving higher growth in these five cities. In Portsmouth detached homes are rising at twice the rate of the city, [similar to Nottingham]. In Birmingham the highest growth rate is being recorded for flats (11.3% against 7.0% for the city) while in Leeds terraced houses (11%) are recording the highest growth compared to the city (7.8%). (Feb 16)”

Land Registry

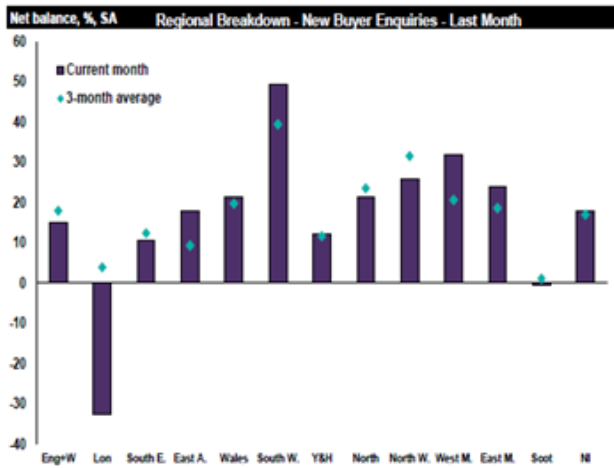
“The region with the most significant annual price increase is London with a movement of 13.5 per cent. The North East saw the only annual price fall with a movement of -3.2 per cent. The North West experienced the greatest monthly price rise with a movement of 1.8 per cent. The North East also saw the most significant monthly price decrease with a fall of 1.2 per cent. (Feb 16)”

Demand for Property

Kate Faulkner comments on demand for property:

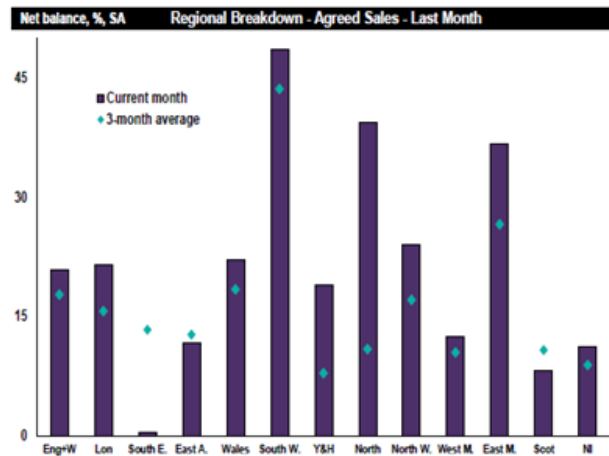
According to NAEA, "demand for housing was the highest level for 12 years in February" and most of the market reports are saying there was a huge effort to secure properties by buy to let investors prior to the stamp duty increase. This has then distorted the percentages in terms of first time buyer activity, but this change should be temporary. And whenever we've tended to see a 'spike' in one month, transactions have usually fallen back in the next, so April figures – as LSL point out - are less likely to be as buoyant.

Regional Enquiries - Past month



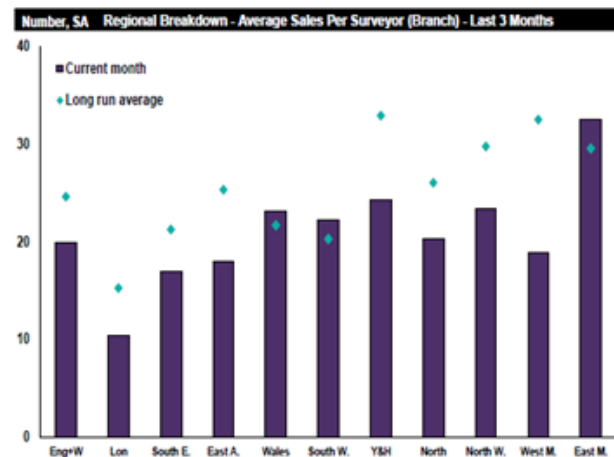
Source: [RICS – Feb 16](#)

Regional Newly Agreed Sales - Past month



Source: [RICS – Feb 16](#)

Regional Average Sales Per Surveyor - Past three months



Source: [RICS – Dec 15 – Feb 16](#)

Summary of Indices Commentary on the Demand for Property

NAEA

“Sales to first time buyers (FTBs) decreased in February, with only one quarter (25%) of total sales made to the group. This is a decrease of five per cent from January 2016, when 29% of sales were made to FTBs. The average number of sales completed per branch increased in February, rising from eight in January, to nine. More than eight in ten (85 per cent) estate agents reported an increase in buy-to-let purchasers coming to the market to beat the stamp duty changes on second homes. (Feb 16)”

RICS

“After gathering pace immediately following the announcement of an additional 3% stamp duty surcharge on buy-to-let properties and second homes (coming into effect April), buyer demand continued to rise. This marks the eleventh consecutive month in which new buyer enquiries have increased. Newly agreed sales rose firmly on a UK-wide basis. Moreover, the rate of growth equalled the strongest reported since April 2014. Within this, the South West continues to see the sharpest growth in transaction volumes. (Feb 16)”

Nationwide

“There has been a pickup in housing market activity in recent months, with the number of housing transactions and mortgage approvals rising strongly. This is likely to have been driven, at least in part, by upcoming changes to stamp duty on second homes, where buyers have brought forward purchases in order to avoid the additional tax liabilities. This temporary boost to demand against a backdrop of continued constrained supply is likely to have exerted upward pressure on prices and helped to lift the pace of annual price growth out of the fairly narrow range of 3%-5% that has been prevailing since the summer. (Mar 16)”

LSL

“We estimate that the number of housing transactions in England & Wales for the month of March 2016, as recorded by the Land Registry, will total some 80,000. This is 18,650 transactions higher than in February, an increase of 30%, and 7% higher than the typical ‘spring’ increase of 23% for the time of year. The additional sales in March 2016 are due to purchases brought forward to beat the new Stamp Duty tax as referred to above. Our predicted level of sales for March 2016 will be the highest number of transactions in the month of March since 2007, when volumes reached 110,250. However, there clearly are exceptional reasons for this, and we can anticipate that sales volumes will fall in April 2016 to levels similar to those in April 2015 – a month prior to the last General Election”. (Mar 16)”

Agency Express

“National figures show properties ‘sold’ during March, month on month, fell by -10%. Only one region, the North East, recorded an increase in properties ‘sold’ bucking seasonal trends recording a robust increase of 20.3%. Regions recording the largest falls in properties ‘sold’ include Wales -19.3%; West Midlands -13.9%; South East -13.6% with both East Anglia and East Midlands at -11.8%. (Mar 16)”

Bank of England

“The number of loan approvals for house purchase was 73,871 in February, compared to the average of 70,991 over the previous six months. The number of approvals for re-mortgaging was 40,749, broadly in line with the average over the previous six months. (Feb 16)”

BBA

“Mortgage borrowing remained buoyant in February. It appears that borrowers are continuing to try to get ahead of the increases in stamp duty for buy-to-let and second home buyers scheduled to come into effect next month. The number of mortgage approvals in February was 26% higher than a year ago, with re-mortgaging up 31% and house purchase up 20%. (Feb 16)”

Land Registry

“In the months September 2015 to December 2015, sales volumes averaged 78,778 transactions per month. This is a decrease from the same period a year earlier, when sales volumes averaged 79,237 per month. (Feb 16)”

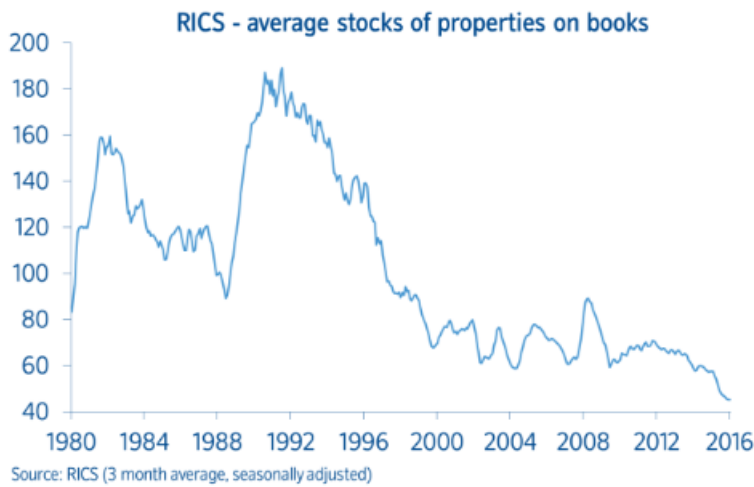
Supply of Property

Kate Faulkner comments on supply of property:

While the NAEA were reporting the highest demand since 2004, the RICS chart below included in the Nationwide report clearly shows that stock levels are way lower than they were over 10 years ago – restricting supply helping to drive up prices where buyers can afford to pay more, but limiting the sales achievable to the average 8-10 sales we see buyers/sellers fluctuating between over the last year in the NAEA figures per branch.

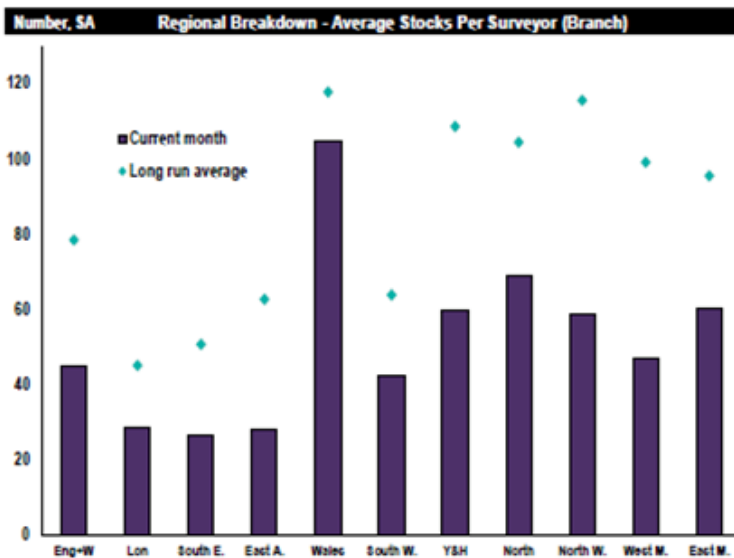
The reality is whatever the government tries to do from a tax perspective or with regards to rental controls or local authorities banning second homes, the one issue will remain – where there isn't enough stock, the highest bidder will always win, where stock is freely available prices and rents stabilise. Trying to manipulate markets which have a supply problem will only end up distorting them and lead to unintended consequences that harm everyone.

Until stock problems are addressed either through more building or through lower demand due to a lack of confidence in the market/economy, prices and rents are likely to remain buoyant while sales are likely to continue to be limited.



Source: [Nationwide HPI](#)

Regional Average Stock Per Surveyor



Source: [RICS - Feb 16](#)

Average Stock Per Branch	Feb-15	Mar-15	Apr-15	May-15	Jun-15	Jul-15	Aug-15	Sep-15	Oct-15	Nov-15	Dec-15	Jan-16	Feb-16
Rightmove	59	61	62	63	65	65	63	63	62	59	53	53	54
NAEA	43	48	43	46	44	55	38	37	43	41	37	33	35
Average Sales Per Branch													
NAEA	8	10	8	9	9	9	10	9	9	8	7	8	9

Supply of Property – cont'd

	New Listings		Properties Sold	
	Mar 16	Mar 15	Mar 16	Mar 15
NATIONAL	-4.7	11.6	-10.0	14.3
Central England	-5.5	10.0	-13.7	16.4
East Anglia	1.1	11.3	-11.8	10.1
East Midlands	-1.8	13.3	-11.8	6.2
London	-8.0	5.5	-8.3	8.5
North East	-11.9	7.9	20.3	4.4
North West	-9.2	7.9	-7.5	14.3
Scotland	11.5	8.8	-5.4	9.8
South East	-6.8	16.1	-13.6	16.9
South West	-5.1	12.3	-1.6	19.9
Wales	-5.5	12.5	-19.3	14.2
West Midlands	-9.0	17.4	-13.9	17.6
Yorks & Humber	-9.1	16.0	-10.0	25.1

Source: [Agency Express](#)

Summary of Indices Commentary on the Supply of Property

[Rightmove](#)

"The release of pent-up demand and the shortfall in housing supply are resulting in insufficient availability of affordable stock in many locations. (Mar 16)"

[NAEA](#)

"The average number of properties available for sale per branch increased from 33 in January to 35 in February but is 19 per cent down from the level seen in February 2015 when there were an average 43 houses available per branch. (Feb 16)"

[RICS](#)

"New instructions to sell have begun to rise modestly with fresh listings increasing in each of the past three months. (Feb 16)"

[Agency Express](#)

"National figures show properties 'for sale' fell by -4.7%. Across the rest of the UK, only two of the twelve regions reported increases in new listings 'for sale' being Scotland with an increase of 11.5% and East Anglia 1.1%. All remaining regions posted falls in new listings, the highest regional falls include the North East -11.9%; North West -9.2%; Yorkshire & Humberside -9.1% and London -8% . (Mar 16)"

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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