

December 2016 property price update

Independent, free, expert advice on housing

Buying, selling or investing in today's variable market means you need to take a great deal of care before making a decision. It's essential to secure independent, up-to-date advice you can trust. Kate and her team from Propertychecklists.co.uk make it easy to access the information and support consumers' needs via FREE of charge eBooks, checklists, articles and one-to-one advice.

Summary of property price reports

UK, England and Wales data

	High	Low	Current Month Sep-16	Current Month Oct-16	Current Month Nov-16	Annual Change	Annual Average (05 - 16)		
Rightmove	£241,474	£213,570	£306,499	£309,122	£305,670	4.2%	4.6%	Asking prices	E & W
Nationwide	£184,131	£147,746	£206,015	£205,904	£204,947	4.4%	2.7%	Mortgaged only	UK
Halifax	£199,766	£157,767	£214,024	£217,411	£218,002	6.0%	2.6%	Mortgaged only , seasonally adjusted	UK
LSL Acadata HPI	£231,829	£197,145	£293,306	£294,351	£295,276	3.1%	4.2%	Actual prices, includes cash sales	E & W
UK HPI	£194,764	£159,340	£234,250	n/a	n/a	9.2%	3.7%	Sold prices, includes cash sales and new builds	E

Key facts:

Average prices across the indices vary from mortgaged only prices from the Nationwide HPI (Nov 16) of £204,974, through to marketing prices (*ie not necessarily sold*) from Rightmove (Oct 16) of £305,670, a 49% difference. Average sold prices from the UK HPI stand at £234,250 (Sep 16).

Report Headlines

Rightmove

"No respite for first-time buyers – can the Chancellor help?"

NAEA

"Sales to first-time buyers at highest level on record"

RICS

"Modest improvement with confidence gradually recovering"

Nationwide

"Annual price growth slowed further in November"

Halifax

"Annual house price growth rises to 6.0%"

LSL Acadata HPI

"England and Wales house prices recover to pre-referendum levels"

Hometrack

"London breaks 14x house price to earnings ratio"

Kate Faulkner comments on the national market:

The market is definitely softening as expected and many agents are now looking at 2017 as being a quieter year from a transaction perspective. No more major policy changes (we hope!) are expected next year that will affect the market, such as increases in stamp duty or Brexit votes. However, it's likely that attention will turn to the private rented sector instead when landlords potentially start to realise buy-to-let investment is going to be increasingly tough to make stack up financially. This is likely to have a positive and negative effect on some areas – some landlords may sell, boosting transactions in the short term – while in others, we may just see fewer buyers, keeping property price inflation in check versus the 4-6% increases we have been seeing over the last few years.

Data by country and English region

Property Prices - Countries	Highest average house price pre-credit crunch 2007/08	Lowest average house price during recession 2009	Market low +/- versus market height	Latest month's data Sep-16/ Q3 16	How much higher/lower are latest prices vs height in 2007/8	Year on year change in price in Sep 16	Annual average increase since 2000	Highest yearly average increase since 2000	
								Date	% Increase
England	£194,764	£159,340	-18.19%	£234,250	20%	8.3%	7.4%	Jan-03	26.4%
Wales	£150,316	£123,104	-18.10%	£146,388	-3%	4.4%	6.7%	Jul-04	33.4%
Scotland	£145,641	£120,994	-16.92%	£143,006	-2%	3.4%	n/a	Feb-05	19.0%
Northern Ireland (Q3)	£224,670	£97,428	-56.64%	£124,093	-45%	5.4%	n/a	Q1 07	51.5%

Property Prices - Regions	Highest average house price pre-credit crunch 2007/08	Lowest average house price during recession 2009	Market low +/- versus market height	Latest month's data Sep-16	How much higher/lower are latest prices vs height in 2007/8	Year on year change in price in Sep 16	Annual average increase since 2000	Highest yearly average increase since 2000	
								Date	% Increase
North East	£139,400	£117,079	-16.01%	£125,213	-10%	1.5%	6.2%	Jan-04	34.8%
North West	£152,427	£124,654	-18.22%	£150,845	-1%	5.7%	7.0%	Jul-04	33.0%
Yorkshire & The Humber	£150,233	£123,833	-17.57%	£151,399	1%	4.7%	7.1%	Jun-04	29.3%
East Midlands	£159,537	£129,876	-18.59%	£175,441	10%	8.2%	7.2%	Feb-03	33.9%
West Midlands	£165,807	£136,966	-17.39%	£180,551	9%	7.7%	6.7%	Jan-03	29.5%
South West	£212,666	£171,356	-19.42%	£241,262	13%	7.5%	7.0%	Jan-03	29.8%
East	£209,624	£168,263	-19.73%	£277,248	32%	12.1%	7.7%	Jan-03	28.9%
South East	£238,670	£191,156	-19.91%	£312,609	31%	9.9%	7.1%	Jun-00	25.0%
London	£298,596	£245,351	-17.83%	£487,649	63%	10.9%	8.6%	Apr-00	28.3%

Source: [UK HPI](#)

Kate Faulkner comments on country and regional differences:

It's interesting when you average out year-on-year changes since 2000, most areas/towns have shown annual growth rates of 6-8.6%, according to the government's HPI index. But when you take into account property prices over the last 11 years – ie from 2005 – annual growth has almost halved from these levels. This suggests perhaps that at last property market price inflation will stop beating income growth. This should come as no surprise as it's likely due to the government restricting lending levels at 4.5 times incomes and making affordability tougher with the Mortgage Market Review rules. Although this may dampen the market in the short term – and all the forecasts suggest 2017 won't be a good year and may even see some price falls – it is good news in the long run as the only way people can continue to transact in the property market is if prices are maintained at a more affordable rate.

Data by top and lowest performing town and London borough

Five high growth areas YoY towns/cities	YoY %	Five low growth areas YoY towns/cities	YoY %	Five high growth areas last 10 years towns/cities	Five low growth areas last 10 years towns/cities
Brighton and Hove	10.2%	Edinburgh	1.9%	Bristol	Belfast (Q3)
London	10.9%	Liverpool	2.6%	Reading	Glasgow
Norwich	11.9%	Bradford	3.1%	Oxford	Liverpool
Bristol	17.2%	Sheffield	4.2%	Cambridge	Bradford
Reading	19.2%	Belfast (Q3)	4.5%	London	Newcastle upon Tyne

Three high growth areas YoY London	YoY %	Three low growth areas YoY London	YoY %	Three high growth areas last 10 years London	Three low growth areas last 10 years London
Newham	20.3%	City of Westminster	-1.1%	Hackney	Sutton
Barking and Dagenham	19.3%	Camden	-2.4%	Southwark	Hammersmith and Fulham
Havering	18.6%	Hammersmith and Fulham	-2.9%	Haringey	Havering

Source: [UK HPI](#)

Kate Faulkner comments on prices in towns and cities:

Although nationally and regionally the property market seems to 'make sense' from a trend, economic and policy perspective, it's the local demand and supply factors which are impacting dramatically on the huge variations seen when looking at towns' and cities' year-on-year growth. For example, Edinburgh is seeing the lowest growth of 1.9% year on year, while Reading is maxing out growth at 19.2% versus 2015.

From an agent perspective, this means it is important to work with the local media and public to ensure they understand what's happening nationally and regionally and that this could be incredibly different at a local level. Indeed, in areas such as Belfast and Bradford, many homeowners' property values could still be less than they paid while people in other areas may have bought at the low of the market and now be well off enough to move up the ladder to their next home.

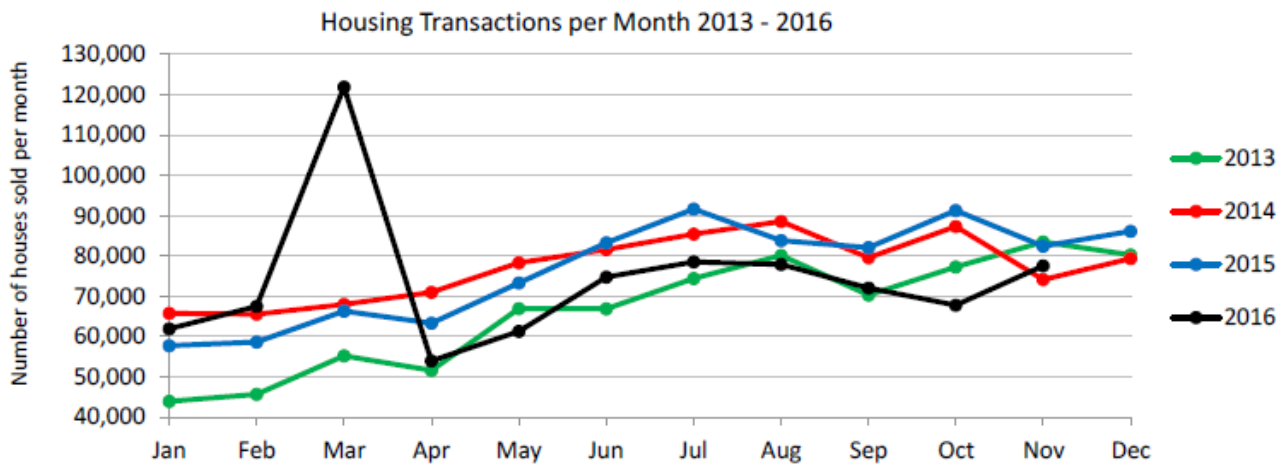
Supply, demand and impact on transaction levels

Kate Faulkner comments on supply and demand for property:

As far as demand is concerned, anyone who needs to move is still doing so, but the huge changes to the tax system are causing issues in higher priced transactions and also damaging the addition of buy-to-let stock for the PRS. According to the LSL Acadata HPI, they "estimate that the number of housing transactions in November 2016 in England & Wales will total 77,500, 14% up on October 2016, but 6% lower than the same month last year." However, considering the enormous level of transactions in March to beat the introduction of the 3% stamp duty and the Brexit 'wobble', this is a pretty good performance for a year which could have been far worse.

From a stock perspective, slightly muted demand is good news to some extent as we aren't currently really seeing any growth in stock levels, despite government promises of driving more sales. According to Rightmove and NAEA, the average stock per branch doesn't seem to be changing much and, according to the RICS, new supply hasn't increased now for a full nine months, although they are picking up that buyer demand has edged up slightly over the last few months, with sales seeing modest rises.

In the meantime, despite the government's efforts to improve supply via new build in the private sector, the NHBC says this doesn't seem to be impacting too well, while the affordable sector is starting to see some growth, but that's not likely to translate into much extra business from an agent's perspective.

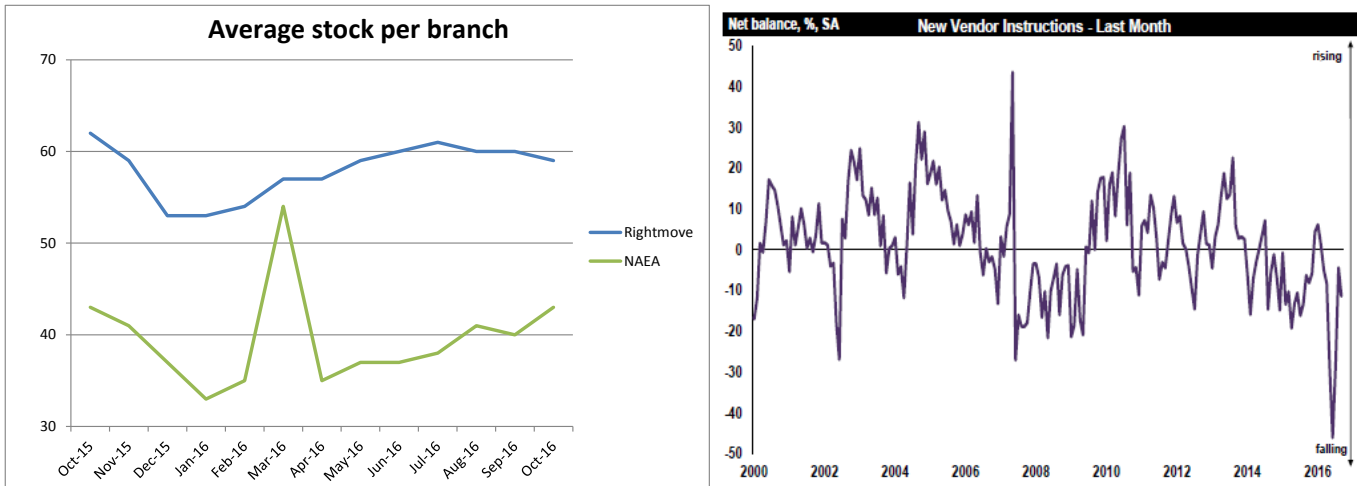


Source: [LSL Acadata HPI](#)

TRANSACTIONS BY REGION

REGION	Aug - Oct 2015	Aug - Oct 2016	% change
NORTH EAST	8,856	7,372	-17%
NORTH WEST	26,712	23,917	-10%
YORKS & HUMBER	20,610	18,448	-10%
EAST MIDLANDS	20,233	18,681	-8%
WEST MIDLANDS	20,738	19,037	-8%
EAST OF ENGLAND	28,564	24,046	-16%
GREATER LONDON	28,729	19,540	-32%
SOUTH EAST	43,146	34,225	-21%
SOUTH WEST	27,692	23,307	-16%
WALES	10,890	10,311	-5%
ENGLAND & WALES	236,170	198,884	-16%

Supply, demand and impact on transaction levels – cont'd



Supply of new build property shows no real growth year on year – private registrations down; affordable up

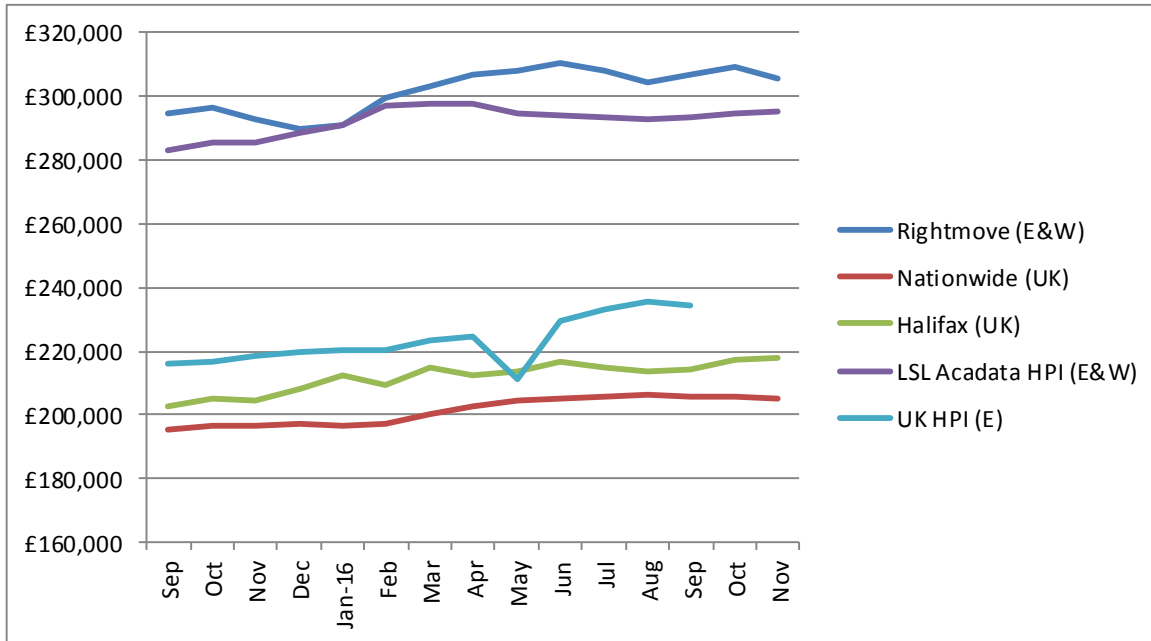
- From August '16 to October '16, the number of NHBC new home registrations was 37,591, compared to 37,177 for the same period last year.
- 27,877 were registered in the private sector, a 6% decrease compared to last year (29,564).
- 9,714 were registered in the affordable sector, a 28% increase compared to last year (7,613).

“Our registration statistics show that despite concerns about the market in light of the vote to leave the EU, builders are continuing to commit to volumes in line with last year.”

Source: [NHBC](#)

Detailed property price report, including stats and expert industry commentary

Latest National Market Movements



	High	Low	Current Month Sep-16	Current Month Oct-16	Current Month Nov-16	Annual Change	Annual Average (05 - 16)		
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Regional and towns/cities property prices

Property Prices - Regions	Rightmove Average Price Nov-15	Rightmove Average Price Nov-16	Rightmove % Change YoY	Nationwide Average Price Q3 15	Nationwide Average Price Q3 16	Nationwide % Change YoY	LSL Acadata HPI Average Price Oct-15	LSL Acadata HPI Average Price Oct-16	LSL % Change YoY	UK HPI Average Price Sep-15	UK HPI Average Price Sep-16	UK HPI % Change YoY
North East	£142,917	£144,809	1.3%	£124,345	£124,074	-0.2%	£151,313	£153,431	1.4%	£123,304	£125,213	1.5%
North West	£171,709	£179,112	4.3%	£145,816	£151,985	4.2%	£174,809	£177,958	1.8%	£142,769	£150,845	5.7%
Yorkshire & The Humber	£167,343	£174,181	4.1%	£145,673	£150,823	3.5%	£176,286	£177,652	0.8%	£144,635	£151,399	4.7%
East Midlands	£187,147	£195,890	4.7%	£160,525	£169,137	5.4%	£190,936	£197,296	3.3%	£162,174	£175,441	8.2%
West Midlands	£196,471	£206,129	4.9%	£167,185	£174,934	4.6%	£198,949	£205,854	3.5%	£167,590	£180,551	7.7%
South West	£279,643	£295,453	5.7%	£219,781	£229,907	4.6%	£256,733	£268,162	6.6%	£224,435	£241,262	7.5%
East	£315,568	£333,942	5.8%	£199,334	£213,831	7.3%	£293,192	£312,514	5.6%	£247,282	£277,248	12.1%
South East	£384,001	£402,052	4.7%	£247,286	£267,151	8.0%	£345,071	£364,486	5.6%	£284,374	£312,609	9.9%
London	£619,866	£643,848	3.9%	£443,399	£474,736	7.1%	£581,932	£582,491	0.1%	£439,729	£487,649	10.9%

Hometrack Hometrack's UK All City House Price Index tracks 65 cities, [see a snapshot here](#).

Property Prices Towns/Cities <i>England, Wales, Scotland & NI</i>	Highest average house price pre-credit crunch 2007/08	Lowest average house price during recession 2009	Market low +/- versus market height	Latest month's data Sep-16/ Q3 16	How much higher/ lower are latest prices vs height in 2007/8	Year on year change in price in Sep 16/ Q3 16	Annual average increase	Highest yearly average increase since 2000 Date % Increase
Belfast (Q3)	£213,626	£87,890	-58.86%	£117,897	-45%	4.5%	n/a	Q1 07 57.1%
Glasgow	£130,473	£104,370	-20.01%	£121,430	-7%	5.4%	n/a	Jan-05 19.2%
Liverpool	£130,249	£106,826	-17.98%	£121,374	-7%	2.6%	6.8%	Jul-04 59.0%
Bradford	£139,640	£115,089	-17.58%	£131,704	-6%	3.1%	6.8%	Sep-04 36.5%
Newcastle upon Tyne	£164,935	£134,016	-18.75%	£162,010	-2%	5.9%	6.7%	Feb-04 39.2%
Edinburgh	£225,750	£183,029	-18.92%	£231,103	2%	1.9%	n/a	May-07 17.3%
Leeds	£161,439	£130,128	-19.39%	£170,927	6%	7.9%	7.3%	Apr-03 30.7%
Sheffield	£144,875	£120,193	-17.04%	£154,481	7%	4.2%	7.3%	Sep-04 31.9%
Nottingham	£119,010	£93,696	-21.27%	£128,192	8%	8.0%	6.7%	Mar-03 37.9%
Manchester	£140,431	£111,679	-20.47%	£153,590	9%	5.9%	8.8%	Jun-04 34.9%
Peterborough	£156,264	£123,752	-20.81%	£171,536	10%	8.7%	7.2%	Dec-02 30.2%
Birmingham	£148,578	£122,773	-17.37%	£165,149	11%	7.4%	6.8%	Feb-03 36.4%
Leicester	£135,317	£110,071	-18.66%	£151,223	12%	8.0%	7.8%	Mar-03 35.4%
Bournemouth	£206,227	£163,937	-20.51%	£231,284	12%	6.6%	6.7%	Apr-03 32.5%
Lincoln	£128,707	£106,017	-17.63%	£144,482	12%	8.8%	8.0%	Feb-03 38.0%
Cardiff	£170,496	£139,651	-18.09%	£191,582	12%	5.6%	7.0%	May-03 30.7%
Portsmouth	£169,633	£130,868	-22.85%	£192,547	14%	6.0%	9.1%	Mar-03 29.1%
Southampton	£168,795	£134,665	-20.22%	£199,074	18%	10.0%	6.7%	Apr-03 29.7%
Norwich	£166,498	£123,698	-25.71%	£196,987	18%	11.9%	8.1%	Oct-02 37.9%
Milton Keynes	£194,666	£147,827	-24.06%	£248,655	28%	8.9%	7.9%	Feb-03 32.0%
Brighton and Hove	£257,108	£202,054	-21.41%	£352,303	37%	10.2%	8.4%	Jul-00 35.4%
Bristol	£195,196	£153,648	-21.29%	£268,070	37%	17.2%	8.6%	Apr-03 29.7%
Reading	£216,724	£176,087	-18.75%	£316,825	46%	19.2%	7.3%	Jun-00 35.9%
Oxford	£289,855	£223,319	-22.95%	£427,140	47%	7.1%	8.0%	Jun-00 29.5%
Cambridge	£283,241	£224,469	-20.75%	£446,796	58%	8.0%	8.9%	May-00 27.5%
London	£298,596	£245,351	-17.83%	£487,649	63%	10.9%	8.6%	Apr-00 28.3%

Source: [UK HPI](#)

RICS

“All areas except London and the North East reported growth. The London data (which tends to better reflect the market in the inner zones rather than the outer boroughs) recorded an eighth consecutive negative monthly reading with 16% more respondents reporting a fall rather than a rise, while in the North East prices were reported to have remained broadly stable. The West Midlands and North West English regions reported the firmest price momentum this month.” (Oct 16)

Regional and towns/cities property prices – cont'd

LSL Acadata HPI

“Strikingly, in October, of the 10 areas in England and Wales, Greater London had the lowest rate of annual house price inflation at 0.1%. This contrasts with the position in March 2016, only some seven months earlier, when London had the highest rate of annual house price inflation of all the regions at 13.3%. In October, the East of England region held on to its position as top of the ‘leader board’ for the sixth month in succession, with the highest annual increase in average house prices, at 6.6%, driven by strong increases in the likes of Thurrock (up 16.2%), Luton (13.7%), and Southend-on-Sea (10.6%).

“Rutland in the East Midlands recorded the highest annual growth this month, with prices up 23.2%, this is largely the skewed result of relatively low transaction volumes. Thurrock and Luton, in second and third place, have been consistent performers, with good rail links into London making them popular commuter hotspots for those priced out of the capital. The South East has also proved robust, with prices up 5.6% annually. Wokingham (up 12.4%), Medway (10.5%) and Brighton and Hove (9.6%) have been the star performers there. Of the 25 areas setting a new peak price in the most recent month, eight were in the South East, and six in the East of England. The South West, with two, also continues to perform well, with prices up 4.5% annually. At the other end of the table, the North East (up 1.4%), Wales (1.3%), and Yorkshire and Humber (up just 0.8%) have all seen much more modest price increases. Every region, though, continues to see growth over the year.” (Nov 16)

Hometrack

“City level house price inflation is running at 8.4% as the upward momentum in house price continues. Bristol remains the fastest growing city (10.6%) but the rate of growth is slowing. Aberdeen continues to register a year on year price falls (-8.1%). The impetus for house price growth is shifting from the affordability constrained cities in southern England to cities in the midlands and the north of England where affordability remains attractive. The year on year rate of house price growth across London has slowed close to its lowest level for three years (9%).

“We expect growth to slow to low single digits in the next 6-12 months as demand softens in the wake of a raft of fiscal policy changes aimed at overseas buyers and investors as well as concerns over the impact of Brexit on the economy. The Hometrack Central London index which covers the top 5% of the London market by value, is already registering 0% house price growth. In the short term we expect regional cities to continue to drive house price growth. Many of these cities have seen relatively limited house price growth in the last six years and have significant upside for house price inflation. This is subject to the outlook for the economy, borrowing costs, earnings growth over 2017 as the Brexit process is started.” (Oct 16)

What's happening to property prices for individual buyers in the property market?

The data below gives an indication of which type of buyer pays what average price for a property. Currently in England, first-time buyers pay the least; an average of £196,329. But don't forget this figure is completely skewed by London; in Wales, for example, they pay an average of £126,339.

Cash buyers are typically paying £219,552 while new build buyers pay the most at £310,205. However, they don't typically carry out any renovation and would expect to have lower maintenance costs versus buying a second home, and potentially lower running costs if the energy efficiency is greater.

Average price per buyer type for England:

England	Monthly change % since August 2016	Annual change % since September 2015	Average price September 2016
Cash	0.0	7.4	£219,552
Mortgage	0.2	8.7	£241,671
First time buyer	0.0	8.1	£196,329
Former owner occupier	0.3	8.4	£266,024
New build	3.3	21.8	£310,205
Existing resold property	-0.1	7.3	£229,354

Source: [UK HPI](#)

Average price per buyer type for Wales:

Wales	Monthly change % since August 2016	Annual change % since September 2015	Average price September 2016
Cash	0.1	3.4	£142,140
Mortgage	0.4	4.9	£148,917
First time buyer	0.1	4.2	£126,339
Former owner occupier	0.4	4.5	£169,778
New build	4.1	19.3	£206,855
Existing resold property	0.0	3.4	£142,944

Source: [UK HPI](#)

Average price per buyer type for London:

London	Monthly change % since August 2016	Annual change % since September 2015	Average price September 2016
Cash	2.1	10.3	£515,376
Mortgage	1.2	11.1	£479,135
First time buyer	1.4	11.0	£426,411
Former owner occupier	1.4	10.8	£550,239
New build	4.4	23.3	£533,630
Existing resold property	1.1	9.9	£483,906

Source: [UK HPI](#)

Demand and supply in the property market

Indices' commentary on the demand for property

NAEA

"The number of house-hunters registered per branch rose by 32% in October, to the highest level recorded since February this year when there were 463 prospective buyers on estate agents' books. The number of sales made to FTBs in October (32%) was the highest level recorded since records began in 2000." (Oct 16)

RICS

"Demand increased modestly at the headline level for the second consecutive month with a net balance of 10% of respondents reporting growth. Most areas saw some rise in buyer enquiries with respondents in Northern Ireland reporting the strongest growth. Agreed sales rose very modestly with a net balance of 5% of surveyors reporting growth and more areas seeing activity rise rather than fall. Expectations for the months to come have improved slightly, with a net balance of 25% of respondents forecasting a rise in transaction levels." (Oct 16)

LSL Acadata HPI

"The reduction in sales from 2015 to 2016 is being experienced across the country, albeit at different rates. The level of sales has fallen across all of England and Wales (Aug-Oct), although the decline is more pronounced in the South, especially in Greater London where volumes are down by -32% YoY, almost double that of any other region, except for the South East where transactions are down by -21%." (Nov 16)

Bank of England

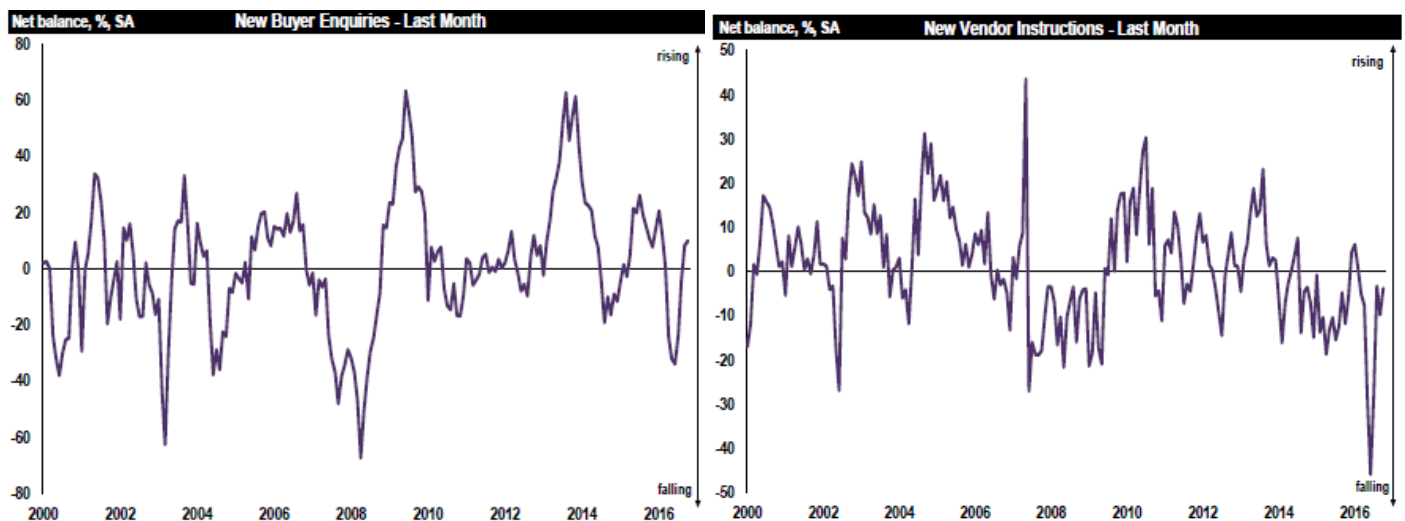
"The number of loan approvals for house purchase was 67,518 in October, compared to the average of 63,914 over the previous six months." (Oct 16)

BBA

"Gross mortgage borrowing of £12.2bn in the month was 4% lower than in October 2015. Net mortgage borrowing is 2.5% higher than a year ago." (Oct 16)

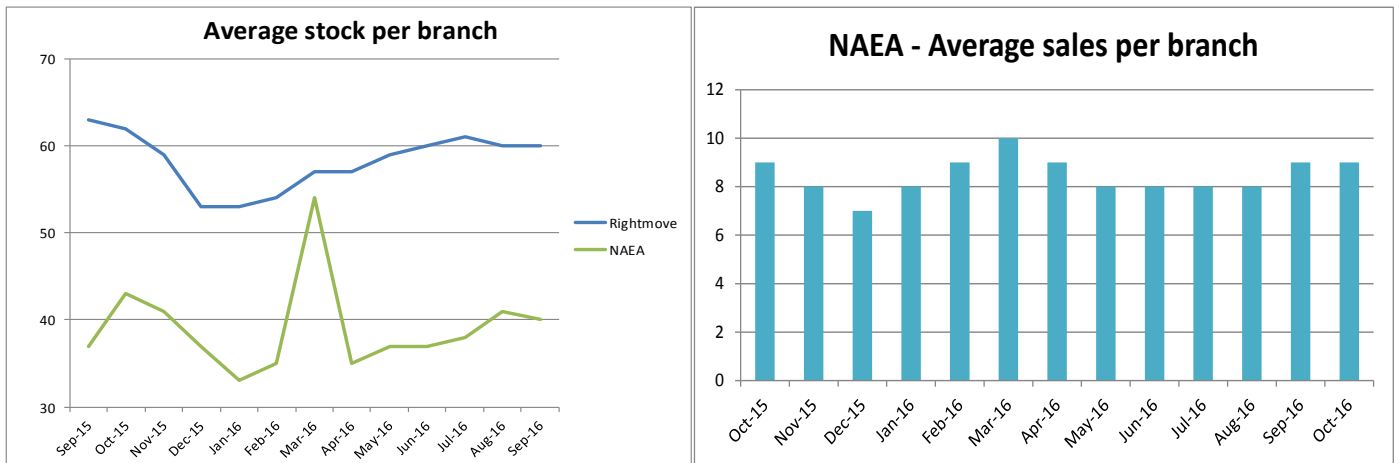
Demand charts and data for the property market

The charts below show what's happening to demand with the RICS data showing that buyer demand has grown recently while stock levels have slightly improved.



Source: RICS

How much stock do agents actually have to sell?



How much new build stock is being added to the market?

NHBC

“Almost 36,000 new homes were registered in the UK by NHBC in the third quarter of 2016. The affordable sector was up 18% with 9,191 new homes registered compared to 7,764 in Q3 2015, while 26,762 new homes were registered in the private sector, a 5% decrease on the 28,190 a year ago. The overall number of new home registrations is virtually identical to the same period last year when 35,954 new homes were registered in the UK.

The figures portray a mixed picture across the UK with half of the 12 regions showing an increase in registrations during Q3, including the South East (+56%), North West (+48%) and Yorkshire & Humberside (+42%) with the others reporting a dip in numbers, such as Scotland (-38%) and London (-45%), compared to a year ago.” (Q3 16)

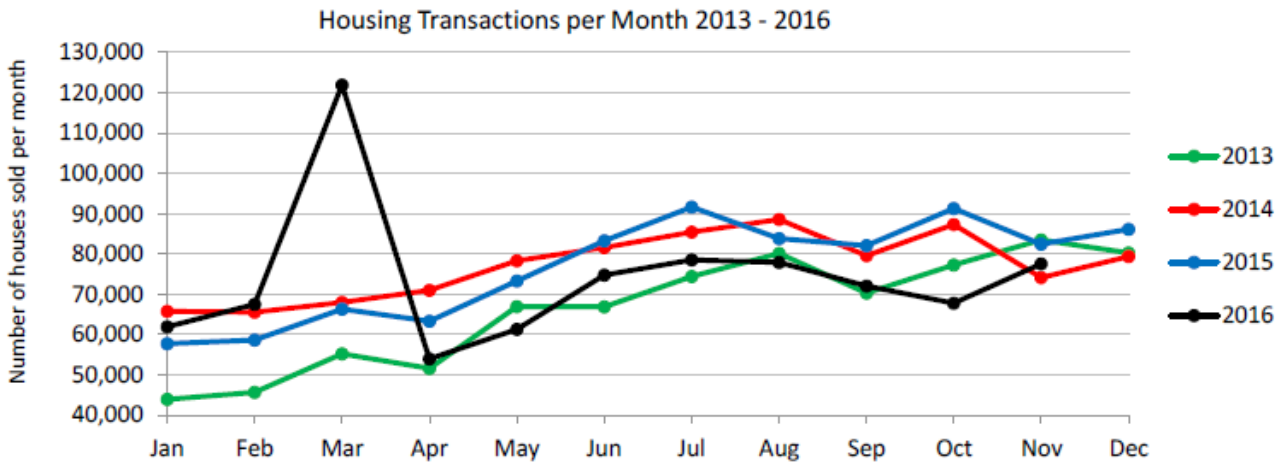
Indices' commentary on the supply of property

NAEA

"The average number of properties available for sale per branch increased from 40 in September to 43 in October. The number of properties available on average per branch was the highest number recorded since March this year, and a 7.5% increase from September. In October 2015, there were also 43 properties available per member agent branch." (Oct 16)

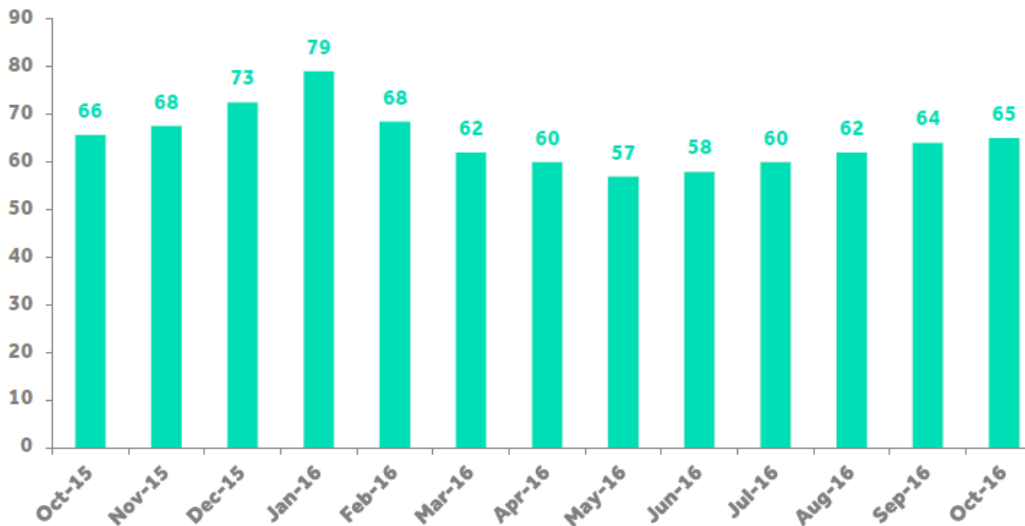
RICS

"On the supply side of the market, respondents reported a further slight fall in new instructions over the month and evidence suggests that the tight supply conditions are a very dominant feature of the market at present. Indeed, more surveyors reported a fall rather than a rise in new supply in most parts of the UK." (Oct 16)



Source: [LSL Acadata HPI](#)

Average 'time to sell' (no. of days) - National



Source: [Rightmove](#)

The data below comes from Agency Express and gives an indication over a three-month period of what's happening to supply (new listings) and demand (properties sold over time).

The national data shows *“new listings For Sale falling by -4.2% and properties Sold increasing by 0.4%”*

	NEW LISTINGS		PROPERTIES SOLD	
	SEP - NOV 16	SEP - NOV 15	SEP - NOV 16	SEP - NOV 15
NATIONAL	-4.2	-4	0.4	-2
Central England	1.4	5.9	0	0.9
East Anglia	-2.1	-3.7	1.4	0.2
East Midlands	-9.2	-4	-2.7	1.6
London	3.6	18.3	4.6	-2.7
North East	-3.2	-6.7	6.5	1.5
North West	-5.6	-12.8	2.8	-2.6
Scotland	-11.1	-8.5	-2.1	-6.7
South East	-2.8	2.5	-0.4	-2.9
South West	-5.8	-9	-2.3	-4.9
Wales	-8.5	-7.4	-3.2	-2.1
West Midlands	-5	-7.7	3.3	-3.1
Yorks & Humber	-6.6	-9.1	-2.5	-2.5

Source: [Agency Express](#)

Kate's guide to the 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 Acadata HPI](#) – Analyses Land Registry figures, separates out London, good analysis on transactions. (E & W)
- [Land Registry](#) – Tracks sold property price data, good for accurate information, but doesn't reflect current market conditions. (E, W,S & NI)

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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 and first-time buyers, and is often asked to chair debates and present at industry conferences.

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 numerous TV and radio interviews, has been quoted every month in major newspapers and magazines and been featured in many local newspapers.

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