UNTILIA OALS Asking Price Index

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ENIBARCOED

East England Leads Spring Price Growth

Headlines

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.co.uk

- The East of England leads spring price growth (leaping 1.7% since last month).
- Typical time on market in England and Wales has plunged to 88 days (eight days less than it was in April 2014).
- Asking prices post monthly rises in ALL English regions and Wales (but not in Scotland).
- Prices rise by 0.9% overall in England and Wales during the last month.
- The average annual appreciation for England and Wales moves down to 6.5%.
- Supply of property for sale up by just 3% (Mar. 2015 vs. Mar. 2014) across the UK.
- Average marketing time in the South East is lower than in Greater London for a third consecutive month.
- Average London home price surpasses the £500K mark.

Summary

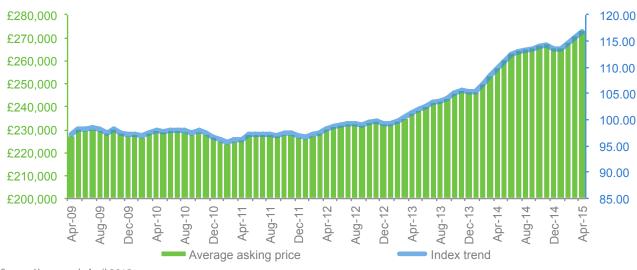
Home prices have risen in all English regions and Wales over the last month reflecting increasing demand across the UK. Scottish prices nudged down slightly but remain 4.1% higher than last year. The typical time on market (median) for England and Wales has improved considerably. At 88 days, this already matches last year's post-crisis low and looks set to fall further despite the slower Greater London market.

Supply of property for sale in London has risen considerably over the course of the last year (+19%). Correspondingly, marketing times have increased (the typical marketing time is now 60 days which is 13 days longer than in April 2014). Despite this, prices continue to rise at a rate of 13.0% per annum.

Supply rises in other regions are either small or negligible and this is stimulating great price growth. Prices are surging higher in East England, where the typical time on market has fallen to a new post-crisis low of 64 days. East England, the South East, West Midlands and the South West all showed higher monthly price rises than Greater London this month.

Further north, marketing times are also improving and prices are nudging up as spring increases the market momentum.

Overall, the current mix-adjusted average asking price for England and Wales shows that properties on the market are valued 6.5% higher than they were in April 2014.



Home Asking Price Trend for England & Wales

Source: Home.co.uk, April 2015





Regional Market Round-up

Ultra-low interest rates continue to drive the property market in all regions. Beyond the wellestablished inequalities across regional market dynamics, chiefly between the North and South, our analysis at a regional level shows that all areas of the UK are benefitting from improved market conditions (except for Greater London).

The vigorous market activity that we witnessed in London has now 'rippled out' to the South East, South West and East of England. These are rapidly becoming the regional property hotspots and the West Midlands is now hot on their heels.

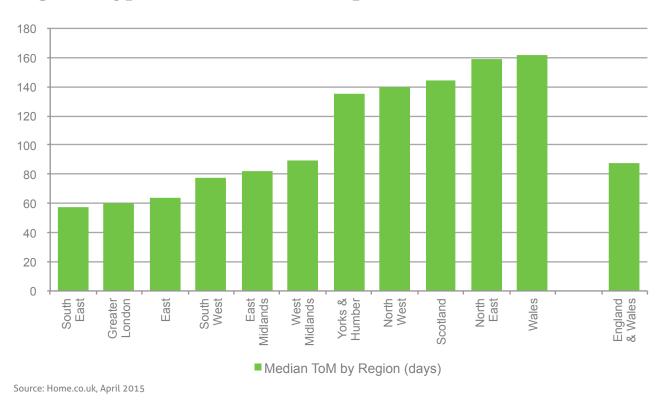
We expect the cycle to continue. Those areas will eventually 'overheat' (perhaps during the next 24 months) as prices move out of reach and supply increases (as occurred in London).

As yet supply remains tight, but the first real uptick will indicate the end of the seller's market in those regions. As these areas cool and consolidate their recent gains it will be the northern regions and Wales that will show the most growth and vigour. Of course, such expectations would require interest rates to remain at or near their current low.

Changes in marketing times reflect key shifts in the balance of supply and demand. Increasing marketing times, as seen in London (now 13 days longer than in April 2014), indicate that the recent price rally has lost much momentum, leaving the East and the South East to head up the leading regional markets.

Marketing times are still improving across the rest of the country and this portends considerable further price growth over the course of 2015. Home markets in the North West, North East and Yorkshire are lifting themselves out of a multiyear lull caused by price stagnation and slow sales. Moreover, with inflation setting new lows, 'real' price growth in the North is increasingly probable going forward.

For more information on regional property market performance please see pages 4 and 5 of this report.



Regional Typical Time on Market: Apr 2015

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Average London Home Now Over £500,000

Homes might be taking longer to sell this year than last, but London's property values have soared to new all-time highs in recent years. This month's rise takes the average home to over five hundred thousand pounds. Moreover, the mixadjusted average price has risen a staggering 44% in just three years, which equates to an increase of around £150,000. Compare that to the average annual salary in London of just £35,000. Hence, if one should be lucky enough to both live and work in London, the chances are that the property 'earned' more than the occupant during each of the last three years.

Meteoric Rise in London Home Prices





Rising property prices encourage further property speculation. London's recent track record is enough to whet the appetite of any investor.



A 44% return on investment (without counting rent) is truly impressive and will tempt many latecomers to the party.

However, the market dynamic in London is changing and the same vigour that yielded such price growth is moving out to the regions via the Home Counties. The immediate future looks rosy for all of the UK, but much of this growth is based on debt at historic low rates of interest. And the music won't stop until it appears that the debt cannot be repaid, although that moment seems a long way off.

Leveraged property investors can take comfort in the fact that the Bank of England doesn't look keen on increasing interest rates any time soon. In fact, inflation is falling to new lows and the Bank 'stands ready' to cut IRs should this deflationary trend continue for too long. So, for the time being, the sky's the limit...

Doug Shephard Director at Home.co.uk



Source: Home.co.uk, April 2015



UK Asking Prices

England & Wales	Apr-15
Average Asking Price	£273,593
Monthly % change	0.9%
Annual % change	6.5%

Scotland	Apr-15
Average Asking Price	£167,098
Monthly % change	0.0%
Annual % change	4.1%
North East	Apr-15
Average Asking Price	£153,195
Monthly % change	0.3%
Annual % change	-0.1%
Annual 70 change	-0.170
Yorks & The Humber	Apr-15
Average Asking Price	£173,925
Monthly % change	0.8%
Annual % change	2.3%
North West	Apr-15
Average Asking Price	Apr-15 £177,940
Monthly % change	0.5%
	1.0%
Annual % change	1.0%
West Midlands	Apr-15
Average Asking Price	£207,209
Monthly % change	1.0%
Annual % change	4.1%
East Midlands	Apr-15
Average Asking Price	£195,462
Monthly % change	0.6%
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Source: Home.co.uk, April 2015



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	Typical Time on Market	78
urce: Home co.uk April 2015 Note: Average	Annual % supply change	6%
STEEL HOME COURT ADDITE ZOT 1. NUTE. AVEIAPE	urce: Home co.uk April 2015 N	ote: Average

UK Time on Market

England & Wales	Apr-15
Average Time on Market	186
Typical Time on Market	88
Annual % supply change	3%

Source: Home.co.uk, April 2015. Note: Average = Mean (days), Typical = Median (days)





About the Home.co.uk Asking Price Index

- The Home.co.uk Asking Price Index was originally devised in association with Calnea Analytics: the statistical consultancy responsible for the production of the official Land Registry House Price Index.
- The Home.co.uk Asking Price Index (HAPI) is calculated using a weighting system based on the DCLG (formerly ODPM) Survey of English Housing Stock (published March 2006). This allows for enhanced regional delineation and conforms to the current geographical orthodoxy as set out by the Office of National Statistics.
- The HAPI is the UK's only independent forward market indicator. The published figures reflect current and historic confidence of buyers and sellers of UK property on the open market. The HAPI is calculated every month using around 500,000 UK property house prices found in the Home.co.uk Property Search Index. This figure represents the majority of the property for sale on the open market in the UK at any given time.
- The HAPI is based on asking price data which means the index can provide insights into price movements around 5 months ahead of mortgage completion and actual sales data

 thus making it the most forward looking of all house price indices.
 Properties above £1m and below £20k are excluded from the calculations.

Contact details and further information

- For media enquiries please contact: press@home.co.uk
 0845 373 3580
- To learn more about Home.co.uk please visit: http://www.home.co.uk/ company/about.htm
- For further details on the methodology used in the calculation of the HAPI please visit: http://www.home.co.uk/asking_price_ index/Mix-Adj_Methodology.pdf
- To learn more about Home.co.uk data services please visit: http://www.home.co.uk/ company/data/

Future release dates:

- Wednesday 13th May
- Friday 12th June
- Tuesday 14th July

