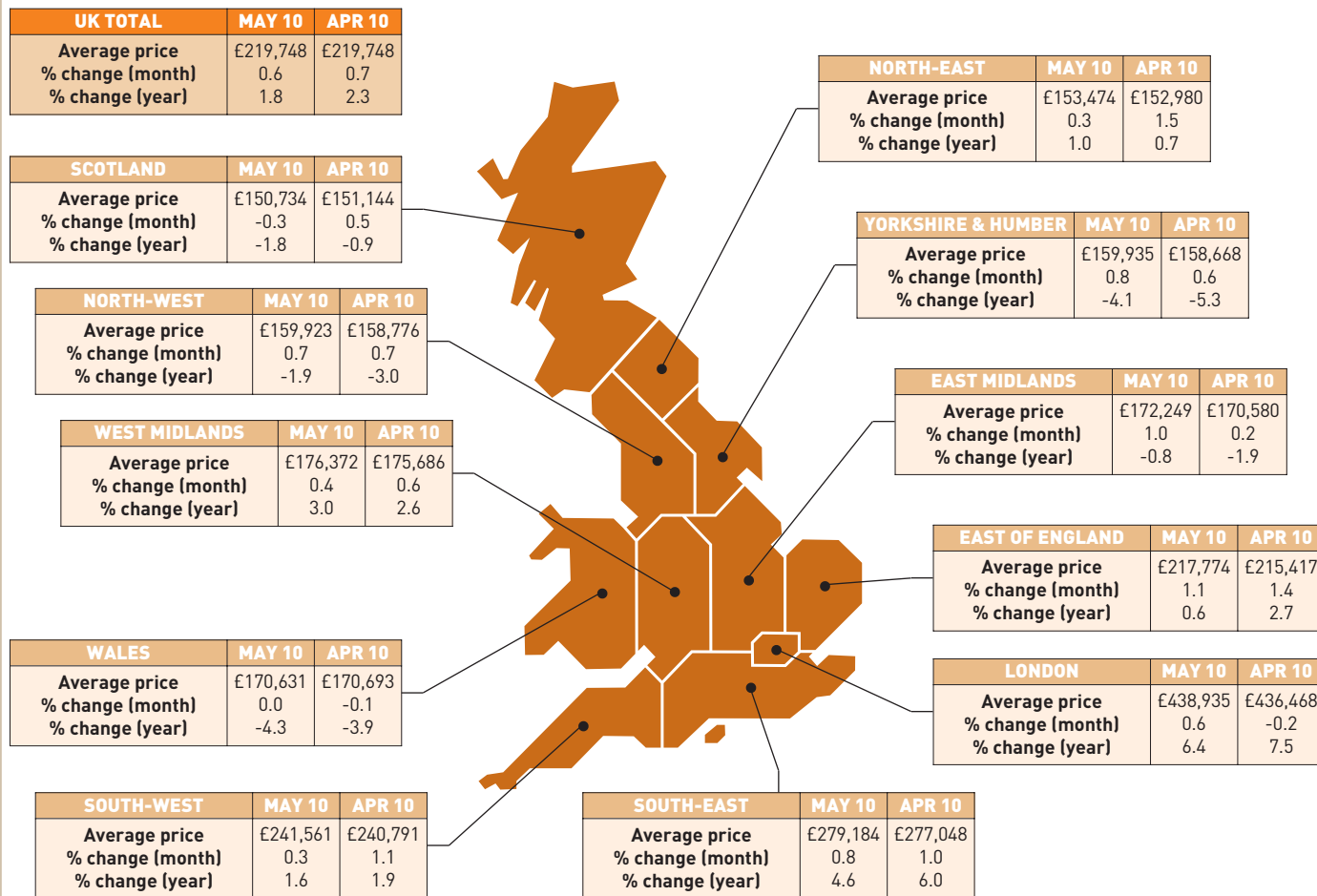


**REGIONAL PROPERTY PRICES**

Source: FindaProperty.com



**National house prices**

Source: findaproperty.com

Average house price	£219,748
% Change over month	0.6%
% Change over year	1.8%

**Housing market confidence monitor**

Source: Zoopla.co.uk

House hunters expecting prices to rise over next 12 months	81%
Last month	81%
Last year	30%

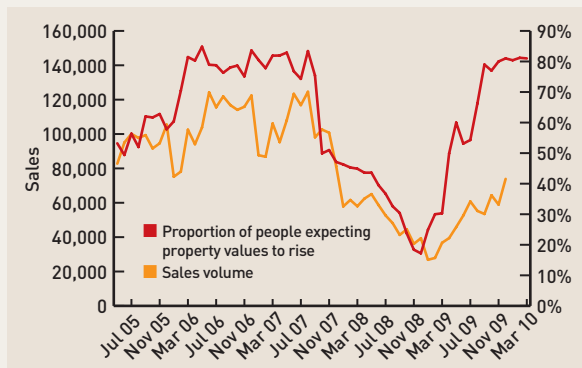
**Nigel Lewis, property expert, FindaProperty.com:** House prices continue to rise, suggesting that strong demand is propping up prices despite the influx of new stock.

Many speculated that a hung Parliament would be bad for the housing market, which usually picks up after general elections.

The Conservative-Liberal Democrat coalition has confirmed that it will be scrapping Home Information Packs in favour of standalone Energy Performance Certificates but so far no other announced policies include big changes to the home buying and selling process, so there's no reason to expect the new government to cause a property crash.

**HOUSING MARKET CONFIDENCE**

Source: Zoopla.co.uk




**Nick Leeming, commercial director, Zoopla.co.uk:** There were serious concerns that a delay in the scrapping of Home Information Packs would harm the housing market by deterring would-be sellers from putting their homes on the market. But the government has responded quickly and the imminent suspension of the packs should banish any second thoughts home owners might have had.

The writing was always on the wall for HIPs. The packs did not contain all the information buyers and solicitors needed and sellers were always reluctant to incur additional costs, particularly during the downturn when there was no guarantee of sales completing.

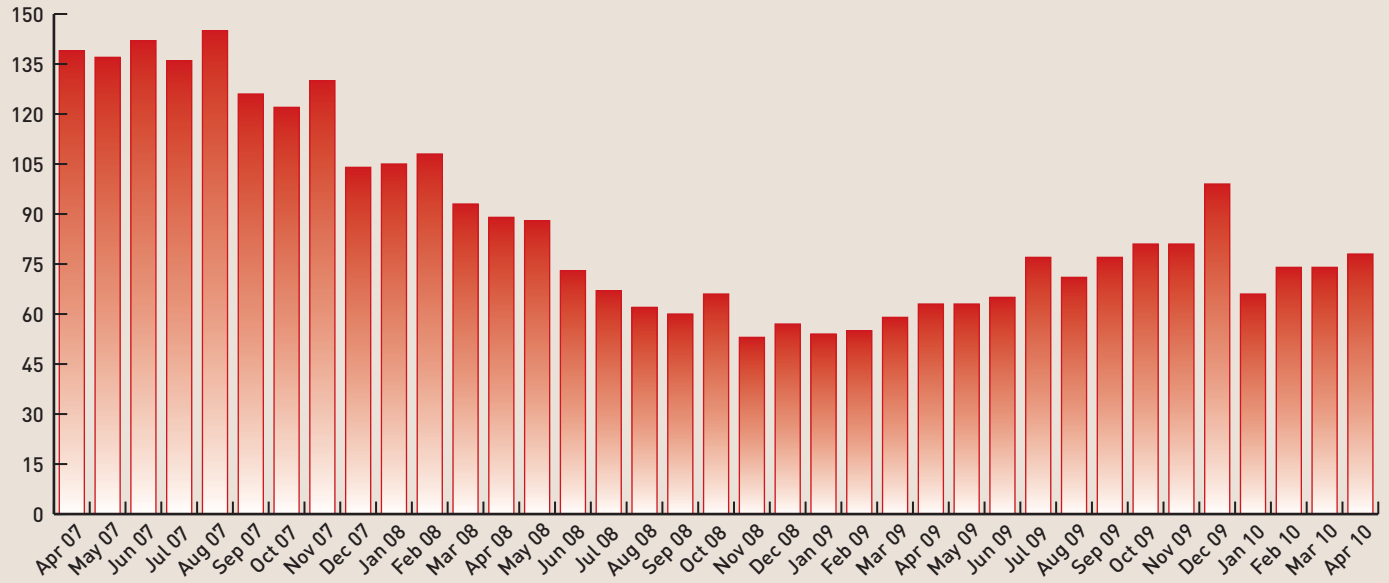
Although the inevitable job losses will unquestionably be a bitter blow for those who paid considerable amounts to train as home inspectors the hope is that the demise of HIPs will boost the housing market recovery and in turn create further employment in the sector.

## HOUSING MARKET ACTIVITY

Source: Hometrack 

### Monthly housing transactions

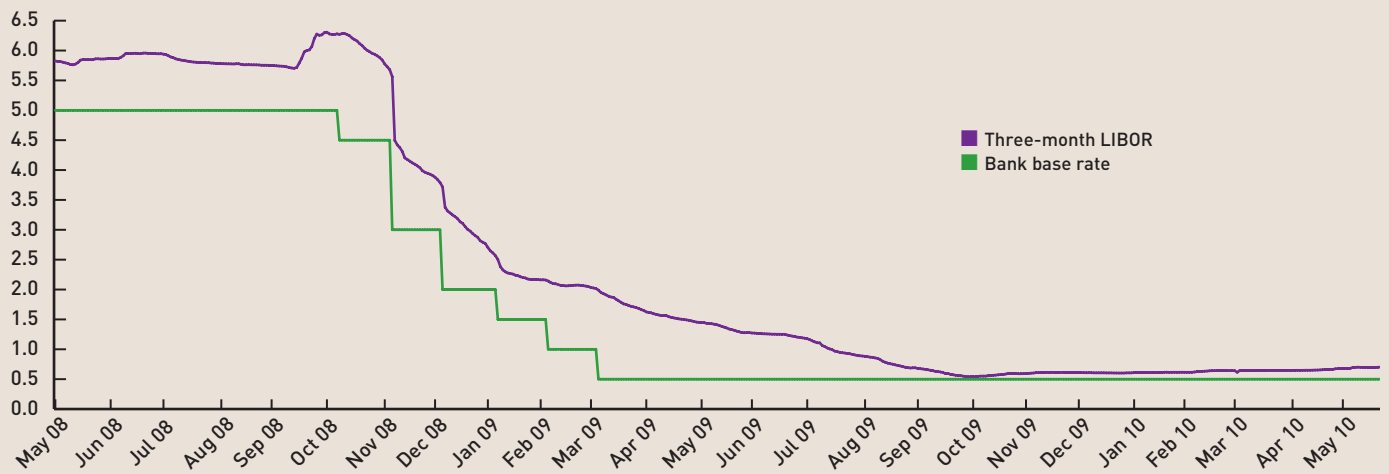
Source: HM Revenue & Customs



## INTEREST RATES

### Three-month LIBOR and Bank of England base rate

Source: Bank of England



## LENDING ACTIVITY

Source: CML 

### UK monthly update

	Gross mortgage £m	Remortgage as % of total value	First-time buyers as % of loan
Apr 09	10,300	38	38
May 09	10,200	36	38
Jun 09	12,200	34	38
Jul 09	14,000	35	38
Aug 09	12,100	31	38
Sep 09	12,900	32	39
Oct 09	13,600	30	38
Nov 09	12,300	29	39
Dec 09	13,600	25	40
Jan 10	8,900	33	37
Feb 10	9,500	31	38
Mar 10	11,600	30	39

### Mortgage lending

