Issue 15

Published December 2012

CAMBRIDGE HOUSING SUB-REGION

Housing market bulletin

Our housing market, September 2012

This edition of the Cambridge housing sub-region's Housing Market Bulletin provides an update on many aspects of the housing market locally, regionally and nationally. The data in this Bulletin relates to September 2012.

Hometrack spent November 2012 updating the boundaries which will go live in the New Year; and generally preparing the system for the release of 2011 Census data, so there was no "regular" monthly release. This affected our September 2012 bulletin a little, so this edition looks a little different - you might notice some maps are a bit changed.

Normal service will be resumed for the March 2013 Bulletin, based on December 2012 data. We have added a private rent section on page 12-13 and removed the "annual turnover" page.

⇒ All Housing Market Bulletins can now be found at www.cambridgeshireinsight.org.uk/Housingmarketbulletin

⇒ Our Strategic Housing Market Assessment (SHMA) has also moved to: www.cambridgeshireinsight.org.uk/housing/shma

As always, your feedback is very welcome.

Tip: To follow links in this bulletin, you can click on links, shown as the blue underlined text. This should take you to the information or the page you are seeking. If this does not, work try holding down the "Ctrl" button and click.

Bulletin highlights...

- There were 7,243 sales and valuations in total at September 2012. The number of sales and valuations also fell for the region and the rest of England, to levels almost as low as March 2009.
- Of these sub regional sales and valuations, 3,418 actual sales completed. This was an improvement on June 2012's figure of 3,180.
- The average price to sell was £240K for our sub-region; £255K for the region and £257K for England. All more than June 2012 values.
- Change in average prices varied by district since September 2011; up by £20K in Cambridge, but down by £3.5K in St Edmundsbury.
- Average price per metre square varied form £1,311 in Fenland to £3,116 in Cambridge.
- The average time to sell varied from 9.1 to 10.4 weeks in September 2012. The average for the East of England was 10 weeks.
- An average 11.5 viewings were needed per sale across the sub-region; slightly less than the regional average of 11.7 views.
- The proportion of asking price being achieved averaged 94.4% across the sub-region, ranging from 91.4% to 95.5%. The East of England average was 93.9%.
- The new "private renting" spread brings together various data on this tenure, and on weekly rental costs for our sub-region and our Broad Rental Market Areas. Any feedback on the data provided would be most welcome.
- Affordability ratios again averaged 6.1 for our sub-region in September 2012, ranging from 9 in Cambridge to 4.7 in Fenland. This compares to an average house price to income ratio of 6.6 across the region.
- All districts have seen an increase in lower quartile affordability ratios, with Cambridge reaching 14 in September 2012. The lowest ratio was seen in Huntingdonshire at 8.1. This compares to a lower quartile house price to income ratio of 9.7 across the region.
- Comparing the affordability of tenures for 1 2 and 3 bed homes across our sub-region, for the region and the country again show interesting local differences in weekly cost of different housing options.

Click here to find...

National trends from Hometrack:

Housing market north-south divide narrows

November saw a continued slowing of the housing market as the seasonal slowdown began to kick in.

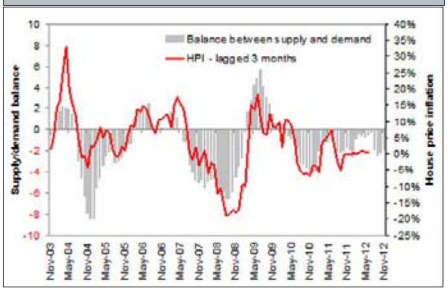
- Number of new buyers registering with agents dropped -0.8% while property listings fell -0.6%. House prices fell by -0.1% for the fifth consecutive month in a row and are down by 0.3% over the last year.
- The performance of housing markets in the north and south of the country is narrowing slightly on two key measures:
- The gap between asking and achieved prices is closing in northern regions, reducing the downward pressure on pricing.
- The slowdown in demand over the last five months has also been less pronounced in northern regions. Above average falls in demand for housing in southern England has reduced the upward pressure on prices.
- House price falls were registered across all regions in November with the exception of East Anglia where they remain unchanged.
- In London prices fell by 0.2% which is the first time prices in the capital have registered a month-on-month fall since December 2011. Prices in central London slipped by 1.2% over November.
- Pricing in northern England remains highly sensitive to changes in demand and the average time to sell remains extended but the scale of the downward pressure on prices is less pronounced.
- The overall balance in monthly price changes across the country is now in negative territory. Overall 5% of postcodes registered price increases in November.
- Mortgage availability and consumer confidence continue to drive the housing market in the short term.
- While the outlook for the economy remains weak (ONS), gross lending (CML) is up, reflecting a general increase in competitive mortgage products.

Table 1: **Summary**	Sept 12	Oct 12	Nov 12
Monthly price change (%)	-0.1	-0.1	-0.1
% change in new buyers registering with agents	-3.6	0.3	-0.8
% change in volume of property listing	-0.9	1.4	-0.6
% change in sales agreed	-0.4	9.2	5.4
Average time on the market (weeks)	9.9	9.9	9.8
% of the asking price being achieved	93.0	93.2	93.2
% postcode districts with price **increase** over month	6.0	5.7	5.3
% postcode districts with price **decrease** over month	23.6	31.0	27.7

Graph 1: **Time on market and % asking price achieved**

Graph 1 shows the proportion of the asking price achieved remaining at 93.2%. Increases would indicate some recovery of prices. The time on the market has fallen slightly to 9.8 weeks (9.9 in October) but within this headline figure there are some major regional variations.

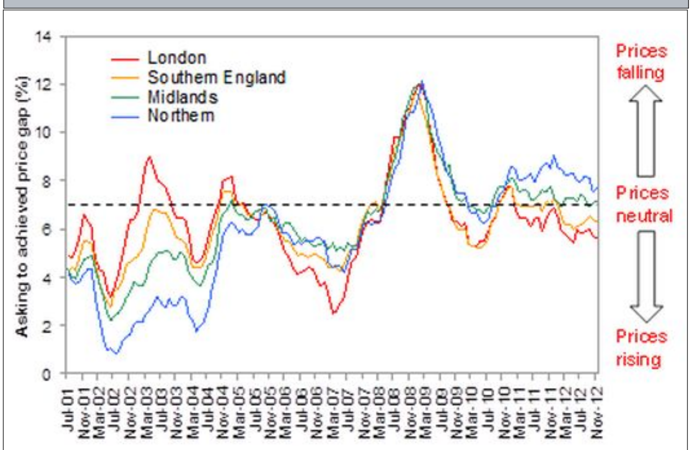
Graph 2: **Supply demand balance leads price changes by 3 months**



Graph 2 shows the balance between supply and demand leading underlying house price changes by 3 months.

Graph 3 (below) shows the gap between asking and achieved prices for aggregated regions and the narrowing of the gap in northern regions.

Graph 3: **Proportion of country registering higher and lower prices**



Source:

http://www.hometrack.co.uk/our-insight/monthly-national-house-price-survey/Housing-market-north-south-divide-narrows

Number of sales and valuations

This page shows the number of sales and valuations and provides key context for the rest of this Bulletin. This page shows the number of sales and valuations in six month "chunks".

Graphs 4, 5 and 6 show the number of sales and valuations for England, the East of England and the housing sub-region. Graph 7 shows number of sales and valuations for the seven districts in the Cambridge housing sub-region.

PLEASE NOTE the scale is different for each graph. So on Graph 4 the scale reaches 1,400,000 and on Graph 7 it reaches 5,000.

Table 2 shows the number of sales and valuations in six monthly chunks for each district, the housing sub-region, the East of England and England.

Comment

Graphs 4, 5, and 6 compare similarities and differences between the three main "areas" included in this Bulletin. All three graphs show a very similar trend in the number of sales and valuations, falling to September 2012.

Graph 7 reveals some variation between the seven districts however all appear to be following the same trend to a low number of sales and valuations in September 2012.

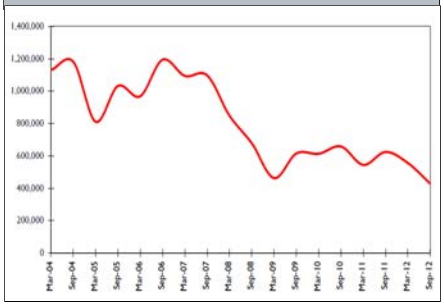
Huntingdonshire consistently shows the highest numbers of sales and valuations. By contrast, Forest Heath shows the lowest numbers of transactions and the "flattest" line of all our districts.

There were 7,179 sales and valuations in June 2012 (our last Bulletin). The total now stands at 7,243.

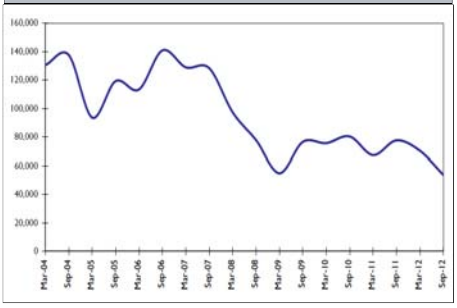
The country, region, sub-region and districts are experiencing some of their lowest sales and valuation rates, almost as low as seen in March 2009.

Source: Hometrack's Automated Valuation Model, September 2012 sales and valuations.

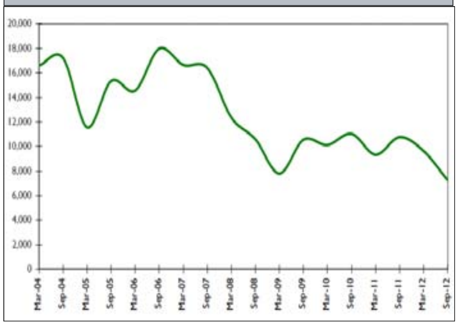
Graph 4: **Number of sales and valuations over time**, England



Graph 5: **Number of sales and valuations over time**, East of England



Graph 6: **Number of sales and valuations over time**, Cambridge housing sub-region



Graph 7: **Number of sales and valuations over time**, individual districts

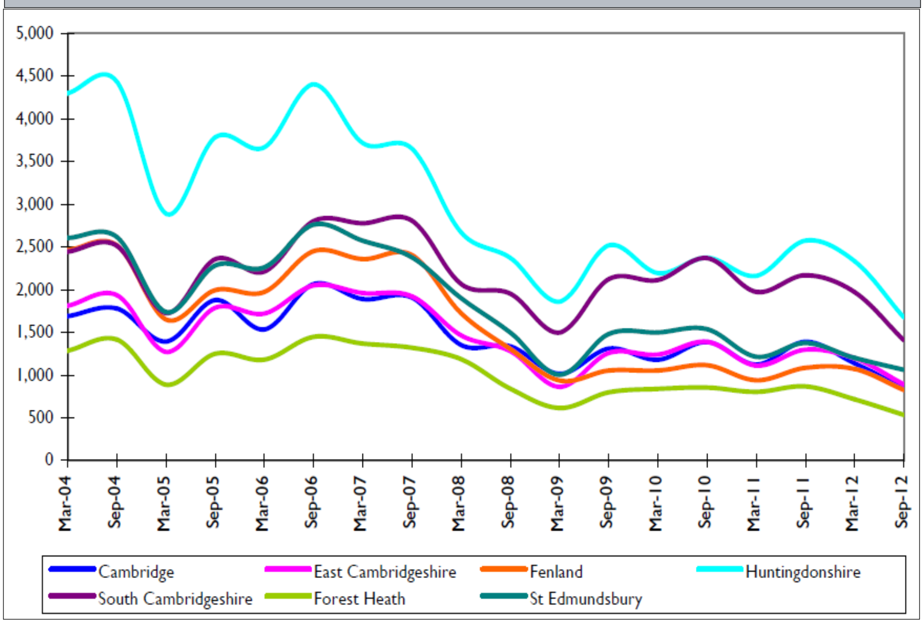


Table 2: Number of sales and valuations

	Mar-09	Sep-09	Mar-10	Sep-10	Mar-11	Sep-11	Mar-12	Sep-12
Cambridge	1,014	1,310	1,179	1,387	1,124	1,391	1,138	851
East Cambridgeshire	862	1,258	1,241	1,391	1,110	1,298	1,198	891
Fenland	936	1,054	1,054	1,115	939	1,085	1,072	826
Huntingdonshire	1,860	2,519	2,194	2,375	2,162	2,575	2,333	1,674
South Cambridgeshire	1,498	2,123	2,113	2,370	1,974	2,168	1,971	1,407
Forest Heath	614	798	839	853	804	867	716	533
St Edmundsbury	1,003	1,481	1,499	1,538	1,214	1,375	1,201	1,061
Total for sub-region	7,787	10,543	10,119	11,029	9,327	10,759	9,629	7,243
East of England	54,824	76,534	75,669	80,367	67,333	77,622	70,397	53,729
England	462,771	615,004	613,323	657,751	544,263	624,344	555,756	429,179

Number of actual sales

This page shows the number of sales actually completing. It excludes valuation data (shown on page 3). This data is not used for averages in the rest of Bulletin, but is useful to understand REAL turnover in our housing market. Sales and valuation data is used to ensure a robust sample is used for averages presented in the Bulletin.

Graphs 8, 9 and 10 show the number of sales across England, the East of England region and the Cambridge sub-region. Graph 11 shows numbers of sales for our seven individual districts.

Table 3 shows the number of sales completing between March 2009 and September 2012.

Comment

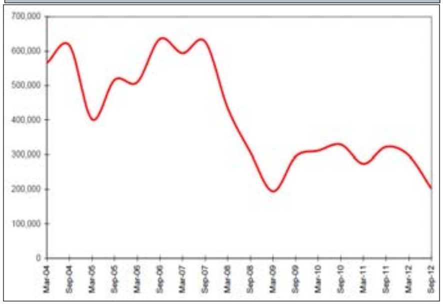
Like page 3, these graphs show similar trends when comparing England, the region and the housing sub-region.

The number of sales completing has risen a little since the last Bulletin (there were 3,180 sales in Jun-12) with 3,418 sales completing to Sept-12. Huntingdonshire and South Cambridgeshire continue to see the largest number of actual sales, though all are much reduced. Forest Heath saw the lowest number of sales at 259. Comparing actual sales on this page to sales + valuations on page 3, the percentage for the sub-region has moved from 41% in July, to 45% in September then 50% in December 2011. In March 2012 it was 48%, dropped back to 44% in June and now stands at 47%. This matches the region and the country percentage.

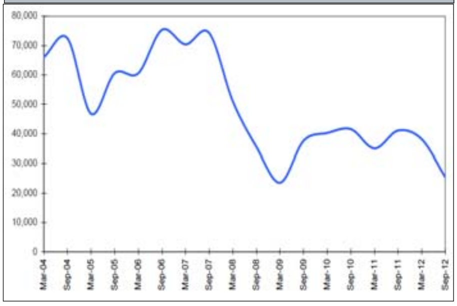
PLEASE NOTE when comparing actual sales to sales + valuations that valuation data includes remortgages and mortgage valuations for homes that never make it to sale stage, so it's not a exact like-for-like comparison.

Source: Hometrack's Automated Valuation Model, Sept-12 transactions, including Land Registry data.

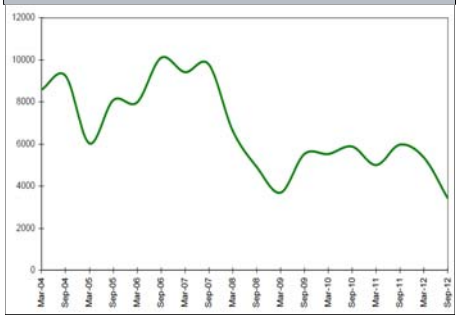
Graph 8: **Number of actual sales over time**, England



Graph 9: **Number of actual sales over time**, East of England



Graph 10: **Number of actual sales over time**, Cambridge housing sub-region



Graph 11: **Number of actual sales over time**, individual districts

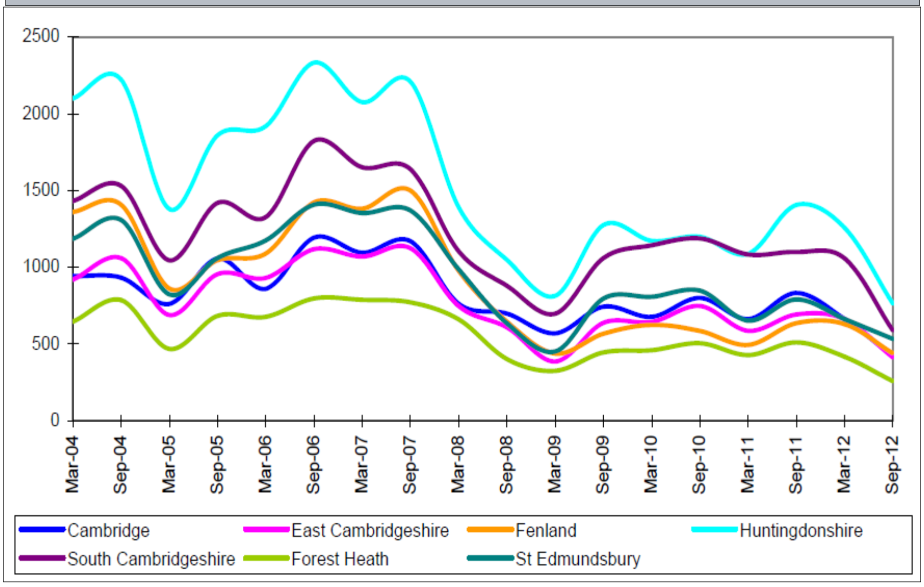


Table 3: Number of actual sales completing

	Mar-09	Sep-09	Mar-10	Sep-10	Mar-11	Sep-11	Mar-12	Sep-12	Actual sales as a % of sales & valuations
Cambridge	570	744	677	801	663	833	663	421	49%
East Cambridgeshire	387	638	644	748	587	693	663	413	46%
Fenland	439	568	625	586	495	637	630	440	53%
Huntingdonshire	815	1,275	1,172	1,199	1,088	1,406	1,257	763	46%
South Cambridgeshire	698	1,060	1,143	1,188	1,083	1,100	1,058	588	42%
Forest Heath	326	446	460	506	429	511	418	259	49%
St Edmundsbury	452	796	808	848	653	791	663	534	50%
Total for sub-region	3,687	5,527	5,529	5,876	4,998	5,971	5,352	3,418	47%
East of England	23,524	37,668	40,261	41,536	35,015	41,091	38,124	25,303	47%
England	193,971	294,437	311,211	328,621	273,942	322,001	297,433	202,439	47%

Average property prices

Graph 12 shows average property prices for England, the East of England and the Cambridge housing sub-region between March 2004 and September 2012. Graph 13 shows average property prices for each district in our sub-region.

Map 1 shows average prices achieved for homes across the Cambridge housing sub-region at ward level. The average prices on this page are based on a combination of sales prices and valuation data averaged over the past six months (see page 3 for the number of sales & valuations the average uses).

Table 4 shows average property prices between March 2009 and September 2012, and compares Sept-11 prices to Sept-12.

Comment

Graphs 12 and 13 show average prices steadily rising to around March 2008, followed by a drop to March 2009 then varying degrees of recovery. Average prices over the past six months seem to have steadied or risen for all.

As seen in previous editions of this Bulletin, map 6 shows that average prices are generally higher to the south of the housing sub-region than to the north.

For individual districts comparing September 2011 to September 2012 average prices, there is quite some variation. Cambridge saw a sizeable increase of +£20K, South Cambridgeshire saw +£7.6K, while Huntingdonshire average prices rose by +£6.2K. St Edmundsbury was the only area seeing a drop in average price between September 2011 and 2012, at -£3.5K

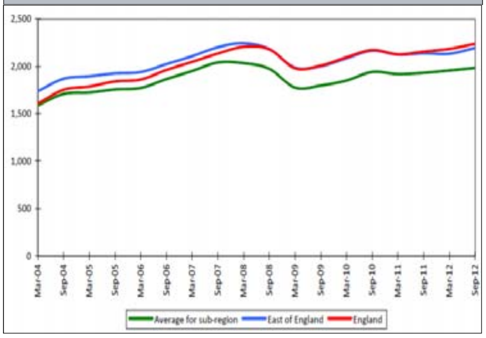
The sub-regional average price of nearly £240K is lower than regional (£255K) and England (£257K) averages.

The average price has increased more for our sub-region at +£5,993 than for the region at +£3,532; but less than the England average at +£10,182.

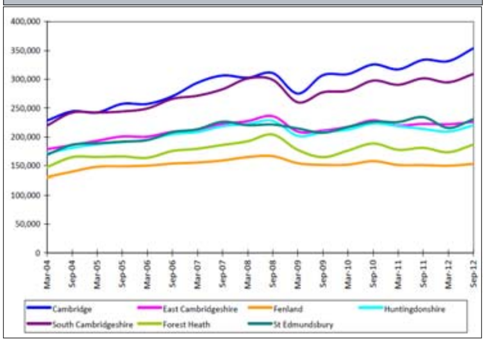
As the number of sales remains low (see page 4) but average prices are up compared to September last year, this implies that more sales are completing of higher value homes. This would force the average price up, while the number of sales remained fairly low.

Source: Hometrack's Automated Valuation Model, data September 2012.

Graph 12: **Average prices** England, East of England, Cambridge sub-region



Graph 13: **Average prices**, individual districts



Map 1: **Average prices**, Cambridge housing sub-region shown by ward

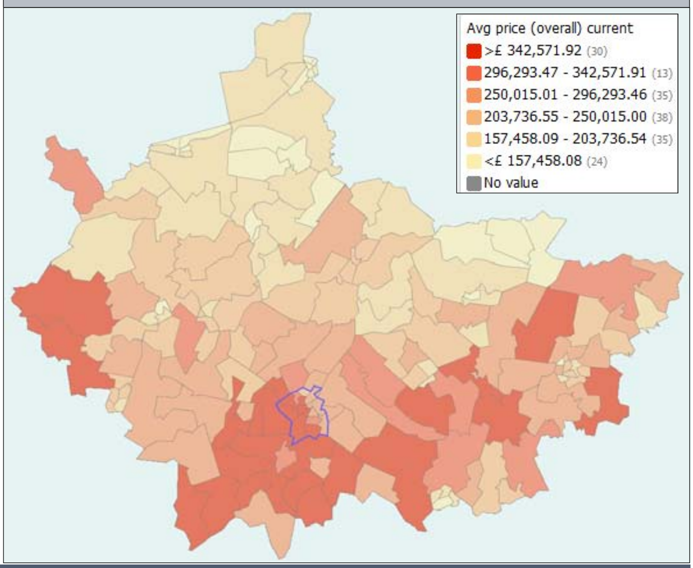


Table 4: Average prices based on sales and valuations (£)

	Mar-09	Sep-09	Mar-10	Sep-10	Mar-11	Sep-11	Mar-12	Sep-12	Change Sep-11 to Sep-12
Cambridge	275,138	307,048	308,878	325,533	317,108	333,564	331,419	353,617	+ 20,053
East Cambridgeshire	209,196	211,101	217,631	228,716	220,015	222,724	221,975	226,296	+ 3,572
Fenland	154,306	151,623	151,960	158,023	151,403	151,119	150,008	153,346	+ 2,227
Huntingdonshire	201,891	208,203	212,744	223,334	218,781	213,866	209,362	220,121	+ 6,255
South Cambridgeshire	259,942	277,407	280,013	297,514	290,326	301,432	294,698	309,053	+ 7,621
Forest Heath	177,399	164,958	176,493	188,581	177,702	181,022	173,564	186,791	+ 5,769
St Edmundsbury	214,537	207,451	217,292	226,436	225,790	234,279	215,621	230,733	- 3,546
Average for sub-region	213,201	218,256	223,573	235,448	228,732	234,001	228,092	239,994	+ 5,993
East of England	235,284	234,441	241,689	255,498	249,878	251,656	246,086	255,188	+ 3,532
England	229,127	231,350	238,091	250,353	245,142	247,598	245,406	257,782	+ 10,184

Number of sales by type and district

This page breaks down the sales and valuations data provided on page 3, by broad property type.

In this edition, two additional tables have been added to show the percentage of homes selling by size and type, to help with comparison for our districts, the sub-region and the region.

Table 5 shows the number of sales and valuations between March 2009 and Sept 2012, broken down into

- 1 bed flat
- 2 bed flat
- 2 bed house
- 3 bed house
- 4 bed house

The table includes the same breakdown across the East of England region.

Comment

Again we see a low number of sales and valuations across the region and each district in September 2012. Tables 6 and 7 enable comparison of transactions by type, between Mar 2007 and Sept 2012. The figures reflect housing stock as well as transactions.

Table 6 Region & sub-region	East of England	Cambridge sub-region
1 & 2 bed flat	12%	7%
2 bed house	19%	21%
3 bed house	47%	46%
4 bed house	22%	26%

Tab 7 Dist-ricts	CCC	ECDC	FDC	HDC	SCDC	FHDC	SEBC
1 & 2 bed flat	24%	4%	2%	5%	6%	6%	5%
2 bed house	17%	22%	27%	17%	19%	33%	21%
3 bed house	43%	47%	50%	46%	43%	43%	49%
4 bed house	16%	27%	21%	31%	33%	18%	24%

Source: Hometrack's automated valuation model, data at Sept 2012.

Table 5: Number of sales by type and size

	Mar-09	Sep-09	Mar-10	Sep-10	Mar-11	Sep-11	Mar-12	Sep-12
Cambridge								
1 bed flat	44	63	55	85	47	71	45	39
2 bed flat	91	127	100	112	114	110	96	66
2 bed house	101	133	122	160	111	153	110	80
3 bed house	234	339	348	384	326	339	284	233
4 bed house	112	136	126	147	102	152	96	109
East Cambridgeshire								
1 bed flat	11	5	11	9	5	7	9	5
2 bed flat	16	22	28	21	16	23	12	17
2 bed house	123	137	179	178	155	146	178	116
3 bed house	243	394	373	461	339	374	354	263
4 bed house	164	239	227	279	201	247	206	159
Fenland								
1 bed flat	3	6	2	3	8	3	5	4
2 bed flat	4	2	6	4	6	8	10	6
2 bed house	151	161	156	149	148	159	166	122
3 bed house	269	333	295	371	302	320	312	249
4 bed house	131	139	135	166	130	153	131	90
Huntingdonshire								
1 bed flat	18	19	28	24	27	29	33	14
2 bed flat	52	56	44	57	31	39	39	34
2 bed house	207	281	231	266	235	276	240	186
3 bed house	595	728	698	729	683	772	746	500
4 bed house	381	581	486	580	481	587	487	352
South Cambridgeshire								
1 bed flat	20	15	25	20	23	21	16	10
2 bed flat	28	32	56	65	55	55	55	32
2 bed house	164	264	236	271	218	248	237	151
3 bed house	409	577	549	675	513	592	515	413
4 bed house	299	459	436	571	404	473	402	286
Forest Heath								
1 bed flat	7	6	4	5	8	6	5	7
2 bed flat	12	25	27	16	23	22	21	15
2 bed house	124	150	144	176	162	179	151	105
3 bed house	152	227	223	210	194	260	212	172
4 bed house	97	107	119	98	120	111	74	60
St Edmundsbury								
1 bed flat	12	9	26	26	18	20	24	14
2 bed flat	17	22	26	25	15	22	22	21
2 bed house	140	194	185	220	167	160	206	144
3 bed house	318	486	523	578	397	427	388	338
4 bed house	180	249	281	251	215	209	180	192
East of England								
1 bed flat	1,316	1,600	1,767	1,922	1,539	1,658	1,640	1,205
2 bed flat	2,565	3,167	3,513	3,557	2,973	3,237	3,052	2,306
2 bed house	6,742	9,830	9,441	10,299	8,440	9,813	8,855	6,522
3 bed house	16,880	24,316	23,650	25,699	21,215	23,660	21,918	16,689
4 bed house	8,728	12,020	11,969	13,094	10,686	12,185	10,349	8,012
Total	36,231	50,933	50,340	54,571	44,853	50,553	45,814	34,734

Average prices by type and district

This page provides more detailed graphs for each district, comparing sale prices between March 2007 and September 2012.

This page uses both sales and valuation data, reflecting data on page 3.

Please note: When comparing these graphs it is worth pointing out that each district reaches a different "maximum" average property value. So Cambridge's left-hand axis scale stretches up to £600,000 while Fenland only reaches £250,000.

Comment

- Graph 21 shows the data for the whole of the East of England, for comparison.
- Cambridge (graph 14) sees an increase in average prices for 4 bed houses to September 2012. Apart from 2 bed houses, other sizes and types show a slight increase in average prices too.
- East Cambridgeshire sees an increase in average prices for most sizes and types, most significantly for 4 bedroom houses.
- Fenland overall sees steady average prices, though there is a drop for one bed flats (red line) Other average prices hold fairly steady.
- Huntingdonshire prices hold fairly steady, though 3 beds prices increase slightly.
- South Cambridgeshire sees an increase in average prices for all, especially 1, 3 and 4 beds.
- Forest Heath sees a drop in average prices for 4 beds, all others rise a little.
- St Edmundsbury sees an increase in 4 bed average prices with a rise in average price for other types.

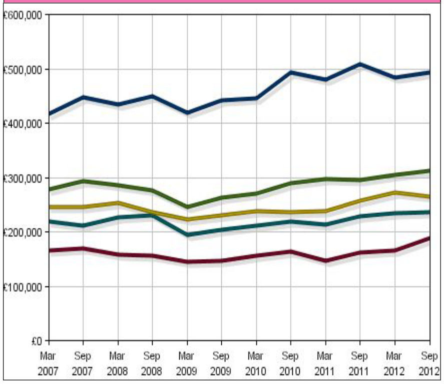
Source: Hometrack's Automated Valuation Model, Sept 2012.

Key:

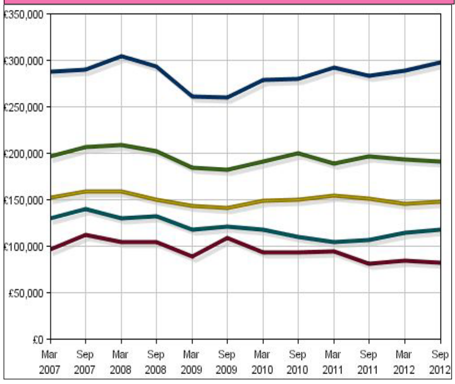
1 bed Prices (Flat) | 2 bed Prices (Flat) | 2 bed Prices (House)

3 bed Prices (House) | 4 bed Prices (House)

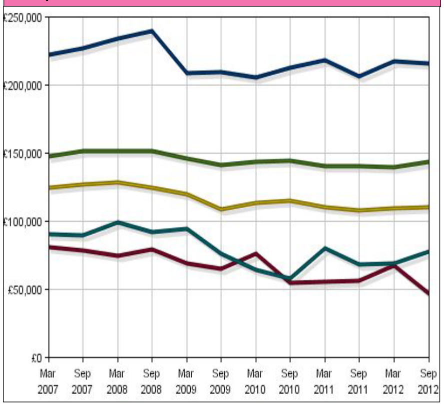
Graph 14: **Cambridge**



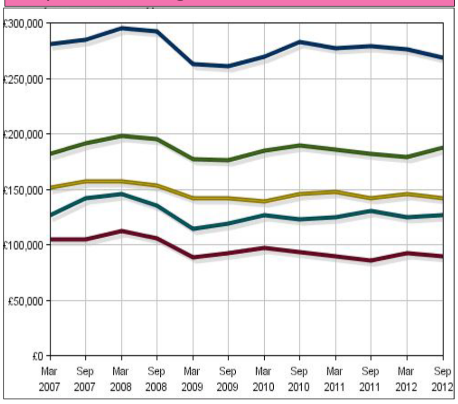
Graph 15: **East Cambridgeshire**



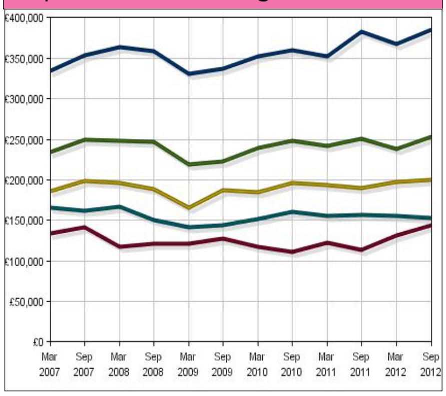
Graph 16: **Fenland**



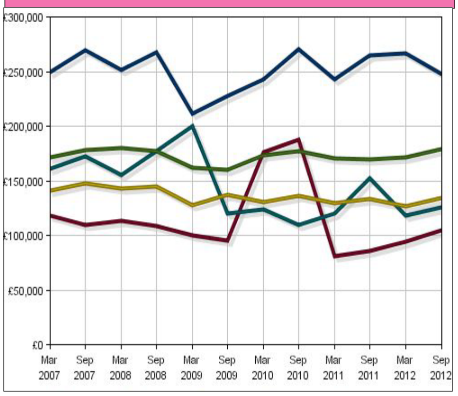
Graph 17: **Huntingdonshire**



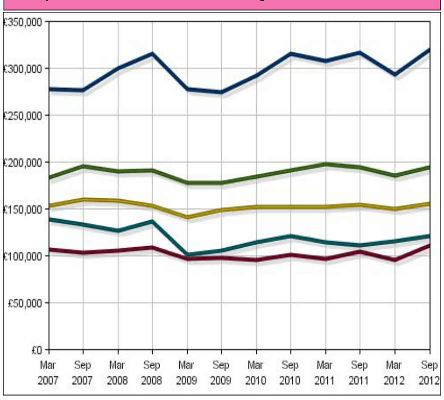
Graph 18: **South Cambridgeshire**



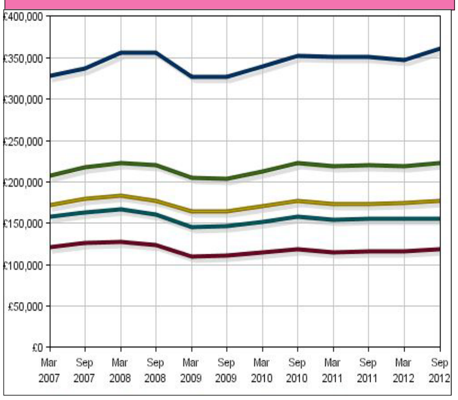
Graph 19: **Forest Heath**



Graph 20: **St Edmundsbury**



Graph 21: **East of England**



Average price per metre square (m^2)

Using price per metre²
By comparing prices per unit of floor area, we can make benchmarking and comparison easier. It's a bit like comparing price per kg of different vegetables. Price per metre square and price per square foot are popular measures which housing developers use in their calculations.

Map 2 shows average price per metre square (m^2) of all properties selling, at ward level. This is based on sales and valuation data. As there may not be a large number of transactions within these small areas, the average prices achieved between October 2011 and September 2012 are used, to ensure a robust sample.

Graph 22 shows changes in average price per m^2 across our seven districts between March 2004 and September 2012. Graph 23 shows the same data for England, the East of England and the Cambridge housing sub-region. Table 6 shows average prices per m^2 between Mar-09 and Sept-12, and the change between Sept-11 and Sept-12.

Comment

Table 6 shows that price per m^2 varies widely across the sub-region, from £1,311 in Fenland to £3116 per m^2 in Cambridge. Map 2 shows even more variation at ward level.

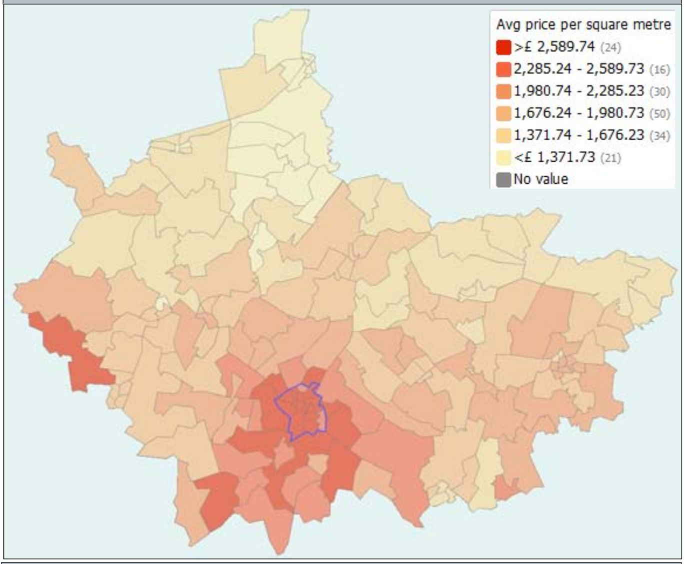
Graph 22 sees each district following a similar pattern over time, dropping to March 2009 and recovering somewhat since then.

Graph 23 shows a close alignment between the England (red) and the East of England (blue) trend lines while our sub -regional line (green) shows a similar pattern but at a lower value. Comparing September 2011 to September 2012, none of the districts in our sub-region saw a decrease in average price per m^2. The biggest "gainer" was Cambridge at +£100, reaching £3,116 per m^2 - well above sub-regional, regional and England averages.

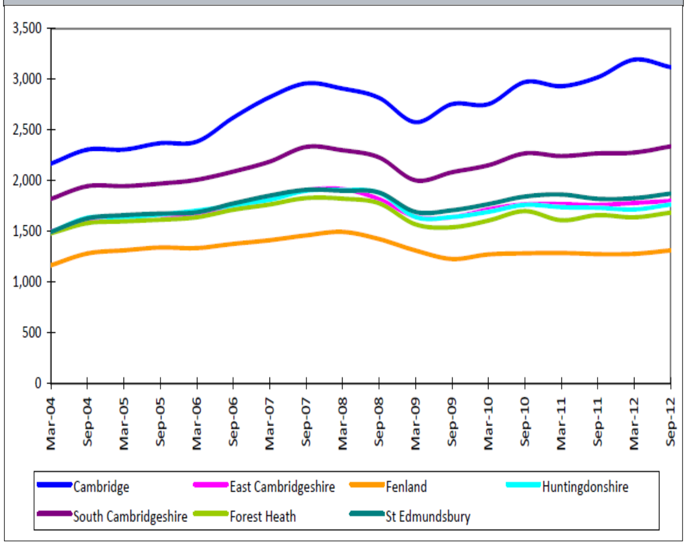
Between Sept 11 and Sept 12 our sub-region saw an average increase of +£51 while the East of England saw a gain of +£57 and England saw a gain of +£82 per m^2.

Source: Hometrack's Automated Valuation Model, latest data September 2012.

Map 2: **Average price per m²** shown by ward



Graph 22: **Average price per m²**, individual districts



Graph 23: **Average price per m²**, England, East of England and Cambridge sub-region

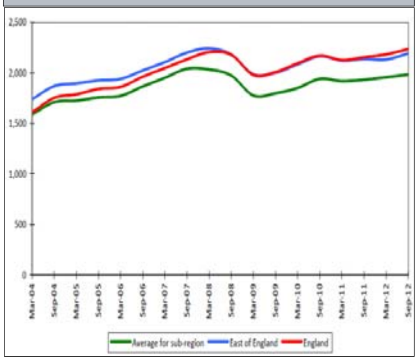


Table 6: Average price per m² (£)

	Mar-09	Sep-09	Mar-10	Sep-10	Mar-11	Sep-11	Mar-12	Sep-12	Change Sept 11 to Sept 12
Cambridge	2,574	2,752	2,752	2,970	2,929	3,016	3,190	3,116	+ 100
East Cambridgeshire	1,641	1,638	1,715	1,765	1,767	1,758	1,777	1,799	+ 41
Fenland	1,310	1,226	1,271	1,282	1,285	1,274	1,276	1,311	+ 37
Huntingdonshire	1,639	1,639	1,690	1,759	1,736	1,731	1,713	1,762	+ 31
South Cambridgeshire	2,001	2,080	2,149	2,267	2,240	2,267	2,275	2,336	+ 69
Forest Heath	1,567	1,538	1,605	1,697	1,607	1,657	1,637	1,683	+ 26
St Edmundsbury	1,690	1,706	1,767	1,841	1,861	1,818	1,825	1,870	+ 52
Average for sub-region	1,775	1,797	1,850	1,940	1,918	1,932	1,956	1,982	+ 51
East of England	1,985	2,000	2,084	2,165	2,122	2,136	2,132	2,193	+ 57
England	1,979	2,007	2,094	2,171	2,126	2,154	2,183	2,236	+ 82

Time taken to sell

Time to sell measures the time from the home going on the market to an offer being accepted.
Please bear in mind this page only reports on completed sales. Homes which take a long time to sell will be reported only once the sale completes.

Data on this page comes from Hometrack's monthly market survey (see page 16). Map 3 shows the average time to sell by district. Graph 24 shows the change in average time to sell for the East of England and our sub-region, from October 2010 to September 2012. Graph 25 shows the same for each district in our sub-region. Table 7 shows the average time taken to sell, at three monthly intervals and change in time taken to sell over the past year.

Comment

Map 3 shows homes taking longer times to sell in Forest Heath, with homes in South Cambridgeshire selling quickest. It is worth noting that the range of values is fairly narrow, with average time to sell ranging from 9.1 to 10.4 weeks.

Graph 24 helps us compare our sub-regional trend with the regional trend. The sub-region sees quicker selling times than the region over time, however the lines seem to be converging more recently.

Graph 25 shows that Huntingdonshire no longer sees the longest time to sell, from June 2012 to September the district lines seem to be coming together

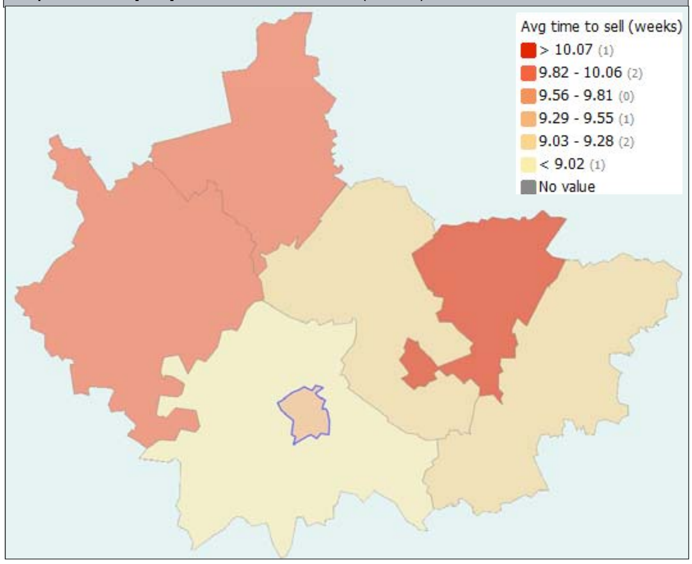
Table 7 shows that the average time to sell had increased in five out of seven districts, when comparing September 2011 to September 2012. Homes sold quickest in East Cambridgeshire at 9.1 weeks in September 2012.

Fenland and Huntingdonshire saw a drop in the time taken to sell, of - 2 and - 2.7 weeks respectively between Sept-11 and Sept-12.

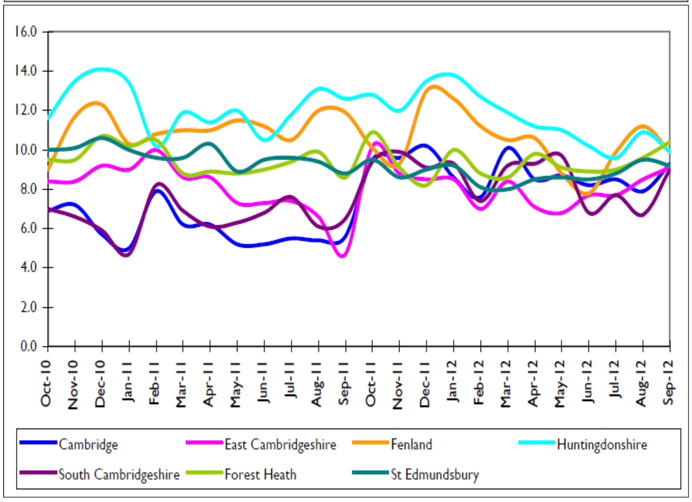
The average time to sell across the whole sub-region increased over the past year 1.2 weeks compared to an increase of 0.3 weeks for the East of England.

Source: Hometrack's monthly survey of estate agents, September 2012.

Map 3: **Time properties take to sell** (weeks), individual districts



Graph 25: **Time taken to sell** (weeks), individual districts



Graph 24: **Time taken to sell**, East of England and housing sub-region

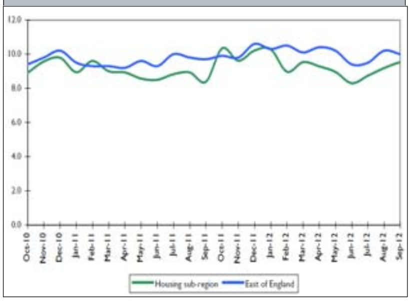


Table 7: Average time taken to sell (in weeks)	Dec-10	Mar-11	Jun-11	Sep-11	Dec-11	Mar-12	Jun-12	Sep-12	Change Sep-11 to Sep-12
Cambridge	5.7	6.2	5.2	5.6	10.2	10.1	8.2	9.3	+ 3.7
East Cambridgeshire	9.2	8.6	7.3	4.7	8.5	8.4	7.7	9.1	+ 4.4
Fenland	12.3	11.0	11.2	11.9	13.0	10.5	7.8	9.9	- 2
Huntingdonshire	14.1	11.9	10.5	12.6	13.5	11.9	10.2	9.9	- 2.7
South Cambridgeshire	5.9	6.9	6.8	6.5	9.1	9.2	6.8	9.0	+ 2.5
Forest Heath	10.7	8.8	9.0	8.6	8.2	8.6	8.9	10.4	+ 1.8
St Edmundsbury	10.6	9.6	9.5	8.8	9.0	8.0	8.5	9.2	+ 0.4
Average for sub-region	9.8	9.0	8.5	8.4	10.2	9.5	8.3	9.5	+ 1.2
East of England	10.2	9.3	9.3	9.7	10.6	10.1	9.4	10.0	+ 0.3

Number of viewings per sale

Data on this page comes from Hometrack's monthly market survey (see page 16). Map 4 shows the average number of viewings between a property in the district going on the market and going "under offer", as at September 2012. This is a useful indicator of the health of the housing market, assuming that in a healthy market, less viewings are needed before a sale is achieved, and reflects the overall 'enthusiasm' of the market.

Graph 26 shows the number of viewings per sale for each of our seven districts, and changes between October 2010 and September 2012. Graph 27 shows the same for the East of England and our sub-region. Table 8 shows the average number of viewings per sale between December 2010 and September 2012, along with the change from September 2011 to September 2012.

Comment

To September 2012, Fenland saw the highest number of viewings per sale at 15, followed by Huntingdonshire at 12.5. Forest Heath saw the lowest number of views per sale at 9.8.

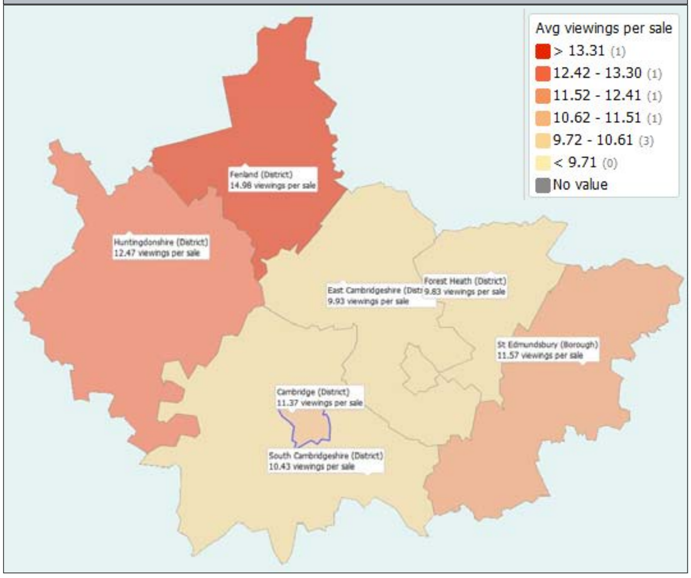
Over time, the pattern is erratic for each district, however six out of seven saw shorter times to sell over the past year, and most areas see a drop in viewings per sale between July and September 2012 (see Graph 26).

At September 2012 an average of 11.5 viewings were needed per sale across the housing sub-region. This is slightly lower than the East of England average of 11.7 views per sale, a drop since June when the average was 12.3 for the region.

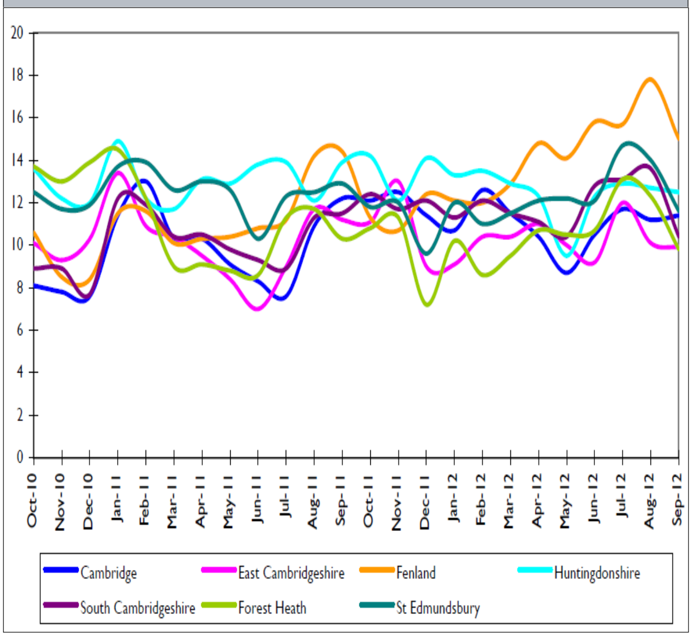
Over the past year, the average views per sale fell by 0.8 for our sub-region while it increased by 0.3 for the region.

Source: Hometrack's monthly survey of estate agents, September 2012.

Map 4: **Average viewings per sale**, individual districts



Graph 26: **Change in viewings per sale**, individual districts



Graph 27: **Change in viewings per sale**, East of England and housing sub-region

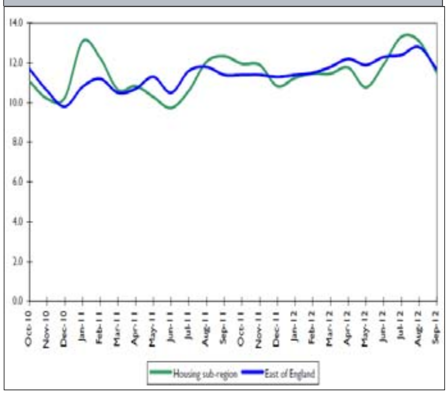


Table 8: Average number of viewings per sale									
	Dec-10	Mar-11	Jun-11	Sep-11	Dec-11	Mar-12	Jun-12	Sep-12	Change Sep-11 to Sep-12
Cambridge	7.6	10.3	8.3	12.2	11.4	11.5	10.5	11.4	- 0.8
East Cambridgeshire	10.3	10.4	7.0	11.2	9.0	10.4	9.2	9.9	- 1.3
Fenland	8.4	10.1	10.8	14.4	12.4	12.9	15.8	15.0	+ 0.6
Huntingdonshire	12.0	11.7	13.8	13.9	14.1	12.9	12.3	12.5	- 1.4
South Cambridgeshire	7.7	10.4	9.3	11.5	12.1	11.5	12.8	10.4	- 1.1
Forest Heath	13.9	9.0	8.6	10.3	7.2	9.5	10.7	9.8	- 0.5
St Edmundsbury	11.9	12.6	10.3	12.9	9.6	11.5	12.1	11.6	- 1.3
Average for sub-region	10.3	10.6	9.7	12.3	10.8	11.5	11.9	11.5	- 0.8
East of England	9.8	10.5	10.5	11.4	11.3	11.8	12.3	11.7	+ 0.3

Comparing sales price to asking price

Sales compared to asking price. It is important to remember when considering these changes that they might partly be due to sellers setting more realistic asking prices, so they encourage offers closer to the lower asking price. Sometimes these negotiations occur late in a transaction and may not be clearly reflected on this page.

Data on this page comes from Hometrack's monthly market survey (see page 16).

Map 5 shows the percentage of asking prices actually achieved when the sale completes. This gives a measure of the health of the housing market, assuming that in a well-balanced housing market, a higher proportion of the asking price (whatever that is) might be achieved.

Graph 28 shows the percentage for each district, between October 2010 and September 2012. Graph 29 shows the trend for the East of England and our sub-region.

Table 9 shows the average percentage achieved at three monthly intervals, to help compare averages, and the change from December 2010 to September 2012, the change between September 2011 and September 2012.

Comment

In September 2012 the highest proportion of asking prices achieved were seen in East Cambridgeshire at 95.5%. The district showing the lowest proportion achieved was Fenland at 91.4%. However again there is not wide difference, with values ranging from 91.4% to 95.5% across the sub-region.

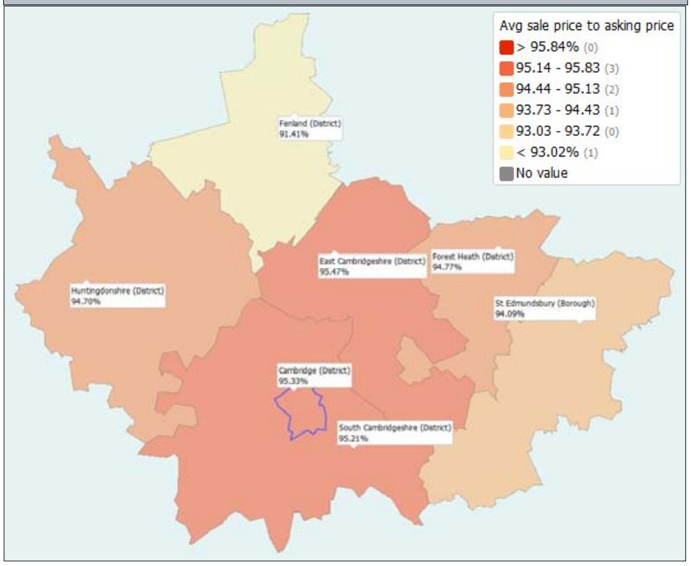
Graph 29 shows our sub-region consistently reaching a higher average percentage than the region.

Table 9 shows that over the past year, decreases were seen in four of the seven districts in our sub-region. The biggest increase was in Huntingdonshire at +3.1%. The level of change over the year varied across the sub-region, the average increasing by only 0.2% across the seven districts.

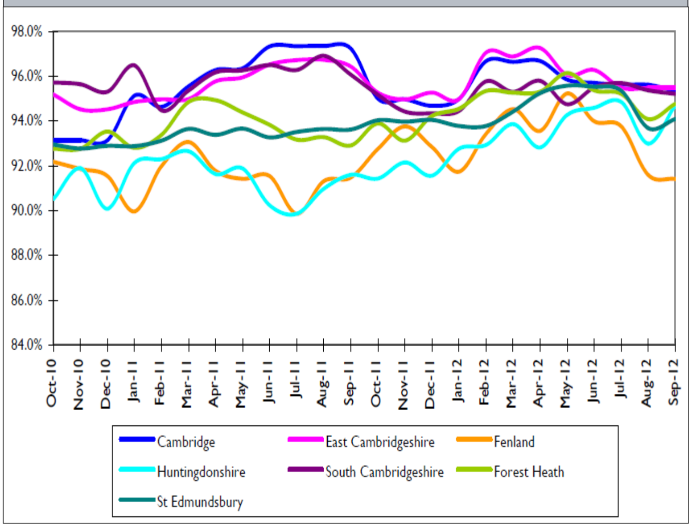
The East of England saw an increase of 0.9%.

Source: Hometrack's monthly survey of estate agents, Sept-12.

Map 5: % **of asking price achieved**, individual districts



Graph 28: % **asking price achieved**, individual districts



Graph 29: **% asking price achieved**, East of England and housing sub-region

Table 9: Percentage of asking price achieved at sale (rounded to 1 decimal place)	Dec-10	Mar-11	Jun-11	Sep-11	Dec-11	Mar-12	Jun-12	Sep-12	Change Sept-11 to Sept-12
Cambridge	93.1%	95.6%	97.3%	97.2%	94.7%	96.6%	95.7%	95.3%	- 1.9%
East Cambridgeshire	94.5%	95.0%	96.5%	96.4%	95.3%	96.9%	96.3%	95.5%	- 1.0%
Fenland	91.5%	93.1%	91.5%	91.5%	92.8%	94.5%	94.0%	91.4%	- 0.1%
Huntingdonshire	90.1%	92.7%	90.2%	91.6%	91.6%	93.9%	94.6%	94.7%	+ 3.1%
South Cambridgeshire	95.3%	95.4%	96.5%	96.1%	94.4%	95.3%	95.5%	95.2%	- 0.9%
Forest Heath	93.5%	94.9%	93.8%	92.9%	94.2%	95.3%	95.4%	94.8%	+ 1.9%
St Edmundsbury	92.9%	93.7%	93.3%	93.6%	94.1%	94.4%	95.5%	94.1%	+ 0.5%
Average for sub-region	93.0%	94.3%	94.2%	94.2%	93.9%	95.3%	95.3%	94.4%	+ 0.2%
East of England	92.5%	93.5%	93.0%	93.0%	93.0%	93.8%	94.3%	93.9%	+ 0.9%

Private renting

These pages have been added in response to queries about private renting across the Cambridge housing sub-region. They are experimental, so please feel free to share your ideas to improve them in future Bulletins (please see page 16).

Map 6 sets out the percentage of homes rented privately, as reported through the 2001 Census, and Table 11 shows further Census 2001 detail on private rented homes. Please note these will soon be updated to 2011 Census results.

Map 7 sets out the Broad Rental Market Areas (BRMAs) which are used to set the level of rent supported through local housing allowance and housing benefit system.

Table 10 shows local housing allowance rates for each market area, as at Nov 2012, and the "cap" on allowances.

This page provides context for page 14.

Comment

In the 2001 Census, Cambridge and Forest Heath saw high proportions of households renting privately, much due to student accommodation in Cambridge and USAF presence in Forest Heath.

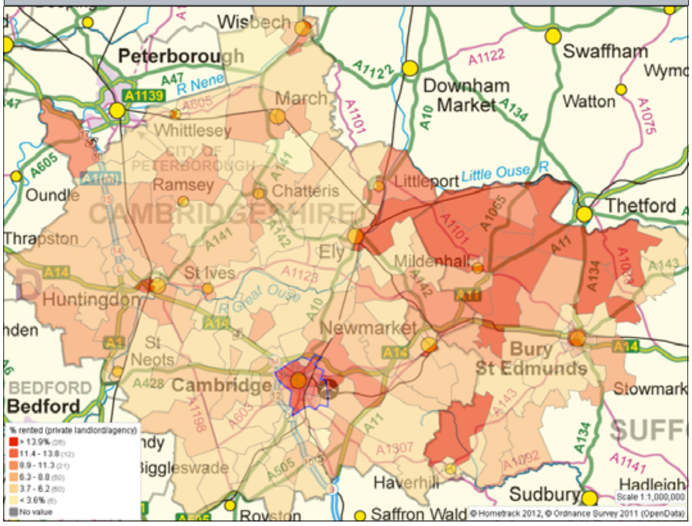
More information on broad rental market areas and local housing allowances is available at www.cambridgeshireinsight.org.uk.

Is it important to note that BRMAs use different boundaries to districts. So one local authority may cover a few different BRMAs. Therefore housing allowances (and the rent levels they support) could vary within a district.

LHA is set in line with the "30th percentile" rent, which means that three in ten rents fall below the LHA rate and "therefore should be affordable to people on housing benefit" (quoted from VOA website).

Sources: Census 2011 via Hometrack; Valuation Office Agency (Nov 2012)

Map 6: **% homes rented from private landlord or agent** by ward (Census 2001)



Map 7: BRMAs covering the Cambridge housing sub-region

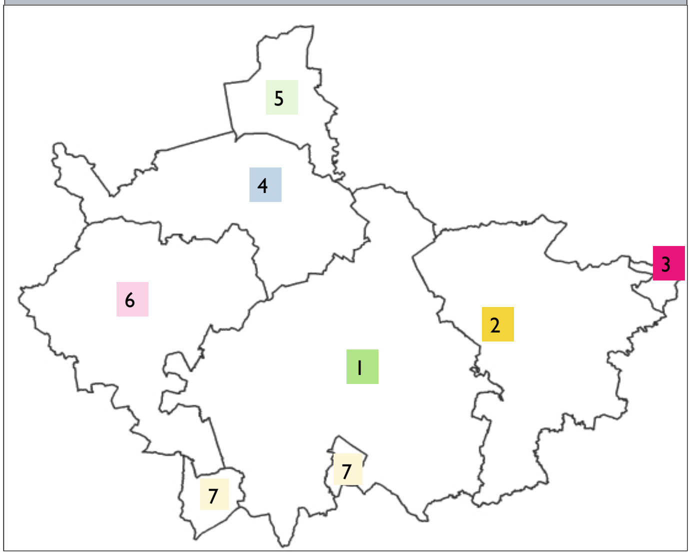


Table 10: Weekly LHA rates at November 2012 (£) and LHA caps

	Cambridge BRMA	Bury St Eds BRMA	Central Norfolk & Norwich BRMA	Peterborough BRMA	Kings Lynn BRMA	Huntingdon BRMA	Stevenage & North Herts BRMA	LHA rate capped at:
Shared accommodation	75.00	69.28	58.50	56.58	50.00	63.50	73.50	-
1 bed	120.00	98.08	92.31	91.15	90.00	103.85	121.15	250.00
2 bed	135.00	121.15	115.38	113.08	109.62	125.77	150.00	290.00
3 bed	156.92	144.23	132.69	126.92	126.92	150.00	178.85	340.00
4 bed	206.54	219.23	196.15	161.54	161.54	207.69	229.62	400.00
Key to Map 14	1	2	3	4	5	6	7	

Table 11: % homes privately rented (Census 2001)

	Private rented: landlord or letting agency	%	Private rented: employer	%	Private rented: friend or relative	%	Living rent free	%	Total households	% in private rented
Cambridge	7,291	17.1%	299	0.7%	298	0.7%	1,004	2.4%	42,719	21%
East Cambridgeshire	2,368	8.0%	72	0.2%	168	0.6%	1,111	3.7%	29,742	13%
Fenland	2,636	7.5%	57	0.2%	264	0.8%	891	2.5%	35,191	11%
Huntingdonshire	4,751	7.5%	386	0.6%	387	0.6%	1,051	1.7%	63,147	10%
South Cambridgeshire	3,348	6.4%	348	0.7%	253	0.5%	1,154	2.2%	52,132	10%
Forest Heath	3,009	13.1%	269	1.2%	161	0.7%	1,724	7.5%	22,971	22%
St Edmundsbury	3,035	7.5%	264	0.7%	219	0.5%	1,006	2.5%	40,544	11%

Private rent levels

Table 12 presents private rent values, published by Hometrack over time.

Maps 8, 9 and 10 show Hometrack's average rents for 1, 2 and 3 beds at ward level.

Table 13 presents private rent values gathered by the Valuation Office Agency, which inform local housing allowance rates (see page 12).

Some of this data is presented in Graphs 30 and 31, showing changes in average rent levels over time for districts, the sub-region, the region and England.

Comment:

In general, rent data in Tables 12 and 13 look fairly similar between Hometrack and VOA, though collection dates differ.

Graphs 39 and 31 show VOA reported rent levels mainly increasing between July 2011 and June 2012, except for the region.

The average rent maps show rental "hotspots" around Cambridge and in Forest Heath - probably associated with the university and the USAF. Both affect rents charged in these areas.

For comparison of the affordability of tenures, including private renting, please see page 15.

Source: Hometrack weekly cost of median rent for advertised properties in the local area, Oct 2011 to Sept 2012.

VOA: www.voa.gov.uk

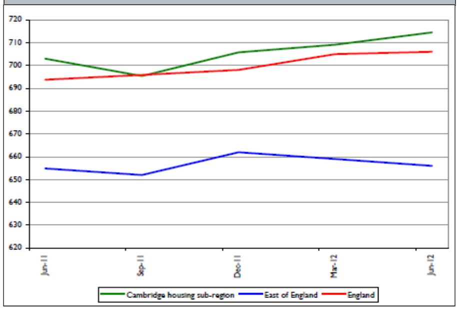
Table 12: Weekly median private rent by district and size from Hometrack (rounded)

	Jan-12	Mar-12	June-12	Sep-12
Cambridge				
1 bed	173	173	173	173
2 bed	219	219	219	219
3 bed	253	253	253	253
East Cambridgeshire				
1 bed	114	115	115	120
2 bed	138	138	138	143
3 bed	173	173	173	173
Fenland				
1 bed	93	94	96	95
2 bed	121	121	121	121
3 bed	144	144	144	144
Huntingdonshire				
1 bed	103	107	107	107
2 bed	137	137	137	137
3 bed	160	161	161	161
South Cambridgeshire				
1 bed	145	146	148	150
2 bed	173	173	173	173
3 bed	206	206	206	206
Forest Heath				
1 bed	114	110	114	114
2 bed	138	138	143	143
3 bed	198	198	198	198
St Edmundsbury				
1 bed	121	121	121	121
2 bed	144	144	144	150
3 bed	183	183	183	183

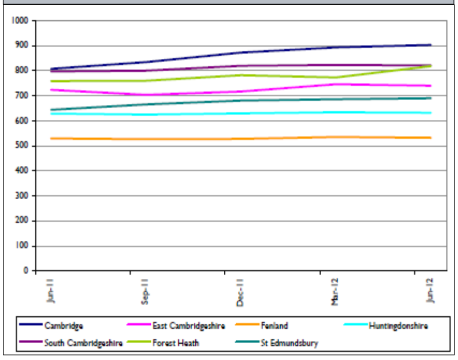
Table 13: Weekly median private rent from Valuation Office Agency (rounded)

	Dec-11	Mar-12	June-12
Cambridge			
1 bed	175	175	177
2 bed	211	212	216
3 bed	236	236	239
East Cambridgeshire			
1 bed	110	112	112
2 bed	136	138	139
3 bed	169	176	175
Fenland			
1 bed	91	91	90
2 bed	114	114	114
3 bed	139	139	138
Huntingdonshire			
1 bed	108	107	106
2 bed	136	136	134
3 bed	157	154	153
South Cambridgeshire			
1 bed	136	138	140
2 bed	165	165	164
3 bed	198	199	201
Forest Heath			
1 bed	112	114	114
2 bed	142	141	145
3 bed	181	180	183
St Edmundsbury			
1 bed	119	120	120
2 bed	139	142	142
3 bed	172	175	175

Graph 30: **VOA average rent levels,** England, East of England and Cambridge sub-region



Graph 31: **VOA average rent levels,** districts



Map 8: **Average rents for 1 beds**, ward level

Map 9: **Average rents for 2 beds**, ward level

Map 10 **Average rents for 3 beds**, ward level

Affordability ratios

This page is based on Hometrack's house price data (both sales and valuations) and CACI data on household incomes.

The ratios show, on average, how many "times" someone's income the local house prices represent. One common rule of thumb is that house prices of 3 to 3.5 times income are considered affordable. On the maps, the higher the ratio, the darker the shading, the less affordable housing is in that area. This page aims to help compare trends across the sub-region over time.

Map 11 shows relative affordability using the ratio of mean (or average) house prices to average income. Map 12 shows affordability using the ratio of lower quartile house prices to lower quartile incomes, which is used as an indicator of the affordability of entry-level prices for lower income households. Both maps use data from Oct 2011 to Sept 2012.

Table 14 shows lower quartile income to lower quartile house price ratios. Table 15 shows mean (average) ratios for our seven districts between June 2009 and September 2012. These averages are calculated using data for the previous twelve months, so for example the February 2010 column relies on data gathered between March 2009 and February 2010.

Comment

Both maps show that in general homes are less affordable in the south of our housing sub-region than in the north. Although the average affordability ratio for the housing sub-region was 6.1 in September 2012, this masks a wide variety of ratios for each district: from 9.0 in Cambridge down to 4.7 in Fenland.

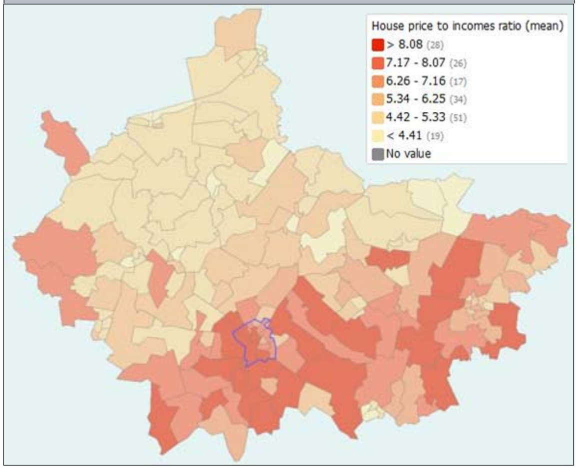
Table 14 shows that lower quartile house prices represent a high proportion of lower quartile incomes. In Cambridge a lower quartile home costed an average 14 times a lower quartile income. Even the most affordable ratio, found in Huntingdonshire, was 8.1 in September 2012.

Lower quartile ratios have become less affordable recently. Since March 2012 the lower quartile ratio has increased in all districts across the sub-region.

Across the East of England, the lower quartile ratio was 9.7 and the mean ratio was 6.6. These regional ratios showed no change between July and September 2012.

Source: House prices from Hometrack automated valuation model, incomes from CACI paycheck. Latest data Sept 2012.

Map 11: **Average house price to income ratio**, by ward



Map 12: **Lower quartile house price to income ratio**, by ward

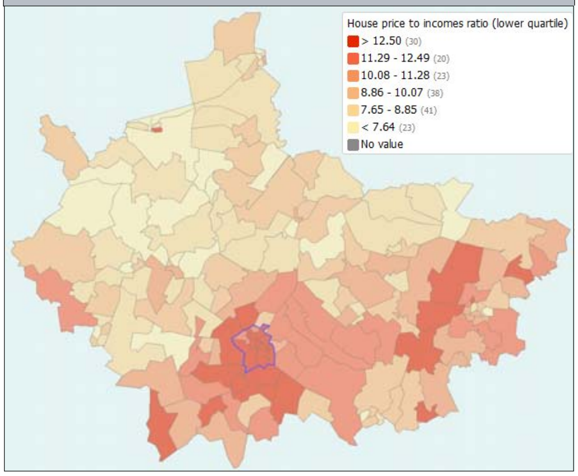


Table 14: Lower quartile price : income (rounded)

	Dec-10	Mar-11	Jul-11	Sept-11	Dec-11	Mar-12	Jun-12	Sep-12
Cambridge	9.6	9.6	12.0	11.9	12.1	12.3	13.7	14.0
East Cambridgeshire	6.7	6.6	8.7	8.6	8.6	8.6	8.8	9.0
Fenland	5.7	5.7	6.1	6.1	6.2	6.3	8.3	8.3
Huntingdonshire	6.0	6.0	6.4	6.4	6.2	6.3	8.1	8.1
South Cambridgeshire	7.5	7.5	8.4	8.4	8.7	8.7	10.3	10.5
Forest Heath	6.1	6.1	7.1	7.1	7.0	7.1	8.8	8.7
St Edmundsbury	6.7	6.8	8.4	8.4	8.3	8.2	9.6	9.6

Table 15: Average house price : income (rounded)

	Jun-09	Sept-09	Feb-10	Mar-10	Jun-10	Sept-10	Dec-10	Mar-11	Jul-11	Sept-11	Dec-11	Mar-12	Jun-12	Sep-12
Cambridge	7.9	8.1	8.7	8.7	8.8	8.9	9.2	9.2	9.1	9.1	9.2	9.3	8.8	9.0
East Cambridgeshire	5.7	5.5	5.7	5.7	5.8	5.9	6.1	6.0	5.7	5.6	5.6	5.7	5.6	5.7
Fenland	4.9	4.8	4.7	4.7	4.8	4.9	4.9	4.9	4.7	4.7	4.7	4.7	4.7	4.7
Huntingdonshire	5.2	5.1	5.2	5.2	5.3	5.4	5.5	5.5	5.2	5.2	5.1	5.0	5.2	5.2
South Cambridgeshire	6.6	6.5	6.9	6.9	7.0	7.0	7.1	7.2	6.8	6.8	7.0	6.9	6.9	6.9
Forest Heath	5.3	5.0	5.0	5.0	5.0	5.3	5.4	5.4	5.3	5.2	5.2	5.2	5.3	5.3
St Edmundsbury	5.8	5.8	6.0	6.1	6.1	6.2	6.4	6.5	6.2	6.3	6.3	6.2	6.3	6.1
Sub-region average	5.9	5.8	6.0	6.0	6.1	6.2	6.4	6.4	6.1	6.1	6.2	6.1	6.1	6.1

Affordability: comparing tenures

Table 16 compares the weekly cost of property by size across different tenures, and has been included in the Bulletin as readers suggested this data was a useful.

Most of the data in Table 16 is gathered over a twelve month period. In this update the period covers September 2011 to September 2012. The exceptions are local authority and housing association rents, as noted under "sources" below.

Values are not always available, depending on the sample size of homes being sold, valued or rented in an area. For example there is no data for one bed new-build properties in East Cambridgeshire, for this edition.

Hometrack relies on the "year built" being registered with Land Registry or being provided by the surveyor, which does not always happen. It could be that there are new build sales or valuations in this area which have not been classified as new build.

Comment

To aid comparison using Table 16, for each bedroom size the tenure with the highest weekly cost is highlighted in pink and the lowest in green. This highlights some interesting comparisons:

- Forest Heath sees unusually high private rents most likely due to the effect of the USAF locally.
- Housing association and local authority rents often provide the lowest weekly cost, where available.
- In East Cambridgeshire and Fenland, a 40% share through HomeBuy could be the cheapest housing option. These provide the lowest cost option for 1 beds in both districts however very few tend to be available. Please note this weekly cost EXCLUDES ground rent and service charges.
- In general, across England and the East of England, local authority rents are the lowest cost housing option for homes of all sizes, and buying an average new build home is the most costly option.

Please bear in mind the table reflects the weekly cost of each size and tenure homes only, **not** the cost associated with raising a deposit, ability to access a mortgage, and excludes ground rent and service charges.

In future Hometrack plans to provide information on homes with 4 or more bedrooms, and to provide the number of properties these averages are based on. These will be added when they become available.

Source: Latest data released September 2012. Sources as follows:

Local authority rent TSA CORE, April 09 to March 10.

Housing Association rent: HCA RSR data, Jan 11 to Dec 11.

Intermediate Rent: 80% of the median rent, Oct 11 to Sept 12.

Private rent; Weekly cost of median rent for advertised properties in the local area, Oct 11 to Sept 12.

Buying: Hometrack, Oct 11 to Sept 12.

HomeBuy: The weekly cost of buying a 40% share through HomeBuy derived from median house prices from Hometrack. Excludes ground rent/service charge, Oct 11 to Sept 12.

New build from Hometrack where the property was sold or valued in the same year it was built, Oct 11 to Sept 12.

Table 16: Comparing weekly cost by district tenure and size (rounded)

	Local Authority rent	Housing Association rent	Intermediate rent @ 80% median private rent	Median private rent	Buying a lower quartile resale	Buying an average resale	Buying 40% share through HomeBuy	Buying a lower quartile new build	Buying an average new build
Cambridge									
1 bed	60	78	138	173	156	202	137	174	188
2 bed	73	89	175	219	198	237	166	284	365
3 bed	87	100	202	253	268	311	211	322	322
East Cambridgeshire									
1 bed	-	75	96	120	85	97	66	-	-
2 bed	-	89	114	143	114	132	91	188	188
3 bed	-	100	138	173	177	208	141	193	202
Fenland									
1 bed	-	66	76	95	55	73	49	-	-
2 bed	-	73	97	121	74	85	58	-	-
3 bed	-	79	115	144	137	153	104	160	162
Huntingdonshire									
1 bed	-	67	86	107	87	104	71	111	111
2 bed	-	78	110	137	120	139	93	133	137
3 bed	-	86	129	161	162	193	131	215	225
South Cambridgeshire									
1 bed	66	74	120	150	131	154	106	182	182
2 bed	76	89	138	173	148	165	116	205	205
3 bed	82	100	165	206	227	256	174	236	262
Forest Heath									
1 bed	-	64	91	114	97	103	70	-	-
2 bed	-	75	114	143	100	127	85	116	123
3 bed	-	83	158	198	160	186	127	194	202
St Edmundsbury									
1 bed	-	63	97	121	93	114	77	131	163
2 bed	-	74	120	150	121	131	89	165	188
3 bed	-	82	146	183	168	200	136	224	285
East of England									
1 bed	60	67	101	126	101	128	88	125	142
2 bed	70	78	124	155	131	164	112	152	183
3 bed	80	87	146	183	178	222	151	194	229
England									
1 bed	52	60	120	150	121	170	116	144	199
2 bed	67	70	128	160	150	213	145	152	214
3 bed	73	76	142	178	152	203	138	171	207

Plan for future Bulletins

Data relates to	Hometrack release	Bulletin edition & planned date
End Dec 2012	Feb 2013	Edition 16 Mar 2013
End Mar 2013	May 2013	Edition 17 Jul 2013
End Jun 2013	Aug 2013	Edition 18 Sept 2013
End Sep 2013	Nov 2013	Edition 19 Dec 2013

About Hometrack

Hometrack is a privately owned, independent property analytics business. The company is widely regarded for its products and services and for its in-house expertise and the breadth and depth of its proprietary data.

Hometrack has a unique view of the housing market with a client base spanning the entire property market. Its intelligence systems and analytics reports are used by 90% of UK mortgage lenders, the top house builders, over a third of local authorities and government agencies, by some of the country's largest housing associations and institutional investors.

Hometrack's Housing Intelligence System (HIS) is an online market intelligence system designed to inform decision making and strategy. It gives instant access to a wide range of data and analysis at both a regional and local area level. To read the latest commentary and analysis visit http://www.hometrack.co.uk/our-insight/commentary-and-analysis

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hometrack

Maps for our area

Map 13 shows the East of England, shaded in orange with a blue outline. Map 14 shows the seven districts in our housing sub-region:

- Cambridge
- East Cambridgeshire
- Fenland
- Forest Heath
- Huntingdonshire
- South Cambridgeshire
- St Edmundsbury

Map 15 gives further detail. Graphs in this edition of the Bulletin adopts a uniform colour scheme, see "Key".

About Edition 15

This is the 15th edition of Cambridge sub-region's housing market bulletin. The Bulletin shows market changes for our housing sub-region, highlighting how our seven districts compare to the East of England, and to England. The Bulletin acts as a supplement to our Strategic Housing Market Assessment (SHMA) which can be found at: www.cambridgeshireinsight.org.uk/housing/shma

All the archived, current and consultation chapters are available there.

Where can I find Bulletins?

All Housing Market Bulletins can now be found at www.cambridgeshireinsight.org.uk/Housingmarketbulletin

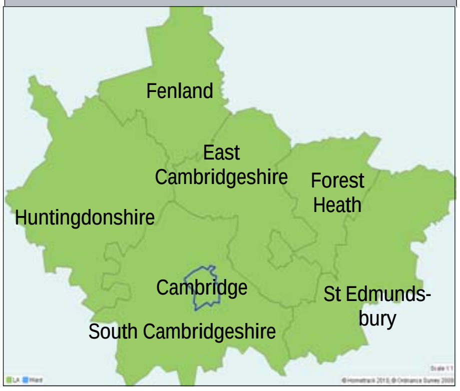
Cambridgeshire Insight provides a web space for all kinds of information - housing, health, the economy, demography, the new Census and much more.

It's well worth a visit!

Cambridge sub-regional housing board

Map 13: **The East of England**

Map 14: **The districts in our sub-region**



Map 15: **Geography of the sub-region**

Key to colour scheme throughout

- Cambridge
- East Cambridgeshire
- South Cambridgeshire
- Forest Heath
- Fenland
- Huntingdonshire
- St Edmundsbury

As always, we'd love to hear your views on the Bulletin. Please get in touch!

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Thank you!