Issue 16

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CAMBRIDGE HOUSING SUB-REGION

Housing market bulletin

Our housing market, December 2013

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 December 2012.

Hometrack has recently updated the map boundaries it uses, and has been preparing the system for the release of 2011 Census data.

A two-page spread on private renting was added to Edition 15 and is repeated in this edition with a few modifications. As always we'd welcome any feedback on it.

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

⇒ Our Strategic Housing Market Assessment (SHMA) is now at: www.cambridgeshireinsight.org.uk/housing/shma

We are planning to include some information on under-occupation, welfare reforms and housing needs register figures in Edition 17.

Apologies that Edition 16 is being published slightly later than planned.

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 7,532 sales and valuations in total at December 2012. The number of sales and valuations fell across the sub-region, the East of England and the rest of England to levels lower than June 2009.
- Of the total number of sales and valuations, 3,792 actual sales completed in the Cambridge housing sub-region.
- The average price to sell was £238K across our sub-region; £254K for the region and £257K for England. All these averages are higher than seen in June 2012.
- Change in average prices varied by district since December 2011; up by £18.8K in Cambridge, but down by £3.9K in St Edmundsbury.
- Average price per m^2 varied from £1,287 in Fenland to £3,266 in Cambridge. All districts saw an increase in average price per m^2 over the past 12 months.
- The average time to sell varied from 8.2 to 11.4 weeks in December 2012. The average for England was 11.9 weeks.
- An average 10.8 viewings were needed per sale across our sub-region; slightly more than the regional average of 10.6 views per sale.
- The proportion of asking price being achieved averaged at 95.5% across the sub-region, ranging from 93.5% to 97.3%. The England average was 93%.
- The private renting pages bring together data showing the Census results, comparing 2001 and 2011 figures; weekly rental costs for our sub-region and Broad Rental Market Areas.
- Affordability ratios again averaged 6.1 for our sub-region in December 2012, ranging from 4.7 in Fenland to 9 in Cambridge. This compares to an average house price to income ratio of 6.6 across the East of England.
- Lower quartile affordability ranged from 13.9 in Cambridge to 8.1 in Huntingdonshire at December 2012.This compares to a ratio of 9.7 across the East of England.
- Comparing the affordability of 1, 2 and 3 bed homes across our sub-region again shows interesting local differences in weekly cost of different housing tenures.

Contents...

National trends from Hometrack:

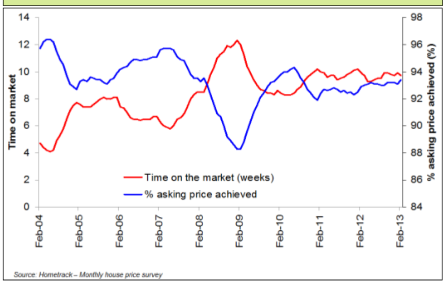
House prices see largest monthly increase for three years

Scarcity of supply and rising demand boost prices.

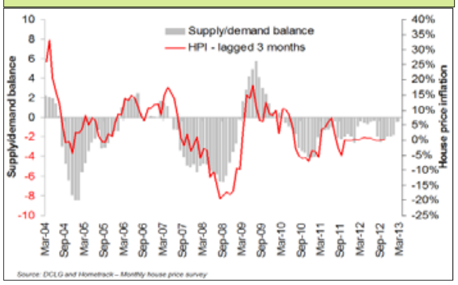
- House prices gained 0.3% over April with London continuing to drive the headline rate of growth. Demand in the capital has grown three times faster than supply over the last quarter and some of the survey's key indicators for London are now back to levels last seen in 2007.
- House prices up 0.3% in March - the highest growth since March 2010.
- The impetus for growth came from London where prices rose by 0.7% in the month - the highest increase in the capital since Feb 2010.
- Pricing levels have been improving across the country. House prices were down in only one region - the North East - compared to January and February when prices were lower in four and three regions respectively.
- The strongest house price growth outside London was seen in the South East (0.2) and East Anglia (0.2) (see table 1).
- Prices were up across 23.9% of the country. In London 60% of postcodes saw a price increase in March (see graph 3). Across the rest of England and Wales prices rose across a fifth of postcodes - the highest number for three years.
- Supply over the last two months has grown by 13%, but by just 3.5% over the last six. Demand meanwhile, has risen by 19% in the last two months, slightly lower than the same period in 2012 (22.5%).
- The time on the market in London now stands at 4.9 weeks - the lowest level since October 2007, (4.4 weeks). Across the Midlands and Northern regions the time on the market averages11.8 weeks (see graph 1).
- In London the proportion of asking price achieved is 95.3% - its highest level since August 2007. In the South the ratio stands at 94.3% - the highest level since July 2010 when it was 94.4%. Across the rest of the country the figure stands at around 93%, a level consistent with broadly static prices (see Graph 1).
- Looking ahead the Funding for Lending Scheme, together with recent budget initiatives aimed at both funding and housing will act as yet more support to property prices.

Table 1: **Summary**	Jan-13	Feb-13	Mar-13
Monthly price change (%)	0	0.1	0.3
% change in new buyers registering with agents	-9.9	14.3	4.6
% change in volume of property listing	-6.8	8.7	3.9
% change in sales agreed	-13	25.4	12.1
Average time on the market (weeks)	9.9	9.7	9.5
% of the asking price being achieved	93.1	93.4	93.5
% postcode districts with price **increase** over month	5.4	14.8	23.9
% postcode districts with price **decrease** over month	16.2	8.0	4.7

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



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

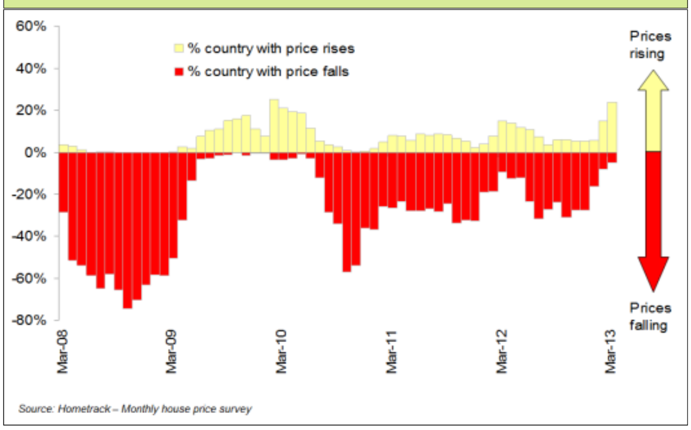


Graph 1: The proportion of the asking price achieved has moved up to 93.5%. Increases would indicate some recovery of prices. The time on the market has registered another decrease to 9.5 weeks with some major regional variations.

Graph 2: The balance between supply and demand leads underlying house price changes by 3 months. The improved balance over the first half of 2011 led an improvement in the underlying rate of growth.

Graph 3 shows the proportion of postcodes registering higher and lower prices over time. The balance of change swung into negative territory over the autumn of 2010 but the extent of price changes has slowed as supply has tightened. Prices were down across 4.7% of postcodes in March 2013, compared to 8.0% in February 2013.

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



Source:

http://www.hometrack.co.uk/our-insight/monthly-national-house-price-survey/house-prices-post-largest-monthly-increase-for-three-years

Issued 25 Mar 2013

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 December 2012.

Graph 7 reveals some variation between the seven districts however all appear to be following a similar trend to a low number of sales and valuations at December 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 7,532 sales and valuations in December 2012 across the housing sub-region.

The country, region, sub-region and districts are experiencing some of the lowest levels of sales and valuation rates, lower than experienced in June 2009.

Source: Hometrack's Automated Valuation Model, December 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

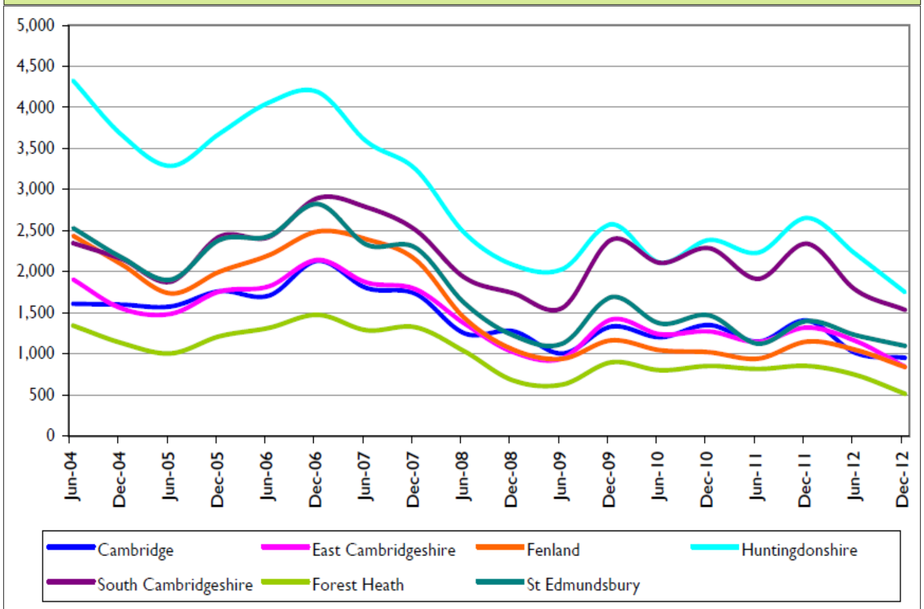


Table 2: **Number of sales and valuations**

	Jun-09	Dec-09	Jun-10	Dec-10	Jun-11	Dec-11	Jun-12	Dec-12
Cambridge	1,004	1,332	1,202	1,350	1,148	1,405	1,009	952
East Cambridgeshire	944	1,418	1,238	1,272	1,144	1,320	1,153	844
Fenland	940	1,165	1,043	1,020	942	1,149	1,047	840
Huntingdonshire	2,031	2,577	2,110	2,386	2,231	2,655	2,211	1,750
South Cambridgeshire	1,559	2,388	2,107	2,285	1,913	2,340	1,775	1,535
Forest Heath	626	896	800	852	815	852	742	514
St Edmundsbury	1,124	1,691	1,370	1,467	1,122	1,399	1,227	1,097
Sub-region	8,228	11,467	9,870	10,632	9,315	11,120	9,164	7,532
East of England	59,615	84,742	72,328	77,129	67,260	79,636	67,492	56,799
England	491,680	672,429	598,703	623,035	547,516	628,258	533,846	456,130

Number of actual sales

This page shows the number of sales actually completing. It excludes valuation data. 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 (in page 3) 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 June 2009 and December 2012, and compares the number of actual sales, to the number of sales and valuations at December '12.

Comment

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

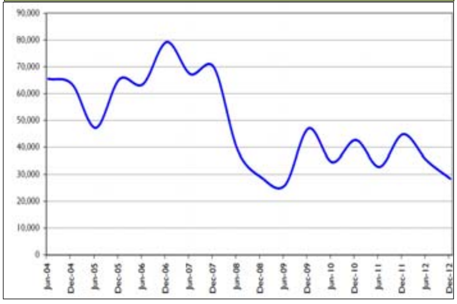
There were 3,792 actual completions in December 2012.

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 266.

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 and now 50% in December.

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

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



Our December percentage matches the region and England.

PLEASE NOTE when comparing actual sales to sales & valuations; 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, December 2012 transactions, including Land Registry data.

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

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

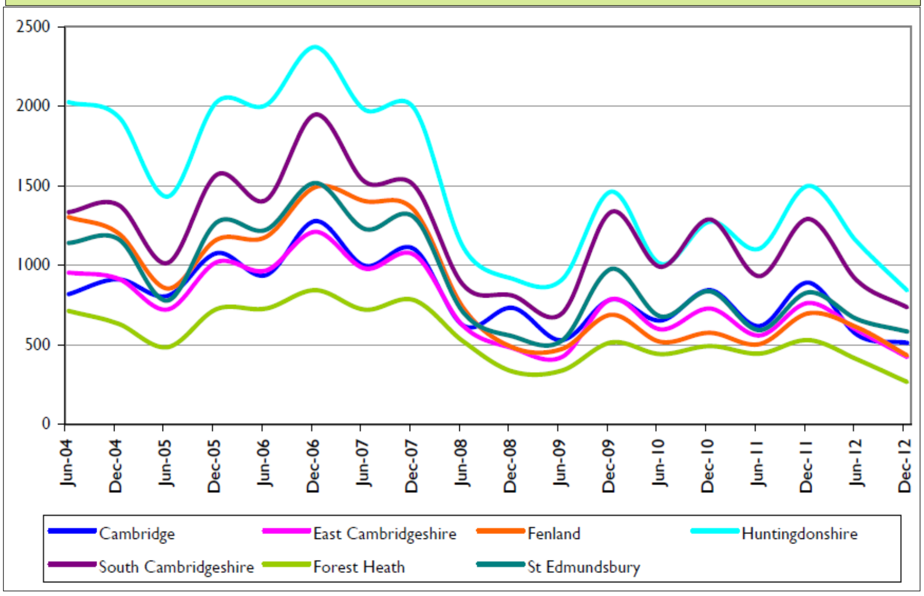


Table 3: **Number of actual sales completing**

	Jun-09	Dec-09	Jun-10	Dec-10	Jun-11	Dec-11	Jun-12	Dec-12	December actual sales as a % of sales & valuations
Cambridge	528	785	652	843	617	891	560	512	54%
East Cambridgeshire	423	786	597	728	558	763	591	422	50%
Fenland	474	688	518	575	504	698	607	433	52%
Huntingdonshire	909	1,462	1,008	1,274	1,104	1,499	1,141	841	48%
South Cambridgeshire	697	1,335	990	1,288	931	1,291	899	735	48%
Forest Heath	338	515	441	492	445	529	406	266	52%
St Edmundsbury	526	976	678	835	592	829	659	583	53%
Sub-region	3,895	6,547	4,884	6,035	4,751	6,500	4,863	3,792	50%
East of England	25,942	46,962	34,501	42,660	32,737	44,804	35,132	28,354	50%
England	209,624	357,854	275,181	332,919	260,905	345,680	277,366	226,617	50%

Average property prices

Graph 12 shows average property prices for England, the East of England and the Cambridge housing sub-region between June 2004 and December 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).

Table 4 shows average property prices between June 2009 and December 2012, and compares average prices at December 2011 and 2012.

Comment

Graphs 12 and 13 show average prices steadily rising to around June 2008, followed by a drop to June 2009 then varying degrees of recovery. Average prices over the past six months appear 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 December 2011 to December 2012 average prices, there is quite some variation.

Cambridge saw a sizeable increase of +£18.8K, South Cambridgeshire saw +£14.5K, while in East Cambridgeshire average prices rose by +£2.5K. Two districts saw a fall in average price; -£36 in Fenland and a more significant drop of -£3.9K in St Edmundsbury.

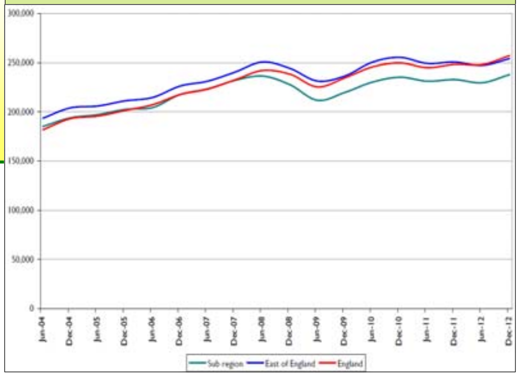
The average prices in Cambridge and South Cambridgeshire were the highest, at £351K and £313K respectively.

The sub-regional average of £238K is lower than regional (£254K) and England (£257K) averages. However the average has increased more for our sub-region at +£5K than for the region at +£3.6K but less than the England average at +£9K, between December 2011 and December 2012.

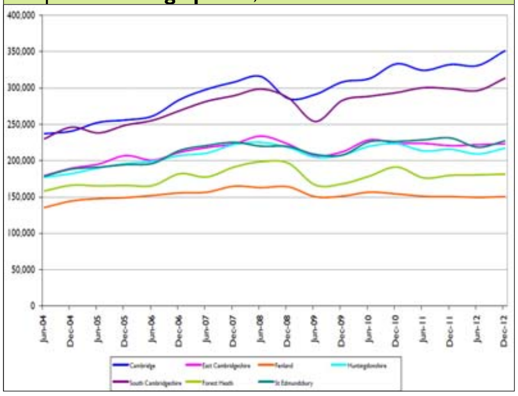
As the number of actual sales remains low (see page 4) but average prices are (on the whole) up compared to December last year, this implies that more sales are completing of higher value homes. This would force the average price up.

Source: Hometrack's Automated Valuation Model, data December 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

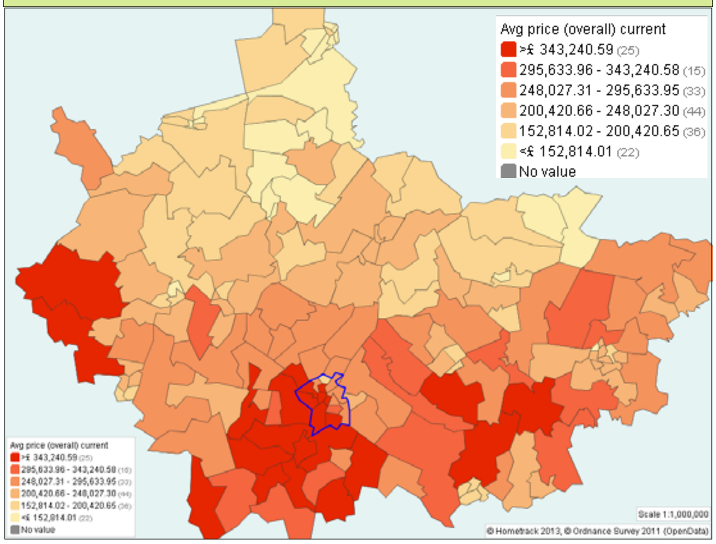


Table 4: **Average prices based on sales and valuations** (£)

	Jun-09	Dec-09	Jun-10	Dec-10	Jun-11	Dec-11	Jun-12	Dec-12	Change Dec 11 to Dec 12
Cambridge	291,094	308,269	312,975	333,242	324,297	332,387	330,933	351,260	+ 18,873
East Cambridgeshire	206,924	212,259	228,699	223,990	223,724	220,660	222,003	223,161	+ 2,501
Fenland	150,431	151,225	156,676	154,210	151,013	150,608	149,615	150,572	- 36
Huntingdonshire	204,858	207,767	219,751	223,192	213,442	215,592	209,277	217,323	+ 1,731
South Cambridgeshire	253,860	282,865	288,564	293,632	300,411	299,039	296,568	313,543	+ 14,504
Forest Heath	166,576	168,150	178,835	191,280	176,378	179,864	180,467	181,525	+ 1,661
St Edmundsbury	208,651	207,806	226,055	226,463	228,682	231,146	218,472	227,229	- 3,917
Sub-region	211,771	219,763	230,222	235,144	231,135	232,757	229,619	237,802	+ 5,045
East of England	231,290	236,419	250,501	255,372	249,274	250,632	247,235	254,205	+ 3,573
England	225,337	234,546	245,600	249,783	244,850	248,226	248,046	257,213	+ 8,987

Number of sales by type

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

Table 5 shows the number of sales and valuations between June 2009 and Dec 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 for the East of England.

Tables 6 and 7 are provided for comparison across our districts, the sub -region and the East of England.

Comment

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

Table 6	East of England	Cambridge sub-region
1 & 2 bed flat	11%	7%
2 bed house	19%	21%
3 bed house	47%	46%
4 bed house	22%	26%

Tab 7	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%	32%	21%
3 bed house	42%	47%	50%	46%	43%	43%	49%
4 bed house	16%	27%	21%	31%	33%	19%	24%

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

Table 5: **Number of sales by type and size**

	Jun-09	Dec-09	Jun-10	Dec-10	Jun-11	Dec-11	Jun-12	Dec-12
Cambridge								
1 bed flat	58	54	84	58	43	67	49	54
2 bed flat	102	120	90	127	103	115	77	69
2 bed house	90	152	134	140	129	146	96	95
3 bed house	251	380	330	390	309	348	259	255
4 bed house	116	139	134	135	115	120	109	109
East Cambridgeshire								
1 bed flat	6	8	8	9	3	12	6	5
2 bed flat	16	34	19	22	11	26	16	12
2 bed house	120	178	146	182	142	160	162	123
3 bed house	297	432	395	416	346	374	342	246
4 bed house	186	244	258	235	217	237	184	169
Fenland								
1 bed flat	5	5	3	2	7	5	3	6
2 bed flat	3	N/A	8	7	4	10	6	10
2 bed house	148	168	151	164	135	172	167	119
3 bed house	283	358	332	328	290	338	306	229
4 bed house	135	141	153	134	146	142	117	83
Huntingdonshire								
1 bed flat	15	31	28	19	31	38	19	20
2 bed flat	57	57	45	42	39	39	45	29
2 bed house	220	285	242	257	254	273	240	186
3 bed house	630	745	696	722	675	786	706	491
4 bed house	474	542	514	586	487	596	440	378
South Cambridgeshire								
1 bed flat	10	28	18	24	19	20	12	14
2 bed flat	35	37	62	56	52	70	40	36
2 bed house	192	284	221	274	210	245	225	172
3 bed house	464	591	621	634	488	631	464	421
4 bed house	312	506	493	492	415	508	353	293
Forest Heath								
1 bed flat	4	7	4	8	8	5	6	6
2 bed flat	14	27	22	21	25	24	20	13
2 bed house	135	146	146	193	158	163	148	99
3 bed house	160	261	213	202	210	258	236	159
4 bed house	110	107	103	117	117	108	70	48
St Edmundsbury								
1 bed flat	8	22	26	21	16	26	18	12
2 bed flat	20	27	27	17	15	24	24	22
2 bed house	171	216	172	206	150	172	213	150
3 bed house	360	548	530	506	365	437	384	362
4 bed house	201	284	254	243	196	218	205	179
East of England								
1 bed flat	1,299	1,857	1,800	1,767	1,527	1,677	1,561	1,271
2 bed flat	2,632	3,668	3,396	3,315	3,001	3,288	2,958	2,397
2 bed house	7,547	10,778	9,162	9,726	8,686	9,875	8,243	6,821
3 bed house	18,985	26,289	23,470	24,240	21,063	23,941	20,743	17,193
4 bed house	9,631	12,966	12,064	12,282	10,983	12,024	9,797	8,186
Total	40,094	55,558	49,892	51,330	45,260	50,805	43,302	35,868

Average prices by type and district

This page provides more detailed graphs for each district, comparing average sale prices between June 2007 and December 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 reaches £250,000.

Graph 21 shows data for the East of England, for comparison.

Comment

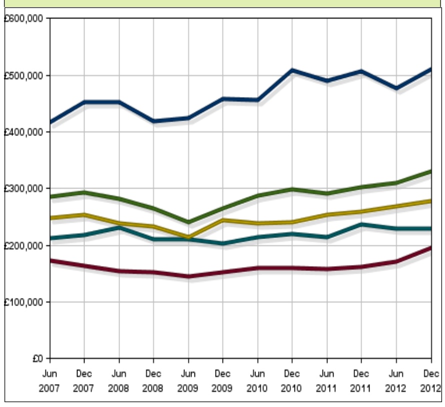
- Cambridge (graph 14) sees an increase in average prices for 4 bed houses to December 2012. Apart from 2 bed houses which is level, other sizes and types show an increase in average prices.
- East Cambridgeshire sees a steadying or a fall for average prices of all sizes and types of homes to December 2012.
- Fenland sees fairly steady average prices, though there is an increase for one bed flats (red line) and 2 bed houses (yellow line). Other drop or hold fairly steady.
- Huntingdonshire prices hold fairly steady, with average prices for larger homes increasing a little and smaller homes dropping slightly.
- South Cambridgeshire sees an increase in average prices for all, with only 2 bed flats holding steady.
- Forest Heath sees a general steadying in average prices.
- St Edmundsbury sees an increase in 4 bed average prices with a fairly "flat line" for other property types.

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

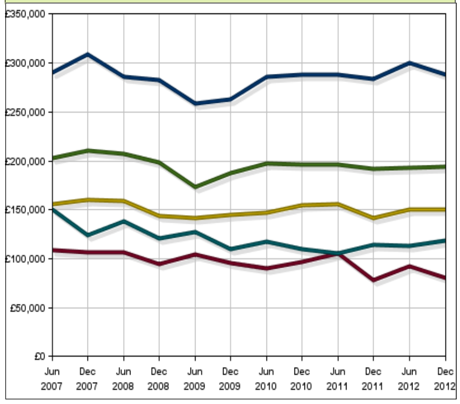
Key:

1 bed Prices (Flat) | 2 bed Prices (Flat) | 2 bed Prices (House) | 3 bed Prices (House) | 4 bed Prices (House)

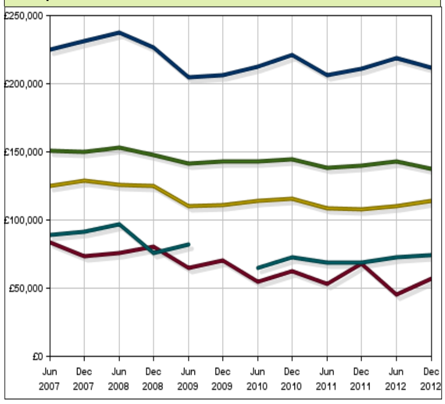
Graph 14: **Cambridge**



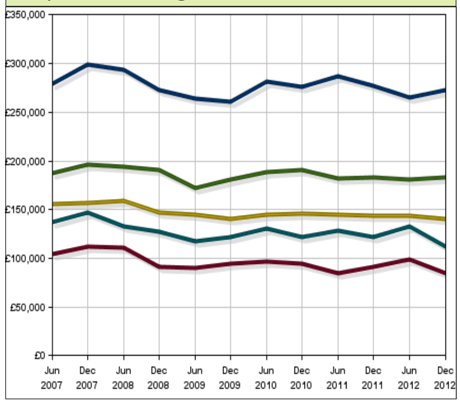
Graph 15: **East Cambridgeshire**



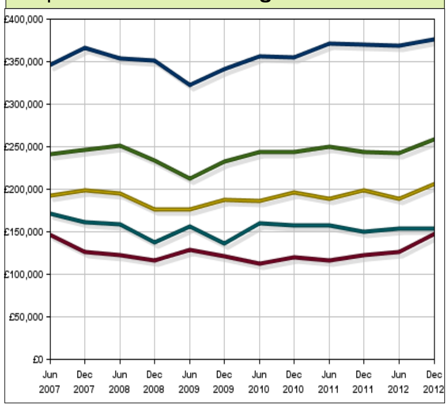
Graph 16: **Fenland**



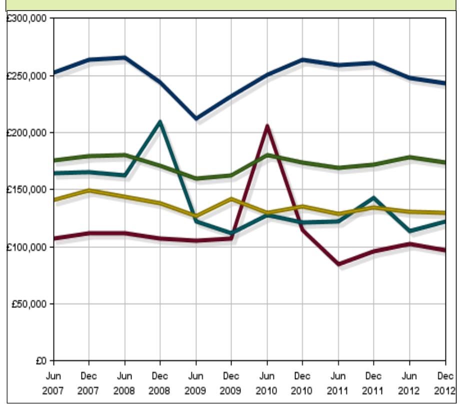
Graph 17: **Huntingdonshire**



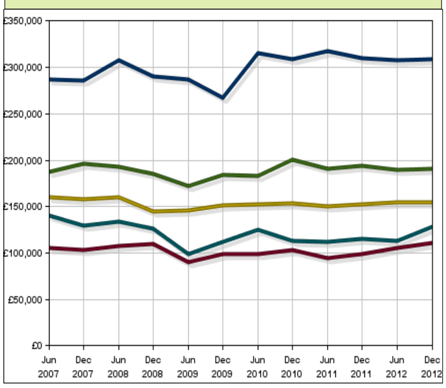
Graph 18: **South Cambridgeshire**



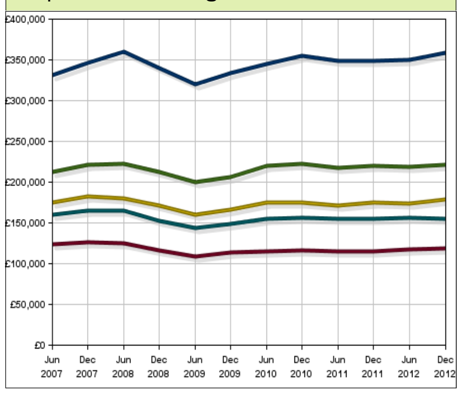
Graph 19: **Forest Heath**



Graph 20: **St Edmundsbury**



Graph 21: **East of England**



Average price per square metre

Using price per square metre
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 November 2011 and December 2012 are used, to ensure a robust sample.

Graph 22 shows changes in average price per m^2 across our seven districts between June 2004 and December 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 June 2009 and Dec 2012, and the change between December 2011 and 2012.

Comment

Table 6 shows that price per m^2 varies widely across the sub-region, from £1,287 in Fenland to £3,266 per m^2 in Cambridge. Map 2 shows this variation at ward level.

Graph 22 sees each district following a similar trend over time, dropping to June 2009 and recovering somewhat since then, particularly between June 2012 and December 2012.

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 average value.

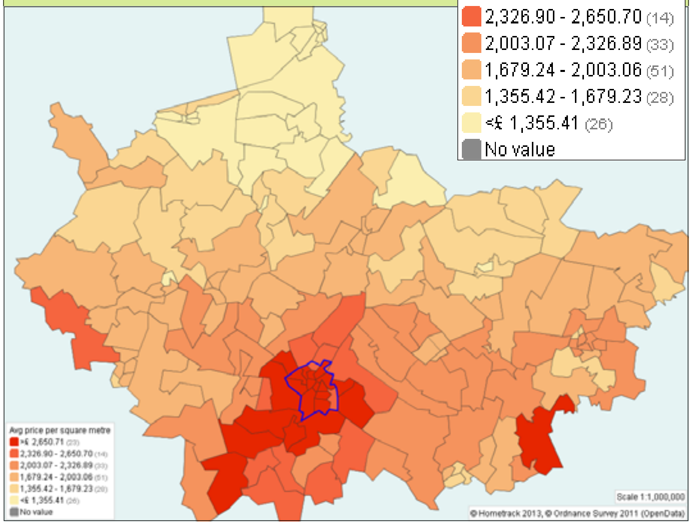
Compared to December 2011, none of our districts saw a decrease in average price per m^2.

The biggest "gainer" was Cambridge at +£168; well above sub-regional (+£74), regional (+£72) and England (+£84) average gains.

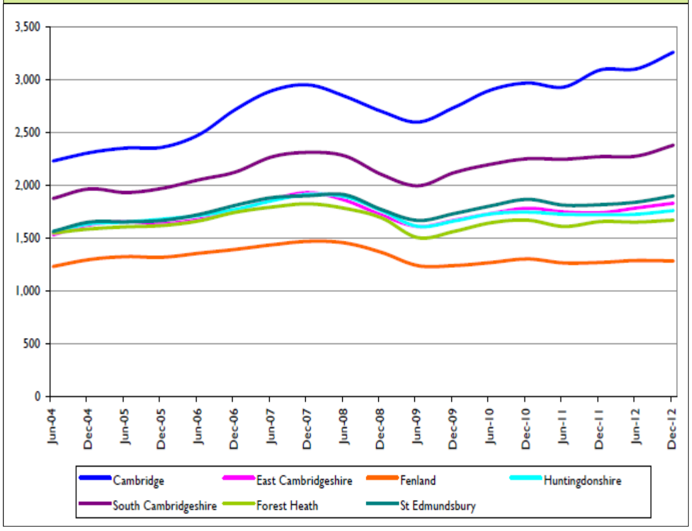
South Cambridgeshire also saw a large increase at +£109.

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

Map 2: **Average price per square metre** by ward



Graph 22: **Average price per square metre** individual districts



Graph 23: **Average price per square m** England, East of England and sub-region

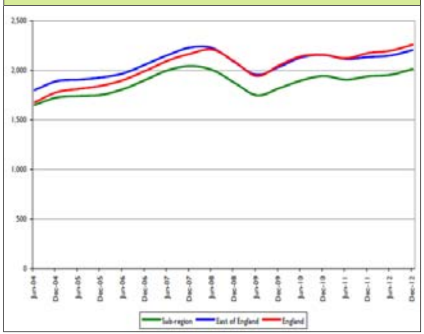


Table 6: **Average price per square m** (£)

	Jun-09	Dec-09	Jun-10	Dec-10	Jun-11	Dec-11	Jun-12	Dec-12	Change Dec-11 to Dec-12
Cambridge	2,603	2,744	2,908	2,974	2,936	3,098	3,109	3,266	+ 168
East Cambridgeshire	1,614	1,674	1,737	1,786	1,752	1,744	1,790	1,835	+ 91
Fenland	1,243	1,244	1,272	1,307	1,268	1,273	1,292	1,287	+ 14
Huntingdonshire	1,615	1,666	1,733	1,750	1,729	1,725	1,730	1,765	+ 40
South Cambridgeshire	2,000	2,126	2,204	2,256	2,251	2,276	2,282	2,385	+ 109
Forest Heath	1,508	1,568	1,650	1,674	1,614	1,661	1,656	1,674	+ 13
St Edmundsbury	1,671	1,737	1,810	1,871	1,816	1,821	1,845	1,904	+ 83
Sub-region	1,751	1,823	1,902	1,945	1,909	1,943	1,958	2,017	+ 74
East of England	1,958	2,039	2,134	2,159	2,117	2,137	2,153	2,209	+ 72
England	1,945	2,055	2,146	2,158	2,124	2,178	2,202	2,262	+ 84

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.

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 January 2011 to December 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 since March 2011 and the change over the past 12 months.

Comment

Map 3 shows homes taking longest times to sell in Forest Heath, with homes in Cambridge selling the quickest. The range of values goes from 8.2 to 11.4 weeks.

Graph 24 helps us compare sub-regional, regional and national trends. The sub-region sees quicker selling times than the region, and both are quicker than the national trend.

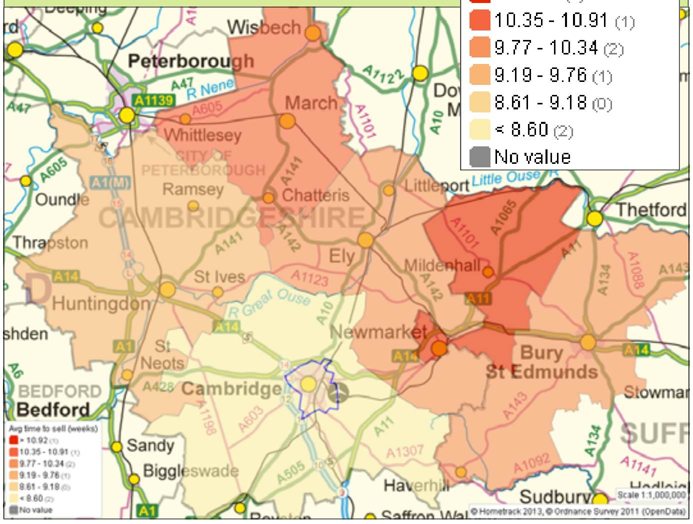
Graph 25 shows the variation between districts, and over time. Huntingdonshire's time to sell has quickened, East Cambridgeshire, St Edmundsbury and Forest Heath sales have slowed while South Cambridgeshire and Cambridge remain quickest as at December 2012.

Table 7 shows that the average time to sell has fallen in four of our seven districts, when comparing December 2011 to December 2012. The remaining three districts saw an increase in the time taken to sell over the period.

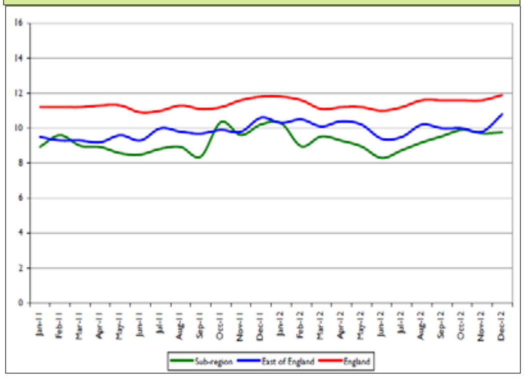
The average time to sell across the whole sub-region dropped over the past year by 0.5 weeks compared to an increase of 0.2 weeks for the East of England and 0.1 weeks for England.

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

Map 3: **Time properties take to sell**, by district



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



Graph 25: **Time taken to sell**, by district

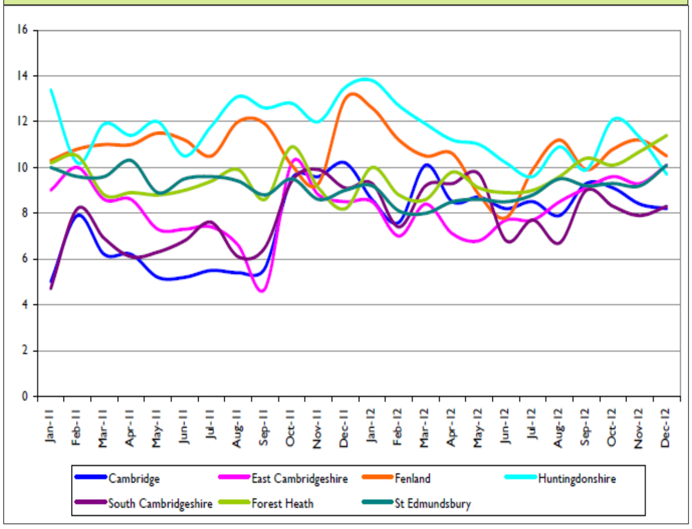


Table 7: **Average time taken to sell** (in weeks)

	Mar-11	Jun-11	Sep-11	Dec-11	Mar-12	Jun-12	Sep-12	Dec-12	Change Dec 11 to Dec 12
Cambridge	6.2	5.2	5.6	10.2	10.1	8.2	9.3	8.2	- 2.0
East Cambridgeshire	8.6	7.3	4.7	8.5	8.4	7.7	9.1	10.1	+ 1.6
Fenland	11	11.2	11.9	13	10.5	7.8	9.9	10.5	- 2.5
Huntingdonshire	11.9	10.5	12.6	13.5	11.9	10.2	9.9	9.7	- 3.8
South Cambridgeshire	6.9	6.8	6.5	9.1	9.2	6.8	9	8.3	- 0.8
Forest Heath	8.8	9	8.6	8.2	8.6	8.9	10.4	11.4	+ 3.2
St Edmundsbury	9.6	9.5	8.8	9	8	8.5	9.2	10.1	+ 1.1
Sub-region	9.0	8.5	8.4	10.2	9.5	8.3	9.5	9.8	- 0.5
East of England	9.3	9.3	9.7	10.6	10.1	9.4	10	10.8	+ 0.2
England	11.2	10.9	11.1	11.8	11.1	11	11.6	11.9	+ 0.1

Number of viewings per sale

Map 4 shows the average number of viewings between a property in the district going on the market and going "under offer", as at December 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 March 2011 and December 2012. Graph 27 shows the same for England, the East of England and our sub-region. Table 8 shows the average number of viewings per sale between March 2011 and December 2012, along with the change from December 2011 to December 2012.

Comment

To December 2012, St Edmundsbury saw the highest number of viewings per sale at 15.7, followed by Forest Heath at 13.3. This can be due to "speculative" viewings in some cases. South Cambridgeshire saw the lowest average number of views per sale at 8.6.

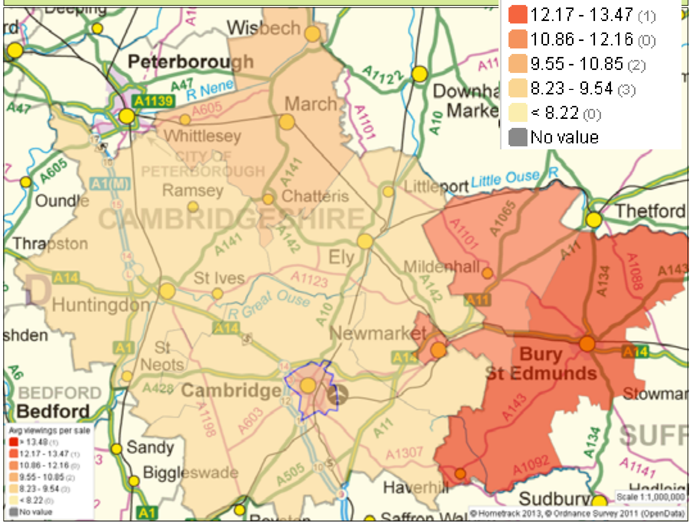
Over time, the pattern is erratic for each district, however four out of seven districts saw a fall in average views per sale over the past 12 months.

At December 2012 an average of 10.8 viewings were needed per sale across the housing sub-region, down from 11.5 in September 2012. This is slightly higher than the East of England average of 10.6 views per sale and than England at 10.1.

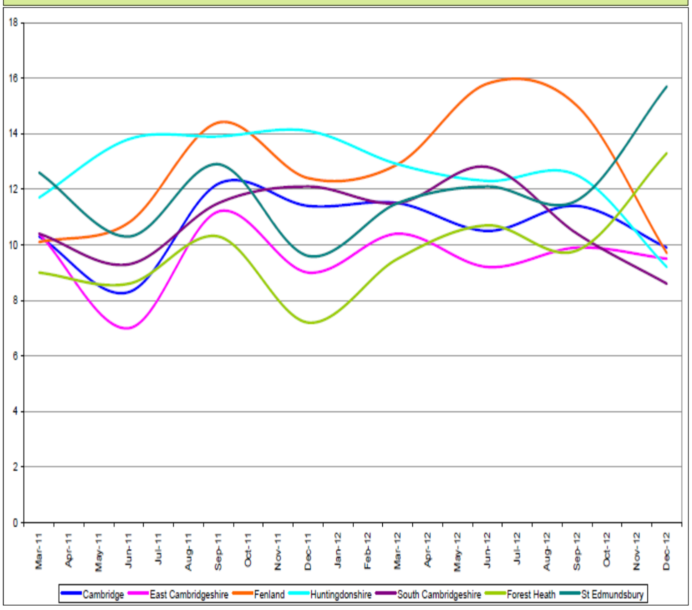
Over the past 12 months, the average views per sale held steady across the sub-region while the average fell by 0.7 for the region and 0.3 for England.

Source: Hometrack's monthly survey of estate agents, December 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**, England, East of England and housing sub-region

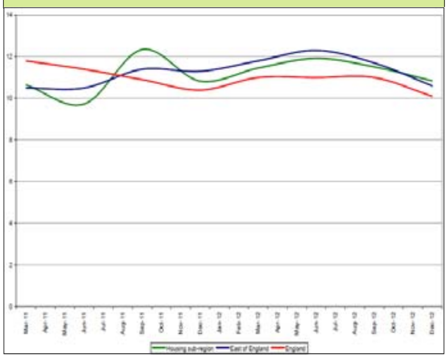


Table 8: **Average number of viewings per sale**

	Mar-11	Jun-11	Sep-11	Dec-11	Mar-12	Jun-12	Sep-12	Dec-12	Change Dec 11 to Dec 12
Cambridge	10.3	8.3	12.2	11.4	11.5	10.5	11.4	9.9	- 1.5
East Cambridgeshire	10.4	7	11.2	9.0	10.4	9.2	9.9	9.5	+ 0.5
Fenland	10.1	10.8	14.4	12.4	12.9	15.8	15	9.7	- 2.7
Huntingdonshire	11.7	13.8	13.9	14.1	12.9	12.3	12.5	9.2	- 4.9
South Cambridgeshire	10.4	9.3	11.5	12.1	11.5	12.8	10.4	8.6	- 3.5
Forest Heath	9.0	8.6	10.3	7.2	9.5	10.7	9.8	13.3	+ 6.1
St Edmundsbury	12.6	10.3	12.9	9.6	11.5	12.1	11.6	15.7	+ 6.1
Sub-region	10.6	9.7	12.3	10.8	11.5	11.9	11.5	10.8	0.0
East of England	10.5	10.5	11.4	11.3	11.8	12.3	11.7	10.6	- 0.7
England	11.8	11.4	10.9	10.4	11.0	11.0	11.0	10.1	- 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.

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 might be achieved.

Graph 28 shows the percentage for each district, between January 2011 and December 2012. Graph 29 shows the trend for England, the East of England and our sub-region.

Table 9 shows the average percentage achieved at three monthly intervals from March 2011 to December 2012, and the change between December 2011 and December 2012.

Comment

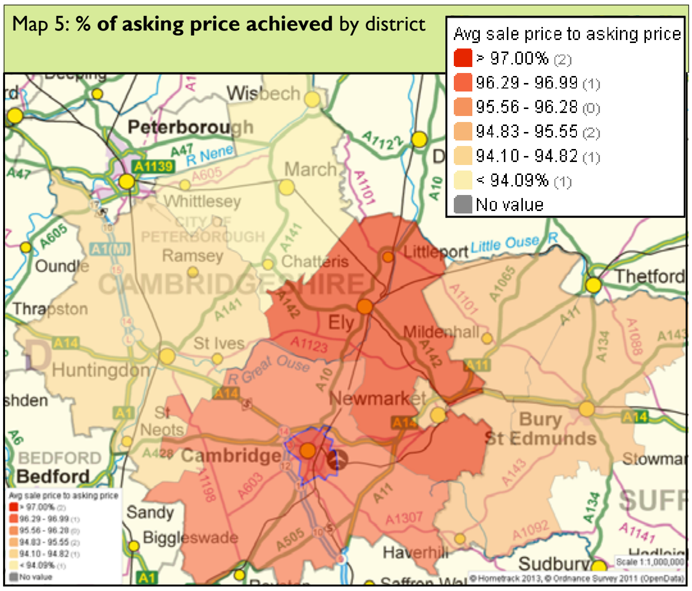
In December 2012 the highest proportion of asking prices achieved were seen in Cambridge and East Cambridgeshire, both reaching 97.3%. The district showing the lowest proportion achieved was Fenland at 93.5%.

Graph 29 shows our sub-region consistently reaching a higher average percentage than the region and the country, with the gap widening to December 2012.

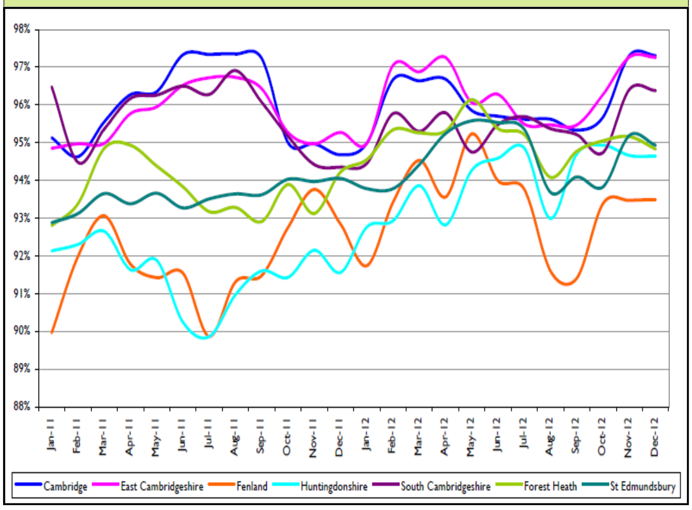
Table 9 shows that over the past year, all seven districts increased the % asking price achieved between December 2011 and December 2012. The biggest increase was in Huntingdonshire at +3.1%. The level of change over the year varied across the sub-region, the average increasing by 1.7% across the seven districts. The East of England saw an increase of 0.8% and England saw and increase of 0.7%

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

Map 5: **% of asking price achieved** by district



Graph 28: % **asking price achieved** by district



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

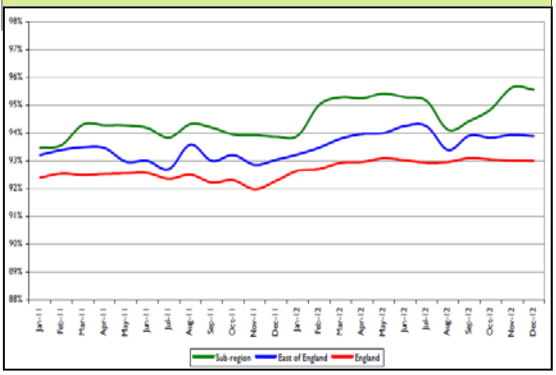


Table 9: **Percentage of asking price achieved at sale** (rounded to 1 decimal place)

	Mar-11	Jun-11	Sep-11	Dec-11	Mar-12	Jun-12	Sep-12	Dec-12	Change Dec 11 to Dec 12
Cambridge	95.6%	97.3%	97.2%	94.7%	96.6%	95.7%	95.3%	97.3%	+ 2.6%
East Cambridgeshire	95.0%	96.5%	96.4%	95.3%	96.9%	96.3%	95.5%	97.3%	+ 2.0%
Fenland	93.1%	91.5%	91.5%	92.8%	94.5%	94.0%	91.4%	93.5%	+ 0.6%
Huntingdonshire	92.7%	90.2%	91.6%	91.6%	93.9%	94.6%	94.7%	94.6%	+ 3.1%
South Cambridgeshire	95.4%	96.5%	96.1%	94.4%	95.3%	95.5%	95.2%	96.4%	+ 2.0%
Forest Heath	94.9%	93.8%	92.9%	94.2%	95.3%	95.4%	94.8%	94.8%	+ 0.6%
St Edmundsbury	93.7%	93.3%	93.6%	94.1%	94.4%	95.5%	94.1%	94.9%	+ 0.9%
Sub-region	94.3%	94.2%	94.2%	93.9%	95.3%	95.3%	94.4%	95.5%	+ 1.7%
East of England	93.5%	93.0%	93.0%	93.0%	93.8%	94.3%	93.9%	93.9%	+ 0.8%
England	92.5%	92.6%	92.2%	92.3%	92.9%	93.0%	93.1%	93.0%	+ 0.7%

Private renting: Census results

Map 6 sets out the percentage of homes rented privately as reported through the 2011 Census. The previous Bulletin showed the 2001 Census results, however the two maps look identical despite changes to the base numbers, so only one is presented on this page. Tables 10 to 13 set out the numbers and percentages for 2001 and 2011 in more detail. This divides the private renting into sub-groups. The number of households in total (all tenures) is provided in the right hand column to show the change in private renting.

Comment

All districts show an increase in the number and proportion of households renting privately when comparing 2001 and 2011 Census results. The total rose from 37,824 in 2001 to 57,081 in 2011. Cambridge and Forest Heath continue to see the highest proportion of households renting privately, due to student accommodation in Cambridge and the USAF presence in Forest Heath. The main changes have been a rise in private renting from a landlord or letting agency climbing from 70% to 83% of renters; and a drop from 21% to 9% living rent free, with smaller changes in the other two sub-groups.

Sources: Census 2001 and 2011 via Hometrack

Map 6: % **homes rented from private landlord or agent** Census 2011

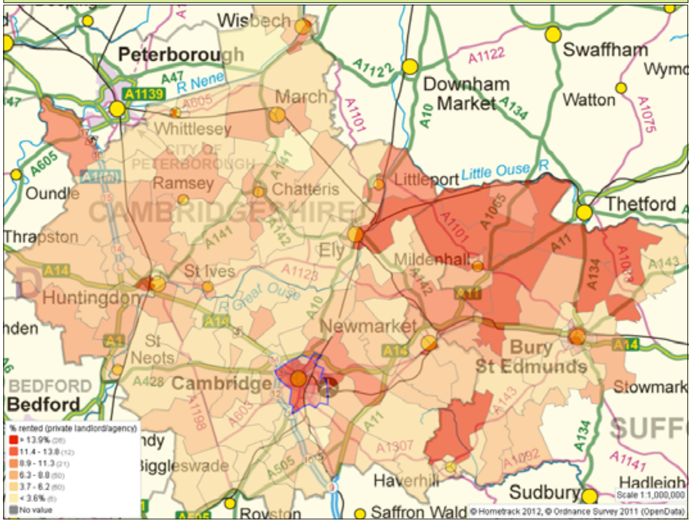


Table 10: **Number of homes privately rented** (Census 2001)	Private rented: landlord or letting agency	Private rented: employer	Private rented: friend or relative	Living rent free	Households of all tenures
Cambridge	7,291	299	298	1,004	42,719
East Cambs	2,368	72	168	1,111	29,742
Fenland	2,636	57	264	891	35,191
Huntingdonshire	4,751	386	387	1,051	63,147
South Cambs	3,348	348	253	1,154	52,132
Forest Heath	3,009	269	161	1,724	22,971
St Edmundsbury	3,035	264	219	1,006	40,544
Sub-region total	26,438	1,695	1,750	7,941	

Table 12: **Number of homes privately rented** (Census 2011)	Private rented: landlord or letting agency	Private rented: employer	Private rented: friend or relative	Living rent free	Households of all tenures
Cambridge	11,170	281	394	736	46,714
East Cambs	4,144	100	273	869	34,614
Fenland	5,802	55	414	584	40,620
Huntingdonshire	8,636	311	593	718	69,333
South Cambs	6,213	362	350	853	59,960
Forest Heath	5,532	268	246	914	25,376
St Edmundsbury	5,892	315	375	681	45,802
Sub-region total	47,389	1,692	2,645	5,355	

Table 11: % **homes privately rented** (Census 2001)	% private rented: landlord or letting agency	% private rented: employer	% private rented: friend or relative	% living rent free	% households in private rented
Cambridge	17.1%	0.7%	0.7%	2.4%	21%
East Cambs	8.0%	0.2%	0.6%	3.7%	13%
Fenland	7.5%	0.2%	0.8%	2.5%	11%
Huntingdonshire	7.5%	0.6%	0.6%	1.7%	10%
South Cambs	6.4%	0.7%	0.5%	2.2%	10%
Forest Heath	13.1%	1.2%	0.7%	7.5%	22%
St Edmundsbury	7.5%	0.7%	0.5%	2.5%	11%
% of sub-region total	70%	4%	5%	21%	

Table 13: % **homes privately rented** (Census 2011)	% private rented: landlord or letting agency	% private rented: employer	% private rented: friend or relative	% living rent free	% households in private rented
Cambridge	23.9%	0.6%	0.8%	1.6%	27%
East Cambs	12.0%	0.3%	0.8%	2.5%	16%
Fenland	14.3%	0.1%	1.0%	1.4%	17%
Huntingdonshire	12.5%	0.5%	0.9%	1.0%	15%
South Cambs	10.4%	0.6%	0.6%	1.4%	13%
Forest Heath	21.8%	1.1%	1.0%	3.6%	27%
St Edmundsbury	12.9%	0.7%	0.8%	1.5%	16%
% of sub-region total	83%	3%	5%	9%	

Private rents

Maps 8, 9 and 10 show Hometrack's median private rents for 1, 2 and 3 beds at ward level. Table 14 presents district-wide median weekly private rents at December 2012.

Map 11 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. It is 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. Table 15 shows local housing allowances (LHAs) for each market area, at Nov12. All rents are weekly, and have been rounded.

Comment

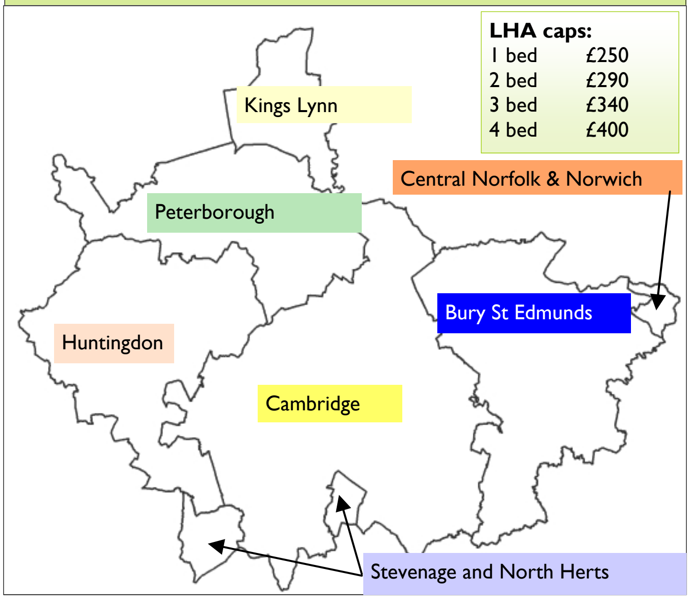
The average rent maps show rental "hotspots" across our sub-region.

In December 2012 weekly private rents were added for East of England and England, shown at the bottom of Table 14.

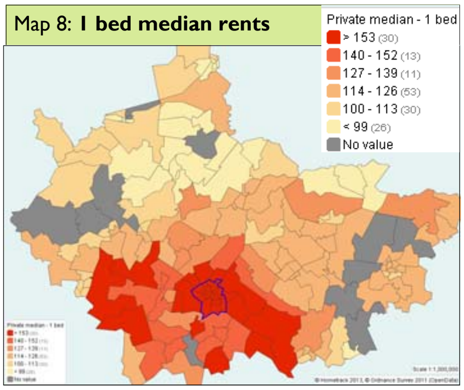
Source: Hometrack weekly median rent for advertised properties in the local area, Nov11-Dec12

Valuation Office Agency at www.voa.gov.uk

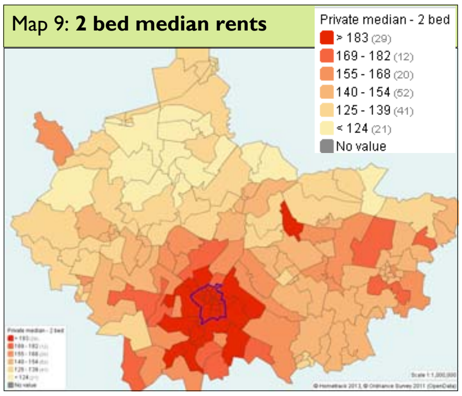
Map 11: **BRMAs covering the housing sub-region**



Map 8: **1 bed median rents**



Map 9: **2 bed median rents**



Map 10: **3 bed median rents**

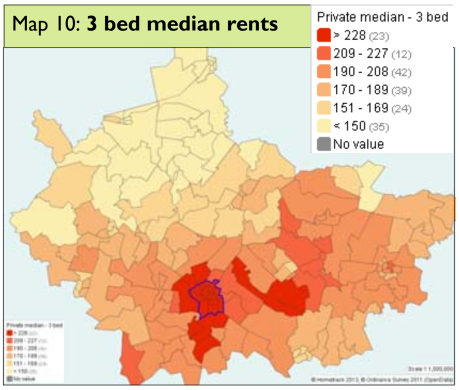


Table 14: **Weekly median private rents**

	Mar 12	June 12	Sept 12	Dec 12
Cambridge				
1 bed	173	173	173	173
2 bed	219	219	219	219
3 bed	253	253	253	265
East Cambridgeshire				
1 bed	115	115	120	121
2 bed	138	138	143	144
3 bed	173	173	173	173
Fenland				
1 bed	94	96	95	98
2 bed	121	121	121	121
3 bed	144	144	144	144
Huntingdonshire				
1 bed	107	107	107	107
2 bed	137	137	137	137
3 bed	161	161	161	161
South Cambridgeshire				
1 bed	146	148	150	150
2 bed	173	173	173	173
3 bed	206	206	206	206
Forest Heath				
1 bed	110	114	114	114
2 bed	138	143	143	144
3 bed	198	198	198	198
St Edmundsbury				
1 bed	121	121	121	126
2 bed	144	144	150	155
3 bed	183	183	183	184

@ Dec-12	East of England	England
1 bed	126	150
2 bed	155	161
3 bed	184	178

Table 15: **Weekly LHA rates** at Nov 2012

Cambridge	
Shared accommodation	£75
1 bed	£120
2 bed	£135
3 bed	£157
4 bed	£207
Bury St Edmunds	
Shared accommodation	£69
1 bed	£98
2 bed	£121
3 bed	£144
4 bed	£219
Central Norfolk & Norwich	
Shared accommodation	£58
1 bed	£92
2 bed	£115
3 bed	£133
4 bed	£196
Peterborough	
Shared accommodation	£57
1 bed	£91
2 bed	£113
3 bed	£127
4 bed	£162
Kings Lynn	
Shared accommodation	£50
1 bed	£90
2 bed	£110
3 bed	£127
4 bed	£162
Huntingdon	
Shared accommodation	£63
1 bed	£104
2 bed	£126
3 bed	£150
4 bed	£208
Stevenage & North Herts	
Shared accommodation	£73
1 bed	£121
2 bed	£150
3 bed	£179
4 bed	£230

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 ratios across the sub-region over time.

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, based on data from January 2012 to December 2012. Table 16 shows lower quartile income to lower quartile house price ratios from December 2010 to December 2012.

Map 13 shows affordability using the average ratio of house prices to income, based on data from January 2012 to December 2012. Table 17 shows mean ratios for our seven districts between December 2010 and December 2012. These are calculated using data for the previous twelve months, so for example the March 2011 column relies on data gathered between April 2010 and March 2011.

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 December 2012, this masks a wide variety of ratios for each district: from 9.0 in Cambridge down to 4.7 in Fenland.

Table 16 shows that lower quartile house prices represent a high proportion of lower quartile incomes. In Cambridge a lower quartile home took up an average 13.9 times a lower quartile income. Even the most affordable ratio, found in Huntingdonshire, was 8.1 in December 2012.

Across the East of England, the lower quartile ratio remained at 9.7 and the mean ratio was 6.6. These regional ratios have not changed from July 2012 to December 2012.

Table 16: **Lower quartile price : income** (rounded)

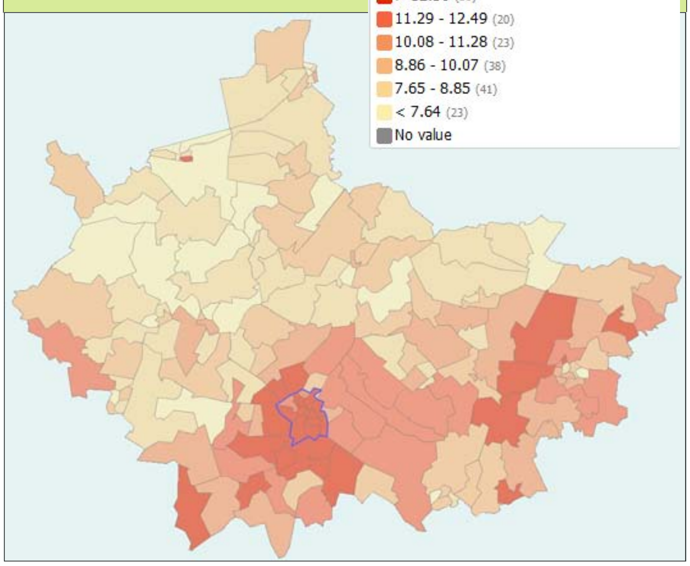
	Dec-10	Mar-11	Jul-11	Sept-11	Dec-11	Mar-12	Jun-12	Sep-12	Dec-12
Cambridge	9.6	9.6	12.0	11.9	12.1	12.3	13.7	14.0	13.9
East Cambridgeshire	6.7	6.6	8.7	8.6	8.6	8.6	8.8	9.0	9.0
Fenland	5.7	5.7	6.1	6.1	6.2	6.3	8.3	8.3	8.3
Huntingdonshire	6.0	6.0	6.4	6.4	6.2	6.3	8.1	8.1	8.1
South Cambridgeshire	7.5	7.5	8.4	8.4	8.7	8.7	10.3	10.5	10.6
Forest Heath	6.1	6.1	7.1	7.1	7.0	7.1	8.8	8.7	8.9
St Edmundsbury	6.7	6.8	8.4	8.4	8.3	8.2	9.6	9.6	9.6

Table 17: **Mean house price : income** (rounded)

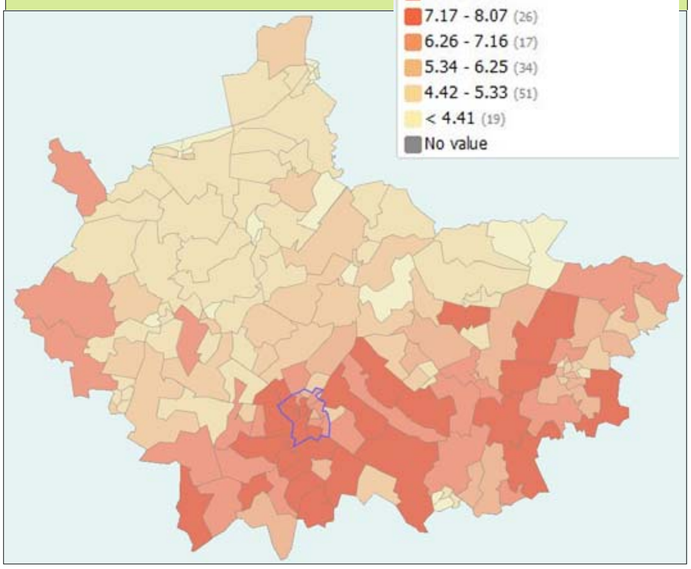
	Dec-10	Mar-11	Jul-11	Sept-11	Dec-11	Mar-12	Jun-12	Sep-12	Dec-12
Cambridge	9.2	9.2	9.1	9.1	9.2	9.3	8.8	9.0	9.0
East Cambridgeshire	6.1	6.0	5.7	5.6	5.6	5.7	5.6	5.7	5.6
Fenland	4.9	4.9	4.7	4.7	4.7	4.7	4.7	4.7	4.7
Huntingdonshire	5.5	5.5	5.2	5.2	5.1	5.0	5.2	5.2	5.2
South Cambridgeshire	7.1	7.2	6.8	6.8	7.0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

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

Map 12: **Lower quartile house price to income ratio**



Map 13: **Mean house price to income ratio**



Affordability: comparing tenures

Table 18 compares the weekly cost of property by size across different tenures.

Most of the data in Table 18 is gathered over a twelve month period. In this update the period covers January 2011 to December 2012.

The exceptions are local authority and housing association rents, as noted under "sources" below.

Values may not always be 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.

Local authority homes are only available in Cambridge and South Cambridgeshire, in other districts these homes have been transferred to housing associations.

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 18, for each bedroom size the tenure with the highest weekly cost is highlighted in pink and the lowest in lilac. This highlights:

- Forest Heath sees unusually high median private rents most likely due to the effect of the USAF locally.
- Housing association and local authority rents often provide the lowest weekly cost.
- 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. The lilac and pink shading shows this is not always the pattern for individual districts in our sub-region.

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.

Source:

Latest data released December 2012. Individual sources as follows:

Local authority rent TSA CORE, April 2009 to March 2010.

Housing Association rent: HCA RSR data, Jan 2011 to Dec 2011.

Intermediate Rent: 80% of the median rent, Jan 2012 to Dec 2012.

Private rent; Weekly cost of median rent for advertised properties in the local area, Jan 2012 to Dec 2012.

Buying: Hometrack, Jan 2012 to Dec 2012.

HomeBuy: The weekly cost of buying a 40% share through HomeBuy derived from median house prices from Hometrack. Excludes ground rent/service charge, Jan 2012 to Dec 2012.

New build from Hometrack where the property was sold or valued in the same year it was built, Jan 2012 to Dec 2012.

Table 18: **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	165	205	140	190	218
2 bed	73	89	175	219	200	239	162	376	385
3 bed	87	100	212	265	272	322	218	325	325
East Cambridgeshire									
1 bed	-	75	97	121	92	100	68	-	-
2 bed	-	89	115	144	115	133	91	146	146
3 bed	-	100	138	173	177	207	140	191	201
Fenland									
1 bed	-	66	78	98	56	60	40	-	-
2 bed	-	73	97	121	75	86	58	-	-
3 bed	-	79	115	144	136	149	105	166	172
Huntingdonshire									
1 bed	-	67	86	107	86	103	71	114	128
2 bed	-	78	110	137	121	137	93	136	138
3 bed	-	86	129	161	167	192	132	212	217
South Cambridgeshire									
1 bed	66	74	120	150	132	155	110	188	193
2 bed	76	89	138	173	149	167	116	170	195
3 bed	82	100	165	206	230	270	181	236	253
Forest Heath									
1 bed	-	64	91	114	98	109	74	-	-
2 bed	-	75	115	144	109	132	87	121	121
3 bed	-	83	158	198	161	189	131	195	213
St Edmundsbury									
1 bed	-	63	97	121	98	118	84	132	164
2 bed	-	74	120	150	129	138	93	144	144
3 bed	-	82	146	183	172	203	138	221	227
East of England									
1 bed	60	67	101	126	103	132	89	126	138
2 bed	70	78	124	155	132	167	113	153	192
3 bed	80	87	147	184	180	226	153	195	229
England									
1 bed	52	60	120	150	124	172	117	145	205
2 bed	67	70	129	161	154	218	148	160	232
3 bed	73	76	142	178	153	207	140	172	210

Plan for future Bulletins

Data relates to	Hometrack release	Bulletin edition & planned date
End Mar 2013	May 2013	Edition 17 June 2013
End Jun 2013	Aug 2013	Edition 18 Sept 2013
End Sep 2013	Nov 2013	Edition 19 Dec 2013
End Dec 2013	Feb 2014	Edition 20 March 2014

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 14 shows the East of England, shaded in orange with a blue outline. Map 15 shows the seven districts in our housing sub-region:

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

Map 16 gives further detail. Graphs in this edition of the Bulletin adopts a uniform colour scheme, see "Key".

About Edition 16

This is the 16th 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

Cambridgeshire Insight
Informing Cambridgeshire

Where can I find Bulletins?

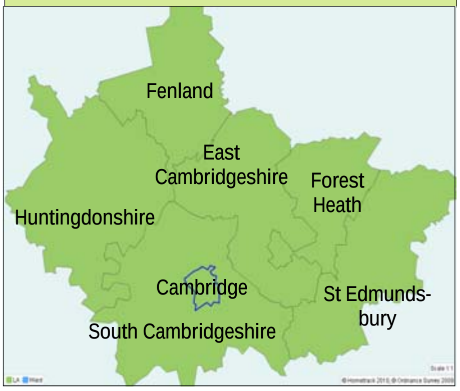
All Housing Market Bulletins can now be found at www.cambridgeshireinsight.org.uk/Housingmarketbulletin

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 14: **The East of England**

Map 15: **The districts in our sub-region**



Map 16: **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!