

# The Chartered Surveyors Monthly Survey Has Reported An Increase In New Home Buyer Enquiries For 6 Months In A Row



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Author: **Direct Traffic Media**

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London and Country Mortgages own experience is similar. Applications from [first time buyers](#) and next time movers more than doubled between January and April 2009.

At last we seem to have some sustained improvement in the housing market. The chartered surveyors monthly survey has reported an increase in new buyer enquiries for 6 months in a row and this is now feeding into actual sales. This has resulted in a decrease in the time to sell a property.

Another positive indicator is the Nationwide Consumer Confidence Index. In April 2009 this saw the largest rise for the last 2 years. In addition, the extension of the increased stamp duty threshold to £175,000 until the end of 2009 announced in the budget gives more time for would be purchasers below this threshold to complete on their property transaction.

From a product point of view, borrowers can lock in to extremely competitive [fixed rate deals](#) and encouragingly for those with smaller deposits competitive rates are once more available. Major lenders including Abbey and Woolwich have recently increased the LTV (loan to value) on some of their better deals.

Whilst we are far from out of the woods, there are signs at least that potential buyers are coming back into the market. Those that do will be able to take advantage of the low interest rates currently on offer.

Potential borrowers wanting to see how much they may be able to borrow can use L&C's [FREE mortgage calculator](#). For more information and no-fee advice, borrowers can call free on 0800 373300 or [request a call back](#).

Notes to Editor:  
London & Country (L&C) is the UK's leading no-fee mortgage broker. Based in Bath, it provides whole of market advice via telephone and post to clients nationwide. As well as residential mortgages, it also specialises in the Buy-to-Let and adverse-credit sectors.

L&C is a Climate Neutral company and for the last seven years has invested in climate friendly projects and tree-planting to help offset its emissions and those of its customers.

**L&C has won numerous awards including:**

- Best Mortgage IFA/Adviser of the Year – Money Marketing, 2004, 2005, 2006 and 2008
- Best Technology Adviser – Money Marketing 2007
- Best Mortgage Broker outside London – Mortgage Strategy, 2004 and 2005
- Best National Broker – Mortgage Introducer 2005, 2006 and 2007
- Best Overall Broker – Mortgage Introducer 2005
- Overall broker of the year – Pink Home Loans, 2006 and 2007
- Top 100 company in the Sunday Times Fast Track 100 for 2004 and 2005
- Business of the Year – The Bath Business Awards 2005
- Growth Strategy of the Year – National Business Awards (Wales and West) 2008
- Business Leader (Broker) – British Mortgage Awards - 2008
- Online Mortgage IFA of the Year – Financial Adviser - 2008

**Press Contacts:**

Richard Morea, Technical Manager  
Office: 01225 341312  
Mobile: 07970 885168

David Hollingworth, Head of Communications  
Office: 01225 341211  
Mobile: 07710 634044

[www.lcplc.co.uk](http://www.lcplc.co.uk)