

LONDON VIEW

NORTH, CITY & EAST LONDON



HOUSE
& GARDEN

TATLER

VOGUE

GQ

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Welcome

Surges in demand and supply lead to a record-breaking summer.

Within the last seven years, the Knight Frank lettings business has almost doubled in size. This has included expanding into new areas as well as opening offices within four of London's prime new residential developments. The network of 32 lettings offices is backed up by numerous support departments across our global network.

As a result of some market uncertainty created by 15 tax changes as well as the Brexit vote, our current outlook for the lettings market is a positive one. Following an initial spike in instructions immediately after the referendum, we have seen continued strong activity as rental values have adjusted accordingly.

One of the most encouraging aspects has been the number of new prospective tenants and viewings, which rose 5.5% and 21.7% respectively in the three months to August this year compared to 2015. As a result, the London offices have agreed a record number of tenancies for July, August and September and are on track for a strong year.

With this in mind, we have expanded by opening in Victoria & Westminster and Battersea & Nine Elms whilst continuing to work hard on new initiatives such as capturing a large network of international students who rent between £350 per week and £1,500 per week.

Although it might be some time before we see a significant improvement in rental value growth and yields, the current level of activity and number of tenancies being agreed are a great cause for optimism that we see lasting for the foreseeable future.

The London sales market has had to come to terms with some considerable headwinds during the course of 2016.

Having said that there are now signs that the demand for London property is on the rise and we have received 25% more enquiries this year than in the same period last year. In the period since Brexit we have received 33% more offers than we did in the same period in 2015.

The recent fluctuations in the value of sterling against the US dollar has reignited interest from the Middle East and from Americans who have not been that active in the London market for a number of years.

We are fortunate that our network, recently expanded to 30 with the opening of our Victoria & Westminster office, puts us in a position where we can capture early new entrants to the market. This is particularly the case at the upper end of the market where in the year to September 2016 Knight Frank were the agents for 48% of properties sold at £8,000,000 and above (source: Lonres.com), with our nearest competitor having a market share of 24%.

Looking ahead, whilst the market will still remain challenging, we are encouraged by the number of new buyers on our books and we are confident that sales can and will be negotiated if a sensible approach to pricing is adopted.



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Prime Performance

Despite the Brexit headlines, there are bigger forces at play in the London property market.



TOM BILL
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While the UK's vote in favour of Brexit triggered some short-term uncertainty in the prime London property market, it is important not to overstate its impact. Price growth had been slowing for two years in prime central London, an area broadly confined to zone 1 on the London tube map.

It is a similar story in prime markets between zones 2 to 6, with weaker growth in areas like Barnes, Hampstead and Canary Wharf. More affordable boroughs, such as Waltham Forest and Lewisham, have fared better and continue to post stronger growth.

Why the slowdown? Well, despite the headlines focussing on the impact of Brexit, a much wider range of issues has impacted performance. The slowdown in central London followed a period of strong growth as the market cemented its reputation as a safe-haven following the financial crisis.

Robust growth led to robust headlines and the London property market became more interesting to politicians in need of additional tax revenue. Ensuing stamp duty rises acted as a further brake on the market, leading to a stand-off between sellers, who were reluctant to cut asking prices, and buyers, who faced increased purchase costs.

Ironically, the surprise of the EU referendum result has led to more realistic pricing. While the market remains weaker than 12 months ago, most sales are continuing, provided asking prices have adjusted to the more subdued market conditions.

What has also become clear since June is that demand to be in London remains very strong. Weak Sterling is an added incentive for some buyers. As an EU deal takes shape, the UK's absence from the bloc is unlikely to deter many from living in one of the most significant cities on the planet. In this current market, the prosaic truth is that buyers are primarily seeking good value.

Furthermore, we are not building enough homes in Greater London. This structural undersupply partly explains the relative robustness of prices in London following the economic and political fallout from the referendum.

From an investor's perspective, it should also be remembered that there are few satisfactory answers to the question "where else do I put my money?" The bond market? If your yield is not negative it will probably be as low as it has been in several centuries. Hedge funds? Even the smartest investors in the room are struggling to second-guess central bankers and the main indices don't make good reading. Stock markets have been pumped up by QE money and were due a correction this summer.

Securing a double-digit return on a London property investment is not as straightforward as it once was. But if your homework goes beyond the latest newspaper headlines, buying bricks and mortar in London remains a sound decision, Brexit or no Brexit.

North *London*

Where North West London stands out from other areas of the city is in the quantity of freehold houses – versus flats - that are available. It means that the area is dominated by owner-occupiers rather than second home buyers or investors.



Canals, Little Venice



JAMES SIMPSON
Regional Partner, North London
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Generally most areas in London experience high peaks and troughs as a result of disruptive market forces but our market is more stable, with gentle ups and downs. The increased stamp duty rates are also making people consider staying in their homes longer as it is now harder to find the funds to upsize. Brexit has created some positive consumer sentiment for international buyers due to the weak sterling. This is a highly cosmopolitan area and overseas buyers are taking full advantage – in particular, Middle Eastern buyers, who like the appeal of leafy avenues and Georgian lanes of Hampstead or the many restaurants, cafes and amazing views from Primrose Hill Park. They also like large lateral homes with space for staff and a lift and we have many homes that meet their requirements.

St John's Wood in particular has a significant multicultural contingent and recently we have seen a rise in American buyers who are looking to move to North London. One buyer has bought ahead of the curve, predicting a surge in demand for places at the American school in St John's Wood. We are still seeing French families move into the area too, deciding that the uncertainty over Brexit is offset by problems they are experiencing at home.

The excellent choice of primary and secondary schools are one of the key drivers for buyers in the area. So, too, is the sense of being in an English village with one main high street and leafy residential streets of beautiful, colourful houses. From Hampstead, Belsize Park or St John's Wood, you get a sense of countryside living, yet you are 1.5 miles from the centre of London, with easy access to the motorways for weekend escapes in the Cotswolds or Oxford, and with Heathrow Express on the doorstep.

Buyers that look to North West London like the local village feel – the knowledge that they can eat out at a local restaurant and see the same people who have been going there for 20 years. The community aspect and large open park areas make it appealing for young families raising children.

New-build developments are scarce locally – St Edmunds Terrace in Primrose Hill is a rare exception in recent years – which adds to the sense of stability. There is no fad of wanting to be in the latest block or of new developments falsely inflating prices.

City & East *London*

Where the City and East London differs from other areas of the capital, is in the vast amount of new-build stock that is available.

A decade ago, King's Cross attracted very little international investment. Now the area's extremely well thought out and well-executed regeneration is drawing buyers from everywhere to iconic developments such as The Gasholders and Tapestry apartments. The international train station at their doorstep is also a major draw, providing direct and easy access to Europe.

Similarly, Aldgate on the City fringe was always considered a no man's land, but Berkeley's emergence can signal the potential of an area and their Goodmans Fields scheme is the kind of all-encompassing development - with facilities such as a gym and concierge - that buyers who work in the City want. The location is advantageous; next to Shoreditch, but lower prices per square foot.

The regeneration of City Road is a continuation, attracting City investment to an area that was overlooked until relatively recently. City Road's development also gives a new-build edge to Islington, a very established market that offers easy access to the City and attractive period housing stock in leafy surroundings.

The need to be near work continues to fuel the Canary Wharf market, which is seeing its second phase of regeneration. New banks are moving in to new towers – and that has always been the nature of Canary Wharf, a transient, high-turnover area that appeals to city professionals who want to be close to the office with easy access to central London.

Canary Wharf is also becoming a destination that a more diverse demographic of people want to live in. The mixed use Wood Wharf development, with its café society appeal, is aiming to attract tech start-up entrepreneurs. The new buildings rival anything put up in London, with residents' facilities that appeal to high-net-worth individuals and overseas buyers who want somewhere for their children to live as students. The rental market is still very strong in Canary Wharf too.

When the Crossrail comes to completion in a few years, it will plug the gap for a high-speed transport link from Canary Wharf to an international airport. You can travel to Europe easily from most City airports, but it has always been a long journey across town if you want to cross the Atlantic. Soon it will be less than 40 minutes from Canary Wharf to Heathrow airport.

Our core market consists of properties costing up to £1 million, so the stamp duty changes have been a



London Tower Bridge

benefit to most buyers – although the additional 3% tax on second homes has made it harder to do a deal with investors, which is being felt more in the new-build market.

Brexit hasn't noticeably slowed down the market in City & East London but vendors must be realistic about not pricing a second hand property at the same level as the new-builds next door. New-builds traditionally carry a premium, and we are back to the days of needing to show buyers 15 or 20 properties before they make a decision.

Overall, the market is robust and caters to everyone from those looking for £300,000 studio flats to buyers who want multi-million pound Islington town houses.

ANDREW GROOCCOCK
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Phoenix Wharf

LIMEHOUSE, E14



3

GUIDE PRICE: £2,999,995
Knight Frank Canary Wharf +44 20 8022 6076

EPC: C



Chester Terrace

REGENTS PARK, NW1



5

GUIDE PRICE: £11,250,000
Knight Frank St John's Wood +44 20 3463 0233

EPC: E



Park Street

LONDON, SE1



3/4

GUIDE PRICE: £3,500,000
Knight Frank Tower Bridge +44 20 3463 0053

EPC: E



Tapestry

KING'S CROSS, N1C



3

GUIDE PRICE: £2,350,000
Knight Frank King's Cross +44 20 8033 9674

EPC: N/A



Ingram Avenue

HAMPSTEAD GARDEN SUBURB, NW11



6

GUIDE PRICE: £9,995,000
Knight Frank Hampstead +44 20 3463 0127

EPC: E



Waterside Place

PRIMROSE HILL, NW1



4

GUIDE PRICE: £3,850,000
Knight Frank Belsize Park +44 20 8022 4034

EPC: D



Tower Walk

ST. KATHARINE DOCKS, E1W



5

PRICE ON APPLICATION
Knight Frank Wapping +44 20 3463 0226

EPC: D



Stockleigh hall

ST JOHN'S WOOD, NW8



3

GUIDE PRICE: £2,950,000
Knight Frank St John's Wood +44 20 3463 0233

EPC: D



Prince Albert Road

REGENT'S PARK, NW1



5

GUIDE PRICE: £6,250 PER WEEK
 Knight Frank Belsize Park +44 20 8022 1475



Discovery Dock East

CANARY WHARF, E14



3

GUIDE PRICE: £1,100 PER WEEK
 Knight Frank Canary Wharf +44 20 3463 0232



Noel Road

ISLINGTON, N1



3

GUIDE PRICE: £1,200 PER WEEK
 Knight Frank Islington +44 20 3463 0068



Tudor House

TOWER BRIDGE, SE1



2

GUIDE PRICE: £2,200 PER WEEK
 Knight Frank Tower Bridge +44 20 3328 6540



Randolph Road

MAIDA VALE, W9



2

GUIDE PRICE: £1,050 PER WEEK
 Knight Frank St John's Wood +44 20 3463 0228



Telfords Yard

WAPPING, E1W



3

GUIDE PRICE: £1,400 PER WEEK
 Knight Frank Wapping +44 20 3463 0227



Warwick Avenue

LITTLE VENICE, W9



6

GUIDE PRICE: £7,950 PER WEEK
 Knight Frank St John's Wood +44 20 3463 0228



Mill Bank

WESTMINSTER, SW1P



2

GUIDE PRICE: £1,400 PER WEEK
 Knight Frank Riverside +44 20 3589 2724



SOLD

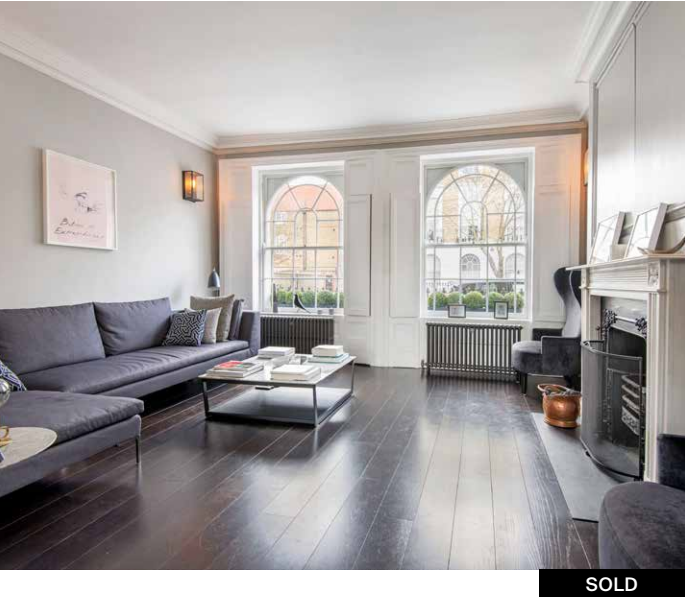
Winnington

HAMPSTEAD GARDEN SUBURB, N2



9

GUIDE PRICE: £32,000,000
Knight Frank Hampstead +44 20 3463 0127



SOLD

Barnsbury

ISLINGTON, N1



4/5

GUIDE PRICE: £2,850,000
Knight Frank Islington +44 20 3463 0067



LET

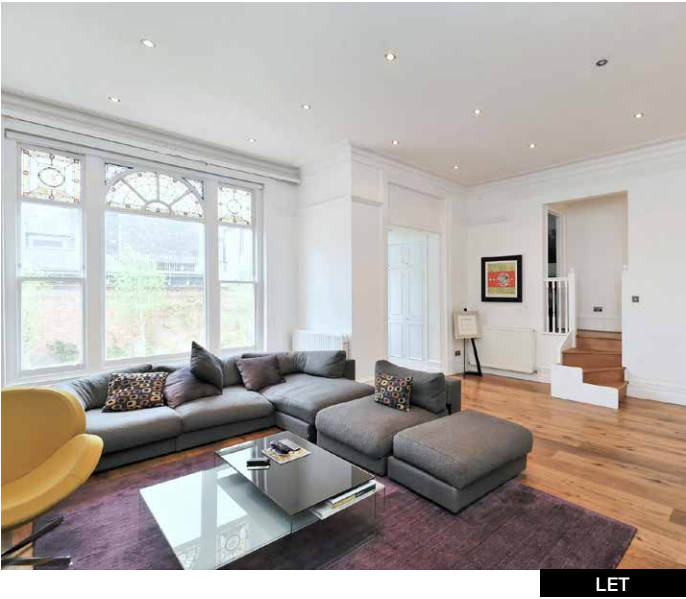
Tudor House

TOWER BRIDGE, SE1



3

GUIDE PRICE: £1,500 PER WEEK
Knight Frank Tower Bridge +44 20 3328 6540



LET

Daleham Gardens

BELSIZE PARK, NW3



3/4

GUIDE PRICE: £1,150 PER WEEK
Knight Frank Belsize Park +44 20 8022 1475



SOLD

St John's Old School

WAPPING, E1W



2

GUIDE PRICE: £2,950,000
Knight Frank Wapping +44 20 3463 0227



SOLD

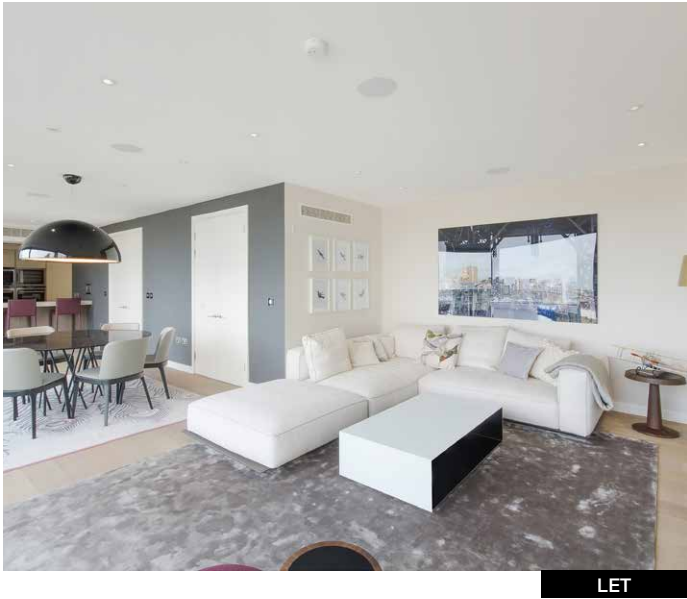
Bell Yard Mews

TOWER BRIDGE, SE1



3

GUIDE PRICE: £2,850,000
Knight Frank Tower Bridge +44 20 3463 0226



LET

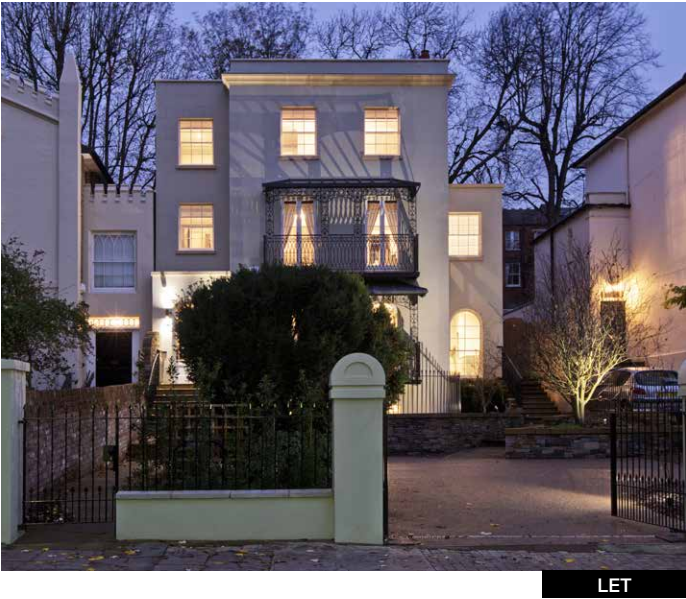
Sterling Mansions

ALDGATE, E1



3

GUIDE PRICE: £1,400 PER WEEK
Knight Frank Aldgate +44 20 8022 4035



LET

Downshire Hill

HAMPSTEAD, NW3



6

GUIDE PRICE: £8,000 PER WEEK
Knight Frank Hampstead +44 20 3463 0225

Home Counties *lettings*

A quick look at the figures confirms that the Home Counties rental market is in robust health.



RUTH BARR
Regional Partner, Lettings - Home Counties
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Thanks partly to a combination of Brexit uncertainty and high stamp duty costs, we have seen a 22% increase in tenant applications this year and a 13% rise in the number of viewings. Even more dramatic, there's been an 81% jump in super-prime rental properties in the wake of a slow-down at this level of the sales market.

There's no question that the new stamp duty levels are persuading even high net worth individuals to consider renting over buying, temporarily at least. Faced with a tax bill of over £1m on a £10m property (more if it's a second home), some are choosing to rent as they search the Home Counties for their perfect home. Against a backdrop of falling sale prices, and with the proceeds of their previous sale safely banked, potential buyers are often happy paying £25,000 to £40,000 a month for an exceptional rental property as they wait out the current economic uncertainty.

Another effect of the drop in sales asking prices is an increase in the supply of rentals – many owners are preferring to hold on to their asset for a year or two rather than sell at under its perceived value. This trend contributed to an increase of 38% in the number of new rental properties coming to the market in the three months to July – a rise in stock levels that has led to a slight fall in rental prices.

At the same time, demand for quality rentals remains high as the Home Counties is ever popular with people drawn to the lifestyle on offer. For some it's an ideal 'staging

post' between leaving London and moving to the country proper. For others it's an opportunity to put down roots somewhere that has plenty of green space, great schools and fast commuting links.

One of the key demographics in this region is the corporate tenant. Despite the uncertainty surrounding Brexit and the UK's place in Europe, it's a segment of the market that is always active.

International corporate tenants, for example, accounted for 47% of all tenancies agreed in Ascot, Cobham and Esther in Q2 2016. Many of them are North American families renting houses at round the £5,000 a month level. The domestic corporate market is also buoyant, and this is partly due to young professionals finding it increasingly difficult to get onto the housing ladder. Typically working for well-known brands on high starting salaries, they are snapping up high quality rentals below £2,000 a month that give them the chance to be close to the countryside but with a fast, direct commute into Central London.

Whatever area of the market you look at – from apartments to family houses to super-prime mansions – the Home Counties has had a strong 2016. The choice of quality property and the lifestyle on offer mean that demand will always be high, and the prevailing market conditions have ensured that the supply is there to meet it.



2



“The Home Counties continue to be seen as an ideal ‘half-way house’ between leaving London and settling deeper into the countryside.”

3



4



- 1. Surrey Hills
- 2. Guildford Cathedral
- 3. Windsor Castle
- 4. Eton College



Mackies Hill

PEASLAKE, GU5



5

GUIDE PRICE: £4,500 PCM
 Knight Frank Guildford Lettings +44 14 8349 1627



Eaton Park

COBHAM, KT11



6

GUIDE PRICE: £13,500 PCM
 Knight Frank Cobham Lettings +44 19 3296 4470



Mill Lane

ASCOT, SL5



6

GUIDE PRICE: £8,950 PCM
 Knight Frank Ascot Lettings +44 13 4452 7552



Ledborough Gate

BEACONSFIELD, HP9



5

GUIDE PRICE: £5,200 PCM
 Knight Frank Beaconsfield Lettings +44 14 9495 8171



Albany Close

ESHER, KT10



5

GUIDE PRICE: £8,500 PCM
 Knight Frank Esher Lettings +44 13 7243 4621



Blakes Lane

HARE HATCH, RG10



7

GUIDE PRICE: £5,000 PCM
 Knight Frank Henley Lettings +44 14 9173 8836



Red Lane

CLAYGATE, KT10



5

GUIDE PRICE: £5,250 PCM
 Knight Frank Esher Lettings +44 13 7223 0460



Harleyford Lane

MARLOW, SL7



5

GUIDE PRICE: £5,750 PCM
 Knight Frank Henley Lettings +44 14 9173 8836



Bolney Road

LOWER SHIPLAKE, RG9 5

GUIDE PRICE: £4,500 PCM
Knight Frank Henley Lettings +44 14 9173 8836



South Hall

GUILDFORD, GU1 6

GUIDE PRICE: £8,750 PCM
Knight Frank Guildford Lettings +44 14 8349 1627



Courtney Place

COBHAM, KT11 5

GUIDE PRICE: £6,250 PCM
Knight Frank Cobham Lettings +44 19 3296 4470



Beeches Park

BEACONSFIELD, HP9 5

GUIDE PRICE: £4,450 PCM
Knight Frank Beaconsfield Lettings +44 14 9495 8171



Pursers Farm Barn

GUILDFORD, GU5 5

GUIDE PRICE: £5,500 PCM
Knight Frank Guildford Lettings +44 14 8349 1627



Cheapside Road

ASCOT, SL5 7

GUIDE PRICE: £10,950 PCM
Knight Frank Ascot Lettings +44 13 4452 7552



Stratton Road

BEACONSFIELD, HP9 5

GUIDE PRICE: £7,500 PCM
Knight Frank Beaconsfield Lettings +44 14 9495 8171



Dragon Lane

WEYBRIDGE, KT13 6

GUIDE PRICE: £7,500 PCM
Knight Frank Esher Lettings +44 13 7223 0460



LET

The Quell

HASLEMERE, GU27



5

GUIDE PRICE: £9,000 PCM
Knight Frank Guilford Lettings +44 13 7223 0460



LET

The Barton

COBHAM, KT11



6

GUIDE PRICE: £9,950 PCM
Knight Frank Cobham Lettings +44 19 3296 4470



LET

Trumpsgreen Road

VIRGINIA WATER, GU25



5

GUIDE PRICE: £5,950 PCM
Knight Frank Ascot Lettings +44 13 4452 7552



LET

Stratton Chase Drive

CHALFONT ST GILES, HP8



6

GUIDE PRICE: £7,900 PCM
Knight Frank Beaconsfield Lettings +44 14 9495 8171



LET

Middle Assendon

HENLEY ON THAMES, RG9



5

GUIDE PRICE: £4,250 PCM
Knight Frank Henley Lettings +44 14 9173 8836



LET

Brooklands Lane

WEYBRIDGE, KT13



5

GUIDE PRICE: £5,750 PCM
Knight Frank Esher Lettings +44 13 7243 4621



LET

Locks Ride

ASCOT, SL5



5

GUIDE PRICE: £7,250 PCM
Knight Frank Ascot Lettings +44 13 4452 7552



LET

Water Lane

COBHAM, KT11



6

GUIDE PRICE: £7,995 PCM
Knight Frank Cobham Lettings +44 19 3296 4470

On *Your* Side

From bespoke mortgage advice to accessing the best fixed-rate deals, with Knight Frank Finance you’re among experts, says Managing Partner Simon Gammon.

Knight Frank Finance, our mortgage broker and advisory service, was formed only nine years ago, but it's growing fast. This year, the team will arrange over £2bn of lending for our clients. We are a 'whole of market' broker, dealing with more than 140 lenders and can access the best possible deals to suit each individual's needs.

In the post-Brexit environment, and with the recent fall in the Bank of England base rate to 0.25%, we have seen a significant upturn in borrowers reviewing their loans – even if their current ones have some time to run. Many have taken the opportunity to remortgage, taking out longer-term fixed-rate deals. This can guarantee monthly payments for five years or longer at historically low rates of close to 2.0%. For these clients, peace of mind has never been more competitive.

Our expertise and contacts help us narrow down the best deal for our clients, from those looking for bridging loans to high net worth individuals wanting a specialist high-value mortgage, or those raising finance to fund building a house. Although Knight Frank is usually associated with the premium property market, we are happy to help at every level, from first-time buyers to those downsizing once children have left home. We handle all types of loan requirements, from £100,000 to tens of millions.

Recently, we have seen an increase in overseas clients, attracted by the pound's fall in value against international currencies. From a tax point of view, it may be more efficient for these clients to have a mortgage than buy a property in cash. We are also seeing sharp rises in interest from wealthy foreign buyers when a significant tax change leads them to look beyond their own borders. Similarly, the uncertain global political climate has affected the number of foreign nationals looking to buy in the UK.

At Knight Frank Finance, we are experts in understanding which banks and institutions are more likely to lend to those from certain jurisdictions. For example, if you are of Russian origin, some banks are more helpful than others; if you are American, certain Swiss banks may not be keen to assist you.

The biggest change we have seen post-Brexit has not been the individuals looking to borrow, however, but lenders' appetite to lend. Some banks have reduced their loan-to-value ratio, in expectation that house prices will start to fall, while others have become more conservative in their general lending criteria. It is therefore more crucial than ever that we keep close to the lenders and up to speed with any changes so we can help our clients navigate this ever-evolving market.

At no point since the recession began has it been more difficult to get a mortgage, due to increasing government restrictions on lenders. The process has become increasingly drawn out, and a greater amount of paperwork is now required. As a result, many more buyers are turning to the broker channel for support and to ensure they are given the right advice. Through our excellent market knowledge, contacts and expertise, Knight Frank Finance can provide our clients with deals that meet all their requirements, at the best possible price.



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Tel: +44 14 9173 8836
20 Thameside, Henley-on-Thames,
Oxfordshire RG9 2LJ

COBHAM
Lettings: Amanda Driver
Tel: +44 19 3296 4470
50 High Street, Cobham,
Surrey KT11 3EF

GUILDFORD
Lettings: Ross Harvey
Tel: +44 14 8349 1627
2-3 Eastgate Court, High Street, Guildford,
Surrey GU1 3DE

BEACONSFIELD
Lettings: Suzy Garrett
Tel: +44 14 9495 8171
20-24 Gregories Road, Beaconsfield,
Buckinghamshire HP9 1HQ

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Lettings: Amanda Driver
Tel: +44 13 7243 4621
The Old Post House, High Street, Esher,
Surrey KT10 9QA

View our full list of London offices at
KnightFrank.co.uk

OUR EXPERTISE

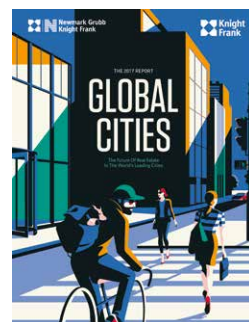
THERE'S A HUMAN ELEMENT IN THE WORLD OF PROPERTY THAT IS TOO EASILY OVERLOOKED.

At Knight Frank we build long-term relationships, which allow us to provide personalised, clear and considered advice on all areas of property in all key markets. We believe personal interaction is a crucial part of ensuring every client is matched to the property that suits their needs best – be it commercial or residential. Operating in locations where our clients need us to be, we provide a worldwide service that's locally expert and globally connected. We believe that inspired teams naturally provide excellent and dedicated client service. Therefore, we've created a workplace where opinions are

respected, where everyone is invited to contribute to the success of our business and where they are rewarded for excellence. The result is that our people are more motivated, ensuring your experience with us is the best that it can be. Together, Knight Frank and Newmark Grubb Knight Frank have a global platform of more than 14,000 people across 411 offices in 59 countries. Our London footprint spans across the capital with a network of 30 London sales and lettings offices to ensure we have all your property needs covered.

OUR PUBLICATIONS

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