

COUNTRY VIEW

NORTHERN HOME COUNTIES EDITION

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A very warm welcome

In the prime country market, caution was replaced with optimism in the last few months of 2016, and momentum is building for a strong 2017. After the uncertainty surrounding the EU Referendum and the surprise vote to leave, it seems that sellers and buyers have had enough of 'wait and see' and now want to get on with their property lives.

For some, of course, turbulent times signal opportunity. And this is certainly true of international buyers who are being attracted in ever-greater numbers due to the weak pound. With judicious timing, this has amounted to around 15% discounts for those coming from Dollar and Euro territories or buyers from the Middle East. These buyers are particularly active in the most sought-after areas of the Cotswolds, Hampshire and West Sussex.

Another factor that has in recent time put the brakes on activity above the £2m level is the rise in stamp duty across the board and the extra 3% payable on second homes or investment properties. Yet we are seeing the impact of this too receding, as agents factor it into valuations and buyers come to terms with a higher tax that is now part of the cost of doing business.

Whatever the trends of the moment, a place in the country will always have its attractions. The continuing price differential between London and

the countryside, the good schools, the improving rail infrastructure, the availability of superfast broadband – they're all factors drawing eager buyers into the green and pleasant land beyond the M25.

In this issue, as well as showcasing some of the finest prime properties currently on our books, we look at issues such as why international buyers are flocking to the UK countryside and how the charms of village life mean biggest isn't always best.

To discuss your own particular requirements,

please do get in touch with our team. You can also go to knightfrank.co.uk, where you can explore more than 1,700 country properties in any one of 18 languages. In addition, while we use print and digital channels to showcase a selection of homes, we sell over a third of our properties off-market – if this method appeals to you, we'd be delighted to tell you more about how we can help.

“
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London

The CALL of the COUNTRYSIDE

NOEL FLINT, Head of London Residential

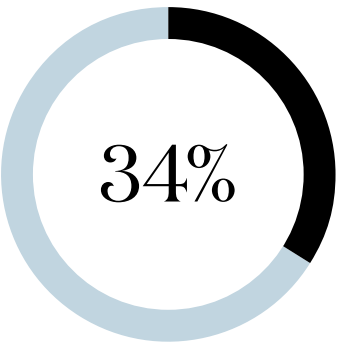
It could be a deep-seated desire to return to our roots, a wish to roam a little freer or the hope of a quieter pace of life. Whatever motivates Londoners to up sticks and head for the countryside, Knight Frank has been helping to make the move a painless one for generations.

Noel Flint, Knight Frank's Head of London Residential, has smoothed the journey for a great many families over the years, and along the way he's developed a keen understanding of the many factors involved in making the decision to swap city for country.

TIMING IS EVERYTHING

"There's the famous Johnson quote, of course, but the truth is that few people leave London because they're tired of what the city has to offer. Moving out is usually more about what the country can give them and their family at that point in their lives. A grand house, a generous garden, good schooling and a more relaxed lifestyle are some of the most popular reasons given by those moving out."

The timing of the moves tends to follow a fairly clear pattern, says Flint. "There are two life stages that we observe more than any others. The first is when the children are reaching primary or secondary school age – so the strategy tends to be: find a good school in the countryside and settle in the area for the duration of their education. And the other is retirement – when working in town is no longer an issue it can be a chance to sell the London house and move out to a bigger home and a more rural way of life."



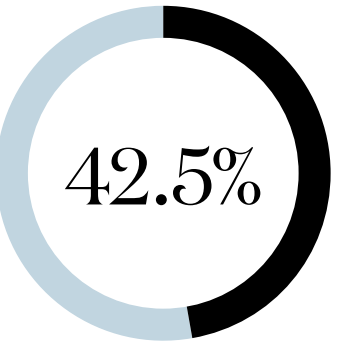
34% of Londoners buying property in the country market purchased a house with 5 bedrooms

Source: Knight Frank Research 2016

A COMPLETE CITY & COUNTRY SERVICE

With our network of offices across London and the UK, Knight Frank offers a truly joined-up service. So as well as selling the London home, we can facilitate the country search, putting our client in touch with our teams locally to find the perfect country property. For a bespoke search, our specialist team The Buying Solution is on hand to meet the trickiest of briefs. And it doesn't stop with buying and selling, we can also help with the finer points of anything from financing to a stress-free move.

"It is a curiously English phenomenon; this pull of rural living," says Flint. "There are so many practical reasons why people do it – from space to price per square foot – but there's more to it than that. At a time when everything's moving faster and life seems to be getting busier, there's nothing quite like slowing down a little and taking a breath, and our incredibly diverse countryside is simply a wonderful place to do it."



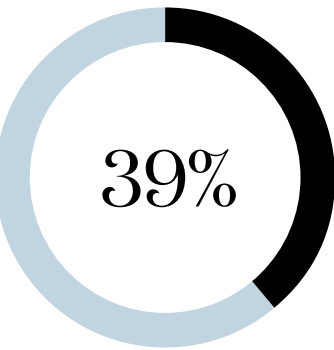
42.5% increase in applicants with a London address compared to previous year

Source: Knight Frank Research 2016

Avg exchange price paid by a London buyer in the Northern Home Counties

£1,877,468

Source: Knight Frank Research 2016



39% of Londoners purchased a property between 1,000 and 2,999 sqft

BEING WELL-CONNECTED

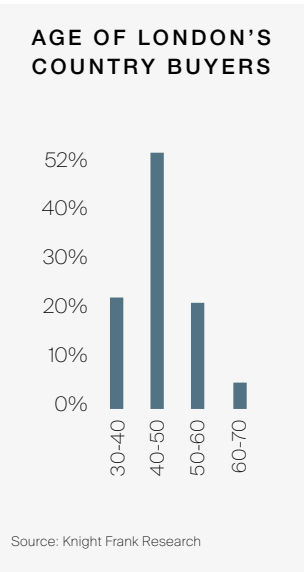
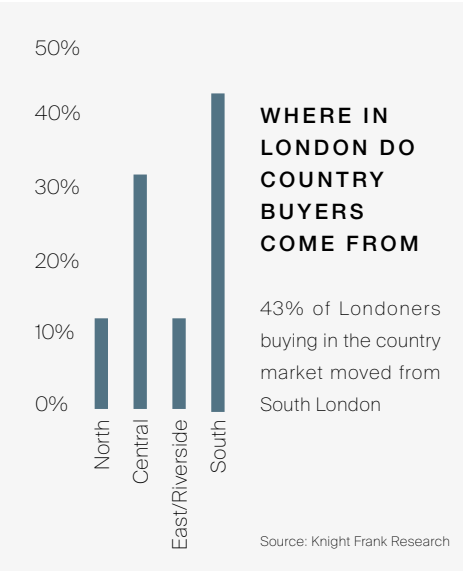
For those commuting, the search is largely shaped by train timetables. Locations such as the Home Counties and the Cotswolds are popular thanks to their fast trains into town. In fact, some buyers are pleasantly surprised to discover that journey times can compare favourably to taking the tube in from South West London. And improving train lines are pushing the 'acceptable commuting distance' out all the time, so the further reaches of Hampshire, Wiltshire and Berkshire, for example, are all experiencing growth in interest from London buyers.

STAYING IN TOUCH

Not that everyone cuts their London ties completely, of course. Many retain a base in town, whether it's for a couple of nights a week for work, somewhere to stay when visiting friends and going to the theatre or a flat the children can use when they leave university and start work in the capital.

"It can be a very useful asset to appease those family members who are not 100% on board with leaving the bright lights and everything they have to offer," says Flint.

"And let's not forget the price differential when comparing Central London with the rest of the country. Stay close to the capital and you can go from a terraced townhouse to a detached house with grounds and a pool. Look further afield and the disparity grows – one client is about to swap a two-bed Marylebone mansion flat for a Scottish castle."



The charms of *prime village life*

CHRISTOPHER DEWE, Partner

Not everyone who is moving out of town is hunting for a country pile and a garden the size of their local London park. For some, the dream is a quintessential English cottage with a village community – and ideally an artisan bakery – on the doorstep.



So what is it that prompts people to choose this kind of country living over staying in town or buying the sprawling manor house? Knight Frank's Christopher Dewe believes that the answer changes depending on what stage of life his clients are at.

"A village house can be an initial rural base before selling up for good in London and buying a bigger and more remote house," he explains. "It can be a wish – often after the kids have left home – to cut down on the maintenance of a big house and swap it for somewhere that's easy to lock-up and leave. Interestingly, it can also be a staging post for those locally who are approaching retirement and ultimately want to move back to Central London."

Another factor that Dewe pinpoints is changing work patterns. He notes that as remote working increases and train journey times shrink, the country

cottage dream is becoming a viable option for more and more purchasers.

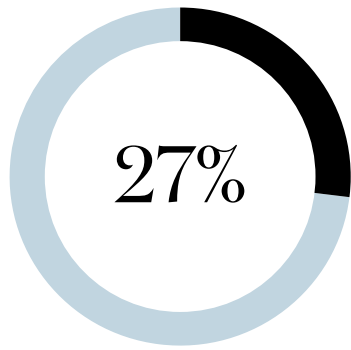
The resulting influx has led to a corresponding change in the most popular villages, with delis and gastropubs joining the traditional butchers and corner shops. Even Michelin-starred restaurants and world-class art galleries are getting in on the act, all to meet the demands of this growing, cappuccino-hungry population.

Dewe has also seen the list of locations to choose from grow in step with the market, commenting, "A decade ago, the search would have concentrated on the Cotswolds or, for those with looser ties to the capital, Devon and Cornwall. But steady price rises in these areas have seen many buyers looking elsewhere. The winners have been the likes of Dorset and Somerset, Sussex, Warwickshire, Worcestershire,

Herefordshire and Yorkshire – all counties with a good stock of picture postcard villages and most within reasonable travelling times to London."

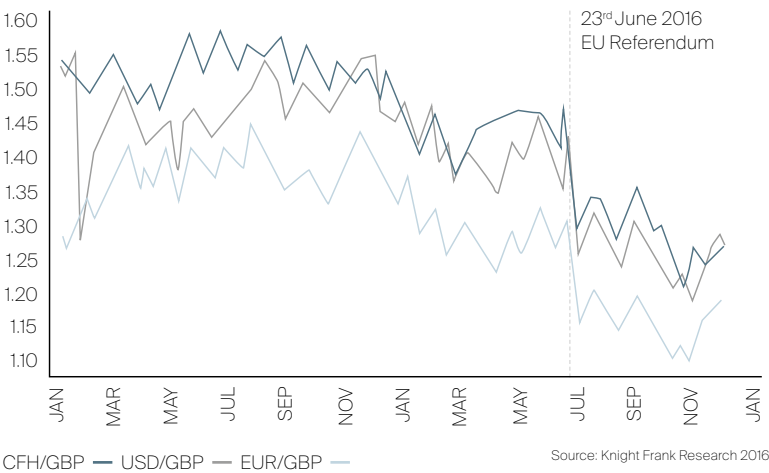
For those not quite ready for the slower pace of village life, market towns offer a good middle ground with their rich social and cultural possibilities, Waitrose branches and faster links to town. From Sherborne to Hungerford, Winchester to Beaconsfield there are plenty of destinations offering a great choice of traditional cottage properties – either to buy or, for those wishing to test the waters first, to rent.

"With our offices in London and the prime country markets, we've helped some families with every stage of the country property lifecycle, from moving out to downsizing to moving back to town in retirement," says Dewe. "We've become their estate agent partners for life, if you like."



27% of UHNWIs are planning to move as a result of their children's education

Source: Knight Frank Research 2016



Source: Knight Frank Research 2016

Cosmopolitan *country living*

PADDY DRING, Head of International Residential

The last decade has seen radically improved communication links, redrawing the map for international buyers seeking out the UK's finest properties. Vast technological advances together with the increased ease and frequency of flying, has resulted in those who might previously have restricted their property search to London, able to consider a wider pursuit.



What's more, prime homes in the UK have become attractive to buyers from overseas in the recent wake of the 2016 Brexit vote, as the weaker pound has advocated discounts to holders of major currencies, thus potentially offsetting recent increases in Stamp Duty Land Tax which may have previously dissuaded buyers.

According to Knight Frank's Paddy Dring, one trending factor to shape an international client's search is schooling. "The quality of a UK education is recognised worldwide, so more often than not, this is the starting criteria. Properties situated near to well-regarded private schools are constantly in demand and command premiums as a result." This is frequently seen in the Home Counties as the area also offers easy access

to London and Heathrow – a vital link for overseas commuters, allowing international owners to be able to enjoy more time at their country home. Paddy Dring says "Ten years ago a property may have only been used for a few short stays during the year, however now it can be more easily used as a base for both work and family life, it could be occupied throughout the year."

With so many properties sold to international buyers serving as second homes, the ability to lock-up-and-leave can be an important factor. Surrey's private gated communities are sought after for this reason, as they offer accessibility yet high levels of security in equal measure.

The overall depiction is that activity from overseas buyers in the UK's prime country property market, particularly within easy reach of London, remains robust. Purchasers from the Middle East, Asia, Scandinavia and the US are some of the most active buyers and looking ahead to the rest of 2017 and beyond, we foresee the marketplace to be on stable footing as the UK continues to be recognised as an island with strong economic credentials.

"With 417 offices in 58 countries, Knight Frank is uniquely positioned to help international buyers locate their ideal home," says Dring. "And for those with their sights set on the English countryside, now is the ideal time to start the search."



Northern *Home Counties*

EDWARD ROOK, Regional Chairman

Fittingly for a region that’s all about putting down roots, the Northern Home Counties property market has been a tale of stability in recent times. No wild swings in terms of pricing, and steady demand from buyers who continue to appreciate the quality of life that this corner of the commuter belt offers.



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Fittingly for a region that’s all about putting down roots, the Northern Home Counties property market has been a tale of stability in recent times. No wild swings in terms of pricing, and steady demand from buyers who continue to appreciate the quality of life that this corner of the commuter belt offers.

Ed Rook, Knight Frank Partner, pinpoints the buyers who have been driving this trend long-term, commenting, “If there is a typical profile of a prime market buyer in this region, it is the family with young children looking for a large property that will last them for the next ten years or so. Proximity to good schools and a fast train into London tend to be the two items at the top of the wishlist.”

Never has the differential between town and country been so great, and the Northern Home Counties area is one of the most popular choices for those considering life outside the M25. With the London market slowing, it is clear that many are deciding that the timing is right to make the big move. Not a decision that is taken lightly with the increased stamp duty costs involved.

“The proximity to London is an enduring attraction for buyers,” says Ed. “It might start out as a commuting necessity, but further down the line, perhaps after the children have left home, the visits might be less frequent but it is still wonderful to be able to nip into town to the theatre or a restaurant.”

While it is possible to swap a typical South West London terraced for a country pile in Northamptonshire with land, this level of rural isn’t for everyone. For many, the answer is townhouse living in one of the region’s delightful market towns such as Beaconsfield, Berkhamsted and Bishops Stortford. They have the advantage of bustling, well-served centres and that all-important fast link to London.

Some of the most sought-after properties this year have been the high-quality new developments in these town centres. The best properties in the most popular roads are approaching the kind of premium that we normally associate with the London market.

The lettings market in the area is also strong, and for some represents an excellent opportunity to test the rural waters before committing completely to the move from town. Knight Frank’s lettings teams locally report brisk activity, with prime properties in good commuting locations being in great demand. Looking ahead, Rook predicts more of the same at every level of the sales market.

“After a few bumps in the road over the past year or so, we are seeing buyers and sellers pretty much aligned. Stamp duty rises are now being reflected in prices and there is a sense that we can expect values and activity levels to remain steady for the time being.”

By Scarletts Wood

KILN GREEN 2.35 AC. 5 3

GUIDE PRICE: £2,200,000
Knight Frank Henley-on-Thames +44 1491 844900
EPC: C



FOR SALE

Timbers Farmhouse

TIMBERS 2.AC. 5 4

GUIDE PRICE: £2,350,000
Knight Frank Henley-on-Thames +44 1491 844900
EPC: C



FOR SALE

The Willows

CAVERSHAM 0.5 AC. 5 4

GUIDE PRICE: £2,000,000
Knight Frank Henley-on-Thames +44 1491 844900
EPC: D



SOLD

One Acre

IBSTONE 0.96 AC. 5 5

GUIDE PRICE: 2,500,000
Knight Frank Henley-on-Thames +44 1491 844900
EPC: B



SOLD

Windmill House

HENLEY-ON-THAMES 2 AC. 6 4

GUIDE PRICE: £3,500,000
Knight Frank Henley-on-Thames +44 1491 844900
EPC: D



FOR SALE

Windrush

HENLEY-ON-THAMES 1.1 AC. 6 5

GUIDE PRICE: £2,999,000
Knight Frank Henley-on-Thames +44 1491 844900
EPC: D



FOR SALE

Middle Assendon Farm House

MIDDLE ASSENDON, HENLEY-ON-THAMES 2.8 AC. 8 6

GUIDE PRICE: £2,950,000
Knight Frank Henley-on-Thames +44 1491 844900
Listed



SOLD

Brawns

BIX, HENLEY-ON-THAMES 8.2 AC. 5 3

GUIDE PRICE: £4,000,000
Knight Frank Henley-on-Thames +44 1491 844900
Listed



SOLD

Rivenhall Place

WITHAM 10.88 AC. 8 5

GUIDE PRICE: £3,250,000 (LOT 1)
Knight Frank Bishop's Stortford +44 1279 213340
Listed



The Old Rectory

LITTLE BERKHAMSTED 3.31 AC. 5 3

GUIDE PRICE: £2,950,000
Knight Frank Bishop's Stortford +44 1279 213340
Listed



Morley Hall

NR WARE 24.41 AC. 8 3

GUIDE PRICE: £6,950,000
Knight Frank Bishop's Stortford +44 1279 213340
Listed



Ashbourne Manor

WIDFORD 12.8 AC. 8 7

GUIDE PRICE: £3,850,000
Knight Frank Bishop's Stortford +44 1279 213340
Listed



Threshers House

THREASHERS BUSH 11.31 AC. 9 2-6

GUIDE PRICE: £3,900,000 (LOT 1)
Knight Frank Bishop's Stortford +44 1279 213340
EPC: G



Wood House

EPHING 24.8 AC. 6 6

GUIDE PRICE: £6,950,000
Knight Frank Bishop's Stortford +44 1279 213340
Listed



Westfieldbury

LITTLE HADHAM 6.67 AC. 5 3

GUIDE PRICE: £2,750,000
Knight Frank Bishop's Stortford +44 1279 213340
EPC: F



Thrimley House

FARNHAM 5.72 AC. 6 3

GUIDE PRICE: £2,500,000
Knight Frank Bishop's Stortford +44 1279 213340
Listed



Grove Road

TRING 5 5

GUIDE PRICE: £1,750,000
Knight Frank Berkhamsted +44 1442 493002
EPC: C



Brydens

POTTEN END 4 AC. 6 5

GUIDE PRICE: £3,000,000
Knight Frank Berkhamsted +44 1442 493002
EPC: B



Aston House

TRING 6 5

GUIDE PRICE: £1,750,000
Knight Frank Berkhamsted +44 1442 493002
EPC: C



Netherby Grange

BERKHAMSTED 1.5 AC. 6 3

GUIDE PRICE: £2,000,000
Knight Frank Berkhamsted +44 1442 493002
EPC: D



Great Farm House

MAULDEN 3.88 AC. 6 5

GUIDE PRICE: £1,950,000
Knight Frank Berkhamsted +44 1442 493002
Listed



Spring House

LITTLE GADDESSEN 7 5

GUIDE PRICE: £2,750,000
Knight Frank Berkhamsted +44 1442 493002
EPC: B



Kitsbury House

BERKHAMSTED 5 3

GUIDE PRICE: £1,750,000
Knight Frank Berkhamsted +44 1442 493002
EPC: E



Olleberrie Farm

SARRATT 4.55 AC. 6 6

GUIDE PRICE: £4,750,000
Knight Frank Berkhamsted +44 1442 493002
EPC: D



Denner Hill Farm

GREAT MISSENDEN 35 AC. 6 5

GUIDE PRICE: £3,750,000
Knight Frank Beaconsfield +44 1494 217002
EPC: N/A



Mayertorne Manor

WENDOVER 3.43 AC. 5 3

GUIDE PRICE: £2,950,000
Knight Frank Beaconsfield +44 1494 217002
EPC: N/A



Stratton Road

BEACONSFIELD 0.84 AC. 8 7

GUIDE PRICE: £7,000,000
Knight Frank Beaconsfield +44 1494 217002
EPC: B



Lantern House

GERRARDS CROSS 0.43 AC. 6 5

GUIDE PRICE: £2,950,000
Knight Frank Beaconsfield +44 1494 217002
EPC: C



Moonraker

COOKHAM DEAN 1 AC. 5 5

GUIDE PRICE: £4,250,000
Knight Frank Beaconsfield +44 1494 217002
EPC: TBC



Woodlands

BEACONSFIELD 0.33 AC. 7 8

GUIDE PRICE: £3,950,000
Knight Frank Beaconsfield +44 1494 217002
EPC: TBC



The Old Rectory

SAUNDERTON 19.1 AC. 7 4

GUIDE PRICE: £2,950,000
Knight Frank Beaconsfield +44 1494 217002
EPC: G



Trackways

CHINNOR HILL 12 AC. 6 5

GUIDE PRICE: £2,600,000
Knight Frank Beaconsfield +44 1494 217002
EPC: E



Gibraltar Lane

COOKHAM



GUIDE PRICE: £8900 PER MONTH
Knight Frank Beaconsfield +44 1494 912898
EPC: D



TO LET

Ledborough Gate

BEACONSFIELD



GUIDE PRICE: £5200 PER MONTH
Knight Frank Beaconsfield +44 1494 912898
EPC: D



TO LET

Hawks Hill

BOURNE END



GUIDE PRICE: £4500 PER MONTH
Knight Frank Beaconsfield +44 1494 912898
EPC: C



LET

Stratton Chase Drive

CHALFONT ST GILES



GUIDE PRICE: £8000 PER MONTH
Knight Frank Beaconsfield +44 1494 912898
EPC: E



LET

Elizabeth House

FRIETH



GUIDE PRICE: £5,500 PER MONTH
Knight Frank Henley-on-Thames +44 1491 738850
EPC: C



TO LET

Merchiston

HARE HATCH



GUIDE PRICE: £4,500 PER MONTH
Knight Frank Henley-on-Thames +44 1491 738850
EPC: E



TO LET

Garden House

LOWER SHIPLAKE



GUIDE PRICE: £4,500 PER MONTH
Knight Frank Henley-on-Thames +44 1491 738850
EPC: E



LET

The Minstrels

BRAY



GUIDE PRICE: £8,000 PER MONTH
Knight Frank Henley-on-Thames +44 1491 738850
EPC: E



LET

TBS

THE BUYING SOLUTION



In the last 5 years over 50% of properties purchased by Nick were off-market

A lifetime of cycling and running through the Chilterns and rowing along the Thames has produced an encyclopedic knowledge of the area's hidden gems, whether it's a Georgian mansion, a building plot with wonderful views or an idyllic riverside cottage, Nick's passion for the Home Counties abounds.

TBS provides property search and acquisition in London and the country.

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The independent
buying consultancy of



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-referendum 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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Italy	Malaysia	Peru	Uganda
Monaco	New Zealand	Puerto Rico	Zambia
The Netherlands	Singapore	The Caribbean	Zimbabwe
Poland	South Korea	USA	
Portugal	Taiwan		
Romania	Thailand		
Russia			
Spain			
Switzerland			
United Kingdom			
	THE MIDDLE EAST		
	The Kingdom of Saudi Arabia		
	The United Arab Emirates		

“With 31 country offices across the UK - we have you covered”

See page 26 for other regional editions of Country View

121 Years of Experience

We’ve been building our reputation for some time.

Since first opening our doors in 1896, we have become the world’s largest privately-owned global property agency and consultancy. Such longevity is testament to the experience, knowledge and relationships we have developed over the years by helping people find their ideal home.



Our Expertise

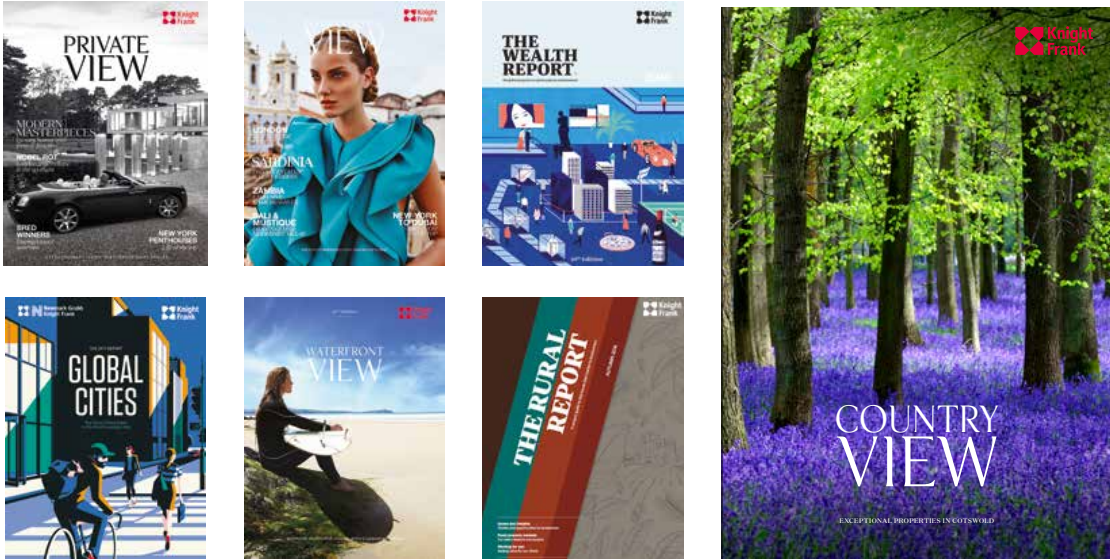
THERE’S A HUMAN ELEMENT IN THE WORLD OF PROPERTY THAT IS TOO EASILY OVERLOOKED.

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OUR PUBLICATIONS

Knight Frank produces award-winning publications and market updates, our suite includes:



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