

COUNTRY VIEW

SCOTLAND & THE NORTH 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 times 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 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

“

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infrastructure, the availability of superfast broadband – they're all factors drawing eager buyers into the green and pleasant land beyond and toward 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

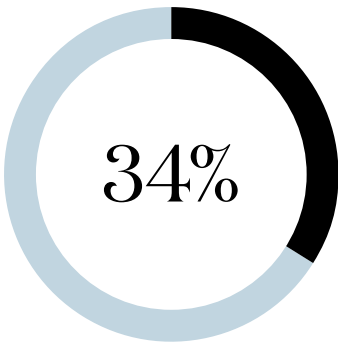
It could be a deep-seated desire to return to our roots, a wish to roam a little freer or the hope of a quieter pace of life. Whatever motivates Londoners to up sticks and head for the countryside, Knight Frank has been helping to make the move a painless one for generations.

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."



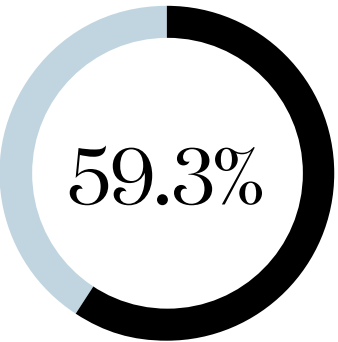
34% of Londoners buying property in the country market purchased a house with 5 bedrooms

Source: Knight Frank Research 2016

A COMPLETE CITY & COUNTRY SERVICE

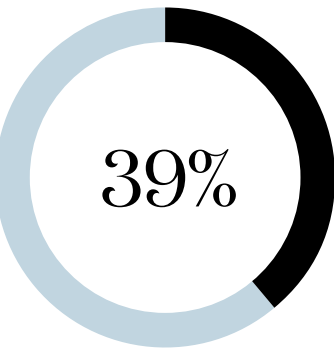
With our network of offices across London and the UK, Knight Frank offers a truly joined-up service. So as well as selling the London home, we can facilitate the country search, putting our client in touch with our teams locally to find the perfect country property. For a bespoke search, our specialist 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."



59.3% increase in applicants with a London address compared to previous year

Source: 2016 KF Research



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

BEING WELL-CONNECTED

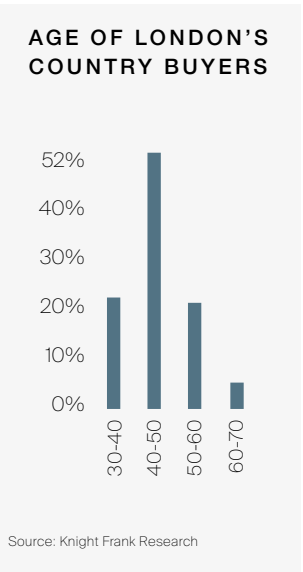
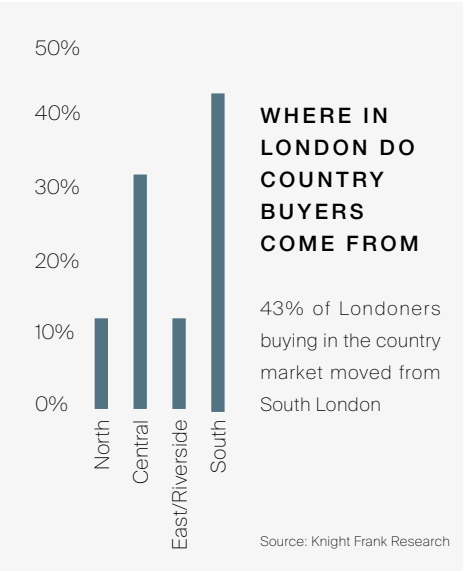
For those commuting, the search is largely shaped by train timetables. Locations such as the Home Counties and the Cotswolds are popular thanks to their fast trains into town. In fact, some buyers are pleasantly surprised to discover that journey times can compare favourably to taking the tube in from 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."



Avg exchange price paid by a London buyer in Scotland & The North

£814,541

Source: KF 2015

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.

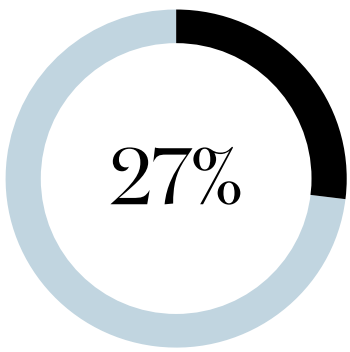
The resulting influx has led to a corresponding change in the most popular villages, with delis and gastropubs joining the traditional butchers and corner shops. Even Michelin-starred restaurants and world-class art galleries are getting in on the act, all to meet the demands of this growing, cappuccino-hungry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

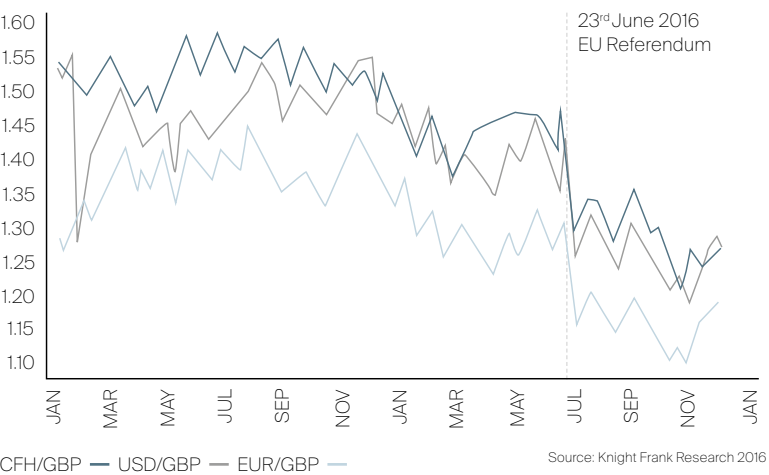
For those not quite ready for the slower pace of village life, market towns offer a good middle ground with their rich social and cultural possibilities, Waitrose branches and faster links to town. From Sherborne to Hungerford, Winchester to Beaconsfield there are plenty of destinations offering a great 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."



Scotland *and Northern England*

RAN MORGAN, Partner

Dramatic mountain scenery, rugged coastlines and wild open spaces have long tempted buyers north when searching for their prime country property. And with the pricing gap now as great as it's ever been, the sums are adding up for more and more UK and international buyers.



RAN MORGAN
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Knight Frank's Ran Morgan reports that the political distractions of recent years are giving way to a confident marketplace and steady growth.

"With elections and referenda no longer hogging the headlines, we are seeing buyers and sellers alike running out of excuses not to act," he says. "And Scotland and Northern England represent excellent value when compared with elsewhere in the UK – something that ensures a good level of interest when the finest properties of their type become available."

At the top end of the market, the traditional sporting and rural estates that are quintessentially Scotland had a good 2016. Buyers are recognising the investment potential and snapping up large tracts of land, with international purchasers now also enjoying a boost from a weaker pound.

For large family homes, the prime areas are also buoyant. "The coastal towns of East Lothian – such as Gullane, North Berwick and Aberlady – continue to be in big demand and are popular with those selling

up in Edinburgh to retire by the sea," says Morgan. "Perthshire is also a strong market, as is coastal Argyll – but in both cases it is the best quality homes that attract the most competition rather than those offering the chance to add value."

In Northern England, the strongest performing pockets are those areas with good access to Newcastle. Prime properties with land in the Tyne Valley are particularly sought-after, offering beauty and privacy within easy reach of a thriving city.

Morgan believes that 2017 will see the market continue on its current path. "Values have remained solid in all but the most remote areas. And with the numbers of sellers and buyers steadily increasing in the prime market, the next 12 months looks set for growth."



Despite great changes in the global political scene and the potential for further changes to the way rural property is owned and managed from the Scottish Government, the estates market has proven to be robust. The numbers of transactions completed year-on-year tends to be fairly consistent and 2016 has followed suit. Approximately 18 estates were offered to the market of which 12 sold, 9 to UK buyers and 3 to overseas buyers.

“The arguments for owning land are well rehearsed. Land has often proven to be a good investment as it is a finite resource. It is viewed by many investors alongside gold and bonds as an important part of any diversified portfolio. The recent weakness of the pound has made the estates market even more compelling for international investors and political uncertainty also appears to be abating. We expect to see a similar number of transactions next year and at the time of writing can see no lessening of appetite from buyers.

Kinnaird Estate

DUNKELD

6227.37 AC. 10 13



GUIDE PRICE: £9,600,000
Knight Frank Edinburgh +44131 222 9600
EPC: G



SOLD

Baldarroch Estate

MURTHLY

136 AC. 7 6

GUIDE PRICE: £1,695,000
Knight Frank Edinburgh +44131 222 9600
EPC: F



SOLD

Penninghame House

PENNINGHAME

100 AC. 13 5

GUIDE PRICE: £2,620,000
Knight Frank Edinburgh +44131 222 9600
EPC: E



FOR SALE

Croiscrag

RANNOCH 6.5 AC. 13 6

GUIDE PRICE: £950,000
Knight Frank Edinburgh +44 1312 229600
EPC: G



Bonnytoun House

LINLITHGOW 24 AC. 5 3

GUIDE PRICE: £1,800,000
Knight Frank Edinburgh +44 1312 229600
EPC: D



Auchendarroch

AUCHENDARROCH 4.85 AC. 3 1

GUIDE PRICE: £950,000
Knight Frank Edinburgh +44 1312 229600
EPC: F



Bragleenbeg Estate

OBAN 1096.85 AC. 6 4

GUIDE PRICE: £995,000
Knight Frank Edinburgh +44 1312 229600
EPC: F



Ganavan Sands

OBAN 6 4

GUIDE PRICE: £890,000
Knight Frank Edinburgh +44 1312 229600
EPC: D



Suleskerry

TARBERT 0.5 AC. 8 8

GUIDE PRICE: £600,000
Knight Frank Edinburgh +44 1312 229600
EPC: E



St. Michael's

EAST LoTHIAN 5.8 AC. 7 5

GUIDE PRICE: £1,950,000
Knight Frank Edinburgh +44 1312 229600
EPC: F



Newton Fell House

STOCKSFIELD 4 2

GUIDE PRICE: £1,050,000
Knight Frank Edinburgh +44 1312 229600
EPC: F



India Street

EDINBURGH 5-7 4

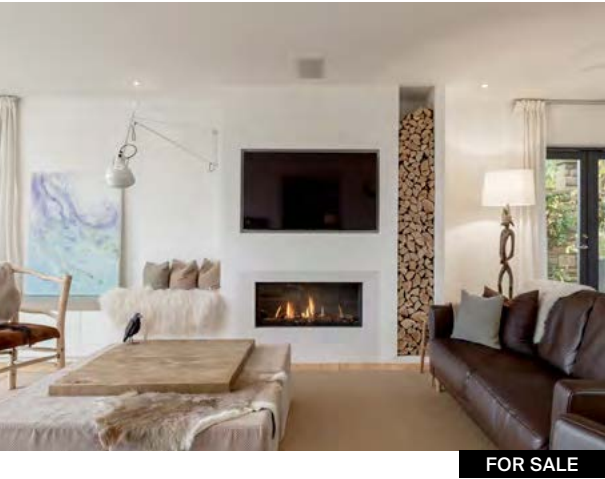
GUIDE PRICE: £2,250,000
Knight Frank Edinburgh +44 1312 229600
EPC: D



Kinnear Road

EDINBURGH 3 3

GUIDE PRICE: £925,000
Knight Frank Edinburgh +44 1312 229600
EPC: C



Drummond Place

EDINBURGH 5 3

GUIDE PRICE: £1,395,000
Knight Frank Edinburgh +44 1312 229600
EPC: D



Northumberland Street

EDINBURGH 6 4

GUIDE PRICE: £1,800,000
Knight Frank Edinburgh +44 1312 229600
EPC: D



Marchfield House

EDINBURGH 6 3

GUIDE PRICE: £1,000,000
Knight Frank Edinburgh +44 1312 229600
EPC: E



Rock House

EDINBURGH 6-7 5

GUIDE PRICE: £1,795,000
Knight Frank Edinburgh +44 1312 229600
EPC: E



Sydney Lodge

EDINBURGH 5 3

GUIDE PRICE: £1,395,000
Knight Frank Edinburgh +44 1312 229600
EPC: D



Regent Terrace

EDINBURGH 5 3

GUIDE PRICE: £1,395,000
Knight Frank Edinburgh +44 1312 229600
EPC: D



Anton’s Hill House

COLDSTREAM 26.37 AC. 8 4

GUIDE PRICE: £1,195,000
Knight Frank Lauder +44 1578 722814
EPC: F



Guyzance Hall Estate

ALNWICK 323.04 AC. 15 15

GUIDE PRICE: £4,500,000
Knight Frank Lauder +44 1578 722814
Listed



Glenburn Hall

JEDBURGH 68.5 AC. 6 4

GUIDE PRICE: £1,600,000
Knight Frank Lauder +44 1578 722814
EPC: E



Mainhill

ST BOSWELLS 10.65 AC. 5 3

GUIDE PRICE: £550,000
Knight Frank Lauder +44 1578 722814
EPC: G



The Old Rectory

WHALTON 1.32 AC. 8 3

GUIDE PRICE: £1,150,000
Knight Frank Lauder +44 1578 722814
Listed



Thornington House

MINDRUM 7.69 AC. 9 5

GUIDE PRICE: £925,000
Knight Frank Lauder +44 1578 722814
EPC: G



Ravenswood

MELROSE 15.6 AC. 7 3

GUIDE PRICE: £1,550,000
Knight Frank Lauder +44 1578 722814
EPC: F



Tottergill

CASTLE CARROCK 47.87 AC. 4 3

GUIDE PRICE: £2,250,000
Knight Frank Lauder +44 1578 722814
EPC: D



Waver Spring Barns

COLLINGHAM 4 3

GUIDE PRICE: £750,000
Knight Frank Harrogate +44 1423 530088
EPC: C



Brunswick Drive

HARROGATE 6 3

GUIDE PRICE: £1,100,000
Knight Frank Harrogate +44 1423 530088
EPC: E



Hereford Road

HARROGATE 5 3

GUIDE PRICE: £1,100,000
Knight Frank Harrogate +44 1423 530088
EPC: E



Crimple Head House

BECKWITHSHAW, NR. HARROGATE 15.6 AC. 5 3

GUIDE PRICE: £1,395,000
Knight Frank Harrogate +44 1423 530088
EPC: F



Orchards

HUBY 1.7 AC. 5 3

GUIDE PRICE: £1,500,000
Knight Frank Harrogate +44 1423 530088
EPC: E



Sadberge Hall

MIDDLETON ST. GEORGE 31.5 AC. 7 5

GUIDE PRICE: POA
Knight Frank Harrogate +44 1423 530088
Grade II listed



Duck House

STUDLEY ROGER, NR. RIPON 291.14 AC. 5 5

GUIDE PRICE: POA
Knight Frank Harrogate +44 1423 530088
Grade II listed



Tatefield Hall

BECKWITHSHAW, NR. HARROGATE 10.5 AC. 5-6 4

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Grade II listed



**In the last two years,
international investors have
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Our Global Wealth Team of super prime agents within key markets around the world are responsible for placing trophy assets with ultra-high-net-worth individuals. They are currently in touch with 673 billionaires around the world.

Based in the strategic markets of; London, Dubai and Hong Kong, they identify emerging wealth and dormant investors in a highly forensic way. If you'd like to discuss a potential property sale, please contact us.

*Source: Registers of Scotland

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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

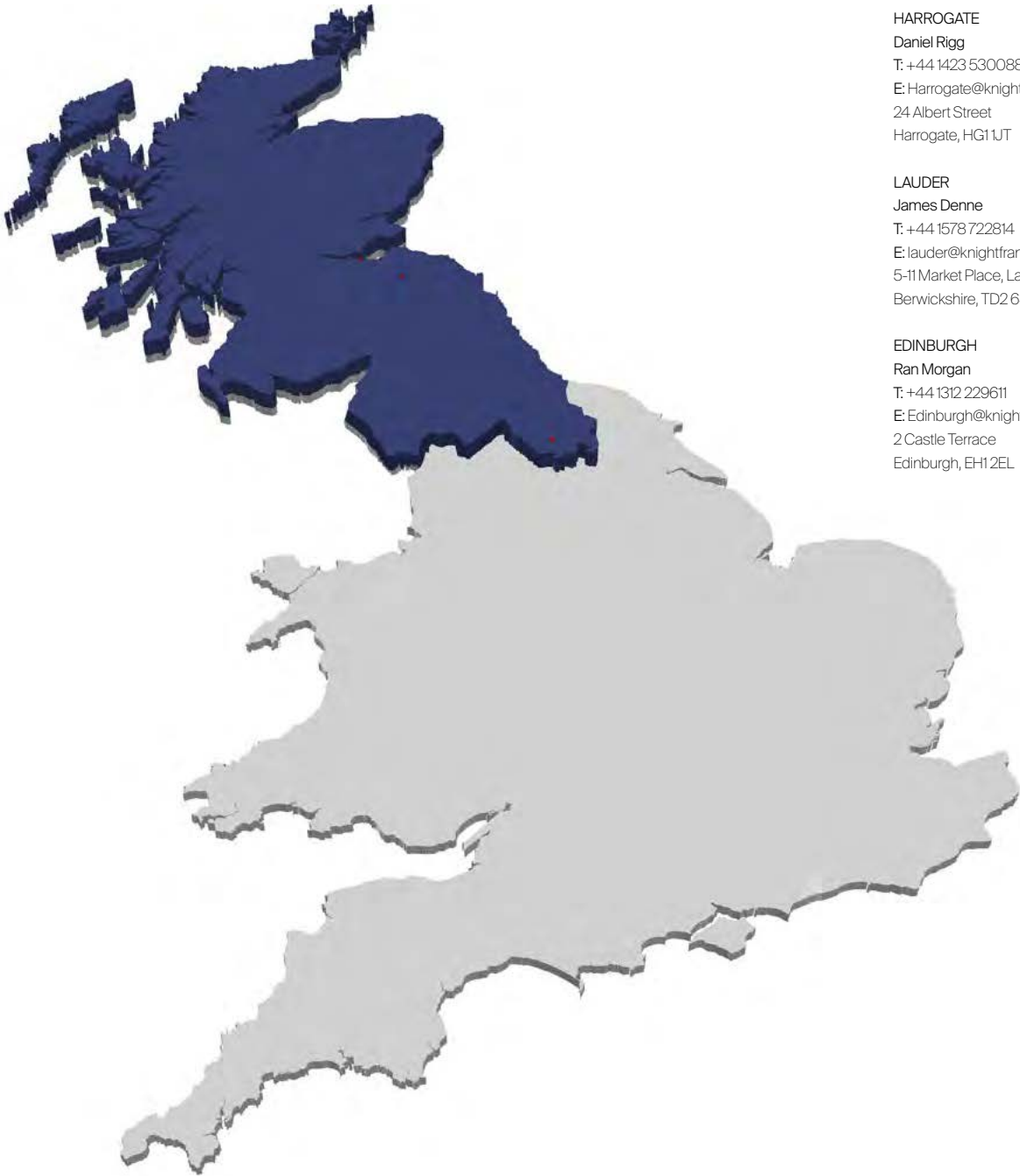
criteria. It is therefore more crucial than ever that we keep close to the lenders and up to speed with any changes so we can help our clients navigate this ever-evolving market.

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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COUNTRY VIEW
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See page 26 for other regional editions of Country View

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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

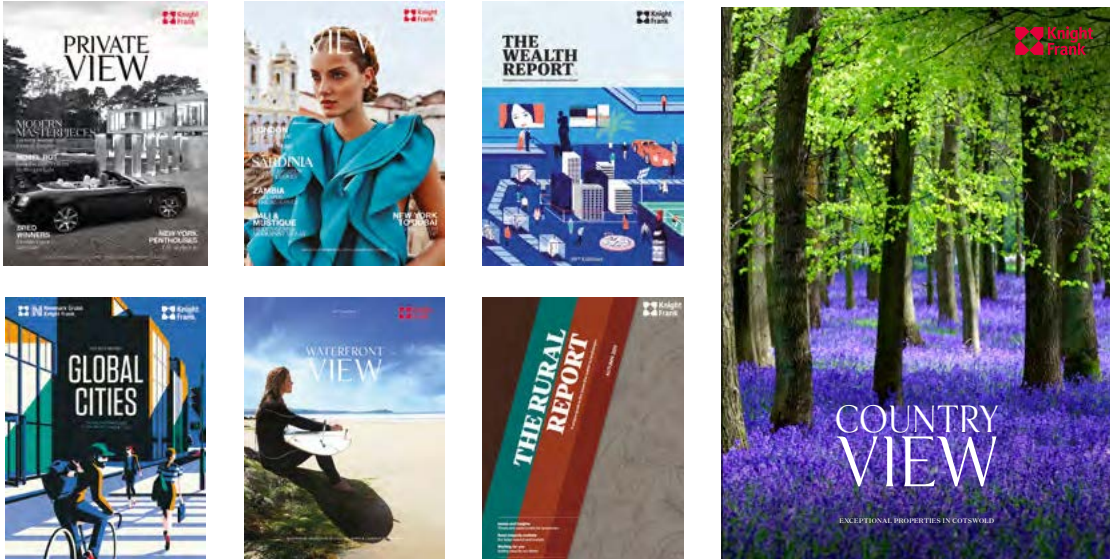
THERE’S A HUMAN ELEMENT IN THE WORLD OF PROPERTY THAT IS TOO EASILY OVERLOOKED.

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’re 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 417 offices in 58 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.

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