

PROPERTY LANDSCAPE

Do we need to diversify to survive?



Farming income may not be sufficient

Those who work within the agricultural industry are no strangers to challenging times and there is no doubt that the current period of uncertainty which we are all experiencing will not be the last.

As a result, one of the most common questions as advisers we get asked is: with the reduction in subsidies and the rise in costs, how do we make up the shortfall to ensure that we survive?

There is a greater realisation across the industry, now more than ever, that income from farming alone is not enough to ensure the sustainability of a farming business.

This has been highlighted by British agriculture's unlikely hero Jeremy Clarkson in his TV series *Clarkson's Farm*.

Battles

Of course, Mr Clarkson's seemingly daily battles to overcome rising input costs and turn a profit through both traditional and diversified means will not be news to the farming community.

Defra's Farming Opinion Tracker (October 2022) states that farmers on 33 per cent of holdings indicated that they were making changes to their farm business and a further 44 per cent said they would need to make changes to their farm business in the next three to five years to ensure successful navigation of Defra's vision for farming.

Further research from Defra showed that 68 per cent of farm businesses in England have already undertaken diversified activity in 2021/22.

So, do we need to diversify to survive?

Diversification may not be the answer to all our prayers, but it may be the start of putting some confidence back into the cash flow situation.

Diversification can come in many forms, such as holiday



Katie Proctor

cottages, livery yards, milk vending machines, caravan sites, meat boxes, renewable energy, or even small bales of hay for horses.

The possibilities are endless, and the idea of diversifying does not need to be daunting.

The starting point for any business should be to appraise its current enterprises and engage with rural professionals who can help you see things from a different perspective, as well as help you have a holistic view of your assets.

Loans

Advisers and rural agents can provide advice on obtaining grants and financial loans for those projects which do require some elements of financial capital.

They can also assist with business planning or helping to identify assets with potential to invest in.

It is anticipated that Defra will provide further information on grants which will become available for such projects later in the spring and looking ahead now may present opportunities to make up some of the current income short falls.

Katie Proctor is a surveyor and valuer with young's RPS Hexham Mart. Call 01434 609 000, or email katie.proctor@youngsrps.com

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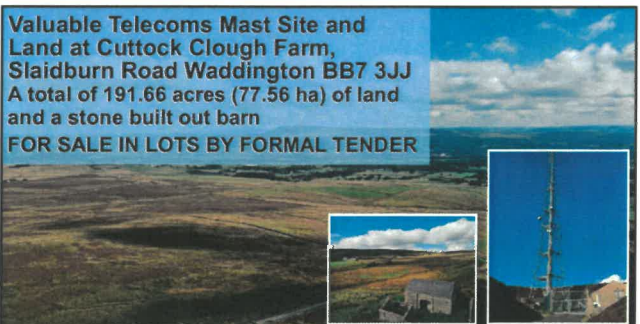
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	<p>NORFOLK, Attleborough Spacious barn style detached 6 bed three storey modern house set in approx 0.6 ha (1.5 acres) with large gardens, three bay former garage, cart lodge/utility shed and summer house. SUBJECT TO AN AGRICULTURAL OCCUPANCY CONDITION. GUIDE PRICE: £1,145,000 (Ref: C365)</p>
	<p>HERTFORDSHIRE, Benington A well presented five bedroom detached farmhouse with attached double car port and large mature garden located in the sought after village of Benington. SUBJECT TO AN AGRICULTURAL OCCUPANCY CONDITION. GUIDE PRICE: £1,100,000 (Ref: C367)</p>
	<p>UPMINSTER, Bulphan Detached 4 bed dormer bungalow with single integral garage, large garden and land extending in total to approx. 0.69ha (1.7 acres). SUBJECT TO AN AGRICULTURAL OCCUPANCY CONDITION. GUIDE PRICE: £800,000 (Ref: C362)</p>
	<p>ESSEX, Great Leighs Detached 4 bed bungalow set in a large plot with mature garden and good size outbuilding located on the outskirts of the village of Great Leighs. SUBJECT TO AN AGRICULTURAL OCCUPANCY CONDITION. GUIDE PRICE: £640,000 (Ref: C366)</p>
	<p>NORFOLK, Roudham Impressive detached bespoke dwelling with spacious living accommodation offering 6 beds and various reception rooms set in good sized plot in quiet village of Roudham with outbuilding and tennis court. SUBJECT TO AN AGRICULTURAL OCCUPANCY CONDITION. GUIDE PRICE: £1,100,000 (Ref: C371)</p>
	<p>SUFFOLK, Laxfield Two bedroom detached bungalow set in a rural location with good size garden, ample parking and detached garage. SUBJECT TO AN AGRICULTURAL OCCUPANCY CONDITION. GUIDE PRICE: £280,000 (Ref: C372)</p>

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Valuable Telecoms Mast Site and Land at Cuttock Clough Farm, Slaidburn Road Waddington BB7 3JJ
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- Lot One** - 112.12 acres (45.37 ha) land incorporating an existing clay shoot. (Currently held on an annual licence)
- Lot Two** - 27.25 acres (11.02 ha) land incorporating a stone built barn, stream and grassland with access from the main road
- Lot Three** - 55.94 acres (22.63 ha) land incorporating an existing clay shoot. (Currently held on an annual licence)
- Lot Four** - Valuable Telecoms Mast Site extending to 0.12 acres - subject to a long term lease currently producing an annual rental income of over £26,500
- Lot Five** - 0.59 acres access road & curtilage land around Cuttock Clough & Bartledale Barn
- Lot Six** - Access road and land adjacent to Cuttock Clough House.
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In addition, there are further sporting rights, mines and mineral rights available on adjacent land (in addition to Lots 1 - 7) that will be included with Lot 1.

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LEICESTERSHIRE, Knaptoft
Well maintained four/five bedroom detached bungalow set in a good size plot with mature gardens and small paddock with views over open countryside.
SUBJECT TO AN AGRICULTURAL OCCUPANCY CONDITION
GUIDE PRICE: £545,000 (Ref: C369)



BUCKINGHAMSHIRE, Great Brickhill
Modern 4 bed farmhouse with large garden and parking set in a superb location with views over open countryside. Includes agricultural building and land extending to approximately 5 acres (2 ha).
SUBJECT TO AN AGRICULTURAL OCCUPANCY CONDITION
GUIDE PRICE: £1,095,000 (Ref: C370)



SUFFOLK, Pettistree
A two/three bedroom detached chalet house with detached double garage and large garden set in a rural location on the outskirts of the picturesque small village of Pettistree.
SUBJECT TO AN AGRICULTURAL OCCUPANCY CONDITION
GUIDE PRICE: £300,000 (Ref: C380)



HERTFORDSHIRE, Benington
A well presented five bedroom detached farmhouse with attached double car port and large mature garden located in the sought after village of Benington.
SUBJECT TO AN AGRICULTURAL OCCUPANCY CONDITION
GUIDE PRICE: £1,070,000 (Ref: C367)



UPMINSTER, Bulphan
Detached 4 bed dormer bungalow with single integral garage, large garden and land extending in total to approx. 0.69ha (1.7 acres).
SUBJECT TO AN AGRICULTURAL OCCUPANCY CONDITION
GUIDE PRICE: £795,000 (Ref: C362)



SUFFOLK, Laxfield
Two bedroom detached bungalow set in a rural location with good size garden, ample parking and detached garage.
SUBJECT TO AN AGRICULTURAL OCCUPANCY CONDITION
GUIDE PRICE: £272,000 (Ref: C372)

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PROPERTY LANDSCAPE

Consider the Sustainable Farming Incentive



More businesses taking up support

Following the launch of the 2023 Sustainable Farming Incentive (SFI) offer, we have seen a greater interest and uptake from both our new and existing clients in the scheme, with many of them already receiving their first payment.

It has been found across the agricultural sector that many businesses have begun to look more favourably towards the SFI scheme and reap the financial benefits, while continuing to farm without changing their farming practices significantly.

Due to the structure of the scheme, it goes without saying that in order to gain the financial reward, there are management prescriptions which are required to be delivered.

Practices

However, many farmers have found that on reviewing their existing land management practices, they are already delivering many of the actions available under the revised 2023 SFI scheme.

Others are taking advantage of trying new farming methods to both enhance productivity and ensure a guaranteed income stream.

Since the relaunch of the revised 2023 offer, there has been a significant increase in the level of uptake of the scheme, by a range of farming enterprises.

Many arable farmers are utilising the payments available for soil testing, nutrient management plans and integrated pest management plans, as well as actions which are considered as either rotational or static, such as winter cover crops and break crops.

Livestock farmers are also taking advantage of the payments available for moorland and marginal land managed with low inputs, as well as enhancing



Megan Proctor

pastures with herbal leys, often producing better quality forage for livestock.

The three-year agreement has been considered by many as a viable scheme, providing farmers with the flexibility to continue to farm and produce food, with some farmers generating an income close to the Basic Payment, which they are in the process of losing.

As we progress through the remainder of the Agricultural Transition Period, it is anticipated that the Rural Payments Agency will release more actions, offering a broader range of payments for both environmental and sustainable farming practices.

We would advise all agricultural businesses to consider governmental support, in the form of environmental schemes.

If we do not take advantage, there is the risk that the finances which are currently allocated to the agricultural industry could be diverted elsewhere.

Also important is taking the opportunity when reviewing these schemes to assess your existing business to ensure a sustainable and viable future.

Megan Proctor is a chartered rural surveyor with Edwin Thompson in Carlisle. Call 07935 754 681, or email m.proctor@edwin-thompson.co.uk

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NORFOLK, North Tuddenham
Well presented traditional 1970s 3 bed detached bungalow with large garden, double garage/workshop, parking located in sought after village of North Tuddenham.
SUBJECT TO AN AGRICULTURAL OCCUPANCY CONDITION
GUIDE PRICE: £305,000 (Ref: C375)



SUFFOLK, Bradfield St George
Well appointed large detached farmhouse with up to 9 bedrooms set over 3 floors inc attached self contained 1 bed annexe. Set in rural location with views over open countryside and a large garden.
SUBJECT TO AN AGRICULTURAL OCCUPANCY CONDITION
GUIDE PRICE: £760,000 (Ref: C374)



NORFOLK, Roudham
Impressive detached bespoke dwelling with spacious living accommodation offering 6 beds and various reception rooms set in good sized plot in quiet village of Roudham with outbuilding and tennis court.
SUBJECT TO AN AGRICULTURAL OCCUPANCY CONDITION
GUIDE PRICE: £1,060,000 (Ref: C371)



LINCOLNSHIRE, Carlton Scroop
4 bed single storey farmhouse providing ample accommodation & set in a good sized plot with detached double garage and mature garden. The dwelling was created from a converted barn and retains some original features.
SUBJECT TO AN AGRICULTURAL OCCUPANCY CONDITION
GUIDE PRICE: £455,000 (Ref: C383)



ESSEX, Shalford
Large 4 bed farmhouse set in good size plot with parking and established garden, set in a rural location to the north west of Braintree. An ideal family home offering ample accommodation.
SUBJECT TO AN AGRICULTURAL OCCUPANCY CONDITION
GUIDE PRICE: £525,000 (Ref: C376)



SUFFOLK, Laxfield
Two bedroom detached bungalow set in a rural location with good size garden, ample parking and detached garage.
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GUIDE PRICE: £272,000 (Ref: C372)

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LEICESTERSHIRE, Knaptoft
Well maintained four/five bedroom detached bungalow set in a good size plot with mature gardens and small paddock with views over open countryside.
SUBJECT TO AN AGRICULTURAL OCCUPANCY CONDITION
GUIDE PRICE: £545,000 (Ref: C369)



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HERTFORDSHIRE, Benington
A well presented five bedroom detached farmhouse with attached double car port and large mature garden located in the sought after village of Benington.
SUBJECT TO AN AGRICULTURAL OCCUPANCY CONDITION
GUIDE PRICE: £1,070,000 (Ref: C367)



ESSEX, Great Leighs
Detached 4 bed bungalow set in a large plot with mature garden and good size outbuilding located on the outskirts of the village of Great Leighs.
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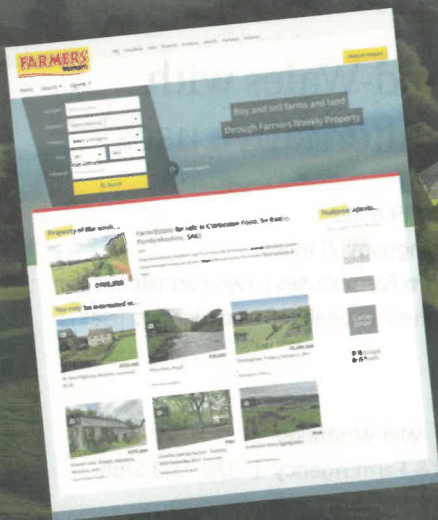
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GUIDE PRICE: £1,095,000 (Ref: C370)



CAMBRIDGESHIRE, March
4 bed farmhouse with large garden, single garage, land and outbuildings, extending to a total plot size of 4.82 acres (1.95 hectares) located between the hamlet of Rings End and the Market Town of March. SUBJECT TO AN AGRICULTURAL OCCUPANCY CONDITION. GUIDE PRICE: £600,000 (Ref: C377)



SUFFOLK, Pettistree
A two/three bedroom detached chalet house with detached double garage and large garden set in a rural location on the outskirts of the picturesque small village of Pettistree.
SUBJECT TO AN AGRICULTURAL OCCUPANCY CONDITION
GUIDE PRICE: £300,000 (Ref: C380)



NORFOLK, North Tuddenham
Well presented traditional 1970s 3 bed detached bungalow with large garden, double garage/workshop and parking located in the sought after village of North Tuddenham.
SUBJECT TO AN AGRICULTURAL OCCUPANCY CONDITION
GUIDE PRICE: £320,000 (Ref: C375)



SUFFOLK, Bradfield St George
Well appointed large detached farmhouse with up to 9 bedrooms set over 3 floors inc attached self contained 1 bed annexe. Set in rural location with views over open countryside and a large garden.
SUBJECT TO AN AGRICULTURAL OCCUPANCY CONDITION
GUIDE PRICE: £785,000 (Ref: C374)



HERTFORDSHIRE, Benington
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GUIDE PRICE: £1,060,000 (Ref: C371)



ESSEX, Sheriff
Large 4 bed farmhouse set in good size plot with parking and established garden, set in a rural location to the north west of Braintree. An ideal family home offering ample accommodation.
SUBJECT TO AN AGRICULTURAL OCCUPANCY CONDITION
GUIDE PRICE: £625,000 (Ref: C378)



SUFFOLK, Laxfield
Two bedroom detached bungalow set in a rural location with good size garden, ample parking and detached garage.
SUBJECT TO AN AGRICULTURAL OCCUPANCY CONDITION
GUIDE PRICE: £272,000 (Ref: C372)

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<p>SUFFOLK, Whepstead A two bedroom barn style farmhouse with character set in a plot extending to approximately 1 acre with outbuildings and large garden. SUBJECT TO AN AGRICULTURAL OCCUPANCY CONDITION GUIDE PRICE: £445,000 (Ref: C379)</p>	<p>LEICESTERSHIRE, Knaptoft Well maintained four/five bedroom detached bungalow set in a good size plot with mature gardens and small paddock with views over open countryside. SUBJECT TO AN AGRICULTURAL OCCUPANCY CONDITION GUIDE PRICE: £535,000 (Ref: C369)</p>	<p>BUCKINGHAMSHIRE, Great Brickhill Modern 4 bed farmhouse with large garden and parking set in a superb location with views over open countryside. Includes agricultural building and land extending to approximately 5 acres (2 ha). SUBJECT TO AN AGRICULTURAL OCCUPANCY CONDITION. GUIDE PRICE: £1,075,000 (Ref: C370)</p>	<p>SUFFOLK, Pettistree A two/three bedroom detached chalet house with detached double garage and large garden set in a rural location on the outskirts of the picturesque small village of Pettistree. SUBJECT TO AN AGRICULTURAL OCCUPANCY CONDITION GUIDE PRICE: £300,000 (Ref: C380)</p>
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<p>LINCOLNSHIRE, Carlton Scroop 4 bed single storey farmhouse providing ample accommodation & set in a good sized plot with detached double garage and mature garden. The dwelling was created from a converted barn and retains some original features. SUBJECT TO AN AGRICULTURAL OCCUPANCY CONDITION. GUIDE PRICE: £455,000 (Ref: C363)</p>	<p>ESSEX, Shalford Large 4 bed farmhouse set in good size plot with parking and established garden, set in a rural location to the north west of Braintree. An ideal family home offering ample accommodation. SUBJECT TO AN AGRICULTURAL OCCUPANCY CONDITION GUIDE PRICE: £525,000 (Ref: C376)</p>	<p>SUFFOLK, Laxfield Two bedroom detached bungalow set in a rural location with good size garden, ample parking and detached garage. SUBJECT TO AN AGRICULTURAL OCCUPANCY CONDITION GUIDE PRICE: £272,000 (Ref: C372)</p>	<p>SUFFOLK, Gt Finborough A three bedroom detached bungalow with conservatory, set in an approximate quarter acre plot with established garden and driveway with ample parking. SUBJECT TO AN AGRICULTURAL OCCUPANCY CONDITION. GUIDE PRICE: £287,000 (Ref: C381)</p>

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WOODBIDGE, Laxfield



Two bedroom detached bungalow set in a rural location with good size garden, ample parking and detached garage.

SUBJECT TO AN AGRICULTURAL OCCUPANCY CONDITION


GUIDE PRICE: **£280,000** (Ref: C372)

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PROMOTION

What are the benefits of buying new?

Max Turner, head of new homes at Savills Suffolk, discusses the advantages of new residential developments.



Pictured, Painters Place in East Bergholt, a collection of homes for over 55s, is currently on the market and will be ready to move into by Christmas. Inset above, Max Turner Images: ROSE BUILDERS/RMG PHOTOGRAPHY

The recent spell of hot weather may have dismissed any thoughts of winter for the time being – but one of the most common questions we're currently being asked by buyers is 'will we be moved in by Christmas?'. The good news is there's still plenty of time.

We have several new build schemes which are finished and ready to go. With no upward chain – and barring any unforeseen circumstances – particularly if you've already sold or under offer, you should be nicely settled in before the big day arrives. Choosing a new

build home also comes with a number of other advantages:

Choice

The earlier you register your interest, the more likely you are to find exactly what you want. New build homes are designed with the needs of modern house-buyers in mind, so if you get in quickly there's every chance you'll find what you're looking for.

Up to a 10-year warranty

One of the clearest benefits of owning a new build is that repair and maintenance costs shouldn't be

an issue. But you also get the reassurance of up to a 10-year warranty from the likes of the National House Building Council (NHBC) to cover any structural defects. Any minor snagging problems such as sticking doors or scuff marks on the skirting will also be covered by the developer.

No upward chain

Buying a new home means you eliminate at least one element of uncertainty: you don't have to worry about the seller's end of the deal falling through. With private buyers

and sellers there is always a risk – no matter how small – that they could change their mind or have a change in circumstances.

More certainty

As this is a business transaction for the developers, they are much less likely to walk away halfway through a sale. When you buy a new home, you pay a reservation fee which holds the property for an agreed period of time and prevents the developer from accepting a higher offer. Developers are also bound by the House Builders Code of Conduct,

which sets out stringent rules.

Energy efficiency

Modern properties tend to be designed with energy performance in mind, including insulation and high-efficiency central heating, so you can expect to pay less for your heating bills – as well as reducing your impact on the environment.

For advice on the new homes market in Suffolk, contact Max Turner at Savills Suffolk on 01473 234826 or MTurner@savills.com

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PROMOTION

Property market predictions for 2024

Max Turner, head of new homes at Savills in Suffolk, discusses the firm's housing market predictions for next year and beyond.

It's been somewhat of a rollercoaster 12 months for the UK's housing market, with rising interest rates and the increase in the cost of living making for a turbulent time.

Values appear to have held up slightly better than expected in 2023 as mortgage markets settled over spring and autumn. According to Savills research, annual falls will stand at 4% by the end of the year, which will leave values down a total of 7% since the autumn of 2022.

Cash buyers have remained the most resilient, with activity 3.5% higher than the 2017-19 average. However, less activity among mortgaged buyers – most notably buy-to-let investors – means overall transactions are expected

to be 20% down on 2022.

Savills is predicting the average UK house price to drop by only 3% in 2024 as affordability pressures slowly ease, with the expectation that the base rate will stand at 4.75% by the end of the year. Here in the East of England, prices are predicted to fall by 3.5% over the next 12 months – but less debt dependent markets may perform better.

With the Bank of England expected to start cutting interest rates in the second half of 2024, this should give more capacity for price growth from the end of next year. Savills has forecast that house prices will grow by an average 17.9% across the UK over the five years to 2028. In the East of England, values are



The housing market is past its 'peak pain', but will remain price sensitive, says Max Turner (inset above)

Images: GETTY IMAGES/RMG PHOTOGRAPHY

expected to grow by 16.7% over the same period – bringing the average house price to £397,060 by the end of 2028.

The number of transactions are expected to remain at around one million in 2024, rising to 1.16 million at the end of 2028, slightly below a pre-pandemic norm of 1.2 million.

So, what does this all mean for

those wanting to move in 2024?

While the housing market appears to be past its peak pain, the first cuts to interest rates still look to be some way off. The market will remain price sensitive in the short term – and setting a realistic guide price will still be key for those hoping to sell. Price growth will accelerate once affordability pressures ease

– but this is only likely to happen as we head into 2025, topping out in 2027 before settling at a rate broadly in line with income growth.

For advice on the new homes market in Suffolk contact Max Turner at Savills Suffolk on 01473 234826 or MTurner@savills.com

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