

CATFIELD NEWS

Your village magazine September 2023



The Bishop of Norwich on the wherry yacht Norada on his way to St Benet's Abbey

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YOU CAN drop your competitions entries and /or ANY correspondence into the CATFIELD NEWS BOX inside the Post Office, Special thanks to Vish & Karthi.

All submissions to be posted no later than the 10th of the month.

Please address your envelope to Catfield News

If you would like to view the Catfield News online it can be found on the Parish Council website

https://catfieldparishcouncil.norfolkparishes.gov.uk
and the Waterside Group website

www.watersidegroup.org.uk

Useful Local Contacts

Village Hall Booking Clerk - Elaine Smith 01692 580056

elaines mith 364 @bt internet.com

Catfield United Charities - Jennifer Harris 07842553478

Jenben.harris@gmail.com

Catfield Primary School - Lucy Amis, Senior Teacher

01692 580568

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The Catfield News is an independent magazine with no affiliation to the Parish Council, Church or any other body. We are a self funded magazine, produced by a group of volunteers with the income from advertisers paying for the production costs.

Helpful Information

Staithe Surgery Stalham

www.staithesurgery.co.uk 01692 582000

Surgery Hours

Monday to Friday 8.30am - 5.30pm

Dispensary Hours

Monday to Friday 8.45am - 5.30pm

Ludham Surgery

www.ludhamsurgery.nhs.uk 01692 678611

Surgery Hours

Monday, Tuesday, Thursday and Friday 8.30am - 6.00pm

Wednesday 8.30am - 1.00pm **Dispensary Hours**

Monday, Tuesday and Friday 9.00am - 6.00pm Wednesday 9.00am - 1.00pm Thursday 8.30am - 6.00pm

Stalham Green Surgery

www.ludhamsurgery.nhs.uk 01692 580880

Surgery Hours

Monday, Tuesday, Wednesday and Friday 8.30am - 6.00pm Thursday 8.30am - 1.00pm

Dispensary Hours

Monday 8.30am - 6.00pm Tuesday, Wednesday and Friday 9.00am - 6.00pm Thursday 9.00am - 1.00pm

Local MP

Duncan Baker 01692 557140 Duncan@duncanbaker.org.uk

Local County Councillor

Richard Carey Price 07880791258 (work hours) Richard.price.cllr@norfolk.gov.uk

Local District Councillors

Kevin Terrance Bayes kevin.bayes@north-norfolk.gov.uk Matthew Taylor 07557097597 matthew.taylor@north-norfolk.gov.uk

Local Police

PC Matthew Pritty
Beat Manager
Hoveton Police Stn
Matthew.Pritty@Norfolk.Police.uk

What's on in Catfield

Indoor Cycling

Join us for an invigorating workout in Catfield village hall,

Monday and Thursday evenings 6.45pm to 7.30pm.

Bring a bottle of water and a small towel. You remain in control of your bike so you can set the resistance to the level that's right for you. Then just cycle along to the music as the instructor guides you through the session.

Class costs £6 and pre booking is required.
Contact Jane Turner to book a bike.
M: 079 078 44433 Email: mailjaneturner@yahoo.com

Parish Council Meeting Wednesday 6th September

7.00pm

Coffee & Chat Club

Friday 1st September - 10.00 - 12.00 in the Village Hall

Come along to the Village Hall and have a drink, piece of cake and either just sit and chat or join others playing Scrabble and Rummikub etc.

All welcome.

For more information contact Judith on 01692 615807

Norfolk County Council Mobile Library <u>New day and time</u>

Route Number CEN 210
Calls on Tuesday
Next Visit Tuesday 5th September
Thorn Road 14:45 - 15:05
Village Hall 15:10 - 15:30

Catfield Stitching Group - Tuesday 12th and Tuesday 26th 2pm to 4pm in Catfield Village Hall

We are a friendly group of like-minded people, all at different levels of experience. If you, like us, enjoy stitching and sharing creative ideas, we would love you to join us. Please bring your own project (embroidery, knitting, crotchet, patchwork or creative sewing). We have occasional, optional group projects and workshops.

Please contact Pat Reid 01692 582978 or Brenda Hackney 01692 678128 for more information. £3.00 per session.

Tea, Coffee & Biscuits included. Free first/taster session.

Catfield Crafters - Wednesday 27th 1pm to 3pm in Catfield Village Hall

At each meeting members share new ideas and techniques as well as making two card projects. All tools and materials are supplied. The subs for each session are £3.00 which includes refreshments. New members are always welcome.

Contact Jennifer Banham on 01493 740560 for more information

BINGO

BINGO will be back on **Friday 15th September** in Catfield Village Hall

Environmental Group Meeting

Wednesday 27th September at 7.00pm in the Village Hall

contact details (catfieldenvironmentalgroup@gmail.com / 07932 191558)

MacMillan Coffee Morning Friday 29th September 10.00 - 12.00

The Crown Inn

If you would like to make a cake please let Gail know on 01692 580128.

Come and join the Catfield News Team

Would you like to be part of the team that produces the village magazine? If you fancy a new challenge and have some spare time we would love to hear from you.

If you are interested please email secretarycatnews1@btinternet.com or drop a note in the Catfield News box in the village shop.

Ladies Swimming Group

Hi, I am Sylvia and I run a ladies Swimming Group on a Thursday night 6 pm till 7 pm.

I am looking for some ladies to join us.

For more information call Sylvia on 01692 583151 or 07470655799

Looking for new players for LADIES BADMINTON
Friday Morning 9.00am to 10.00am
at Hoveton Village Hall.
For beginners to intermediates.
We play for fun, for £8.00 per month (1st week free).
Contact Debbie 07900664917

CATFIELD AND HICKLING FISHING CLUB

If anyone wishes to become a member of Catfield and Hickling fishing club - membership is available to all residents of Catfield and Hickling at a cost of £5 for the 2023/ 2024 season.

To apply please contact Keith Bacon: 01692581314 keithbacon@keme.co.uk

CATFIELD PARISH COUNCILLORS

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Polly Plowman		pollyplowman80@gmail.com
lan Roberson	07876 193547	canaryrules69@icloud.com
Scott Snelling	07522 238858	scott.catfieldpc@gmail.com

Parish Council website https://catfieldparishcouncil.norfolkparishes.gov.uk

Clerk of Parish Council

All current Catfield Parish Councillors reside in Catfield and have been democratically elected. All Clirs are happy for you to contact them at the above details.

07555197530

catfieldparishcouncil@gmail.com

APPOINTMENT OF TWO TRUSTEES FOR CATFIELD UNITED CHARITIES

Two trustees of Catfield United Charities are up for appointment in October for a term of three years. Catfield Parish Council would like to invite anyone interested in applying to contact us.

The Charity provides money for residents of Catfield who find themselves in need. The role involves attendance at regular meetings, the upkeep and management of local properties, collecting rents, managing accounts, contact with the public and giving out of grants.

Anyone who would like to know more can contact Mrs Susie Cunningham at catfieldparishcouncil@gmail.com

Applications need to be submitted to us by **30 September**. It would help if you could send us a summary of why you want to do this role and the qualities you possess to do it. You will be invited to present your case at the Parish Council meeting and if there are more than two candidates the Parish councillors will vote to decide who to appoint.

The appointment will take place at the Parish Council meeting 4th October 7pm at Catfield Village Hall

Catfield Parish Council meeting highlights

Wednesday 02nd August 2023

Public update:

 Complaint over dog fouling and roaming in St Catherines Avenue. PC agreed to allow CUC to explore a solution as the Parishioner may be vulnerable and require assistance.

• Cllr Taylor and Cllr Bayes update:

- New bin lorry for SERCO funded by fines to SERCO and loans. Reported that Cllr Callum Ringer recognised service is unacceptable.
- Wayford Bridge repairs rescheduled for October 2024.
- Agreed turnover of planning staff at NNDC a concern. PC questioned what is being done to bring some stability to the department.

Cllr Price update:

No report received.

Planning

- PF/23/0861 Malthouse Corner, Malthouse Lane, Catfield Change of use
 of the land to a caravan site for single caravan for Gypsy and Traveller
 residential use; hard standing, portacabin and installation of cess tank
 (part retrospective) Awaiting decision. Cllr Taylor agreed to call in to
 planning committee if Ludham ward Cllr doesn't.
- Siting of mobile home on land off School Road/Ludham Road NNDC enforcement officer has approached legal team as no permission has been obtained. Hedge removed in order to fit mobile home. PC agreed to approach NNDC as this is a breach of planning regulations.
- Store Galore Containers (retrospective planning) Two letters received from Parishioners concerned about the site. Business owner and Parishioners present. The item was discussed, and PC agreed to clarify planning status with NNDC.
- Playing field car parking Sign and Litter bin to be installed.
- Standards Committee hearing Parish Cllr found in breach of PC Code of Conduct July 2021. PC agreed to NNDC sanction recommendations of an apology and attendance of a relevant course (tbc).
- Mushroom site verge Area now cleared. PC to request verge to be added to highways maintenance schedule.
- Dangerous Tree New Road Parishioner present to discuss tree. As the tree is
 overhanging the property rather than dangerous, PC agreed to cut the tree back as a
 gesture of goodwill. PC agreed not to set a precedent as residents are entitled to cut back
 overhanging branches themselves.
- Playground Safety Inspection 11 items less than previous year with no High-risk items. A work plan will be developed and agreed by next meeting.

Please refer to the website for full details of meeting minutes.

Next Parish Council meeting 06th September 2023



BISHOP TRAVELS BY WHERRY TO ISOLATED BROADS LOCATION FOR ANNUAL THANKSGIVING SERVICE

A wherry operated by the Wherry Yacht Charter Charitable Trust sailed The Bishop of Norwich to the ruins of isolated St Benet's Abbey for an annual open-air service which is a highlight of church life on the Broads.

The abbey, on the banks of the River Bure, near Ludham, was founded by King Canute in 1019 - and was the only one in the country to survive Henry VIII's Dissolution of the Monasteries.

The Rt Revd Graham Usher and his party boarded wherry yacht Norada at South Walsham Staithe for the voyage out of the Broad and along the River Bure to its confluence with the River Ant where the abbey is located.



Local people and holidaymakers had gathered there to take part in the service which is organised by the Community of St Benet's.

Wherry Yacht Charter – the charity that restores, maintains and operates five of the remaining eight wherries in the world – has been sailing the Bishop of Norwich to the service since the mid-1990s and since then the person in the role has been its patron.

The sailing to the service is one of many that are operated by Wherry Yacht Charter throughout the summer.

Places are still available on the trips between now and the end of September. To find out more or make a booking log on to: www.wherryyachtcharter.org

Hints on accessing Ludham Surgery website

On Google type in **Ludham Surgery** into the search box

Find the photo on the right hand side of the page. Under the photo you will find the **Website link**, click here. This will bring you to the surgery website.

The home page consists of several green boxes. Please select the relevant option for your enquiry. If you are unsure which one to choose it is best to go via the Appointments tab and submit a **Get help for any problem** questionnaire.



All Saints' Church Catfield September Services

Sunday 3rd September Benefice Service at Potter Heigham TBA

Sunday 10th September Holy Communion at Ludham with Baptism Rev'd Gary Noyes

Joint Morning Prayer at Catfield

Judith Gardiner LLM

Saturday 16th September 10.30am Licensing of Judith Gardiner as Lay Minister in

Norwich Cathedral by the Bishop of Norwich. All welcome

Sunday 17th September Joint Holy Communion at Catfield

Morning Prayer at **Ludham**

Rev'd Gary Noyes John Savage AWA

Sunday 24th September Holy Communion at **Ludham** Rev'd Gary Noyes

Harvest Songs of Praise at Potter Heigham Judith Gardiner LLM

All services are at 10am and are followed by refreshments, please do come and join us. Transport can also be provided.

September

The golden rod is yellow;
The corn is turning brown;
The trees in apple orchards
With fruit are bending down.

By all these lovely tokens
September days are here,
With summer's best of weather,
And autumn's best of cheer.

The poem from which these excerpts are taken was written by author, poet and activist for Native American Rights, Helen Hunter Jackson. Helen lived in the mid-nineteenth century in America. Her words could have been written about this area today. We hope that the beauty of the things she appreciated so much remains unchanged.

Events in parts of the USA in recent weeks, particularly in Hawaii, are being attributed to the effects of climate change. We are aware of similar events in other parts of the world. We pray that those among us with the power to take action will use that power for change. We pray that with our good stewardship of our precious planet these things will remain unchanged.

"All things bright and beautiful, all creatures great and small, all things wise and wonderful, the Lord God made them all"

Lynda Savage Authorised Worship Assistant

Barry (Baz) Slater 06.08.1951 - 26.07.2023



Barry's family are sad to announce that Baz passed away, with his family around him, on 26th July. He was a much loved husband, father and grandfather.

Baz was born and raised in Eastbourne and met his wife Ann in 1987 while working and driving around Scotland. They settled down together in Eastbourne, to be close to his sons Lee, Colin, Robert & Simon and later married, in 1991.

He loved the outdoors and nature, spending most of his free time walking, fishing or bird watching. In 2003, following many happy holidays in Norfolk boating on the Broads, Baz & Ann decided to relocate and settled in Catfield.

Baz got employment at Trend Marine and it wasn't long before he fulfilled his dream to own a boat on the Broads, which brought him even closer to the nature he loved. He continued to embrace the outdoors even when his health started to decline and Ann could be seen pushing him around in his wheelchair, so that he could continue to enjoy the countryside on his doorstep.

Baz didn't discover his urge to travel until 2000 when he made his first trip abroad to see his son Lee, who lives in America. Following this he got the travelling bug and went on to enjoy many more holidays which would always involve packing a map, a pair of walking boots and binoculars.

Ann and Baz's sons would like to thank all his friends and neighbours for their love and support, particularly over the last couple of years and during this very sad and difficult time. Baz will be greatly missed by his family.

Please help to keep the church tidy

The church is open all day for people to go and sit quietly and have time in our beautiful building and with God, to let the children play in the children's corner and even to play the piano if you so wish. **But** please could we ask you to put the toys away and if you have a dog with you not to use it as a grooming parlour. The church can be in use for a funeral or other service at any time during a week and dog hairs on the carpet in the kitchen area and right up to the altar is not acceptable!

Thank you to Sally and Pam, who are our volunteer cleaning ladies once a week but we would also be happy for you to go behind the red curtain at the back of the church and use a brush to help keep the church clean and tidy.

Thank you

You are invited

to Norwich Cathedral on **Saturday, September 16th** at 10.30am when the Bishop will licence Mrs Judith Gardiner as a Licenced Lay Minister for the Benefice of Catfield, Ludham and Potter Heigham.

Please ring 01692 615807 if you would like a lift to the Cathedral.

Waterside Benefice- new Life Group starting!

We will be starting a Life Group on 4th October, at 7.15pm, and will initially be meeting on a fortnightly basis. The first one will be at Hall Common Farm, Ludham, NR29 5NS, by kind permission of Stephen and Anita Pitkethly. There will be a mixture of music, reflection, discussion and prayer, and everyone is welcome to join us from across the area.

Further details from Revd.Gary- 01692 678842, or granoyes@gmail.com.

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Revd. Gary Noyes

Priest in Charge of The Waterside Benefice. The Vicarage, Norwich Road, Ludham, Norfolk, NR29 5QA Tel:01692 678842. My usual work days are: Wednesday, Thursday and Sunday

Farming News September 2023

Finally, I've stopped moaning about the lack of dry weather and started to concentrate on combining. Winter Barley and Spring Barley are harvested and we are just awaiting lorries to arrive to collect the Spring Barley to deliver it to the stores where its dried down to 11.5% moisture and stored until Guinness want to use it. Quality looks good, which is remarkable given the prolonged period of wet weather. Wheat looks as though its almost ready to harvest and as soon as a shed is empty, the combine can get harvesting. The wet weather has encouraged maize, sugar beet and potatoes to grow very quickly, especially the maize. I don't think we are looking at any record yields with maize as a hail storm a month ago shredded all the top leaves, but the crops are much better than last year.

Now that wheat is ready for harvest the red deer have returned to graze on that and sugar beet. Not only are they back in large numbers but the hinds have brought their fauns along. With more mouths about, it's time to set about controlling them. There are various ways this is carried out. Electric fencing works for about 2-3 weeks but eventually they learn to jump over it, so that is quite a useful technique around cereals fields just before harvest. I've found that waving my arms at them has very little effect but they do look up and wonder what on earth I'm doing. So, if feeding persists, culling is the only option to get the numbers down to a manageable number.

I had a call last week to see if I would host a farm visit from Rebecca Pow MP, Junior Defra Minister for Environment Quality and Resilience. So, on Friday evening she arrived with her advisers etc. While she was in a combine a deer ran out which sparked off a conversation about the numbers of deer in the area and how we were managing the situation. What we were actually discussing was how the environment should interact with farming activities as the Ant valley has become the conflict ground between environment activities and farming activities. Whilst each individual Government Agency didn't think their area of expertise was causing any issues, when considered in combination with other activities from other agencies it was obvious why there was major conflict. Earlier in the day we had met her with Government Agencies, Water companies and our MP. What concerned me was the lack of knowledge and understanding of issues they are trying to resolve. It's now obvious to me how mistakes are made at a high level. They did seem very surprised that the rare wildlife was wandering around fields and not confined to the protected sites. They were concerned that the top predator, badgers, were eating all the hedgehogs and they could see that there was an imbalance. Culling licences for protected wildlife are possible to obtain but in practice very difficult to be issued. I think the Minister enjoyed herself and took home some positive thoughts as to where Environment is going. At least her aide said she hadn't been given the sign to "get me out of here". She met farm workers, local farmers and was most impressed by a female tractor driver driving a large tractor and trailer, whom she had a long conversation with about girl power. Hopefully she left with thoughts about how to gel the environment and farming together as they clearly can't exist individually.

Earlier in the day we had a discussion around "is food production of national importance"? The reason why we had this discussion was because subsidies were reducing over time and we are already seeing poorer quality arable land being replaced by nectar mixes, its good news for insects but we can't eat it. We are also seeing a thought process of ploughing up grassland because cows & sheep are not profitable. If we park the issues around Environmental Impact Assessments of ploughing up permanent grass, it looks like there is a change of land use coming over the horizon as stock farmers see arable as a better use for land and some arable farmers see stewardship as the best use. Defra seem to think regenerative farming is the answer but the achievable yields are just not there. So, let's make a real mess of the countryside by regenerating it then find we need lots of Roundup (it's perfectly safe to use now) to restore the land. One farmer who was considering regenerative farming now wants the income benefits of root crops as their Spring barley has been a disaster after using low inputs. Low inputs=low output and bankruptcy.

AWA 13.8.2023

Former Catfield School pupil Joey Croft was introduced to The Princess Royal when his ship, HMS Albion, was alongside in Scotland on its way home from a three and half month Baltic deployment.



Stalham & District Horticultural Society

Annual Autumn Show
in the Poppy Centre off Recreation Road
in Stalham (NR12 9BH) on
Saturday 2nd September, open to public from 2.00pm
Raffle and refreshments.

Lecture entitled - "Moles, Friend or Foe" in the Poppy Centre off Recreation Road in Stalham (NR12 9BH) on Friday 15th September, 7.15pm for a 7.30pm start. Raffle, refreshments.

For further information call Susan Carter on 01692 250660 (after 7.00pm) or visit the Society website at: www.stalhamhorticultural.co.uk

Catfield Sandholes: Biological Recording

Up to the end of July, I have been able to visit the site on eighteen occasions and my year-to-date, recorded species list is summarised in the following table.

Group	Species
Plants	93
Flies	71
Moths	47
Fungi	42
Beetles	27
Bugs	22
Birds	18
Mites	15
Wasps	15
Spiders	12
Bees	7
Butterflies	6
Lichens	5
Mammals	5
Other Groups (Species <5)	46
Total	431



Interesting observations include: Ramsons and Wood Anemone; Hornet Hoverfly (one of the biggest in its family); Beautiful Plume and Scarce Mompha (both micro-moths); *Zoophthora radicans* (a micro-fungus that fatally infects flies); *Agrilus laticornis* (a jewel beetle) and Welsh Chafer (a scarab beetle); Blackcap, Bullfinch and Goldcrest; Red Velvet Mite; Hedgehog; Common Frog (breeding) and Smooth Newt; Speckled Bush-cricket; Southern Hawker (a dragonfly); Grass Snake.

I expect the site to yield many other species in the remainder of 2023. Meanwhile, I hope this brief update helps illustrate the value of Catfield Sandholes to local flora and fauna.



SEAGULL FEEDING

Regarding the increasing numbers of seagulls present at times in the village (due to regular feeding), could I ask the persons who keep feeding them to stop for the birds' health and the consideration of your neighbours, as the reasons below point out.

- 1) You are encouraging a nuisance to your neighbours with noise and bird droppings.
- 2) You are encouraging scavenging behaviour in these birds, which becomes aggressive over time. Most of us have experienced the aggressive bombing at the coast, which obviously is not a pleasant experience!
- 3) Disease prevention- the RSPB recommends not feeding gulls due to the possibility of transmission of avian flu between the birds and their faeces. This could cause a decline in the actual species you are trying to help with food.
- 4) Angel wing or slipped wing- a syndrome that affects birds with high calorie/poor nutrition diets. It causes deformed wings, which are incurable. The RSPB and RSPCA recommend not feeding gulls for this reason. A more natural diet in the surrounding fields would give the birds the nutrition they need.

Please read this article and consider the points before you feed the gulls, thank you.

News and happenings – Catfield Environmental Group, September 2023



Projects

Hopefully you will have noticed that the bench and the planters for the corner of New Road and The Street are now all in place. Many thanks to group members who have strimmed the site, grappled with concrete (not straightforward in wet weather!) and fixings, and provided plants. We have noticed people making use of the bench already, both visiting walkers and passing residents, which is lovely to see. The planters have been filled temporarily with some seasonal flowers to add some immediate colour.

A litter pick is planned for Saturday 2nd September, from 10 am to 12 pm, meeting as usual at the village hall.

Another maintenance session has been held at the playing field, so that the hedge is now fully clear of encroaching brambles and bracken. It has been good to see that the plants are all thriving. Missing canes have been replaced.

The number of species at Sandholes continues to grow, litter has been collected and some sycamores overhanging the public footpath have been cut back. [Info coming from Andy].

We enjoyed a walk along local footpaths on 19th July, and one missing waymarker has been reported to Norfolk County Council. Another is taking place on 15th August, this time out of the village around Ludham. The walks are open to all, so please keep an eye on our Facebook page for information or contact us on 07932 191558.

Fundraising

Bingo

Our next bingo session is on Friday 15th September, 7 pm at the village hall. The next is on 20th October, NOT 13th as previously advertised.

THE CROWN INN THE STREET CATFIELD TEL 01692 580128

TAKE AWAY MENU

AVAILABLE TUESDAY TO SUNDAY DURING FOOD SERVICE TIMES SEE OUR MAIN ADVERT FOR TIMES (page 26)

COD OR PLAICE	£ 6.00
(AVAILABLE GLUTEN FREE)	
BATTERED SAUSAGE	£1.20
SCAMPI	£6.25
SMOKED HADDOCK &	
MOZZARELLA FISHCAKE	£3.25
(AVAILABLE GLUTEN FREE)	
SAVELOY	£2.00
CHICKEN NUGGETS	£4.20
REGULAR CHIPS	£2.90
SMALL CHIPS	£2.60
ONION RINGS	£3.00
MUSHY PEAS	£1.00
BREAD ROLL	£0.80

TELEPHONE YOUR ORDER THROUGH OR COME IN AND ORDER



Sea Palling Independent Lifeboat



It's been busy at Sea Palling Independent Lifeboat. First, a two-day weekend Casualty Care course run by specialists Trident Medical, followed by a second weekend with the Maritime and Coastguard Agency (MCA), Declared Facility Team, who undertook our stringent scheduled audit. The audit consists of a formal meeting with the committee going through our policies and procedures, a check of all equipment, followed by water-based exercises to enable the MCA to assess our launch and recovery process and ensuring we are competent with search and rescue patterns.

We are pleased to confirm that following the audit and crew debrief, all assets are available for service. We await a feedback report which we will incorporate into our future training programme. We thank you for your continued support and look forward to seeing you on the beach.

Got a few hours spare? Looking to support the local community? We are looking to recruit volunteer members for various roles, including, boat and shore crew, fundraising and maintenance. For further information please email info@seapallinglifeboat.co.uk or pop in and see us for a chat.

If you see anyone in difficulty in the water, dial 999 and ask for the coastguard. Please do not put yourself at risk.





14 Reasons Not to Fear House Price Drops

The property market experienced a boom between the summer of 2020 and late summer of 2022, fuelled mainly by pandemic-induced trends such as the stamp duty stimulus, low mortgage rates, the race for space, and the rise of remote working. 2023 has presented a different story for the housing market, with cooling demand, rising mortgage rates, and declining home sales from the previous two years.

This article will explore 14 key factors that can provide reassurance in uncertain times.

1. Strength of the Job Market

The job market is crucial in determining home prices, directly impacting income levels. Fortunately, the job market remains robust, with unemployment hovering near all-time lows of just 3.6%.

2. 2023 is Different to 2008

Comparing the current housing market to the 2008 Credit Crunch reveals significant differences. The housing bubble that led to the crisis was primarily driven by subprime mortgages in the USA, resulting in a wave of defaults. This spread to the UK, and banks stopped lending to each other (and mortgage borrowers).

3. The Long Game of Homeownership

Most homeowners view their household as more than a house; it's a home. It's more than just a financial asset; the home represents a lifestyle choice. Despite potential house price declines over the next few years, homeowners' long-term perspective should remain intact. Throughout British history, home prices have always appreciated over time, even after the financial crisis of 2008.

4. Inflation is Good News for Homeowners and Landlords

While inflation may be a cause for concern in various aspects of daily life, it can benefit most homeowners (and landlords). Inflation often leads to increased house prices and reduces any mortgage's 'real' value, thus acting as a hedge against rising costs. Higher wages resulting from inflation will improve affordability, thereby supporting home prices.

5. Positive Implications for Going Upmarket

A national home price decline can be good news for homeowners looking to move up to a bigger or more expensive property. Such a decline would reduce the price gap between selling their home and purchasing the next one.

6. Persistent Housing Shortage

The national housing shortage, which originated during the financial crisis when homebuilders scaled back construction, remains a significant factor in supporting home prices.

7. Rental Market Dynamics

Soaring rental prices, another consequence of inflation, are another reason for homeowners to be content with their current ownership status.

8. Anticipated Mortgage Rate Reduction

While recent rate hikes from the Bank of England have affected the housing market, there is an expectation of easing in the near future. According to the money market's latest forecasts based on the 5-year swap rate, the Bank rate is projected to fall in early 2024.

9. Expected Moderate Decline

Economists generally predict that any potential home price decline will be modest.

10. Potential for Renovation Costs Dropping

The demand for home improvement during the pandemic led to a surge of 41.9% in construction materials in the two years after lockdown. However, in the last 12 months, overall building costs have fallen by 1% (despite inflation).

11. The Property Market Loop of Recovery

If home prices were to fall, it would likely be driven by weakened homebuyer demand rather than an oversupply of homes.

12. House Price Drops Only Affect You if You Sell

A decline in home prices might psychologically impact homeowners, even though it may not affect them directly if they do not plan to sell soon. House prices can only affect you if you are moving. 96.54% of homeowners will still be in their homes in 12 months, so they won't lose money if the property market dips.

13. Actual Value of Homeownership

The pandemic has brought heightened attention to the value of homes, with widespread discussions on the housing market and price speculations. However, homeowners' connection to their homes goes beyond financial considerations. It is often rooted in the relationships shared with loved ones, the sense of community, the peace of mind derived from home ownership, and the efforts invested in the property.

14. The Rarity of Prolonged Price Declines

Prolonged home price declines lasting five-plus years, especially those as severe as the early mid-1990s-era housing bust, are infrequent.

Daniel Trett t.01692 531400 e.daniel@trettphillipsresidential.co.uk

Chef's Specials



Simple Fish Pie

Ingredients

450g potatoes

50g butter

100g mushrooms

450g hot-smoked haddock fillets, skinned and flaked

1 can chopped tomatoes

150ml soured cream

50g Cheddar cheese, grated

Method

- 1. Scrub the potatoes and leave the skins on.
- 2. Boil until just tender, about 15 minutes. Cool and cut them into chunky slices.
- 3. Using a little of the butter, lightly grease a casserole or baking dish and arrange a layer of sliced potatoes on the base.
- 4. Clean and slice the mushrooms
- 5. Put the haddock, mushrooms and tomatoes with their juice into a bowl, add the soured cream and combine well. Tip the mixture on top of the potato layer, then arrange another layer of potato on top.
- 6. Dot with scraps of butter and the grated cheese.
- 7. Bake in a moderate oven (180C) for 25 to 30 minutes or until cooked.

Tip: To sharpen scissors, fold a piece of aluminium foil into a layered square, then cut through with your scissors, seven or eight cuts should do it.

September at the Museum of the Broads

September is a great time to visit the Museum of the Broads. It's a bit quieter and the riverside location is still warm enough to enjoy a picnic or an ice cream. You can enjoy a panini – sweet or savory – or an afternoon tea from Rooby's, our onsite caterers too.

The Museum is taking part in the national Heritage Open Days Festival on Sunday 17 September. Entry to the Museum is free and the former trading wherry, Maud, is also on site. Come on board and meet her enthusiastic volunteers. The Museum has displays about wherries and many other stories of the Broads, and our special exhibition, on the artist and film maker, Philippa Miller, is one not to miss!

One of our boats runs each day we are open (Sun, Tues, Wed and Thurs) and is a perfect way to spot wildlife on the river. We have kept our prices the same this year and our boat trips are unique! Remember, all 12s and under also have free entry to the Museum, and young people up to 18 are only £3 entry.

Full details and links to book on our website.

The Museum of the Broads, Poor's Staithe, Stalham, NR12 9DA, 01692 581681 www.museumofthebroads.org.uk @MuseumBroads on Twitter, Facebook and Instagram



Wherry Maud



Rooby's at the Museum of the Broads

WROXHAM AND HOVETON LIONS CLUB

As I write this, I should be reporting on the success of our annual Charity Village fete. Unfortunately, we were forced to cancel at the last minute due to the overnight change in the forecast to strong gusts of winds to force 8 or 9, which posed a significant health and safety risk. This was beyond our control and we offer our sincere apologies to all our participants and those members of the public who came along expecting to enjoy what would have been a great family day out.

Although our external event was curtailed, we still managed to continue with a Craft Fair in the Village Hall and held a raffle with prizes kindly donated by numerous businesses in the local area.

Six of our local Primary Schools, Hoveton St Johns, Tunstead, Coltishall, Rackheath, Neatishead and Sidestrand Hall school will this year be taking part in our ROAR competition. For those wondering what this is, it's run by an educational company, 8 Billion ideas, in conjunction with the Lions. Pupils have to come up with an idea, produce a model, a jingle and a video. We wish them all the best of luck

Can you help with time, skills or funds, if so, please contact us and get involved. We would love to hear from you.

Just contact any listed contact using the 'Learn More" link on our website www.wroxhamandhovetonlions.org

We are members of the *Community at Heart Lottery*, which helps fund our work and gives you the chance of wining the top prize of £25000, plus other monthly exciting prizes. For those of you who are supporting us in this way we'd like to say a huge thank you. If you haven't signed up yet visit our page - https://www.communityatheartlottery.com/support/wroxham-and-hoveton-lions-club

Our Lions Shop in the Hoveton precinct is always on the lookout for good quality Bric a Brac or clean clothing, so please bring them along or we can collect – just ring **01603 783737.** Would you like to volunteer to help in the shop? If so, drop into the shop and talk to a member of staff.

This month's winner of our £100 charity shop draw is CW of Hoveton, who donated goods to the shop and nominated Macmillan .

You can follow us on Facebook or our website. We look forward to seeing or hearing from you.

Lions Mick Holden, President

SCREEN LUDHAM (LUDHAM VILLAGE CINEMA) FRIDAY 22nd SEPTEMBER IN THE CHURCH ROOM, DOORS OPEN AT 7pm for 7.30pm

'What's Love Got To Do With It' Comedy/Romance (12A, 108 mins)

How do you find lasting love in today's world? For documentary-maker and dating app addict Zoe (Lily James), swiping right has only delivered an endless stream of Mr. Wrongs, to the dismay of her eccentric mother, Cath (Emma Thompson). For Zoe's childhood friend and neighbour, Kaz (Shazad Latif), the answer is to follow his parents' example and opt for an assisted marriage to a bright and beautiful bride from Pakistan. As Zoe films his hopeful journey from London to Lahore to marry a stranger chosen by his parents, she begins to wonder if she might have something to learn from a profoundly different approach to finding love.

Tickets are £5 each, which includes tea or coffee in the interval

SUDOKU

Complete the grid so that every row, Column and every 3x3 box contains every digit from 1 to 9

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Last Month's Solution

6	2	5	8	3	9	4	1	7
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4	1	8	9	5	6	7	3	2
2	6	7	1	4	3	9	5	8
3	5	9	7	8	2	1	4	6

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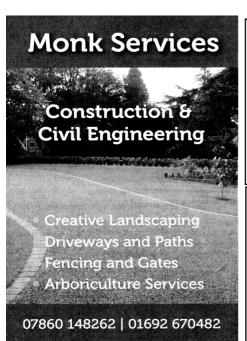


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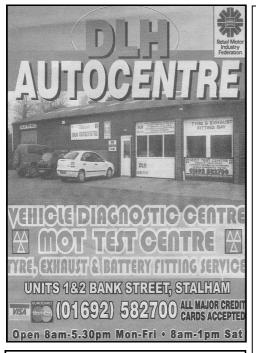
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CATFIELD NEWS - Contributions & Advertisements

Items for inclusion need to be received no later than **10** th of each month. Items can be e-mailed to the team, *contacts detailed on page 2*, or left in the Catfield News box in the Village Shop. Articles should be no more than 400 words and have the contributor's name attached, but the name does not have to appear in the magazine.

The Catfield News aims to be a magazine of local news and events and although we cannot always guarantee to include all items received, we will always give priority to Catfield news and events. If you have something you would like published in the magazine, please contact one of the team. For Business advertisements or small Classified Ads., please contact one of the Catfield News Team for details.

Catfield News items are published in good faith with every effort made to ensure accuracy of content as given to us. No liability can be accepted for inconvenience arising from error or omission. The views expressed in Catfield News are not necessarily the views of the Team.

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