

Arnolds Keys ADDRESS

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Autumn 2017

AGRICULTURAL PROPERTY REMAINS BUOYANT DESPITE BREXIT UNCERTAINTY



Simon Evans

The agricultural property market remains buoyant, despite continuing uncertainty caused by Brexit – that is the upbeat message from **Simon Evans**, Agricultural Partner at Arnolds Keys and head of the firm's specialist agricultural property arm.

Whilst the rapid increases in farm land prices have to an extent started to level out, the quantity of deals and activity in the market remain high, with a good supply of land coming onto the market.

"It is true that the whole Brexit process is introducing a level of uncertainty into farming," said Simon. "But in periods of uncertainty, people move to tangible assets to protect themselves. That is why we have been seeing land selling for as much as £10,000 an acre."

"Once we leave the EU we will still need to be producing food – perhaps more than we do now – and with potentially less interference in the food market, we may see the whole sector settle down quite quickly post Brexit."

'Many of the land deals being completed are seeing farms being bought by neighbouring businesses as part of expansion plans.'

"Even amongst those farmers who wanted to remain in the EU, there is an acceptance that Brexit is going to happen. Despite the seemingly haphazard way that the Brexit talks are progressing, people are looking to the long-term, and looking to expand, or secure a future for the next generations."



"The huge rise in prices was unsustainable, despite some surveyors stating they will reach £20,000 per acre, and would probably have slowed whatever the referendum result," says Simon. "The important thing is that prices are plateauing, rather than falling back, reflecting continued buoyant demand for land in the county."

Many of the land deals being completed are seeing farms being bought by neighbouring businesses as part of expansion plans. There has also been increased interest in the purchase of farm-based residential properties as investments by city-based investors.

Meanwhile the agricultural department is to open a second office in Aylsham as part of plans to expand the service it offers to farmers in the north of the county. The new office will be an extension to Arnolds Keys' current Market Place office.

"We will continue to service our south Norfolk clients from our Norwich office, and the new Aylsham base will put us right in the heart of the north Norfolk agricultural scene," said Simon Evans.

Refurbishment work is currently underway at the Aylsham office, and the north Norfolk team will move in around the turn of the year.



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Luxury apartments in the heart of the city



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What Grenfell means for property investors



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Prestigious national marine art collection heading to Norfolk for auction

AVALANCHE OF LETTINGS LEGISLATION HIGHLIGHTS IMPORTANCE OF GOOD ADVICE

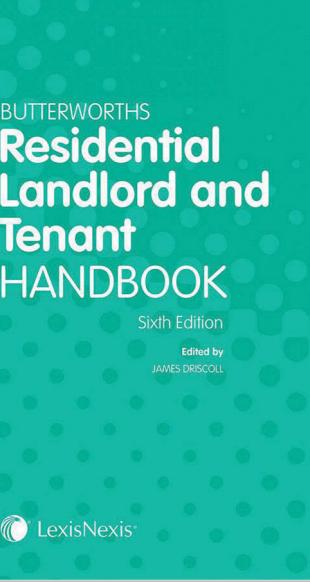


A huge raft of new legislation relating to the letting of residential property has the aim of raising standards – but it is also having the effect of making it ever more difficult for individual ‘amateur’ buy-to-let investors to manage their properties on their own, writes **Jan Hýtch**.

Jan Hýtch
Operations Partner



That bible of landlord and tenant law, Butterworth's Residential Landlord and Tenant Handbook, lists no fewer than 42 different statutes relating to residential lettings in its latest edition.



Some of these date back as far as 1709, and yet are still in use at least in part. But don't think it's just historical laws which should concern you if you are a landlord – since the end of 2012 we have seen hundreds of new statutes and regulatory instruments introduced, covering topics such as retaliatory evictions, statutory fines, health and safety and consumer protection.

That is just the law applicable to the renting and occupation of a residential property. We also have to take into account other legislative changes which have affected landlords, from stamp duty, income tax, corporation tax and capital gains tax.

Some of the more onerous new laws passed in recent years include Right To Rent (effectively obliging the landlord to become immigration officer); the legal

requirement to put smoke alarms on every floor; and the obligation on landlords to serve ‘prescribed information’ to new tenants (with serious consequences if this is not done, including losing the right to eviction under Section 21).

The figure of 165 pieces of legislation introduced in the past two years is widely quoted, and many small-scale landlords may be feeling that this avalanche of new rules is part of a perceived ongoing demonization of buy-to-let investors.

Although it may feel like that, most of the new laws are aimed at raising the standard in Britain's important private lettings sector, and despite the increased burden on landlords, it's difficult not to welcome most of them. One of the key objectives has been to ensure lettings agents are operating at a higher standard, and few would argue with that as an aim.

Yes, you can go into a stationery shop and buy an off-the-shelf tenancy agreement, but that doesn't make you an expert landlord, any more than buying a scalpel turns you into a surgeon.

Many private, small-scale landlords have now reached the stage where, to paraphrase Donald Rumsfeld, they 'don't know what they don't know'. Increasingly seeking advice from an ARLA Propertymark or RICS letting agent is becoming a prerequisite for landlords – particularly those who value being able to sleep at night.

47 STUNNING LUXURY APARTMENTS GO ON SALE IN FORMER NORWICH OFFICE BLOCK

The latest city centre office building to be converted for residential use has resulted in 47 luxury apartments being offered for sale.

Eastgate House on Thorpe Road, just a few hundred metres from Norwich Station, has been transformed, with one and two bedroom apartments being offered over four floors, some of which boast stunning views across the city.

The conversion has been carried out to the highest standard and specification, with solid stone worktops in the kitchens, top quality materials, video entry systems, and additional features such as wine coolers in selected apartments.

Arnolds Keys Group Residential Manager Martyn Baum said, “We are seeing a boom in the popularity of new apartments created out of former city centre office blocks.”

“City centre living is becoming more and more fashionable. People like the fact that they have all of the city's leisure amenities on their doorstep and can walk to work, avoiding the rush-hour traffic, and can be home again in a few minutes at the end of the day.”

“Eastgate House offers just that quality of life, combined with stunning interiors the apartments combine style and convenience.”

The apartments qualify for the Government's Help To Buy scheme, and prices range from £125,000 to £242,000. More details at arnoldskyes.com/newhomes



Eastgate House

STRONG INDICATORS FOR OPTIMISM IN THE COMMERCIAL PROPERTY MARKET

We keep hearing mixed messages about the performance of the economy, talk of uncertainty over Brexit hitting business confidence, and consumer spending slowing – but here in Norfolk at least one indicator suggests that we are in a better state than the commentators would suggest, writes **Guy Gowing**.



Guy Gowing
Managing Partner

The sign that we are outperforming expectations is the strength in demand for good quality office accommodation, especially around Norwich. The number of deals which have been done over recent weeks demonstrates a real confidence.

So far in 2017, over 200,000 sq ft of office space has been let in Norwich alone. That is more than in the whole of 2016 and if anything, the pace of activity is accelerating through the year; something like 40,000 sq ft worth of deals were agreed in July alone.

At St Andrew's Business Park, we have three office buildings totalling over 18,000 sq ft under offer, and a fourth building which is over 16,000 sq ft is available. All of these deals have been made possible by the relocation (through expansion) of these buildings' former tenant – as one employer expands, others are coming in behind them to occupy the office space they leave behind.

Businesses committing to commercial property is as good an indicator of the strength of the economy as anything. Whilst we hear doom and gloom in the media, this pessimism is not driven by business itself; if anything it's the result of government action (or indeed inaction).

Norwich was one of the first cities in the UK to transform itself into a strong service sector base, and that is one of the reasons why the city is bucking the economic trend. The new jobs which are being created here are good quality, and in many cases, high value.

That is something which will benefit the whole economy of the area, creating jobs in sectors such as construction, retail and hospitality. And that is why a buoyant commercial property market is great news for the city and the wider county.

There may be an element of uncertainty at the moment, but businesses are realising they cannot simply sit it out and wait to see what will happen. With 140,000 sq ft of office space in the city already converted into residential use, there won't always be the ready supply of offices available, which is why we are seeing so many deals being done while they are there for the taking.



Panoramic view of St Andrew's Business Park properties

GRENFELL PUTS FIRE SAFETY IN SPOTLIGHT

The Grenfell Tower disaster has focussed attention on cladding – but property owners need to think more widely about fire safety, says leading building control expert **Robert Eglington**.



Robert Eglington

The tragedy at Grenfell Tower in London, in which 80 people died, has focussed the world's attention on the question of fire safety in high-rise buildings – and property investors need to take notice not just of the issues highlighted in screaming media headlines, but of wider fire safety issues.

If you were to believe the headlines, Grenfell is all about cladding. I am not going to try and pre-empt the findings of the comprehensive inquiry which is about to take place into the tragedy, but it seems likely that cladding will be just one of the issues that it examines.

There are lots of questions the inquiry will need to answer: how the fire spread so quickly around the exterior of the building; why the supposedly fire-safe core was so rapidly engulfed, cutting off the only means of exit for most people in the tower; and whether the standard 'stay-put' advice is still valid.

The fact is that there is a major facade fire somewhere in the world every four months. And yet, in the eight years prior to Grenfell, just 2.5 per cent of fire-related fatalities in England were in blocks of ten storeys or more.

The type of cladding used at Grenfell, which consists of two sheets of aluminium sandwiching a core of polyethylene,



contains the equivalent of one gallon of petrol for every square metre. To put that in context, if you were to pour a gallon of petrol over a square metre surface, it would have a depth of 4.5cm.

We will need to wait for the inquiry report before coming to any conclusions, but in the aftermath of the tragedy, property owners and investors do need to be looking at fire safety, particularly in high-rise blocks.

The first piece of advice is to ensure that basic fire safety measures are in place: ensuring that fire doors are installed where needed (and have not been removed or replaced); that exit routes are not blocked, and that combustible materials are not being stored in communal areas or on balconies.

Secondly, you need to know exactly what materials have been used on your building. In the case of cladding, that probably means removing a sample and having it tested.

Thirdly, whether constructing a new building or refurbishing an existing one, regular building control inspections are vital, to ensure that the appropriate materials are being used, and that they are being correctly installed (for example, with cavity barriers in place to isolate areas of the cavity and impede the 'chimney effect').

In the context of such works, the cost of such building control is very small, and yet we have historically seen some developers penny-pinching in this area.

Finally, it seems certain that there will be a renewed focus on sprinkler systems. Currently they are only recommended for new buildings over 30 metres in height, and there is no guidance for retro-fitting.

If the result of Grenfell is a renewed focus on fire safety in general, some good will have come of the tragedy, in that high-rise buildings will have become safer places to live and work.

Robert Eglington is MD of MLM Building Control, part of the leading UK and international multidisciplinary design, compliance and specialist practice. Robert, who is a Member of the Institution of Fire Engineers, heads up the firm's Norwich office. www.mlmgroup.com.

THE BURNING ISSUES

ADDRESS asked five leading Norfolk professionals for their views on a range of topical business issues.



To what extent should the Government relax austerity to stimulate the economy?

Aaron: If it were that easy George Osborne and Phillip Hammond would have had it fixed by now! It is a fine line between austerity to control spending (which is a necessity), and investing in infrastructure for future growth. There still needs to be a degree of austerity to control not spending per se, but getting value out of what is spent and reduce wastage.

We have seen recently the first strikes in the UK for many years. This is indicative that some sectors are at breaking point. Austerity cannot continue to its full extent and suitable investment for growth must be a viable alternative.

Nova: The latest Chamber Quarterly Economic Survey findings showed that businesses across Norfolk are still being cautious. A moderate relaxation of austerity may encourage businesses be more confident and give them the reassurance they need to move forward with their own investment plans. Equally, support from government to deliver improved infrastructure would benefit all business – large and small.

Sarah: In terms of relaxing austerity, I think it is important for the government increasingly to invest in infrastructure projects that not only provide employment but also assist existing businesses.

In fact, investment in the NDR, A11 and Norwich city centre roads may be a contributing factor to the fast price growth in property prices we are seeing in Norfolk.

Stefan: As the country moves towards Brexit, there will be a need to create a strong financial base to stabilise the country prior to any expected impact on trade. Although no-one has a fully functioning 'crystal ball' with all the answers, the Government will need to see the economy strengthen over the next two years - and the current austerity measures have stalled.

There is a concern over the impact the present national borrowing will have in the longer term, especially for future generations. There is a difficult decision to be made on 'increased taxation' versus 'increased borrowing'; it feels that with a slender

majority the most likely next step for the Government will be a relaxing of austerity measures with a hope to stimulate further growth.

Simon: Kerb on spending or increased taxation?! It is proved to be a little more difficult than that. With growth lower than predicted, it may be time for a limited loosening of the austerity belt. Whilst the Bank of England has unveiled a 'Funding for Lending' Scheme, more may need to be done. It's probably time for a little spending on infrastructure to provide a much needed boost to GDP.



What should the priorities of the renewed and expanded BID (Business Improvement District) be?

Stefan: We have worked with the business community over the last six to twelve months to fully understand the priorities for a renewed BID with an expanded city centre area. The businesses have identified three key strands - Promoting Norwich, Norwich Experience and a Voice for Business.

These three areas are underpinned by projects and initiatives to deliver growth for the city and improve the working and trading environment, and to coordinate and drive the commercial sector and strategy for the city centre for the next five years.

Simon: At the heart of the BID is attracting more footfall and improving the trading environment within our city centres. The extension of the BID has moved to include Prince of Wales Road, and with its close links to Norwich Railway Station this should be seen as the gateway to the city centre - a prime candidate for being smartened and tidied up for visitors to the city.

Aaron: The Norwich BID has done some important work over the last few years. Norwich has a vibrant cultural and historical city centre, and it is important that the BID strives to maintain this by making it easy for visitors to get into the City. Whilst we do not have a major out-of-town shopping centre, Longwater and Riverside do draw people out of the city centre, as it is easier to call in with free and adequate parking.

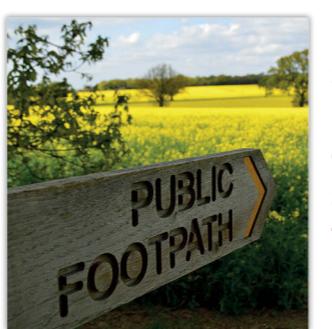
Emphasis should be placed on allowing people to

access the city centre, the recent changes to the traffic system in Norwich seem to make getting into and around Norwich more difficult than before.

Nova: The BID should continue with its great work to support the overall improvement of the city centre, with the aim of becoming the UK's number one retail destination. Norwich has a huge amount to offer visitors from retail to tourism, history and modern technology - we should also make the most of our natural assets, including the River Wensum, whilst ensuring decent access to our fine city for both public and private transport.

Sarah: The BID expansion means that Leathes Prior now falls within the wider area, and this is therefore quite a topical question for us.

For us, a priority would be to work on further initiatives that bring together Norwich businesses for the wider benefit of the city. I also think the plan for improvement to the 'gateways' of Norwich (St Stephens Street and Prince of Wales Road) is an inspired idea - after all first impressions count!



Future agricultural subsidies may require more emphasis on environmental stewardship and access to the countryside. Should it go as far as a Right to Roam?

Simon: The majority of farmers take their responsibility as custodians of the countryside very seriously. The payments via EU Environmental Schemes include taking land out of commercial production and add to the good work already in place.

Increased public access and Right to Roam add unnecessary pressure to farming businesses from a health and safety point of view, especially where livestock are concerned. The conservation measures carried out by farmers can easily be appreciated from the considerable public access network across the county.

Nova: There is already a network of approximately 140,000 miles of public right of ways in England and Wales, and agriculture remains the dominant land



SARAH ELLERO
Leathes Prior



SIMON EVANS
Irelands Arnolds Keys



NOVA FAIRBANK
Norfolk Chamber of Commerce



STEFAN GURNEY
Norwich Business Improvement District



AARON WIDDOWS
Price Bailey



Did you attend any of the concerts that have taken place in Norfolk this year? Is Norfolk becoming the ageing rockers capital of the country?

Stefan: I have to hold my hands up to having attended several of the concerts this summer, and as I was at 'Let's Rock Norwich', perhaps I am one of the 'ageing rockers'. I have to disagree with the tag and instead see that Norwich is firmly putting itself on the national stage as a concert city. After the Radio 1 Big Weekend, the city has changed its perception, and larger and more high-profile concerts and festivals are springing up.

Aaron: I had a choice of taking my family to see Take That or a punishing two days cycling over the main passes in the Lake District - I chose Take That (along with half of Norwich it seems)! The event was great and

I would like to see many more. If we aren't the ageing rockers' capital yet, maybe we should be! We have some great locations for these events: Carrow Road, the Showground, Thetford Forest and Blickling Hall, to name but a few. These events attract lots of people and as a result help the local economies, so why not?

Nova: This year, Norfolk has something for everyone. We have the annual Norfolk & Norwich Festival; Take That at Carrow Road; Festival Too in King's Lynn; Tom Jones at Holkham; and The Sundown Festival, featuring the likes of Rag'n'Bone Man, Kurupt FM, Disciples, Nosia, and Skream - can you really say Norfolk is just for ageing rockers?!

Simon: I was told that 50 was the new 30! After a very enjoyable Friday night at Blickling and Saturday afternoon at the Reepham Festival, I now realise that 50 is 50!!

Sarah: I am a fan of live music, so try to attend several events throughout the year. I have always been amazed by the variety of bands who come to UEA, and it is exciting that Norfolk is continuing to attract increasingly big names!

ASK THE PROPERTY EXPERTS



Martyn Baum, Group Residential Manager answers your property related questions.

Q. I keep seeing NAEA|Propertymark on estate agents' websites and windows, what does this mean?

A. You may not know that estate agents are not regulated by the government. Some estate agents volunteer to sign up to a code of conduct, become qualified and be regulated by the industry body. We have qualified



Keys | Holidays

APPRaising THE IDEAL HOLIDAY PROPERTY

For many small-scale property investors, long-term residential buy-to-let has been seen as the default option for some time. But many investors are starting to consider the alternatives – and furnished holiday letting is increasingly coming into the equation, writes **Louise Hillman**.



Louise Hillman
Keys Holidays
Manager

There are two reasons for this. The first is a tightening of tax breaks for residential buy-to-let landlords. Higher rate tax payers will no longer be able to receive tax relief on mortgage interest at their highest tax rate; the 10 per cent allowance for wear and tear has been abolished; and the increase in stamp duty on the purchase of second homes has also hit revenue.

At the same time, the weakness of the pound has seen a boom in staycations, and the market for furnished self-catering holiday accommodation is extremely buoyant. The opportunities to achieve a higher yield is tempting many from the residential buy-to-let market into the holiday lettings market.

If you are considering such an investment, then choosing the right property to invest in is vital. Much has been written about what makes the perfect residential buy-to-let property, but when you are appraising a potential investment property with holiday letting in mind, the criteria are somewhat different. So what does the ideal holiday let look like?

First of all, think about the ideal size. Whilst there is a demand for larger family properties, they appeal to only one part of the market; for the widest appeal, two and three bedroom properties are best, as these will attract both families and couples.

Then, of course, comes location. It doesn't necessarily have to be right on the beach, but the ideal holiday let will be within striking distance of facilities such as pubs, restaurants, attractions and shops. Although don't rule out the more isolated properties which will appeal to stressed out city types looking for a complete escape.

Far more than in residential buy-to-let, aesthetics count in holiday properties. You are selling a dream, and your property has to sell itself from the brochure page or the website. In reality, few of us would want to live in a roses-round-the-door cottage permanently, but it has a huge appeal for a short stay.

People often ask whether holidaymakers are seeking traditional or contemporary properties. The answer is a little of both – 'charm and character with a contemporary twist' is a good description of the ideal.

Bear in mind that you are going to be more responsible for maintenance than in a residential let, so choose a property which will be easy to keep in good condition. Your



customers are seeking the holiday dream, and they will have low tolerance for any shortcomings.

In fact, the overwhelming factor to remember when choosing an investment property for holiday letting are those customers. They have a huge choice, and high aspirations, so the property you choose to invest in has to have some form of 'Wow factor' that makes it stand out. keysholidays.com

NATIONAL ANTIQUES MEDIA SPOTLIGHT SHINES ON NORFOLK

The national antiques and fine art media spotlight was focussed on Aylsham in July for Keys' three day Fine Sale, which saw brisk bidding both in the saleroom and online, with many highlights attracting attention far beyond Norfolk.



One of the star lots was a sketch painting by Alfred Munnings which had never before been seen publicly. Believed to have been painted in the late 1940s, the work gave a fascinating insight into the way that Munnings would sketch prior to painting a full work, and unusually for an artist better known for his pictures of horses, the subject was Yvonne Adams, daughter of a leading London art dealer who knew the artist personally. The painting sold for £15,000.

Another highlight which received lots of media attention before the sale, was a collection of nearly 100 lots of polychrome

KEYS CHOSEN TO HANDLE SALE OF NATIONAL ART COLLECTION

Keys Fine Art Auctioneers has beaten off competition from other leading auction houses to be selected to handle the sale of the Royal Society of Marine Artists' Diploma Collection, a significant body of work representing over 100 of the country's top marine artists, past and present.

The London-based Society has decided to sell the collection as it has grown so large that they are unable to display it. The pictures will be sold during a special sale in Norfolk in February 2018.

"We are delighted to have been selected to handle the sale of this nationally-important collection," said Kevin Lines, Keys General Manager. "It is a real vote of confidence in our growing reputation in the fine art arena."

"All of the works are related to the sea and the marine environment, but the range of subject matter is considerable, with oil paintings, watercolours and pastel paintings by many of the UK's foremost marine artists."

The RSMA was founded in 1939, and has numbered amongst its membership some prestigious names such as Montague Dawson, Rowland Hilder, Claude Muncaster, Charles Pears, Norman Wilkinson and Harold Wyllie.

Full details of the sale will be available at keysauctions.co.uk.



Lowestoft porcelain. Most under the spotlight was a pair of extremely rare figures of musicians, believed to date from 1770 – the first such figures to come onto the market anywhere for more than 30 years. They sold for £4,000, part of a total of £34,597 which were bid for the Lowestoft collection in total.

With so much interest in Lowestoft porcelain, the news that some very rare pieces have already been consigned for Keys' November Fine Sale will have collectors and dealers buzzing.

A quirky lot was a printed message to troops of the 'Desert Rats' from Field Marshall Viscount Montgomery, signed by

him, dating from the Tripoli offensive of 1943. Including the words 'On To Tripoli', the message dates from 12th January 1943, just 11 days before the British Eighth Army entered the city. It sold for £550.

Finally, a busy wine and spirits section of the sale included a rare bottle of MacAllan Anniversary 25 year old malt, one of the most sought-after whiskies amongst collectors. It eventually sold for £1,700, around double its pre-sale estimate.

"Our July Fine Sale was an important and wide-ranging sale which saw the eyes of the fine art and antiques world focussed on Norfolk," said Keys Fine Art Auctioneers Assistant General Manager, Tracey Rust-Andrews.

"With Keys' growing reputation, and the increasing role of online bidding in the auction room, we are seeing more and more items being consigned here in Norfolk which might once have only been seen in London salerooms. Collectors, dealers and experts now recognise that here in Norfolk we have one of the country's leading regional auction houses."



BIG NAME ARTISTS TO FEATURE IN EAST ANGLIAN SALE

Keys East Anglian Art Sale, the biggest of its type in the world, takes place on Friday 27 October, and once again some 'big name' artists are set to feature.



At the time of going to press, an important Seago painting had already been consigned, as well as five works by Arnesby Brown, including a fine view of Morston which is sure to be much in demand.

Full details of all of the lots in the sale will be available at keysauctions.co.uk.

SAUCEPANS AT DAWN!

For the second year running, we were delighted to be sponsoring the Cookery Theatre at the Aylsham Show which celebrates and showcases the very best of Norfolk produce.

This year for the 'Ready, Steady, Cook' Challenge we pitted the culinary skills of our agricultural team against our property department with Tom Corfield, Agricultural Associate going spatula to spatula against Martyn Baum, Group Residential Manager.

Tom and Sarah were victorious on the day and Tom commented, "The event was great fun and it is a super opportunity to explore the foody delights that Norfolk has to offer."

We look forward to continuing our sponsorship in 2018.



Tom Corfield, Sarah de Chair, Martyn Baum and Polly Guy.

NECK AND NECK AS PROFESSIONAL FIRMS VIE FOR SPORTING TROPHY

Accountants Lovewell Blake and construction firm R.G.Carter are vying for glory at the half-way stage of the 2017 Arnolds Keys Sports Challenge – with teams from Barclays and Arnolds Keys close behind.



The annual Sports Challenge, now in its eighth year, sees teams from a dozen city professional firms battle it out over a number of sporting events across the summer, with the aim of keeping fit, networking, and raising money for Arnolds Keys' nominated charity, which for 2017 is Age UK Norfolk.

After the clay pigeon shooting, canoeing and

go-karting challenges, the two firms are in equal first place, with everything to play for over the remaining events. The Challenge culminates in a quiz night in October.

Last year accountants Larking Gowen carried off the trophy for the second year running, with Leathes Prior in second place and Alan Boswell taking third.

NEW FACES WELCOMED

Arnolds Keys has welcomed a number of new staff since the last issue of **ADDRESS**.



Hayley Burton-Pye
Branch Manager | Cromer



Katie Mountain
Branch Manager | Holt



Christina Mallinder
Senior Residential Negotiator
Aylsham



Sue Hall
Senior Residential Negotiator
Cromer



Natasha Baum
Senior Residential Negotiator
Holt



Matthew Davey
Graduate Rural Surveyor | Norwich



Bonnie Younger
Lettings Accountant Norwich

More information about our staff can be found on our website.

NORWICH
2 Prince of Wales Road,
Norwich,
NR1 1LB
T: 01603 620551

AYLSHAM
8 Market Place | Aylsham,
NR11 6EH
T: 01263 738444

CROMER
27a Church Street,
Cromer,
NR27 9ES
T: 01263 512026

HOLT
4 High Street | Holt,
NR25 6BQ
T: 01263 713966

LOWESTOFT
Orbis Energy Centre,
Wilde Street, Lowestoft,
NR32 1XH
T: 01502 509323

NORTH WALSHAM
43 Market Place | North Walsham,
NR28 9BT
T: 01692 402357

SHERINGHAM
11 Station Road
Sheringham,
NR26 8RE
T: 01263 822373

WROXHAM
The Bridge | Wroxham,
NR12 8DA
T: 01603 782053

IRELANDS, ARNOLDS KEYS
2 Harford Centre | Hall Road,
Norwich,
NR4 6DG
T: 01603 250808

KEYS FINE ART AUCTIONEERS
Palmer's Lane | Aylsham,
NR11 6JA
T: 01263 733195

KEYS HOLIDAYS
11 Station Rd
Sheringham
NR26 8RE
T: 01263 823010

Arnolds Keys LLP
@arnoldskesnorfolk
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