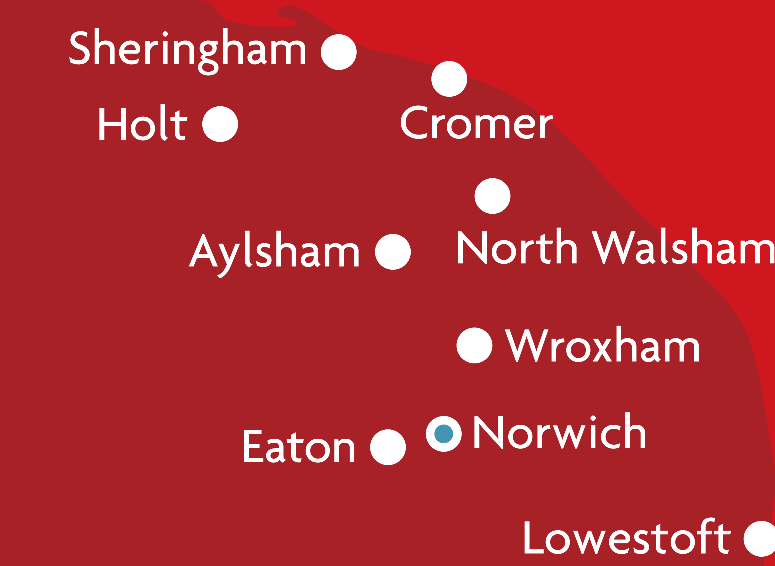
Arnolds | Keys
ADDRESS
Spring 2016



THE ROAD TO OPPORTUNITY

Work is finally underway on the construction of Norwich's Northern Distributor Road (NDR) – and that is good news for both commercial property investors and the wider business community, says Guy Gowing.

Guy Gowing - Managing Partner

Work underway on the NDR near Horsford.

Unlike the southern bypass, which was designed principally to relieve traffic congestion, the NDR is all about releasing development opportunities to generate economic growth. The Local Enterprise Partnership (LEP) has called the road 'a key part of our Strategic Economic Plan' and argues that its construction is 'critical' to unlocking jobs and growth across the region.

Research has shown that the new road could deliver more than £1 billion in economic benefits for the city and the wider area, with the potential for 12,000 new jobs to be created, and 10,000 new homes to be built.

Much of the controversy surrounding the NDR plans were because people didn't really understand what it was for, and assumed it was just another bypass.

All of us who care about economic growth in Norfolk need to help get the message across that this new road is a crucial link in keeping the supply of commercial and industrial land at a reasonable level – and hence enabling the Greater Norwich area to deliver its ambitions for growth in the long term.

Growth means greater prosperity for everyone: an increase in jobs, a decent supply of new homes to meet chronic housing need, money for social infrastructure such as schools and health, and a rising standard of living. Who wouldn't want all that?

Towns and villages all around the north of Norwich and beyond will benefit. Places like the Sprowston/Rackheath/Thorpe End triangle and Taverham/Drayton will see increased investment, and by providing better access to the city's airport, the NDR will at last open up Norwich International's potential. For too long the airport has stood isolated on the northern fringes of the city – no more.

Of course, it is impossible to create a massive infrastructure project like this without some downsides, and its construction has necessitated the compulsory purchase of around 850 acres of (mostly agricultural) land. Arnolds Keys and our agricultural specialist division, Irelands, has played a leading part in helping landowners achieve reasonable compensation for their losses.

Some consequences are more difficult to put a price on. The character of Thorpe End garden village is likely to be permanently changed, although the flipside for many is that the NDR will certainly relieve many local rat-runs.

There have been many words written about the 'missing link', from Taverham through Ringland to the A47. I suspect that once the new road is completed, and its benefits start to become obvious, we may see momentum towards completing the circle, and opening up northern Norwich to the markets to the west of our county.

But it mainly comes back to this: the supply of commercial development land in Norwich has been very tight for some years, and the NDR will create new opportunities in both the commercial and residential sectors. Investors need to be thinking now about those opportunities, so that they are at the front of the queue to take advantage of the benefits the NDR will bring.

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Major deal will bring quality residential development to city centre

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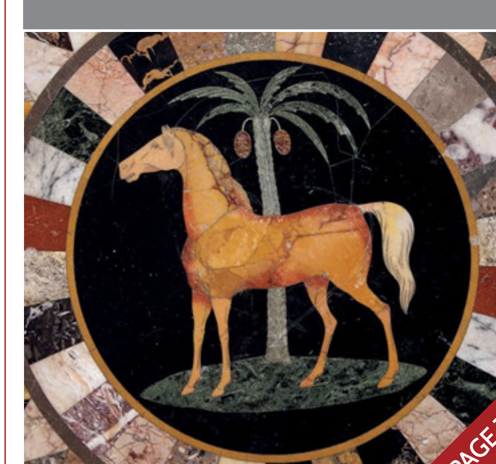
Brexit: what it could mean for Norfolk



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Big expansion in auctions for 2016

MAJOR PROPERTY DEAL TO BRING QUALITY RESIDENTIAL DEVELOPMENT TO CITY CENTRE

A £4 million property deal brokered by Arnolds Keys is set to bring much-needed new homes to Norwich city centre.

Muspole Street NR3 Image © mapdata@2016 Google

London-based developer Architekton has bought a 1.4 acre site in the 'over the water' quarter of the city, and plans to bring forward proposals to build 141 townhouses and apartments on the site, in the Muspole Street/Colegate area. The proposed new homes will include a mix of private market sale and affordable homes.

The developer already owns the St Mary's Works site on the other side of Duke Street, and is therefore now a major investor in the north city centre.

"It is a big transaction for the city, and we are very pleased to have closed this complex deal, which also required a number of lease surrenders to be negotiated."

Arnolds Keys brokered the sale on behalf of Norwich-based investor MAHB Capital, owner of the freehold on the site, which was formerly the base of removals company Hadley & Ottoway, and which currently also houses law firm Howes Percival, who are relocating to new premises in the city.

"This is an important investment by a company which has already shown considerable interest in this part of the city," said Gareth Mears of Arnolds Keys. "It is a big transaction for the city, and we are very pleased to have closed this complex deal, which also required a number of lease surrenders to be negotiated.

"The impact for Norwich will be very positive. Architekton's investment will bring in much-needed quality, mixed use development in the city centre, where there is currently significant unsatisfied demand.

"Bringing more residential development into the city centre is also good news for retail and leisure businesses in Norwich, as more people living right in the heart of the city will bring extra footfall and trade."

Architekton describes itself as a 'dynamic architect developer specialising in creating places that celebrate local identity, mixed uses, sustainable communities and walkable neighbourhoods.' The firm is based in London's Spitalfields district.

gareth.mears@arnoldskeys.com

ESTATES GAZETTE

ARNOLDS KEYS HELPS BRING NATIONAL 'CITY TALKS' DEBATE TO NORWICH

Arnolds Keys, along with law firm Mills & Reeve, is helping to put Norwich on the national, commercial property map – by bringing an important property debate series to the city.

Run by leading property trade title Estate Gazette, the 'City Talks' series of events is about debating investment and development opportunities across the UK's leading cities – and the roadshow is coming to Norwich on Tuesday 26 April.

Hosted at Carrow Road, the debate will hear from David McNally, Chief Executive of the football club, as well as Estates Gazette Regional Editor Stacey Meadwell, as well as panellists Guy Gowing from Arnolds Keys and Caroline Dean from Mills & Reeve.

Issues to be tackled during the debate include:

1. Competing for and attracting global investment
2. What is the potential for the 'Eastern Powerhouse' devolution plan?
3. The impact on house prices as demand continues
4. How can Norwich continue to grow as the region becomes a European technology hot spot?

The morning event begins at 8.00am with breakfast, with the debate following until 10.30am. For more information and to register to attend, visit egcitytalks.com.

ONLINE AGENTS – IS GOOD SERVICE ON THE MENU? asks Jan Hÿtch

So what is an 'online only' estate agent? With their 'pay up front' business model, how can the 'online only' service be incentivised to negotiate the best possible price and conclusion for their client?

Jan Hÿtch - Partner

When the 'Local Property Expert' is based two counties away, and covers 6000 square miles, how can they know the local marketplace well enough to get the price - and the marketing - right? With only a call centre to talk to, how can they deliver the whole range of services needed to help someone from the point of thinking about selling, to moving into their new home?

The truth is that these days we are all 'online' agents - we all use the internet for marketing and attracting buyers and sellers. Everything an online only estate agency does is the same as what most traditional agents are already doing - it's just that traditional agents do so much more. Our problem is that we don't shout about it enough!

'Online only' agents provide a service where you can buy each aspect of the usual service of an estate agent individually – it's a little like comparing a fast food delivery meal to eating out in a restaurant.

With a fast food home delivery, it tempts you because it is quick, easy and cheap, and that online picture of the perfect pizza promises to satiate your hunger. You offer up your credit card, but you have no idea at that point if it will look anything like the picture promised when it arrives. Or that it arrives cold, or late, and doesn't come with the side orders in the picture - they're extra. So is delivery! The fast food shop has had your money, and they are miles away, so how will they fix it?

However, with a restaurant experience, you're in control - what time you eat, where you want to sit, your choice of food prepared by an expert chef, cooked exactly as you wish. Everything is taken care of for you by skilled people who are right there with you from beginning to end, each having a specific part to play. Best of all, you're not asked to pay until the end, which is when you know if the service you received was value for money.

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ONLINE AUCTION INITIATIVE CATCHES THE IMAGINATION

A revolutionary new online property auction service launched in the autumn has got off to a flying start – with the 'no fees' model really catching the imagination of vendors.

Arnolds Keys' online auction site

Arnolds Keys launched its new 'eBay' style online Arnolds Keys Auction service in October, offering vendors fee-free sales and exchange within just two months. Buyers can bid for the properties on the specially-built website 24 hours a day – with exchange happening no more than 28 days after the end of the auction period, and completion no more than 28 days after that.

Four bedroom detached house for auction

"We are delighted that our new service has caught the imagination of both sellers and buyers so quickly," said Darren Neave, Norwich Branch Manager at Arnolds Keys. "Our new model opens up the auction market, which has traditionally been the preserve of professional investors or cash-rich buyers."

Examples of recent homes which have been sold through the service include a substantial five bedroom house on Claremont Road in Norwich, which saw bidding rise by more than £30,000 before finally selling for £451,000; and a four-bedroom detached house in Sprowston which sold for £233,000.

THE BURNING ISSUE REFERENDUM SPECIAL

ADDRESS asked four leading Norfolk professionals for their views on how June's EU referendum could affect businesses in Norfolk.

If the UK leaves the EU, what will the effect be on the commercial and residential property markets?

MS: Uncertainty will lead to a slowdown in the market and thus potential price falls in the short term. More so in London and Home Counties where senior executives of multi-nationals may face being tasked with moving to mainland Europe.

GG: The pound will come under renewed pressure and get weaker. This would be good for exports, and may even boost commerce in the short term, which could have a small positive effect on the commercial property market.

But longer-term, it will be less positive. Uncertainty would hit confidence, and that would lead to a general slowdown in the economy, which would hit both commercial and residential markets. In addition, if Brexit did lead to less immigration and hence less population growth, that would lead to a slowdown in the demand for housing. You could argue that this might be good socially, but it would be damaging economically; uncertainty is always bad for the market.

AB: This will depend on the wider economic impact of leaving the EU. Initially there would be uncertainty but I would expect the markets to settle in time.

DW: Currently the potential of the UK leaving the EU has meant that sterling has weakened against the Euro and the US Dollar. This has meant that UK properties are cheaper for overseas investors and in the short term this may have the effect of increasing commercial property prices and residential prices particularly in London.

Tourism is big business for Norfolk; will a 'Brexit' damage the county's tourism sector?

DW: The tourism sector is very strong in Norfolk. We have the benefit of beautiful scenery and countryside and other tourist attractions. I do not think Brexit would damage the number of tourists travelling to the region.

There is a long running campaign by the hospitality and tourism industry to cut the standard rate of VAT on services supplied to tourists. Proponents have argued that this would allow hotels, restaurants, pubs and visitor attractions to cut prices, boosting sales and employment. Although within EU rules member states can charge lower rates of VAT (e.g.: Ireland only charge a 9 per cent rate), it may be more likely that the VAT rates would be reduced by the Government if we left the EU.

MS: Unlikely. Any short term uncertainty creeping into the market is likely to be mitigated by an increase in 'staycations' resulting from the same uncertainty, with likely weakened sterling against the Euro making the UK cost effective for our European neighbours.

GG: I think the impact would be largely neutral. Norfolk would remain a popular destination, and any slight drop-off in overseas visitor numbers would be compensated for by an increase in the number of Britons holidaying in the UK.

AB: I don't see why tourism would be affected whether we are in or out of the EU. Perhaps more people will holiday in the UK if we vote to leave!

The food industry in East Anglia is heavily dependent on immigrant labour. Would an EU exit lead to labour shortages in the sector?

AB: Whilst immigration is part of the EU debate, migrants will still be necessary to support our economy if we leave. As a house builder, we are

ADAM BELL
Development Director | Bennett Homes

GUY GOWING
Partner | Arnolds Keys

MARTIN SIMPSON
Deputy Area Director | Corporate Banking, HSBC

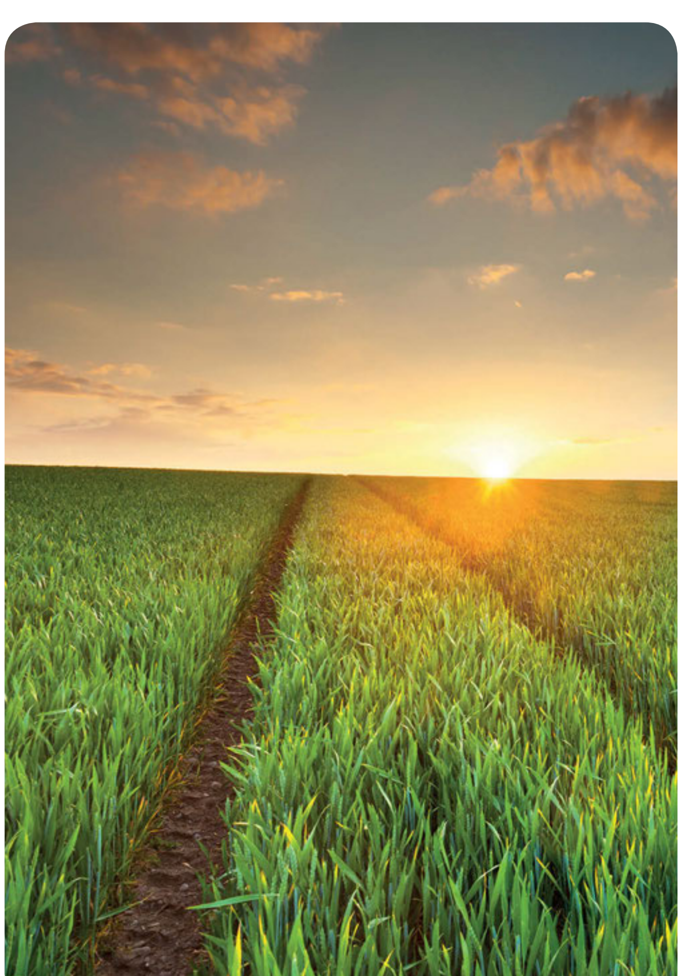
DAVID WHITEHEAD
Partner | Larking Gowen

concerned that it could lead to a shortage of skilled construction labour, constrain investment in new house building work, and so further worsen the country's housing shortage.

GG: If we left the EU the availability of low-cost labour would inevitably be reduced, which may cause further wage inflation. Brexit wouldn't stop us allowing overseas workers in, however, and we may be able to control the flow better.

DW: The producers of vegetables and fruit could be seriously affected by restrictions in the free movement of work force. Low paid immigrant labour is vital to cost effective production in this area, so yes, Brexit could cause labour shortages.

MS: Possibly a danger, if there are any concerns by migrant labour as to their welcome. However, longer term will be dependent on what restrictions, if any, HMG places on migrant labour numbers.



What should the UK government do to protect the stability of agriculture if the UK is no longer subject to the EU's Common Agricultural Policy?

GG: If we were outside the EU, there would be no CAP. The UK is a net contributor to the EU, so any replacement for CAP should cost the country less – and could be better directed to the farmers who need it.

However, the out campaign is unable to give any clarity on what would replace CAP – and a step in the dark of this nature is too big a risk for our farmers to take.

MS: There will need to be a level playing field, so some subsidy would be required. Ideally the UK should always be self-sufficient in food, but market forces will ultimately determine what is grown within our shores.

AB: The UK government would need to subsidise agriculture on a similar scale to the CAP. We have a responsibility to support our farmers.

DW: Government needs to understand that world agriculture is influenced significantly by local intervention by government, which affects the global value of commodities.

The UK is a major exporter of some crops, but is also much less self-sufficient in food than in the past. We would need measures to protect farmers' ability to compete at world prices, but also to protect our overseas markets. This would seem to preclude the possibility of import tariffs (which would put exports at risk) but we do have mechanisms available under the various pillars of support agreed with the World Trade Organisation to offer alternative support payments or mechanisms. Government should ignore this at its peril.

The CAP is the single biggest cost of the EU and has resulted in very cheap and plentiful food. The EU will not drastically alter this for a generation so we need a level playing field.

How do you think the UK public will vote – remain in the EU, or come out?

AB: Due to the uncertain impact of leaving I think that the majority will vote to remain in the EU.

DW: Overall I can only see this as a close-run contest, and it is difficult to judge which way the vote will go at this stage. However, most people prefer the status quo and would be nervous of exiting into a potentially unknown situation. Therefore, I think the UK public will vote narrowly in favour of remaining in the EU.

MS: In. There will undoubtedly be ups and downs for both sides, and I hope it doesn't end up being a bun fight between two old school rivals. I remain of the opinion that the 'pro-Exit' team will have a harder job to convince enough of the public that we will be stronger outside of Europe than in.

GG: It is too close to call. The weight of support for Brexit amongst the general population is quite surprising, but in the end, common sense will prevail – much like in the Scottish referendum.

Zoe Plant - Senior Rural Surveyor

WHY INVEST IN AGRICULTURAL LAND?

In most markets, price finds its level through a delicate balance between supply and demand; when demand is high, producers increase production to compensate, giving a more or less stable market.

When it comes to buying and selling agricultural land, however, that equilibrium is easily upset – mainly because they are not making it anymore! The supply of farm land is finite, and so when you experience a growth in demand, the price can only go one way. This is indeed what has happened over recent years, with ever more buyers chasing that fixed supply of land, with the result being an exponential growth in value.

So why, when commodity prices remain stubbornly low, are so many people looking to buy agricultural land? What is the appeal of owning a farm – and what are the pitfalls in buying one?

In such an environment, it is important for those seeking to buy land to understand exactly what their objectives are. Whilst it is true that rural landowners are sometimes driven by the emotional pull of owning land, more than ever it is important to clearly identify what is driving you to seek to buy.

This could indeed be emotional factors such as enjoyment or privacy, or it could be more rational reasons such as inheritance tax advantages, expanding an existing holding, or making a sound investment. In many cases, it is a mixture of these.

With a fixed supply and sustained healthy demand, a two tier market is emerging, with location and quality of land becoming increasingly important. This means that a clear understanding of local market conditions will be critical to both buyers and sellers to ensure realistic price expectations are established.

Too often land is dismissed because it is not quite what people had in mind, or does not fit the 'ideal'. In the current market conditions, compromise may be essential, and understanding your objectives clearly will help you have confidence about whether a particular parcel of land is right for you (rather than fitting a pre-conceived notion of what you were after).

Market knowledge is highly important in both finding the land and negotiating the best deals. In a seller's market, buyer credibility is key; vendors want to be sure the potential purchaser has undertaken the necessary preparation to allow the deal to proceed and complete.

The ownership of farms and estates is tightly held, there are limited opportunities to purchase land, and many deals are traded privately, never making the open market. Added to that, in most cases you will be buying a business as well as the land, and the issues surrounding value can be complex.

It can take many months to find the 'right' property and negotiate a deal, and for anyone who does not have a comprehensive market knowledge, the route to agricultural land ownership can be frustrating and confusing. For an informal discussion on agricultural land purchasing, contact Zoe.

Zoe.plant@irelands.co.uk

Issues currently affecting the market

- Uncertainty over EU membership is stalling the market.
- Land prices are starting to plateau, and even fall back slightly in some areas.
- Commodity prices remain low, and so business returns in farming can be difficult.
- There remains a significant number of buyers due to 'rollover' from development land and the continued perception of a 'safe haven.

Phil Cooper - Associate

STAMP DUTY HIKE COULD END UP REDUCING RETURNS

In his autumn statement, Chancellor George Osborne announced that buy-to-let landlords, as well as those purchasing a second home, are to be faced with additional stamp duty charges. These changes took effect at the beginning of this month (April), so now anyone buying such a property will have to pay an extra three per cent stamp duty.

The buy-to-let sector has long been the target of those people who accuse landlords of causing instability in the market place, pushing up property prices and thus keeping first-time buyers out. Whilst this move is not solely intended to redress this issue, it is likely to have an impact on activity amongst buy-to-let landlords and property investors - and in turn may result in increased rents as landlords may look to recover the additional costs.

Indeed, we have seen increased activity amongst investors as they rush to push through their purchases to beat the deadline, and the measure may have only served to bring forward their plans to enter the buy-to-let market.

Before 1 April, someone buying a £200,000 second home or investment property would have paid stamp duty of £1,500 (based on a zero per cent band of £125,000, and then a two per cent charge on the portion between £125,001 and £200,000).

Now, landlords will have to pay three per cent on the first £125,000 and five per cent on the amount between £125,001 and £200,000 - giving a total stamp duty bill for the same property of £7,500. So a landlord would end up paying considerably more than a private purchaser.

If you buy a second property you will always have to pay the higher rate of stamp duty, even if you plan to live in it and rent out your old home. The only leeway is that you can get a refund of the stamp duty if you sell your old property within 36 months.

Coming on top of the reduction in mortgage interest relief already announced, and coming into effect next year, the Chancellor clearly has buy-to-let landlords in his sights. But will it be the landlord or the tenants who ultimately pay the price?

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BIG EXPANSION IN AUCTIONS PROGRAMME

Keys Fine Art Auctioneers has kicked off 2016 with a massively expanded programme of sales – reflecting increasing demand, especially from online bidders.

From January, the Aylsham-based auction house has held fortnightly Antiques and Interiors sales throughout the year. These sales include ceramics, pictures, books, maps, ephemera, silver, jewellery, clocks and watches, toys and collectables, and militaria.

Keys will also hold three, three-day Fine Sales during the year, incorporating fine quality furniture, books, pictures, jewellery and antiques. In addition, there will be two East Anglian Art Sales and a number of specialist auctions such as Sporting and Taxidermy, and Ornithology. The first Fine Sale took place in March (see report, opposite).

At the same time, Keys has announced a major four-day Country House sale on behalf of Ron Fiske of Morningthorpe Manor in Norfolk. This sale will take place in the autumn at Keys' Aylsham salerooms.

"The new sales diary reflects the growth in demand over recent years, particularly from online bidders," explained Keys Director and General Manager Kevin Lines.

"This has driven the decision to expand the number of sales, with regular fortnightly Antiques and Interiors sales running alongside our weekly Monday sales, which already attract several hundred people. We are looking to build on that interest to put more lots in front of a bigger number of buyers both in the room and online.

"We are attracting more items at the quality end of the spectrum, and that has allowed us to expand our Fine Sales programme, which will take place in two completely refurbished salerooms, enhancing the whole buying experience.

"This represents a big change to the way that we do things at Keys, but we have never been shy of adopting new ideas and adapting what we do to an ever-changing world."

The full 2016 sales diary is available from keysauctions.co.uk.

WORLDWIDE BIDDING AT FINE SALE

Keys' first Fine Sale of 2016 attracted bidders from all over the globe, with many travelling to Aylsham to attend the three-day auction, and many more bidding live via the internet. One potential buyer even flew all the way from Beijing a week before the sale to inspect a lot.

Rare antiquarian books were particularly in demand, with the highest price of the sale achieved for a 15th century illuminated manuscript from Bruges, entitled 'Book of Hours', which sold for £16,000, around double its pre-sale estimate of £8,000-£10,000. A 1493 first edition Liber Chronicarum from Nuremberg achieved £12,200, and a book of hand-coloured aquatints dating from 1808 of the 'Scenery, Animals and Native Inhabitants of Ceylon' by Samuel Daniell sold for £10,500 (estimate £6,000-£8,000).

First editions also did well, with a 1902 'The Tale of Peter Rabbit' by Beatrix Potter nearly trebling its estimate at £3,000, and a 1866 'Alice's Adventures In Wonderland' doubling its estimate at £3,400.

There was brisk bidding for the jewellery on offer as well, with many lots smashing their pre-sale estimates, including an early 20th century Cartier watch which sold for £5,400 (estimate (£700-£800), a single string necklace with 69 amber beads making £4,200 (estimate £500-£600), a beautiful pair of diamond and emerald earrings achieving £3,700 (estimate £700-£900) and an early 20th century amethyst, diamond and seed pearl bangle sold for £2,100 (estimate £700-£900).

The third day of the auction saw our first East Anglian Art Sale of the year, with collectors bidding for works by many of the great names from our region, including Seago, Arnesby-Brown and Campbell Mellon. Star lot was a painting by William Blacklock (1872-1924), which sold for £9,500.

The Antiques Sale included a rare and stunning 19th century Pietra Dura marble circular table which sold for £5,000 against a pre-sale estimate of £3,000-£4,000, as well as a number of good clocks, including a late 19th century French cast and gilt brass and Champlevé clock which smashed its estimate of £350-£400, eventually selling for £2,300.

What of our gentleman from Beijing who flew in to inspect a blue and white porcelain ginger jar? He was eventually outbid after a seriously competitive auction, which saw the estimated price of £200-£250 left far behind when the hammer finally came down at £1,500.

£34,730 DONATION TOPS YEAR OF FUNDRAISING

Staff at Arnolds Keys have smashed their own fundraising record – raising a staggering £34,730.19 during 2015 for nominated charity, Break.

Arnolds Keys' charity committee with Michael Rooney

The firm chose the charity to coincide with their support for Break's GoGoDragons! initiative in Norwich. As well as lots of activity surrounding the firm's dragon, Luda, staff set about raising money by way of a range of activities throughout the year.

A Sports Challenge involving 11 other professional firms, a series of Antiques Roadshow style valuation days across the county and two charity golf days were amongst the initiatives undertaken by staff.

Receiving the cheque, Break Fundraising Manager Michael Rooney said, "This is a fantastic effort by all the staff at Arnolds Keys, and a wonderful way to complement the support that the firm gave to the GoGoDragons! event. It is particularly nice to see that so many staff have been involved in fundraising activities throughout the year – and of course, the size of the donation reflects this splendid effort."

Phil Cooper, Chair of Arnolds Keys' staff charity committee commented, "We really enjoyed our year with Break, who were proactive in working with us and motivating staff to get involved.

"We are also extremely grateful to renowned young Norfolk artist Kieron Williamson, whose generosity with his time and talent enabled us to raise so much money for this very worthwhile cause."

Arnolds Keys staff choose a charity to support each year. For 2016 the chosen charity is mental health charity Norwich & Central Norfolk MIND.

NEW FACES WELCOMED

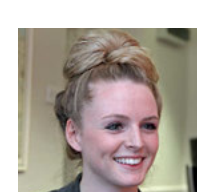
Arnolds Keys has welcomed a number of new staff since the last issue of ADDRESS.

Simon Dale has been appointed as manager of our North Walsham office. With 27 years in estate agency in Norfolk and Sussex, Simon brings a wealth of experience to the role, including a period running his own estate agency in North Walsham, where he lives with his family.

Tanya Chapman has been appointed to the newly-created post of marketing manager, responsible for marketing and communications for all of the Arnolds Keys group, including Keys Fine Art Auctioneers, Irelands and Keys Holidays, as well as the property side of the business. Originally from Norfolk, she has spent over ten years in marketing and communications in a variety of sectors, focusing on education and finance.

Lesley Jenkins has joined the firm as senior negotiator in our Aylsham office. She joins Arnolds Keys from another Norfolk estate agency, where she spent nine years. Originally from Essex, Lesley spent the first 25 years of her career as a legal secretary, before making the move to the property profession – so she combines a thorough understanding of the world of law with her experience in property, a useful mix.

Jordan Marshall has joined our busy Commercial Agency department as a graduate commercial surveyor, helping to market property and conduct valuations for both disposal and lettings, assisting clients in the acquisition of premises, as well as providing market knowledge and advice. Originally from Bury St Edmunds in Suffolk, he studied Real Estate at the Royal Agricultural University in Cirencester, before joining a Norwich-based property company working in asset management. He is currently studying for his APC.



Hana Barringer has joined the Holt office as a trainee negotiator, joining us after completing a degree in Sport and Physical Education at UEA in Norwich. Born and bred in North Walsham, where she still lives, Hana enjoys all sports, playing netball for two local teams, and she once had a trial for the England rounders team.

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