

## DEAL SUMMARY

### Headline Details



30 Cramer Street, Stafford, ST17 4BX



3 bedrooms

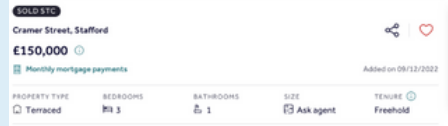


**BRRR to HMO**



John German, 5 Pool Lane, Brocton,  
Stafford ST17 0TR

### Property



<https://www.zoopla.co.uk/property-history/50-dale-avenue/stoke-on-trent/st6-8at/64684656/>

### Headline Deal Figures



**Purchase Price**     **£134,000.00**



**Stamp/Legals**     **£9,380.00**



**Refurb**     **£33,500.00**



**End Value**     **£230,000.00**



**Income per mnth**     **£2,598.00**



**ROI**     **262%**


### Deal Summary

This is a BRRR (Buy, Refurbish, Refinance, Rent) to HMO conversion project for a 3-bedroom mid-terrace property in Stafford (35 Cramer Street, ST17 4BX). The plan is to convert the home into a 4-bedroom House in Multiple Occupation (HMO) by repurposing one reception room into an additional bedroom, while maintaining a communal lounge to appeal to working professionals, key workers, and relocators.

The property will undergo a full internal and external refurbishment, including compliance works, new furniture, and modern staging to meet HMO licensing standards. Post-refurb, the property is projected to refinance at £230,000, achieving a monthly gross income of £2,598 and an impressive ROI of 262%. Located in a high-demand, non-Article 4 area, the deal benefits from minimal regulatory barriers, low local HMO supply, and strong demand from quality tenants, making it a solid long-term income-generating asset.

## PROPERTY DETAILS

Property Address:	30 Cramer Street, Stafford, ST17 4BX
URL Link to Property:	<a href="https://www.zoopla.co.uk/property-history/50-dale-avenue/stoke-on-trent/st6-8at/64684656/">https://www.zoopla.co.uk/property-history/50-dale-avenue/stoke-on-trent/st6-8at/64684656/</a>
Property Type:	3 Bed Mid terrace house
Tenure:	Freehold
Occupancy:	Vacant Possession
Bedrooms:	2 double bedroom, 1 single room with large dining area
Internal Area:	72sqm
Property Usage:	BRRR to Single Let



**SOLD STC**  
Cramer Street, Stafford  
**£150,000**  
Monthly mortgage payments  
Added on 09/12/2022

MARKETED BY  
John German, Stafford  
5 Pool Lane Brocton Stafford  
ST17 6TR  
More properties from this agent

PROPERTY TYPE: Terraced | BEDROOMS: 3 | BATHROOMS: 1 | SIZE: Ask agent | TENURE: Freehold

## FINANCIAL BREAKDOWN

Money Invested		Expenses	
Purchase Price	134000	Mortgage LTV (75%)	172500.00
Tax & Legals (7%)	9380	Mortgage payments (5%)	718.75
Refurbishment costs	33500	Council Tax	121.10
Finance costs (if app)	0	Utility bills	279.00
Total Money in	176880	Management (10%)	259.80
		Maintenance/ Voids (10%)	259.80
<b>End Value</b>	<b>230000</b>	<b>Total Expense</b>	<b>1638.45</b>
Income Gross		Cash Flow	
Room Rates	120	Monthly Income	2598.00
Number of rooms	5	Monthly Expenses	1638.45
Total per month	2598	Cash Flow monthly	959.55
Total Per Annum	31176	Cash Flow Annual	<b>11514.60</b>
<b>Profit(post refinance)</b>	<b>-4380</b>	<b>ROI</b>	<b>262%</b>

## REFURB & FURNISHING BREAKDOWN

### Refurb Summary

The property is structurally sound with no significant defects, but it requires a comprehensive internal and external refurbishment to meet the standard of recently modernised comparables in the area. The scope includes full modernisation, aesthetic upgrades, and essential compliance works.

A detailed builder's quote is provided below, outlining a room-by-room cost breakdown alongside certification requirements including Gas Safe and EICR sign-off. This quote ensures the works align with the intended uplift in valuation for refinance purposes.

### Refurb Quotation



#### A&R Refurbishments and Building

27 Milton Road, Sneyd Green, Stoke-on-Trent, ST16 6HW  
Email: info@a&refurbishments.co.uk | Tel: 07745 786 234

#### Refurbishment Quote

Client:

Property Address: 50 Dale Avenue, Stoke-on-Trent, ST6 8AT  
Date: 03/06/2023

##### 1. Initial Rip-Out and Preparation - included

- Full strip out of kitchen, bathroom, carpets, old doors, skirting, architraves
- Wallpaper stripped from all walls
- Removal of old fireplace
- Waste removal and skip hire (x2)

##### 2. External Works - included

- Front Garden: Clear overgrowth, level ground, membrane & lay golden gravel (Cotswold Buff)
- Composite Front Door (mid-spec incl. fitting)
- Rear Garden: General tidy-up and replace approx. 4-5 panels of fencing

##### 3. Joinery Works - included

- New skirting and architraves throughout (MDF, painted white)
- 6x new internal doors (moulded or oak veneer with handles & latches)
- Replace rotten joist in living room floor
- Laminate flooring downstairs (hall, lounge, kitchen - approx. 40m<sup>2</sup>)

##### 4. Electrical Works - included

- New consumer unit (fuse board upgrade to 18th Edition)
- Add 2x additional sockets per room (6 rooms avg)
- Replace old fittings where needed
- Full testing and certification

##### 5. Plumbing & Heating - included

- Service existing boiler
- Check & tidy existing pipework
- Replace radiators where necessary (assume 2 small replacements)

##### 6. Roofing Repairs - included

- Replace damaged flashing around chimney
- Re-point chimney stack
- Scaffold tower + labour & materials

##### 7. Kitchen Installation - included

- Supply & install mid-range kitchen (8-10 units)
- Worktops, sink, taps, handles
- Tile splashback area (metro tiles)
- Integrated oven, hob, extractor

##### 8. Bathroom Installation - included

- Full rip-out and refit of new bathroom suite
- Half-height tiling around room
- Full-height tile around bath/shower splashback
- Tile floor

##### 9. Decoration - included

- Full internal repaint - White matt emulsion to walls and ceilings
- White satin finish on woodwork
- Minor plaster touch-ups

##### 10. Flooring (Carpet & Bathroom Tile) - included

- Stairs and bedrooms: mid-range carpet incl. underlay
- Bathroom floor tiles
- Hall & kitchen thresholds, trims, door bars

##### 11. Certification - included

- EICR (Electrical Installation Condition Report)
- Gas Safe Certificate for boiler and appliances

**Total Estimated Cost: £29,500**

Refurb Quotation	Total Estimated Cost £
<b>Initial Rip-Out &amp; Preparation</b>  	<b>External Works</b>  
<b>Joinery Works</b>  	<b>Electrical Works</b>  
<b>Plumbing &amp; Heating</b>  	<b>Roofing Repairs</b>  
<b>Kitchen Installation</b>  	<b>Bathroom Installation</b>  
<b>Decoration</b>  	<b>Flooring (Carpet &amp; Bathroom Tile)</b>  
<b>Certificates</b>  	
<b>Anything else</b>  	

## FURNISHING & STAGING

### Overview

We're converting a 3-bedroom terraced house into a 4-bedroom HMO by repurposing one of the reception rooms as an additional bedroom, while retaining a communal living space for social interaction. This setup maximises rental income while maintaining essential shared amenities, making it ideal for:

- Working professionals seeking affordable, long-term accommodation
- Key workers needing quality housing with flexible contracts
- Students or relocators requiring individual rooms in a well-managed home

The design focuses on a clean, modern aesthetic with durable, low-maintenance furniture that meets HMO licensing standards. Thoughtful staging—including cohesive decor, practical layouts, and comfortable shared spaces—ensures strong appeal in both marketing and tenant retention.

### Detailed Breakdown

BEDROOMS		
ITEM	Qty	UNIT TOTAL
Double Bed frame + mattress	2	£600
Single Bed frame + mattress	2	£500
Wardrobe	4	£480
Chest of drawers	2	£160
Bedside table + lamp	4	£200
Bedding set + cushions/decor	4	£320
Wall art/mirror	4	£160
<b>Bedrooms Total</b>		<b>£2,420</b>

LIVING ROOM		
ITEM	Qty	UNIT TOTAL
3 seater sofa	1	£400
Coffee table	1	£60
TV unit + Smart TV (43")	1	£350
Rug/Cushions/lamp/wall art	1	£120
Bedside table + lamp	4	£200
Bedding set + cushions/decor	4	£320
Wall art/mirror	4	£160
<b>LIVING ROOM TOTAL</b>		<b>£1,610</b>

KITCHEN/DINING		
ITEM	Qty	UNIT TOTAL
Dining table + chairs	1	£300
Microwave/toaster/kettle set	1	£120
Full kitchen Inventory	1	£250
Bin/tea station./storage	1	£70
Wall decor/plants	4	£40
<b>KITCHEN / DINING TOTAL</b>		<b>£780</b>



**FLOOR PLANS & PLANNING**

**Original Floor Plan**



**New Floor Plan**



## COMPARABLES & MARKET EVIDENCE

### Area Overview

Stafford continues to show strong property market fundamentals, with consistent buyer demand driven by excellent commuter access, quality schools, and a desirable town centre. Within the ST17 postcode, the average price per square metre is approximately £2,500, with a typical range between £1,900 and £2,700, depending on finish and location.

The area remains a seller’s market, characterised by low supply and high demand. Properties like 30 Cramer Street tend to attract interest quickly, especially when well presented and competitively priced favouring both short-term resale and long-term rental strategies.

### Valuation & Comparables

Three sold comparables in the area were selected based on their similarity in size, layout, and finish. Each has been modernised and sold within the last 12 months, supporting the valuation figure achieved. These comparables, together with local agent insights and a square metre analysis, confirm that a figure in the region of £230,000 is well justified.

By aligning these data points with current market trends, we have built a strong and evidence backed case for the value of the property at 30 Cramer Street as both a sound investment and a desirable home.

1

**Cramer Street, Stafford, ST17**  
Terraced 5 1  
Call us 9AM - 9PM - 7 days a week. 365 days a year! This beautifully designed three-bedroom terraced home is truly a gem.  
**SOLD STC**  
Added on 04/05/2025 by Dourish & Day, Stafford  
Dourish & Day 01785 335554 Local call rate Contact Save

[https://www.rightmove.co.uk/properties/162619277#/?channel=RES\\_BUY](https://www.rightmove.co.uk/properties/162619277#/?channel=RES_BUY)

2

**9, Talbot Road, Forebridge, Stafford ST17 4DQ**  
Terraced 4 Freehold  
Today See what it's worth now  
13 Dec 2024 £265,000  
7 Sep 2000 £60,000  
No other historical records.

<https://www.rightmove.co.uk/house-prices/details/034ecc96-5c3b-430d-9e85-9d54b79446eb>

3

**34, New Garden Street, Forebridge, Stafford ST17 4DB**  
Semi-Detached 3 Freehold  
Today See what it's worth now  
13 Dec 2024 £230,000  
4 Oct 2013 £142,000  
No other historical records.

[https://www.rightmove.co.uk/properties/161998508#/?channel=RES\\_BUY](https://www.rightmove.co.uk/properties/161998508#/?channel=RES_BUY)

## COMPARABLES & MARKET EVIDENCE

### Rental Comparables

Rental demand for high-quality HMO accommodation in the ST17 4BX area is consistently strong, especially among professionals, hospital staff, and key workers seeking well-maintained, all-inclusive rooms with flexible contracts. Within a ¼ mile radius, supply of premium HMOs remains limited, which supports robust rental values and low void periods.

Based on recent market research, current average monthly room rates in the area are approximately:

- £600–£650 for each double room
- £450–£500 for a single room

Using conservative but realistic figures of £600 for the three doubles and £450 for the single, the property has the potential to generate a gross monthly income of £2,250, or £27,000 annually. At the upper end (£650 doubles and £500 single), this could rise to £2,450 per month or £29,400 annually.

Comparable HMOs in Stafford with similar layouts and finishes are achieving strong occupancy and command similar rents. Discussions with local letting agents and HMO managers confirm sustained demand for professional lets—particularly those offering quality communal areas, high-speed internet, and proximity to Stafford town centre, the hospital, and major transport links.

1

**Stylish en-suite room, nr town & station**  
Stafford (ST17)

£620 pcm - bills inc.  
Double room - Available now

\*\*\*NO DEPOSIT\*\*\* Nicely presented room with bed, wardrobe drawers, desk and chair for single occupancy only. This room has a...

Plan Bee Solutions  
Agent

[https://www.spareroom.co.uk/flatshare/flatshare\\_detail.pl?flatshare\\_id=7034770&search\\_id=1372669344&city\\_id=&flatshare\\_type=offered&search\\_results=/flatshare/?search\\_id=1372669344&&](https://www.spareroom.co.uk/flatshare/flatshare_detail.pl?flatshare_id=7034770&search_id=1372669344&city_id=&flatshare_type=offered&search_results=/flatshare/?search_id=1372669344&&)

2

**Loft Room**  
Stafford (ST17)

£500 pcm - bills inc.  
Single room - Available now

Private room with en-suite bathroom available at the top of the house, very quite house, nice back garden and warm. Very friendly...

JOHN  
Live In Landlord

[https://www.spareroom.co.uk/flatshare/flatshare\\_detail.pl?flatshare\\_id=17729866&search\\_id=1372669344&city\\_id=&flatshare\\_type=offered&search\\_results=/flatshare/?search\\_id=1372669344&&](https://www.spareroom.co.uk/flatshare/flatshare_detail.pl?flatshare_id=17729866&search_id=1372669344&city_id=&flatshare_type=offered&search_results=/flatshare/?search_id=1372669344&&)

3

**Comfortable double room, welcoming home nr town.**  
Stafford (ST17)

£600 pcm - bills inc.  
Double room - Available now

A comfortable double room in shared home, easy going owner plus two cats with character! House is very welcoming and there is a...

Louise  
Live In Landlord

<https://www.openrent.co.uk/property-to-rent/stoke-on-trent/3-bed-semi-detached-house-oxford-road-st6/2195134>

## OWNERSHIP & LEGAL

Property Tenure:

Freehold

Agent Details:

Heywoods Estate & Letting agents in Newcastle-under-Lyme

## ARTICLE 4 CHECKER

### Article 4 Checker

Are you looking to convert a standard house (C3) into a House in Multiple Occupation (HMO, C4) without the hassle of planning permission? Our amazing new service is here to simplify the process for you!

With the permitted development rights, you can make this conversion easily. However, some councils have areas under Article 4 that restrict these changes. Finding out if your property falls within these zones can be frustrating, as council maps are often outdated, hard to read, and difficult to locate on their websites.

We've fixed it! Our innovative feature lets you type in your postcode and, within seconds, you'll know if your address is in an Article 4 area. It works like magic!

st174bx

SEARCH

ST17 4BX, Stafford, Staffordshire, England, United Kingdom is currently not under Article 4.

Article 4 Information:

Property is located in a non article 4 area

## PLANNING & PERMISSIONS

Planning Permission Status:

No requirement for planning permission to convert a 3 bed house to a 4 bed HMO in a non article 4 area.

EPC Rating:

35 Cramer Street STAFFORD ST17 4BX		Energy rating <b>D</b>
Valid until 16 January 2034	Certificate number 0310-2003-3390-2994-2385	
Property type	Mid-terrace house	
Total floor area	87 square metres	

Plan to improve EPC Rating

## Proof Mortgageable

### Buy to Let Calculator

Purchase price (£) \*  
**230,000**

Mortgage amount (£) \*  
**172,500**

**Calculate**

Rental income  
**£806.80 - £914.61**

Loan to value (LTV): **75%**

## ANY OTHER NOTES OR BUYERS REQUIREMENTS