

DEAL SUMMARY

Headline Details



30 Cramer Street, Stafford, ST17 4BX



3 bedrooms

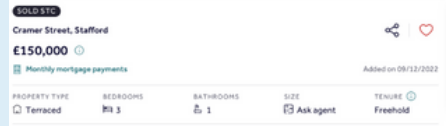


BRRR to SA



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

Property



https://www.rightmove.co.uk/properties/129868367#/?channel=RES_BUY

Headline Deal Figures



Purchase Price **£134,000.00**



Occupancy **75%**



Stamp/Legals **£9,380.00**



End Value **£230,000.00**



Refurb **£33,500.00**



Income per mnth **£3,650.00**



Nightly Rate **£160.00**



ROI **503.36%**

Deal Summary

This is a BRRR (Buy, Refurbish, Refinance, Rent) to Serviced Accommodation deal for a freehold 3-bedroom mid-terrace property in Stafford (35 Cramer Street, ST17 4BX). The plan is to convert the property into a 4-bed SA unit by repurposing a reception room as a bedroom while retaining a communal lounge optimising both occupancy and guest comfort. The property is being fully refurbished and staged to a high standard, targeting contractors, relocators, and group stays.

With an estimated nightly rate of £160 and 75% occupancy, the property is projected to generate £3,650 in monthly income. Post-refurb, it is expected to refinance at £230,000, producing a strong ROI of 503.36%. The deal is supported by solid comparable sales and rental demand in the ST17 area, where there's a clear shortage of high-quality, furnished accommodation options. This strategy maximises both equity uplift and monthly cash flow, making it a robust short- and long-term investment.

PROPERTY DETAILS

Property Address:	30 Cramer Street, Stafford, ST17 4BX
URL Link to Property:	https://www.zoopla.co.uk/property-history/50-dale-avenue/stoke-on-trent/st6-8at/64684656/
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 SA

FINANCIAL BREAKDOWN

			NOTES
Price Offered		£134,000.00	The price you have agreed to pay for the property
Mortgage %		75.00%	Typical BTL mortgage is 75% - Typical Bridging Finance is 60%
Mortgage		£100,500.00	This is the amount a mortgage company would be willing to lend
Deposit		£33,500.00	The deposit that would be required to be funded by you
Stamp Duty		£6,700.00	Please go to the governments website to calculate Stamp Duty - www.tax.service.gov.uk/calculate-stamp-duty-land-tax
Legals		£2,500.00	If unsure allow £3k
Total Refurb Costs		£29,500.00	Best obtained via a builders quote
Furniture/Setup cost		£4,000.00	Cost to furnish and stage the property
Total Money In		£176,700.00	Total money required to fund the deal
End Value		£230,000.00	What will the value of the property be after you've refurbished it
New Mortgage Amount		£172,500.00	New mortgage amount (assuming 75% BTL)
Money Pulled Out		£57,500.00	Money pulled out after refinancing (assuming 75% BTL)
Profit		£53,300.00	How much profit you will make - Please be aware that if refinancing much or all of this will be left in the deal
Money Left In		£4,200.00	How much money will be left in the deal assuming you refinance on a 75% BTL mortgage - In an ideal world this will be £0 or a minus number
Income Gross			
Room Rate	Nightly	£160.00	Average Nightly rate, use online comparables
Number of rooms		1	Number of rooms in the property being rented (if renting the whole property 1 room)
Occupancy Rate	%	75.00%	Average occupancy rate, use online comparables
Total Income Per month		£3,650.00	Gross income per month
Total Income Per Annum		£43,800.00	Gross income per Annum
Expenses			
Mortgage	6.00%	£862.50	Mortgage payments post refinance
Commissions	15.00%	£547.50	Booking fees for using OTA's
Maintenance	5.00%	£43.13	Maintenance
Council tax		£121.10	Check the council website
Utility bills		£279.00	Include - Gas, Electricity, Water, Broadband, TV License, Insurance (And cleaning if paying above what guest will pay)
Channel Manager		£35.00	Check with Provider average £35
Total Expenses		£1,888.23	total monthly expenses
Cashflow			
Monthly income		£3,650.00	Total monthly income
Monthly Expenses		£1,888.23	Total monthly expenses
Monthly Profit		£1,761.78	Total monthly profit after expenses
Annually Profit		£21,141.30	Total annual profit after expense
ROI		503.36%	ROI is calculated based on annual profit / money left in the deal x 100%

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 to meet the standard of an SA.

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. 40m²)

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

This is a quotation for the requested works. Final costs may vary based on site conditions or client changes.

Page 1 of 1

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

FURNISHING & STAGING

Overview

We're converting a 3-bed home into a 4-bedroom Serviced Accommodation unit by turning one reception room into a bedroom and keeping the second as a communal lounge. This setup balances maximised occupancy with comfortable shared space, ideal for:

- Contractors needing weekday accommodation near job sites
- Relocators looking for fully furnished medium-term homes
- Groups visiting the area short-term

A clean, modern aesthetic with durable and easy-to-clean furniture is key. We're using soft furnishings, decor, and thoughtful layout choices to create a welcoming, hotel-like experience that photographs well and stands out on platforms like Airbnb and Booking.com.

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
Bedrooms Total		£2,420

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
LIVING ROOM TOTAL		£1,610

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
KITCHEN / DINING TOTAL		£780

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

£250,000

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

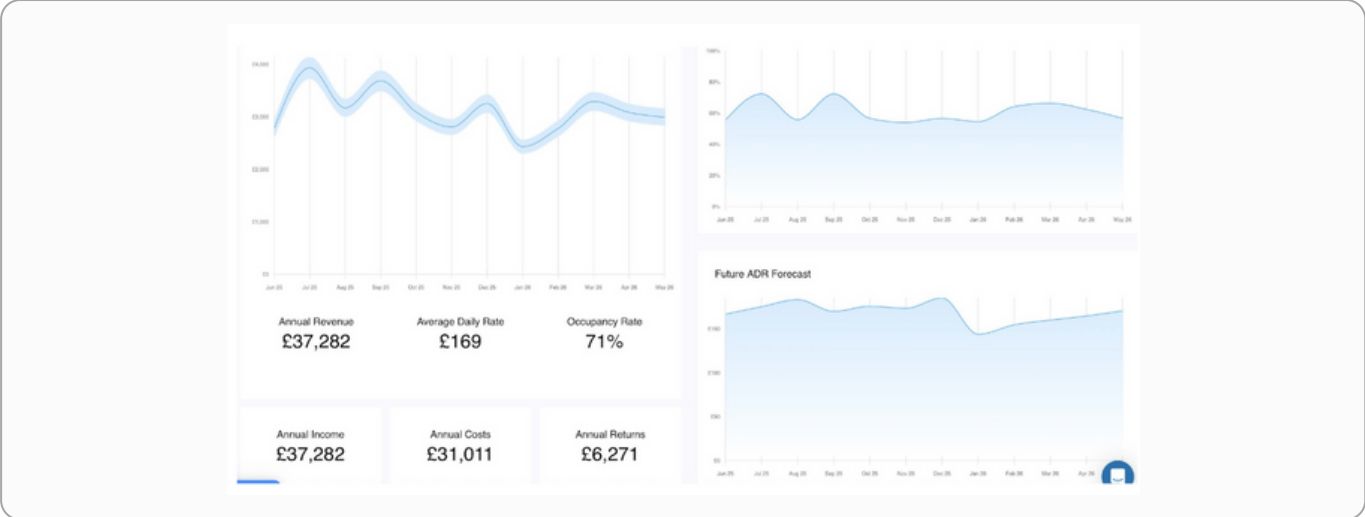
COMPARABLES & MARKET EVIDENCE

Rental Comparables

Rental demand for short-term accommodation in the ST17 4BX area is exceptionally strong, particularly for larger homes that can accommodate contractor groups, relocators, and families. At present, there is limited availability of high-quality, furnished 3–4 bedroom properties operating as Serviced Accommodation within a ¼ mile radius, highlighting a clear supply shortage in this niche.

With the local market supporting a typical rate of £160 per night and an average occupancy of 75%. Based on these figures, the property has the potential to generate an estimated £3,600 per month (gross) or £43,800 annually, significantly outperforming traditional single-let rents in the area.

To validate this income potential, we analysed a number of comparable SA properties locally with similar layout, sleeping capacity, and presentation. All are achieving consistent bookings, particularly from contractors working midweek and relocators requiring stays of 2–8 weeks. Feedback from local serviced accommodation providers and management companies further supports the strength and sustainability of demand in this postcode.



1

2

3

4	2	9 Guests	0.60mi
Last 12 months			
273	74%	£179	£18,314
Days Available	Occupancy	ADR	Revenue

4	2	9 Guests	0.61mi
Last 12 months			
329	74%	£185	£31,796
Days Available	Occupancy	ADR	Revenue

3	2	8 Guests	2.64mi
Last 12 months			
287	82%	£163	£38,113
Days Available	Occupancy	ADR	Revenue

<https://www.vrbo.com/10952070ha>

<https://www.airbnb.com/rooms/48739497>

<https://www.airbnb.com/rooms/29556835>

OWNERSHIP & LEGAL

Property Tenure:

Freehold

Agent Details:

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

EPC Rating:

35 Cramer Street STAFFORD ST17 4BX		Energy rating D
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