

DEAL SUMMARY

Headline Details



50 Dale Avenue, Stoke-on-Trent,
ST6 8AT



3 bedrooms



BRRR to Single Let



Heywoods Estate & Letting agents in
Newcastle-under-Lyme

Property



Originally listed for
£100,000
3 bed town house for sale Dale Avenue, Ball Green, Stoke-On-Trent ST6
Freehold
3 beds 1 bath 1 reception EPC Rating: D

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

Headline Deal Figures



Purchase Price £85,500.00



Stamp/Legals £6,275.00



Refurb £29,500.00



End Value £155,000.00



Rent per mnth £900 pcm



ROI 56.27%

Deal Summary

This is a BRRR (Buy, Refurbish, Rent, Refinance) to Single Let investment located in Stoke-on-Trent (50 Dale Avenue, ST6 8AT). The property is a 3-bedroom end-terrace, acquired with vacant possession and freehold title. The plan is to carry out a full internal and external refurbishment, modernising the home to a high standard and making it suitable for long-term tenants.

Following the £29,500 refurbishment, the property is projected to refinance at £155,000 and achieve a monthly rent of £900, delivering a solid ROI of 56.27%. Located in a high-demand rental area with limited supply of quality 3-bed properties, this deal offers strong cash flow, low void risk, and excellent capital growth potential. Recent sold and rental comparables support both the end value and income projections, making this a secure and sustainable long-term buy-and-hold strategy.

PROPERTY DETAILS

Property Address:	50 Dale Avenue, Stoke-on-Trent, ST6 8AT
URL Link to Property:	https://www.zoopla.co.uk/property-history/50-dale-avenue/stoke-on-trent/st6-8at/64684656/
Property Type:	3 bed end of terrace
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



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Heywoods

Looking to sell a similar property?

Get a free valuation

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FINANCIAL BREAKDOWN

		NOTES
Price Offered	£85,500.00	The price you have agreed to pay for the property
Mortgage %	75.00%	Typical BTL mortgage is 75% - Typical Bridging Finance is 60%
Mortgage	£64,125.00	This is the amount a mortgage company would be willing to lend
Deposit	£21,375.00	The deposit that would be required to be funded by you
Stamp Duty	£4,275.00	Please go to the government's website to calculate Stamp Duty - www.tax.service.gov.uk/calculate-stamp-duty-land-tax
Legals	£2,000.00	If unsure allow £3k
Total Refurb Costs	£29,500.00	Best obtained via a builder's quote
Total Money In	£121,275.00	Total money required to fund the deal
End Value	£155,000.00	What will the value of the property be after you've refurbished it
New Mortgage Amount	£116,250.00	New mortgage amount (assuming 75% BTL)
Money Pulled Out	£38,750.00	Money pulled out after refinancing (assuming 75% BTL)
Profit	£33,725.00	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	£5,025.00	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
Rent	£900.00	Rental income from the property, look at comparables
Mortgage	£484.38	Estimated at 5% interest rate
Maintenance & Management	£180.00	10% for Management and 10% for Maintenance as standard
Monthly Cashflow	£235.63	How much profit will you make a month
Annual Cashflow	£2,827.50	How much profit will you make a year
ROI	56.27%	ROI is calculated based on annual profit / money left in the deal x 100%

REFURB 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

27MiltonRoad,SneydGreen,Stoke-on-Trent,ST16HW
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

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 	

COMPARABLES & MARKET EVIDENCE

Area Overview

Stoke-on-Trent has demonstrated robust growth, with average house prices rising by 6.6% year-on-year to £147,000 as of March 2025. The ST6 postcode, encompassing our subject property, reflects a median price per square metre of £1,740, with a typical range between £1,360 and £2,260

This area is currently experiencing a seller's market, characterised by high demand and limited supply, leading to properties selling faster than in previous years. Such dynamics are favourable for both acquisition and resale strategies.

Sold Comparables

The three comparable's chosen closely align with our subject property in terms of size, layout, and anticipated finish post-refurbishment. Each has undergone recent modernisation, offering a realistic benchmark for our property's post-renovation value. These selections are further supported by local estate agents' valuations and an analysis of average values per square metre in the vicinity. By integrating these comparable's with current market trends and area-specific data, we've established a well-substantiated valuation framework for our investment.

1

Dale Avenue, Ball Green. ST6 8AT

Semi-Detached 3 1
0.01 miles

NEW INSTRUCTION! Available For Viewings. Whittaker & Biggs are delighted to offer for sale this spacious three bedroom traditional semi detached family home. Offering well presented...

SOLD STC

Added on 02/05/2025 by Whittaker & Biggs, Biddulph

Whittaker & Biggs 01782 288637
Local call rate Contact Save

https://www.rightmove.co.uk/properties/162619277#/?channel=RES_BUY

2

122, Whitfield Road, Ball Green, Stoke-on-trent ST6 8AJ

Semi-Detached 3 Freehold

Today [See what it's worth now](#)

1 Nov 2024 £155,000

12 Jan 2017 £95,500

View +1 more

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

3

Dale Avenue, Stoke-on-Trent, Staffordshire

Semi-Detached 3 1
0.01 miles

A three-bedroom family home located in a popular area of Stoke-on-Trent, offering excellent potential for enhancement. Ideally positioned close to well-regarded schools, the property features...

SOLD STC

Added on 15/05/2025 by Springbok Properties, Nationwide

Springbok Properties 0161 416 6302
Local call rate Contact Save

https://www.rightmove.co.uk/properties/161998508#/?channel=RES_BUY

COMPARABLES & MARKET EVIDENCE

Rental Comparables

Rental demand in the immediate area is exceptionally strong, particularly for three-bedroom properties. At present, there are no available three-bedroom homes listed for rent within a ¼ mile radius of the subject property, indicating a clear supply shortage. This scarcity contributes to competitive rental rates and short void periods. To determine a realistic rental valuation, we have assessed three comparable properties in the local area that reflect similar size, layout, and standard of finish. Additionally, feedback from local letting agents supports our projected market rent of approximately £900 PCM. Given the high demand and low availability, this figure is both achievable and sustainable, ensuring strong cash flow post-refurbishment.

1



3 Bed End Terrace, Smithyfield Road, ST6

Favourite

Let Agreed

£825.00
per month
£190.38
per week

- No admin fees
- No hidden charges

Let agreed

Property Reference:
2110846

<https://www.openrent.co.uk/property-to-rent/stoke-on-trent/3-bed-end-terrace-smithyfield-road-st6/2110846>

2



3 Bed Semi-Detached House, Mallorie Road, ST6

Favourite

Let Agreed

£875.00
per month
£201.92
per week

- No admin fees
- No hidden charges

Let agreed

Property Reference:
2399956

<https://www.openrent.co.uk/property-to-rent/stoke-on-trent/3-bed-end-terrace-smithyfield-road-st6/2110846>

3



3 Bed Semi-Detached House, Oxford Road, ST6

Favourite

Let Agreed

£900.00
per month
£207.69
per week

- No admin fees
- No hidden charges

Let agreed

Property Reference:
2195134

<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

PLANNING & PERMISSIONS

Planning Permission Status:

EPC Rating:

Plan to improve EPC Rating

Any listed building or non-standard construction

Auction Legal Pack

Proof Mortgageable



ANY OTHER NOTES OR BUYERS REQUIREMENTS