



INVEST IN HIGH YIELDING HMO ACCOMMODATION

Minimum Capital Requirements £125,000

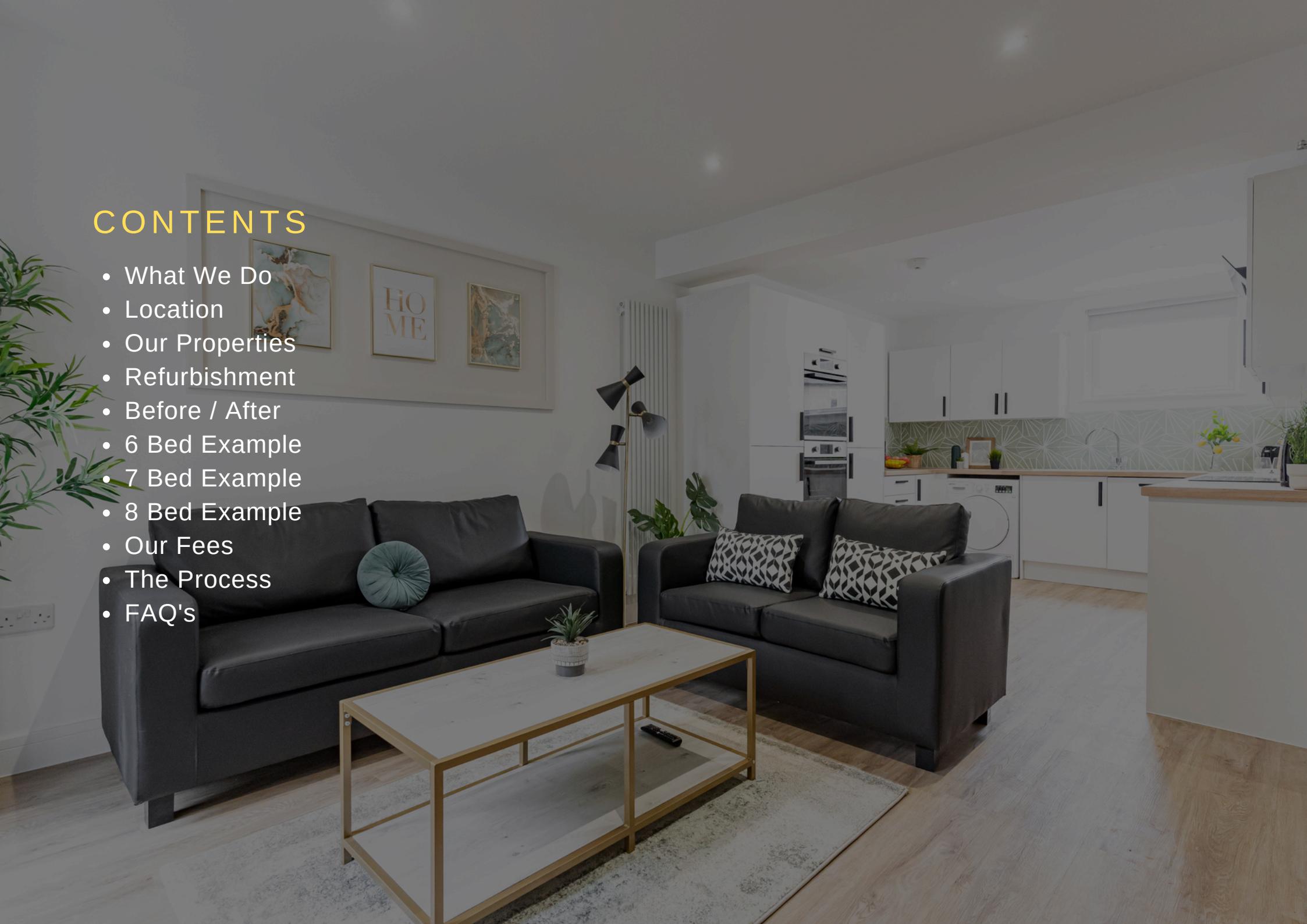
INVESTMENT HIGHLIGHTS

- TURN-KEY HMO INVESTMENT
- HIGH YIELDS & CASHFLOW
- RETURNING A MINIMUM OF 20% RETURN ON CASH EMPLOYED

THE
HMO
BLUEPRINT

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A modern bedroom with a bed, desk, and storage units. The room features a bed with a black and white geometric patterned blanket, a desk with a chair, and a large storage unit. The room is decorated with plants and a lamp. The text "BESPOKE CO-LIVING ACCOMMODATION" is overlaid in the center.

BESPOKE CO-LIVING ACCOMMODATION

We create high quality HMO housing. Our properties are refurbished to the highest standards and raise the bar for shared living for Students or Professionals.

LOCATION

Based in Portsmouth, Hampshire, we are renowned property investors and developers in the area with over 100 HMO conversions for ourselves and for investor clients. We cover several areas across the south coast including; Southampton, Portsmouth, Winchester, Bournemouth, Gosport and Chichester.



OUR PROPERTIES

Why people rent our properties:

- Refurbished To A High Standard
- High Speed Internet
- Affordable & All Inclusive Utilities
- Furnished To A High Standard
- Flatscreen TVs & Entertainment
- Close Proximity To University
- Close To Transport Links
- Near To Bars & Nightlife
- Close To Shops / Amenities
- Simple Tenancy Contracts



OUR COMPANIES

THE
HMO
BLUEPRINT

provide**homes**

bunked
STUDENT ACCOMMODATION



REFURBISHMENT

We have established and trusted, local construction teams that handle the entire refurbishment of the property from start to finish. Refurbishments are usually 'back to brickwork' and extensive, not just cosmetic. Typically refurbishments take approximately 4-5 months.

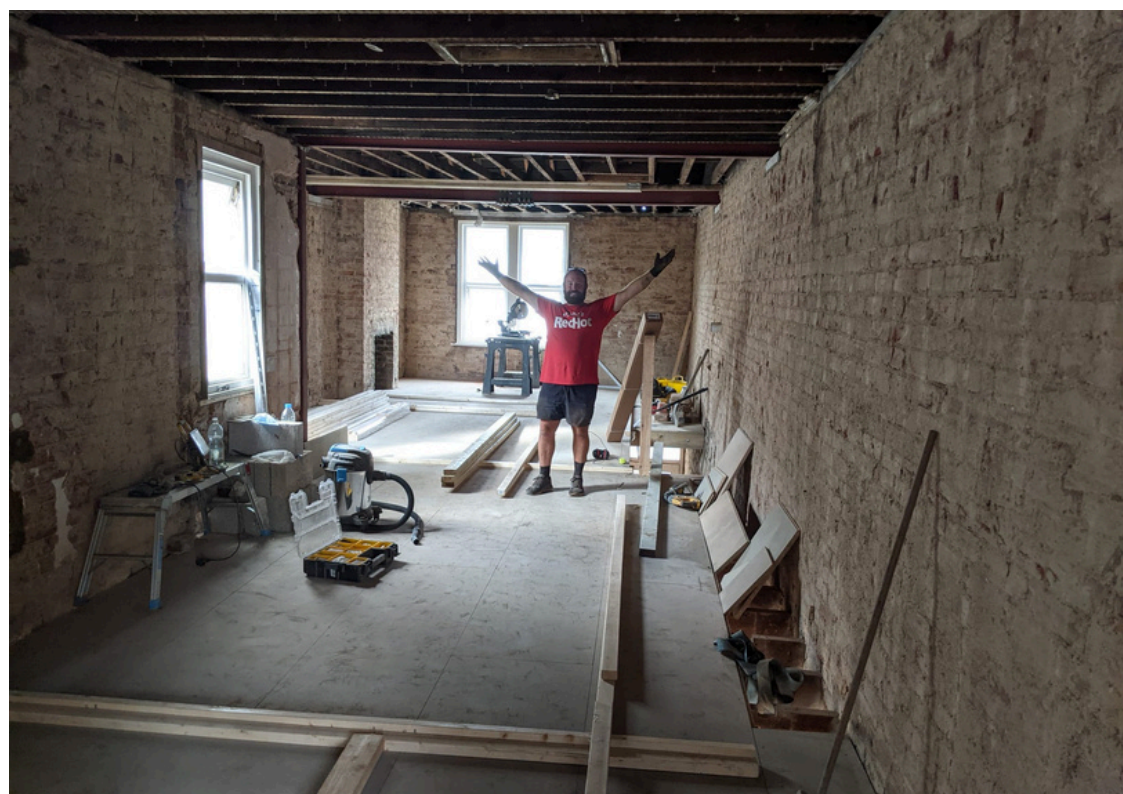
Refurbishment Works Include:

- Groundworks / Rear Extension
- Attic Conversion / Dormer
- New Roof
- Basement Conversion / Tanking
- Sound Proofing / Insulation
- Rewiring Throughout
- Plumbing Throughout
- Plastering
- New Boiler / Tanks
- New Kitchen / Bathrooms
- New Doors / Windows
- Redecoration
- Garden / Landscaping

Example 'Schedule of Works' from previous projects can be provided upon request. All work is carried out to a high standard and compliant with building regulations.

Works are invoiced at regular intervals and paid in arrears on completion of works. Photos of progress can be provided.











6 BED EXAMPLE

Address: Battery Hill, Winchester

Purchase Price: £325,500
 Stamp Duty: £20,050
 Legals & Disbursements: £1,750
 HMO Licence: £1,089
 Planning & Architect: £3,500
 Buildings Control Inspection Fee: £950
 Party Wall Agreements: £2,000
 Refurbishment: £155,450
 Carpet & Furnishings: £10,000
 Project Management: £15,450
 Our Fees: £15,000

Total Project Costs: £550,739

REFINANCE

New Valuation: £650,000
 *75% LTV Mortgage: £487,500
 Equity: £162,500
Net Investment: £63,239
49.20% Return On Cash Employed

RENTAL INCOME

Annual Rental Income: £57,240
 *Mortgage Payments: £21,421
 Utilities: £4,200
 Buildings Insurance: £500

Annual Cashflow: £31,119

*Approx - depending on rate/mortgage product





7 BED EXAMPLE

Address: Grosvenor St, Southsea

Purchase Price: £285,000

Stamp Duty: £16,000

Legals & Disbursements: £1,840

HMO Licence: £1,050

Planning & Architect: £3,500

Buildings Control Inspection Fee: £950

Party Wall Agreements: £2,500

Refurbishment: £172,500

Carpets & Furnishings: £9,500

Project Management: £17,250

Our Fees: £17,500

Total Project Costs: £527,590

REFINANCE

New Valuation: £647,000

*75% LTV Mortgage: £485,250

Equity: £161,750

Net Investment: £42,340

49.43% Return On Cash Employed

RENTAL INCOME

Annual Rental Income: £53,515

*Mortgage Payments: £28,584

Utilities: £3,500

Buildings Insurance: £500

Annual Cashflow: £20,931

*Approx - depending on rate/mortgage product



8 BED EXAMPLE

Address: Pains Road, Southsea

Purchase Price: £295,000

Stamp Duty: £17,000

Legals & Disbursements: £1,800

HMO Licence: £1,050

Party Wall Agreements: £2,000

Planning & Architect: £3,500

Buildings Control Inspection Fee: £950

Refurbishment: £197,550

Carpet & Furnishings: £12,500

Project Management: £19,755

Our Fees: £20,000

Total Project Costs: £571,105



REFINANCE

New Valuation: £685,000

***75% LTV Mortgage: £513,750**

Equity: £171,250

Net Investment: £57,355

35.66% Return On Cash Employed

RENTAL INCOME

Annual Rental Income: £60,280

***Mortgage Payments: £34,824**

Utilities: £4,500

Buildings Insurance: £500

Annual Cashflow: £20,456

*Approx - depending on rate/mortgage product



OUR FEES:

Our fees are payable in stage payments (listed below). We handle the entire process from start to finish and hand over the property to you fully renovated and tenanted if required.

RESERVATION FEE: £1,000

To become a client and instruct us in sourcing you a suitable property.

SOURCING & SERVICE FEES:

5 Bed HMO £12,500

6 Bed HMO £15,000

7 Bed HMO £17,500

8+ Bed HMO £20,000

PROJECT MANAGEMENT: 10% of Build Quote

Obtaining build quotes, overseeing the building works and overall project management. Contract administration, overseeing payments / drawdowns in line with payment schedule and site visits. Payable at regular intervals of the refurbishment process in line with the build and payment schedule.

TENANT FIND FEE: 50% of First Months Rent. (Optional)

Percentage of the first months rent. Payable upon signed tenancy agreement with tenant(s) or lease agreement for the property.

Please note these fees exclude VAT if applicable. They do not include any third party fees or other associated purchase costs. Please note that until we are in receipt a signed agreement and cleared reservation fees our services commence.

SERVICES INCLUDE:

- ✓ **SOURCING:**
Sourcing a suitable property for conversion into a HMO. Includes all viewings, assessing suitability, layouts, planning usage density checks, viability proposals, and estimating project costs.
- ✓ **CONVEYANCING:**
Introduction to our recommended solicitors to handle the purchase and case progression.
- ✓ **DESIGN & PLANNING:**
Working with our approved Architects and Planning Consultants to handle drawings, layouts, building regs, planning applications, M & E plans, and obtaining planning permissions and approvals required, including all site visits.
- ✓ **INTERIOR DESIGN:** Liaising with the interior designer in designing the property, specifications, finishings, furnishings and creating 3D mockups.
- ✓ **PARTY WALL:** To instruct and work with a party wall surveyor in obtaining a Party Wall Award for the building works required, including site visits.
- ✓ **BRIDGING FINANCE:** Introduction to our approved bridging lenders to assist you with finance for your project if required. Includes site visits and meeting valuers.
- ✓ **HMO LICENCE:** To handle the HMO application process (if required) including site visits and meeting licensing officers (as required).
- ✓ **FURNISHING:** To handle sourcing, ordering and delivery of all furnishing to the property.
- ✓ **REFINANCE:** Introduction to our approved Mortgage broker to assist in securing you mortgage refinance for the project. Includes site visits and meeting valuers.
- ✓ **COMPLIANCE:** Obtain all compliance documentation, certificates, fire risk assessments.
- ✓ **CLEANING, STAGING & PHOTOS:** To arrange end of build cleaning, staging the property and arranging for photography / videography if required.

THE PROCESS



STEP 1

RESERVATION FEE

A £1,000 reservation fee is payable to become a client and begin the process of finding a suitable property.



STEP 2

SOURCE PROPERTY

Using our contacts and direct marketing, we source a suitable to be an HMO that meets our strict criteria.



STEP 3

DESIGN

We liaise with our architects to optimise the layout to maximise the space and number of bedrooms and handle planning if needed.



STEP 4

PURCHASE

You purchase the property. We can assist in arranging bridging finance if required.



STEP 5

REFURBISHMENT

Our building team start refurbishment works to extend and fully renovate the property.



STEP 6

RE-FINANCE

Refinance the property at 75% LTV allowing you to recycle your capital and re-invest should you wish to.

WHO WE ARE



Co-Founder
Simon Birmingham

Simon is a professional property investor and landlord. He has been investing in property since 2010 whilst working in recruitment. Since then he has grown a significant investment property portfolio in London and the South Coast. He is also Co-Founder of Bunked which provides high end HMO accommodation to students and Co-Founder of Provide Homes housing professional working tenants and assisting councils housing vulnerable tenants.

When he's not working, you can find him in the gym, on a beach in an exotic location or on a boat in the Solent.



Co-Founder
Nick Houghton

Nick has been involved in property investing and developing in both the U.K. and U.S.A. since his early twenties. Having also been involved in a variety of other businesses, growing start-ups through to their successful acquisition. He is also Co-Founder of Bunked which provides high end HMO accommodation to students and Co-Founder of Provide Homes housing professional working tenants and assisting councils housing vulnerable tenants.

Outside of work, he's either renovating his house, walking the dogs, riding one of his many motorcycles or propping up the bar in a local country pub.



Co-Founder
Tom Power

Tom has vast experience in digital marketing and social media marketing. He has been involved in property for the past couple of years after working with Nick and Simon to grow his own portfolio and is passionate about promoting the benefits of property investment. He is also Co-Founder of Provide Homes working with local councils to house vulnerable tenants.

When not at work, you'll find him in the gym, walking his dog or renovating his personal property.



Get In Touch

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THE
HMO
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