

Stone Cross House Bolton

Serving Generation Rent



The rental market is forecast to grow by over one million households over the next five years. Low interest rates combined with steady economic recovery are leading to a strong expansion of the rental market, and with house price inflation now surpassing wage growth, the first step onto the property ladder is getting harder for young adults.

The demand from Generation Rent for accommodation continues to grow, underlining the long-term trend which predates the financial crisis from 2007.

The Private Rented Sector, and build-to-rent property in particular, are filling this gap by offering smarter homes and better solutions for those in need of a home.

Today's millennials don't want to live in rental accommodation that makes them feel like it's a short-term solution. Most of them are renting out of choice, and they want to get the most out of the perks that come with it. No hassle, no strings and easy to do.

Bolton: What you need to know

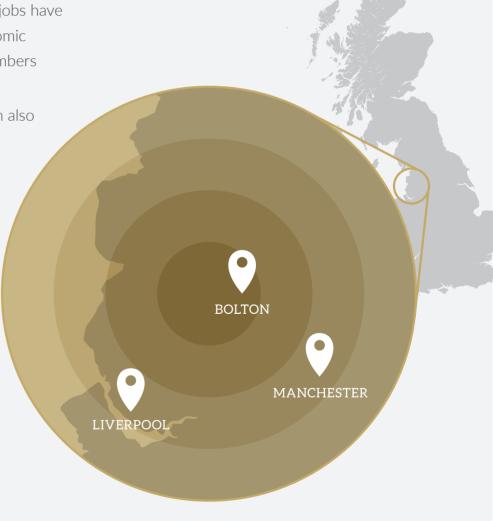
Bolton, located in Greater Manchester, is Europe's largest town and is located only a 20 minute train journey from Manchester City Centre. With a £1 Billion Town Centre master plan underway, Bolton is a town on the cusp of change.

Bolton is home to big name employers such as AO, Bolton Wanderers, Telesis and Aptus, along with the towns growing University. Many locals also take advantage of the short journey time into Manchester, making Bolton a popular and affordable commuter location.

The town is also benefiting from a growing population and a rise in employment levels; in the past five years, over 3,000 new jobs have been created; by 2034, the local economic development plan projects that job numbers will rise by a further 15,500.

The figures for capital growth in Bolton also make for promising reading. Average asking prices in Bolton rose by 9.6% over the course of the previous 12 months (figures released in July 2018 by the UK Government), following growth of around 10% in the year before. The towns close proximity to Manchester is also providing a boost to the property market, with the cities "ripple effect" spreading across the region.

Stone Cross House is scheduled to complete in Q2 of 2020, which will make the developer the first to complete a high specification town centre development, complete with roof gardens, giving our investors the opportunity to invest ahead of the curve.



Bolton: What you need to know

Bolton is on the up, supported by a bold Masterplan from the council and private investment. Take a look over some key facts about this town on the cusp of change.

Bolton Overview Location: Population: Greater Manchester 280,400 £4.6 Billion 106,900 Jobs Valued at (+ 16,600 extra forecast by 2022) (+£2.9 billion extra forecast by 2034) (15,500 new jobs forecast by 2034)) £430 million P.A. The Figures £19 £260 £100 Construction Million Million Work Million

Million

Key Industries

recently invested into Bolton Town Centre





Million

million of private sector investment agreed in principle for the regeneration Masterplan, August 2018









Million

million invested in a new Bolton rail



Health & Social

In progress on 'logistics north' - The largest

and employment site in

Education

Key Employment Sectors



27,900









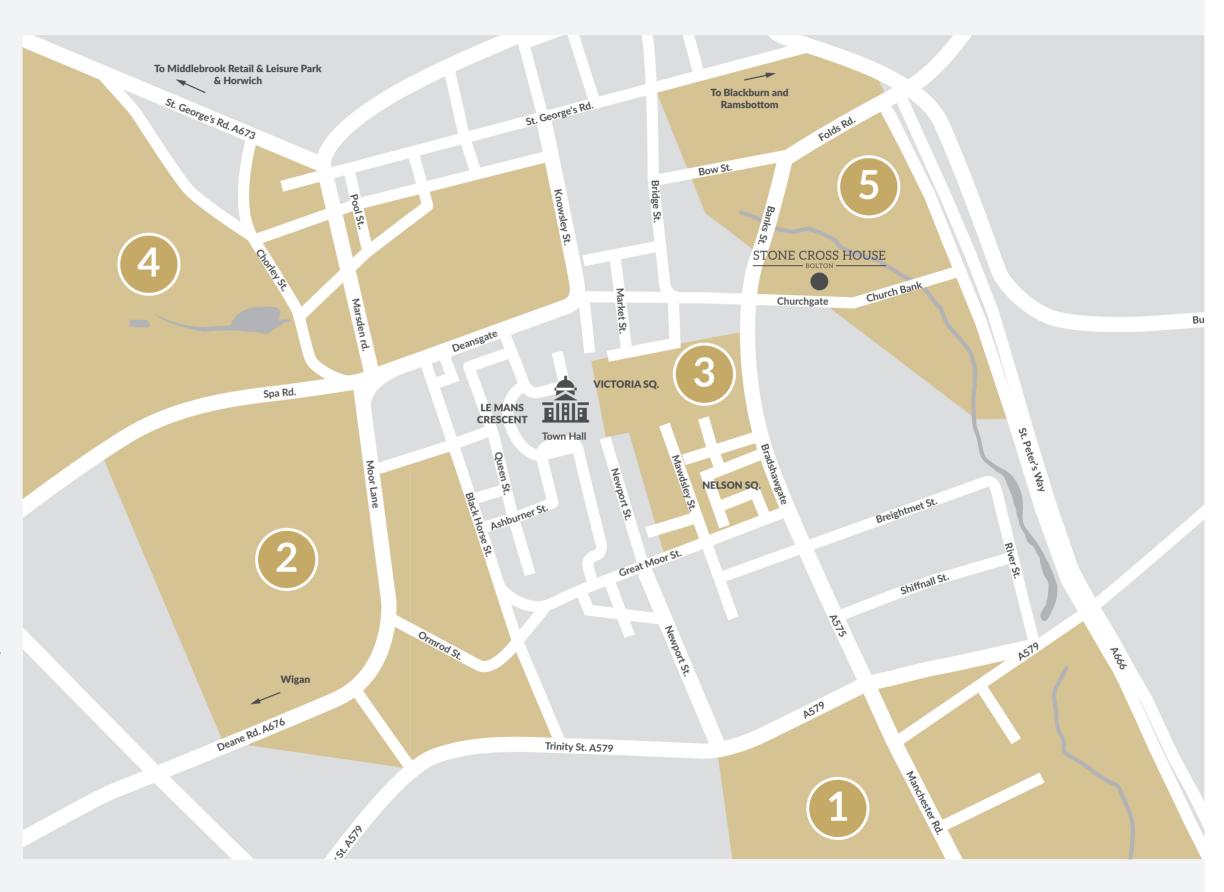
Bolton: Investment & Regeneration

With a transformative £1 billion Town Centre masterplan underway, Bolton is changing. Like its neighbours Preston & Manchester, Bolton is looking to revolutionise the way people live in the Town by making the Centre a thriving area in which to eat, drink, shop and live.

The recent announcement the £250 million "Crompton Place Deal" has secured the complete renovation of the Town Centre Crompton Place shopping centre, overall of the streetscape with pedestrianised areas and squares being created along with office and leisure space. Importantly, Stone Cross House in in the middle of this area, making it a very attractive prospect for the future.

Also announced is the £150 million vision for "Church Wharf," a mixed use leisure and housing development with hotel along the River Croal, further bolstering the appeal of Bolton as a future property investment hotspot.

- **Trinity Quarter**
- Cheadle Square
- **Crompton Place**
- **Croal Valley**
- **Church Wharf**











Stone Cross House: The Build

Situated in the centre of Bolton and within the Church Wharf regeneration area, Stone Cross House will be Bolton's first high specification, 'city living' style apartment block.

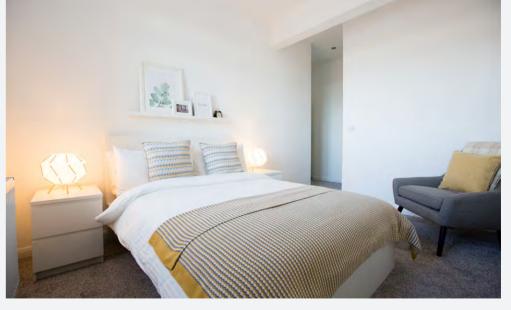
Completed to a modern, sleek specification with integrated smart technology, Stone Cross House will provide much sought-after high-end accommodation in an ideal location.

A conversion from commercial office space to residential, the build process will mirror that of several past developments complete by the developer. This robust building already has concrete floors in place, increasing thermal efficiency and sound proofing – perfect for a modern apartment scheme.

Stone Cross House will comprise sixty-one apartments broken down into ten studios, forty one-bedroom apartments and eleven two-bedroom apartments. Many of the apartments will benefit from open plan kitchen and living spaces with a central island, other features include quirky triangular bay windows. One exclusive apartment has a fabulous, private rooftop garden with outstanding views of Bolton and beyond. All of the apartments have incorporated utility and storage space to further bolster the practical yet stylish appeal of the development.







Interior Specification

Stone Cross House is built on an exceptional level of finish and attention to detail, from exteriors and restoration of character features, right the way down to door handles and switches.

Kitchens

All of the apartments at Stone
Cross House will be fitted with
high specification kitchens, all with
integrated fridge and freezer, oven
and induction hob. Neutral cupboard
colours will be chosen from a muted
palette, paired with hard wearing,
stylish work surfaces. All switches are
chrome as standard.

Space and plumbing for a washing machine will be located in a separate utility/storage cupboard.

Bathrooms

Bathrooms throughout the scheme will be tiled in a stylish, textured matt grey tile to compliment the grey vanity unit, fitted with handy drawers or cupboards.

Dependant on apartment size, a double shower or bath with shower will be fitted with high quality chrome fixtures and fittings.

Flooring

The flooring in the bathroom and kitchen areas will be a hard wearing, waterproof wood effect vinyl in grey. Easy to clean and difficult to damage, this modern floor covering has stood the test of time in all of our developments to date. Living areas and bedrooms will be subject to a more luxurious flooring treatment, with a sumptuous, high pile grey carpet.

Doors

All of our doors are made offsite by our master joiners, and are delivered to site already in the casings and on their hinges. This unique method allows us to fit doors quickly whilst maintaining quality of fitti ng. All internal door hardware is of high quality brushed chrome.

The apartments at Stone Cross House will be fob access, increasing security throughout the development, and increasing ease of replacement in case of loss.



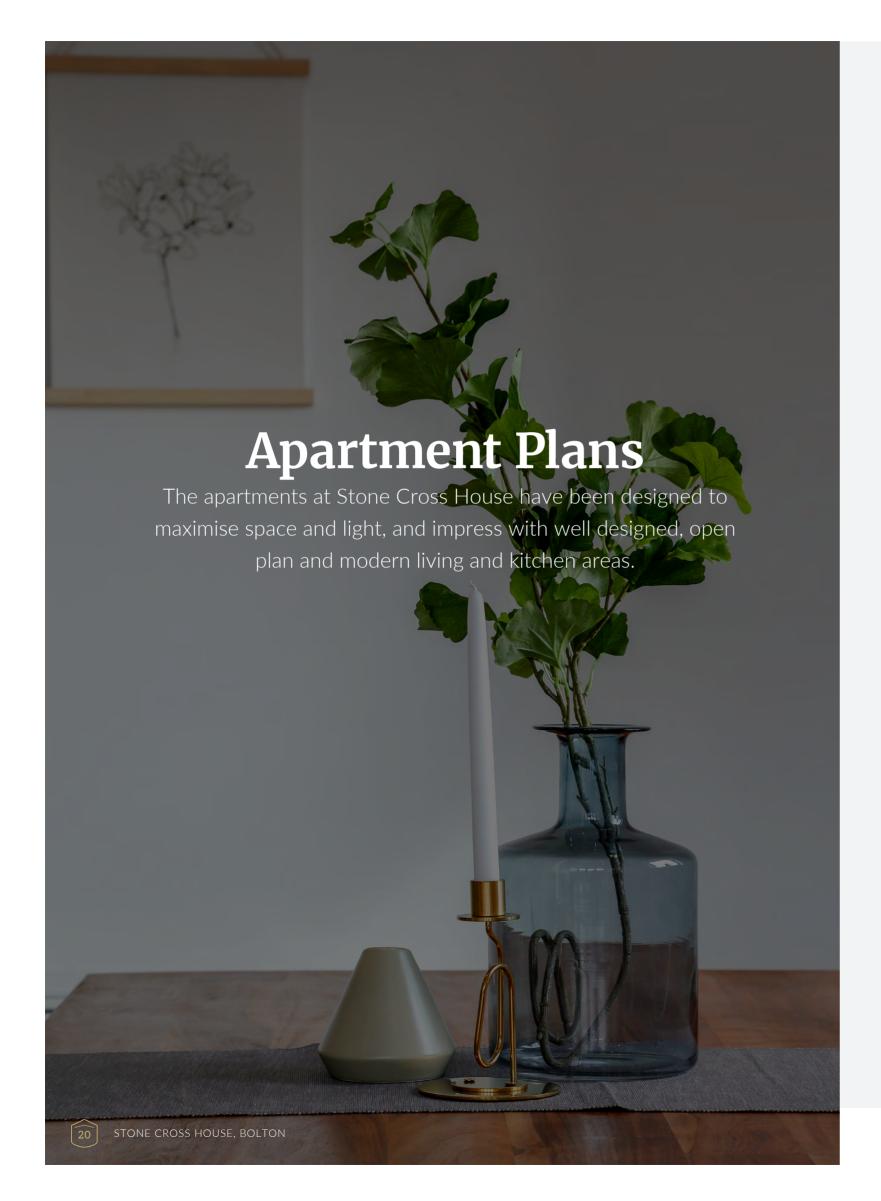












Ground Floor Specifications

Apartment 1

One Bed Apartment 41.1 m²

Apartment 2

Two Bed Apartment 50.81 m²

Apartment 3

Two Bed Apartment $58.4\,\mathrm{m}^2$

Apartment 4

One Bed Apartment 45.34 m²

Apartment 5

One Bed Apartment 44.87 m²

Apartment 6

One Bed Studio Apartment 41.32 m²

Apartment 7

One Bed Apartment 43.11 m²

Apartment 8

One Bed Apartment 48.22 m²

Apartment 9

One Bed Apartment $40.7\,\mathrm{m}^2$

Apartment 10

One Bed Apartment $44.57\,\mathrm{m}^2$

Apartment 11

One Bed Apartment 43.12 m²

Apartment 12

One Bed Studio Apartment $36.08\,\mathrm{m}^2$





First Floor Specifications

20

Apartment 13

One Bed Apartment 40.42 m²

Apartment 14

One Bed Apartment 38.98 m²

Apartment 15

Two Bed Apartment 56.96 m²

Apartment 16

Two Bed Apartment 63.65 m²

Apartment 17

One Bed Apartment 45.34 m²

Apartment 18

One Bed Apartment 44.86 m²

Apartment 19

One Bed Studio Apartment 41.32 m²

Apartment 20

One Bed Apartment 43.12 m²

Apartment 21

One Bed Apartment 48.22 m²

Apartment 22

One Bed Apartment 40.72 m²

Apartment 23

44.57 m²

Apartment 24

42.98 m²

Apartment 25

One Bed Studio Apartment $36.2\,\mathrm{m}^2$



One Bed Studio Apartment

One Bed Apartment

Second Floor Specifications

Apartment 26

One Bed Studio Apartment

36.34 m²

21

Two Bed Apartment

Apartment 27

One Bed Studio Apartment 35.09 m²

Apartment 28

One Bed Apartment 39.08 m²

Apartment 29

Two Bed Apartment 56.95 m²

Apartment 30

Two Bed Apartment 63.68 m²

Apartment 31

One Bed Apartment 45.34 m²

Apartment 32

One Bed Apartment 44.85 m²

Apartment 33

One Bed Studio Apartment 41.32 m²

Apartment 34

One Bed Apartment 43.19 m²

Apartment 35

One Bed Apartment 48.22 m²

Apartment 36

One Bed Apartment 40.72 m²

Apartment 37

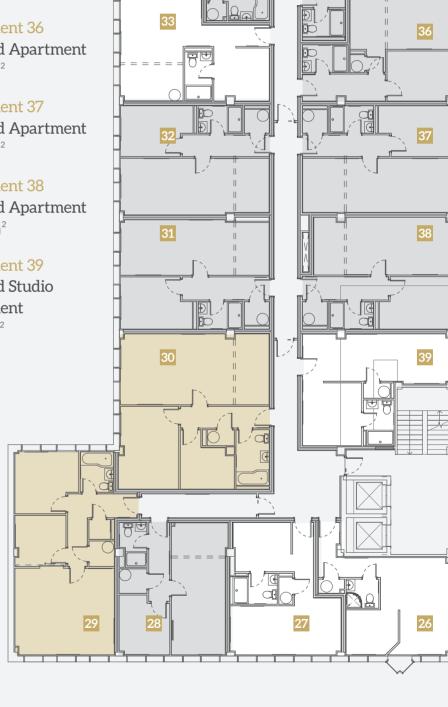
One Bed Apartment 43.67 m²

Apartment 38

One Bed Apartment 43.84 m²

Apartment 39

One Bed Studio **Apartment** 36.18 m²



One Bed Studio Apartment

One Bed Apartment

Two Bed Apartment

35

Third Floor Specifications

Apartment 40

One Bed Apartment 42.78 m²

Apartment 41

One Bed Apartment 48.49 m²

Apartment 42

Two Bed Apartment 51.84 m²

Apartment 43

Two Bed Apartment 63.47 m²

Apartment 44

One Bed Apartment 45.34 m²

Apartment 45

One Bed Apartment 44.78 m²

One Bed Studio Apartment 41.4 m²

Apartment 47

One Bed Apartment $43.1\,\mathrm{m}^2$

Apartment 48

One Bed Apartment 48.22 m²

Apartment 49

One Bed Apartment 40.72 m²

Apartment 50

One Bed Apartment 43.71 m²

Apartment 51

One Bed Apartment 43.78 m²

Apartment 52

One Bed Studio Apartment $36.2\,\mathrm{m}^2$

One Bed Studio Apartment One Bed Apartment

Two Bed Apartment

Two Bed Apartment 67.34 m²

Apartment 54

Apartment 53

Two Bed Apartment 58.94 m²

Apartment 55

One Bed Apartment 41.22 m²

Apartment 56

One Bed Studio Apartment 34.55 m²

Apartment 57

One Bed Studio Apartment 34.67 m²

Apartment 58

One Bed Apartment 37.39 m²

Fourth Floor Specifications

Apartment 59

One Bed Studio Apartment $35.3\,\mathrm{m}^2$

Apartment 60

Two Bed Apartment 60.65 m²

Apartment 61

One Bed Apartment 54.84 m²



One Bed Studio Apartment

One Bed Apartment

Two Bed Apartment

Apartment 46

Purchase Process

The Cash Buyer Purchase Process

We offer a discount incentive for our cash buyers, and match our payment stages to key stages in the build process. We have designed this purchase process to give the buyer maximum confidence; all of our key build stages are signed off by third party, regulated building control bodies. These staged payments have been designed to give security and confidence to buyers, ensuring that you are paying money as work progresses, rather than large amounts of money before works begin, leaving you vulnerable if works don't progress as planned.

Step One:

Reservation

Reserve your apartment with £2,000.00, regardless of purchase price. This secures the property as the unit is removed from all marketing. Within 24 hours we produce a Memorandum of Sale and distribute to Solicitors on both sides. We also send you a receipt to let you know we have received your reservation fee.

Step Two: Exchange

The next payment comes at exchange. This is on or before twenty eight days from when your solicitor receives contracts from ours (don't worry, your solicitor will keep you informed of the dates!).

This payment is 20% of the purchase price, minus your £2,000.00 reservation fee.

Step Three:

On Site Works Commencement

This is the first of the staged payments which is tied to build progress. Once works begin on site, we will get this signed off by a third party and this certification will be sent to your solicitor - once received, you have 10 working days to make the payment of 25% of the purchase price. If works have already began at the time of your purchase, you will have 28 days from exchange to make this payment.

Step Four:

First Fix Payment

First fix is the second of the staged payments, and represents a stage in the build where the first phase of plumbing and electrics (among many other works!) are completed. Once we have this build stage signed off by building control, we will again forward to your solicitor and again you will have 10 working days to make the payment of 25% of the purchase price.

Step Five:

Completion of Development

The final payment is requested when the build is completed and we have a final sign off from building control. Mirroring the process in the previous staged payments, we will send the signed certification to your solicitor, and you will have 10 working days to make the payment of **30% of your apartments** purchase price. Once received, you will be the proud owner of your completed apartment!

The Mortgage Buyer Purchase Process

Our simple mortgage process allows buyers to purchase in our exciting off-plan developments with less money up-front. Specialist mortgage advice is on hand from our trusted partners if necessary, ensuring our mortgage buyers are prepared and able to obtain finance to complete their purchase.

Step One:

Reservation

Reserve your apartment with £2,000.00, regardless of purchase price. This secures the property as it is removed the unit from all marketing. Within 24 hours we produce a Memorandum of Sale and distribute to Solicitors on both sides. We also send you a receipt to let you know we have received your reservation Fee.

Step Two:

Exchange

The next payment comes at exchange. This is on or before twenty eight days from when your solicitor receives contracts from ours (don't worry, your solicitor will keep you informed of the dates!). This payment is 20% of the purchase price, minus your £2,000.00 reservation fee.

Step Three:

Completion of Development

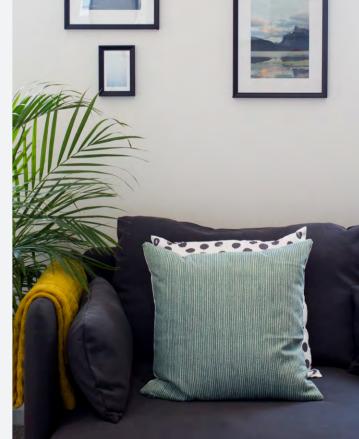
The final payment is requested when the build is completed and we have a final sign off from building control. Once signed off, we will send the signed certification to your solicitor, and you will have 10 working days to make the payment of 80% of your apartments purchase price. Once received, you will be the proud owner of your completed apartment!

E2.000

80%







Smart Technology

Stone Cross House is a 'Smart Home' development, built with the modern landlord in mind. It offers simpler management, lower costs and smarter rental options for today's Generation Rent.



A true build-to-rent apartment development, Stone Cross House doesn't only score with its clever design, integrated technology and overall 'wow factor' but also its outstanding location itself. Whether you're a hands-on landlord, a hands-off investor or a local resident looking for a state-of-the-art home, Stone Cross House ticks all the boxes.



A future-proof Smart Home, offered to you direct from the developer.

Smart Technology for the landlord

Smart Technology is used by the developer to improve the experience of every member involved in the property market, save costs and be proactive about limited resources; whether that's time, money or - more importantly - the environment.

Problem	Smart Technology Solution
Time wasted changing accounts with energy providers when a new tenant moves in.	Account changed by in-house lettings agency without landlord involvement.
Accumulation of standing charges during vacant period.	Developer shoulders the cost of standing charges as energy distributor.
Difficulty finding true hands-off investments.	Full process remains in-house without the need for landlord intervention.
Rising energy prices.	Landlords and tenants benefit from savings made through bulk energy purchasing by the developer.
Lack of modern technology to monitor energy usage in rental property.	Innovative Smart Technology app allows tenant to look at their energy usage from their smartphone.

Smart Technology for the tenant

Smart Technology is not solely aimed at the investor, but endeavors to improve the tenant's life as well by offering them full control over their energy bill that's easy to access and understand.

Problem	Smart Technology Solution
Time spent setting up accounts with energy providers when moving in. when a new tenant moves in.	One contract covers tenancy agreement and utility bills. The tenant is charged one monthly bill from one source, saving time at every step and providing homes that are ready to live in from day one.
Lack of modern technology to monitor energy usage in rental property.	Innovative Smart Technology app allows tenant to control utilities from their smartphone or computer, meaning they can even turn on their heating on the way home from work.
Rising energy prices.	Landlords and tenants benefit for savings made through bulk energy purchasing by developer.

Smart Technology for the agent

For agents, Smart Technology finally creates the opportunity to monitor and control energy costs and usage without having to rely on access from either the tenant's or landlord's site.

Problem	Smart Technology Solution
Difficulty monitoring energy usage.	Meters can be read live from the head office from any location with a Wi-Fi connection and emails are being automatically generated when a tenant has exceeded their agreed fair usage.
Difficulty spotting seasonal energy trends.	The system produces reports that allow management to easily track trends in energy usage, giving the possibility to forecast future energy usage and improving accuracy of fair allowance agreements.