


THE COURTYARD AT 
THE QUARTER



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- Assured NET rental yield of 6% NET for the first 5 years
 - Part of a five-phase development in the heart of Liverpool's waterfront community
 - 77-unit, new-build development
 - Within a 1/4 mile of Liverpool Docks
 - Managed by X1 Lettings
 - Built by an experienced buy-to-let developer
 - High rental demand in Liverpool



Investment Highlights



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The Courtyard at X1 The Quarter



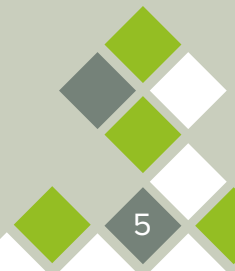
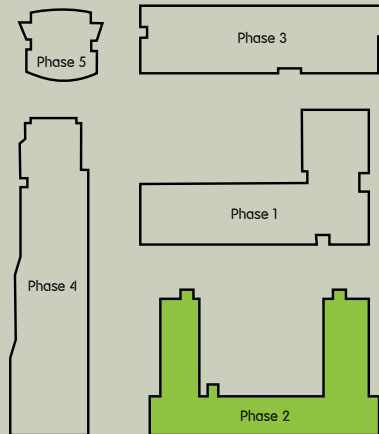
A five-phase development in the heart of Liverpool's waterfront community, X1 The Quarter is designed to be one of the most sought-after addresses in the city. Located on a prime piece of land only a mile from the docks, residents are within walking distance of all that Liverpool has to offer, including restaurants, bars, museums and retail outlets, in addition to being accessible by all forms of public transport.

The Courtyard (phase 2) is already in construction and is set to be completed for September 2014.

The Courtyard



Aerial view of phases 1 to 5





The Courtyard at X1 The Quarter

Built by an experienced developer in the residential buy-to-let market, The Courtyard at X1 The Quarter presents a unique concept in luxury living for the residents of Liverpool, whilst at the same time, offering investors the opportunity to own a property in one of the city's most desirable locations.

As the residential buy-to-let market in the UK picks up pace, new-build developments in prime rental areas are highly sought-after by developers and investors alike, driving the market forward and increasing the capital appreciation of both land and property.

“High rental demand in local area for new-build properties”

Located within a mile of Liverpool's vibrant waterfront, residents at The Courtyard will find themselves in the midst of all that the city has to offer; from the famous museums which hold the key to the city's past, to the thousands of bars, restaurants and shops, of which Liverpool is now renowned for.

“15-minute walk to Albert Dock”

Only a fifteen minute walk away from Albert Dock, the most visited free tourist site in the UK outside of London, residents will be able to convene at an area bursting with life, offering a wide array of bars and restaurants, with something for everyone.

Minutes up the road from the docks is the River Mersey, a lively waterside with an abundance of culture on offer at the 14,000-seater Liverpool Echo arena and education at hand in the new £75m Museum of Liverpool; this is the perfect place to be.

Upon completion in September 2014, the development will contain 77 modern 1, 2 and 3 bed apartments, in addition to 3 bed townhouses. An allocation of 58 parking spaces are also available to purchase with selected units.



The traditional buy-to-let market in the UK's regional cities is beginning to show strong signs of recovery. For the past 3-4 years, the buy-to-let and off-plan market in London has seen unprecedented growth, in the main due to the large amount of foreign investment that has poured into the city.

“By 2020 it is estimated that 1/3 of the population will be a private tenant”

Continuing on from this trend, Liverpool is one of the strongest rental markets outside of the capital, due to a severe shortage of new-build stock for at least the past five years, providing investors with the opportunity to purchase at the start of a market cycle.

Once considered the proverbial ‘cash cow’ of any property portfolio, when the market crashed, landlords found themselves having to diversify their assets into alternative investments, as a way to maintain control over their funds - but the market is beginning to turn!

The demand for rental accommodation in the UK is the highest it has ever been, as the continued rise in house prices ensures that first-time buyers cannot afford to take that first step onto the property ladder. Instead, tenants are looking for high-quality rental accommodation, in properties which they can essentially move straight into, without the hassle of waiting for it to be redecorated or repaired.

So is buy-to-let still a ‘safe’ investment?

No investment can ever be considered safe, but there are certain sectors, like buy-to-let, where you can minimise your risk. Purchasing a buy-to-let property is once again being viewed as a way to generate a positive cash flow on your investment, as income is generated not only on rent, but from the capital appreciation gained on the property from the start.

So why choose off-plan?

The UK has experienced a serious lack of construction in regards to residential stock in its regional towns and cities for the last 5-6 years, which means that many properties which

About
Buy-to-let





will previously have been classed as 'new-build', are now reaching their 10-year anniversary. As properties age, they require more maintenance to keep them at a level regarded as the minimum standard required by tenants, leading to a rise in rents as landlords try and re-coup some of the money they are having to pay out.

“Number of households in the PRS have increased by 28% since 2007”

As the construction industry begins to pick up pace, we are at the start of a new wave of off-plan developments, many of which will not be complete until 2013/2014. Keeping in mind tenant demand for new-build accommodation, particularly in or

around city centres, landlords can charge a premium on their property, at rates which are currently not achievable for existing stock.

Buy-to-let properties are increasingly becoming a more 'hands-off' investment than they have ever been, due to the improved quality of the lettings and management agencies that maintain the property.

This leaves landlords confident that their tenants are being looked after and, coupled with the knowledge that there should be minimal maintenance required on the property for at least the first couple of years; off-plan buy-to-let is actually a cheaper option in the long-term for any savvy investor.

Constantly sourcing the best-value properties, we have once again extended our portfolio to bring off-plan, residential buy-to-let opportunities to our investors, in some of the best locations in the UK.

“Private rental stock now worth an estimated £898 billion”



About
Buy-to-let



The Liverpool Buy-to-Let Market

According to property research specialist Savills, the results of the 2011 census show that the number of households across England and Wales in the Private Rented Sector (PRS) grew to 4.2 million between 2001 and 2011, accounting for 18% of the market and further highlighting that Britain is increasingly becoming a nation of renters.

Translate these figures down to a regional level and the figures indicate that the number of households in the PRS in large urban markets grew by an average of 77% in the period from 2001, with Liverpool recording a staggering growth of 79% as the number of households rose from 28,513 in 2001 to 50,987 in 2011.

As of January 2013, Liverpool City Council estimates that more than 500,000 households rent privately in the city and that the rates of private rental accommodation have grown above the national average. As such, Liverpool has taken a proactive approach in regards to raising standards in the sector by setting up services such as a landlord accreditation scheme (CLASS), private landlord's forum and tenancy bond scheme, as it recognises the valuable service that landlords are providing by meeting the city's housing needs.

Buy-to-Let: The Facts

- Average rents in the 5 main urban markets of Liverpool, Leeds, Manchester, Bristol and Birmingham for 2-bed properties have risen by an average of 2.5%
- Number of PRS households in the 5 areas have risen by 77% in 10 years, such that they account for 23% of all households
- Approx. 1.7m additional private rented units will be required by 2016, which implies annual investment of circa £57bn
- By 2020 as much as a third of the population could be private tenants

Investment Scenario

A new-build development which is already in construction, The Courtyard is comprised of 77 units split into 29 x 1-bed apartments, 23 x 2-bed apartments, 13 x 3-bed apartments and 12 x 3-bed town houses. Offering investors an assured NET yield of 6% for the first 5 years, these high-end apartments are perfectly located for anyone seeking the perfect buy-to-let opportunity in Liverpool's most sought-after location.

- 1-bed apartments £89,950
- 2-bed apartments £109,950
- 3-bed apartments £129,950
- 3-bed townhouses £149,950

Purchase price:	£89,950	
Size:	41.99sqm	
Est. monthly rent:	£650	
Est. annual rent:	£7,800	
Est. maintenance fee:	£1,000	
Est. management fee:	£624	(typical after 5-year rental assurance)
Est. ground rent:	£250	
Est. NET income:	£5,926	
Est. NET yield:	6.6%	

Figures are based on forecasts provided by the developer and are subject to change. Any financial information provided in this document is intended as a guide and does not constitute a contract.

1 Bedroom



£99,950

New one bedroom apartments in a purpose built development on the doorstep to the city and the vibrant L1. The apartments are built around a central atrium and most have parking. The accommodation comprises : hall, open plan lounge with fitted kitchen, picture window, one bedroom, bathroom and electric heating. The property has the additional benefit of various views of the city, Albert Dock, the Liver Building and L1.

1 Bedroom



£99,950

A good quality one bedroomed apartment that enjoys views across Kings Dock Sailing School to the City. The property benefits from gas central heating and double glazing. There is an allocated car space and ample visitor parking. There are two Juliet balconies off the lounge. The property would provide an excellent first home or investment opportunity.

2 Bedroom



£134,950

This apartment comprises of open plan living with light coloured wooden flooring, fully fitted kitchen with integrated appliances, spacious bathroom with power shower, wc and glass wash basin. Both bedrooms are of a good size with good use of light. The apartment also benefits from electric storage heating and double glazing throughout and patio doors that lead to a balcony.

Local Comparables

2 Bedroom



£139,950

A modern two bedroom apartment situated on the first floor of this popular waterfront development within easy reach of the city centre. There are double glazed doors from the lounge to a balcony rail with views of the boatyard. There is a secure undercroft car space and ample visitor parking. The kitchen benefits from a river view and is fitted with an attractive range of modern units and an early inspection is well recommended.

3 Bedroom



£259,950

This unique ground floor apartment has exclusive right of access to a large cobbled terrace with decked area measuring approximately 300 sq ft, living/dining room, separate fitted kitchen with views towards the Three Graces, master suite comprising bedroom, dressing room and bathroom, two further bedrooms and a shower room, gross internal area of approximately 1100 sq ft.

3 Bedroom



£235,000

Situated within walking distance to a vast array of amenities in the city centre, public transport links road and rail networks. Briefly the property comprises of hallway, open plan lounge/ dining, modern fitted kitchen, bathroom, three bedrooms with en suites to master and bedroom two, to the master there is a walk-in wardrobe and dressing area.



A former European City of Culture and major tourist destination; with its breath-taking waterfront and bustling city centre, Liverpool is a global hub for a multitude of tourists, residents and professionals, all seeking a place in this thriving metropolis .

“European City of Culture 2008”

One of the top five holiday destinations in the UK, Liverpool attracts people from around the globe, a fact highlighted by the more than five million passengers who were welcomed through the doors of Liverpool John Lennon Airport in 2011. In addition to being a major tourist hub, the city is also a centre for commerce; it is home to over 3,000

businesses and the fifth largest retail centre in the UK - Liverpool One, which hosts a hoard of high street names.

The influx of tourists into the city is mirrored by the vast number of visitors who have become permanent residents, placing an increasing amount of strain on the city’s housing market. Rental stock in Liverpool grew by 79% between 2001 and 2011 however; this bank of just over 50,000 properties is struggling to supply the city’s growing populace, which has surged by 5.5% over the last decade to stand at 466,400.

“Liverpool rental stock grew by 79% between 2001 and 2011”

In a bid to counter the rising demand from private tenants, the Mayor of Liverpool has pledged to deliver 5,000 new homes in the city and, with statistics from Shelter revealing that the average single person in the city needs nine years to save the deposit for a house, while the average couple need four years, this influx of properties are likely to be needed for rental stock.

“5,000 new homes pledged”

In answer to this rising demand, The Courtyard is the perfect example of the type of refurbished and new-build stock available to investors over the forthcoming years.



About Liverpool





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X1
THE
COURTYARD

1. Waterfront – 5 minute walk
2. Albert Dock – 15 minute walk
3. Liverpool ONE Shopping Centre – 16 minute walk
4. Merseyside Maritime Museum – 18 minute walk
5. Tate Liverpool – 20 minute walk
6. Liverpool Central Station – 22 minute walk
7. Liver Building – 24 minute walk
8. Mersey Tunnel – 25 minute walk
9. The Royal Liverpool Hospital – 28 minute walk
10. University of Liverpool – 30 minute walk

DISTANCE TO MAJOR UK CITIES

Manchester – 37 miles
Leeds – 73 miles
Birmingham – 102 miles
Dublin – 173 miles
London – 214 miles



Map



Frequently Questions

AM I BUYING AS FREEHOLD OR LEASEHOLD?

999 years leasehold

WHAT IS THE ADDRESS OF THE SITE?

The Courtyard, Stanhope Street, Liverpool L8 5TE

ARE THERE TENANTS ALREADY IN PLACE?

No. This is a new-build development which will be furnished to the highest of standards and will be ready to accept residents in September 2014

WHAT ARE THE PROJECTED ANNUAL RETURNS ON THIS PROJECT?

There is a rental assurance in place for the first five years of 6% NET

CAN I RECEIVE FINANCE ON THIS DEVELOPMENT?

There is currently no finance offered by the developer.

WHEN IS MY RENTAL INCOME PAID?

This is paid quarterly in arrears direct into your bank account from completion

IS THERE A MANAGEMENT COMPANY ALREADY IN PLACE?

Yes, the designated management company will be X1 Lettings, who will block manage and let the building


CAN I RESELL MY UNIT?

Yes, you can sell at any time after exchange of contract

ARE THERE ANY RESTRICTIONS IF I WANT TO SELL?

No, The Courtyard is a residential development so you are free to sell your unit on the open market as a buy-to-let apartment

Asked

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- Once your unit(s) has been selected with the help of your property consultant, please complete the reservation agreement and return along with a copy of your passport, recent utility bill and your deposit. The bank transfer details will be found on the reservation agreement.
 - You are required to pay a reservation deposit.
 - Once your Property Consultant has confirmed they have received your paperwork, you will need to instruct a solicitor. Your consultant will be on hand to help you with this should you require assistance,

as we have a selection of recommended solicitors who are experienced in handling buy-to-let accommodation investment transactions.

- Your solicitor will advise you of the paperwork they will require from you. Please return this promptly to reduce the risk of delays.
- Your first installment payment will be made when you exchange contracts. Your solicitor will inform you when they have the date for exchange providing you with an adequate notice period, at the time of exchange you will also be required to sign and return your

contracts. If you are unable to do this due to your location your solicitor will be able to act as your Power of Attorney. Please note that your solicitor may charge a fee for this service.

- After you have exchanged contracts you will receive a welcome letter from the developer which will detail the future service they will provide and include all contact details.
- Your final payment will be due when construction completes.

Purchase Process

STAGE 1

Reservation form and deposit of
£5,000

STAGE 2

Solicitor instructed, legals and
sales pack sent out

STAGE 3

25% of balance on exchange of
contracts within 28 days

STAGE 4

Remaining balance due on
completion of building



About The Developer



X1 Developments is an investment company based in the heart of Liverpool, which meets the needs of UK and overseas investors looking for an organisation that offers exceptionally high quality investments, which have been selected and overseen by individuals who have unrivalled knowledge, experience and background in the product, market sector and location.

Not only does X1 Developments offer an exciting portfolio of real estate investments, but it also offers a follow-through service via its sister company X1 Lettings, which carries the same high level of expertise in order to manage and protect our clients long term investments.

X1 Developments is THE Company for anyone looking to invest in Liverpool & throughout the U.K, with a track record of past developments which speaks for itself.

Download the new X1 Developments app from the Apple Store for further details on all X1 projects, including images, movies, panoramas and detailed descriptions.



*Only available through the Apple store



X1 Chapel Street, Manchester

A brand new student accommodation development within walking distance of Manchester's Universities, this four-floor building will contain 90 en-suite studios and 3 en-suite penthouse flats.

Located in an area undergoing a huge amount of regeneration, students living at X1 Chapel Street are within 10 minutes of the city centre and close to all local facilities and amenities.

Investors will receive 8% assured NET rental yields for 5 years.

Completion Date: Summer 2014



X1 Salford Quays, Phase 2, Manchester

Following on from the fantastic success of Phase One, investors can now purchase one and two-bed apartments in the second phase of X1 Salford Quays.

The four-storey, 60-unit apartment block is within minutes of Manchester City Centre and the exciting new MediaCityUK in Salford Quays.

Investors will receive an assured return of 6% NET yield for 5 years from completion.

Register your interest today!

