London Commuter Belt
Property Focus

- UK Buy-to-Let Hotspot
- High Returns/Capital Gains
- Location Guide

Luton

experienceinvest.com

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**Breaking News**

**Luton is the No.1 Choice for London Commuters**

Luton retained its place at the top of a list of commuter hotspots compiled by estate agents Jackson-Stops, which considered factors including local house prices and the quality of public transport.

Luton has a number of factors in its favour, including a relatively low average property prices and a strong rail performance rating. Journey times into the centre of London can be as short as 22 minutes.

Nick Leeming, chairman at Jackson-Stops, said:

“With the Bedfordshire town benefiting from significant inward investment over the next 20 years, we can only expect Luton to continue being a key spot for commuters and investors alike.”

**A Stand-Out Buy-to-Let Market**

According to Savills, Bedfordshire is one of the UK’s most exciting growth opportunities that will deliver innovation, infrastructure and sustainable economic and housing growth.

The report pinpointed Luton as a standout location for property investment. Between 2001-2011 the number of people living in privately rented property increased by 95%.

Today, 24% of Luton’s population reside in private rental accommodation, compared to 18% average for England and Wales, the town has a very healthy buy-to-let market.

**Booming Population Growth in Luton**

According to the latest data from Luton Borough Council for 2016, the total population of Luton exceeds 216,000 - rising by approximately 2,100 between 2015 and 2016, and by more than 11,000 since 2012.

It means the population of the town has grown by 5.3% during the four-year period. This represents significant growth that is now being driven by Luton’s rising status as a chief commuter hub for workers travelling into London.

Overall, population growth in the area is moving at a rate exceeding the UK’s national average at present (3.1 %), with the proportion of young people living and working in the town now higher than ever before.

Indeed, the number of Luton residents in the age ranges of 25 to 29 and 30 to 34 grew by 8.4% and 8.9% respectively in 2016 - comfortably ahead of the UK’s national average for these demographics at 6.9% and 6.7%.

**UK’s Best Buy-to-Let Hotspot**

The latest Buy-to-let Index Quarterly Report produced by LendInvest has once again ranked Luton as the UK’s number one location for buy-to-let property returns.

The report, which was released in July 2018, compared the performance of all post codes and given a score based on yield, capital gains, rental price growth and transaction volumes.

According to the report, housing on Luton’s property market registered 7.29% capital gains between Q2 2017 and Q2 2018. Over the same period, rental price growth increase by an impressive 3.7%.

The report reinforces the Bedfordshire’s town position as a great location for buy-to-let. Luton has been ranked in the top five in the last five indexes.
Located just 30 miles north of the capital, Luton is only 22 mins by train from Central London and is considered the best-connected commuter belt town for city workers.

With the average property priced at £266,054*, Luton is one of a few commuter belt towns where property remains affordable.

Demand for housing in the Bedfordshire town and a lack of affordable property has seen property prices in Luton climb 5% between April 2018 - March 2019**, making it the best performing location in the UK for property price growth.

Rising property prices in the area has meant that many local people have been priced out of the property market. In fact, a new report from Zoopla has shown that Luton is the least affordable location in the country for local buyers, with house prices growth outweighing wage growth.

For buy-to-let property investors, Luton is a fabulous location to achieve high rental returns and strong capital potential. With billions of pounds worth of investment and the promise of 18,500 new jobs, there is a real demand for new build property in the town to cater to the demand for housing.

Sources:
**Plumpot Average House Price Data.
**Best for Business**

Luton is regularly featured in the top 10 locations for entrepreneurial activities in the UK Vitality Index report from LSH.

LSH cited the considerable rise in new businesses opening in Luton as a significant indicator of the growing appetite for investment in the town.

The Bedfordshire town is already home to global businesses including AstraZeneca UK, Leonardo, Ernst & Young, TUI Travel Plc, EasyJet, Harrods Aviation and Vauxhall Motors.

This established business presence and Luton’s official Enterprise Zone status makes it a prime location for economic growth.

The London Factor

London is one of the largest financial centres of the world. The city is home to half of the UK’s top 100 listed companies and over 100 of Europe’s 500 largest companies have their headquarters in central London.

Regeneration projects throughout the capital have created new business centres, with King’s Cross being the latest area attracting global interest. In recent years business giants including Google, Guardian Media Group, Louis Vuitton, Facebook and Sony have relocated to this bustling commercial hub.

With so many businesses now operating out of King’s Cross, easily accessible commuter towns like Luton are emerging as a popular choice for city workers, who wish to live in more affordable accommodation.

Located just 22 minutes by train from King’s Cross, Luton is an ideal choice for city workers who wish to achieve a better work-life balance.
An Opportunity for Investors

Luton is going through a phase of renewal and regeneration that is offering many exciting opportunities for property investors.

The Bedfordshire town of Luton is a source of great potential for property investors, particularly those who are looking for opportunities in the south-east of England that don’t have the same affordability constraints as London real estate.

From a steady supply of new investment opportunities to the wider regeneration of the town as a whole, there are many reasons why Luton is one of the UK’s most attractive property investment destinations.

Urban Regeneration

Luton is seeing the benefits of a major renewal programme, with the Luton Investment Framework establishing a 20-year plan for the transformation and regeneration of the town.

The local council and its partners have secured some £1.5 billion of investment to support sustainable growth through the creation of thousands of jobs, the delivery of new homes, infrastructure improvements and various other initiatives.

Some of the most high-profile recent developments in Luton have included the approval of plans to develop land close to the M1 motorway, to help pay for a new football stadium for Luton Town FC. The land will be used to accommodate Newlands Park, a mixed-use retail and leisure development.

A statement from Luton Town said the complex will “serve as a gateway to the town, improving the perception and standing of Luton across the country and internationally”.

possible to reach central London in as little as 27 minutes, but housing and general living costs are considerably lower than in the capital.

These advantages helped Luton secure its place at the top of estate agent Jackson-Stops’ latest list of the most attractive London commuter hotspots. It has now topped the ranking for two years in a row.

Nick Leeming, chairman at Jackson-Stops, said: “With the Bedfordshire town benefiting from significant inward investment over the next 20 years, we can only expect Luton to continue being a key spot for commuters and investors alike.”

**Property Developments in Luton**

There are currently a number of exciting new developments in Luton, which are helping to boost the profile of the town and address the undersupply of housing.

Experience Invest and Opto Property Group are contributing to the regeneration of Luton through developments such as Imperial Square, an off-plan project comprising a selection of one- and two-bedroom apartments, and New Bedford House.

New properties such as these are sorely needed in Luton, where demand from people who want to live in the town considerably outweighs the supply of available housing.

Project Etopia, a firm that specialises in modular smart homes, recently released figures showing that Luton is 22 years behind the rate of construction needed to meet demand from buyers and tenants.

Joseph Daniels, chief executive of Project Etopia, said: “Housing need is plain for all to see but not enough is being done about it.”

**An Enviable Location**

One of the most attractive aspects of Luton – for investors and residents alike – is its location.

The town is situated right in the centre of an area known as the Golden Triangle, the three points of which are London and the world-famous university cities of Oxford and Cambridge.

People living in Luton have easy access to all three of these prestigious and historic destinations, as well as other local highlights such as the Bicester Village shopping centre and the Chiltern Hills, which has been officially designated as an Area of Outstanding Natural Beauty.

These nearby attractions highlight how Luton can help its residents achieve an enjoyable work/life balance, with plenty of leisure opportunities in addition to the professional advantages that come with being so close to London.

The football club added: “We are clear in the opinion that Newlands Park can make a tremendous positive contribution to the town’s vitality and local economy, both in real terms with thousands of new jobs created, and also in the way it generates many millions of pounds each year for the borough.”

**The Commuter Effect**

Being within such easy reach of London – and the countless business and employment opportunities the capital city offers – is undeniably a huge advantage for people living in Luton. It’s also a key factor for real estate investors who want to feel confident the properties in their portfolio will attract strong demand on the private rental market.

A key benefit for tenants and property buyers alike is that Luton’s transport links make it possible to reach central London in as little as 27 minutes, but housing and general living costs are considerably lower than in the capital.

These advantages helped Luton secure its place at the top of estate agent Jackson-Stops’ latest list of the most attractive London commuter hotspots. It has now topped the ranking for two years in a row.

Nick Leeming, chairman at Jackson-Stops, said: “With the Bedfordshire town benefiting from significant inward investment over the next 20 years, we can only expect Luton to continue being a key spot for commuters and investors alike.”
Why property in Luton is outperforming London

Investment property in Luton offers investors stronger returns than comparable properties in London.

The high cost of renting and buying a property in London has contributed to a shift in attitude towards living in the capital, with more people now moving to commuter belt locations that offer better value for money.

For property investors, a similar pattern has emerged. The figures in the opposite table help to outline why so many investors are moving away from central London property investments, in favour for more affordable and higher yielding commuter belt towns like Luton.

Luton vs King’s Cross

With a direct 22-minute train linking Luton to London’s King’s Cross station, Luton has emerged as a popular choice for renters and investors alike.

For two consecutive years, Luton has been named London’s number one commuter belt hotspot by estate agent Jackson-Stops, due to its enviable location and overall affordability.

To help illustrate the value for money, Experience Invest has compared Luton’s property market with London’s King’s Cross. Based on the figures outlined in the below table, it is easy to see why Luton is a hotspot for investors who wish to capitalise on the higher returns on offer away from the capital.

<table>
<thead>
<tr>
<th>Luton vs King’s Cross</th>
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<tr>
<td>Luton</td>
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<tr>
<td>22 MIN</td>
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<tr>
<td>Luton</td>
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<td>King’s Cross</td>
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London commuter belt

1 bed flat in Luton

Imperial Square apartments from £196,650

6% NET projected rental yield

10% early investor discount saving up to £21,850

Fully managed upon completion

Cental London

1 bed flat in King’s Cross

Average asking price £779,320

Foxtons data May 2019

Around 3% projected rental yield

Based on average rent £460pw - Foxtons

Pay market price

Landlord required to manage their investment
According to the 2019 Savills Bedfordshire Market Overview report, Bedfordshire is one of the UK’s most exciting growth opportunities that will deliver innovation, infrastructure and sustainable economic and housing growth.

The report pinpointed Luton as a standout location for property investment. Between 2001-2011 the number of people living in privately rented property increased by 95%. With 60% of private tenants located in Luton town centre, investors can easily identify exactly where demand for property is concentrated.

Luton is one of the hottest places for property investment right now and with the following projects underway, investors stand to secure high returns from rental property in the town.

New-build developments designed with the end-user in mind help owners to attract the best quality tenants.

Luton’s prime location means it is never short of high calibre tenants. From London city workers to young professionals working in one of the many global businesses located in Luton (AstraZeneca UK, Leonardo, Ernst & Young, TUI Travel Plc, EasyJet, Harrods Aviation, Vauxhall Motors just to name a few), the town has a large demographic of desirable tenants who wish to stay in high-quality apartments which reflect their affluent lifestyle.

Developments like Experience Invest’s Imperial Square are in a prime position to cater to the demand for high-quality rental homes in Luton. Comprising one-and two-bedroom apartments, Imperial Square is more than just a new-build housing development.

For investors, the careful consideration which has gone into planning Imperial Square means that their property will appeal to the local rental market. Its prime town centre location, easy access to London and the wealth of facilities on offer will make the property a standout address for tenants.

If you are considering investing in a buy-to-let investment, click here to book a free consultation with the experts at Experience Invest. Our team of experts are on-hand to help you make an informed investment decision which suits your individual requirements.
<table>
<thead>
<tr>
<th>Reasons to Invest in Luton</th>
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<tbody>
<tr>
<td><strong>Strong capital growth potential</strong></td>
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<td>10% early investor discount</td>
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<td><strong>High-performing returns</strong></td>
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<td>Expected 6% NET rental return per annum</td>
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<td><strong>Proven location for reliable rental returns</strong></td>
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<td>8.9% projected rental growth in the five years to 2022</td>
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<td><strong>Room for growth</strong></td>
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<td>One of the last remaining London commuter towns where property is reasonably priced</td>
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<td><strong>£1.5 billion inward investment</strong></td>
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<td>Strong and sustainable growth will generate 18,500 jobs in Luton</td>
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<td><strong>20-year Luton Investment Framework</strong></td>
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<td>Including the £150 million redevelopment of London Luton Airport</td>
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<td><strong>Ideal for UK and overseas investors</strong></td>
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<td>Fully managed UK buy-to-let opportunity</td>
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<td><strong>Current favourable exchange rates</strong></td>
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<td>Now is the time for overseas investors to benefit from the decline in the value of the pound</td>
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<tr>
<td><strong>UK buy-to-let property hotspot</strong></td>
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<tr>
<td>Luton is one of the UK’s best performing buy-to-let postcodes, offering some of the most growth potential on the market</td>
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<tr>
<td><strong>No.1 location for London city workers</strong></td>
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<tr>
<td>22 mins by train to Central London and excellent road and air links</td>
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Introducing Imperial Square

A collection of contemporary 1 and 2 bedroom apartments in Luton town centre.
Experience Invest is proud to introduce Imperial Square, Luton

Imperial Square in Luton gives buy-to-let investors an opportunity to gain big returns in a key commuter hotspot.

Experience Invest is delighted to announce the latest addition to its range of exciting opportunities for buy-to-let investors: Imperial Square at Flowers Way, Luton.

This exclusive new-build development of one and two-bedroom apartments offers the perfect option for investors seeking strong capital growth in a London commuter hotspot.

The development

Imperial Square is designed to meet the needs of London commuters looking for stylish and desirable living space just a short journey away from the centre of the capital.

The development comprises 318 apartments, in addition to a range of on-site facilities including a club lounge, dining spaces, landscaped patios, a 24/7 concierge service and underground parking.

Imperial Square was delivered by the award-winning Opto Property Group, which was recently honoured with the Developer of the Year accolade at the 2018 Property Wire Awards.

Opto director Jerald Solis said: “Imperial Square is an aspirational project that has been designed with the needs of the occupiers in mind and embodies development perfection. It will become Luton’s premier address and represents a departure from the norm.”

The location

There is no denying Luton’s credentials where occupant demand and potential for capital growth are concerned.

Imperial Square boasts an enviable location in Luton. The train station is an eight-minute walk away and rail journeys into London take just 22 minutes.

Residents also have easy access to the M1, the M25 and Luton Airport.

Strong capital growth potential

In addition to the huge potential for growth and returns available in Luton, Experience Invest is offering a 10 per cent early investor discount for those ready to purchase an apartment at Imperial Square.

Projected rental returns of six per cent and a 250-year leasehold also help to make this a hugely exciting opportunity.

For buyers on the lookout for a property investment offering the strongest possible chance of capital growth and rental returns in an established commuter hotspot, Imperial Square is the ideal choice.

Imperial Square is exclusive to Experience Invest and is not available elsewhere. For more information about how you can secure a passive income from a fully managed London commuter belt property, contact us today.
“Excellent service. Experience Invest always response to your queries and satisfy you to have peace of mind. I am dealing with them for so many years. My consultant Mr. Shaz at Experience Invest is an excellent person and now he is my best friend to advise me on property investment,” Ishtiak Malik, Kuwait.

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“All in all, investing with Experience Invest had turned out to be a great decision. I highly appreciated their professionalism, promptness and the quality of the end product,” Sameer Al-Ashkar, Kuwait.

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“The process from initial contact with me to exchange of contract was very efficiently and effectively handled and managed by the Consultant and his Team. I would have no problems in recommending them to my friends and family members. I am also currently purchasing another student investment in Newcastle,” Awtar Jandu, UK.

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“I had an investment with Experience Invest and was pleased with their service and communications especially the department of investor services where I had the pleasure to communicate with Nina Aswani, who is extremely helpful in a professional way,” Abdulaziz Alzaidi, Saudi Arabia.

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“Bought off-plan after conducting due diligence on Experience Invest which showed an excellent track record of both building quality and delivering on time. We have not been disappointed, it is not very often that the end product lives up to the initial artist's impression however, in the case of Experience Invest, it has done. We received monthly updates on construction progress and, in addition, any queries we had or help we needed along the way was dealt with in a timely manner by friendly and professional members of their team. We have been very impressed and have no hesitation in recommending this company,” John and Rebecca Worthington, UK.

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“Very professional and proactive agents. Would definitely recommend to friends,” Omar El-Cheikh, United Arab Emirates.

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Meet the Team

Our London Office is conveniently located in the heart of Central London close to Victoria Station, allowing easy access for investors who wish to meet us in person to discuss requirements.

experienceinvest

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London Commuter Belt Property Focus

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