

# FINANCE HOUSE

EDINBURGH

10 Orchard Brae | EH4 1PF



DEVELOPMENT  
FLY-THROUGH



LOCATION VIDEO

FOR SALE

PRIME RESIDENTIAL  
/ BTR DEVELOPMENT  
OPPORTUNITY





DEVELOPMENT  
FLY-THROUGH





# OPPORTUNITY SUMMARY



## PRIME SITE, WITH PLANNING CONSENT

- A rare opportunity to acquire a residential development site with the benefit of planning consent for 151 apartments in the prime west end of Edinburgh city centre.
- Total Net Sellable Area (NSA) of 12,543 sq.m (135,013 sq.ft).
- Including office / co-working space of 282 sq.m (3,035 sq.ft).
- Minded to Grant planning consent (Ref: 21/06512/FUL) subject to Section 75 agreement.



## OUTSTANDING LOCATION

- Time Out Index for 2022 awarded Edinburgh the title of Best City in the World.
- The prime west end location is predominantly characterised by high end residential apartments and is within walking distance of Stockbridge (Waitrose), Inverleith Park and close to a private member health club, Westwoods.
- Two highly regarded independent schools are within very close proximity – Fettes College and Stewart's Melville College.



## BTR OPPORTUNITY

- A BTR scheme, within the same massing, contains 172 apartments. This has not been submitted to planning.
- A planning note by Scott Hobbs Planning addresses the possibility of BTR use and can be viewed in the data room.



## GREEN CREDENTIALS

- The scheme is designed with green credentials - all electric with no use of fossil fuels. Net Zero Ready.
- The proposed development is predicted to achieve an aggregate reduction in CO2 emissions of 40.6% lower than a baseline compliant development.
- The design standards ensure the development will achieve net zero in regard to operational carbon when the grid reaches net zero.
- Air Source Heat Pumps (ASHP) via common centralised plant to provide heating and domestic hot water throughout.
- Re-use of existing concrete frame capturing embodied carbon.



## THE SCHEME

- The minded to grant planning consent is for two buildings, one being refurbishment the other being new build.
- Of the 151 consented units:
  - Refurbishment = 86 private apartments
  - New Build = 65 apartments (27 private / 38 Affordable)
- Accommodation mix:
  - studio 4 (3%)
  - one bed 33 (22%)
  - two bed 73 (48%)
  - three bed 41 (27%)
- 32 parking spaces, (including 7 EV) 6 motorcycle spaces and 380 bike spaces.
- 282 sq.m (3,035 sq.ft) of Class 4 office/co-working floorspace.
- 2,124 sq.m (22,863 sq.ft) sq.ft of external amenity (gardens, terraces, and balconies).
- Currently zero-rated by the Scottish Assessors.
- 25% Affordable Housing (38 apartments, all located in the new-build block).



## FURTHER INFORMATION

- Access to the data room is available on request from the joint agents.
- Viewings will be on a strictly by appointment only basis.
- Heritable interest (Scottish equivalent of English Freehold).
- We are instructed to seek offers based on the consented scheme.

# EDINBURGH

## A GLOBAL CAPITAL



Edinburgh is an internationally renowned city and home to a strong, diverse economy, as well as being the administrative capital for Scotland with the Scottish Parliament and devolved Scottish Government both based in the city.

The city is the second largest financial centre in the UK and fourth largest in Europe, as measured by equities under management and is a major European centre for asset management and servicing. It is subsequently home to major financial companies including Lloyds Banking Group, RBS/ NatWest, abrdn, Aegon, Blackrock and Baillie Gifford as well as boasting more FTSE 100 companies than any other UK city outside of London.

Edinburgh is a leading centre for the creative industries sector and is now an established and expanding global tech hub with key companies including Computershare, FanDuel,

Cirrus Logic, Skyscanner and Rockstar North all located in the city centre.

The city is home to four universities: The University of Edinburgh, Edinburgh Napier University, Heriot-Watt University and Queen Margaret University. The University of Edinburgh is world renowned and is ranked 30th by The Times Higher Education World University Rankings in 2022.

Edinburgh retains a high proportion of its 76,000 strong student population, attracted by the city's quality of life and economic opportunities. It has one of the UK's most productive and qualified workforces and is internationally renowned for the quality of its talent base, with 55% of the population holding a degree level qualification or equivalent. This talent base, and Edinburgh's quality of life and environment are key attractions for both employers and employees.



Named Best City in the World in 2022  
(Time Out, 2022)

500k

Population of 500,000 residents in Edinburgh city with approx. 1.36m in the wider region



Top rated UK City in Colliers Top UK Residential Investment Cities (H1 2022)



One of the fastest growing UK cities with the population expected to grow by 20% by 2039



Largest proportion of highly qualified workforces (40%) than any other UK city (inc. London)



Named the UK's happiest place to live and work in 2021  
(Smart Survey, 2021)



Named second best city of start-up companies in 2021  
(NerdWallet, 2021)



Global tourist destination – International arts festivals, Michelin starred restaurants and a UNESCO status means it is the most visited location outside London with over 4 million tourists on average a year



# LOCATION

Finance House is located on Orchard Brae which links Queensferry Road to Stockbridge. Queensferry Road is a key arterial route into Edinburgh City centre.

The wider surrounding area is predominantly residential with a range of prime amenities close by including independent shops cafés, and restaurants in the West End and in Stockbridge. The city centre is a 20-minute walk from the site. Close by are areas of public open space, including Inverleith Park, Royal Botanic Gardens and the Water of Leith Walkway.

There are four schools in close proximity, being Fettes College, Stewart’s Melville College, Broughton High School and Flora Stevenson Primary School.

The site is well connected to public transport with local bus connections available immediately adjacent to the site on Orchard Brae. Haymarket Station is a 26-minute walk from the site, providing rail, tram, and bus connections across the country.



## WALKING (MINS)

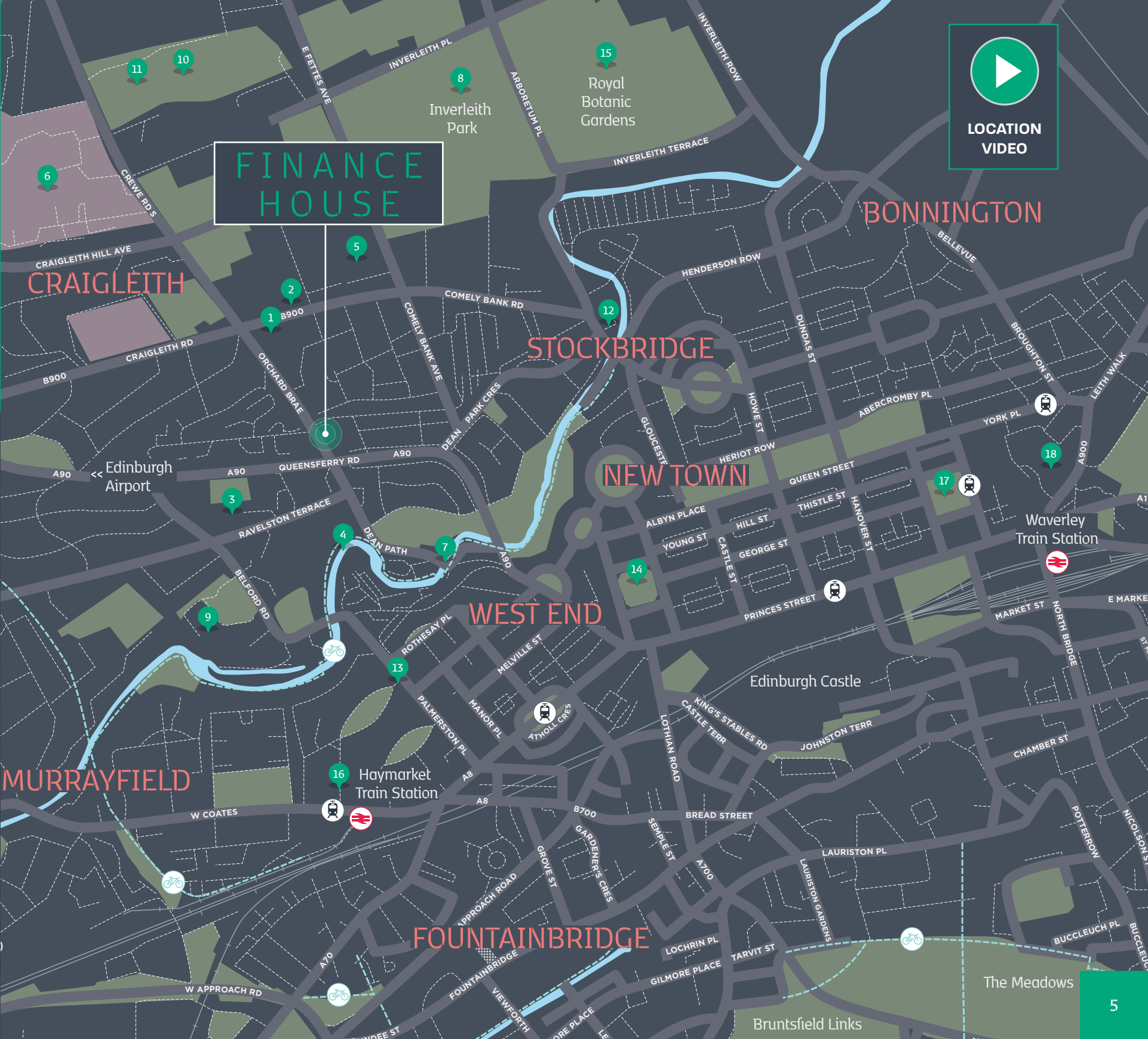
1. Flora Stevenson Primary School	5
2. Waitrose (Comely Bank)	5
3. Water of Leith	9
4. Stewart’s Melville College	10
5. Broughton High School	10
6. Western General Hospital	10
7. Dean Bridge	11
8. Inverleith Park	11
9. Gallery of Modern Art	12
10. Fettes College	14
11. Westwood Health Club	14
12. Stockbridge	15
13. Edinburgh West End	18
14. Charlotte Square	19
15. Royal Botanic Gardens	23
16. Haymarket Station	26
17. St Andrew Square	30
18. St James Quarter	34



## BUSES

Directly past the site  
19, 37, 47, 113, X37, N37

Queensferry Road  
41, 43, N43, X43, X54, X55, X56, X58, X59, X60









# THE PROPERTY

Finance House (eight storeys) was constructed in 1968 for Lloyds Bowmaker, with a substantial extension added in 1978 (five storeys). The building is almost entirely of concrete frame construction, except for a small area of steel frame on the fourth floor where this level was extended in the 1970s.

The site occupies approximately 0.8 hectares (c.2 acres).

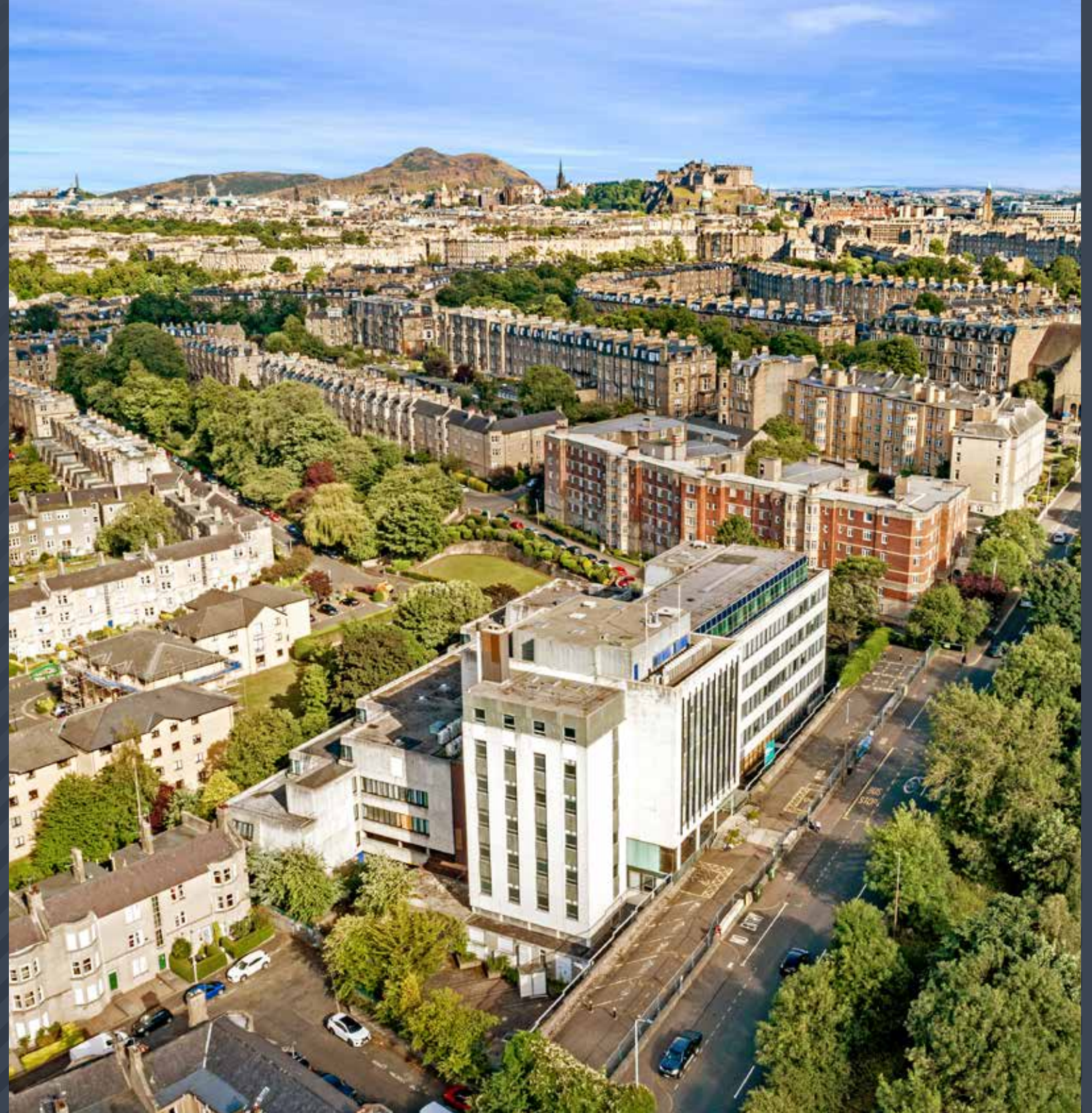
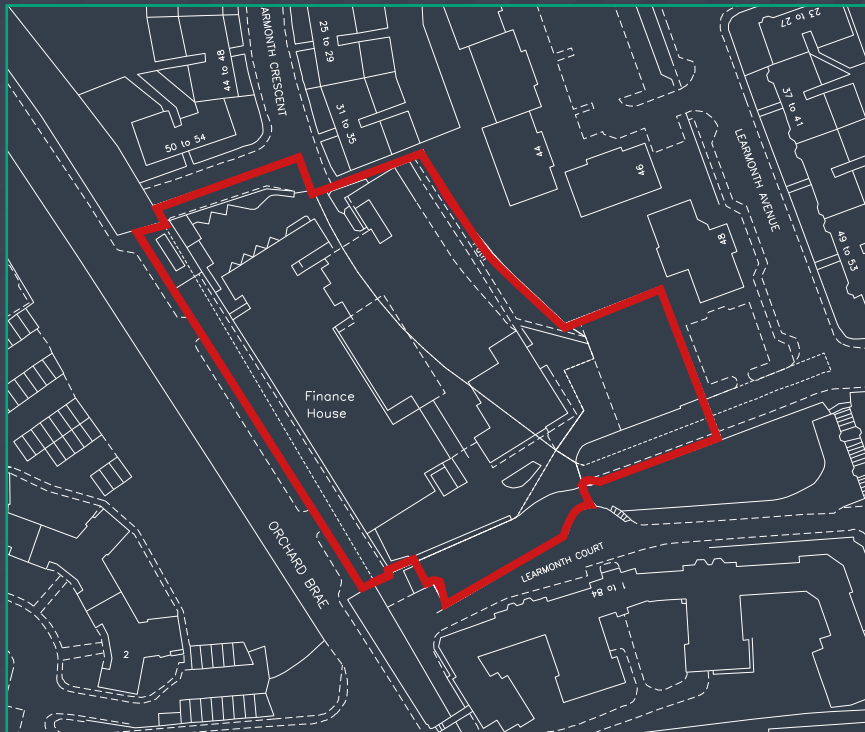
The site is bounded to the north and south by existing residential buildings, on Learmonth Crescent and in Learmonth Court, respectively. To the east is a care facility operated by Clayton Care, on Learmonth Avenue. To the west is Orchard Brae, which links the west end to north Edinburgh. A bus stop with multiple routes is situated immediately outside the property on Orchard Brae.

Existing vehicle access to the site is to the rear, from Learmonth Gardens. This will be retained under the minded to grant consent

The minded to grant consent is for the 1960's building to be converted to 86 residential apartments, retaining the existing building with extensions constructed to the north and south elevations. The 1970's building to the rear will be demolished and replaced with a new-build residential block containing 65 residential apartments and ranging in height from three to five storeys.

A package of works comprising soft strip-out, asbestos removal and demolition has been tendered by our client, with elements of strip out completed.

The entire property is vacant and has been zero-rated by the Scottish Assessors.







1 Refurbishment/extension (86 units)

2 Demolition & new-build  
(65 units inc 38 Affordable)

KEY:

- Refurbishment/extension
- Demolition
- New-build



# MINDED TO GRANT SCHEME

Summary of mind to grant scheme:

	Total Units	Total sq.m	Total sq.ft	Average sq.ft
TOTAL UNITS	151	12,261	131,977	874
Private	113	9,620	103,549	916
Affordable	38	2,641	28,428	748
Office/ Co-working area		282	3,035	

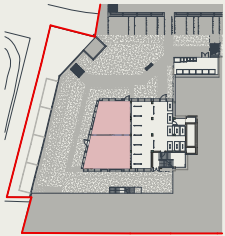
	Total Units	Total sq.m	Total sq.ft	Average sq.ft
TOTAL UNITS	151	12,261	131,977	874
Refurb Total	86	7,538	81,139	943
Refurb Private	86	7,538	81,139	943
Refurb Affordable	0	0	0	0
New Build Total	65	4,723	50,838	782
New Build Private	27	2,082	22,411	830
New Build Affordable	38	2,641	28,428	748

Total 151 units – 2 blocks  
Refurbishment block = 86 units (all private units)  
New Build block = 65 units (27 private / 38 Affordable)  
Total NSA Residential = 12,261 sq.m (131,977 sq.ft)  
Plus private external NSA (private gardens/terraces/balconies) = 1,971 sq.m (21,216 sq.ft)  
-----  
NSA Office / Co-working = 282 sq.m (3,035 sq.ft)  
Communal external amenity (terrace) = 153 sq.m (1,647 sq.ft)  
Dual aspect – 90 units out of 151 = 60%  
Parking spaces – 32 total (22 of which within the existing basement and 7 EV)  
6 motorcycle spaces  
380 cycle spaces throughout the development (residential/co-working/visitors)  
-----  
GIA  
Refurbishment (all areas) = 11,717 sq.m (126,122 sq.ft)  
New Build (all areas) = 6,022 sq.m (64,821 sq.ft)  
Other Areas = 141 sq.m (1,517 sq.ft)  
GIA TOTAL = 17,880 sq.m (192,460 sq.ft)

\*GIA roof plants (excluded from totals) = 113 sq.m (1,216 sq.ft)

## KEY:

- STUDIO
- 1 BED
- 2 BED
- 3 BED
- 3+ BED
- OFFICE/CO-WORKING SPACE



LOWER GROUND FLOOR



GROUND FLOOR



FIRST FLOOR

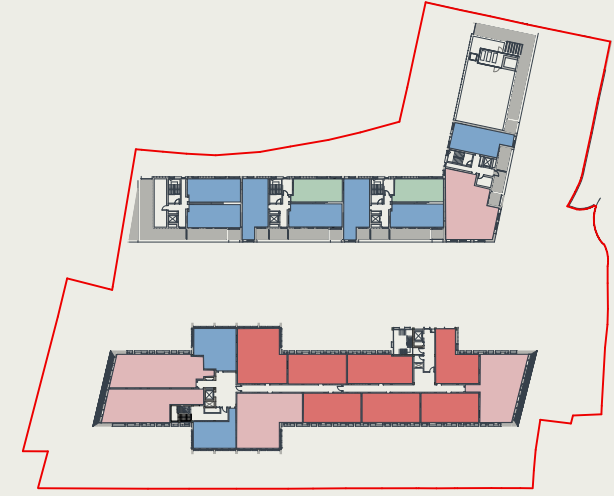




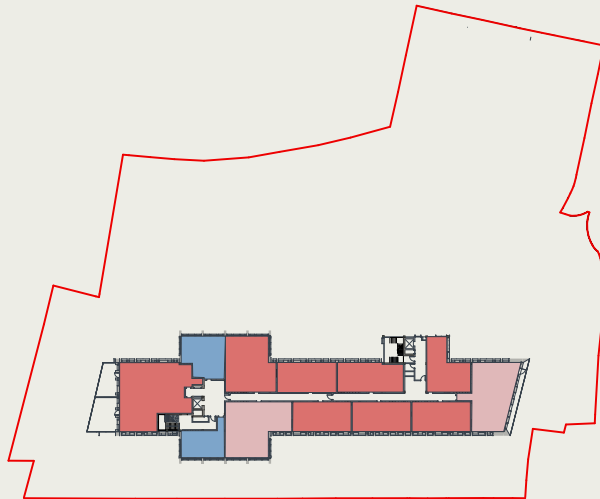
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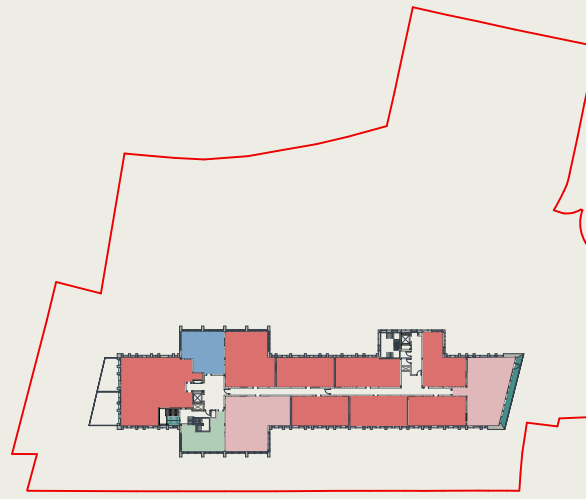
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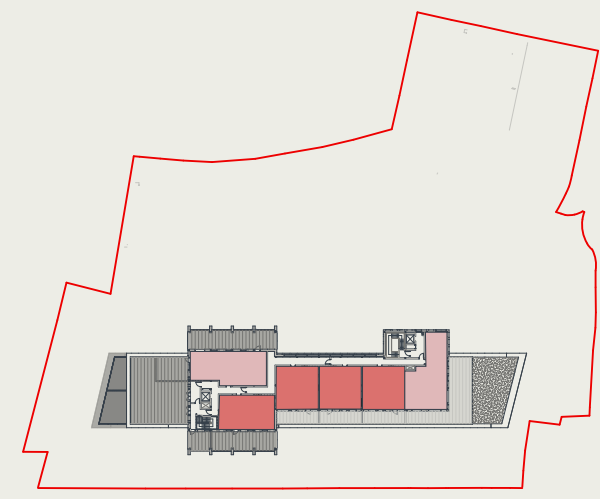
FOURTH FLOOR



FIFTH FLOOR



SIXTH FLOOR



SEVENTH FLOOR









#### OVERALL SCHEME FLAT TYPE SPLIT

House Type Mix	Min Size sq.m	No. of Units	% of Total Units
Studio	36	4	3%
1 Bed	52	33	22%
2 Bed	66	73	48%
3 Bed	81	10	7%
3+ Bed	91	31	21%
<b>Total</b>		<b>151</b>	<b>100%</b>



# GREEN CREDENTIALS

The City of Edinburgh has pledged to achieve net zero carbon by 2030, in advance of the National Scotland target of 2045.

The proposed development is predicted to achieve an aggregate reduction in CO2 emissions of 40.6% lower than a baseline compliant development. The proposed design standards remove the requirement for fossil fuels and, therefore, will future-proof the development as it decarbonises alongside the electrical grid, deeming it Net Zero Ready. When the grid reaches net zero, the design standards ensure the development will also then achieve net zero in regard to operational carbon. The standards will also meet the requirement of the new build heat standard coming into force in Scotland in 2024.

The predicted EPC rating of the units in the development when complete is "B."

The location of the development is also excellent for sustainable modes of transport, including all modes of public transport, cyclists, and pedestrians. The site benefits from a Walk Score® rating of 99/100.

An Energy Strategy report, prepared by Harley Haddow in December 2021, is available within the data room detailing the initiatives and their effect on the development.

INCORPORATION OF HEAT RECOVERY  
ON VENTILATION SYSTEMS



ALL ELECTRIC WITH  
NO USE OF FOSSIL  
FUELS



AIR SOURCE HEAT PUMPS  
VIA COMMON CENTRALISED  
PLANT TO PROVIDE LOW  
CARBON HEATING AND  
DOMESTIC HOT WATER  
THROUGHOUT



RE-USE OF EXISTING  
CONCRETE FRAME  
CAPTURING EMBODIED  
CARBON



380 BIKE SPACES



7 EV CHARGING POINTS



SUDS – RAINWATER GARDENS



COMMUNAL GARDENS AND  
PERMANENT PLANTERS



GREEN ROOFS



OPTIMISED LEVELS OF  
FABRIC INSULATION



REDUCED LEVELS OF AIR  
PERMEABILITY IN ORDER TO  
MINIMISE UNCONTROLLED HEAT  
GAINS OR LOSSES



INSTALLATION OF LOW  
ENERGY LIGHTING  
SCHEMES THROUGHOUT



INSTALLATION OF  
AUTOMATED CONTROLS  
TO LIMIT PLANT AND  
LIGHTING OPERATION  
WHERE PRACTICAL



USE OF LOW ENERGY  
VARIABLE SPEED DRIVES  
AND MOTORS





# RESIDENTIAL MARKET SUMMARY

Edinburgh's private residential market has a proven history of growth and resilience due to a combination of constrained supply and strong demand. New build residential prices have increased by 19% (2021-2022 Registers of Scotland). Rental values in Edinburgh have grown by 54.1% in 10 years (City Lets Q1 2022 report) with an average Time To Let of 16 days. Few UK cities can match this performance.



In Edinburgh there is an acute lack of prime, large scale, consented residential development sites given the highly constrained nature of the market in terms of geography, planning system, World Heritage status and competing uses.



There is a weight of institutional capital seeking exposure to Edinburgh residential given the strength of the demographic and the compelling supply/demand indicators.

The strength of the Edinburgh private for sale market is illustrated by Registers of Scotland data "Property Market Report 2021-2022"

£358,757

Average new build property price - £358,757

19%

New build price increase - 19%

59%

High value sales (over £1m) - 59% of all sales (across Scotland) were in Edinburgh

51%

High value sales in Edinburgh increased by 51% (from 152 sales to 231 sales)



The strength of the Edinburgh rental market is illustrated by City-Lets Q1 2022 report:

13.7%

2-bed YoY growth 13.7% (10 year 55.7%)

17.1%

3-bed YoY growth 17.1% (10 year 56.7%)

54.1%

All beds rental change over 10 years - 54.1%

16 days

All beds Time To Let - average 16 days





# POTENTIAL BTR DEVELOPMENT

Summary of proposed BTR scheme within the same massing as the consented scheme (indicative - this scheme does not have planning consent).

	Total Units	Total sq.m	Total sq.ft	Average sq.ft
TOTAL UNITS	172	11,489	123,668	719
Private	129	8,617	92,753	719
Affordable	43	2,872	30,914	719

	Total Units	Total sq.m	Total sq.ft	Average sq.ft
TOTAL UNITS	172	11,488	123,657	719
Refurb Total	103	6,771	72,883	708
New Build Total	69	4,717	50,774	736

Amenity (Refurb Building)	Total sq.m	Total sq.ft
Office	285	3068
Level 00 (Gym / Cinema)	205	2207
Level 07 (Bar/ Lounge)	108	1163
Including Roof Terrace	558	6006

Total 172 units – 2 blocks  
Refurbishment = 103 units  
New Build = 69 units  
Total NSA = Overall residential = 11,489 sq.m (123,668 sq.ft)

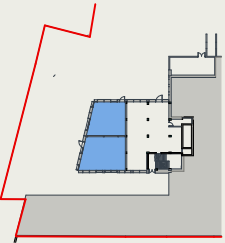
GIA  
Refurbishment (all areas) = 11,606 sqm (124,927 sq.ft)  
New Build (all areas) = 6,047 sq.m (65,090 sq.ft)  
GIA overall residential = 17,652 sq.m (190,006 sq.ft)

GIA overall residential and amenity = 17,793 sq.m (191,523 sq.ft) - terraces/  
balconies not included

\*GIA roof plants (excluded from totals) = 113 sq.m (1,214 sq.ft)  
All floor areas noted are approximate and to the nearest 1m².

## KEY:

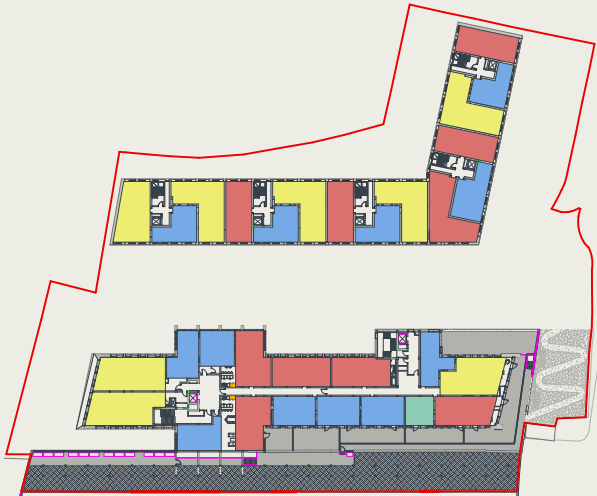
- STUDIO - APPROX. 36 SQ M
- 1 BED - APPROX. 48-52 SQ M
- 2 BED - APPROX. 72 SQ M
- 3 BED - APPROX. 90-100 SQ M
- AMENITY/CO-WORKING SPACE
- ROOF TOP BAR/TERRACE



LOWER GROUND FLOOR



GROUND FLOOR

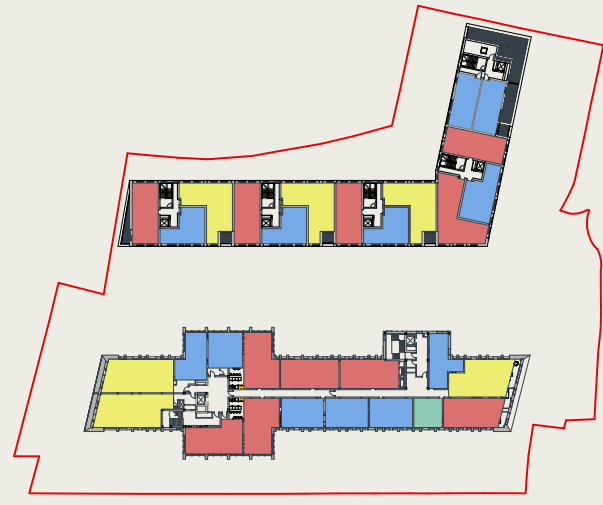


FIRST FLOOR

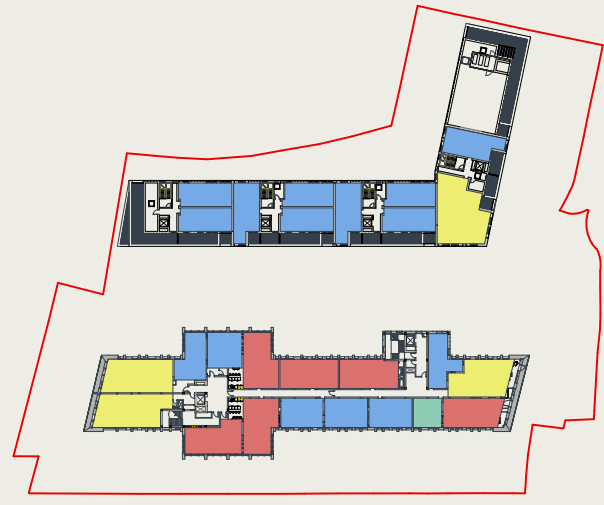




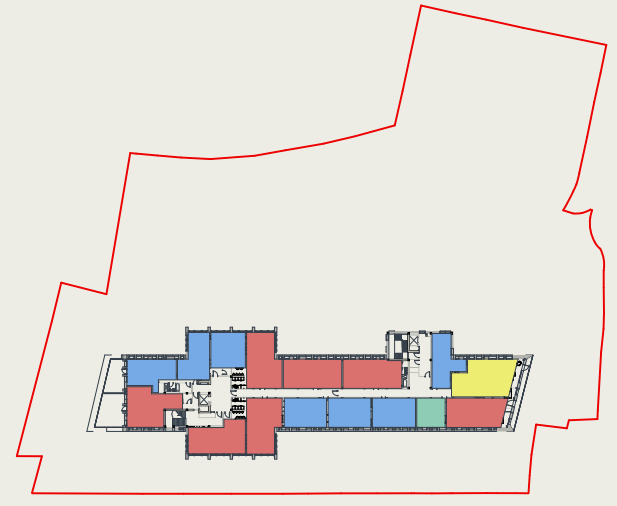
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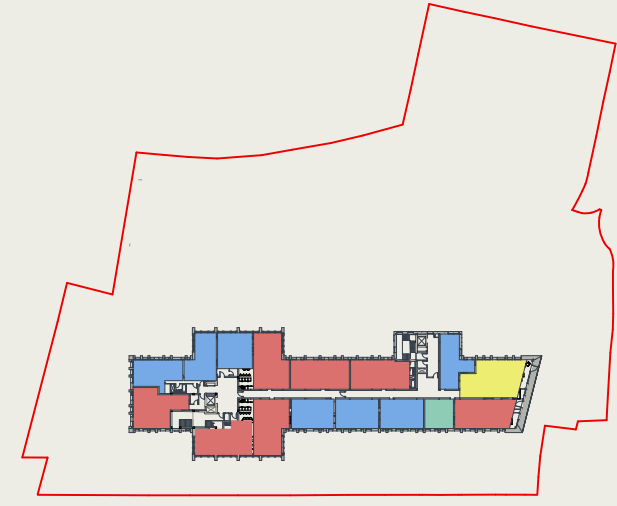
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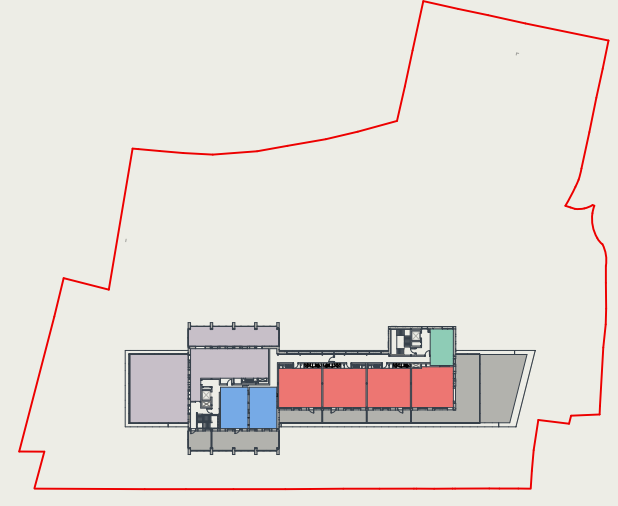
FOURTH FLOOR



FIFTH FLOOR



SIXTH FLOOR



SEVENTH FLOOR











# BTR MARKET SUMMARY

The Regional BTR market has now significantly overtaken the London market (as expected) in terms of unit numbers, with 140,777 in the regions and 96,585 in London (complete, under construction or in planning); UK total BTR units is now c.237,000 with regional growth double the pace of London (16% vs 8%) in the year to Q2 2022 (source BPF).

The Edinburgh BTR Pipeline continues to lag other UK regional cities due to a combination of constraints to supply (geography, planning system, World Heritage status and competing uses). This lack of supply in the face of very strong demand is driving rental values, as demonstrated by Moda at their McEwan BTR development where Phase 1 is fully rented and Phase 2 is being marketed in the range of £33-£42/sq.ft.

It is this supply/demand profile which is generating heightened Institutional demand for BTR schemes in Edinburgh. Edinburgh has retained top spot in Colliers Top UK Residential Investment Cities (H1 2022) which analyses 25 indicators - including a new set of environmental considerations.

Currently there are **3,754 consented** BTR units in Edinburgh (completed, under construction, consented). This figure includes the Edinburgh requirement for 25% Intermediate Rent.

Only three developments are completed totalling a mere **319 units** (abrdn at Lochrin Quay, the Kingsford Residences and Phase 1 at The McEwan by Moda). This contrasts with Manchester, which leads the UK regions in terms of UK supply, where there are c.8,800 BTR units completed.

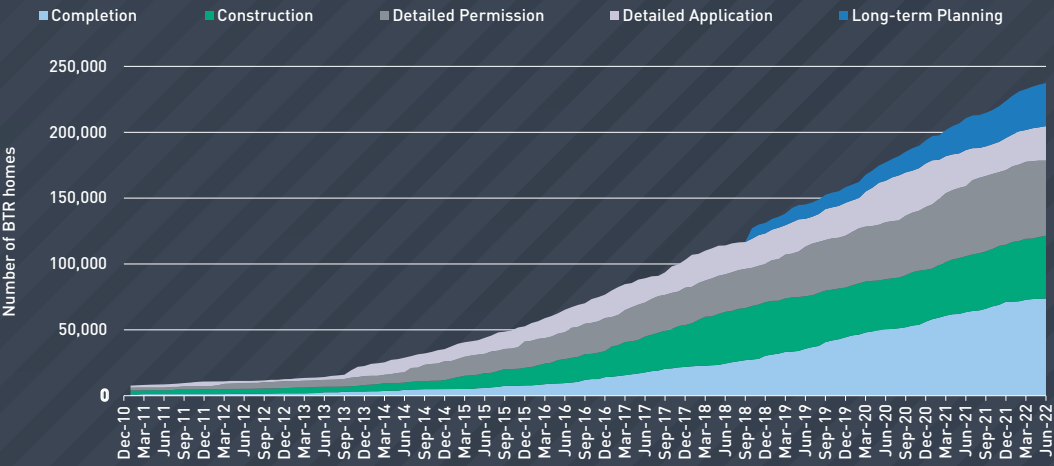
In Edinburgh there are a further five developments under construction totalling **1,366 units** (including Phase 2 at The McEwan with 344 units and Platform\_'s Bonnington Road Lane scheme with 453 units); and finally, six developments have approved planning and make up the remaining 2,069 units.

Edinburgh can therefore boast some of the strongest Build to Rent market fundamentals of any UK city.

Full details and an interactive map illustrating all Edinburgh (and Scotland) BTR schemes (completed, under construction and in planning) can be viewed at:

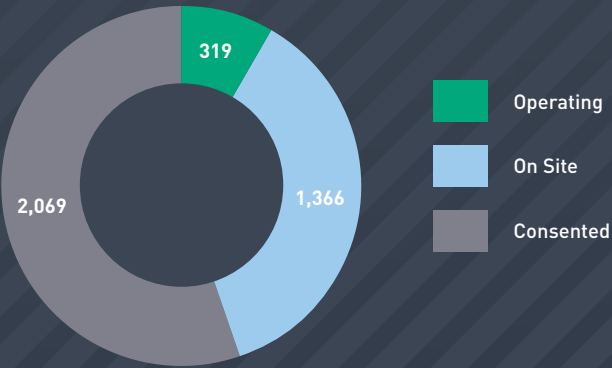
[www.scarlettdev.co.uk/services/build-to-rent/pipeline-scotland](http://www.scarlettdev.co.uk/services/build-to-rent/pipeline-scotland)

## THE RISE AND RISE OF BUILD TO RENT UK



Source: BPF Build to Rent Q2 2022 (p.12)

## BTR PIPELINE UNITS (EDINBURGH)



Source: Scarlett Land and Development

Site Name	Location	Funder	Developer	Units	Status	PC
Lochrin Quay	Edinburgh	abrdn	Knightsbridge / GSA	113	Operating	2018
Kingsford Residences	Edinburgh	Kingsford Estates	Kingsford Estates	74	Operating	2017
The McEwan Phase 1	Edinburgh	Apache CP / Harrison Street	MODA	132	Operating	2022
Stead's Place	Edinburgh	EDI-REIT	Drum Property Group	110	On Site	2024
Bonnington Road Lane	Edinburgh	Heimstaden Bostad AB	Platform_	453	On Site	2024
The McEwan Phase 2 / 3	Edinburgh	Apache CP / Harrison Street	MODA	344	On Site	2022
New Town North	Edinburgh	Orion Capital	Ediston	225	On Site	2025
Freer Street	Edinburgh	Vastint	Vastint	234	On Site	2023
Marionville Road	Edinburgh	TBC	Dandara	162	Consented	TBC
Iona Street	Edinburgh	Vita Group	Watkin Jones	60	Consented	TBC
New Waverley North	Edinburgh	TBC	Queensberry Properties Limited	87	Consented	TBC
Newbridge Village	Edinburgh	TBC	3H York	242	Consented	TBC
Edinburgh Park	Edinburgh	TBC	Parabola	1,180	Consented	TBC
Skyliner	Edinburgh	Goodstone Living	Goodstone Living	338	Consented	2025
Total (inc. 25% Intermediate Rent)				3,754		

Source: Scarlett Land and Development





# PLANNING

A comprehensive note on Planning has been provided by Scott Hobbs Planning and can be viewed in the data room. Below is an extract of key points. In particular, this note addresses the possibility of BTR use.

*"The city of Edinburgh Council (CEC) Development Management Sub-Committee determined the planning application on 29 June 2022 and was 'minded to grant' the planning application subject to the conclusion of a section 75 obligation requiring 25% on-site affordable housing and education contributions.*

*The minded to grant proposal involves the change of use and alteration of the eight-storey Finance House block and the demolition of the five storey 1970's extension to form a mixed use residential development comprising a mix of flats and duplexes with main door access. A total of 151 residential flats are proposed with associating landscaping and private amenity space.*

*The residential use which will be consented at Finance House following the conclusion of the section 75 obligation is a sui generis use for 'flats'. Class 9 of the Town and Country Planning (Use Classes) (Scotland) Order 1997 (as amended) refers to 'Houses' but not flats, which are treated as not sitting within any use class.*

*There is, however, no restriction on the occupation of a flat, and this can be either by a tenant or by an owner occupier. On this basis the implementation of the planning permission and its occupation as a BTR development would not necessitate the requirement for a new planning permission to change the use.*

*The intention at Finance House is to secure intermediate rent as one of the approved affordable housing tenures within the section 75 obligation and negotiation on this is currently ongoing with CEC. In the event that intermediate rent is included within the list of approved affordable housing tenures, there will be no impediment to the delivery of the planning permission as a BTR development."*



Paul Scott  
Director  
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m: 07900 608 520

## SECTION 75

The Section 75 agreement is in draft form based on the minded to grant scheme. Indicative Section 75 costs and requirements are:

- Education £111,720 (based on a full contribution rate of £980 per flat and a total of 114 flats with more than one bedroom).
- Traffic Regulation Order - £2,000
- Affordable Housing - 25% on site

**Total indicative Section 75 cost: £113,720.**



# PROPOSAL & FURTHER INFORMATION

Offers are sought for the Heritable interest in the site with the benefit of planning consent for 151 apartments. To be kept informed of the sales process, interested parties should contact the joint selling agents to register their interest.

## TITLE

The Heritable interest in the property is being offered for sale. A Land Certificate is available within the dataroom.

## VAT

The property is elected for VAT and, therefore, VAT will be payable on the purchase price.

## DATAROOM

Access to a virtual dataroom is available to parties registering an interest via the joint selling agents.

The dataroom contains:

- Existing floorplans
- Plans and drawings
  - PFS consented
- Accommodation schedule
  - PFS consented
- Plans and drawings
  - BTR proposed
- Accommodation schedule
  - BTR proposed
- Planning statement (Scott Hobbs)
- CGI / photography
- BTR Rental Evidence
- Planning documentation
- Surveys
- Warrant for strip out
- Tender analysis for strip out, asbestos removal and demolition
- Evidence of zero-rated status
- Title documents
- Asbestos report
- Energy report

## VIEWINGS

Viewings are strictly by appointment only with the joint selling agents. Initial viewings will be by Open Viewing at pre-determined dates and times. To obtain dates and confirm attendance please contact the joint selling agents.

All persons attending a viewing will be required to sign and return an indemnity form in advance of going on site. This will be sent out by the joint agents to those who request to view.

All viewers must wear appropriate footwear given the nature of the vacant property given that strip out has commenced. High visibility jackets and hard hats will be provided on site.

The meeting point for viewings is ONLY at the rear of the property off Learmonth Avenue / Learmonth Avenue South where there is limited parking. A map will be issued to viewers in advance. There is currently NO access via the main door on Orchard Brae (and no shortcut from the front door to the rear access).

## OFFERS

A closing date is likely to be set for offers to purchase the property. To register an interest and be kept advised of the closing date, please register your interest with the joint selling agents.

## LEGAL COSTS

Each party to bear their own costs in the documentation of the transaction, with the purchaser liable for any registration dues, LBTT and VAT incurred thereon.

## AML REGULATIONS

In accordance with AML Regulations, the successful purchaser will be required to satisfy the seller and their agents on the source of funds used to acquire the property.



DEVELOPMENT  
FLY-THROUGH



LOCATION VIDEO









# ENQUIRIES

**Colin Finlayson**

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# FINANCE HOUSE

EDINBURGH

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**Subject to Contract**

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**DEVELOPMENT  
FLY-THROUGH**



**LOCATION VIDEO**