

LET PROPERTY PACK

INVESTMENT INFORMATION

Ruskin Road,
Northampton, NN2 7SY

218506091

 www.letproperty.co.uk





Property Description

Our latest listing is in Ruskin Road, Northampton, NN2 7SY

Get instant cash flow of **£600** per calendar month with a **6.86%** Gross Yield for investors.

This property has a potential to rent for **£804** which would provide the investor a Gross Yield of **9.19%** if the rent was increased to market rate.

With a tenant currently situated, a space that has been kept in good condition and a rental income that ensures fantastic returns, this property will make for a rewarding addition to an investors portfolio.

Don't miss out on this fantastic investment opportunity...



Ruskin Road,
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Property Key Features

1 Bedroom

1 Bathroom

On-Street Parking

Private Rear Garden

Factor Fees: £25 pm

Ground Rent: TBC

Lease Length: 80 years

Current Rent: £600

Market Rent: £804

Lounge



Kitchen



Bedrooms



Bathroom



Exterior





Figures based on assumed purchase price of £121,000.00 and borrowing of £90,750.00 at 75% Loan To Value (LTV) and an estimated 5% fixed term interest rate.

ASSUMED PURCHASE PRICE

£ 121,000.00

25% Deposit	£30,250.00
SDLT Charge	£6,050
Legal Fees	£1,000.00
Total Investment	£37,300.00

Projected Investment Return



The monthly rent of this property is currently set at £600 per calendar month but the potential market rent is

£804



Our industry leading letting agency **Let Property Management** can provide advice on achieving full market rent.



Returns Based on Rental Income	£600	£804
Mortgage Payments on £90,750.00 @ 5%	£378.13	
Est. Building Cover (Insurance)	£15.00	
Approx. Factor Fees	£25.00	
Ground Rent	TBC	
Letting Fees	£60.00	£80.40
Total Monthly Costs	£478.13	£498.53
Monthly Net Income	£121.88	£305.48
Annual Net Income	£1,462.50	£3,665.70
Net Return	3.92%	9.83%

Return **Stress Test** Analysis Report



If the tenant was to leave and you missed 2 months of rental income

Annual Net Income **£2,057.70**
Adjusted To

Net Return **5.52%**

If Interest Rates increased by 2% (from 5% to %)

Annual Net Income **£1,850.70**
Adjusted To

Net Return **4.96%**

Sale Comparables Report



This report shows comparable sold properties in the area using Land Registry sold information. There are comparable properties in the area selling for as much as £140,000.



£140,000

1 bedroom flat for sale

+ Add to report

Waddington Court, Welford Road, Kingsthorpe, Northampton, NN2

CURRENTLY ADVERTISED

Marketed from 1 Jun 2020 by Taylors Estate Agents, Northampton

One bedroom | Retirement apartment | Popular area | Well presented | No upper chain | Early viewi...



£135,000

1 bedroom apartment for sale

+ Add to report

Waddington Court, Welford Road, Northampton

CURRENTLY ADVERTISED

Marketed from 2 Jul 2025 by McCarthy & Stone Resales, Bournemouth

Beautifully presented SOUTH FACING apartment | Modern kitchen with built in appliances | Homeowne...

Rent Comparables Report



This property is situated in a high demand rental area with rents achieving as much as £875 based on the analysis carried out by our letting team at **Let Property Management**.



£875 pcm

1 bedroom apartment

Kingsley Road, Northampton

NO LONGER ADVERTISED

Marketed from 30 Jul 2024 to 4 Oct 2024 (66 days) by James Anthony Estate Agents Ltd, Northampton

Available to rent in the popular area of Kingsthorpe, Northampton is this 1 bed unfurnished flat....

+ Add to report



£850 pcm

1 bedroom apartment

Kingsthorpe Grove, Kingsthorpe, NN2

CURRENTLY ADVERTISED

Marketed from 3 Jul 2025 by Richard Greener, Northampton

One Bedroom | Not Suitable For Children | Sorry No Pets Allowed | Kingsthorpe Location | Double G...

+ Add to report

Current Tenant Profile



As this property is currently tenanted, we've created a tenant profile report to showcase the current agreement of occupancy in place with this property.



Tenancy Agreement in place: **Yes**



Current term of tenancy: **3 years**



Standard Tenancy Agreement In Place: **Yes**



Payment history: **On time for length of tenancy**



Fully compliant tenancy: **Yes**

Fully compliant tenancy including
EICR & Gas Safety in order

Disclaimer: All information is collected from the seller of the property and must be confirmed at legal completion. Proof will be provided for all documents after your offer has been accepted. If there are any inaccuracies with documentation or compliance, Let Property will ensure that everything is in place before completion of the property.



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Interested in this
property investment?

Call us on
0141 478 0985

Let Property is not liable for any inaccuracies within this investment pack. All information was provided by the property seller or by a 3rd party RICS Chartered Surveyor.



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