

LET PROPERTY PACK

INVESTMENT INFORMATION

Victoria Street, Livingston, EH54

219913091









Property Description

Our latest listing is in Victoria Street, Livingston, EH54

Get instant cash flow of £525 per calendar month with a 9.0% Gross Yield for investors.

This property has a potential to rent for £750 which would provide the investor a Gross Yield of 12.9% if the rent was increased to market rate.

For investors that are looking for a reliable long term investment, this property is perfect as it's in a great location with easy access to amenities and is able to command a brilliant rental return.

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







Victoria Street, Livingston, EH54



2 Bedrooms

1 Bathroom

Spacious Lounge

Good Condition

Factor Fees: £0.00

Ground Rent: Freehold

Lease Length: Freehold

Current Rent: £525

Market Rent: £750

219913091

Lounge









Kitchen









Bedrooms









Bathroom









Exterior









Initial Outlay





Figures based on assumed purchase price of £70,000.00 and borrowing of £52,500.00 at 75% Loan To Value (LTV) and an estimated 5% fixed term interest rate.

PROPERTY VALUATION



25% Deposit **£17,500.00**

Stamp Duty ADS @ 8% **£5,600.00**

LBTT Charge £0

Legal Fees £1,000.00

Total Investment £24,100.00

Projected Investment Return





Our industry leading letting agency Let Property Management has an existing relationship with the tenant in situ and can provide advice on achieving full market rent.

The monthly rent of this property is currently set at £525 per calendar month but the potential market rent is



Returns Based on Rental Income	£525	£750
Mortgage Payments on £52,500.00 @ 5%	£218.75	
Est. Building Cover (Insurance)	£15.00	
Approx. Factor Fees	£0.00	
Ground Rent	Freehold	
Letting Fees	£52.50	£75.00
Total Monthly Costs	£286.25	£308.75
Monthly Net Income	£238.75	£441.25
Annual Net Income	£2,865.00	£5,295.00
Net Return	11.89%	21.97%

Return Stress Test Analysis Report





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

Annual Net Income

£3,795.00

Adjusted To

Net Return

15.75%

If Interest Rates increased by 2% (from 5% to 7%)

Annual Net Income

£4,245.00

Adjusted To

Net Return

17.61%

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 £70,000.



£70,000

£60,000

2 bedroom flat for sale

+ Add to report

85 Victoria Street, Livingston, EH54 5BH

NO LONGER ADVERTISED

Marketed from 15 Apr 2024 to 24 Oct 2024 (191 days) by Warners Solicitors, Edinburgh



2 bedroom apartment for sale

+ Add to report

Victoria Street, Craig's Hill, Livingston, West Lothian

NO LONGER ADVERTISED

SOLD STC

Marketed from 12 Apr 2022 to 21 Jun 2022 (70 days) by Springbok Properties, Nationwide

Rent Comparables Report



This property is situated in a high demand rental area with rents achieving as much as £750 based on the analysis carried out by our letting team at **Let Property Management**.



2 bedroom flat

+ Add to report

Victoria Street, Livingston, West Lothian, EH54

NO LONGER ADVERTISED

Marketed from 17 May 2025 to 18 May 2025 (1 days) by YOUR MOVE, Falkirk

£750 pcm



£625 pcm

2 bedroom flat

+ Add to report

Victoria Street, Livingston, West Lothian, EH54

NO LONGER ADVERTISED

Marketed from 16 Jan 2020 to 12 Jul 2023 (1273 days) by Almond Sales & Lettings, Bathgate

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: 2 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.





Interested in this property investment?

Call us on **0141 478 0985**

Victoria Street, Livingston, EH54



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.