

LET PROPERTY PACK

INVESTMENT INFORMATION

Lugsmore Lane, St. Helens,
WA10

220853136

 www.letproperty.co.uk





Property Description

Our latest listing is in Lugsmore Lane, St. Helens, WA10

Get instant cash flow of **£520** per calendar month with a **5.0%** Gross Yield for investors.

This property has a potential to rent for **£862** which would provide the investor a Gross Yield of **8.2%** if the rent was increased to market rate.

For investors that are looking for a reliable long term investment, this property is perfected 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...



Lugsmore Lane, St.
Helens, WA10

220853136



Property Key Features

3 bedroom

1 bathroom

Spacious Rooms

Good Condition

Factor Fees: £0

Ground Rent: Freehold

Lease Length: Freehold

Current Rent: £520

Market Rent: £862

Lounge



Kitchen



Bedrooms



Bathroom



Exterior





Figures based on assumed purchase price of £126,000.00 and borrowing of £94,500.00 at 75% Loan To Value (LTV) and an estimated 5% fixed term interest rate.

ASSUMED PURCHASE PRICE

£ 126,000.00

25% Deposit	£31,500.00
SDLT Charge	£6,320
Legal Fees	£1,000.00
Total Investment	£38,820.00

Projected Investment Return



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



The monthly rent of this property is currently set at £520 per calendar month but the potential market rent is

£ 862

Returns Based on Rental Income	£520	£862
Mortgage Payments on £94,500.00 @ 5%	£393.75	
Est. Building Cover (Insurance)	£15.00	
Approx. Factor Fees	£0.00	
Ground Rent	Freehold	
Letting Fees	£52.00	£86.20
Total Monthly Costs	£460.75	£494.95
Monthly Net Income	£59.25	£367.05
Annual Net Income	£711.00	£4,404.60
Net Return	1.83%	11.35%

Return **Stress Test** Analysis Report



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

Annual Net Income **£2,680.60**
Adjusted To

Net Return **6.91%**

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

Annual Net Income **£2,514.60**
Adjusted To

Net Return **6.48%**

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 £145,000.



£145,000

3 bedroom terraced house for sale

Crossley Road, St. Helens

CURRENTLY ADVERTISED

Marketed from 28 Aug 2025 by Stapleton Derby, St Helens

+ Add to report



£145,000

3 bedroom property for sale

Roby Street, St. Helens, WA10

NO LONGER ADVERTISED

Marketed from 13 Feb 2025 to 25 Feb 2025 (11 days) by Ashtons Estate Agency, St Helens

+ Add to report

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

3 bedroom semi-detached house

Leslie Road, St. Helens, WA10 3EU

NO LONGER ADVERTISED

LET AGREED

Marketed from 15 Aug 2025 to 20 Sep 2025 (35 days) by David Davies Sales & Lettings, St. Helen's

+ Add to report



£850 pcm

3 bedroom house

Thompson Street, WA10 3DX

CURRENTLY ADVERTISED

LET AGREED

Marketed from 26 Aug 2025 by Entwistle Green, St. Helens

+ Add to report

Current Tenant Profile



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: **5 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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