

# LET PROPERTY PACK

#### **INVESTMENT INFORMATION**

Lower Hall Street, St. Helens, WA10 1GF

220995023











## **Property Description**

Our latest listing is in Lower Hall Street, St. Helens, WA10 1GF

This property has a potential to rent for £782 which would provide the investor a Gross Yield of 12.51% 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...







Lower Hall Street, St. Helens, WA10 1GF



# Property Key Features

2 Bedrooms

2 Bathrooms

**Ideal for First-time Buyers** 

**Private Underground Parking** 

Communal Front and Rear Gardens

Factor Fees: £180 pm

Ground Rent: £180 pm

Lease Length: 233 years

Market Rent: £782

220995023

Lounge





# Kitchen





## **Bedrooms**





# **Bathroom**





# **Exterior**





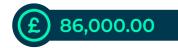
## **Initial Outlay**





Figures based on assumed purchase price of £86,000.00 and borrowing of £64,500.00 at 75% Loan To Value (LTV) and an estimated 5% fixed term interest rate.

#### **ASSUMED PURCHASE PRICE**



25% Deposit **£21,500.00** 

SDLT Charge £4,300

Legal Fees £1,000.00

Total Investment £26,800.00

## **Projected Investment Return**





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

Returns Based on Rental Income	£782
Mortgage Payments on £64,500.00 @ 5%	£268.75
Est. Building Cover (Insurance)	£15.00
Approx. Factor Fees	£180.00
Ground Rent	£180.00
Letting Fees	£78.20
Total Monthly Costs	£721.95
Monthly Net Income	£60.05
Annual Net Income	£720.60
Net Return	2.69%

## Return Stress Test Analysis Report





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

Annual Net Income

-£843.40

Adjusted To

Net Return

-3.15%

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

Annual Net Income

£1,590.60

Adjusted To

Net Return

**5.94**%

### 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 £90,000.





£89,950

#### 2 bedroom apartment for sale

+ Add to report

Cunningham Court, Eccleston, St Helens, WA10

NO LONGER ADVERTISED SOLD STC

Marketed from 6 Feb 2025 to 26 Jun 2025 (139 days) by Belvoir, St Helens

Modern first floor apartment | Two double bedrooms | Well equipped open plan living space | Julie...

## Rent Comparables Report



This property is situated in a high demand rental area with rents achieving as much as £850 based on the analysis carried out by our letting team at **Let Property Management**.



£850 pcm

#### 2 bedroom apartment

+ Add to report

Chatteris Court, St Helen

NO LONGER ADVERTISED (

LET AGREED

Marketed from 16 May 2025 to 4 Jun 2025 (18 days) by Burns & Reid Ltd, Windle

TWO BEDROOM FIRST FLOOR APARTMENT. | SECURE COMMUNAL ENTRY AND PARKING. | HALLWAY, LOUNGE & KITCH...



£825 pcm

#### 2 bedroom flat

+ Add to report

Bonnington Close, St Helens, WA10

NO LONGER ADVERTISED L

LET AGREED

Marketed from 30 May 2025 to 20 Jun 2025 (20 days) by Belvoir, St Helens

Double glazing | Shower

#### **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: N/A



Current term of tenancy: N/A



Standard Tenancy Agreement In Place: **N/A** 



Payment history: N/A



Fully compliant tenancy: N/A

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** 



Lower Hall Street, St. Helens, WA10 1GF



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.