

LET PROPERTY PACK

INVESTMENT INFORMATION

Chamberlain Street, St.
Andrews, KY16

220400697

 www.letproperty.co.uk





Property Description

Our latest listing is in Chamberlain Street, St. Andrews, KY16

Get instant cash flow of **£1,100** per calendar month with a **5.7%** Gross Yield for investors.

This property has a potential to rent for **£1,150** which would provide the investor a Gross Yield of **6.0%** if the rent was increased to market rate.

This property would be the perfect addition to an investors portfolio as it is in the ideal location for those wanting to rent and it's able to generate a rewarding rental income.

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



Chamberlain Street, St.
Andrews, KY16

220400697



Property Key Features

2 bedrooms

1 bathroom

Spacious Rooms

Good condition

Factor Fees: TBC

Ground Rent: FREEHOLD

Lease Length: FREEHOLD

Current Rent: £1,100

Market Rent: £1,150

Lounge



Kitchen



Bedrooms



Bathroom



Exterior





Figures based on assumed purchase price of £230,000.00 and borrowing of £172,500.00 at 75% Loan To Value (LTV) and an estimated 5% fixed term interest rate.

PROPERTY VALUATION

£ 230,000.00

25% Deposit	£57,500.00
Stamp Duty ADS @ 8%	£18,400.00
LBTT Charge	£1,700
Legal Fees	£1,000.00
Total Investment	£78,600.00

Projected Investment Return



The monthly rent of this property is currently set at £1,100 per calendar month but the potential market rent is

£ 1,150



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.



Returns Based on Rental Income	£1,100	£1,150
Mortgage Payments on £172,500.00 @ 5%	£718.75	
Est. Building Cover (Insurance)	£15.00	
Approx. Factor Fees	TBC	
Ground Rent	FREEHOLD	
Letting Fees	£110.00	£115.00
Total Monthly Costs	£843.75	£848.75
Monthly Net Income	£256.25	£301.25
Annual Net Income	£3,075.00	£3,615.00
Net Return	3.91%	4.60%

Return **Stress Test** Analysis Report



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

Annual Net Income **£1,315.00**
Adjusted To

Net Return **1.67%**

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

Annual Net Income **£165.00**
Adjusted To

Net Return **0.21%**

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 £210,000.



£210,000

2 bedroom flat for sale

+ Add to

Lamond Drive, St Andrews, KY16

NO LONGER ADVERTISED

SOLD STC

Marketed from 1 Nov 2022 to 22 Feb 2023 (112 days) by Thorntons Property Services, St. Andrews



£210,000

2 bedroom flat for sale

+ Add

Auld Burn Park, St Andrews, KY16

NO LONGER ADVERTISED

UNDER OFFER

Marketed from 9 Aug 2022 to 13 Sep 2022 (35 days) by Thorntons Property Services, Dundee

Rent Comparables Report



This property is situated in a high demand rental area with rents achieving as much as £1,470 based on the analysis carried out by our letting team at **Let Property Management**.



£1,470 pcm

2 bedroom flat

Lamond Drive, St. Andrews

CURRENTLY ADVERTISED

Marketed from 23 Sep 2025 by Rollos, St Andrews



£1,350 pcm

2 bedroom flat

Sandyhill Crescent, St Andrews, Fife, KY16

CURRENTLY ADVERTISED

Marketed from 18 Nov 2025 by DJ Alexander, St Andrews

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: **1 year+**



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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PROPERTY ID: 220400697

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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