

LET PROPERTY PACK

INVESTMENT INFORMATION

Oxford Road, Luton LU1

227972962

 www.letproperty.co.uk





Property Description

Our latest listing is in Oxford Road, Luton LU1

Get instant cash flow of **£1,225** per calendar month with a **7.7%** Gross Yield for investors.

With a location that allows for easy access to local amenities, and a space that has been well kept, this property would be a reliable addition to an investors portfolio.

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



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Property Key Features

1 bedroom

1 bathroom

Spacious Rooms

Easy access to local amenities

Factor Fees: £183.33 pm

Ground Rent: £12.83 pm

Lease Length: 118 years

Current Rent: £1,225

Lounge



Kitchen



Bedroom



Bathroom



Exterior



Initial Outlay



Figures based on assumed purchase price of £190,000.00 and borrowing of £142,500.00 at 75% Loan To Value (LTV) and an estimated 5% fixed term interest rate.

ASSUMED PURCHASE PRICE

£ 190,000.00

25% Deposit

£47,500.00

SDLT Charge

£10,800

Legal Fees

£1,000.00

Total Investment

£59,300.00

Projected Investment Return



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



Returns Based on Rental Income	£1,225
Mortgage Payments on £142,500.00 @ 5%	£593.75
Est. Building Cover (Insurance)	£15.00
Approx. Factor Fees	£183.33
Ground Rent	£12.83
Letting Fees	£122.50
Total Monthly Costs	£927.41
Monthly Net Income	£297.59
Annual Net Income	£3,571.08
Net Return	6.02%

Return **Stress Test** Analysis Report



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

Annual Net Income **£1,121.08**
Adjusted To

Net Return **1.89%**

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

Annual Net Income **£875.04**
Adjusted To

Net Return **1.48%**

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 £180,000.



£180,000

1 bedroom flat for sale

Oxford Road, Luton

NO LONGER ADVERTISED

Marketed from 7 May 2024 to 23 Sep 2024 (138 days) by Connells, Luton

+ Add to



£170,000

1 bedroom apartment for sale

The Academy, Holly Street, Luton, Bedfordshire, LU1

NO LONGER ADVERTISED

Marketed from 7 Jun 2022 to 26 Aug 2022 (79 days) by Urban & Rural Property Services, Leagrave

+ Add to report

Rent Comparables Report



This property is situated in a high demand rental area with rents achieving as much as £1,300 pm based on the analysis carried out by our letting team at **Let Property Management**.



£1,300 pcm

1 bedroom apartment

+ Add to report

One bedroom Apartment in The HIVE – Close to Town & M1 - LU1

NO LONGER ADVERTISED

Marketed from 16 Sep 2025 to 15 Oct 2025 (28 days) by Leaders Lettings, Luton



£1,275 pcm

1 bedroom flat

+ Add to report

King Street, Luton, LU1

CURRENTLY ADVERTISED

Marketed from 13 Jul 2026 by OpenRent, London

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**



Standard Tenancy Agreement In Place: **Yes**



Fully compliant tenancy: **Yes**

Fully compliant tenancy including
EICR & Gas Safety in order



Current term of tenancy: **Moved in within the last 2 years**



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

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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