

# LET PROPERTY PACK

## INVESTMENT INFORMATION

Napier Street, Workington,  
CA14

225326602

 [www.letproperty.co.uk](http://www.letproperty.co.uk)





## Property Description

Our latest listing is in Napier Street, Workington, CA14

This property has a potential to rent for **£950** which would provide the investor a Gross Yield of **8.7%** if the rent was increased to market rate.

**This property offers a well-situated home within a friendly residential community. The area benefits from local shops, schools, and transport links, providing convenience and accessibility. A practical choice for buyers seeking comfort and everyday amenities close to home.**

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



Napier Street,  
Workington, CA14

225326602



## Property Key Features

**3 Bedrooms**

**1 Bathroom**

**Spacious Rooms**

**Fully equipped modern Kitchen**

**Factor Fees: TBC**

**Ground Rent: £0.12 pm**

**Lease Length: 876 years**

**Current Rent: £0**

**Market Rent: £950**

# Lounge



# Kitchen



# Bedrooms



# Bathroom



# Exterior





Figures based on assumed purchase price of £131,000.00 and borrowing of £98,250.00 at 75% Loan To Value (LTV) and an estimated 5% fixed term interest rate.

## ASSUMED PURCHASE PRICE

£ 131,000.00

25% Deposit	£32,750.00
SDLT Charge	£6,670
Legal Fees	£1,000.00
Total Investment	£40,420.00

# Projected Investment Return



The monthly rent of this property is currently set at £0 per calendar month but the potential market rent is

£ 950



<b>Returns Based on Rental Income</b>	<b>£950</b>
Mortgage Payments on £98,250.00 @ 5%	<b>£409.38</b>
Est. Building Cover (Insurance)	<b>£15.00</b>
Approx. Factor Fees	<b>TBC</b>
Ground Rent	<b>£0.12</b>
Letting Fees	<b>£95.00</b>
<b>Total Monthly Costs</b>	<b>£519.50</b>
<b>Monthly Net Income</b>	<b>£430.51</b>
<b>Annual Net Income</b>	<b>£5,166.06</b>
<b>Net Return</b>	<b>12.78%</b>

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



# Return **Stress Test** Analysis Report



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

Annual Net Income      **£3,266.06**  
Adjusted To

Net Return                      **8.08%**

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

Annual Net Income      **£3,202.50**  
Adjusted To

Net Return                      **7.92%**

# 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 £130,000.



**3 bedroom end of terrace house for sale**


Rydal Street, Workington, CA14 2PJ

NO LONGER ADVERTISED **SOLD STC**

Marketed from 1 Jun 2024 to 30 Aug 2024 (89 days) by Mark Buchanan Property Group, Powered by eXp UK, Workington

**£130,000**

[+ Add to report](#)



**3 bedroom terraced house for sale**

New South Watt Street, Workington, CA14 2RZ

NO LONGER ADVERTISED **SOLD STC**

Marketed from 4 Feb 2022 to 8 Jun 2022 (124 days) by eXp UK, North West

**£120,000**

# 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**.



£750 pcm

## 3 bedroom end of terrace house

Chambers Street, Workington, CA14

NO LONGER ADVERTISED

Marketed from 16 Dec 2025 to 5 Feb 2026 (51 days) by OpenRent, London



£750 pcm

## 3 bedroom terraced house

Vulcans Lane, Workington

NO LONGER ADVERTISED


Marketed from 25 Feb 2026 to 2 Mar 2026 (5 days) by Grisdales Estate Agents, Whitehaven



# 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.



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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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