

LET PROPERTY PACK

INVESTMENT INFORMATION

St. Annes Terrace,
Cheltenham, GL52

170814302

 www.letproperty.co.uk





Property Description

Our latest listing is in St. Annes Terrace, Cheltenham, GL52

Get instant cash flow of **£950** per calendar month with a **5.4%** Gross Yield for investors.

This property has a potential to rent for **£1,343** which would provide the investor a Gross Yield of **7.6%** if the rent was increased to market rate.

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...



St. Annes Terrace,
Cheltenham, GL52

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Property Key Features

2 bedroom

1 bathroom

Spacious Rooms

Easy access to local amenities

Factor Fees: £0

Ground Rent: FREEHOLD

Lease Length: FREEHOLD

Current Rent: £950

Market Rent: £1,343

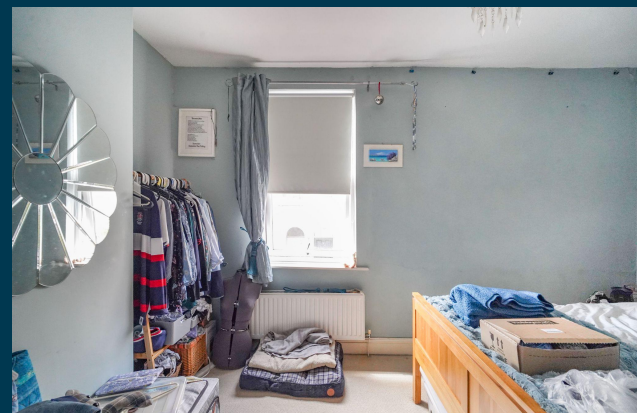
Lounge



Kitchen



Bedrooms



Bathroom



Exterior



Initial Outlay



Figures based on assumed purchase price of £213,000.00 and borrowing of £159,750.00 at 75% Loan To Value (LTV) and an estimated 5% fixed term interest rate.

ASSUMED PURCHASE PRICE

£ 213,000.00

25% Deposit £53,250.00

SDLT Charge £12,410

Legal Fees £1,000.00

Total Investment £66,660.00

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 £950 per calendar month but the potential market rent is

£ 1,343

Returns Based on Rental Income	£950	£1,343
Mortgage Payments on £159,750.00 @ 5%	£665.63	
Est. Building Cover (Insurance)	£15.00	
Approx. Factor Fees	£0.00	
Ground Rent	FREEHOLD	
Letting Fees	£95.00	£134.30
Total Monthly Costs	£775.63	£814.93
Monthly Net Income	£174.38	£528.08
Annual Net Income	£2,092.50	£6,336.90
Net Return	3.14%	9.51%

Return **Stress Test** Analysis Report



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

Annual Net Income **£3,650.90**
Adjusted To

Net Return **5.48%**

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

Annual Net Income **£3,141.90**
Adjusted To

Net Return **4.71%**

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 £235,000.



£235,000

2 bedroom terraced house for sale

+ Add to report

Sidney Street, Cheltenham, Gloucestershire, GL52

NO LONGER ADVERTISED

SOLD STC

Marketed from 3 Sep 2024 to 22 Jan 2025 (141 days) by The Property Centre, Cheltenham



£220,000

2 bedroom terraced house for sale

+ Add to report

Duke Street, Fairview, Cheltenham GL52

NO LONGER ADVERTISED

SOLD STC

Marketed from 1 Sep 2025 to 1 Sep 2025 by Sam Ray Property, Cheltenham

Rent Comparables Report



This property is situated in a high demand rental area with rents achieving as much as £1,500 pm based on the analysis carried out by our letting team at **Let Property Management**.



£1,500 pcm

2 bedroom end of terrace house

Winstonian Road Cheltenham GL52

NO LONGER ADVERTISED

Marketed from 3 Jul 2023 to 11 Jul 2023 (8 days) by Hamptons, Cheltenham

+ Add to report



£1,350 pcm

2 bedroom terraced house

Fairview Road, Cheltenham GL52 2ER

NO LONGER ADVERTISED

LET AGREED

Marketed from 10 Jul 2025 to 26 Sep 2025 (77 days) by Elliot Oliver Lettings Limited, Cheltenham

+ 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: **13 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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