

LET PROPERTY PACK

INVESTMENT INFORMATION

Lochgelly Road,
Cowdenbeath, KY4

226611286

 www.letproperty.co.uk





Property Description

Our latest listing is in Lochgelly Road, Cowdenbeath, KY4

Get instant cash flow of **£700** per calendar month with a **10.5%** Gross Yield for investors.

This property has a potential to rent for **£802** which would provide the investor a Gross Yield of **12.0%** if the rent was increased to market rate.

Well located with easy access to local amenities and transport links, this well-maintained property offers comfortable living and strong appeal for both buyers and investors, with excellent long-term potential.

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



Lochgelly Road,
Cowdenbeath, KY4

226611286



Property Key Features

2 Bedrooms

1 Bathroom

Spacious Lounge

Well-Equipped Kitchen

Factor Fees: £0.00

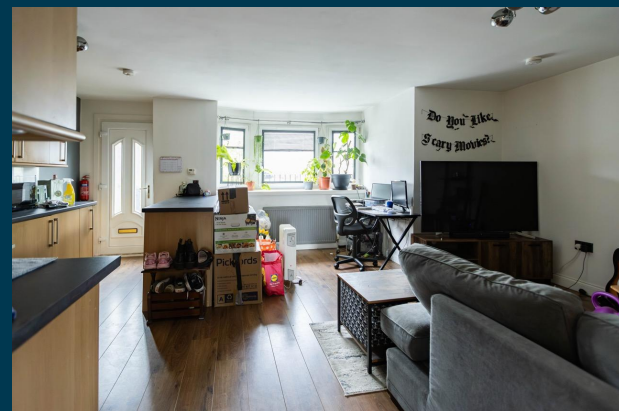
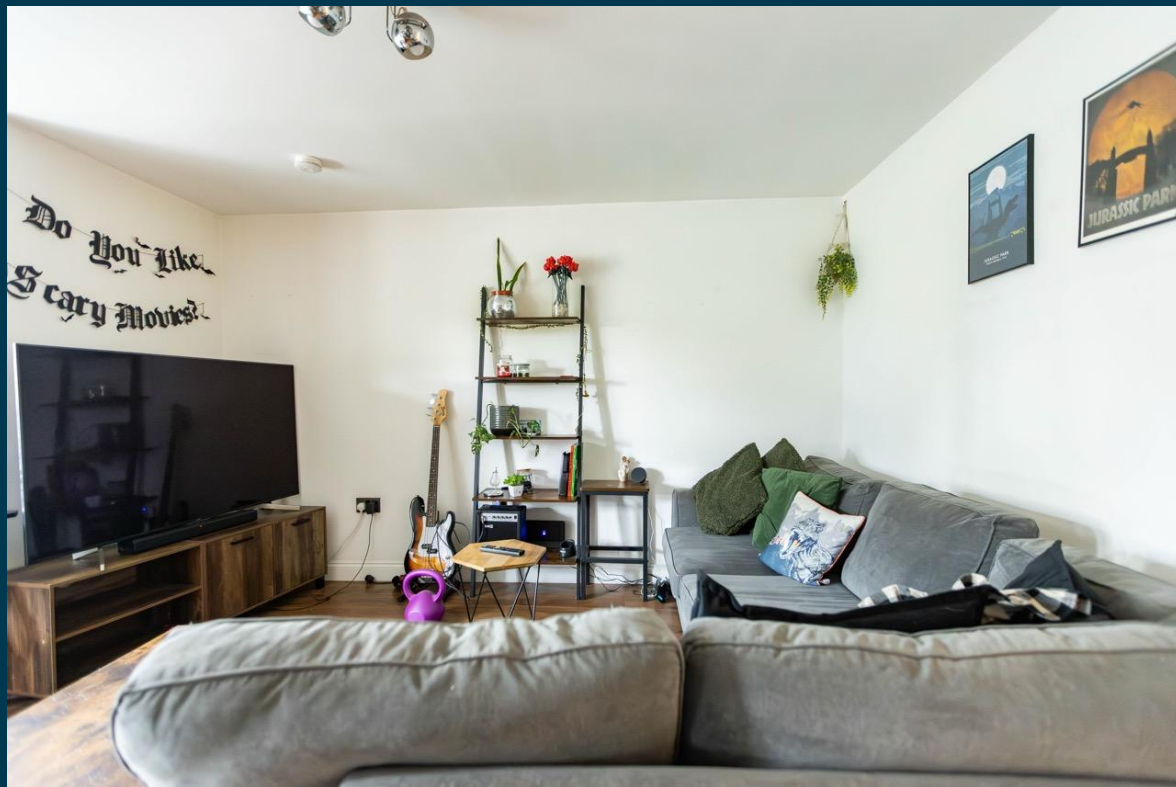
Ground Rent: Freehold

Lease Length: Freehold

Current Rent: £700

Market Rent: £802

Lounge



Kitchen



Bedrooms



Bathroom



Exterior





Figures based on assumed purchase price of £80,000.00 and borrowing of £60,000.00 at 75% Loan To Value (LTV) and an estimated 5% fixed term interest rate.

PROPERTY VALUATION

£ 80,000.00

25% Deposit	£20,000.00
ADS @ 8%	£6,400.00
LBTT Charge	£0
Legal Fees	£1,000.00
Total Investment	£27,400.00

Projected Investment Return



The monthly rent of this property is currently set at £700 per calendar month but the potential market rent is

£ 802



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	£700	£802
Mortgage Payments on £60,000.00 @ 5%	£250.00	
Est. Building Cover (Insurance)	£15.00	
Approx. Factor Fees	£0.00	
Ground Rent	Freehold	
Letting Fees	£70.00	£80.20
Total Monthly Costs	£335.00	£345.20
Monthly Net Income	£365.00	£456.80
Annual Net Income	£4,380.00	£5,481.60
Net Return	15.99%	20.01%

Return **Stress Test** Analysis Report



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

Annual Net Income **£3,877.60**
Adjusted To

Net Return **14.15%**

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

Annual Net Income **£4,281.60**
Adjusted To

Net Return **15.63%**

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 £110,000.



£110,000

2 bedroom flat for sale

+ Add to report

Perth Road, Cowdenbeath, KY4

CURRENTLY ADVERTISED

Marketed from 12 May 2026 by Delmor, Cowdenbeath



£79,995

2 bedroom semi-detached house for sale

+ Add to report

Alexander Street, Cowdenbeath

NO LONGER ADVERTISED

SOLD STC

Marketed from 15 Jan 2026 to 27 Feb 2026 (42 days) by First for Homes, Glenrothes

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 terraced house

Foulford Road, Cowdenbeath

CURRENTLY ADVERTISED

Marketed from 3 Jun 2026 by Morton Napier, Kirkcaldy

+ Add to rep



£800 pcm

2 bedroom flat

Elgin Road, Cowdenbeath, KY4

NO LONGER ADVERTISED

Marketed from 16 Feb 2026 to 2 Mar 2026 (13 days) by Rent Locally, Hamilton

+ Add to rep

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: **3 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.



www.letproperty.co.uk

Lochgelly Road, Cowdenbeath, KY4

PROPERTY ID: 226611286

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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