

LET PROPERTY PACK

INVESTMENT INFORMATION

Cambridge Street,
Todmorden, OL14 5BJ

226649758

 www.letproperty.co.uk





Property Description

Our latest listing is in Cambridge Street, Todmorden, OL14 5BJ

Get instant cash flow of **£500** per calendar month with a **4.6%** Gross Yield for investors.

This property has a potential to rent for **£842** which would provide the investor a Gross Yield of **7.8%** 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...



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Property Key Features

3 bedrooms

1 bathroom

Spacious Lounge

Well Equipped Kitchen

Factor Fees: £0

Ground Rent: £2 PM

Lease Length: 863 years

Current Rent: £500

Market Rent: £842

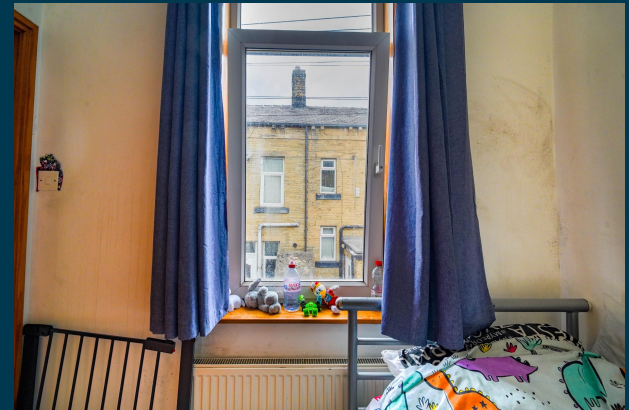
Lounge



Kitchen



Bedrooms



Bathroom



Exterior





Figures based on assumed purchase price of £130,000.00 and borrowing of £97,500.00 at 75% Loan To Value (LTV) and an estimated 5% fixed term interest rate.

ASSUMED PURCHASE PRICE

£ 130,000.00

25% Deposit	£32,500.00
SDLT Charge	£6,600
Legal Fees	£1,000.00
Total Investment	£40,100.00

Projected Investment Return



The monthly rent of this property is currently set at £500.00 per calendar month but the potential market rent is

£ 842

Returns Based on Rental Income	£500.00	£842.00
Mortgage Payments on £97,500.00 @ 5%	£406.25	
Est. Building Cover (Insurance)	£15.00	
Approx. Factor Fees	£0.00	
Ground Rent	£2.00	
Letting Fees	£50.00	£84.20
Total Monthly Costs	£473.25	£507.45
Monthly Net Income	£26.75	£334.55
Annual Net Income	£321.00	£4,014.60
Net Return	0.80%	10.01%

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 **£2,330.60**
Adjusted To

Net Return **5.81%**

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

Annual Net Income **£2,088.60**
Adjusted To

Net Return

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 £140,000.



£140,000

3 bedroom terraced house for sale

+ Add to report

Cambridge Street, Todmorden, OL14

NO LONGER ADVERTISED **SOLD STC**

Marketed from 2 Apr 2024 to 26 Jul 2024 (115 days) by Face to Face Estate Agents, Littleborough



£130,000

3 bedroom end of terrace house for sale

+ Add to report

Richmond Street, Todmorden

CURRENTLY ADVERTISED

Marketed from 4 Mar 2025 by Hansons Property, Todmorden

Rent Comparables Report



This property is situated in a high demand rental area with rents achieving as much as £675 based on the analysis carried out by our letting team at **Let Property Management**.



£675 pcm

3 bedroom terraced house

+ Add to report

Sackville Street, Todmorden, West Yorkshire, OL14

NO LONGER ADVERTISED

Marketed from 6 Oct 2022 to 23 Jun 2025 (991 days) by J Greenwood Properties, Todmorden



£650 pcm

3 bedroom terraced house

+ Add to report

Crescent Street, Todmorden, West Yorkshire, OL14

NO LONGER ADVERTISED






LET AGREED

Marketed from 1 Dec 2023 to 19 Aug 2025 (627 days) by J Greenwood Properties, Todmorden

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 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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