
RBS - BUY TO LET SEMINAR

Buy to Let

10th August 2016



the property experts



About

Sally Beard

Director at Fineholm

Who are Fineholm?

Property Management, Residential Lettings & Sales Agency who have been in business for over 40 years.

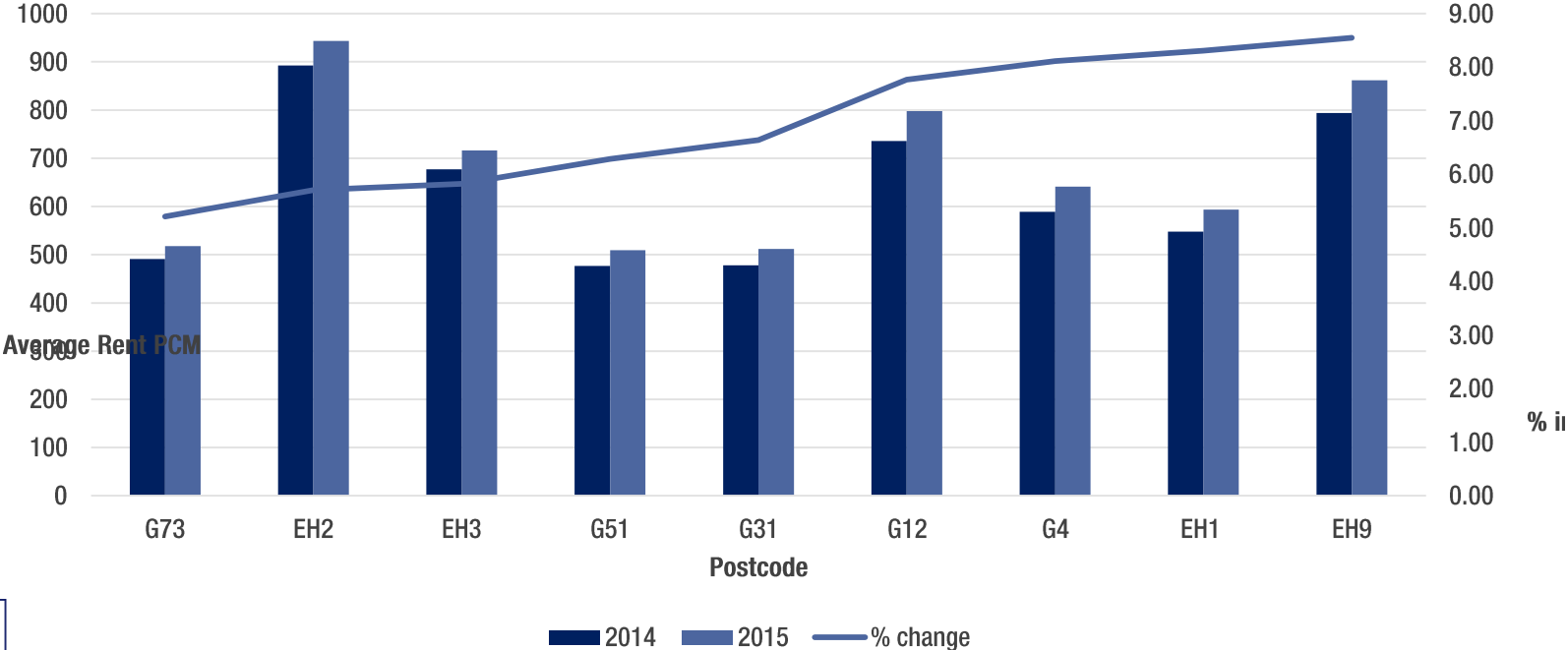
Personally 15 years experience in the market, managing the company's own portfolio of buy to lets.

1 Glasgow's and Edinburgh Private Rental Market - what's happening?

Scotland's Private Rental Market - what's happening?

- **Edinburgh** rents up significantly year on year, buoyant rental and resale market, trend continuing at present through 2016
- **Glasgow** rents up modestly, buoyant rental market, area specific for resale

Average Rent 2014 v 2015 and % increase in rents YOY



Scotland's Private Rental Market – why is it booming and what makes it attractive to investors?

- For investors, low interest rates and few steady alternatives for savings, pension draw downs. Property investment is seen as a secure alternative offering net yields at 7+ % even when you consider the draw backs
 - second homes 3% LBTT
 - increased regulation
 - reduced tax relief for landlords
- For renters, huge increase in foreign students to Glasgow and Edinburgh looking for single dwelling properties. Transient workforce.
- Brexit impact, may well be positive for the rental sector – increased uncertainty means more renters= rents increase, however some uncertainty about high end market.

{ 2 How to be a successful landlord in today's market }

How to be a successful landlord in today's market

Why are you investing in a buy to let property?

What is your goal?

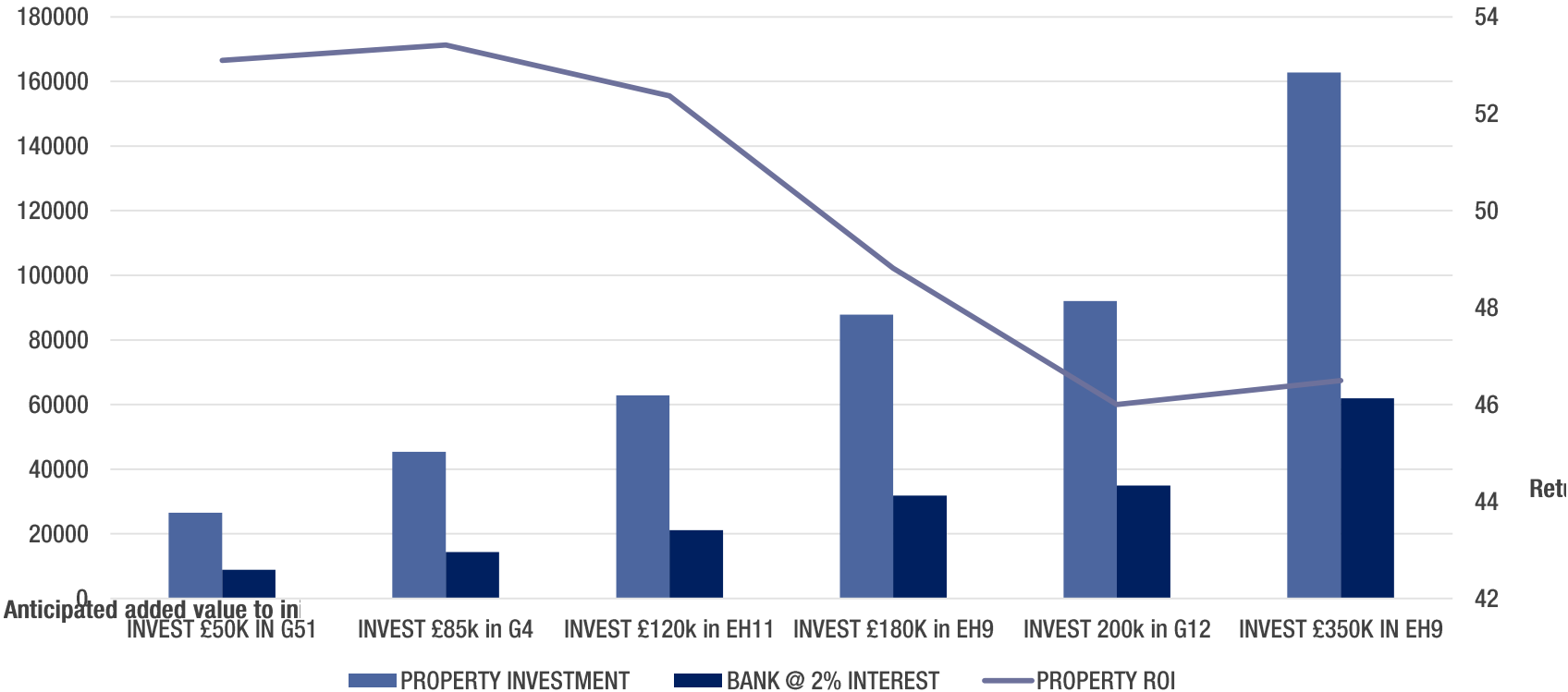
- Are you able and willing to invest back into the property?
- Do you have the time to manage it or do you need someone to do it for you?
- Buying the right property



{ 3 Rental Yield v Capital Appreciation }

Rental Yield v Capital Appreciation

Net Increase on original investment after 10 years and ROI



4 Hot spots & potential investment suggestions

Hot spots and potential investment suggestions

- G3 - Cowcaddens / Charing X / St Georges X/ Woodlands/ Finnieston/Yorkhill– Rents up by 9.4% on last year
- G51 - South bank of the River (Mavisbank development, Riverview) / New Media Quarter (STV, BBC)- Rents up by 6% on last year
- Govan/ Shieldhall (around the new Hospital)
- G11 –Partick/ Broomhill/ Thornwood - Rents up by 9% on last year
- G1 – rents up by 6% on last year

THANK YOU

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Property Management, Property Sales, Property Acquisition Service, Portfolio Management