



# Property Investor, Landlord, Trader or Developer

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## In 2019 : Are You Creating Assets or Liabilities?



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■ UK News



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## My journey.....in property

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- Early years in Durham: then to Hackney.....and on to north Oxford
- Owned property in London since 1977: a London landlord since 1991
- Bought a 2-bed terrace in Enfield for £13,200 in 1977
- Sold ten years later for £66,000 as a 3-bed with GF extension
- Today it is approx. £325-350,000?
- Been buying high yield BTL's in Nth East since 2000 and some BTS in north/west London,



## Your ambitions : Your vision?

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- What are you doing, where and how?
- Is simple (vanilla) BTL really....“dead”?
- For income, and in low yield locations YES, it is more complex
- Particularly with properties in your own name @ 4+ props level
- Unless... you use low leverage or own property via a company / SPV
- AND....S24 will hit highly geared LL's with low yield units 'harder'





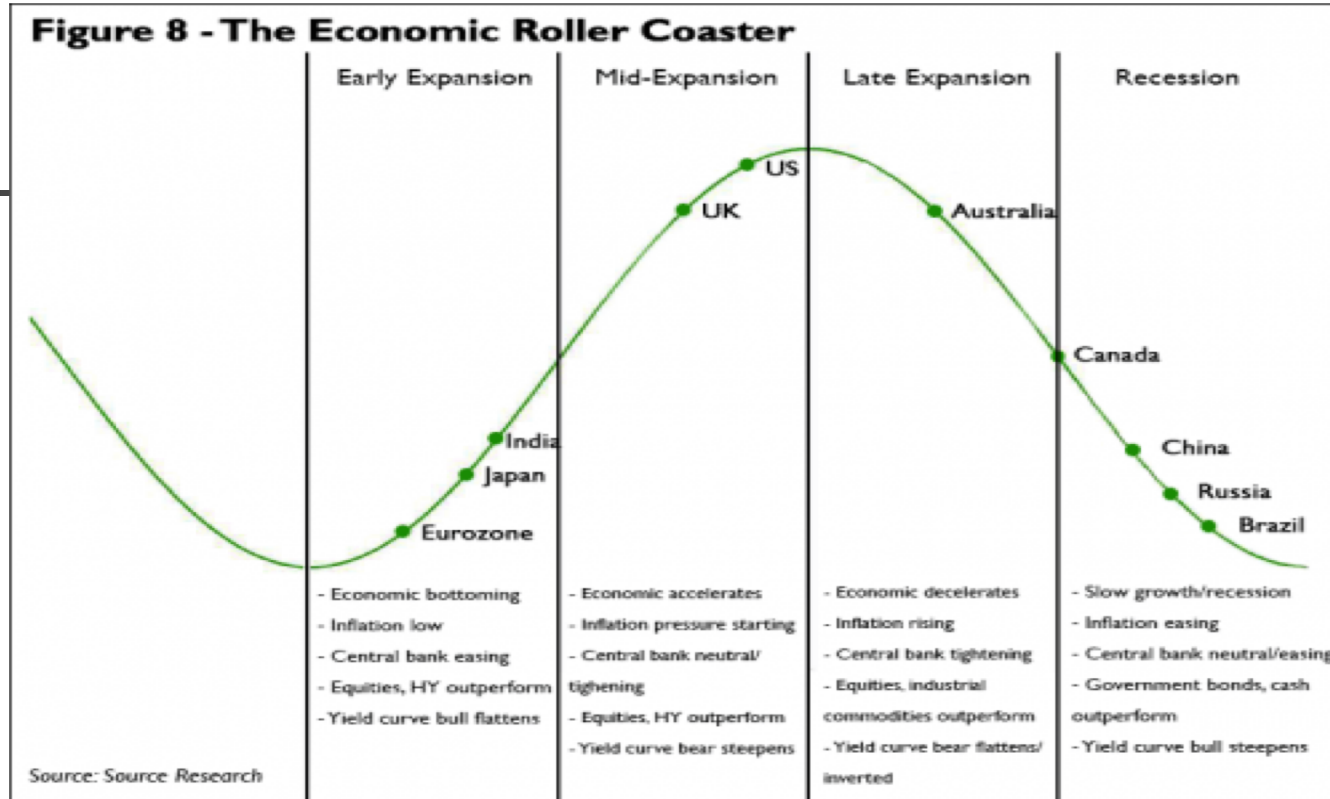
# Opportunity Knocks...?

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- Changing market dynamics mean there is an 'Acquisition Stage' ahead
- Due to recent government policy towards private landlords
  - + Brexit (FUD)
  - + Housing supply targets for Las = planning opportunities

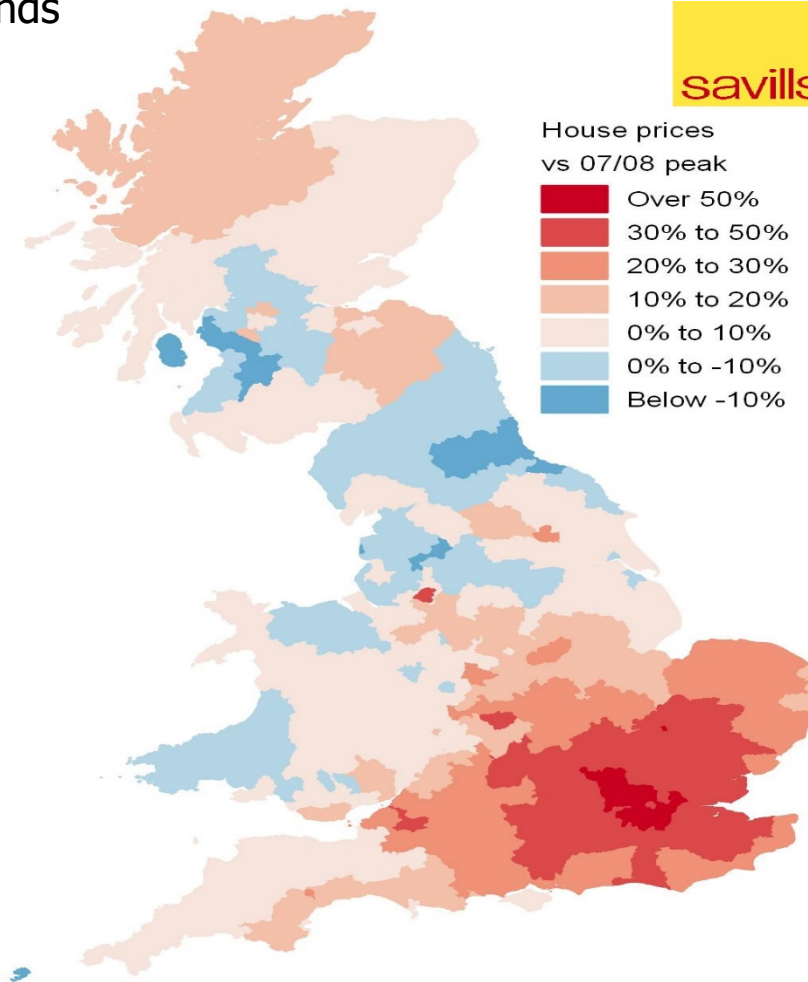
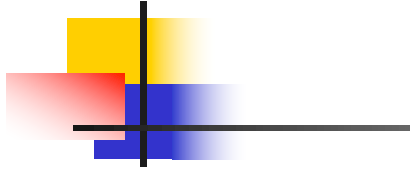


# # The Property market Rollercoaster and Economic cycles



# Where is your area at in the Property cycle?    # When should you buy or have sold ?

# # House Price Trends



# 10-year  
snapshot on  
average UK  
house price  
trends from  
2008-2018

## UK Cities House Price Index February 2019

[illegible]



# Market trends / employment / property values & rents



- In the March edition of Property Investor News
- Who will be your customers/ tenants/ property buyers in the next 10-15 years?
- Which demographic group should you focus on?
- How will technology via automation and robotics impact on your property business?
- Which job sectors and careers are most at risk in the 2020's?
- Stick your head in the sand... or be informed.. and aware of key data and market trends



# Are you/do you want to be a property developer?

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- What are the key skill sets of a successful developer?
- Do you have the right skill sets to be a developer?
- Is this the right time for development ? (in your local area)
- What product to create? For which customer segment?
- Can you provide the right product at the right price to create a +20% margin?
- Buy with planning approved.. or maybe not? Is the value already priced in with PP?

## Top 20 Locations

## BTS : UK cities / towns – by Time on Market – April '19

### Best

Location	Mean Time On Market	Count	Media Price
Edinburgh	87	1582	£257,995
Glasgow	100	2913	£140,000
Gloucester	102	773	£234,950
Swindon	102	1366	£235,000
Strood	104	520	£262,000
Ashford	104	547	£265,000
Basingstoke	106	754	£290,000
Rainham	108	596	£290,000
Coventry	108	1615	£210,000
York	109	936	£270,000

Location	Mean Time On Market	Count	Media Price
Tamworth	111	525	£239,950
Horsham	112	537	£355,000
Rochester	112	1179	£247,500
Northampton	113	1665	£240,000
Maidstone	115	1034	£300,000
Eastleigh	115	941	£312,950
Waterlooville	116	828	£289,998
Bristol	117	3100	£295,000
Worcester	118	631	£249,995
Chatham	118	816	£230,000

## Worst 20 Locations

## BTS : UK cities / towns – by Time on Market – April '19

### Worst

Location	Mean Time On Market	Count	Media Price
Knightsbridge	362	1657	£2,200,000
Mayfair	358	1682	£1,800,000
Marylebone	347	1773	£1,350,000
South Kensington	333	2076	£1,650,000
Soho	332	1086	£1,550,000
Belgravia	331	1836	£1,600,000
Strand	328	1063	£1,285,000
Cromwell Road	323	2102	£1,325,000
Chelsea	322	2131	£1,450,000
Paddington	317	2268	£1,150,000

Location	Mean Time On Market	Count	Media Price
Charing Cross	316	1187	£1,425,000
Aberdeen	314	2873	£140,000
Bloomsbury	311	991	£1,150,000
Kensington	311	1962	£1,495,000
Vauxhall	304	2057	£930,000
Westminster	302	1440	£1,250,000
Holborn	301	1159	£1,150,000
Regents Park	291	1364	£1,325,000
Broadgate	290	1760	£950,000
Poplar	285	1977	£550,000

# First time Development (BTR) – David Bailey



# **PIN article May 16** : Turning a garden plot into 2 flats for a 5 year rental

Two x one bed flats in Chelmsford created from an oversized garden. PP gained

# Increase in equity/ value after all costs = £120,000    # Rental income net of all costs £6000 p.a.

# Check out the project site x 6 video interview clips at [propertyinvestor.news](https://propertyinvestor.news)



# Development via JV : 44-room HMO



## Interview in 2015

Site cost: £2.7 million

Construction cost £2.5 million

Additional costs: (legal, finance etc) £300,000

Total: £5,500,000

Original project value: £7,200,000

Original expected rents (per week)  $£235 \times 44 \times 52 = £537,680$

Original annual cost of 20% to manage 44 tenants

Room rents per week:  $£275 \times 44 = £629,200$  per annum

Leased on a 5 year basis with ZERO management cost

Revised Project Value: £8,500,000

# Pre-tax profit: £3,000,000+



# Co-Living (HMO / Shared Spaces) –in Hove



# **PIN article - Jan '19** : Design led focus = high value customer experience

# 6-bed HMO: £400,000 purchase, £110,000 refurb plus other costs

# Increase in equity/value after all costs = +£150,000

# Rental income net of all costs approx. £1800-2000pm





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- Did you find that talk useful? Would you like more investing info?
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- The latest book by Angela and Dave Bryant – '**Property Investing Strategies**'
- Written by a couple who had 100 rental properties – (pre S24)



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# Thank You and ....Good Luck

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