

Invest & Let

by Pennington



THE COMPREHENSIVE RESIDENTIAL PROPERTY
INVESTMENT SERVICE FOR LANDLORDS

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Given the current economic climate of low interest rates, the shortage of quality housing and increased demand for private rented accommodation, like many of our clients, you may well be considering investing in more residential property.

The rental market in Ipswich and surrounding areas is very strong, we have more tenants seeking accommodation than we have properties To Let. This trend is likely to continue over the next 10 years and is exacerbated and underpinned by the lending criteria of the banks following the financial crisis in 2008.

We know from our research and by talking to our clients, the greatest barriers to landlords increasing their portfolio are:

- **Time:** finding the time to source, negotiate and purchase the property
- **Knowledge:** how to find the right properties, in the right locations, pay the right price and get the right tenant
- **Risk:** what's the best type of property to invest in with the least amount of risk, that will give me a good long term return

With this in mind, Pennington have developed a comprehensive investment service just for you...



“ As an overseas investor I found Penningtons professionalism and integrity second to none. Everyone in the office has the ability to assist any queries I have and are happy to do so, first class management that is passed through the organisation. ”

Quote from Landlord in independent survey

Our unique residential property investment service is focused on three key elements:

Your time - we will remove all the time and hassle in finding suitable investment opportunities by:

- Identifying suitable properties for letting in Ipswich and surrounding areas
- Inspect selected properties prior to recommending them
- Provide Invest and Let property report for selected properties
- Show you around selected properties
- Negotiate purchase at best possible price
- Handle all aspects of the purchase on your behalf

You will have a single point of contact to manage the entire process for you, leaving you free to get on with your day job safe in the knowledge we are looking after your best interests.

Your Risk - using our 23 years of experience as letting agents we know what tenants want and what lets well - reducing the potential for void periods and maximising rental income

- Identify potential costly initial and on-going maintenance issues at the outset and factoring these costs into the purchase price and investment model
- Our local knowledge is second to none, we will only recommend investing in the right locations making certain there are a ready supply of tenants
- We are specialists in letting residential property it's the main focus of our business giving you the reassurance you are in good hands

Each property we recommend will be supported by our unique Invest & Let Property Risk and Return Report which will detail all the critical elements you need to know to make the right investment decisions.

Investment Return - not only will we help you purchase the right investment properties, we'll also find you a tenant.

Our comprehensive Invest & Let package will prepare the property for rental, conduct tenant viewings and our stringent tenant vetting process, and set up the first tenancy.

You can then decide how best you would like to proceed with the on-going property management.



SO HOW DOES **INVEST&LET** WORK?

Seven Steps to Increasing Your Property Portfolio...

1. We will have an initial Investment Discovery meeting with you to discuss your individual requirements and fully explain the whole process with indicative time-frames. If required, working with our trusted service partners, we will help you put the necessary finances in place.
2. Using our unrivalled local knowledge of the local residential property market, we will find the suitable property that will match tenant demand with your investment requirement.
3. We will make recommendations to you, supported by our 'Invest&Let Property Risk & Return Report'. This report will detail critical elements you will need to know to make the right decision.
4. As highly experienced negotiators we will act on your behalf to agree a purchase on the best terms, saving you money and removing any uncomfortable feeling you may have about haggling over price. We have acted in the buying and selling of hundreds of houses and there's nothing our team enjoys more, than saving you thousands of pounds on your investment purchase.
5. Over the years we have built a strong relationship with the commercial property team at Ashton KCJ a leading firm of solicitors with a proven track record of handling thousands of local property transactions. This relationship has allowed us to negotiate a great rate for your conveyance which will save time, money and peace of mind that your investment purchase will be legally sound.
6. Using our letting expertise we will get your property ready to let and select your first quality tenants, all properly vetted, referenced through our detailed and rigorous checks. Our goal is to find the right tenants who stay and look after your asset for the long term.
7. We will then agree the basis of the on-going property management service to ensure your investment is looked after in the long term by - only selecting quality tenants, collecting monthly rental incomes and conducting regular inspections.

ALL BACKED BY OUR GOLD STAR PROMISE

Invest&Let comes with our cast iron service promise:

- » We will manage your entire investment purchase and rental and we will ensure you are kept fully briefed every step of the way.
- » We act solely on your behalf and in your best interests at all times, informing you of any risks and putting you in control of the decision making.
- » If we are unable to find you a suitable property for you to invest in, we will fully refund your initial fee.
- » Our Invest&Let service will be delivered for one fixed price with no nasty surprises or hidden costs.

NEXT STEP...

There is an exceptional rental opportunity here in Ipswich, with a good balance of lower property prices and strong rental yields.

For you to take full advantage of this opportunity book an Investment Discovery meeting with one of Investment Specialists, Julian or Robert.

In your no-obligation Investment Discovery meeting we will:

- Run through the Invest&Let Risk and Reward Model which will highlight the costs, risks and returns you may encounter from purchasing a residential investment property in Ipswich and surrounding areas
- Discuss your individual investment requirements and map these to our unique model
- Show you our unique Invest&Let Risk & Reward Model, which will detail all the true costs and returns of residential investment in Ipswich
- Introduce you to our trusted service partners, who will help you put the necessary finances in place



To book your no-obligation Investment Discovery meeting with Julian or Robert:

CALL: 01473 214 343

Email: Julian@pennington-online.co.uk
Robert@pennington-online.co.uk

INVEST&LET SERVICE PARTNERS

Independent Financial Advice

Mark Thompson from Thompson Financial Consulting



Mark's an experienced Independent Financial Adviser with the ability to advise and guide people in making the best decisions for their money. This helps create and protect the wealth of his clients. When buying property for investment, getting the right advice makes a big difference to the long term success of investing in property.

It's important to look at the individuals overall financial position and find the most efficient ways to structure a purchase. With many years of expertise in helping clients structure their property purchases, you can feel confident in dealing with Mark.

Professional Mortgage Advice

Colin Silverton from The Mortgage Key



The Mortgage Key is a mortgage consultancy, offering a professional, friendly, tailor-made service giving Landlords access to hundreds of different mortgage schemes for their buy-to-let properties.

We specialise in the buy-to-let sector and are able to offer our clients highly competitive schemes to suit their individual requirements. From first time investors to clients with large portfolios, we'll give you sound professional mortgage advice that will save you time and money.

Property Taxation Advice

David King, Larking Gowen Accountants



David King is a Certified Accountant and member of the Chartered Institute of Taxation who has spent most of his career advising private clients and owner-managed businesses. His particular interest is in all aspects of property taxation, especially around buy-to-let investment and furnished holiday lets. Based primarily in Ipswich, he takes a practical and straightforward approach to tax to try to ensure his clients make the best of all the available allowances and deductions. Much of his advice is based on his personal experiences of investing in buy-to-let properties over the last twelve years and he passes this on in a relaxed and understandable style.

Conveyancing

Ian Barnard, Ashton KCJ Solicitors



Ian is an experienced property lawyer having worked for Ashton KCJ since qualifying as a solicitor 11 years ago. He has considerable experience in all aspects of property work from the freehold sale and purchase of country houses to residential leasehold transactions, including enfranchisement work. Ian has regular contact and strong links with all elements of property transactions from estate agents, banks and building societies to housing associations and local authorities. His practical and efficient way of working helps to put clients at ease, with the aim of pushing through a transaction to completion as smoothly as possible.

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