



*a guide to
property investments*

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property investment is a great way to get your spare cash working for you

With more and more people renting long-term for various reasons, there is an ever growing demand for the private rented sector. It's an excellent time to invest your money into buy-to-let property.

Property investments have many advantages over other forms of investments, such as stocks and shares and 'high-interest' bank accounts:

Diversification Value

The positive aspects of diversifying your portfolio in terms of asset allocation.

Yield Enhancement

As part of a portfolio, property allows you to achieve higher returns for a given level of portfolio risk.

Inflation Hedge

Property investment returns are directly linked to the rents that are received from tenants.

With this in mind, here are our top tips on what to consider before you make a purchase:

- How are you going to fund the investment?

Consider your best options and seek some financial advice. Buy-to-let mortgages are readily available, or you may be lucky enough to buy the property with cash.

- What are you looking for out of the investment?

Have you considered how you want the investment to work for you and what financial aim you are working towards? Some properties will offer excellent rental yields and others will offer a steady rental yield with room for capital appreciation. It is important you consider how long or short-term the investment will be, and what's more important to you.

- What area of property investment do you want to enter?

Consider your options. Chester has a fantastic private rental market, and also a rapidly growing student market.

- Associated costs

Just like buying a property to live in, there are other costs to be taken into account when purchasing a property for investment such as redecoration, supply of curtains and appliances and whether or not to furnish.

- Choose your agent wisely!

Select a good agent with an established letting department who will be able to give you sound advice on popular areas for rental and rents achievable. There is also important legislation you need to be aware of as a landlord before letting the property. We would always advise a first time landlord to use an ARLA licensed Letting Agent to manage the property, at least for the first tenancy, to ensure you comply with all the regulations and laws relating to lettings.