



Our easy to follow guide for investors looking for residential property investment in Edinburgh

## THE PROPERTY INVESTMENT PROFESSIONALS

Embracing innovation while at the same time staying true to the traditional values of integrity and trust to build lasting relationships with our clients.

GLENHAM   
Innovators in Property





## WHY INVEST IN PROPERTY?

Residential property can act as a strong hedge against wider volatility in the market, as the drivers of supply and demand in the housing market are not closely correlated to the performance cycles of other assets.

The rental sector tends to be a defensive and counter cyclical and as an investment it is characterised by strong yields, low volatility and provides a hedge against potential inflation. Thus, real estate can be used as an effective strategy to stabilise a portfolio in an economic downturn.



## WHY INVEST IN SCOTLAND?

The fundamentals of the housing situation across all tenures in Scotland remain unchanged; the market is significantly undersupplied.

Urbanisation is a growing trend in Scotland led by its two largest cities the number of households in Scotland is projected to grow from 2.4 million in 2018 to 2.7 million in 2041. At the moment the supply of new homes is not meeting this demand.

The (Private Rented Sector) PRS has grown considerably since 1999 increasing in size from 5% of households living in the sector to 15.2% in 2017 with an estimated 393,000 households now calling the PRS home.



## WHY EDINBURGH?

Edinburgh is one of the fastest growing cities in the UK and this growth is expected to continue with a projected population of 552,585 by mid 2028.

Edinburgh is UK's largest financial centre after London and its economy has survived the impact of Covid-19 better than most UK cities.

Tenant demand is expected to be resilient. Currently 22.7% of households in Edinburgh are privately renting and this is expected to grow to 35% by 2032 and rents are expected to increase by 15.4% over the next five years.

With four universities in Edinburgh there are some 55,000 students living in the city Sale prices forecast to rise by 17.1% over the next five years which is the joint highest growth rate of any UK city (source JLL).



We are experts in residential property investment and know the market intimately and will advise you objectively and honestly so every decision is informed and risk is mitigated.

## 1 FIRST STEPS



### RESEARCH & STRATEGY

If you are looking to diversify your asset base, build a residual income stream or add to your pension, planning the best route to invest is critical. Getting this right at the outset will save money and stress in the long run.

We are experts in residential property investment and know the market intimately and will advise you objectively and honestly so every decision is informed and risk is mitigated. Through our trusted partners we can offer a wide range of professional advice to guide you and ensure you invest in the most effective way for your personal circumstances.

### THIS WILL COVER:

#### HOW PROPERTY IS BOUGHT AND SOLD IN SCOTLAND

We can explain the ins and outs and pitfalls of buying property in Scotland and how we can help.

#### TAX ADVICE

Have you considered taxation and how this might impact on your position and ways to mitigate this.

#### SOLICITOR

If you do not already have a solicitor, we can recommend companies with whom we work closely. Once you have chosen you will need to go through the AML and KYC requirements before they are able to undertake any work on your behalf.

#### MORTGAGE

Using finance to leverage your investment can reap significant rewards and will improve overall returns. But this again is a complex subject and ensuring you use the best product for your circumstances is really important.

## 2 SEARCH

Once we have come up with the best strategy then the search for assets can begin.

Glenham offer 3 services for clients which we will discuss in detail with you to work out which would suit you best.

### *THESE ARE:*

- Turn key refurbishment and investment solution
- Investment search and acquisition
- Investment consultancy service



### TURN KEY REFURBISHMENT AND INVESTMENT SOLUTION

Often known as BRRR strategy (Buy, Refurbish, Refinance, Rent). This service offers our clients the option to buy properties that can be redeveloped to add capital value and increase rental income and hence overall returns. We will search both on and off market for properties that lend themselves to adding rental and capital value. We will carry out a full investment analysis to build up a detail picture and projected yields and returns.

### INVESTMENT CONSULTANCY SERVICE

This is aimed at those individuals who may want a bit of a more “hands on” approach and are actively searching the market themselves but still want the comfort that they are buying the right asset which stacks up as an investment. We will visit any properties the client wants us to and carryout the due diligence and analysis and send over our detailed analysis. If the client wants to proceed with a purchase we can negotiate on their behalf and reach a verbal offer at which point the solicitor can formalise this with a written offer.

### INVESTMENT SEARCH AND ACQUISITION

This is aimed at the investor wanting a “hands off” approach. We will search on and off the market for properties that meet with our clients investment criteria. We will carry out extensive research and run analyses on the assets we shortlist which build detailed pictures of projected yields and returns. The primary function is to ensure we help you find assets that offer the best opportunity for a return while at the same time seeking to mitigate your risk as much as possible.





### 3 PURCHASE

Once we have found a property that meets with our search criteria we can liaise with selling agents and vendors and negotiate with them to secure a property at the best possible price. We will work closely with your solicitors to ensure a formal offer is submitted.







## 4 ONCE THE OFFER HAS BEEN ACCEPTED

We are on hand to help if anything arises during the purchase process and can often help facilitate a smooth purchase. Prior to completion we can help with insurance to ensure this is in place.







## 5 COMPLETION

If needed on the day of completion we can arrange to pick up keys and check the property over for any defects.

### REFURBISHMENT & FURNISHING

At this point we can arrange for any refurbishment works required and ensure the property meets all the safety requirements for rental property in Scotland. We can furnish the property to attract the best possible rent and keep void times to a minimum.



At this point the property will be handed over to our professional property management team so you can reap the rewards of your investment knowing it is in safe hands





THE PROPERTY INVESTMENT PROFESSIONALS



TEL: 0131 557 5101

EMAIL: [enquiries@glenhamproperty.co.uk](mailto:enquiries@glenhamproperty.co.uk)