



**Flambard  
Williams  
Invest**

VALUABLE  
INVESTMENT  
OPPORTUNITIES  
INTELLIGENTLY  
DONE

*The home of property*





Why

# BUY-TO-LET?

Let's deal with the elephant in the room, the buy-to-let market has been heavily scrutinised by the media over the last year. However, before you take any further steps in this market, we invite you to discover our process at Flambard Williams Invest.



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First of all, many of the stories you read are totally contradictory. In March of 2018 we saw a report in the FT playing-down the buy-to-let market, yet, only two weeks later, the Telegraph reported the market was buoyant.

The fact is, the only time a market is dead, is when you simply can't make money in the sector, this is not true of the buy-to-let market. One thing is true, the market is not as vibrant as 2-3 years ago. Back then, you could literally stick a pin in the map of the UK and pretty much be assured that if you purchased property in that area, you would make a gain. These days, you have to be far more meticulous and diligent with your choices - this is where the Flambard Williams Invest team come in.

### **We believe in facts**

Many of the reports that negate the buy-to-let market, state that the purchases of buy-to-lets are dwindling. If we look closer, we can understand how they arrive at this conclusion! The fact is, the only way the media estimate these figures, is on the uptake of buy-to-let mortgages. However, what these figures negate, is that many clients decide to buy in cash, or rather than transact through a fresh mortgage, they decide to get a re-mortgage on their existing property.

Either way, the buy-to let market is here to stay, so it's just a case of dealing with a professional company that can steer you in the right direction.



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# Why invest with FLAMBARD WILLIAMS?

## **Valuable investment opportunities, intelligently done**

We are proud to be an award-winning specialist in the UK Property Investment market. The Flambard Williams Invest team believe in keeping it simple. Striving to provide you with specialised tailor-made solutions, we are committed to learning your requirements in order to meet your property investment needs.

From the very first point of call, right up until completion, you can expect complete guidance and dedication from your own personal investment consultant, working with you every step of the way to provide pioneering property solutions through long-term customer care. You will be updated throughout the entire buy-to-let journey, including after-sales, concept visuals, property market intelligence and exclusive development news.

Irrespective of your previous investment experience, we understand that investing in property can sometimes be a formidable prospect to tackle alone. Our Invest team will work to provide exceptional property solutions tailored specifically to your independent investment aspirations. We consider all of the crucial components required when finding your ideal development, including location, budget and available deposit, along with your short and long-term goals.

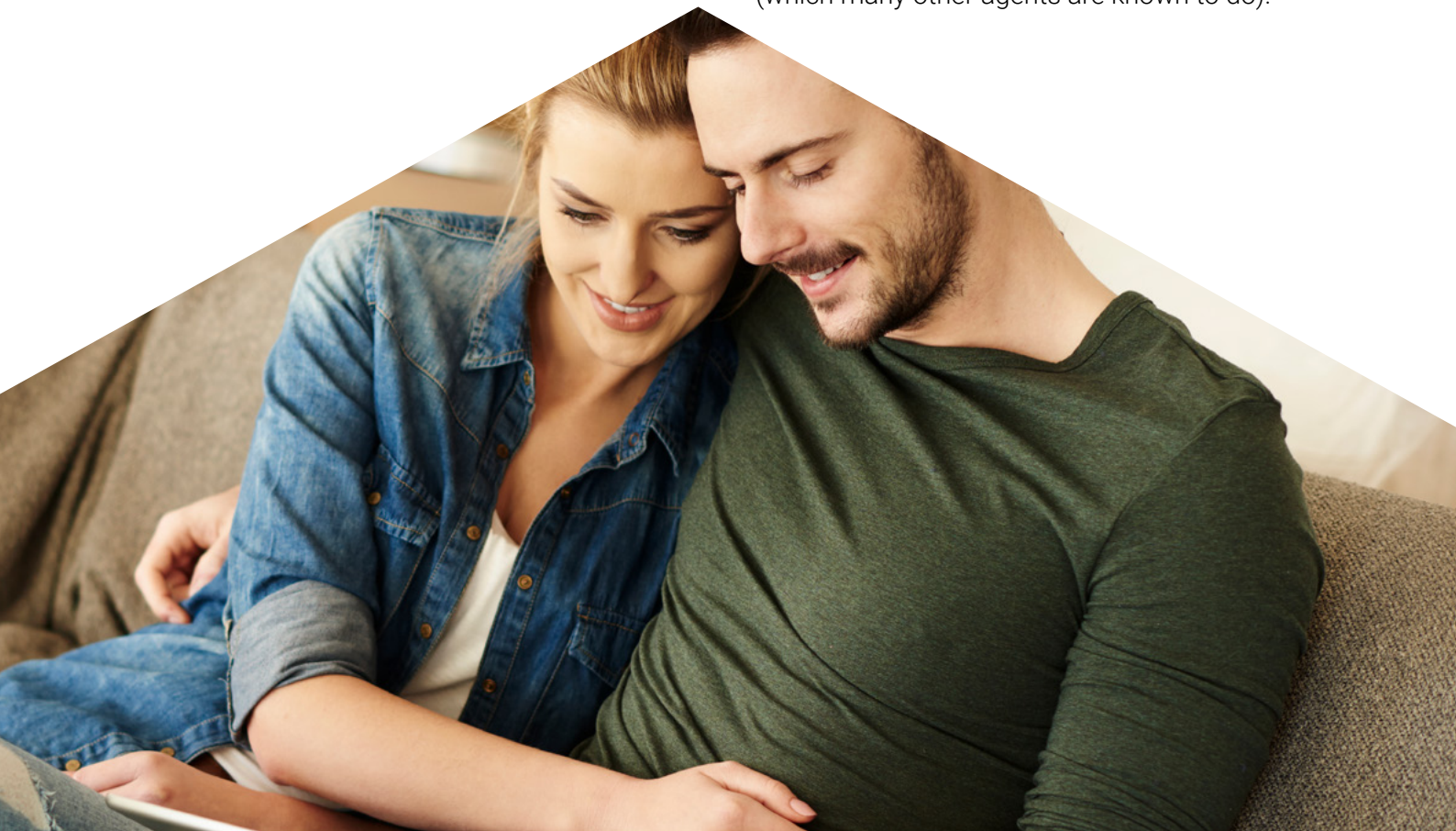
With rapid expansion within our business since our birth in 2012, our Invest team have a wealth of experience and know how in the industry, helping to power your portfolio performance and providing sound investment advice to achieve your investment goals.





Despite being an award-winning company, whose reach stretches globally, we believe that small acorns grow into big oak trees. This is what makes our whole ethos 'client-centric'. Our mantra is simple; to find each and every one of our clients a bespoke property investment solution. Just like a Savile Row tailored suit fits the individual far better than an 'off the peg' outfit, we believe that our unique Invest service places us one step ahead of the competition.

Before we begin your buy-to-let journey, we first establish some basic facts about you and your ambitions. This will range from; your end goal (and why you are purchasing the investment, whether this is to top up your pension or fund your children's university fees), the time frame you are looking to hold the property, whether you are looking to maximise your income or growth, or perhaps a combination of the two. Once we have a detailed picture of you, our research department will determine the investment that fits you best, rather than squeezing you into something that may not be perfect or ideal (which many other agents are known to do).



# Independently YOURS

The reason we can deliver what we promise is that we are totally independent. There are many companies in the industry who have ties with developers and are therefore forced to recommend certain developments over others, this causes problems for clients when they find out that the development is far from ideal for their long-term ambitions.

Established in 2012, our investment arm is the very foundation for where the business is today. As a fully independent company, we are not tied to any developer, and this undoubtedly gives our clients a big advantage over other companies in the buy-to-let sector.

We have the flexibility and freedom to recommend whatever development we feel is suitable, without having the pressure of a developer demanding sales.

Being independent means, we can fact find on the initial consultation. Moreover, we can spend valuable time with the research team to select the ideal investment for you. We are totally solution lead, and not development lead. Our Invest team are fully trained and regardless of their time working within our company, each one has a reputable level of expertise needed to make intelligent decisions for you, the client.

In brief, we aim to stay ahead of the curve, and this has enabled us to have successfully increased our clients wealth, by investing in markets where growth is on the up and the rental market is booming.





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# *We work in a slightly* DIFFERENT WAY

Here at Flambard Williams, our Invest team works in a slightly different way. First and foremost, we're honest. Being independent means, we have no ulterior motive and we can be direct with our communication (even if this means we are unable to help a particular client).

We're proud of our ability to innovate, transform and evaluate every single step of the investment process. We are open and honest from the start, continuing to be solution lead, and never product lead. This means that you can trust us to find your ideal development catered to your needs.

As we are a completely independent company, we will never advise you on anything we don't 100% feel is best for you and your requirements as an individual investor. We take the time to listen to your short and long-term goals, as we know that no one investor is the same. From this, we are able to provide our clients with real returns on investment opportunities, striving to help make a real difference.



# Think logically, not EMOTIONALLY

When purchasing a buy-to-let, it's fairly common that many clients allow their heart to rule their head. They see a beautiful picture of CGI of a development, which makes them think that this property is better than the one next to it, simply because it looks more 'glamorous'. However, often this is not the case. Some of the very best investments usually sit outside of the main area where the 'buzz' is happening. Take Hackney in London. If we wind the clock back 15 years, this was a run-down area of London where the large percentage of property was government owned. The majority of investors avoided this area due to the lack of glamour, however, the intelligent investors could see that London was expanding. Those that took the plunge and invested in Hackney saw 568% growth in 20 years. In fact, since 1998 Hackney is now regarded the 11th most expensive borough in London.

At Flambard Williams, It's our role to take the emotion out of the investment and make sure we get the best financial return over the medium to long-term.

## If you are purchasing your first property

Property or lease premium or transfer value	SDLT rate
Up to £125,000	Zero
The next £125,000 (the portion from £125,001 to £250,000)	2%
The next £675,000 (the portion from £250,001 to £925,000)	5%
The next £575,000 (the portion from £925,001 to £1.5 million)	10%
The remaining amount (the portion above £1.5 million)	12%

## If you are purchasing a second home

Band	Existing residential SDLT rates	New additional property SDLT rates
£0* - £125k	0%	3%
£125k - £250k	2%	5%
£250k - £925k	5%	8%
£925k - £1.5m	10%	13%
£1.5m +	12%	15%



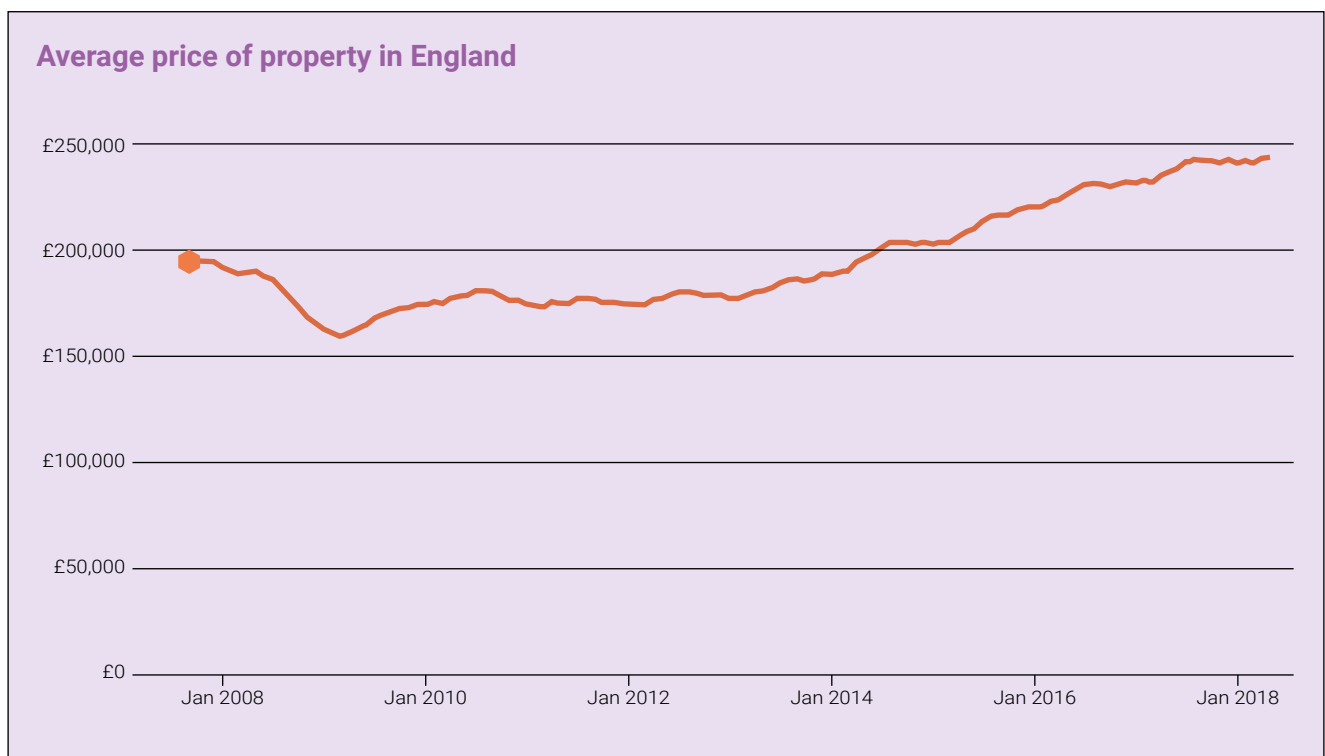
## Potential growth

Despite the property market growing at a rapid rate over the years, there is still a huge amount of potential growth to be had. To achieve this, expertise is crucial. Our Invest team hand-pick properties in areas we feel still have fantastic growth opportunities.

If we take England as a whole to the following: 'In September 2007, the average property price hit a peak of £194,764. Then, due to the property crash in March 2009, the average price dipped to £159,346. However, fast-forward to March

2018, and property prices have rocketed, up to an average price of £243,583. The increase from one high to the next is 20%.

If you segregate the North West where the average property price in September 2007 was £151,088, which dipped to £124,578 in Jan 2013, and subsequently rebounded to £157,531 in May 2018. From this calculation, you can see that the difference between now and its previous high is a 3.8% increase, suggesting there is still a large amount of growth in that area to be achieved.



# FAQ'S

## **What kind of returns can I expect?**

This depends on a multitude of factors such as your budget, how long are you looking to hold the investment for, what is your risk profile, etc.

As a rule of thumb, we say that you should be looking for around 7% income for a traditional buy-to-let and 8-9% if you are looking at the student property route. However, by using our SkyLet team you could be making double digit returns on your income.

Growth of course, depends on the city you are investing in and the exact location within that city, the general consensus is that growth is going to be a lot higher in the North than in the South of UK over the next few years. To learn in more detail about a particular city, request a copy of our City Guide brochure from one of our team.

## **Where should I invest?**

We advise you to stick with major cities unless there is a specific reason to buy outside of this, such as a hugely discounted property. The reason we feel this is the best strategy is that history tells us property prices are driven by demand. The higher the demand, the more the increase in the price.

Typically, the demand of an area increases when jobs are being created. This growth in commerce will boost property prices in most areas of the UK. That said, we need to make sure of your investment, even when there is a reversal in the country's fortunes. Therefore, we know that the major cities will constantly be expanding, creating jobs and importantly, always have a thriving student market.

So where are the best locations in the UK? Over the years, the most popular locations have been London, Manchester, Birmingham, Liverpool, Leeds and Sheffield. Right now there are other cities becoming promising, such as; Preston and Bolton (cities are enjoying the local success of Manchester).

## **How does Flambard Williams make its money?**

We are remunerated by the developer. More often than not, a developer does not have a sales team and therefore out-sources the sales process to companies such as Flambard Williams. Dependent on the development and the transaction, if we don't get paid directly by the developer, we charge an administration fee for our time - we are always upfront about these fees.

## **Could I get the property cheaper by going direct?**

The simple answer is no. We always ensure that we offer the lowest prices in the market, so you can count on us.

## **Should I purchase off-plan or something that is ready now?**

Only you can make this decision. We feel that off-plan is a better long-term strategy for both income and growth. However, you may have your reasons for wanting something that is ready now. Of course, there are associated risks with off-plan and this is something you will have to weigh-up versus the money you save by purchasing off-plan. Our Invest team will guide you through the options.



### **Is my reservation deposit refundable?**

Unfortunately, not. We always inform clients that once their deposit has been paid to the developer, their deposits become non-refundable. We advise clients to only move forward with the purchase once you are 100% sure and comfortable.

### **But I paid you, not the developer?**

Any money that is paid to Flambard Williams is transferred to the developer, so we do not hold your deposit.

### **I am an overseas purchaser, so can I purchase in the UK and do I have to be there?**

Yes, overseas clients can purchase in the UK. You do not have to be here, however, you will have to satisfy a regulated lawyer to verify who you are, where you live and where your funds are from. This process can be done online.

### **Do I pay income tax if I am overseas?**

Firstly, we have to point out that we are not tax advisors. The general standard suggests that you will have to pay tax on your UK income. As an overseas client you will be offered the chance to fill in a NRL1 form, which will enable you to take the full income rather than having this deducted at source.

### **The market has already grown dramatically, is there still growth to be had?**

We fully believe that there is still a great deal of growth to be had. Of course, the market is not the same as it was 8 years ago when it was at rock bottom, but the reality is, if you are thinking to invest now, property is still one of the very best sectors in to place your money.

### **I think the market is going to fall, I will invest then. Is this the best strategy?**

If you're looking to invest, the best strategy is to act quickly. We know clients that were interested in buy-to-let for years, and now they can't afford to invest.

When you put this in to perspective, your money is probably making less than inflation, so in real terms you are losing money each passing day. We feel that with interest rates where they are, the property market still has plenty of growth left in it.

In reality, clients tend to look at holding their property for at least a few years. As long as this is the case, then you can ride out any short-term dips in the market for better long-term gain.



# FAQ'S

## **Am I better purchasing cheaper properties outside of the city centre?**

In our valued opinion, No. Many amateur investors get bitten by this strategy. They feel that purchasing 2 or 3 cheaper properties (rather than 1 that is based in the city centre) makes more financial sense. This is very rarely the case. More often than not, you are purchasing in an area where you will achieve a lower occupancy rate, get a tenant who can't afford the better-quality properties, and therefore you tend to have more wear and tear on your property. You ideally want a tenant that is going to take care of your property and is a higher earner, therefore you are always best aiming at the city centre.

## **Once I have purchased, do I hear from you again?**

Of course, once you are a client of ours you will have access to our client portal where you will be notified of any construction updates. Your Invest broker will of course be handling any questions you have along the way and they will provide you regular progress updates of the development.

Importantly, if your property does not come with a letting service then we would like the opportunity to let your development.

We also believe in building long-term relationships. At Flambard Williams, we constantly thrive to provide you with a great service, and we hope you will come back to us time and time again (and of course recommend us to friends and family).

## **What other fees are there to pay?**

Apart from the cost of your property, the main fees when making a purchase are legal fees and stamp duty. On average, the legal fees sit around the £1,200 mark, however this can vary on who you are using and how much work the solicitor does on your behalf.

In terms of stamp duty, this is something which has a variable rate depending on two factors: The first is if this is your first property or not, and the second is the amount the property costs. Our Invest team are here to help you understand any associated fees.









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