

# The Fundamentals of Buy to Let in the UK; Post COVID-19 & Brexit.



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## INFORMATION OVERLOAD?





## AGENDA

- 1. WHO IS NOVA?
- 2. THE IMPORTANCE OF STRATEGY
- 3. WHY LEVERAGED PROPERTY
- 4. KEY FUNDAMENTALS
- **5. CURRENT MARKET TRENDS**
- 6. COVID & BREXIT (Speed Bumps)
- 7.5 YEAR PREDICTIONS ON GROWTH
- 8. FREE CONSULTATION & ADVICE OFFER









What makes us different?



End to End Service



Qualifications & Experience



Relationships



# Strategy



B

- Remove guesswork
- Give peace of mind
- Account for contingencies
- Do not reinvent the wheel
- Take a business approach
- Harvard Business School example



## WHY LEVERAGED PROPERTY?

WHEN CONSIDERING ROLON FUNDS

Yields of 5%-10% NET

Growth of 20%

Total Returns on 25-30% PA



### **KEY PROPERTY FUNDAMENTALS**



- TENANT DEMAND
- **EMPLOYMENT & INDUSTRIES**
- INFRASTRUCTURE (LARGE & SMALL)
- SOCIO-ECONOMIC LEVELS
- BALANCE BETWEEN YIELD & GROWTH PROSPECTS
- **OVER INSTRUMENT OF THE PROOF O**



#### **CURRENT MARKET TRENDS**

- SUBSTITUTION OF SPACE FOR PLACE
- CITY CENTRE LIVING
- YOUNGER GENERATIONS MOVING OR STAYING NORTH
- MORE FOCUS ON YIELD
- HIGH LOW & YIELD SUFFERING
- LOWER VALUE & HIGHYEILD PROSPERING
- THERE IS SAFETY IN DESIRABLE CENTRALLY

LOCATED PROPERTY





# COVID-19 & Brexit



- 2021 Onwards Economic Stability
  Return to Normality
- Prime central locations expected to do best
- 5 year growth predictions remain unchanged (stronger in some areas)

5% Growth in 2020 - Nationwide

	H1 2020 (actual)	H2 2020	2021	2022	2023	2024	5 years to 2024
London	3.7%	<b>1.5%</b>	<b>0.0%</b>	<b>1.0%</b>	4.0%	<b>ॐ</b> 2.0%	12.7%
South East	2.3%	3.5%	<b>0.0%</b>	2.5%	<b>☆</b> 5.0%	3.0%	17.3%
East of England	2.3%	3.5%	<b>0.0%</b>	2.5%	<b>\$</b> 5.0%	3.0%	17.3%
South West	<b>1.3%</b>	3.0%	<b>0.0%</b>	3.0%	<b>5.5%</b>	3.5%	17.3%
East Midlands	<b>1.5%</b>	<u> </u>	<b>0.0%</b>	<b>5.0%</b>	<b>‡</b> 7.5%	<b>‡</b> 5.5%	22.6%
West Midlands	<b>0.7%</b>	<u></u> 1.5%	<b>0.0%</b>	<b>5.0%</b>	<b>‡</b> 7.5%	<b>‡</b> 5.5%	21.7%
North East	<b>O</b> .3%	<u></u> 0.5%	<u></u> 0.0%	<b>‡</b> 5.5%	₩ 8.0%	<b>#</b> 6.0%	21.7%
North West	3.9%	<b>O.5%</b>	<b>0.0%</b>	<b>\$</b> 6.0%	₩ 8.0%	<b>\$</b> 6.5%	27.3%
Yorkshire and The Humber	<b>1.8%</b>	<u>1.0%</u>	<b>0.0%</b>	<b>5.5%</b>	₩ 8.0%	<b>‡</b> 6.0%	24.1%
Wales	<b>1.7%</b>	<u>1.0%</u>	<b>0.0%</b>	<b>‡</b> 5.0%	<b>‡</b> 7.5%	<b>‡</b> 5.5%	22.3%
Scotland	<b>1.8%</b>	<b>ॐ</b> 2.0%	<u></u> 0.0%	<b>‡</b> 5.5%	₩ 8.0%	<b>\$</b> 6.0%	25.4%
UK	4.0%		<u></u> 0.0%	4.0%	0 6.5%	4.5%	20.4%