

# Hartford

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**STRONG DEMAND  
FOR RENTALS**

# 5%

**RETURN  
(AVERAGE)**



**RESIDENTIAL &  
COMMERCIAL INVESTMENT**



**LETTINGS & MANAGEMENT  
SERVICE AVAILABLE 10%**



**WE TAILOR PORTFOLIOS  
TO YOUR REQUIREMENTS**

Talk to us about our range of buy-to-let  
investment opportunities

# ENJOY A PROFIT FROM PROPERTY INVESTMENT



## INVEST WITH CONFIDENCE

- 5% regular rental return (average)
- Residential & commercial opportunities
- NO Stamp Duty (unlike the UK\*)
- Pre-let properties are available now
- Invest from only £220,000 to £10M+
- PLUS potential for capital growth

**CONSISTENTLY STRONG RENTAL MARKET IN IOM**

**NEW TO BUY-TO-LET? NO PROBLEM!  
WE CAN HELP CONTACT US TODAY**

## Current Properties: May 2018

Property	Type	Price	Annual Rent	Gross % Return*
Eden Business Park, Braddan	Industrial Unit D4	£225,000 +vat	£16,800	7.5%
64 Cronk Cullyn, Colby	2 Bed Bungalow	£242,999	£12,000	4.9%
The Raleigh I, Royal Park, Ramsey	4 Bed Detached	£299,000	£15,000	5%
44 Captain's Barn, Knock Rushen, Castletown	3 Bed Barn	£625,999	£30,000	4.8%
Peterson House, Middle River, Douglas	Office Building	£2,500,000	£135,000	5.4%
Royal Buildings, Onchan	Apartment Building	£7,000,000	£358,000	5.11%

# INCREASE YOUR RETURN FROM PROPERTY INVESTMENT

## Why Buy-to-Let?

Historically, buy-to-let investments have remained consistently strong, in stark contrast to bank and building society interest rates which still show little sign of any meaningful recovery.

At Hartford, we have many options for the novice and experienced property investor with new and pre-let properties available now to start giving you instant returns of 5% upwards. Plus, for the less experienced, we have a full lettings and management service available to make your first move into property investment easy.



**Eden Business Park, Braddan**  
Industrial Unit D4

Purchase Price: **£225,000 +VAT**    Rental Income: **£16,800**

**Rental Return 7.5%\* p.a.**



**NEW BUILD HOME**

**64 Cronk Cullyn, Colby**  
2 bed bungalow

Purchase Price: **£242,999**    Rental Income: **£12,000 p.a.**

**Rental Return 4.9%\* p.a.**



**Royal Park, Ramsey**  
4 bed detached homes

Purchase Price: **£309,999**    Rental Income: **£15,000 p.a.**

**Rental Return 4.8%\* p.a.**



**44 Captain's Barn, Castletown**  
3 bed fully furnished luxury barn

Purchase Price: **£625,999**    Rental Income: **£30,000 p.a.**

**Rental Return 4.8%\* p.a.**



**Peterson House, Douglas**  
Offices

Purchase Price: **£2,500,000**    Rental Income: **£135,000 p.a.**

**Rental Return 5.4%\* p.a.**



**Including Freehold**

**Royal Buildings, Onchan**  
29 apartments & 1 business unit

Purchase Price: **£7,000,000**    Rental Income: **£358,000 p.a.**

**Rental Return 5.11%\* p.a.**

## CAPITAL GROWTH

All the figures illustrated here are for the regular rental returns and exclude any capital growth on your investment.

Based on the Halifax House Price Index, the average UK property has risen from £161,141 in 2005 to £202,343 in 2015.

Approximate

**10% GROWTH OVER 10 YEARS**

\*Isle of Man registration fee of 0.575% on property value applies. Figures do not include capital appreciation historically giving an extra 9% per annum (UK). Hartford do not offer financial advice. To accurately predict your potential yields, we strongly advise you seek professional help from suitably qualified and authorised professionals. The figures we have used, whilst technically accurate at time of going to press, are for illustrative purposes only. -VAT not accounted for.

For further information:  
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