

## FREE SEMINARS

Contact 020 8996 6700  
for further details

### November 2010

16-17:	<b>Birmingham</b>	Business Success Systems
16-18:	<b>London</b>	Rich Dad Education
20:	<b>Heathrow</b>	Rich Dad Education
23-25:	<b>Milton Keynes</b>	Business Success Systems
23-25:	<b>St Albans area</b>	Rich Dad Education

### December 2010

30-2:	<b>London</b>	Business Success Systems
30-2:	<b>North London</b>	Rich Dad Education
4:	<b>Heathrow</b>	Business Success Systems
7-9:	<b>Bristol</b>	Making Money from Property
11:	<b>Heathrow</b>	Rich Dad Education
14-15:	<b>London</b>	Rich Dad Education
18:	<b>Heathrow</b>	Rich Dad Education



# Social Housing and the New Budget

**Despite the severe budget cuts proposed for public sector expenditure and specifically Housing Benefits payments, Social Housing provides an excellent market to invest in! With 1.8 million households already waiting for Social Housing homes and the need growing, the investment opportunities in this market sector cannot be overlooked.**

Here our resident Social Housing experts provide some tips to consider when considering Social Housing as a potential strategy:

- **Recession 'Proofing'** – Everyone needs a place to live and during the current uncertain times, even more families are in need of Social Housing.
- **Minimal Voids** – The average Social Housing tenancy lasts longer, coming in typically 5 years and over according to the Rugg's Review. Landlords don't like voids, so long tenancies are excellent.
- **Leasing Schemes** – Running for typically 3-5 years, these schemes are a useful tool for minimising voids. Ironically, budget cuts could increase the need for new and more options.
- **Attractive Rent** – Despite the proposed cuts to Housing Benefits payments, investors will find that suggested rent levels still provide ample scope for successful investing.
- **Guaranteed Rents** – Some Housing Associations and Local Authorities do guarantee the rent.
- **Dynamic Lending** – Whilst lending as a whole remains constrained, the recent return of Paragon Mortgages is a significant boost to the Social Housing Market.
- **Grants & Incentives** – The need to incentivise landlords to encourage them to renovate run-down property to create decent Social Housing homes, should ensure that this important source of financial assistance for Social Housing Landlords survives any budget cuts!
- **Management Handover** – Leasing Schemes should continue to enable landlords to get Housing Associations to manage their properties without hefty agent fees!
- **Hassle Free** – On the 3 -5 year leases, there is usually no dealings with tenants unless you choose to.

As you can see, Social Housing can be and will remain an attractive strategy for Landlords that understand what they are doing. What has become apparent is that as the need in this area increases so will the demand for well educated and trained Landlords. Tigrent now offers a 3 day training specifically aimed at investors looking at this strategy, however places are limited and fill up fast.

**For more information on Social Housing and other strategies visit a free preview event in your area or contact the Tigrent Learning UK Offices on 020 8996 6700.**

## 3 DAY PROPERTY TRAINING COURSE

Overall the whole course was a real eye opener into property. It has made me understand a lot more about property, and that it is achievable. A big thank you to the whole team.

M. Gomes, September 2010

Excellent Trainer, excellent course, definitely the most productive weekend.

S. Sreenath, September 2010

It showed that property investment can be very easy and anyone who is determined can do it and be successful. There was a personal touch in this seminar. They were professional and gave a good understanding of the bigger picture, and they were speaking from personal experience not preaching.

R. Pai, September 2010

Thank you to the speaker who opened my thinking and widened my knowledge on Property Investment/Finance and Taxation.

S. Ahmad, October 2010

Thanks to the team for making this such a lively, informative, intensive 3-day journey of self discovery!

S. Hashim, October 2010

Excellent course – Great value and it opened up the secrets of never being financially insecure ever again. Great incentive to go on and do bigger and better things!

J. Jaworski, September 2010

This weekend has confirmed to us that we have been procrastinating profoundly – with no real reason to do so, we now have the confidence to take the next step to become the people we always wanted to be!

C. Dickie, October 2010

Thank you all for a weekend that I know will change my life.....

C. Holder, October 2010

Thank you all for giving up your weekend to help me to a brighter future!

M. Dougall, October 2010

# Buy-To-Let – Income and Demand Reach Record Highs

**The window of opportunity in Buy-to-let is wide open NOW, but as history has shown this windows closes fast and the time to act is TODAY!**

Buy-to-let is booming, with the sector recovering throughout 2010 after a difficult period between 2008 and 2009. This period saw all aspects of Buy-to-let hit by the aftermath of the recession and credit crunch. Lenders closing down and the number of available mortgage products fell by as much as 95% from its high. So what has changed and what is driving this increased demand and record incomes?

First and foremost, any market is driven by demand and the rental sector is no different. A recent report indicated that the cost of renting a home is now 3.1% higher than it was last year and well above the previous all time high that was recorded in August 2008. First time buyers are somewhat driving this high demand as they either delay their decision to get onto the housing ladder or find themselves unable to due to the high deposits that many lenders now require.

In addition to this, the supply of good quality rental accommodation is not increasing at a pace fast enough to keep up with demand. The simple fact is that a good quality property for rent, in a good area, will attract a number of potential tenants all of whom will be prepared to pay top rents to secure their perfect property.

Add to this the fact that the dynamics of the rental market are similar to how they have been over the previous years. People still move, relocate due to their job or go off to university and you have what is predictably a buoyant rental market. In fact if anything, the recent economic climate has resulted in more people than ever having to seek alternatives to their location of employment, and as the available mortgage products have decreased they have been forced to seek good quality rented accommodation.

So what does this mean for the Landlord? Again, a recent report suggests that an investor buying property could now expect a total annual return of 9.2% or the equivalent of £15,592 on a typical rental property. In fact the same reports suggest that over the last year, the average UK Landlord has made a total annual return of 10.4% or £16,567. Further good news for Landlords is that rent arrears are also falling as tenants hold onto the properties that they are occupying.

Typically, London has been leading this rise in income and demand, with rents overall increasing on average by as much as 6.8%. But this phenomenon has been seen in other areas as well. Rents in the East of England rose by as much as 1% followed closely by the South East at 0.9%.

After the recent Government announcements, the future of Buy-to-let looks good for the well trained and educated investor. There are more mortgage options available and the return to the market of some big lenders means that lending is set to become easier in the future. Tenant demand is set to stay high, if not increase, and interest rates are predicted to remain at low levels for at least the next 12 months. The trick is to learn how to do things professionally and learn how to take advantage of the current market conditions now, before it's too late. Tigrent is holding a workshop in an area near you where we will show you how to take advantage of the current opportunities. Remember that places are limited, so act now to avoid disappointment.

# Do you have a Portfolio that does not Cash Flow?

**At a recent Tigrent event, we had a number of customers who found themselves in a situation where they had a portfolio that was costing them money every month instead of paying them an income.**

So if you are in this position, what can you do?

First let's look at how many untrained investors find themselves in this situation and what they could have done to mitigate the risk at the very beginning of their investment strategy. The worst mistake that many novice investors make, is not considering their exit strategies when first evaluating their potential investments. They read glossy brochures that are filled with promises of exaggerated yields and return on their investment and allow others to make decisions for them. Many of these so called "armchair" investors were sucked in by what looked like fantastic offers on new build property at a time where finance was easily obtained and building was at a all time high.

Now they find that the reality is that tenant demand in the area has been diminished by the sheer volume of available property in the area, their mortgage product that looked so good at the time has come to the end of its offer period and the over-exaggerated values of their investment property value has made it impossible to remortgage at today's required LTV rates. And so the golden egg that they initially brought into, with the hope of passive income, ends up taking the hard earned cash out of their pocket instead of putting it in.

This was the very problem faced by an individual on a Tigrent mentorship where the shortfall on their portfolio was in excess of £4,000 per month. This left them unable to service the debt and was eventually threatening the family home and their very way of life.

The solution that the mentorship provided was to dispose of those investments they could, re-structure those that couldn't and ring fence the underperforming portfolio that was left with a well structured, balanced and cash-flowing new portfolio. This strategy not only resolved the devastating loss of monthly cash flow, thus protecting the individual and their family, but also provided a double tiered investment portfolio that provided cash flow for today and potential capital gains for the future. The overall result was that minus £4,000 a month turned into a positive cash flow in excess of £2,000 per month.

The lesson here is that if you are considering property as one of your financial vehicles then get trained and learn how to do it like a professional investor. Unnecessary mistakes can be costly, but often they can also be fixed.

Always remember that property is a long term investment strategy, which should cash flow itself today and that your exit strategies in any investment are vital. Tigrent Mentors are hand picked Professional Property Investors who will work with you in your area on your strategy over 3 days. Find out more by calling the Tigrent office on 020 8996 6700.

## 3 DAY MENTORSHIP PROGRAM

"... has helped us to see how it might be possible to purchase a building valued at £2.8 million. We suspected there was a way buy our mentor has really helped clarify a path of action. Thank you...!"

E. Smith, September 2010

This mentorship has helped me get focused on my 2 year plan in preparation for my retirement with a sense of urgency and also having fun along the way!

M. Vanek, September 2010

The mentorship is worth its weight in gold as it is tailor-made and not judgmental!

F. MacKay, August 2010

This program is to me of such value to the Tigrent student, because its tailored for that student specifically and the needs of that student regarding property!

D. Greene-Smith, August 2010

All testimonials can be reviewed in the company offices if required.



## 3 DAY COURSES AND REFRESHER COURSES

### November 2010

19-21:	London	Women in Wealth
19-21:	Oxford	Rich Dad Education
26-28:	London	Building Wealth
26-28:	Cambridge	Rich Dad Education

### December 2010

3-5:	Manchester	Making Money from Property
3-5:	London	Rich Dad Education
10-12:	Birmingham	Business Success Systems
17-19:	London	Rich Dad Education
17-19:	London	Business Success Systems

# 870,000 Empty Homes in the UK!

The Empty Homes Agency has estimated that there are in the region of 870,000 empty homes in the UK, and enough empty commercial property available for conversion that would add another 420,000 homes to that number. Not every empty home is ripe for the picking, but with a number of organisations working towards getting this wasted housing back into habitable accommodation, and often with grants available, many professional investors are turning towards empty homes as a realistic investment strategy.

So how do you go about finding all of this empty property? Start with your local council as they may well have a list of the empty properties in their area. Most local councils employ an empty homes officer whose job it is to get these empty properties back in use. They are great contacts and will often work with you to find out who the owner of the empty property is as well as giving advice on the best method of approaching the owner with your offer.

Although estate agents will not always place those empty rundown properties that are on their books in pride of place in their window display, it doesn't mean that they are not there. Get to know your local agents and ask them to pull out that dusty old pile of property that no-one else wants to look at. You never know, there may be a diamond in there.

If all else fails, try "walking the streets." With an estimated 1 in 20 homes in the UK empty it shouldn't be long before you find one.

Once you have found an empty property you need to find out who the owner is. Start by asking around the neighbourhood. If you explain to those who live nearby the empty home that you want to fix it up and put it back into use, you will be surprised how willing they are to help. No-one wants to live next to an empty home going to the dogs. Most properties and their owner details are registered at the Land Registry. For a small fee you can look at the register and see who the owner is. The HM Land Registry website for England and Wales is [www.landregisteronline.gov.uk](http://www.landregisteronline.gov.uk), for Scotland is [www.ros.gov.uk](http://www.ros.gov.uk), and for Northern Ireland is [www.lrni.gov.uk](http://www.lrni.gov.uk).

If the owner cannot be found or does not wish to sell there are a number of steps that the local council may be able to take. Compulsory Purchase Orders are used as a last resort and give the local authority the right to buy the property with or without the owners consent.

With current housing stock in short supply, finding, securing and renovating empty homes can not only prove to be a highly lucrative strategy, but also one that gives back to the country and community.

The best method of succeeding in this strategy is through education. Educate yourself on the best methods for finding empty homes by attending a Tigrent sponsored event in a location near you.

**If you are interested in this or any other property investment strategies, visit a free preview seminar in a location near you or call 020 8996 6700 for more details.**