

SHOULD I BUY IT?

Independent Property Buying Report; Powered by *Property Verdict*

PROPERTY ADDRESS

42 Oakfield Road, Harborne
Birmingham, B17 8DE

ASKING PRICE

£210,000

PREPARED FOR

Mr John Smith

DATE

1st January 2026

INVESTMENT SCORE

87

/100

BUY

**BUY WITH
CAUTION**

AVOID

EXECUTIVE SUMMARY

OVERALL VERDICT

If we were investing our own money today, we would BUY this property—but only below £198,000.

- Our analysis shows the asking price is approximately 6% below comparable market value.
- Rental demand is above average.
- Capital growth has exceeded surrounding districts over the past five years.

BEFORE YOU BUY...

- Ageing roof
- Nearby planning application
- Low EPC rating

OUR RECOMMENDATION

Proceed with caution...

BUT negotiate the price down to £198,000 to account for the roof replacement cost and EPC improvements required.

HIDDEN RISKS

| | |
|-----------------------------|--------------------------|
| Flood History | Low risk zone |
| Mining | No records found |
| Japanese Knotweed | None reported |
| Conservation Area | No |
| Article 4 Directions | None applicable |
| Major Planning Applications | 1 within 500m |
| Lease Concerns | N/A (Freehold) |
| Service Charges | N/A |
| Nearby Developments | Residential scheme 0.3mi |

INVESTMENT SCORE

| | |
|------------------|----|
| Asking Price | 91 |
| Rental Demand | 95 |
| Tenant Quality | 84 |
| Growth Potential | 82 |
| Cashflow | 90 |
| Local Amenities | 88 |
| Risk | 70 |

OVERALL SCORE

87/100

Score Methodology

Calculated using 42 market indicators including comparable sales, rental demand, local demographics, planning activity and investment fundamentals.

BIGGEST POSITIVES

- ✓ Below market value
- ✓ Strong rental demand
- ✓ Excellent schools nearby
- ✓ Low vacancy rates
- ✓ Strong transport links

BIGGEST WATCH-OUT

- ✗ Roof likely nearing end of life
- ✗ EPC C may need improvement
- ✗ Flood warning nearby
- ✗ Oversupply of similar flats
- ✗ Large development planned

SHOULD YOU OFFER?

OFFER STRATEGY

Asking Price **£210,000**

Estimated Fair Value **£201,000**

Suggested Opening Offer **£198,000**

Maximum Offer **£204,000**

CONFIDENCE

82%

RENTAL ANALYSIS

Expected Rent **£1,200 pcm**

Expected Yield **6.9%**

Expected Occupancy **96%**

Typical Tenant **Young professional**

Likely Time to Let **14 days**

Demand Rating **HIGH**

Expected Rent **£1,200**

Confidence **89%**

Based on 18 comparable lets.

CASHFLOW

EXAMPLE ASSUMPTIONS

| | |
|-----------------------|---------------|
| Mortgage Rate | 5.5% |
| Deposit | 25% (£52,500) |
| Monthly Rent | £1,200 |
| Management Fee | 10% (£120) |
| Insurance | £25 /month |
| Maintenance Allowance | £50 /month |
| Gross Yield | 6.9% |

ESTIMATED MONTHLY CASHFLOW

+£283

These figures are illustrative only and should not be treated as guaranteed returns. Actual cashflow will depend on mortgage terms, occupancy, maintenance costs, and other variables. Always seek independent financial advice.

THE STREET

People Stay Here

11 years

Owner Occupation

73%

Crime Trend

Improving

Schools

Above average

Average Age

38

RESIDENT PROFILE

Families

72%

Professionals

26%

Retirees

2%

Students

0%

NEGOTIATION

71

DAYS ON MARKET

39

AVG DAYS TO SELL

The property has been on the market for 71 days. Comparable properties typically sell within 39 days. This increases the probability the seller may be willing to negotiate on price.

SUGGESTED STRATEGY

Offer 5% below asking price

PROBABILITY

Low

Medium

High

Very High

Chance of successful negotiation.

FINAL VERDICT

WOULD WE SPEND OUR OWN MONEY?

YES

CONFIDENCE

87%

GROSS YIELD

6.9%

REASONING

This property represents a strong buy-to-let investment opportunity. The asking price sits approximately 6% below comparable market value, providing an immediate equity buffer. With a monthly rent of £1,200 and a gross yield of 6.9%, the returns are attractive for this area.

Rental demand in this area is consistently above average, driven by proximity to excellent schools, reliable transport links, and local amenities that attract quality tenants.

While there are concerns around the ageing roof and the current EPC rating of C, these are manageable with appropriate negotiation. We recommend offering £198,000 to account for these remediation costs. The nearby planning application warrants monitoring but does not materially affect the investment case at this stage.

Cashflow projections under conservative assumptions show a positive monthly return of +£283, and the area has demonstrated capital growth exceeding surrounding districts over the past five years. The street profile is stable with high owner-occupation and low turnover, suggesting a settled community with sustained demand.

On balance, the fundamentals are sound. Proceed with confidence, but negotiate firmly.

THE NUMBERS AT A GLANCE

Should I buy?

YES

Investment Score

87

Recommended Offer

£198,000

Maximum Offer

£204,000

Expected Rent

£1,200

Monthly Cashflow

+£283

Yield

6.9%

Negotiation Probability

High

Biggest Risk

Roof

Best Feature

Below Market Value

Time To Let

14 Days

SOURCES & DATA



Compiled using over 15 independent data sources

Ordnance Survey | Environment Agency
| Google Maps | Historic England |
Valuation Office Agency | Land Registry
| Ofcom |
Office for National Statistics | Royal Mail
| Rightmove | Zoopla | OnTheMarket |
Sprift

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