

THE INVESTOR'S GUIDE TO HOLIDAY LETS

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CONTENTS

Investing in holiday lets	4
<i>Why choose holiday lets?</i>	5
<i>Nailing your target audience</i>	6
<i>Understanding the money side</i>	7
<i>Finding the right property in the right location</i>	11
<i>Ready to rent: Bringing the property up to scratch for paying guests</i>	14
<i>Going the extra mile: How to provide a winning service and experience</i>	18
<i>Marketing your property</i>	20
<i>Running your holiday let</i>	25
<i>Final thoughts</i>	27

INVESTING IN HOLIDAY LETS

As property investment strategies go, holiday lets can be incredibly rewarding, both financially and personally (especially if you get a kick out of providing amazing service). But, fair warning, it can be a lot of work. Here, I'll weigh up the pros and cons and look at what's involved in running successful holiday lets.

Although I focus on UK holiday lets, the same knowledge can be applied to holiday lets abroad. True, some of the details will differ (property regulations, tax, etc.). But the basics of finding the right property, marketing that property, and making sure your guests have everything they need are universal. As with any property investment, it's vital you do your homework and spend time getting to know the local market before you dive in – whether you're renting out a quaint cottage in Cornwall or a chic chateau in France.

One quick note before we get started: here, I'm focusing entirely on holiday lets – i.e. properties in holiday destinations that are aimed at tourists. This is a slightly different offering to the average city-based Airbnb apartment and other serviced accommodation, which is why I've written separate guidance for serviced accommodation.

With that caveat out of the way, grab your bucket and spade, and let's get started...



Why choose holiday lets?

First up, let's look at the main advantages of investing in holiday lets:

- A holiday let can be particularly attractive if you plan to retire to the property in future, or if you want to use it for your own annual family holiday.
- There can be attractive tax advantages. If your property is classified as a Furnished Holiday Let (FHL), you can benefit from tax advantages like deductible expenses, Capital Gains Tax relief, tax-advantaged pension contributions, and Small Business Rate Relief on council tax. However, HMRC has strict criteria on what qualifies as an FHL – for instance, the property must be available to let at least 210 days a year. As with any property investment, you must manage your tax position proactively. Be sure to talk to a tax adviser to get clarity on what you can and can't deduct.
- You tend to earn a higher income, compared to a standard buy-to-let property. Because you're charging by the night, or by the week, your yield can be significantly higher than if you were renting the same property on a standard buy-to-let model. I delve more into the holiday let financial model later on.

However, you'll have to weigh up the pros against the following cons:

- High guest turnover will always mean more wear and tear on the property, which means higher servicing and maintenance costs. This is true of any investment



strategy that uses the property more intensively (so, serviced accommodation and HMOs suffer the same pitfall).

- Depending on the location of your holiday let, occupancy rates can vary dramatically throughout the year. There's more on planning for void periods later.
- There's also a lot more work involved, compared to renting out a property on a standard residential buy-to-let model. For many, this is the biggest downside of holiday lets, even though it's offset by higher yields. You'll need to think about who's going to check in guests and hand over the keys. Who'll be doing the cleaning and laundry? You can certainly hire a company to take care of all this for you – in fact, that's what I do – but that comes at a cost.

Nailing your target audience

What type of holiday experience do you want to offer? The answer to that question will inform many important decisions along the way – from the location you choose to buy in, and the type of property you select, to the service you provide your guests. After all, different audiences have different needs. A family on a week-long stay will need plenty of space, proximity to local attractions, the facilities to cook a decent meal as well as family-friendly eateries nearby, and maybe even a garden to run around in. Meanwhile, a couple on a romantic getaway may be more interested in quiet surroundings, access to nature, a cosy country pub within walking distance, and a hot tub under the stars.



PRO TIP:

Key to success with holiday lets is delivering a memorable holiday experience. And that means you need to know your market and understand exactly what your guests want.

To better understand your audience, I recommend:

- Staying in competing properties that are aimed at your target audience. What could you do differently or better?
- Combing through reviews of similar holiday lets to see what guests had to say. What did they like most about the property? What personal touches really stood out?
- Further down the line, once your holiday let is up and running, always ask for guest feedback. It's vital you find out what guests enjoyed and identify where there's room for improvement.

Understanding the money side

Holiday lets are financially attractive because you earn more by renting out the property on a short-term basis. However, your income can vary wildly throughout the year.

Managing your cash flow and finances

Because your income may fluctuate a lot, it's really important to keep a tight rein on your cash flow and costs.

Any holiday let will experience void periods, where the property stands empty, not earning any money. This could be anything



from regular short-term gaps in between bookings (say, a night or two every week), or long seasonal dips in bookings (for example, if there's an 'off season'). Although some holiday lets are rentable all year round, many will make the bulk of their income in the summer season.

PRO TIP:

Looking at your holiday let finances from an annual perspective (as opposed to a month-by-month basis, as you would in a buy-to-let model) will help you better prepare for costs across the entire year. In other words, if you mostly let out your property from April to October, you need to be earning enough money during those months to cover your mortgage and other expenses from November to March, when there's little or no money coming in.

Generally speaking, the higher returns you get from holiday lets means you can usually accommodate natural void periods quite comfortably. But you still need to keep a tight handle on your finances. For me, this means:

- Working out how many weeks of the year the property can be rented (based on seasonality, local visitor numbers across the year, and so on). Remember to take account of any weeks where you and your family or friends may want to use the property – although, it obviously makes sense to use it during quieter periods.



- Researching the rates for similar properties in the same area. This combined with the number of weeks' occupancy you expect gives you an idea of gross income. Remember, prices will fluctuate according to season and demand (which is why going away in the school summer holidays is so ruinously expensive).
- Compiling a list of expected ongoing costs, including mortgage payments (and interest), bills, insurance, booking commissions, cleaning, and maintenance (I ballpark 1–2% of the property's value for monthly maintenance). You may also have one-off costs to account for at the start – for example, I like to pay a photographer to take professional pictures for online listings.
- Working out how many weeks' occupancy is needed to cover these costs. It stands to reason that this should be lower than the actual number of weeks that you expect to rent the property, if you want to earn any profit. In other words, you may need 22 weeks' rental income to cover your costs, but actually expect to rent out the property for 32 weeks a year.
- Creating an annual cash flow projection, covering expected income and expenses (an accountant can help you with this). When you're up and running, you can use this to monitor your income and outgoings, and to track actual financial performance against your forecasts.



Extending your rental season wherever possible

Of course, there's absolutely nothing wrong with having a holiday let that rakes in cash during the summer months, and then sits empty for the winter, having earned you a bucket-load of income. Nothing wrong with that at all. So long as you understand the seasonal demand for your property and have prepared for those financial highs and lows.

But if you do want to boost the number of weeks each year that you can rent out your holiday let, you might like to think about:

- Buying in a location that experiences year-round popularity. This may be because the weather is glorious all year (Tenerife being a prime example), or simply because the location has as much to offer in winter as it does in summer (think of winter rambling in the Lake District).
- Preparing your property in a way that works for all seasons. A working fireplace or wood burning stove. Blankets on the deck. And who wouldn't enjoy sinking into a hot tub on a crisp night?
- Offering enticements for off-season breaks, such as discounts or special packages. For example, you could encourage bookings in February by offering a Valentine's package, complete with a bottle of champagne and voucher for a couple's spa treatment.
- Keeping an eye out for big local events that may draw in off-season crowds, such as a literary festival or sporting event, then marketing your property to that target audience.



Finding the right property in the right location

Now, the fun bit: drilling down to a location and getting your hands on a property.

Location, location, location

I'm sure it goes without saying (but I'll say it anyway) that your holiday let must be located in an area that people actually want to holiday in – even the most beautiful holiday property will struggle to attract bookings if it's down an isolated dirt track many miles from basic amenities, and even further from any attractions. (Unless, of course, you're marketing your property as an isolated writer's retreat...)

The ideal location for your holiday let will depend on the target audience you want to attract. Families on a beach holiday? I'd say walking distance of a good, clean beach is a must. Outdoorsy adventurers? Proximity to hiking trails or a national park is a good bet. Loved-up couples? Somewhere with winding cobbled streets, charming pubs and well-regarded restaurants is a smart choice.

When you're assessing potential locations, you might like to ask yourself:

- Are there local attractions within easy reach that will suit the target audience? This could include beaches, national parks, theme parks, golf courses, whatever. Personally, I like to look up visitor numbers for the wider area and key local attractions. Not only does this give me an idea of seasonality, it also helps me identify the best things to mention when marketing the property. If I



were you, I'd make friends with the local tourist board.

- Does the area offer the sorts of shops, restaurants and pubs that your target audience will appreciate?
- Are the transport links decent? As much as we all enjoy getting away from it, most of us still expect convenient road access. Public transport links or a local taxi service are other plus points.
- What's the typical rental yield for similar properties in this area? I always like to chat to local managing agents who look after holiday lets and ask them about typical void periods, seasonal issues, and so on. You may even decide to hire one of these managing agents further down the line.

Identifying the dream property

Get your location spot on and you're well on your way to a successful holiday let. Now all you need is the right property.

Again, this largely comes down to understanding what will best suit your target audience. A five-bedroom luxury farmhouse will work brilliantly for affluent families and groups of friends, but will it be too expensive for the average small family? Perhaps. You really need to think about who you're aiming to attract, and source the right property based on that.

Looking at competing holiday lets online is a good start. It's an easy way to drill down to the sorts of properties and features that your target audience look for.

When assessing potential properties, you're obviously looking



for an attractive, presentable property that people will actively want to stay in. (Or a property with potential to be made more attractive and presentable.) Other factors to think about include:

- Does the property have enough space? Are there enough rooms, are the rooms a good size, and are they largely in proportion? (For example, a tiny bathroom in a four-bedroom holiday let will put a lot of people off.)
- Does the property have the potential to add the desirable features that will draw in your target audience (such as wood burning stoves or a hot tub)?
- Is there some private outdoor space and off-road parking – both of which are important to most guests. This doesn't have to mean a large, manicured garden and pool. Just somewhere to enjoy a glass of wine at the end of the day, like a terrace with a hammock or a balcony with a view.
- Is the property in a safe and quiet location?

PRO TIP:

Assuming you're purchasing the property with a mortgage, it's vital you inform your mortgage provider of your plans to run the property as a holiday let. You may find you need a commercial mortgage, so I recommend working with an independent mortgage broker to find the best deal for you.



Ready to rent: Bringing the property up to scratch for paying guests

This is another part of the journey that I find hugely exciting and rewarding: sprucing up the property and getting it ready for paying guests – with a firm eye on creating a high-quality, attractive finish.

Taking care of the health and safety and legal stuff

First thing's first, though. Your property must be safe for guests, and this generally means:

- Holding a valid Gas Safety Certificate that has been issued by a registered Gas Safe engineer.
- Ensuring all electrical appliances, circuits and fixed fittings are safe – a qualified electrician can carry out an electrical safety check and issue an Electrical Safety Certificate.
- Carrying out a fire risk assessment – which is something a fire safety consultant can help with.
- Installing smoke alarms on every floor of the property, and fitting other fire safety equipment, such as extinguishers and fire blankets.
- Servicing any oil-fired appliances periodically, and obtaining an Oil Safety Certificate where relevant.
- If you have a wood burner or open fire, getting the chimney swept regularly and investing in suitable fireguards.



- Installing carbon monoxide alarms in every room that has a fossil fuel-burning appliance.
- Considering other safety-conscious steps, like fitting safety glass in large glass doors, making sure any play equipment is safe and well maintained, fitting window restrictors and child gates where appropriate, and making sure outside paths have adequate lighting.

This isn't an exhaustive list, so be sure to take expert advice on what's required for your property.

What about planning permission? Providing you're not changing the use of the property (meaning it's already a residential property), then planning permission usually isn't required. (I say usually. There are exceptions.) If you're changing the use of a building or plot of land – for example, if you're converting an outbuilding into a holiday let – then you'll likely need planning permission or 'Change of Use' consent. Personally, I would always check with the local authority what permissions are required, even if your holiday let appears straightforward.

PRO TIP:

You should also get special holiday let insurance, which ensures your property is covered for the unique risks associated with renting out a property. You may want to take out additional cover, such as public liability insurance, as well. I recommend talking to an independent insurance broker – one with experience of dealing with holiday lets – to determine the right level of cover.



Decorating and furnishing the property in a unique way

Unlike a standard buy-to-let property (where your tenants will bring their own things and put their own stamp on the property), a holiday let shouldn't be a blank canvass. You'll have to go way beyond providing a practical, functional space – and aim for something that's stylish and full of personality (while still being practical).

This is especially important when you think of how many competing properties there are on booking websites – you really want your property to look fabulous and stand out in photos.

How you inject this certain je ne sais quoi will depend on your target audience and the type of experience you want to offer. For example, are your guests looking for a rustic country retreat? A swish coastal vibe? Somewhere to bring out their inner artist? An imaginative, playful paradise for young kids? You get the idea.

PRO TIP:

Personally, I would always go for a finish that's as high-end as possible. Investing in quality furniture, fittings and décor will not only help attract a premium rental price, it'll last longer too. You might also want to think about investing in high-performance glazing, which will make the property more comfortable (whatever the season), while hopefully lowering your energy bills.



Making sure your guests have everything they need

Your holiday let must be kitted out with all the things your guests will need for an enjoyable, comfortable stay. For me, this means:

- Free Wi-Fi, obviously.
- All the furnishings you'd expect in a home-from-home: beds, wardrobes (I always favour built-in wardrobes and cupboards, which save money in the long term), sofa and armchairs, dining table and chairs, TV, and so on.
- Plenty of linen, towels and tea towels. Always go for 100% cotton – nobody enjoys the feel of cheap linen and towels. Plus, higher-quality materials stand up better to regular washing.
- A well-equipped kitchen so that your guests can prepare meals. This includes plenty of crockery and cutlery, as well as appliances like a kettle, toaster, coffee machine, cooker (with hob), microwave, fridge-freezer, and a dishwasher. A washing machine is a thoughtful addition, particularly if guests are staying a week or more.
- Toiletries (always go for high-quality products), plus essential cleaning supplies, like washing up liquid, washing powder and cloths.
- Adequate heating and cooling. This is especially important if you hope to extend your rental season for as long as possible.

PRO TIP:

Buy the best-quality mattresses you can afford. If the beds aren't comfortable, you can bet guests will repeatedly mention it in reviews.



Making the outside as fabulous as the inside

No, this isn't all about adding a hot tub (although never underestimate the enduring popularity of hot tubs). But whatever you can do to create an attractive outdoor space will pay dividends in terms of bookings.

As a bare minimum, your guests will likely want somewhere to perch and enjoy a cup of coffee or glass of wine (this is true even on the smallest balcony). But if your property is to stand out, you'll need to do more than the bare minimum. As with the inside, you want to create a space that's full of personal, thoughtful touches. For me, this means stylish (Instagram-worthy) furniture, like rocking chairs, papasan chairs or hammocks. Guests always appreciate an outdoor dining table, and preferably somewhere to cook outside (a barbecue is a good bet). If you really want to impress, opt for a pizza oven and fire pit to sit around while toasting marshmallows. For kids, some outdoor play equipment will always go down well.

Going the extra mile: How to provide a winning service and experience

Holiday lets require more hands-on service than many other rental strategies. Firstly, you'll need a system for checking guests in/out and handing over the keys. (If you fit a key safe or keypad entry system, this doesn't need to be done in person – guests also love the convenience of this approach). Then there's cleaning the property and changing all the linens and towels ready for the next guests (more on ongoing management and maintenance coming up).

That's the bare minimum taken care of. But you'll have to do

better than that if you want to delight your guests, provide a memorable holiday experience and encourage those all-important great reviews (and, hopefully, repeat bookings).

This is your opportunity to distinguish yourself from the competition through thoughtful touches like:

- Personal recommendations on the best places to eat, drink and shop.
- Maps, flyers for local attractions, and other tips to help your guests live like a local. For example, you could offer tips on the best walking routes or quiet beaches that most tourists overlook.
- Essential food and cooking items such as tea, coffee, sugar, cooking oil, vinegar, salt and pepper. Always go for quality here. No one will thank you for cheap tea bags...
- Luxury food touches, like a welcome bottle of wine, a homemade loaf of bread, or a local delicacy for guests to take home with them (a jar of local honey or jam, for instance). Or if you have a fire pit, you could supply the must-have marshmallows.
- Other personal touches like umbrellas (essential for any British summer), slippers or spare wellies.
- Things to keep guests entertained on a rainy day or cosy evening in. Think board games, books, a deck of cards, or a small DVD library.
- Finally, if you're listing your property as dog-friendly (always a popular choice with British staycationers), then think about touches like dog toys, a doggy towel, food bowls and treats.



Marketing your property

At its most basic, marketing your holiday let means listing your property on appropriate booking sites. However, you may also want to boost bookings (and save commission fees) by encouraging direct bookings, ideally through your own professionally designed website. Either way, you'll need plenty of professional-quality images and a well-written description of your property if you want to stand out online

Which booking sites are best?

Online booking websites are by far the most popular way for holiday let owners to advertise their wares because they can get your property under the noses of millions of potential guests. But which site should you choose?

The most popular listing platforms are Booking.com and Airbnb – no surprise there. But you may also want to consider specialist holiday let platforms, such as:

- Holidaylettings.co.uk (which is linked with TripAdvisor, giving you access to TripAdvisor's massive audience)
- Homeaway.co.uk
- PromoteMyPlace.com

PRO TIP:

Most holiday let landlords advertise their property on multiple booking sites. With bookings coming in from multiple sources (potentially including your own website), you might like to invest in booking management software that pulls in bookings



from various sources and manages them in one centralised place. This will become increasingly important if you decide to scale up your business and invest in multiple holiday lets. There are tons of off-the-peg booking management tools designed for holiday let owners.

Getting your property onto these booking sites is extremely easy – just set up an account, upload your beautiful images, add a winning description, set your prices, and decide your terms and conditions (cancellation policy, payment terms, etc.). Some will take an upfront fee but most simply take a commission on each booking (usually between 3% and 5%).

Another benefit of these booking sites is they have clever algorithms to take care of dynamic pricing. You'll have thought about pricing already (as discussed in the financial section), but it's really important to remember that rental prices for holiday lets can be very fluid, according to the time of year, demand, etc. Anything that makes dynamic pricing easier is a win in my book.

PRO TIP:

Be sure to conduct an annual review of your prices to check you're still in line with the competition.

In addition to online booking platforms, some holiday let owners have great success drawing in punters via social media – particularly image-heavy sites like Instagram and Pinterest. This can be a great way to give potential guests a glimpse of the unique holiday experience your property provides.

Don't scrimp on the pictures

Remember, a photo is usually the first thing potential guests see when they're browsing holiday lets, and the right photos can seriously boost your bookings.

PRO TIP:

Professional images (i.e. taken by a professional photographer) ensure your property stands out from the crowd, and shows that you pay attention to detail.

Here's how to maximise bookings through stunning pictures:

- Include photos of every room, as well as the outside space.
- Your header image should show something that makes your property really special. For example, if the lounge is a characterful space with beams dating back to the 16th century, make that your header. If the view of the property from the back garden oozes chocolate-box charm, go for that. Your header image doesn't have to be a bog-standard view of the front.
- You want your property's personality to shine through, so capture details such as quirky décor, luscious plants, the wonderful view from the master bedroom, the hammock in the garden, the welcome bottle of wine, the luxury toiletries, and so on.
- If you hope to draw in punters all year round, make sure your pictures reflect that. Even if you're taking pictures on



a hot, sunny day, you can still fake a cosy winter scene by closing the curtains, lighting some candles and firing up the wood burning stove. I might even set up a fully decorated Christmas tree, if I wanted to encourage winter bookings.

Writing your property description

You'll need a smart opening statement that sums up what's special about your property and why it's a great choice for your target audience. You can also briefly mention nearby attractions in this opening description, if you know something is a big draw. For example, 'This quirky, stone-built Hansel-and-Gretel cottage, situated on the edge of the New Forest National Park, makes the perfect cosy, romantic hideaway.'

In the rest of your description, you can go into more detail about the property and local area. I prefer to do this in list format, as opposed to long, rambling paragraphs. Include:

- The number of rooms and how many guests the property can accommodate.
- Practical features like Wi-Fi, off-road parking, en-suite bathrooms, and so on.
- Features that make the property unique, such as the outdoor pizza oven, the roaring open fire, the luxury kitchen, the amazing views, etc.
- Personal touches that will make their holiday memorable, such as helping to arrange local excursions.
- Well-known attractions in the area, and how close they are to the property.



- Proximity to local shops (for that forgotten pint of milk), restaurants and pubs.
- How convenient it is to get to the property, including local public transport links.
- If the property is suitable for year-round use, make sure that's clear.

Once you've drafted your description, check and double-check it for errors, typos and inconsistencies. Poor copy will mark you out as an amateur.

Don't forget about reviews

How do you make a decision on where to stay? If, like me, you scrutinise reviews to see what previous guests had to say about the property, you'll understand that reviews play a critical role in the decision-making process for guests. Therefore, encouraging great reviews is an essential ingredient for success.

Online booking platforms will take care of the process of asking guests to submit reviews after their stay, and then posting those reviews, which is great. But if you're encouraging direct bookings, you'll need your own system in place for following up with guests after their stay, asking them for a review, and posting the best comments on your site.

PRO TIP:

Be diligent about checking reviews, and always thank guests for their feedback. Even a negative comment is a chance to improve your offering.



Running your holiday let

You need to think about how you're going to manage the property on an ongoing basis – i.e. checking guests in and out (if you don't have a key safe or keypad entry system), cleaning the property and changing the linens after guests leave, and generally keeping on top of maintenance and repairs.

To DIY or not to DIY?

If you live in the same area as your holiday let, then you may choose to do all of this yourself. It's a lot of work, but it can be really rewarding, and it'll keep costs to a minimum.

But assuming you aren't lucky enough to live in the same location as your holiday let, you'll need the help of a third party to take care of things for you. Naturally, there's a cost associated with this, but, on the flip side, you save yourself a lot of time and effort (time and effort that could be spent growing your investment portfolio). Frankly, even if you do live in the same area, you still might want to hand over the management to a third party.

There are two ways to go about this: you can either hire a managing agent with experience of running holiday lets, or you can compile your own team of locals to look after the property in your absence. You could, for example, hire a local cleaner to come in and turn the property around for guests (including leaving welcome gifts), hire a gardener, and pay a handyman as and when you need maintenance work.

Many holiday let owners prefer the hands-off approach of hiring a specialist managing agent to look after the property. (Always



go for a specific holiday let agency than one who handles residential lettings.) Plenty of agencies will also manage the marketing and booking side of things, if you want them to – whether this appeals to you will depend on how much control you want. The commission you pay will depend on the level of service you choose, but most start at 20% (it'll be more for a full management service).

Choosing the right agency

Remember that your property's reputation is on the line, so while cost will obviously be a factor in your decision making, it's vital you work with a reputable agency. They're representing you and your property, after all. If the property isn't spotless, in full working order, and ready on time, that will be reflected in reviews – and that will undoubtedly affect future bookings.

The following factors will help you weigh up managing agents:

- I recommend doing a Google search – 'holiday lets in [your location]' – to see which agencies repeatedly come up in the search results and paid ad rankings at the top.
- You'll no doubt have the choice of working with a small local agency or a nationwide agency. There are pros and cons to each, so you'll need to do your homework and decide which approach appeals to you.
- If possible, ask other holiday let owners in the same area for personal recommendations.
- Ask the agent about other properties they manage in the area: how many listings, typical rental yields, and occupancy rates.



- Get a clear picture on how much they charge, and watch out for hidden costs. An agency that seems cheaper may charge for lots of hidden extras.
- Finally, I'm a big believer in getting the right 'vibe' from the people I work with. If you don't get a great feeling when you first chat to a managing agent – say, if they're slow to respond to your initial enquiry or don't seem that friendly – trust your gut. You want someone you'll be happy to work with for a long time.

Final thoughts

If you love injecting a bit of personality into a property and thinking up ways to make people feel welcome then investing in holiday lets could be right up your street. It can be very profitable, too. But, as with any property investment strategy, you must go into it with your eyes wide open. And that means doing your homework on the local holiday rental market, putting in the initial time to create a strong product, and ensuring your product and service stay top-notch. The rewards are there, if you get your strategy right. And, as an added bonus, you'll hopefully get to enjoy the property yourself every now and then!





ABOUT THE AUTHOR: NICHOLAS WALLWORK

Nicholas Wallwork is a multi-millionaire property investor, developer, International **For Dummies** book author, property market commentator, entrepreneur and mentor. He also owns the largest international property forum in the world (which is an incredible free resource for property education), www.propertyforum.com.

Nicholas fell into property in 2002 when he realised turning his first house into a small HMO (rather than living in it himself) made complete financial sense. HMOs and development were to form the key strategy of his property career. Aged just 24 he had no mortgage or bills to pay and could effectively retire (all be it modestly), teaching him a very early lesson that passive income from property was the way to build long term wealth and a flexible and comfortable lifestyle. Today, Nicholas controls a property portfolio of over £20million and runs and owns a group



of successful property businesses including a property investment consultancy, several property development companies, a lettings & management business and not to forget www.propertyforum.com.

Any journey through property (or indeed life) is never all plain sailing and Nicholas definitely faced his share of challenges. Surviving the credit crunch was one of the biggest, teaching him many important lessons which he shares with you in his educational on Property Forum. To be successful in any business including property you need to stay at the top of your game. This means continually educating yourself and improving your skills and knowledge to further your business and personal success. This is where forums give such incredible value. Nicholas has big plans to help educate the 65,000+ community members of www.propertyforum.com with helpful ebooks, training, seminars and much more. Property Forum is already the largest international online property community and aims to become the largest and most useful property training and education resource available in the world.

MENTORSHIP HELP FROM NICHOLAS

Nicholas is passionate about helping others success in property, and offers 'bite-sized' 1-2-1 mentorship session to help people fast-track their property investment goals, and make real progress. The sessions are completely tailored to individual circumstances. Nicholas can help you make key decisions, maximise your profits, overcome issues with planning or layout,



set up a property business with the correct structure, choose the right investment strategy to enable you to scale up, and get the right finance in place for your next project. He also gives you access to his trusted network of professionals within the property industry. Whatever your individual circumstances, the value that Nicholas can offer will far exceed the cost of a mentorship session. Infact, this is the guarantee that Nicholas offers to all his mentorship clients.

To find out more, you can register for more information on nicholaswallwork.com/mentorship/ or you can book a FREE 'taster' call to find out exactly how Nicholas can add value to your specific circumstances [here](#).



Chat to Nicholas and almost 64,000 other property investors for free, on www.propertyforum.com

Click the icons to connect with Nicholas:

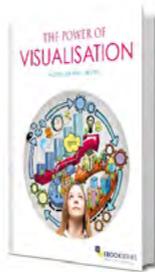


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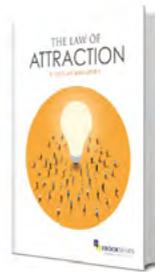
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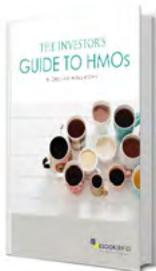
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