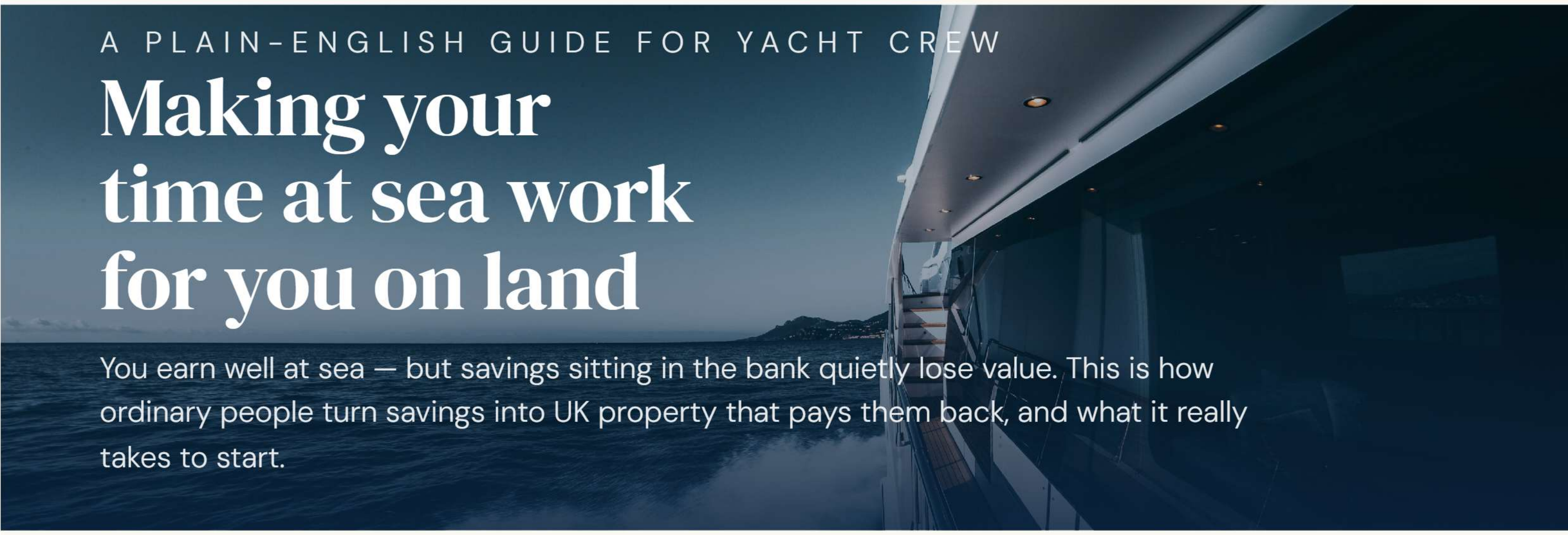

A PLAIN-ENGLISH GUIDE FOR YACHT CREW

Making your time at sea work for you on land

You earn well at sea — but savings sitting in the bank quietly lose value. This is how ordinary people turn savings into UK property that pays them back, and what it really takes to start.

01 Why people invest in property

Property is one of the few assets that can pay you **twice at the same time** — a monthly income and a rising value — while someone else helps cover the cost.

Two incomes at once

Rent arrives every month, **and** the property grows in value over time. Most assets give you one or the other — property gives both.

Your deposit does more

A mortgage lets a modest deposit control a much larger asset — and your **tenant's rent pays that mortgage down** for you.

A real, tangible asset

Bricks and mortar you own outright — historically a strong hedge against inflation, not just numbers on a screen.

Security after yachting

A tenanted home keeps paying long after your last season — turning today's savings into **options for life on land**.

02 Why the UK, right now

+200%	**7.4%**	**+25%**	**1.5m**
UK house prices since 1995 — up in 27 of the last 30 years	**Average annual rental return** in our target investment areas	**Rents in our focus areas** over the last five years — and still rising	**Homes short** of what the UK needs — demand outstrips supply

03 What's actually involved — just a few moving parts

The deposit

Typically 25% of the price for a buy-to-let. The rest is borrowed.

The mortgage

A buy-to-let loan, repaid from rent. Some lenders accept seafarer income.

Legal & survey

A solicitor completes the purchase; a surveyor checks it's sound.

Let & managed

Tenanted and managed day-to-day, so the rent arrives hands-free.

04 What it looks like in real numbers

Boundary Road
2-bed end terrace · freehold · 59 sqm · EPC D

ILLUSTRATIVE · BASED ON REAL SALES & RENTAL DATA

£133k Purchase (5% under list)	**£950** Monthly rent	**8.6%** Gross yield
£400 Net cashflow / mo	**6% p.a.** Capital growth	**£665** Capital growth / mo

RENT + CAPITAL GROWTH COMBINED, CUMULATIVE

£40k over 3 years	**£69k** over 5 years	**£153k** over 10 years

£1,065 PER MONTH COMBINED

£12,780 PER YEAR COMBINED

How it's calculated: £400 net rental cashflow (rent after mortgage, letting fees, insurance & upkeep) **+** £665 capital growth (6% p.a. on the £133k value, shown monthly) = **£1,065 a month**, or £12,780 a year, working for you on a single deposit.

05 What you'd need to get started

MOST CREW
First property
UK resident, no other property
£38,850
Stamp duty: £0

Additional property
You already own a home
£45,660
Incl. £6,810 stamp duty

Non-UK resident
Non-resident + additional
£48,320
Incl. £9,470 stamp duty

Each figure includes your **25% deposit** plus all fees — legal, survey, mortgage broker and our fixed fee. Many crew build this over two to three seasons.

06 How Landfall helps — we take the whole thing off your hands

Done-for-you
We source, negotiate and complete the whole purchase, then hand it over tenanted. Zero property experience needed.

Fully remote
Everything is handled while you're aboard. You never have to fly home to buy or manage it.

Independent
No referral fees or kickbacks — one clear, fixed fee. We work only for you.

YOUR NEXT STEP

See if it's right for you — in 2 minutes

Take our short questionnaire and we'll give you an honest answer. No pressure, no sales pitch.

Visit
www.landfallproperty.co.uk/get-started

… or follow the link in our bio
WhatsApp +44 7594 405235
tom@landfallproperty.co.uk

- Member of the Property Redress Scheme
- Supervised by HMRC for AML
- Registered with the ICO

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