



PROPERTY INVESTMENT MADE SIMPLE





INTRODUCTION	03/04
OUR PROCESS	05/06
KEY AREAS OF INTEREST	09/10
LONDON	11/12
NORTH EAST	13/14
NORTH WEST	15/16
MIDLANDS	17/18
MORTGAGES & LIFE INSURANCE	21/21



ABOUT PROPERTY LIVES

If you're considering investing in property, whether that's off-plan property or completed developments, our property experts are here for you every step of the way. All of our experts have years of experience in UK property investments for both on and offshore clients, so wherever you are in the world, Property Lives can help make your property investment goals a reality.

We only work with the most prestigious and well renowned developers in the UK. This gives you an exclusive range of developments and units which suit all investment strategies with the added benefit that they're not yet available on the open market.

Our service extends far beyond simply offering you a suitable investment property. We offer a comprehensive service that covers the A-Z of property investment.

WITH YOU EVERY STEP OF THE WAY



PURCHASE

We arrange the whole purchase process, including arranging a mortgage and instructing solicitors.



RENT

Once the purchase process is complete, we'll ensure the property is rented at the right yield.



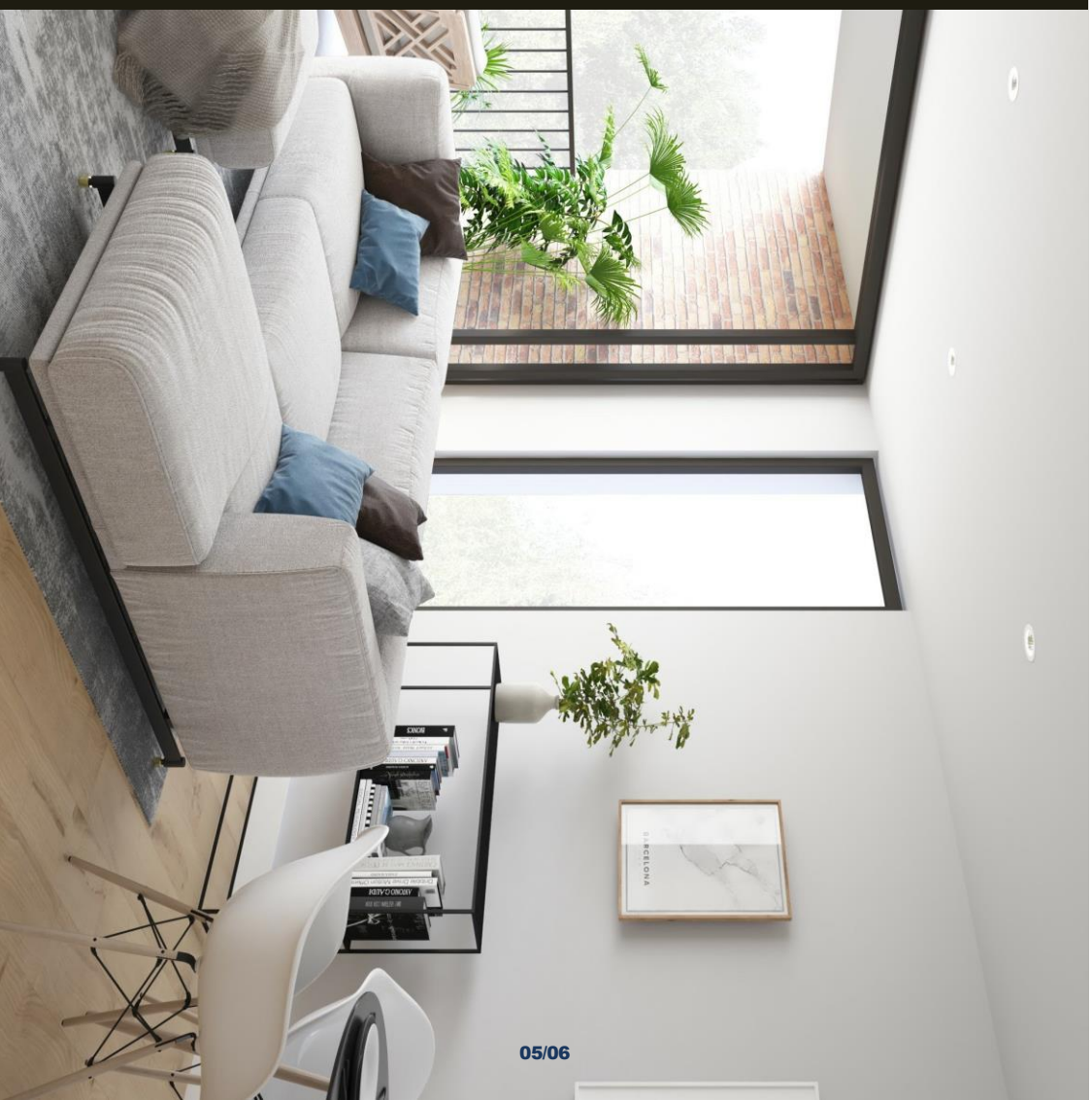
MAINTAIN

We will also look after the maintenance of the property while it is rented.



SELL

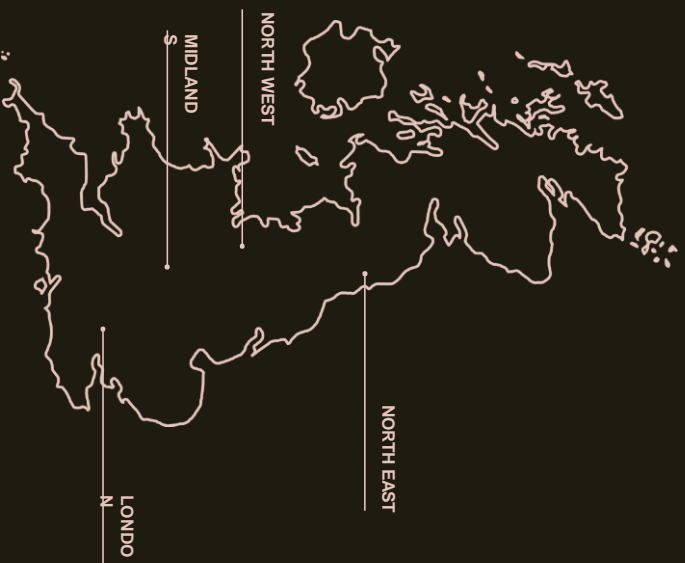
If you would ever like to sell the property, we are here to assist you through this process too.





Bridgewater Wharf
Ordsall Lane, Manchester, M5 3NG

KEY AREAS OF INTEREST



LONDON

The average London home cost £115,000 in 1999 according to The Office of National Statistics. This increased to an average of £351,000 in 2008 and currently stands at around £484,906 as of 2018. Capital appreciation had long been the main driving force enticing people to invest in London property, with the potential for properties to grow in value over recent years.

NORTH EAST

Newcastle is identified by overseas investors as a source of opportunity, with major strategic developments backed by investors around the globe. Rich in heritage with an established economy, the North East boasts excellent transport links, world class culture and a vibrant night life.

NORTH WEST

Manchester is a city on the rise. With the largest economy outside of London, Manchester has seen significant growth in its technology and digital sectors and it now thrives alongside some of the best tech cities in Europe. Liverpool has been transformed in the past decade by significant public and private investment. Home to three world class universities, teaching 60,000 full-time students, Liverpool has become a popular location for investors.

MIDLANDS

Birmingham, often referred to as the UK's 'second city', has now established itself as one of the most popular locations in Europe for property investment. Due to increasing popularity, house prices in Birmingham are on the rise and have been forecast to rise even faster than London.

LONDON

London's population has been growing by 100,000 a year for the past two decades and that trend is expected to continue for the next two decades. The London property market is defined by significant under-supply, which is the key driver for strong capital growth.

London also has opportunities for investors with different timeframes. On the one hand, the speed of the London resale property market is almost legendary. On the other hand, the fact that London is a prime location for property development means that those able and willing to invest over the long term will find ample rewards.

9.17m

People live in London



London rents increased 3.1% in the past year

40

Universities

£1,665

Average London monthly rent cost

300

Different languages spoken in London

£

Highest average earnings in the UK

938%

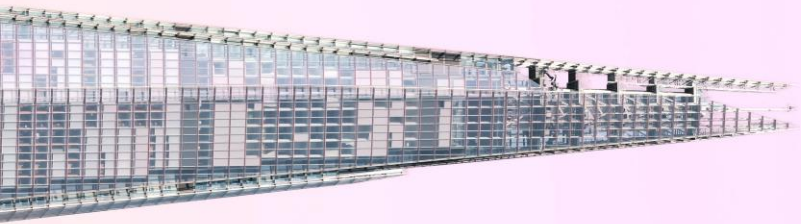
House prices have risen this much since 1995

60%

Of population expected to be renting by 2025

1.1m

Businesses based in London



NORTH EAST

A recent study shows that tenant demand in the North East of England experienced the highest increase of any UK region at the end of 2017.

A recent Royal Mail survey found that Newcastle is one of the best cities in which to live and work. Only Edinburgh, London and Bristol were better - all of which are far more expensive. Newcastle did particularly well for its culture and affordable housing.

The North East, historically, has some of the lowest property prices in the country - standing as the cheapest major city for property in England. The current average price in Newcastle is £128,100. That represents a 3.5% rise over the last year and an 11.7% rise over the last decade.



Excellent inter-city connections

99,000

Students in region Universities

67,000

Businesses based in North East

100,000

Jobs aimed to be created by 2024

£1.5bn

Injected into local economy over next 24 months

95%

Occupancy rate

12.5m

Invested in Newcastle city infrastructure

£1.5bn

Tourist spending last year

7%

Average rental yield in Leeds in 2018



NORTH WEST

Manchester is receiving a considerable amount of investment, being the focus of one of the largest urban regeneration projects in the UK. With the regeneration came MediaCityUK, a mixed use property development catered towards the creative industries. This has seen an influx of new businesses, attracted to the city due to lower business rates. Estate agents in Manchester have claimed that there are often 2,000 potential tenants to 130 properties, with competition especially high for city centre flats.

Liverpool has one of the highest average rental yields in the country, with the national average yield standing at around 3.6%. In August 2018's UK Cities House Price Index, Liverpool property prices had the highest growth out of all recorded cities, at 7.5% over the last 12 months.



Home of
MediaCityUK

30%

House prices have risen by this much in the last 5 years



Highest city centre job growth in Manchester



Home to the largest UK University

6%

Average rental yield in Manchester



HS2 will introduce new jobs and possibilities

22.8%

Expected rise in house prices by 2022

7.5%

Liverpool had highest property growth of all cities

50%

Student retention rate



MIDLANDS

The Midlands' cultural offerings, more affordable prices and booming business sector has made it an increasingly attractive prospect.

Birmingham has one of the largest populations outside of London and a GVA of £226 billion. It also enjoys a strategically advantageous position in the country, as 90% of the population can reach Birmingham in under 4 hours.

The Midlands Engine is a government initiative aiming to stimulate economic growth in the Midlands. The aim is to create 300,000 new jobs and £34 billion worth of growth within the next 15 years. The government is backing the scheme with a £5 million investment package, aiming to promote the initiative overseas and boost exports. The creation of 300,000 new jobs will bring with it new working professionals, thus increasing rental demand. It will also positively affect capital growth prospects as when the young professionals go forward in their chosen career and start to save, they will start looking to buy their own property.



Most regional city startups in the UK



£29bn regional export value in 2015

19.8%

Economic growth rate in last five years



Home of 17,473 new businesses in 2016

£1.6bn

Invested in B'ham city centre



HS2 expected to bring 22,000 jobs

5-10%

Average house price growth since 2015



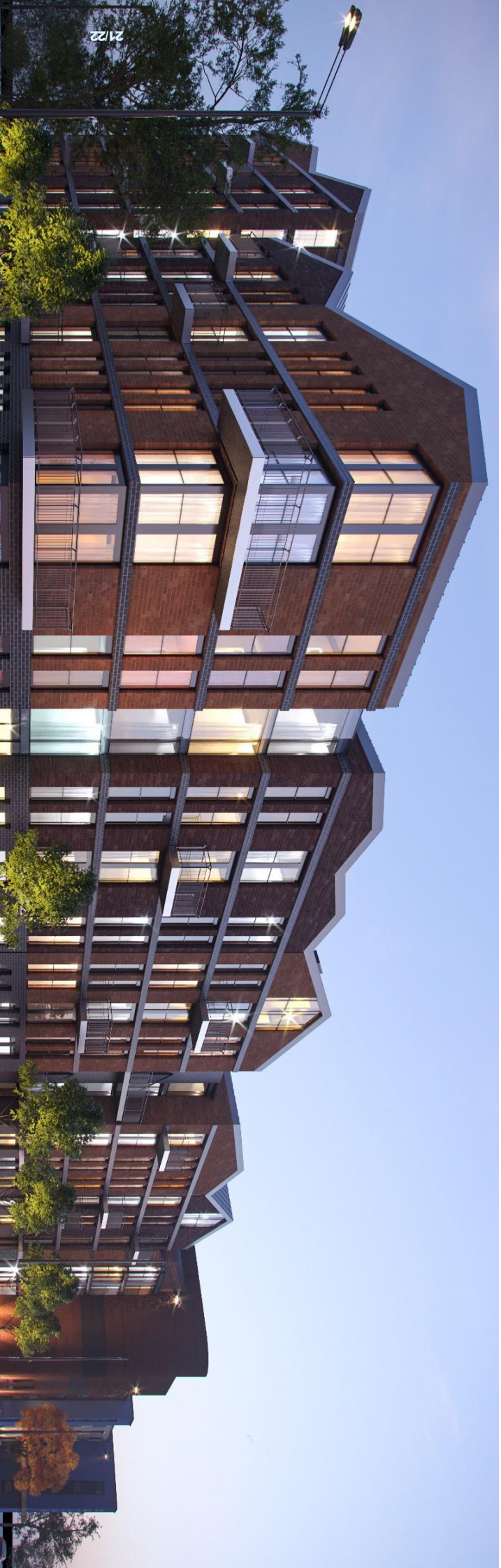
Most job creation projects outside of London

49%

Student retention rate



Dolphin Bridge House
London, UB8 2XL



MORTGAGES & LIFE INSURANCE

Trying to source a mortgage in a country that you do not currently reside in can seem very complex. Rest assured however, if you're looking for a residential mortgage or buy-to-let, we can help.

When getting a mortgage, each bank has their own criteria so it is important that you speak to an expert who understands each bank's conditions. There are many reasons why a bank is more cautious when lending to an expert which is mainly due to the difficulty in following procedures that guarantee the borrower's financial stability. If a bank sees a client as a higher risk, they will

or may offer a higher interest rate to offset the risk. As an expert, you may find it slightly harder to get a mortgage and could end up paying a slightly higher interest rate.

As part of our Complete Property Solution package, we offer several different tiers when it comes to sourcing and securing a mortgage for you. Our Gold package includes a full mortgage application within a 6 month timeframe for the completion of your property.

Only buildings insurance is a legal requirement for those looking to invest in the UK property market. Although life

insurance is not compulsory, it is highly recommended.

One of the biggest benefits of life insurance is the financial protection it offers for your family. Life insurance can pay out a lump sum or make regular payments upon death. This can be used to cover big expenses, such as outstanding mortgage payments.

Best of all, life insurance doesn't go through any probate, which can be a lengthy process. If your family have monthly mortgage payments to keep up with, having quick access to funds is always a plus.



www.propertylives.com