



# Investor Guide

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Maximising opportunities in  
the UK real estate market

## SUPPLY

4 million+ estimated  
under supply of  
homes in the UK <sup>1</sup>

## DEMAND

UK population set to  
reach 74 million, a 10%  
growth, by 2036 <sup>2</sup>

## PERFORMANCE

London residential  
has seen a 60%  
growth over 10 years <sup>3</sup>



# Buying a new build home

Imagine having the experience of a brand new home, complete with the peace of mind that comes with it. Boasting modern fixtures, cutting-edge energy efficiency and minimal maintenance; new build properties are attractive.

If you're planning to purchase a new home, which location will it most likely be in? <sup>1</sup>

1.	<b>UK</b>	17.7%
2.	<b>US</b>	9.8%
3.	<b>France</b>	7.2%
4.	<b>Australia</b>	5.6%
5.	<b>UAE</b>	5.4%
6.	<b>Switzerland</b>	5.4%
7.	<b>Spain</b>	4.5%
8.	<b>Italy</b>	4.0%
9.	<b>Portugal</b>	3.8%
10.	<b>India</b>	3.5%



**Carefully planned**, safe and secure with amenities on your doorstep.



10-year **building warranty**, safeguarding against structural defects.



**Thoughtfully designed** with a variety of styles and layouts.



Eligibility for **homebuying schemes** like Own New.



**Energy efficient** with better EPC ratings that translate into lower fuel bills.



Made of **high quality** materials with cutting-edge technology.



A **turnkey home**, ready to move into with no repairs or renovations needed.

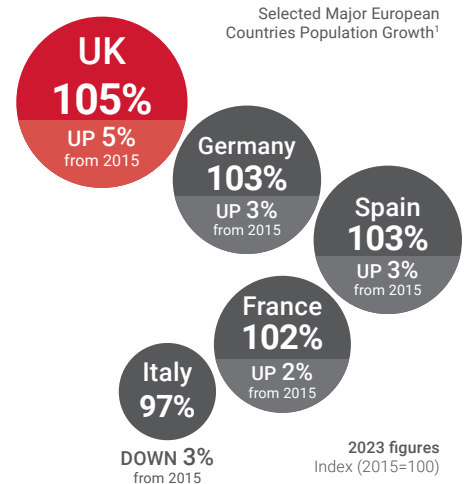


**Chain free**, streamlining the process, allowing you to move in quicker.



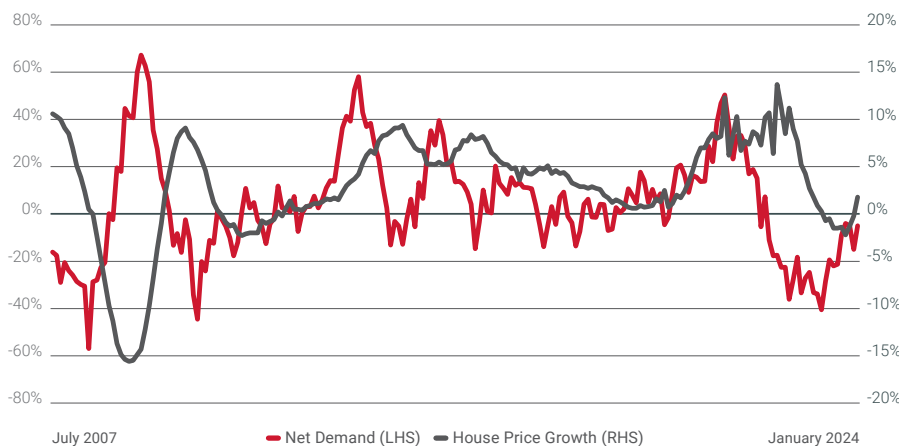
# Supply and demand dynamics

Renowned as one of the world's most sought-after property markets, London's allure guarantees a steady stream of demand, which in turn underscores the city's resilience in navigating market fluctuations. London's enduring appeal means property owners can be confident knowing that their investment holds intrinsic value.



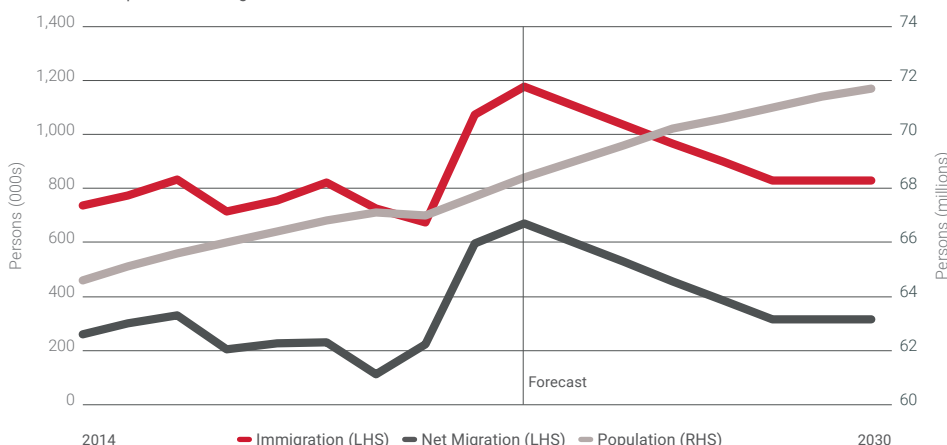
Population growth in the UK alongside limited housing stock – as a result of stringent planning regulations, limited land and slow construction rates – is fostering demand and steady **price appreciation**.

RICS Demand and Supply Balance and House Price Growth, UK<sup>2</sup>



Recent years have seen record levels of **net migration** in the UK with international student applications set to increase by 60% from 2023 to 2030.<sup>1</sup>

UK Population and Migration<sup>1</sup>



Source: 1. Oxford Economics. 2. CBRE.

## KEY TAKEAWAYS



London has seen an average **population growth** of 100,000 annually, surpassing cities like New York and Paris.<sup>1</sup>



London anticipates a **shortfall of 61,000** new homes in the next 3 years.<sup>1</sup>



The number of housing units granted planning permission in England has started to fall after **plateauing for 5 years**, further weighing on housing stock.



London's **GDP growth** consistently outpaces the national average, underscoring the city's potential for long-term investment growth.<sup>1</sup>

# Property growth and other forms of investment

The investment case for residential property in London remains strong with a history of long-term capital appreciation, meaning the value of your investment has the potential to grow significantly over time. This track record surpasses that of other asset classes, offering a potentially more lucrative return.

Greater London **residential returns** increased 266% between 2008 and 2023.<sup>2</sup>

Last year, **rental rates increased** by 6% in the UK, 9% in Greater London and 6.5% in Central London.<sup>2</sup>

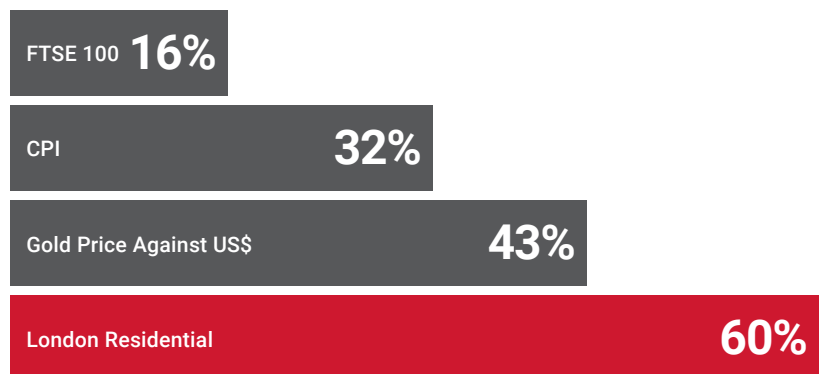
Close to 30% of households currently **rent across the capital** with this predicted to rise to 39.5% by 2025.<sup>3</sup>

Half of existing homes fall short of the upcoming EPC C requirement, while 85% of new builds are **A or B rated**.<sup>1</sup>

Despite the challenges from 2000 to 2023 including the Global Financial Crisis and Brexit, the UK real estate market is incredibly **resilient** having seen an average annual house price growth of 5.1%. London has exceeded this at 5.8%.<sup>2</sup>

Looking forward, predictions suggest London will **outperform** the rest of the UK with an expected 24% rise in house prices between 2024 and 2030.<sup>2</sup>

London Residential Outperforms Other Asset Classes.<sup>4</sup>



Percentage Growth Over 10 Years

UK residential returns have outshone other sectors and the European average, offering more **stability** than other sectors.

Average annual **House price growth** of

**15%**  
in regeneration  
areas like Southall



over the past two years, compared to an average 4% annual house price growth in Greater London.<sup>5</sup>



# Robust rental **yields**

London’s rental market is set for continued expansion; fuelled by housing supply shortages, demographic changes and a shift in lifestyle choices. As the population grows and urbanisation continues, the demand for rental properties will stay strong.

London has seen a recent change in preference towards renting over homeownership, particularly amongst young professionals and students, who value flexibility and mobility. With the country’s student-aged population set to increase from 5.7% in 2016 to 5.8% in 2030 (London’s share to 6.2%), there will be a growing demand for rental properties.<sup>1</sup>

Renter Behaviour<sup>2</sup>



**Young Renters**  
50.4% in 2019  
61.5% in 2023



**Overseas Renters**  
8.7% in 2019  
7.8% in 2023



**Students**  
8.5% in 2019  
11.8% in 2023

Over the 5 year period between 2024 and 2028, CBRE forecast rents to grow by 20.7% in London.<sup>3</sup>

CBRE Private Residential Rent Forecasts, Annual % Change<sup>3</sup>

Region	2023 ONS actual (to October)	2023	2024	2025	2026	2027	2028	2024-28 average annual change	2024-28 compound total
London	5.7	<b>6.7</b>   9.7	<b>5.2</b>   6.0	<b>3.6</b>   4.5	<b>3.7</b>   4.5	<b>2.8</b>   3.6	<b>3.9</b>   4.7	<b>3.8</b>   4.7	<b>20.7</b>   25.6
UK	5.1	<b>6.2</b>   8.5	<b>5.1</b>   5.7	<b>3.4</b>   4.0	<b>3.3</b>   4.0	<b>2.7</b>   3.3	<b>3.4</b>   4.0	<b>3.6</b>   4.2	<b>19.2</b>   22.9

Across the the UK, rental supply remains low with Zoopla reporting 15 households per rental property, more than double that of the pre-pandemic average of 6.<sup>4</sup>

Such demand and supply imbalance will continue to underpin rents with high occupancy levels and minimal downside occupancy risk.

## WHY INVEST IN LONDON?

**Time zone** bridges Asia-Pacific and North American working hours.

**Secure environment**; attractive for its legal framework and robust property rights.

40% of the world’s **top ten universities** including Imperial College London, named the number two university in the world.<sup>1</sup>

Europe’s **technology hub**. London attracted \$12.9 billion of venture capital in 2023, three times that of New York.<sup>1</sup>

Steeped in history and culture, London offers an **unparalleled lifestyle** with all the modern conveniences.

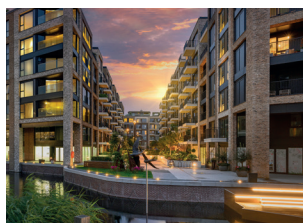
Source: 1. Oxford Economics. 2. Foxtons. Data based on BTR information. 3. CBRE. 4. Zoopla.

# Beautiful neighbourhoods throughout the capital

Our portfolio stretches from colourful and vibrant Camden Town to the dynamic and culturally rich Wembley, the green boroughs of Wandsworth to the iconic and historic City of London.

## 5 reasons to buy with St George

1. High quality homes of all types and tenures
2. Extensive modern amenities and well planned social spaces
3. Multilingual sales support for a seamless buying experience
4. Outstanding customer service and aftercare
5. A commitment to preserving the planet for future generations



CHELSEA CREEK

European-style living in Central London.  
Prices from £880,000  
18.4% rental growth over the next 5 years.<sup>1</sup>



CAMDEN  
GOODS YARD  
LONDON NW1

A new residential district in NW1.  
Prices from £725,000  
Second fastest growing borough in London.<sup>2</sup>



FULHAM  
REACH  
LONDON W6

Where life flows more beautifully.  
Prices from £810,000  
116% increase in properties under offer in the borough.<sup>3</sup>



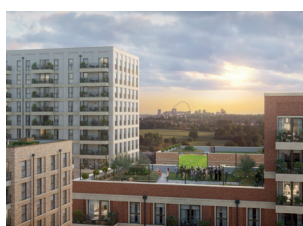
GRAND  
UNION

Thriving canal-side neighbourhood.  
Prices from £399,000  
15% capital growth over the next 5 years.<sup>4</sup>



LONDON DOCK  
WAPPING

Your city, your home.  
Prices from £695,000  
76% of tenants are renewing for a second or third year.<sup>4</sup>



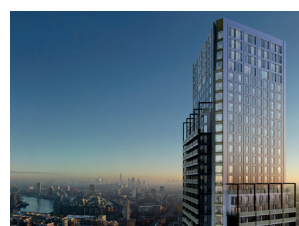
SILKSTREAM  
LONDON N19

London living of a different nature.  
Prices from £423,000  
Rental yields of up to 5.9%.<sup>5</sup>



THE GREEN QUARTER  
WEST LONDON

Remarkable by nature.  
Prices from £388,000  
37 applicants per property to let at The Green Quarter.<sup>4</sup>



WM  
WANDSWORTH MILLS  
LONDON SW18

Discover the art of living well.  
Prices from £525,000  
18% increase in house prices over the next 5 years in the borough.<sup>2</sup>

For more information contact us on **020 3930 5244**  
or email **thecollection@stgeorgeplc.com**

Head online to  
[stgeorgeplc.com](https://stgeorgeplc.com)  
for more on the  
portfolio



OUR VISION  
**2030**  
TRANSFORMING TOMORROW

 **Berkeley**  
Group  
Proud to be a member of the  
Berkeley Group of companies

 **St George**  
Designed for life

Computer generated imagery is indicative only and subject to change. Price correct at time of press.  
Source: 1. Savills. 2. CBRE. 3. Knight Frank. 4. Benham & Reeves. 5. Foxtons.