



BUYING GUIDE

CBRE

CBRE International Residential



Global leading real estate investment services

#138

Fortune 500 ranking 2024

130k+

Global professionals

100+

Countries and regions

90%+

Of Fortune 100
companies choose us

\$35.8 Billion

Global revenue for 2024

CBRE International Residential Team

With deep market knowledge, and superior data and insights, CBRE International Sales Team is the go-to advisor for international property investors. CBRE's global platform allows us to assemble teams of outstanding expertise regionally, nationally and internationally. Leveraging the wider residential sales network and global resources, we ensure maximum market coverage.

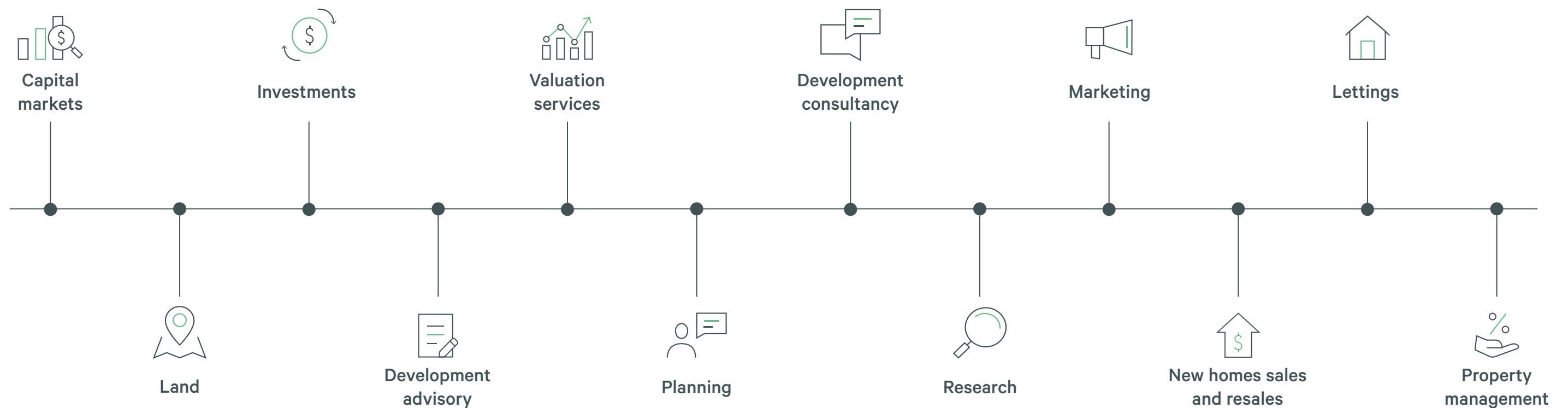
With over 90 years of combined experience, our expertise enables us to work on some of the most successful property schemes around the globe, from new build regeneration developments to luxurious prime city centre properties.

As a leader in the industry, our team aims to provide our clients with a high level of professional services to help you grow your assets and reach your full potential.



Our services

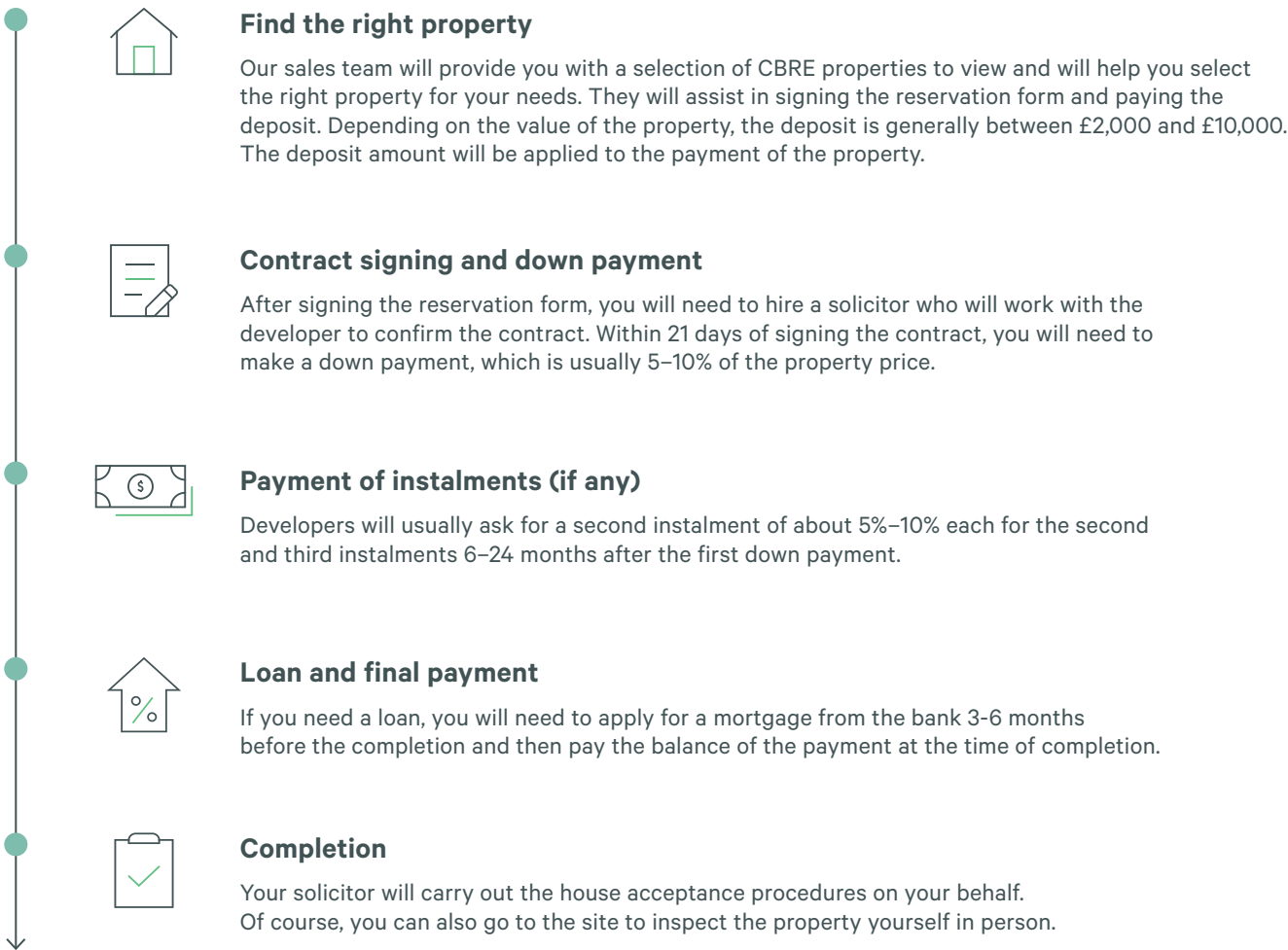
CBRE's professional team provides clients with a comprehensive range of services, from site delivery, land use, development and sales to marketing and everything in between. This allows our property consultants to have a deeper understanding of UK residential projects and provide professional advice to individual investors.



The UK home buying process and associated costs



The UK property buying process



Home purchase information required

- To buy a home in London, you need to provide the following documents, verified by a lawyer:
- Proof of identity: Passport
 - Proof of address: The latest 3-month utility bill or bank statement showing the buyer's name and home address
 - Proof of deposit: A bank statement of approximately 3–12 months with a balance for a down payment

Acquisition costs

Land stamp duty

Stamp duty is a one-time government property tax that you pay when you buy a residential property.

UK stamp duty rate (from 1 April 2025)

Price brackets	First time buyer (UK resident)	Second property (UK resident)	First time buyer (Non-UK resident)	Second property (Non-UK resident)
£0 – 125,000	0%	5%	2%	7%
£125,001 – 250,000	2%	7%	4%	9%
£250,001 – 925,000	5%	10%	7%	12%
£925,001 – 1,500,000	10%	15%	12%	17%
£1,500,000	12%	17%	14%	19%

Any buyer considered a non-UK resident will have to pay a surcharge on top of the standard stamp duty rates for UK residents.

The government will conclude whether a buyer is a non-UK resident through tests. An individual is a UK resident for these purposes where they have spent 183 days in the UK (determined by their location) over any consecutive 365-day period starting 12 months before the transaction and ending 12 months after.

If an individual is considered a non-UK resident they will pay the full stamp duty rate.

Attorney's fees

Depending on the total price of the property and law firm you select, a £1 million property may cost around £3,000-5,000 in legal fees, with a reduction if the developer's appointed law firm is used.

Brokerage fees

You do not need to pay a brokerage fee when buying a property in the UK.

Loan

There are a number of banks to choose from according to your various circumstances. Local buyers in the UK can generally apply for a loan of 70-80% of the value of the property, and overseas buyers can apply for 50-60%. Please contact the CBRE Sales team for further information.

The UK home buying process and associated costs



How can I be a successful UK landlord?

Seek professional lettings and management services

Properties professionally managed by CBRE have the advantage of security and often lead to higher rents and shorter vacant periods. Our experienced property management team and professional letting consultants provide full range of services for overseas landlords and can help your property let quickly and seamlessly.

Step 1
Contact a CBRE consultant to schedule a free market valuation

Step 2
Review our property management services

Step 3
We'll provide you with advice on landlord insurance

Step 4
Our professional photographers will take photographs in order to promote your property online

Step 5
Images and descriptions of your property are uploaded to our website and associated portals

Step 6
We conduct viewings with potential tenants around your property

Step 7
Terms of the lease will be negotiated with the potential tenants, they will review the tenant's information, and finally both parties sign the contract

Step 8
The new tenants move in, generating exceptional rental yields

Ongoing costs

Associated costs of Council Tax

Council Tax is a charge by the local council to pay for public services, averaging £1,500–£2,500 per year. Council Tax is generally the responsibility of the tenant of a rented property, but is not required for students studying full-time in the UK.

Service charge

This is charged by the developer and is generally calculated on the size of the property and according to the facilities available at the development. London properties range from around £2–10 per square foot per year.

Income tax on rental income

Rental income received from properties are subject to personal income tax, which will be calculated at the tax rate corresponding to the net rental profit (See table below). The net profit is equal to the rent minus deductible expenses such as home maintenance fees, letting management fees, insurance premiums, etc.

Property management fee

If the property is rented and managed through an agent, there will be a management fee, which is generally 10% to 12% of the annual rent (plus VAT).

Ground rent

From 30 June 2022, ground rent will no longer be charged for most leasehold properties however, some projects completed before this date will still have the charge applied. For the cost of ground rent, please consult with your sales broker for details.

Rental net profit	Tax rate
£12,570 and below	0%
£12,571 – £50,270	20%
£50,271 – £125,140	40%
£125,140 and above	45%

The threshold for the 45% tax rate is £125,140 from April 2023.

The UK home buying process and associated costs



Selling costs

Capital gains tax

Capital gains tax is a tax on the profit from the sale of assets. This tax is only for investment rental properties. Profits from the sale of an occupied home are not subject to capital gains tax. Gifts to family members or between spouses are also exempt from capital gains.

The capital gains tax rate on residential properties is 18% for a basic rate taxpayer or 24% for higher or additional rate taxpayer.

Brokerage fees

Selling a second-hand home generally requires paying a 1–3% brokerage fee to the real estate agent.

Inheritance tax

All residential properties in the UK acquired by inheritance are subject to inheritance tax, the standard inheritance tax rate is 40%. It's only charged on the part of your estate that's above the tax-free threshold which is currently £325,000. Gifts between spouses are generally exempt from inheritance tax.

When a property is gifted to one's children and the gift is made more than seven years before the time of death, there is usually no inheritance tax to pay. Less than seven years will be taxed according to the table to the right.

Gift time	Corresponding tax rates (Over £325,000)
Less than 3 years	40%
3 – 4 years	32%
4 – 5 years	24%
5 – 6 years	16%
6 – 7 years	8%
More than 7 years	0%



Frequently asked questions

01

Can a non-UK resident buy a property in London?**Is the property legally protected?**

Yes, as long as you have a valid passport, you can buy UK property as a non-UK resident, there are currently no restrictions. The UK has a well-established legal system that can fully protect foreign property investments in the UK.

02

Can I get a UK visa after buying a London property?**Can I immigrate if I buy a UK property?**

The UK is not a home immigration country, please check the relevant official policies and procedures for information on visa applications.

03

Is there a limit to the number of UK properties to buy?

No, there are no purchase restrictions in the UK to the number of properties you can buy.

04

How many years will be on the lease of the property I want to buy?

Property leases are usually 125 to 999 years or freehold.

05

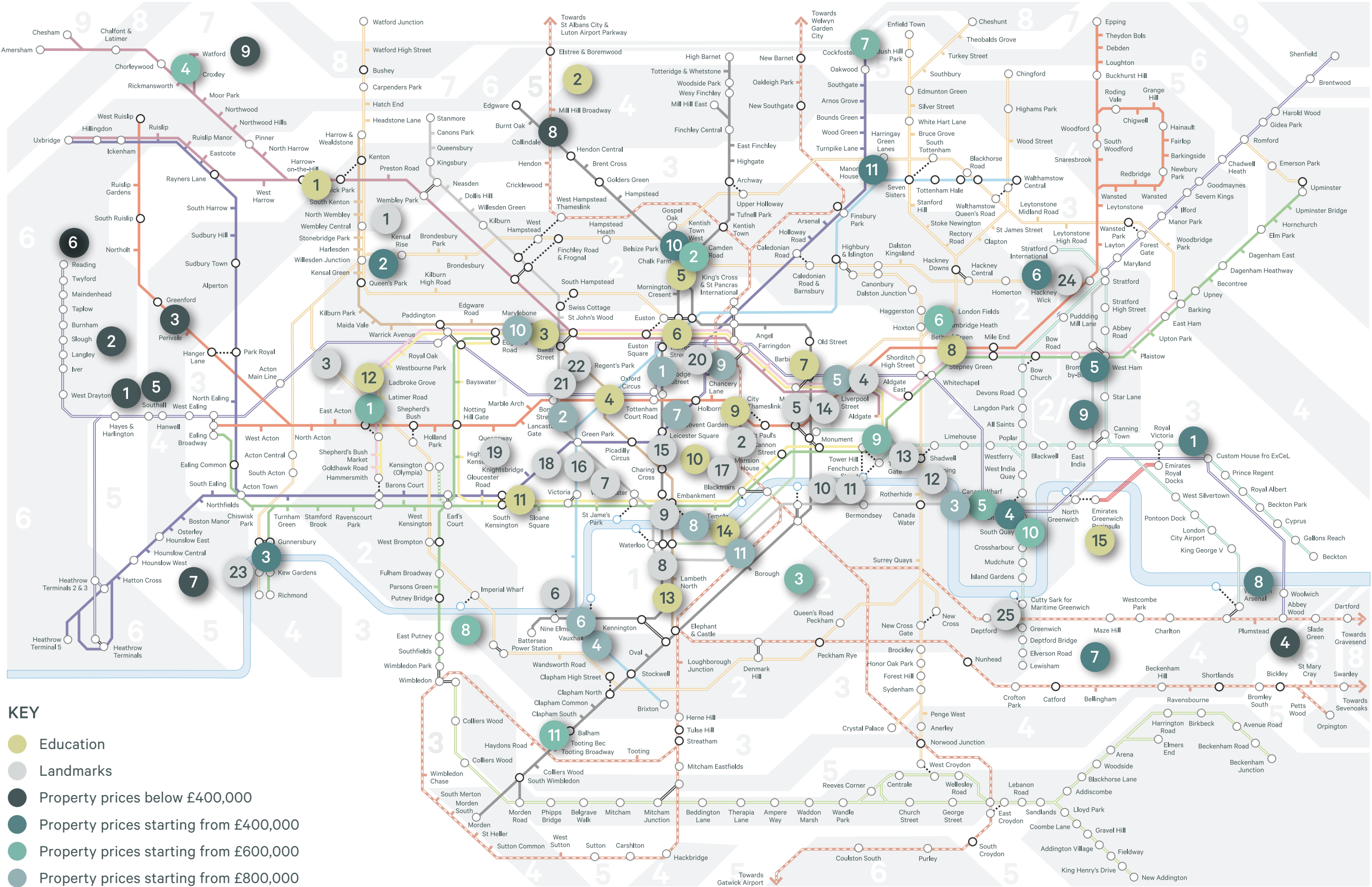
Do I need to travel to the UK to buy a house there?

You don't need to be physically present to complete the transaction process, if you would like to arrange for a family member to view the property CBRE will have a dedicated team to support you.

London projects



Landmarks			
1	Wembley Stadium	14	The City
2	St Paul's Cathedral	15	Trafalgar Square
3	Westfield Shopping Centre	16	Buckingham Palace
4	Spitalfields Market	17	Chinatown
5	Royal Exchange	18	Harrods
6	United States Embassy	19	Hyde Park
7	Houses of Parliament	20	British Museum
8	London Eye	21	Oxford Street
9	Big Ben	22	Regent's Park
10	The Shard	23	Royal Botanic Gardens, Kew
11	City Hall	24	Olympic Stadium
12	Tower Bridge	25	Royal Observatory, Greenwich
13	New Chinese Embassy		
Education			
1	Harrow School	9	University of the Arts London
2	Middlesex University	10	London School of Economics
3	London Business School	11	Imperial College London
4	London College of Fashion	12	Imperial College London White City Campus
5	Central Saint Martins	13	London South Bank University
6	University of London	14	King's College London
7	Bayes Business School (Cass)	15	University of Greenwich
8	Queen Mary University of London		



- KEY**
- Education
 - Landmarks
 - Property prices below £400,000
 - Property prices starting from £400,000
 - Property prices starting from £600,000
 - Property prices starting from £800,000

Prices below £400,000	
1	The Venue
2	Horlicks Quarter
3	The Lock
4	Southmere
5	The Green Quarter
6	Bankside Gardens
7	Lampton Parkside
8	Colindale Gardens
9	The Clarendon

Prices starting from £400,000	
1	Royal Eden Docks
2	North West Quarter
3	Kew Bridge Rise
4	Aspen
5	Twelve Trees Park
6	Herford Mill
7	Kidbrooke Village
8	Royal Arsenal Riverside
9	Poplar Riverside
10	Verdica
11	Woodberry Down

Prices starting from £600,000	
1	White City Living
2	Camden Goods Yard
3	Brigade Court
4	Millside Grange
5	Ten Park Drive
6	Regent's View
7	Trent Park
8	Wandsworth Mills
9	London Dock
10	South Quay Plaza
11	Earlsfield

Prices starting from £800,000	
1	Fitzroy Walk
2	Three King's Yard
3	One Park Drive
4	Graphite Square
5	One Crown Place
6	River Park Tower
7	Chapter House
8	Strand Chambers
9	Postmark
10	Marylebone Mansions
11	Triptych Bankside

Projects

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ONE PARK DRIVE

London Zone 2



Location	Canary Wharf, E14
Average £sqf	£1,250 psf
Completion	Completed
Starting price	£895,000

GRAPHITE SQUARE

London Zone 1



Location	Vauxhall, SE11
Average £sqf	£1,230 psf
Completion	From Q2 2025
Starting price	£650,000

ASPEN

London Zone 2



Location	Canary Wharf, E14
Average £sqf	£1,077 psf
Completion	From Q1 2025
Starting price	£565,000

BRIGADE COURT

London Zone 1



Location	London Southwark, SE1
Average £sqf	£1,300 psf
Completion	Completed
Starting price	£640,000

KEW BRIDGE RISE

London Zone 3



Location	Brentford, TW8
Average £sqf	£851 psf
Completion	From Q2 2025
Starting price	£475,000

REGENT'S VIEW

London Zone 2



Location	Bethnal Green, E2
Average £sqf	£1,242 psf
Completion	From Q4 2025
Starting price	£595,000

WHITE CITY LIVING

London Zone 2



Location	White City, W12
Average £sqf	£1,500 psf
Completion	The Solaris from Q4 2025
Starting price	£665,000

WANDSWORTH MILLS

London Zone 2



Location	Wandsworth, SW18
Average £sqf	£1,429 psf
Completion	From Q2 2027
Starting price	£1,080,000

Projects

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RIVER PARK TOWER

London Zone 1



Location	Nine Elms, SW8
Average £sqf	£1,869 psf
Completion	Completed
Starting price	£1,045,000

SOUTHMERE

London Zone 4



Location	Abbey Wood, SE2
Average £sqf	£550 psf
Completion	Q3 2026
Starting price	£350,000

ONE CROWN PLACE

London Zone 1



Location	City of London, EC2
Average £sqf	£1,800 psf
Completion	Completed
Starting price	£1,087,000

TWICKENHAM GREEN

Twickenham



Location	Twickenham
Average £sqf	£903 psf
Completion	Q4 2026
Starting price	£475,000

OVAL VILLAGE

London Zone 2



Location	Oval, SE11
Average £sqf	£1,464 psf
Completion	From Q2 2025
Starting price	£595,000

ONE CLAPHAM JUNCTION

London Zone 2



Location	Clapham Junction, SW11
Average £sqf	£1,052 psf
Completion	Q2 2025
Starting price	£450,000

FITZROY WALK

London Zone 1



Location	Fitzrovia, W1
Average £sqf	£2,000 psf
Completion	Q3 2025
Starting price	£1,050,000

MARYLEBONE MANSIONS

London Zone 1



Location	Marylebone, W1H
Average £sqf	£1,517 psf
Completion	Completed
Starting price	£975,000

Projects

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THREE KINGS YARD

London Zone 1



Location	Mayfair, W1
Average £sqf	£2,889 psf
Completion	Q3 2025
Starting price	£2,725,000

HIGGS YARD

London Zone 2



Location	Brixton, SE24
Average £sqf	£727 psf
Completion	Completed
Starting price	£424,500

POSTMARK

London Zone 1



Location	Farringdon, WC1X
Average £sqf	£1,772 psf
Completion	From Q1 2025
Starting price	£1,005,000

WILCOX ROAD

London Zone 1



Location	Nine Elms, SW8
Average £sqf	£1,120 psf
Completion	Q2 2025
Starting price	£900,000

BERMONDSEY PLACE

London Zone 2



Location	Bermondsey, SE1
Average £sqf	£893 psf
Completion	From 2027
Starting price	£560,000

RIVERSCAPE

London Zone 3



Location	Royal Docks, E16
Average £sqf	£905 psf
Completion	Completed
Starting price	£497,500

STRAND CHAMBER

London Zone 1



Location	Strand, WC2R
Average £sqf	£1,894 psf
Completion	Completed
Starting price	£1,550,000

CHELSEA WATERFRONT

London Zone 2



Location	Chelsea, SW10
Average £sqf	£1,571 psf
Completion	Completed
Starting price	£1,070,000

Why do international buyers choose London?



A financially stable environment for global investors

London is one of the three major international financial centres in the world. It enjoys a favourable trading time zone between Asia and North America, and is the preferred trading market for global investors.



UK property is friendly to overseas investors

The UK allows property investors from all over the world. Compared to other countries such as the United States, Australia and Canada the overall cost of ownership is lower in terms of the overseas buyer's stamp duty rate, property management fees and council taxes etc.



A well-established legal system and property protection

UK property leases are typically 125–999 years or freehold. The UK has a well-established legal system that adequately protects international buyers' investment in UK property. Whether it's buying or selling, there are professional lawyers for all processes, and they will intervene to ensure the rights and interests of the owners are protected.



World-class education that attracts a large number of international students

The UK is home to many high-quality schools and universities, from K-12 to tertiary education. In recent years, the UK has overtaken the US as the top destination for overseas students to study due to the top-ranking universities, as well as the access to many technological advantages in cutting-edge fields such as biomedical and artificial intelligence.



Solid rental yields

One of the advantages of being a landlord in the UK is the high rental yields. Rental yields in central London are now above 4%, with some areas outside of zone one also seeing high yields.



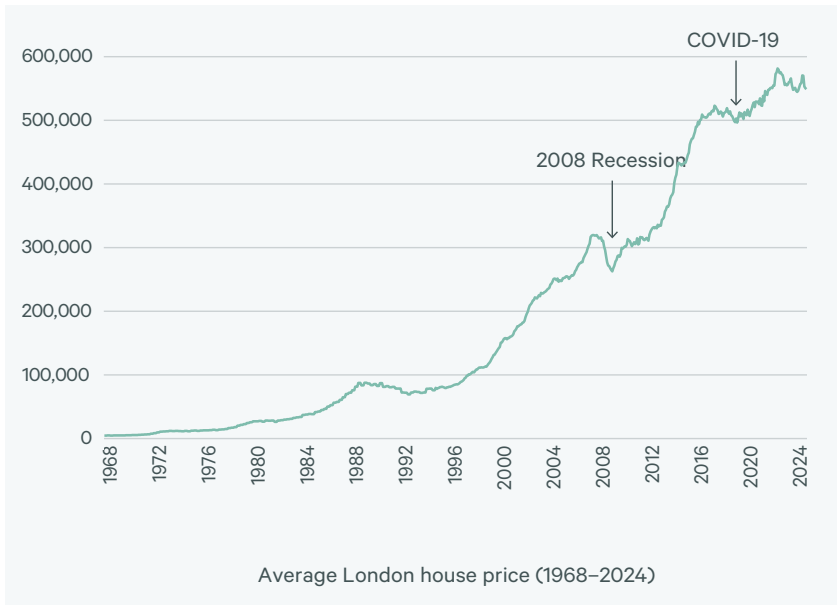
London is a diverse, cosmopolitan city

From luxury shopping to Michelin starred restaurants, museums to sprawling parks, a UK tourist visa allows you to stay for up to 180 days a year.



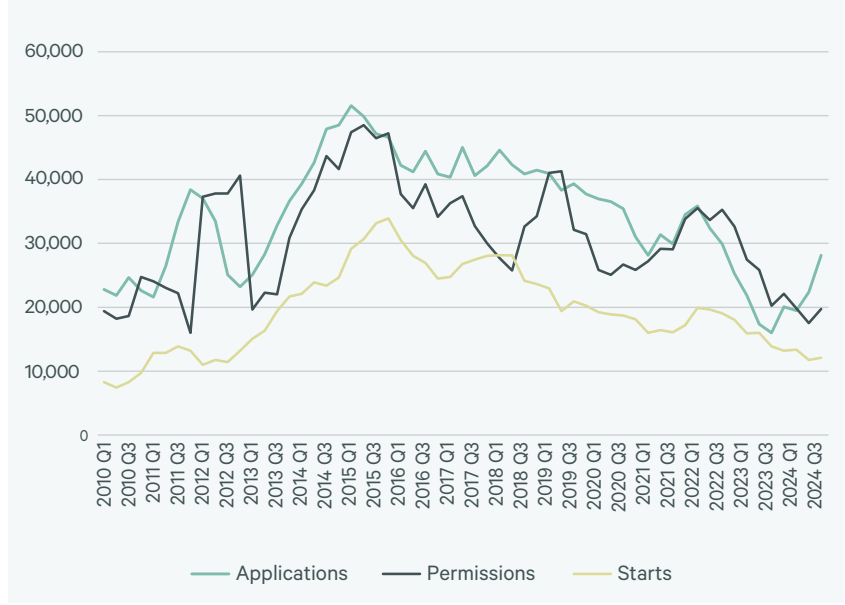
A safe haven

The UK property market is stable and very resilient. London, for example, has an average annual capital appreciation rate of 9% since house price data became available in 1969. The data shows that London house prices have been able to rebound quickly after the 2008 recession and epidemic in 2020. In addition, London property can be quickly liquidated by investors for resale, so is seen as a safe investment.



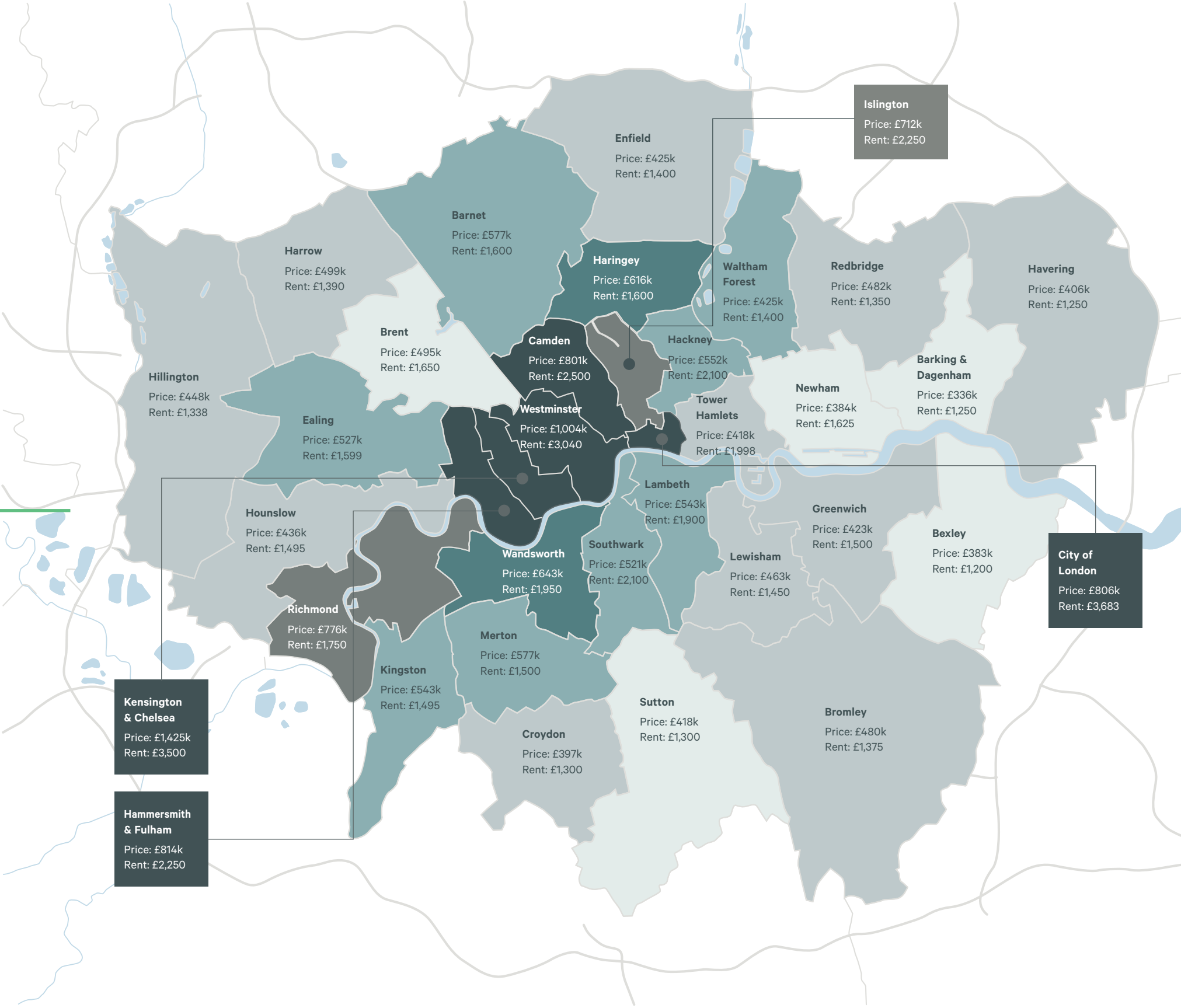
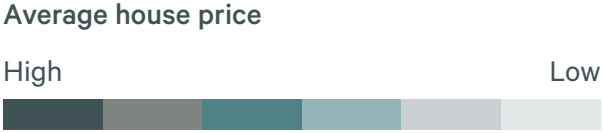
Housing in the UK and in London is in great demand due to the lack of supply

Population growth in the Greater London area is expected to be much higher than the supply of new homes in the area. London's population is expected to increase by 1.4 million over the next 15 years, but the supply of new homes has fallen short of the government's target of 52,000 units a year for many years. The shortage of housing has supported the increasing house prices in both the medium and long term.



London house prices

Data source:
2022 London Borough Report



*The above data is the average price in the area, and the rental price is based on a 2-bedroom apartment as an example.
Data source: CBRE 2022 The London Borough Report

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