2026



UK Property Investment Guide for *GCC Investors*

SelectProperty

The trusted UK partner for GCC investors since 2005.



SelectProperty

Contents

Why Invest in UK Property?	03
Insights of GCC Investment in UK Property	04
Benefits as a GCC Investor	05
London Vs Regional Cities	06
A Deep Dive into Manchester	07
Birmingham Spotlight	09
Rental Demand	11
Strategic Insights: University Cities	12
Current Investment Opportunities	13
Case Study: One Port Street	15
Securing Your Investment	16
An End-to-End Investment Journey	17

Why Invest in *UK Property?*



"Widely regarded as one of the world's most established and trusted property markets, the UK continues to complement the portfolios of savvy international investors as part of a well-considered diversification strategy, offering a lasting foundation for wealth that can be passed down through generations.

Select Property is proud to have supported GCC investors for over 20 years, with an office in Dubai since 2005, and most recently becoming the first UK developer to open an office in Saudi Arabia in October 2025 — further reinforcing our long-term commitment to the region."



Adam Price,
CEO,
Select Property

The UK Property Partner for *Global Investors Since 2004*

2004

Founded in Manchester

£3,15bn

Worth of global property sales

£280m+

Paid out in rental revenue to global investors

Our Global Offices



Offering a fully-managed investment service, we manage all aspects of your investment in house, meaning a hands-off, hassle-free investment experience for our clients around the world.

GCC interest in *UK property rises 16%* as investors look beyond London hotspots

16% increase

In the first quarter of 2026, UK property saw a 16% increase in searches from GCC residents

UAE 47%

The UAE remains the largest source of UK property searches, accounting for 47% of all activity

KSA 20%

Saudi Arabia accounted for 20% of all searches; Qatar 14%; Kuwait 13%

2% to 5% increase

Bahrain recorded the highest increase, from 2% to 5% quarter on quarter

Beyond London

Westminster retained its position as the most searched area, but buyers are increasingly willing to look beyond prime London districts

Source:

Arabian Business

nomo



Safeguarding your Capital with UK Property Investment

Hamish McAllister,
Senior UK Property Consultant



London vs. Regional Cities for UK Investment

William Park,
UK Property Consultant

Al Rayan Bank: *HNWI GCC Survey*

A recent report from Al Rayan Bank on GCC high-networth-individuals investing in UK property showed:



Source: GCC Property Investment in the UK, AlRayan Bank, September 2025.

97%

of surveyed HNWIs have invested in UK property in the past five years

29%

plan to invest in or increase their UK property investments in the next five years

99%

said they were considering investing in cities outside of London

38%

flagged limited availability of advisors who understand both



SelectProperty

6 Benefits of Investing in *UK Property*

1. Diversification of Investment

Investing in UK property allows GCC investors to diversify their portfolio with stable international assets and help mitigate risk associated with oil price fluctuations and regional economic challenges.

2. Secure Legal Framework

The UK's transparent legal system, strong investor protections, and lack of restrictions on foreign buyers make property investment secure, straightforward, and accessible for GCC investors.

3. Strong Capital Growth

GCC investors can capitalise on the UK's projected 22.2% house price growth by between 2026-2030, with cities like Manchester and Birmingham offering strong long-term returns and wealth-building potential.

4. Consistent Rental Income

Driven by a supply and demand imbalance, high-quality developments in prime city centres drive strong rental yields and consistency, with minimal void periods.

5. A Legacy Asset

UK property provides an unparalleled asset that can be transferred throughout generations, and is an asset that has historically proved it can withstand the test of time.

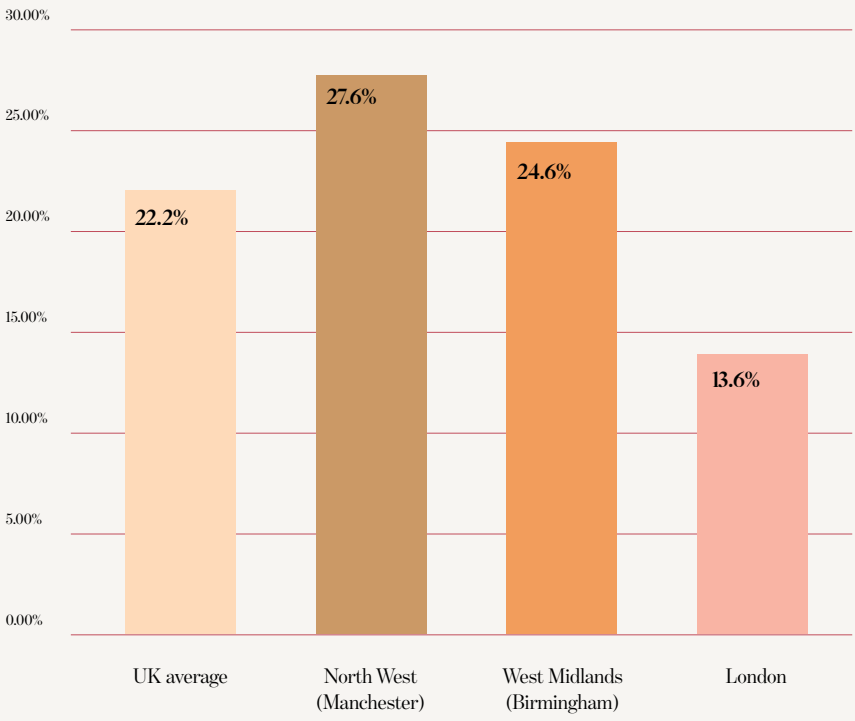
6. World-Class Universities

Home to some of the world's best universities, many GCC families invest in UK property as a home for their children during their studies, or as an investment to offset university fees.

London vs. *Regional Cities*

Regional House Price Forecasts 2026 - 2030

savills



Manchester & Birmingham, outpacing the rest of the nation

As revealed by Savills, both Manchester and Birmingham are predicted to outperform the UK average, and London over the next five years.



"In 2025, high-value areas in London, such as Westminster, Kensington and Chelsea no longer appeared in the top 20 areas for GCC property demand in 2025"

rightmove

“The North West is the leading UK region chosen by GCC investors.”

nomo

What is driving this investment shift *away from London?*

Lower capital entry point vs. London's affordability ceiling

Stronger rental yields (3% average compared to 6% average)

Larger apartments with more amenities

Higher capital growth potential

North-shoring trend of blue-chip employers moving out of the Capital

New Prime Minister, Andy Burnham's, 'devolution' strategy





Manchester:

One of Europe's most *established investment cities*



With a population surge double the national rate, a booming job market, and a highly competitive residential landscape, Manchester attracts attention from across the globe.

Manchester: *Investment Snapshot*

24.6%

predicted sales value growth over the next five years

50%

increase in rents over past five years

29.5%

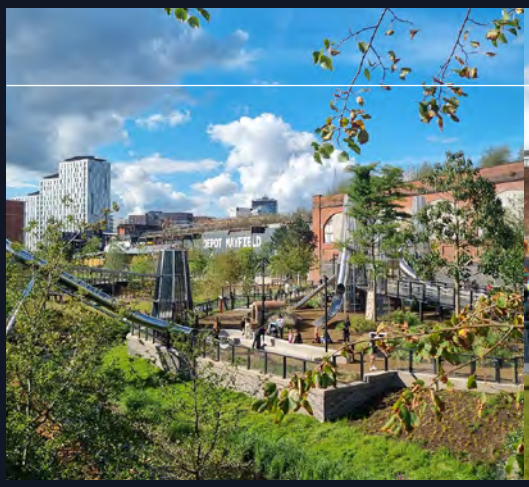
predicted rental growth

JLL

"At 3.1% annual growth sustained over 10 years, Manchester's economy has performed twice as well as that of the UK as a whole."

BBC









Manchester: *A city where people want to live, work and invest*

Key regeneration projects

Extensive regeneration masterplans such as the £1.4 billion Mayfield project are driving economic growth and increasing rental demand.

A global hub for tourism

Home to world-class football clubs, Manchester United and Manchester City, and Europe's largest indoor concert arena Manchester attracts 119 million visitors each year.

World-class connectivity

Manchester Airport's global connections make the city an ideal choice for frequent travellers, with direct flights to Dubai, Abu Dhabi, Jeddah and

Home to major brands

Home to 80/100 of the FTSE 100 companies, Manchester attracts a growing talent pool of high earning young professionals — a leading rental demographic.



Birmingham:

The UK's second city *by size and population*

An economic hub strategically located in the centre of the UK, Birmingham is the UK's second city by size and population.

Birmingham:
Investment Snapshot

24.6%

predicted sales value growth over the next five years

19.9%

rental growth forecast 2026-30

500k

people working in the city centre

JLL

"There is continued demand in Birmingham for best-in-class spaces, reflecting the city's position as a leading regional hub for occupiers and investors."

savills









Birmingham: *The beating economic heart of the Midlands*

Prime beneficiary of High-Speed 2 (HS2)

The UK's government-funded high-speed rail will cut the travel time to London from 1 hour and 20 minutes to just 49 minutes, making Birmingham a commuter hotspot overnight.

An iconic tourism hotspot

Globally recognised as a tourism hotspot for film, music and sport, Birmingham is well known for its association with award-winning Netflix series, Peaky Blinders.

World-class connectivity

At the centre of England, Birmingham is accessible to London, Manchester, Nottingham, Liverpool and Leeds in under 2 hours. Birmingham airport operates direct flights to Dubai.

Home to major blue-chip companies

Home to major global corporations including PwC and HSBC, Birmingham attracts a growing talent pool of graduates and high earning young professionals.

Markets driven by *exceptional rental demand*

The UK property market is one of the most mature and well established markets in the world, driven largely by the consistent demand for accommodation, contributing to a thriving rental market.



With a vast number of blue-chip employers in top UK cities, such as in Manchester and Birmingham, there is a thriving job market, with a rising number of C-suite employees and young professionals moving away from London.

Paired with market-leading graduate retention rates above 50%, both Manchester and Birmingham attract and retain a talent pool of young professionals, further driving a supply and demand imbalance for premium rental accommodation.

What does this mean for investors? A healthy balance of strong rental yields and steady capital growth. In both Manchester and Birmingham, rents for new build apartments have increased by almost 50% in the past five years alone.

What are today's tenants looking for?

JLL Buyers and Tenants Survey 2025

70%

Willing to pay a premium for on-site leisure facilities (e.g. swimming pool, resident lounge)

60%

Desire fitness amenity (e.g. gymnasium, fitness studios)

75%

Want 24/7 concierge

25%

Prioritise co-working spaces for hybrid working

Why UK university cities deliver *higher capital appreciation*

Beyond their established positions as leading UK cities, Manchester and Birmingham share a common foundation, in that both are university powerhouses.

Both home to multiple world-renowned institutions, including elite Russell Group Universities, this top student population contributes to a stable property market, long-term rental demand and strong capital growth.

Continuous tenant demand



Unlike other tenant groups, the student population is a constant demographic that grows each year. With a cycle of new intake, a reliable pipeline of tenants is consistently created.

- **80,000** new students a year in Birmingham
- **150,000** new students a year in Manchester
- **150** student nationalities as the UK offers a diverse multi-cultural neighbourhood

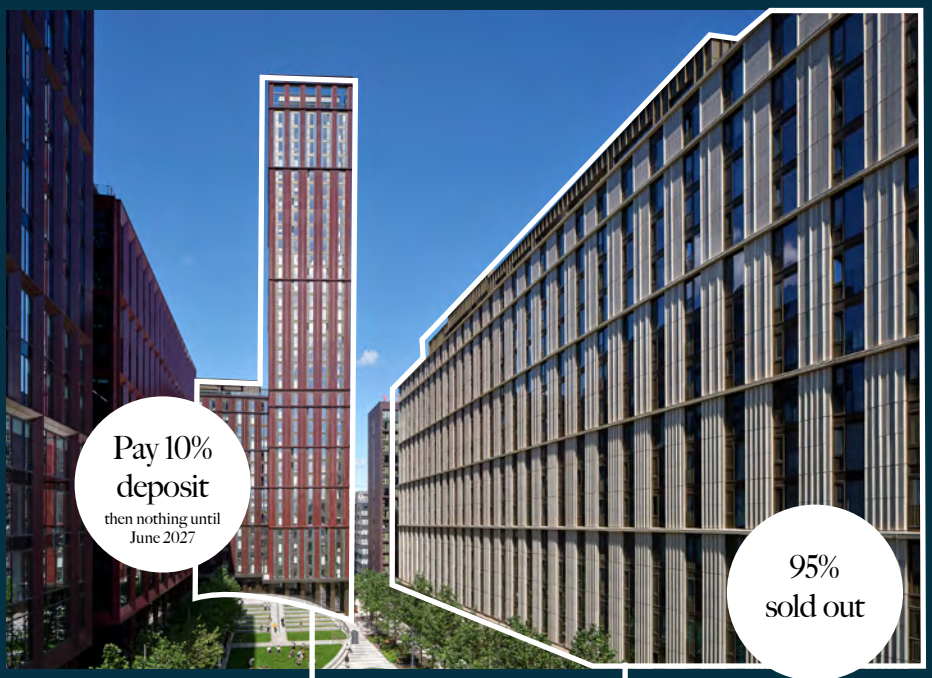
Top talent that drives demand



Strong university cities attract global employers, offering an abundance of opportunities to post-graduates and young professionals, driving rental demand and increasing capital growth.

- **50%** graduate retention rate in both Manchester and Birmingham
- **80%** of the FTSE 100 companies are based in Manchester
- **100%** of the “Big 4’ consulting firms are based in Birmingham

Select Property spotlight



VITA LIVING CIRCLE SQUARE NORTH

VITA LIVING CIRCLE SQUARE

A high return investment opportunity catered to appeal to the city's thriving young professionals.





Located in the heart of the Oxford Road corridor

15 storey tower - 266 apartments

35 storey tower 417 apartments

Fully-furnished and completed luxury apartments

98% occupancy - one of the highest in the city

Achieving rental yields up to 8.2%

Select Property spotlight



EDITION
BIRMINGHAM

Birmingham's most premium residence, taking luxury living to new heights.





Located by Centenary Square, in the heart of the city

46 storeys with amenities residing on the 44th and 45th floors

Offers the highest level of luxury that is rarely seen outside of the capital

First Birmingham residence to boast a swimming pool and climbing wall

Comprises Park Residence and Centenary Tower, two luxury connecting towers

Select Property spotlight



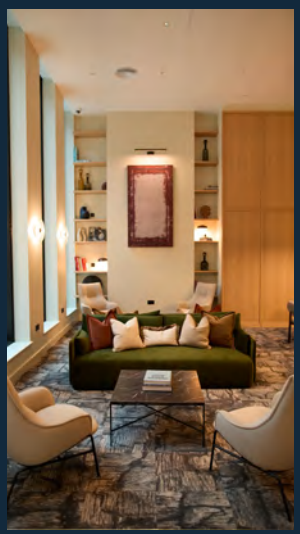
ONE PORT ST.

SOLD OUT

42% of apartments are owned by GCC-based investors

Where luxury meets legacy, Manchester's newest residence redefines city living





Located in the iconic Northern Quarter

Incredible amenities including a stunning swimming

Lifestyle benefits featuring a state-of-the-art gymnasium

Achieving up to £3,300 monthly rental income per apartment

32 storeys high - a landmark on the skyline

Invest with *Select Property*

At Select Property, we've been the trusted investment partner for over 20 years for Gulf investors, with global offices in Manchester, Dubai, Shanghai, Hong Kong and Riyadh.

1

Consultation

Your UK Property Consultant will identify the best opportunities to fit your individual preferences, budget and objectives.

2

Purchase

At the point of property purchase, you'll be assigned a designated Investor Services team member to support you through the process to completion.

3

Completion

You'll receive regular updates on your investment until the point of handover. If you are financing your development with a mortgage, we can guide you through the process.

4

Property Management

If you are letting your property, our in-house property management company, Select Residential, can manage all aspects on your behalf, including tenancy management and property upkeep.

5

Exit strategy

If you wish to exit your investment, our in-house brokerage can help you re-sell your property to our global network of investors, ensuring the best returns and a seamless exit strategy.

Securing a UK Mortgage as a *GCC Investor*

As a GCC investor, you can absolutely finance your property with a UK mortgage. Select Property can recommend trusted international brokers specializing in the GCC region such as Novo Capital.

The Mortgage Process

NOVO CAPITAL

1. Initial Consultation

Understand your financial situation, property goals and any unique requirements as an international buyer.

2. Product Outline & Solution

Based on your circumstances and needs, your broker will identify the most suitable solution for you and present these options clearly including rates, fees and other features.

3. Documents & Application Preparation

Guidance through the documentation and information required for your mortgage application.

4. Credit Application & Offer

Your broker will manage the lender communication, underwriting requirements, and valuation process. Once approved, they'll review the mortgage offer with you and explain everything clearly.

5. 1-1 Admin Support Through to Completion

Dedicated support throughout the administrative process, coordinating with your solicitors and other related parties to ensure any deadlines are met and the process remains stress-free.

6. Completion & Beyond

Post completion we are available to answer any queries regarding your mortgage. Assist with future purchases, refinancing or any ongoing mortgage needs. We are not transactional.

SelectProperty

Get in touch with our property consultants to learn more about investing in the UK

Contact us

Manchester:	Dubai:	Shanghai:	Hong Kong:	Riyadh:
+44 (0) 161 322 2222	+971 4 2794 800	+86 21 5243 5200	+852 3692 5901	+966 (0) 11 229 33 99

www.selectproperty.com | info@selectproperty.com

Please note that the information that we distribute is produced with great care and believed to be correct at the time (July 2026), to thebest of our knowledge. Pictures, computer-generated views, layouts and other details are given as a general guide and may changefrom time to timein accordance with the final designs of the development and appropriate planning permissions. Investment information provided as a general guide – not investment advice

The content on this asset is provided as a general guide for discussion purposes, based on well-researched market information and reasonably held opinions, covering a range of investment themes. Select Property is not holding itself out to be providing you with independent financial advice and we assume no liability for any reliance you place on the content of this guide or conversations we may have with you relating to it.

We recommend that investors in property research market information from different sources and seek proper advice as appropriate before following any recommendations. Any market forecasts or other statistics we reproduce on this website are believed to be correct at the time of publication but may be subject to change.