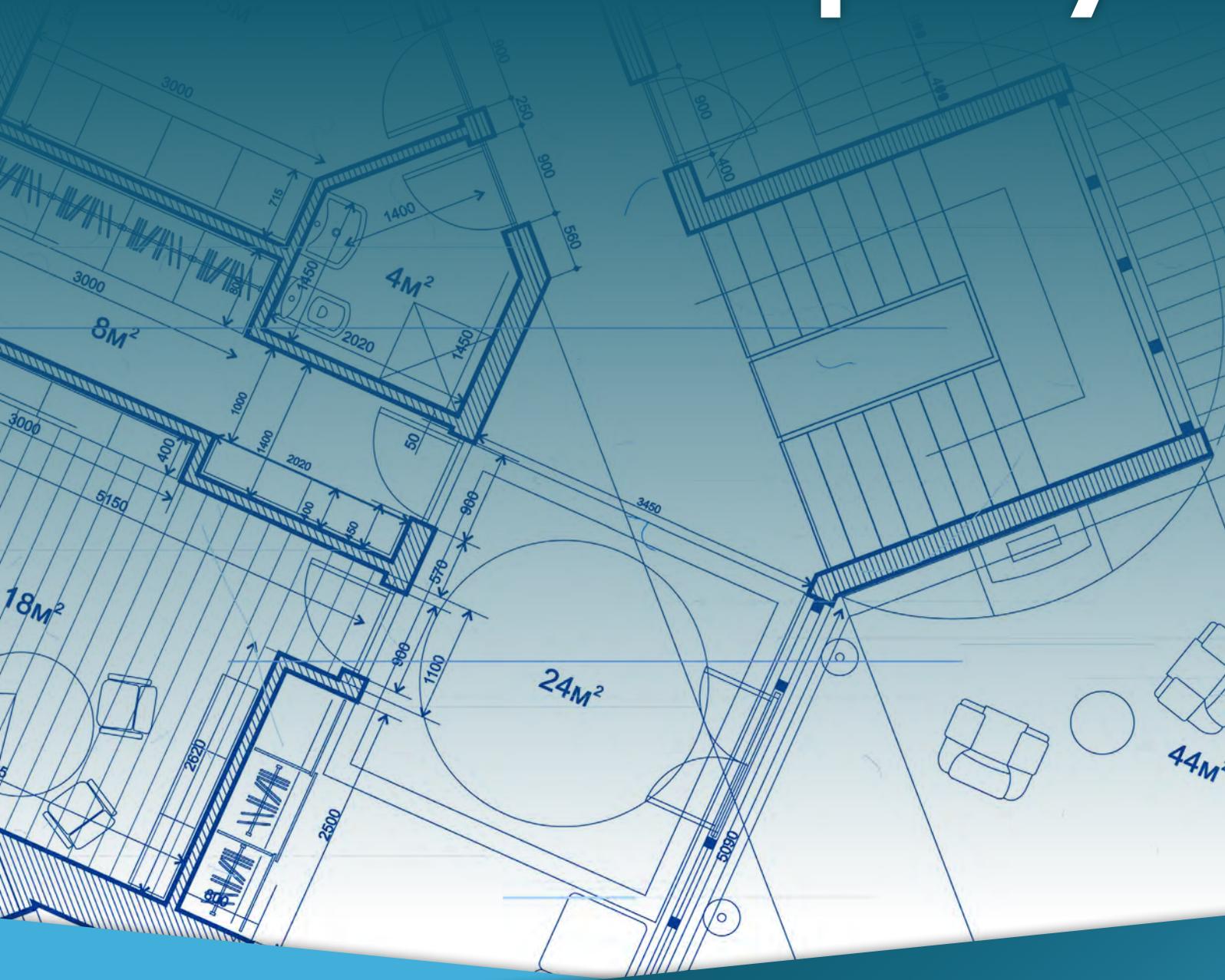


RWinvest

EST. 2004

# The Complete Guide to **Off-Plan Property**



2024

[rw-invest.com](http://rw-invest.com)

RWinvest

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20 YEARS OF INDUSTRY EXPERIENCE

2004 - 2024

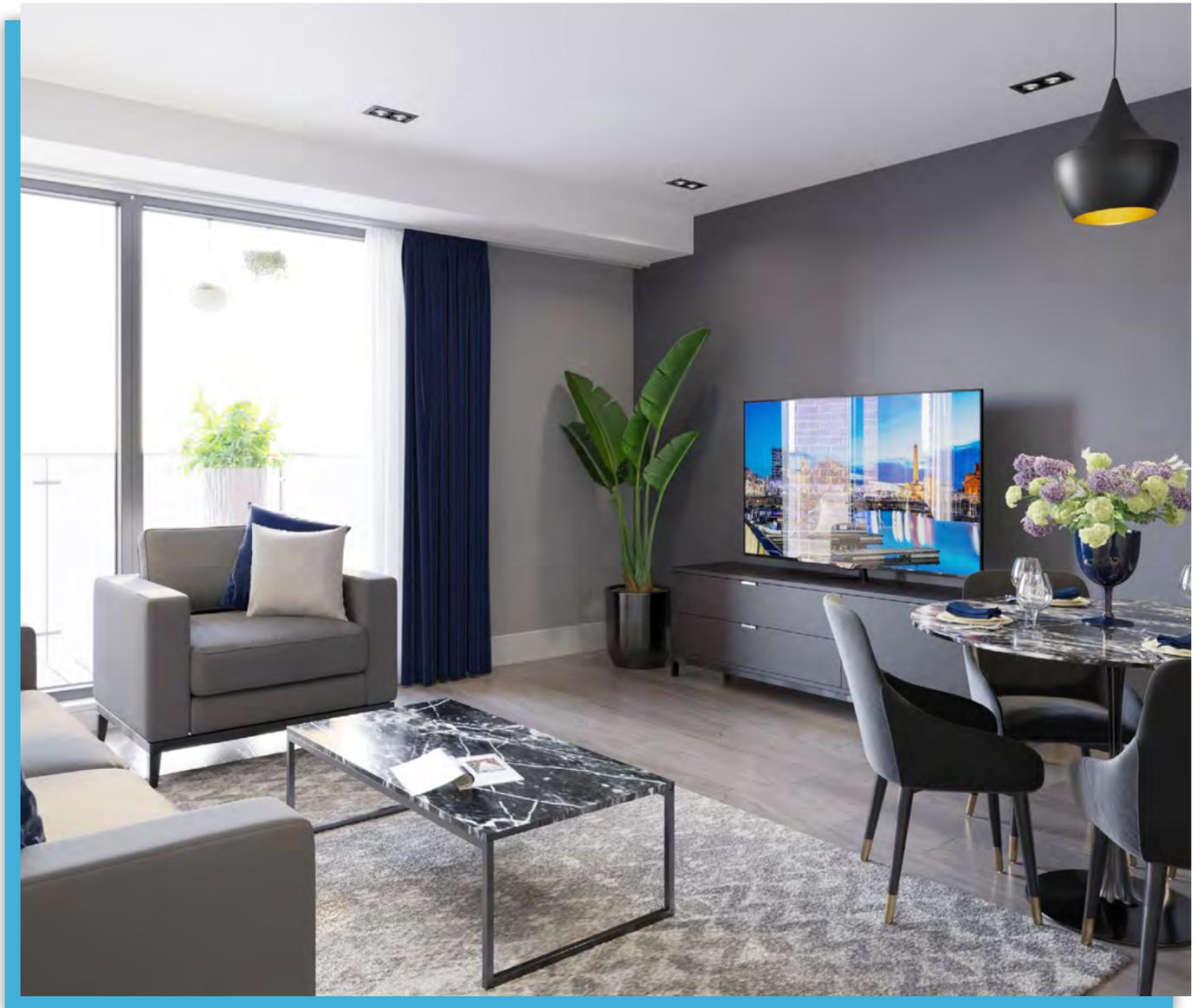
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## Introduction

Off-plan property is one of the most popular property investment strategies among both UK and overseas investors.

If you're interested in learning more about off-plan property as a buy to let investment, the following guide is a great place to start so keep reading to find out more!



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# What Is Off-Plan Property?

If you're unsure exactly what off-plan property is, what off-plan means, and how off-plan properties compare to traditional residential homes, this is the guide for you.

Designed for those questioning 'what is off-plan property?', in this quick and easy guide, we'll explain off-plan in detail and help you understand more about this popular investment method.

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## What Does It Mean When a Property Is Off-Plan?

When a property is off-plan, it means that it's not yet complete. The property may still be under construction, or the development is still in the planning stages.

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## What is Off-Plan Property Investment?

Off-plan property investment is when a property investor buys a property before it's been completed. The investor will be given a completion date that the development is expected to be finished by and will typically pay a reservation fee to secure the unit of their choice.

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# Off-Plan Property Versus Traditional Residential Property – What’s the Difference?

There are some main differences between buying off-plan property and buying a traditional completed property.

The most obvious difference is that completed properties are already ready to be viewed in person and lived in before purchasing, while off-plan properties are not.

Another difference when it comes to purchasing a completed property vs an off-plan one is that each property is paid for differently. With the typical purchase of a completed property, buyers or investors will generally put a deposit down and pay for the remaining amount in mortgage

repayments or a one-off cash payment covering the total property price.

Another significant difference between newly built off-plan and older completed homes is that off-plan properties tend to be more eco-friendly. This is usually down to the materials the development is built from. Things like better insulation, for instance, reduce energy wastage and the need to use artificial heating, which saves energy.



# Who Develops Off-Plan Properties?

Off-plan properties are created by property developers.

Off-plan property developers identify demand for property in a particular area and then build a new development to cater to this demand. The best developers to buy property off the plan from are experienced and established in their field.

Investors should avoid buying an off-plan property from any off-plan property developers who don't have a strong track record of completed projects behind them.

One of the main risks behind off-plan as an investment is that you're putting your money into something that isn't yet complete. That's why due diligence is so crucial, as you want to avoid investing in a property that may never successfully complete.



## How do you Spot a Good Off-Plan Property Developer

If you want to make off-plan purchases, you should conduct extensive research and due diligence into different off-plan property developers in the UK.

Here are some top tips on things you should look for when researching good off-plan property developers for peace of mind that your investment is in the right hands.



A track record portfolio of completed projects that were finished to a high standard.



A lot of experience in the off-plan development field.



A good reputation for customer care, evidenced by solid client reviews.



Press coverage on housing market news sites about current or past property developments.



## Where Can You Buy an Off-Plan Property?

The real estate market in the UK has seen rising market demand for property over the last year, off-plan properties included.

## Where Can You Buy an Off-Plan Property?

If you're looking to purchase off-plan property, you'll usually need to browse websites of property investment companies.

Property investment companies like us at RWinvest partner up with off-plan property developers and sell units in their latest developments on their behalf.

Buy to let home buyers will invest in one or multiple units in each off-plan property, benefiting from below-market purchase prices, enhanced capital growth potential, and high rental yields in the right area.

House prices have hit record levels, and capital growth predictions are as strong as ever. As an investment, off-plan homes can be ideal as they're offered at below-market rates and are brand new when completed, ridding any need for costly refurbishments.

With Savills predicting property values to increase by an average of 17.9% over the next five years and up to 20.2% in regions like the North West, off-plan property can present an excellent capital growth opportunity for investors.

By purchasing off-plan in 2024, when prices are set to continue rising for the next few years, investors may see their property grow significantly before it's even complete, creating a potentially lucrative investment opportunity.

Multiple new-build developments are cropping up around top UK cities, so it's clear that the demand for off-plan investment properties is not slowing down anytime soon.

[View Off-Plan Properties](#)

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# How to Buy Off-Plan Property in the United Kingdom

While there are benefits of buying off-plan property as an investment property in the UK, the actual process of buying a new home can differ slightly from purchasing an existing property.

When you buy property off-plan in the UK, there are certain things you should be prepared to do and some things you should expect during the purchase process.

To help prepare you for your investment, here is some information on some of the most crucial steps to know when finding out how to buy off the plan property. Keep reading for some essential information on buying property off-plan in the UK.



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# Make Sure You're Ready to Buy Off-Plan

Make sure you know everything there is to know about buying off-plan property before you begin your property purchase.

There are different questions you should ask yourself when buying property off-plan in the UK. Are you prepared to wait for your property's completion date? Do you understand what an off-plan property is and the benefits of investing in a new build property? Are you willing to accept a slight delay in the completion of your property? And finally, are you happy to buy a property that you're not able to take a complete physical tour of before you invest?

Think about your answers to these questions, and if you're unsure about any of them, do some more research or speak to an expert before moving on.

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## Know Where You're Investing

Where are the best areas in the UK to invest in off-plan property?

Understanding which cities and towns offer the best buy to let potential is paramount to your success as a property investor. Knowing this is one of the best ways to fully reap the benefits of off-plan investment.

Research areas in the UK with high rental yields, low purchase prices, and strong property market growth. Understanding the UK real estate market will help you know where to look when searching for your ideal investment and prepare you for any future purchases.

# Explore Different Off-Plan Property Types

Are you interested in buying a residential or student off-plan property?

When buying UK property off-plan, there are different property types to consider. With off-plan investment in the UK, property investment opportunities vary between residential or student, and each comes with its own benefits. Let's explore student vs residential off-plan property investment and look at the benefits of each property type.

## Student Off-Plan Property

Student off-plan property is a common investment type due to the UK student market being so in-demand.

With so many university students in the UK, there's a real need for suitable student accommodation, making this a great investment choice for 2024 and beyond.

That's why many off-plan property developers are creating stylish student new build properties in key student cities around the country.

## Residential Off-Plan Property

Residential off-plan property is an off-plan property that's open to any type of tenant, whether a young professional, a young family, or a retiree.

Due to the contemporary nature of new-build homes, young professionals are one of the most common tenant groups to rent off-plan properties in the UK. The majority of residential off-plan homes are developed in city centre areas, which is appealing to a younger demographic.



**Student off-plan properties are usually more affordable than residential homes.**



**Rental income from student properties can be significant.**



**Demand for student property is high, especially in top university cities.**



**New developments attract a lot of rental demand from people living and working in the city.**



**Rental yields tend to be high for off-plan properties.**



**Capital growth with residential off-plan property is high.**

# Look at Finance Options

When someone buys an investment property, using a buy-to-let mortgage may be their go-to method of paying for the investment.

When buying off-plan UK property, using a buy-to-let mortgage is certainly possible, but there may be more obstacles for investors to cross to secure a mortgage offer.

When it comes to getting a mortgage for off-plan property, you will approach this as you would with a completed property purchase.

Speak to a mortgage advisor who will be able to connect you with mortgage brokers, and be sure to mention that you're looking to buy off-plan property so that they can offer mortgage brokers that specialise in this field. Some of the issues you could run into when you want to find a mortgage offer for an off-plan property include:



**Many mortgages are valid for only six months. If your off-plan property takes longer than this to complete, you may need to reapply for a mortgage.**



**You could struggle to find a mortgage lender who specialises in or offers off-plan buy-to-let mortgages.**



There are, however, some ways you could try and get around this. Get a clear picture of how long your property will take until it's completed by finding out its expected completion date. This way, you can prepare your mortgage lender by letting them know when your property will likely be completed.

Another option for financing your off-plan property investment is to pay with a payment plan. Many off-plan developers and property companies offer payment plans and allow investors to split the cost of an off-plan property into smaller, more manageable chunks.

This means that instead of buying a property with an off-plan mortgage, those who don't have the entire property amount right away won't need to pay everything until the property is completed.

## Here's an example of the payment structure for one of the off-plan properties sold at RWinvest.

**1.**

Reservation fee of **£5,000** to reserve your unit.

**2.**

**35%** of the property price upon exchange of contracts.

**3.**

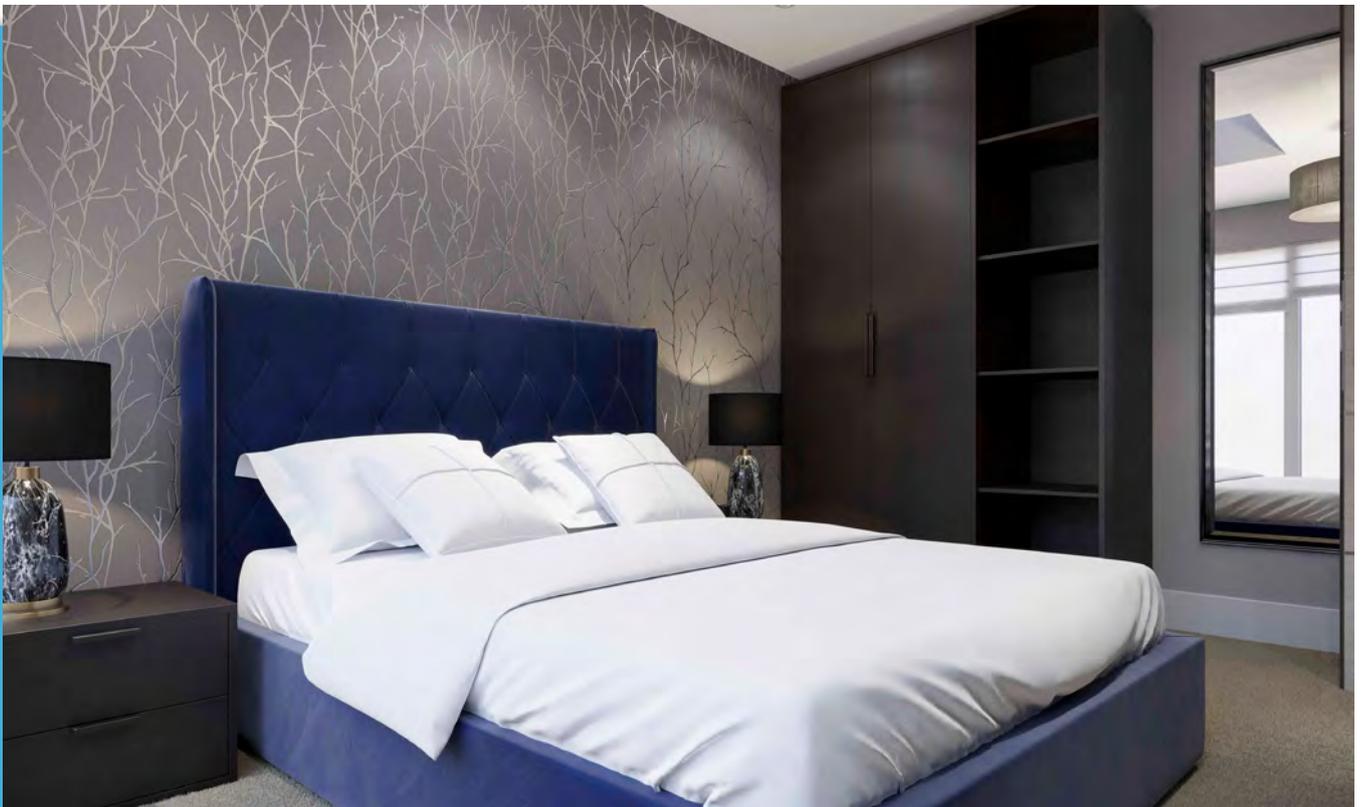
**15%** of the property price by a set date during construction.

**4.**

**50%** upon completion (minus reservation deposit)

Depending on the length of time between reservation to completion, this option potentially leaves investors a lot of time to gather the funds to pay for their property in full.

The added benefit of paying for your off-plan investment with a payment plan is that you don't have to worry about any buy-to-let mortgage repayments.





## Search for Your Ideal Property

Once you've decided where you want to invest, the type of off-plan property you wish to buy, and how you plan to pay for your investment, you need to look for your perfect property.

There are different ways to find off-plan properties available to buy. You can browse listings on real estate agent websites like Zoopla, look at property developers in the local area and check out their current projects, or browse available properties with property investment companies like ourselves.

Property investment companies like RWinvest

often specialise in off-plan property. They, therefore, have a wide range of attractive properties to choose from.

Before making any final decisions, it's good to read through brochures, research developers and read up on every piece of information available for different off-plan investment opportunities.



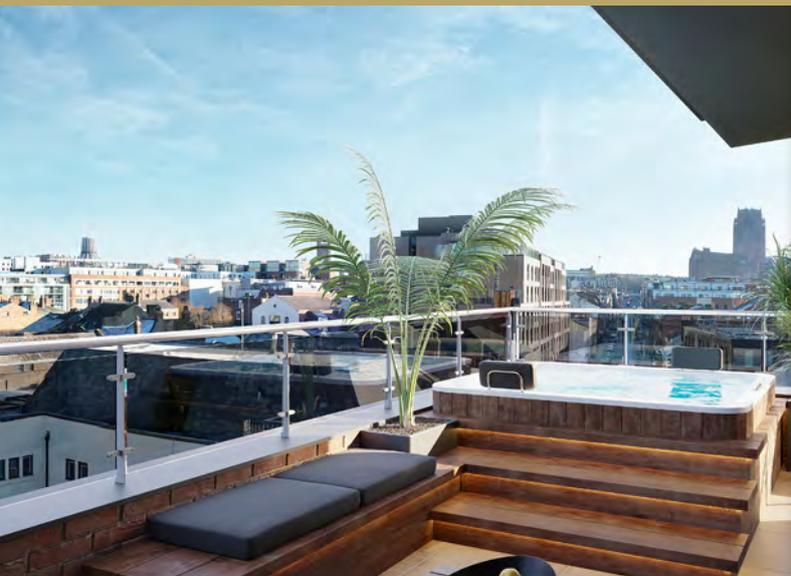
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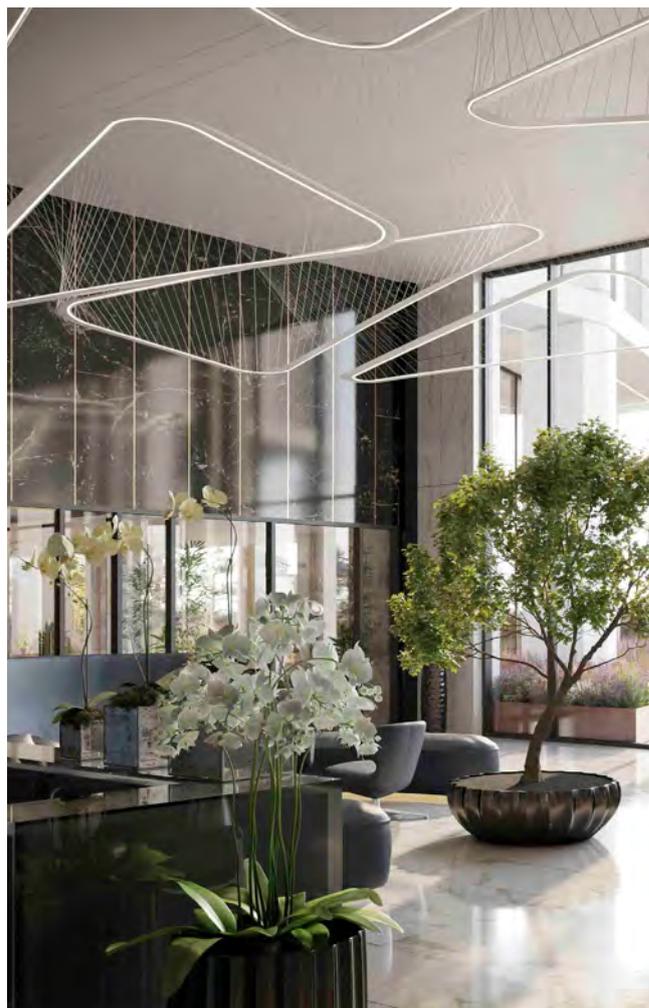


# Request a Virtual Tour

Some investors are put off from buying property off-plan in the UK because they're not able to take a tour of the finished property before they buy.

In recent years, however, companies have made the process of buying a property off-plan in the UK a lot more appealing with the help of virtual reality.

Make sure you enquire about taking a virtual tour of your selected property to fully immerse yourself in the development with the help of VR technology and computer-generated imagery.



# Do Your Due Diligence

Due diligence is the research that investors should do before making a large purchase.

Due diligence is vital for any property purchase, but particularly buy to let. You want to make sure you're not putting money into something that might not even follow through. The last thing all property investors want is to buy off-plan property and lose their money if the development doesn't go ahead.

Here are three questions you should ask and explore during the off-plan investment process.

- 1.**  
Does the developer have a good track record?
- 2.**  
Has finance been secured for the new development?
- 3.**  
Does the property developer have positive client reviews and/or testimonials?

# Reserve a Unit

The process of buying off-plan property is very similar to the typical purchase process.

Here are some of the main steps you'll take when buying off-plan.

- 1.**  
You'll typically pay a reservation fee to ensure your selected unit isn't sold to anybody else.
- 2.**  
Your solicitor will carry out all the legal aspects of making a property purchase.
- 3.**  
You'll pay your deposit and exchange contracts.
- 4.**  
You'll be served notice to complete on your purchase by a specific time.

# Organise Legal Support

One of the biggest top tips of buying an investment property is organising good legal support.

A good solicitor will help you get from A to B and finalise your property purchase, so make sure you do your due diligence in finding one that's right for you.

We partner with some of the best solicitors in the UK here at RWinvest. All of them are committed and experienced in dealing with off-plan purchases.

Using a solicitor who has experience working on the particular off-plan development you're investing in is often a good idea, as they may be able to help get you to exchange more quickly and effectively.



## Exchange Contracts & Complete Your Purchase

The last stage of your journey in buying off-plan property in the UK is to exchange contracts and complete your purchase.

This stage of buying off-plan means you're officially buying your property, so it's an important step. The solicitor you appoint to help you with your investment will assist you with this, as will members of the team behind the development you're investing in.

With RWinvest, once you've completed your off-plan property purchase, you'll be passed over to our post-sales team who are available to answer any questions and keep you up to date with the construction of your property.



## Where to Buy Off-Plan Property in the United Kingdom

If you're a property investor considering off-plan property as an investment, you'll want to know everything there is about investing in off-plan new build properties.

Once you understand the basics, like what off-plan means and why it's a popular property purchase option among home buyers and investors alike, there are more things to think about. One of the most commonly asked questions about buying an off-plan property, or any property for that matter, is about the best place to invest.

Location can play a huge part in the success of a property investment venture, so researching the UK property market is an important step before you buy.

The following are some of the most popular places to invest in new-build and off-plan properties in the UK, offering strong rental returns, promising growth prospects and high tenant demand.

# Liverpool

In recent years, Liverpool has established itself as one of the best places to invest in off-plan property, becoming a popular city among UK and overseas investors.



One of the biggest benefits of buying off-plan property is that you gain access to below-market rates. With property prices in Liverpool already being some of the lowest in the country, investors can secure some amazing deals.

According to the latest figures from the UK House Price Index, the average Liverpool property price sits at around £176,370. Thanks to off-plan rates, there are opportunities to invest in modern residential properties for even less than this, which is unheard of in most other major cities.

In addition, with rental yields that can surpass 7% - some of the highest in the UK - and a property value growth prediction of 20.2% for the North West, Liverpool presents some great opportunities in terms of generating strong returns.

If you're worried about finding tenants for your off-plan property, Liverpool is the perfect city to invest in. The population of students and young professionals is high in Liverpool, which is a good thing for those who own off-plan property. Young people are generally more drawn to new-build homes as they prefer the modern look and design of the properties.

Off-plan homes are entirely brand new and are classed as new builds, which means they are more eco-friendly - a desirable factor for young renters.

✓ Some of the UK's **strongest rental yields**.

✓ **20.2%** North West property value growth forecast by 2028.

✓ **Competitive property prices** are made **even lower** by off-plan deals.

✓ A high population of students and young professionals increases **tenant demand**.



# Manchester

Just a short distance from Liverpool lies Manchester, one of the UK's largest cities and a hotspot for property investment.



The property market in Manchester generates a lot of interest from buy to let investors due to the area's booming house price growth, tenant demand, and rental returns.

Manchester is a top destination for young professionals thanks to the growing number of major multinational companies like Amazon and PWC choosing to set up offices in the city.

Major investment and regeneration projects like Salford's Media City, which is now home to the headquarters of both the BBC and ITV, have also provided a major boost to employment in Manchester, making it an excellent place to invest.

As with Liverpool, Manchester property prices are considered more affordable than house prices elsewhere in the UK, such as in London. Those who buy property off-plan in Manchester can invest in some desirable postcodes of the city for a lower purchase price than they would if buying a finished property.



Off-plan property in Manchester is **more affordable** than similar investments in other key cities.



Property prices in Manchester and the North West are **set to rise by over 20%**, according to Savills.



The housing market in Manchester is booming, with **rising property prices** and **high tenant demand**.



Manchester is incredibly **popular with young renters**, with a range of **great business opportunities**.



# Birmingham

Birmingham is another city that's gaining a lot of interest thanks to its property market.

If you're interested in kicking off your property investment journey with an off-plan investment, buying off-plan property in Birmingham is definitely a good option.

This Midlands city is an economic powerhouse and a great place to live if you seek a wide array of business opportunities. According to the latest census report, Birmingham has a population of around 1,144,900. Of these, approximately 56% are of working age, and with transport links to London and the rest of the UK set to receive further investment in the coming years, this is only set to increase.

A younger population means more rental demand from young professional tenants. What better way to target this demographic than with a modern new build property? Rental yields in Birmingham are high compared to London, while average property prices of £231,884 make it a more affordable choice than buying off-plan property in the capital.



A **high population** of young professionals means better **rental demand**.



More **affordable property prices** than you'd find if you wanted to buy off-plan in London.



Up to **7%** rental yields and a **20.2%** capital growth forecast over the next four years.





# Newcastle

A top UK property investment location thanks to huge returns and low prices.

Newcastle is a smart choice for property investors in 2024. Generating strong average rental yields of over 6%, Newcastle continues to grow in stature as a buy-to-let hotspot on the back of the city's excellent employment opportunities and large student population.

Hosting around 50,000 students at the University of Newcastle and Northumbria University collectively, plus the UK's most prominent modern business park, the income potential is fantastic in Newcastle.

The city also boasts solid capital growth, with an average house price increase of over 12% in recent years. Along with this, low average property prices of around £192,000 make Newcastle one of the best locations for off-plan property investment in 2024.



Lower average property prices than most other UK cities present more cost-effective investment opportunities.

A regional property value increase of 21.4% is forecast for the North East by 2027.

Rental yields in Newcastle are higher than the UK average.

# Leeds

When buying student or residential property for investment purposes, the Yorkshire city of Leeds is a familiar favourite amongst buy to let investors.



**High capital growth rates** are expected, making off-plan property investment a lucrative choice.



Average property prices of less than **£235,000**, allow investors to find some excellent off-plan deals.



**High demand from tenants** due to Leeds being a fantastic city to live, work, and study in.



Leeds is one of the UK's most prominent cities, with a strong culture, a great university scene, and a thriving housing market. Off-plan developments are available throughout this city due to the demand for housing from students and young professionals.

Like the other UK buy-to-let cities, property prices are considered affordable, with Leeds boasting an average £234,948 asking price according to the most recent House Price Index.

According to Savills' latest market forecast, Yorkshire and the Humber is set to experience a house price increase of 20.2% by 2028, making now a potentially great time to invest in off-plan property in Leeds.

# LIVERPOOL'S MOST POPULAR RESIDENTIAL HUB



## Residential Apartments in Liverpool



- **Baltic Triangle** Location
- Prices from **£204,950**
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# What are The Benefits of Buying Off-Plan Property

While investing off-plan in the UK is a popular investment strategy, many investors still have some reservations, which is completely normal.

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## Below-Market Prices

Buying off-plan property in the UK is often cheaper than buying an existing property.

This is because off-plan property developers will usually offer the property at a discounted sale price to try and entice new buyers. Properties in the UK can be found at up to 55% below market value prices if they're off-plan.

Due to property market demand, buyers right now are struggling to find properties available to purchase for their asking price - never mind below. These affordable property prices offered by new build investments are a breath of fresh air for first-time buyers or buy to let investors with a lower budget.



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## Why Is This One of the Benefits of Investing in Off-Plan?

By choosing off-plan properties as an investment, you can buy a property in a desirable UK city for much less than you might pay for a standard property type.

Let's take the Liverpool property market as an example. According to the latest UK House Price Index, the average Liverpool property price is £176,370. In terms of off-plan and new-build property, however, there are a range of developments located in central districts where properties are available for below this average price.

Property investors who make an off-plan purchase can save money compared to if they purchased an older property. The money they save could then be put towards another investment, helping the investor build their property portfolio more quickly than they would when buying property with a higher purchase price.

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## More Freedom

Another benefit of buying off-plan property is the freedom that comes with this investment type.

Because these properties haven't been finalised, investors can pick and choose the best units. For instance, investors can research the different units available and consider whether the dimensions and specifications suit their investment goals.

Suppose a property investor has a specific property in mind that they want to invest in, such as an apartment with a balcony or a spacious en-suite. In that case, the buying process for off-plan property will benefit them.



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## *Why Is This One of the Benefits of Investing in Off-Plan?*

Since the pandemic, more renters have started looking for homes to rent that feature specific attributes.

By choosing multiple units within a development, you can select apartments with balconies or other desirable qualities like dedicated space to work from home or good city views.

This could help increase demand levels for your investment property and make sure you attract your ideal target tenant quickly, making void periods less likely.



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## A New, Modern Building

New build homes are some of the most popular in the UK for both homeowners and investors alike.

New properties have aesthetic benefits due to their fresh, modern designs. Those who favour a more contemporary look in their home, such as students or young professionals, are often drawn to stylish new build houses and apartments.

Not only do new homes look good, but they're also beneficial due to their sustainable qualities. Brand new homes tend to be built with more eco-friendly materials.

## Why Is This One of the Benefits of Investing in Off-Plan?

Property investors need high rental demand for their venture to succeed.

By purchasing a property considered desirable by their target tenant, interest from renters will be higher. Young people are now a lot more conscious of environmental issues than ever before.

A massive 90% of Generation Z consumers have reportedly made changes to become more environmentally friendly.



## Enhanced Capital Growth Potential

When you buy off-plan property, you often need to wait many years until the development has been completed and is ready to be tenanted. The fact you have to wait for the completion of a property that's off-plan means that you could see the property value of your investment increase even before it's ready to be lived in.

This is why capital growth is often considered higher with off-plan properties, especially when the development is based in an area with increasing house prices. Take our past Liverpool project City Point as an example. One unit within this development was first listed and sold for £59,995 in February 2019.

By November 2019, the unit was then resold for £69,995. This highlights a 16% growth in market value within just one year and ahead of the development's completion in 2020.



***Capital growth is often considered higher with off-plan properties.***

### ***Why Is This One of the Benefits of Investing in Off-Plan?***

When you invest in property, capital growth is something you always want to look out for. That's why it's a good idea to look for ways to increase your likelihood of capital growth as much as possible.

If you invest in an off-plan property for a below-market price and then find that once the property is complete, a valuation discovers some impressive capital gains, this is a good sign that you're in line for even more capital growth in the future.

Remember to always research location when choosing your off-plan property to really get the most out of your potential capital gains.

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## Staged Payment Plans

Another major benefit of buying off-plan property is that you can split payments into separate stages.

Property investors often don't need to pay for the entire purchase price until the development's completion date. A small deposit will be paid upon reservation, along with a percentage of the overall property price.

Investors can then pay another instalment during the construction of the development before their final payment is made upon completion.



### ***Why Is This One of the Benefits of Investing in Off-Plan?***

Not every investor is lucky enough to have the total investment funds needed to buy a property straight away. Many buy to let investors seek out buy to let mortgages to pay for their investment.

However, issues can sometimes arise with off-plan property due to most lenders keeping a mortgage application valid for just six months. After six months, you may have to fill out the application again if the property is not complete, which can be a hassle.

Having the payments spread over multiple stages can simplify the buying process and mean you don't have to worry about mortgage repayments further down the line.

# What are The Risks of Investing in Off-Plan Property

With any investment, there comes a level of risk which is inevitable.

Off-plan property, which involves buying a property before it's completed, is considered a risky buy-to-let strategy by some. While off-plan does come with its potential risks, it also has many rewards that shouldn't be missed out on.

If you've been researching off-plan property as your next property investment venture, learn more about some of the most common risks of investing in off-plan property and some simple steps on how to avoid them.



## Buying From Inexperienced Property Developers

### *How to Avoid This Risk*

Avoid this off-plan property risk by carrying out in-depth due diligence before making any property purchases.

Research everything you can about the property development company and the project in question. This includes looking for a track record of completed past projects, reading client reviews, and learning about who's behind the development company.

Due diligence is an essential stage of every property investment, so make sure you factor this into your off-plan investment strategy.



## Struggling to Pay for the Investment

### *How to Avoid This Risk*

Did you know that it's usually possible to split your payment into smaller chunks with off-plan property?

This is one of the biggest benefits of buying property off the plan. It rids the need for buy-to-let mortgages and helps investors manage the costs of owning an investment property.

With RWinvest, you can split the cost of our off-plan properties into three manageable chunks of the overall purchase price.



## Buying Off-Plan Property in the Wrong Area

### *How to Avoid This Risk*

Again, your research is crucial if you want to avoid the risk of investing in the wrong area and seeing your returns drop.

Research past housing market statistics for the property's area and look at future UK property market growth predictions. When you buy a property in an area that ticks all the boxes as a buy to let hotspot, you lower the likelihood that you'll experience a drop in property prices or rental returns with your off-plan purchase.

# Should You Invest in Off-Plan in 2024?

The last few years have been a whirlwind for the UK property market.

From uncertainty and property market decline to tax breaks and huge house price growth, many investors have been left wondering whether to buy property at all.

When it comes to the world of property investment, few investments are as popular and as lucrative as off-plan property.

Following a few turbulent years for the UK housing market, however, many investors may well be questioning whether off-plan property still presents a feasible and secure investment in 2024. Let's consider this a little further.



## Buying Off-Plan Property: What is the Appeal?

Off-plan property has long been considered one of the best property types to invest in for many reasons. The main benefits of off-plan are:

- 1.**  
**Below-market prices.**
- 2.**  
**Desirable new-build designs (which boost rental demand).**
- 3.**  
**The ability to choose the best units in a new development.**

## Is 2024 a Good Time to Buy Property?

If you're an investor looking to earn from either rental income or capital growth, 2024 could be a great time to invest in off-plan property.



Having taken a hit over the last couple of years, UK property prices are expected to increase by an average of **17.9%** over the next five years.



Due to demand for rental property outweighing supply in most major cities, **rents are also expected to rise** between now and the end of the decade.



In top-performing regions like the North West and North East, property values are expected to increase by over **20%**, presenting some great capital growth opportunities.



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# How to Sell Off-Plan Property

With every property investment strategy, one thing always needs to be considered – the exit strategy.

Whether you're planning on holding on to your investment property for a long time or you're looking to sell at the first opportunity, it's essential to think about how you're going to exit your investment.

If you're considering investing in off-plan property for the first time, or even if you already have purchased an off-plan home, you may be thinking about your exit strategy for your off-plan investment.

With off-plan properties differing from the typical completed home, many property investors feel unsure how to sell off-plan property and have general questions about the exit process of an off-plan investment.

If this sounds familiar to you and you'd like to learn more about selling off-plan property and what's involved, read this guide on how to sell a property off-plan in the UK.

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## Selling Property Bought Off-Plan: What's Involved?

Suppose you've purchased a property off-plan, and it's now completed but you're ready to sell it. In that case, the process of selling your property is about the same as it would be when selling any property.

Most investors will have owned their off-plan property for several years before they look at selling. At this point, the buyer is free to do as they wish with the property as they have full ownership.

The only exception is if they're still receiving assured rental income for their off-plan property. This is a

deal offered by off-plan property developers and tends to last for a period of one to two years.

As long as the investor has owned their property for longer than the assured rental period, they'll have the title deeds as ownership of the property. This means that they're free to sell it through any sales agent or high street estate agent that they wish to use.

At this point, the sale of the off-plan home would be classed as a standard property sale rather than an investment.

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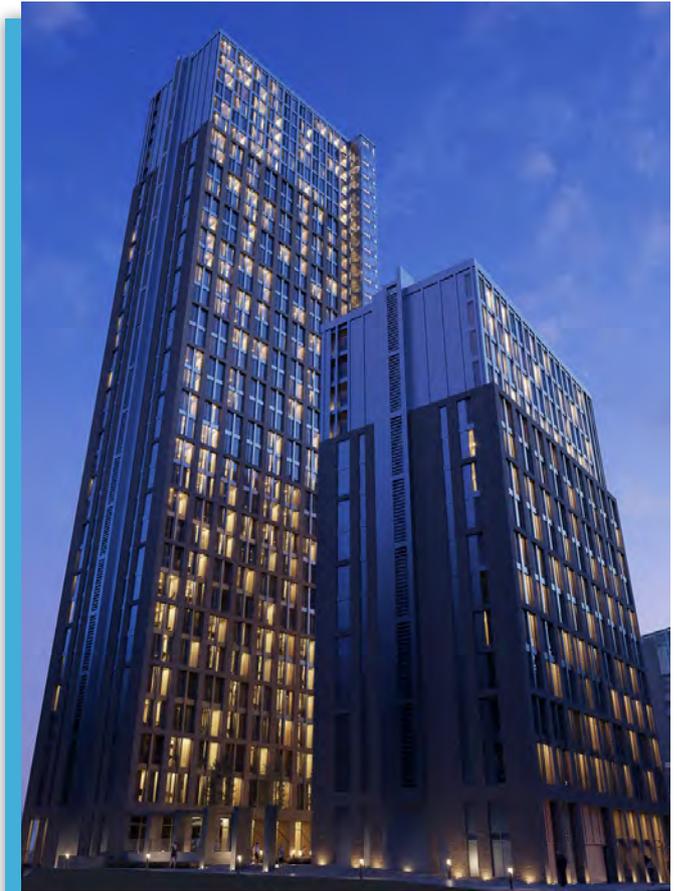
## Can You Sell an Off-Plan Property Before Completion?

Whether or not you're able to sell an off-plan property before completion is mainly down to the property developer behind the project.

When you buy a unit in off-plan property development, you'll sign a contract that contains legal information regarding the purchase.

If the property developer or the property investment company you purchased from stated in the contract that selling the property before completion is not possible, you'll have to wait until the development is complete before you sell.

Make sure you confirm this before you contemplate selling your off-plan investment property before its completion date.



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## Should I Wait Until My Off-Plan Property Is Complete Before I Sell?

So, is selling off-plan property before completion even a good idea? Even if you can sell your off-plan property before it completes, there are downsides to doing this.

One of the main benefits of off-plan developments is that they're offered at below-market value rates.

Buying the property for a lower amount means that by the time you're ready to sell, the property's value

should have increased. This means you will miss out on huge potential capital growth returns when you sell the property before it's completed.

You also miss the chance to make rental returns from renting the property out to tenants. For this reason, it's better to wait for a property to reach its completion date before you think about selling it to really get the most out of your real estate investment.

***Its better to wait for a property to reach its completion date before selling.***

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## When Is the Best Time to Sell an Off-Plan Property After Investment?

The best time to sell a new-build home is when the property's market value has exceeded the initial purchase price.

Rising market property prices are one of the most important things to monitor when you're an investor. If property values throughout the UK property market are rising, those selling new-build properties will likely see better capital growth returns.

Next to rental yields, capital growth returns are essential if you're hoping to make the most of your off-plan property investment.

Based on the most recent property market predictions, a timeframe of around five years appears to be a good minimum amount of time to hold on to a property before selling. By this time, the market should have experienced strong growth according to the latest forecasts.





## Off-Plan Property For Sale in the UK

Looking for the best off-plan properties for sale in the UK? You're in the right place.

Here, you'll find information on our current off-plan property for sale. If you want to discover the best rental yields, benefit from the highest capital growth or attract high rental demand from quality new build properties created by the UK's top property developers; then look no further, as this is the guide for you.



## The Gateway

The Gateway is set to raise the standard of urban living in one of the UK's most popular buy-to-let destinations.

Located on the edge of Liverpool's primary business district, this luxury development spans several residential skyscrapers and comprises 1, 2 and 3-bedroom apartments of a world-class standard. A range of additional onsite amenities including a Garden Spa, modern gym and stunning residents' lounge will help each property stand out in a competitive rental market.

With a 3-year projected completion timeframe, these properties can be purchased through a low 15% deposit offer for a limited time.

[Enquire Now](#)



Prices from  
£164,950



Luxury 1, 2 & 3-Bed  
Apartments



6% Projected  
Rental Returns



Central Liverpool  
Location



Exclusive  
Deposit Offer

# Embankment Exchange

## An all-new luxury living space in the epicentre of Manchester.

Located footsteps from the regeneration hotspot of Greengate waterfront, this riverside urban community is offering ultra-premium 1, 2, and 3-bedroom apartments starting at just £264,950 with 6% returns.

Minutes from Manchester's metropolitan heart, Embankment Exchange Manchester puts tenants first, with incredible high-class on-site facilities as well as

luxury herringbone flooring and fully fitted kitchens.

Start your Manchester investment journey today and invest in Embankment Exchange, Manchester's answer to Brooklyn living.

Investors have the option to either self-manage the property or use the services of a world-class and experienced rental management company.



Prices from  
**£264,950**



**Luxury 1, 2 & 3-Bed  
Apartments**



**6% Projected  
Rental Returns**

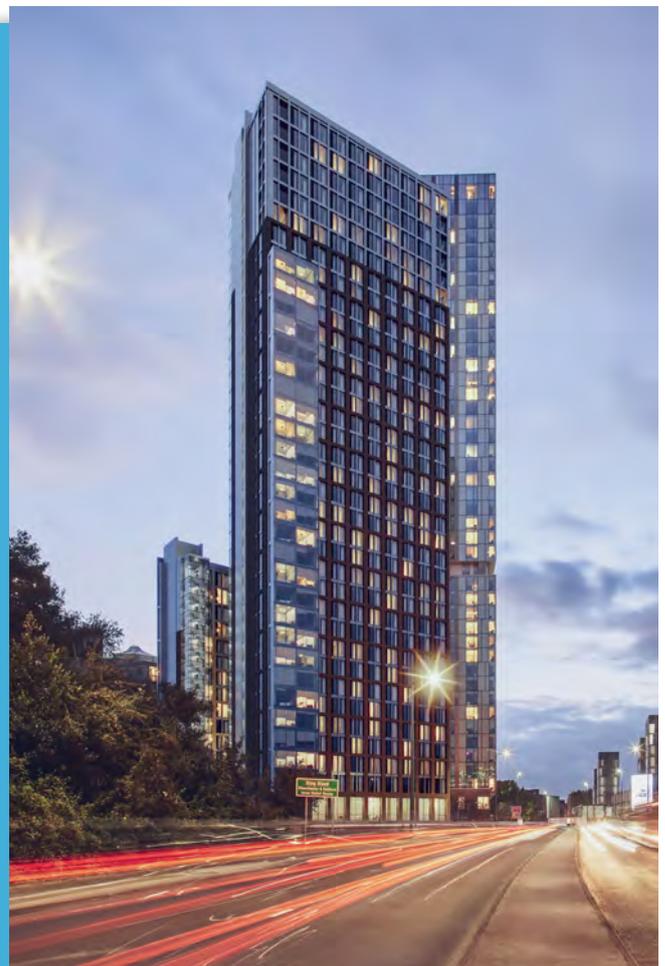


**Greengate Manchester  
Location**



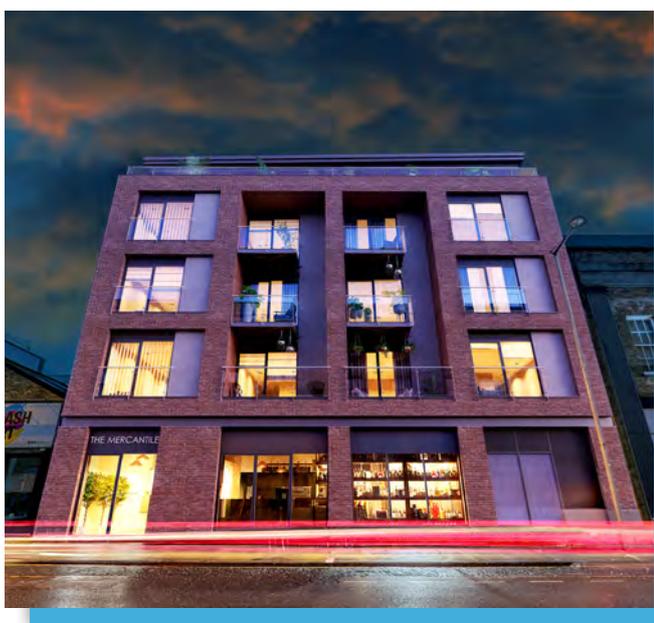
**Stunning  
Waterfront Living**

**Enquire Now**



# The Mercantile

The Mercantile presents a unique opportunity to secure a luxury off-plan property with a short completion timeframe.



The Mercantile is the latest off-plan development to be located in Liverpool's most central district. This development is made up of a limited number of high-spec 1 and 2-bed apartments that are designed to appeal to working professional renters based in the city centre.

Each unit will contain premium-grade appliances and once complete, will showcase an exquisite interior finish that puts them at the top of the Liverpool rental market.

6% NET rental returns have been assured by the developer for an entire year following completion, with this development poised to benefit from over 20% value growth forecast for the North West in the coming years!

[Enquire Now](#)



Prices from  
**£199,950**



**Luxury 1 & 2-Bed  
Apartments**



**Short Completion  
Timeframe**



**Unrivalled  
Location**



**Only £30K  
Required to Invest**





Prices from  
**£248,950**



**Luxury 1 & 2-Bed  
Apartments**



**5%  
Rental Returns**



**Unrivalled  
Transport Links**



**London  
Commuter Belt**

## The Hive

The Hive is a brand-new development forming in the heart of one of the UK's most exciting investment hotspots.

Located minutes from London thanks to world-class transport links, Luton's all-new contemporary living space offers 67 one and two-bedroom apartments.

Each bespoke apartment has been expertly crafted to the highest specifications possible to offer a slice of luxury in this growing and expanding town.

With floor-to-ceiling windows, stainless steel ironmongery, and a revolutionary audio and visual entry phone system, The Hive delivers London luxury at a fraction of the cost.

**Enquire Now**



# RWinvest

EST. 2004

## Award-Winning Agent

We hope you found our guide on off-plan investment helpful. RWinvest was established in 2004 and has been one of the UK's leading property investment agents for almost twenty years.

With a client base that spans the globe, we specialise in connecting people with investment opportunities that yield the best returns and achieve the strongest capital growth. In partnership with award-winning developers, our goal has always been to raise the standard of residential property in the UK and ensure that clients leave with a quality, future-proof investment.



Property Investment  
Company of the Year 2023



Property Investment  
Company of the Year 2023



UNITED KINGDOM  
**PROPERTY  
AWARDS**  
REAL ESTATE



BEST ESTATE AGENCY  
2-4 OFFICES  
UNITED KINGDOM

RWinvest

2023-2024

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EST. 2004

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## Disclaimer

This guide on UK Off-Plan Property was updated in April 2024. By the time you read it, the information may no longer be accurate. Always speak to a financial adviser before investing to discuss the latest tax rules relevant to you.

The statistics and information presented in this document were compiled by our writers and came from several sources including Savills' Residential Market Forecast 2024, the UK House Price Index, PropertyData and Home.co.uk.

RWinvest does not provide tax, legal or accounting advice. This material has been prepared for informational purposes only, and is not intended to provide, and should not be relied on for tax, legal or accounting advice. You should consult your own tax, legal and accounting advisors before engaging in any transaction.