BuyAssociation

Liverpool property investment guide

Our useful guide to investing in residential property in Liverpool.

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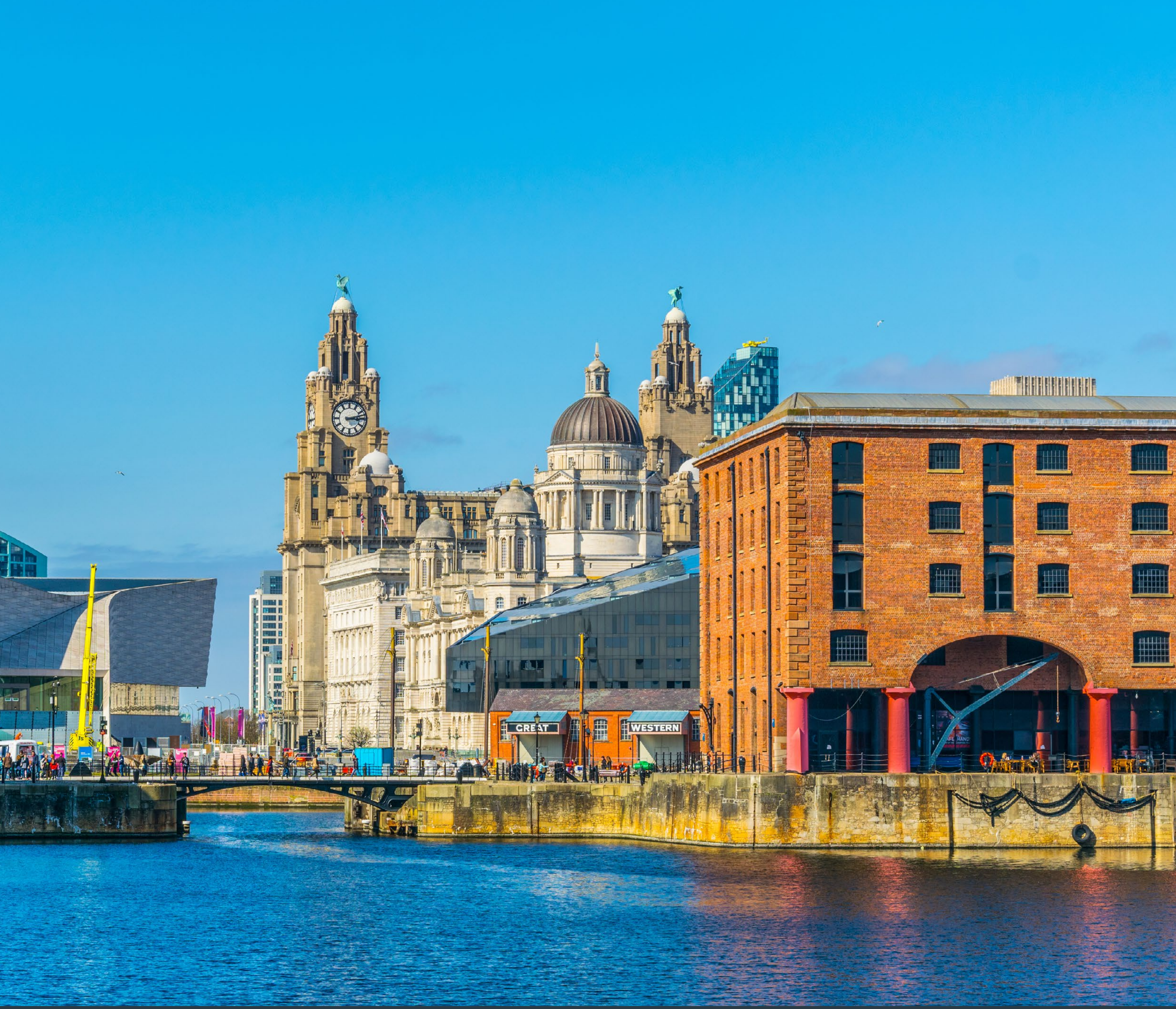

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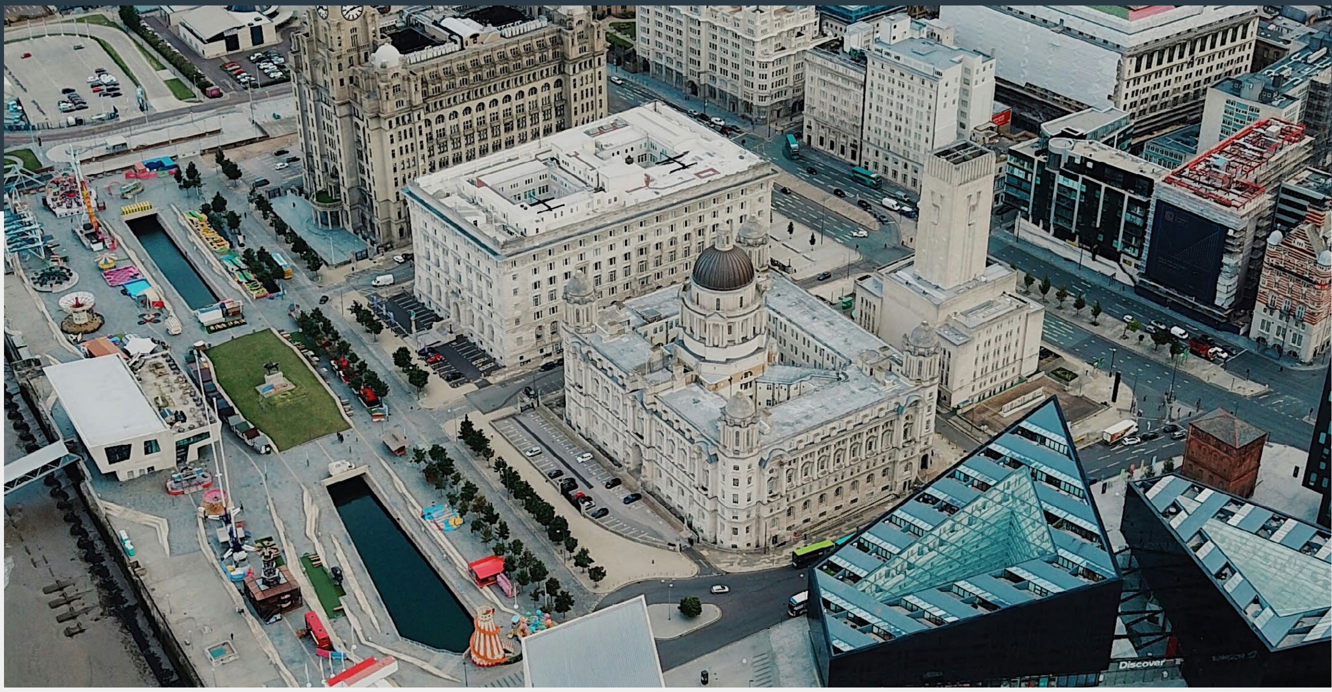
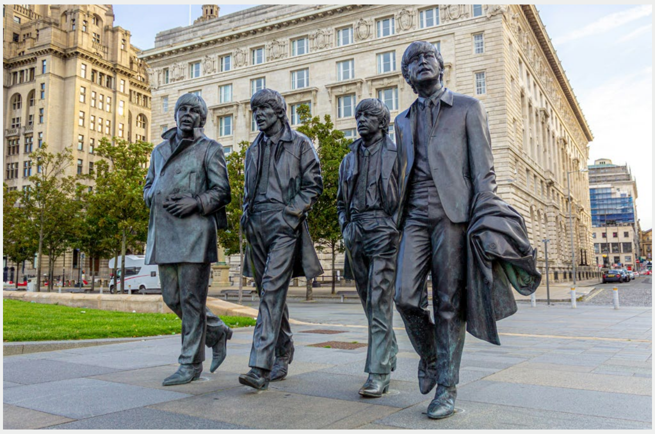
An introduction to Liverpool





Situated in the North West of England, Liverpool is a globally recognised city with a rich maritime history, which has grown to become one of the most sought-after investment destinations in the region.

While music, sport and art make the city stand out on a cultural level, Liverpool has also risen through the ranks as an important business location as new companies have emerged from the city while others have relocated there.

Internationally, Liverpool is synonymous with rock 'n' roll band the Beatles, its Premier League football team, and its world-class art galleries, but the city's growing reputation as a property investment hotspot has also put Liverpool on the map.

Population and demographics

The median age of residents in Liverpool, according to the most recent census information, is 35, while 42.3% of the city's population is aged less than 30. This is higher than the national average of 37.4% under 30, and is a key indicator of the level of tenant demand there.

Almost two thirds (65.1%) of the population of Liverpool is of working age, meaning strong property demand from young professionals. The percentage of people in employment in the city has also increased over the past 10 years, compared with a decrease across the wider region, which highlights how employment prospects have improved in the city.

Interestingly, the latest census data also showed that the number of cohabiting couples without children has risen over the past decade, from 11.7% of the population to 13.1%. This could be a key target tenant type for city centre property investors, particularly when targeting high-end, purpose-built apartments in central parts of the city.

Opportunities through education

Liverpool is home to three main universities: the University of Liverpool; Liverpool John Moores University; and Liverpool Hope University. With courses covering engineering, science, humanities, business and the arts among other subjects, these prestigious institutions attract thousands of students from the UK and overseas each year.

The latest estimates show that there are more than 60,000 students living in and around Liverpool, drawn not only by the world-class education facilities on offer but also by the area's affordable cost of living, excellent transport links and wide range of amenities for young people.

While investment into student accommodation is therefore a popular and often lucrative choice in Liverpool, many property investors also capitalise on the city's high graduate retention rates, with more than three quarters (76.26%) of graduates staying on in Liverpool after their studies. This strong talent pipeline often opts to rent high-quality apartments in the city while embarking on their first jobs, creating an excellent opportunity for buy-to-let investors.

Enterprise and investment

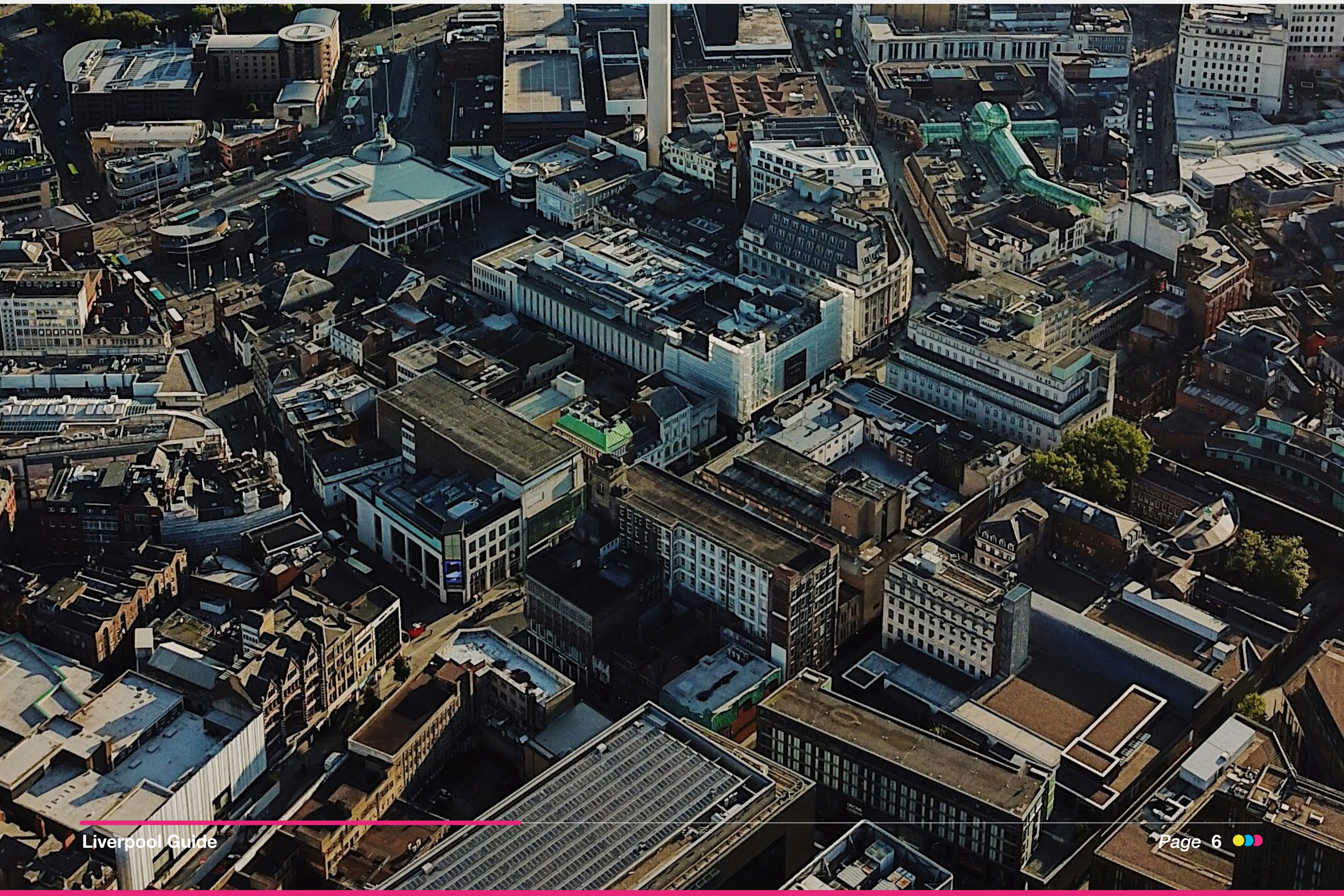
Liverpool has a diverse economy, benefitting from key sectors such as tourism, hospitality, life sciences, advanced manufacturing, healthcare, and creative and digital industries. The city's economy is one of the fastest-growing in the UK, with recent research showing it is accelerating at a rate five times faster than London thanks to significant logistics sector expansion.

With a strong industrial past, Liverpool today continues to undergo a major transformation, with billions of pounds of investment and regeneration taking place across several parts of the city, including the creation of brand-new neighbourhoods. This regeneration is not only boosting opportunities for property investors, but is making the city even more appealing to tenants.

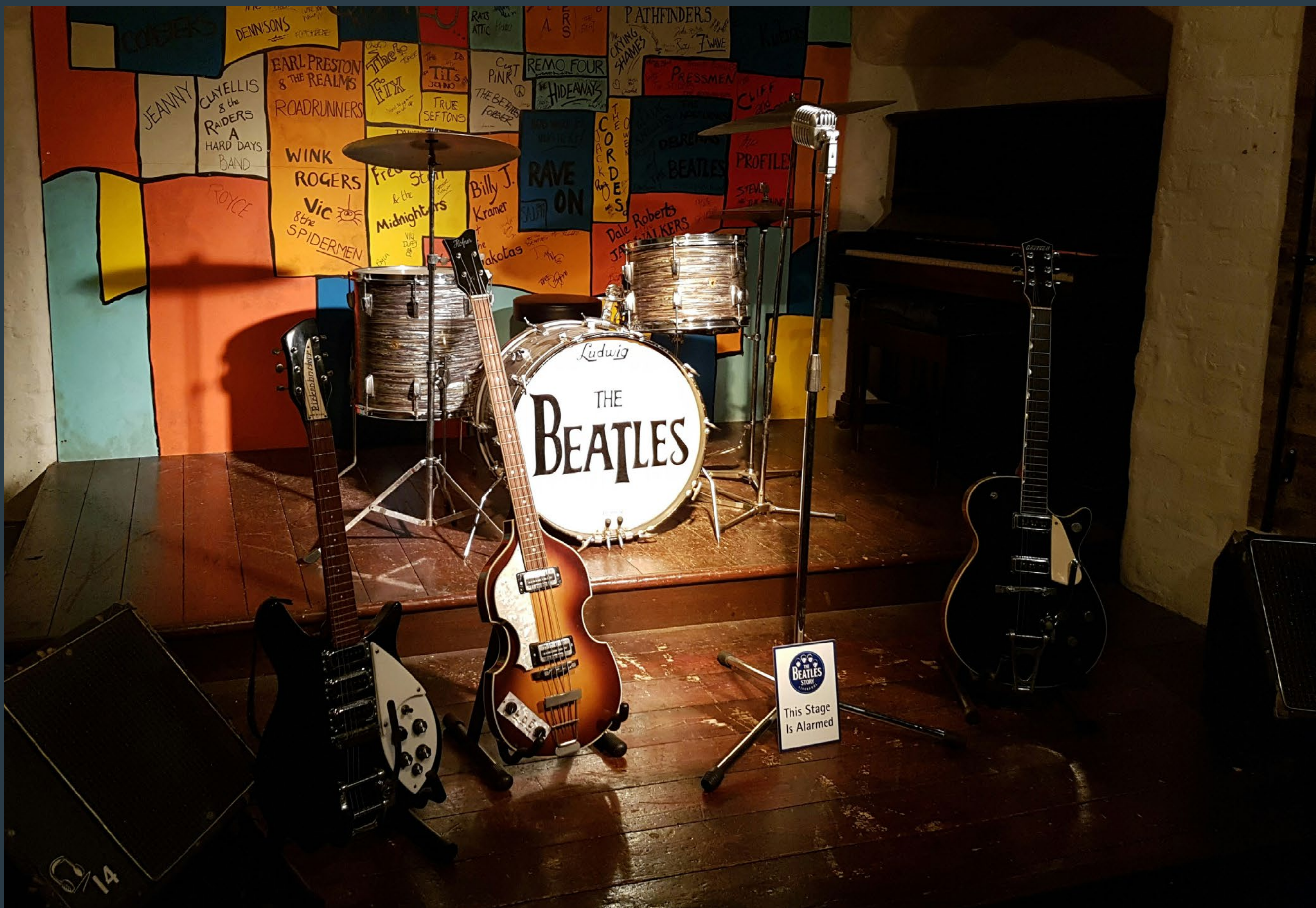
Liverpool City Region recently launched its five-year masterplan, which aims to build on the already thriving visitor economy of the city that generates around £6.25bn each year. The Liverpool City Region's Life Sciences Investment Zone also launched and is expected to unlock up to £800m of investment and 8,000 new jobs.

Investment is also spreading to the wider area, with a huge transformation currently underway just over the River Mersey in Birkenhead on the Wirral. There, homebuyers and investors alike tend to get more for their money than in the city centre, while being able to make the most of the wide range of transport options to access everything Liverpool has to offer.

With these high-profile developments comes a flurry of major businesses looking to set up in the city, creating more opportunities for working professionals and further boosting the city's economy and housing market.



A world-renowned cultural offering



As mentioned above, Liverpool's visitor economy is a major benefit to the city, as it draws more than 30 million tourists every year. From its historic docklands area to its diverse and fascinating museums and galleries, Liverpool has something for everyone. It is also well known for its iconic music scene, with The Beatles, Gerry and the Pacemakers and Cilla Black being some of the biggest names to have emerged from the city historically.

Additional strings to Liverpool's cultural bow include being named European Capital of Culture in 2008, through to hosting the Eurovision Song Contest in 2022, both of which have added to the global interest in the city while shaping its investment potential. Numerous organisations put on cultural events every year, throughout the year, from art installations to drama, dance and family fun days, while the city's theatres and concert hall showcase a wide range of offerings, including the world-renowned Royal Liverpool Philharmonic Orchestra.

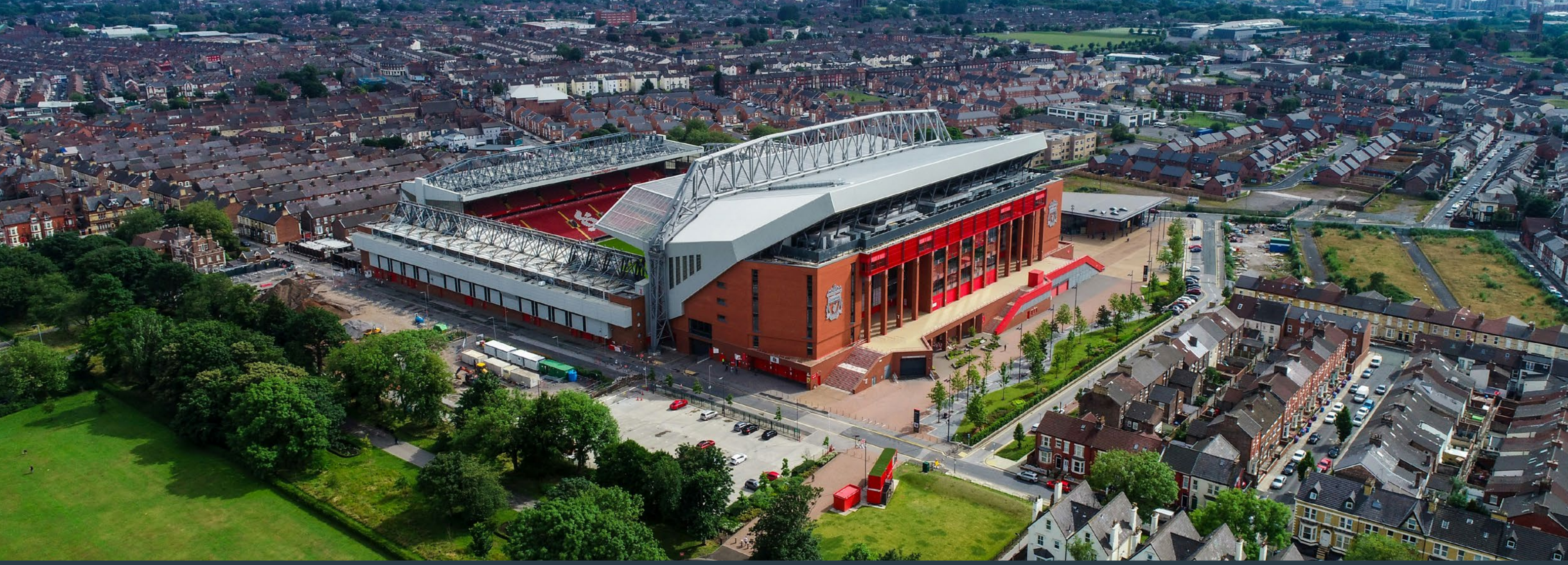
Liverpool's property market

From its uprising as an industrial powerhouse through to a surge in population growth that resulted in a rapid construction boom, Liverpool is home to an array of different housing types and architecture. Today, stunning Victorian houses and conversions sit alongside state-of-the-art, new-build developments, providing buyers with a wide range of options to choose from.

In recent years, thanks to the city's booming economy and vastly improving employment prospects, there has been a sharp rise in demand for quality housing and apartments in the city centre as well as further afield. This has seen property prices increase at a faster pace than the national average over the past five years - but it is still recognised as an affordable place to live with below-average house prices, creating strong prospects for capital growth.

Rental yields in Liverpool are among the highest in the country, as property remains affordable while strong tenant demand supports rental prices. This makes the city an ideal option for first-time investors, or those wanting to diversify their portfolio to achieve stronger rental returns over the long term.

Transport upgrades have also played a role in enhancing city life and property market prospects. The council recently launched a 20-year 'travel masterplan' that will create a fully integrated public transport system and "vibrant public spaces" to create an "exceptional urban experience". Connectivity is one of the key drivers behind property market growth, and as key transport improvements take place this is expected to further enhance opportunities for property investors.



Why invest in Liverpool?

The North West has the **strongest projected UK house price growth** over next five years at 29.4% (Savills, 2025-2029 projections).

Liverpool is regularly ranked as one of the **top cities in England for rental yields**, and its growing population of tenants is set to continue to support strong rental demand in the city.

Upcoming investments and regeneration projects are forecast to unlock **tens of thousands of new jobs** across the city, boosting demand in the housing market.

The digital and creative sectors in particular are booming, along with life sciences and advanced manufacturing.

The recent **£5bn investment into Liverpool Waters**, which BuyAssociation was heavily involved in, has significantly boosted the appeal of the city's waterfront, and led to it being named by The Times as the 'best place to invest' in 2024.

The city region economy is worth £32bn, with an estimated **52,900 businesses already calling Liverpool home**; and this number is growing.

London can be reached in around **two hours by train**, opening up more options for residents, while travel within Liverpool and surrounding areas is rapidly improving.

Liverpool's key investment locations

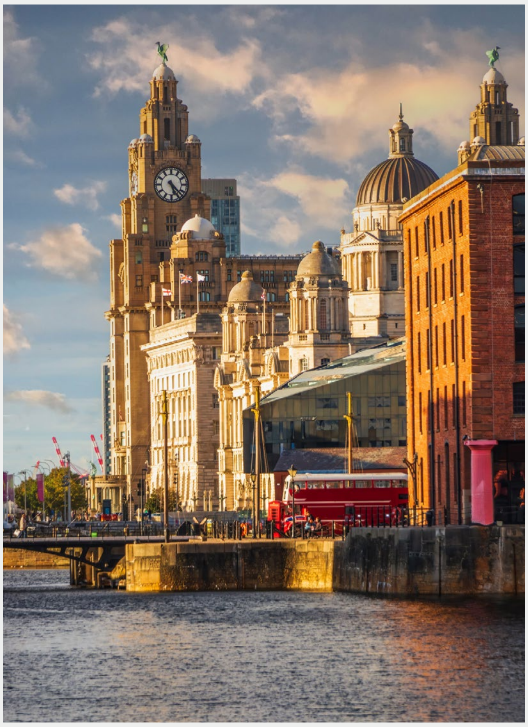
Liverpool Waters

Spanning 2.3km of Liverpool's famous waterfront, the Liverpool Waters masterplan is a £5.5bn, 30-year investment scheme that is bringing the historic docklands area back to life.

The project will ultimately create five new neighbourhoods - some of which are already up and running - with around 9,000 new homes, 53,000sqm of hotel and conference space, and 27,000sqm of restaurant space. A brand-new Isle of Man ferry terminal was opened as part of the project, while works are ongoing to create a new 53,000-capacity stadium for Everton Football Club.

Of the five new neighbourhoods in the huge 60-hectare development, Princes Dock, Central Docks and King Edward Triangle are already complete, offering thriving new communities within their residential and commercial buildings along with hotels, restaurants and cafes.

BuyAssociation worked closely with developers on the Park Central and West Waterloo Park developments within the new neighbourhoods, selling out all of our units quickly with our investors who were keen to get in early on the project. The Times listed Liverpool Waters as the "best place to invest in 2024".

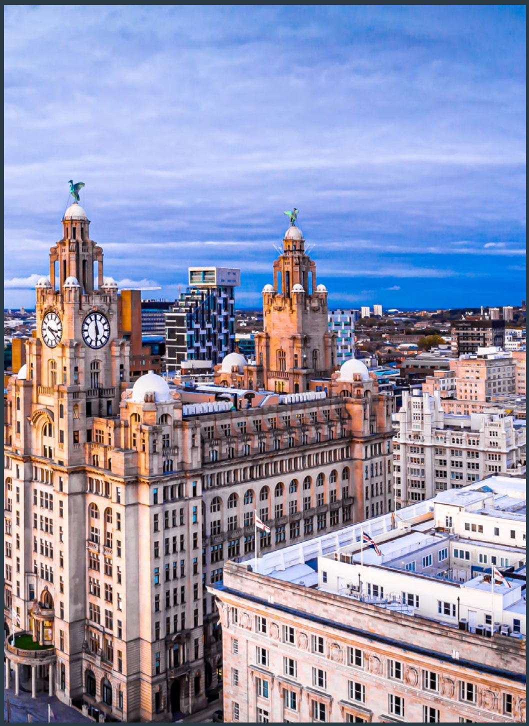


Historic downtown

The historic centre of Liverpool is renowned for its Victorian architecture, winding streets and buzzing atmosphere thanks to its huge selection of restaurants, bars and shops. It's where you'll find the famous Cavern Quarter, the Ropewalks with its fascinating maritime history, and the Liverpool ONE shopping centre that attracts thousands of visitors all year round.

Served by Moorfields train station, this central Liverpool location is also well-connected with multiple bus routes, while Merseyrail commuter trains are set to expand to allow better access to neighbourhoods such as the Baltic Triangle. It is also easily accessible by foot or bike, boosting appetite for homes that don't necessarily require parking options.

This location has consistently seen strong demand for residential, commercial and office space, driven by the large number of businesses based in the area as well as the growing number of young professionals who target this central part of Liverpool as a place to live, work and socialise.



Baltic Triangle

This trendy part of town, which sits between Liver Street, Park Lane, Parliament Street and Chaloner Street right in the heart of Liverpool, has experienced a steady renaissance over the past couple of decades on the back of significant investment and regeneration.

Today, the Baltic Triangle is known as the creative centre of Liverpool on the back of its growing pool of digital and media startups. Home to artisans, design houses, recording studios, independent eateries and more, it is often compared to London's Shoreditch owing to its strong social scene both night and day.

Its bohemian atmosphere and relaxed vibe attract a young crowd, who are also drawn to this location as a place to live because of its range of employment opportunities and excellent connectivity. Plans for a new £96m Baltic rail station will not only ease congestion in the area, but will significantly boost opportunities for investment in the Baltic Triangle, connecting the community seamlessly with the rest of Liverpool and beyond.

Property investors can tap into this wide pool of tenants, while also benefiting from ongoing regeneration projects that are set to continue to increase the appeal of the area.

Knowledge Quarter

Also known as KQ Liverpool, this 450-acre innovation district sits between the Georgian Quarter, Islington and Ropewalks and, as the name suggests, has become a hugely important part of the city's business and innovation offering.

Led by science, health, technology and education, the Knowledge Quarter is home to Liverpool's world-leading research facilities, with Liverpool Science Park at its heart. The University of Liverpool and Liverpool John Moores University are also located within its bounds, driving housing demand among the area's student population as well as the vast numbers of professionals that call it home.

As a property investment location, KQ Liverpool has a strong outlook thanks to a further £1bn of additional regeneration set to be injected across the quarter, as part of an ambitious '2040 vision' set out by Liverpool City Council. Transport and connectivity improvements are a key part of the plan, and this investment is expected to boost both tenant demand and house prices in the coming years.

Birkenhead, Wirral

Birkenhead is the largest town in the Wirral, sitting opposite Liverpool on the bank of the River Mersey. While it has always held a strong position for investment thanks to its proximity to Liverpool, a new £4.5bn masterplan - Wirral Waters - is set to transform the area with brand new neighbourhoods, businesses and an influx of residents and working professionals.

Meanwhile, Birkenhead's Framework 2040 sets out to rejuvenate the town with investment in connection, culture, sustainability, industry, health, inclusivity and waterfront-garden living at its forefront. Projects include: £24 million Birkenhead Commercial District; more than 21,000 homes and 6,000 jobs in an area of over 270 hectares in a sustainable urban garden community on the Mersey waterfront.

Other major investments taking place include a new £14m Birkenhead Market, which will be spread across nearly 33,000 sq ft of space containing 13 retail units, 10 food retailers, an event space, bakery, cocktail bar, coffee shop and seating.

The billions of pounds being spent across Birkenhead and the Wirral docklands make it a prime hotspot for investors, who can benefit from the location's cheaper than average property prices along with strong tenant demand and high rental yields available.

Invest in Liverpool today

BuyAssociation is an award-winning investment consultancy that works directly with leading developers on some of Liverpool's most exciting projects, connecting investors with prime opportunities ahead of the market.

If you'd like more details on any of our current or upcoming property investment opportunities in Liverpool, get in touch today.

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