

UK Expat Mortgages Are Easier To Find Than You Might Think

One of the key reasons many expats move abroad is to realise their dreams of living a better quality of life and gaining financial independence.

OLDHAM, GREATER MANCHESTER, UNITED KINGDOM, May 17, 2019 /EINPresswire.com/ -- By choosing to work in a low tax environment, expats willingly make a choice to live and work away in order to help realise not only their own dreams but also help to promote the dreams and well being of their families and loved ones.

Buying A Property As An Expat And Living The Dream.

In many cases a major step to realising “the dream” for UK Expats is buying a [UK property](#) as no matter where UK

expats live and work in the world, there is a desire to own a property back in the UK. The reasons for doing this are not just because they want to retire back to the UK one day. Many other factors come into play such as expats with growing families back in the UK want to see the family in a decent home where the children can attend good schools. For some expats there is a strong incentive to buy a UK investment property so that when their child goes to university they save money on rent whilst at the same time they are able to start building a property portfolio as part of their pension plan. In many cases UK expats who haven't settled in their country of work, do usually end up returning to the UK after many years of globetrotting and working and finally settle in their dream home whether that's by the sea, by a lake or in the country. It's something they have set their hearts on and is often the crystallisation of many years of hard work and

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Stuart Marshall

sacrifice.

Getting On The UK Property Ladder.

Whilst entering the UK property market as an expat can prove lucrative – and indeed many UK expats have built up substantial property portfolios as part of their investment strategy or pension portfolio – through the use of leveraged finance (or mortgages to the lay person), getting started can sometimes seem a minefield and complex. Liquid Expat Mortgages have worked with expats globally for over 12 years and Stuart Marshall, Managing Director of Liquid Expat Mortgages, knows how important it is to first do your homework and then ensure you have the right people in place to help you with your expat mortgage finance. “As a truly specialist UK expat mortgage broker Liquid Expat Mortgages can guide you through the most frequently asked questions expats have when investing in [residential](#), [buy-to-let \(BTL\)](#) and in fact any other



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type of mortgage such as HMOs, Airbnb and many more types which are available to expats. By dealing with a specialist Expat Mortgage broker, it's easier to determine exactly what type of mortgage is best for you."

Can I Get A Mortgage As An Expat? What Type Of Mortgage Can I Get?

"These are probably the two questions I am asked most frequently" says Stuart. "The first thing to understand is what type of property you are buying, or what is the reason you are buying it?" In effect there are three different classes for purchasing property:

[Residential purchase mortgage](#) – If you are looking to live in the property

Consumer BTL – If you're buying a property with the intention of renting it to family.

And Standard BTL mortgage – where you're buying an investment property.

Where To Invest?

"This all depends on your objectives or "dreams". Many expats returning from years of working abroad want to settle in either their home town with their "forever home" or after years of planning and saving they want to buy their dream home in the country or by the sea."

If however you want to buy property as part of a pension portfolio or simply as an investment, then the UK property market currently provides a wealth of opportunities for those buying to let and there are a number of specific hotspots throughout the UK that are worth considering when looking at investment options. Manchester is one such area that is economically booming. The city is due to open up 55,000 new jobs by 2025, with the government also investing funds in order to enhance the inner city areas and brownfield lands.

It's not just Manchester that is worthwhile for investment. Other focal areas currently include Liverpool, Birmingham and Edinburgh – ideal cities for high yields and price growth.

Expat Mortgage Broker Or Direct To A Lender?

Understanding the process behind applying for a mortgage is complicated for any first-time buyer, let alone a UK expat.

It may seem like dealing directly with a lender will simplify the process for you. However in reality it is unlikely that this will result in real value for money or indeed a good use of your time. Stuart Marshall at Liquid Expat Mortgages believes that "Consumers like to understand what's going on step by step. Unfortunately lenders are not set up or geared to assist consumers with processes or make the application process streamlined and accessible. As a specialist expat mortgage broker, Liquid Expat Mortgages has access to the largest panel of lenders willing to accept British expats and foreign nationals for UK mortgages – over 45 of them ranging from the smallest building societies to the largest high street banks.

This broad spread of lenders means we can accommodate all client types and property criteria so allowing buyers to be more selective when financing a property purchase" He continues to state "This is a key point in that UK Expat consumers need to consider tailoring a mortgage product to their overall objectives. By talking to a company like Liquid Expat Mortgages and with their advice you can potentially help boost your investment profitability. What's more you have the added assurance that Liquid Expat Mortgages is an FCA regulated company with overseas offices."

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