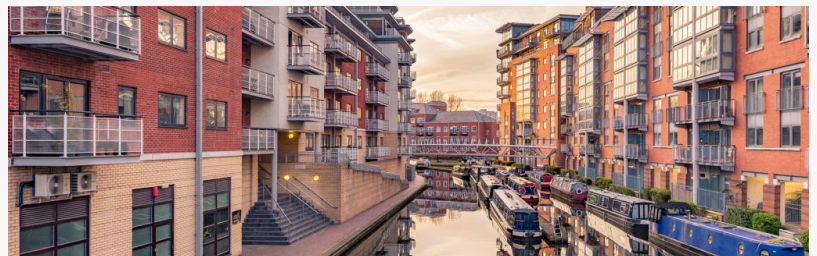


BTL Mortgage Market Finding a New Home in Limited Companies

Stuart Marshall of Liquid Expat Mortgages has been keeping an eye on UK Expat Landlords choosing to buy investment and BTL properties in limited companies.

MANCHESTER, UNITED KINGDOM, August 14, 2019 /EINPresswire.com/ -- Since the government introduced new tax reforms for Buy to let Landlords, many investors have started to purchase property investments through limited company structures (or SPV's).



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“According to latest research it is anticipated that in the coming year more than half of landlords plan to use limited companies to buy properties. The combination of tax reforms as well as better and wider UK Expat [BTL mortgage](#) availability means a landlord now has financially effective options for purchasing property in a Limited Company. The same applies to Buy to Let mortgages. For over 12 years [Liquid Expat Mortgages](#) has provided mortgages for UK Expats worldwide, but in the last twelve months it has noticed an increasing number of enquiries in [Limited Company Buy to Let Mortgage](#) enquiries especially from UK Expats worldwide.”

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The combination of tax reforms as well as better and wider UK Expat BTL mortgage availability means a landlord now has financially effective options for purchasing property in a Limited Company.”

Stuart Marshall

Recent research carried out by a leading UK Expat BTL mortgage provider confirms Stuart Marshall's observations. In the first quarter of 2019 alone there has

been an increase of 7% of landlords using limited company structures to expand their portfolio. This growth seems set to continue as more landlords look set to use BTL Limited Company mortgages to take advantage of the tax benefits associated with a Company Buy to Let Mortgage.

“Recent tax reforms have made Landlords look closely at any property purchases and many of our Expat Mortgage customers have concluded that a Limited company structure is far better suited to their financial objectives.” Liquid Expat Mortgages believes that the phased reduction in mortgage interest tax relief does not affect limited company landlords as much as the personal taxation liability would. What's more in a limited company mortgage interest can be offset against profits which are subject to Corporation Tax of 19% (this will fall to 18% as of April 2020) instead of the potentially higher personal income tax rates that a personal or traditional BTL mortgage would be subject to. “A big factor is that the interest coverage ratio on limited company applications tends to be lower than many individual landlord applications and when you combine this with LTV'S of up to 80% and very competitive interest rates, it's no wonder more landlords are looking to Limited Companies to protect what they already have, as well as any new investments they are looking to make.”

Stuart Marshall Managing Director of Liquid Expat Mortgages concludes by saying: “Despite the challenges in the market, professional landlords have managed to grow their portfolios over the past year with the use of limited company mortgages. This trend seems set to continue as the preferred purchase route; particularly for those with larger portfolios. There’s no doubt the buy-to-let market is changing with many more providers coming into the market place but with the increased availability and choice there can be some confusion. Stuart Marshall concludes “Brokers and their clients will benefit greatly from expert specialist support when taking out a BTL mortgage as a limited company or considering switching from a traditional BTL mortgage into a Limited Company Mortgage.”

To see how Liquid Expat Mortgages can help you secure your Expat UK Mortgage just call us 24/7 on +44 (0)161 871 1216 or visit www.liquidexpatmortgages.com to see how we might be able to help.

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