

Why Expats Should Consider Taking Out a UK Mortgage.

There are many reasons to consider taking out a UK mortgage as a British expat.

MANCHESTER, GREATER MANCHESTER, UNITED KINGDOM, November 2, 2019 /EINPresswire.com/ -- One of the most common reasons is that investment in property is a reasonably safe way to save for your retirement and is a pretty effective pension-planning tool .

However, there are many other reasons to consider taking out a UK mortgage. For one, a buy-to-let mortgage allows you to have a steady income through rentals which is supplementary to your primary source of income. In taking out a UK mortgage, you also secure a home in the event that you return to the UK. Furthermore, many expats consider buying a UK property as a student purchase so that their child does not fall victim to the high rents charged to students and allows them to have a secure base whilst at a university or higher education establishment.



Stuart Marshall, founder and Managing Director of Liquid Expat Mortgages states that “As an expat, there has possibly never been a better time to take out a mortgage on a UK property. Banks have become far more flexible in offering buy-to-let mortgages and residential mortgages to expats. Add to the mix the fact that we’re currently enjoying the lowest loan to value requirements and the lowest interest rates in many years alongside the numerous attractive investment opportunities available in the UK. There’s no doubt that the current favourable market conditions are ideal for Expats to get a foothold on the property ladder or indeed boost their existing portfolio.”

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For many Expats it’s where should they invest that is often asked? “In our experience” states Stuart “many expats who return to the UK tend to relocate to where they grew up or

want to retire to that drives them Often for the latter, the place of their dreams is usually by the sea or in the country. A good number of expats however tend to buy where there is a boom, and

at the moment a number of cities in the UK are most certainly showing unprecedented demand and subsequent growth. I understand it can be confusing and perhaps daunting for expats looking to invest in a UK property. Even when you think you've found the right property or location you need to bear in mind that your initial reasons for buying can change and evolve over the years as lives and circumstances develop. "In fact many Expats need to look for an all rounder or 'do-all' property and when you take into account the all round qualities of a particular destination and possibly one of the best locations to consider at this current time is Manchester.

Whilst the obvious destination for many investors might be London, investing in property in the capital can be costly and competitive and over the last few years returns have slowly been eroded. Manchester is the second most populated city in the UK and houses many foreign companies as well as nearly half of the top 500 businesses in the Northwest of England. As well as this, it is home to a number of educational institutions, like the University of Manchester, which draws in students from all over the world. Manchester currently has a student population of 100,000, and because of the constant influx of students, and great post-graduate employment opportunities, Manchester now has the highest level of graduate retention of any UK city at 70% . The consistent conveyor belt of talented graduates and professionals in need of long term accommodation means the city has consistently delivered strong returns for owners of buy-to-let properties. In fact it has outperformed many leading European cities over the last three years including London!

Manchester has received a number of frequent game changing investments recently, such as Manchester Airport's current £1bn transformation. One look at the Manchester skyline shows a city that has no intention of stopping as international developers continue to plough investment into the city whilst many international companies covering a wide range of financial, professional & scientific sectors, wholesale & retail, health & social work, IT and Media are coveting the bright, young professionals Manchester has to offer.

For expats returning to the UK, Manchester also holds promise as a place to live as its vibrant and ever growing scene of restaurants, bars and concert venues, it is increasingly becoming a desirable place to live and visit. As testament to this, Manchester has recently overtaken Edinburgh as the UK's most visited tourist spot outside of London. [All of these attributes make Manchester a great choice](#) for any expat looking for an investment.

Liquid Expat Mortgages is the No 1 Expat Mortgage broker and has a team of experienced and regulated mortgage consultants, dedicated entirely to helping expats find the very best mortgage deal. We work with over 50 lenders to deliver the best product for your needs. For complete Expat Mortgage Support contact Liquid Expat Mortgages and see how Liquid Expat Mortgages can help you just call us 24/7 on +44 (0)161 871 1216 or visit www.liquidexpatmortgages.com.

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