

Brexit Leads to Buy-To-Let Deals for Expats.

With a decision finally made, the UK is set to leave the EU on the 31st of January 2020. Stuart Marshall of Liquid Expat Mortgages states.

MANCHESTER, UNITED KINGDOM, January 30, 2020 /EINPresswire.com/ -- "It has taken a while to get here when you consider the vote to leave the EU was made in June 2016! Whilst we now have some clarity about the direction of travel for the UK, it's important to consider how the outcome might affect UK expats." Stuart believes that there has been a considerable amount of scaremongering about the potential effects of Brexit on pensions and taxation. Whilst these areas have dominated the headlines over recent years, he believes Brexit has created a raft of opportunities for expats.



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Stuart Marshall

For one, the potential uncertainty from Brexit could lead to plenty of good quality [Buy-to-let](#) deals for expats.. On the face of it, the UK housing market looks good. But, looking at the market on a longer timeline tells a different story. Between the Brexit referendum and September 2019, apart from a couple of hotspots such as Manchester and Edinburgh, the rate of price increases in the UK housing market has been much slower than it previously was. Between that time, price rises have fallen from 8.2% to only 1.3%. Brexit uncertainty has put a brake on growth

rates. “What’s more depending on the nature of the UK’s departure from the EU on January 31st, there are fears the housing market could continue to be affected.”

What does this really mean though for expats and why might this be good news for UK expats living and working abroad and indeed for Foreign Nationals? “A key factor is that expats are not affected by the same economic uncertainty that UK residents face. So, resulting purchases might work out cheaper as expats are paid in non-sterling currencies that have appreciated by comparison in the recent foreign currency market turmoil. Many of our customers have taken advantage of the low sterling values and have therefore been able make lower deposits which has made UK property much more attractive to investors and homemakers alike.”

As well as a slower rate of growth in the housing market leading to better deals for Expats and Foreign Nationals, a lack of domestic confidence is also proving beneficial.

“Sellers, including developers, are willing to take lower prices on their properties as they may be in a chain, or simply need to complete within a restricted timescale because of finances.” The erosion of trust in politicians coupled with a loss of buyer confidence has meant that potential domestic buyers in the housing market have dwindled, with many scared to commit amid the current financial uncertainty. “With fewer buyers in the marketplace, Expats and Foreign

nationals are able to cherry pick their preferred properties. Coupled with the historically low mortgage rates and a wide range of mortgage choices - whether residential, buy to let, HMO and so on- all points to great opportunities for property purchases.

With Residential Rates from 1.25% and with Loan to Value up to 90% and Buy to Let Rates from 2.74% with Loan to Value up to 85% there has never been a more favourable time for Expats and Foreign Nationals to obtain mortgages and enter the property market or extend their property portfolio."

[Using an Expert Mortgage Broker.](#)

With so many products to choose from and the fact Expats and Foreign Nationals have a different criteria to fulfil when it comes to obtaining a mortgage, it's wise to consider using an expert mortgage broker. Stuart Marshall and his company have been providing mortgages to Expats and Foreign Nationals for over 12 years. "Using a broker like [Liquid Expat Mortgages](#) not only allows access to exclusive broker-only deals but can save time and potential expense, not to mention the stress in securing a mortgage as an Expat or Foreign National."

Liquid Expat Mortgages has a well-established knowledge of the property market and solid relationships with over 50 lenders to ensure the best deals for clients. "A lot of what we do is about making life easier for the customer. There is a lot of chatter from banks and brokers saying they can provide expat mortgages. Truth is there's a lot of jumping through hoops and paperwork requirements needed by lenders and underwriters and if you're not ready or geared up to that you could easily waste months and a lot of money in fees getting nowhere. "With the current climate providing fertile ground for buy-to-let mortgages, an expert broker like Liquid Expat Mortgages is well placed to cut through the noise and take advantage of the best products available on behalf of the client. We have worked with customers across the world with all types of mortgages and continue to see steady growth in buy to let mortgages despite all the Brexit fears."

Contact us.

Liquid Expat Mortgages is the No.1 Expat Mortgage broker. We have a team of experienced and regulated mortgage consultants, dedicated 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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