

2020 - Is this the year for UK Expats & Foreign Nationals to buy UK property

MANCHESTER, UNITED KINGDOM, March 6, 2020 /EINPresswire.com/ -- "We're already two months into 2020 and more than a month on from the UK's historic departure from the European Union. If you'd listened to the vast majority of the property market and financial service commentators prior to now, you'd expect us to be in an apocalyptic period of despair in respect of property purchases and remortgages." So, Stuart Marshall of [Liquid Expat Mortgages](#) begins his assessment of the current state of play when it comes to Expat and Foreign National property finance and looks ahead to what 2020 potentially has in store for them buying or remortgaging UK property and what finance options are available for them.

"Potential investors - and purchasers in general- that may have been holding off buying property because of possible Brexit uncertainty, now have a much clearer picture of how their hard earned money can be invested in property and can work for them long term."

Positive Signs for Buy to Let in 2020.

Judging by the research from the recent National Landlord Investment Show, investors feel positive about buy-to-let with 60% of attendees expressing a desire to invest in 2020. 54% of people are looking to invest in property as part of their pension and 27% are investing to build for their children's futures. Despite a turbulent couple of years, market-uncertainty and stricter regulations in the private-rental market, current evidence points to great positivity surrounding the buy-to-let market. "Since the turn of the year we've continued to see an increasing number of mortgage enquiries from Expats and foreign nationals looking to purchase and invest in UK Property. Expats are in a strong position to invest in UK property in 2020 as they can still take advantage of a

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Stuart Marshall



Investors still feel positive about the Buy-To-Let market

weaker pound and because of the changes in many lenders' attitudes to overseas buyers. There is a great opportunity to buy in areas of the UK which offer strong yields and which have huge

demand for rental property.”

Where to Invest in 2020?

Current information suggests we’re likely to see continued interest in the North of England. Over the last few years there has been a massive increase in investment in areas outside of London, notably Birmingham and Manchester. This looks set to continue with growth in areas like Manchester vastly outpacing London, meaning high yields as well as growth for potential investors. “Cities like Manchester are becoming increasingly attractive for expats. Not only are they thriving social and domestic hubs, offering a great lifestyle for those expats that might return to the UK, but they are attracting London based Employers and staff who see the city as affordable, cosmopolitan and lively enough to warrant a move here.”

With the North of England becoming an increasingly attractive proposition for potential buy-to-let investors in 2020, expats are in pole position to take advantage of investment opportunities in the North and indeed throughout the UK with potentially good financial gains to be made for those living and working abroad. “With recent legislation changes taking hold we have seen a growing number of Buy to Let enquiries relating to Limited Company mortgages where investors can take advantage of limited company benefits and the rental income is not treated as personal income. The increased number of available products, competitive rates and Loan to Value options for prospective buyers is making the [Company Buy to Let route extremely popular for would be investors.](#)”

Securing a Mortgage as an Expat or Foreign National.

Any potential buyer living outside the UK still has much to consider when investing in property. Perhaps the most important aspect is securing finance while living abroad. Ideally this requires a specialist broker with the ability to navigate the difficulties that might be encountered by expatriates and foreign nationals. “It’s all well and good having a look online or talking to your existing bank, but you really should speak with someone who is not only qualified but also has experience of what they’re doing with overseas buyers. There are so many obstacles many lenders will put in your way just because you live and work outside the UK. What’s more with the number of lenders available far smaller for expats, it’s important to [find a broker with access to the right type of lender.](#) Failing to secure the services of the right broker can be detrimental in terms of time, energy and ultimately money. Furthermore, larger lenders like major banks will be more troublesome for international buyers looking to secure a loan as they will not be able to offer the day to day support and advice a customer might require.”

Liquid Expat Mortgages has been committed to helping expats navigate the difficulties of securing a UK mortgage for over twelve years. CEO Stuart Marshall says, ‘It can be off-putting for many expats when they discover the initial difficulties of taking out a mortgage on a UK property. This shouldn’t be a deterrent though as the UK market is ripe for investment with good yields for those landlords brave enough to take the plunge. Rates are historically low and lenders are looking more and more favourably on expats and understanding they are a good risk. With an expert broker, like Liquid Expat Mortgages, the process is made easy and we have the knowledge and wherewithal to deliver the right product for the customer’s needs.”

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 and Foreign National UK Mortgage support, contact Liquid Expat Mortgages 24/7 on +44 (0)161 871 1216, info@liquidexpatmortgages.com or visit www.liquidexpatmortgages.com.

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