

# How Much Money Do You Need to Invest in UK Property as an Expat or Foreign National?

*More UK expats and foreign nationals are looking to UK property for investment purposes. But how much money do you need for a deposit?*

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/EINPresswire.com/ -- Why Invest in UK Property?

There are so many reasons to invest in UK property. One reason might be adding another source of income through rents. Another might be saving for the future through capital growth. As far as investments are concerned, UK property is one of the safest and easiest ways to build your wealth. This is because you have a high degree of

control over your investment and the risk is very low compared to investing in stocks and shares. If you lead a busy life, there are many ways to make your investment less of a handful. For instance, hiring a management company to take care of your investment. This is ideal if you are

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*Stuart Marshall*

building a larger portfolio. In short, investing in UK property is generally a great investment strategy because of the low risk, high control, and possibility of huge returns. This is why so many UK expats and foreign nationals are looking to invest in the UK.

How Much Money Do I Need?

'The UK housing market is diverse and there are plenty of great investment opportunities irrespective of budget' says



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Stuart Marshall of Liquid Expat Mortgages. "How much do I need to become a [buy-to-let](#) investor?' is a regular question. But we always urge a case-by-case assessment of how much you'll need. Once we know your goals as an investor, it is much easier to assign a figure to your dream of becoming a buy-to-let UK property owner. If you're a novice investor but have an

amount put aside to invest, we can use that figure and search our panel of over 50 lenders to find the best products to suit your objectives. There are many products requiring different loan-to-value deposits. The higher the deposit, the better the interest rate tends to be. The amount required will depend on where you're planning to invest. So, let's take a look at how much you'd need in three of the UK's top investment hotspots.'

### London.

The UK's capital is the obvious choice for most UK expat and foreign national investors. However, we generally only recommend investing in London if you're a more experienced investor or have a larger budget available. As property prices in UK's capital are higher, they return some of the lowest rental yields in the UK. Capital growth is also uncompetitive when compared to hot spots in the North. Zoopla, one of the UK's leading property resources gives the average price of a London property as £908,179. Even in more affordable areas of London such as Croydon, the average cost of a one-bedroom flat is £259,126, which is still high compared to other areas of the UK. This means your deposit will need to be substantial to invest in London property.

### Manchester.

Manchester is one of the best places in the UK to invest. It has high levels of demand and one of the strongest rates of capital growth nationwide. According to Zoopla, the average price of a property in Manchester is £262,285. However, average prices for a one-bedroom flat in the city centre are much lower - around £182,224. The city has been rated as one of the best places to live and work in the UK meaning that consumer demand for rental property is unlikely to slow down. Many UK expats and foreign nationals are choosing to invest here and it's no surprise as a



Investing in UK property is a great way to build wealth. But how much you will require for a deposit will vary greatly depending on the area you choose and your investment strategy.



If you're looking to invest on a budget, Liverpool presents many great options. And, with rental yields of up to 10%, it is one of the best places in the UK to invest.

deposit of £50,000 secures an excellent investment for years to come with strong tenant demand.

## Liverpool.

Liverpool is a city on the up. With high demand from students and young professionals, it is a key destination for UK expats and foreign nationals to invest in. Rental yields in Liverpool can be as high as 10%, and growth looks set to continue. [Zoopla reports that the average price of property in Liverpool is £154,551](#). However, these prices vary depending on the specific area and property type. For example, a more affordable investment strategy might be to look at a one-bedroom flat, which have an average price of £115,800. Depending on the property, you'll ideally need at least £30,000 to purchase a buy-to-let property in Liverpool. However, if you are looking to invest with a lower budget, there are more affordable options available, particularly on student properties. Whatever budget you're working to, an expert broker like Liquid Expat Mortgages can help you find a mortgage product to suit your needs.

## Buy-to-Let on A Budget.

'Lots of prospective buy-to-let investors suffer from 'FOMO' – the fear of missing out!' says Stuart Marshall. 'If you're looking to grab your slice of the lucrative UK buy-to-let market, you'll probably want to buy sooner rather than later as any incentives tend to be time sensitive. There are many things you can do to buy on a budget such as buying in the right city. For example, if you have a lower budget, cities like Liverpool and Nottingham are great options – as a wide range of well-priced investment opportunities exist. Finding the right type of property will also prove to be vitally important. For example, off-plan properties are usually less expensive and come with the added benefit that they will not require renovations and are therefore ready for tenancy immediately.'

'As always we recommend you speak consult a specialist broker. They will help you talk through your goals and assess all the available options to decide on the right property for you.'

Disclaimer: Please note that Liquid Expat Mortgages has no direct control over the timescales relating to either the processing of mortgage applications or mortgage offers being issued by lenders. Liquid Expat Mortgages has no control of the legal process and CANNOT accept any responsibility nor liability should your application not be processed prior to current Stamp Duty Land Tax rules expiring on 31st March 2021 or any extension of that date.

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