

Newbuilds are the Key to UK Expat and Foreign National Investor Success.

Because of their environmental efficiency and future-proof status, newbuilds are the key to UK expat investor success.

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'Here at Liquid Expat Mortgages, we've recently talked about [how to future proof the energy efficiency of an investment property](#)' says Stuart Marshall of Liquid Expat Mortgages. 'That's because the future of legislation around investment properties will inevitably have a large focus on the energy efficiency of the property.'



Newbuilds are much more energy efficient than traditional homes so are a great way to comply with new energy regulations.

'But according to a recent report from property portal Zoopla, [the future of energy efficiency in homes lies in newbuilds](#). This got us asking 'should new UK expat and foreign national investors focus on newbuild properties?'

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There's such a necessity for UK expat and foreign national investors to invest in energy efficient properties at the moment. And this trend is going nowhere.”

Stuart Marshall

Why are Newbuilds More Efficient?

According to Zoopla, UK homes are the second highest carbon producers in the UK. But newbuild developers are on a mission to change that, building greener homes that cost less to run. Zoopla found that new-build homes consume, on average, 55% less energy. This amounts to an average saving of £135 a month in energy bills, and a 60% reduction in carbon emissions.

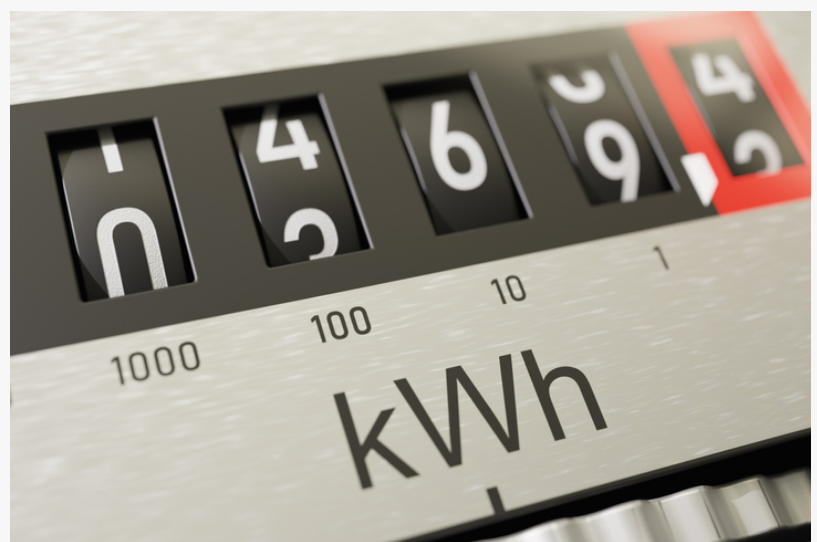
These properties are more efficient because of more rigorous building standards and changes to building regulations regarding the energy performance of the property. According to Zoopla, new homes built to these standards will emit 71% less carbon than the average older property. And these high standards with regards energy

efficiency will only continue to improve with new builds. This is as a result of the Future Homes Standard which will reduce carbon emissions by a further 75-80% compared to current building regulations.

Newbuilds and the Green New Deal. 'Many UK expat and foreign national investors might ask us 'why newbuilds?' The easiest answer we can offer is that, since high energy efficiency is soon to become a necessity in an investment property, investing in a newbuild is one of the easiest ways to meet these criteria. The recent government regulation means that all privately rented properties in the UK will need to have an EPC rating of a C or above – a standard that newbuild properties will easily meet. This is no doubt the first of many pieces of legislation which relate to the energy efficiency of a property for UK expat and foreign national landlords, with many proposals put forward for new legislation. These include proposals for mortgage penalties to landlords whose properties don't satisfy certain EPC criteria and a timeframe to meet any energy standards. This changing world of green legislation is proving to be a fantastic motivator for UK expat and foreign national investors to invest in newbuild, energy efficient properties.'

Why Newbuilds? Newbuilds Present a Good Proposition for Renters.

Newbuilds will not only mean that UK expat and foreign national investors are able to better satisfy environmental legislation, but they are also very attractive to potential tenants. This is no surprise with 72% of renters aged between 18 and 34 admitting to checking the EPC rating of a property before renting. And these renters do so with good reason: as noted



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above, newbuilds present a saving of 55% in energy bills, amounting to £1,630 a year compared to traditional homes. This is attracting tenants to newbuilds as they try to combat the rising cost of living. Further, these newbuilds are often bigger, while still offering improved energy efficiency – another attractive quality for renters.

Why Newbuilds? Newbuilds to Fair Well for Long Term Investment.

High EPC ratings have become increasingly desirable for homebuyers over recent years. This is particularly true for first homebuyers, as those jumping on the housing ladder try to minimise the cost-of-living pressures they face.

This is reflected in a recent report by Zoopla that showed that energy efficient homes are outperforming other properties in the current challenging housing market. According to 60% of estate agents, homes with high efficiency ratings were holding their value compared to less efficient properties. While 40% of estate agents reported seeing more interest in energy efficient homes from potential buyers. 'This stands UK expat and foreign national investors with energy efficient homes in good stead when it comes to the long-term profitability of an investment property. It is yet another reason that UK expat and foreign national investors should pay attention to newbuilds when looking to invest.'



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Summing Up.

'There's such a necessity for UK expat and foreign national investors to invest in energy efficient properties at the moment. And this trend is going nowhere. It's clear to us at Liquid Expat Mortgages that UK expat and foreign national investors who invest in newbuilds are benefitting from a number of things. For one, they're satisfying incoming legislation and also future legislation, thereby future proofing their property and making sure their income is uninterrupted. For another, they're maximising both the renter pool and the pool of potential buyers when the time comes to sell. This will mean higher rental income and higher capital growth. Investing in newbuilds also gives the opportunity for off-plan purchases which can equate to massive savings and maximise the rental yields and profitability of a property. Whether it's an off-plan purchase or not, [using an expert UK expat or foreign national mortgage broker](#) will prove to be hugely useful, especially with green mortgage deals available specifically for UK expat and foreign national investors.'

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