

# UK Expat and Foreign National Investors Use Re-Mortgage Products to Improve the Energy Efficiency of Buy-to-Let Property

*A re-mortgage product is one of the best ways to fund essential but costly green renovations for UK Expat and Foreign National Investors.*

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/EINPresswire.com/ -- Some Background.

As we move into the colder months in the UK, energy efficiency starts to become a bigger consideration for tenants. This is not an insignificant consideration, with many tenants still concerned about the rising cost of energy, in addition to high inflation and the rising cost of living more generally.



Because of the increasing focus on energy efficiency in rental properties, it's important for UK expat and foreign national investors to make their property as energy efficient as possible.

'A low energy efficiency rating is enough to dissuade many desirable tenants from renting a property' says Stuart Marshall of Liquid Expat Mortgages. 'This means that owning a property with a bad EPC rating can be very costly for UK expat and foreign national investors because of a loss of rental income. Further, the need for good energy efficiency is likely to be reflected in legislation too. While the government recently announced that it was scrapping its requirement for rental properties to have an EPC rating of a C or above by 2025, it's likely that this plan will be replaced by other, similar legislation if the UK is to reach its target of net zero by 2050.'

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*Stuart Marshall*

Because of the [increasing focus on energy efficiency in](#)

[rental properties](#), it's important for UK expat and foreign national investors to make their property as energy efficient as possible. This will make sure that their investment property remains attractive to desirable tenants, while also making sure that the property is compliant with any potential environmental legislation.

### 5 Ways UK Expat and Foreign National Investors Can Make Their Investment Property More Energy Efficient.

1. Switch Lightbulbs. Switching to LED lightbulbs is one of the simplest ways to increase the energy efficiency of a rental property. Not only do they last five times longer than traditional halogen lightbulbs, but they also use significantly less energy to produce the same light, while emitting lower carbon dioxide emissions.

2. Draught Proof. Another very easy and affordable way to improve energy efficiency is to reduce heat waste through draught proofing in common problem areas like doors, chimneys and skirting boards.

### 3. Energy Efficient Appliances.

Replacing old appliances with more energy efficient ones is another very easy way for UK expat and foreign national investors to improve the energy efficiency of their rental property. Appliances with an A+++ rating are the best performing. Having higher rated appliances will improve the property's EPC rating and will also improve the energy efficiency of the property.

4. Insulation. Improving insulation is one of the most common ways for UK expat and foreign national investors to improve the energy efficiency of their property. There are many ways to do this, from improving insulation in roofs and cavity walls to installing double glazed windows and thermally efficient doors. An easier way to improve insulation is to install thick curtains or have



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existing curtains lined.

5. Replace the Boiler. A more costly way to improve the energy efficiency of a property is to replace the boiler with a more efficient one. While this is more expensive than many of the other methods mentioned above, installing an efficient boiler can make a significant difference to the energy efficiency of the property and equate to massive savings for potential tenants.

Utilise a [Re-mortgage](#) Product.

While improving the energy efficiency of an investment property is pretty much essential now, conducting a number of renovations can be costly for UK expat and foreign national investors. This is especially true for portfolio investors who have a number of properties that require green renovations.

'One of the best ways to fund these renovations is through a re-mortgage' says Stuart Marshall. 'This is a course of action that we've discussed with many of our clients looking to conduct green renovations. This is because there are plenty of quality re-mortgage products available for UK expat and foreign national investors. These products allow UK expat and foreign national investors to utilise their existing equity in their property to raise capital for green renovations. But using a re-mortgage product can also pay dividends elsewhere as increased equity can make it easier to negotiate a better mortgage deal. So, UK expat and foreign national investors can often benefit from green renovations and also from reduced mortgage rates and lower monthly repayments.'

'Utilising the services of an [expert UK expat or foreign national mortgage broker](#) is the best way to negotiate a better deal and gain access to exclusive broker-only deals. This can really make all the difference in maximising the quality of an investment venture. But we've seen re-mortgage



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products work time and time again in improving the terms of buy-to-let mortgages while also raising capital to conduct green renovations that will pay dividends long into the future.'

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