

UK Property Market Will Be a Buyer's Market for UK Expat and Foreign Investors in 2025

Foreign investors are drawn to the UK property market with all signs pointing to a buyer's market for UK expat investors in 2025.

MANCHESTER, GREATER MANCHESTER, UNITED KINGDOM, January 17, 2025 /EINPresswire.com/ -- Despite some early prognostications of doom and gloom after the budget, analysts are optimistic in their forecasts about the UK property market. Liquid Expat Mortgages are amongst the positive forecasters, predicting that it will be a buyer's market for UK expat and foreign national investors in 2025.



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A Buyer's Market.

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The UK has long been an attractive location for overseas investors, but recent activity has been increasing from international investors." *Stuart Marshall* The general feeling from market experts and analysts at the moment is that 2025 is going to be a buyer's market, with homebuyers benefitting from good negotiating conditions. Lower mortgage rates are the driving factor here, with mortgage rates falling faster than expectations. This is especially true for specialist <u>UK expat and foreign</u> <u>national mortgage products</u> as lenders try to offer competitive products in order to attract business from a sector of the market that has performed very well historically.

The number of available properties is also relevant here, with the average number per estate agent at a decade high. Further, there is also lower competition in the market than during the pandemic. There are numerous reasons for this but one of the main ones is the lack of activity from first-time buyers who are constrained by higher prices and affordability. The lower competition coupled with good availability and the competitive interest rates of mortgage

products is excellent news for UK expat and foreign national investors, who will be afforded some breathing room to negotiate better prices and find the perfect property for their investment goals.

'The stamp duty relief for first-time buyers will be reduced in April and this will create a lot more space in the market, as first-time buyers will continue to be hindered in buying their first property' adds Stuart Marshall, CEO of Liquid Expat Mortgages. 'Firsttime buyers are huge drivers in the UK's domestic property market, so lower competition from this sector will greatly reduce overall demand, competition and lead to lower prices, which is obviously beneficial for wouldbe investors.'

Foreign Investors Drawn to the UK. 'The UK has long been an attractive location for overseas investors, but <u>recent activity has been increasing</u> <u>from international investors</u>. Before the budget, international investors increased their holdings of UK government bonds, with investors putting faith in the long-term prospects of a stable UK government and closer EU relations over the course of this parliament. Despite criticism of the



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'A very strong rental market is giving UK expat and foreign national investors good reasons to invest, alongside good competitive mortgage deals offered by specialist lenders. A weaker pound will also add to the attraction of UK property for overseas investors, who will be able to take advantage of a better exchange rate to enable greater buying power. And the pound is likely to continue its turbulence, with Reuters reporting that sterling's one-month implied volatility is at its

highest level since March 2023. All of the factors are there for a great investment venture for UK expat and foreign national investors: a buyer's market, a strong rental market, good investment conditions and accessible mortgage products with preferential rates.'

Deciding Where to Invest – Will London Buck Recent Trends? Deciding on an investment location will

ultimately depend on a multitude of factors – the specific goals of the investment, the investor's attitude to risk, their budget, and their reasons for



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investing. In the recent past, there has been some fairly broad advice against investing in the capital. However, there are some suggestions that London's property price growth might buck the recent trends of being outpaced in its price growth by other areas of the UK. Property portal, Rightmove, estimate that London could actually outpace other regions in price growth for the first time since 2015, as companies require workers to return to the office. If this prediction turns out to be true, then it could be a good time to buy for UK expat and foreign national investors who are determined to invest in the capital.

Expert UK expat and foreign national mortgage brokers will be able to advise on the best locations for investment, along with the best available mortgage products, rates and terms. These brokers are dealing with all sorts of different clients so have a wide-ranging knowledge of which areas are performing well, which lenders will offer the best product for its use, and which type of properties are popular at the moment. In general, Northern regions have been performing well in recent years as rental growth soared in city centres outside of London. Areas like Manchester have performed well as a result and are likely to continue their record of high demand. Further, these areas are likely to perform well in their capital growth over time too, as property prices in Northern regions have lagged behind income growth and have further to grow to reach parity.

Liquid Expat Mortgages Suite 4b, Link 665 Business Centre, Todd Hall Rd, Haslingden, Rossendale BB4 5HU Phone: 0161 871 1216 www.liquidexpatmortgages.com Any media enquiries please contact Ulysses Communications. sergio@ulyssesmarketing.com +44 161 633 5009

Sergio Pani Ulysses +44 7811 326463 email us here Visit us on social media: Facebook X LinkedIn Instagram

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