

# Renewed Confidence Among Long-Term Buy-to-Let for Investors

*Increased investor confidence bodes well for the prospects of long-term UK expat and foreign national buy-to-let investors in the UK.*

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/EINPresswire.com/ -- The [UK buy-to-let market](#) has a long-standing reputation as an excellent investment option for UK expat and foreign national investors. This is especially true for those looking for a lucrative long-term buy-to-let investment strategy.

Increased Buy-to-Let Confidence.

There is massive confidence amongst

investors in the UK expat and foreign national market at the moment. This renewed confidence among landlords has hugely positive implications for the long-term prospects of the UK buy-to-let market. According to a [report from Pegasus Insight](#), buy-to-let investor confidence increased in the fourth quarter of 2024, with 37% responding that they felt 'good' or 'very good' about the

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*Stuart Marshall*



The UK buy-to-let market has a long-standing reputation as an excellent investment option for UK expat and foreign national investors looking for both short-term returns and long-term growth.

future prospects of their property portfolio – up from 33% on the previous year. The resurgence of investor confidence will translate to a big boost in business activity as optimistic buy-to-let investors move to get involved in the UK’s lucrative property investment market.

Why is Long-Term Investment So Good?

‘Rental property is unique when compared to other long-term investment methods as it offers two distinct income streams: rental income and capital growth’ says Stuart

Marshall, CEO of Liquid Expat Mortgages. ‘Capital growth has a number of beneficial effects. The

most obvious one is the earning that can be realised when the property is sold. But the increased equity that a landlord has in the property can also be utilised through remortgage products to provide funds which can be reinvested into another property. This is one of the main reasons that long-term property investment provides some of the best results for UK expat and foreign national investors.'

According to a [report from estate agent, Hamptons international](#), in 2021 landlords who sold UK property which they had owned for less than 10 years earned an average of £91,270 more than they paid for it in 2021. Further, the average rental income over the same period was £112,000 bringing total income over £203,000 for a 10-year period. And lots of factors can influence these figures positively: the type of property, the location, type of tenant, etc. An expert UK expat or foreign national mortgage broker can help to maximise the return on the investment by helping investors to decide on all of these factors.

### Short-Term Returns.

Aside from the capital growth that drives the profitability of long-term investment, short-term returns can also be realised through high rental yields. 'The good news for UK expat and foreign national investors is that rental yields in the UK are increasing too' says Stuart Marshall. 'The average rental yield in the UK increasing to 7.4% in Q4 of 2024 – up from 6.8% in Q4 in 2023 and 0.3% in the previous quarter. Further, the buy-to-let yields for landlords are currently nearing a 10-year high – with these positive yields translating into optimism from UK expat and foreign national investors. Short-term returns are hugely important for the day to day running of an investment and the better the rental yield performs, the easier the investment is to manage. If investors are having the capital paid off by their tenants, then this means that other than the initial deposit, UK expat and foreign national investors can earn the full sale price of the property when they come to sell it. Similarly, by re-mortgaging they are able to utilise this equity to fund further property purchases or to re-invest in other assets.'

### A Perfect Combination.

The combination of short-term and long-term profitability is one of the main reasons that UK buy-to-let property is such a desirable investment. UK expat and foreign national investors are making monthly profits from rental income, especially in the fiercely competitive rental market that has been the norm in recent years. However, the long-term earnings for the investment add another element, making UK property investment a top-notch investment vehicle and very unique compared to other methods of investment.

The advent of specialist UK expat and foreign national mortgage products has also changed the game, making buy-to-let investment far more accessible now than it has been previously. These products are constantly improving as specialist mortgage lenders try to win business in a competitive marketplace. Expert UK expat and foreign national mortgage brokers have access to exclusive deals from specialist lenders and are aware of the most up-to-date trends in the rental

market to help maximise the quality and profitability of an investment.

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