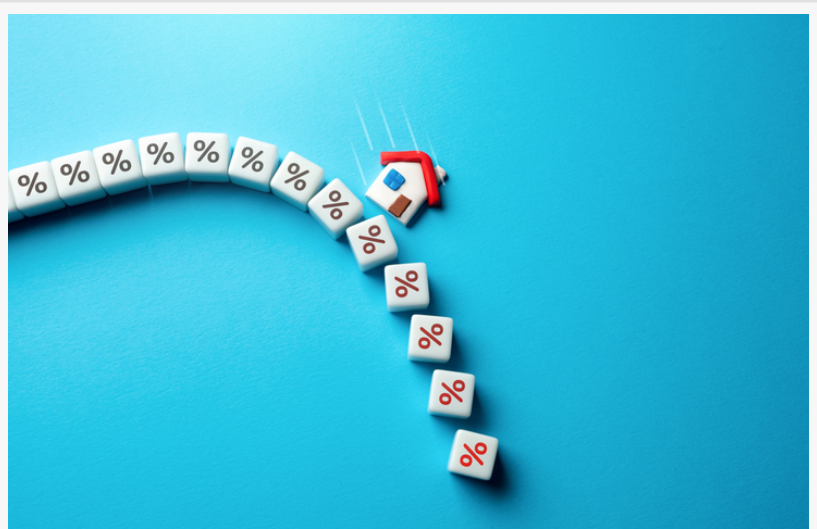


# Lower Rates Causing UK Expat and Foreign National Mortgage Market Confidence to Skyrocket

*Confidence is high in the UK Expat mortgage market due to lower rates, positivity about the future, and more specialist mortgage products.*

MANCHESTER, GREATER MANCHESTER, UNITED KINGDOM, March 24, 2025 /EINPresswire.com/ -- There is currently a lot of confidence in the UK's buy-to-let market from UK expat and foreign national investors. This is due to a mix of factors including an increased availability of specialist mortgage products, lower rates from lenders on these mortgage products, and a general positivity about the future of the UK's buy-to-let investment market.



Buy-to-let mortgage lenders have been slashing rates in response to the Bank of England's base interest rate cut in February, which saw the base rate fall from 4.75% to 4.5%.

Lenders Cutting Rates for Buy-to-Let Mortgage Products.

[Buy-to-let mortgage lenders](#) have been slashing rates in response to the Bank of England's base

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*Stuart Marshall*

interest rate cut in February, which saw the base rate fall from 4.75% to 4.5%. Since then, would-be buy-to-let investors have seen a much more competitive buy-to-let mortgage market, with both mainstream and specialist lenders increasing their product offerings in a bid to win business. 'Our brokers are now regularly seeing sub-4% rates at the moment, despite average fixes for both 2- and 5-years remaining above 5%' says Stuart Marshall, CEO of Liquid Expat Mortgages. 'The move from lenders to increase their range of products and reduce rates is

massively increasing confidence in the UK expat and foreign national mortgage market.'

#### Future Expectations.

The competitive mortgage market is good for [long-term market confidence](#) and all early indicators also have positive implications for the future of the buy-to-let mortgage market. There are currently predictions from market analysts that buy-to-let mortgage affordability is going to improve over the course of 2025, in line with a fall in swap rates. This would follow the same trend between swap rates and buy-to-let mortgage rates that we're noticing at the moment and indicates continuing positivity in the UK expat and foreign national buy-to-let mortgage market for the rest of 2025.

#### Specialist Lenders.

'Specialist lenders are increasingly stepping up their offerings' says Stuart Marshall. 'UK expat and foreign national borrowers have benefitted from using buy-to-let mortgage products from specialist lenders for a long time, but there is currently a wider range of mortgage products available than ever before, with specialist lenders joining the market in greater numbers.'

'This rise in the availability underscores what was a very busy start to 2025. January saw an uncharacteristically high number of enquiries for UK buy-to-let properties, with the proportion of UK expat and foreign national investors far higher than the norm. The Bank of England's base rate no doubt has something to do with this and expectations are now that it will drop a few more times this year. The increase in UK expat and foreign national investor positivity might also have something to do with the stamp duty changes that have made the market less saturated. Regardless, there has been an increase in the number of UK expat and foreign national investors purchasing multiple properties and utilising the increasing numbers of specialist mortgage products available.'

With lenders constantly improving their products for UK expat and foreign national investors, it's likely that these overseas investors will continue to invest in the UK buy-to-let market. But, with the market growing, it's more important than ever for UK expat and foreign national investors to [choose the right broker](#) when applying for a mortgage. There are more deals than ever for these specialist brokers to keep abreast of, and expertise is essential in this more-complex mortgage space. Borrower circumstances vary hugely from client to client in the UK expat and foreign national mortgage market, so an experienced broker is an invaluable asset.'

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