

Energy-Efficient New-Build Homes Attract Growing Interest from Overseas Property Investors

Efficiency standards, evolving tenant expectations and specialist mortgage products are increasing interest in new-build properties for UK expat investors.

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Stuart Marshall

Changing energy efficiency standards, evolving tenant expectations and the availability of specialist mortgage products are contributing to increased interest in new-build residential properties among UK expat and foreign national investors, according to property industry commentators.

As landlords continue to adapt to changing regulatory requirements and operating costs, energy performance has become an increasingly important consideration when assessing residential investment properties.

Energy Performance Becomes a Key Consideration.

Proposals to increase minimum Energy Performance Certificate (EPC) standards for privately rented homes in England and Wales have prompted many landlords to review the long-term suitability of their property portfolios.

While any future regulatory changes remain subject to government consultation and implementation, many recently constructed homes already achieve high EPC ratings, reducing the need for future energy efficiency improvements.

Stuart Marshall, CEO of Liquid Expat Mortgages, said:

"Energy efficiency has become an increasingly important consideration for many landlords. New-build properties are typically constructed to modern building standards and often achieve higher EPC ratings than older housing stock."

He added:

"For overseas investors managing property from abroad, purchasing homes that already meet current efficiency standards may reduce the need for future improvement works."

Tenant Preferences Continue to Evolve.

Energy costs have become a greater consideration for many tenants when choosing a rental property.

Modern new-build homes commonly incorporate features such as improved insulation, high-performance glazing and energy-efficient heating systems, all of which can contribute to lower household energy consumption compared with many older properties.

Industry observers say these characteristics have increased the appeal of energy-efficient homes within the private rented sector, particularly in locations with strong competition for tenants.

Reduced Maintenance Requirements.

Alongside improved energy performance, new-build homes often require less maintenance during the early years of ownership than older properties.

Many developments also include structural warranties provided by developers or warranty providers, offering an additional level of protection for purchasers.

Marshall commented:

"Maintenance requirements are an important consideration for landlords, particularly those based overseas. New-build properties may reduce the likelihood of major repair work during the initial years of ownership, although maintenance needs will vary between individual properties."

Specialist Lending Supports Overseas Buyers.

Specialist mortgage products continue to be available for UK expats and foreign national investors purchasing new-build residential property.

Eligibility requirements vary between lenders and may depend on factors including country of residence, source and currency of income, deposit size and the type of property being purchased.

Some lenders also offer mortgage products linked to highly energy-efficient homes, although product availability and eligibility criteria differ between providers.

According to Liquid Expat Mortgages, specialist advisers can assist overseas applicants in understanding the lending options available for their individual circumstances.

Energy Efficiency Influences Long-Term Property Decisions.

Changing building standards, environmental considerations and tenant preferences continue to influence purchasing decisions across the UK residential property market.

Industry commentators say these factors have contributed to growing interest in modern, energy-efficient homes among both domestic and international buyers, particularly where long-term regulatory compliance and ongoing property management are important considerations.

As the private rented sector continues to evolve, energy performance is expected to remain one of several factors that landlords consider alongside location, tenant demand, financing options and overall property management requirements.

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