UK Property Experts Compare New Builds and Fixer-Uppers for Overseas Buy-to-Let Investors

We explore the advantages of new-build homes and renovation projects as overseas investors continue to seek opportunities in the UK buy-to-let market.

MANCHESTER, GREATER MANCHESTER, UNITED KINGDOM, July 28, 2026 /EINPresswire.com/ -- As international demand for UK residential property continues to evolve, one question consistently arises among overseas investors: is it better to buy a brand-new property or unlock value through a refurbishment project?

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>
> *Stuart Marshall*

According to Liquid Expat Mortgages, there is no one-size-fits-all answer. Instead, the right strategy depends on an investor's objectives, available capital, appetite for risk and long-term investment plans. Both new-build properties and older homes in need of renovation can offer compelling opportunities, provided investors understand the strengths and challenges of each approach.

New-Build Properties Appeal to Hands-Off Investors.

Modern new-build developments have become increasingly popular with both domestic and overseas landlords, particularly those seeking a lower-maintenance investment.

"New-build properties are designed to meet modern expectations," says Stuart Marshall, CEO of Liquid Expat Mortgages. "They typically offer excellent energy efficiency, contemporary layouts and minimal maintenance during the early years of ownership. For investors managing property portfolios from overseas, that simplicity can be extremely valuable."

Most new-build homes are constructed to high energy-efficiency standards and commonly achieve strong EPC ratings, helping landlords prepare for evolving environmental regulations while appealing to tenants looking for lower household running costs.

Many developments also include features such as integrated appliances, modern heating systems and developer warranties, reducing the likelihood of unexpected repair bills during the first years of ownership.

These factors can contribute to strong tenant demand, shorter void periods and a more passive investment experience for landlords based abroad.

However, Stuart Marshall notes that new-builds are not without trade-offs.

"They generally command higher purchase prices than older properties, which can affect initial rental yields. Some developments may also experience slower short-term capital growth immediately after completion. Investors should weigh these factors carefully against the long-term benefits of lower maintenance costs and stronger tenant appeal."

Older Properties Can Deliver Significant Value Growth.

While new-builds offer convenience, older properties often present opportunities to add value through refurbishment.

Properties requiring renovation can frequently be purchased at more competitive prices, allowing investors to increase both rental income and capital value through carefully planned improvements.

Updating kitchens, bathrooms, flooring, heating systems or layouts can transform an older property into an attractive rental home while increasing its market value.

"Renovation projects can be particularly rewarding for investors who are comfortable taking a longer-term approach," Stuart Marshall explains. "Many overseas investors use specialist remortgage products or carefully structured finance to fund improvements that enhance both rental performance and long-term asset value."

Older properties also provide greater flexibility, with a wider range of property styles, locations and tenant demographics available across the UK housing market.

Energy Efficiency Becoming Increasingly Important.

One factor influencing both new-build and refurbishment strategies is the growing importance of energy efficiency.

Tenants are placing greater emphasis on lower energy bills, while landlords are increasingly considering future environmental standards when making investment decisions.

Improving insulation, replacing heating systems, installing double glazing or incorporating renewable technologies can significantly enhance both tenant appeal and long-term property performance.

Some lenders also offer specialist green mortgage products that reward borrowers purchasing highly efficient homes or carrying out qualifying environmental improvements.

"Energy efficiency is no longer simply an environmental consideration," Stuart Marshall says. "It's becoming an important commercial factor that can influence rental demand, operating costs and future compliance."

Matching the Investment to the Investor.

Rather than viewing new-builds and refurbishment projects as competing strategies, Liquid Expat Mortgages believes they each suit different types of investors.

Those seeking a straightforward, low-maintenance investment with predictable ongoing costs may favour modern developments, while investors looking to maximise capital growth through active asset management may prefer renovation opportunities.

Portfolio investors may even choose to combine both approaches, balancing dependable income-producing new-builds with value-add refurbishment projects across different regions.

"The most successful property portfolios are rarely built using a single strategy," Stuart Marshall adds. "The key is selecting properties that align with an investor's financial objectives, risk profile and long-term plans."

Specialist Advice Helps Overseas Investors Navigate the Market.

For UK expats and foreign national investors, financing remains one of the most important aspects of any property purchase.

Mortgage criteria, lender requirements and available products often differ significantly for overseas buyers, making specialist advice particularly valuable.

Liquid Expat Mortgages works exclusively with UK expat and international investors, helping clients access specialist buy-to-let mortgage products for both new-build purchases and refurbishment opportunities.

"Whether an investor chooses a brand-new apartment or a period property with renovation potential, having the right financing structure can make a significant difference to long-term returns," Stuart Marshall concludes. "Working with a specialist mortgage broker helps ensure investors secure funding that supports both their immediate purchase and their wider investment strategy."

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