



foreign exchange services, professionally delivered

Five key steps to buying property overseas

Your quick-reference guide

www.halofinancial.com



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These countries regularly top lists of the most popular destinations for overseas property buyers and are sought after year after year for property investment, holiday homes and emigration.

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3 WHY SHOULD I READ THIS GUIDE?



Buying property in a different country is an exciting opportunity, but one that comes with many questions and decisions that must be considered. Whether you're buying overseas for the first time, or an experienced investor, there are certain key steps in the property buying process that need to be followed in order to buy your property successfully. This is the same regardless of the purpose of the property. It could be a holiday home; somewhere to enjoy your retirement; an investment in a buoyant market; or perhaps a new, permanent home abroad if you are planning to emigrate. Whatever the reason, by following the five key steps in this guide, you should be equipped with the right tools to get the job done safely and smoothly.

Practical tips to get you started

1. Identify why you want to buy property overseas

You will need a different approach depending on why you are buying overseas property and what kind of property you are looking for. Are you buying for investment purposes? To emigrate? Moving for work? Are you buying as a holiday home? Planning to retire? Work out your objectives and plan ahead as far as possible for what you will need to meet your specific needs once you have purchased the property.

2. Find out if you can buy and live there

One of the first steps you need to take when considering buying property overseas is to investigate if you are legally able to live or buy property there. This is a key first step before deciding where you want to buy. Check with the embassy what the various rules and regulations are and what applies to you. It may be obvious, but check that your passport and relevant paperwork are valid and up to date.

Some countries have restrictions on property ownership and how long you can live in that country, depending on your nationality. Some examples include:

New Zealand, which restricts non-residents to plots of land below 12 acres.

In Australia, overseas buyers can only purchase new-build property to live in and are under obligation to sell the property when they leave. They are also subject to an assessment by the Foreign Investment Review Board (FIRB), who decide if the would-be property owner is suitable.

EU nationals (which, at the time of writing, still includes UK nationals), are able to buy property in and live in any of the other members of the EU. This process will change for the UK when it leaves the EU, but, as yet, we have no further guidance on what this will be. We will keep you updated as more information becomes available. **Keep an eye on www.halofinancial.com and www.emigrate2.co.uk for the latest information.**

3. Set a budget

It's important to have an idea in your mind of how much your property will cost – in total – and how you will be paying for it. A clear idea of budget helps you set specific goals and will mean you can make the most of any funds you have available to you to find the right property. Buying property in another country usually means you will have to exchange currency. Currency markets move all the time and are very sensitive to political and economic events – something that seems to be making the headlines constantly these days. As exchange rates move so quickly, it's important to understand the impact this can have on the price of your property and to protect any currency exchanges you make while currency markets are in flux.

4. Get help from a specialist emigration agent

An initial consultation with these experts can save you no end of time and money and offers peace of mind when you are considering emigrating across the world. We can recommend trusted advisors, who will guide you through the process step-by-step.



Handy Halo Hints: Be aware of extra charges and hidden fees. Beware additional charges and unfavourable exchange rates from banks when exchanging currency and how this will affect your property budget. Consider discussing your specific requirements with a currency specialist, who can guide you through the process and help you find the best rates and currency tools to suit your needs. Visit www.halofinancial.com for more information.

5 STEP ONE: GET TO KNOW YOUR COUNTRY OF CHOICE

We shine the spotlight on some of the most popular countries in which to buy property.

UK

Diverse regions and properties; opportunities for work; and return on investment make the UK an attractive option.

Ireland

One of the fastest growing economies in Europe, Ireland ranks highly for both living and working.

Spain

With its stunning beaches, sunshine and gentler pace of living, Spain has long been popular with expats, holiday home buyers and property investors alike.

France

A long-time favourite with expats and property investors, France has many beautiful areas to explore, a rich history and gastronomic culture to enjoy.

Portugal

Known across the globe for its high quality of life and low cost of living, Portugal also has stunning scenery, beaches and coves and plenty of sunshine to offer.

Italy

Sunshine, history, food and drink, cosmopolitan culture – Italy has much to offer both expats and investors.

Germany

Celebrated for quality of life, work-life balance, and a steady economy, Germany is becoming an ever more popular destination for property buyers.

Greece

Greece suffered in the financial crisis and is currently experiencing a form of déjà vu as their financial and political challenges continue, however, the country's popularity as a holiday destination remains; the Greek Islands in particular provide opportunities for property investment or a quieter pace of life.

Cyprus

The popularity of Cyprus as a holiday destination means it continues to be considered a good location for property investment and holiday homebuyers.

Turkey

Despite political uncertainty, Turkey remains a favourite for holiday home owners and property investors from a wide range of countries, offering a steady property market, stunning coastlines and rich history.

USA

With popular, sunny hotspots such as Florida long appealing as a retiree destination, property investors, expats and holiday homeowners are now looking further afield. Texas scored very highly in a recent expat satisfaction survey.

Australia

Regularly ranked as a top country in which to live and work, Australia is home to many outdoor leisure pursuits, bustling financial centres, breathtaking beaches and stunning scenery.

New Zealand

Like its close neighbour, Australia, New Zealand ranks highly for quality of life, health and wellbeing. The country also offers an outdoor-focused lifestyle and sensational scenery.

Canada

Canada has stepped out from under the shadow of its neighbouring North America and has become an increasingly popular country for both property investment and emigration.

7 GET TO KNOW YOUR COUNTRY OF CHOICE: UK

The Universally Popular
United Kingdom



Population in 2016:
65,111,143

Capital City:
London

Time Zone:
GMT

Currency:
Pounds Sterling (GBP)

Average Temperatures:

January	6°C
February	6°C
March	8°C
April	10°C
May	13°C
June	16°C
July	19°C
August	19°C
September	16°C
October	12°C
November	9°C
December	7°C

The UK has long been a popular location in which to buy property, often for investment purposes. UK centres of business and finance such as London are a continued draw for those who are emigrating for work; and the housing and rental markets are both strong, post-financial crisis.

Intense demand for housing in London has pushed house prices up 86% since 2009, when the property market dropped as part of the financial crisis. Recent studies also show that cities outside the South East of England are confident in the ability to buy property and have not been affected by the UK's vote to leave the EU in the June Referendum.

UK property investment hotspots

Yorkshire and Humber: York



North East: Newcastle, Durham, South Tyneside



North West: Manchester, particularly Trafford, which has seen massive regeneration



West Midlands: Birmingham, Coventry, Wolverhampton, Solihull



East Midlands: Leicestershire



Wales: Cardiff



South West: Bath and North East Somerset, Oxfordshire



East: Hertfordshire, Cambridgeshire South East: Surrey, Kent, Hampshire, West Sussex, Buckinghamshire



London: Hammersmith and Fulham, Bromley, Croydon, Hillingdon, Harrow



Southern England

The cities of London, Cambridge, Oxford and Bristol have all seen impressive house price growth in recent years.

Northern England

In the North of England, Manchester, Liverpool and Newcastle have seen house price growth throughout 2016, as cities outside the London hub gain greater recognition as centres for business, finance and culture. Some of the places tipped as top property investment hotspots include several Northern regions, such as Manchester and Liverpool in the North West, which are generating significant foreign investment in property. There has been notable interest from Chinese property investors in Manchester recently, particularly student accommodation, and Chinese property investment overseas increased by more than half in 2016. Property experts have tipped Manchester as a contender to London's title of "Buy-to-let capital of the UK".

Scotland

In Scotland, the average residential house price increased 0.6 percent during the second quarter of the 2016/17 financial year, compared to the same period in 2015/16. Glasgow and Aberdeen have proved popular, with the City of Edinburgh the biggest property market for Scotland, representing a 2.3 percent year-on-year increase in house prices.

Wales

Cardiff, in South Wales, is also seeing a boost in property prices, being one of the top ten places in Wales for increasing property prices. There has also been a big house price increase in areas with considerable regeneration, such as Newport, which has major building work around the Newport Transporter Bridge and the International Sports Village.

Find out more in our new guide, **Five Steps to Buying Property in the UK**

Contact Halo Financial to get your copy today:
email us at help@halofinancial.com or call us on +44 (0) 20 7350 5474.

9 GET TO KNOW YOUR COUNTRY OF CHOICE: IRELAND

Inspiring Ireland



Population in 2016:

4,713,993

Capital City:

Dublin

Time Zone:

UTC+01:00

Currency:

Euro (EUR)

Average Temperatures:

January	5°C
February	5°C
March	7°C
April	8°C
May	11°C
June	14°C
July	16°C
August	16°C
September	14°C
October	11°C
November	8°C
December	7°C

Ireland is a land of natural beauty, steeped in history. Its appeal has grown in the past five years or so, as the country picked itself up admirably following a very troubled time during the financial crisis. The pace of life is calm, with plenty of scope for employment and education opportunities.

There has been somewhat of a property boom in Ireland since 2015, and according to recent figures, the country now offers the best buy-to-let rental yields in Europe, 6.54%, topping the league tables above the Netherlands, Portugal (6.33%) and Turkey (6.32%).

Ireland does not make any restrictions on foreigners buying property in the country; indeed, Ireland caters well for international and overseas businesses, which have seen a remarkable rise in recent years.

Ireland is now one of the fastest growing EU economies, recently ranked as the sixth fastest worldwide, and is attracting global technology companies such as Microsoft, Facebook and Google.

With Brexit on the horizon and the Euro generally strong against the Pound, some major financial services firms are also looking to Dublin, in particular. Continued investment and financial growth mean that Ireland continues to appeal to homebuyers for investment purposes and for those wishing to emigrate to live and work there.

10 GET TO KNOW YOUR COUNTRY OF CHOICE: SPAIN

Spotlight on Spain



Population in 2016:

46,041,247

Capital City:

Madrid

Time Zone:

UTC+01:00

Currency:

Euro (EUR)

Average Temperatures:

January	9°C
February	11°C
March	15°C
April	18°C
May	21°C
June	27°C
July	31°C
August	30°C
September	26°C
October	19°C
November	13°C
December	9°C

Spain has long been a popular and easily accessible tourist destination for all nationalities, with its sunny Costas and islands holding enduring appeal for holidaymakers and homebuyers alike. The country still tops the lists of most popular countries for overseas buyers, with the enduring appeal of Spain's diverse destinations regularly featuring in property hotspot surveys.

Having been hit hard by the financial crisis, construction is back on the up and property prices are going up, too, having hit low levels as a result of the crash.

House prices in Spain increased by almost 2% in 2016, yet properties remain affordable. Mortgages are currently at a very low rate in Spain; another attraction for would-be property buyers, and with volatile exchange rates, would be overseas buyers are hunting out the bargains.

Spain's housing market and economy continue to recover, with considerable interest from overseas investors in the cities and popular coastal resorts.

Alicante, Barcelona and Valencia remain the most popular areas with international property buyers. Recent property sales figures for Spain show that Madrid, Catalonia, Asturias, Almeria, the Balearics and the Canary Islands were all popular with overseas investors. This overseas interest is contributing to Spain's economic recovery.

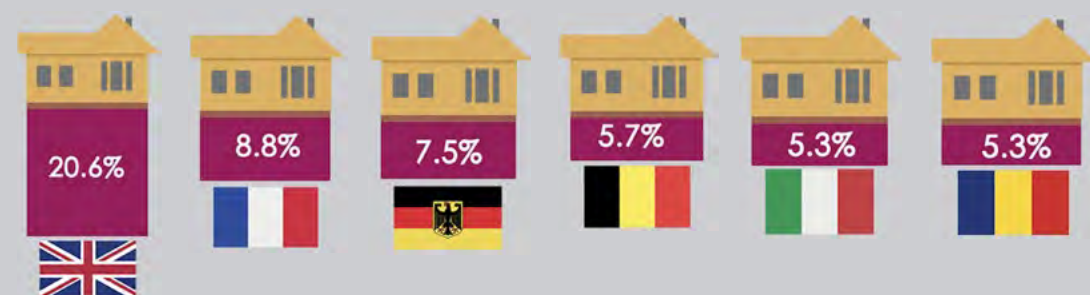
Spain's Golden Visas, which have proved popular for other countries, such as Portugal, are now gathering momentum, with increasing interest from investors from China, Sweden and Russia, spending a minimum of 500,000 Euros in property in the country throughout 2016.

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Halo Handy Hint: The Costa Blanca, in particular, has seen an impressive rise in property sales of 91% in 2016, with a 60% rise in buyers from the UK, despite ongoing uncertainty around the effects of the UK leaving the EU. This bodes well for the region and for property buyers in Spain, with Alicante and its near neighbours proving even more popular than the year before.

11 GET TO KNOW YOUR COUNTRY OF CHOICE: SPAIN

Who likes to buy property in Spain?



- British buyers are the largest group of non-Spanish nationals to invest in Spanish property. In 2015, British buyers purchased 15,810 properties in Spain.
- French property buyers made up 8.8% of foreign property sales in Spain in 2015.
- 7.5% of property buyers in 2015 were from Germany.
- Belgian property buyers accounted for 5.7%.
- Romanian and Italian buyers made up 5.3%.



Recent figures show growth in the average price of Spanish homes throughout September 2016 of 2.4% year on year and growth of 2.9% from January to September 2016.

The most significant growth was in the Balearic and Canary Islands, of 4.4% since the same time last year and appreciation of 6% since January 2016. The ever-popular Mediterranean Coast saw price increases of 4.3%.



German tourists made up a large percentage of tourists in Spain in 2016, with an overall increase of 6% from 2015. Of the tourists surveyed, 2 in 10 were thinking about buying a second home in Spain.

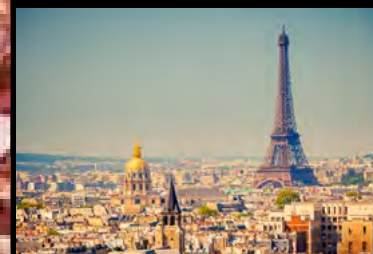
There has also been a noticeable increase in buyers from China and Scandinavia.



Recent research also points towards an evolving demographic of overseas buyers in Spain. There has been an increase in interest shown by property buyers from Latin America, specifically in Madrid; buyers from the Middle East, who favour Marbella; and Swiss buyers on the Balearic Island of Ibiza.

12 GET TO KNOW YOUR COUNTRY OF CHOICE: FRANCE

Focus on
France



Population in 2016:
64,668,129

Capital City:
Paris

Time Zone:
UTC+01:00

Currency:
Euro (EUR)

Average Temperatures:

January	6°C
February	7°C
March	12°C
April	16°C
May	20°C
June	23°C
July	25°C
August	24°C
September	21°C
October	16°C
November	10°C
December	7°C

France has long been popular with expats from around the world, with much to offer both property investors and holiday home owners. Known for the quality and favourable pace of life available to those who live there, as well as the impressive healthcare and welfare systems, France is the third largest economy in Europe and offers a wide range of locations and properties for investment.

With its breadth of terrain and lifestyle, rich history and enviable culture, France holds enduring appeal as a destination for both holidaymakers and expats – as well as the odd commuter! The food and wine are world renowned and plentiful, there's plenty to see and do (outdoors and indoors), beautiful countryside and coastline, mountains and ski resorts galore. Stylish shopping and fabulous markets are a key feature of French life, and part of the joy of day to day living.

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Halo Handy Hint: If you're moving to France for work, it's worth noting that their much-coveted work life balance has recently come to the fore. In recent surveys, French workers came out as the least stressed, with 64% saying they felt no stress at work and had no problem with workloads, in contrast to UK employees, for example, at a not-so-happy 13%.

Workers in France enjoy 13 Bank Holidays and five weeks' paid annual leave for every year worked. Rules in France restrict workers' time in the office and set specific hours in which to answer emails for companies in certain industries – essentially reducing work emails outside office hours. There is also legislation in place so that if you work beyond the 35-hour working week, you get paid extra overtime or receive time off in lieu. Longer, more substantial lunch breaks may also appeal, particularly when you consider the fabulous French food on offer...

13 GET TO KNOW YOUR COUNTRY OF CHOICE: PORTUGAL

A Postcard From
Portugal



Population in 2016:
10,304,434

Capital City:
Lisbon

Time Zone:
UTC+0

Currency:
Euro (EUR)

Average Temperatures:

January	11°C
February	11°C
March	13°C
April	16°C
May	17°C
June	19°C
July	22°C
August	22°C
September	20°C
October	17°C
November	14°C
December	11°C

Unlike some of their European neighbours, Portugal stopped building during the financial crisis, and although their property market suffered, there has been a dramatic improvement post-recession, with property prices picking up in a number of popular areas over the past few years.

One of the key drivers of this boost to the Portuguese property market has been the introduction of Portugal's Golden Visa scheme – which offers residency to non EU-based property buyers investing in high-end properties. The Golden Visa offers a residency permit for a family, including dependent children, in return for a property investment of £500,000. The Golden Visa is renewable every two years as long as the visa holder spends two weeks in the country every two years. This popular scheme has helped attract increased levels of investment from overseas buyers and estate agencies reported a sizeable increases in sales since the scheme began in 2012.

Portugal is well-known for its quality of life and low cost of living, for example, the cost of living in Portugal is over 31.95% lower than in the UK and rent in Portugal is almost 50% lower. This makes the country a popular destination for emigration and second home owners in particular. Expats here enjoy a wide range of outdoor and indoor leisure pursuits at low costs, so it's a great way to get out and about and enjoy the sun and sea air. There are also policies in place to restrict over development in popular coastal areas, making the environment all the more appealing. With modern resorts, history and a fantastic climate, there is much to entice property buyers and, equally importantly for those looking at investment opportunities, tourists to Portugal.

halo

Halo Handy Hint: The Algarve, in particular, retains its evergreen appeal for holidaymakers of all ages, so it remains a good source of investment for property buyers and families seeking a good quality holiday home.

14 GET TO KNOW YOUR COUNTRY OF CHOICE: ITALY

Idyllic
Italy



Population in 2016:
59,801,004

Capital City:
Rome

Time Zone:
UTC+01:00

Currency:
Euro (EUR)

Average Temperatures:

January	7°C
February	8°C
March	8°C
April	13°C
May	17°C
June	21°C
July	24°C
August	24°C
September	21°C
October	16°C
November	11°C
December	5°C

The Italian philosophy around home ownership generally focuses on property as a home, rather than an investment, with homeowners likely to remain in their properties for an average of 20 years before moving. As a result, property prices have stayed balanced and essentially affordable, and Italy didn't suffer as much as some of its European neighbours during the financial and property crisis, partly as they weren't exposed to over-development in the same way.

Having a property in Italy has plenty of appeal – stunning surroundings, wonderful historical sites, bustling cities offering fantastic food and drink, shopping heaven and, if you are that way inclined, a buzzy nightlife.

Italians are sociable and there are plenty of opportunities to get out and about, meet new people and see new things.

While holiday homes are popular and often a good investment, everything is conducted in Italian, and if you plan to live and/or work in the country, you will definitely need to get a good grasp of the language. This all adds to the fun of moving here, if you are keen to learn and stretch yourself.

halo

Halo Handy Hint: There is not a wide range of different types of property available in Italy, as most apartments were built in the 1960s and 1970s, and can be small and somewhat dated, so you will need to be picky when it comes to what items you move over to Italy and how you furnish the property. In contrast, you will find that standards are high when it comes to the properties being in the correct working order, so you shouldn't have to worry too much about maintenance and upkeep. However, be aware that amenities are limited and pretty expensive, so you will have to ensure you factor this into your overall property costs.

15 GET TO KNOW YOUR COUNTRY OF CHOICE: GERMANY

German Greetings



Population in 2016:
80,682,351

Capital City:
Berlin

Time Zone:
UTC+01:00

Currency:
Euro (EUR)

Average Temperatures:

January	1°C
February	3°C
March	6°C
April	9°C
May	14°C
June	17°C
July	19°C
August	19°C
September	15°C
October	10°C
November	5°C
December	2°C

Germany's property market is led by Berlin, which is seeing a boost in property investment, particularly since the Brexit vote in the UK. The German capital is home to a comparatively stable economy in uncertain times and an ever-growing technology industry, attracting a considerable number of migrants from across the globe. Berlin made up 44 percent of property enquiries in a recent survey by TheMoveChannel, with overall enquiries jumping 53 percent in just six months towards the end of 2016, seeing a 33 percent increase in interest since the UK EU Referendum.

A recent PwC survey also ranks the capital city as top for investment and development potential, with the other popular German cities of Hamburg, Frankfurt, and Munich also featuring in the study, alongside other EU cities, such as Dublin. Commercial property activity has also risen in Berlin in recent years. Germany has risen to the top of a number of property investment league tables in recent years, with Berlin and Munich scoring highly as two of the top three most attractive cities for investors in commercial property, and Hamburg and Frankfurt featuring within the Top Ten.

The most popular areas with residential property buyers are Berlin, Bavaria, North-Rhine Westphalia, Hesse and Brandenburg.

Public transport systems are excellent in Germany and the working laws well-known for looking after employees. Cities, including Berlin, Dusseldorf, Frankfurt and Munich also ranked highly in recent surveys of the best places to live and work.

halo

Halo Handy Hint: A good pointer for buying residential property in Germany: whether you are buying a property as an investment, a holiday home, or to live there permanently, be aware that most apartments and houses in Germany are sold unfurnished – this may also not include white goods and kitchen appliances. Make sure you factor this into your overall budget at the outset, as the costs can all add up.

16 GET TO KNOW YOUR COUNTRY OF CHOICE: GREECE

Glorious Greece



Population in 2016:
10,904,931

Capital City:
Athens

Time Zone:
UTC+02:00

Currency:
Euro (EUR)

Average Temperatures:

January	10°C
February	10°C
March	13°C
April	16°C
May	21°C
June	26°C
July	29°C
August	29°C
September	25°C
October	20°C
November	16°C
December	12°C

Greece has had its share of economic and political troubles in recent years, and these are still very much a part of daily life. But this has not shattered the peaceful, welcoming image that you would usually associate with Greece. The Greek Islands, in particular, remain ever popular as holiday destinations and a place for expatriates to "get away from it all". They provide rich pickings for holiday home owners and property investors – especially those looking for a bargain, as home prices, exchange rates and property prices fall. The economic troubles in Greece have in fact meant that good quality property is available more cheaply in a country that boasts fantastic weather (pretty much all year round); breath-taking scenery; calm coastlines; rich, ancient history and culture; and a low cost of living.

The cost of living in Greece is low – one of the lowest within the European Union (EU) – rent is over 70% less than in the UK, for example, and the overall difference in the cost of living between these countries is around 20-30%. The standard of living, in contrast, is high. Bear in mind that costs go up in the cities, as you would expect anywhere across the globe. Almost everyone uses cash (Euros) in Greece – smaller, local businesses may be unwilling to accept credit or debit cards.

Greek people are renowned for their friendliness; you will receive a warm welcome if you are planning to live in Greece for any length of time. Pretty much everyone speaks Greek, and many speak English, as well as French. If you are moving to Greece for work, it's worth making the effort to learn the language – Modern Greek is important in the working environment. There are relatively fewer large, international companies located in Greece in comparison to some other European countries, but you will find if you are employed in one of these that there will be plenty of colleagues who speak English.

halo

Halo Handy Hint: If you're planning to live in Greece or spend a lot of time there – consider private medical insurance. The healthcare service is known to be poor, and for expats it's virtually non-existent.

17 GET TO KNOW YOUR COUNTRY OF CHOICE: CYPRUS

Charming
Cyprus



Population in 2016:
1,176,598

Capital City:
Nicosia

Time Zone:
UTC+02:00

Currency:
Euro (EUR)

Average Temperatures:

January	13°C
February	13°C
March	14°C
April	17°C
May	20°C
June	23°C
July	25°C
August	26°C
September	24°C
October	22°C
November	18°C
December	15°C

Cyprus appears to be back on the radar for property buyers, with property enquiries the highest they have been for a year in November 2016 and property transactions rising for four months in a row. Overseas purchases were up 20% last year; and Cyprus is now appearing ever higher up the lists of most popular destinations in which to buy property.

Those looking for year-round sunshine and a holiday home in the sun, or moving to Cyprus for a sun-filled retirement have continued to show interest in and buy homes in Cyprus, although the country's property market is a long way from the boom it experienced some years ago.

The most popular areas for property buyers are Limassol, Nicosia, Paphos and Larnaca. Cyprus has a lot going for it – good weather, a slow pace of life, a low crime rate, fantastic beaches and a low cost of living (20-50% lower than the UK, for example). Rentals and property prices are relatively cheap, there is a large expat community, and English is spoken widely, along with a number of other languages, such as Russian.

halo

Halo Handy Hint: If you're planning to move to Cyprus long-term, there are a few key things to be aware of. You really need a car to get around, as public transport is not the best. Summers are very hot – so be prepared for the heat and look after yourself!

18 GET TO KNOW YOUR COUNTRY OF CHOICE: TURKEY

Tantalising
Turkey



Population in 2016:
77,695,904

Capital City:
Ankara

Time Zone:
UTC+02:00

Currency:
Turkish Lira (TRY)

Average Temperatures:

January	10°C
February	11°C
March	13°C
April	16°C
May	20°C
June	25°C
July	28°C
August	27°C
September	25°C
October	20°C
November	15°C
December	12°C

Despite the country's ongoing political uncertainty, Turkey's property market is booming, with a hike in property values in 2016. It is one of the most popular destinations for overseas buyers, either as a holiday home or an investment, regularly featuring in the league tables of the best countries to buy property in. The exchange rates have also been a considerable draw for overseas property buyers in Turkey, as the Turkish Lira has been low against the US Dollar throughout 2016 and continues to struggle.

Turkey has a vast expanse of coastline and country to explore, as well as vibrant cities. Istanbul is a popular city with expats and tourists, as well as Ankara. The country also has a thriving expat community and it is recognised for its low cost of living, particularly in comparison to other European destinations.

A new citizenship programme, similar to the Golden Visa schemes in Spain and Portugal, launched in January 2017, and could also attract more wealthy investors into Turkey. The Turkish government has launched a scheme where foreign investors in property worth at least \$1 million for a minimum of three years could become Turkish citizens.

halo

Halo Handy Hint: Visas are required to enter the country and strict restrictions are now being placed on temporary holiday visas. If you are planning to move to Turkey longer term or for a permanent move, specific visas and living/work permits are required.

19 GET TO KNOW YOUR COUNTRY OF CHOICE: AMERICA

Astounding America



Population in 2016:
322,762,018

Capital City:
Washington, D.C.

Time Zones:
PT UTC -8:00/ -7:00
MT UTC -7:00/ -6:00
CT UTC -6:00/ -5:00
ET UTC -5:00/ -4:00

Currency:
US Dollar (USD)

Average Temperatures:

Alabama	17.1°C
Alaska	-3.0°C
Arizona	15.7°C
California	15.2°C
Colorado	7.3°C
Connecticut	9.4°C
Delaware	12.9°C
Florida	21.5°C
Georgia	17.5°C
Hawaii	21.1°C
Idaho	6.9°C
Illinois	11°C
Indiana	10.9°C
Iowa	8.8°C
Kansas	12.4°C
Kentucky	13.1°C
Michigan	6.9°C
Missouri	12.5°C
Montana	5.9°C
New York	7.4°C
North Carolina	15°C
Ohio	10.4°C
Oregon	9.1°C
Pennsylvania	9.3°C
Tennessee	14.2°C
Texas	18.2°C
Utah	9.2°C
Vermont	6.1°C
Virginia	12.8°C
Washington	9.1°C
Wisconsin	6.2°C
Wyoming	5.6°C

With popular, sunny hotspots such as Florida long appealing as a retiree destination, property investors, expats and holiday homeowners are now looking further afield. Perhaps surprisingly, Texas scored very highly in a recent expat satisfaction survey.

Certain US States are seeing buoyant property markets, for example, the ever-popular Florida, but also across the country, including Washington DC; Portland, Oregon; Westchester County and New York State, New York, Ohio; and Silicon Valley, California.

The US is in a state of limbo regarding immigration in some respects, as the world waits to see what policies will unfold from the Administration of new President, Donald Trump.

Controversial immigration policies may dampen appetite for those planning to emigrate, yet there is still considerable interest in the US as a destination for holiday properties, particularly in the sunnier climes of Florida and California. Many people from all over the world move to the USA to live and work.

While the USA's global reputation may have been tarnished in recent years due to ongoing economic issues and some controversial foreign policies, this does not appear to be putting people off wanting to call the country home.

It's estimated that over one million people from across the globe move to the US to live and work annually, so America tops the charts for the most popular destination for emigration.



Halo Handy Hint: According to the National Association of Realtors, sales of existing properties have soared in the US, at the fastest rate in ten years. Growing consumer confidence and promising jobs figures in the country have boosted the property market. The average price of a property in January was \$228,900, a 7.1 percent increase on the previous year.

20 GET TO KNOW YOUR COUNTRY OF CHOICE: AUSTRALIA

Awesome Australia



Population in 2016:
24,287,300

Capital City:
Canberra

Time Zone:
Central Daylight Time
UTC+10:30
Central Standard Time
UTC +9:30
Central Time
UTC +9:30 / +10:30
Central Western Standard Time
UTC +8:45
Eastern Daylight Time
UTC +11
Eastern Standard Time
UTC +10
Eastern Time
UTC +10:00 / +11:00
Western Daylight Time
UTC +9
Western Standard Time
UTC +8
Christmas Island Time
UTC +7
Lord Howe Daylight Time
UTC +11
Lord Howe Standard Time
UTC +10:30
Norfolk Time
UTC +11

Currency:
Australian Dollar (AUD)

Average Temperatures:

January	23°C
February	23°C
March	22°C
April	19°C
May	16°C
June	14°C
July	13°C
August	14°C
September	16°C
October	18°C
November	20°C
December	22°C

Australia is well-known for its quality of life and is the ideal location for those seeking an outdoor lifestyle. Australia is unrivalled for its wide variety of terrains, regions, cities, and even climates.

Australian property values have been growing for some time and the economy as a whole has performed well since the financial crisis, where they, unlike many other countries, avoided a recession. Sales of new homes in Australia grew in 2016 and lending to new home buyers was up. Victoria was the top of the list for building new houses, followed by New South Wales. Western Australia was next on the list, although both Western and Southern Australia are facing challenging economic and property market conditions. Queensland is also seeing an improvement and its market is showing signs of recovery.

New home building approvals picked up in Australia in 2016, which was a record year for new homes being built. There has been an uplift in interest from Chinese property investors in Australia in recent years, with a year on year increase in enquiries of 87% between 2015 and 2016. This provides a boost to the local property markets in Australia and off-plan investments encourage construction of new builds. Property experts predict a boom in construction for the coming year.

Sydney and Melbourne are the most popular cities for property buyers, with properties selling fast and rising property prices making them stand out above other Australian cities. Properties here tend to reach their listing price with ease, sometimes selling for over that value, as there is significant demand for properties in these cities and limited supply.



Halo Handy Hint: The fast-moving property market in Australia makes it all the more important to find a trusted estate agent in Australia to guide you through the nuances of the local property market and advise you on how the buying process works. It's also important to keep an eye on exchange rates, as the Australian Dollar is a commodity currency, tied to the performance of commodities and closely linked to economic performance in China, so can move very quickly. A currency specialist can help you stay on top of these currency market movements and guide you through what this means for your property purchase.

Contact the Halo Financial team for more information on help@halofinancial.com or call +44 (0) 20 7350 5474

21 GET TO KNOW YOUR COUNTRY OF CHOICE: NEW ZEALAND

Naturally
New Zealand



Population in 2016:
4,565,185

Capital City:
Wellington

Time Zone:
UTC+12:00

Currency:
New Zealand
Dollar (NZD)

Average Temperatures:

January	20°C
February	20°C
March	19°C
April	17°C
May	14°C
June	12°C
July	11°C
August	12°C
September	13°C
October	15°C
November	16°C
December	18°C

New Zealand scores highly with expats from other parts of the globe, ranking sixth for personal happiness. There has also been noticeable growth in property prices in the country in recent years, with year-on-year price rises of 13.9% between 2015 and 2016.

New Zealand has become a popular area of investment from other countries, including the UK, Australia, China, Singapore and Switzerland. Property prices have soared in recent years in response to a boost in tourism and immigration, reaching record highs in 2015.

The most popular areas for property buyers and for immigration are Wellington and Auckland.

Whether you are investing into Auckland's thriving, multi-cultural, commercial hub; exploring the fertile lands and shores of the Bay of Plenty; or taking advantage of the wonderful wineries and vineyards of Hawke's Bay or Marlborough, New Zealand has much to offer. It is becoming an increasingly popular choice for investment and emigration, thanks to a thriving economy and impressive choice of investment opportunities.

The New Zealand economy is in a good place right now, but the Euro-NZ Dollar exchange rate is volatile. As a commodity currency, its strength is affected by economic activity in China and the US, supply, demand and pricing of global commodities. The exchange rate between the NZ Dollar and its main currency pairings fluctuates significantly in response to economic, market and political events. It's always a good idea to consult an experienced currency specialist to discuss your specific situation and how you may be affected.

halo **Halo Handy Hint:** Currency volatility needs to be factored into your investment plans as early as possible in the process. Whether your investment timescales are a year, 18 months, or longer, timing and forward planning are essential if you are to make the most of the exchange rates.

22 GET TO KNOW YOUR COUNTRY OF CHOICE: CANADA

Convivial
Canada



Population in 2016:
36,286,378

Capital City:
Toronto

Time Zone:

PT	UTC -8:00/ -7:00
MT	UTC -7:00/ -6:00
CT	UTC -6:00/ -5:00
ET	UTC -5:00/ -4:00
AT	UTC -4:00/ -3:00

Currency:
Canadian Dollar (CAD)

Average Temperatures:

Abbotsford, British Columbia	10.5°C
Barrie, Ontario	7°C
Brantford, Ontario	8°C
Calgary, Alberta	6°C
Edmonton, Alberta	4.5°C
Guelph, Ontario	7°C
Halifax, Nova Scotia	7.5°C
Hamilton, Ontario	8.5°C
Kelowna, British Columbia	9.5°C
Kingston, Ontario	6.5°C
Kitchener Waterloo, Ontario	7°C

Canada has become more and more popular as a destination for property investment and emigration. Canada does not impose any restrictions on non-residents owning property in the country, although it is not until recent years that the country has become more popular as a location for property investment and emigration, having previously been overshadowed by its close neighbour, the USA.

Canada's more recent popularity has come partly from the country's approach during the financial crisis, where the economy remained in good shape as other countries went into meltdown. Recent tighter criteria for mortgage lending has not slowed the positive property market, although be aware that first time buyers must meet stringent eligibility criteria in order to get a mortgage.

Property investment is focused around specific regions of Canada. Property prices – particularly in the larger cities – have been on the up for some time; and the country is considered a safe haven from an investment perspective. The country as a whole has experienced property price rises of almost 12 percent in 2016. The most popular destinations remain Greater Vancouver and Toronto, with rising sales in the Fraser Valley, Victoria and Vancouver Island.

The number of people immigrating to the four Atlantic Provinces of Canada has also increased considerably in recent years, with a record number in 2016 – over three times as many as the previous year. This upward trend comes mostly from Canada's provincial nominee programmes, and a new pilot scheme set up in 2016 to increase numbers of immigrants to Nova Scotia, Newfoundland, New Brunswick, Labrador, and Prince Edward Island (made famous by L M Montgomery's Anne of Green Gables and Avonlea stories).

Canada recently hosted a special citizenship ceremony at the Supreme Court of Canada to commemorate the 70th anniversary of the Canadian Citizenship Act.

halo **Halo Handy Hint:** If you wish to become a Canadian citizen, you must be aged over 18 years and have lived in Canada as a permanent resident for at least 1,460 days during the six years prior to the date of application. You also need to be physically present for at least 183 days within each of four calendar years that are fully or partially within the six years immediately before the date of application. As part of the citizenship application process, you will also need to pass a test, where you will be asked questions on a range of subjects including Canadian geography, politics, the rights, and responsibilities of Canadian citizens and Canadian social and cultural history.

City Life



The November 2016 Expat Insider survey ranked global cities on how highly expats rated quality of life, personal finance, working abroad, and settling in each city. The Top Five cities for expats were:

Melbourne, Australia

Melbourne was cited as the best city for expats in a recent Expat Insider survey. Expats in Melbourne felt that their work-life balance was good, with nearly 80% giving a positive rating, quite a bit higher than the global average, which is 60%. Job satisfaction was also rated highly in Melbourne, with an above average score of 71%.

Another factor listed was leisure activities and their availability, with 91% rating this highly in Melbourne, again, significantly higher than the global average of 72%. It's no surprise to see another major Australian city, Sydney, also ranking highly on expats' list of favourites.



Houston, USA

Houston, Texas, came in second place, thanks to its outstanding ease of settling in to a new life there. Expats surveyed said that Houston is home to a friendly population, which is welcoming to expats, making it far easier to get used to life there, meet people and settle in.

Madrid, Spain

Madrid, Spain's Capital City, came in third place, as expats feel welcome here and find it easy to get to know people and settle in.



Dusseldorf, Germany

Germany scores highly with expats, counting Dusseldorf, Munich and the country's capital, Berlin, as great cities for expats and attractive to younger residents in particular. Those who live there also give high marks for health and wellbeing.

Singapore, Singapore

Known as a global financial centre, Singapore has a considerable community of expats, who enjoy an impressive quality of life, including excellent transport systems.



25 STEP TWO: DOWN TO BUSINESS

It's easy to get carried away thinking about properties in another country, but it's important to approach the buying process in a businesslike way. Here are our Top Tips to get prepared.

Establish the real purpose of your property

The most important decision to make upfront is what you want the property for and what you hope to get from it. Think about what's practical – are you looking for a quiet spot to enjoy regular holidays? Somewhere fun to retire to? Do you plan to invest in a property in an area where you hope to make good returns? Or are you emigrating and moving your life to another country? Each reason for buying an overseas property will mean you have different criteria for what is required – one size does not fit all...

Make a list – or two, or three...

Be clear about what matters to you; what suits your needs; and what you are hoping to achieve. Make a list of everything and refer back to it at every stage. Do you need to be close to transport links, schools, or hospitals? Do you have any specific access requirements for the property?



Halo Handy Hint:

Think about the style and size of the property and how you will furnish it, as in many countries, properties are sold unfurnished.

How much work are you prepared to handle?

Perhaps you have the budget, scope and energy to buy a "fixer-upper", or maybe you're a sucker for a character property? Be aware that older properties can be a lot of work – while you may think you've bagged a bargain and can handle the renovations, building regulations have changed considerably over the years. Get expert advice on what is and isn't feasible – and make sure you are complying with local laws and regulations.

If you are looking for an investment property, make sure it is in an area popular with renters or with good resale opportunities and ensure that you have the capacity to get the right service you need to keep the property in good, legal order. Consider finding a good managing agent to take away some of the strain. Often, new-build developments include a managing agent service as part of the overall package. It's worth considering the cost implications of this upfront and factor it into your budget from the outset if you think this is a service you will need, whether from an overall expense perspective, or considering the impact on any profit if you are looking to buy property as an investment.

Keep an eye on the property and currency markets

Remember that property markets do move – as we've seen in our country round-ups – and the currency markets move, too, even quicker! Factor this into your plans and seek the help of property experts so you are really in the know about the property market in your chosen location. [Talk to financial advisors to ensure you have all money matters covered and a sensible budget for your property purchase.](#)

Assess your potential return on investment

If you're buying property overseas for investment purposes, assess your finances and financial liabilities thoroughly – are there any factors that could affect your profits? For example, will you need to pay Capital Gains Tax if you plan to sell your property? How much tax will you have to pay on any rental yields? Getting to grips with your finances from the outset is critical in maximising any return on your property investment.



Halo Handy Hint: Keep a close eye on the property markets of the country in which you hope to invest – they move quickly!

27 STEP THREE: MONEY MATTERS

When buying any property overseas, there are several important financial matters that must be considered and planned carefully. Here are our Ten Top Tips for foreign property finance:

What is your total budget?

How much money do you have to spend on your property, the property buying process – including fees – and its ongoing upkeep and maintenance?

How will you fund the property purchase itself – with a mortgage, releasing equity from another property, or are you paying cash?

Factor in all additional costs, such as property viewings and visits to the country before buying the property, legal, agent and notary fees, taxes, valuation and registration costs, as well as exchange rates when moving money between countries.

Be aware of currency market movements and their effects on the price of your property. David Johnson, Director at Halo Financial, has monitored currency trends for over 20 years, seeing dramatic exchange rate movements in response to economic and political events. "A property in France valued at 250,000 euros would have cost £196,250 on 19 June 2016, but then

jumped up to £209,750 just a month later. That's a difference of £13,500 in your pocket," explains David.

Don't forget the ongoing costs associated with owning a property overseas. You will need to ensure any regular bill and mortgage payments are covered, as well as ongoing maintenance, amenities, and so on. Remember that if you are paying these in another currency, the same currency market movements will affect the price of these payments. Consider any recurring and regular payments and discuss how you could potentially save money on these with a currency specialist.

GET A FREE CURRENCY QUOTE
FROM HALO FINANCIAL

Get reliable estimates for removals and shipping costs and ensure these are included in your overall budget. Find a professional relocation and removals firm to give you a quote.

GET A FREE
REMOVALS QUOTATION

Consider any inheritance implications, including Inheritance Tax, your will, and the effects of the property purchase on your estate.

Open a bank account in your country of choice and assess what services will be available to you from your overseas bank.

Organise salary or pension payments. If you are emigrating or moving abroad long-term, ensure that your salary or pension can be paid directly to you in your new country. You may wish to consider, if appropriate, moving a pension into a Qualifying Recognised Overseas Pension Scheme (QROPS), which may offer improved control

over your pension and can be a source of tax savings. Always consult an independent financial advisor (IFA) for any financial decisions of this nature and to find out what best suits your individual needs.

GET A FREE QUOTE
FROM INDEPENDENT FINANCIAL ADVISORS

Plan ahead as much as possible and as far ahead as is feasible, to ensure you have accounted for all the financial aspects of your property purchase.

29 STEP FOUR: BUYING YOUR PROPERTY

Currency Expertise

How can you be sure you're getting the most from your budget when you're exchanging currency? Unless you plan ahead as early as possible in the property buying process, you can't. Yes, you can shop around and see who's offering the best rate and the lowest commission on the day, but currencies fluctuate all the time – this can have a dramatic effect on the price of your property overseas.

Without the help and expertise of a dedicated currency expert constantly watching the markets for you, you are likely to lose money simply by converting it at the wrong time. This is where a currency specialist is a key part of a successful overseas property purchase.

"Timing is everything," says David Johnson, Founding Director at Halo Financial. "Don't let currency fluctuations take you by surprise. Utilise an authorised and regulated currency specialist to help you make the most out of your money, whether you're making a one-off payment for your property, or transferring money every month."

Buying overseas property

A property in Spain priced at €250,000 would have cost you £196,305 in Pounds Sterling on 19th June 2016, but would have cost you £209,775 just a month later, after the EU Referendum vote – that's a difference of £13,470. Knowing how these movements in currency markets affect the price of your property and how you can protect against this risk can protect your investment and save you a lot of money.

Emigrating

"The only thing worse than going on holiday and finding out your money is worth less than you expected is moving abroad permanently and making the same mistake," says Amber Discombe, Emigration Manager at Halo Financial.

"If you were moving to Australia and converted £300,000 of your money on 25th May 2016, you would have arrived with A\$613,200," she continues. "But if you had decided to transfer your money just six weeks later, on 8th July 2016, you would be heading off to Australia with A\$99,900 less in your pocket. How would that affect your emigration budget?"

Making regular currency transfers

You may need to move money overseas regularly, for example making foreign currency mortgage payments, transferring rental income, paying tuition fees, or picking up your pension in another country. An efficient, time and cost-saving way to do this is to set up a regular payments service with a currency specialist. Because it's automated, you can be sure that important payments are always met on time. You can also choose to fix an agreed exchange rate for your regular payments, so you'll always know how much money you'll receive and how much you need to pay. This can make budgeting easier, so it's a good idea to think about it as you are considering the day-to-day costs of your new property.

Contact the team at Halo Financial for more information on help@halofinancial.com or call +44 (0) 20 7350 5474

halo **Halo Handy Hint:** An experienced, qualified currency specialist can help you stay on top of currency markets and what they mean for you, helping you to choose the best time to make your currency exchange and guiding you through the whole process.

31 STEP FOUR: BUYING YOUR PROPERTY

Estate agents and viewing properties

Top Tips for finding a good property agent

1. When researching potential agents, look at some of the overseas property portals to compare regions and agents, which will give you a feel for what's available and the different services they can offer.
2. Establish how long the agent has been operating in that area, their range of properties available and local and regional knowledge.
3. Check their professional qualifications and accreditations. Find out if they are members of any professional associations or membership bodies, thereby ensuring they adhere to a code of ethics and high professional standards. Ask for testimonials and research reviews and case studies.
4. Ensure they are responsive and can answer any queries or questions you have along the way.
5. Take the opportunity to call or email the agent to ask them a question, not just about the property itself, but about the local area and life in that country. They should also be able to help you with getting your new property set up, either for rental purposes or for you to move in to, as a holiday home or for a permanent move. Local, multilingual estate agents should be able to help you with practical matters in the area, too, such as opening a bank account, how to connect to utilities, and finding local amenities.

Viewing properties with an agent – “The Viewing Trip”

You wouldn't buy a home in the UK without looking at it first, so why would you take that risk on a property overseas?

There are popular times throughout the year to visit your country of choice and view a selection of properties, known to the international property industry as “the viewing trip”. The period before and after the school Easter holidays in the UK and Europe, for example, and in the summer months. There are also bad times to visit, such as public holidays – so make sure the places you are going to visit are not over-run for a festival or shut down because of a religious or bank holiday!

Always take the time to visit the property you are considering buying and get to know the area. You will need a good feel for the area if you're buying off-plan. You need to be sure that the property is in good order, that it as close to amenities as it says it is, and that the area and property itself are fit for purpose (for example, popular with renters if an investment property, fits your criteria for a holiday home or permanent residence.)

If you can, stay in the area in which you are viewing properties – rent an apartment or try out a holiday let to get a feel for the properties and what it's really like in your country and region of choice.

It's always a good idea to look at any potential property investment at different times of the year and in different situations – visit both day and night, if you can – and compare and contrast what the property is like in both summer and winter is advisable.

If it is a long journey for you, you will need to make the most of any specific trips to view properties and be organised – plan ahead as much as possible and make sure your agent works for you to ensure a solid schedule of viewing properties that fit your criteria.



Halo Handy Hint: Renting before you buy

Mimzee Brewer, Head of Overseas Property at Halo Financial, offers her Top Tip for getting to know and being sure about where you're buying:

“Overseas buyers who are looking to emigrate or buy a holiday home often try before they buy in their country and area of choice by renting beforehand. Many agents offer both short and long term rentals as well as properties for sale – speak to some agents and look around to see what's on offer that suits your needs.”

33 STEP FOUR: BUYING YOUR PROPERTY

Reliable, credible legal advice

Find an experienced, international lawyer to help you through the property buying process – even if you are an experienced property investor, the actual buying process is very different between countries and is likely to be a big change from what you may have been used to previously in another country.

It's important that the legal professional that you choose is independent. This means they are not in any way affiliated to the property developer who built your new property, or any other party in the buying process.

Finding a lawyer who is bilingual is also important, as they will need to be fully conversant with property law locally and in that country and be able to translate what's happening, speaking to you and for you with confidence. You will be relying on their knowledge of the property buying process to help you purchase your home successfully.

SEEK ADVICE TODAY
SPEAK TO A RECOMMENDED LAW FIRM



Halo Handy Hint: A good local lawyer will also be able to help you with any other legal matters that come with buying a property abroad, such as any surveys that need to be conducted on the property, inheritance, residency, or citizenship matters.

34 STEP FIVE: MOVING AND GETTING SET UP

Moving overseas

If you are planning to move into the property you've purchased overseas, it's important to find a reputable and reliable international removals company. Check their accreditations and professional memberships. We recommend taking a look at the companies who are members of the British Association of Removers Overseas (BAR), the International Association of Movers, the FIDI Global Alliance, and look for accreditations by the FAIM quality standard.

Get recommendations

Personal recommendations are also valuable – if you have friends, colleagues or family members who have moved abroad and were happy with the removals company that they used, or ask for recommendations from your agent or other professionals who helped you with your property purchase. We would be delighted to recommend removals experts from our network of tried and trusted partners.

Check their insurance policies

Check the removal company's insurance policies and make sure that any items you are transporting overseas are covered for the route they will take. For example, are they covered while in transit by sea (this requires specific marine insurance) and check that your possessions are insured while they are in storage before they are moved to your end destination.

Do your research

It's important to do your research and approach a removals company early on in the buying process – we recommend 3-6 months before the day you want to move. Removals companies are busy and have long lead times, so you have to plan ahead and get booked in with them well in advance.

Packing

It's definitely worth asking the removals company to pack up your belongings – this will only cost a little more and means that your belongings will be professionally wrapped and packed. Note that some removals firms will not guarantee the safety of items if they have not been packed by the company itself.

35 STEP FIVE: MOVING AND GETTING SET UP

Here are our top five packing tips:



Keep a full inventory of everything you are moving overseas and check it off as you go.



Make sure each box has the name of the room it has come from.



Make sure you have all the essentials to hand and haven't packed them to be shipped off overseas! Things like paperwork for your new property or new country, or any keys you will need in either country should be labelled clearly and kept in a safe place.



Don't fall foul of identity theft – shred or obliterate any confidential details on any documents.



Check with your removals firm, the Foreign Office website and information from the Embassy of the country where you are moving your belongings, to ensure your items meet all relevant regulations.

[GET A FREE REMOVALS QUOTE](#)

Settling in

Moving to a new country is exciting, but can be daunting. Here are our Five Top Tips for settling in to a new home overseas



Take your time. Don't feel pressured to get everything done at once. Take time to acclimatise to your new surroundings and take things one step at a time.



Stay connected to loved ones in your old home – there have never been more options or easier ways to keep in touch: text, phone, email, social media, Skype, FaceTime... Schedule some time to enjoy a good chat with them as a break from unpacking and all the practical elements of your move.



Make it a home. Take the time to add those personal, homely touches. Whether you prefer a brand new look and feel, or want to fill your new property with things that remind you of your old home, getting everything looking cosy and homely plays an important part in feeling more settled and grounded.



Learn the language – even if it's just a few key words and phrases. It will be appreciated by your neighbours and locals and will help you in getting to know new people, getting out and about, shopping, eating out and exploring new places. This will help you feel more at home.



Get to know the neighbours. Chat to people living nearby, look to see what local events you can attend, and make the most of local shops, bars and restaurants. You'll soon build a new network and the opportunity for new hobbies and friendships is an exciting part of moving overseas.

Useful Resources

You can find useful articles online by professionals who can help you with your property purchase, as well as relevant news and views from people who have been through the process before, on the Halo Financial website. www.halofinancial.com

There is a wealth of information on Emigrate2, the independent information hub about everything to do with buying property abroad and emigrating. www.emigrate2.co.uk

Bon voyages!

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