



Buying a property abroad so far was seen as an unattainable luxury, while in many countries the property are much, much cheaper than in Poland. What is the situation on the real estate market in the U.S.? Spain, Egypt, Madeira, and Bulgaria? Which direction often encourage investors to Polish? In that you can safely invest and where to avoid?

"The places on this earth has come, therefore, although real estate prices cheaper for a short time, it really grows continuously and systematically" - say foreign investors in the real estate markets. Overseas Property are still a new subject, but in recent years become increasingly interesting alternative for investors in Polish. Increasingly, customers who have a smaller investment portfolio, decide to buy property abroad, but not in Poland.

Our compatriots overseas property previously perceived as a luxury, while real estate in many countries are now much cheaper than in Poland.

As shown by the events of the last two years the global crisis has affected the real estate market, and as a result there has been a significant drop in real estate prices in the market, both primary and secondary. Low real estate prices led to growing interest in investing capital in the real estate sector, especially in emerging foreign markets, such as Bulgaria and Egypt.

We observe that the less affluent investor portfolio, which often made loans purchase your dream property in Poland or few resources to invest in the stock market or bank deposits now looks more and more popular overseas property markets and more boldly so just invest their capital, in particular, that popular properties such as flats and houses in other countries within the European Union and beyond its borders, start at EUR 5,000 in Bulgaria, for example, or \$ 8,000 in Egypt, which is only several-thousand PLN.

The experience of recent years shows that foreign investors in the Polish real estate market very quickly arrives, and they can be divided into two segments, segment tzn.niewielki mature investors with a large investment portfolio and the giant adolescent segment of small investors with capital from 30,000 to 120,000 zł, Evidence indicates that a systematic increase at a tremendous rate.

Often, however, before making a decision about buying real estate outside the country, customers are faced with a

challenge, and so ask yourself a few questions to try to answer:

- Choose how to invest and what direction to follow when choosing the place of purchase?
- Is it better to buy the so-called expensive. "Rent", or with the guarantee of lease, or those are cheaper without warranty?
- On the basis of what criteria to find an agent, among many, that ensured the security of the transaction?
- Real estate in the country which will provide the best long-term rate of return on investment, while at the same time giving the satisfaction of possession and use of the purchased property.

The answers to these and many other potential questions are simple, contrary to appearances, and so as a potential investor accumulated capital, regardless of the wealth of the investment portfolio, the analysis of the choice of the country should follow a few simple rules:

1. Each investment in general is designed to provide the greatest possible profit in the short or long term, often in the intervening period, and thus the whole philosophy of buying comes down to the age-old rules of the wealthiest investors in the world: "Buy at the best price as possible and at the right time to sell more expensive as far as possible zyskiem. Warto be added that the socio-economic conditions of the country, including the protection of property rights also are important, but any individual buyer, but are no less important, are somewhat less important, as one investor likes mountains, sea and other warm countries, and another takes into account the possible use of their investment for recreational purposes, which in turn takes into account the nature of their work and the terms of any leave.

Therefore, it is important when choosing both the low price, location and potential of its popularity among foreign investors, protection of property rights and legal stability within the country, as well as the subjective preferences of the investor.

2. Potencjalni investors often mistakenly rooted in the belief that the rent for the acquired properties, such as apartment, regardless of its location in a short period czasowym kilku year payback can be, and indeed often the same companies, so-called. representatives of the developers and a few "intermediaries" in the Polish real estate market offers foreign deliberately to achieve sales targets reassure potential buyers about the validity of this view, promising the proverbial "pie in the sky". But the truth is quite different, because in every corner of the world the best properties are rented in the most expensive locations, ie, such as seaside resorts, where the most popular is the first line of the building with views of the sea, but here it should be noted that such property and, yes are very popular among landlords, and even turns the operators, but they are, in turn, buy the most expensive phase, and although in fact they are always transferable to the fastest return on investment is not as large as in the case of real estate in the same location as an incomparably bought less money, for example, in the second or third line of the building, where the rent is not their strong suit, but the purchase price and the increase in the value of such property in the same time interval is much larger.

So, do not succumb to the illusion of return value of the property from the lease, as long as it is not a luxurious hotel suite is in the best possible location in the country, only guided by common sense on the basis of frequently used among investors say: "Price does wonders."

3. Podczas verify the enormity of companies offering comprehensive services for real estate purchases outside Polish borders, it happens that potential investors do not always know who to go to, and who find credit of trust, so you may want to realize a few basic criteria that should play a leading role in the Whose decision-making use of services and to answer the questions: buy directly from the seller, and may use the services of intermediaries and local companies in the country, or use the services of indigenous professionals? When buying real estate in other countries, even if we know the language of the country or region is a priority of our transaction security in the wake of the realization of the risks of investing and the answer to the next question: where not provided for any event, I will report your claim and what are my chances to assert their right? Well, and here, contrary to appearances, answers are not difficult, since deciding to buy in another country should take into account several important factors, and therefore choose:

- a. firmy established in our country,
- b. posiadające Polish representatives in the country of our interest,
- c. posiadające liability insurance and employ licensed brokers

d.będące members of professional organizations such as chambers of commerce nationwide

e.posiadające positive opinions about the fairness and reliability of the Internet satisfied customers

Security transaction, as the most important issue for every investor in real estate abroad, in this case, for our countryman involves risk, and that they should be chosen to minimize the indigenous professionals, not exotic or local company in called. folder, where even on their websites, do not show the profiles of those responsible for the transactions.

4.Na the moment, despite the large number of offers for the whole world, the greatest interest of our people and at the same time Europeans when you select a property investment abroad, has given the lowest prices, the largest capacity and the highest level of customer confidence and security of transactions and additional transport accessibility and popularity among tourists from all over the world in order from the most popular and cheapest, Bulgaria, Egypt, Portugal with the island of Madeira and Spain, while the other direction and indeed are selected but usually due to the personal preferences of individual investors.

To sum up today to invest in foreign real estate is no longer a luxury, but has become the best way to even the smallest investment funds, and thus safe to say that it is already available and popular nationwide alternative to other methods of multiplication of the national capital, even the humblest.

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