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5 Fears Standing in The Way of Expat Real Estate Investors

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Posted September 12th, 2008 by [glennsimoninc \(/user/glennsimoninc\)](#)

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 Depending on where you make your home as an expat, you may be pleasantly oblivious to North American news. But, like a bad case of malaria the negative world of English news can come back and sucker punch you when you least expect it. Don't let their fear paralyze you- use it to empower you.

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What you've got to do is decipher what is 'real' and what is 'imaginary'. Sober yourself by separating the fiction.

By doing this you'll be able to free yourself from day-trader mass market psychology and its gut wrenching twists and turns.

I've been living abroad for nearly a decade now and have successfully invested in more than a dozen real estate purchases (yes, this is what I do for a living).

Here I'll address a few common worries pertaining to property investment for expats and how to solve them.

Problems and Fears facing Expat Investors:

- 1) I don't know enough about the market to invest now

It's fear of the unknown, fear of losing money, fear of feeling stupid if you make a wrong choice. These are the most important fears to overcome because if you don't, you'll never pull the trigger on real estate. You'll end up lacking the security, freedom and lifestyle you desire. Potentially working a lot longer and harder than you should, forgoing, working until you die.

Solution

Educate yourself. This doesn't mean spend 5 years going back to school and getting a degree. Time is of the essence. Read impartial books on investing, speak to successful investors and make a step-by-step plan to reach your goals.

- 2) What the heck do I do with my money?

After you get educated, get into action. Have you ever noticed how many 'experts' there are out there sitting on

telling you the time to invest has come and gone? Analysis paralysis is a pathetic state to be in.

Solution

After certain milestones have been reached ex. 2 books have been read, 3 realtors contacted, etc. get into action. Start taking measurable steps towards investing in a property or growing your money somewhere. If doing it yourself is not an option, enlist the help of unbiased professionals that will help you reach your goals.

3) How can I invest for my retirement?

It really depends on where you are in your investment cycle.

Solution

If you're just starting out and capital is an issue you can begin by placing money into REITs, town houses or joint venture partnerships that require lower entry points. As you acquire more knowledge and capital, look towards multi-family properties or owning several cash flowing individual units.

In some cases, paying down or paying off your investment property mortgage to generate a stream of cash flow may be wise for retirement. In certain growth markets investing for a 5 to 7 year term may be enough to generate sizable capital gains that you can deploy for retirement income and reinvestment by refinancing or using an equity take out plan.

4) How safe is real estate as an investment?

Real estate is an incredibly safe, long-term investment. Despite the Subprime mortgage debacle, there are still solid, fundamentally sound investments in the States (and abroad) to invest in. Real estate moves in cycles, with a bit of knowledge you can pin point an area of stable growth to own income-producing property. You'll look like a genius in 10 years. People get into trouble when they speculate and look for the quick buck. Like any business it takes time and knowledge to invest successfully.

5) Where can I grow my money without triggering a bunch of taxes?

This will depend on your nationality, tax plan, income and country that you are investing into.

Solution

The best step is to speak to a real estate savvy tax planner and ask him how it can be done. Also speak to expat investors who have done what you want to do and ask their advice. Sometimes you'll be pleasantly surprised to find that there may even be tax breaks and tax treaties for your country (there are quite a few in Canada).

Living abroad gives you a unique perspective to be in two worlds at once. You can observe your compatriots lives back home without being a part of it. You can study the economy based on fundamentals and not emotion enabling you to seize opportunities when others are running away to hide. This is one of the many advantages the expat life offers you.

Author Bio:

Todd Millar – President of Glenn Simon Inc. has highlighted the benefits of investing in Edmonton, Alberta real estate since 2002 and is an expert in Oil Sands Real Estate. Millar has been featured in various articles including NuWire Investor Magazine and Executive Impact - Japan Times. Millar contributes his strategies for building successful joint venture partnerships in REIN materials, authors a bimonthly newsletter, is featured in best selling author Don Campbell's '51 Success Stories from Canadian Real Estate Investors' book and has many client success stories to his credit. Millar shares his insights speaking at investment seminars and workshops in Canada and Japan, and is available for interview. If you'd like to get more facts and learn exactly how to invest in Alberta and the city of Edmonton, please email info@glennsimoninc.com (<mailto:info@glennsimoninc.com>) with the subject line "Special Investor's Report" for your complimentary copy.

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