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Shabir has years of experience in Banking, Corporate Purchasing and Real-Estate, having held positions at BNP Paribas, Fam Properties and Birmingham City Council.

When he saw there was a Demand, he didn't wait for the opportunity he created it and became that bridging gap between the UK and UAE to serve investors.

# SHABIR HUSSAIN

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LONDON, ENGLAND, UNITED KINGDOM

THE GLOBAL STRATEGIST

## THE MARKET TODAY



THE GLOBAL STRATEGIST



#DUBAI, #DUBAIPROPERTIES, #LUXURYPROPERTIES

**SHAM | EDITION VISION & VALUES**

Our team has a great interest in focusing on key developing regions, that have a low supply and a high demand for property.

Secondly, our focus is on London, Birmingham and Manchester as these are the top three cities with outstanding universities for the international clients to generate a lucrative return. We also provide Bespoke Residential Apartments in Dubai, built to impress with the unique designs and architecture overlooking the breath-taking views. These signature developments add value to our investor's portfolios.

Moreover, we are that bridging gap between the buyer's and the sellers worldwide, we make the possible happen, and facilitate the most important transaction with integrity.

Our team are highly driven and do things that other people are afraid to do, to win in the market.

We have partnered up with several recognized developers in the United Kingdom and United Arab Emirates, serving clients to buy and sell the most luxurious properties with peace of mind.

**FREQUENTLY ASKED QUESTIONS BY INVESTORS**

Subsequently, with all the issues the world has been facing since the Global Pandemic, Investors are keen to ask questions about the condition of the market before making any decisions. The most common question I get asked is "when to invest", well, my answer is, "there is not a Golden time to invest.

The best time to buy is in a low market, which enables you to minimize your risks, while maximising your upside potentials and most importantly to factor your exit strategy in place, this allows you to maximise your returns.

This can only be done right, if the investment advisor has made an educated decision in sourcing, reviewing and structuring the deal, in a way that will benefit your investment.

**HOW RESILIENT WAS THE UK REAL ESTATE MARKET BEFORE COVID 19**

As you all know the UK market is one of the strongest markets in the world, attracting thousands to invest in prime areas. In 2019 the national housing price growth come to a standstill due the lack of supply, this was a positive for landlords as the rental growth saw a slight increase during 2019 due to declining availability of homes to let. So, this just shows there was a Supply vs Demand issue that we were facing.

The private rents in London on average rose by 0.9% in nominal terms in the year to June 2019 (ONS). This is up from -0.2% in June 2018 and marks seven consecutive months of positive nominal rental growth.

**DID THE PANDEMIC IMPACT THE REAL ESTATE MARKET**

The whole world was on a standstill and the property prices fell sharply after the onset of COVID-19 when the lockdown measures restricted the completion of property transactions. However, they quickly recovered, reaching a new record peak by November 2020.

These increases were mainly driven by the policies introduced early on to support businesses, household incomes and the housing market. These boosts to demand interacted with the decades- long under supply of housing – exacerbated by even worse than usual construction levels in Q2 2020.

Movement restrictions introduced in the second quarter of the year followed by the gradual easing of restrictions and the subsequent introduction of a property transaction tax holiday in July 2020 (which was due to run until March 2021) have

made 2020 an unusual year in the housing market.

HMRC estimates pointed towards a 14.9% year-on-year increase in UK residential property transactions over 2021-22 (1,374,050), with annual volumes reaching their highest level since 2007-08 (1,473,950) and year-on-year growth in the post-financial crisis era surpassed only by that in 2013-14 (22.8%).

Despite transaction volumes contracting for three consecutive quarters through Q4 2021, from the record high of Q2 2021 and as a combination of temporary stimulus support being wound down and exponential growth in house prices pressured affordability for many, quarterly transaction volumes remained both above or in line with the long-term average, and above levels recorded during the lockdown nadir through near-term post-lockdown recovery period.

**WHAT'S HAPPENING IN THE MARKET NOW**

As a result of the fall and the subsequent recovery of London rents during the pandemic, annual increases in average asking rents were at a high of 15.8% in the second quarter of 2022, with Rightmove recording the highest annual growth ever in any region.

Demand for private rental homes remains above supply in London and there are signs that both supply and demand are continuing to increase slowly, despite reports of many landlords considering leaving the market.

According to the House Price Index from the ONS, London house prices rose by 7.9% over the year to April, up from 4.9% annual growth in March. The average house price was highest in Kensington & Chelsea at £1.5 million, and lowest in Barking & Dagenham at £336,000.





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## WHAT DOES EUROOTERRA CAPITAL HAVE TO SAY ABOUT THE FUTURE OF THE UK PROPERTY MARKET

Despite a period of change and uncertainty, I firmly believe that there has never been a better time to invest in residential real estate.

Having spent extended periods of time within our homes, we have all come to realise that the place we call home is central to our lives. Therefore, investing in residential property is a smart decision – people will always need a home.

So, if you're asking yourself, 'is London the best place to invest?', then I can say with confidence, "yes". London is a world-class, resilient city to invest in. It is a safe haven, due to its multicultural population and its timeless appeal. World class education and health services, and swaths of green space are enduring features of this great capital.

We continue to see strong numbers of investors who recognise London's intrinsic value. This is also why our clients become long-term repeat investors – what we call our "inner circle". They recognise that we have access to some of the most prestigious properties in this highly sought-after area, where there is limited supply and our ability to gain privileged access is key.

Therefore, investing in the W2 area – an area close to the iconic Royal Parks – is central to the Euroterra Capital strategy. This is a Prime Central destination which combines the best of London. It is characterised by its private and discreet London Garden squares, historical Victorian buildings with generous rooftop terraces and balconies, yet is also footsteps from nine tube stations, a shopping hub and a thriving culture and restaurant scene.

### MY EXPERIENCE WITH EUROOTERRA CAPITAL

Over the past 2 years during the pandemic, I have had the opportunity to meet the Man himself (Mr Pantazis). Who created an incredible company Euroterra capital, a luxury residential developer

and investor, with a £100m portfolio in prime central London.

During the Pandemic, the naysayers were all whispering "no one is buying and there would be a crash in the market", well this was all just negative energy, because clearly "In the middle of difficulty lies opportunity." – Albert Einstein, and this is exactly what Eroterra capital were doing when others were afraid.

I then had the privilege to showcase their residential and commercial properties to several clients during the Lockdown, over Zoom "Yes over Zoom" Honestly this was an opening to a new era of Real Estate. I can say with honesty that the attention to detail that has been given to each property is immaculate. Our journey together in providing a bespoke investment service for our clients continues.

### WHY IS DUBAI ALWAYS A LUCRATIVE PLACE TO INVEST

Well for starters the UAE offers several tax incentives for property investors, making investment in Dubai even more lucrative. These include no income tax, no capital gains tax, and no wealth tax, this is just the tip of the iceberg.

The UAE have confirmed a 10-year Golden Residency Visa via the property investment route, which has come into effect from the 3rd of October 2022. This means that real estate investors can obtain this residency visa when buying a property with a value over 2 million AED, which is around

£500,000 GBP, whether purchased outright, through a loan from an approved local bank or an approved developer.

Dubai is one of the fastest growing cities in the world with a population growth of 1000% in 4 years. Dubia has around 3 million residents, which will double in the next decade, and the majority are expats from 190 different countries, and the most vaccinated nation in the world, with a high job creation rate and a sustained economic

growth.

During 2021, Dubai's residential market recorded over 52,000 apartment and villa transactions, totalling AED 114.2bn, more than the total for 2019 and 2020 combined. To say 2021 was another record year for Dubai would be an understatement, particularly given the pace of property price increases.

### CONCLUSION

With all the above being said, the Real Estate market is a solid investment that can be felt and touched, whether there is a global crisis, or a market crash "which is very unlikely", your assets will always be there to serve you.

Whether you choose to invest in Dubai or the UK, consider a company who will educate you about the supply and demand, and provide you a firm insight into the specific area that the development is being sold in.

A very wise and educated individual once quoted to me, "if the opportunity is known to everyone, it is no longer an opportunity" – Firas Al Msaddi

Seize the moment and don't listen to the naysayers, If the opportunity presents itself, and you're interested, you will do what's convenient. If your committed, you'll do whatever it takes, find the right company who will add value to your investment portfolio.



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