

# Limited Company Landlords

## Profiling the Market



Q1 2026

### Limited Company buy to let borrowing profile

Financing plays a much larger role for limited company landlords, with 76% using borrowing to support their lettings activity compared with 50% of individual landlords. This is reflected in their loan exposure, holding an average of 9.7 buy to let mortgages vs 4.1 among individuals. Looking forward, 49% of limited company landlords expect to remortgage or undertake a product transfer in the next 12 months, and 50% intend to do so within a limited company structure.



**76%** borrow to fund their rental portfolio

**32%** have borrowing on all their properties

**9.7**

Average # buy to let loans held

**£1.2M**

Average amount owed

**53%**

Typical LTV

**49%**

Expect to remortgage or make a product transfer on at least one property in the next 12 months

**50%**

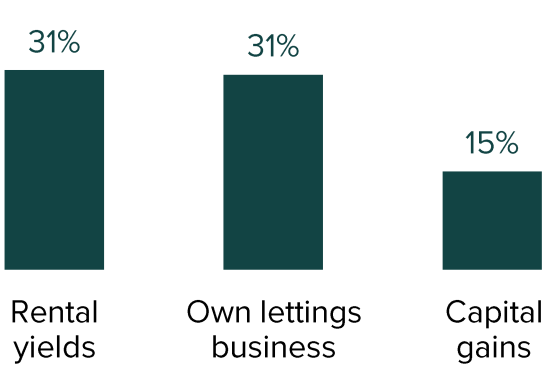
The share of remortgages and product transfers that Limited Companies will account for in the next 12 months

### Limited Company market dynamics

Confidence is generally stronger among limited company landlords compared with individuals, especially regarding their lettings business and rental yields (both 31% vs 26% for individual landlords). They are also more active on the investment side, with 22% planning to purchase property, up 6% quarter-on-quarter, compared with just 4% of individual landlords.

#### Limited Company landlord confidence

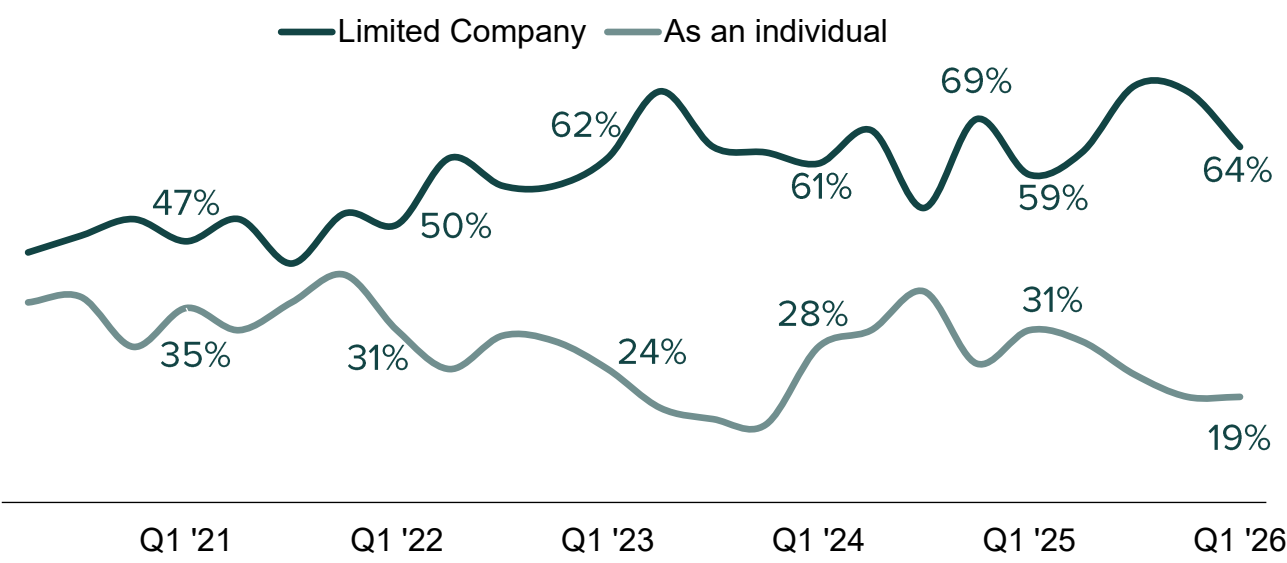
Rating prospects in next 3 months as 'good/very good'



**22%** Intend to buy in the next 12 months

**40%** Intend to sell in the next 12 months

### Intent to purchase in a Limited Company (for all landlords looking to buy):



### Limited Company landlord rental portfolio structure

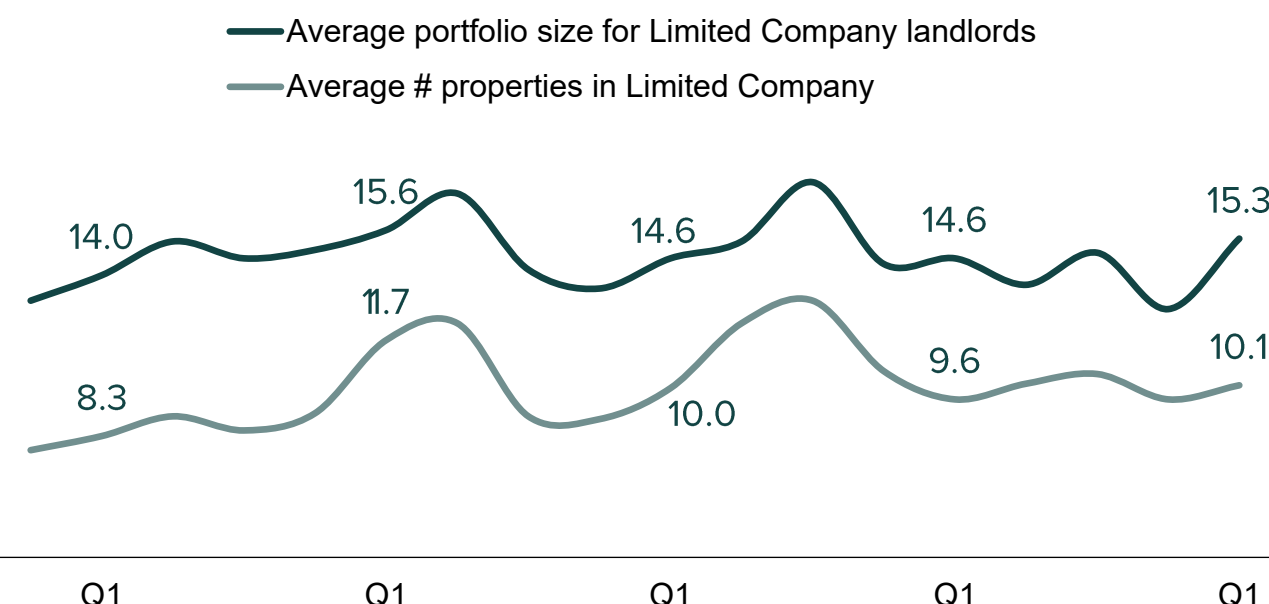
Just over two in five limited company landlords (41%) hold their entire portfolio within a corporate structure, while the majority (59%) maintain a blended approach with both personally and company-owned properties. In scale terms, their portfolios are considerably larger, averaging 15.3 properties - more than triple the 5.0 typically held by individual landlords.

**41%** Hold all their rental properties in a Limited Company

**66%** Share of Limited Company landlords' properties that are incorporated

(59% have a mix of individually held & Limited Company)

### Property ownership structure (number of properties)



### Limited Company landlord portfolio financials

Limited company landlords typically operate at a larger scale, with portfolios averaging £3.2 million compared with £1.2 million for individual landlords. This is reflected in their income, which is substantially higher at £184k per year versus £59k, alongside slightly stronger performance on yield 6.8% compared with 6.4% for individual landlords.

**£3.2M**

Average portfolio value

**£184k**

Average annual gross rental income

**6.8%**

Typical yield

#### Profitability



### Limited Company landlord profile

The average limited company landlord is 60, about 3 years below the typical individual landlord. This difference is reflected in their working status: they are less often retired and more likely to run property letting as a full-time activity (31% versus 17% among individual landlords).

**19.1**

Average years letting

**60**

Average age

#### Employment Status

