

Limited Company Landlords

Profiling the Market



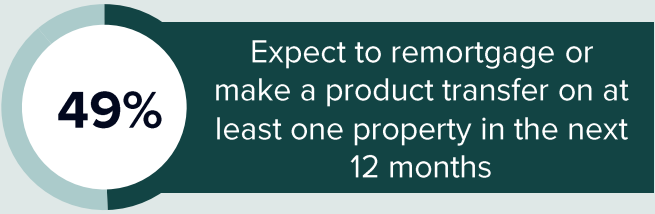
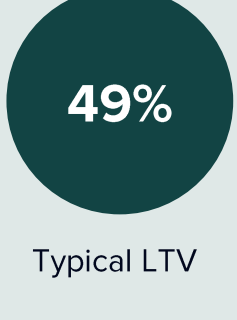
Q2 2025

Limited Company Buy to Let borrowing profile

Limited Company landlords are significantly more likely to borrow money to fund their lettings business compared to those holding property as an individual (66% vs. 49%). They also have a higher number of Buy to Let loans on average (9.1 vs. 4.1). Around half of Limited Company landlords intend to remortgage or make a product transfer in the next 12 months, with 62% of these intending to do so within a Limited Company structure.



66% borrow to fund their rental portfolio
24% have borrowing on all their properties

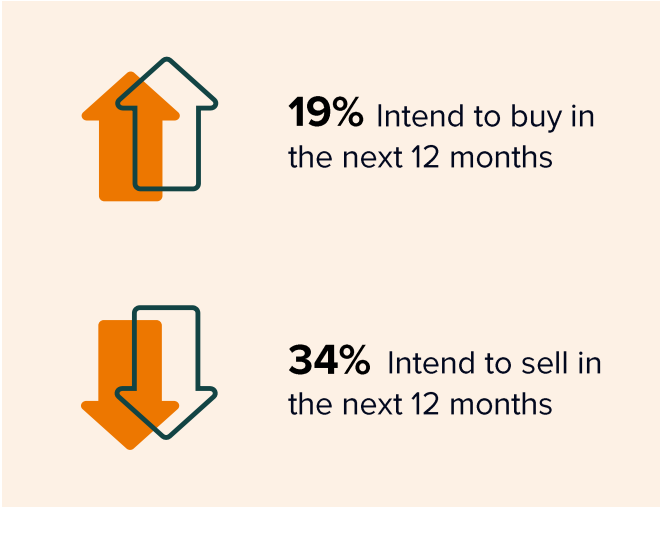
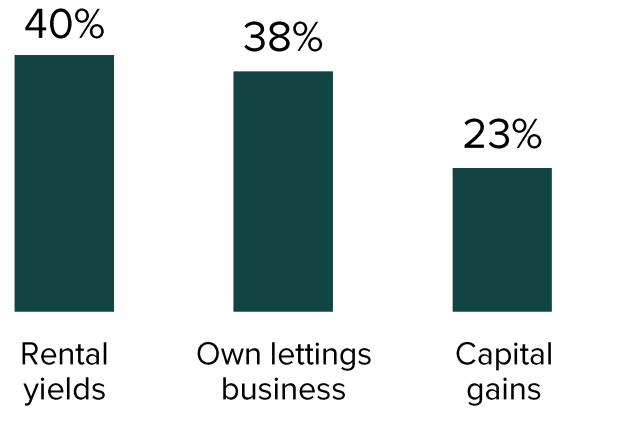


Limited Company market dynamics

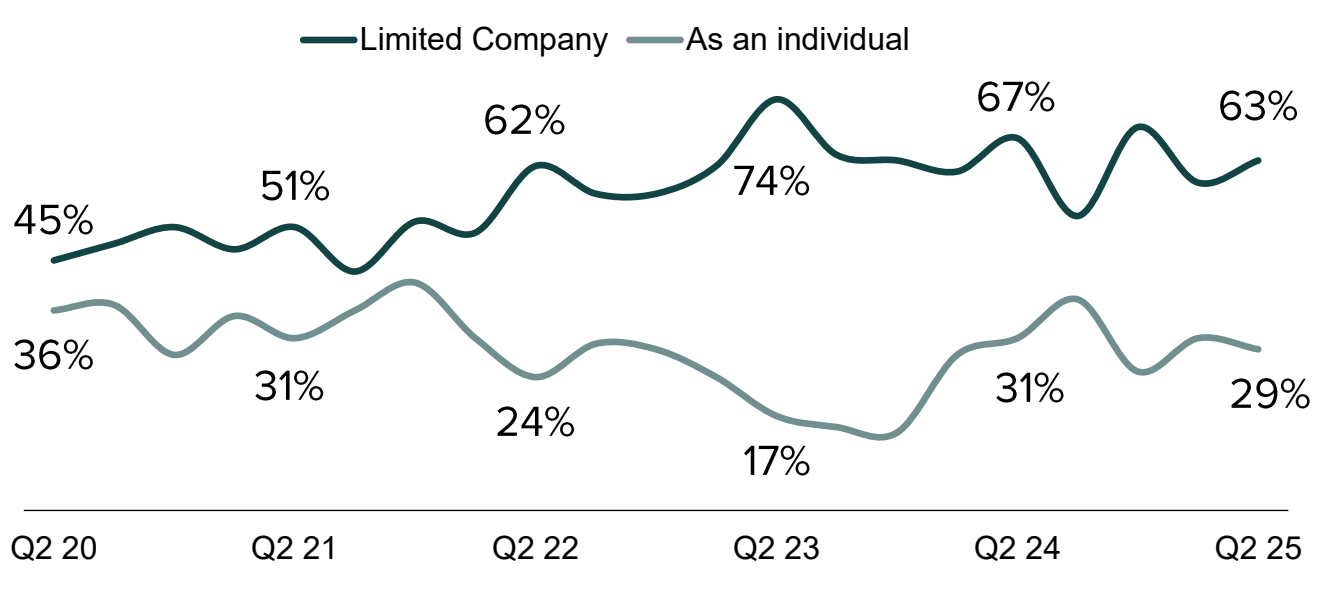
Confidence levels are relatively similar between Limited Company landlords and those operating as individuals in Q2 2025. Limited Company landlords are however significantly more likely to be active in buying property in the next 12 months (19% vs. 3% for individuals).

Limited Company landlord confidence

% rating prospects in next 3 months as 'good'

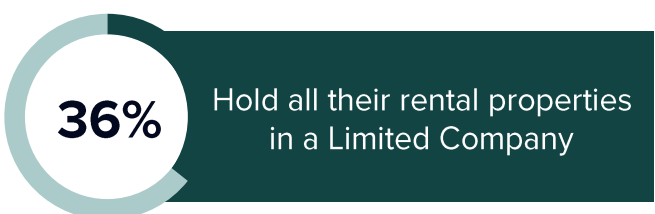


Intent to purchase in a Limited Company (for all landlords looking to buy):



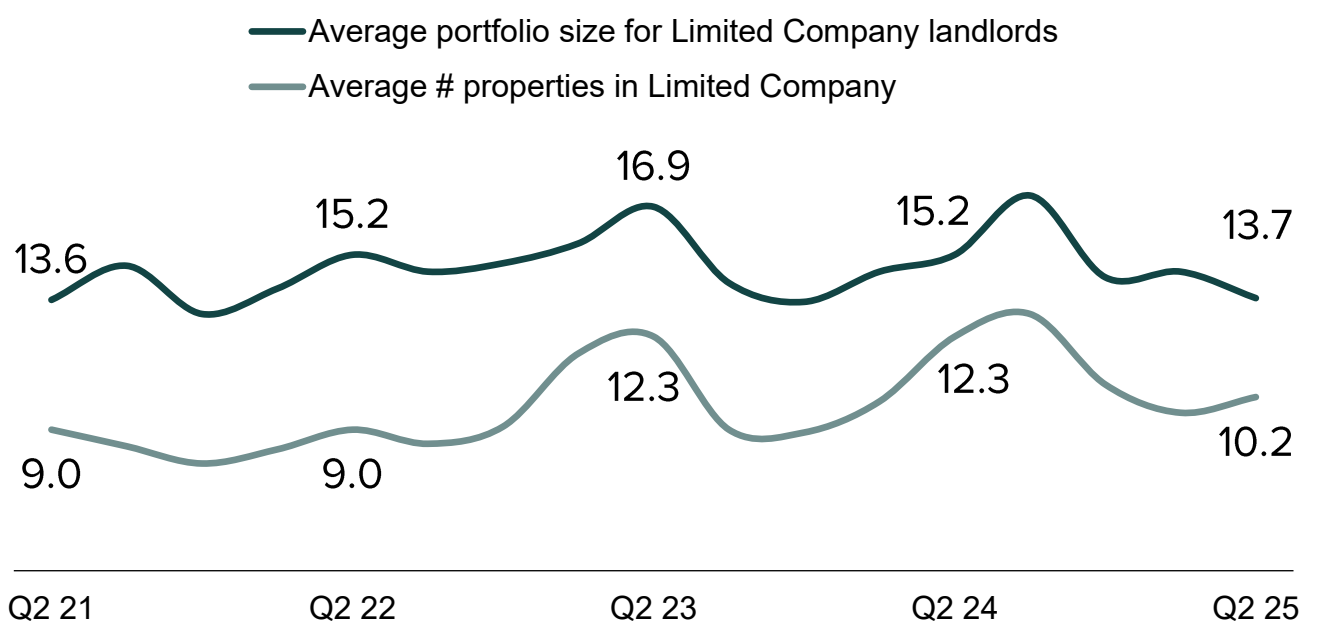
Limited Company landlord rental portfolio structure

36% of Limited Company landlords hold all their properties in a business structure, while 64% have a mix of individually held and incorporated properties. On average, Limited Company landlords manage portfolios nearly three times the size of those operating as an individual (13.7 vs. 4.9 for individuals), while around three quarters of their portfolio is incorporated.



(64% have a mix of individually held & Limited Company)

Property ownership structure (number of properties)

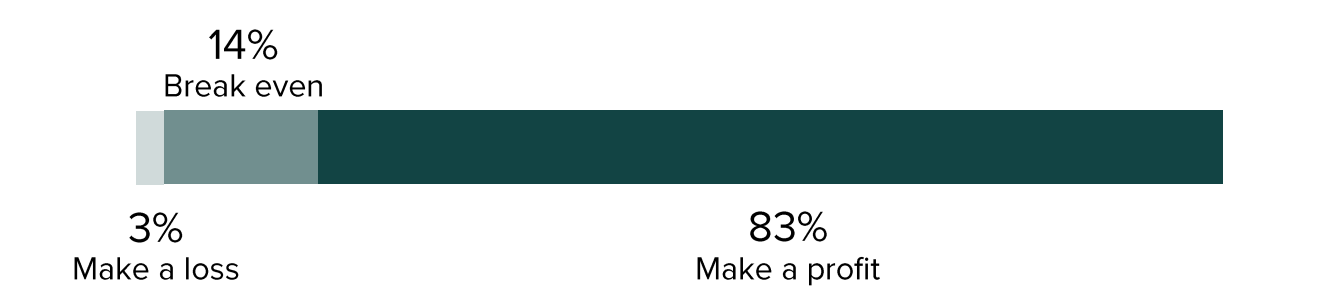


Limited Company landlord portfolio financials

The typical Limited Company landlord portfolio is valued at £3.2M, significantly higher than the average value for those operating as individuals (£1.3M). They also have a higher annual gross rental income on average (£153k vs. £55k). However, the typical achieved yield and reported profitability remain broadly in line with landlords holding all their properties as an individual.



Profitability



Limited Company landlord profile

The typical Limited Company landlord is 61 years old, 4 years younger than the average landlord operating as an individual. As a result, they are much less likely to be retired, with a significantly higher proportion operating full time as a landlord (36% vs. 14%).

