

# Limited Company Landlords

## Profiling the Market



Q4 2025

### Limited Company buy to let borrowing profile

Limited Company landlords are significantly more likely to use borrowing to support their lettings businesses than those operating as individuals (69% vs 53%). They also hold a higher average number of buy to let loans (9.5 vs 5.6). Looking ahead, 49% of limited company landlords plan to remortgage or complete a product transfer in the next 12 months, with 60% intending to do so through a limited company structure.



**69%** borrow to fund their rental portfolio

**35%** have borrowing on all their properties

**9.5**

Average # buy to let loans held

**£1.4M**

Average amount owed

**56%**

Typical LTV

**49%**

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

**60%**

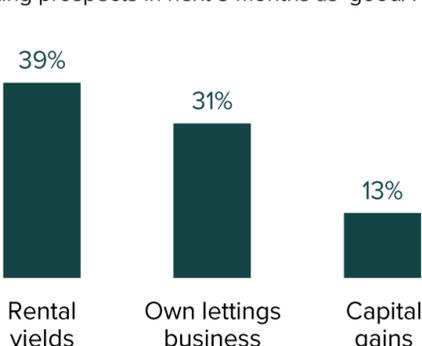
The share of remortgages and product transfers that Limited Companies will account for in the next 12 months

### Limited Company market dynamics

In Q4 2025, confidence levels are higher among limited company landlords than those operating as individuals, particularly in relation to rental yields (39% vs 28%) and confidence in their own lettings business (31% vs 28%). Limited company landlords are also more likely to be planning property purchases, with 16% expecting to buy vs 2% of individual landlords.

#### Limited Company landlord confidence

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

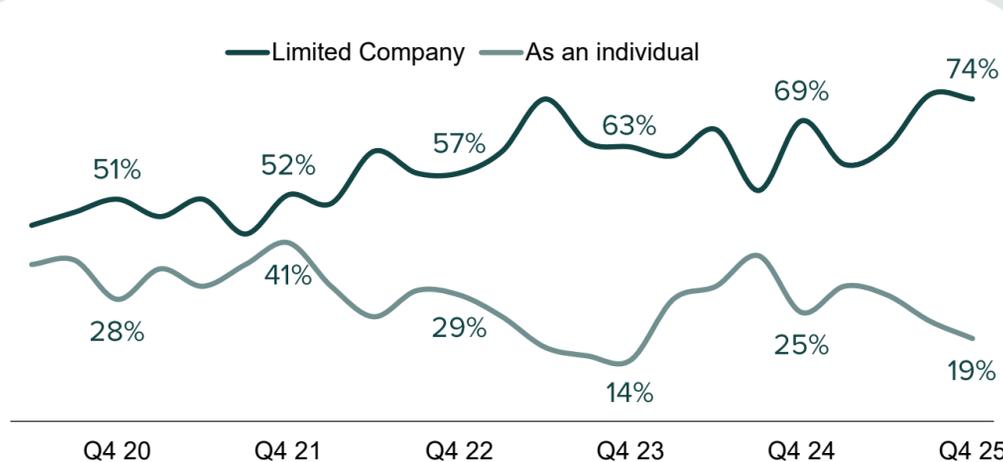


**16%** Intend to buy in the next 12 months



**41%** 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 2 in 5 limited company landlords (41%) hold all of their properties within a business structure, while the remaining 59% operate a mix of personally and company-held assets. On average, limited company landlords manage portfolios more than twice the size of those run by individual landlords (12.8 properties compared with 4.9).

**41%**

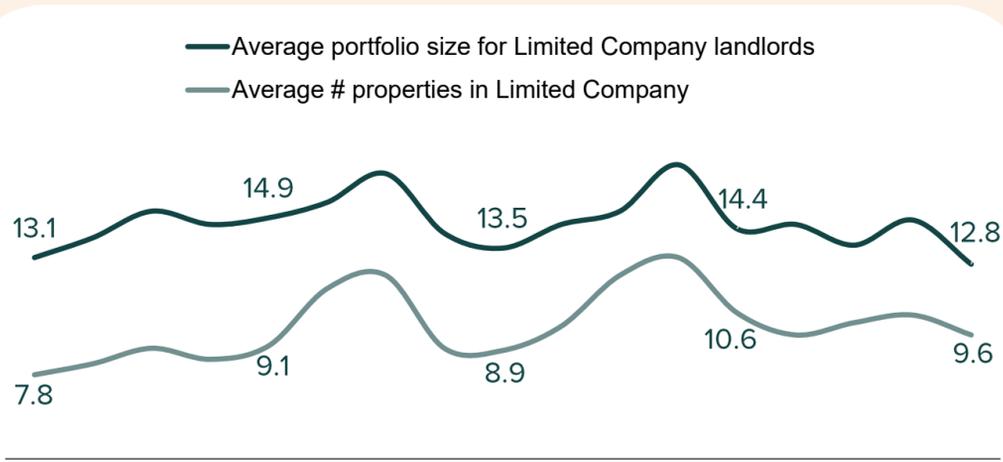
Hold all their rental properties in a Limited Company

**75%**

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 manage significantly higher-value portfolios, averaging £2.7 million vs £1.3 million for individual landlords. Their annual gross rental income is also higher (£158k compared to £56k), though both groups report similar levels of achieved yield and profitability.

**£2.7M**

Average portfolio value

**£158k**

Average annual gross rental income

**6.6%**

Typical yield

#### Profitability



### Limited Company landlord profile

The average limited company landlord is 60, around 4 years younger than the typical private landlord. As a result, they are less likely to be retired and far more likely to be actively engaged in full-time property letting (27% vs 14% of individual landlords).

**18.4**

Average years letting

**60**

Average age

#### Employment Status

