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Profiling UK private landlords, report for Council of Mortgage Lenders

Kath Scanlon and Christine Whitehead have conducted the largest ever survey of UK landlords in a report commissioned by the Council of Mortgage Lenders. In their report, they find significant findings on landlords' profile, motivations, and plans.

The report outlines how many landlords have mortgages, how many properties they own, how old

they are, typical profile, and overall plans. About 2500 landlords were surveyed, of which 49% respondents reported owning their property outright, with no



A large portion of landlords (62%) own a single rented property; buy-to-let landlords seem more likely to have multi-property portfolios than other landlords. The mean size of a buy-to-let portfolio is 2.7 properties.

Landlords are typically older than they were in the past. In 2004, for example, only 24% of landlords were aged 55 or over as opposed to today's figure of 61%. Buy-to-let landlords are said to be younger, but this is a modest number.

The typical landlord is thought to live close to their home and is likely to manage their property. Their initial motivation to become a landlord was a contribution to their pension provision, as an investment for capital growth and income, as opposed to other investments, or to other forms of earning income.

Landlords in the UK seem to be stable in terms of remaining active in the market after decades. Plans to increase or decrease property holdings seem to be modest. Most landlords also expect their net income to remain the same.

The Financial Times covered the story, their article can be accessed [here](#).

Click [here](#) to access the press release. The full report can be found [here](#).

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