Buy-to-Let Market Continues to Shift Towards Long-Term Investors

Industry research suggests the UK buy-to-let market is becoming focused on long-term property investors, with experienced landlords expanding their portfolios.

MANCHESTER, GREATER MANCHESTER, UNITED KINGDOM, July 27, 2026 /EINPresswire.com/ -- Recent industry research suggests the UK buy-to-let market is becoming increasingly focused on long-term property investors, with experienced landlords continuing to expand their portfolios despite higher borrowing costs and changes to regulation.

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>
> *Stuart Marshall*

Market commentators say the sector has evolved significantly in recent years as landlords adapt to changing legislation, taxation and compliance requirements, resulting in a greater emphasis on professional portfolio management.

Research Indicates Continued Confidence Among Professional Landlords.

Research published by Handelsbanken found that only a small proportion of professional landlords intend to leave the sector, while the majority plan to maintain or increase their property holdings.

The findings contrast with the experiences of some smaller landlords, many of whom have reduced or sold parts of their portfolios following increases in operating costs, mortgage rates and regulatory obligations.

Industry observers say these changes have contributed to a gradual shift towards larger, more established landlords accounting for a greater share of activity within the private rented sector.

Supply and Demand Continue to Influence the Rental Market.

Demand for rental accommodation has remained strong across many parts of the UK, while the supply of available rental homes continues to be constrained.

Stuart Marshall, CEO of Liquid Expat Mortgages, said:

"Although some landlords have chosen to leave the market, tenant demand has remained resilient in many regions. Supply constraints continue to influence rental markets across the UK, with demand often exceeding the number of available properties."

He added:

"The market has become more selective than it was several years ago. Investors are placing greater emphasis on factors such as location, rental demand and long-term sustainability when assessing potential purchases."

International Investors Continue to Access Specialist Mortgage Products.

Specialist mortgage products remain available for UK expats and foreign national investors purchasing residential investment property in the UK.

Unlike standard residential mortgages, eligibility for these products may depend on factors including country of residence, source and currency of income, employment arrangements and previous property ownership.

According to Liquid Expat Mortgages, specialist lenders have continued to develop products designed for applicants with international financial circumstances, although lending criteria vary between providers.

Limited Company Borrowing Remains Part of the Market.

Industry data also indicates continued use of limited company structures by some portfolio landlords.

While ownership through a limited company is not appropriate for every investor and requires professional legal and tax advice, specialist lenders continue to offer mortgage products designed for these arrangements where appropriate.

Marshall commented:

"Ownership structures have become an increasingly important consideration for many experienced landlords. Investors typically assess their financing and ownership arrangements alongside professional legal, tax and mortgage advice before making purchasing decisions."

Long-Term Investment Continues to Shape Market Activity.

Higher borrowing costs, evolving regulation and changes to taxation have altered the operating environment for residential landlords in recent years.

However, recent research suggests that many established investors continue to view residential property as a long-term asset class rather than a short-term investment.

According to industry commentators, this has contributed to greater emphasis on portfolio management, property selection and sustainable rental income as investors adapt to changing market conditions.

Specialist Advice Supports Overseas Borrowers.

Mortgage requirements for UK expats and foreign national investors can differ significantly from those for UK-based borrowers, with lenders assessing a range of factors including residency status, overseas income and currency of earnings.

Liquid Expat Mortgages says specialist advisers can assist international applicants in understanding the mortgage products available for their individual circumstances and navigating the lending criteria applied by specialist providers.

The latest research indicates that, despite changes across the buy-to-let sector, professional landlords continue to play a significant role in the UK rental market, with specialist lending remaining available to eligible overseas investors.

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