

Buy-to-let Mortgages - UK - March 2014

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“Although the new rules linked to the Mortgage Market Review (MMR) will not apply to non-regulated buy-to-let business, there will still be some ramifications, not least because many lenders operate in both the mainstream residential and specialist buy-to-let sector.”

– Sarah Hitchcock, Senior Analyst – Financial Services

This report looks at the following areas:

- What impact will the contraction in mainstream interest-only mortgages have?
- Is there expansion potential?

The buy-to-let market is firmly in recovery mode, with the value of new buy-to-let advances up by nearly a third in 2013 on the previous year. Sales of buy-to-let mortgages are being buoyed by rising confidence, more positive economic indicators and strong underlying fundamentals, with sustained demand for rented accommodation. Product availability has also increased over the past year, while lending criteria has moderately eased and mortgage rates remain low. This has helped more people to purchase buy-to-let property and existing landlords to remortgage.

The question is will the recent strong momentum seen in the buy-to-let market be maintained in 2014, and beyond? Mintel's report seeks to answer this question, by drawing on a range of industry data, trade sources and consumer research analysis. The report will explore the main issues and variables exerting influence over the market, identify the main players and their respective market shares, and assess the market's prospects for further growth.

Mintel's consumer research additionally provides insight into direct property investment (including the means of financing it), as well as general consumer attitudes toward investing in buy-to-let.

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This report is part of a series of reports, produced to provide you with a more holistic view of this market