

Buy to Let - Investing in Property - UK - March 2013

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"British people are being forced to change their attitudes towards renting. Tough credit conditions mean that home ownership is far from guaranteed for many. Consequently, it is important that landlords/lenders do not take tenant demand for granted and instead strive to ensure the country's changing living needs are met."

– Stephanie Absolom – Financial Services Analyst

In this report we answer the key questions:

- Is the buy-to-let market set to be swamped by new investors?
- Is the UK moving towards a rental dominant market?
- Will we see the introduction of regulation in the buy-to-let market?
- Is the build-to-let market set to experience a boom?
- Is buy-to-let set to become a vehicle for supporting retirement income?

The buy-to-let market has performed remarkably well over the past few years. Whilst the mortgage market has struggled, the buy-to-let mortgage market has shown resilience. Investors have been attracted to the market by strong tenant demand and high rental yield potential. The value of new buy-to-let mortgage advances saw its third year of consecutive growth in 2012, increasing by an estimated 19% to £16 billion. This growth is all the more impressive given that it was achieved against a backdrop of a subdued lending market.

Some groups are faring worse than others in the prevailing economic conditions and the success of the buy-to-let market is in many ways at the expense of first-time buyers. People who cannot afford to buy their own home are trapped in the rental market, and in turn are driving demand for rental properties. Investors who are willing and able to commit to a buy-to-let investment are finding that this strong demand presents an attractive investment opportunity.

This report offers an overview of the buy-to-let market and examines the key market drivers. Strengths and weaknesses in the market are considered and the key market players are profiled and their share of the market is analysed. The size of the buy-to-let market and its growth potential are also included. Buy-to-let ownership, landlord tenure and consumer views and attitudes towards the buy-to-let market are also covered through Mintel's exclusive consumer research.

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