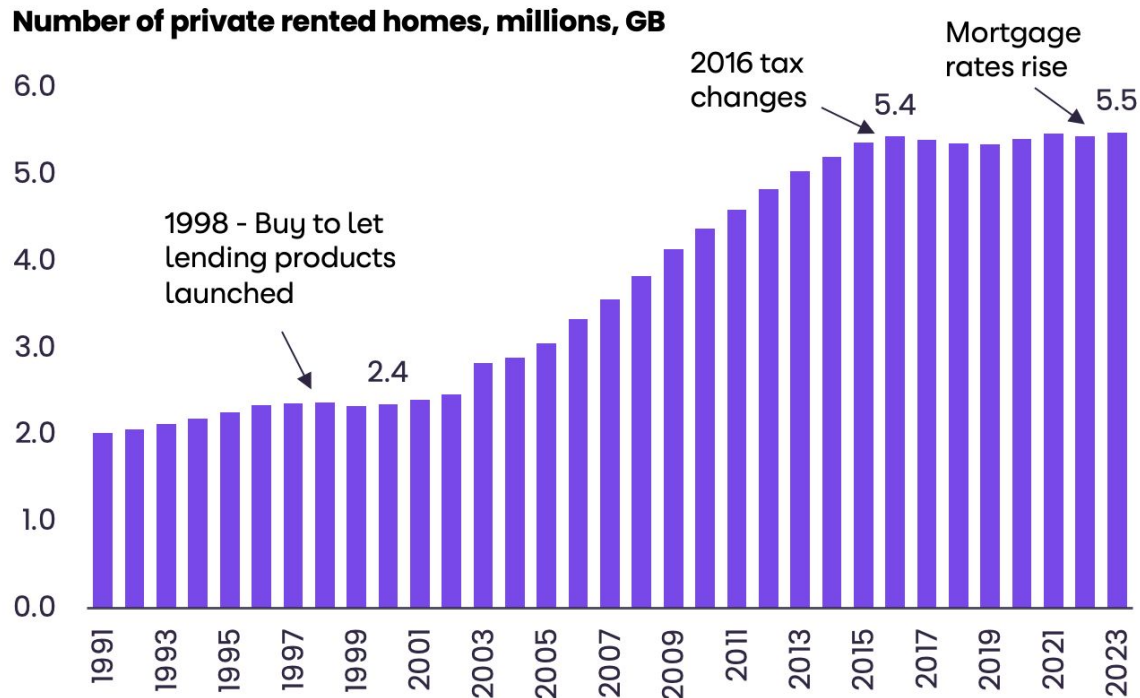


# National market pulse

**Richard Donnell**  
Research Director at Zoopla

10th June 2025

# Landlords – low new investment but opportunities



Source: Analysis of MHCLG live tables, Welsh Govt and Scottish Government data

## Consolidation

**50% of homes owned  
by 20% of landlords  
with >5 homes**

## Opportunities

**50% landlords don't  
use an agent**

**Younger landlords  
buying as older  
landlords sell**

# Landlords – higher rents and rising yields

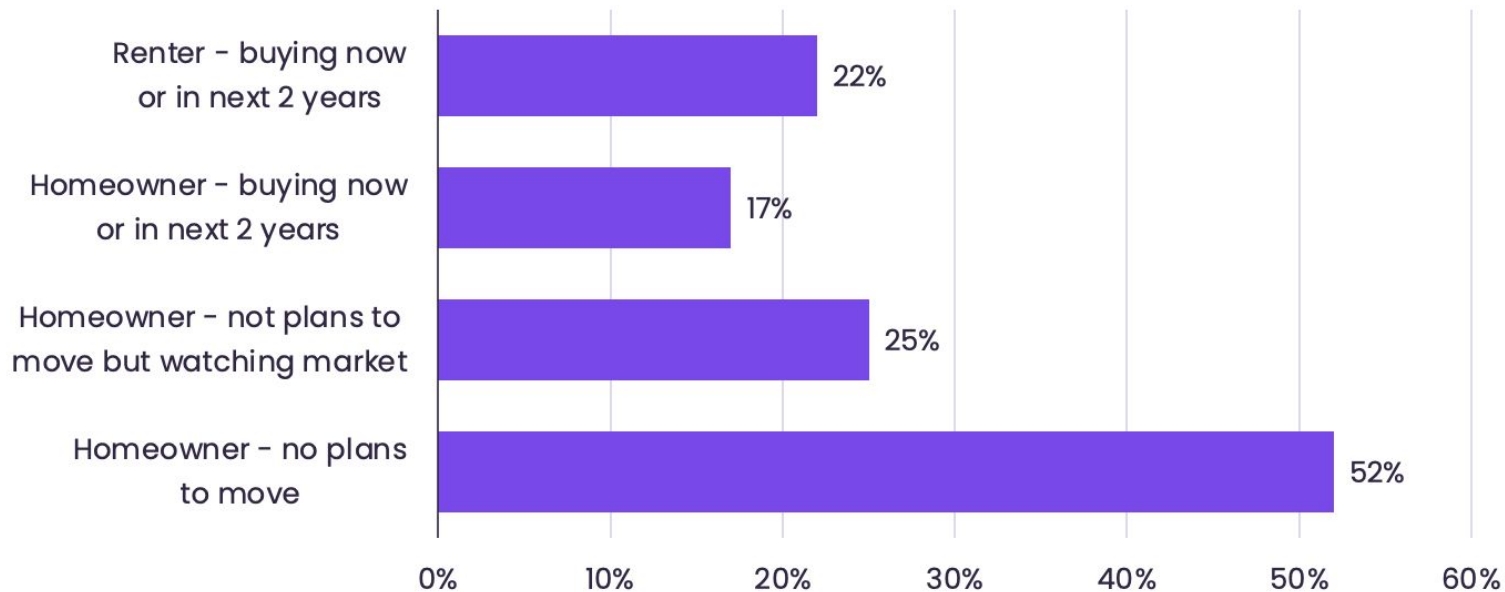
Region/country	5-year rent growth	Gross yield
London	32%	5.1%
S East	25%	5.4%
S West	24%	5.5%
Eastern	25%	5.5%
E Midlands	24%	5.9%
W Midlands	27%	6.1%
Wales	29%	6.4%
Yorks & H	24%	6.5%
N West	32%	6.8%
Scotland	33%	7.6%
N East	28%	7.8%
<b>GB</b>	<b>28%</b>	<b>5.7%</b>

Source: Zoopla Research

\* Maximum LTV and minimum deposit assumes a higher rate taxpayer using a BTL loan

# Pent-up demand to move in next 2 years

## Buyer and moving intent and status – Dec 2024



Source: Zoopla Consumer Survey

# Sales market momentum

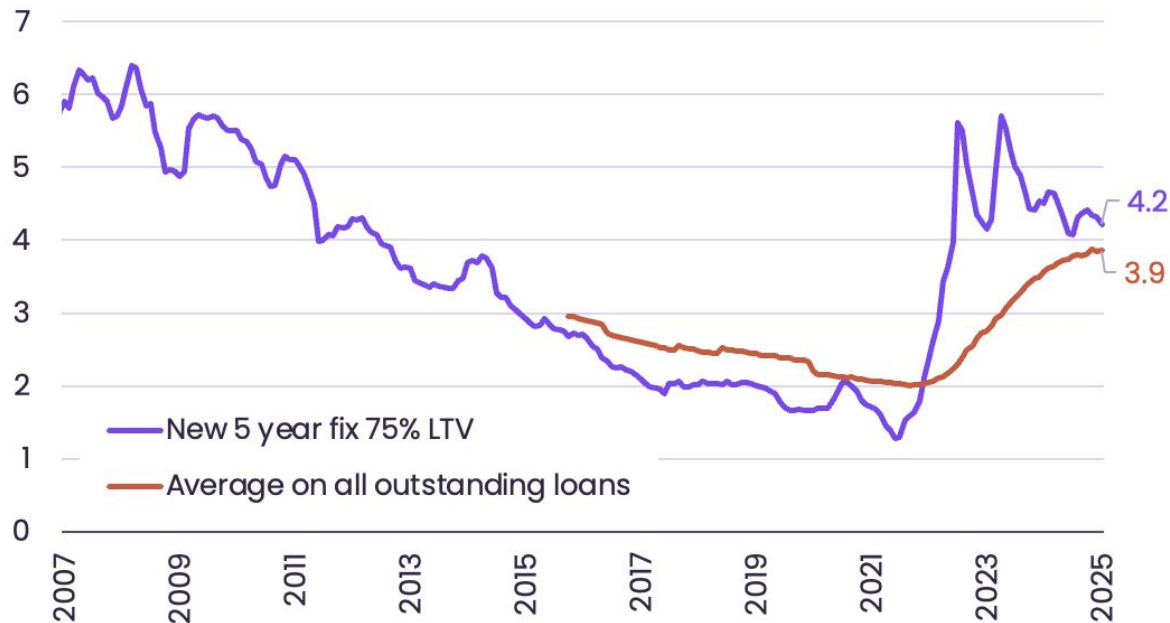
**More sellers = more buyers**

**Highest sales agreed in May since 2021**

**'Just enough' price growth**

# Stable mortgage rates + 20% more buying power

Average mortgage rates new business and all mortgages



Source: BoE Bankstats

**20% more  
borrowing power**

... as banks change  
how they assess  
**mortgage  
affordability**

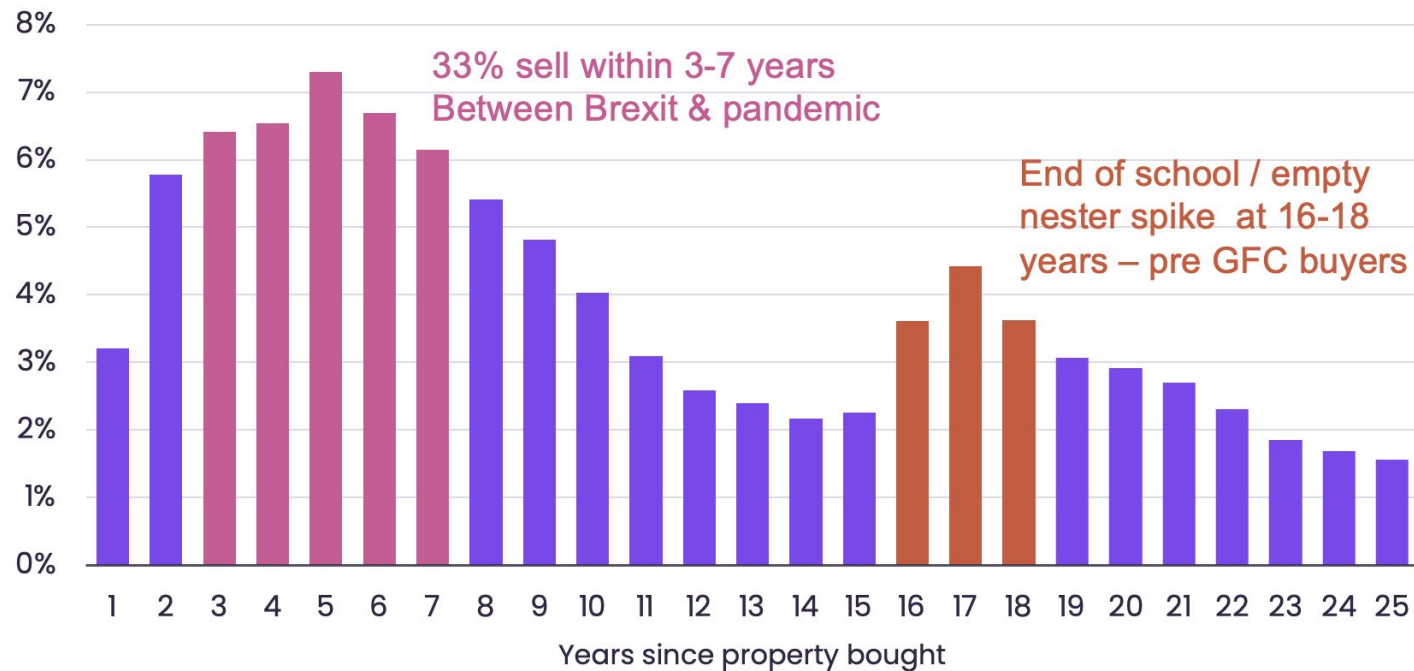
# Sellers made £60k per sale, north-south divide

Region/country	Ave. years in property	£ capital gain
London	8	£115,100
S East	8	£89,000
S West	7	£80,000
Eastern	7	£80,000
E Midlands	7	£60,000
W Midlands	7	£60,000
Wales	7	£55,000
Yorks & H	7	£45,000
N West	7	£48,000
Scotland	7	£38,000
N East	7	£24,000
<b>GB</b>	<b>7</b>	<b>£60,000</b>

Source: Zoopla Research / House Price Index

# Prospect your homeowner buyers for vendors

Years since property last sold (sales 2021-2024)



Source: Zoopla Research analysis of HMLR data



# Staying ahead in 2025

1. Mortgage affordability – get your applicants to seek advice
2. Support sellers – insights on pricing and help finding ‘where next’
3. Engage sellers from last 5–7 years with insight and showcase expertise
4. Landlords are warming up – offer advice/ raise awareness of rental reform
5. Use our research, data and insight in your own customer messaging & posts



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