



## Landlords call for more buy-to-let lending

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The lack of buy-to-let loans concerns residential landlords in Britain more than any other aspect of the rental sector, according to the newest instalment of the Young Index. When landlords were asked what improvement they would most like to see in 2010, 39 percent indicated that above anything else, they yearned for more buy-to-let loan options. This represents a major increase compared to the last months of 2008, when just over one in four landlords (28 percent) responded that buy-to-let loans were their major concern. Right after the hope of greater mortgage options, 27 percent of landlords suggest that increased job security is their most important concern. This is especially important at a time when rising unemployment among tenants is leading to growing monthly rental arrears.

The Young Index suggests that 16 percent of landlords are most inclined to choose stability in the property sales sector as their most important wish for 2010. This follows a roller coaster year when prices dropped dramatically in early 2009, only to stabilize in the second and third quarters. An additional 8 percent would also like 2010 to bring a VAT cut, while 7 percent hope for the base rate to remain as low as possible. Approximately 4 percent would like to see reforms to Britain's stamp duty more than anything else in the new year.

Another insightful finding published through the Young Index was that nearly half of all landlords (49 percent) expect to keep their properties for the next decade, while a staggering 99 percent do not anticipate selling their portfolio within the next 12 months.