

# Why not use ISA and pension funding to replace buy-to-l...

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As [The Guardian reports](#) this morning:

*The great property sell-off by landlords has continued across Great Britain this year, in particular in Scotland, where the buy-to-let bubble appears to have burst.*

*As the property website Rightmove reported that new seller asking prices dropped by 1.7% or £6,088 last month to an average of £362,143, Hamptons revealed that landlords were on target to have bought the fewest number of homes since 2010 – once the period of the first Covid lockdown is discounted from the data.*

Private landlords, making microeconomic decisions, are deciding that it is time to be out of housing.

That, though, does not mean that the need for housing goes away.

Nor does it actually change the total housing stock in the short term.

What it most likely means is that some are withdrawn from use for the time being. And, maybe some new owner-occupiers might get a chance.

But that's not really why I am writing this post. The reason for that is to highlight that this issue arises from microeconomic concerns. Macroeconomically, and thinking in the long term that this requires, the signal is clear: it is that the time for a strong, collective landlord with access to funds to provide stability in the housing market is required.

For a long time, I have suggested that changes to ISA and pension laws could provide more than £100 billion of funding a year for a Green New Deal and other socially necessary projects. Funding that strong collective landlord would be one such socially necessary project. And who would not want to know that their savings were actually being used for a socially useful purpose rather than being speculated on the stock exchange for the sole purpose of enriching someone in the financial services sector?