

# Landlords' Panel Regional Snapshot

## Overall UK

### Landlords' Outlook & Confidence

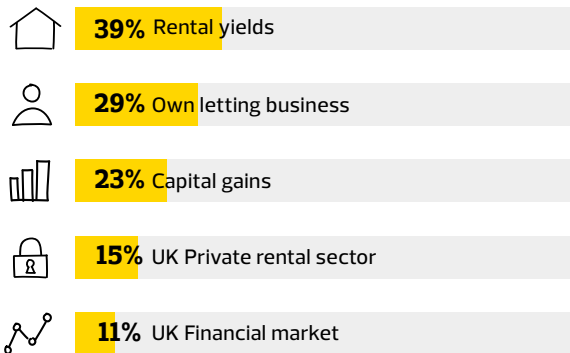
Landlord confidence continues to decline, with each of the 5 confidence indices at their lowest levels in 7 years.

Despite overall profitability remaining strong (84% make a profit), the average rental yield achieved by landlords is at a 9 year low of 5.5%.

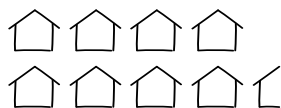
Recent purchase and sales activity is largely stable vs. Q1, however, future intentions have seen a marked swing towards sales, with a record 26% looking to divest in the next year.

2 in 3 landlords borrow against their BTL portfolio, with the typical leveraged landlord owing a total of £514k across 6.3 BTL loans.

#### Expectations for the next 3 months rated as good / very good (%)



### PRS Dynamics



8.6

Properties in the average portfolio



23%

Report increasing tenant demand



9%

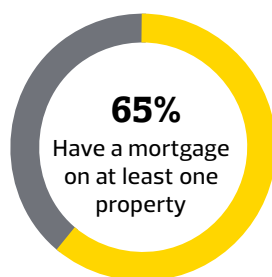
Bought a property in the last 3 months



11%

Sold a property in the last 3 months

### BTL Dynamics



65%

Have a mortgage on at least one property



£514,000

Total amount owed through BTL mortgage borrowing

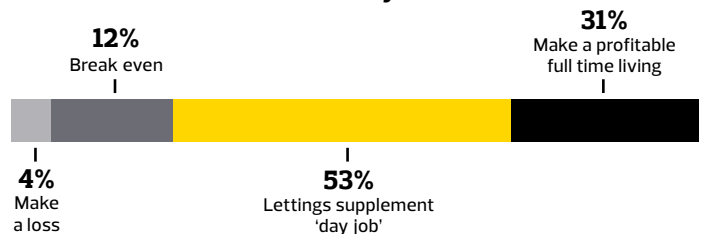


6.3

Average number of BTL loans held

### Landlords' Balance Sheet

#### Profitability



#### Financials

5.5%

Average rental yield

£7,558

Gross rental income per property

£1.4mil

Estimated portfolio value

#### Problems Experienced

40%

Had rental arrears in the last 12 months

38%

Had a void period in the last 3 months