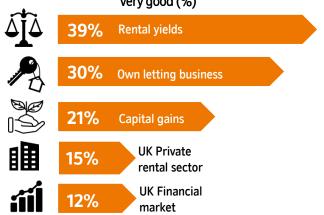


Landlords Panel Regional Snapshot

North West England

Landlords Outlook & Confidence

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



Landlord confidence in the North West has fallen across each of the 5 key indicators in Q2, although levels remain broadly in-line with the overall average.

Landlords in the North West continue to have larger than average portfolios and tend to have a greater number of BTL mortgages when borrowing.

Although there is a higher than average incidence of North West landlords who report they are either loss making or breaking even on their lettings activity (25%), the typical yield achieved remains above the norm at 5.9%.

Landlords Balance Sheet Profitability 53% 32% Make a profitable full Lettings supplement Make a loss Break 'day job' time living even **Financials** 5.9% £6.538 £1.2mil Average rental yield Gross rental income **Estimated** per property portfolio value **Problems Experienced**

PRS Dynamics



Properties in the average portfolio



Had rental arrears in the

last 12 months

Report increasing tenant demand



Bought a property in the last 3 months the last 3 months

Had a void period in the

last 3 months

BTL Dynamics





Total amount owed through BTL mortgage borrowing



Average number of BTL loans held

