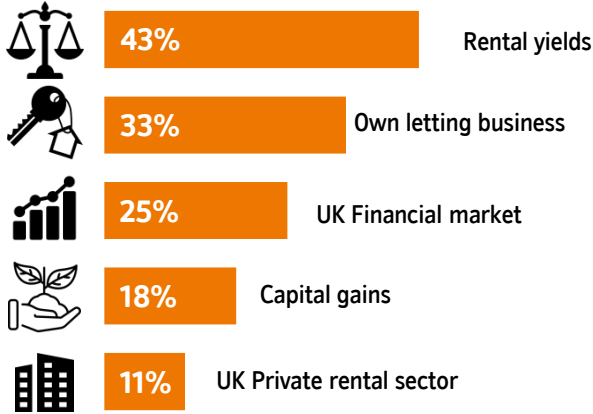


# Yorkshire and the Humber

## Landlords' Outlook & Confidence

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



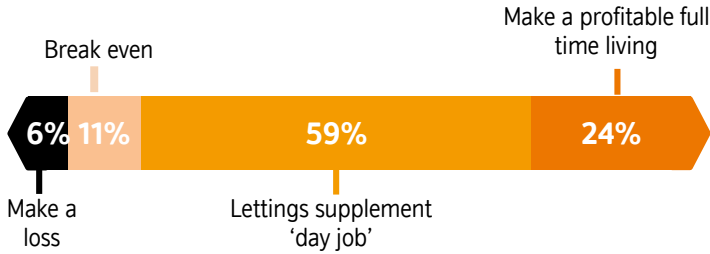
Landlords operating in Yorkshire & Humber tend to be more upbeat than the average landlord about the prospects for rental yields (43% vs. 39%), but continue to be less optimistic about capital gains (18% vs. 23%).

Although tenant demand has dipped by 2% pts from Q3, demand in this region is above average (29% vs 25%). Despite this, landlords in Yorkshire & Humber have high incidence of voids in the last 3 months, at 42%, and an above average experience of arrears (51% vs. 40%).

However, yields are strong and stable at 6.1%, the joint highest of all regions.

## Landlords' Balance Sheet

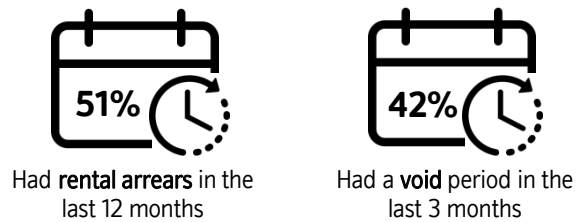
### Profitability



### Financials



### Problems Experienced



## PRS Dynamics



12.4

Properties in the average portfolio



29%

Report increasing tenant demand



11%

Bought a property in the last 3 months



13%

Sold a property in the last 3 months

## BTL Dynamics



£522,000

Total amount owed through BTL mortgage borrowing



7.4

Average number of BTL loans held

the mortgage works