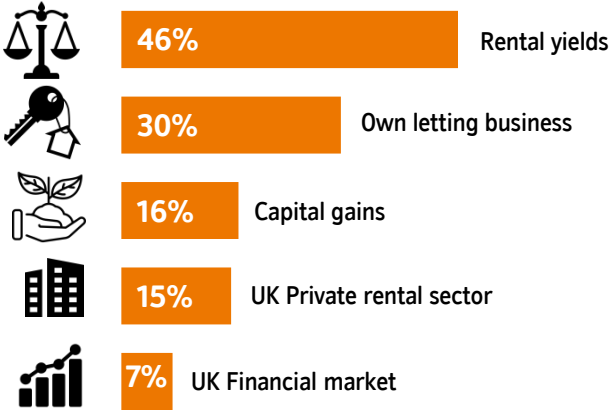


# Yorkshire and the Humber

## Landlords' Outlook & Confidence

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



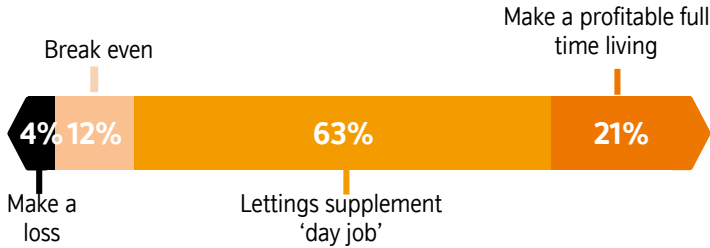
Landlords operating in Yorks & Humber tend to be more upbeat than the average landlord about the prospects for rental yields (46% vs. 40%), but less optimistic about capital gains (16% vs. 21%).

Despite being the region most likely to report increasing tenant demand, those in Yorks & Humber have the highest incidence of voids in the last 3 months, at 56% and an above average experience of arrears (46% vs. 36%).

However, yields are strong at 6.1%, the joint highest of all regions and Yorks & Humber landlords are acquisitive, being twice as likely to have bought in the last 3 months.

## Landlords' Balance Sheet

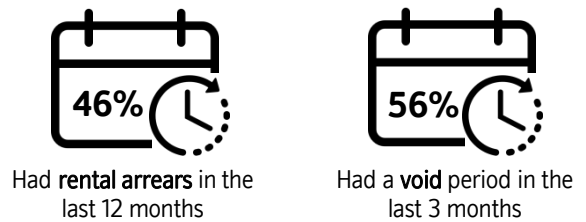
### Profitability



### Financials



### Problems Experienced



## PRS Dynamics



**8.6**  
Properties in the average portfolio



**31%**  
Report increasing tenant demand



**17%**  
Bought a property in the last 3 months



**10%**  
Sold a property in the last 3 months

## BTL Dynamics



**£460,000**  
Total amount owed through BTL mortgage borrowing



**8.1**  
Average number of BTL loans held

**the mortgage works**