

## East Midlands

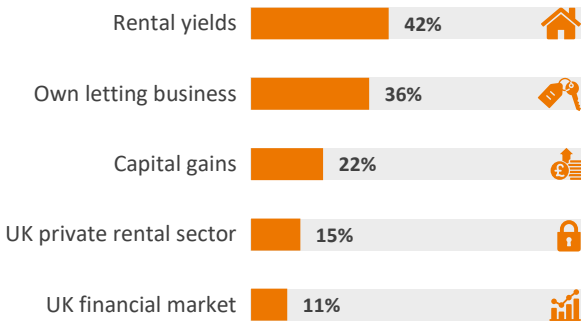
### Landlords Outlook & Confidence

Landlords in the East Midlands region are currently among the most optimistic in the UK. Confidence is ahead of the national average for yields, their own letting business and the UK's economy.

Landlords here continue to be more likely to have purchased property in the preceding quarter (9% vs. national average of 5%), and also to have sold (11% vs. 8%).

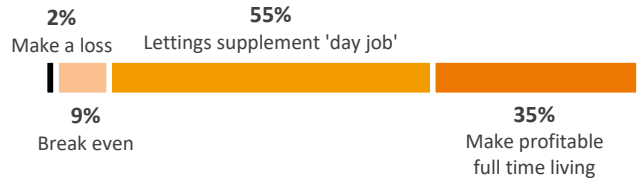
The incidence of arrears is running ahead of the average at 50%, but this has edged down by 2% in the area since Q2. 4 in 10 have experienced a recent void, which is reflective of the UK average.

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



### Landlords Balance Sheet

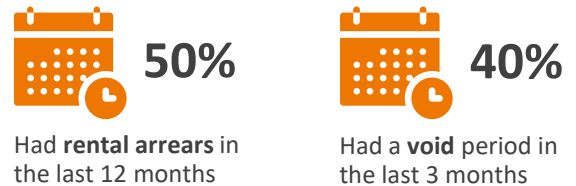
#### Profitability



#### Financials



#### Problems Experienced



### PRS Dynamics



7.9

Properties in the average portfolio



33%

Report increasing tenant demand



9%

Bought a property in the last 3 months



11%

Sold a property in the last 3 months

### BTL Dynamics



£459,000

Total amount owed through BTL mortgage borrowing



6.2

Average number of BTL loans held

the mortgage works