



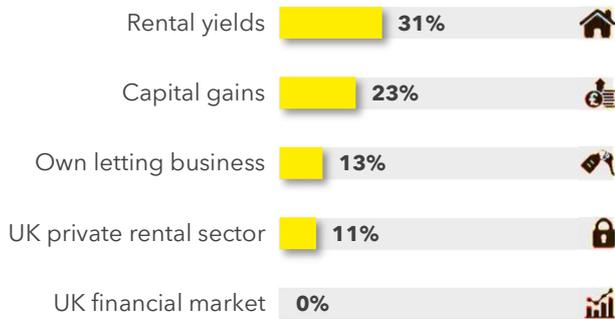
## East Midlands

### Landlords Outlook & Confidence

Confidence amongst landlords in the East Midlands sits below the UK averages in Q4, with all metrics recording a fall vs. Q3. Optimism in the UK's financial market is particularly bleak at 0%.

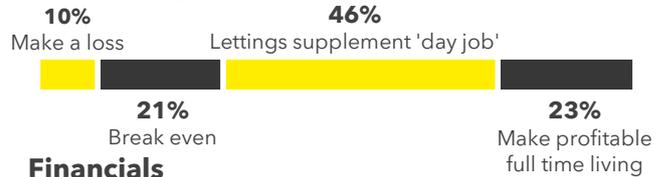
Gross rental income per property is down significantly (by £3,000 since last quarter). The proportion of landlords making a profit is also below the UK average, and considerably declined by 16% versus Q3.

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

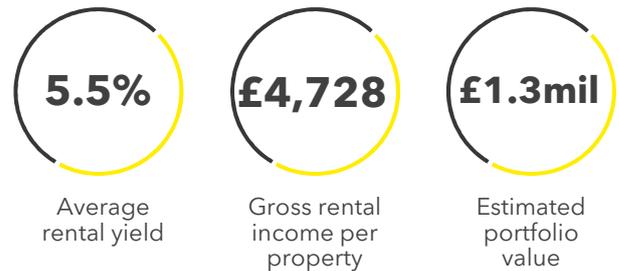


### Landlords Balance Sheet

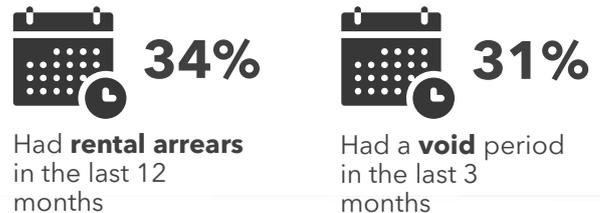
#### Profitability



#### Financials



#### Problems Experienced



### PRS Dynamics



**12.7**

Properties in the average portfolio



**62%**

Report increasing tenant demand



**10%**

Bought a property in the last 3 months



**20%**

Sold a property in the last 3 months

### BTL Dynamics



**£538,000**

Total amount owed through BTL mortgage borrowing



**6.1**

Average number of BTL loans held

In better news, the incidence of both rental arrears in the last 12 months and void periods in the last 3 months have seen a slight decrease.

Results based on **61** NRLA members with properties in the East Midlands in Q4 2022