

National Landlords Association

Where Do We Go From Here?

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www.landlords.org.uk

*Hackney Landlords Forum
11 October 2017*



KNOW
your rights



MEET
fellow landlords



GAIN
a competitive edge



SAVE
on services



STRENGTHEN
our voice

■ The National Landlords Association

- **The UK's leading representative organisation for private residential landlords**
 - Working with over 80,000 landlords, including 37,000 paying members
 - Providing information, advice and services to support their businesses
 - Campaigning to influence policy and to make the landlords' voice heard
 - Working to raise standards in the private rented sector and ensure landlords are aware of their rights and responsibilities

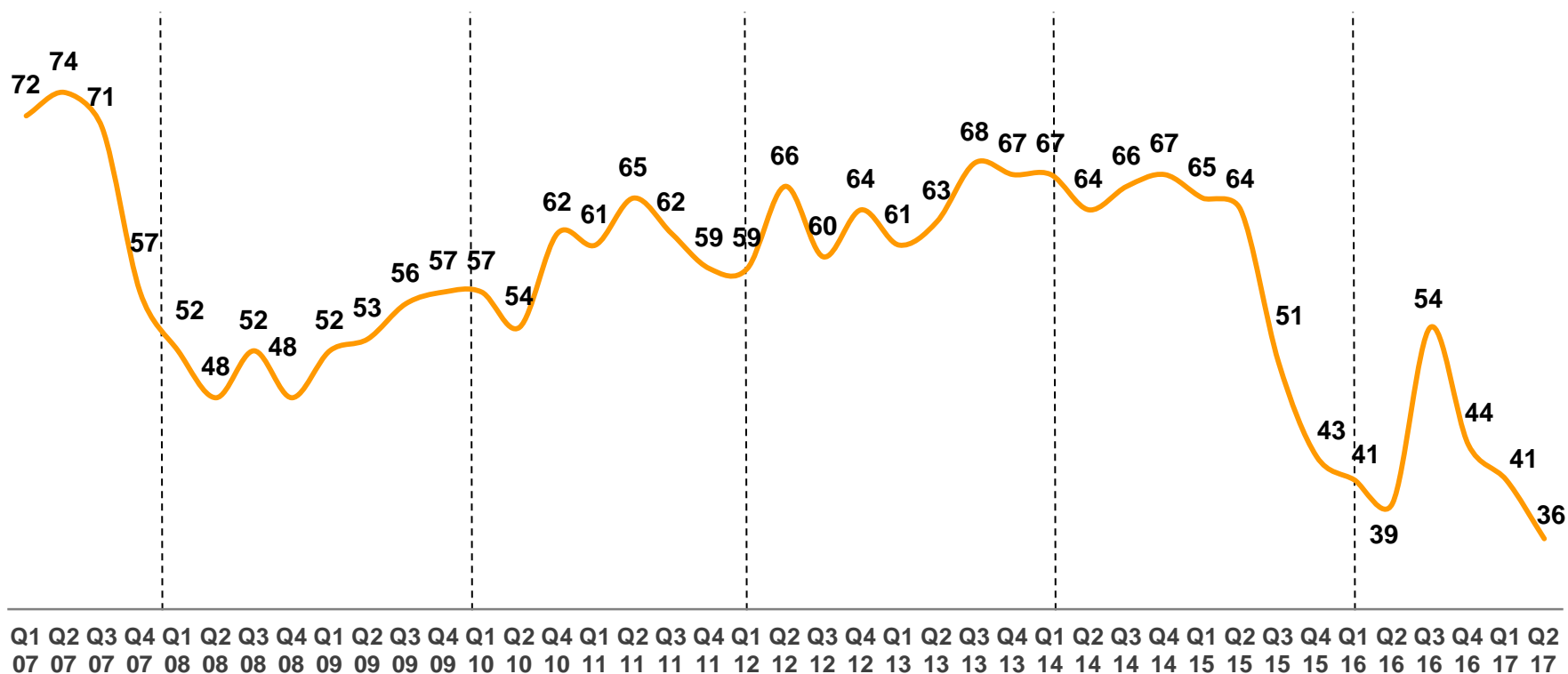
■ Is This How You Feel Right Now?





THE BIG PICTURE

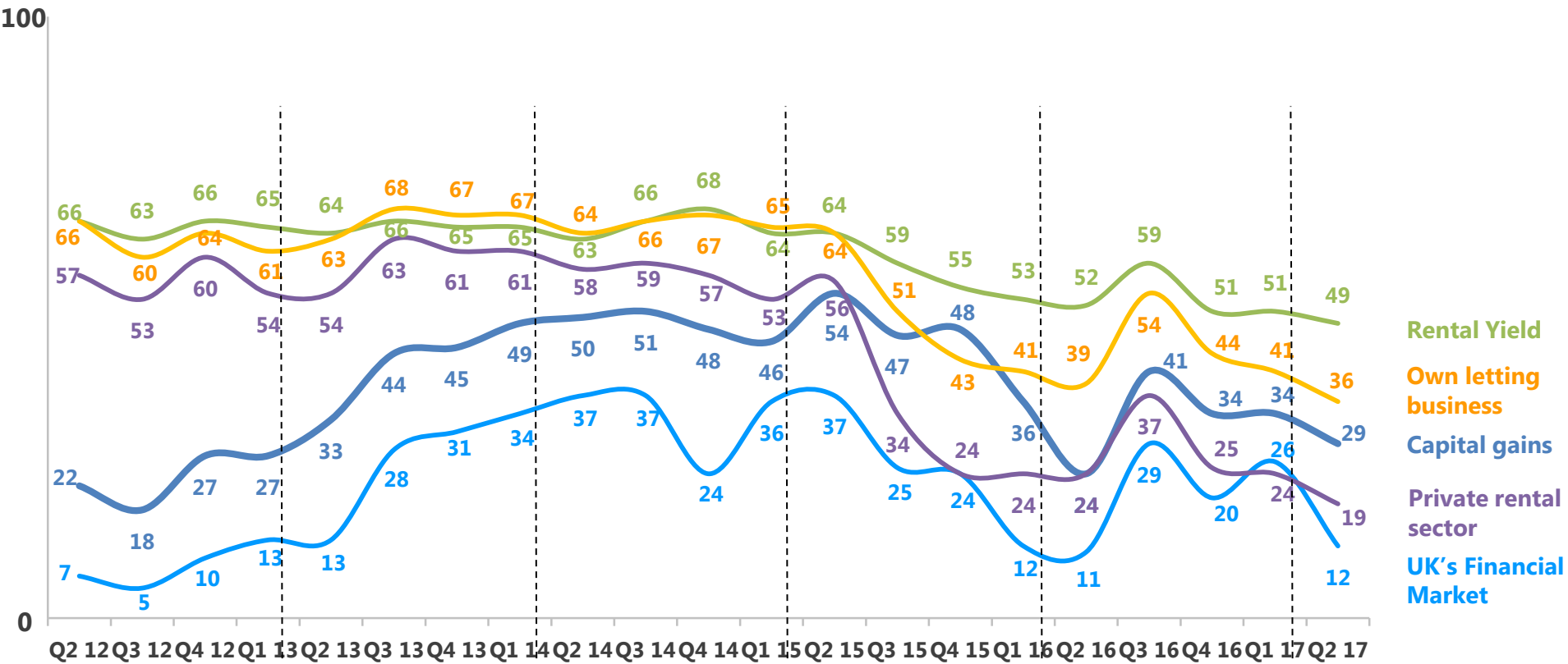
Landlord confidence hits all time low



Source: NLA Landlords Panel Survey Q2 2017
www.landlords.org.uk

- Q10 How would you rate each of these aspects of around your own letting business for the next 3 months?
- Base: All answering (778)

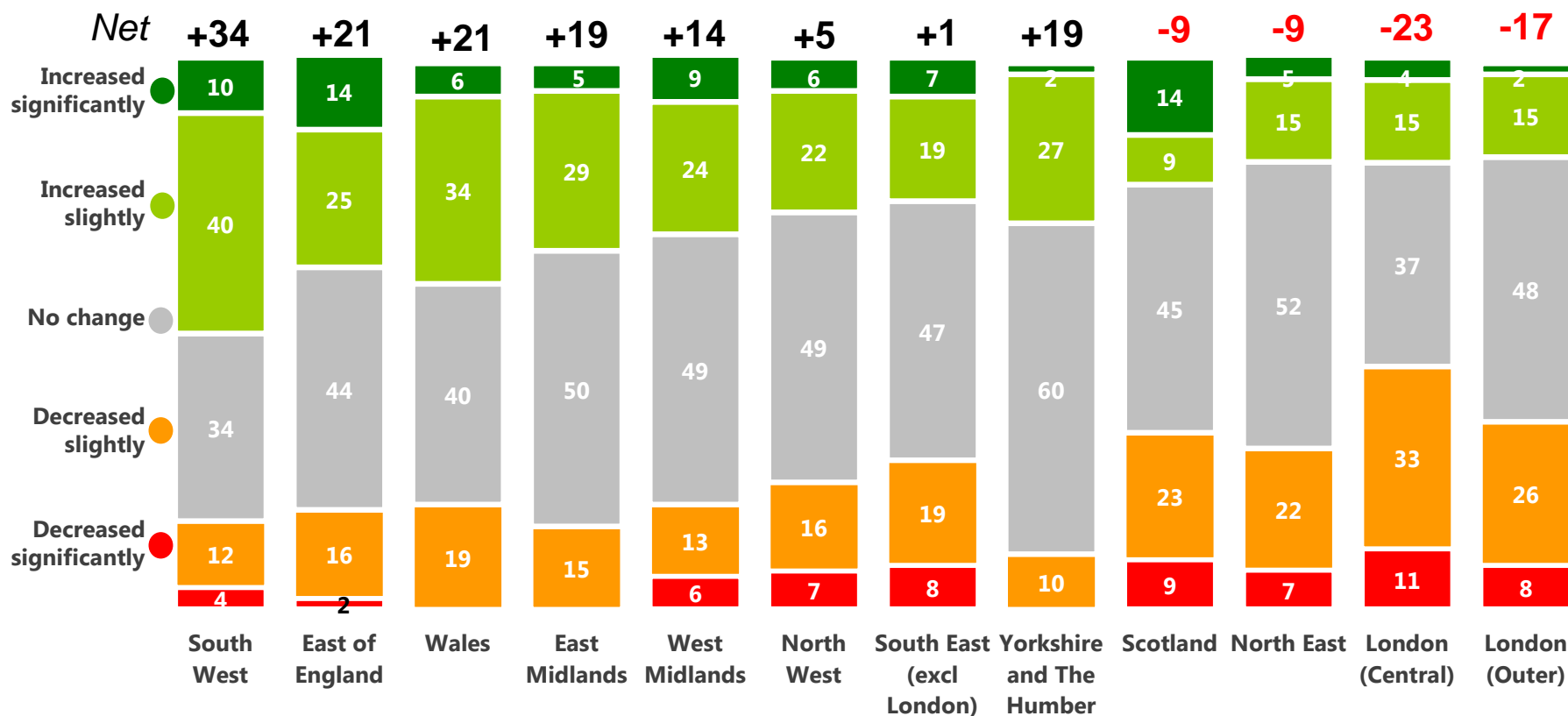
Confidence falling on all fronts



Source: NLA Landlords Panel Survey Q2 2017
www.landlords.org.uk

- Q10 How would you rate each of these aspects of around your own letting business for the next 3 months?
- Base: All answering (770-778)

■ First signs of softening demand



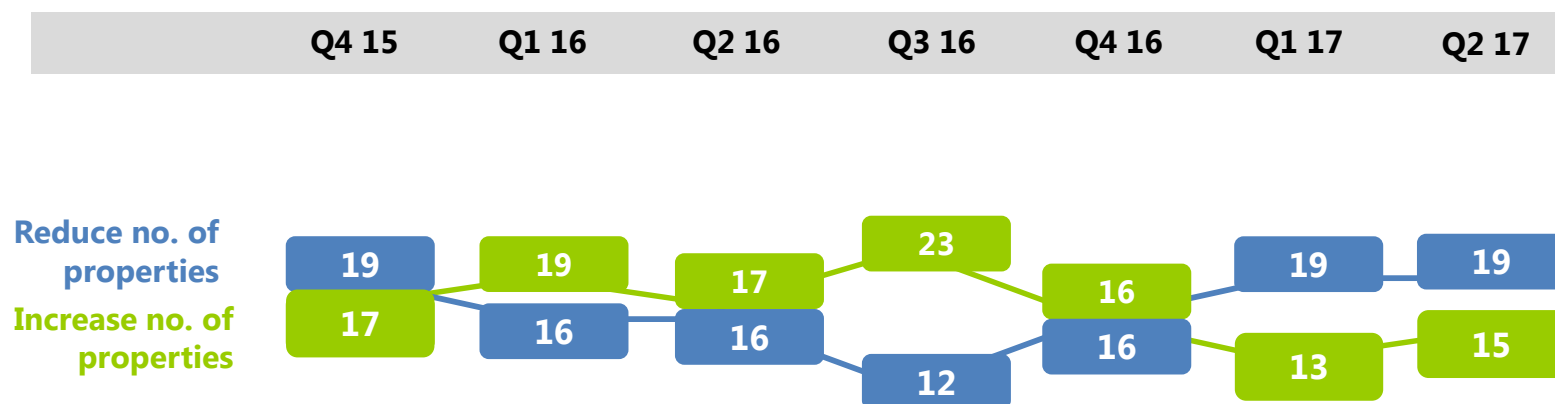
Source: NLA Landlords Panel Survey Q2 2017
www.landlords.org.uk

Q14 In your opinion what has happened to tenant demand in the last 3 months?

Base: All (excl. those unsure) (647)

■ Selling trend embedded

Planned purchase behaviour in next 12 months



No change

49

52

54

53

53

57

55

Not sure

16%

13%

13%

12%

15%

11%

11%

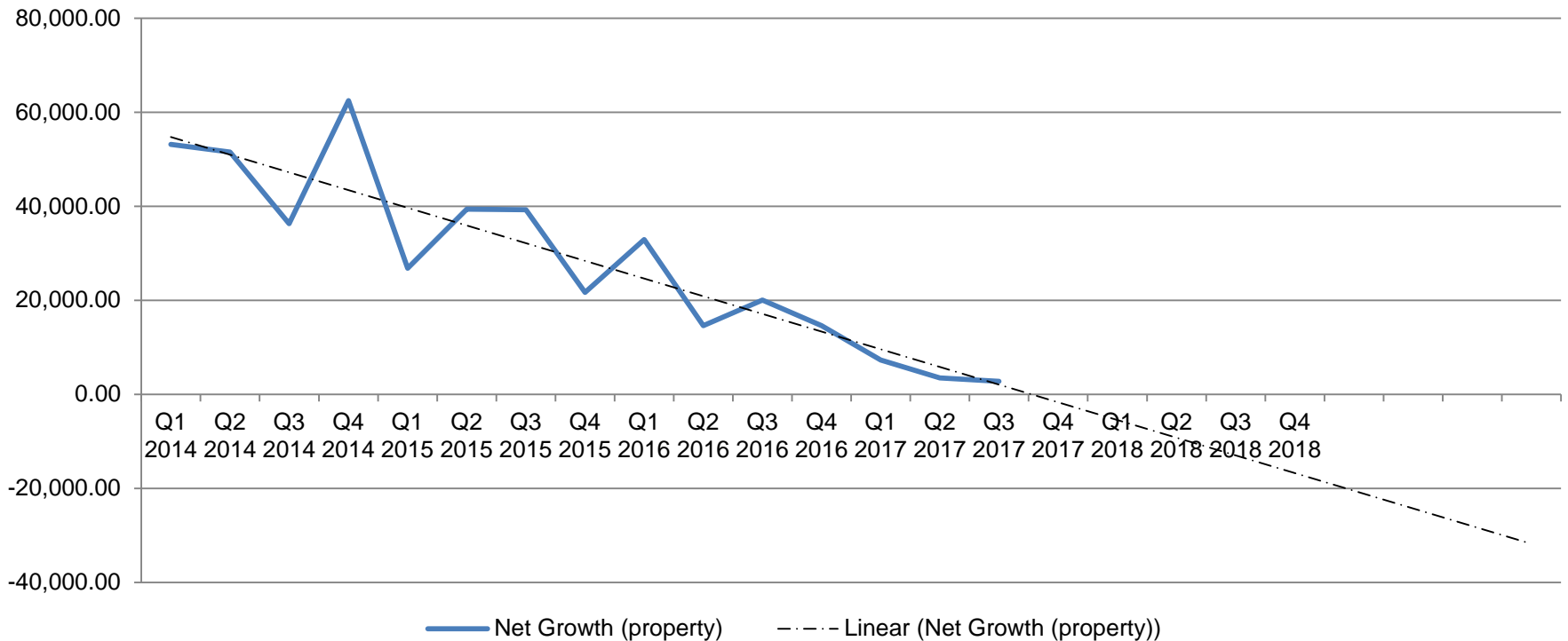
Source: NLA Landlords Panel Survey Q2 2017
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• Q13b In the next 12 months, do you intend to...?

• Base: All (778)

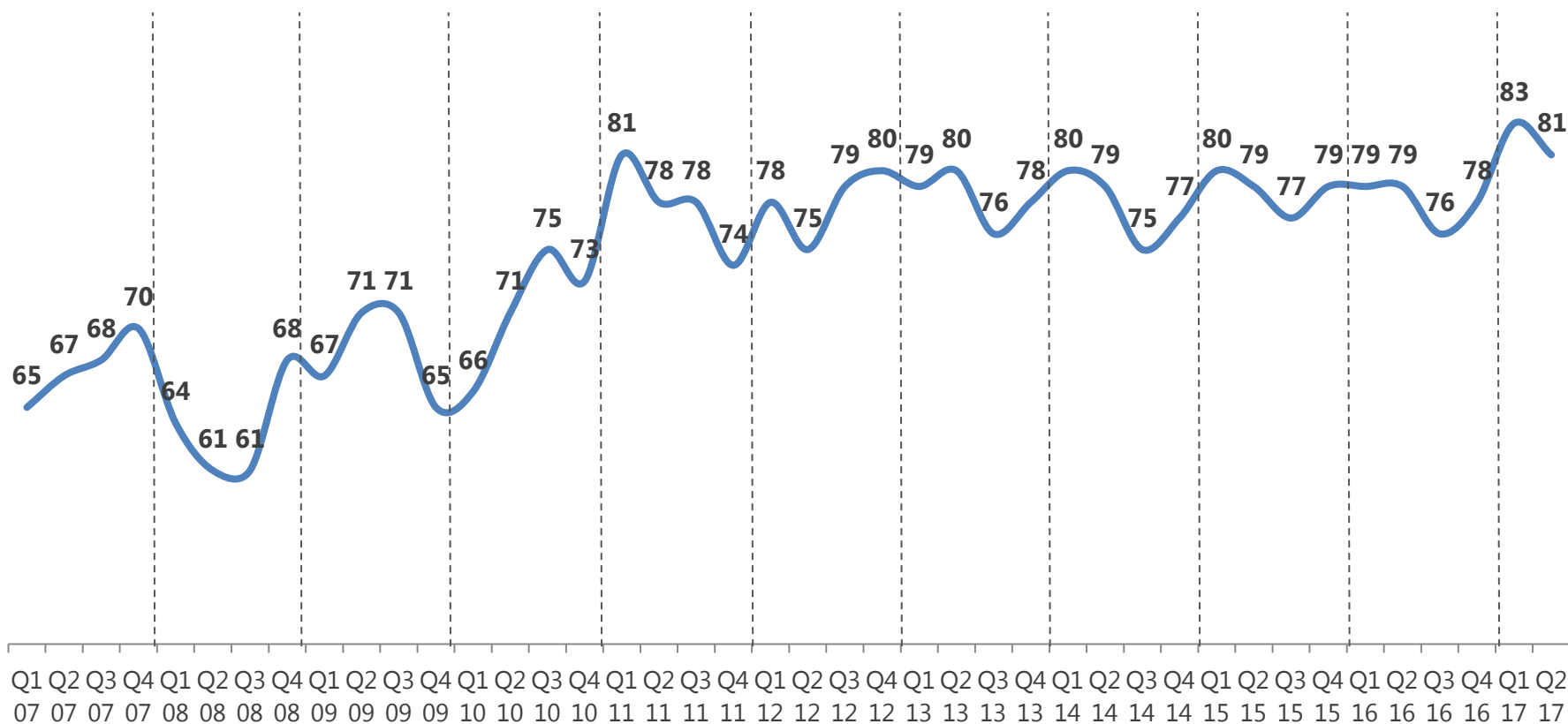
■ The long-term trend

Net Growth (property)



■ But profitability remains strong

Net profitability = % of landlords making financial profit minus those making financial loss



Source: NLA Landlords Panel Survey Q2 2017
www.landlords.org.uk

Q11 Which of the following statements best describes the extent to which your letting activity is profitable or not?

Base: All (780)

■ Is buy-to-let a risk to the economy?

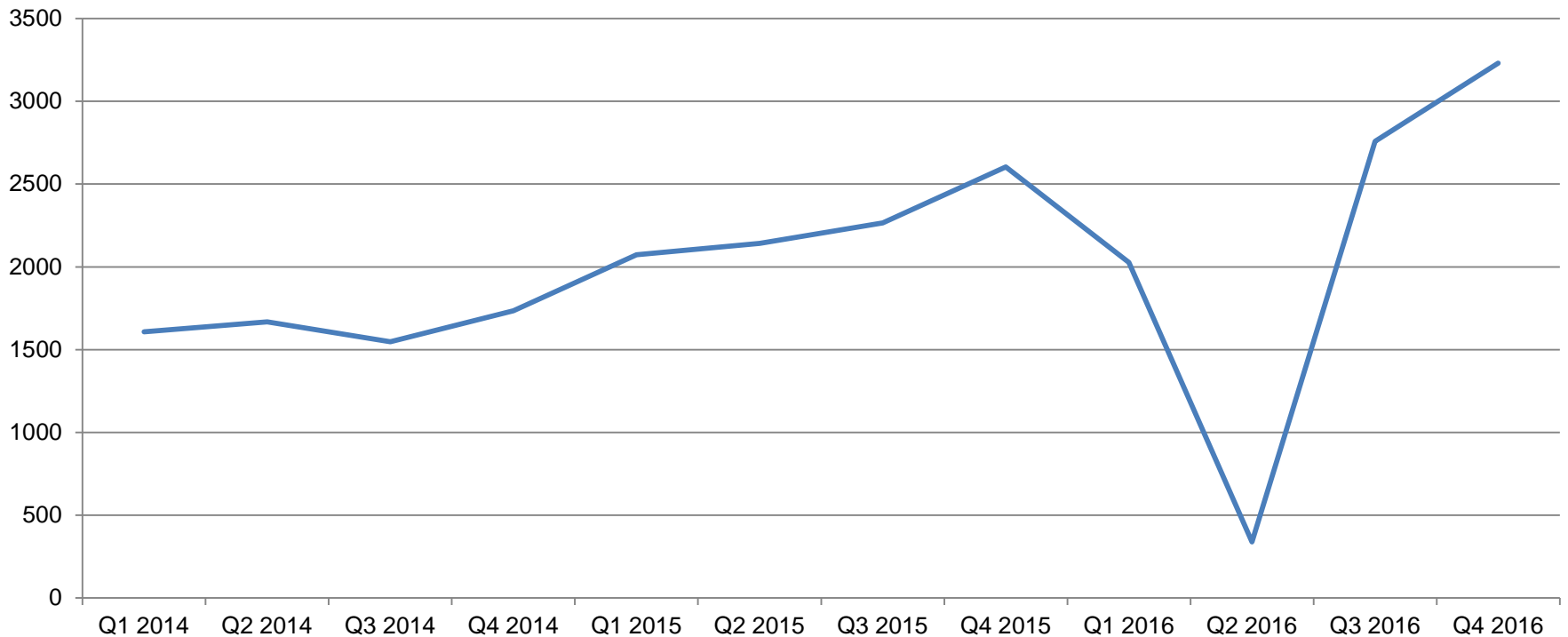


“As the market continues to grow, particularly if driven by loosening of underwriting standards, the sector could pose risks to broader financial stability, both through credit risk to banks and the amplification of movements in the housing market. Intensified competition among lenders could lead to loosening underwriting standards in future.”

Bank of England Financial Policy Committee 2015

More Landlords incorporating

QUARTERLY INCORPORATIONS

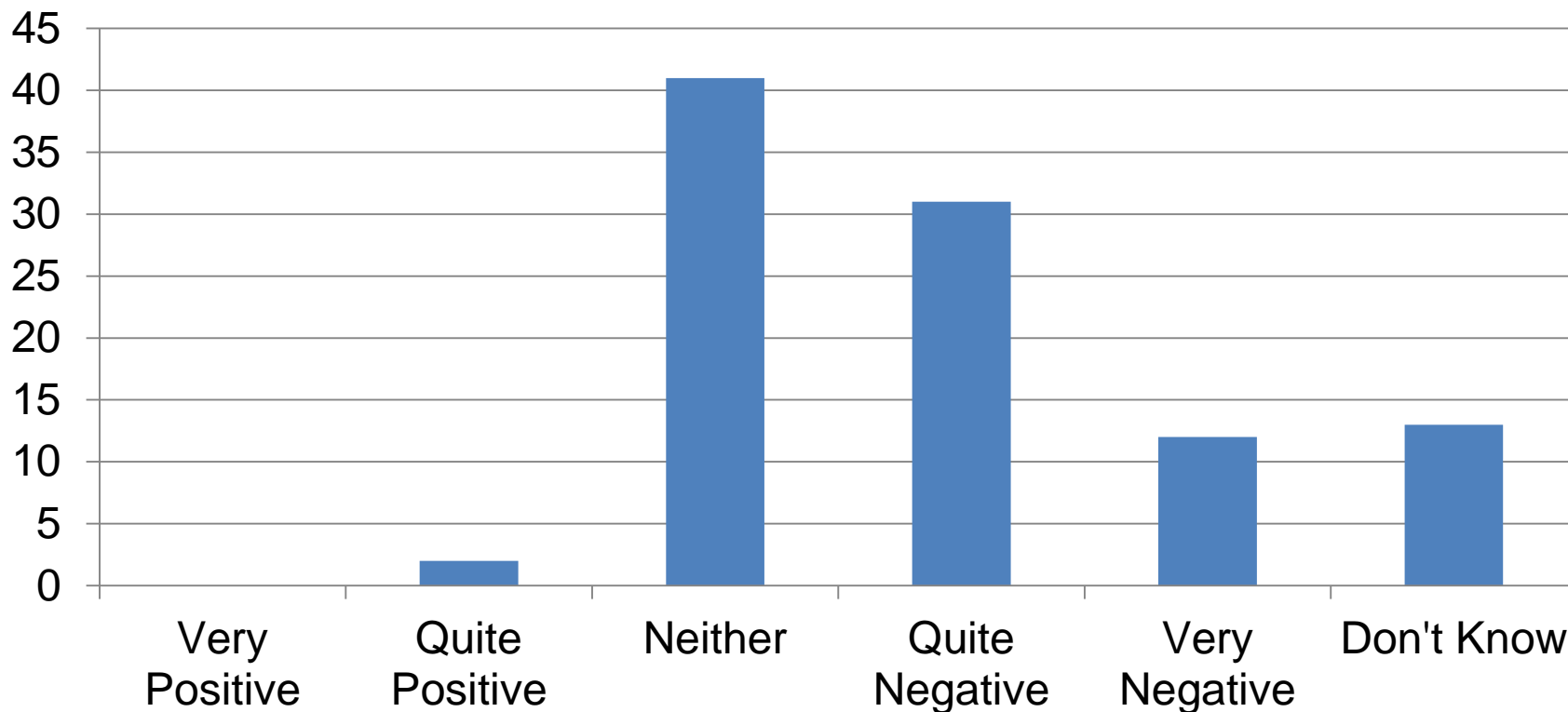




POLITICAL OUTLOOK

■ Impact of the General Election

Will the Election result be positive or negative for landlords?



■ Life under a minority government



■ Life under a minority government



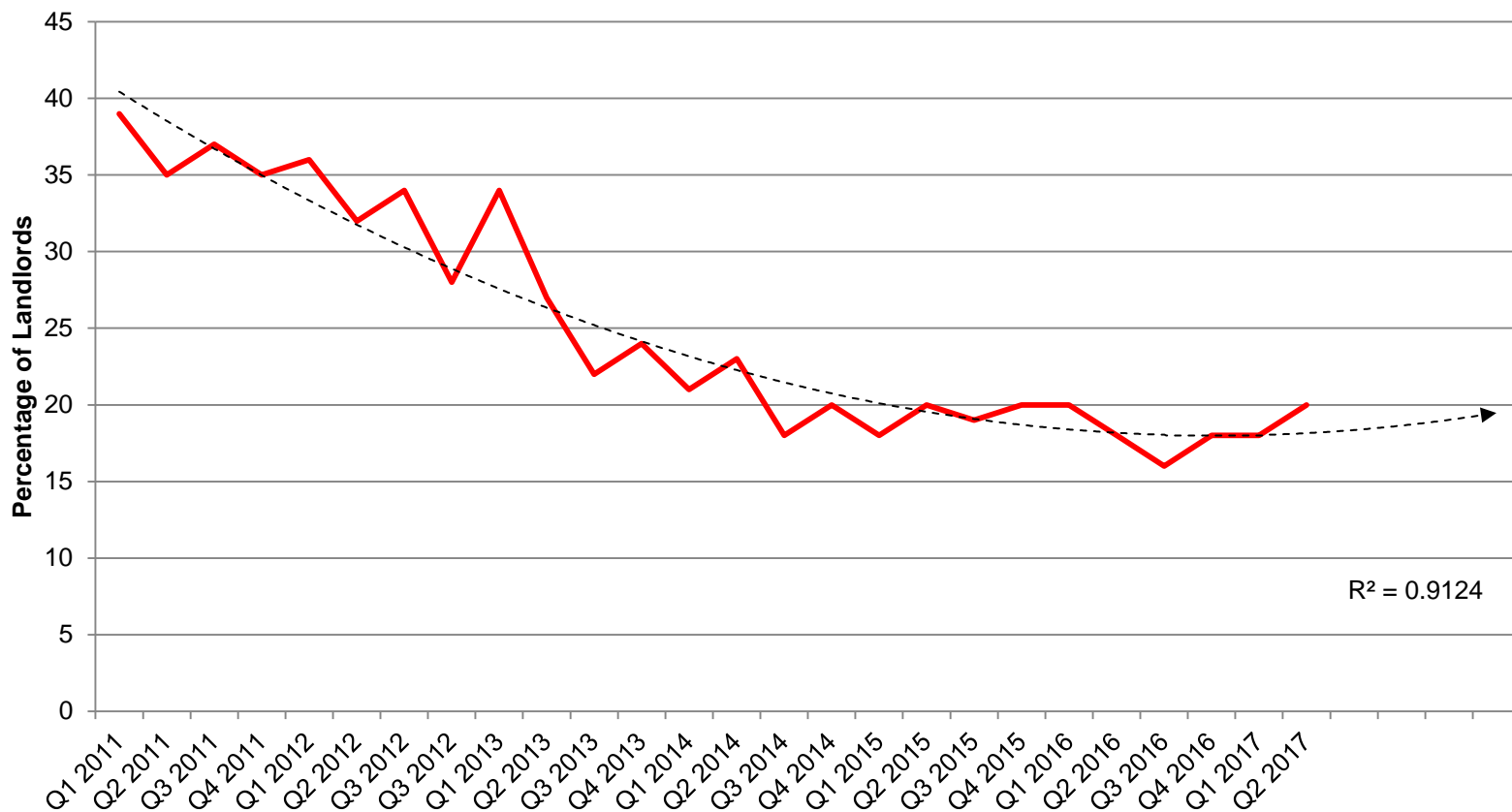
■ Don't sweat ...



- Regulation of letting agents
- Landlords must join redress schemes
- Specialist housing court
- S21 notice extended to 3 months
- “Incentives” for longer tenancies

■ Crunch time for Universal Credit?

Landlords Accepting LHA Claimants





REASONS TO BE CHEERFUL

■ Innovations

- Build to Rent
- Buy to Leave outside London?
- Commercial conversion
- Private sector social investment
- Rent to rent
- New tenancy models
- No deposit alternatives
- PropTech

■ Reasons to be cheerful (1,2,3 ...)

- Property is still a sound investment
- The number of households renting is still growing
- Good businesses still make profits
- Push for professionalism benefits professional landlords

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