

Buy to let affordability criteria

Our broader buy to let criteria is designed to help your clients maximise their borrowing potential.

Take a look at our requirements and see if we can provide you with some answers.



Our minimum stress rate for rental cover

Variable, one, two and three-year fixed

The higher of...

Initial pay rate
+1.55%
or 5.5%

Five-year fixed

Initial pay rate

Remortgages with no additional borrowing (excluding refinancing from bridging or commercial loans)

Initial pay rate
+1.05%

No minimum stress rate applies

Standard buy to let properties



Single dwellings



HMO/student/multi-lets with up to six rooms



Freehold block of up to six self-contained flats

Specialist buy to let properties



HMO/student/multi-lets with seven to ten rooms

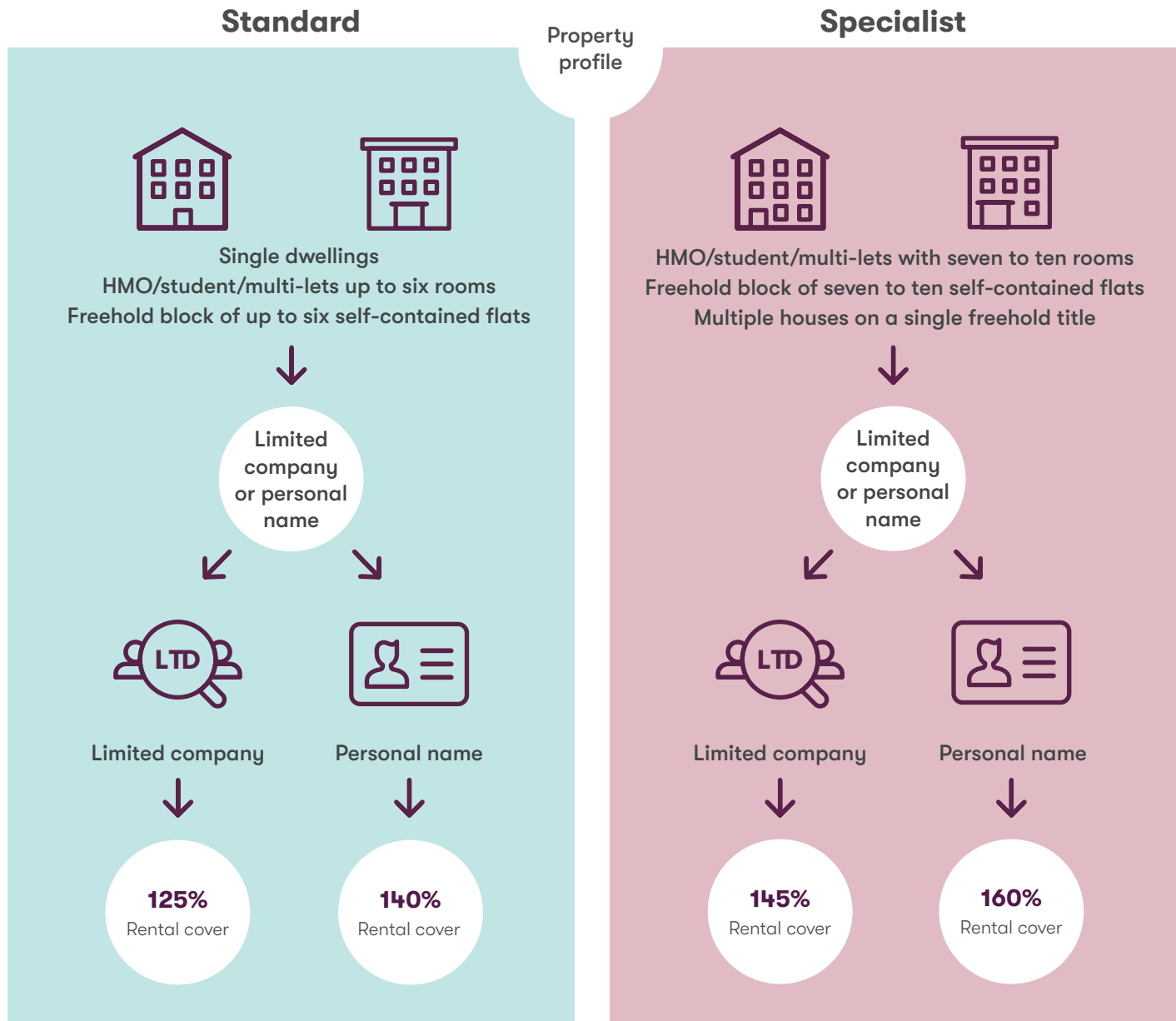


Freehold block of seven to ten self-contained flats
Multiple houses on a single freehold title

For affordability purposes, the loan will be assessed inclusive of any and all fees added to the loan. This is reflected in the output of the BTL calculator on our website.

Rental cover requirements - what you need to know

We understand that no two cases are ever the same, so it's important you know which path you should take to help your buy to let clients. Use our rental cover diagram below to see the specific requirements for your next case.



Interested to know more?

Speak to your business development manager, visit us at [krfi.co.uk](https://www.krfi.co.uk) or call our broker liaison team on **01634 835791**