

YOUR QUESTIONS ANSWERED

BUY TO LET



Q | How many properties can my client have?

A | Landlord clients are permitted to hold a total of 20 mortgaged properties, with a maximum total borrowing limit of £5m (including the subject property coming to Kensington). This applies to mortgages on buy to let properties that are owned solely, jointly by applicants or through Limited Companies.

Our maximum lending limit to an individual (or joint applicants) is £2m combined across Residential and Buy to Let mortgages (inclusive of fees). We apply a total loan to value cap at 80% across a customer's total portfolio (regardless of size). Learn more details on our large portfolios criteria [here](#).

Q | What types of properties are eligible for your BTL mortgages?

A | We finance a range of property types, including standard residential properties, Houses of Multiple Occupancy (HMOs), and Multi Unit Blocks (MUBs). For HMOs and MUBs you can find the specific detail [here](#), and as long as the property type isn't listed on our [property exclusions](#), then we can likely help your clients.

Q | Do you offer products for first time landlords?

A | Absolutely. Whether for a personal BTL or for a Limited Company, we provide mortgage solutions for first time landlords, up to 80% LTV, and we have no maximum age for landlords. If your client is looking for purchase a [HMO or MUB](#) we just ask they have a combined minimum income of £75k.

Q | Do you have Limited Company BTL specific products?

A | All our BTL products are available to [Limited Company landlords](#) with no extra fees and no difference in pricing. We don't require a business plan for any applications, and only the properties owned by the Limited Company will be assessed (meaning personal BTL properties are ignored on the assessment).

DISCOVER OUR BTL RANGE TODAY