



Foundation
Home Loans



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Buy to Let
By Foundation



Residential
By Foundation



Solutions
By Foundation



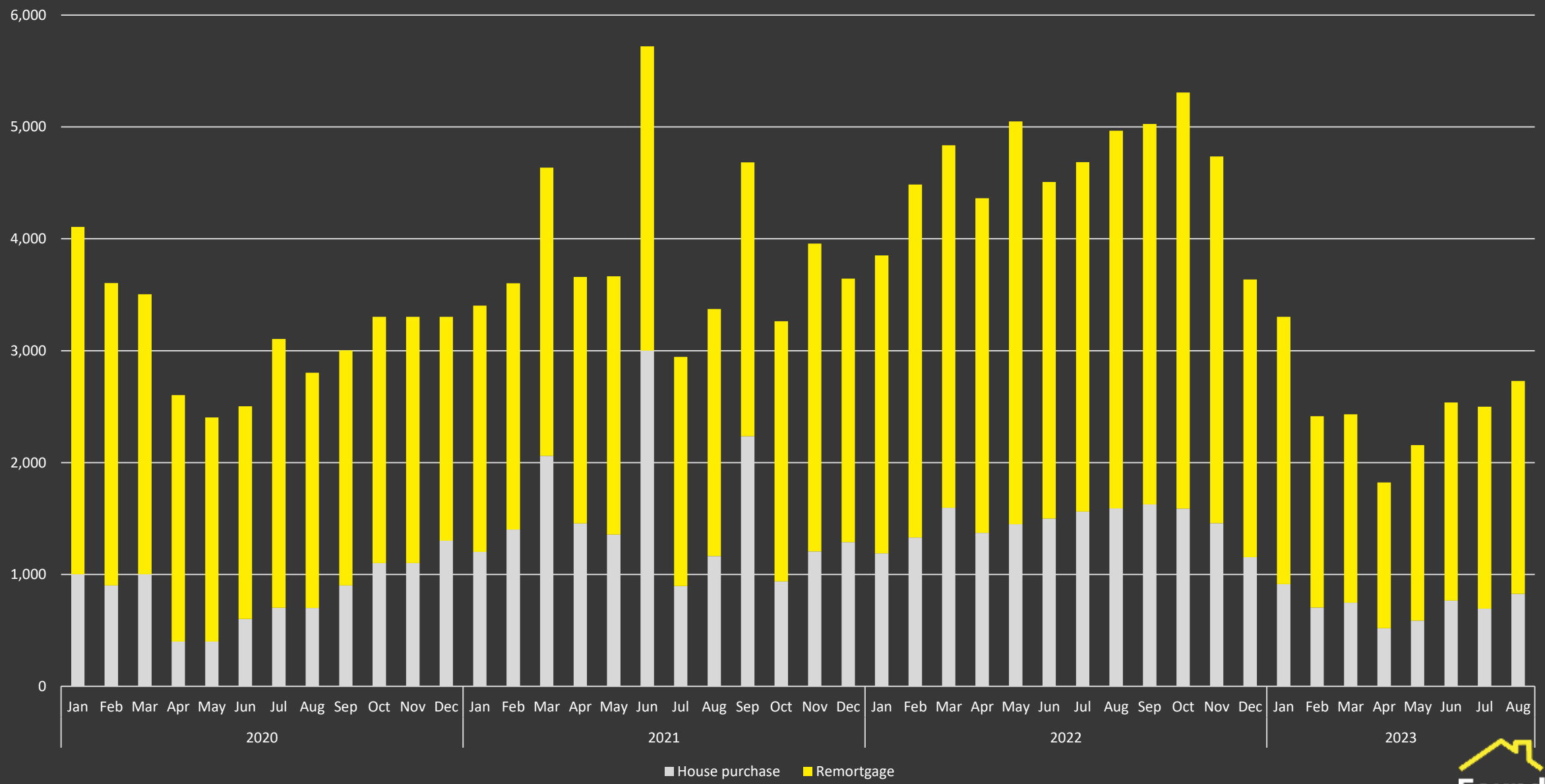
Buy to Let
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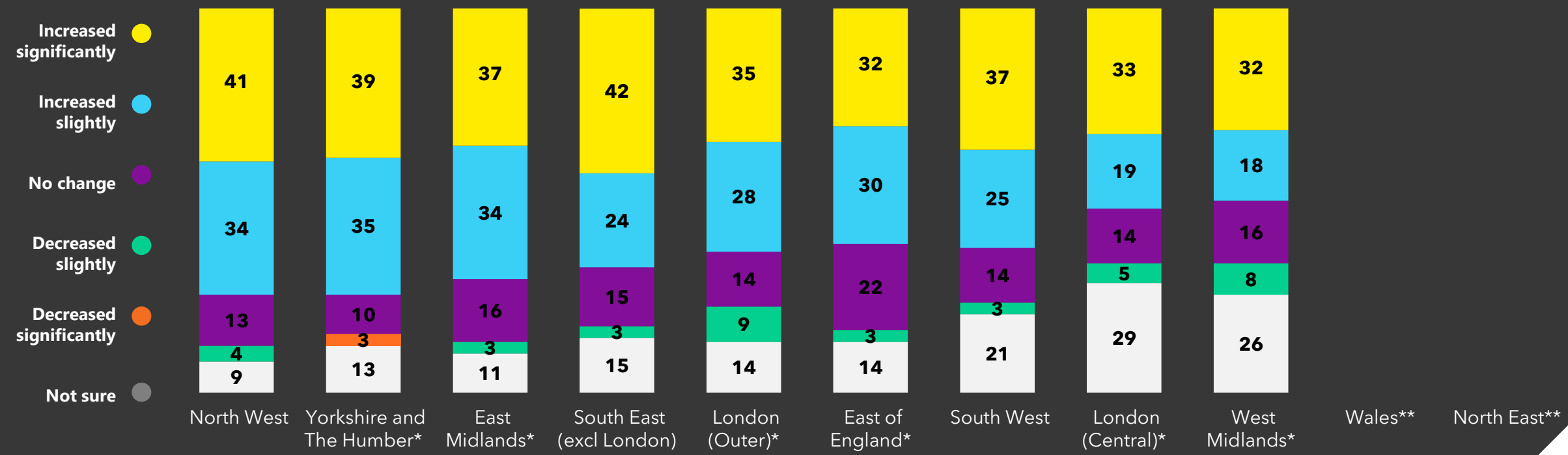
Chart 13 – Value of buy-to-let lending (monthly £ millions)





Regionally, landlords in the North West are reporting the strongest increases in tenant demand in Q4

Key metric: Current tenant demand for rental properties (%)



Q14. In your opinion what has happened to tenant demand in the last 3 months? Base: All (37-167)

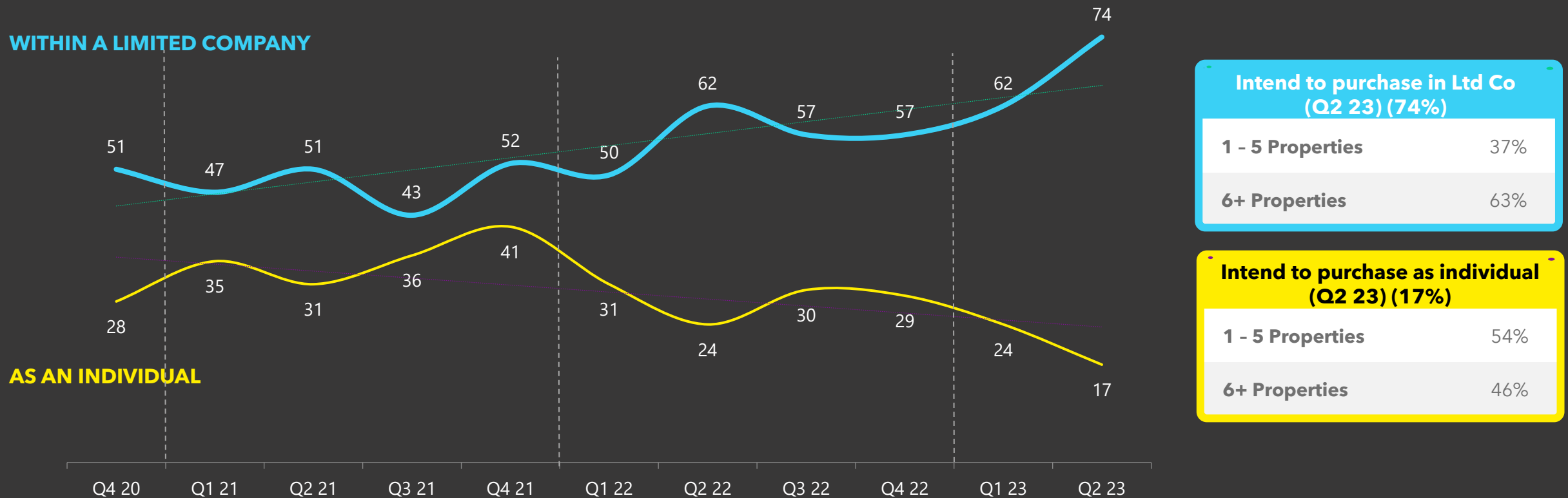
*Caution: Small Base



Three quarters are now intending to buy their next property within a Ltd Co. structure, reaching a new high (+12% vs. Q1)

17% plan to purchase as an individual (down by % since last quarter). Those with larger portfolios remain significantly more likely to purchase in a Ltd Company structure (63% of 6+ property landlords versus 37% of those with 1 - 5 properties).

• Intent to purchase next property in Ltd Company (%)



Q13bbb Do you intend to buy the new rental property...? Base: All intending to increase number of properties (77)

What we do - Specialist **buy to let** mortgages

Up to 4 Directors
for
Limited Company
with
unlimited shareholders



Specialist
property types



Portfolio Landlords requiring a
total aggregate borrowing of
more than £5m with FHL



Limited Company SPV
with a wide range of
acceptable deposits

Large loans

£5 million up to 60% LTV
£3 million up to 70% LTV

Holiday lets, short
term lets and HMO's
up to 6 occupants

Portfolio assessment
valid for 6 months

No business plan or asset
and liability statement

No minimum income

No maximum age
(Limited Company)

No limit to the size of
the background portfolio



ICR 125%

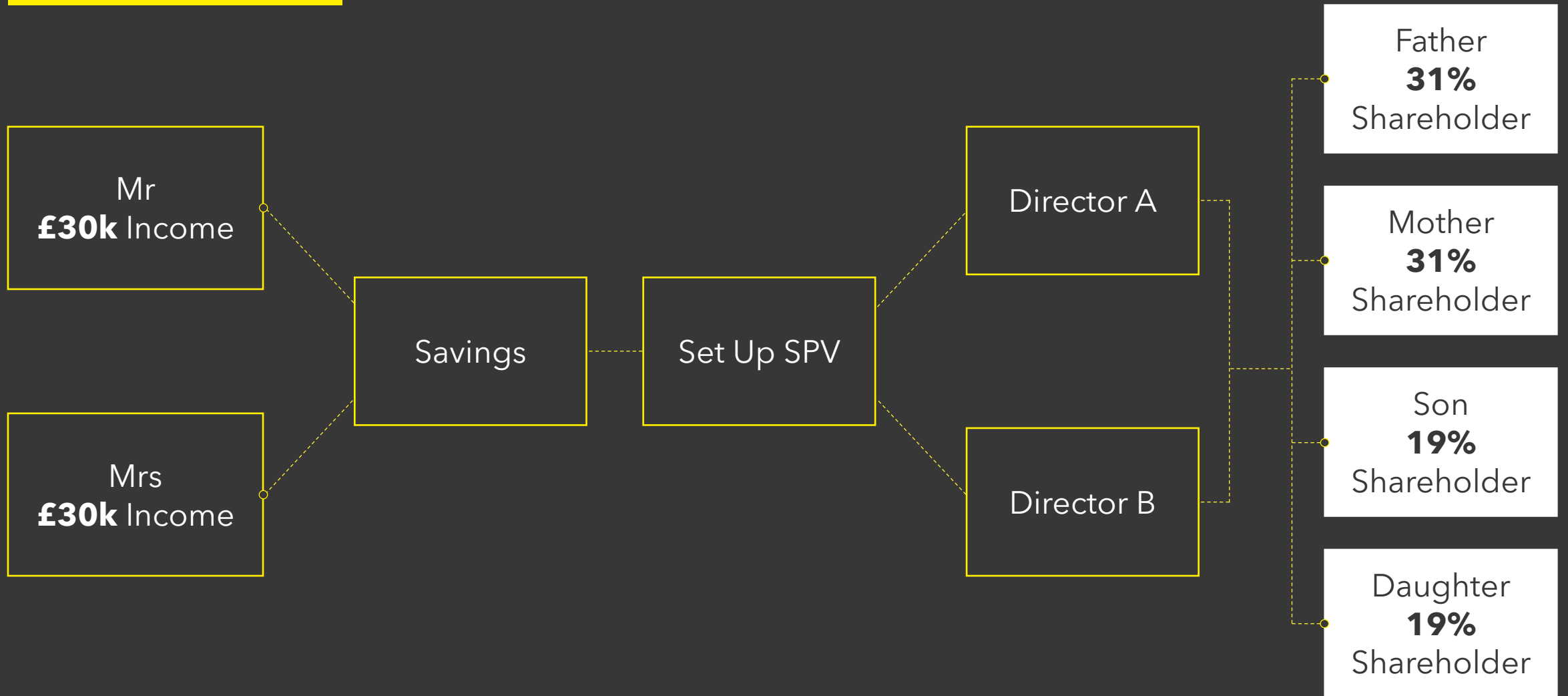
for basic rate tax payers
and Limited Companies

For Holiday Lets
ICR is calculated at
125% for higher and
basic rate taxpayers

Ex-local authority,
high rise flats
and more



Scenario 1





Scenario 3

Trading Ltd Company

- Firm Name - Coleman Cars
- Director - Mrs A Coleman
- Shareholder - Mrs A Coleman



Intercompany Loan

- The loan is property documented



Non Trading SPV

- Needs to have relevant SIC codes



Holiday lets at a glance



Using high, medium & low Holiday Let rental figures average taken over 39 weeks

Max loans up to

£3m



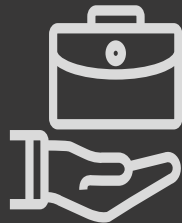
No minimum income



Available for Ltd Co as well as individual

ICR at
125%

Early remortgage available



Up to
70% LTV







WHAT IS
'SOLUTIONS?'





Solutions by Foundation

Our range for more specialist properties such as mixed use (part-commercial), larger multi-occupation properties and overseas landlords - including expats



Large HMO

- For large HMOs with 7 bedrooms or more
- Up to £1.5 million maximum loan



All MUBs

- Multi-Unit blocks up to 10 units
- Up to £1.5 million maximum loan at 75% and £2m at 65%



Mixed use (Part commercial)

- £3m to 70% LTV For properties with >60% valuation and rental income from the residential element



Expats

- For Expatriated UK landlords

What we do - Specialist **Solutions** mortgages

Up to 4 Directors
for
Limited Company
with
unlimited shareholders



Specialist
property types



Portfolio Landlords



Mixed Use Properties -
60% residential/
40% commercial

Flexible
Underwriting
for more
specialist cases

Large HMO's with 7
or more bedrooms -
no maximum!

Multi Unit Blocks
up to
10 units

No minimum income

No Maximum Age for
Limited Company

No limit to the size of
the background portfolio



ICR 125%
for basic rate tax payers
and Ltd Co

ICR 145%
for higher rate tax payers

Common Law Tenancy
accepted for
rents exceeding

£100k
per annum

Products for UK Foreign
Nationals living as Expats
worldwide





SPECIALIST PROPERTY OR EXPAT LANDLORD





Mixed Use BTL Properties (Part Commercial)

For properties with combined
Residential and Commercial use

- Rental income and the valuation of the residential part of the property must be in excess of 60% of total for the property.
- Maximum loan up to £3 million
- Up to 70% LTV
- Rental income over £100k acceptable across a common law tenancy (not AST)
- Expat options available
- Short- and long-term fixed rate options available
- Early remortgage available



Multiple Properties One Title

- Up to 4 individual properties or units on one freehold title
- Available for both purchase and re-mortgage
- Suitable for individual, limited company
- Minimum age 25 for at least one of the applicants
- Minimum loan size of £100,000
- Generous maximum loan sizes of £3 million at 65% LTV and £2 million at 75% LTV





Large HMO
10 beds to 75% LTV
and £1.5m

Large HMOs
Above 10 beds- up
to 65% LTV and max
£1.5m

MUBs
up to 10 units. Max
loan £2m to 65% LTV

MUBs
Up to 10 Units. Max
loan £1.5m to 75%
LTV

HMO or MUB experience not required

Only 1 month rental experience required

ICR 125%
for basic rate tax
payers and limited
companies

ICR 145%
for higher rate
tax payers

LARGE HMO & MUB

'Early' re-mortgages based on market value & available on a mix of MUB and HMO within the same block can be considered

Shared utilities can be considered



Expatriate mortgages for individuals and Limited Companies

- Only 1 year's income evidence required (note our portfolio criteria applies if the Expatriate applicant is a portfolio landlord)
- No automatic requirement that we speak to the borrower
- ID/proof of residency includes residency cards, official UK government issued correspondence and credit/utility statements from UK firms.

For UK national Expatriates as individuals or limited companies

Accepting applications from over 60 countries, including EU/EEA/Switzerland subject to conditions

*cannot accept applicants residing in Australia or UAE

ICR calculated same as our core range: 125% for basic rate tax payers and Limited Companies, and 145% for others

Options for Green, Short Term Lets, HMOs

Available for retired Expatriates subject to proof of income in retirement



How we have reduced
app-to-offer time

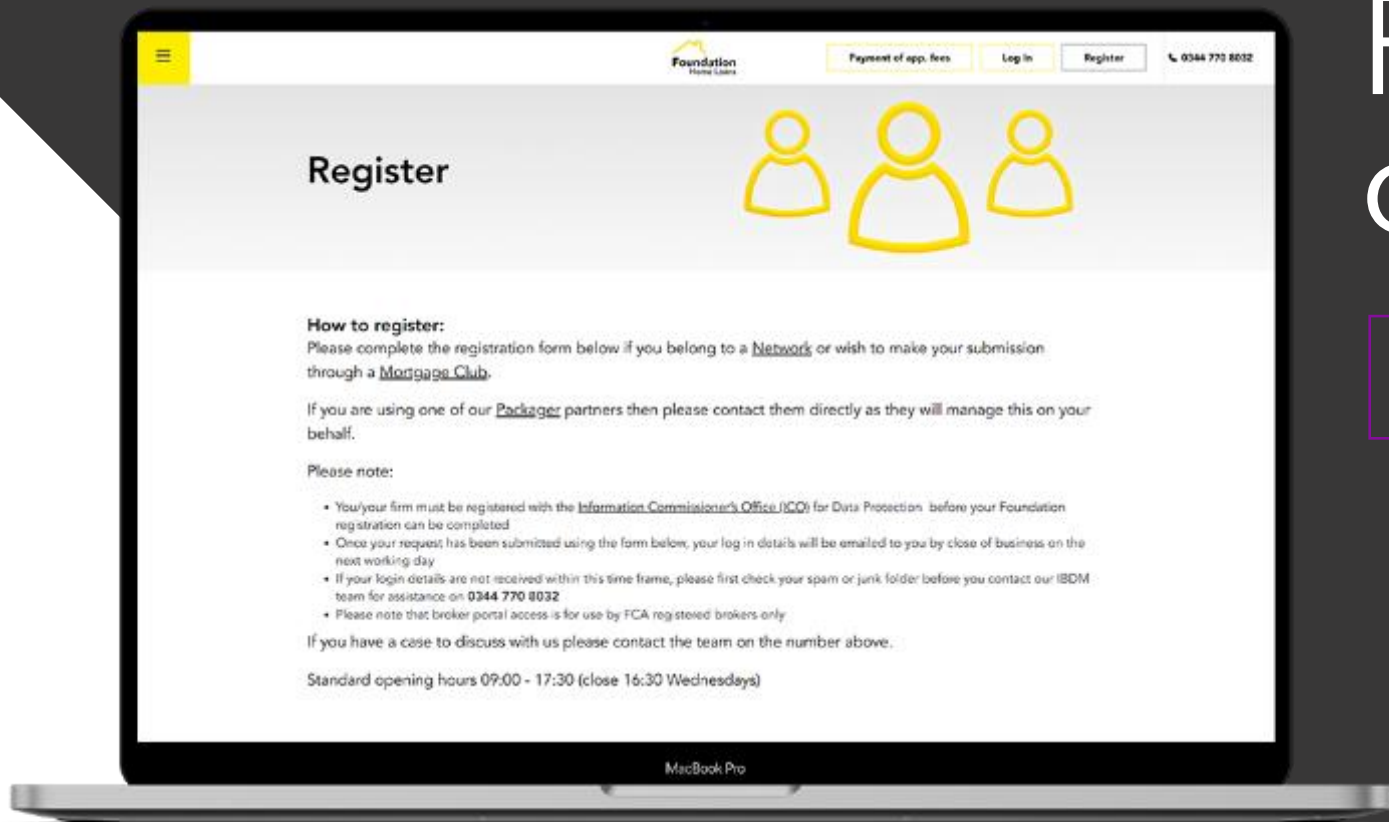
We have simplified our
processes to get your
clients' cases to complete
as quickly as possible

- ✓ We accept 'No-Search Indemnity Insurance' for purchase and remortgage (not HMO and MUB properties)

- ✓ No limited company funding declaration

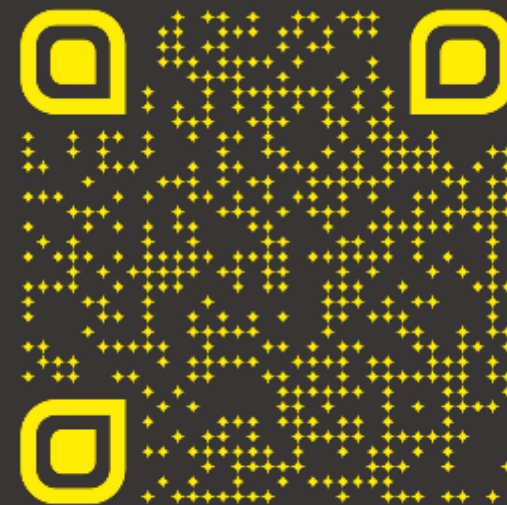
- ✓ Dedicated new business team to process pre-offer mortgages through the pipeline more swiftly

- ✓ Underwriters able to focus on applications with all requirements met, getting more to offer at first touch



Register on our website

VISIT OUR WEBSITE



Register here

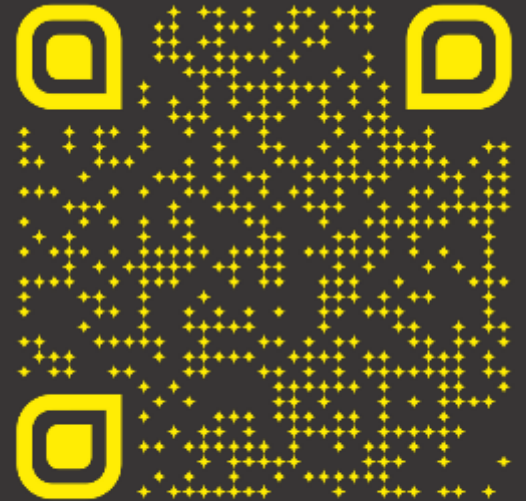


Specialist BTL property or landlord?

Solution Found



To discuss your case call **0344 770 8032**
or visit solutionsbyfoundation.co.uk



Register here



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