

Darlington Building Society increases LTV to 80% across buy-to-let range and launches 5-year fixed rates

Darlington Building Society has launched new five-year fixed rates on its buy-to-let range and has increased the maximum loan to value (LTV) from 75% to 80%, including for expat borrowers and holiday let investors.

The updated range is designed to give brokers greater flexibility when working with landlords who are looking to remortgage former residential properties, raise capital, or secure fixed-rate deals on holiday lets with personal use.

All products benefit from a reduced ICR stress rate of pay rate plus 1%, helping support affordability at the higher LTV.

Darlington's well-established buy-to-let criteria remain in place, including:

- No minimum income requirement
- First-time buyer and first-time landlord eligibility
- Up to 90 days' personal use for holiday lets
- Remortgage options for former residential properties

The move to 80% LTV reflects direct broker feedback, especially in the expat market where higher LTV remortgages have been harder to secure.

Christopher Blewitt, Head of Mortgage Distribution at Darlington Building Society, said:

"We've built a buy-to-let range that genuinely works for brokers, with real-world criteria and products that support clients across a variety of situations.

"The increase from 75% to 80% LTV is a direct response to broker feedback and gives more room for landlords needing to raise capital or repurpose a previous residential property. Whether it's an expat looking to remortgage their former UK home onto a buy to let, or a holiday let owner looking to optimise cash flow, these changes give brokers another practical option."

The products are available now through Darlington Building Society's intermediary partners.

For more information, visit: <https://www.darlington.co.uk>

ENDS

About Darlington Intermediaries

Darlington Intermediaries is Darlington Building Society's engagement service with brokers across England, Scotland and Wales.

The Society had assets of £935m at 31 December 2024 (£923m at 31 December 2023), securing its place among the top 20 largest building societies in the UK. The Society's head office is in Darlington, where it has been based since 1856.

An award-winning lender, The Society was named *Building Society of the Year* at the 2024 MoneyAge Mortgage Awards, and *Best Building Society* at the 2024 British Bank Awards (as voted for by consumers).

More information can be found on the Darlington Intermediaries website: [Intermediaries - Darlington Building Society](#)

Making a difference to the local community

Each year Darlington Building Society makes a tangible difference to its local communities by donating 5% of its profits to a variety of local and regional charities and good causes. Since launch, the *5% Pledge* has donated more than £937,000 to help combat poverty, isolation, inequality and climate change, whilst promoting health and wellbeing, and stronger communities

To further support this action, the Society's *Local 5* campaign enables all nine branches, plus head office, to partner with 43 charities.