lendco

Can do.

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Are clients ready for the new BTL Landscape?

Thousands of landlords are approaching the end of fixed terms that were secured during a historically low interest environment, and 39% of landlords plan to refinance this year.

As these deals expire, they face significantly higher borrowing costs, tighter stress testing, and evolving tax and regulatory pressures.

Rental yields may no longer comfortably cover mortgage payments, particularly for highly leveraged portfolios. Now is the time to review financing structures, reassess portfolio performance, and consider options such as refinancing, deleveraging, or rent adjustments.

Help your clients by expanding your BTL lending toolkit with Lendco

If your clients don't always fit vanilla BTL criteria, Lendco gives you the options to keep cases moving.

- **Complex BTL welcome –** HMOs, MUBs, ex-pats, foreign nationals and portfolio landlords considered
- **Limited company specialists –** SPVs, trading, LLPs and layered companies is what we do
- **Portfolio Landlords –** lending up to £10m
- **No minimum income requirements**
- **Common sense underwriting –** manual underwriting and not a computer says no approach
- **Dedicated broker support –** Direct access to BDMs empowered to make decisions

Continue the year strong.
Place more complex cases.
Strengthen your BTL proposition with Lendco.

Visit our website here:

https://lendco.co.uk/products/buy-to-let-mortgages/