More choice for landlords: New buy-to-let product options from Fleet Mortgages

At Fleet Mortgages, we recognise that no two landlord clients are the same. Their objectives, investment strategies and financing requirements can vary significantly, which is why we're committed to continually reviewing and enhancing our product range to ensure advisers have access to solutions that support a broad range of borrower needs.

Recent additions to our buy-to-let proposition reflect that ongoing commitment, with the launch of both new one-year fixed rate products and five-year fixed rate options featuring a 5% product fee.

Greater flexibility with one-year fixed rates

Our recently launched one-year fixed-rate products provide landlords with an additional borrowing option, delivering payment certainty over the short term while allowing them to review their financing arrangements sooner.

At a time when there is considerable uncertainty around the future direction of interest rates, and when longer-term fixed rates can come at a higher cost, these products offer landlords valuable flexibility. Different landlords have different requirements, and there will be borrowers who value the payment certainty of a fixed rate but do not necessarily want to make that commitment for two or five years.

Available across our Standard, Limited Company and HMO/MUFB ranges, these new products provide a shorter-term alternative and are available to both new and existing Fleet customers.

Lower headline rates with new 5% fee products

We've also expanded our five-year fixed rate range with the introduction of a new range of products with a 5% product fee, providing advisers and their landlord clients with further options to meet ongoing affordability requirements.

These new products are available up to 75% LTV across our Standard, Limited Company and HMO/MUFB ranges and have been introduced to deliver lower headline rates for landlords who may benefit from a higher-fee product structure.

By introducing these new five-year, fixed rate products with higher fees, we are giving advisers another option to consider, with lower headline rates which may help their clients meet the relevant rental stress tests and potentially access the borrowing they require.

Supporting a wider range of landlord requirements

The introduction of these products is part of our wider commitment to providing advisers with a comprehensive set of product options, whether their clients are first-time landlords, experienced portfolio investors, limited company borrowers or those financing specialist property types such as HMOs and multi-unit blocks.

As the landlord market continues to evolve, advisers increasingly need access to a range of product options that can be tailored to individual borrower circumstances. By continuing to review and enhance our proposition, Fleet aims to ensure brokers have the flexibility and choice required to support their landlord clients effectively.

For advisers working with landlords, having more options available can help create more meaningful conversations around mortgage strategy, affordability and future investment plans.

These latest product additions reflect our continued commitment to supporting advisers and landlords in what remains a more complex buy-to-let mortgage market.



Steve Cox
Chief Commercial Officer
Fleet Mortgages

Fleet Mortgages: Specialists in buy-to-let lending

At Fleet, we offer a range of product options tailored to meet the needs of professional and portfolio landlords. Our expertise can help advisers navigate the complexities of the market so you can continue to provide exceptional advice to your landlord clients.

Everything starts with a good conversation. Get in touch with our team today to discuss how we can support your business.

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