

# The Kent Reliance BTL Affordability Criteria



You will have seen many changes to lenders' **BTL** affordability criteria recently to meet the PRA's new rules on **BTL** underwriting. Our criteria remain very competitive and could help your client maximise their borrowing potential.

## Affordability Criteria Guide

See below for more information on our updated requirements. You can also visit us at [www.krfi.co.uk/pr](http://www.krfi.co.uk/pr)

### Our new minimum stress rate for rental cover

Variable, 1 & 2 year fixed

5 year fixed

Remortgages with no  
additional borrowing

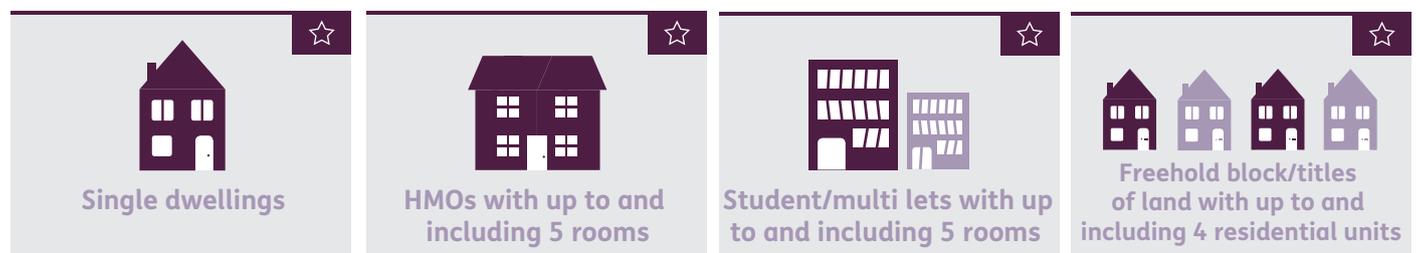
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No minimum stress rate applies



### The New 'Standard'

We have broadened our definition of 'standard' Buy to Let cases, meaning more of your cases could qualify for a lower rental cover.



For affordability purposes, the loan will be assessed inclusive of any and all fees added to the loan. This is reflected in the output of the BTL calculator on our website.

# What do Kent Reliance require?

Use our rental cover diagram to see what we would need from your case.

**What type of case does this involve?**



Single dwelling, HMO/student/multi let up to and including 5 rooms, Freehold blocks/titles of land up to and including 4 residential units

HMO/student/multi let with 6+ rooms, Freehold blocks/titles of land with 5+ residential units

Limited company or personal name?

Limited company or personal name?

Limited Company

Personal name

Limited Company

Personal name

Do any of the applicants own 4 or more investment properties (including this subject property)?

Do any of the applicants own 4 or more investment properties (including this subject property)?

No (Non-Portfolio borrower)

Yes (Portfolio borrower)

No (Non-Portfolio borrower)

Yes (Portfolio borrower)

**125% rental cover**

**140% rental cover**

**155% rental cover**

**145% rental cover**

**165% rental cover**

**180% rental cover**