

Enviro-let product overview

Our Enviro-let product has been designed to support landlords who are interested in improving the EPC rating of their property to improve energy efficiency, reduce utility costs, and make their property more attractive to prospective tenants and future buyers.

This product mirrors our standard Buy-to-let offering, but the borrower can take a further advance and payment holiday to carry out EPC enhancing works to the property.

Key features

Minimum loan size	£50k
Maximum LTV	70% + 5% to fund EPC improvements
Rate	7.25% p.a.
Term	2 years
Arrangement fee	3.0%

We can assist with the following:

- First time buyers and first time landlords
- Foreign nationals and expats
- Off shore companies, SPVs, trust structures
- Houses, flats, HMO's and holiday lets

Key facts

- Up to an additional 5% LTV available as a further advance for EPC improvements
- Available for purchases or refinances
- No valuer or asset manager required to assess and monitor the proposed works
- Interest charged only when funds are drawn
- A payment holiday of up to 3 months is also available to aid with the works and any rental vacancies
- The proposed works must improve the EPC rating to a minimum of C

Contact your BDM to learn more about the product criteria.



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