A beginner's guide to HMOs

Increasing property prices coupled with charges to taxation for BTLs, safety measures and tenants' rights means, that landlords are increasingly needing to be more strategic with their approach. One such route that is providing popular amongst landlord is HMOs (Homes in Multiple Occupation).

In our newly launched Landlord Hub, we have created a beginner's guide to HMOs, looking at the benefits of HMOs over traditional buy-to-lets.

Read the article in full here: https://www.westoneloans.co.uk/landlord-hub/a-beginners-guide-to-hmos

How can West One help to fund your client's HMOs?

- Available for first-time and experienced landlords
- Products for licensed HMO properties up to 10 bedrooms
- Available for UK based and expat landlords, through limited company SPV or personal names
- No minimum income - earned income must be declared and sufficient to cover lifestyle
- Students lets accepted
- Corporate lets accepted
- If a license has been applied for at point for application, we can look to lend on an unlicensed property
- No additional rate loading for limited company applications
- Specialist underwriting on all applications

For more information about purchasing or refinancing a HMO with West One or to simply make an enquiry please contact your BDM or the broker support team on **0333 123 4556** or email **btlbrokersupport@westoneloans.co.uk.**