

Fleet Mortgages widens buy-to-let criteria to support landlord affordability and property choice

Key criteria enhancements March 2026

We're pleased to announce a series of enhancements to our buy-to-let lending criteria designed to give advisers more flexibility when placing cases and to support more landlord clients.



Height restriction for blocks of flats: **Removed**

- More opportunities for brokers to place cases on a wider range of high-rise properties

Maximum LTV on new build flats: **Increased from 70% to 75% LTV**

- Greater flexibility for landlords with lower deposit requirements

Requirement for applicants to have a minimum income: **Removed**

- Giving landlords greater access to finance regardless of their employed earnings (Applicants will still need to evidence income)

Self-employed/contractors trading period: **Reduced to 1 full tax year**

- Helping more self-employed landlords access finance sooner

Number of documents required to submit a case: **Reduced**

- Making the application process faster, simpler and easier to package

Payday loans: **Now allowed**

- Supporting landlords whose past short-term borrowing might have limited their options

Mortgage term: **Increased from 30 to 35 years**

- Helping to improve affordability and give landlords greater cashflow flexibility

Blocks of flats with swimming pools: **Now acceptable**

- Supporting landlords investing in newer, high spec buildings with shared leisure facilities

Age restriction on blocks of flats with flat roofs and steel or concrete frame blocks: **Removed**

- Giving landlords greater flexibility

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

Call us 01252 916 800

Email us sales@fleetmortgages.co.uk

Visit our website www.fleetmortgages.co.uk

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See full [Criteria Guide](#) for further details. All applications are subject to underwriting review and applicable criteria.