

Knock down self build with flexible affordability and PCC certificate



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The Borrowing Scenario

A **self-build knock-down and rebuild application** where the client needed a lender willing to take a pragmatic view on both warranty choice and affordability.

The challenge

The case included a background Buy to Let property that only met **100% ICR at current pay rate** and was on a **capital and interest basis**. The client also required a lender comfortable accepting a **PCC certificate**, including its ongoing site inspection requirements.

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Our different approach

Rather than relying on a rigid affordability view, we stepped back and looked at the **full picture**:

- Took a pragmatic approach to the **PCC certificate**, accepting its inspection requirements on a knock down rebuild
- Assessed the background BTL on a **self-financing basis**, rather than in the affordability
- Used a **holistic affordability assessment**, including relevant bonus income

The outcome

The case completed as required, giving the client the **funding confidence to progress their self-build** and complete their dream home with their **preferred certificate** in place.

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Key details:

Mortgage type:

Self-build

Loan-to-value (LTV):

50%

Borrowing amount:

£600,000

How our criteria helped

- **PCC warranties** accepted on knock down rebuild self builds
- Background BTL treated as **self-financing** where appropriate
- Flexible income assessment, including **bonus income**

Embracing
different



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