

Embracing
different



Saffron
For Intermediaries

Latest updates from Saffron



We've launched our latest wave of specialist lending enhancements across **Property Development Finance** and **Buy-to-Let**, giving brokers like you more flexibility to place complex cases.

Property Development Finance

Every stage covered

We've introduced pre-development and exit bridging options to complete our end-to-end Property Development Finance proposition, allowing you to support clients throughout the whole journey, from land purchase through build and on to exit.



Pre-Development Bridging

Funding to secure land, cover early costs and progress planning – even where permission isn't yet in place.

- Maximum loan size** - £3 million (£2 million land-only)
- LTV** - Up to 65% LTV (up to 50% land-only)
- Term** - Available up to 18 months
- Other criteria** - Can be accepted without planning permission



Development Finance

Flexible funding through the build phase, structured around real construction timelines

- Maximum loan size** - £4 million
- LTV** - Up to 90% LTC and 70% of GDV
- Other criteria** - Land purchase and construction costs acceptable



Exit Bridging

Short-term finance at or near completion, giving developers time to sell or refinance without pressure

- Maximum loan size** - £5 million
- LTV** - Up to 75% LTV
- Term** - Available up to 18 months
- Other criteria** - Flexible loan amount for internal applications considered on a case-by-case basis

Buy-to-Let

More ways to place landlord cases

We've broadened our hallmark Buy-to-Let suite to reflect how today's landlords are actually investing.

- Limited Company ownership now available across the range, including Expat BTL and HMOs
- New HMO BTL categories
- No minimum income requirement for experienced landlords

| | Everyday BTL | Expat BTL | HMO BTL | Large HMO BTL |
|--|-------------------------------------|---|---|---|
| Maximum loan size | £3 million | £3 million | £3 million | £3 million |
| LTV | Up to 75% LTV | Up to 80% LTV (up to 75% for first-time-landlords) | Up to 75% LTV | Up to 70% LTV |
| Other criteria | Regulated and Consumer BTL accepted | Available to Day 1 Expats No Personal Guarantees required up to 55% LTV ICR: 125% | Student lets accepted Up to 6 bedrooms ICR 140%, 125% for like-for-like remortgages | Student lets accepted No max no. bedrooms ICR 140%, 125% for like-for-like remortgage |
| <p>Ltd Co and personal ownership available No minimum income requirements for experienced landlords *First Time Buyers/ Landlords accepted across our full range</p> | | | | |

*excludes Large HMO BTL

Get in touch

To explore these updates in full and learn more about how they could support your clients' needs, visit our website or speak to your BDM today.

Contact our Intermediary Support Team
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Explore the range



Find your BDM