



Foundation Home Loans

Foundation – the home of specialist mortgages

What Foundation is good at:

- Residential mortgages for borrowers with complex income, employment or credit history
- Buy-to-let mortgages for landlords, portfolios and limited companies
- Specialist property types including HMOs and multi-unit blocks

[Visit the Foundation website](#)

Foundation Home Loans for specialist residential

Not every case is straightforward, or ordinary. Some clients have circumstances that are a bit more, well, extraordinary.

That is where we can help. Whether it is a client who has recently changed jobs, is self-employed, has income from unusual sources, or some blips on their credit record, we can help.

There is a wide choice of products and flexible criteria to suit a range of extraordinary circumstances.

Foundation's key strengths for residential:

- Self-employed –latest 1 year's accounts accepted; retained profits considered
- Wide range of income types accepted up to 100% including bonus, overtime and commission, investment, trust, net rental, retirement income
- Employed – no min term in current job (min 3 months employed).
- Max age 75 at end of term
- Up to 90% LTV, part and part up to 80% LTV
- Capital raising for buy to let accepted
- Interest only affordability calculated on an interest only basis up to 70% LTV
- Up to 4 applicants



Jump to [Foundation Home Loans residential products and criteria](#)

Foundation Home Loans for specialist buy to let

The Foundation buy to let range is designed for portfolio and non-portfolio landlords applying as individuals or on a limited company basis.

- Limited companies with complex structures
- Up to 4 directors

- Newly incorporated limited companies acceptable
- ICR of 125% for limited company borrowers and basic rate taxpayers and 145% for others
- No minimum term of employment/self-employment and no minimum income
- Up to 85% LTV
- Loans up to £2m
- No limit to portfolio size, subject to max borrowing of £5m with us
- Cater for specialist properties such as HMOs, short term lets and Multi Unit Blocks
- HMOs: up to 8 bedrooms and MUBs: up to 10 units
- Products for first time landlords
- Ex-pats considered for limited companies only
- Green Mortgages available for properties with an EPC rating of C or above



Jump to [Foundation Home Loans' buy to let products and criteria](#)

Why Foundation?

Foundation Home Loans is the home of specialist buy to let and residential mortgage lending. With over 290 members of staff, and 21 dedicated regional account managers and internal business development managers, we offer support to you throughout all the stages of your clients' application. Intermediaries tell us they like our easy-to-use portal and flexible underwriting. It's our aim to be the most trusted lender in the specialist sector so contact us for dedicated phone support and case ownership throughout our underwriting process.

The online portal for easy case submission

[Register with Foundation here](#)

Our new online broker portal makes submitting a case quick and simple. If you already have a login, just click [here](#) to get started. If you don't have a login, click [here](#) to complete the registration form. Registration will happen within 24 hours (weekdays only). If there is an urgent case you wish to discuss, please call our sales team between 9am-5:30pm Mon-Fri on **0344 770 8032**.

Contact details

At Foundation Home Loans, we believe that it's our relationships with brokers which are key to business success. We love to talk a case through so [find your regional Account Manager here](#) or contact our Internal Business Development Managers on 0344 770 8032.

Follow us for the latest updates

