

Buy to Let Interest Coverage Ratio (ICR) and reference rates



We've created a simple, easy-to-understand guide to help you calculate the correct ICR and reference rate for your clients.

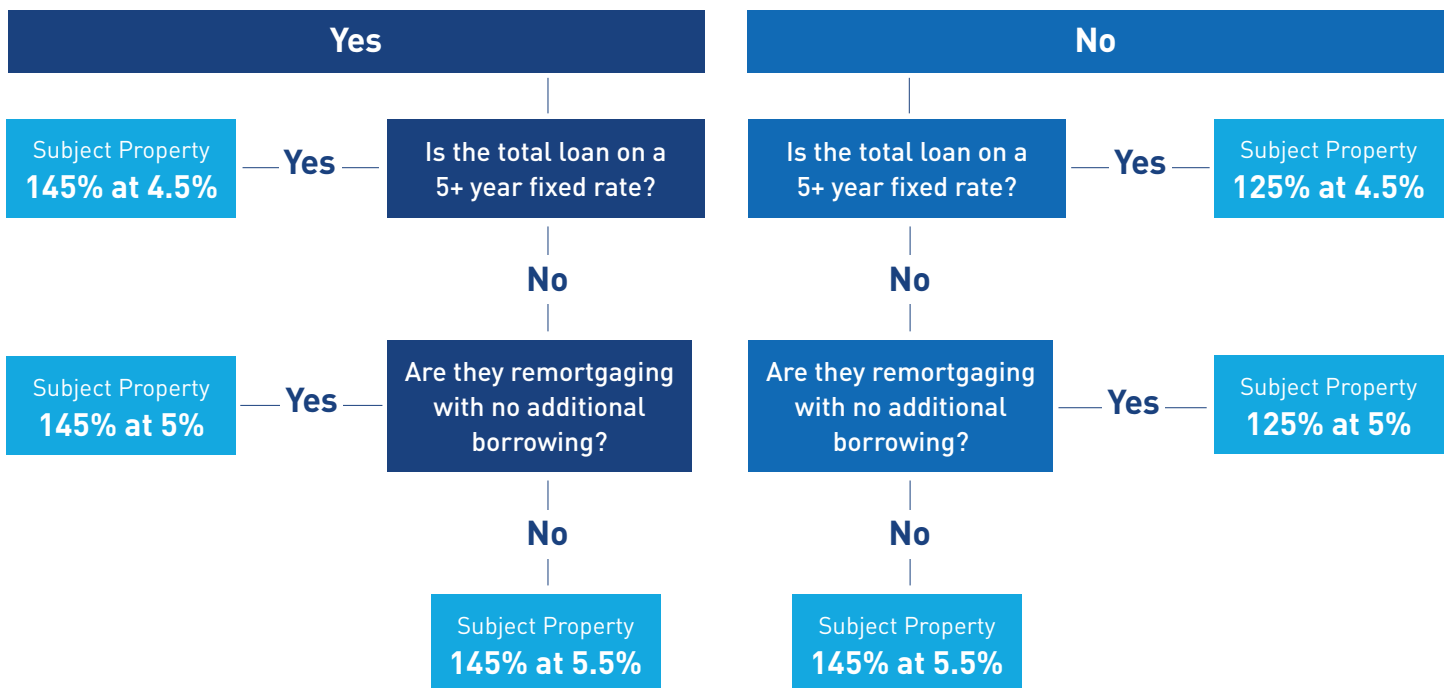
Does any applicant have a gross income of £49k or more?

(£42.5k if resident in Scotland)*

Or are any of the applicants a higher/additional rate tax payer?

(higher/top rate in Scotland).

*(including gross rental income from all BTL properties including this application)



If an applicant is a portfolio landlord please see the specific criteria on our website for more information. A portfolio landlord is/are applicants with four or more Buy to Let mortgaged properties, either together or separately, in total.

0800 121 7788 Please check our website for our opening hours

coventryforintermediaries.co.uk

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