



Be sure that buy-to-let portfolios are built on solid ground

Buy-to-let Insight

Property data designed to minimise risk for lenders

As regulators such as the PRA and FCA tighten scrutiny on buy-to-let (BTL) mortgages, there is an increasing need for Lenders to understand the stability of customers' property portfolios across a range of market variables. This is especially important when an individual's portfolio may be spread across a number of different lenders and a wide variety of properties, meaning that as a lender, you're only seeing part of the picture.

At WhenFresh, we have the data and the experience in the property market to take a much closer look. The information we provide can enable you generate on-the-ball actionable measures to manage risk, as well as support strategy, insight and execution.

Our magic formula focuses on crunching the numbers on a combination of three core areas - asset stability, income stability, and regional stability - all of which when brought together can provide a much clearer picture of a BTL mortgage-holders' real situation, allowing for a more accurate risk assessment to be made.

Areas we analyse...



Property (Asset) Stability

By using the latest market data, we are able to tell you if there's anything that's going to impact the real world, real-time value of any given property. This includes rental value as an asset, property type, not-rentable risk due to geographical trends, and localised environmental factors such as employment rates, all of which could have a positive or negative impact on rental security.



Income Stability

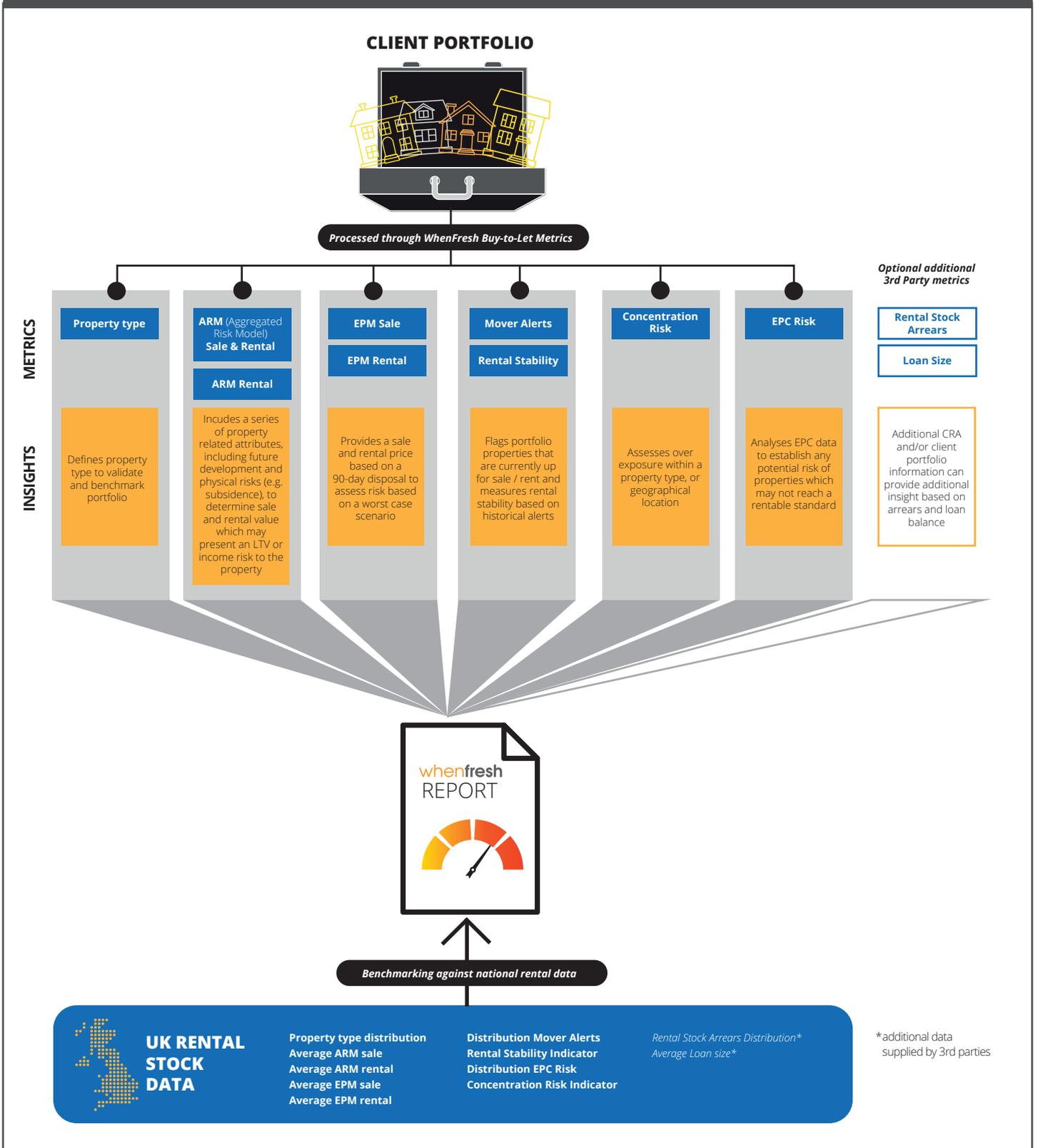
Assessing accurate income stability isn't just about taking a look at base line data on whether rental income achieved meets mortgage payments, because so much more can come into play. Using our wide range of data assets, we are able to identify and flag up a wide range of potential risks including rental-occupiers who we know from our mover-data-set are looking to move properties and could provide a risk to existing income, and Energy Performance Certificate (EPC) risk data, critical to the ability to be able to legally rent a property.



Regional Stability & Benchmarking

Taking our individual portfolio assessments based across our range metrics, we can benchmark these against regional and national data across the UK rental stock. Our data on local house pricing, rental performance, regional growth and concentration risk provides insight into how a portfolio really stacks up against the local or national real-world picture.

How we build our risk reports for you



Our reports are built by analysing your customer portfolio data against nine key metrics, which are then in turn measured against comparable averages nationally.

This can also be enhanced by supplementary information provided by either your own organisation, or external credit agencies. It's a solid foundation on assessing real Buy-to-Let risk.

Talk to us...

Call us on **020 7993 5818** or email us on **buytolet@whenfresh.com** to discuss how we can enhance your Buy-to-Let assessments with our data.

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