

Macroprudential Regulations for Mortgage Lending

LTV limits	For primary dwelling homes:	FTBs: 90%	5% of new lending to FTBs allowed above 90% limit
		SSBs: 80%	20% of SSB new lending allowed above 80% limit
	For buy-to-let borrowers (BTLs):	70% LTV limit	10% of new lending allowed above 70% limit
LTI limits	For primary dwelling homes:	3.5 times income	20% of new PDH lending allowed above 3.5 limit From 01/01/18 20% of new lending to FTBs allowed above 3.5 limit 10% of new lending to SSBs allowed above 3.5 limit
Exemptions	From LTV Limit: Borrowers in negative equity	From LTI Limit: BTL borrowers	From both limits: Switcher mortgages Restructuring of mortgages in arrears