Holiday Let & Short-Term Let Mortgages

A profitable booking calendar is not the same as acceptable mortgage income.



Holiday-let lending depends on how the property is used, where it is located and what its income can reasonably support.

01 Separate property use from income expectations

- Establish whether the property is exclusively holiday letting, mixed personal use, furnished accommodation or serviced accommodation.
- Confirm planning, short-term-let registration or licensing requirements in the relevant UK nation and local area.
- If there is any personal occupation, discuss it with the lender upfront.

02 Present realistic earnings

- Show historical bookings where available, seasonality, nightly rates, platform commissions and cleaning/management costs.
- For a new holiday let, provide credible independent rental projections but expect different lenders to assess income differently.
- Test whether the mortgage is affordable during weak winter months and low occupancy.

03 Check the exit options

- An ordinary residential or BTL refinance may not be available if the letting model or property type falls outside standard criteria.
- Consider furniture replacement, insurance, business rates/council tax and service charges in your cost model.
- Understand whether lending is based on the property value, holiday-let income or alternative income evidence.

THE NUMBERS | ILLUSTRATION ONLY

At £150 nightly rate and 60% occupancy, 365 × 60% × £150 gives about £32,850 gross annual booking income. Costs and occupancy volatility may substantially reduce the amount retained.

The mistake to avoid

Do not purchase solely on a platform income screenshot without independently testing seasonality and permissions.

Documents worth preparing

Booking and occupancy records; management costs; planning/use evidence; insurance; personal-use plans; seasonality forecast.

DISCUSS A DEAL

Send the property, borrowing requirement and your timescale to deal@wefinanceuk.com, or call 020 3917 2651.

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Important information

Your home may be repossessed if you do not keep up repayments on your mortgage. The Financial Conduct Authority does not regulate most buy-to-let mortgages. Bridging finance is typically a short-term, higher-cost form of borrowing and carries risks, particularly if the planned exit strategy is not achieved. A clear repayment strategy should be in place before entering into any agreement. Commercial bridging finance is not regulated by the Financial Conduct Authority.

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