Multi-Unit Freehold Block Mortgages

One building, several flats, one very different mortgage assessment.



A multi-unit freehold block (MUFB) is not simply a large single let and is not necessarily the same as an HMO.

01 Prove what the building actually contains

- Confirm the number of self-contained units, title structure, separate access and kitchens/bathrooms.
- Check planning permissions, building control sign-off and whether each flat is lawful.
- Identify separate leases, service arrangements and any connected freehold or leasehold interests.

02 Understand underwriting differences

- Lenders may cap unit numbers, examine rental concentration or require specialist valuations.
- Consider whether the valuation is based on investment income, individual flat comparables or another approach.
- Check whether utilities, council tax, fire compliance and insurance are properly arranged for the block.

03 Plan for the eventual exit

- If your strategy involves selling flats separately, confirm whether the titles and lender release provisions permit it.
- Avoid assuming individual units can be separated without legal work, cost or lender consent.
- Keep the building's compliance, rental and repair records accessible in one file.

THE NUMBERS | ILLUSTRATION ONLY

A five-flat freehold block receiving £1,000 per flat each month has £60,000 annual gross rent at full occupancy. That is not the net income used by every lender or valuer.

The mistake to avoid

The strongest rent roll is little use if the units cannot be shown to be lawful and mortgageable.

Documents worth preparing

Title plan; planning approvals; building regulations evidence; flat schedules; tenancy contracts; fire and insurance documents.

DISCUSS A DEAL

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