POTENTIAL EXTRA BORROWING BASED ON LTI ONLY (FROM 17 NOVEMBER)...

Up to 90% LTV

Income	Before 17 Nov	From Tuesday 17 November: Purchase & Remo with cap raising (all repayment methods)	Increase	First time buyer (repayment only)	Increase
£40,000	£178,000	£178,000	£0	£178,000	+£0
£45,000	£225,000	£247,500	+£22,500	£270,000	+£45,000
£50,000	£250,000	£275,000	+£25,000	£300,000	+£50,000
£60,000	£300,000	£330,000	+£30,000	£360,000	+£60,000
£70,000	£350,000	£385,000	+£35,000	£420,000	+£70,000
£80,000	£400,000	£440,000	+£40,000	£480,000	+£80,000
£90,000	£450,000	£495,000	+£45,000	£540,000	+£90,000
£100,000	£550,000	£600,000	+£50,000	£600,000	+£50,000
£110,000	£605,000	£660,000	+£55,000	£660,000	+£55,000
£120,000	£660,000	£720,000	+£60,000	£720,000	+£60,000
£130,000	£715,000	£780,000	+£65,000	£780,000	+£65,000
£140,000	£770,000	£840,000	+£70,000	£840,000	+£70,000
£150,000	£825,000	£900,000	+£75,000	£900,000	+£75,000

Like-for-like Remo from 17 Nov	From Tuesday 17 November: Like-for-like Remo	Increase
£220,000	£220,000	+£0
£247,500	£247,500	
£275,000	£275,000	
£330,000	£330,000	
£385,000	£385,000	
£440,000	£440,000	
£495,000	£495,000	
£550,000	£600,000	+£50,000
£605,000	£660,000	+£55,000
£660,000	£720,000	+£60,000
£715,000	£780,000	+£65,000
£770,000	£840,000	+£70,000
£825,000	£900,000	+£75,000

=4.45x

=5.5x

=6.0x

Don't forget

Loans above 90% LTV are capped at 4.45x income

LTIs are only part of the affordability story. Stress rates and lending policy all come into play when working out how much someone could borrow.