

News Release

Date:	Monday 6 December 2021
Subject:	Zephyr Homeloans announces new products to support energy efficient properties in private rented sector

Bristol, – Zephyr Homeloans, the specialist buy-to-let (BTL) lender owned by Computershare, has announced a number of new products as part of a range redesign aimed at supporting greater energy efficiency in the UK private rental sector.

Zephyr said its new EPC Deal products offer reduced rates of 10 basis points (bps) for standard properties, as well as for houses in multiple occupancy (HMOs) and multi-unit freehold blocks (MUFBs) that have an Energy Performance Certificate (EPC) rating of A to C, with rates for a two-year, standard property product starting at 2.54% for a 65% loan to value (LTV) and 2.79% for a five-year standard property product at 65% LTV.

The company said it had also reduced rates on some products in its range for new build and flats above commercial property for properties rated A to C, as well as D to E, by an average 45 bps.

A recent survey by The Deposit Protection Service (The DPS) - which is also part of Computershare – revealed that just over half (52%) of landlords are aware of Government proposals that all new lettings on privately-rented homes should meet EPC-C rating by 2025 and that existing lettings should meet the standard by 2028.

EPC ratings range from A to G on all UK properties, with A being the most efficient and G being the least.

The current minimum energy efficiency standard for rented property is E, unless the landlord has a valid exemption.

Paul Fryers, Managing Director at Zephyr Homeloans, said: "Our brokers are reporting increased interest from landlords in mortgage products that reflect the Government's proposals to improve the energy efficiency of properties across the UK.

"Zephyr's EPC Deal underlines our focus on innovation, competitiveness and ability to respond to customers' needs in a fast-moving specialist BTL market."

Zephyr also said brokers provide evidence of a property's EPC rating as part of the loan verification or underwriting process.

Zephyr Homeloans is a trading name of Topaz Finance Limited, a part of the Computershare Loan Services division of the Computershare group.

More details are available at www.zephyrhomeloans.co.uk

ENDS

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Notes

1. Computershare does not provide funding for mortgages. All new mortgages are funded by other financial institutions.
2. Spokespeople available.
3. For high resolution images of spokespeople, visit <http://cpu.vg/spokespeople>.
4. All applications are subject to criteria and individual underwriting.
5. The survey questioned around 50,000 landlords and letting agent customers of The Deposit Protection Service (The DPS), also part of the Computershare Group, between 24 August and 14 September.
6. The reduction of 45 bps on products for new build and flats above commercial property rated A to E is an average reduction across 36 products in this product range and excludes standard properties, HMOs and MUFBs.
7. For further information on the exemptions for landlords letting properties that do not meet the current minimum E standard, see:
<https://www.gov.uk/guidance/domestic-private-rented-property-minimum-energy-efficiency-standard-landlord-guidance>

Zephyr Homeloans

Zephyr Homeloans is a dedicated buy-to-let lender, providing a range of mortgage products that are focused on meeting the needs of professional portfolio landlords and other specialist property investors. We understand that the buy-to-let market is evolving and becoming more complex, with new tax rules and regulations amidst underwriting and criteria changes from mortgage lenders leading to some confusion in the buy-to-let sector. At Zephyr Homeloans, we aim to support intermediaries by staying one step ahead of the market, offering proactive guidance and providing mortgage solutions that will help you to meet the needs of your clients. Zephyr Homeloans is part of the Computershare Loan Services division of the Computershare group.

About Computershare Limited (CPU)

Computershare (ASX: CPU) is a global market leader in transfer agency and share registration, employee equity plans, mortgage servicing, proxy solicitation and stakeholder communications. We also specialise in corporate trust, bankruptcy, class action and a range of other diversified financial and governance services.

Founded in 1978, Computershare is renowned for its expertise in high integrity data management, high volume transaction processing and reconciliations, payments and stakeholder engagement. Many of the world's leading organisations use us to streamline and maximise the value of relationships with their investors, employees, creditors and customers.

Computershare is represented in all major financial markets and has over 14,000 employees worldwide.

For more information, visit www.computershare.com