Specialist BTL lender roundtable

Roundtable brief. Paper 01, Specialist buy to let lending.

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Crosstide leads the spine, not the pipe.

Why this roundtable

Why specialist lenders need a UPRN led evidence layer with provenance and confidence.

Specialist buy to let underwriting has shifted risk weight from borrower to property. Minimum income requirements have been removed, terms have extended, new build flat LTV has lifted, and EPC A to C is priced differentially.

Purpose

- Confirm that the join, provenance and confidence layer is the right unit of value for specialist buy to let lending.
- Test three propositions in the room and produce a Chatham House joint statement.

Audience

Specialist BTL and portfolio lenders. Building societies with a BTL book. Broker networks. Panel valuers.

Three propositions to test

1. The property is the risk. A governed record with provenance and confidence should be a rateable underwriting input.
2. Machine readable criteria, matched to the record, will remove manual placeability effort from broker workflow.
3. Outcome feedback from lender to enrichment layer is the defensible asset the market has been missing.

Agenda. 3 hours

00 to 15. Welcome, Chatham House framing and introductions

15 to 45. Sector context. Specialist buy to let lending and the three propositions on the table

45 to 75. Proposition one. The join is the unit of value, not the data

75 to 105. Proposition two. Confidence and provenance as contracted operating fields

105 to 135. Proposition three. Snowflake native collaboration as the operating layer

135 to 165. Cross cutting themes, disagreement mapping and joint statement drafting

165 to 180. Close, timelines, named leads and follow up commitments

Logistics

- **Format.** Three hours, closed room, Chatham House.
- **Capacity.** Twelve seats. Rapporteur and chair do not count against capacity.
- **Chair.** Kevin Telford, Crosstide. Neutral convener, holds the frame and keeps to time.
- **Register.** Register interest via the paper page for Specialist buy to let lending on propertyspine.dev slash insights.

Expected output

A one page Chatham House joint statement, signed off within seven days. A private read out to sponsoring organisations. Where the room agrees, a public update on propertyspine.dev. Where the material warrants it, a follow up briefing paper co authored with named participants.

Guardrails

- No pricing, exclusivity or bilateral commercial conversation in the room.
- No attribution outside Chatham House rule without explicit consent.
- Regulator and policy observers welcome, never named without consent.
- Crosstide is the neutral convener. The spine is provider neutral.

Prove the join. Prove the decision. Then scale the intelligence.