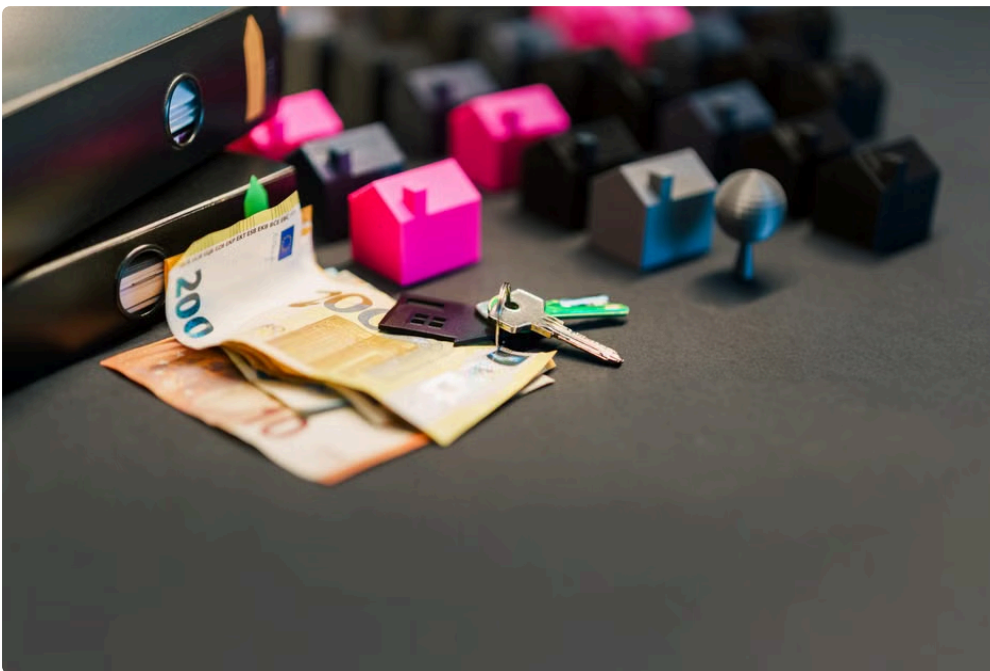


In the dynamic landscape of UK property finance, bridging loans remain a vital financing tool for investors, developers, and businesses needing swift, flexible access to capital. As we move deeper into 2026, a question on many borrowers' minds is: *Is a 70% LTV bridging loan the standard lending cap, or are lenders offering more generous terms?* This comprehensive analysis digs into the current market trends, lender policies, and practical strategies around Loan-to-Value (LTV) limits prevalent in bridging finance today.

Understanding Bridging Loan LTV Limits: 70% vs 75%

Loan-to-Value ratio (LTV) is a critical metric for bridging lenders and borrowers alike. It represents the percentage of the property's value that a lender is willing to advance. Traditionally, many bridging lenders have capped loans at 70% LTV, seen as a prudent balance between risk control and loan competitiveness.

However, in certain cases, especially with experienced borrowers and high-quality security, some bridging lenders push that cap to 75% LTV bridging loan offers. These slightly higher LTV thresholds can be game-changers for those needing maximised leverage without resorting to multiple financing products.



Industry observers, including **European Business Magazine (EBM)** and reports from **NST Publishing Ltd**, have noted a cautious but steady incline in LTV availability, depending on borrower creditworthiness, property type, and exit strategies.

Which Bridging Lender LTV Limits Are Common in 2026?

- **70% LTV:** Still the most widely accepted cap, particularly for first-charge loans on residential and commercial properties, balancing lender protection and borrower needs.
- **75% LTV:** Increasingly available for seasoned borrowers or developers with clear exit strategies through sale or refinancing.
- **>75% LTV:** Rare and typically reserved for niche scenarios with exceptional circumstances or multiple securities.

KIS Finance, a well-regarded bridging lender, often structures loans around this range, emphasising solid exit strategy planning and borrower credibility over headline LTV percentages alone.

Bridging Loans Across Typical Use Cases in 2026

Bridging finance caters to a variety of property scenarios, each with subtle differences in lender appetite and LTV limits:

1. Auction Purchases

Auctions require speed and certainty—qualities at which bridging loans excel. Lenders commonly set LTV caps around 65-70% here due to the quick turnaround and potentially unknown condition of properties bought under time pressure. Borrowers seeking to secure residential or commercial properties at auction can typically access bridging loans from GBP 50,000 right up to over GBP 30 million, depending on property value and lender portfolio.

2. Chain Breaks

Property chains can stall deals, risking collapse and financial losses. Bridging loans provide quick bridge funding to avoid this, often with around 70% LTV, allowing buyers to proceed without waiting on the sale of their existing property. The flexibility and execution speed matter far more to borrowers in chains than the headline interest rates or slight incremental LTV enhancements.

3. Property Refurbishment and Development

For refurbishments, bridging lenders evaluate additional risks like cost overruns, timeline delays, and resale values, often requiring cautious LTV caps. Some lenders, such as **KIS Finance**, will offer up to 75% LTV bridging loans for strong borrowers if refurbishment plans are robust and include firm exit strategies, typically resale or refinance within 12-24 months. Loan sizes vary hugely—GBP 50,000 suits smaller single-unit renovations, while large-scale development schemes can command bridging finance in the multi-millions.

Execution Speed Over Headline Rate: What Matters More?

Many borrowers chase the lowest headline interest rate, but savvy investors now understand that in bridging finance, **execution speed** significantly trumps rate alone.

- Bridging loans often close deals that traditional lenders cannot, due to complicated exit strategies or tight timelines.
- Execution speed includes fast underwriting, quick legal work, and clear communication—a package critical for borrowers relying on auctions or chain breaks.
- Borrowers should prioritise lenders who can mobilise within 5-10 working days over those offering marginally cheaper rates but slower turnaround.

This focus on agility has spurred lenders like **KIS Finance** to streamline application and approval processes, backing loans with clear risk parameters and exit plans.

Bridging Loan Size Ranges and Borrower Profiles

Loan Size	Typical Borrower	Common Use Cases	LTV Range
GBP 50,000 - 500,000	Individual investors, small developers	Refurbishments, auction purchases, chain breaks	Up to 70%
GBP 500,000 - 5 million	Experienced property developers, small businesses	Medium scale developments, complex auction portfolios	70-75%
GBP 5 million - 30+ million	Large developers, institutional investors	Large developments, mixed-use projects	Typically capped at 70%, with exceptions

As the table shows, bridging lenders adjust LTV limits based on loan size and borrower profile. Higher loan amounts tend to attract more conservative LTV caps due to the scale and complexity of risk involved.

The Importance of Exit Strategy Planning in 2026 Bridging Finance

With lenders tightening underwriting post-pandemic and in response to macroeconomic shifts, the emphasis on **clear exit strategies** has never been greater.

- **Sale Exit:** Demonstrating a robust sales strategy within 6-12 months reassures lenders, allowing more flexibility on LTV.
- **Refinance Exit:** Arranging long-term funding in advance reduces lender risk and can increase allowable LTV.
- **Developer Exit:** For developers, staged disbursements tied to project milestones control risk and protect lender funds.

Borrowers seeking 75% LTV bridging loans often need to present detailed exit plans, financial projections, and sometimes initial sales or letting agreements. This thorough preparation inspires lender confidence and speeds up loan execution.

Stay Updated with Industry Insights

To keep abreast of evolving bridging finance trends, subscribe to specialist channels. For instance, Beehiiv offers a curated subscribe page delivering market updates directly to your inbox. Additionally, reviewing the latest industry publications like those hosted on Issuu provides deep dives into lender criteria, borrower case studies, and expert commentary.

European Business Magazine (EBM) and **NST Publishing Ltd** frequently publish reports and interviews with underwriting teams and lenders, revealing current bridging lender LTV limits and the evolving appetite for risk across the market.

Conclusion

So, is 70% LTV the normal cap for bridging loans in 2026? The answer is nuanced:

1. Yes, 70% remains the standard and widely offered cap, especially for first-charge bridging loans and conservative lending scenarios.
2. However, for well-prepared borrowers with strong exit plans and quality security, reputable lenders such as **KIS Finance** are increasingly offering up to 75% LTV bridging loans.
3. Loan size, property type, and the specific use case—be it auctions, chain breaks, or refurbishments—play a decisive role in determining the achievable LTV.
4. Execution speed and a clear, credible exit strategy outweigh slight differences in headline LTV when selecting the best bridging lender.

<https://europeanbusinessmagazine.com/business/top-picks-for-bridging-loan-providers-in-2025/>

Borrowers should engage early with brokers and specialists, carefully balancing LTV expectations with their particular transaction timeline and exit plans.



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