

Using our residential affordability calculator

Mortgage Requirements

The first section of the affordability calculator captures the property details, the loan amount, whether this is a multipart mortgage, the term your client would like to take to repay the loan and the repayment method.

Select yes if the client would like to split this mortgage into multiple parts

Split this mortgage into multiple parts?
Select 'Yes' to choose the payment terms for each part of the mortgage

Yes No

Part 1

Mortgage amount

£

Mortgage term

Years Months

[View our lending criteria for maximum age and term >](#)

Select yes if the property is in Scotland

Mortgage term
Min term 5 yrs
Max term 40 yrs (depending on repayment type)
Input term length in years and whole months

Select either Repayment or Interest only payments

Client's mortgage requirements

Estimated property price or value (optional)

£

Total mortgage amount (optional)
If you don't fill in this field, we'll show the maximum amount we think your client can afford

£

Is this property in Scotland?

Yes No

Split this mortgage into multiple parts?
Select 'Yes' to choose the payment terms for each part of the mortgage

Yes No

Mortgage term

Years Months

[View our lending criteria for maximum age and term >](#)

Select a repayment method

Repayment Interest only

Estimated property price or value

Loan amount
Min loan £5000
Max loan £99999999
The loan amount cannot be higher than the estimated property value

Please note: where an existing customer is requesting to either port their mortgage or take a further advance, only enter the additional borrowing amount required here and not the total overall lending. Please also see the existing mortgages section for further guidance.

For existing customers when you run your first decision after creating an application you will get the most accurate max borrowing amount which may be slightly higher than the calculator result.

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Income and Commitments

This section captures the number of applicants, and allows you to record details of your client's employment type, personal income and financial commitments.

Did you know?
Clicking on the blue text next to an input field on the online residential affordability calculator will give you further information on what to enter into each box.

Select single or joint

Selecting joint will duplicate the income details you see below

Client details

Is this a single or joint application?

Single

Joint

Income details

Select your client's main employment status

Employed

Self-employed

Fixed-term contractor

Non-employed or retired

[View our lending criteria for income requirements >](#)

[Add another employment status](#)

Other income

Annual pension income (if applicable)

£

Any other annual income (if applicable)

£

[What to include here? v](#)

Select whether the applicant is employed, self-employed, a fixed term contractor or not employed/retired

For employed applicants you will have the option to enter any annual bonus, overtime and commission they receive and whether they can provide a P60. If a P60 is not available we will calculate using 50% of the bonus, overtime and commission figure provided.

Annual gross income and taxable allowance
Enter the amount before any deductions for tax, National Insurance, or salary sacrifice

£

Does your client receive any bonuses, overtime, or commission?

Yes No

If the applicant is self-employed you will then need to select their type of self-employment from the list below. Each type of self-employment will contain different incomes that you will need to input.

Select the type of self-employment

Sole trader

- Sole trader
- Partnership
- Equity partner in LLP
- Company director (20% ownership or more in LTD company)
- Foster carer
- Landlord

If the applicant receives any pension income include it here

Add any other annual income here

You will find additional information on what to include within the blue help text below

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Income and Commitments

(continued)

Include the total outstanding credit card, store card and overdraft balance

Financial commitments

You only need to include financial commitments that will remain after completion

Total outstanding credit card, store card and overdraft balances (if applicable)

£

Any other monthly financial commitments including council tax (if applicable)

£

What to include here? [v](#)

Number of financial dependants (if applicable)

Include the total number of financial dependants

Does your client have an equity loan for the property in this application?

Yes

No

If the customer has an equity loan for this property select Yes

You will then need to input the total remaining equity loan balance and the interest rate

Does your client have an equity loan for the property in this application?

Yes

No

Remaining equity loan balance

£

Equity loan interest rate

%

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Other Mortgages

This section captures any other mortgages which will continue after completion.

If the applicant has no existing mortgages which will continue after completion select no, the below questions will not appear and you can continue to the results screen

Where the applicant has an existing mortgage which will continue after completion select whether it is a buy-to-let/permission-to-let or other residential

Other mortgages

Does your client have any existing mortgages?
You only need to include mortgages that will continue after completion. Leave out let-to-buy properties, we only need them for a full mortgage application's affordability.

Yes No

Select the type of mortgage

Buy-to-let or residential with permission-to-let
 Any other residential mortgage

Outstanding mortgage balance

£

Remaining mortgage term

Years Months

[Add another mortgage](#)

Please note: for existing customers porting or further advance applications select Yes.

Depending on whether the existing mortgage is buy-to-let or residential, different questions will appear here

For existing residential mortgages you will need to input the outstanding balance and the mortgage term in years and whole months.

For existing buy-to-let mortgages you will need to input the below

Select the type of mortgage

Buy-to-let or residential with permission-to-let
 Any other residential mortgage

Monthly mortgage payment

£

Please note: for porting and further advance applications, please ensure you enter the existing mortgage balance here, excluding any new lending.

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Results

This section will show the outcome of the affordability calculator. If you have not entered an estimated property value we will assume a Loan to Value of 85%. Our affordability calculator can be accessed from the homepage of our website intermediaries.uk.barclays

The screenshot shows a green header with a checkmark icon. The main text reads: "£150,000 is affordable for your client. We could lend them up to £190,000 over 20 years, provided they meet the deposit requirements." Below this is a "Results summary" section with a "Download as PDF" link. A table shows "Property value" as £200,000 and "Deposit or equity" as £50,000. A disclaimer note is present. At the bottom, there are three rows with green checkmarks and edit icons: "Client's mortgage requirements", "Income and commitments", and "Other mortgages".

This will highlight whether the mortgage is affordable and provide you with an indication of the maximum amount the applicant could borrow.

Did you know?

You can download a summary of the affordability calculator and the applicants results by selecting 'download as PDF'.

Here you can edit the information you have entered into the calculator previously

The screenshot shows an orange header with a warning icon. The main text reads: "£150,000 isn't affordable for your client. We could lend them up to £53,523 over 20 years, provided they meet the deposit requirements." Below this is a "Results summary" section with a "Download as PDF" link. A table shows "Property value" as £200,000 and "Deposit or equity" as £146,477. A disclaimer note is present. At the bottom, there are three rows with green checkmarks and edit icons: "Client's mortgage requirements", "Income and commitments", and "Other mortgages".

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Error Codes

Error Code	Section	Question Impacted	Error scenario 1: rule validation error The value entered by the user doesn't meet the rules	Error scenario 2: blank mandatory field Incomplete step / field (not all mandatory steps are filled in by the user)	Error scenario 3: loan amount mismatch Mismatch of Loan amounts
CAL09	Property Details	Estimated property price or value (optional)	Error: amount can't be more than £99,999,999	No validation – optional field	N/A
CAL14	Loan Breakdown	Total Loan amount (optional)	Error: amount must be between £5,000 and the estimated property price or value, if you've entered it	No validation – optional field	Error: total mortgage amount doesn't match the sum of the mortgage amounts for all parts
CAL07	Property Details	Is the property in Scotland?	N/A	Error: you must choose one	N/A
CAL11	Loan Breakdown	Does your client need to split the mortgage into multiple parts?	N/A	Error: you must choose one	N/A
N/A	N/A	Loan Amount (Each part)	N/A	Error: amount must be £5,000 or more	Error: total loan amount doesn't match the sum of the loan amounts for each part
CAL15	Loan Breakdown	How long does your client want to take to repay the loan?	Error: loan term must be between 1 month and 40 years long	Error: loan term must be between 1 month and 40 years long	N/A
CAL13	Loan Breakdown	Select a repayment method	N/A	Error: you must choose one	
CAL17	Applicant Details	Is it a Single or Joint application?	N/A	Error: you must choose one	N/A
CAL19	Income	What is the customers main employment status?	N/A	Error: you must choose one	N/A

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Error Codes (continued)

Error Code	Section	Question Impacted	Error scenario 1: rule validation error The value entered by the user doesn't meet the rules	Error scenario 2: blank mandatory field Incomplete step / field (not all mandatory steps are filled in by the user)	Error scenario 3: loan amount mismatch Mismatch of Loan amounts
CAL20	Income (Employed)	Annual Basic Income and Taxable Allowance	Error: amount can't be more than £99,999,999	Error: this can't be left blank	N/A
CAL21	Income (Employed)	Annual committed Salary Sacrifice Amount (if applicable)	Error: salary sacrifice can't be more than the annual gross basic income for this employment	No validation – optional field	N/A
N/A	Income (Employed)	Annual Dividend before Tax for Director with less than 20% ownership (if applicable)	Error: amount can't be more than £99,999,999	No validation – optional field	N/A
CAL22	Income (Employed)	Is your client paid any bonuses, commission or overtime?	N/A	Error: you must choose one	N/A
CAL66	Income (Employed)	How often are they paid bonuses, commission or overtime?	N/A	Error: you must choose one	N/A
CAL67	Income (Employed)	Annualised bonus paid 6 weekly, quarterly or yearly (if applicable)	Error: amount can't be more than £99,999,999	No validation – optional field	N/A
CAL68	Income (Employed)	Annualised bonus and commission paid weekly, fortnightly or monthly (if applicable)	If max chars is stopped at 8, this error can never be triggered.	No validation – optional field	N/A
CAL69	Income (Employed)	Annualised overtime income (if applicable)	Error: amount can't be more than £99,999,999	No validation – optional field	N/A
CAL57	Income (Employed)	Does your client have a P60 for this employment income?	N/A	Error: you must choose one	N/A

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Error Codes (continued)

Error Code	Section	Question Impacted	Error scenario 1: rule validation error The value entered by the user doesn't meet the rules	Error scenario 2: blank mandatory field Incomplete step / field (not all mandatory steps are filled in by the user)	Error scenario 3: loan amount mismatch Mismatch of Loan amounts
CAL61	Income (Self-Employed)	What type of self-employment?	N/A	Error: this can't be left blank	N/A
CAL37	Income (Self-employed)	Total Annual Income before Tax	Error: amount can't be more than £99,999,999	Error: this can't be left blank	N/A
CAL30/31	Income (Self-employed)	Annual Income before Tax - Salary	Error: amount can't be more than £99,999,999	Error: this can't be left blank	N/A
CAL32/33	Income (Self-employed)	Annual Dividend before Tax for Director with more than 20% ownership (if applicable)	Error: amount can't be more than £99,999,999	No validation – optional field	N/A
CAL62	Income (Self-employed)	Annual profit retained in the company before tax	Error: amount can't be more than £99,999,999	Error: this can't be left blank	N/A
CAL71	Income (Self-employed)	Annualised income before tax	Error: amount can't be more than £99,999,999	Error: this can't be left blank	N/A
CAL38	Other Income	Annual Pension Income (If Applicable)	Error: amount can't be more than £99,999,999	No validation – optional field	N/A
CAL39	Other Income	Any other annual income (if applicable)	Error: amount can't be more than £99,999,999	No validation – optional field	N/A
CAL40	Financial Commitments	Total outstanding credit card, store card and overdraft balances (if applicable)	Error: amount can't be more than £99,999,999	No validation – optional field	N/A

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Error Codes (continued)

Error Code	Section	Question Impacted	Error scenario 1: rule validation error The value entered by the user doesn't meet the rules	Error scenario 2: blank mandatory field Incomplete step / field (not all mandatory steps are filled in by the user)	Error scenario 3: loan amount mismatch Mismatch of Loan amounts
CAL41	Financial Commitments	Any other Monthly Financial Commitments (if applicable)	Error: amount can't be more than £99,999,999	No validation – optional field	N/A
CAL18	Financial Commitments	Number of financial dependants?	Error: amount can't be more than £99,999,999	Error: this can't be left blank	N/A
CAL63	Financial Commitments	Does your client have an equity loan for this property?		Error: you must choose one	N/A
CAL42	Financial Commitments	Total remaining equity loan balance	Error: amount can't be more than £99,999,999	Error: this can't be left blank	N/A
CAL43	Financial Commitments	Equity loan interest rate	Error: interest rate can't be more than 100%	Error: this can't be left blank	N/A
CAL44	Other Properties & Mortgages	Does your client have any existing mortgages?	N/A	Error: you must choose one	N/A
CAL64	Other Properties & Mortgages	Select the type of mortgage scheme	N/A	Error: you must choose one	N/A
CAL46	Other Properties & Mortgages	What is the outstanding balance?	Error: amount can't be more than £99,999,999	Error: this can't be left blank	N/A
CAL48	Other Properties & Mortgages	Mortgage Term	Error: years must be between 0 and 99	Error: this can't be left blank	

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Error Codes (continued)

Error Code	Section	Question Impacted	Error scenario 1: rule validation error The value entered by the user doesn't meet the rules	Error scenario 2: blank mandatory field Incomplete step / field (not all mandatory steps are filled in by the user)	Error scenario 3: loan amount mismatch Mismatch of Loan amounts
CAL48	Other Properties & Mortgages	Mortgage Term	Error: months must be between 0 and 11	N/A	N/A
CAL50	Other Properties & Mortgages	Monthly mortgage payment?	Error: amount can't be more than £99,999,999	Error: this can't be left blank	N/A
CA301	Loan Breakdown	Estimated property price or value (optional) Total Loan amount (optional)	Error: The total mortgage amount must be lower than the estimated property price or value	No validation –optional field	N/A
CA 303	Loan Breakdown	Total loan amount (optional)	Error: The total mortgage amount must be greater than £4999	No validation –optional field	N/A
CA304	Loan Breakdown	Does your client need to split the mortgage into multiple parts?	Error: Total mortgage amount doesn't match the sum of the mortgage amounts for all parts	N/A	Error: Total mortgage amount doesn't match the sum of the mortgage amounts
CA305	Loan Breakdown	How long does your client want to take to repay the loan?	Error: loan term must be between 1 month and 40 years long	Error: loan term must be between 1 month and 40 years long	N/A
CA302	Loan Breakdown	How long does your client want to take to repay the loan?	Error: the mortgage term should be greater than 0 months	Error: the mortgage term should be greater than 0 months	N/A

Further support



Visit the knowledge (help centre) in the Intermediary hub



Get in touch via web chat