

JUST FOR YOU LIFETIME MORTGAGE

ACCEPTABLE PROPERTIES

DESKTOP VALUATIONS

Desktop valuations are not available on J6 series

Acceptable	Not acceptable	Refer for individual consideration
Property location		
<ul style="list-style-type: none"> England, Wales, Northern Ireland and mainland Scotland 	<ul style="list-style-type: none"> Scottish Islands Isle of Man or Channel Islands 	<ul style="list-style-type: none"> Rural areas with low demand and limited local amenities
Property value and condition		
<ul style="list-style-type: none"> Properties valued at £100,000 or more in a good state of repair Maximum Property value for Greater London is £2m - for the rest of England, Wales, Northern Ireland & mainland Scotland, the maximum value is £1m Ex local authority or M.O.D. houses valued at £100,000 or more in a good state of repair 	<ul style="list-style-type: none"> Properties valued below £100,000 Properties within Greater London valued at over £2m - for the rest of the UK, properties that are valued over £1m 	<ul style="list-style-type: none"> Properties in poor repair, needing major essential works, or significant renovation or alteration Ex local authority or M.O.D. houses valued below £100,000 Properties valued at £100,000 or more that require minor works
Property tenure		
<ul style="list-style-type: none"> Freehold Leasehold - subject to minimum remaining term of 120 years Absolute ownership 	<ul style="list-style-type: none"> Commonhold Freehold flats and maisonettes Leasehold term below 100 years Freehold Estate Rent Charges managed by private maintenance companies 	<ul style="list-style-type: none"> Ground rent above 0.1%, or ground rent and service charge combined above 1.5% of property value Service charge exceeds £15,000 Flying freehold above 15% of the overall property floor area Tyneside flats Estate Rent Charges where estate owners own one share each in a resident controlled estate management company Leases subject to a minimum remaining term of between 100 - 119 years may be subject to a reduction in the loan to value available
Ownership/Occupancy		
<ul style="list-style-type: none"> Property to be fully owned by the customer(s) and occupied as their main residence. Spouse & Civil Partners must be owners of the property 	<ul style="list-style-type: none"> Shared ownership Right to Buy within pre-emption period Rented property More than two lodgers/tenants 	<ul style="list-style-type: none"> Properties subject to a trust Registered owners who wish to sign over their interest for the equity release to proceed One or two lodger(s)/tenant(s)
Property construction		
<ul style="list-style-type: none"> Brick Concrete blocks Stone/Flint Tile and slate roofs Properties with owned solar panels, or with a suitable lease Properties with a flat roof for rooms which are not habitable e.g. porch or garage 	<ul style="list-style-type: none"> Single skin Pre-fabricated Properties built entirely from wood Pre-1965 timber frame Timber frame with cavity wall insulation added subsequently Property with spray foam insulation within the roof void Steel frame Cast in-situ concrete Poured concrete Properties with a portion of flat roof where the roof is for a habitable room Concrete panel Large Panel Systems Cross wall construction 	<ul style="list-style-type: none"> Unrepaired system built and designated defective under Housing Defect Act 1984, superseded by the Housing Act 1985 and Housing (Scotland) act 1987 and Northern Ireland Housing Order 1986 Approved repair schemes authorised by PRC Homes Laing Easiform 1 Pre-1900 timber frame Thatched roofs Modern methods of construction (with acceptable warranty) Post-1965 timber frame Laing Easiform II Wimpey No-Fines Wattle and daub in good condition

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Property type		
<ul style="list-style-type: none"> Residential houses and bungalows Leasehold maisonettes Up to 1 acres of land subject to no agricultural restrictions Properties built between 1850 and 2017 	<ul style="list-style-type: none"> Leasehold flats Mobile/park homes and caravans Houseboats Second/holiday homes and investment properties bought to let Properties with commercial usage, including kennels/catteries, animal shelters, B&Bs or holiday lets Smallholdings or properties with agricultural ties or livestock Properties, including any outbuildings or garden land, that have flooded in the last 5 years, are threatened by coastal erosion or are in a significant risk of flooding area with no active flood mitigation management in place Age-restricted and sheltered accommodation valued at less than £200,000 or less than 3 years since construction Grade I, II and II* listed buildings England Office to residential conversions Period Properties (built pre 1850) New build properties (built within the last 24 months) Private water supply 	<ul style="list-style-type: none"> Properties with between 5-7 bedrooms Age-restricted and sheltered accommodation subject to a maximum 2/3 ltv cap, minimum value of £200,000, resale fee below 3% and more than 3 years since construction. Other restrictions apply

If you're unsure about whether your client's property is acceptable, simply get in touch with us.

FOR MORE INFORMATION

Call: 0345 302 2287 Email: support@wearejust.co.uk Or visit: justadviser.com

Lines are open Monday to Friday, 8.30am to 5.30pm

Please note your call may be monitored and recorded and call charges may apply.

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