

JUST FOR YOU LIFETIME MORTGAGE

ACCEPTABLE PROPERTIES



Acceptable	Not acceptable	Refer for individual consideration	
Property location			
<ul style="list-style-type: none"> England, Wales, Scotland and Northern Ireland* * Series J2, J3, J4 & J5 are not available in Northern Ireland 	<ul style="list-style-type: none"> Isle of Man or Channel Islands 		
Property value and condition			
<ul style="list-style-type: none"> Properties valued at £70,000 or more in a good state of repair Ex local authority houses valued at £100,000 or more 	<ul style="list-style-type: none"> Properties valued below £70,000 Properties in poor repair, needing major essential works, or significant renovation or alteration 	<ul style="list-style-type: none"> Ex local authority houses valued below £100,000 	<ul style="list-style-type: none"> Properties valued at £70,000 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 120 years 	<ul style="list-style-type: none"> Ground rent above 0.1%, or ground rent and service charge combined above 1.5% of property value Flying freehold above 15% of the overall property floor area Tyneside flats 	
Ownership/Occupancy			
<ul style="list-style-type: none"> Property fully owned by the client(s) and occupied as their main residence 	<ul style="list-style-type: none"> Shared ownership Right to Buy or 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 	<ul style="list-style-type: none"> One or two lodger(s)/tenant(s)
Property construction			
<ul style="list-style-type: none"> Brick Concrete blocks Stone/Flint Post-1965 timber frame Laing Easiform II Wimpey No-Fines Tile and slate roofs Wattle and daub in good condition Properties with owned solar panels, or with a suitable lease Properties with up to 25% flat roof 	<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 	<ul style="list-style-type: none"> Concrete panel Large Panel Systems 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 Cross wall construction Properties with 100% flat roof 	<ul style="list-style-type: none"> Pre-1900 timber frame Modern methods of construction Thatched roofs Properties with between 26%-99% flat roof

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Property type		
<ul style="list-style-type: none"> Residential houses and bungalows Leasehold maisonettes and flats Up to 3 acres of land subject to no agricultural restrictions 	<ul style="list-style-type: none"> 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 or are threatened by coastal erosion Age-restricted and sheltered accommodation Grade I and II* listed buildings England 	<ul style="list-style-type: none"> Category A & B Scotland Category A & B Northern Ireland Properties where underpinning has taken place within the last three years Properties within 75 metres of pylons, overhead power cables and/or mobile phone masts Properties with an annexe or self-contained accommodation Properties adjacent to commercial premises or in a predominantly commercial location Studio flats Properties with more than 7 bedrooms Properties which, in the opinion of the surveyor, are not readily saleable
Flats		
<ul style="list-style-type: none"> Blocks of up to six floors 	<ul style="list-style-type: none"> Ex-local authority and housing association flats 	<ul style="list-style-type: none"> Above or adjacent to commercial property Flats in blocks of seven floors or more

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**

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

Email: support@wearejust.co.uk

Or visit our website for further information: justadviser.com

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