



Unacceptable Properties

- ✗ Properties with a valuation below £75,000
- ✗ Properties with unexpired lease term of less than 50 years at end of the mortgage term
- ✗ Freehold flats and maisonettes
- ✗ Shared ownership properties
- ✗ Properties with more than 7 storeys with no lift
- ✗ Commercial properties
- ✗ Properties subject to restrictions e.g. agricultural, retirement flats etc
- ✗ Properties with more than five hectares/12 acres
- ✗ Self-build properties
- ✗ Unimproved/uninhabitable properties (no kitchen or bathroom)
- ✗ Prefabricated or large panel concrete construction (LPS)
- ✗ Pre-fabricated reinforced concrete construction (PRC)
- ✗ Concrete block construction designated mundic
- ✗ Properties of high alumina cement
- ✗ Mundic block materials
- ✗ BISF, metal and steel framed properties
- ✗ Any property designated defective under the housing act
- ✗ Properties with ongoing structural movement or movement that requires monitoring
- ✗ Underpinned properties where no guarantees are available
- ✗ Uninsurable properties or properties subject to an ongoing insurance claim
- ✗ Properties on an unremediated contaminated site or where the valuer advises a possible contamination issue
- ✗ Properties where future saleability may be adversely affected by the presence of electricity pylons, mobile masts or other forms of transmitter



Unacceptable Properties

- ✗ Properties with solar panels
- ✗ Determined as unacceptable security by the appointed valuer
- ✗ Less than 10 years old without NHBC guarantees or equivalent certificate
- ✗ Other non-traditional built property including:
 - ✗ Wimpey no-fines (if constructed prior to 1946 or property is a bungalow or flat)
 - ✗ Laing Easiform construction (if constructed prior to 1966 or property is a bungalow or flat)
- ✗ Properties identified containing asbestos
- ✗ Properties likely to be adversely affected by local planning, e.g. road widening
- ✗ Properties where an unsatisfactory Mining Search is received
- ✗ Grade I listed buildings
- ✗ Second homes
- ✗ Mobile homes and houseboats
- ✗ The interior/exterior condition of the property is poor and demand is poor
- ✗ The saleability of the property is affected by local factors and demand is poor