

Personal Finance: Property type index.

Property Type	Notes	Standard LTV
Agricultural ties or Agricultural Occupancy Condition (AOC)	Subject to referral and full valuation.	65%
Airey		65%
Arrowhead		65%
Barn conversion		75%
Basement conversions		75%
Basement flat		75%
British Iron and Steel Federation (BISF)		65%
Boot Pier - Prefabricated Reinforced Concrete (PRC)		65%
Cornish		65%
Crofted	Scottish small agricultural land holdings.	65%
Dorlonco		65%
Dorran		65%
Dyke		65%
EWS1 requirements	"B1 rating accepted. B2 rating we require full schedule and cost of works, liability for payment, contractors appointed and commencement date."	75%
Ex-local authority flats		75%
Ex-local authority houses		75%
Farm or small holding	Subject to referral and full valuation.	60%
Flat above commercial premises		75%

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Flat roofs		75%
Flats - not new build		75%
Flats / apartment in converted building		75%
Flats / apartments above food outlets		75%
Flats with deck access		75%
Flying freehold		75%
Former houses of multiple occupation (HMO)	As long as usage class returned to residential C3.	75%
Freehold flats		75%
Freehold houses with self-contained flats		75%
Grade I listed buildings	By referral.	Referral only
Grade II listed buildings	Subject to referral and full valuation.	Up to 75%
Gregory		65%
Hawthorne Leslie		65%
Heavy refurbishment	By referral. Schedule of works required.	75%
Holiday home (second home)		75%
Howard		65%
Japanese knotweed	Specialist treatment report and guarantee required.	75%
Knock through to property next door		Up to 75%

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Laing Easiform		65%
Land	Commercial product range only.	0%
Landlocked		0%
Lease extension before completion	To be simultaneous on completion.	75%
Lend in England		75%
Lend in Northern Ireland		0%
Lend in Scotland		75%
Lend in Wales		75%
Light refurbishment		75%
Live / work units		65%
Loft conversion		75%
Maximum number of bedrooms	No maximum.	75%
Maximum number of floors / storeys without a lift	No maximum.	75%
Minimum number of bedrooms	No minimum.	75%
Minimum square metres	No minimum, as long as meets legal requirements.	75%
Mixed use / part commercial	Must be min 40% residential usage.	65%
Mowlem		65%
Multi-unit freehold block (MUFB)		Up to 75%

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Mundic block		65%
Non-standard construction		65%
Non-standard utilities / off grid	Subject to valuation. This will reflect any risk to be considered.	75%
Number of floors	No maximum.	75%
More than one kitchen		75%
Orlit		65%
Over 55's accomodation		65%
Overage	Subject to valuation. This will reflect any risk to be considered.	65%
Overhead power lines	Subject to valuation. This will reflect any risk to be considered.	75%
Parkingon		65%
Period properties	Subject to valuation. This will reflect any risk to be considered.	Up to 75%
Prefabricated Reinforced Concrete (PRC)	Non repaired subject to referral.	65%
Property affected by contamination	Subject to valuation. This will reflect any risk to be considered.	75%
Property with annexe		75%
Property with land		75%
Property with outbuildings		75%
Property with shared access / shared services		75%
Retirement / warden assisted accomodation		65%

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Right to Buy		75%
Schindler		65%
Section 106	Refer with full detail.	65%
Semi-commercial	Must be min 40% residential usage.	65%
Serviced flat		75%
Shared ownership		75%
Sheltered accommodation		65%
Short lease	Minimum 50 years remaining at end of mortgage term.	75%
Single skin brick and block work		65%
Solar panels	If leased solar panels are noted on the title, the solar panel company must provide liability declaration.	75%
Spray foam insulation under the roof	Works must have been completed by a reputable company and an insurance backed warranty/guarantee must be in place.	75%
Steel framed construction		65%
Stent		65%
Stonecrete		65%
Studio flats		75%
Tarran		65%
Thatched roof		65%
Timber framed construction		Up to 75%

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Tyneside lease or cross-over lease		65%
Underdown		65%
Underpinned properties		75%
Unity		65%
Waller		65%
Wates		65%
Wessex		65%
Wimpey No-Fines or Laing Easi-Form post 1945 - non standard construction		65%
Wimpey No-Fines or Laing Easi-Form pre-1945 - non standard construction		65%
Winget		65%
Woolaway		65%

This list is not exhaustive, if a property type is not listed please [contact a member of our team](#).

Subject to valuation and valuers comments, LTVs indicated may change.
For any LTVs above those stated, please refer via MBV.
Full valuation required for non standard properties.