

Later life mortgages

Flexible lending criteria to meet your clients needs

As one of the UK's largest equity release lenders, we know how important it is to make your clients feel at ease when it comes to making decisions about their retirement.

We lend on a range of different property types, and through our later life mortgages, we're confident you'll find the products to help your clients enjoy a brighter retirement. We've highlighted examples of our suitability criteria to help you navigate some of those trickier cases, or perhaps you weren't aware that we covered these in the first place.



1.

Cohabiting partners

For clients who are living together, not married and don't jointly own the property, the homeowner now has the option to apply for a lifetime mortgage in their own name.



2.

Flat roofs

We consider lending requests for properties originally built with a 100% flat roof. Where properties have been extended with a flat roof, it cannot be more than 50% of the total roof area.



3.

Flats

We lend on flats on or below the 10th floor. This might include an ex local authority flat, a high value penthouse or an age restricted property.



4.

Listed properties

We are happy to consider historical properties with a special interest. This includes homes which are listed as either Grade 2 or Grade 2* and Grade B and C in Scotland.



5.

Annexes

We consider properties with an annexe if it's part of the legal title with shared services to the main building. This also includes properties where the annexe may have a different council tax band to the main property.



6.

Acreage and livestock

We review lending requests for properties with more than 10 acres. This may suit clients who enjoy a rural lifestyle and keep livestock for non-commercial purposes.



7.

Close proximity to a commercial business

Whether your client's home is above, below or adjacent to a commercial property, we can consider their application.



8.

Commercial use at the property

Our lending criteria means we consider properties that enable the homeowner to run their business from home. Examples of these include;

- A childminder
- A hairdresser
- A music teacher
- A physiotherapist

Properties with business rates or mixed usage on council tax cannot be considered.

All lending is based on the valuer's comments and made on a case by case basis. For more information, please see our [Later Life Mortgages Suitability Criteria](#).

To find out more, contact your dedicated account manager, or call:

03330 048 444

Lines are open Monday to Friday, 8.30am – 5.30pm.
Call charges will vary. Calls may be recorded and monitored.

Email adviser.support@landghomefinance.com

If you're contacting us by email, please remember not to send any personal, financial or banking information, because email is not a secure method of communication.

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LG003357 04/2022

