

## Changes to lending criteria

Criteria	Acceptable	Not acceptable for desktop valuations
Minimum property value	£100,000 and above (was £70,000)	Below £100,000
Maximum property value	Up to £1m within Greater London Up to £750,000 for the rest of the UK	Above £1m within Greater London Above £750,000 for rest of the UK
Land	Up to 1 acre of land (was 5 acres)	Above 1 acre
Property location		
Region	England, Wales and mainland Scotland	Northern Ireland, Scottish Isle and rural locations
Proximity to commercial premises	Where in close proximity to commercial premises that do not affect resale ability	Adjacent or above commercial premises
Flood risk area	Medium or under	High
Coastal erosion area	Not acceptable for desktop	
Age of property	Built in the period 1850 to 2017	Built before 1850 or after 2017
Property type		
Construction type	Traditional construction	Non-traditional construction i.e. thatched or flat roofs, modern methods of construction.
Flats	Flats with acceptable EWS1* or built pre-1996 of traditional construction and with no visible evidence of combustible external material relating to the wall system.	No ESS1 form in place
Office to residential conversions	Not acceptable for desktop	All office conversions
Properties with an annex	Not acceptable for desktop	All properties with an annex