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Aviva Lifetime Mortgage - we'll consider **more property types** than many other providers...

We now lend on properties that have an element of **personal commercial use (under 50% of the total property to be secured)**
This means we can now lend on...

Homes where one or two rooms within the main home or a self-contained part is used for bed and breakfast and holiday lettings (including Airbnb)

Lending is now possible providing a guest stay does not extend beyond 30 consecutive days and no more than 50% of the bedrooms are used commercially.¹



Houses with land and buildings in personal agricultural or equestrian use

In addition to small scale agricultural use, we'll review all land areas and consider lending on properties over 50 acres.



Homes with a tenant

Equity can now be released on properties with a tenancy in a self-contained part of the property. Whether it's renting out an annexe, a flat or a cottage in the grounds, this is now possible with a suitable Tenancy Agreement.³



Houses with a home-based business

We now lend on properties that include an element of business use.²



Estates and country houses with equestrian facilities, holiday lets within the grounds, shooting and fishing rights or open gardens

We've seen demand for lifetime mortgages on multimillion pound properties increase in the last five years, bringing with it a need to lend on large, multifaceted properties with land.



1. The main house in its entirety isn't to be rented out for Airbnb.

2. So long as it doesn't mean a change in planning consent or business rates

3. Acceptable forms of Tenancy Agreement: England & Wales - Assured Shorthold Tenancy Agreement, Scotland - Private Residential Tenancy, Northern Ireland - Tenancy Agreement.

We lend on a greater range of property types, from **historic to modern methods of construction**

This means we can now lend on...

Modern methods of construction including Eco homes

Changes are taking place in construction methods. We'll consider a range of building techniques including modern timber frame construction and many more contemporary building methods.



Thatched properties, listed buildings including grade I and II* and many historic building techniques

20.4% of houses in the UK were built before 1919.⁴ We'll lend on traditional properties such as wattle and daub, cob and thatch.



We now lend on a diverse range of flats, including studios and basements

This means we can now lend on...

Basement flats

In 2018, just over 20% of UK homes were flats.⁴ Many providers don't lend on basement flats. We'll consider any basement flat that isn't wholly below ground and has access to a private garden or communal space.



Ex local authority

We'll consider ex local authority properties where there is a satisfactory market for similar properties in the area.



Studio flats

We'll now consider lending on studio flats in any UK location with a minimum floor area of 30m².

For further information, please read our [Lifetime mortgages lending criteria document](#) and the [Terms and Conditions](#) of the Aviva Lifetime Mortgage.

4. Source: Gov.uk, Stock profile 2020. Contains public sector information licenced under the Open Government Licence v3.0
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