

BEST SELF BUILD MORTGAGE LENDER



In association with  BUILDSTORE
FOR SMART HOMEBUILDERS

How to prepare your entry

On receipt of payment you will be emailed a link to submit your entry online. You will need time to research and prepare your answers in advance of your submission, so we have detailed below the list of questions. Those marked with an * are mandatory.

Questions on entry form:

How is the product distributed?*

(Tick all that apply)

- To BuildStore's own customers who are self-builders
- Via BuildLoan to self-build customers of other intermediaries
- Via other Intermediary channels to their self-build customers
- Direct to self-builders (consumers)
- Other (please specify)

What level of contact do you have directly with the self-builder?*

(select whichever is the closest description)

- No contact (all contact is via an intermediary)
- Some contact (most contact is via an intermediary)
- Lots of contact (there is regular contact with the self-builder)
- Other (please specify)

Number of self-build mortgages approved in last financial year?

Funds available for self-build loan book

What are your maximum criteria for:*

- LTV for land purchases
- LTV for land & build
- LTV for build only
- Income multiples

Which of the following are options for drawing funds? *

(tick all that apply)

- Arrears, value-based
- Arrears, cost-based
- Advanced, cost-based

Do you allow:

(enter YES if applicable)

- Post-build switch to standard mortgage product, without penalty
- Overriding existing mortgage with savings

In which countries will you lend: *

- England
- Scotland
- Wales
- Northern Ireland

Will you lend against the following?*

(tick all that apply)

- Land without planning permission
- Land with outline planning permission
- Land with detailed planning permission
- Shared ownership
- Community self-build
- Custom build - detached homes
- Custom build - semi-detached
- Custom build - terraced homes
- Custom build - apartments
- Custom build - self-finish
- Homes with basements

Which of the following main construction methods will you lend against?*

(tick all that apply)

- Timber frame - stick-built on-site
- Timber frame panels - factory built
- SIPS (structural insulated panels)
- Oak frame
- Traditional masonry (brick, block & stone)
- Modern masonry (thin-joint, clay blocks)
- ICF (Insulating Concrete Formwork)
- Steel frame
- Straw bale
- Hemp
- Cob
- Other (please specify)

What is acceptable as an external skin?*

Please write-in YES or NO and any % restrictions.

- Brick/Stone
- Brick/Stone slips
- Traditional render
- Modern render (eg acrylic/silicone)
- Cladding - real timber
- Cladding - plastic/PvC
- Cladding - cement boards
- Metal
- Hanging tiles
- Shingles

Please detail any combinations not acceptable (eg. timber on timber)*

What roof covering is acceptable?*

Please write-in YES or NO and any % restrictions.

- Slate
- Clay tiles
- Concrete tiles
- Metal - steel
- Metal - zinc/copper
- Shingles
- Thatch
- Green roof
- Flat roof - lead
- Flat roof - membrane
- Flat roof - GRP

Please give product details, such as current rates, which are not included in the questions above

Please give evidence of support for self-builders who run into difficulties and/or need to make changes mid-project

Please evidence new product development / enhancements introduced as a result of external or internal suggestions

Please provide a testimonial from a self-builder (or results from a survey of self-build customers)

Any further information you feel might be useful to the Judges