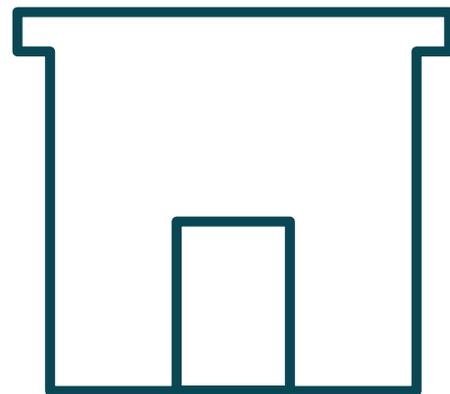


# Flat Roofs

Flat roofs are now the most common reason for declined applications at more2life. In 2019, they were the 2nd most common reason according to more2life data, and in 2020, they became number 1 most common reason for declined applications.

## What do lenders consider when it comes to flat roofs?

All lenders take into consideration the percentage of the roof area which is flat. Flat roof percentage is calculated using the overall floor area of the property and the flat roof area excluding areas of non-habitable accommodation, such as garages (unless they are connected to the main dwelling), porches, and small utility rooms etc.



## Why can higher percentages of flat roofs be generally harder to place?

Flat roofs can be more difficult to maintain, as the drainage may not be as effective as traditional roofs. However, all more2life funders accept some degree of flat roof, and some even up to 100% (subject to referral). **Our lending criteria tool** can help show which of our plans may be the most suitable for your client based on flat roof percentage and other criteria.

## How might I spot when flat roof area may be a problem?

Dormer bedrooms being present if the property is a bungalow, or property extensions to increase habitable floor space are both common examples as to why some properties have high percentages of flat roof area.

Therefore, if you find the property has been extended or has a dormer roof extension during conversations with your client or a visit, then it may be an early sign that flat roof area may be something to consider during the application process.



# Turning 'no' into 'yes'

It's still important to note that only 8% of more2life applications are declined, and our underwriters are able to work together with our funders to turn 85% of cases that start with a 'no' into a 'yes', so always ask your dedicated telephone account manager, business development manager or our adviser support team if they can work with our underwriters to help you and your client.



You can contact our adviser support team on

**03454 500 151**

or [info@more2life.co.uk](mailto:info@more2life.co.uk)

 [more2life.co.uk](https://www.more2life.co.uk)

This is intended for intermediaries only and has not been approved for customer use.  
more2life Ltd is authorised and regulated by the Financial Conduct Authority.  
Registered in England No 5390268. Registered office: Baines House, 4 Midgery Court,  
Fulwood, Preston, Lancashire PR2 9ZH. CM194 (08/21). © more2life Ltd 2021



**more2life**  
the later life lender