

Clutter

Clutter remains one of the most common reasons for declined applications at more2life. In 2019, it was the 6th most common reason according to more2life data, and in 2020, **clutter became the third most common reason for declined applications.**



What classifies as 'clutter'?

When a property is 'severely cluttered', the application will most likely be declined. A severely cluttered property is one in which a valuer cannot move freely, has restricted access to or cannot see the majority of the property and its internal structure (whole rooms, most walls or windows etc.) due to excessive clutter.

For example, some properties with a spare room or garage with neatly packed boxes or other storage units won't be considered severe or excessive clutter. The manner in which the clutter presents itself is usually helpful to assess the situation – is it neatly packed and organised, or is it piled high to the ceiling or falling over? Organised storage does not usually suggest severe clutter.



Why will an application for a severely cluttered property most likely be declined?

Put simply – a valuer cannot conduct a valuation or produce a valuation report on a property that they cannot fully access, see or examine for themselves.

Signs of random excessive clutter are also often a key indicator of low property maintenance which could deteriorate over the life of the loan. The reasons behind severe clutter can sometimes be complex, and may even signify vulnerability.

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

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

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