



Case study

Tackling high voltage lines on a rural property

Standard Life
Home Finance

The case

A rural Scottish property with high voltage power lines running overhead and a transformer within its boundary would typically be deemed unsuitable due to perceived marketability risks. Based on the majority of criteria across the market, this would be an automatic decline.

However, this was a porting case, so rather than allowing standard restrictions to dictate the outcome, we built a compelling case for approval, moving quickly to get the right result.

The process – strategic, detailed, and fast-paced

We took a pragmatic, evidence-based approach, ensuring the case moved forward without unnecessary setbacks:

Proving marketability: The property was actively listed on Rightmove, showcasing its strong condition. With this being a porting case, this listing became a key piece of supporting evidence in our submission, proving the property's saleability and demand.

Highlighting the porting case benefits: We emphasised the customer's long-standing relationship with the lender and their commitment to staying in their new home, strengthening the rationale for approval.

Compiling comprehensive evidence: The intended purchase of this property helped to show it was readily saleable and that the high voltage lines did not impact market desirability - addressing any lingering concerns.

The outcome

Thanks to our strategic and proactive handling, the case was approved, an outcome that might not have been possible with standard criteria.

We're here to help

At Standard Life Home Finance, we look beyond standard criteria and take the time to understand each case. If you have a complex case that needs expert attention, get in touch today.

0800 188 4815

servicing@standardlifelifehomefinance.co.uk

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