

Flexible solutions to affordability in later life

THE
FAMILY
BUILDING
SOCIETY



At Family Building Society, we pride ourselves on our personal approach. We manually underwrite each case, meaning bespoke decisions with a human touch. We're not a 'computer says no' type of lender. We'll consider people in later life who are seeking a Buy to Let mortgage as well, so we have a broad offering for your later life clients.

Why Choose Us

Pension pots

Many lenders will take a percentage of a pension pot, typically 3%, and assume this as income. Some won't consider pension pot income at all if it's not already in drawdown.

At Family Building Society, we can now take up to 90% of the value of a pension pot*.

*for a minimum 10-year term.

Other acceptable income

Income from investment portfolios, stocks and shares ISAs, other unearned or passive income streams such as rental income, state pension and any other annuities can be added to the assumed income. Remuneration drawn by limited company directors also qualifies where the applicant is not actively running the day-to-day business operation.

Family support alternatives

Alongside our standard Joint Borrower Sole Proprietor offering that enables parents and grandparents to help children/grandchildren onto the property ladder, we can also reverse the traditional JBSP mortgage. This allows adult children to support their parents in purchasing a new property, or remortgaging a current one enabling them to stay in their family home for longer. Rates can be found that are as competitive as standard mortgages.

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