

Adverse Policy

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Your Housing Group operate in accordance with a “high risk adverse” as highlighted below:

“High Risk Averse”

- No CCJ’s or Defaults that remain unsatisfied, of any age
- No CCJ’s or defaults within last 2yrs over £300 in total
- No repetitive excessive overdraft usage
- IVA’s or Bankruptcy discharged 3yrs ago acceptable, or registered over 6 years ago and satisfied, with no further issues
- Debt management plans paid off over 12 months ago acceptable
- No mortgage arrears in last 12 months
- Previous repossession over 3yrs ago acceptable, provided no outstanding debt to lender and no other credit issue in last 3yrs. (requires letter from repo lender to confirm no outstanding debt).