Conversion & Refurbishment

Lending Criteria

Reinvigorating and repurposing existing buildings is an efficient and sustainable way to extend the useful life of real estate.

Just as every project is different, each scheme presents unique risks and challenges. Our in-house team of lawyers, surveyors and credit experts is experienced in assessing these differences and can craft custom lending solutions that are unique to the asset and the project's building programme.

Once in place, our facilities cover the developer's projected funding, enabling them to make seamless drawdowns and keeping the project liquid, funded and on track. And our professional team is always on hand to provide practical advice and assistance as the project progresses.

| ltem | Criteria |
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| Security | 1st legal charge, guarantees |
| Interest rate options | Fixed and variable options available |
| Security types | Residential, Mixed Use, Student, Care Homes, Hotels |
| Treatment of interest | Rolled or serviced |
| Gross loan to GDV | 60% commercial 70% residential with discretion to go higher |
| Max loan to total cost | 90%, 100% development costs |
| Min/Max loan term | 9-36 months |
| Min/Max loan size | £3m - £20m |
| Third party mezzanine and second charges | Considered |
| Refinance | Yes |
| Geographical lending areas | England, Scotland & Wales |
| Listed or conservation | Yes, subject to details |
| Mixed schemes | Yes |
| Fees | By arrangement |
| Minimum interest | Typically, 3 months |

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| Current lending preferences | Professional developers with a track record of similar developments |
|-----------------------------|---|
| | Residential and commercial including HMO |
| | Established locations with similar properties nearby |
| | Light, medium, and heavy refurbishments |
| | Good projects requiring extra leverage |