

Refurbishment Sales Guide



Minimum loan	£150,000 day one
LTV	Up to 70% LTV NET day one + 100% of refurbishment costs
LTGDV	Up to 70%
Monitoring	Light-touch monitoring by an Asset Manager (not a QS)
Loan term	Up to 24 months

Property types	Residential and semi-commercial property Commercial property (if being converted to residential)
Scope of works	Build costs not to exceed £500,000 or 75% of current value (heavier refurbishments acceptable at lower LTGDVs)

Cases we love to fund

Decorative refurbishments
<ul style="list-style-type: none"> • Poor condition properties • Outdated properties • Auction purchases

Structural refurbishments
<ul style="list-style-type: none"> • Loft conversions • Rear/side extensions • Both permitted development and planning permission acceptable

Change of use projects
<ul style="list-style-type: none"> • House to HMO • House to flats • Commercial to residential • Semi-commercial (uppers converted)

For low LTGDV cases, we can consider deals outside of usual appetite

