West One

Development Finance

Product Guide

April 2026

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feefo

Platinum Trusted Service Award
2023 feefo

The West One Way

Our development finance range is designed for experienced property developers. We strive to develop closely held relationships to give property developer certainty of finance.

- Integrated product portfolio - consistency throughout the property finance lifecycle
- A unique approach to credit risk
- A personal approach - treating every customer and case individually
- Advanced technology
- Over 15 years of experience in specialist finance markets

Contents

Development Finance

Why West One

This range is designed for experienced property developers looking to finance residential-led schemes. We strive to develop closely held relationships to give property developers certainty of finance which they can rely upon to successfully grow their business.

Reasons to use West One Development Finance

- Residential led schemes (commercial aspect must be less than 35% of value).
- Funding up to 65% LTGDV and 85% LTC.
- Minimum loan size £1m.
- Maximum loan size £30m.
- Initial loan-to-value up to 70%.
- Funding 100% of build costs.
- Lending across England & Wales.
- Experienced developers – minimum of 2 successful projects prior.
- Developer’s equity contribution provided at the start of the facility.
- No maximum unit cap.

Development Finance

Ground up Development

Purpose - Purchase of land / building that requires demolition.

Features	
Max LTGV	65%
LTV (Day 1)	70%
LTC	85%
Interest rate	from 5.00% + BBR
Min loan size	£1,000,000
Location	England, Wales
Max Term	24 months
Interest type	Rolled

Criteria
Residential led schemes (commercial aspect must be less than 35% of the value).
Maximum loan size £30m.
Funding 100% of build costs.
Experienced developers with a minimum of 2 successful prior projects.
Developer's equity contribution provided at the start of the facility.
Minimum age is 18. No maximum age limit.
No maximum unit cap.

Heavy Refurbishment

Purpose - Heavy works to an existing building.

Features	
Max LTGV	65%
LTV (Day 1)	70%
LTC	85%
Interest rate	5.00% + BBR
Min loan size	£1,000,000
Location	England, Wales
Max Term	24 months
Interest type	Rolled

Criteria
Residential led schemes (commercial aspect must be less than 35% of the value).
Maximum loan size £30m.
Funding 100% of build costs.
Experienced developers with a minimum of 2 successful prior projects.
Developer's equity contribution provided at the start of the facility.
Minimum age is 18. No maximum age limit.
No maximum unit cap.

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