

Renovate

Product Guidelines for Medium to Heavy Refurbishment



	RESIDENTIAL	MIXED-USE	COMMERCIAL
MAX LTV	70%	65%	60%
MAX GDV	65%	60%	55%
RATES FROM	0.82%	0.85%	0.87%

Inclusions - As per Refresh product plus the following:

	QS Needed?
✓ Extension outside of permitted development rights	✓
✓ Structural work e.g. moving walls	✓
✓ Listed building or in conservation area	✓
✓ Planning permission required / in place	✓
✓ Building regulation required / in place	✓

Property	Residential, Mixed-use, Commercial
Loan Term	3 - 18 months
Loan Size	Min Day 1 Advance £50k. Min facility £70k. Max facility £3m
Drawdowns	Min drawdown(s) of £20k. Evidenced by Monitoring Surveyor visits
Experience	Similar projects previously completed

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