

SPECIALIST MORTGAGES

## REFURBISHMENT FINANCE

Property refurbishment finance is designed to allow you to develop and modify your property ready to sell or let out to tenants. Whether you are planning on renovating, or redecorating, or making structural changes or improvements, there is suitable finance available at competitive pricing.

However, making sure you find the right refurbishment loan is crucial to the success of the project. Get the wrong funding and it may cost you too much, leaving little room for profit, or not be flexible enough to allow you to complete your project in the way you intended. There is a variety of options available depending on the cost and timescale as well as the end value when the project is finished.

Securing a bespoke finance arrangement for the property in question allows you to devote your time and energy to overseeing and running the project rather than having to fund everything through multiple channels to make up what is needed. This is where SPF Private Clients can help as we have access to a variety of lenders with preferential rates and schemes that are available either exclusively to our clients or through only a handful of brokers. Our experienced advisers are on hand to guide you through the process and recommend the best product and rates to suit your needs.

The amount you can borrow will depend on a number of factors including the value of the property or development, your anticipated renovation or refurbishment costs and the Gross Development Value (GDV) – the assessed finished value of the project.

Our experienced brokers take time to really get to know you and understand your circumstances and needs before recommending the appropriate solution. Each project is unique so we will compare all suitable product options available so that we get the right finance for your needs.

If your project is short term, then short-term bridging finance might be the right solution and we can also advise on this.

For clients planning to renovate or redecorate either commercial or residential properties, or clients making structural changes to a property, refurbishment finance may be the answer.

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YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE OR ANY OTHER DEBT SECURED ON IT.



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The FCA does not regulate some forms of buy-to-let, overseas and commercial mortgages.