



RESIDENTIAL DEVELOPMENT FINANCE PRODUCT GUIDE



Choose the bank that backs smaller builders

Residential

DEVELOPMENT FINANCE RATES

Sector	Loan to gross development value (LTGDV)	Loan to cost (LTC)	Variable rates from
Residential	Up to 55%	Up to 80%	8.95% pa*
	Up to 60%	Up to 80%	9.40% pa*
	Up to 65%	Up to 80%	9.70% pa*

Fees

Development finance loan	• 2% arrangement fee • 1% exit fee • No early repayment charges
Internal refinance	• Flexible arrangement fee by negotiation

* All enquiries will be assessed on a case-by-case basis by the Senior Relationship Manager and the Credit Underwriting department to determine both leverage and pricing. The interest rates are indicative of the typical development finance pricing range. Product and/or rates can be withdrawn at any time.

We know that smaller development projects face unique challenges in obtaining finance. That's why we're giving locally focused builders the support they need to build quality homes.



Interest roll up options for smoother cashflow



No non-utilisation fees



Longer term lending options after the project is completed

Our loans are shaped for the needs of smaller developers, and overseen by our Property Development specialist who really understands the SME building sector.

DEVELOPMENT FINANCE LOANS

Residential

We now offer specialist finance for development projects up to £7.5m, from single plots to exclusive collections.



Contact us

From the initial enquiry through to final repayment, I will be your dedicated Senior Relationship Manager overseeing your loan, and ensuring your project progresses smoothly.

Jack Dunn

Senior Relationship Manager

M: 07710 308 310

T: 0116 497 4791

E: jack.dunn@ccbank.co.uk

E: DevFinance@ccbank.co.uk



DEVELOPMENT FINANCE LOANS

Residential

We offer a relationship managed development finance service. Our experienced Senior Relationship Manager is on hand to support you throughout the journey, providing expert guidance helping to make the process as smooth as possible.

Key highlights



A dedicated point of contact throughout the life of the loan offering an experienced relationship managed service



Range of projects welcome, from conversion via permitted development or a full ground up development



"When your project reaches the next stage, funding shouldn't be a reason for it to stop. I will be on hand to authorise and approve qualifying drawdown requests, with funds released in 48 hours once all agreed conditions have been satisfied. Giving you peace of mind that builders will be paid on time"

Jack Dunn

Senior Relationship Manager

Development finance lending criteria

- Residential development only
- Only available to experienced property developers
- Up to 65% loan to gross development value
- Up to 80% loan to cost, build costs fully funded
- Minimum loan £500k
- Maximum loan £7.5m
- Term: Up to 24 months
- Construction should be on traditional building methods, including modular units
- Corporate borrowers must be registered in the UK or Crown dependencies
- Bespoke security package, structured against the lending proposal



DEVELOPMENT FINANCE TO TERM



Residential

Looking beyond the build phase? Our development finance conversion solution provides a clear exit strategy from day one, helping you to smoothly transition to the next stage into a longer term lending facility or a short term bridge. This reduces risk, improves planning, and gives borrowers confidence throughout the process.

Key highlights

- Same experienced contact throughout the life of the development finance and into a term loan
- We can provide an indicative facility letter for the proposed long-term loan following the development finance, subject to credit assessment and approval at the time⁺

Converting to a term loan

Our experienced Senior Relationship Manager will support you throughout the life of the development finance loan, once you are ready to convert to a term loan, we are a phone call away.

Bridging loans

- Residential, including speculative. Up to 80%* LTV of vacant possession.
- No valuation fee payable until the loan is approved
- Interest roll-up options available
- Term 1 to 24 months
- Minimum loan £500k
Maximum loan £10m

*All Bridging enquiries are assessed on a case-by-case basis by the Head of Bridging and Credit Underwriting to determine leverage and pricing. Rates are indicative of the typical bridging pricing range. Product/rates can be removed at any time.

Residential buy-to-let

- Up to 75% LTV of open market value
- No limit to the number of properties you can own
- Limited company lending
- No valuation payable until the loan is approved
- Term: 12 months to 30 years
- Interest only options
- Variable rates on request
- 3 & 5 year fixed rates

Visit [ccbank.co.uk](https://www.ccbank.co.uk) for further details

Let's make your next deal happen. Lets talk.



Jack Dunn

Senior Relationship Manager

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+ All indicative term loans, facility letters and quotes will be reassessed by the credit underwriting team at the end of the development loan to determine both leverage and pricing. The interest rates are indicative of the typical residential pricing available at the time. Please refer to www.ccbank.co.uk for full lending criteria.

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