



FINANCE GUIDE 2026

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# Funding UK Housebuilders.

Bespoke funding solutions for clients across the  
UK.

[relendex.com](https://relendex.com)

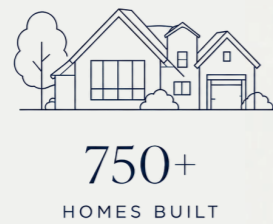


## ABOUT US

# Bespoke Funding Solutions.

We provide specialist property development finance to SME housebuilders across the UK, supporting the delivery of high-quality residential and commercial schemes.

We support experienced developers in delivering sustainable homes and projects incorporating modern methods of construction (MMC).



In addition to development finance, we also provide bridging loans to facilitate future development projects. Each facility is structured on a bespoke basis and subject to individual review by our Credit Committee.

## CASE STUDY

# Swindon Residential Development.

This development delivered four detached four-bedroom homes in a desirable village location outside Swindon, with values ranging from £770,000 to £795,000 and a total GDV of £3.13m.

Although the clients' previous schemes had been privately funded, their experience and proven delivery capability gave us confidence to support the project. Relendex funded 100% of the build costs, with the first two homes completing on schedule and achieving early sales, resulting in repayment of the facility three months ahead of programme.

### PROJECT SNAPSHOT

Facility Amount	£2.03m
GDV	£3.13m
LTGDV	65%
Term	21 months
Units	4
House Values	£770K - £795K



### AT A GLANCE



£2.03m

FACILITY AMOUNT



65%

LTGDV



100%

BUILD COSTS FUNDED



FULLY REPAID

FROM SALES

“

“Relendex were great to work with and fully understood what we were trying to achieve.”

Jason Hynes  
Hynes Homes Ltd (Client)

# Flexible Development Finance.

Our bespoke funding solutions are designed to give the speed and flexibility needed to move projects forward.

The following pre-requisites apply to all development finance facilities:

- Good quality, experienced investors/sponsors with a proven track record of delivering similar schemes
- Location can be UK-wide, subject to demonstrable local demand and market liquidity
- Asset quality and location must be considered primary or strong secondary
- The site must benefit from an immediately implementable planning consent (no planning risk considered)



## CASE STUDY

# Gloucester Commercial Redevelopment.

A conversion of a former industrial building into a modern commercial workspace in the heart of Gloucester. Relendex provided a development facility to support the acquisition and redevelopment of a 52,000 ft<sup>2</sup> former factory building.

The scheme transformed the site into a mix of self-contained offices, light industrial units and storage space, alongside a dedicated reception area and coffee shop. The facility funded 68% of the acquisition costs and 100% of the redevelopment works, including the installation of a rooftop solar PV array to improve the site's long-term sustainability credentials.

### PROJECT SNAPSHOT

Facility Amount	£3.09m
GDV	£4.95m
Commercial Units	50
Site Area	52,000 ft <sup>2</sup>
Purchase Costs	68%
Build Costs	100%



### AT A GLANCE



£3.09m

FACILITY AMOUNT



62%

LTGDV



50

COMMERCIAL UNITS



8TH SCHEME

REPEAT CLIENT



*“We are pleased to support this client on their eighth project with Relendex. With Phase 1 complete and strong letting interest already evident, the development is performing as expected.”*

**Simon Atherton**  
UK Sales Director, Relendex

THE SHIRT FACTORY, GLOUCESTER

## CASE STUDY

# Dalston Residential Redevelopment.

The second scheme funded for this client involves the conversion of a former retail and office building into a mixed-use development delivering nine apartments and a ground floor retail unit.

Six apartments were delivered under Permitted Development Rights (PDR), with a further three added following the grant of full planning permission. Relendex initially funded the PDR conversion before refinancing onto a larger facility to support the enhanced scheme. The retail unit has been pre-let to a national supermarket operator, while the client intends to retain the residential apartments as part of their long-term investment portfolio.

### PROJECT SNAPSHOT

Facility Amount	£5.18m
GDV	£8.08m
LTGDV	64%
Term	18 months
Residential Units	9 apartments
Commercial Units	1 retail unit



### AT A GLANCE



£5.18m

FACILITY AMOUNT



64%

LTGDV



9

APARTMENTS  
DELIVERED



2ND SCHEME

REPEAT CLIENT

“

“Having previously supported this client, we were able to move quickly and structure a facility that adapted as the scheme evolved.”

Martin Murphy  
Lending Director, Relendex

BALLS POND ROAD, DALSTON

# Key Facility Information.

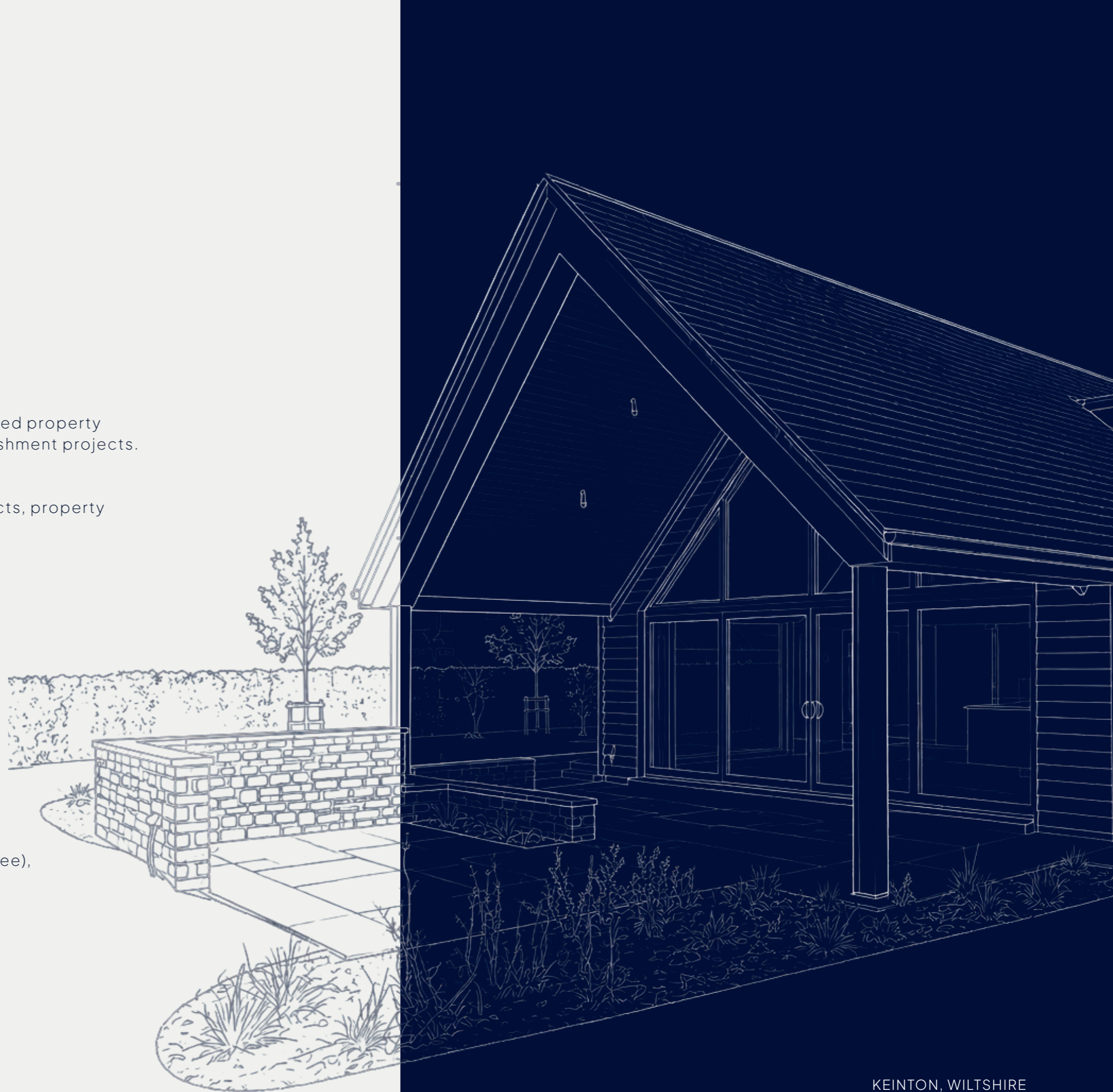
Our finance facilities are designed to support experienced property developers delivering new build, conversion and refurbishment projects.

- Short-term development finance for new build projects, property conversions and refurbishment schemes.
- Loan sizes from £750k to £10m.
- Loan terms of up to 36 months.
- LTC of up to 90%.
- LTGDV of up to 70%.

Indicative pricing includes interest rates from 8.45% to 10.75% p.a, with potential discounts against our standard rates for qualifying sustainable developments.\*

Arrangement fees are typically 2% (including a 1% Proc Fee), together with an exit fee typically 1% of the loan amount.

*\*(correct as at time of printing)*



## CASE STUDY

# Barton St David Residential Development.

This scheme involved the construction of five detached homes in Barton St David, Somerset.

This was the third project funded for the client, reflecting an established relationship built on successful delivery. Relendex provided 66% of the acquisition costs and 100% of the development costs, net of recycled sales proceeds.

Demand has been strong, with two homes sold above valuation, a third sale exchanged and due to complete, and the remaining two retained as long-term rental investments.

### PROJECT SNAPSHOT

Facility Amount	£4.34m
GDV	£6.20m
LTGDV	70%
Term	18 months
Home size range	1,346 ft <sup>2</sup> – 2,626 ft <sup>2</sup>
EPC rating	A



#### AT A GLANCE



£4.34m

FACILITY AMOUNT



70%

LTGDV



5

DETACHED HOMES



3RD FACILITY

REPEAT CLIENT

“

*“As the third scheme completed for this client, this project reflects the value of experience, trust and a well-structured, bespoke funding solution”*

**Simon Atherton**  
UK Sales Director, Relendex

BARTON ST DAVID, SOMERSET

## CASE STUDY

# Talk to Our Lending Team.

We partner with ambitious SME developers to deliver high-quality residential and commercial schemes across the UK.

Combining banking and underwriting expertise with a strong understanding of modern methods of construction (MMC), we provide the funding and support needed to bring schemes to life and help UK housebuilders grow.

  
**100+**  
COMBINED YEARS  
OF EXPERIENCE

  
**750+**  
HOMES  
FINANCED

  
**£217m+**  
OF LENDING

  
**FCA**  
REGULATED  
PLATFORM

\*Relendex Limited is authorised and regulated by the Financial Conduct Authority (FRN: 723117).



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**reindex**

The logo for 'reindex' features the word 'reindex' in a bold, white, lowercase sans-serif font. The letters 'e' and 'i' are connected by a white circular arrow that loops around the top and bottom of the space between them, indicating a process of re-indexing or a cycle.