Portfolio Refinancing

Refinance the portfolio as a system, not ten unrelated emergencies.



The best refinancing strategy is often a sequence of decisions, not one large application.

01 Map refinancing dates and penalties

- Create a 24-month calendar covering every fixed-rate expiry, early repayment charge and anticipated sale or renovation.
- Group the properties by urgency, lender, ownership entity and available equity.
- Avoid using short-term debt to solve a long-term mismatch without a credible repayment route.

02 Decide what to optimise

- A lower monthly payment, equity extraction, fewer lenders and reduced rate risk are different objectives. Rank them.
- Consider whether refinancing individual properties or using a portfolio facility delivers more control.
- Check whether cross-collateralisation creates restrictions on selling or refinancing individual assets.

03 Stress-test the whole picture

- Model higher mortgage rates, empty properties, maintenance reserves and delayed sales.
- Assess how proposed borrowing changes aggregate leverage, interest cover and liquid reserves.
- Leave a contingency rather than using every pound of apparent equity.

THE NUMBERS | ILLUSTRATION ONLY

Illustration: five interest-only loans of £200,000 each produce £50,000 yearly interest at 5% and £70,000 at 7%. A two-point difference uses £20,000 of annual portfolio cash flow.

The mistake to avoid

A refinance that saves one property but leaves the rest exposed to clustered maturities may create a larger problem.

Documents worth preparing

Product-expiry schedule; redemption costs; portfolio spreadsheet; rent and expense records; anticipated acquisitions and disposals.

DISCUSS A DEAL

Send the property, borrowing requirement and your timescale to deal@wefinanceuk.com, or call 020 3917 2651.

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