Semi-Commercial & Mixed-Use Mortgages

The mix of residential and commercial use changes the lender pool.



A flat above a shop may be straightforward for one specialist lender and unacceptable to another.

01 **Map exactly what is being bought**

- Identify the number of flats, commercial units, separate entrances, leases and freehold/leasehold titles.
- Check the commercial use, hours, extraction or noise arrangements and any shared utilities.
- Confirm the lawful use and whether the units meet the property's stated configuration.

02 **Assess income by component**

- Show residential rent, commercial rent and who pays service charges, repairs, insurance and utilities.
- Commercial lease lengths and tenant quality can influence valuation and lender appetite.
- Vacancy in one ground-floor unit can affect the entire property's cash flow.

03 **Choose the exit before the product**

- A mixed-use property may not qualify for a mainstream BTL mortgage even if most of the income is residential.
- If subdividing or selling parts, check title and lender consent requirements upfront.
- Confirm whether the proposed borrower is an individual, SPV or trading company.

THE NUMBERS | ILLUSTRATION ONLY

A building earning £24,000 from flats and £18,000 from a shop has £42,000 gross annual rent. If the shop becomes vacant, 43% of gross rent disappears at once.

The mistake to avoid

Do not value the property as if every residential flat were separately saleable without legal and lender confirmation.

Documents worth preparing

Floor plans; commercial lease; ASTs or tenancy evidence; rental schedule; title documents; use and insurance details.

DISCUSS A DEAL

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

Email

deal@wefinanceuk.com

Phone

020 3917 2651

WhatsApp

+44 7417 318414

London | Head Office

ER76, The Link Business Centre
49 Effra Road, London SW2 1BZ

Wales Office

Sophia House, 28 Cathedral Road
Cardiff CF11 9LJ

Scotland Office

Westpoint, 4 Redheughs Rigg
South Gyle, Edinburgh EH12 9DQ

NACFB
HELPING FUND UK BUSINESS

FIBA | Member

Important information

Your home may be repossessed if you do not keep up repayments on your mortgage. The Financial Conduct Authority does not regulate most buy-to-let mortgages. Bridging finance is typically a short-term, higher-cost form of borrowing and carries risks, particularly if the planned exit strategy is not achieved. A clear repayment strategy should be in place before entering into any agreement. Commercial bridging finance is not regulated by the Financial Conduct Authority.

WeFinance UK is a trading style of Roxton Wealth Ltd, an Appointed Representative of Rosemount Financial Solutions (IFA) Limited, authorised and regulated by the Financial Conduct Authority (FRN 535515). Roxton Wealth Ltd is entered on the Financial Services Register (FRN 1033240). Rosemount Financial Solutions (IFA) Limited is an authorised credit broker, not a lender. We work with an unrestricted number of lenders to find suitable finance arrangements. We will receive lender commission, calculated as a fixed fee, fixed rate or percentage of borrowing. Full commission details will be disclosed during your customer journey. Roxton Wealth Ltd | Company No. 16335726 | ICO: ZB900326 | Registered Address: ER76, The Link Business Centre, 49 Effra Road, London SW2 1BZ. This document is intended for UK consumers and is subject to the UK regulatory regime.