



Expertise — August 2017

Housing and Regeneration Real Estate Finance Security

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Property charging is specialist work, which is why Trowers & Hamlin has a dedicated Real Estate Finance Security team with considerable experience of getting large property portfolios into charge and the capacity to do so within tight timescales.

Why choose us?

You would expect the people doing your work to provide the highest standards of service, clear advice and personal commitment; but you will also discover that our people are friendly, accessible and keen to do all they can to make your life easier and to ensure the smooth running and ultimate success of your project.

Our national team has over 100 years' collective experience. We advise a wide range of clients, predominantly registered providers (RPs) and their funders, but also private developers, public sector bodies and institutional investors.

We have the knowledge and experience to deal with the most complex transactions, including debt finance and capital markets debt (including bonds and private placements), security for restructuring, refinancing and security trust arrangements. We have a reputation as the firm of choice for innovative security arrangements.

We work closely with our finance colleagues, enabling us to provide a "one stop shop" for all aspects of the transaction, both finance and property charging.

We are members of the Securitisation Working Group, working with other professionals in the sector to try to influence market practice and streamline the process.

As well as affordable housing, our clients enjoy access to sector-leading security advice on a range of property types, including general residential, commercial, student, healthcare and mixed use schemes. Our extensive experience acting for borrowers and funders gives us an invaluable understanding of both sides of a transaction, allowing us to give practical and pro-active advice and solutions to clients at the earliest opportunity.

We also have the expertise to provide high quality advice on non-security matters such as large scale property due diligence for company and portfolio acquisitions and assistance with asset and liability registers.

Our wider, market leading social housing team advises RPs on all aspects of their operations, which means that we are able to call on experts in all these fields if the need arises, avoiding the need to involve additional third parties which may increase costs and cause delays.

We would be delighted to discuss with you how we can help you achieve your security and property due diligence goals, however complex or straightforward.

Who we are

The firm is recognised in the legal directories Chambers and Partners and Legal 500 as the leading firm advising in the housing sector. Our team of lawyers is the largest in the country advising RPs.

Our specialist Real Estate Finance Security team is made up of 16 qualified property charging lawyers (the largest number in this sector) supported by a large team of paralegals, administrative assistants and trainees. We have team members across our UK offices and so can offer competitive pricing, as well as a seamless national service.

Training

We would be happy to train your wider development and treasury teams to better understand funders' requirements and how they can help the charging process, both at the time of acquisition and then when properties are charged. Please do get in touch if this would be of interest.

Property Reviews

In these uncertain times, the efficient and timely use of property security to raise private finance is even more important. Please speak to us about how we can assist you in reviewing your stock in readiness for charging, including looking at ways to achieve best value and to rectify potential issues in advance.

Published by
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