

Exploring short leases and lending valuations

- TAB U Podcast - S5 E1 - #TABUniversity

Podcasts

02.05.24

Welcome to the latest episode of TAB University podcast! In this episode of TAB U, host Katrina Hindley delves into the intricate world of short leaseholds and lending valuations from the perspectives of two property experts: Colin Horton of Hortons Group and Dani Netzer of TAB Property.

Colin Horton, the founder and managing director of Hortons Group, a leading valuation and investment company, shares his extensive knowledge and 25 years of experience in the property industry. As a multi-award-winning surveyor and a top 11 podcaster, Colin provides valuable insights into navigating the complexities of short-term leaseholds.

Joining him is Dani Netzer, the investment director for TAB Property's fractional ownership product, offering a unique perspective on the implications of short leases for property investors and owners.

Throughout the episode, Colin and Dani address pressing questions surrounding short-term leaseholds, including their definition, advantages, disadvantages, and impact on property values. They also shed light on the recently introduced Leasehold and Freehold Bill 2023-24 and its potential effects on the property market.

This podcast episode promises to equip you with essential knowledge and expert advice on navigating the intricate world of short leaseholds and lending valuations.

The top four questions asked are:

1. How do I know if a property has a short-term leasehold?

2. What are the advantages and disadvantages of a short-term leasehold?
3. How does the length of the leasehold affect the property value?
 - a. Can the lease be extended?
 - b. How can you extend the lease and what do you need to consider?
 - c. How does this impact the ability to lend against the property?
4. What happens when the leasehold expires?

Show notes:

Colin Horton's LinkedIn: <https://www.linkedin.com/in/colinhorton/>

Hortons Group website: <https://www.hortons.group/>

TAB University: <https://tabhq.com/tab-university/podcasts>

This podcast is for information only and does not constitute advice or a personal recommendation. When it comes to financing, any property used as security is at risk of repossession if you do not keep up with your payments. If you are unsure of the risks, you are advised to obtain appropriate professional advice.

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