

# Commercial Mortgages - UK - 2022

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## This report looks at the following areas:

- The growth, value, segmentation and forecast of the commercial mortgage market.
- Trends in the commercial mortgage market's development and the drivers of growth.
- Analysis of the industry, employment and financial structure of the commercial mortgage Market.
- Profiles of key companies in the market and their recent activity.

A year into the 'living with Covid' stage of the pandemic and the commercial mortgage market is on a collision course towards a downturn.

2021 will be remembered as the "COVID refinance boom" as successful government measures to curb the effects of the pandemic, such as the vaccination rollout, led to a renewed spirit of confidence from investors which saw a surge in demand towards commercial property investment at a time when the UK economy was beginning to bounce back.

Borrowers took advantage of the full reopening of the economy over 2021 with low interest rates, low unemployment and pent-up consumer demand helping to refinance the debt acquired in 2020. These factors combined also led to an annual surge of acquisition investment into new property in 2021.

There has been a new-found appetite from borrowers for 'Environmental, Social and Governance' (ESG) structured loans which have been duly offered by lenders as a means of mitigating their own risk they have attached to their numerous fossil fuel assets.

In terms of property, industrial still remains the benchmark anchor for investment demand which is not too surprising as investors have flocked to acquire logistical sites to facilitate the growing levels of ecommerce - which significantly rose over the first two years of the pandemic. At the time of writing,



"2021 provided favourable economic conditions for commercial mortgages. As investment was deliberately postponed over the peak of the pandemic, investors took advantage of low interest rates, low unemployment, a spike in real wage growth and the re-opening of the UK economy to acquire property and refinance previous loans."  
**– Jack Maskell, B2B Analyst**

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this trend faces some uncertainty as demand for inner city warehousing and industrial lots face increasing stagnation due to a chronic shortage of land which is reaching a crisis point.

Overall, an emerging trend within property demand has been investor appetite for the retrofitting of vacant office and retail lots into Buy-to-Rent (BTR) schemes. The alternative lender segment, in particular pensions funds following strategies of Liability-Driven-Investment (LDI), has found this profitable as it provides a diversified stream of income as opposed to the purchase of bonds.

BTR has offered increased profitability over 2022, as rising interest rates are making it harder for first-time buyers to get onto the property ladder - therefore leading these would-be buyers into a prolonged stay within the private rental market.

However, despite this renewed confidence from investors, the lending sector remains highly cautious towards facilitating this demand.

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