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Hilco Real Estate Finance

Hilco Real Estate Finance completes £4.5m bridging loan on 130-acre holiday park



Hilco Real Estate Finance (HREF) has completed a £4.5m, 24-month bridging loan secured on a 130-acre Suffolk holiday park.

Stonham Barns, near Ipswich, has operated for over a decade and features more than 400 lodge, static caravan and touring caravan pitches. The holiday park also offers visitors and residents facilities such as a retail village, golf course, theatre and fishing lakes. HREF's loan has enabled the borrower to repay multiple existing debt facilities and optimise the business' capital structure to support its growth.

Valuations for the transaction were undertaken by Christie & Co and legal due diligence was provided by Lawrence Stephens. Additional advisory input was provided by industry veteran Michael Clark, who was formerly Group Sales and Operations Director of Parkdean Resorts.

Brad Altberger, HREF CEO, commented: "As we continue to expand our offering, this loan is another example of our ability to lend across a wide variety of asset classes. The holiday park sector is a challenging subset of the wider real estate market, but at a time when both traditional and alternative lenders are retreating from this niche market, HREF was able to leverage the deep expertise of our team to quickly extend a credit facility that allowed the borrower to achieve its financing objectives. While other lenders continue to retrench, we aim to markedly increase our exposure to the sector."

Max Lewis, HREF Chief Investment Officer, added: “Stonham Barns was a complicated and intricately structured loan featuring alternative real estate that is not widely understood. HREF has both the financial and human capital to execute such loans in short order and subject to our borrowers’ constrained timelines. Following the completion of the Stonham Barns loan, HREF continues to build its book and its presence in the bridging market.”

HREF was launched in 2023 and provides tailored, flexible property finance across the UK and Ireland. With the ability to lend against all real estate sectors and capital structures, HREF offers short term bridging loans for growth, acquisition opportunities, development exits and refinancing exits.

The lender has grown quickly to become one the UK’s most active specialist bridge lenders offering loans from £3m to over £150m, and continues to target growth, intending to expand its loan book significantly in 2025.

HREF has offices throughout the UK and comprises a team of highly experienced finance professionals. It is a fully integrated subsidiary of Hilco Global (Hilco), the multi-national financial services group with more than \$3bn of assets under management.