

Our partnership with Homes England

We're providing discounted financing to support and encourage developers to build high quality energy efficient homes.

In this joint venture with Homes England we're leading the way to a greener future.

Key features

Min loan size	£1m
Max loan size	£20m
Max initial LTV	70%
Max LTGDV	65%
Max LTC	85%
Term	Up to 36 months
Fixed interest rate from	8.00% p.a.*
Arrangement fee	Up to 1%
Exit fee	2% of the loan amount

* Before discount



We can assist with the following

- Housing schemes
- Flatted developments
- Mixed Use schemes (up to 25% commercial)*
- PRS/Build to Rent

* Subject to eligibility

Key facts

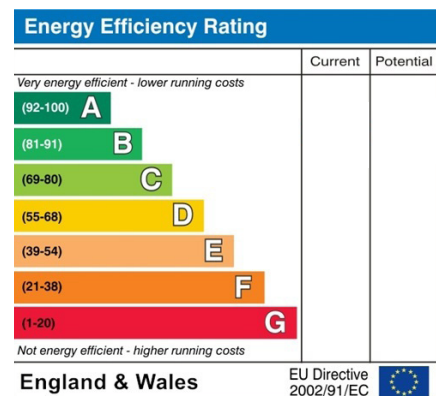
- Homes that achieve a SAP score of 92 and above (EPC A) will receive 2% discount on interest rate
- Homes that achieve a SAP score of 85 and above (EPC B) will receive 1.25% discount on interest rate
- Benefit from initial free of charge, expert advice from sustainability consultants McBains and Octopus Energy. They will help you to understand how to deliver high EPC homes and the costs and practicalities of doing so
- Octopus' flexible and efficient funding to developers remains at the core of each loan
- Sharing knowledge, best practices, new ideas and products with developers that can be used to maximise energy efficiency in homes

92 and above:

Discount of 2%

85 and above:

Discount of 1.25%



33 Holborn, London, EC1N 2HT | 0204 511 7025 | development@octopus-realestate.com | octopus-realestate.com

Octopus Real Estate is the trading name of Octopus Investments Ltd (Reg No 03942880), Bridgeco Ltd (Reg No 6629989), Fern Trading Group Ltd (Reg No 6447318), Octopus Commercial Term Ltd (Reg No 13486353), Nino Ltd (Reg No 9015082), Octopus Administrative Services Ltd (Reg No 03974202), Octopus Healthcare Development Ltd (Reg No 03788979) and ORE Lending Ltd (Reg No 12908588), all registered in England & Wales at: 33 Holborn, London, EC1N 2HT, and Octopus Real Estate S.ar.l. (Reg No B189290) registered in Luxembourg at: 412F, Route d'Esch, Grand Duchy of Luxembourg, 1471, Luxembourg. Octopus Investments Ltd is authorised and regulated by the Financial Conduct Authority. Issued: January 2024.

ORE088-2401