

### Our partnership with Homes England

Through the Greener Homes Alliance, we've granted a total of 20 discounted loans and shared knowledge, best practices, new ideas, and products with developers to provide over 550 high-quality energy efficient homes across the country.

Building on its success, we're expanding this joint venture through a second partnership – Greener Homes Alliance 2. This latest partnership incorporates additional ESG-focused criteria, that goes beyond just EPC Ratings. Now, it encourages developers to deliver homes with a broader range of environmental and social benefits and create multiple long-lasting impacts for local areas.

### We can assist with the following

- Houses and flats
- Mixed-use Schemes (less than 20% commercial)\*
- Build-to-rent
- Affordable housing

\*Subject to eligibility

### Key features

|                          |                       |
|--------------------------|-----------------------|
| Min loan size            | £2m                   |
| Max loan size            | £20m                  |
| Max initial LTV          | 70%                   |
| Max LTGDV                | 70%                   |
| Max LTC                  | 85%                   |
| Term                     | Up to 36 months       |
| Fixed interest rate from | 9.00% p.a.*           |
| Arrangement fee          | Up to 1%              |
| Exit fee                 | 2% of the loan amount |
| Min number of units      | 5                     |
| Max discount available   | 2% p.a.               |

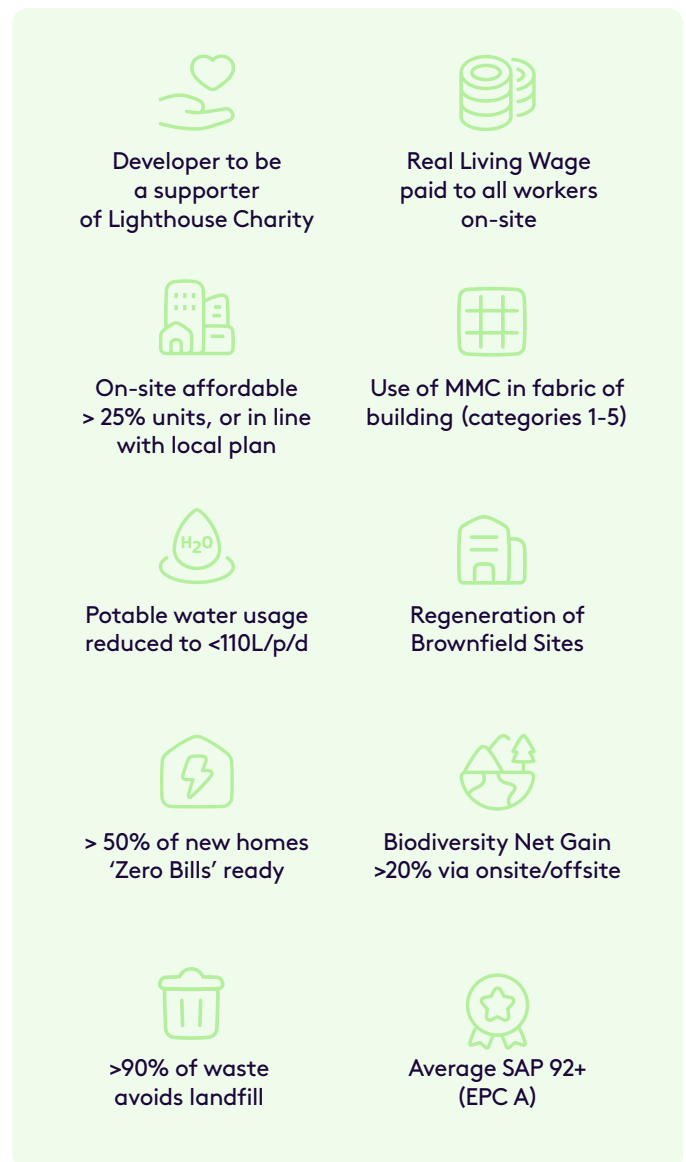
\*Before discount

### Minimum requirements to be eligible

- All homes to be fossil-fuel free
- Average SAP 85+

### How to benefit from the discounts

Schemes delivering 4+ additional criteria qualify for 1.25% discount. Schemes delivering 6+ additional criteria qualify for 2% discount.



- Developer to be a supporter of Lighthouse Charity
- Real Living Wage paid to all workers on-site
- On-site affordable > 25% units, or in line with local plan
- Use of MMC in fabric of building (categories 1-5)
- Potable water usage reduced to <110L/p/d
- Regeneration of Brownfield Sites
- > 50% of new homes 'Zero Bills' ready
- Biodiversity Net Gain >20% via onsite/offsite
- >90% of waste avoids landfill
- Average SAP 92+ (EPC A)

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