

### 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

### 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.

\* Subject to eligibility. \*\* 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)



Portable 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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