Development loans



Since 2013, our development finance has supported construction of over 6,500 new homes. We fund a multitude of projects, ranging from housing and flatted schemes to large scale residential and student accommodation developments. We support developments of all sizes, across the UK.

Key features

| Min Ioan size | £5m |
|--------------------------|-----------------------|
| Max loan size | £100m |
| Max initial LTV | 70% |
| Max LTGDV | 65% |
| Max LTC | 85% |
| Term | 12-36 months |
| Fixed interest rate from | 8.00% p.a. |
| Arrangement fee | Up to 1% |
| Exit fee | 2% of the loan amount |



We can assist with the following

- Housing schemes
- Flatted developments
- Mixed use schemes (up to 25% commercial)
- Student accommodation
- PRS / build to rent
- Care homes
- Retirement living

Key facts

- Dedicated underwriting team
- The interest will be rolled for the whole duration of the project including sales period
- Get an allowance for planning uplift (capped at 50%) enabling clients to maximise the use of their cash
- Flexibility on terms to meet the client's needs

Requirements

- Client's CV: we are looking to lend to experienced developers, a track record will be required when reviewing the scheme
- No CCJs, mortgage arrears or defaults in the last three years. Previous adverse will be considered on an individual basis
- First charge only



0204 511 7025 development@octopus-capital.com octopus-capital.com



Octopus Capital 33 Holborn London, EC1N 2HT

Octopus Capital and Octopus Real Estate are trading names of Octopus Investments Limited (Reg No 03942880), Nino Ltd (Reg No 9015082), Octopus Administrative Services Ltd (03974202), Octopus Healthcare Development Ltd (Reg No 03788979) and Octopus Co-Lend Ltd (Reg No 8913299), all registered in England & Wales at: 33 Holborn, London, EC1N 2HT. Octopus Real Estate is the trading name of Bridgeco Ltd (Reg No 6629989), Fern Trading Group Ltd (Reg No 6447318), Octopus Commercial Term Ltd (Reg No 13486353) and ORE Lending Ltd (Reg No 12908588), all registered in England & Wales at: 33 Holborn, London, EC1N 2HT, and Octopus Real Estate S.ar.I. (Reg No B189290) registered in Luxembourg at: 412F, Route d'Esch, Grand Duchy of Luxembourg, 1471, Luxembourg. Octopus Investments Limited is authorised and regulated by the Financial Conduct Authority. Issued: March 2025. OC008-2503.