

## 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.

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

33 Holborn, London, EC1N 2HT | 0204 511 7025 | [development@octopus-capital.com](mailto:development@octopus-capital.com) | [octopus-capital.com](https://octopus-capital.com)

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.l. (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: June 2025. OC007-2506.