Development loans

octopus capital
A brighter way

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 loan size	**£5m**
Max loan size	**£50m**
Max initial LTV	70%
Max LTGDV	70%
Max LTC	85%
Term	12-36 months
Fixed interest rate from	7.50% p.a.
Arrangement fee	Up to 1%
Exit fee	1%



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

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