Find your loan at
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Loan Market
Ignite

Looking to build *your* home?
We can help you nail the finance.

Building your home is an *exciting time*, and there are often a lot of moving parts.

When it comes to your finance, we know the drill and have the toolkit and experience to help you navigate the entire process.

Construction loans work a bit differently to typical home loans and require a bit more paperwork and regular communication to coordinate payment between your lender and tradespeople. We can help you from pre-approval through to collecting the keys so you can focus on your home.

APPLICATION

Your lender will likely require two separate but simultaneous applications - one for the land purchase and the second for the completed house and land cost. You'll typically need to provide a number of documents including council-approved plans and building specifications, a copy of your building contract and insurance documentation.

CONSTRUCTION

You'll likely need to begin building on your land within two years of settlement. The construction of your home will generally be conducted in stages, with payments required at the end of each stage. There is paperwork that needs to be completed at each stage and the lender will require a number of inspections to be arranged along the way to release the finance.

REPAYMENTS

The bank or lender only charges you on the amount of money you have drawn down, therefore your minimum repayment will vary depending on which stage your home has reached. The repayment process varies depending on the lender and it is possible you may end up with one rate on your land loan and a second rate on your construction loan.

Working with us

We'll help you navigate these steps from the moment a new home is a twinkle in your eye through to moving in. We'll keep your finances on track, keep your lender updated with each stage of the build and help you understand your repayment requirements.

Reach out for a no-obligation chat and let's get started.

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make it yours