

Bridge Financing

Neighbourhood Holdings offers bridge financing as a short-term lending solution that allows homeowners to unlock equity from an existing property to complete a new purchase or execute a time-sensitive real estate strategy — without requiring a firm sale.

Flexible Term Options

Three structures, priced to match how quickly the borrower expects to exit.

Open Term (1-Year)

1% lender fee

- Fully open with no prepayment penalty
- Ideal for uncertain or fast exits

Partially Open Term (1-Year)

No Lender Fee

- Closed for first 3 months, then fully open
- Ideal for short renovation or resale timelines

Closed Term (1-Year & 2-Year)

No Lender Fee

- 3-month interest penalty on early payout
- Ideal only when the exit timing is very clear

Lending Guidelines

Loan sizing, payment structure, and eligible property types.

Loan Amounts

- 1st Mortgage: \$100,000 – \$3,000,000
- 2nd Mortgage: \$75,000 – \$500,000

Payment Options

- Interest-only
- Or amortization up to 40 years

Eligible Properties

Single-Family Homes

Semi-Detached Homes

Townhouses/Rowhouses

Apartment Condos

Multiplexes (up to 4 units)

Property must be livable and in average-or-better condition.

Key Underwriting Considerations

To ensure responsible lending and smooth approvals, we require:

Clear Exit Strategy

- A well-defined repayment plan (sale of property or refinance) is mandatory.

Property Intent Confirmation

- We assess whether the existing property will be sold, rented, or retained to ensure accurate LTV and servicing.

Full Appraisal

- Required on all files. Pre-sales are valued at the lower of appraised value or purchase price.