

FINANCING YOUR HORSE PROPERTY



www.thunderboltlending.com.au



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Wanting to Purchase Your Dream Horse Property?

The truth is, there's no "one-size-fits-all" finance option.

That's where Thunderbolt Lending comes in. We help horse owners and rural property clients find lending solutions that:

- Keep repayments manageable
- Don't tie up your rainy-day funds
- Take advantage of any tax benefits you're entitled to
- Protect your home and assets

You don't need to figure it out alone.

Start the conversation today at www.thunderboltlending.com.au



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C H A P T E R



01

P R E
F I N A N C E
P L A N N I N G



Pre Finance Planning



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Pre Finance Planning

Before thinking about the finance, ask yourself the following:

- What are you going to use the property for?
- Do you have off property income? Are you self employed?
- Will you have power and all weather road access?
- What is the size of the property?
- What is the postcode?
- What facilities do you need? If you need an arena, what size? Showjumping, campdrafting and barrel racing will benefit from a larger size than other disciplines (refer to our separate eBook about Arenas)
- What does the property already have and what do you need to build today versus can wait until later?
- If you plan on building it all yourself, are you going to need a construction loan?
- What equipment will you need?

The answers to these questions will help us structure your loan and find the right lender.



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C H A P T E R



02

F I N A N C E
O P T I O N S



Whats Your Budget?

- What is your budget and how are you going to fund it?
- Will you get any sort of financial return?
- Will you be renting it out?
- Hosting lessons and clinics?
- Will having an arena improve your agistment rates and weekly income?
How much per week?
- What are your ongoing maintenance costs?



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Different Ways to Borrow

There are different ways to borrow to finance your property, your arena, your equipment and your horses themselves, depending on your individual situation. There are lenders who are more willing than others to consider this kind of lending. Each type of lending has pros and cons.

Borrowing Against property

- Loan term maximum 30 years
- Interest rate range 5.5% - 7%
- Lenders: Multiple, competitive
- Flexibility with structure - term, tax deductibility, interest only
- Requires property ownership

Personal loan

- We may recommend for round yards and equipment
- Loan term maximum 7 years
- Interest rate range 7.5-12%
- Lenders: Multiple
- Flexibility with early repayment
- Max loan size per lender approximately \$50k



Business Loan

- Loan term maximum 3 years, hence higher principle payments
- Separate from personal assets. although may require personal guarantee
- Interest rate 8-15%
- Lenders: Multiple
- Can be secured against other assets such as vehicles or unsecured

Other Loans

There are a myriad of other different types of loans from private lenders and non mainstream lenders. Often with higher interest rates. Get in touch if you would like to discuss this pandoras box.



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CASE STUDY 1- LAWSON

Lawson received a quote for \$100,000 for an arena build, including lights and fencing. The arena will be used for his horse training business and will be primarily for business use.

Lawson owns a home worth \$1.2m, with a mortgage of \$500,000. Lawson has \$50,000 sitting in his offset account, but doesn't want to use this rainy day money for an arena.

Lawson in this instance, refinanced his home to add an interest only investment loan of \$100,000. After checking with his accountant, this loan was fully tax deductible and separate from his home loan, at a relatively lower interest rate. By having the arena he is now earning an additional \$400 per week in training and lesson fees, meaning the investment was cash flow positive.



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CASE STUDY2 - CLANCY

Clancy wanted to purchase her first home. As an aspiring horse trainer, she had plans to later build an arena and round yard. At the time of her finance application she was working as a machinery operator with PAYG income.

Clancy had saved 5% of her deposit for an \$800,000 property on 20 acres.

Given the postcode she was looking, this restricted the lender choice to just two.

With the \$40,000 deposit plus \$5,000 in sundry costs, she first obtained a pre approval then bought her first home.

Because she is buying the home as a residential home only now, she can make use of the government 5% deposit scheme. As she is in NSW she also gets the state stamp duty exemption.

After settlement of the property, she quickly set up some agjstment and supplemented her income (fencing paid for within 6 months)



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C H A P T E R

03

R E S O U R C E S



Ready to Buy Your Dream Property with Confidence?

Don't leave your finance to chance.

Thunderbolt Lending works with property owners across regional Australia to create lending strategies that are practical, tax-effective, and flexible.

We have access to over 40 lenders and choose the right product for you.

Because the right finance is as important as the right arena base - don't skimp on either.

Next Step: Visit www.thunderboltlending.com.au and book a no-obligation call or click here:





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What You Need to Do?

Your first step is simple.

Book a free Zoom or phone call.

We take the time to listen, understand your goals, and guide you from start to settlement.

We work around your long hours and know that some weeks email is the only reliable contact.

We were previously licensed financial planners before specialising in mortgage broking, which means we can help you with the full picture—borrowing, strategy, property professionals, superannuation, tax-aware planning, and long-term wealth building.

Ready to get started? Book your free consult below.

GET STARTED



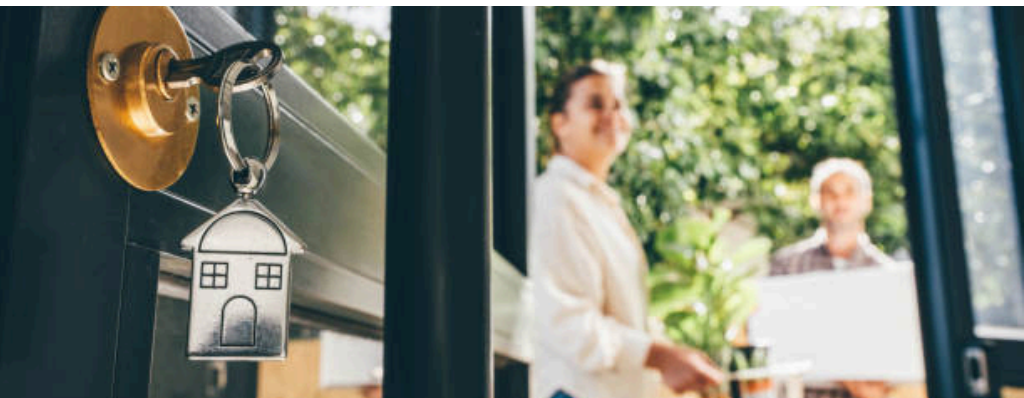
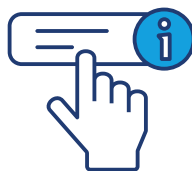
Not Ready Yet? Lets Create Your Road Map

Not everyone is ready to buy today. Life happens. You may be dealing with divorce, running a new business, rebuilding savings, or managing ATO debts.

We regularly have "Road Map Conversations" with people not quite ready with clear and honest strategy sessions that show you exactly what needs to happen for you to reach your goal.

If you need a roadmap, we're here to help.

Read the full article here:





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Are You a First Home Buyer?

There are powerful schemes available:

01 The Australian Government 5% Deposit Scheme

Updated in 2025. We help you navigate every detail.

02 Stamp Duty Exemptions and other Schemes

For example:

- NSW: no stamp duty up to \$800k, with concessions to \$1m.

03 Other Options

Parent guarantors, buying with friends, or structured share ownership.

FAQS

01 Do I need to live in the property?

It depends on the scheme. Some require 6–12 months of owner-occupation. We guide you through your options.

02 Can you help with investment properties?

Yes.

03 How many banks do you work with?

Over 30 lenders and more than 100 products.

04 What does it cost?

Nothing. The lender pays us at settlement. We work for you, not the bank.



Why Work With Us?

We're horse people who live regionally.

We understand your lifestyle,

We invest in property ourselves and bring decades of experience in lending and financial planning. We're not just mortgage brokers, we are strategic partners in your wealth building journey.



We move fast, communicate clearly, and genuinely care about helping you build long-term wealth.

Click below to book your obligation-free appointment.

[GET STARTED](#)



Want to read more about us first? Check out our Google Reviews at



Get In Touch

Visit Us: 1/74 Jindabyne Rd
Berridale NSW 2628
www.thunderboltlending.com.au
reggie@thunderboltlending.com.au

 0403 397 060



Author: Reggie Hart



RESOURCES

ARENA BUILDERS

NSW

<https://www.brandsearthmoving.com.au/> (Tamworth)

<https://equestrianservices.com.au/>

<https://leadingexcavations.au/>

<https://www.clarenceearthmoving.com.au/horse-arenas>

<https://www.riverinasports.com.au/installation/horse-arenas>

VIC

<https://grandridgearenas.com.au/>

<https://www.toplinearenas.com.au/>

<https://braidakhorsearenas.com.au/>

<https://www.lodeveldcontracting.com.au/horse-arena/>

<https://www.etcgroup.com.au/civils/horse-arenas>

QLD

<https://equestrianarenaconstruction.com.au/>

<https://www.equestrianlanddevelopments.com/arena-construct/>

<https://www.kronkcs.com.au/horsearena>

<https://www.ssprojects.net.au/services/equine-services-and-construction>

(Note we have no affiliation with these companies, do your own research. If you are a company that would like to be added to this list get in touch)