



## MEDIA RELEASE

### Homesafe: A Debt-Free Alternative to facilitate the “Bank of Mum and Dad” whilst providing protections for the future

January 10, 2025 – Recent commentary on the financial risks of parents acting as the “Bank of Mum and Dad” has highlighted concerns about retirement security for those accessing equity through products that involve going into debt. In response, Homesafe Solutions Pty Ltd, who offers the Homesafe Wealth Release® solution to over 60s, highlights the benefits of its proven and debt-free alternative that has helped Australian homeowners for nearly 20 years.

Homesafe Wealth Release provides homeowners with a unique and responsible way to access the equity in their homes. Unlike other equity release products that involve taking on debt, Homesafe’s solution is not a loan and does not require ongoing repayments. This approach eliminates the risks associated with accumulating debt and compounding interest charges, which may erode the equity in the home over the long term, allowing homeowners to achieve their financial goals with peace of mind.

One of the reasons Homesafe is a preferred solution for homeowners who wish to assist their children with an “early inheritance”, or the funds needed to purchase a home, is its unique “part-sale” contract approach. This innovative model allows homeowners to sell a capped share of the future sale price of their home to Homesafe in exchange for a lump sum today. Importantly, the share of the home not sold to Homesafe remains fully protected for the homeowner until they sell their home or pass away. This provides homeowners with some certainty and confidence that they can assist their families today, whilst protecting a share of their home’s equity into the future for either themselves, or other beneficiaries, when the time comes.

Thousands of Australians have made an informed decision to choose Homesafe to support their families, fund retirement plans and living costs or cover unexpected expenses while maintaining their long-term financial security.

Dianne Shepherd, Managing Director of Homesafe, highlighted the importance of safe and sustainable equity access:

“At Homesafe, we’re proud to have assisted thousands of Australian homeowners to access the equity in their homes responsibly and confidently, for nearly two decades. Our debt-free solution empowers parents to support their children in entering the property market without compromising their own financial independence. Homesafe is committed to providing a transparent and ethical alternative to help families achieve their goals.”

With a strong track record and customer-focused approach, Homesafe Wealth Release stands as a reliable option for Australian homeowners. By offering a debt-free and straightforward solution, Homesafe ensures homeowners can unlock their equity to address immediate needs or long-term aspirations and minimise financial distress.

#### About Homesafe Solutions Pty Ltd

Homesafe Solutions Pty Ltd is the provider of Homesafe Wealth Release®. Established in 2005, Homesafe has built a strong reputation for providing a reliable and customer-focused solution, helping thousands of Australians achieve financial security and independence in their retirement years.

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For more information, please visit [www.homesafe.com.au](http://www.homesafe.com.au)