

News announcement



Helia launches 'LMI Lets Me Invest' campaign to empower brokers and lenders to support their rentvestor and investor clients achieve property ownership sooner.

Building on the success of 'LMI Lets Me In', the next phase 'LMI Lets Me Invest' reframes Lenders Mortgage Insurance (LMI) as a strategic enabler for brokers and lenders. The campaign demonstrates how LMI empowers rentvestors and investors to overcome deposit barriers, enter the property market now and start building equity sooner.

The rise of rentvesting

The campaign also responds to the growing trend of rentvesting, where home buyers purchase an investment property while continuing to rent where they want to live. Rentvesting allows home buyers to achieve property ownership sooner in a more affordable area and use that investment as a potential stepping stone toward future home ownership, rather than risk being further priced out if property prices continue to rise.

According to the Australian Bureau of Statistics lending data, 5.4% of first-home buyer commitments were for investment purposes when data collection began in 2019¹. By 2024-2025, that share had risen, highlighting a gradual increase in the number of first-home buyers entering the property market as investors.

The rise is driven by several factors, including housing affordability challenges, rising rental costs and lifestyle preferences, with more people wanting to live in inner-city areas while building wealth through property investment.

Strategic benefits of LMI for rentvestors and investors

Investors and rentvestors can use LMI to enter the property market sooner with less than a 20% deposit, unlocking more opportunities to start building equity while others continue to wait and save.

Additionally, for investment properties, LMI may allow investors to take advantage of possible tax negative gearing.*

"LMI Lets Me Invest is about shifting perceptions. We're helping brokers and lenders see LMI not as a cost, but as a smart strategy, enabling more investors and rentvestors to enter the property market sooner, accelerate portfolio growth and help brokers and lenders deliver real value in guiding their journey" said Helia's Chief Commercial Officer, Greg McAweeney.

About the campaign:

'LMI Lets Me Invest' will be featured across:

- Broker trade and digital media
- Webinars, podcast and social media
- Broker training programs in partnership with industry associations and aggregators.

The campaign reinforces Helia's ongoing commitment to lender and broker education and equipping them with the insights and tools they need to support more investors and rentvestors. Hear from real lenders, brokers and investors who've used LMI to turn property investment goals into a reality: https://helia.com.au/letsmeinvest







*The cost of LMI may be tax deductible against income generated from an investment property. Home buyers should speak with their tax and/or other professional adviser to understand what's right for them.

Sources:

1. Rentvesting Trends in Australia: Mozo Analysis 2024

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About Helia

As Australia's leading Lenders Mortgage Insurance (LMI) provider, we harness the power of almost 60 years' experience to help home buyers and investors achieve home ownership sooner. Since 2010, we have helped almost 1.2 million Australians achieve home ownership.