



How It Works

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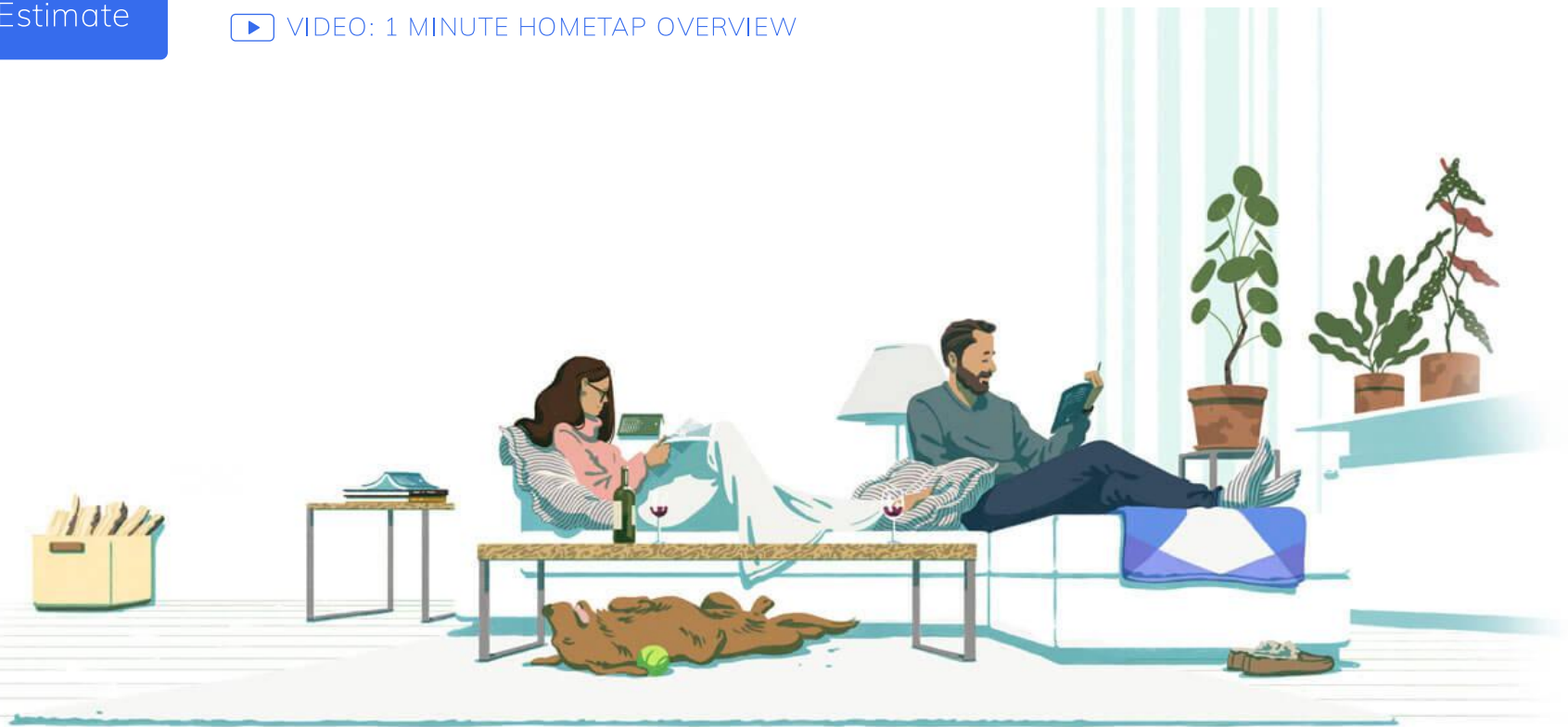
Get an Estimate

The smart way to tap into your home's equity

No loans. No monthly payments. No kidding.

Get an Estimate

▶ VIDEO: 1 MINUTE HOMETAP OVERVIEW



Excellent

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Our homeowner-first approach

The process is simple, straightforward, and transparent.

[SEE HOW IT WORKS](#) →

1

We prepare you an offer

If we think an investment might be possible, we will send you an Investment Estimate, which includes estimated terms specific to your property.

2

You get the money upfront

We invest alongside you, the homeowner, providing cash today and participating in the proceeds at the time of sale.

3

You sell when you're ready

You can either sell your house during the effective period, buy out our Investment with savings, or take out a home equity (or other) loan.



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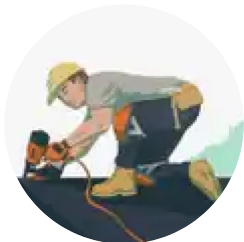
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You own your home. Now own your goals.



RENOVATE YOUR HOME

Stay in the community you love while building your dream home.



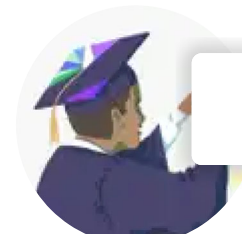
PAY OFF DEBTS

Put your money into your future, not your past purchases, by paying down debt.



BUY A SECOND PROPERTY

Let your equity fund your vacation home, rental property, or second home.





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Add some financial security to your business while in growth mode.

RETIREMENT

Make your home more accessible or take that dream vacation.

Give yourself or your child the gift college without the burden of student loans.



GET EMERGENCY FUNDING

Pay for emergency expenses quickly without adding debt.



FUND YOUR FAMILY

Cover the costs of your growing family.



DIVERSIFY YOUR PORTFOLIO

Achieve your financial goals with the help of your home equity.

Find out if Hometap can help you

Take our 5-minute quiz to see if we might be a good fit.

Is Hometap right for me?



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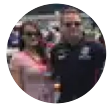
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Homeowners love working with Hometap

(Thank you, homeowners. The feeling is mutual.)



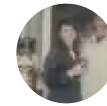
DAVID B.
Litchfield Park, AZ

“ The Hometap route was attractive because of no ongoing payments... accessing the equity in a timely manner without tacking on additional monthly obligations. ”



BRENDA K.
Jacksonville, FL

“ My credit went from 640 to 779. I'm completely out of debt, it's an amazing feeling. ”



BUTCH F.
Monroe, NC

“ Our home's value has already increased, and the projects are paid off in full. It was a pleasure to talk with someone who was actually interested in helping us and who understood our goals. ”

[View all homeowner stories](#)

Have a great experience with Hometap?
[Share your homeowner story.](#)





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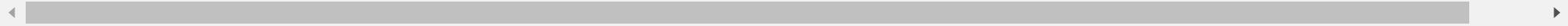
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[Massachusetts](#)

[Minnesota](#)

[New York](#)

[Oregon](#)

[Virginia](#)

[California](#)

[Maryland](#)

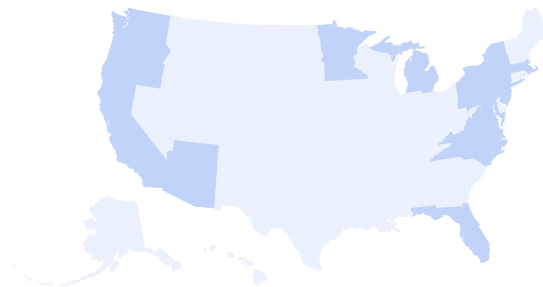
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[New Jersey](#)

[North Carolina](#)

[Pennsylvania](#)

[Washington](#)





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BUSINESS INSIDER





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TOOLS

Ready to get started?

See if you prequalify for a Hometap Investment in less than 30 seconds.

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Get the latest insights on homeownership and real stories about Hometap homeowners, delivered straight to your inbox in our monthly newsletter.





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Arizona, California, Florida, Maryland, Massachusetts, Michigan, Minnesota, New Jersey, New York, North Carolina, Oregon, Pennsylvania, Virginia, Washington.



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