


CAN I FINANCE MODULAR WORKER ACCOMMODATION? A PRACTICAL GUIDE FOR AUSTRALIAN BUSINESSES

Can I finance modular worker accommodation? Yes. Learn how chattel mortgage-style equipment finance works, what to ask, and how to avoid traps.

 Published: March 9, 2026

Can I Finance Modular Worker Accommodation? A Practical Guide for Australian Businesses

Can I finance modular worker accommodation? Yes — and plenty of people don't realise it.

Most business owners only think about finance for utes, tractors, and plant. However, modular accommodation can sit in the same "asset finance" bucket, because it's still a tangible asset that supports your business output.

This is an educational guide to the basics: what the finance structure is, how it usually works, what to watch for, and the questions worth asking before you sign.

And as a simple anchor, the outcome you're chasing is obvious: **real living, delivered — accommodation delivered fast and built to last**. The finance just helps you line up cashflow with that outcome.

Why people miss this option in the first place

Here's the common pattern:

- You need housing to keep good people.
- You'd rather not drop a big lump sum in one hit.
- So you delay it.
- Then you pay for it anyway — in staff churn, project delays, and constant firefighting.

That's why **smart farm managers who know good housing keeps good people** tend to treat accommodation as a practical operations decision, not a "nice extra".

Can I finance modular worker accommodation with a chattel mortgage-style loan?

Yes. [Aruva's Easy Finance](#) is presented as a secured equipment loan (previously known as a chattel mortgage) arranged through Earlypay.

In plain English, a chattel mortgage-style loan is a secured business loan where the asset you're buying becomes the security for the loan — similar in concept to how a vehicle or machinery finance deal works.

So instead of paying the full cost upfront, you finance the unit as an asset.

How this structure works (plain English, no jargon)

Think of it as five simple points:

1. **You purchase the unit and own it from day one.**
2. **The lender takes security over the unit** (because it's the financed asset).
3. **You repay over a set term** — Aruva references up to 60 months (5 years) or less.
4. **The rate is fixed** (Aruva notes "currently from 9.75% p.a.").
5. **You can choose an end-of-term residual/balloon** to reduce repayments, if that suits your cashflow.

That's the gist. After that, it's just details and paperwork.

Why this finance option fits worker accommodation (when it fits)

This approach can make sense because:

- **It treats accommodation as an asset.** That matches reality. It's not a vague "expense"; it's something you own and use.
- **It protects cashflow.** You keep working capital available for wages, fuel, repairs, seed, freight, or stock.
- **It aligns payments with value.** Housing delivers value over time. So spreading cost over time can be rational.

In other words, you're not financing "a building dream". You're financing a business asset that supports performance and retention.

The bit people trip over: weekly repayments aren't the full story

Weekly repayments matter. But they're only one line in the decision.

You also need to understand:

- **Total payable over the term** (principal + interest + fees).
- **Your end-of-term plan** if you use a balloon.
- **Your exit options** if your needs change.

A balloon can help cashflow now. However, it creates a decision later. If you don't plan for that decision, it can bite.

The bit people trip over: weekly repayments aren't the full story

These questions save money and stress.

Structure + ownership

- Do I own the unit from day one, and is that clear in the contract?
- Is this specifically a secured equipment loan / chattel mortgage-style product?
- What exactly is used as security? (Usually the asset itself.)

Costs + terms

- What is the **interest rate**, and is it fixed for the full term?
- What are the fees (set-up, monthly, early payout, documentation)?
- What is the **total cost** over the full term?
- If there's a balloon: what are my end options — payout, refinance, restructure?

Timing + approvals

- What documents do you need (financials, BAS, bank statements, ABN history)?
- How long do approvals typically take once documents are in?
- How long is an approval valid, and does the rate change?

Where Earlypay fits (quick context)

Earlypay is the provider referenced in [Aruva's Easy Finance](#) setup.

They describe themselves as providing **equipment finance** and other business finance products, and their equipment finance page outlines typical deal sizes and terms (including 24–60 months).

The practical takeaway is simple: this is not a novelty product. It's a known finance category applied to a different type of asset.



GST and tax: don't guess — get proper advice

Different finance structures can change GST timing and deductions. So don't wing it.

If you're not sure whether your arrangement looks like hire purchase, leasing, or something else, the ATO has guidance on GST treatment across hire purchase and leasing arrangements.

Bring your accountant in early. It's usually a quick conversation that prevents expensive assumptions.

Bottom line

Can I finance modular worker accommodation? Yes. For many businesses, chattel mortgage-style asset finance is a practical option, because it treats the unit as what it is: a business asset.

The decision still comes back to basics:

- Does it help you house people sooner?
- Does it protect cashflow without creating future pain?
- Do the total numbers stack up, not just the weekly figure?

That's why housing managers who are smart about balancing budgets and outcomes focus on structure, total cost, and end-of-term planning — not just the headline repayment.

If you want to be extra disciplined, run your own quick test:

- Compare "buy outright" vs "finance" with a simple 5-year cashflow view.
- Then factor in the operational upside of decent accommodation: retention, reliability, and less disruption.

That's the kind of decision that leads to **real living, delivered — delivered fast and built to last** — without the waffle.

RELATED READS YOU MAY FIND VALUABLE:



[Why Capital Investment in Modular Housing Makes Sense](#)

Modular worker accommodation vs higher wages—see why investing in on-site housing can lower costs, boost retention and deliver better ROI for farms



[What is a Tempering Valve? A Simple Guide for Australian Farm and Property Owners](#)

Learn what a tempering valve does, why it's required in Australia, and how it protects your workers and your property investment.



SCAN THIS CODE
TO EXPLORE OUR DESIGNS