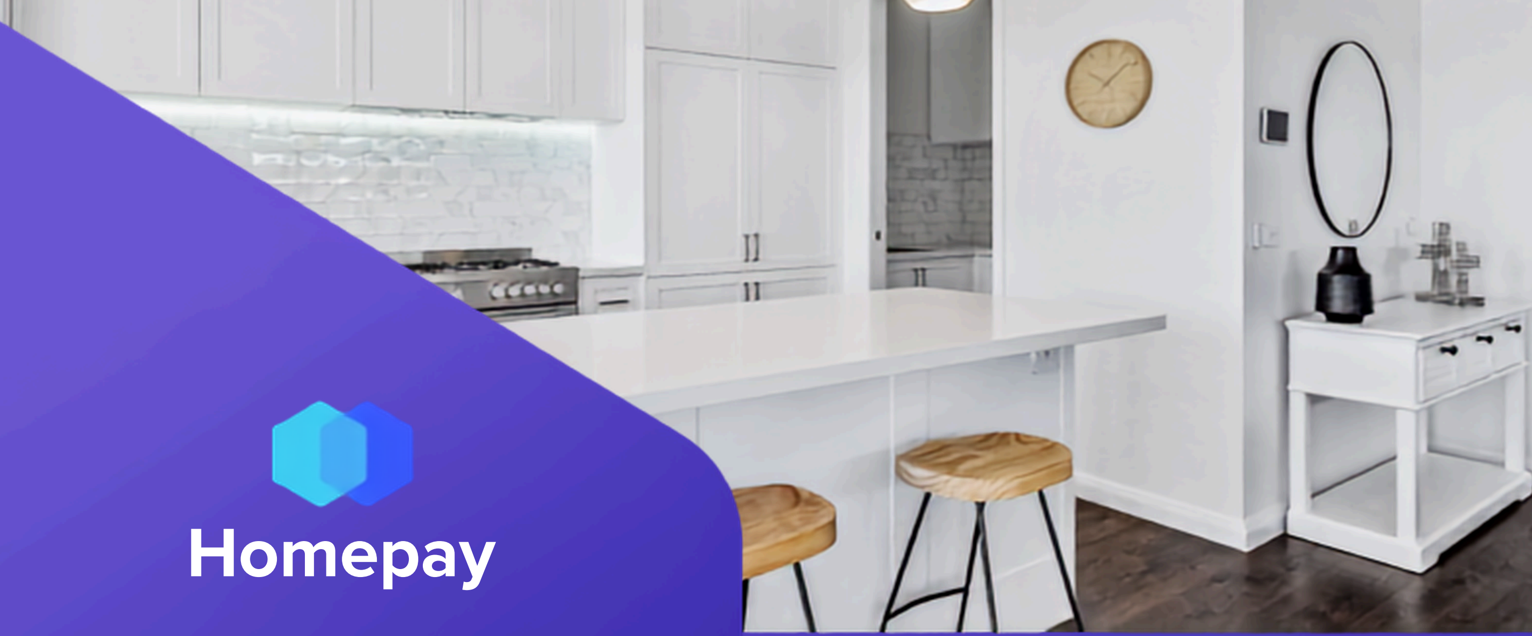

Homepay

What is Homepay?

Homepay loans help you achieve your property dreams in 3 key ways:

Cash

Pause your mortgage repayments on your new build and land for up to 12 months. Giving you financial freedom while you build!

Capacity

Generous borrowing capacity & great rates from trusted lenders.

Confidence

Builds delivered by audited builders in industry leading build times helping you save time & money.

Build with confidence

Homepay can only be used with Homepay Accredited Builders such as Star Homes. Independently reviewed to confirm a record of:

- Delivering high-quality builds
- Industry leading build times
- Financial solvency

star homes

How does it work?

No need to adjust—Homepay's loan application process works just like a traditional construction loan, so there's no extra hassle!

1 Deposit

Once your deposit is paid and loan settled by Homepay's partner lenders, your Homepay process begins!

2 Paused Mortgage Repayments

Build and land mortgage repayments are paused for up to 12 months from loan settlement!

Plus! If your build finishes early, you can still enjoy pausing your repayments for the remaining eligible period—one of the perks of using a Homepay Accredited Builder!

3 House Completion

Once your property is complete, you can move into your new home or, if it's an investment, your tenants can move in & start paying rent.

After your repayment pause ends, your regular loan repayments begin.

Watch to learn more

Watch to learn more

How can Homepay help?

Renting

If you're currently renting and would face difficulty managing both rent & loan repayments during construction, Homepay is your perfect solution.

Have land under an existing loan?

Partner up with a Homepay Accredited Builder to transform your land into a Homepay loan, waving goodbye to those pesky out-of-pocket mortgage repayments for up to 12 months.

Investing

If you're building an investment property & want to target starting out-of-pocket loan repayments only after the property begins earning rental income, Homepay has got you covered.

Is there a the catch?

No, it really is simple. Rather than making interest repayments during construction, the interest that accrues is simply added to your loan balance and gradually repaid over the remaining loan term.

You're not avoiding interest — you're simply targeting repayments for a time that suits you better, such as after you've moved in or when your investment property is generating income. All with the benefit of an offset to give you flexibility.

Accessing Homepay

You can check your eligibility and apply for a Homepay Loan via an Accredited Mortgage Broker such who can compare a Homepay loan with other loan products to ensure you get the best loan for you.

Contact us via the QR code below to be begin