Homepay

Mortgage Broker Overview

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(Client brochure also available)

What is Homepay?

Cash

Paused mortgage repayments on build & land for 12 months! Providing financial freedom while your client builds.

Capacity

Generous borrowing capacity via low servicing buffers.
- Variable 2%
- 5 year fixed 0% (no break costs after 3 years!)

Confidence

Builds delivered by independently audited builders in industry leading build times saving your clients time & money.

All backed by market competitive rates, high LVRs and trusted lenders.

Build with confidence

Homepay loans can only be built by Homepay Accredited Builders who are independently reviewed to confirm a record of:

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

See the list of Homepay Accredited Builders here:

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

Your client will simply select a Homepay Accredited Builder & pay their deposits as normal while you apply for their loan via a Homepay partner lender.

2 Paused mortgage repayments

House & land mortgage repayments are paused for up to 12 months from loan settlement!

Plus! If your client's build finishes early, they can still enjoy the full 12 months of paused repayments —one of the perks of using a Homepay Accredited Builder.

3 House Completion

When your client's home is complete, they can move into their home or, if an investment, their tenants can move in & start paying rent. After the 12 month period, regular repayments will begin.

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.

What's the catch?

There isn't one. Homepay's builder accreditation framework ensures that all Homepay loans are built by trusted builders.

This gives Homepay lenders the confidence to provide a loan with paused repayments on build & land for up to 12 months with competitive rates, generous borrowing capacity & high LVRs.

Accessing Homepay

Homepay is available through multiple mortgage managers.

Please email your ACL or aggregator to info@homepayaus.com.au & we'll provide your access options.