

Home Buying Schemes in Australia

FEDERAL

Saving Scheme

First Home Super Saver Scheme	<p>Available nationally and administered by the Australian Tax Office (ATO).</p> <p>Allows first homebuyers to make personal voluntary contributions into their superfund to help save for a deposit. This scheme enables the withdrawal of voluntary contributions from the superfund to use for a home deposit, provided eligibility criteria is met. When ready, if the voluntary contributions are sufficient, an application can be made to release up to \$50,000, plus any associated earnings.</p> <p>The scheme encourages saving while getting some advantage from the difference between the tax on superannuation earnings and personal earnings.</p>
Rules	<ul style="list-style-type: none"> You're a first home buyer, having never owned property in Australia – this includes an investment property, vacant land, commercial property, a lease of land, or a company title interest in land. Your name must be on the title of the property you buy. You don't have a completed release request in relation to a FHSS determination made in relation to you.
Applicant type	<ul style="list-style-type: none"> You're 18 years old or older when requesting a FHSS determination - your FHSS determination can include eligible contributions that were made before you turned 18.
More information	https://www.ato.gov.au/individuals-and-families/super-for-individuals-and-families/super/withdrawing-and-using-your-super/early-access-to-super/first-home-super-saver-scheme

Buying Schemes

First Home Guarantee & Regional First Home Buyer Guarantee	<p>35,000 places for FY2025 (FHG) – available nationally 10,000 places for FY2025 (RFHBG) – available nationally Changes announced during the 2025 Federal Election campaign have yet to be finalised.</p>								
Rules	Property price cap applies	NSW	VIC	QLD	WA	SA	TAS	ACT	NT
	Capital City/ Regional Centre	900,000	800,000	\$700,000	\$600,000	\$600,000	\$600,000	All areas \$750,000	All areas \$600,000
	Rest of State	750,000	650,000	\$550,000	\$450,000	\$450,000	\$450,000		
	<p>5% minimum deposit required Scheme placement are made available through a participating lender. Applicant(s) intends to be the owner-occupier(s) of the purchased property</p>								

Applicant type	Owner occupiers who have not owned property in past decade <ul style="list-style-type: none"> • applying as an individual or two joint applicants • an Australian citizen(s) or permanent resident(s)* at the time they enter the loan • at least 18 years of age • earning up to \$125,000 for individuals or \$200,000 for joint applicants, as shown on the Notice of Assessment (issued by the Australian Taxation Office)
More information	https://www.housingaustralia.gov.au/support-buy-home/first-home-guarantee https://www.housingaustralia.gov.au/support-buy-home/regional-first-home-buyer-guarantee
Family Home Guarantee	5,000 places for FY2025 - – available nationally
Rules	2 per cent deposit required Property price caps applies (as above)
Applicant type	Approved single parents or single legal guardians
More information	https://www.housingaustralia.gov.au/support-buy-home/family-home-guarantee

Indigenous Home Ownership Program	Low deposit, low priced home loans for Indigenous Australians who face barriers to accessing mainstream finance – available nationally
Rules	5% deposit or less, dependent on applicant income
Applicant type	Indigenous Australians
More information	https://iba.gov.au/home-ownership/about-iba-home-loans

Defence Home Ownership Assistance Scheme	Assists current and former Australian Defence Force (ADF) members and their families to achieve home ownership. DHOAS is administered by the Department of Veterans' Affairs on behalf of the Department of Defence. – available nationally. Loans are subsidised.
Rules	To be eligible, one must have served on or after 1 July 2008 and completed a qualifying period of service (minimum of 2 years of consecutive Permanent ADF service or a minimum of 4 years of effective Reserve service of at least 20 paid days per financial year). One must have completed enough effective service to accrue a service credit. The more entitlement you accrue under DHOAS and the longer you can receive assistance.
Applicant type	ADF members and veterans
More information	https://www.dhoas.gov.au

Information is current as at 6 May 2025.

If any information requires an update based on what is available in your respective state or territory, please forward the details to policy@mfaa.com.au for review.

Help to Buy (Shared Equity) Scheme	Help to Buy will be administered by Housing Australia and will commence once the Program Directions are in force. At this time, the program start date has not been determined.								
Rules	Property price cap applies	NSW	VIC	QLD	WA	SA	TAS	ACT	NT
	Capital City/ Regional Centre	1,300,000	950,000	\$1,000,000	\$850,000	\$900,000	\$700,000	All areas \$1,000,000	All areas \$600,000
	Rest of State	800,000	650,000	\$700,000	\$600,000	\$500,000	\$550,000		
	The Scheme will support 40,000 Australian households to purchase a new or existing home The Commonwealth will have up to 40% equity share in the property Property price caps will apply								
Applicant type	<ul style="list-style-type: none"> You must be an Australian citizen You must be at least 18 years of age You must have a yearly income of \$100,000 or less, or \$160,000 or less for a couple You must live in the purchased home You must not currently own any other land or property either in Australia or overseas You must have saved the required minimum 2% deposit of the home price and be able to finance the remainder through a participating lender. You must be able to manage all associated costs up front including stamp duty, legal fees and bank fees. 								
More information	https://www.housingaustralia.gov.au/home-guarantee-scheme/help-buy-scheme								

Equity Access Scheme

Home Equity Access Scheme	Offered by the Department of Social Services, the Home Equity Access Scheme lets eligible older Australians access the equity in their home or other Australian real estate through an Australian Government loan. It was previously known as the Pension Loans Scheme.
Rules	A person must offer Australian real estate they own or co-own as security for the loan. For a property to be suitable, a person must have their name on the title for the land. There are safeguards limiting the maximum loan a person can accrue The loan is generally recovered on the sale of the secured property (unless transferred to a new property) or from the person's estate. Voluntary repayments can be made at any time
Applicant type	Pensioners and non-pensioners aged over Age Pension age
More information	https://www.dss.gov.au/home-equity-access-scheme?_gl=1*1ykl6q*_ga*MjcyMDQ2MzlyLjE3Mzk1OTA1MzI.*_ga_9JJ1FJ00DK*MTczOTU5MDUzMi4xLjEuMTczOTU5MDU1OS4zMy4wLjA.#what-is-the-home-equity-access-scheme

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NEW SOUTH WALES

Program Name	First Home Buyer Grant (New Home)	First Home Buyers Assistance Scheme
Amount/What is on offer	\$10,000	Exemption or concession on transfer (stamp) duty
Requirements	<ul style="list-style-type: none"> Buying or building your first home. It's a new home that no-one has lived in before. It's worth no more than \$600,000 (or, for a house and land package with comprehensive building contract, no more than \$750,000). You must also move into the property within 12 months from settlement and live there for at least 12 continuous months. 	<p>Buying your first home in Australia.</p> <p>The value must be less than \$1 million:</p> <p>Exemption on stamp (transfer) duty for</p> <ul style="list-style-type: none"> New and existing homes equal to or less than \$800,000 Vacant land equal to or less than \$350,000 <p>Concession on stamp (transfer) duty</p> <ul style="list-style-type: none"> New and existing homes valued above \$800,000 and less than \$1 million Vacant land valued above \$350,000 and less than \$450,000 <p>You must also move into the property within 12 months from settlement and live there for at least 12 continuous months.</p>
Who can apply	<p>To qualify as a first home buyer, you must be:</p> <ul style="list-style-type: none"> purchasing the first home you or your spouse have owned or co-owned in Australia* an Australian citizen or a permanent resident of Australia at least 18 years old*. <p>*Some exceptions may apply.</p>	<p>To qualify as a first home buyer, you must be:</p> <ul style="list-style-type: none"> purchasing the first home you or your spouse have owned or co-owned in Australia* an Australian citizen or a permanent resident of Australia at least 18 years old*. <p>*Some exceptions may apply.</p>
Other rules	Can be used in addition to First Home Buyers Assistance Scheme	
Find out more	https://www.revenue.nsw.gov.au/grants-schemes/first-home-buyer/first-home-owner-new-homes-grant	https://www.revenue.nsw.gov.au/grants-schemes/first-home-buyer/assistance-scheme

Tool to check eligibility - Home Buyer Assistance Finder

- <https://www.nsw.gov.au/housing-and-construction/home-buying-assistance/eligibility-assessment>

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Shared Equity Scheme

Program Name	Shared Equity Home Buyer Helper
Available	No
Rules	Closed June 2024
Applicant type	Key workers, single parents and older singles and victim-survivors of domestic and family violence
Available through broker	No
Find out more	https://www.nsw.gov.au/housing-and-construction/home-buying-assistance/previous-programs/shared-equity

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VICTORIA

Program Name	First Home Owner Grant	First home buyer duty exemption, concession or reduction	Temporary exemptions and concessions
Amount/What is on offer	\$10,000	Exemption, concession or reduction in stamp duty	Temporary duty exemptions and concessions
Requirements	<p>Buying or building a new home – and contract is signed on or after 1 July 2013.</p> <p>New home must be valued at \$750,000 or less and be a new home. The property must not have been previously sold as a place of residence, occupied as a home, leased out or used for short-term accommodation, such as Airbnb.</p>	<p>The first home buyer duty exemption or concession may be available if:</p> <ul style="list-style-type: none"> • you enter into a contract of sale to buy your first home on or after 1 July 2017. • your home has a dutiable value of: <ul style="list-style-type: none"> ○ \$600,000 or less to receive the first home buyer duty exemption ○ \$600,001 to \$750,000 to receive the first home buyer duty concession. <p>Available for vacant land</p>	<p>Duty waiver for:</p> <ul style="list-style-type: none"> • Residential property with dutiable value up to \$1 million and • contracts must be signed on or after 25 November 2020 and before 1 July 2021. <p>Duty concession or exemption for City of Melbourne residential property transactions, for residential property purchase up to \$1 million</p> <ul style="list-style-type: none"> • 50% concession – for contracts entered into from 1 July 2021 to 30 June 2022 • Full exemption for new residential properties that remained unsold for 12 months or more since completion of construction. Contracts entered into from 21 May 2021 to 30 June 2022.
Who can apply	<ul style="list-style-type: none"> • Applicant must be at least 18 years of age at settlement or completion of construction • At least one applicant must be an Australian citizen or permanent resident: • At least one applicant must occupy the home as your PPR for at least 12 months, commencing within 12 months of settlement or completion of construction. 	<ul style="list-style-type: none"> • All the purchasers of the property who meet the First Home Owner Grant eligibility criteria, and at least one purchaser satisfies the residency requirement. 	<p>This may be available if you are a first home buyer, even if you don't qualify for the first home buyer duty exemption or concession.</p>

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Other rules	<p>You are not eligible for the FHOG if you or your spouse or partner have already:</p> <ul style="list-style-type: none"> • received the FHOG in Australia • owned a home or other residential property in Australia, either jointly or separately, prior to 1 July 2000, or • lived in a home in Australia which either of you owned or part-owned on or after 1 July 2000 for a continuous period of at least 6 months. <p>These criteria apply even if your spouse or partner is not an applicant with you for the FHOG.</p>		
Find out more	https://www.sro.vic.gov.au/first-home-owner	https://www.sro.vic.gov.au/first-home-owner/exemption-concession-reduction	https://www.sro.vic.gov.au/first-home-owner/exemption-concession-reduction

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Program Name	Pensioner duty exemption or concession	Principal place of residence (PPR) duty concession	Off-the-plan concession
Amount/What is on offer	An exemption or concession from duty when they purchase a home	concession from the duty	It reduces the value of the property by the costs of the construction or refurbishment occurring on or after the contract date, reducing the amount of duty to be paid.
Requirements	Eligibility depends on whether you signed your contract before 1 July 2023 or on or after 1 July 2023. The pensioner and concession cardholder duty exemption or concession is available once only.	buy a new or established property valued up to \$550,000 and you intend to live in it as your home for a continuous period of 12 months, within 12 months after settlement.	Your vendor must complete the Digital Duties Form and provide Victoria State Revenue Office with the required information. There are 2 methods of calculating this concession – the fixed percentage method and the alternative method – and your vendor must choose one.
Who can apply	Eligible concession card holders	Where there are 2 or more buyers, at least 1 buyer must satisfy these eligibility requirements, although it is not necessary for the same buyer to occupy the home for the whole 12 months. You can apply, depending on your relevant eligibility, for the: <ul style="list-style-type: none"> • PPR concession only • PPR concession in combination with the first home buyer duty reduction, or • Pensioner exemption or concession, which incorporates the PPR concession. 	When you are buying a home that will be your principal place of residence - you must reside in it for a continuous period of 12 months, starting within 12 months of possession. Meet also meet one of the following: <ul style="list-style-type: none"> • First home buyer duty exemption or concession - the dutiable value of your property, after applying the off-the-plan concession, cannot exceed \$750,000. • Principal place of residence concession - the dutiable value of your property, after applying the off-the-plan concession, cannot exceed \$550,000.
Other rules	You may qualify for both the pensioner benefit and the first home buyer benefit, but you cannot receive both in respect of the same transaction. You must choose one or the other	The PPR concession is not available if you obtained your property for a heavily discounted price or as a gift.	
Find out more	https://www.sro.vic.gov.au/first-home-owner/exemption-concession-reduction	https://www.sro.vic.gov.au/land-transfer-duty/pprdutyconcession	https://www.sro.vic.gov.au/land-transfer-duty/offtheplan

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Program Name	Temporary Off-the-plan concession	Young farmer duty exemption or concession	First Home Owner with family duty exemption or concession
Amount/What is on offer	a temporary off-the-plan land transfer duty concession	duty exemption and concession	one-off exemption or concession from duty
Requirements	Available for off-the-plan purchases of dwellings (including apartments and townhouses) within a strata subdivision where the contract is entered into from 21 October 2024, for 12 months.	<p>Buying their first farmland property valued at \$750,000 or less.</p> <p>Transfers made on or after 1 July 2018:</p> <ul style="list-style-type: none"> • A full exemption from duty is available on farmland valued at no more than \$600,000. • A concession from duty is available for farmland valued from \$600,001 and \$750,000. <p>See website for details when transfers made before 1 July 2018.</p>	<p>where their property (house and land) is valued at not more than \$200,000:</p> <ul style="list-style-type: none"> • Properties valued at no more than \$150,000 receive a full exemption. • Properties valued at no more than \$200,000 receive a concession.
Who can apply	<p>To be eligible, the property must be a lot in a strata subdivision that has common property, such as a shared driveway.</p> <p>The concession does not apply to house-and-land packages which are not part of a strata subdivision that has common property.</p>	<p>Young farmers aged under 35</p> <p>You and your partner/spouse are eligible for this concession/exemption even if either of you owns or has owned non-farmland. However, if you or your partner/spouse has been a shareholder of a company or beneficiary of a trust that owns or previously owned farmland, you are ineligible for this concession and exemption.</p>	<p>First homeowners with a family. Generally, you and your spouse/partner must:</p> <ul style="list-style-type: none"> • not have previously owned a home anywhere in Australia which was used as your principal place of residence (PPR) • buy the land for market value and intend to live in the home as your PPR • have a dependent child at the date of: <ul style="list-style-type: none"> - the contract of sale or within 11 months of that date if there was a home on the land when the contract of sale was entered into, or - the building contract or the date on which building started, whichever is the earlier, or within 11 months of that date if there was no home on the land when the contract was entered into.

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Other rules	<p>The concession will benefit those who are not eligible for the existing off-the-plan concession</p> <p>The concession does not apply to foreign purchaser additional duty (FPAD)</p>	<p>You must choose between this exemption and concession and the principal place of residence (PPR) concession, depending on whichever you calculate is worth more.</p> <p>If you don't choose, you will automatically receive the PPR concession.</p>	<p>The family exemption/concession is in addition to other grants and benefits for eligible homebuyers.</p>
Find out more	<p>https://www.sro.vic.gov.au/land-transfer-duty/temporary-plan-duty-concession</p>	<p>https://www.sro.vic.gov.au/first-home-owner/apply-young-farmer-duty-exemption-or-concession</p>	<p>https://www.sro.vic.gov.au/first-home-owner/apply-first-home-owner-family-duty-exemption-or-concession</p>

Shared Equity Scheme

Program Name	Homebuyer Fund
Available	Yes, though there is a cap on the number of applications accepted from 1 June 2024 to 30 June 2025.
Rules	<p>5% deposit with 25% government equity (35% for eligible Indigenous applicants)</p> <p>Will be rolled into Help to Buy program once enabling legislation passed</p>
Applicant type	
Available through broker	No
Find out more	https://www.sro.vic.gov.au/homebuyer

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QUEENSLAND

Program Name	First home owner grant	Regional home building boost grant	Home concession
Amount/What is on offer	\$15,000 or \$30,000	\$5,000 grant after you buy or build a new home in regional Queensland	Concession on (stamp) duty when acquiring a residence, saving up to \$7,175
Requirements	<p>Only available to new home – that is:</p> <ul style="list-style-type: none"> a home that has not been previously occupied or sold as a place of residence, or a substantially renovated home valued LESS than \$750,000 <p>For buying or building a new home, the grant amount is:</p> <ul style="list-style-type: none"> \$30,000 for contracts signed between 20 November 2023 and 30 June 2025 (both dates inclusive) \$15,000 for contracts signed before 20 November 2023. <p>For owner-builders, the grant amount is:</p> <ul style="list-style-type: none"> \$30,000 where foundations are laid between 20 November 2023 and 30 June 2025 (both dates inclusive) \$15,000 where foundations were laid before 20 November 2023. <p>After 30 June 2025, the grant amount will revert to \$15,000.</p> <p>You must move into your brand new home as your principal place of residence within 1 year of the completed transaction , and live there continuously for 6 months.</p>	<p>Contracts must be before 31 March 2021 and owner-builders must start before that date.</p> <p>You must be buying or building a brand-new house, unit or townhouse valued at less than \$750,000.</p> <p>you must move into the new home as your principal place of residence within 1 year of the completed transaction and live there continuously for 6 months</p> <p>the home is being bought or built in a regional Queensland area (see website for eligible postcodes)</p>	<p>you can claim the home concession even when you have owned a home before.</p> <p>The home concession rate applies to the first \$350,000 of the consideration or value of the residence, and the general transfer duty rates then apply to the balance.</p> <p>Not every person acquiring the property needs to qualify for a concession or apply for the same concession.</p> <p>If you have claimed the home concession, there are certain requirements in order to keep it. For example, a partial concession may apply if you sell or transfer all or part the property within 1 year after you move in. (see website for full details)</p> <p>From 6 December 2024, recipients of the home concessions will be allowed to rent part of their property during the 1-year occupation period and keep the full benefit of this relief</p>

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Who can apply	<p>Person 18 years or older Australian citizen or permanent resident You or your spouse must not have previously received a first home owner grant in any state or territory of Australia.</p> <p>You or your spouse must not have owned residential property in Australia:</p> <ul style="list-style-type: none"> on or after 1 July 2000 that you lived in before 1 July 2000, whether you lived in it or not. <p>If you have owned an interest in residential property since 1 July 2000 that has been solely used for investment purposes, you may be eligible for the grant on a subsequent new property that will be your first home to live in.</p>	<p>To be eligible for the grant:</p> <ul style="list-style-type: none"> your contract must be dated between 4 June 2020 and 31 March 2021—if you have a contract to buy or build your build started from 4 June 2020 and 31 March 2021—if you are an owner-builder who is building a new home you must be at least 18 years of age you must be an Australian citizen or permanent resident (or applying with someone who is) you or your spouse must not have received a previous regional home building boost grant 	<p>You do not have to be an Australian citizen or permanent resident to claim a concession, but you must meet the eligibility criteria. You must:</p> <ul style="list-style-type: none"> be legally acquiring the property as an individual move into it with your personal belongings and live there on a daily basis within 1 year of settlement (this time cannot be extended) meet certain requirements after you claim the concession. <p>Companies are not eligible to claim a concession, except when they are acting as a corporate trustee.</p> <p>Additional foreign acquirer duty may apply if you are a foreign person.</p>
Other rules		<p>This grant is not available if your contract to buy or build is dated after 31 March 2021; or if you're an owner-builder and your build started after that date.</p>	<p>The calculations can be complex, so use the transfer duty calculator</p>
Find out more	<p>https://qro.qld.gov.au/property-concessions-grants/first-home-grant/</p>	<p>https://qro.qld.gov.au/property-concessions-grants/regional-home-building-boost-grant/eligibility/</p>	<p>https://qro.qld.gov.au/duties/transfer-duty/concessions/homes/home-concession/</p>

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Program Name	First home concession	First home vacant land concession	Palm Island Home Ownership Scheme
Amount/What is on offer	When you buy your first home, you might get a concession to reduce the transfer (stamp) duty	If you buy vacant land on which to build your first home, you might get a concession to reduce the transfer (stamp) duty by up to \$10,675	A rent-to-buy scheme to allow residents to purchase their Queensland Department of Housing owned social home by entering into a rent-to-buy agreement with the Palm Island Aboriginal Shire Council.
Requirements	<p>From 1 May 2025, first home buyers who enter into a contract to purchase a new home to live in (or vacant land on which to build a home to live in) could be entitled to a full concession on the transfer duty (also known as stamp duty) – this means a potential saving of up to \$24,525.</p> <p>No transfer duty applies to a home valued under \$800,000.</p>	<p>Applies to vacant land valued between \$350,001 and \$499,999</p> <ul style="list-style-type: none"> • build your first home on the land, move in with your personal belongings and live there on a daily basis within 2 years of settlement (this time cannot be extended) • only build 1 home on the land • be certain there is no building, or part of a building, on the land when you acquire it <p>From 1 May 2025, first home buyers who enter into a contract to purchase a new home to live in (or vacant land on which to build a home to live in) will be able to apply for a full transfer duty concession (reducing the duty to nil).</p>	Following completion of the payment plan, a 99-year home ownership lease will be registered, and ownership of the dwelling will be transferred.
Who can apply	<p>You do not have to be an Australian citizen or permanent resident to claim a concession, but you must meet the eligibility criteria.</p> <p>Additional foreign acquirer duty may apply if you are a foreign person.</p> <p>There are no additional concessions or exemptions for seniors card or pensioner concession card holders.</p>	<p>You do not have to be an Australian citizen or permanent resident to claim a concession, but you must meet the eligibility criteria.</p> <p>you must:</p> <ul style="list-style-type: none"> • be legally acquiring the property as an individual • have never claimed the first home vacant land concession on another property 	Indigenous Australians Residing in Queensland Department of Housing owned social home in the Palm Island Aboriginal Shire Council.

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		<ul style="list-style-type: none"> • have never held an interest in a residence anywhere in Australia or overseas • be at least 18 years of age <p>Company and trustee eligibility varies.</p> <p>Additional foreign acquirer duty may apply if you are a foreign person.</p> <p>There are no additional concessions or exemptions for seniors card or pensioner concession card holders.</p>	
Other rules	<p>The home concession may still apply for a home valued over \$800,000.</p> <p>From 6 December 2024, recipients of the home concessions will be allowed to rent part of their property during the 1-year occupation period and keep the full benefit of this relief.</p>	<p>Provided you qualify, you can claim a first home vacant land concession on your interest (or share), whether or not other acquirers also qualify.</p> <p>From 6 December 2024, recipients of the home concessions will be allowed to rent part of their property during the 1-year occupation period and keep the full benefit of this relief.</p>	Up to 300 social homes owned by the Palm Island Aboriginal Shire Council will be made available through the scheme for residents to buy in the coming years.
Find out more	https://qro.qld.gov.au/duties/transfer-duty/concessions/homes/first-home/	<p>Use our home concession eligibility tester to find out if you are eligible to claim a concession.</p> <p>https://qro.qld.gov.au/duties/transfer-duty/concessions/homes/first-home-vacant-land/</p>	https://statements.qld.gov.au/statements/101875

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Program Name	Queensland Housing Finance Loan	Regional Queensland Housing Finance Loan
Amount/What is on offer	loan to buy an established house, unit, townhouse or duplex, or to build a house.	QLDers living in regional and remote areas who can afford to buy or build, but cannot get private finance from a bank or building society. Provides low deposit home loan and no LMI
Requirements		Applies to buying an established house, unit, townhouse, or duplex, or building a new home in one of the 45 rural and remote council areas .
Who can apply	<p>To be eligible for the loan you must:</p> <ul style="list-style-type: none"> live in Queensland and be a citizen or permanent resident of Australia not own or part-own another property have a household income of less than \$141,000 per annum intend to live in the home have a good credit history have no significant debts have a regular savings history have savings to cover the deposit and other costs, such as legal fees, stamp duty and insurance be able to afford the loan repayments without hardship have earning potential for the term of the loan. 	<p>The Queensland Housing Finance Loan regional trial:</p> <ul style="list-style-type: none"> increases household income eligibility from \$141,000 to \$201,000 per year is available for people living within 45 rural and remote council areas
Other rules		
Find out more	https://www.qld.gov.au/housing/buying-owning-home/financial-help-concessions/qld-housing-finance-loan	https://www.housing.qld.gov.au/initiatives/qld-housing-finance-loan-regional-trial

Home grants and concessions news hub - for the latest news and instructional webinars for home grants and concessions.

- <https://qro.qld.gov.au/property-concessions-grants/news-hub/>

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Shared Equity Scheme

Program Name	Pathways Shared Equity Loan
Available	Yes
Rules	<ul style="list-style-type: none"> • Loan repayments are no more than 35% of applicant's income • No rent payable on the government share of the home
Applicant type	Government housing tenants
Available through broker	Unclear
Find out more	https://www.qld.gov.au/housing/buying-owning-home/financial-help-concessions/pathways-shared-equity-loan

Information is current as at 6 May 2025.

If any information requires an update based on what is available in your respective state or territory, please forward the details to policy@mfaa.com.au for review.

WESTERN AUSTRALIA

Program Name	First home owner grant	First homeowner concessional rate of transfer duty
Amount/What is on offer	\$10,000	A concessional rate of transfer duty is available for some dutiable transactions involving residential property
Requirements	<p>buying or building a first new home.</p> <p>For a contract to build, a new home or an off-the-plan purchase located:</p> <ul style="list-style-type: none"> • south of the 26th parallel of South latitude – value of land and building must not exceed \$750,000. All Perth metropolitan areas are south of the 26th parallel. • north of the 26th parallel of South latitude – value of land and building must not exceed \$1,000,000. <p>The grant is available for the purchase of a new home or a home that has undergone substantial renovations.</p> <p>Each applicant must occupy the home:</p> <ul style="list-style-type: none"> • as their principal place of residence • for a continuous period of at least six months, starting within 12 months of completion of the eligible transaction. 	<p>The changes require legislative amendments. It is anticipated that RevenueWA will be able to implement the changes from early June 2025.</p> <p>Transactions entered into on or after 21 March 2025 that are eligible for a reduced amount of duty but settle before the changes can be implemented may be reassessed for a refund of duty after settlement.</p> <p>For the purchase of vacant land:</p> <ul style="list-style-type: none"> • the value of the land must not exceed \$450,000 (previously \$400,000). • no duty is payable on land valued up to \$350,000 (previously \$300,000). • a reduced rate of duty applies if the value is between \$350,000 and \$450,000 (previously between \$300,000 and \$400,000). <p>For the purchase of a home:</p> <ul style="list-style-type: none"> • the value of the home must not exceed: <ul style="list-style-type: none"> ○ \$700,000 for properties located in the Perth Metropolitan and Peel regions ○ \$750,000 for properties located outside these regions (previously \$600,000 for both). • no duty is payable on homes valued up to \$500,000 (previously \$450,000). • a reduced rate of duty applies if the value is between \$500,000 and \$700,000 in the Perth and Peel regions, or \$500,000 and \$750,000 outside those regions (previously between \$450,000 and \$600,000).
Who can apply	<p>There are no income or assets tests to qualify for the grant</p> <p>To be eligible:</p>	Eligibility for the FHOR is aligned with the requirements under the <i>First Home Owner Grant Act 2000</i> .

Information is current as at 6 May 2025.

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	<ul style="list-style-type: none"> • you must be 18 years or over at the time of making application. If you're under 18, you may be able to apply for an exemption from the age requirement. • at least one applicant must be an Australian citizen or a permanent resident at the time of making an application. • you must hold a relevant interest (ownership) in the land on which the home is situated and must own the home in your own capacity. A relevant interest may include a right of occupancy. • <p>You are not entitled to a FHOG if you or your spouse/de facto partner have:</p> <ul style="list-style-type: none"> • previously received the grant or first home owner rate of duty from any jurisdiction in Australia • owned residential property anywhere in Australia before 1 July 2000 • owned residential property anywhere in Australia on or after 1 July 2000 and occupied that property as a place of residence before 1 July 2004 • owned residential property anywhere in Australia on or after 1 July 2000 and occupied that property as a place of residence for a continuous period of at least six months that began on or after 1 July 2004. 	<p>You may be entitled to the FHOR if the unencumbered value of the land, or the land and home, under the transaction does not exceed the dutiable value thresholds and:</p> <ul style="list-style-type: none"> • you qualify for the First Home Owner Grant or • you would have qualified for the grant except that <ul style="list-style-type: none"> ○ you purchased an established home or ○ you didn't pay any consideration under the transaction or ○ you are an Indian Ocean Territories resident acquiring your first home.
Other rules	The grant isn't available for established homes.	
Find out more	https://www.wa.gov.au/government/publications/about-the-first-home-owner-grant	https://www.wa.gov.au/government/publications/duties-fact-sheet-first-home-owner-rate

Information is current as at 6 May 2025.

If any information requires an update based on what is available in your respective state or territory, please forward the details to policy@mfaa.com.au for review.

Program Name	Off the plan duty concession	Home buyers assistance account
Amount/What is on offer	upfront duty concession or a rebate of the duty paid	up to \$2,000 of incidental expenses
Requirements	<p>An upfront concession is available if you:</p> <ul style="list-style-type: none"> enter into a pre-construction contract between 23 October 2019 and 30 June 2025 to purchase a new residential unit or apartment off-the-plan. enter into an under construction contract between 31 August 2023 and 30 June 2025 to purchase a new residential unit or apartment off-the-plan. <p>A rebate is available if you entered into a contract between 4 June 2020 to 31 December 2020 to purchase a new unit or apartment that was already under construction but not yet completed when you signed the contract.</p>	<p>Available to first-time home buyers in Western Australia.</p> <p>And:</p> <ul style="list-style-type: none"> the price of the home must be \$500,000 or less the home must have been purchased through a licensed real estate agency in WA the home must be financed by a lending institution, which must also lodge the application on your behalf the home must be established or partially built at contract acceptance the home purchased must be your principal place of residence you must intend to live in the home for at least the first 12 months (the home cannot be rented out during this time) if there is an existing fixed-term rental agreement, it must end within six months of settlement. Then the applicant must live in the home for 12 months. applications should be lodged within 90 days of settlement. Late lodgements may be allowed in exceptional circumstances.
Who can apply	<p>a purchaser in an off-the-plan development</p> <p>Apply within 12 months from the date you are registered on the certificate of title of the unit or apartment. Late applications won't be accepted.</p>	<ul style="list-style-type: none"> you must not own or have previously owned a home in WA. If joint purchasing a property and one applicant has previously owned a home, a partial grant may be made (if all other criteria are met).
Other rules		
Find out more	https://www.wa.gov.au/service/financial-management/taxation-and-duty/apply-the-plan-duty-concession-or-rebate	https://www.consumerprotection.wa.gov.au/home-buyers-assistance-account

Information is current as at 6 May 2025.

If any information requires an update based on what is available in your respective state or territory, please forward the details to policy@mfaa.com.au for review.

Shared Equity Scheme

Program Name	Keystart Program
Available	Yes
Rules	Loan limits vary with product and location ¹
Applicant type	Owner-occupiers only Maximum income limit applies
Available through broker	Yes
Find out more	https://www.keystart.com.au/ https://statements.qld.gov.au/statements/101875

¹ Keystart announcement, Property price limits and income limits updated, 3 July 2024, <<https://statements.qld.gov.au/statements/101875>>, viewed 23 January 2025.

Information is current as at 6 May 2025.

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SOUTH AUSTRALIA

Program Name	First home owners grant	Stamp duty relief for eligible first home buyers
Amount/What is on offer	Up to \$15,000	Stamp duty relief
Requirements	<p>From 13 February 2025, changes to the eligibility criteria regarding previous and current property ownership came into effect.</p> <p>Property value caps apply depending on the date you enter or entered into your contract.</p> <p>For contracts entered into, or owner builders that commenced construction, on or after 6 June 2024:</p> <ul style="list-style-type: none"> No property cap applies. There is no limit to the market value of the eligible property. <p>For contracts entered into, or owner builders that commenced construction, between 15 June 2023 and 5 June 2024:</p> <ul style="list-style-type: none"> The grant is only available for eligible properties with a market value of \$650,000 or less. <p>For contracts entered into, or owner builders that commenced construction, between 17 September 2010 and 14 June 2023:</p> <ul style="list-style-type: none"> The first home owner grant is only available for eligible properties with a market value of \$575,000 or less. <p>Vacant land</p> <p>The first home owner grant does not apply to vacant land. However, once you enter into a contract to build a new home, you may be eligible for the first home owner grant.</p> <p>All applicants must reside in the home as their principal place of residence for a continuous period of at least 6 months commencing within 12 months after completion of the eligible transaction.</p>	<p>Stamp duty relief for eligible first home buyers applies to:</p> <ul style="list-style-type: none"> a new home an off-the-plan apartment vacant land to build your new home on. <p>Property value caps apply depending on the date you enter or entered into your contract.</p> <p>For contracts entered into on or after 6 June 2024:</p> <ul style="list-style-type: none"> No property cap applies. There is no limit to the market value of the eligible property. <p>For contracts entered into between 15 June 2023 and 5 June 2024 you will not be eligible for stamp duty relief if the property purchased is:</p> <ul style="list-style-type: none"> a new home that has a market value is \$700,000 or more vacant land that has a market value is \$450,000 or more. <p>If you entered into your contract on or after 13 February 2025:</p> <ul style="list-style-type: none"> you will not be eligible for stamp duty relief if you or your spouse or domestic partner have previously held a relevant interest in a residential property in Australia. <p>If you entered into your contract between 15 June 2023 and 12 February 2025:</p> <ul style="list-style-type: none"> you may be eligible for stamp duty relief if you or your spouse or domestic partner have previously held a relevant interest in a residential property in Australia and did not reside in that property for 6 continuous months or longer. <p>All applicants must reside in the home or apartment as their principal place of residence for a continuous period of at least 6 months commencing within:</p>

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		<ul style="list-style-type: none"> • 12 months from the date of settlement, for contracts to purchase a new home, or • 12 months of the date you can lawfully use the home constructed as a place of residence, or 36 months from the settlement date (whichever occurs first) for contracts to purchase vacant land.
Who can apply	<p>The first home owner grant may be available where each applicant is both:</p> <ul style="list-style-type: none"> • at least 18 years of age at the time of making an application • a natural person. <p>In addition, at least one of the applicants must be either:</p> <ul style="list-style-type: none"> • an Australian citizen or a permanent resident of Australia • a New Zealand citizen permanently residing in Australia who holds a Special Category visa. <p>Other criteria regarding eligible applicants apply. Important: You must include your spouse or domestic partner's details on your application as their circumstances may affect your eligibility. This applies even if they are not an applicant and will not own (hold a relevant interest) in the home.</p>	The eligibility criteria for stamp duty relief is similar to the first home owner grant, but you must apply for each separately.
Other rules	If you don't qualify for the first home owner grant, you may still qualify for stamp duty relief.	
Find out more	https://www.revenuesa.sa.gov.au/FHOG	https://www.revenuesa.sa.gov.au/stampduty/first-home-buyer-relief

Shared Equity Scheme

Program Name	HomeStart Program
Available	Yes
Rules	Min 2% deposit with up to 25% government equity share
Applicant type	3 distinct offers
Available through broker	Yes
Find out more	https://www.homestart.com.au/

Information is current as at 6 May 2025.

If any information requires an update based on what is available in your respective state or territory, please forward the details to policy@mfaa.com.au for review.

TASMANIA

Program Name	First home owner grant	First home owner duty relief
Amount/What is on offer	Up to \$30,000	Duty concession or exemption
Requirements	<p>The amount of the grant is determined by the date that the eligible transaction commenced:</p> <ul style="list-style-type: none"> • Transactions commencing from 1 July 2024 will be eligible for \$10 000. • Transactions that commenced between 1 April 2021 and 30 June 2024 will be eligible for \$30 000. • Transactions that commenced between 1 July 2016 and 31 March 2021 will be eligible for \$20 000. <p>Purchase or build a new home in Tasmania from 1 July 2016. A new home is a home that has not previously been occupied or sold as a place of residence and includes kit homes.</p>	<p>50% concession between 7 Feb 2018 and 17 Feb 2024: This concession provides a 50 per cent discount on property transfer duty for first home buyers of established homes which have a dutiable value of:</p> <ul style="list-style-type: none"> • \$400 000 or less for purchases of established homes that settle (i.e. transfers that complete) between 7 February 2018 and 15 March 2021 inclusive; or • \$500 000 or less for purchases of established homes that settle (i.e. transfers that complete) between 16 March 2021 and 31 December 2021 inclusive; or • \$600 000 or less for purchases of established homes that settle (i.e. transfers that complete) between 1 January 2022 and 17 February 2024 inclusive. <p>100% duty exemption between 18 February 2024 to 30 June 2026</p> <ul style="list-style-type: none"> • This is an exemption from property transfer duty for first home buyers of established homes which have a dutiable value of \$750 000 or less which settle (i.e. transfers that complete) between 18 February 2024 to 30 June 2026 inclusive. <p>To be eligible for duty relief all purchasers/transferees must:</p> <ul style="list-style-type: none"> • purchase an established home in Tasmania that has a dutiable value of: <ul style="list-style-type: none"> ○ \$750 000 or less for property purchases between 18 February 2024 and 30 June 2026 inclusive. ○ \$600 000 or less for property purchases between 1 January 2022 and 17 February 2024 inclusive. ○ \$500 000 or less for property purchases between 16 March 2021 and 31 December 2021 inclusive. ○ \$400 000 or less for property purchases between 7 February 2018 and 15 March 2021 inclusive.

Information is current as at 6 May 2025.

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		Eligible transferees must occupy the home as their principal place of residence for a continuous period of 6 months commencing within 12 months of purchasing the property
Who can apply	<p>All applicants must comply with the applicant eligibility criteria.</p> <p>The applicant(s) must:</p> <ul style="list-style-type: none"> • be a natural person (not a company or trust); • be 18 years old or over; • be an Australian citizen or permanent resident (if more than one applicant only one applicant is required to be an Australia citizen or permanent residence); and • occupy the home as their principal place of residence for a continuous period of at least six months commencing within 12 months of completion of an eligible transaction. 	<p>To be eligible for duty relief all purchasers/transferees must:</p> <ul style="list-style-type: none"> • be a natural person (not a company); and • be at least 18 years of age*; and • must be an Australian citizen or permanent resident - or if there is more than one applicant, at least one of them must meet this criteria; and • not have previously owned a home (or have a spouse/partner who owned a home) in Australia; and • not have previously received a First Home Owner Grant in any state or territory of Australia or the Duty Concession (46E of the Duties Act 2001) or the Duty Exemption (57G of the Duties Act 2001) or have a spouse/partner who has; and • complete the application form and lodge it with all relevant supporting documentation.
Other rules		This concession/exemption only applies to 'Established Homes
Find out more	https://www.sro.tas.gov.au/first-home-owner/eligibility	https://www.sro.tas.gov.au/property-transfer-duties/concessions-exemptions/first-home-buyers-of-established-homes-duty-relief

Shared Equity Scheme

Program Name	MyHome
Available	Yes
Rules	<p>Min 2% deposit with up to 40% government equity share</p> <p>Program available form Bank of us</p> <p>Max \$750,000 property price when buying existing home</p>
Applicant type	Maximum income and financial asset limits apply
Available through broker	No
Find out more	https://www.homestasmania.com.au/Buying-a-Home/MyHome

Information is current as at 6 May 2025.

If any information requires an update based on what is available in your respective state or territory, please forward the details to policy@mfaa.com.au for review.

AUSTRALIAN CAPITAL TERRITORY

Program Name	First home buyer concession (HBC) scheme
Amount/What is on offer	Concessional duty – concession ranges depending on property value.
Requirements	All properties in the ACT are eligible for this scheme. It applies to vacant residential land and both new and established homes, anywhere in the ACT and at any price. From 1 July 2021, a concession cap has been implemented for the amount of tax that will be waived under the HBCS.
Who can apply	<p>The following criteria must be met:</p> <ul style="list-style-type: none"> All buyers of the home or land must be individuals of at least 18 years old. The income* of all buyers, including their partners (if any), in the previous financial year to the transaction date must not be greater than the relevant income threshold below. All buyers including their partners (if any) must not have owned (legal or equitable interest) any other property in the last 5 years.** A partner includes your spouse, civil union partner or de facto partner. At least one buyer must live in the home continuously for at least one year, starting within 12 months of the date of completion (settlement date) or the date that a certificate of occupancy has been issued.*** <p><i>* From 1 July 2024, assessed taxable income. Before 1 July 2024 or if there is no assessed taxable income, the income threshold applies to total gross income.</i></p> <p><i>** Before 1 July 2024, the period was 2 years. There are limited exceptions to this requirement, including court orders and agreements, family violence orders or injunctions made under the Family Law Act 1975 (Cwlth). These orders or agreements must be made before the transaction date.</i></p> <p><i>*** The Commissioner for ACT Revenue can exempt you from the residence requirements upon written application, in full or in part, but only in very specific circumstances.</i></p> <p>All buyers (including their domestic partners (if any) must not have owned (legal or equitable interest) any other property (anywhere – including overseas) in the past 5 years prior to the transaction date.</p>
Other rules	If you or your child have experienced family violence from a domestic partner you may be subject to different eligibility requirements
Find out more	https://www.revenue.act.gov.au/home-buyer-assistance/home-buyer-concession-scheme/home-buyer-concessions-from-1-July-2019

Shared Equity Scheme

Program Name	The Shared Equity Scheme
Available	Yes
Rules	<p>Pay 70% of the price for the property upfront.</p> <p>Program available from IMB</p>
Applicant type	Public housing tenants
Available through broker	No
Find out more	https://www.act.gov.au/_data/assets/pdf_file/0011/2395910/Shared-Equity-Scheme-factsheet.pdf

Information is current as at 6 May 2025.

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NORTHERN TERRITORY

Program Name	HomeGrown Territory Grant	FreshStart New Home Grant	First Home Owner Grant
Amount/What is on offer	\$50,000	\$30,000	\$10,000
Requirements	<p>Building or buying a new home.</p> <p>It can also use it for a new transportable home, as long as it's permanently fixed and legally approved to be lived in.</p> <p>The grant is available for:</p> <ul style="list-style-type: none"> owner-builders off-the-plan purchases. <p>There is no cap on the build or purchase price.</p>	<p>Buy or build a new home</p> <p>It can also use it to buy or build a new transportable home, as long as it's permanently fixed and legally approved to be lived in.</p> <p>It's available to:</p> <ul style="list-style-type: none"> applicants who are not first-home buyers owner-builders and for off-the-plan purchases. <p>There is no cap on the build or purchase price.</p>	<p>Towards purchase of an established home. This includes:</p> <ul style="list-style-type: none"> houses townhouses apartments. <p>There is no cap on the purchase price.</p>
Who can apply	<p>You must</p> <ul style="list-style-type: none"> be a first-home buyer (not have owned a home before anywhere else in Australia) sign a contract to buy or build a home in the Territory between 1 October 2024 and 30 September 2025 <ul style="list-style-type: none"> it must not replace other contracts signed before 1 October 2024 the home must have never been previously lived in or sold as a place of residence be a person and not a company or trustee have at least one person over the age of 18 	<p>Applicants must:</p> <ul style="list-style-type: none"> sign a contract, between 1 October 2024 and 30 September 2025, to build or buy a new home in the Territory, or commence building as an owner builder: <ul style="list-style-type: none"> it must not replace other contracts signed before 1 October 2024 the home must have never been previously lived in or sold as a place of residence be a person and not a company or trustee have at least one person over the age of 18 	<p>you must:</p> <ul style="list-style-type: none"> be a first-home buyer (not have owned a home before anywhere in Australia) sign a contract to buy a home in the Territory between 1 October 2024 and 30 September 2025 <ul style="list-style-type: none"> it must not replace other contracts signed before 1 October 2024 be a person and not a company or trustee have at least one person over the age of 18 ensure one applicant is an Australian citizen or permanent resident live in the home for at least 12 months after taking possession of the property (name is on the title).

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	<ul style="list-style-type: none"> ensure one applicant is an Australian citizen or permanent resident live in the home for at least 12 months after taking possession of the property (name is on the title) or once construction of the home is complete. <p>All owners of the home must meet the eligibility requirements.</p>	<ul style="list-style-type: none"> ensure one applicant is an Australian citizen or permanent resident live in the home for at least 12 months after taking possession of the property or once construction of the home is complete lodge their application by 31 December 2025. <p>All owners of the home must meet the eligibility requirements.</p>	All owners of the home must be applicants and meet the eligibility requirements.
Other rules	Cannot be used in conjunction with the FreshStart New Home Grant	<p>Cannot use this grant to build an extra residence, like a granny flat, if there's already a home on your property.</p> <p>Cannot be used in conjunction with the HomeGrown Territory Grant.</p>	Cannot be used in conjunction with the FreshStart New Home Grant
Find out more	https://nt.gov.au/property/home-owner-assistance/buy-build-new-home	https://nt.gov.au/property/home-owner-assistance/existing-home-owners	https://nt.gov.au/property/home-owner-assistance/buy-an-established-home

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Program Name	HomeBuild Access	House and Land Package Exemption (HLPE)
Amount/What is on offer	access low deposit home loan options for: <ul style="list-style-type: none"> • new-built homes, or • for you to buy vacant land and build your own home 	Exemption on stamp duty
Requirements	There are limits to the purchase price for properties you can purchase using HomeBuild Access. <ul style="list-style-type: none"> • For properties with up to 2 bedrooms the maximum purchase price is \$475,000. • For properties with 3 or more bedrooms the maximum purchase price is \$550,000. 	You must: <ul style="list-style-type: none"> • buy a house and land package from a building contractor in a single transaction • sign the contract between 1 July 2022 and 30 June 2027. The building contractor must have bought the land from a developer and paid stamp duty on the dutiable value of the land. At least one applicant for the HLPE must live in the home as their principal place of residence within 12 months of completion. They must stay there for a continuous period of at least 6 months.
Who can apply	Households earning less than \$127,500 You and your spouse/partner must: <ul style="list-style-type: none"> • be an Australian citizen or permanent resident (or a joint applicant with spouse who is); • be contracting to build or purchase a new property; • not be purchasing/constructing a home that exceeds the price limits of the HomeBuild Access loan product; • have the required minimum deposit • contract a Northern Territory licensed builder under a single fixed price building contract if you are building a house; • live in the property as your principal place of residence for a minimum of three years after it is purchased/constructed; and • not currently have a HomeBuild Access loan 	The exemption is not means tested and there is no cap on the value of the property.
Other rules		
Find out more	https://nt.gov.au/property/home-owner-assistance/low-deposit-home-loans	https://nt.gov.au/property/home-owner-assistance/stamp-duty-exemption

Information is current as at 6 May 2025.

If any information requires an update based on what is available in your respective state or territory, please forward the details to policy@mfaa.com.au for review.

Shared Equity Scheme

Program Name	The Shared Equity Scheme
Available	Yes
Rules	Allows up to 50% government equity with a 10% minimum deposit Program available from IMB
Applicant type	
Available through broker	Unclear
Find out more	https://dpssc.nt.gov.au/arts-culture-libraries/library-and-archives-nt/cabinet-records/1987/shared-equity-home-ownership-scheme

Information is current as at 6 May 2025.

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