



2025 Government Grants and Schemes for

First Home Buyers in **WA**



Disclaimer: This content is based on our best knowledge and includes links to official sources where possible. It is for general information only and not financial advice.

All the grants and schemes available to **First Home Buyers in Western Australia (WA) in 2025**, including both state and federal programs.

Benefit	Scheme	First Home Buyer Only	Australian Citezen / PR	Income Limit	Deposit Required	Property Price Cap	Must Live In Property	How To Apply?
Buy with 5%, no LMI	First Home Guarantee (FHBG)	Yes (with exceptions)	Yes	Yes – \$125k (Singles) \$200k (Couples)	5%	\$600,000 (Perth/metro) \$450,000 (regional).	Yes – for at least 12 months within 12 months of settlement	<ul style="list-style-type: none"> Via your lender or directly to WA Revenue Online (Department of Finance)
No/Reduced stamp duty	First Home Owner Rate (Home and Land)	Yes	Yes	No	Any	\$430k full \$530k concessional	Yes	<ul style="list-style-type: none"> Automatically applied by your settlement agent or conveyancer through WA Revenue Office
Keystart Home Loans	2% deposit loan, no LMI	Yes or low-income buyers	Yes	Yes – \$105k (single), \$130k (couple), \$155k (family)	2%	\$560k (Perth) / regional caps apply	Yes	<ul style="list-style-type: none"> Apply via <u>Keystart</u>
A \$10,000 cash grant to buy or build a brand-new home	First Home Owner Grant (FHOG)	Yes	Yes	No	Any	New/Existing Home: \$750k (South WA) \$1M (North WA)	Yes	<ul style="list-style-type: none"> Via your lender or directly to WA Revenue
Use your voluntary super contributions (up to \$15,000 per year and \$50,000 total) to save for a deposit.	First Home Super Saver Scheme (FHSSS)	Yes	Yes	No	Super savings	N/A	Yes	Via myGov and the ATO .
For single parents with at least one dependent – Buy with 2%, no LMI	Family Home Guarantee	No – but must not currently own property	Yes	Yes – \$125k	2% (excludes child support)	\$600,000 (Perth/metro) \$450,000 (regional).	Yes	Through a participating lender or mortgage broker

See next pages for a comprehensive overview of all government grants and schemes.



Need Help Understanding Which Grants Apply to You?

We recommend connecting with a qualified mortgage broker who can walk you through your options with clarity and confidence.



Ruban Sohana

Founder and Principal Mortgage Broker

- Ruban began his journey in **2011** and has **5 years** of experience as a mortgage broker.
- Recognised as one of **Finsure's Best Commercial Newcomers** in 2022, he's helped hundreds of Australians secure their first home or investment with a client-first approach.

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1. First Home Guarantee (FHBG)

<https://www.housingaustralia.gov.au/support-buy-home/first-home-guarantee>

What it is:

Buy a home with as little as **5% deposit**, no LMI, with the federal government guaranteeing up to **15%** of the loan.

Eligibility:

- ✓ Must be a first home buyer.
- ✓ Australian citizen or permanent resident.
- ✓ Income cap: \$125,000 (single) / \$200,000 (couple).
- ✓ Property must be owner-occupied.
- ✓ WA price caps: \$600,000 (Perth/metro) / \$450,000 (regional).

How to Apply:

Via participating lenders listed by Housing Australia:

2. First Home Owner Rate

<https://www.wa.gov.au/system/files/2025-04/first-home-owner-rate-of-duty-fact-sheet.pdf>

What it is:

A **stamp duty exemption or concession** on eligible first home purchases in WA.

Eligibility:

- ✓ Must be a first home buyer.
- ✓ Must live in the home as your principal place of residence for at least **6 months within 12 months** of settlement.
- ✓ Applies to both new and established homes.

Home and land

Contract signed before 9 May 2024

- ✓ You'll pay no duty if the home and land are valued at \$430K or less, and a reduced rate applies up to \$530K (at \$19.19 per \$100 over \$430K).

Contract signed between 9 May 2024 and 20 March 2025

- ✓ You'll pay no duty if the property is \$450K or less, with a discounted rate up to \$600K (at \$15.01 per \$100 over \$450K).

Contract signed on or after 21 March 2025

- ✓ You'll pay no duty if the property is \$500K or less, with concessions up to \$700K in Metro/Peel (at \$13.63 per \$100) or \$750K in Regional WA (at \$11.90 per \$100).

How to Apply: Automatically applied by your settlement agent or conveyancer through **WA Revenue Office**.

3. Keystart Home Loans

<https://www.keystart.com.au/>

What it is:

A **low-deposit home loan** program backed by the WA Government to help first home buyers get into the market with a smaller deposit and lower income thresholds.

Eligibility:

- ✓ Must be a first home buyer.
- ✓ Must meet income limits and other criteria set by Keystart.
- ✓ Must intend to live in the home as the principal place of residence.

Benefit:

- ✓ Low deposit requirements (as little as 2%).
- ✓ No lenders mortgage insurance (LMI) required.
- ✓ Can combine with FHOG.

How to Apply: Apply directly through **Keystart**.

4. First Home Owner Grant

<https://www.wa.gov.au/government/publications/about-the-first-home-owner-grant>

What it is:

A one-off payment of **\$10,000** for eligible first home buyers who purchase or build a new residential property.

Eligibility:

- ✓ Must be a first home buyer (you or your partner must not have owned residential property before).
- ✓ Must purchase/build a **new home**.
- ✓ The property must be used as your **principal place of residence** for at least **6 continuous months within 12 months** of settlement or completion.





4. First Home Owner Grant

Benefits:

- ✓ **\$10,000** cash grant (not taxable).
- ✓ Can be used toward the deposit, construction, or other costs.

How to Apply:

Via your lender or directly to WA Revenue Online
(Department of Finance)

<https://www.wa.gov.au/organisation/departments/department-of-finance/fhog>

5. First Home Super Saver Scheme (FHSSS)

<https://www.ato.gov.au/Individuals/Super/Withdrawing-and-using-your-super/First-Home-Super-Saver-Scheme/>



What it is:

Allows first home buyers to withdraw up to **\$50,000** in voluntary super contributions to use as home deposit.

Eligibility:

- ☒ Must be a first home buyer.
- ☒ Contributions must be voluntary (e.g. salary sacrifice).
- ☒ Must live in the home for at least 6 months in the first 12 months.

Benefits:

- ☒ Withdraw up to **\$15,000/year**, total **\$50,000**, + earnings.

How to Apply: Apply via your myGov account (linked to ATO).

6. Family Home Guarantee

<https://www.nhfc.gov.au/support-buy-home/family-home-guarantee/>

What it is:

For single parents or legal guardians with at least one dependent — buy a home with just 2% deposit and no LMI.

Eligibility:

- ✓ Must be a single parent with at least one dependent.
- ✓ Australian citizen or permanent resident.
- ✓ Income cap: \$125,000.
- ✓ Must occupy the home as the principal place of residence.
- ✓ Property price caps as per FHBG.

Benefits:

- ✓ Secure a home with only a 2% deposit.
- ✓ Avoid LMI costs.

How to Apply: Through a participating lender or mortgage broker

