



2025 Government Grants and Schemes for

First Home Buyers in SA



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 South Australia (SA) 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 for capital city/metro \$450,000 for regional	Yes	Through Mortgage Broker, participating lender, or via Housing Australia website
Pay no stamp duty on new homes	Stamp Duty Relief	Yes	Yes	No	Any	\$650k-\$700k (home) \$400k-\$450k (land)	Yes - for 6 continuous months within 12 months of settlement	Through your conveyancer or solicitor at settlement
A \$15,000 cash grant to buy or build a brand-new home	First Home Owner Grant (FHOG)	Yes	Yes	No	Any	No cap applies (contracts or builds between 15 June 2023 and 5 June 2024), ≤\$650,000 (for eligible properties)	Yes - for 6 continuous months within 12 months of settlement	Can be applied through your Mortgage Broker or apply via RevenueSA
Use your voluntary super contributions (Withdraw up to \$50k)	First Home Super Saver Scheme (FHSSS)	Yes	Yes	No	Voluntary super savings	N/A	Yes - 6 months within 12 months of purchase	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 - \$90k (single) \$120k (Couples)	2% (excludes child support)	\$600,000 for capital city/metro \$450,000 for 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) (formerly First Home Loan Deposit Scheme)

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

What it is:

Buy a home with as little as 5% deposit and avoid paying Lenders Mortgage Insurance (LMI). Government guarantees 15%

Eligibility:

- ✓ First home buyer.
- ✓ Must be an Australian citizen or permanent resident.
- ✓ Income limit: \$125,000 (single), \$200,000 (couple).
- ✓ Must live in the home.
- ✓ Price cap in SA: \$600,000 in Adelaide, \$450,000 in regional SA.

Benefits:

- ✓ Lower deposit requirement and avoidance of LMI, potentially saving thousands.
- ✓ Purchase a home sooner with a lower deposit.

How to Apply: Apply through Mortgage Broker, participating lender, or via Housing Australia website.

2. Stamp Duty Relief for First Home Buyers (New Homes Only)

<https://www.revenuesa.sa.gov.au/stamp-duty-land/first-home-buyer-relief>

<https://www.revenuesa.sa.gov.au/stampduty/first-home-buyer-relief/eligible-properties#Property-value-cap>

What it is:

Full stamp duty exemption for new homes or land + build contracts (introduced 15 June 2023).

Eligibility:

- ✓ Must be a first home buyer purchasing or building a new home.
- ✓ On or after 6 June 2024 → No cap applies
- ✓ New home that has a market value of less than **\$700,000**.
- ✓ Vacant land that has a market value of less than **\$450,000**.
- ✓ Applies to contracts signed on or after 15 June 2023
- ✓ Must reside in the home as the principal place of residence for a continuous period of at least 6 months, commencing within 12 months after completion.

Benefits:

- ✓ Save up to ~\$30,000 in stamp duty (depending on value).
- ✓ Available in addition to the \$15,000 FHOG.

How to Apply: Your conveyancer or solicitor will apply for the concession at the time of settlement

3. First Home Owner Grant (FHOG) SA

<https://www.revenuesa.sa.gov.au/FirstHomeOwnerGrant>

What it is:

A one-off **\$15,000** grant for first home buyers who buy or build a new residential home in South Australia.

Eligibility:

- ✓ Must be buying or building a new home (not previously lived in).
- ✓ Contracts signed on or after 6 June 2024: No property value cap applies.

Contracts signed between 15 June 2023 and 5 June 2024: \$650,000 property value cap applies.

- ✓ Must be an **Australian citizen** or permanent resident (or applying with one).
- ✓ You and your spouse/partner must not have **owned residential property in Australia** previously.
- ✓ Must live in the home for a continuous period of at least **6 months**, starting within 12 months of settlement.





3. First Home Owner Grant (FHOG) SA

Benefits:

- ✓ **\$15,000 payment** to help with purchase or construction costs.
- ✓ **No repayment required** – it's a grant.

How to Apply:

Apply through an approved lender or mortgage broker during the home loan process or directly to RevenueSA.

<https://www.revenuesa.sa.gov.au/FirstHomeOwnerGrant>



4. First Home Super Saver Scheme (FHSSS)

<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>

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
- ✓ Must live in the property for at least 6 months.

Benefits:

- ✓ Tax-effective way to grow savings faster.
- ✓ Withdraw contributions + earnings.

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

5. Family Home Guarantee

<https://www.housingaustralia.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 or legal guardian with at least one dependent.
- ✓ No property ownership at the time of application.
- ✓ Income cap: \$125,000.
- ✓ Must live in the purchased property.

Benefits:

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

How to Apply: Apply through participating lenders or mortgage broker.

