



*2025 Government Grants and Schemes for*

# First Home Buyers in ACT



**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 Australian Capital Territory (ACT) 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?
<b>Buy with 5%, no LMI</b>	First Home Guarantee (FHBG)	Yes (with exceptions)	Yes	Yes – \$125k (Singles) \$200k (Couples)	5%	\$750,000	Yes	Apply through a <b>Mortgage broker</b> or participating lender listed on the Housing Australia website.
<b>Remove or reduce stamp duty on properties up to \$1M</b>	Home Buyer Concession Scheme (HBCS)	Yes	Yes	\$250,000 + \$4,600 per dependent	Any	<b>≤ \$1M = \$0 duty</b> <b>Partial up to \$1.455M</b>	Yes – minimum 1 year commencing within 12 months of settlement or completion	Via conveyancer, <b>solicitor</b> or Through ACT Revenue Office
<b>Grant amounts based on commencement dates: \$12,500 (1 Sep 2013 – 31 Dec 2015), \$10,000 (1 Jan 2016 – 31 Dec 2016), and \$7,000 (1 Jan 2017 – 30 Jun 2019).</b>	First Home Owner Grant (FHOG)	Yes	Yes	No	Any	≤ \$750k (only for home plus land)	Yes – Must move in within 12 months and live in it for atleast 1 year	Can be applied via <b>Mortgage broker</b> or any approved agent
<b>Use your voluntary super contributions (up to \$15,000 per year and \$50,000 total) to save for a deposit.</b>	First Home Super Saver Scheme (FHSSS)	Yes	Yes	No	Voluntary Super	N/A	Yes – 6 months within 12 months of purchase	Via <b>myGov</b> and the <b>ATO</b> .
<b>For single parents with at least one dependent – Buy with 2%, no LMI</b>	Family Home Guarantee	No – but must not currently own property	Yes	Yes – \$125k	2%	\$750,000	Yes	Through a participating lender or <b>Mortgage broker</b>

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:

Allows eligible first home buyers to purchase a home with as little as a **5% deposit** without paying Lenders Mortgage Insurance (LMI).

## Eligibility:

- Australian citizens or permanent residents aged 18 years or older.
- First home buyers or those who haven't owned property in the past 10 years.
- Income cap: \$125,000 for singles, \$200,000 for couples.
- Must intend to live in the purchased property.

## Benefits:

- Lower deposit requirement and avoidance of LMI, potentially saving thousands.

**How to apply:** Apply through a mortgage broker or participating lender listed on the Housing Australia website.

# 2. Home Buyer Concession Scheme (HBCS)

<https://www.revenue.act.gov.au/home-buyer-assistance/home-buyer-concession-scheme>

## What it is:

A full or partial stamp duty concession for eligible buyers purchasing a home or residential land in the ACT. This replaced ACT's First Home Owner Grant.

## Eligibility:

- All buyers must be at least 18 years old.
- All buyers and their domestic partners must not have owned any property in the last five years.
- At least one buyer must live in the home continuously for at least one year, starting within 12 months of settlement or completion.
- Income cap: \$250,000 (plus \$4,600 per dependent child).


## Benefits:

- Full stamp duty exemption for properties valued up to \$1 million.
- Potential savings of up to \$34,000 in stamp duty.

Income threshold for transactions from 1 July 2024	
Number of dependent children	Total income threshold
0	\$250,000
1	\$254,600
2	\$259,200
3	\$263,800
4	\$268,400
5 or more	\$273,000

**How to apply:** Apply through your solicitor or conveyancer when lodging the transfer documents.





### 3. First Home Owner Grant (FHOG)

<https://www.revenue.act.gov.au/home-buyer-assistance/home-buyer-concession-scheme/first-home-owner-grant>

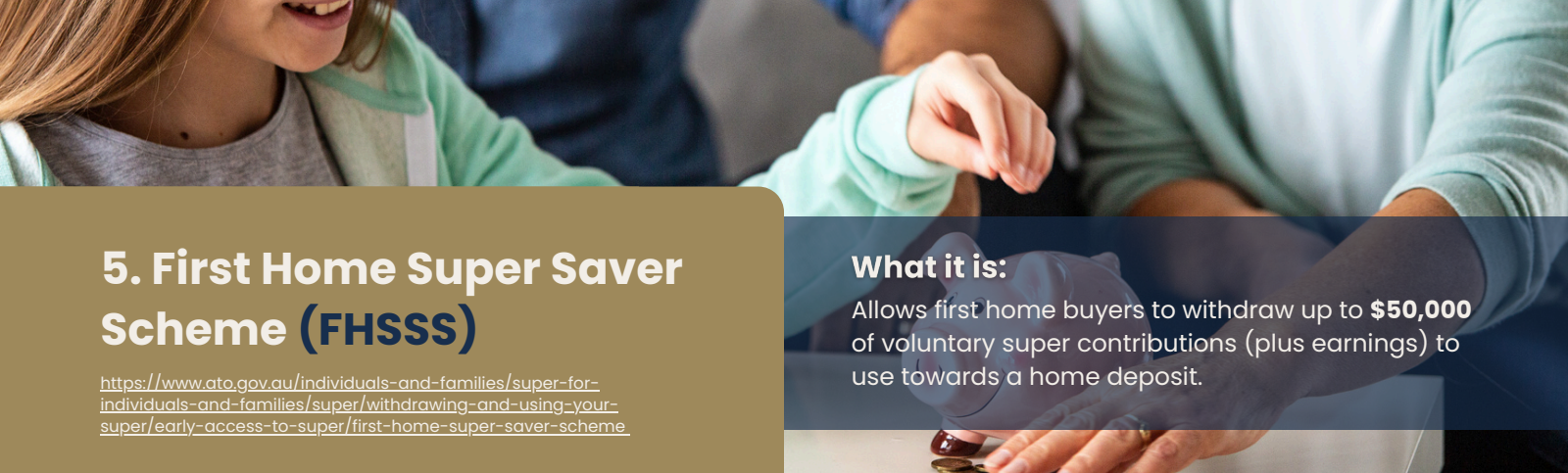
#### What it is:

Grant amounts based on commencement dates:  
\$12,500 for 1 Sep 2013 – 31 Dec 2015, \$10,000 for 1 Jan 2016 – 31 Dec 2016, and \$7,000 for 1 Jan 2017 – 30 Jun 2019.

#### Eligibility:

- Must be buying or building a new home, substantially renovated home or off-the-plan home.
- Price cap: **\$750,000** (home plus land).
- Applicant must be at least 18 years old
- Must move in within 12 months and live in it for at least 1 year

**How to apply:** Apply via mortgage broker or any approved agent.



## 5. 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** of voluntary super contributions (plus earnings) to use towards a home deposit.

### Eligibility:

- Must be a first home buyer.
- Must live in the purchased property for at least 6 months within the first year.
- Contributions must be voluntary (not employer-mandated).

### Benefits:

- Tax-effective way to save for a home deposit.

**How to apply:** Apply via your myGov account linked to the ATO.



## 4. Family Home Guarantee

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

### What it is:

Supports eligible **single parents** or legal guardians with at least one dependent to purchase a home with as little as a **2% deposit** without paying LMI.

### Eligibility:

- Single parent or legal guardian with at least one dependent.
- Australian citizen or permanent resident aged 18 years or older.
- Income cap: \$125,000.
- Must not currently own property.
- Must intend to live in the purchased property.

### Benefits:

- Facilitates home ownership for single parents with a minimal deposit.
- Eliminates the need for LMI, reducing upfront costs.

**How to apply:** Through a participating lender or mortgage broker