



*2025 Government Grants and Schemes for*

# First Home Buyers in **NT**



**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 Northern Territory (NT) 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	Yes	Yes – \$125k (Singles) \$200k (Couples)	5%	\$600,000	Yes – at least 6 months within the first year of settlement	Apply through a participating lender or <b>Mortgage broker</b>
<b>Stamp duty exemption for eligible buyers purchasing a house and land package.</b>	House and Land Package Stamp Duty Exemption	No	Yes	No	Any	No limit	Yes – 6 months	Via <b>solicitor</b> / conveyancer or or directly at nt.gov.au
<b>\$50,000 grant for New homes</b>	HomeGrown Territory Grant (New homes)	Yes	Yes	No	Any	No limit	Yes – 12 months	Through your financial institution or directly with the Territory Revenue Office.
<b>\$10,000 grant for Established homes</b>	HomeGrown Territory Grant (Established Homes)	Yes	Yes	No	Any	No limit	Yes – 12 months	Through your financial institution or directly with the Territory Revenue Office.
<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 – at least 6 months within the first year of settlement	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%	\$600,000	Yes – at least 6 months within the first year of settlement	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), as the government guarantees the remaining 15%.

## Eligibility:

- Must be a **first home buyer**.
- Australian citizen or permanent resident.
- Income cap: **\$125,000** (single) or **\$200,000** (couple).
- Property price cap in NT: **\$600,000**.
- Must live in the property for **at least 6 months**, starting within **12 months of settlement**.

## Benefits:

- Lower deposit requirement.
- Avoidance of LMI, potentially saving thousands.

## How to Apply:

Apply through a mortgage broker or participating lender listed on the Housing Australia website.



## 4. House and Land Package Stamp Duty Exemption

<https://nt.gov.au/property/home-owner-assistance/stamp-duty-exemption>

### What it is:

A **stamp duty exemption** for eligible buyers purchasing a **house and land package** in the NT.

### Eligibility:

- Must purchase a **house and land package** from a building contractor in a single transaction.
- Contract must be signed between **1 July 2022 and 30 June 2027**.
- Must occupy the home as the principal place of residence for at least 6 months within the first 12 months after completion.

### Benefits:

- Significant savings by eliminating the need to pay stamp duty.

### How to Apply:

- Apply through your **solicitor or conveyancer** during the property transfer process or directly at [nt.gov.au](https://nt.gov.au)



## 2. HomeGrown Territory Grant – (New Homes)

<https://nt.gov.au/property/home-owner-assistance/buy-build-new-home>

### What it is:

A grant of \$50,000 for eligible first home buyers who build or purchase a new home in the NT. This is currently Australia's most generous first home buyer grant.

### Eligibility:

- Must be a **first home buyer** (never owned property in Australia).
- At least one applicant must be an **Australian citizen or permanent resident**.
- Applicants must be **18 years or older**.
- The contract to buy or build must be signed between **1 October 2024 and 30 September 2025**.
- The home must be **new** (never previously lived in or sold).
- Must occupy the home as the **principal place of residence for at least 12 months** after settlement or completion.
- All applicants must be **individuals** (not companies or trusts).



## 2. HomeGrown Territory Grant – (New Homes)

<https://nt.gov.au/property/home-owner-assistance/buy-build-new-home>

### Benefits:

- Provides substantial financial assistance towards the purchase or construction of a new home.
- No cap on the purchase price.
- Can be used towards the deposit, subject to lender approval.

### How to Apply:

- Apply through your lender or directly with the Territory Revenue Office.

Email application to

[ntrevenue@nt.gov.au](mailto:ntrevenue@nt.gov.au).



### 3. HomeGrown Territory Grant – \$10,000 (Established Homes)

<https://nt.gov.au/property/home-owner-assistance/buy-an-established-home/>

#### What it is:

A one-off, tax-free grant of **\$10,000** for eligible first home buyers purchasing an **established home** in the NT (houses, townhouses, apartments).

#### Eligibility:

- Same criteria as the \$50,000 grant, except the property must be an **established home**.
- Contract must be signed between **1 October 2024 and 30 September 2025**.
- Must occupy the home as the **principal place of residence for at least 12 months** after settlement.

#### Benefits:

- Provides financial assistance towards the purchase of an existing home.
- No cap on the purchase price.

#### How to Apply:

- Through your financial institution or directly with the Territory Revenue Office.





## 5. First Home Super Saver Scheme (FHSSS)

[www.ato.gov.au/Individuals/Super/Withdrawing-and-using-your-super/First-Home-Super-Saver-Scheme](http://www.ato.gov.au/Individuals/Super/Withdrawing-and-using-your-super/First-Home-Super-Saver-Scheme)

### What it is:

Save for your home through voluntary super contributions, then withdraw up to **\$50,000**.

### Eligibility:

- First home buyer.
- Must live in the home for at least 6 months within the first 12 months of ownership.
- Only voluntary contributions can be released.

### Benefits:

- Tax-effective saving.
- Withdraw up to \$15,000/year (max \$50,000).

### How to Apply:

- Via ATO through your myGov account.



## 6. Family Home Guarantee

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

### What it is:

Supports **single parents or legal guardians** with at least one dependent to buy a home with just **2% deposit** and no Lenders Mortgage Insurance (LMI).

### Eligibility:

- Must be a **single parent or legal guardian** with at least one dependent.
- Must be an **Australian citizen or permanent resident**.
- Must **not currently own** property.
- Income cap: \$125,000 (excludes child support).
- Must live in the property for **at least 6 months**, starting within **12 months of settlement**.

### Benefits:

- Buy a home with just a 2% deposit.
- Avoid paying thousands in LMI.

### How to Apply:

Through a participating lender or mortgage broker.

