

FIRST HOME GUARANTEE UNLOCK YOUR FIRST HOME WITH 5% DEPOSIT



TABLE OF CONTENTS

What is the First Home Guarantee?	3
Who Can Apply?	4
What Can You Buy?	5
New Property Price Caps	6
How Can You Apply?	7
Why Use the First Home Guarantee?	8

Disclaimer

Your complete financial situation will need to be assessed before acceptance of any proposal or product.

Expert Mortgages (ABN 52 625 491 741) with Credit Representative No. 508513 is an authorised representative of Outsource Financial Pty Ltd (ACN 131 090 705) under Australian Credit Licence 384 324.

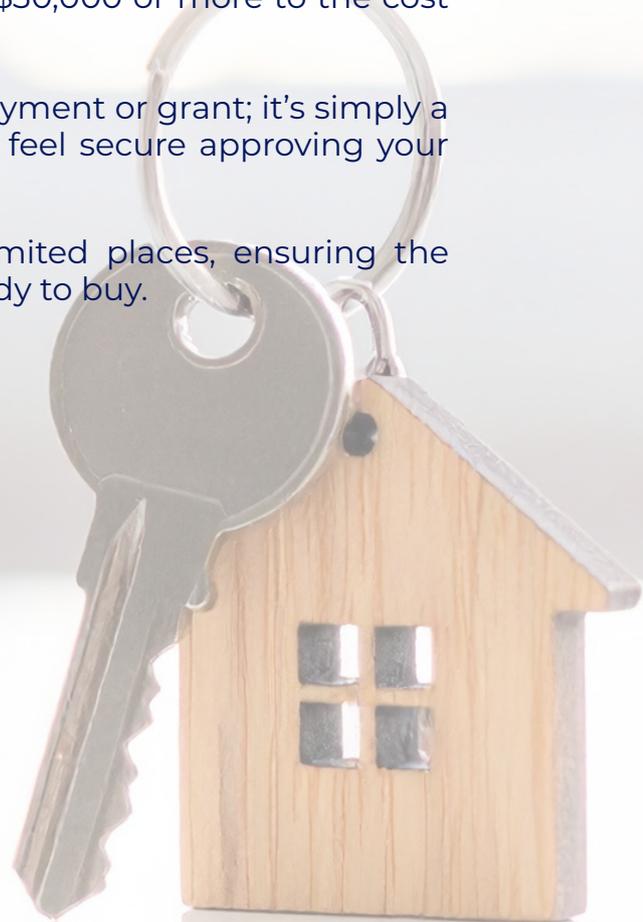
What is the First Home Guarantee?

The First Home Guarantee (FHG) is part of the Home Guarantee Scheme, a program managed by Housing Australia on behalf of the Federal Government.

It is designed to help first home buyers who can manage home loan repayments but may struggle to save a large deposit. Instead of waiting years to save the standard 20% deposit, buyers can purchase with as little as 5% deposit.

- ✔ Housing Australia provides a guarantee of up to 15% of the property's value to your lender.
- ✔ This helps you avoid costly Lenders Mortgage Insurance (LMI), which can add \$10,000–\$30,000 or more to the cost of buying a home.
- ✔ The guarantee is not a cash payment or grant; it's simply a safety net for lenders, so they feel secure approving your loan.

The expanded scheme now provides unlimited places, ensuring the guarantee is available whenever you are ready to buy.



Who Can Apply?

(Effective 1 October 2025)

The First Home Guarantee (FHG) has been significantly simplified to help more Australians enter the property market sooner. The program removes previous barriers, allowing you to focus on finding the right home, not complex criteria.



Residency & Age: You must be an Australian citizen or permanent resident and at least 18 years old.



Ownership History: You must be a first home buyer or someone who hasn't owned a home or investment property in Australia for at least 10 years.



Deposit: You need a minimum deposit of 5% of the property's value, but less than 20%.



Living requirement: The property you purchase must be your primary place of residence (investment properties are not eligible).



Income Cap: REMOVED. Eligibility no longer depends on your income.



Places: UNLIMITED. The guarantee is available whenever you are ready to buy—giving you time and confidence.

Important Consideration (ASIC Compliance/Risk Balance)

While buying with a 5% deposit avoids LMI, it results in a higher loan amount (up to 95% LVR) and higher repayments compared to a standard 20% deposit loan. Your individual financial situation must be fully assessed.



What Can You Buy?

(Effective 1 October 2025)

The scheme now offers higher, more realistic property price caps across all states, giving you greater choice and access to current market values.

The scheme covers a wide range of property types:

- Established homes (houses, townhouses, or apartments).
- House and land packages.
- Vacant land with a separate building contract.
- Off-the-plan apartments or townhouses.

New Property Price Caps

(Effective 1 October 2025)

The First Home Guarantee now features significantly higher property price caps across Australia. This change gives first-home buyers vastly increased borrowing power and choice, ensuring that a wider range of properties—such as homes up to \$1.5 million in major cities—are eligible for the scheme. This expansion means you can secure a quality home that meets your needs while still only requiring a 5% deposit.

State/ Territory	Areas Covered	New Cap (1 Oct 2025)
NSW	Sydney, Newcastle, Wollongong	\$1,500,000
VIC	Melbourne, Geelong	\$950,000
QLD	Brisbane, Gold Coast, Sunshine Coast	\$1,000,000
WA	Perth	\$850,000
SA	Adelaide	\$900,000
TAS	Hobart	\$700,000
ACT	Entire Territory	\$1,000,000



How Can You Apply?

(Effective 1 October 2025)

With the removal of annual quotas and income limits, the process is now focused on strategic planning and expert guidance. Since applications are handled by participating lenders, partnering with a broker is the most effective way to navigate the steps.

1 Confirm Eligibility & Define Your Budget

Schedule a consultation with our team to confirm you meet the FHG criteria.

2 Select the Best Participating Lender

You must apply through one of the approved lenders for the scheme.

3 Secure Your Guarantee Place (Pre-Approval)

Your broker will submit a home loan application and request to reserve a place in the FHG scheme.

4 Find Your Eligible Property

Once pre-approved, you typically have 90 days to find a home and sign a Contract of Sale.

5 Finalise Your Loan & Settle

Your lender completes the final loan with the government guarantee attached.



Why Use the First Home Guarantee?

The expanded First Home Guarantee (FHG) is the most powerful tool available for first-home buyers to enter the market. It is crucial to understand the full landscape of advantages and financial considerations before proceeding.

- ✔ **Buy Sooner:** Enter the property market years earlier by requiring only a minimum 5% deposit.
- ✔ **Save Thousands on LMI:** Avoid paying Lenders Mortgage Insurance (LMI), which typically costs tens of thousands of dollars on a high LVR loan.
- ✔ **Greater Property Choice:** Higher price caps allow you to choose from a wider range of homes, aligning with current market values.
- ✔ **No Income Restrictions:** The removal of income caps means the scheme is open to all eligible first-home buyers.
- ✔ **No More Quotas:** The unlimited nature of the scheme ensures the guarantee is available whenever you are ready to buy.



About Us



Mario Reyad
Founder of Expert Mortgages



OUR STORY

Expert Mortgages was founded in 2018 by Mario Reyad, whose career began in Medical Science and the pharmaceutical industry. Although he valued his work in healthcare, Mario's true passion was property investment and the financial opportunities it creates for Australians.

After earning his mortgage license, Mario started from a small home desk, helping family and friends secure loans. Positive client experiences spread by word of mouth, and the business grew rapidly — built on trust, service, and results.

Mario's dedication has been recognised industry-wide:

- MPA Young Gun 2021
- Elite Broker Outsource Financial 2021
- Rising Star Finalist 2021 (The Adviser Better Business Awards)
- Elite Broker 2023/2024

These accolades reflect not just Mario's expertise, but the company's enduring commitment to helping Australians achieve financial security, one home at a time.

WHO WE ARE

At Expert Mortgages, a mortgage is more than a loan — it's the foundation for dreams, security, and long-term wealth. We provide tailored lending solutions that empower Australians to make smarter financial choices and unlock opportunity.

Our Specialties



Refinancing

reducing costs and giving clients greater financial control



First Home Buyers

guiding people through one of life's biggest milestones with confidence



Investment Property Loans

helping clients grow wealth through strategic property investment



Commercial Loans & Business Finance

delivering solutions that drive business growth



Asset Finance

funding the tools, vehicles, and equipment that bring ambitions to life

Your journey to homeownership starts with the right partner

Let's talk. Invest with Experts.

BOOK A CALL WITH US

SCAN THE CODE



 0488 244 988

 info@expertmortgages.au

 expertmortgages.au


**EXPERT
MORTGAGES**
Invest with Experts