

First Home Buyer Help – NSW Explained

Stamp Duty Concessions

You may pay reduced or no stamp duty depending on purchase price.

First Home Buyer Assistance Scheme

<https://www.revenue.nsw.gov.au/grants-schemes/assistance-scheme>

First Home-Owner Grant (New Homes)

Lump sum grant when building or buying a brand-new home.

<https://www.revenue.nsw.gov.au/grants-schemes/first-home-owner-new-homes-grant>

Accelerate your Savings towards your first home

Pay less tax on your hard earned income helping you save your deposit quicker.

First Home Super Saver Scheme

<https://firsthomebuyers.gov.au/first-home-super-saver-scheme>

First Home Loan Deposit Scheme

Buy with as little as 5% deposit and no LMI (limited places).

Australian Government 5% Deposit Scheme

<https://firsthomebuyers.gov.au/australian-government-5-percent-deposit-scheme>

Single Parent Scheme

Eligible single parents may buy with as little as 2% deposit.

Australian Government Help to Buy Scheme

<https://firsthomebuyers.gov.au/australian-government-help-buy-scheme>

NSW PRICE CAPS (Indicative)

- Stamp duty exemption: up to \$800,000
- Stamp duty concession: up to \$1,000,000
- First Home Owner Grant (new homes): up to \$600,000
- First Home Loan Deposit Scheme (Regional NSW): up to \$750,000

Rules and caps can change.

Always check before signing.

Current as of 26/02/2026

Scan the QR code above to book a no-pressure chat with BCF.

