

Can I Afford to Buy My First Home on the Barrington Coast?

Buying your first home can feel confusing. There are grants, schemes and rules that can change each year. This guide explains the key support available for first home buyers in NSW.

Before you start house hunting it helps to understand:

- How much you may be able to borrow
- What government help you may qualify for
- How much deposit you actually need
- What price limits apply to grants and concessions

⇒ Curious what you could borrow?

Scan the QR code below to check your estimated borrowing power in about **60 seconds**. No credit check • No obligation.

Government Help for First Home Buyers (NSW)

■ Stamp Duty Concessions

Reduced or no stamp duty depending on purchase price.

<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>

■ First Home Super Saver Scheme

Allows you to save for a deposit through super with tax advantages.

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

■ First Home Loan Deposit Scheme

Buy with as little as 5% deposit and avoid LMI.

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

■■■ Single Parent Scheme

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

<https://www.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

<https://www.barringtoncoastfinance.com/>

Mark - Ph: 0409 786 007

E: barringtoncf@outlook.com

Rhe - Ph: 0400 910 900

E: rhe@barringtoncoastfinance.com