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5 Top Finance Tips for First Home Buyers

By Mary Nebotakis, Managing Director, Natloans, B. Eco, Dip. Financial Services

If you're a first-time home buyer in Australia, 2025 brings promising developments to help you step onto the property ladder.

With the Labor government's proposed expansion of the First Home Buyer Guarantee, purchasing your first home could become more attainable. Here are five top finance tips to guide you through this journey:

1. Leverage the Expanded First Home Buyer Guarantee

The Labor government plans to extend the First Home Buyer Guarantee, allowing all first-time buyers to purchase a home with just a 5% deposit, without paying Lenders Mortgage Insurance (LMI). Previously, this scheme was limited by income caps and availability, but the proposed changes remove these restrictions, making it accessible to a broader range of buyers. This expansion could save you thousands in LMI costs and reduce the time needed to save for a deposit.

2. Understand the Proposed \$10 Billion Housing Investment

In addition to the Guarantee expansion, the Labor government has committed \$10 billion to construct up to 100,000 homes exclusively for first home buyers. This initiative aims to increase housing supply and provide more affordable options for new buyers. Keeping an eye on these developments could present opportunities to purchase a home tailored for first-time buyers.

3. Assess Your Financial Readiness

Before diving into the property market, evaluate your financial situation. Ensure you have a stable income, manageable debts, and a clear understanding of your budget. Use online calculators to estimate your borrowing capacity and potential repayments. Being financially prepared will position you to take full advantage of the available schemes and make informed decisions.

4. Explore Additional Government Schemes

Beyond the First Home Buyer Guarantee, other programs can assist you:

First Home Owner Grant (FHOG): A one-off payment to help with the purchase or construction of a new home.

First Home Super Saver Scheme (FHSSS): Allows you to save for a home deposit within your superannuation fund, benefiting from concessional tax treatment.

Help to Buy Scheme: A shared equity initiative where the government contributes up to 40% of the purchase price for new homes, reducing your loan and deposit requirements

Investigate these options to determine which align with your circumstances and can further ease your path to home ownership.

5. Seek Professional Advice

Navigating the property market can be complex. Engaging with mortgage brokers, financial advisors, or real estate professionals can provide personalised guidance. They can help you understand the nuances of various schemes, assess loan options, and ensure you're making decisions that align with your long-term financial goals.

At Natloans, we're committed to supporting first-time home buyers through every step of the journey.

With the evolving landscape of government initiatives in 2025, now is an opportune time to explore your options and take confident strides toward owning your first home.

For more information, check out our First Home Buyer page here , and download our FREE First Home Buyer Guide here.

Or, call us on 1300 955 791 or contact us here , to make your first home dream a reality!

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