

Are You Eligible For A First Home Buyer's Grant? - Natloans

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Are You Eligible For A First Home Buyer's Grant?

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Are You Eligible For A First Home Buyer's Grant?

Buying your first home is one of the most exciting — and expensive — milestones of your entire life. Lucky for the aspiring property-buyer, since 2000 the federal government has introduced a scheme designed to help in the purchase of a home, and which serves to offset the costs accrued by the GST (goods and services tax); the First Home Buyers Grant. In this article we'll be discussing what precisely the Grant is, and, if you, the reader are eligible to receive it.

What is the Grant?

Basically, the Grant is a sum of money granted to you by you state government meant to help you out by going towards the purchase of your first home. The grant is not means tested, which means that your eligibility is not affected by conditions such as your income, and other financial considerations. The payment is one-off, and only for the purpose of purchasing a home in which you will live. The amount of money granted to you differs depending upon your state of residence. Below is a short table with all the information you'll need respecting this matter:

State	Sum	---	---	Victoria	\$10,000 – \$20,000	1	Tasmania	\$10,000 – \$20,000	2	New South Wales	\$10,000	South Australia	\$15,000	Queensland	\$20,000	Western Australia	\$10,000	Northern Territory	\$10,000	3 – \$26,000	Australian Capital Territory	\$7,000
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If the property is a new home in a regional area

If the contract is between January 2016 and 30 June 2019

\$10,000 granted for merely a renovation grant, \$26,000 for a new home

This money could obviously serve well as a deposit on a new house (potentially covering it in it's entirety), leverage for attaining a home loan, or even just a fine contribution to the building of the house itself.

Eligibility

Whilst, of course, specific rules and clauses vary by state, and it is up to you to check with your local government as to whether you meet each of their requirements, a good rule of thumb to begin with is whether you meet all of the following:

Have never been given the grant or owned a property beforehand

Are of age as prescribed by your state (usually 18)

Are a citizen or permanent resident of Australia

Plan to live in your property for the minimum time required, which differs state-by-state. This also means that the grant is not available for investment properties.

You must buy as a private citizen, that is, not as part of a business or other entity

You must apply for the grant within 12 months of settlement on the home.

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