

Help to Buy Scheme: Major New Opportunity for First-Home Buyers in 2025–2026 - Natloans

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Help to Buy Scheme: Major New Opportunity for First-Home Buyers in 2025–2026

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

A significant development has just been announced for Australians hoping to purchase their first home. One of the lenders on our panel has been selected as a Participating Bank for the Australian Government's new Help to Buy Scheme , and has been allocated 3,000 of the 10,000 national places available this year .

For eligible first-home buyers, this represents an uncommon opportunity to access government support that can dramatically reduce both upfront and ongoing costs when purchasing a property.

Below, we break down how the Help to Buy Scheme works, what the shared-equity model means in practice, and the key eligibility conditions buyers should understand.

What Is the Help to Buy Scheme?

Help to Buy is a new shared-equity program designed to make homeownership more accessible for low- and middle-income Australians. Unlike grants or tax incentives, the scheme involves the government contributing a portion of the property's purchase price in exchange for an equivalent share of ownership.

Eligible buyers can:

Buy with as little as a 2% deposit

Access a government contribution of up to 30% for existing homes

Or up to 40% for newly built properties

Avoid Lenders Mortgage Insurance (LMI) , which can save thousands

Choose to repay the government's share at any time — through savings, loan refinancing, or upon selling the property

Importantly, the government's contribution is interest-free and requires no ongoing repayments , making it materially different from a traditional loan.

By reducing both the deposit needed and the amount borrowed from a lender, the scheme can substantially lower monthly mortgage repayments and improve long-term affordability.

How Shared Equity Works

Under a shared-equity structure:

The government provides funding for a set percentage of the purchase price.

You own the remaining share and take out a home loan only for that portion.

When you sell the property — or choose to buy out the government's share — the government receives the same percentage of the final market value.

For example, if the government contributes 30% and the property grows in value, that 30% share increases proportionally. This allows the buyer to enter the market earlier, while also sharing future growth with the government.

Key Details Buyers Should Know

✓ Places Are Limited

Our participating lender has 3,000 annual scheme places . Once a place is reserved, buyers have 90 days to complete a purchase .

✓ Eligibility Criteria Apply

Buyers must meet both government requirements and the lender's standard assessment criteria, including income limits, borrowing capacity, and property price caps.

✓ Only One Government Scheme at a Time

Help to Buy cannot be used alongside the First Home Guarantee (5% deposit) or other deposit-assistance programs.

✓ Upfront Purchase Costs Still Apply

Buyers must plan for expenses such as:

Stamp duty (where applicable)

Solicitor or conveyancer fees

Building and pest inspections

Insurance

Moving and settlement costs

✓ State-Based Availability

Some states — including WA, SA and TAS — are still finalising enabling legislation, meaning access may vary depending on location.

Who Is Eligible?

Eligibility is determined by federal guidelines and includes factors such as:

Australian citizenship or residency status

Income thresholds

Property value caps (which differ by state and region)

Owner-occupier intention

Not currently owning another property

As eligibility can be complex, prospective buyers benefit from having their situation assessed by a qualified mortgage professional who can confirm whether they meet the criteria.

Why This Represents a Significant Opportunity

The Help to Buy Scheme is one of the most substantial forms of federal support offered to first-home buyers in recent years. By significantly reducing the amount needed for a deposit — and lowering the size of the home loan — it can make homeownership achievable much sooner.

With only 10,000 national places available each year , and 3,000 allocated to one participating lender , demand is expected to be strong. Buyers planning to purchase in 2025 or 2026 may benefit from preparing early, ensuring they have time to confirm eligibility, organise documents and understand their borrowing capacity.

Final Thoughts

The Help to Buy Scheme introduces a powerful new pathway to homeownership for Australians who may have otherwise struggled to enter the market. With limited allocation and strict timeframes once a place is reserved, early preparation is essential.

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