

First Home Buyer Loans & Grants | Natloans

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First Home Buyers

Experienced first home buyer mortgage brokers, guiding you every step of the way to your first home.

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How Do I Buy My First Home?

Buying your first home is an exciting milestone, but it requires careful planning to navigate the complexities of the Australian property market. From budgeting and understanding loan options to taking advantage of first-time buyer incentives, there are many steps involved.

Here's a guide to help you realise your dream of homeownership with Natloans' support.

Step 1

Calculate

See your estimated repayments

Calculate

Step 2

We Compare and You Select

Book a free consultation to review your options

Book Now

Step 3

Get Approved

Approval means you're good to go Apply Now

Is Now a Good Time to Buy My First Home?

Australia's property market offers opportunities for first-time buyers, particularly with current government incentives. By purchasing your first home, you're not just saving on rent but investing in your future and building long-term wealth.

Government programs, like the First Homeowner Grant (FHOG) and other first-time buyer schemes, can reduce upfront costs and make homeownership more achievable.

What are the Government Incentives for First-Time Home Buyers?

Australia offers several incentives to support first-time buyers. Here's an overview of programs that can help make buying your first home more affordable:

First Home Owner Grant (FHOG): This is a one-time payment for eligible buyers purchasing a new home. The grant amount and eligibility vary by state.

First Home Loan Deposit Scheme (FHLDS): With as little as a 5% deposit, this program helps first-time buyers avoid lender's mortgage insurance, reducing upfront costs.

Stamp Duty Concessions and Exemptions: Some states offer reduced or even waived stamp duty fees, lowering your initial purchase costs.

First Home Super Saver Scheme (FHSSS): This allows you to save for a deposit within your super fund, benefiting from reduced tax rates and faster growth.

These programs can make a substantial difference to your budget. Natloans can help you determine which incentives you're eligible for and guide you through the application process.

Choosing the Right Property as a First Home Buyer

Finding the right home is both exciting and crucial to making a sound investment. Keep these factors in mind:

Location Choose a location that aligns with your lifestyle and future plans. Proximity to work, family, and amenities can enhance property value.

Property Type Decide if an apartment, townhouse, or house is the best fit. Different types offer varied price ranges, maintenance needs, and growth potential.

Growth Potential Research the suburb's growth trends to ensure a good return on your investment.

Condition and Features Evaluate any needed repairs or upgrades, as these can add to your costs.

Natloans can guide you through property research and provide insights on what to look for as a first-time buyer.

Budgeting and Saving for Your Home Deposit

Saving for a deposit is often the biggest hurdle for first-time buyers. Here are a few tips to reach your goal:

Set a Savings Target Determine your target deposit based on property prices in your preferred area.

Create a Savings Plan Set aside a portion of your income specifically for your home deposit. Automated transfers to a high-interest savings account can accelerate progress.

Consider Low-Risk Investments: High-interest savings accounts or term deposits can help grow your deposit faster.

Budgeting may take discipline, but with clear goals and perhaps advice from a financial advisor, you can stay on track toward your first home purchase.

What are the Steps in Buying Your First Home?

Here's a quick overview of the home-buying process:

1. Set Your Budget

Use online calculators or speak with a mortgage broker to determine how much you can afford. Factor in upfront costs like stamp duty and legal fees.

2. Start Your Property Search

Use reputable real estate sites and attend open houses to explore options. Working with a real estate agent can also be helpful.

3. Make an Offer

When you find the right property, submit an offer and be prepared for negotiations.

4. Conduct a Property Inspection

Professional inspections can uncover potential issues, giving you the option to negotiate repairs or a price adjustment.

5. Finalise Your Loan and Settlement

Once your offer is accepted, work with your lender to complete the loan application. On settlement day, the property legally becomes yours, and you receive the keys.

The Importance of Getting Your Loan Pre-Approved

Loan pre-approval gives you a clear budget and strengthens your bargaining position.

It helps you act quickly when you find the right property and reduces stress during the buying process.

Natloans can assist with pre-approval, so you're well-prepared to make an offer confidently.

Understanding Home Loan Options for First-Time Buyers

Choosing the right home loan is essential to buying your first home. Here's a breakdown of popular options:

Fixed-Rate Home Loans

Lock in a consistent interest rate, which makes budgeting easier.

Variable-Rate Home Loans

Interest rates may fluctuate, potentially reducing overall costs if rates decrease.

Split Loans

Combine fixed and variable rates for flexibility.

Interest-Only Loans

Lower initial repayments, suitable mainly for investors but can also benefit first-time buyers in certain situations.

Want Help With Purchasing Your First Home?

At Natloans, we're here to make your first home-buying experience as smooth as possible. Our mortgage specialists guide you through every step, from understanding your loan options to securing pre-approval and navigating government incentives.

With our expertise, you can feel confident in your decisions and focus on enjoying your journey to homeownership.

Buying your first home is an empowering journey, full of learning and decision-making. By understanding the basics of mortgages, saving effectively, and leveraging government support, you can confidently take this next step.

Surround yourself with experienced advisors, such as mortgage brokers and real estate agents, who can guide you throughout the process, ensuring your experience as a first home buyer in Australia is both rewarding and manageable.

By following this guide, you're on the path to owning your first home in Australia. Good luck and remember that each step brings you closer to achieving your homeownership dreams!

Natloans is here to make your journey to first-time homeownership in Australia as seamless as possible. Contact us today to learn more!

What Are My Repayments?

See your estimated repayments weekly/fortnightly/monthly.

Ready For The Next Step?

Let our expert mortgage brokers compare home loans across our home loan panel of over 50 banks and non-bank lenders. [Apply Now](#)

Lenders Panel

We provide flexible solutions and competitive rates by partnering with a diverse range of banks and non-bank lenders. [Our Home Lenders](#)

Frequently Asked Questions

What is a First Home Owner Grant (FHOG)? The FHOG is a one-time payment for eligible first-time buyers purchasing a new home. The amount and criteria vary by state. [How much deposit do I need to](#)

buy my first home? Generally, a deposit of 10-20% of the property's value is ideal. Some government schemes may allow lower deposits for first-time buyers. Can I use my superannuation to buy a house? Through the First Home Super Saver Scheme, you can use super contributions to save for a deposit, benefiting from lower tax rates. What is loan pre-approval? Loan pre-approval is a lender's preliminary assessment of your borrowing capacity, giving you a budget to work with and helping you act quickly when you find the right home. Do I need a buyer's agent? While not necessary, a buyer's agent can be helpful for finding and negotiating properties, especially if you're new to the market. What are some of the common mistakes First Home Buyers should avoid?

Avoiding these common pitfalls can save you stress and money:

Not Researching Government Assistance Missing out on grants and schemes can lead to unnecessary expenses.

Underestimating Costs Beyond the property price, other fees like stamp duty, insurance, and maintenance should be budgeted.

Skipping the Inspection Structural or maintenance issues can lead to costly repairs if not identified early.

Overlooking the Fine Print Read all loan terms and seek advice when needed to avoid hidden fees.

How a Mortgage Broker Can Help First Home Buyers A mortgage broker acts as a bridge between you and multiple lenders, guiding you to the best loan product that suits your needs. Brokers also help clarify complex loan terms, improve your loan application, and ensure a smoother process. What is the minimum deposit for a first home in Australia? A minimum of 5-20% deposit is typically required. Programs like the First Home Loan Deposit Scheme can help those with lower deposits. How do I apply for the First Homeowner Grant? Check your state's eligibility requirements and apply through your lender or the appropriate state government department. Should I use a fixed or variable home loan as a first-time buyer?

Fixed loans offer stability, while variable loans provide flexibility. A mortgage broker can help determine the best option based on your goals.

What our valued customers say about us

Trusted by thousands of Australians for exceptional results and personalised service.

EXCELLENT Based on 925 reviews Posted on Google Hayley Patterson 8 October 2026 Trustindex verifies that the original source of the review is Google. Lizzy was helpful and made the process streamlined and easy to follow. The turnaround from first contact to payout of financing was very quick and Lizzy constantly kept me in the loop and was quick to respond and answer question for me. Thanks Lizzy Posted on Google Laura Ferlazzo 6 October 2026 Trustindex verifies that the original source of the review is Google. Declan was fantastic, he is knowledgeable, responsive and efficient. He made the whole process very straight forward, I would definitely recommend Natloans. Posted on Google Yoganand Ramphul 1 October 2026 Trustindex verifies that the original source of the review is Google. Amazing Broker ,Very helpful this is my fifth Loan from Natloan ,always gives you good advice and right products for your needs. Posted on Google Kimberlyn Wise 30 September 2026 Trustindex verifies that the original source of the review is Google. Lizzy Lawrence did a great job getting us a low interest loan for our car. She had great communication and any queries thrown at her were answered promptly. Thanks for helping us out! Posted on Google Erika Ruppig 29 September 2026 Trustindex verifies that the original source of the review is Google. We've used NatLoans for our loan applications for over five years, and they've always been professional, helpful and easy to work with. They take the time to listen, understand what we need and find a loan that fits our circumstances. We've had a great experience with them and would happily recommend them. Posted on Google Scott Quilliam 23 September 2026 Trustindex verifies that the original source of the review is Google. I have high praise for Michelle.

Warm, professional, and great attention to detail. Super easy process and well communicated throughout. Thanks Michelle, you're a great broker!! Posted on Google Shining Bee Cleaners 11 September 2026 Trustindex verifies that the original source of the review is Google. Jonathan Dhondee is the best ! Thank you to you and Nat loans. i'm looking forward to drive my merc this weekend! Great Communication , Excellent service & rapid delivery! Jonathan Dhondee & Nat Loans highly recommend! Posted on Google Junior Crichton 11 September 2026 Trustindex verifies that the original source of the review is Google. Dealt with Jonathan and communication was very thorough and helped me every step of the way. Prompt respond and attention to detail explaining every bit for me. Very easy to deal with and will definitely reach out to Jonathan again in the future when needed also will recommend to my friends and families. We need more people like Jonathan making everything as smooth as possible for me! Thank you for your help and you deserve a pay rise my bro. Posted on Google janice kerr 11 September 2026 Trustindex verifies that the original source of the review is Google. My dealings with broker Michelle Douthie was absolutely wonderful. She was very patient and more than helpful. Would highly recommend her Posted on Google Saief Subakat Chowdhury 6 September 2026 Trustindex verifies that the original source of the review is Google. On 21st August at 10:11am I requested for a quote then just after 20 min I got a call from Michelle and she's amazing. From start to finish Michelle guided me and clarified everything and give me the best deal from Alex Bank. I also had few other quotes from other car finance companies but her deal is the best. On 25th August the dealer received the fund. Thanks Michelle for the excellent job ■ Verified by Trustindex Trustindex verified badge is the Universal Symbol of Trust. Only the greatest companies can get the verified badge who has a review score above 4.5, based on customer reviews over the past 12 months. Read more <https://www.natloans.com.au>

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Novated Car Lease

Personal Loans

Low Rate Personal Loans

Debt Consolidation

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Business Overdraft

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