

Broker use only. Not for distribution to clients.



Quick reference guide to help you understand the new 'Australian Government 5% Deposit Scheme'

From 1 October 2025:

- The Home Guarantee Scheme will be rebranded to the **Australian Government 5% Deposit Scheme**.
- The First Home Guarantee will be known as the **General Stream** and the Family Home Guarantee will be known as the **Single Parent Stream**.

Eligibility and documentation

Category	Pre-1 October 2025	From 1 October 2025
Income Caps	<ul style="list-style-type: none">• \$125,000 single• \$200,000 couple	No income caps
Scheme Places	<ul style="list-style-type: none">• 35,000 First Home Buyer Guarantees• 10,000 Regional First Home Buyer Guarantees• 5,000 Family Home Guarantee	Unlimited Single Parent Stream and General Stream places available
Choosing the right Guarantee for single parent customers	If eligible, select Family Home Guarantee; if not eligible, then select First Home Guarantee	If eligible, select Single Parent Stream; if not eligible, then select General Stream
Choosing the right Guarantee for regional customers	If eligible, Regional First Home Buyer Guarantees are available until 30 September	Select General Stream
Documentation Requirements	Notice of Assessment required	Notice of Assessment not required to reserve a Scheme place

Property price caps

Location	Pre-1 October 2025	From 1 October 2025
NSW – capital city & regional centre	\$900,000	\$1,500,000
NSW – other	\$750,000	\$800,000
VIC – capital city & regional centre	\$800,000	\$950,000
VIC – other	\$650,000	\$650,000
QLD – capital city & regional centre	\$700,000	\$1,000,000
QLD – other	\$550,000	\$700,000
WA – capital city	\$600,000	\$850,000
WA – other	\$450,000	\$600,000
SA – capital city	\$600,000	\$900,000
SA – other	\$450,000	\$500,000
TAS – capital city	\$600,000	\$700,000
TAS – other	\$450,000	\$550,000
ACT	\$750,000	\$1,000,000
NT	\$600,000	\$600,000
Jervis Bay Territory & Norfolk Island	\$550,000	\$550,000
Christmas Island & Cocos (Keeling) Islands	\$400,000	\$400,000