

Credit Repair for First Home Buyers - Metadata File

Primary Meta Tags

html

```
<title>Credit Repair for First Home Buyers Australia | Get Your Dream Home Despite Bad Credit</title>
<meta name="description" content="Don't let bad credit kill first home dreams. We help first home buyers fix credit fo
<meta name="keywords" content="credit repair for first home buyers australia, first home buyer credit repair, fix credit
```

Canonical URL

html

```
<link rel="canonical" href="https://www.australiancreditsolutions.com.au/credit-repair-first-home-buyers">
```

Open Graph / Facebook

html

```
<meta property="og:type" content="website">
<meta property="og:url" content="https://www.australiancreditsolutions.com.au/credit-repair-first-home-buyers">
<meta property="og:title" content="Credit Repair for First Home Buyers Australia | Get Your Dream Home Despite Bad
<meta property="og:description" content="Turn first home dreams into reality. We help young Aussies fix bad credit fo
<meta property="og:image" content="https://www.australiancreditsolutions.com.au/images/credit-repair-first-home-b
<meta property="og:image:width" content="1200">
<meta property="og:image:height" content="630">
<meta property="og:site_name" content="Australian Credit Solutions">
<meta property="og:locale" content="en_AU">
```

Twitter Cards

html

```
<meta name="twitter:card" content="summary_large_image">
<meta name="twitter:url" content="https://www.australiancreditsolutions.com.au/credit-repair-first-home-buyers">
<meta name="twitter:title" content="Fix Bad Credit for First Home | Government Grants & Low Deposit Loans | Austral
<meta name="twitter:description" content="First home buyer credit repair specialists. Access government grants, 5% d
<meta name="twitter:image" content="https://www.australiancreditsolutions.com.au/images/credit-repair-first-home-
```

Additional Meta

html

```
<meta name="author" content="Australian Credit Solutions">  
<meta name="robots" content="index, follow">  
<meta name="revisit-after" content="30 days">  
<meta name="geo.region" content="AU">  
<meta name="geo.placename" content="Australia">
```

Heading Structure

H1

Credit Repair for First Home Buyers Australia | Get Your Dream Home Despite Bad Credit

H2 Headings

Why Bad Credit Is Destroying First Home Buyer Dreams
What Credit Issues We Fix for First Home Buyers
Our Proven Process: First Home Buyer Credit Repair
Success Stories: Real First Home Buyers Who Made It Happen
Why Choose Us for First Home Buyer Credit Repair
Our First Home Buyer Credit Repair Service Options
First Home Owner Grant Eligibility and Credit Requirements
Low Deposit Home Loans for First Home Buyers
Credit Mistakes That Kill First Home Buyer Dreams
How to Improve Credit Score for First Home Loan
First Home Buyer Credit Timeline Strategy
Common Questions About First Home Buyer Credit Repair
The Real Cost of Waiting vs Professional Credit Repair
Getting Started: Your Free First Home Buyer Credit Assessment
Don't Let Bad Credit Kill Your First Home Dreams

H3 Headings

Government Grant Eligibility Gets Killed
Low Deposit Loan Access Disappears
Lenders Mortgage Insurance Goes Through the Roof
Interest Rates Become Brutal for Young Buyers
Shared Ownership Schemes Become Impossible
Your Timeline Gets Completely Destroyed

Competition with Clean Credit Buyers
University and Student Life Credit Disasters
Early Career Credit Problems
Rental and Share House Credit Issues
Credit Card and Personal Finance Mistakes
Identity and Administrative Errors
Credit Enquiry Disasters
Step 1: First Home Buyer Credit Assessment
Step 2: Government Scheme Eligibility Analysis
Step 3: First Home Buyer Dispute Strategy
Step 4: Timeline-Focused Dispute Process
Step 5: Mortgage-Ready Documentation
Step 6: Ongoing First Home Buyer Support
Jake and Emma from Western Sydney – Young Teachers
Sam from Melbourne – IT Graduate
Chloe from Brisbane – Nurse Saving Solo
Tom and Sarah from Adelaide – Young Tradies
We Understand First Home Buyer Challenges
We Know Government Scheme Requirements
98% Success Rate When We Take Cases
No Win, No Fee for First Home Buyers
Fast Results for Time-Sensitive Markets
Licensed Under ASIC ACL 532003
Australia-Wide First Home Buyer Support
Express First Home Buyer Service – Ready to Buy
Complete First Home Credit Overhaul – Planning Phase
Government Scheme Preparation – Maximizing Grants
Student Debt Credit Recovery – Post-University Cleanup
How Credit Affects Government Grant Access
First Home Owner Grant Requirements by State
First Home Loan Deposit Scheme (5% deposit)
Shared Equity Schemes
The Brutal Reality
How Credit Determines Deposit Requirements
Excellent Credit (700+ score)
Good Credit (650-699 score)
Fair Credit (600-649 score)
Poor Credit (below 600 score)
The First Home Buyer Math
University Era Disasters That Haunt You
The Classic Phone Bill Default
Share House Utility Nightmares
Gym Membership Cancellation Gone Wrong
Buy-Now-Pay-Later Disasters

Early Career Credit Card Mistakes
The Timing Trap
What Actually Moves Your Score as a First Home Buyer
Biggest Impact (50-200+ points)
Moderate Impact (30-80 points)
Small Impact (10-30 points)
The First Home Buyer Priority
Timeline Reality for First Time Buyers
Planning Your First Home Purchase Timeline
12+ Months Before Buying (Optimal)
6-12 Months Before Buying (Good Planning)
3-6 Months Before Buying (Cutting It Close)
Already House Hunting (Crisis Mode)
The First Home Buyer Reality
What Delaying Your First Home Purchase Actually Costs
House Price Growth While You Wait
Lost Government Assistance
Rental Money Down the Drain
Compound Interest on Opportunity Cost
Interest Rate Risk
The First Home Buyer Math

H4 Headings

Timeline: 4-8 weeks typically
Timeline: 8-12 weeks typically
Timeline: 6-10 weeks typically
Timeline: 6-12 weeks typically
Step 1: First Home Buyer Consultation (20 minutes)
Step 2: Complete First Home Buyer Credit Analysis
Step 3: Government Scheme Eligibility Review
Step 4: First Home Buyer Strategy Development
Step 5: Timeline-Focused Credit Repair
Step 6: First Home Success Support
NSW: \$10,000 grant requires loan approval
VIC: \$20,000 grant for regional areas
QLD: \$15,000 grant requires home loan approval
WA: \$10,000 grant tied to loan approval
SA: \$15,000 grant requires credit assessment
TAS: \$20,000 grant with credit requirements
5% deposit = \$25,000 needed upfront
20% deposit = \$100,000 needed upfront
\$500,000 house today = \$540,000 next year

Wait 3 years = \$634,000

Wait 5 years = \$734,000+

Option 1: Accept credit is stuffed, keep renting

Option 2: Fix credit professionally, access programs

Schema JSON-LD Implementation

Organization Schema

json

```
<script type="application/ld+json">
{
  "@context": "https://schema.org",
  "@type": "Organization",
  "@id": "https://www.australiancreditsolutions.com.au/#organization",
  "name": "Australian Credit Solutions",
  "legalName": "Australian Credit Solutions Pty Ltd",
  "url": "https://www.australiancreditsolutions.com.au",
  "logo": "https://www.australiancreditsolutions.com.au/images/acs-logo.png",
  "image": "https://www.australiancreditsolutions.com.au/images/acs-office.jpg",
  "description": "Award-winning Australian credit repair specialists helping first home buyers fix bad credit for government",
  "telephone": "0489265737",
  "email": "help@australiancreditsolutions.com.au",
  "address": {
    "@type": "PostalAddress",
    "addressCountry": "AU",
    "addressRegion": "Australia"
  },
  "sameAs": [
    "https://www.productreview.com.au/listings/australian-credit-solutions"
  ],
  "hasCredential": {
    "@type": "EducationalOccupationalCredential",
    "credentialCategory": "ASIC Australian Credit License",
    "identifier": "532003",
    "recognizedBy": {
      "@type": "Organization",
      "name": "Australian Securities and Investments Commission",
      "alternateName": "ASIC"
    }
  },
  "aggregateRating": {
    "@type": "AggregateRating",
    "ratingValue": "4.9",
    "reviewCount": "855",
    "bestRating": "5",
    "worstRating": "1"
  },
  "award": [
    {
      "@type": "Award",
      "name": "Industry Excellence Award 2024",
      "description": "Recognized for outstanding first home buyer credit repair services and property access success",

```

```
"dateReceived": "2024-01-15"
},
{
  "@type": "Award",
  "name": "Industry Excellence Award 2023",
  "description": "Award for exceptional results in helping young Australians access home ownership",
  "dateReceived": "2023-01-15"
},
{
  "@type": "Award",
  "name": "Industry Excellence Award 2022",
  "description": "Recognition for innovative first home buyer credit repair methodologies",
  "dateReceived": "2022-01-15"
}
]
}
</script>
```

Service Schema

json

```
<script type="application/ld+json">
{
  "@context": "https://schema.org",
  "@type": "Service",
  "@id": "https://www.australiancreditsolutions.com.au/credit-repair-first-home-buyers#service",
  "name": "Credit Repair for First Home Buyers Australia",
  "description": "Professional credit repair services specifically for first home buyers. Fix bad credit for government grants.",
  "provider": {
    "@type": "Organization",
    "@id": "https://www.australiancreditsolutions.com.au/#organization",
    "name": "Australian Credit Solutions",
    "telephone": "0489265737",
    "email": "help@australiancreditsolutions.com.au"
  },
  "areaServed": {
    "@type": "Country",
    "name": "Australia"
  },
  "serviceType": "Credit Repair for First Home Buyers",
  "category": "Financial Services",
  "offers": [
    {
      "@type": "Offer",
      "name": "Express First Home Buyer Service - Ready to Buy",
      "description": "Priority processing for active house hunters and pre-approval needs. Timeline: 4-8 weeks typically.",
      "priceSpecification": {
        "@type": "PriceSpecification",
        "description": "Custom quote after credit assessment"
      }
    },
    {
      "@type": "Offer",
      "name": "Complete First Home Credit Overhaul - Planning Phase",
      "description": "Full credit reconstruction for comprehensive cleanup. Timeline: 8-12 weeks typically.",
      "priceSpecification": {
        "@type": "PriceSpecification",
        "description": "Custom quote based on complexity"
      }
    },
    {
      "@type": "Offer",
      "name": "Government Scheme Preparation - Maximizing Grants",
      "description": "Scheme-specific credit optimization for government programs. Timeline: 6-10 weeks typically.",
    }
  ]
}
```



```
"priceSpecification": {
  "@type": "PriceSpecification",
  "description": "Custom quote after scheme analysis"
}
},
"additionalProperty": [
{
  "@type": "PropertyValue",
  "name": "Success Rate",
  "value": "98% when we take cases"
},
{
  "@type": "PropertyValue",
  "name": "License Number",
  "value": "ASIC ACL 532003"
},
{
  "@type": "PropertyValue",
  "name": "Service Coverage",
  "value": "Australia-wide"
},
{
  "@type": "PropertyValue",
  "name": "Policy",
  "value": "No Win No Fee"
},
{
  "@type": "PropertyValue",
  "name": "Specialisation",
  "value": "Credit repair specifically for first home buyers and government scheme access"
},
{
  "@type": "PropertyValue",
  "name": "Target Audience",
  "value": "First home buyers, young professionals, graduates, first time property purchasers"
}
]
}
</script>
```

FAQ Schema

json

```
<script type="application/ld+json">
{
  "@context": "https://schema.org",
  "@type": "FAQPage",
  "mainEntity": [
    {
      "@type": "Question",
      "name": "How long does first home buyer credit repair take?",
      "acceptedAnswer": {
        "@type": "Answer",
        "text": "First home buyer credit repair typically takes 4-12 weeks depending on complexity. Simple issues like single
      }
    },
    {
      "@type": "Question",
      "name": "Will credit repair guarantee my home loan approval?",
      "acceptedAnswer": {
        "@type": "Answer",
        "text": "Credit repair improves your chances dramatically but doesn't guarantee approval – your income, employment
      }
    },
    {
      "@type": "Question",
      "name": "Can I get a home loan with defaults on my credit file?",
      "acceptedAnswer": {
        "@type": "Answer",
        "text": "Some non-bank lenders might approve you with defaults, but you'll pay premium rates and miss out on good
      }
    },
    {
      "@type": "Question",
      "name": "What credit score do I need for first home buyer programs?",
      "acceptedAnswer": {
        "@type": "Answer",
        "text": "Generally 650+ for most government schemes, 600+ for low deposit loans, 700+ for the best rates. Every 5
      }
    },
    {
      "@type": "Question",
      "name": "Should I wait to save a bigger deposit or fix credit first?",
      "acceptedAnswer": {
        "@type": "Answer",
        "text": "Usually fix credit first. Clean credit with 5% deposit (government scheme) is often better than bad credit with
      }
    }
  ]
}
```

```
}
},
{
  "@type": "Question",
  "name": "How does bad credit affect First Home Owner Grant eligibility?",
  "acceptedAnswer": {
    "@type": "Answer",
    "text": "Most First Home Owner Grants require loan approval to receive the grant money. Bad credit can disqualify"
  }
},
{
  "@type": "Question",
  "name": "Can university mistakes affect my first home loan?",
  "acceptedAnswer": {
    "@type": "Answer",
    "text": "Yes, common university-era mistakes like phone bill defaults, gym membership issues, or share house utility"
  }
},
{
  "@type": "Question",
  "name": "What's the First Home Loan Deposit Scheme?",
  "acceptedAnswer": {
    "@type": "Answer",
    "text": "Federal government scheme allowing eligible first home buyers to purchase with just 5% deposit instead of"
  }
}
]
}
</script>
```

WebPage Schema

json

```
<script type="application/ld+json">
{
  "@context": "https://schema.org",
  "@type": "WebPage",
  "@id": "https://www.australiancreditsolutions.com.au/credit-repair-first-home-buyers",
  "url": "https://www.australiancreditsolutions.com.au/credit-repair-first-home-buyers",
  "name": "Credit Repair for First Home Buyers Australia | Get Your Dream Home Despite Bad Credit",
  "description": "Don't let bad credit kill first home dreams. We help first home buyers fix credit for government grants a",
  "datePublished": "2024-03-15",
  "dateModified": "2024-12-15",
  "inLanguage": "en-AU",
  "isPartOf": {
    "@type": "WebSite",
    "@id": "https://www.australiancreditsolutions.com.au/#website",
    "name": "Australian Credit Solutions",
    "url": "https://www.australiancreditsolutions.com.au"
  },
  "about": {
    "@type": "Thing",
    "name": "Credit Repair for First Home Buyers",
    "description": "Professional service to help first home buyers fix bad credit for government scheme access and better",
  },
  "mainEntity": {
    "@type": "Service",
    "name": "Credit Repair for First Home Buyers Australia",
    "@id": "https://www.australiancreditsolutions.com.au/credit-repair-first-home-buyers#service"
  },
  "breadcrumb": {
    "@type": "BreadcrumbList",
    "@id": "https://www.australiancreditsolutions.com.au/credit-repair-first-home-buyers#breadcrumb"
  }
}
</script>
```

Breadcrumb Schema

json

```
<script type="application/ld+json">
{
  "@context": "https://schema.org",
  "@type": "BreadcrumbList",
  "@id": "https://www.australiancreditsolutions.com.au/credit-repair-first-home-buyers#breadcrumb",
  "itemListElement": [
    {
      "@type": "ListItem",
      "position": 1,
      "name": "Home",
      "item": "https://www.australiancreditsolutions.com.au"
    },
    {
      "@type": "ListItem",
      "position": 2,
      "name": "Credit Repair Services",
      "item": "https://www.australiancreditsolutions.com.au/credit-repair-australia"
    },
    {
      "@type": "ListItem",
      "position": 3,
      "name": "Credit Repair for First Home Buyers",
      "item": "https://www.australiancreditsolutions.com.au/credit-repair-first-home-buyers"
    }
  ]
}
</script>
```

Rich Snippet Implementation

Review Snippets

json

```
<script type="application/ld+json">
{
  "@context": "https://schema.org",
  "@type": "Review",
  "itemReviewed": {
    "@type": "Organization",
    "name": "Australian Credit Solutions"
  },
  "reviewRating": {
    "@type": "Rating",
    "ratingValue": "5",
    "bestRating": "5"
  },
  "author": {
    "@type": "Person",
    "name": "Jake M"
  },
  "datePublished": "2024-03-26",
  "reviewBody": "Removed gym default that killed our First Home Loan Deposit Scheme application. Got approved for 5
}
</script>
```

How-To Schema

json

```
<script type="application/ld+json">
{
  "@context": "https://schema.org",
  "@type": "HowTo",
  "name": "How to Fix Credit for First Home Loan Australia",
  "description": "Step-by-step guide for first home buyers to repair credit for government grants and better mortgage a
  "totalTime": "PT20M",
  "supply": [
    {
      "@type": "HowToSupply",
      "name": "Credit reports from all bureaus"
    },
    {
      "@type": "HowToSupply",
      "name": "Government scheme requirements"
    },
    {
      "@type": "HowToSupply",
      "name": "First home buyer timeline"
    }
  ],
  "step": [
    {
      "@type": "HowToStep",
      "position": 1,
      "name": "First Home Buyer Consultation",
      "text": "Call 0489 265 737 to discuss first home dreams, timeline, and credit concerns specific to young buyers.",
      "url": "https://www.australiancreditsolutions.com.au/credit-repair-first-home-buyers#consultation"
    },
    {
      "@type": "HowToStep",
      "position": 2,
      "name": "Credit Analysis for First Home Buyers",
      "text": "Analyze credit file against first home buyer program requirements and government scheme eligibility.",
      "url": "https://www.australiancreditsolutions.com.au/credit-repair-first-home-buyers#analysis"
    },
    {
      "@type": "HowToStep",
      "position": 3,
      "name": "Government Scheme Eligibility Review",
      "text": "Explain which government programs you qualify for vs what you could access with improved credit.",
      "url": "https://www.australiancreditsolutions.com.au/credit-repair-first-home-buyers#schemes"
    },
  ],
}
```



```
{
  "@type": "HowToStep",
  "position": 4,
  "name": "First Home Buyer Strategy Development",
  "text": "Create plan targeting credit issues with maximum impact on first home purchase options.",
  "url": "https://www.australiancreditsolutions.com.au/credit-repair-first-home-buyers#strategy"
},
{
  "@type": "HowToStep",
  "position": 5,
  "name": "Timeline-Focused Credit Repair",
  "text": "Work within house hunting timeline to get you mortgage-ready as quickly as possible.",
  "url": "https://www.australiancreditsolutions.com.au/credit-repair-first-home-buyers#repair"
}
]
}
```

</script>

Government Program Schema

json

```
<script type="application/ld+json">
{
  "@context": "https://schema.org",
  "@type": "GovernmentService",
  "@id": "https://www.australiancreditsolutions.com.au/credit-repair-first-home-buyers#government-schemes",
  "name": "First Home Buyer Government Schemes Credit Requirements",
  "description": "Credit requirements for Australian government first home buyer assistance programs including First Home Loan Deposit Scheme",
  "provider": {
    "@type": "GovernmentOrganization",
    "name": "Australian Government"
  },
  "areaServed": {
    "@type": "Country",
    "name": "Australia"
  },
  "serviceType": "First Home Buyer Assistance",
  "audience": {
    "@type": "Audience",
    "audienceType": "First Home Buyers"
  }
}
</script>
```

Image Requirements

Hero Image

- **File:** credit-repair-first-home-buyers-hero.webp
- **Sizes:** 1920x1080px (desktop), 768x432px (tablet), 375x211px (mobile)
- **Alt text:** "Happy young Australian couple celebrating first home purchase after credit repair"

Open Graph Image

- **File:** credit-repair-first-home-buyers-og-image.jpg
- **Size:** 1200x630px
- **Alt text:** "Credit Repair for First Home Buyers Australia - Get Your Dream Home Despite Bad Credit"

Twitter Card Image

- **File:** credit-repair-first-home-buyers-twitter-card.jpg
- **Size:** 1200x630px

- **Alt text:** "Fix Bad Credit for First Home - Government Grants & Low Deposit Loans - Australia"

Supporting Images

- **Government Grants Overview:** first-home-buyer-grants-australia.webp (800x400px)
- **Deposit Comparison Chart:** deposit-requirements-credit-score.webp (700x400px)
- **Young Australian Success:** young-aussie-homeowner-success.webp (600x400px)
- **University Mistakes Impact:** university-credit-mistakes-impact.webp (500x300px)

Trust Badge Images

- **ASIC License Badge:** asic-acl-532003-badge.png (150x75px)
- **Industry Awards:** industry-excellence-award-2024.png (120x120px)
- **Star Rating:** 4-9-star-rating-855-reviews.png (200x40px)
- **First Home Buyer Specialist:** first-home-buyer-specialist-badge.png (160x80px)

Internal Link Structure

Primary Service Links

html

```
<a href="/credit-repair-australia">Credit Repair Australia</a>
<a href="/default-removal">Default Removal for First Home Buyers</a>
<a href="/late-payment-removal">Late Payment Removal for Young Buyers</a>
<a href="/credit-enquiry-removal">Credit Enquiry Removal for First Home</a>
<a href="/rhi-removal">RHI Removal for First Home Buyers</a>
<a href="/court-judgment-removal">Court Judgment Removal for Property Purchase</a>
```

First Home Buyer Specific Links

html

```
<a href="/first-home-owner-grant-credit-requirements">First Home Owner Grant Credit Requirements</a>
<a href="/first-home-loan-deposit-scheme-eligibility">First Home Loan Deposit Scheme Eligibility</a>
<a href="/university-credit-mistakes-first-home-buyers">University Credit Mistakes Impact</a>
<a href="/government-schemes-first-home-buyers-australia">Government Schemes for First Home Buyers</a>
<a href="/low-deposit-home-loans-credit-requirements">Low Deposit Home Loan Credit Requirements</a>
```

Location-Based Links

html

```
<a href="/credit-repair-sydney">First Home Buyer Credit Repair Sydney</a>
<a href="/credit-repair-melbourne">First Home Buyer Credit Repair Melbourne</a>
<a href="/credit-repair-brisbane">First Home Buyer Credit Repair Brisbane</a>
<a href="/credit-repair-perth">First Home Buyer Credit Repair Perth</a>
<a href="/credit-repair-adelaide">First Home Buyer Credit Repair Adelaide</a>
```

Related Links

html

```
<a href="/credit-repair-home-loan-approval">Credit Repair for Home Loan Approval</a>
<a href="/credit-repair-car-finance">Credit Repair for Young Professionals</a>
<a href="/credit-repair-after-divorce">Credit Repair for Single Parents</a>
<a href="/credit-repair-business-owners">Credit Repair for Young Entrepreneurs</a>
```

Performance & Technical Requirements

Critical Performance Metrics

- **Page Load Speed:** < 2.5 seconds
- **Largest Contentful Paint:** < 2.5 seconds
- **First Input Delay:** < 100ms
- **Cumulative Layout Shift:** < 0.1

Analytics & Tracking Setup

- **Google Analytics 4:** Track first home buyer credit repair conversions
- **Phone Click Tracking:** Track tel: link clicks as high-intent young buyer leads
- **Form Submission Tracking:** Track first home buyer assessment completions
- **CTA Click Tracking:** Track all "Fix Credit for First Home" button clicks
- **Government Scheme Tracking:** Monitor engagement with grant information

URL Structure

- **Primary URL:** `/credit-repair-first-home-buyers`
- **Alternative URLs:**
 - `/first-home-buyer-credit-repair` (301 redirect to primary)
 - `/credit-repair-government-grants` (301 redirect to primary)
- **Canonical URL:** `https://www.australiancreditsolutions.com.au/credit-repair-first-home-buyers`

Call-to-Action Elements

Primary CTAs

html

```
<a href="/first-home-buyer-credit-assessment" class="btn-primary">Fix My Credit for First Home Now</a>
<a href="tel:+61489265737" class="btn-phone-first-home">Call 0489 265 737</a>
```

Secondary CTAs

html

```
<a href="/first-home-buyer-process" class="btn-secondary">Learn Our Process</a>
<a href="/first-home-buyer-success-stories" class="btn-secondary">Read Success Stories</a>
<a href="/government-scheme-consultation" class="btn-secondary">Government Scheme Help</a>
```

Young Buyer Motivation CTA

html

```
<div class="young-buyer-cta">
  <h4>Tired of Paying Rent Forever?</h4>
  <p>Don't let uni mistakes kill your first home dreams. Start building equity instead.</p>
  <a href="/stop-paying-rent-assessment" class="btn-motivated">Stop Paying Rent</a>
</div>
```

Sticky CTA (Mobile)

html

```
<div class="sticky-cta-mobile first-home">
  <a href="tel:+61489265737" class="btn-call-young">Call Now</a>
  <a href="/first-home-assessment" class="btn-first-home">Get Started</a>
</div>
```

Government Grant Focus CTA

html

```
<div class="grant-focus-cta">  
  <h4>Missing Out on $10,000-45,000 in Grants?</h4>  
  <p>Bad credit kills government assistance eligibility. Fix credit, access grants.</p>  
  <a href="/government-grant-eligibility" class="btn-grants">Access Grants</a>  
</div>
```

Urgency CTA

html

```
<div class="property-urgency-cta">  
  <h4>House Prices Rising $40,000+ Per Year</h4>  
  <p>Every month you wait costs thousands. Get mortgage-ready now.</p>  
  <a href="/urgent-first-home-help" class="btn-urgent-property">Act Now</a>  
</div>
```