GAIN HOME LOANS

FREE HOME LOAN GUIDES / FIRST HOME

GUIDE 02

The First-Home Buyer's Handbook

From the first savings target to settlement day. A practical Australian guide to buying with confidence.

- Your deposit and the true buying costs
- Schemes, pre-approval and property checks
- A clear path from offer to settlement



Your first home.

Every commitment,
in the right order.

AUSTRALIAN EDITION | RESEARCHED 13 NOVEMBER 2026

PRACTICAL EXAMPLES + CHECKLISTS

01 / FIRST HOME

Your route from savings to settlement

Buying your first home is a sequence of decisions. Knowing what needs to happen before the next commitment is more useful than memorising mortgage jargon.

Prepare
Budget, deposit and records

→

Assess
Loan and scheme eligibility

Check
Property, contract and finance

→

Settle
Funds, documents and keys

Use this guide before you start offering on properties, then return to the relevant checklist as the purchase progresses. It covers Australian lending and federal assistance, with a clearly labelled NSW contract example. Property law and state assistance differ across Australia.

Find the answer	Pages
What can I afford and what cash do I need?	3-6
Which assistance might apply?	7-9
How do I choose a loan and check a property?	10-13
What happens between contract and moving in?	14-17
What do the terms mean?	18

Start with three numbers

Your total cash available; your cash reserve after settlement; and a monthly repayment you can maintain alongside the costs of owning a home.

General educational information, researched 13 November 2026. It does not consider your circumstances and is not personal credit, tax or legal advice. Confirm lending, scheme and contract requirements with your broker and conveyancer. Examples are fictional, not current quotes or promises of eligibility.

Sources: F01. See pages 19-20.

02 / FIRST HOME

Set a budget for the home and the life around it

A purchase budget has two limits: the finance you can obtain and the repayments you can comfortably sustain.

Build the monthly ownership budget

Start with take-home income and normal living expenses. Add the proposed loan repayment, council rates, water charges, insurance, maintenance and strata levies if applicable. Allow for moving costs and the first repairs or purchases you may need. Avoid using every dollar of savings just to reach settlement.

Test a higher interest rate, less overtime or a period of reduced income. The bank has its own assessment, but only you know the practical effect on your family's budget. A loan calculator is a starting point, not an approval.

Budget layer	What belongs here
Purchase contribution	The part of the property price you fund yourself.
Transaction costs	Duty, legal work, inspections, lender/title fees and adjustments.
Moving and setup	Removalist, connections and immediate essentials.
Retained reserve	Money still available after settlement for shocks and repairs.

Buying costs are not the deposit

If you have $60,000 saved and plan to keep $15,000 as a reserve, only $45,000 is available for the purchase contribution and transaction costs. Work from the usable amount, not the headline savings balance.

Ask your conveyancer for the likely duty and settlement adjustments for the actual property. Ask your broker whether any lender fees or LMI will be paid in cash or financed. Do not assume a grant will arrive in time to fund the contract deposit.

Sources: F01, F02, F03. See pages 19-20.

03 / FIRST HOME

The cash-to-settle calculation

This fictional NSW purchase shows why a 5% deposit does not mean 5% is all the cash you need.

Example: $750,000 existing home	Amount
Loan at 95% of price	$712,500
Your contribution to the price	$37,500
Legal and conveyancing allowance	$2,200
Building, pest or strata investigation allowance	$800
Lender, registration and settlement fee allowance	$1,000
Rates and other settlement adjustments	$1,000
Moving and immediate setup	$1,500
Duty and LMI, under stated assumptions	$0
Total cash spent	$44,000
Cash reserve retained	$15,000
Total savings needed for this plan	$59,000

Assumptions: the buyer qualifies for the federal 5% Deposit Scheme and the NSW duty exemption; the property qualifies; the lender values it at the purchase price; and the seller agrees to a 5% contract deposit. All cost allowances are invented and need quotes. The loan excludes fees and there is no grant assumed.

Do not count the contract deposit twice

The $37,500 paid at exchange is part of your purchase contribution, not an extra $37,500 on top. At settlement, reconcile the price balance, loan proceeds and remaining costs with your conveyancer.

If the seller requires a 10% deposit, you need an agreed solution before exchange. The government scheme does not require a seller to accept a smaller contract deposit. Eligibility failure or a low valuation can also change this budget materially.

Sources: F05, F13, F18. See pages 19-20.

04 / FIRST HOME

Understand the two meanings of deposit

The deposit paid under the sale contract and the deposit used in a lender's LVR calculation are related, but they are not the same contractual requirement.

The contract deposit

This is an amount paid to secure the purchase under the sale contract. Its amount, timing and consequences if the contract fails are legal matters. In NSW it is commonly 10%, although another amount may be agreed. Do not assume a low-deposit loan changes the sale contract.

Your contribution for the loan

The lender looks at the purchase price, accepted value and loan amount. It also verifies where your contribution came from. Savings, a gift, sale proceeds and a family loan may be assessed differently. Money that must be repaid is not a gift and can affect serviceability.

Concept	Why it matters
Genuine savings	Some policies require evidence of money saved or held over a period. The definition and alternatives vary.
LMI	Usually relevant above 80% LVR, subject to lender policy and exemptions. It protects the lender, not your repayments.
Financed LMI	If added to the loan, it increases debt and may affect the maximum LVR and repayments.
Shortfall debt	LMI does not guarantee that a borrower or guarantor is released from an unpaid shortfall.

Ask for a written funds plan

Confirm the contract deposit, remaining contribution, fees, any LMI and where each amount will come from. Include the date each source of money becomes available.

Sources: F02, F03, F18. See pages 19-20.

05 / FIRST HOME

Family help needs a clear agreement

A gift, a family loan and a guarantee solve different problems and expose different people to risk.

Type of help	What changes	What to document
Gift	Adds to your available cash	Source of funds and whether repayment is genuinely not required.
Family loan	Provides cash but creates an obligation	Repayment terms and how the lender will assess the commitment.
Security guarantee	Adds family property as security	Guarantee limit, enforcement risk, advice and release process.

A guarantee can sometimes reduce LMI or deposit pressure. It does not mean the family member simply signs a character reference. If you cannot repay, the guarantor can be liable under the guarantee and their secured property can be at risk.

Plan the exit before the entry

Ask how the guarantee may be released: what loan balance or valuation is needed, whether a new assessment is required and what fees apply. Rising property prices are not a guaranteed release plan.

> **Keep the conversations separate**
>
> The borrower should understand the repayments; the guarantor should receive independent advice on their own exposure. Family trust does not remove the need for clear documents.

If parents will own part of the property rather than provide a gift or guarantee, obtain legal and tax advice before deciding the ownership structure. It may affect duty, first-home eligibility, future gains and each person's rights. Your broker should know the arrangement before assessing the loan.

Sources: F04. See pages 19-20.

06 / FIRST HOME

Federal help comes in different forms

A guarantee supports the lender. Shared equity gives the government a financial share in the home. Neither is simply a cash grant.

Program	Core features at 13 November 2026
5% Deposit Scheme	Eligible first-home buyers: minimum 5% deposit. Eligible single parents or legal guardians: minimum 2%. No scheme income caps or waitlists; no LMI under the scheme. Lender and scheme approval still apply.
Help to Buy	Minimum 2% deposit and government equity of up to 30% for an existing home or 40% for a new home. The government shares the property's gains or losses under the scheme terms.

For the 5% Deposit Scheme, check age, citizenship or permanent residency, prior ownership, occupancy, property price caps and the eligible loan type. Both the purchase price and lender-assessed property value must satisfy the relevant cap. Apply through a participating lender, not directly to Housing Australia.

Help to Buy has separate eligibility, participating-lender and location requirements. For 2026-27, published income limits are $103,000 for a single applicant and $165,000 for a single parent or joint applicants. Check the required tax-year evidence and live scheme availability. The minimum deposit is not necessarily the maximum contribution required from your savings.

Read the ongoing obligations

Owner-occupation requirements continue after purchase. Under shared equity, later reviews, changes in income, refinancing or selling can affect the arrangement. Confirm whether different assistance programs can be combined; never assume they can.

Use the official postcode tool for price caps. A federal cap is not a state duty-exemption threshold, and scheme eligibility does not establish how much a bank will lend.

Sources: F05, F06, F07, F08, F09, F10, F28. See pages 19-20.

07 / FIRST HOME

FHSS is a savings pathway with deadlines

The First Home Super Saver scheme lets eligible buyers access certain voluntary super contributions and associated earnings for a first home. It does not unlock all of your super.

Eligible contributions counted are limited to $15,000 per financial year and $50,000 across years. The releasable contribution component generally includes 85% of eligible concessional contributions and 100% of eligible non-concessional contributions, plus calculated associated earnings. Normal super contribution caps also apply.

The $50,000 figure is often misunderstood

If all $50,000 of eligible contributions were concessional, the contribution component is $42,500 before associated earnings and any release withholding. Do not budget on receiving $50,000 cash simply because you contributed that amount.

Stage	What to do
Before relying on FHSS	Check eligibility and contributions with the ATO and your fund. Employer compulsory contributions are not the savings this scheme releases.
Determination	Obtain the ATO determination before ownership transfers. It states the maximum release amount.
Release	Request release with enough time for processing. If you sign first, the release-request deadline is generally 90 days after the contract.
Contract notification	Notify the ATO within 90 days of signing the relevant purchase/build contract. Separate timing rules apply after release.

Arrange the timing before you sign

The ATO describes a usual release processing period of up to 20 business days. Funds are not available on demand for an auction deposit. Confirm your exact dates, including the usual 12-month contract window after release and any extension.

FHSS has its own prior-ownership and occupancy tests. Eligibility for a federal guarantee or a state concession does not prove FHSS eligibility. Ask for advice before contributing if you are unsure whether you qualify.

Sources: F11, F12, F20. See pages 19-20.

08 / FIRST HOME

Check your state as well as the federal rules

State grants and duty concessions depend on where, what and when you buy. A new-home grant and a duty exemption are separate benefits.

NSW example for this edition

Under the First Home Buyers Assistance Scheme, eligible buyers can receive a full duty exemption for a home valued at $800,000 or less, with a concession above $800,000 and below $1 million. Vacant-land thresholds differ. Eligible purchasers generally need to move in within 12 months of settlement and live there for at least 12 continuous months. Check all applicant, spouse and prior-ownership rules.

Location	Official starting point
NSW	Revenue NSW: First Home Buyers Assistance Scheme [F13]
ACT	ACT Revenue: Home Buyer Concession Scheme [F21]
Northern Territory	NT Government: Home owner assistance [F22]
Queensland	Queensland Government: Home buyers financial help [F23]
South Australia	RevenueSA: First home buyer [F24]
Tasmania	Tasmania SRO: First home owner eligibility [F25]
Victoria	Victoria SRO: First Home Owner Grant; also check duty relief [F26]
Western Australia	WA Government: First home owner grant; also check duty relief [F27]

Confirm four things

Eligibility for every purchaser; the relevant contract date; whether the property is new or established; and the residence requirements. Ask when the grant is actually paid and which costs it can fund.

The reference pages contain clickable links. Use the live official rules for your contract date rather than an old property advertisement or an undated grant table.

Sources: F13, F14, F21, F22, F23, F24, F25, F26, F27. See pages 19-20.

09 / FIRST HOME

Choose features you will actually use

A low headline rate can be attractive. The useful comparison includes the fees, loan term and features that affect your day-to-day finances.

Feature	Benefit to consider	Question to ask
Variable rate	Flexibility, depending on product	How can repayments change, and can I pay extra?
Fixed rate	Known rate for a set period	What break costs, extra-payment limits and revert rate apply?
Split rate	Part fixed and part variable	What does each split cost and how does it operate?
Offset	Savings reduce the balance charged interest	Is it 100% offset, what does it cost and is it linked correctly?
Redraw	Access to extra repayments if permitted	What access limits and lender conditions apply?

Offset money sits in a separate account. Redraw relates to amounts repaid into a loan and made available again under its terms. They can produce similar interest savings but are not interchangeable, especially if the home may later become an investment property. Obtain tax advice before moving funds for that purpose.

Compare on the same basis

Use the same loan amount and term. A comparison rate is a useful standardised measure, but its assumed amount and term may not match yours and it does not capture every feature or possible cost.

Ask for the required repayment, total relevant fees and what happens at the end of any fixed or introductory period. Keep your emergency reserve accessible in a way that suits your loan and circumstances.

Sources: F15, F16. See pages 19-20.

10 / FIRST HOME

Pre-approval gives you a starting position

Conditional pre-approval is not a promise that every property, price or later change in your circumstances will be accepted.

Approval stage	What it does not settle
Online estimate	It is not a full assessment or a loan offer.
Conditional pre-approval	The property, valuation, evidence and stated conditions may still need checking.
Formal approval and loan documents	You still need to satisfy settlement requirements and comply with the loan terms.

Read the actual conditions

Ask what has been verified, what remains outstanding and when the approval expires. Confirm whether the assessment has considered the income and debts you actually have, not just figures entered into an online tool.

Tell your broker before changing jobs, taking new credit, changing the deposit source or buying a materially different property. A pre-approval is based on a particular set of circumstances. It is not a reason to withhold later changes.

> **Before an offer becomes binding**
>
> Your conveyancer should explain the contract risk and any finance conditions. Your broker should explain the remaining finance uncertainty for that property and price. The agent's deadline does not remove either issue.

If an approval is close to expiry

Ask early what is needed to extend or refresh it. Updated payslips, statements or a new assessment may be required. Do not assume a verbal reassurance overrides the lender's written expiry or conditions.

Sources: F17, F03. See pages 19-20.

11 / FIRST HOME

The property has to work for the lender too

Your income can be acceptable while the property or its valuation creates a funding problem. Check both before the contract becomes unconditional.

A valuation shortfall example

Suppose you agree to pay $800,000, plan an $80,000 contribution and request a $720,000 loan at 90% LVR. If the lender accepts a value of $760,000 and still permits only 90%, the maximum loan on that basis is $684,000. The extra contribution is $36,000, before costs or any LMI change.

Same purchase, different valuation-based loan ceiling



This is a generic lending illustration, not a 5% Deposit Scheme calculation. The lender's valuation policy and the applicable scheme rules must be checked for your purchase.

- [ ] Ask the broker about any restrictions on the property type, size, location, title or condition.
- [ ] Obtain appropriate building, pest and strata investigations; a lender valuation is not your building inspection.
- [ ] Have the contract and title reviewed for easements, restrictions, approvals and relevant obligations.
- [ ] For off-the-plan or building purchases, review timing, variation and cost-overrun risks with the appropriate professionals.

Price is only one part of the decision

A property that is difficult to insure, requires substantial work or carries unexpected strata costs can alter both your budget and the finance assessment.

Sources: F17, F19, F07. See pages 19-20.

12 / FIRST HOME

Understand when you are legally committed

Contract rules vary by state and sale method. Have a solicitor or conveyancer explain your actual contract before you sign or bid.

NSW example	General position to check
Private sale	Ordinarily a 5-business-day cooling-off period after exchange; conditions and exceptions matter.
Off-the-plan residential sale	Ordinarily a 10-business-day cooling-off period.
Auction	No cooling-off period; the same applies to exchange on the auction day after the property is passed in.
Waiver	A section 66W certificate can waive cooling-off. Obtain legal advice before providing one.

For a typical NSW private-sale cooling-off withdrawal, the cost is 0.25% of the price. On $800,000, that is $2,000. This is not a general right to cancel a purchase whenever finance fails, and a finance condition is a separate contractual question.

Before an auction

Have the contract reviewed, the property checks completed and your finance position assessed for the property and maximum bid. Agree on the deposit amount and payment method. Know the balance you must supply if the valuation is lower than expected.

Do not let the order of events drift

Write down the exchange date, cooling-off deadline, finance-condition deadline if any, and settlement date. Your conveyancer should confirm which protections apply and when they end.

Outside NSW, use the relevant state rules. Do not copy these periods or cancellation costs into a purchase in another jurisdiction. Missing a contractual obligation can have consequences beyond losing the deposit.

Sources: F18, F19. See pages 19-20.

13 / FIRST HOME

From signed contract to settlement

Settlement is the point at which the purchase is completed and the funds and title arrangements are finalised. It takes preparation from several people.

Who	What to coordinate
You	Provide requested evidence, sign loan documents, arrange cleared funds, insurance and a final inspection.
Broker and lender	Complete outstanding assessment, valuation and loan-document requirements; confirm readiness to fund.
Conveyancer or solicitor	Handle title and contract work, settlement figures, duty and the legal settlement process.
Agent and seller	Coordinate access, agreed inclusions and handover in line with the contract.

Reconcile the final figures

Request the statement showing the purchase balance, deposit already paid, lender funds, duty, legal costs and adjustments. Adjustments apportion items such as rates or levies between buyer and seller. Confirm exactly how much cleared cash is needed and when.

> **Verify payment instructions independently**
>
> Before transferring a deposit or settlement funds, call the conveyancer using a number you already verified. Confirm the account details directly. Treat an unexpected email changing bank details as a reason to stop and verify.

Confirm with your conveyancer and insurer when your insurance must start under the contract and local law; do not assume settlement day is always the right date. Organise the pre-settlement inspection and raise problems through the conveyancer promptly.

Settlement delays can have financial consequences. If documents, finance or funds are running late, tell the broker and conveyancer immediately so they can assess the available options. Do not assume an extension is automatic.

Sources: F03, F18. See pages 19-20.

14 / FIRST HOME

Case study Buying with a smaller deposit

Leah has $59,000 saved and finds a $750,000 existing home in NSW. She wants to preserve a $15,000 emergency reserve.

Using the assumptions on page 4, she needs $37,500 toward the price and $6,500 for other costs. That leaves the intended $15,000 reserve. The initial plan depends on several separate approvals and agreements.

Checkpoint	Why it changes the plan
Federal scheme	The buyer, property, lender and loan must qualify.
NSW duty exemption	Separate purchaser and residence tests must be satisfied.
Contract deposit	A 5% amount must be agreed with the seller; it is not imposed by the scheme.
Property valuation	A shortfall or an unacceptable property may require more cash or a different plan.
Monthly repayments	A small deposit still leaves a $712,500 mortgage to repay.

The decision Leah should not skip

She compares the repayments and ownership costs with her normal monthly budget. She also considers a cheaper property or saving longer. Avoiding LMI is helpful, but it does not remove the risk of a high loan balance or a fall in property value.

Use assistance to support a workable budget

Do not use the maximum scheme price cap as your target purchase price. Start with the loan and cash commitments that fit your circumstances.

This is a fictional example, not an eligibility assessment. The sensible next step is to obtain a property-specific funds plan and have the outstanding scheme, legal and lender conditions identified before committing.

Sources: F05, F06, F13. See pages 19-20.

15 / FIRST HOME

Your purchase readiness checklist

Use one shared list with your broker and conveyancer so that evidence and deadlines do not get lost between conversations.

Before you shop seriously

- ☐ Set a comfortable monthly repayment and a retained cash reserve.
- ☐ Gather identity, income, savings, debt and expense records.
- ☐ Check your credit report and resolve genuine errors.
- ☐ Confirm relevant assistance and the evidence needed for each program.

Before you sign or bid

- ☐ Confirm the specific property is acceptable to the lender and any scheme.
- ☐ Read the approval conditions, expiry and remaining valuation uncertainty.
- ☐ Have the contract and property investigations reviewed.
- ☐ Agree on the contract deposit, funding source and payment method.
- ☐ Understand cooling-off, finance conditions and settlement timing.

Before settlement

- ☐ Complete loan documents and outstanding lender conditions.
- ☐ Reconcile the final cash requirement and verify bank details independently.
- ☐ Confirm insurance timing, final inspection and utilities.
- ☐ Make sure funds will be cleared before the deadline.

Record the unresolved item

Issue: _____
Person responsible: _____
Date needed: _____

A tick means the issue is resolved for your actual purchase, not merely that you have read about it. Keep copies of written approvals and advice.

Sources: F03, F17, F19. See pages 19-20.

16 / FIRST HOME

The first month in your new home

Getting the keys is the start of managing the loan. A few early checks help prevent small setup errors becoming expensive habits.

Check	Action
First repayment	Confirm the amount, date and payment account. Leave enough cleared funds.
Offset	Verify that it is linked to the correct loan and actually reducing interest.
Loan terms	Check the loan amount, rate, split structure and fees against the documents you accepted.
Owner costs	Set aside money for rates, insurance, maintenance and strata levies.
Scheme obligations	Record move-in and residence requirements, and keep supporting evidence.
Records	Store contracts, loan documents, settlement statements and property reports securely.

Make the budget reflect reality

Compare the first bills with your estimates. Build an annual-cost account or another system that works for you. Avoid treating the retained reserve as a furnishing budget unless you deliberately revise your emergency plan.

> **Before renting out the home or refinancing**
>
> Check any grant, duty and federal-scheme obligations first. Changing how you use the property can affect eligibility or ongoing support. Obtain tax advice before using redraw or changing ownership.

If repayments become difficult, contact the lender early and discuss the situation with your broker. Waiting until payments are missed reduces the time available to consider options.

Set a reminder to review the loan before a fixed period ends. A future review should consider costs and your remaining term, not simply the smallest new monthly repayment.

Sources: F16, F06, F10, F13. See pages 19-20.

17 / FIRST HOME

The terms you will hear most often

Keep this page nearby when reading loan and property documents.

Term	What it means
LVR	Loan-to-value ratio, using the value accepted by the lender.
LMI	Insurance protecting the lender; it does not insure your income or repayments.
Pre-approval	An in-principle, conditional lending position.
Formal approval	Lender approval after its required assessment, subject to the actual documents and conditions.
Exchange	The stage at which signed sale contracts are exchanged; legal effects depend on the jurisdiction.
Settlement	Completion of the purchase and funding/title arrangements.
Adjustment	An allocation of a property expense between buyer and seller at settlement.
Offset	A linked account whose balance reduces the loan amount charged interest.
Redraw	Access, if permitted, to extra repayments previously made into the loan.
Shared equity	Another party contributes funds in return for an agreed share of the property's value.

Your next conversation with Gain Home Loans

Bring your savings figure, income documents, comfortable repayment and preferred property type. Ask for a written buying-cost and finance plan, including the conditions that still need to be met. Use the contact or booking options on the Gain Home Loans website where you downloaded this guide.

The outcome to aim for

You know the money required, the repayments you can sustain, the checks still outstanding and the point at which you are legally committed. That is a stronger foundation for a first purchase.

Sources: F15, F17, F18. See pages 19-20.

Sources and further reading

Official guidance and primary sources. Click a source title to open it. Source codes on each page identify the relevant material.

F01 Moneysmart | Buying a house
Affordability, deposits and purchase preparation.

F02 NAB | Lenders Mortgage Insurance
LMI purpose, costs and lender-specific rules.

F03 NAB | Home loan application process
Income, savings and gifted-deposit evidence.

F04 NAB | Home loan guarantors
Family security and release considerations.

F05 Housing Australia | 5% Deposit Scheme
Current federal guarantee and how to apply.

F06 Housing Australia | 5% Deposit Scheme information guide
Eligibility, property and loan conditions.

F07 Housing Australia | Property price caps
Location and property-value checks.

F08 Housing Australia | Help to Buy
Shared equity and government contributions.

F09 Housing Australia | Help to Buy 2026-27 thresholds
Income limits for this edition.

F10 Housing Australia | Help to Buy ongoing eligibility
Residence, reviews and repayment of government equity.

F11 ATO | TR 2024/4 First home super saver scheme
Contribution limits, release calculation and scheme operation.

F12 Housing Australia | FHSS fact sheet
Determination, release and contract notification deadlines.

F13 Revenue NSW | First Home Buyers Assistance Scheme
NSW duty thresholds and residence requirements.

F14 myGov | Buying your first home
Official state and territory assistance directory.

Sources and further reading

Official guidance and primary sources. Click a source title to open it. Source codes on each page identify the relevant material.

F15 Moneysmart | Choosing a home loan
Product features and cost comparison.

F16 Moneysmart | Mortgage offset accounts
Offset versus redraw and account-link checks.

F17 NAB | Conditional pre-approval
Pre-approval conditions and expiry.

F18 NSW Government | Contracts and deposits
Exchange, cooling-off and contract deposits.

F19 NSW Government | Buying at auction
Auction commitment and pre-bid checks.

F20 ATO | FHSS questions and answers
ATO explanatory guidance on deadlines and release processing.

F21 ACT Revenue | Home Buyer Concession Scheme
ACT duty assistance.

F22 Northern Territory | Home owner assistance
NT grants and assistance.

F23 Queensland Government | Home buyers financial help
Queensland grants, duty and other schemes.

F24 RevenueSA | First home buyer
South Australian assistance and duties.

F25 Tasmania SRO | First home owner eligibility
Tasmanian grant rules.

F26 Victoria SRO | First Home Owner Grant
Victorian grant rules; check duty relief separately.

F27 WA Government | First home owner grant
Western Australian grant information.

F28 Housing Australia | Help to Buy target market determination
Deposit contribution and shared-equity product characteristics.

Research date: 13 November 2026. Official pages and rules can change. Source links support education, not an endorsement of a lender or investment provider. Examples and calculations in this guide are original illustrations; no client outcome is represented.

Version 1.0 | Gain Home Loans educational guide