FIRST HOME BUYER GUIDE — QUEENSLAND EDITION

Your First Home, With Real Clarity.

Grants, concessions & government schemes explained.

A short, honest guide to the government support available to first home buyers in Queensland right now — so you know exactly what's on the table before you make your next move.

FHOG | Stamp Duty Relief | 5% Deposit Scheme | Super Saver

WELCOME

You're closer than you think.

Buying your first home is one of the biggest decisions you'll make — and in Queensland right now, there's more government support available than most people realise.

This guide brings together the key grants, stamp duty concessions and national home-buyer schemes currently available to Queenslanders, explained in plain English — no jargon, no fine print you need a law degree to understand.

Property Seekers exists to help everyday Australians buy their first home with confidence. We work alongside first home buyers to help them understand their options and move forward with quality house & land opportunities — and our service costs eligible buyers nothing, because we're paid by our builder and developer partners, not by you.

Whether you're just starting to explore the idea of owning your own home, or you're actively comparing suburbs and floor plans, understanding your government support options early can change what's realistically within reach.

CURRENTLY AVAILABLE TO ELIGIBLE QLD BUYERS

Up to $30,000 grant + stamp duty relief + low-deposit schemes

Where this guide fits in your journey

1 — Get Clear
Understand your savings, borrowing capacity and what suits your life.

2 — Know Your Support
Work out which grants and schemes you qualify for — this guide.

3 — Explore Options
Compare quality new home opportunities with your support factored in.

4 — Move Forward
Proceed to contract, construction and settlement with confidence.

WHY IT'S WORTH READING ON

Most first home buyers only find out about one or two of these supports — usually after they've already signed something. Knowing all of them upfront gives you room to negotiate and plan properly.

Consider this guide your starting point for Step 2. By the end of it, you'll know exactly what support is available to you in Queensland in 2026.

QUEENSLAND GOVERNMENT

First Home Owner Grant

GRANT AMOUNT

$30,000

The Queensland First Home Owner Grant (FHOG) is a one-off, tax-free payment for eligible buyers building or buying a brand-new home. It doesn't reduce the purchase price itself, but can go toward your deposit, stamp duty, or other upfront costs.

Who it's for

Citizenship & age

Australian citizens or permanent residents, 18 years or older.

First home buyer

You (and your spouse, if applicable) must never have owned property in Australia before.

Brand-new home

Off-the-plan, house & land, or a substantially renovated property that's never been lived in.

Price cap

Total value of home and land combined must be under $750,000.

Living requirement

You must move in and live there as your principal residence for at least 6 continuous months, generally within 12 months of completion or settlement. Established (existing, previously lived-in) homes are not eligible for this grant.

HOW IT APPLIES

On an eligible new house & land package priced at $650,000, you could receive the full $30,000 grant — paid at settlement through your lender, or applied for directly through the Queensland Revenue Office (QRO).

Correct as at July 2026. The $30,000 grant amount has been extended by the Queensland Government for eligible contracts going forward — always confirm current terms with QRO before relying on this figure.

QUEENSLAND GOVERNMENT

Transfer (Stamp) Duty Concessions

Transfer duty is a state tax normally payable whenever you buy property in Queensland. First home buyers can access significant concessions — and in many cases, pay none at all.

New homes & vacant land

DUTY PAYABLE

$0

Since 1 May 2025, eligible first home buyers pay zero transfer duty on new homes and vacant land intended for a home — with no price cap.

Established homes

POTENTIAL SAVING

Up to ~$24,500

The First Home Concession offers a full exemption for eligible established homes up to roughly $700,000, with a partial concession phasing out around $800,000.

Good to know

Who qualifies

Eligibility is limited to Australian citizens, permanent residents, and specified foreign retirees.

Stacks with FHOG

Stamp duty concessions can be combined with the First Home Owner Grant for the same purchase.

Applied automatically

Your solicitor or conveyancer applies the concession at settlement — it isn't a separate cash payment.

Recently updated

Eligibility rules were tightened in the June 2026 Queensland State Budget.

HOW IT APPLIES

Combine the two Queensland supports on a new $650,000 house & land package: the $30,000 First Home Owner Grant, plus a complete exemption from transfer duty on the purchase.

Correct as at July 2026, based on Queensland Revenue Office settings. Confirm your position with QRO or your conveyancer before relying on these figures.

AUSTRALIAN GOVERNMENT • HOUSING AUSTRALIA

First Home Guarantee

Saving a full 20% deposit is often the biggest barrier to buying a first home. The First Home Guarantee lets eligible buyers purchase with a much smaller deposit — without the usual insurance cost that comes with it.

MINIMUM DEPOSIT

5% — with no Lenders Mortgage Insurance

How it works

The Federal Government guarantees the gap between your deposit and the standard 20% lenders require — so you avoid Lenders Mortgage Insurance (LMI), which can otherwise cost tens of thousands of dollars.

Key details

No caps

No income caps and no annual limit on places, following the October 2025 expansion.

Property types

Available on established and new homes, house & land packages, and off-the-plan purchases.

Owner-occupier only

The property must be your home — not an investment purchase.

Price caps apply

Caps vary by region — Brisbane differs from regional Queensland. Always check the current figure.

How to apply

Speak with a participating lender or mortgage broker, who will confirm your place and guide you through the application.

WORKED EXAMPLE

On a $600,000 home, a 20% deposit would normally mean saving $120,000. Under the First Home Guarantee, you could purchase with just a 5% deposit — around $30,000 — with no LMI payable.

Correct as at July 2026. Applied for through a participating lender or broker, not directly through government. Confirm current price caps at housingaustralia.gov.au.

Family Home Guarantee & Help to Buy

Family Home Guarantee

A version of the First Home Guarantee designed for eligible single parents and legal guardians with dependents, allowing entry with just a 2% deposit and no Lenders Mortgage Insurance.

Who qualifies

Single parents or legal guardians with at least one dependent — including those who have owned property before.

The benefit

Same no-LMI saving as the First Home Guarantee, with an even lower deposit requirement.

Help to Buy

A newer shared-equity scheme where the government becomes a part-owner of your home, in exchange for a much smaller deposit.

GOVERNMENT CONTRIBUTION

Up to 40% of a new home's price

Minimum deposit

Just 2% required from you, well below standard lending requirements.

Income caps apply

Broadly around $100,000 for individuals and $160,000 for couples.

Shared equity

The government shares in the property's future value — this reduces your mortgage but isn't "free" equity.

Pick one pathway

Cannot be combined with the First Home Guarantee — buyers choose one or the other.

HOW THEY DIFFER

The Family Home Guarantee lowers your deposit like the First Home Guarantee, while Help to Buy reduces your loan size itself by bringing in a government co-owner — two very different ways of easing the same upfront cost.

Correct as at July 2026. Both schemes are administered by Housing Australia — figures and caps should be confirmed at time of application.

AUSTRALIAN GOVERNMENT • ATO

First Home Super Saver Scheme

One of the most overlooked ways to accelerate a home deposit — using the favourable tax treatment inside superannuation to save faster than a standard bank account.

MAXIMUM WITHDRAWAL

$50,000 per person / $100,000 per couple

How it works

You make voluntary (extra) contributions into your super fund, taxed at a concessional rate rather than your marginal income tax rate. Later, you can withdraw those contributions plus deemed earnings to put toward your first home deposit.

Key details

Annual limit

Voluntary contributions are capped at $15,000 per financial year.

One-time use

Only ever available once in your lifetime, per person.

Eligibility

Must never have owned property in Australia before (limited hardship exceptions apply).

How to apply

Applied for and released through the ATO — a determination, then a release, generally before settlement.

HOW IT STACKS

The First Home Super Saver Scheme can be combined with the First Home Owner Grant and Queensland's stamp duty concessions — each addresses a different part of your upfront costs.

Correct as at July 2026. Contribution caps and rules are set federally and reviewed periodically — confirm current limits with the ATO or a licensed financial adviser.

PUTTING IT TOGETHER

At a glance, and what to ask next.

SCHEME	WHAT IT GIVES YOU	RUNS THROUGH
First Home Owner Grant	$30,000 cash toward a new home	QLD Government
Transfer Duty Concession	Up to full exemption on duty	QLD Government
First Home Guarantee	5% deposit, no LMI	Housing Australia
Family Home Guarantee	2% deposit, no LMI	Housing Australia
Help to Buy	Up to 40% equity contribution	Housing Australia
First Home Super Saver	Up to $50k–$100k from super	ATO

Smart questions to ask before you commit

Combining support

Which of these can I actually combine, given my personal situation?

Price caps

Is the specific property I'm considering under the relevant price cap?

Total cost

What will my total upfront cost look like once eligible grants and concessions are applied?

Living requirements

How long am I required to live in the property, and what happens if my circumstances change?

Locking in a pathway

Does choosing one scheme, like Help to Buy, close the door on another?

Timing

Do I need to apply before signing a contract, or can it happen at settlement?

WHY THIS MATTERS

Most of these supports can be layered together, but the right combination depends on the property, the price cap, and your own circumstances — getting the order right is where the real savings are made.

Getting these answers right — and in the right order — is where most first home buyers either save the most money, or accidentally miss out on it.

YOU DON'T HAVE TO FIGURE THIS OUT ALONE

Let's work out exactly what applies to you.

Grants, concessions and price caps change quickly — and the right combination depends entirely on your situation, your budget and where you want to buy. A short conversation is often all it takes to see it clearly.

Book Your FREE Seek Call

Free • 15 minutes • No obligation

Handy to have ready for your call

- A rough idea of your savings and any deposit you've put aside so far
- Your approximate household income
- Whether you've owned property in Australia before (you, or a spouse/partner)
- The general area or region in Queensland you'd like to buy in

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This guide is general information only, correct as at July 2026, and does not constitute financial, legal or taxation advice. Grant amounts, price caps and eligibility rules are set by the Queensland Government, the Australian Government and Housing Australia, and are subject to change without notice. Please confirm current details with the Queensland Revenue Office (qro.qld.gov.au), Housing Australia (housingaustralia.gov.au), the ATO (ato.gov.au), or a licensed financial adviser before making any decisions.