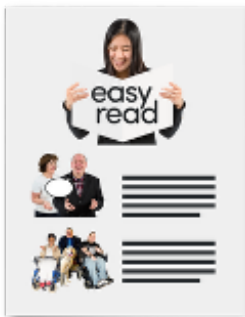




# The Australian Government Home Buyer Schemes



This document is written in an easy to read way.



We use pictures to explain some ideas.



Australian Government

**The Australian Government** wrote this document.

When you see 'we', it means the **Australian Government**.



Some words are written in **bold**.  
These words are the name of something.



You can ask for help to read this document.



A friend, family member or support person can help you.



Australian Government

This document is about the **Australian Government Home Buyer Schemes**

## What are Home Buyer Schemes?



**Home Buyer Schemes** are support programs from the **Australian Government** that help people to buy a home.



## How many Home Buyer Schemes are there?

 5% Deposit Scheme

 Help to Buy Scheme

 First Home Super Saver Scheme

There are **3 Home Buyer Schemes**.

They are

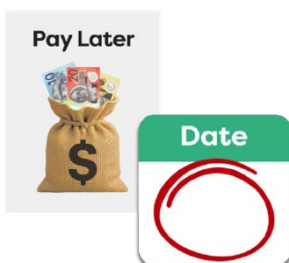
- The **5% Deposit Scheme**
- The **Help to Buy Scheme**
- The **First Home Super Saver Scheme**

 5% Deposit Scheme

### 1. The 5% Deposit Scheme



The **5% Deposit Scheme** is a program that lets you buy a house with a smaller **deposit**.



A **deposit** is an amount of money you pay to the person selling the home you want to buy.

You pay a **deposit** before paying the full price of the home, either with money you have saved or by using a loan from a bank.



5% Deposit Scheme

The **5% Deposit Scheme** is a program that lets you buy a home with a **deposit** that is 5% of the home value.

If you are a single parent or single legal guardian, you can buy a home with a **deposit** of 2% of the home value.

The **5% Deposit Scheme** helps you to buy a home sooner by making the deposit you need smaller.



Help to Buy Scheme

## 2. The Help to Buy Scheme



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The **Help to Buy Scheme** is a program that lets the **Australian Government** pay some of the money to buy your house.

We can pay up to 30% of the price for a home that is already built.

We can pay up to 40% of the price for a home that is newly built.

The **Help to Buy Scheme** helps you to pay less money for your home.



### 3. The First Home Super Saver Scheme



The **First Home Super Saver Scheme** is a program that helps you save for your first home.

The program lets you put extra money into your **super** to save for your **deposit**.



Your **super** is money for when you retire.

Your workplace pays your **super**, and you can add extra money if you want.

You can take this extra money out and use it to help buy your first home.

#### How to find out more

You can find out more about who can use the **Home Buyer Schemes** and how to apply by visiting this website

[firsthomebuyers.gov.au](http://firsthomebuyers.gov.au)

