



Australian Government



# Buy a home with a smaller mortgage

**There's a new way to own a home called the Help to Buy Scheme.**

Where up to 40% of the house price is provided by the Australian Government.

This means you can buy with a smaller deposit and lower mortgage repayments.

It's a pathway to home ownership backed by Government.



To see if you're eligible visit [firsthomebuyers.gov.au](https://www.firsthomebuyers.gov.au)



Find out how to get into your first home sooner.



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# Smaller deposits for more first home buyers

The Australian Government 5% Deposit Scheme is now available for more first home buyers to help put home ownership back in reach.

With no income caps, and a wider range of properties now eligible.



To see if you could buy with a 5% deposit, visit [firsthomebuyers.gov.au](https://www.firsthomebuyers.gov.au)



Find out how  
to get into  
your first  
home sooner.