



Australian Government



## Government schemes are opening the door to home ownership for Nakia and Sean

**Nakia and Sean have rented on the South Coast of NSW for five years. For Nakia, a Walbunja woman, this area is home. She grew up on Country here and maintains strong connections to family and community. Sean is a Gamilaroi man. While he lives off Country, the South Coast is where he has spent most of his life.**

Nakia and Sean's lives are full. Work, travel, family and sports fill most weeks. Home plays an important role in providing rest and a place to recharge.

While renting has offered steadiness and a place to call their own, Nakia and Sean have their sights on home ownership.

“We have good renting stability, but owning would be a whole new level,” Nakia said.

For their families, owning a home would be a significant milestone. Across generations, their relatives have not owned properties. Sean says his family history reflects the impacts of the Stolen Generations and forced relocation, shaping where and how he lived.

“I moved around a lot as a child across NSW and QLD. We were always moving, so owning a home would be life changing,” Sean says. “Like a lot of Indigenous families because of our history, there’s no intergenerational wealth. We’re starting from scratch.”

Recent changes to the Australian Government **5% Deposit Scheme** and the launch of the Australian Government **Help to Buy Scheme** – mean more Australians are now eligible to buy a home with a smaller deposit and fewer upfront costs.

“We talk all the time about getting ahead,” Nakia says. “About having things our parents didn’t get to have. With the Australian Government’s support the goal of home ownership feels more achievable. The **5% Deposit Scheme** could help us get into the property market.”

For now, Nakia and Sean are looking to save as much as possible and are continuing to keep an eye on the market, while maintaining their active lifestyle.

Nakia says, “For us, owning a home would be massive. It’s a shared goal and a future on our own terms. It would be life changing.”

The Australian Government’s home ownership schemes are giving people more confidence that owning a home could be within reach.



To learn more about the expanded **5% Deposit Scheme** and new **Help to Buy Scheme** and eligibility, visit [firsthomebuyers.gov.au](https://firsthomebuyers.gov.au)