

Government grants and schemes



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Home Guarantee Scheme

There are three different types of Guarantees available under the Home Guarantee Scheme.

Guarantee Scheme	First Home Guarantee	Regional Home Buyer Guarantee	Family Home Guarantee
Who's it for?	First home buyers	First home buyers living and buying property in regional areas	Single parents and single legal guardians with at least one dependent child
What's the minimum deposit?	5%	5%	2%
Property Price Caps?	\$600,000 Adelaide Metro	\$450,000 rest of the state	Same for all Guarantees



If you're eligible for the Home Guarantee Scheme, you could buy a home with a deposit as low as 5% (or 2% for single parents) without having to pay Lenders Mortgage Insurance.

Transaction Detail	
Transaction Type	New Purchase
Use of Funds	Purchase Established Property
Bridging	No
Loan Purpose	Owner Occupied
Property Type	House
Location ⓘ	Metropolitan
State	South Australia
Link Security	<input checked="" type="checkbox"/>

Transaction Type	
Purchase Price	\$ 600,000.00
FHO Concessions	<input type="checkbox"/>
Annual Property Tax	<input type="checkbox"/> <small>Make sure this expense is captured within the living expenses and credit assessment notes.</small>
Govt Home Guarantee Scheme	<input checked="" type="checkbox"/> ⓘ

Estimated Borrowing Costs	
Borrower Legal Fees	\$ 2,000.00
Lender Application Fee	\$ 600.00
Lender Settlement Fee	\$ 300.00
Property Stamp Duty	\$ 26,830.00
Registration - Mortgage	\$ 192.00
Registration - Transfer	\$ 5,778.00
Total :	\$ 35,700.00

Applicant Contributions	
Genuine savings	\$ 65,700.00
Non-genuine savings	\$ 0.00
FHO Grant (State and Federal)	\$ 0.00
Property sale proceeds	\$ 0.00
Deposit paid	\$ 0.00
Total :	\$ 65,700.00

Transaction(s) Summary

New Money	\$570,000.00
Base Debt	\$570,000.00
Security Values (1)	\$600,000.00
Base LVR	95 %
*LMI on \$570,000.00	\$0.00
Employment Type ⓘ	PAYG Self Employed
Document Type ⓘ	Full Doc Low Doc
Total Debt	\$570,000.00
Total LVR	95 %
Applicant to Contribute	\$65,700.00

RESET GENERIC LMI

LENDER LMI

Security Value	Base Debt	Base LVR
\$ 600,000.00	\$ 570,000.00	80 %
Extra Funds	Max Loan	
\$90,000.00	\$480,000.00	

New Money for Transaction: \$ 570,000.00

Base Debt for Transaction: \$ 570,000.00

DELETE

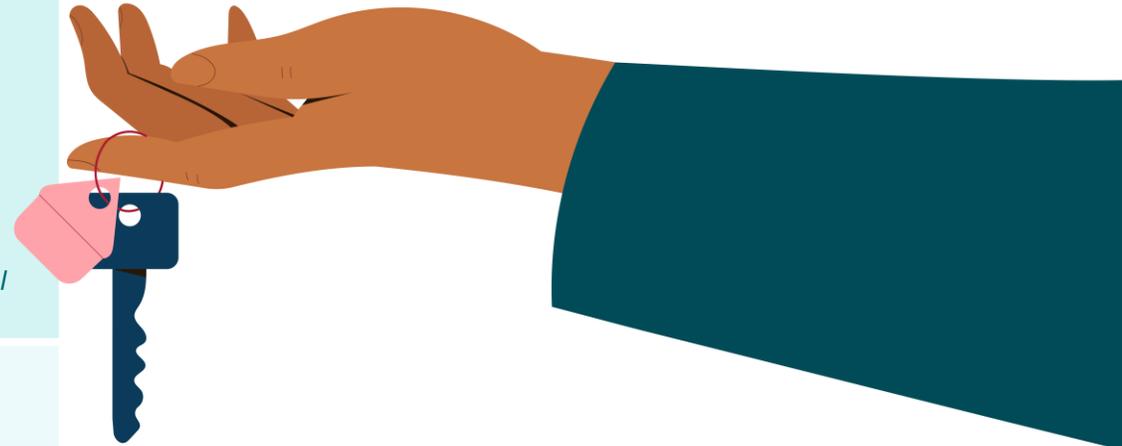
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Stamp duty relief for South Australian first home buyers

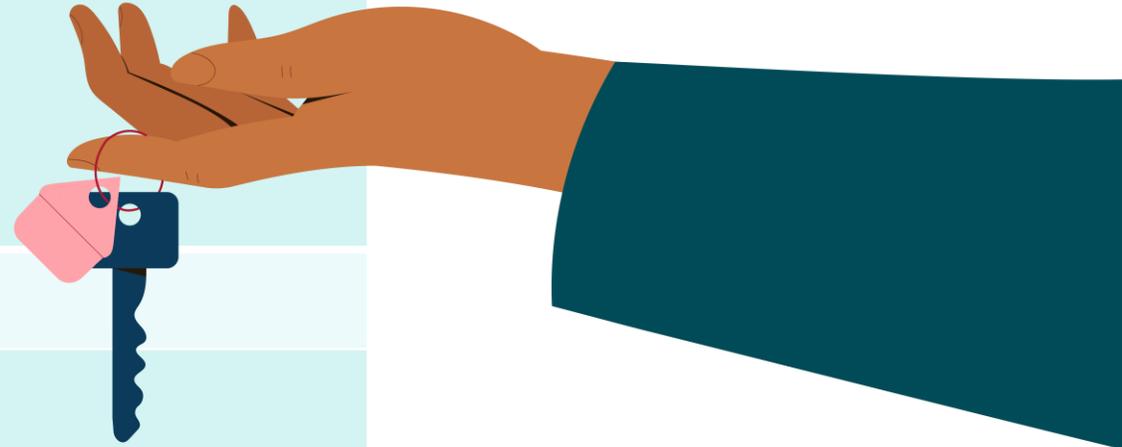
Eligibility criteria	<p>Stamp duty relief may be available where each applicant is both:</p> <ul style="list-style-type: none">• at least 18 years of age at the time of making an application and a natural person. <p>In addition, at least one of the applicants must be either:</p> <ul style="list-style-type: none">• an Australian citizen or a permanent resident of Australia• a New Zealand citizen permanently residing in Australia who holds a Special Category visa.
Eligible properties	<p>Stamp duty relief for eligible first home buyers applies to:</p> <ul style="list-style-type: none">• a new home• an off-the-plan apartment• vacant land to build your new home on.
Stamp duty relief available	<p>Unlike the first home owner grant, stamp duty relief is not a payment that you receive.</p> <p>Stamp duty relief means eligible first home buyers may not be required to pay the stamp duty that would usually apply to the purchase of a new home or vacant land that you intend to build your principal place of residence on.</p>



As at 09 June 2025. For more information, visit <https://www.revenuesa.sa.gov.au/stampduty/first-home-buyer-relief#EligibleApplicants>

South Australian First Home Owner Grant (FHOG)

Eligible properties	<p><i>The first home owner grant applies to:</i></p> <ul style="list-style-type: none">• <i>the purchase or construction of a new home</i>• <i>an off-the-plan apartment</i>• <i>a substantially renovated home</i>• <i>a comprehensive building contract or a contract to build a home</i>• <i>owner builders</i>
Amount	<p><i>A one-off payment of up to \$15,000</i></p>
Eligible applicants	<p>The first home owner grant may be available where each applicant is both:</p> <ul style="list-style-type: none">• at least 18 years of age at the time of making an application• a natural person.• In addition, at least one of the applicants must be either:<ul style="list-style-type: none">• an Australian citizen or a permanent resident of Australia• a New Zealand citizen permanently residing in Australia who holds a Special Category visa. <p><i>If you entered into your contract on or after 13 February 2025:</i></p> <ul style="list-style-type: none">• <i>you will not be eligible for the first home owner grant if you or your spouse or domestic partner own or have previously owned (hold or held a relevant interest) an Australian residential property.</i>



As at 09 June 2025. For more information, visit <https://www.revenuesa.sa.gov.au/taxpayer-stories/first-home-buyer>

Transaction Detail	
Transaction Type	New Purchase
Use of Funds	Purchase New Property
Bridging	No
Loan Purpose	Owner Occupied
Property Type	House
Location ⁱ	Metropolitan
State	South Australia
Link Security	<input checked="" type="checkbox"/>

Transaction Type	
Purchase Price	\$ 600,000.00
FHO Concessions	<input checked="" type="checkbox"/> ⁱ
Annual Property Tax	<input type="checkbox"/> <small>Make sure this expense is captured within the living expenses and credit assessment notes.</small>
Govt Home Guarantee Scheme	<input checked="" type="checkbox"/> ⁱ

Estimated Borrowing Costs	
Borrower Legal Fees	\$ 2,000.00
Lender Application Fee	\$ 600.00
Lender Settlement Fee	\$ 300.00
Property Stamp Duty	\$ 0.00
Registration - Mortgage	\$ 192.00
Registration - Transfer	\$ 5,778.00
Total :	\$ 8,870.00

Applicant Contributions	
Genuine savings	\$ 23,870.00
Non-genuine savings	\$ 0.00
FHO Grant (State and Federal)	\$ 15,000.00
Property sale proceeds	\$ 0.00
Deposit paid	\$ 0.00
Total :	\$ 38,870.00

Transaction(s) Summary

New Money	\$570,000.00
Base Debt	\$570,000.00
Security Values (1)	\$600,000.00
Base LVR	95 %
*LMI on \$570,000.00	\$0.00
Capitalise LMI <input checked="" type="checkbox"/>	
Employment Type ⁱ	PAYG Self Employed
Document Type ⁱ	Full Doc Low Doc
Total Debt	\$570,000.00
Total LVR	95 %
Applicant to Contribute	\$38,870.00

RESET GENERIC LMI

LENDER LMI

Security Value	Base Debt	Base LVR
\$ 600,000.00	\$ 570,000.00	80 % ⁺ ⁻

Extra Funds	Max Loan
\$90,000.00	\$480,000.00

New Money for Transaction: \$ 570,000.00

Base Debt for Transaction: \$ 570,000.00

DELETE

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Transaction Detail	
Transaction Type	New Purchase
Use of Funds	Purchase New Property
Bridging	No
Loan Purpose	Owner Occupied
Property Type	House
Location ⓘ	Metropolitan
State	South Australia
Link Security	<input checked="" type="checkbox"/>

Transaction Type	
Purchase Price	\$ 600,000.00
FHO Concessions	<input checked="" type="checkbox"/> ⓘ
Annual Property Tax	<input type="checkbox"/> Make sure this expense is captured within the living expenses and credit assessment notes.
Govt Home Guarantee Scheme	<input type="checkbox"/> ⓘ

Estimated Borrowing Costs	
Lender Application Fee	\$ 600.00
Lender Settlement Fee	\$ 300.00
Property Stamp Duty	\$ 0.00
Registration - Mortgage	\$ 192.00
Registration - Transfer	\$ 5,778.00
Total :	\$ 8,870.00

Applicant Contributions	
Genuine savings	\$ 5,870.00
Non-genuine savings	\$ 0.00
FHO Grant (State and Federal)	\$ 15,000.00
Property sale proceeds	\$ 0.00
Deposit paid	\$ 0.00
Total :	\$ 20,870.00

Transaction(s) Summary

New Money	\$588,000.00
Base Debt	\$588,000.00
Security Values (1)	\$600,000.00
Base LVR	98 %
*LMI on \$588,000.00	\$0.00
Capitalise LMI <input checked="" type="checkbox"/>	
Employment Type ⓘ	PAYG Self Employed
Document Type ⓘ	Full Doc Low Doc
Total Debt	\$588,000.00
Total LVR	98 %
Applicant to Contribute	\$20,870.00

RESET GENERIC LMI

LENDER LMI

Security Value	Base Debt	Base LVR
\$ 600,000.00	\$ 588,000.00	98 %

Extra Funds	Max Loan
\$0.00	\$588,000.00

HomeStart

Graduate loan

New Money for Transaction: \$ 588,000.00

Base Debt for Transaction: \$ 588,000.00

DELETE

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Shared Equity Option

Boost your home buying budget by up to 25%.

 HomeStart



Government of
South Australia



In the below scenario, by taking a Shared Equity Option, the purchase price of your home could increase by \$100,000* without increasing your monthly repayments.

Purchase price without the
Shared Equity Option

\$450,000

Monthly repayment is \$2,594

Purchase price with 25% Shared
Equity Option

\$550,000

Monthly repayment is \$2,362

This scenario is provided for illustrative purposes only.

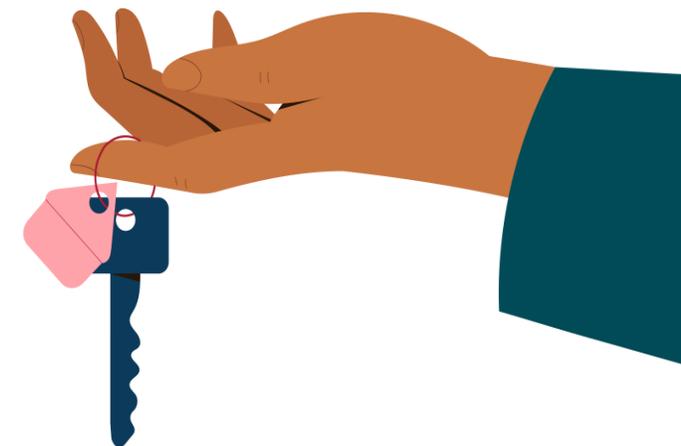
*Based on 98% LVR. Maximum HomeStart Loan may vary as it is based on individual circumstances. Shared Equity Option is available in metro Adelaide and some regional centres. Shared Equity Option must not exceed 25% of the lesser of the purchase price or property valuation. Shared Equity Option is not available for land-only purchases.

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First home super saver scheme (FHSS)

About the FHSS Scheme	<p><i>The first home super saver (FHSS) scheme allows you to make personal voluntary contributions into your super fund to help you save for your first home.</i></p> <p><i>Concessional contributions are taxed at only 15%, which is usually less than your marginal income tax rate. Assessable FHSS amounts also benefit from a 30% FHSS tax offset.</i></p> <p><i>Using the FHSS scheme, you can contribute up to a maximum of \$15,000 in any one financial year, up to a maximum of \$50,000 across all years.</i></p>
Amount	<p><i>Using the FHSS scheme, you can contribute up to a maximum of \$15,000 in any one financial year, up to a maximum of \$50,000 across all years.</i></p>
Eligible applicants	<p>Before you start making contributions under the FHSS scheme you should:</p> <ul style="list-style-type: none">• read and understand all the requirements of the FHSS scheme to ensure it is right for you, including considering whether you need independent financial advice• check that your nominated super fund(s) will release FHSS amounts• check that your contributions are eligible for use under the FHSS scheme• ask your fund about any fees, charges and insurance implications that may apply• check that your super fund has your current contact details – ensuring your name and address in the super fund's records exactly match the details we have for you in our records.



As at 09 June 2025. For more information, visit <https://www.ato.gov.au/individuals-and-families/super-for-individuals-and-families/super/withdrawing-and-using-your-super/early-access-to-super/first-home-super-saver-scheme>

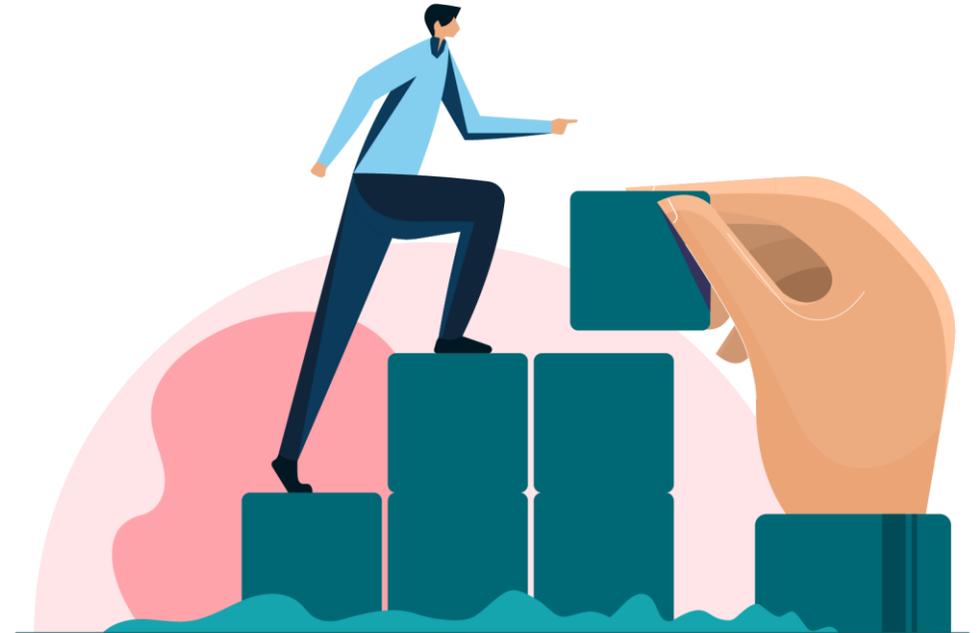
Using a guarantor



A guarantor on a mortgage is a person who provides the additional security for your home loan if you don't have a sufficient deposit.



With a guarantor loan, your guarantor can use the equity in their own home or investment property to provide additional security for your loan.



If you can't meet the loan obligations, the guarantor will be liable for the amount specified in the guarantee. Anyone who is considering becoming a guarantor is advised to seek independent legal and financial advice before accepting the role of guarantor.

YOUR HOME



The extra security may allow you to borrow 100% of the purchase price

\$480,000

80% secured against your home

PARENTS HOME



\$120,000

20% secured against parents home

+

Stamp duty & costs, add \$30K

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Rentvesting

This is you buy where you can afford
and rent where want to live

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It's becoming harder to purchase property ...

so, you need to know your market.



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House price trends across Australia

National

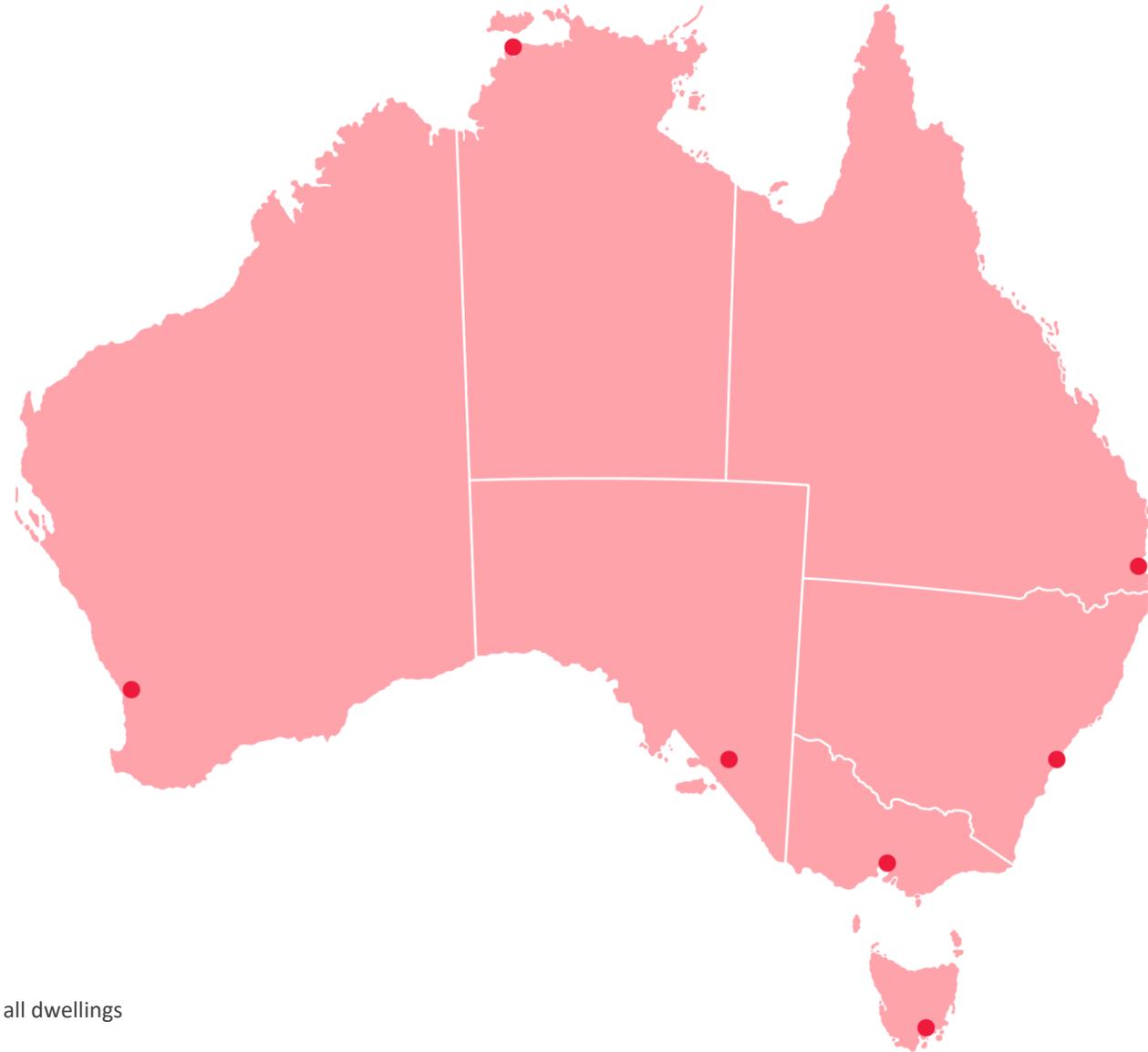
Median Value: \$805,000
Annual Growth: 3.7%

Capital Cities

Median Value: \$873,000
Annual Growth: 3.4%

Regional Areas

Median Value: \$668,000
Annual Growth: 4.60%



Perth

Median Value: \$779,000
Annual Growth: 9.3%

Adelaide

Median Value: \$804,000
Annual Growth: 10.8%

Brisbane

Median Value: \$882,000
Annual Growth: 8.7%

Sydney

Median Value: \$1,118,000
Annual Growth: 2.5%

Darwin

Median Value: \$531,000
Annual Growth: 4.1%

Melbourne

Median Value: \$781,000
Annual Growth: -1.7%

Hobart

Median Value: \$675,000
Annual Growth: 2.1%

Statistics: Home price growth by GCCSA for all dwellings
As at 9 June 2024



SA market trends



Metro



Monthly Growth: 0.3%



Annual Growth: 10.8%



Median Value: \$804,000

Rest of the state



Monthly Growth: 0.5%



Annual Growth: 11.6%



Median Value: \$480,000

Researching local market trends

Market insights for Mawson Lakes house buyers

The median house price in Mawson Lakes is **\$775,000** based on 199 sales in the past 12 months—that's an increase of 8%. Buyer demand has increased by 18% in the same period.

Bedrooms	Median price	Sold
<u>2 bedrooms</u>	\$545,000	20
<u>3 bedrooms</u>	\$720,000	99
<u>4 bedrooms</u>	\$1,043,000	54

 Find out more about property trends in **Mawson Lakes** with our market profile.
[View Mawson Lakes profile >](#)

Market insights for Mawson Lakes unit buyers

The median unit price in Mawson Lakes is **\$493,875** based on 112 sales in the past 12 months—that's an increase of 15%. Buyer demand has increased by 3% in the same period.

Bedrooms	Median price	Sold
<u>1 bedroom</u>	-	-
<u>2 bedrooms</u>	\$465,000	64
<u>3 bedrooms</u>	\$575,500	44

 Find out more about property trends in **Mawson Lakes** with our market profile.
[View Mawson Lakes profile >](#)



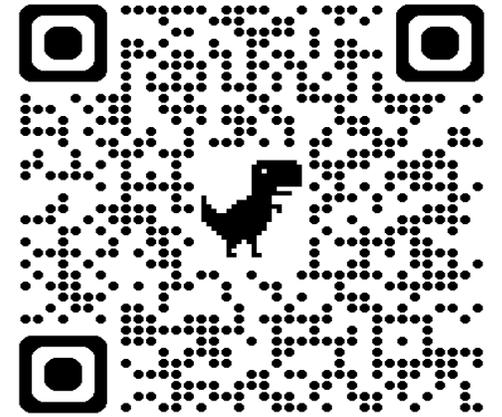
Thank you

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