

FAMILY HOME GUARANTEE SCHEME



FOR SINGLE PARENTS/LEGAL GUARDIANS OF AT LEAST ONE DEPENDENT CHILD

2% DEPOSIT

**5,000
LOANS PER YEAR**

NO LMI

ELIGIBILITY

- AUSTRALIAN CITIZENS & PERMANENT RESIDENTS, AT LEAST 18 YEARS OF AGE
- MUST BE A SINGLE PARENT, WITH AT LEAST ONE DEPENDENT CHILD
- SINGLE PARENT/LEGAL GUARDIAN MUST HAVE A TAXABLE INCOME THAT DOES NOT EXCEED \$125,000/YEAR FOR THE PREVIOUS FINANCIAL YEAR AS SHOWN ON THE NOTICE OF ASSESSMENT
- SINGLE PARENT MUST BE THE ONLY NAME LISTED ON THE LOAN AND THE CERTIFICATE OF TITLE
- CAN BE EITHER FIRST HOME BUYER OR PREVIOUS OWNERS WHO DON'T CURRENTLY OWN A HOME.

\$ PROPERTY PRICE THRESHOLDS

State	Capital city & regional centres*	Rest of State
NSW	\$900,000	\$750,000
VIC	\$800,000	\$650,000
QLD	\$700,000	\$550,000
WA	\$600,000	\$450,000
SA	\$600,000	\$450,000
TAS	\$600,000	\$450,000
Territory	All areas	
ACT	\$750,000	
NT	\$600,000	
Jervis Bay Territory & Norfolk Island	\$550,000	
Christmas Island & Cocos (Keeling) Islands	\$400,000	

🏠 ELIGIBLE RESIDENTIAL PROPERTIES

- ✓ AN EXISTING HOUSE, TOWNHOUSE OR APARTMENT
- ✓ A HOUSE AND LAND PACKAGE
- ✓ LAND AND A SEPARATE CONTRACT TO BUILD A HOME
- ✓ AN OFF-THE-PLAN APARTMENT OR TOWNHOUSE.

READ MORE: [NHFIC WEBSITE](#)
T&C APPLY