

Queensland Home Owner Concessions	First Home Owner Grant \$15,000 ongoing	First Home Loan Deposit Scheme (New Homes) Waived LMI limited places	HomeBuilder Grant \$25,000 Building Contracts 4/6/2020 to 31/12/2020	HomeBuilder Extension \$15,000 Building Contracts 1/1/2021 to 31/3/2021
Who is it for	First home buyer who will live in the home	First home buyer with less than 20% deposit and who will live in the home	Home buyer who will live in the home or home renovator	Home buyer who will live in the home or home renovator
Assistance	A grant of \$15,000	Waived Lenders Mortgage Insurance	A grant of \$25,000	A grant of \$15,000
Loan purpose	To buy or build a new home ¹ (not previously occupied or sold as a place of residence) or an off-the-plan home	To buy or build a new home (not previously occupied or sold as a place of residence) or an off-the-plan home	To buy or build a new home (not previously occupied or sold as a place of residence) or an off-the-plan home, or substantially renovate ³ an existing home	To buy or build a new home (not previously occupied or sold as a place of residence) or an off-the-plan home, or substantially renovate ³ an existing home
Maximum purchase	Less than \$750,000	\$650,000 Brisbane, Sunshine Coast and Gold Coast \$500,000 rest of Queensland	\$750,000	\$750,000
Applicant eligibility	<ul style="list-style-type: none"> Individual or couple If joint: married or de facto 18 years or older Australian citizen or permanent resident (or applying with someone who is) First home buyer/s² No income test 	<ul style="list-style-type: none"> Individual or couple If joint: married or de facto 18 years or older Australian citizen/s (all) First home buyer/s (all) Max taxable income based on last financial year tax return \$125,000 pa for an individual or \$200,000 pa for a couple 	<ul style="list-style-type: none"> Individual or couple If joint: married or de facto 18 years or older Australian citizen/s (all) Max taxable income based on last financial year tax return \$125,000 pa for an individual or \$200,000 pa for a couple 	<ul style="list-style-type: none"> Individual or couple If joint: married or de facto 18 years or older Australian citizen/s (all) Max taxable income based on last financial year tax return \$125,000 pa for an individual or \$200,000 pa for a couple
Extra information and exceptions	<ul style="list-style-type: none"> Paid per new home; not to each applicant for the same home You must move into the home as your principal place of residence within one year and live there for six months. <p>Exceptions</p> <p>¹May be an established home that has been substantially renovated before your purchase or a home moved from one site to another if the home has not been occupied since being moved</p> <p>²If owned interest in property since 1 July 2000 solely used for investment purposes, you may be eligible</p>	<ul style="list-style-type: none"> Genuine savings of 5% minimum Principal and Interest loans only (Interest Only allowed during construction period) Available at participating lenders Fixed price building contracts only You must move into the home as your principal place of residence within six months of settlement or occupancy certificate issued and continue to live there while your loan is covered by the scheme a contract of sale/building contract must be entered into prior to the expiry of 90 day pre-approval period 	<ul style="list-style-type: none"> ³Renovate an existing owner-occupied home at cost of \$150,000 to \$750,000, where property value is less than \$1,500,000 prior to renovation <p>Not for:</p> <ul style="list-style-type: none"> Renovations adding to property (eg pool, tennis court, outdoor spa/sauna, sheds, garage) Non-arm's length building or purchase contract (ie related party/special price) 	<ul style="list-style-type: none"> ³Renovate an existing owner-occupied home at cost of \$150,000 to \$750,000, where property value is less than \$1,500,000 prior to renovation <p>Not for:</p> <ul style="list-style-type: none"> Renovations adding to property (eg pool, tennis court, outdoor spa/sauna, sheds, garage) Non-arm's length building or purchase contract (ie related party/special price)

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Important Dates	Ongoing scheme applying to contracts dated 1 July 2018 or later	<ul style="list-style-type: none"> Limited availability - 10,000 places For newly built: must be constructed after 1 January 2020 For house and land and off-the-plan, contract of sale must be dated after 7 October 2020 	For contracts signed between 4 June 2020 and 31 December 2020 If contract signed before 29 November 2020, builder or developer must have a valid licence or registration before 4 June 2020. If contract signed after 29 November 2020, builder or developer must have a valid licence or registration before 29 November 2020. Construction must commence within six months of contract being signed and must not have started before 4 June 2020 Applications can be submitted up until 14 April 2021	For contracts signed between 1 January 2021 and 31 March 2021 Builder or developer must have a valid licence or registration before 29 November 2020. Construction must commence within six months of contract being signed and must not have started before 29 November 2020 Applications can be submitted up until 14 April 2021				
How to apply⁴	Through lender/ Office of State Revenue	Through participating lenders	Apply Online	Apply Online				
Fact Sheets	Eligibility Check	Eligibility Check	Fact Sheet	Fact Sheet				
Regional	If you are in regional Queensland, you may also be eligible for the \$5,000 Regional Home Building Boost Grant							
Transfer Stamp Duty Concessions <i>calculated on purchase price</i> Calculate your stamp duty here	Owner-occupier home buyers (not first home) receive concessions of up to \$7,175 (regardless of purchase price) First owner-occupier home buyers pay no stamp duty if the purchase price is up to \$500,000. Discounted stamp duty applies for a purchase price \$501,000 to \$549,999. No further discounts apply from \$550,000.							
	Purchase price	Owner occupied		Investment or vacant land	Purchase price	Owner occupied		Investment or vacant land
	\$500,000	first home	not first home	\$15,925	\$530,000	first home	not first home	\$16,975
	\$520,000	\$4,200	\$9,450	\$16,625	\$550,000	\$10,600	\$10,600	\$17,775
	contact Thuy Hook on 0449 150 117 or email: thuy.hook@ezfinancing.com.au DISCLAIMER: THUY HOOK IS AN AUTHORISED CREDIT REPRESENTATIVE (NO. 456333) OF BLSSA PTY LTD, ACN NUMBER: 117 651 760 AUSTRALIAN CREDIT LICENSE NUMBER 391237							