



First Home Owners Grant Guide for Queensland 2025

Your Path to Home Ownership



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Buying your first home is a significant milestone—a step that not only marks personal achievement but also provides a sense of security.

we understand that the journey to home ownership can be both exciting and challenging.

Fortunately, the Queensland Government offers a valuable resource to assist you the First Home Owner Grant (FHOG). This guide outlines everything you need to know about the FHOG, including eligibility criteria, the application process, and tips to help you make the most of it.

But first...



What is the First Home Owner Grant?

The First Home Owner Grant is a government initiative designed to assist first-time home buyers with the purchase or construction of their first home.

In Queensland, the grant offers \$30,000 to eligible applicants providing essential financial support to make home ownership more accessible.

Learn more <https://www.housingaustralia.gov.au/first-home-guarantee>

Eligibility Criteria

To qualify for the First Home Owner Grant in Queensland, you must meet the following criteria:

Applicant Criteria

- **First Home Buyer:** You and your spouse/partner must not have previously owned residential property in Australia.



- **Age:** Applicants must be at least 18 years old at the time of settlement or construction completion.
- **Citizenship:** At least one applicant must be an Australian citizen or permanent resident.

Property Criteria ▼

Other Criteria ^

- **Previous Grants:** Neither you nor your spouse/partner should have previously received a First Home Owner Grant from any Australian state or territory.
- **Trusts and Companies:** The grant is available only to individuals, not to trusts or companies.

How to Apply for the First Home Owner Grant

Applying for the FHOG in Queensland can be simple, if you follow these steps:

Step 1: Gather Required Documentation

Make sure you have the following documents:

- **Proof of Identity:** Passport, driver's license, or birth certificate.
- **Residency Proof:** If you are a permanent resident, provide relevant documentation.
- **Contract of Sale or Building Contract:** Depending on whether you are purchasing or constructing.
- **Settlement Statement or Completion Certificate:** To confirm settlement or construction completion.

Step 2: Complete the Application Form

You can apply through your lender or directly via the [Queensland Treasury website](#). Be sure to fill in the form accurately with all required details.

Step 3: Submit the Application

Submit your completed application and supporting documents to your lender or Queensland Treasury. If you apply through a lender, they will manage the submission on your behalf.

Step 4: Await Approval

Processing times may vary, but you can generally expect a decision within a few weeks. If approved, the grant will be paid to your lender or directly to you if no loan is involved.



Tips for a Successful Application

- **Double-Check Eligibility:** Ensure you meet all criteria before applying.
- **Accurate Documentation:** Provide complete and correct documents to avoid delays.
- **Timely Submission:** Submit your application early to meet any deadlines.
- **Seek Professional Advice:** Consult with a financial advisor or mortgage broker for personalised guidance.



Additional Benefits and Concessions

As a first-time homebuyer in Queensland, you may also qualify for additional benefits, including:

- **Stamp Duty Concessions:** Depending on the value of the property, you may be eligible for reductions or exemptions.
- **First Home Super Saver Scheme (FHSSS):** Use superannuation savings for your home deposit with tax benefits.
- **Regional Grants:** Additional incentives may be available for homes in certain regional areas.

Ready to take the first step?

The First Home Owner Grant in Queensland is an excellent resource, helping you turn your dream of owning a home into reality. By understanding the eligibility criteria and following the application process, you can maximise your benefits.

We are here to guide you every step of the way. For more information or assistance, visit the [Queensland Treasury website](#), or contact our team of experts for personalised advice.

Visit the [Queensland Treasury website](#) today for detailed information and application forms. If you need help, reach out to us for expert support on your path to owning your first home.

Contact a New Home Advisor

Enquire now

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