

FIRST HOME BUYER GRANTS



*First-Time  
Home Buyer*





## Available State Government Grants

Its time to invest in your first home.

### **Buying or constructing a new home.**

The First Home Buyer incentives from the Victorian Government, along with the Federal Government's First Home Guarantee, present an exciting opportunity for first-time homebuyers to escape the cycle of renting and begin investing in their future.

Eligible first home buyers purchasing a new property valued at \$750,000 or less can access a State Government grant of \$10,000.

To qualify, applicants must be Australian citizens or permanent residents who have never owned property before.

The property must be brand new, having never been sold, occupied, or leased prior.

Applications can be submitted through a participating bank or the State Revenue Office (SRO).

### **Stamp Duty Concessions:**

Eligible first home buyers can benefit from reductions in stamp duty.

For New Homes: A complete exemption from stamp duty is available for new properties valued at up to \$600,000, with diminishing discounts for homes priced up to \$750,000.

Key Eligibility: An individual (along with their partner) qualifies as a first home buyer if they have never owned property before and plan to live in the home they purchase.

<https://www.sro.vic.gov.au/first-home-owner-grant>

## Available Federal Government Grants

### First Home Guarantee:

Previously referred to as the Home Guarantee Scheme, this initiative allows qualified first home buyers to secure a property with a deposit starting at just 5%. For single parents or legal guardians, the minimum deposit requirement is only 2%, eliminating the necessity for Lenders Mortgage Insurance.

This federal initiative supports eligible first home buyers in acquiring a home with a reduced deposit.

### How It works:

The federal government serves as a guarantor for a segment of the deposit, which helps you bypass Lenders Mortgage Insurance (LMI).

### Essential Criteria:

To qualify, you must be an Australian citizen or a permanent resident, possess at least a 5% deposit, and intend to purchase a home for your residence.

### Income Limits:

Eligibility is subject to income thresholds (e.g., \$125,000 for individuals, \$200,000 for couples).

<https://firsthomebuyers.gov.au>

<https://www.sro.vic.gov.au/buying-property/first-home-owner-grant>

## Federal Government announcement

**Uncapped 5 per cent deposits available for first home buyers from today**

**Media release**

**Wednesday 1 October 2025 The Hon Anthony Albanese MP - Prime Minister of Australia**

*"From today, first home buyers can realise their dream of home ownership sooner with the launch of 5 per cent deposits for all first home buyers, delivered months ahead of schedule.*

*The Albanese Government's expanded 5 per cent deposit scheme guarantees a portion of a buyer's home loan, cutting years off the time it takes to save for a deposit and saving on Lenders Mortgage Insurance. Already more than 185,000 Australians have been supported into home ownership through this scheme. Today's expansion means more Australians will get the keys to their first home sooner.*

*All first home buyers are now eligible, with no caps on places or income. Property price caps have also been lifted in line with average house prices, giving buyers access to a wider range of homes.*

*The median home price in Australia today is \$844,000 and 5 per cent of that is \$42,200. The last time \$42,200 covered the 20 per cent deposit for a median home was 2002, which shows the generational scale of this change.*

*The expanded scheme means a first home buyer in Sydney can purchase a \$1 million home with a \$50,000 deposit. They could save up to 10 years off the time it takes to save for a deposit, save about \$42,000 in mortgage insurance, and could pay up to \$350,000 towards their own loan instead of paying rent.*

*It means that a first home buyer in Bendigo could purchase a \$600,000 home with only a \$30,000 deposit. They could save up to 6 years off the time it takes to save for a deposit, save about \$25,000 in mortgage insurance, and could pay up to \$126,000 towards their own loan instead of paying rent.*

*This is part of the Albanese Labor Government's \$43 billion housing agenda to build more homes, back first home buyers, and get renters a better deal.*

*More information on the 5 per cent deposits scheme is available from the Housing Australia website."*

<https://www.pm.gov.au/media/uncapped-5-cent-deposits-available-first-home-buyers-today>

Alemax Property Group's Disclaimer:

Alemax Property Group provides the information in this brochure solely as a guide. We strongly advise all potential buyers to seek independent financial and legal counsel prior to purchasing any products. Conducting thorough due diligence on home purchases and government schemes is highly recommended.

*House and Land Packages Under \$750K*



*Mixture of 3 & 4 Bedroom Homes*



*Perfect for  
First Home Buyers*





# ROBINSONS

## R I S E



**MIRAVOR**  
PROPERTY GROUP

**SUSTAINABLE LIVING AT ITS BEST.**



## Robinsons Rise Turns Green

**ROBINSONS**  
RISE

*Miravor Property Group is pleased to introduce its latest release of residential homes within Robinsons Rise Estate, Cobblebank.*

*This development is designed to foster an environmentally conscious community in alignment with the government's initiative to establish Australia's first fully electric hospital, the New Melton Hospital on Bridge Road.*

*For those seeking to reduce costs while simultaneously adopting a sustainable lifestyle, this project showcases the most recent advancements in construction materials and technologies, now available in Cobblebank.*

*Miravor Property Group remains committed to sustainability by incorporating advanced eco-friendly materials and innovative building methods throughout the estate.*

*These residences are engineered to deliver both environmental benefits and long-term cost savings, providing value for families and the broader ecosystem well into the future.*

*Strategically positioned across Robinsons Rise, each custom-built home is meticulously designed with sustainability as a core principle, catering to the requirements of modern Australian living and climate considerations.*

*Eco-Conscious living arrives in Cobblebank.*

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**MIRAVOR**  
PROPERTY GROUP

# Custom Built Homes

Perfect for  
First Home  
Buyers



3 Bedroom Homes



Under Construction

## ROBINSONS RISE

MIRAVOR  
PROPERTY GROUP

### 3 Bedroom Homes - Corner Lots (3 Designs)

*These stunning new homes boast three bedrooms, two bathrooms, and inviting open-plan living and dining areas that flow effortlessly to your outdoor alfresco area.*

*As you enter, a spacious hallway welcomes you, guiding you to the heart of the home.*

*Prepare to be amazed by either a stunning cathedral ceiling / or soaring ceiling that awaits you!*

### 4 Bedroom Homes - Double Storey Home

*4 bedrooms, 2.5 bathrooms, 2 study nooks, and beautifully landscaped front and rear yards, all enhanced by a double garage.*

#### *Your Ground Floor -*

*As you step through the front door, you'll be greeted by a spacious hallway with elevated ceilings, leading you into the expansive living, dining, kitchen, and family areas. The thoughtful layout incorporates a study nook, a powder room, a laundry area, and extra storage beneath the stairs.*

#### *Your Upper Level -*

*For those parents desiring a private sanctuary, the Master Bedroom boasts walk-in wardrobes and an ensuite featuring a double shower, conveniently positioned at the front of the house. Meanwhile, Bedrooms 2, 3, and 4 are located at the back, complete with a cozy second Study Nook and the Main Bathroom.*

*By incorporating cutting-edge building components and technology, investing in your future today will certainly prove rewarding.*

**CUSTOM BUILT  
ECO SUSTAINABLE HOMES  
COMING SOON!**

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**APG**

Alemax Property Group PL  
"Unlocking the Aussie Dream"

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