

Expanding the Home Guarantee Scheme

Current scheme s 47C, s47E(d)

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- Home Guarantee Scheme has 50,000 places per annum
- Income caps of \$125,000 for individuals, \$200,000 for joint applicants
- Property price caps at below-median dwelling prices in most locations.

Expected uptake in an expanded scheme:

s 47C, s47E(d)

- For context, the number of FHBs has been approximately 100,000-110,000 per annum on average over the past 20 years – except for spikes in outlier years (2009, 2021) s 47C, s47E (d)