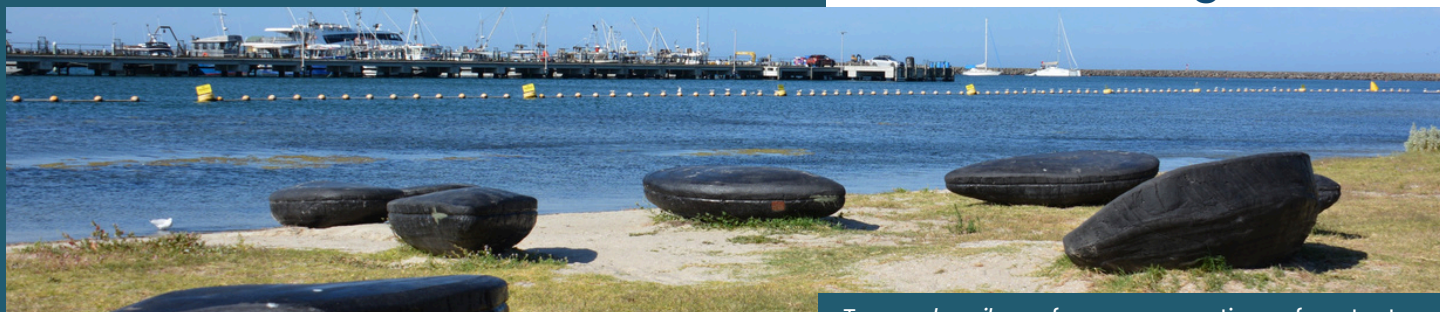
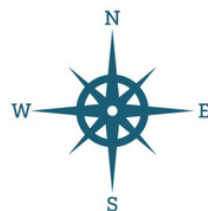




First Home Buyer Opportunities & Government Schemes

For many Australians, particularly first home buyers and single parents, saving a deposit and meeting lending requirements can feel like a significant hurdle. The good news is that a range of Federal Government initiatives are **designed to make home ownership more accessible and achievable**. Understanding these programs may help prospective buyers identify opportunities that may reduce upfront costs, improve borrowing capacity and bring their home ownership goals forward.

5% Deposit Scheme

One of the most widely used initiatives is the Home Guarantee Scheme (now delivered through the Australian Government 5% Deposit Scheme). Eligible first home buyers may be able to **purchase a property with as little as a 5% deposit**, while eligible single parents and legal guardians may be able to buy with a deposit from 2%. A key benefit is that eligible borrowers can avoid paying Lenders Mortgage Insurance (LMI), reducing the upfront cost of entering the market. Applicants must generally buy an owner occupied property, meet the scheme requirements through a participating lender and ensure the property falls within applicable price caps.

Help to Buy Scheme

The Australian Government Help to Buy Scheme provides another pathway. This shared equity program allows **eligible buyers to contribute a minimum 2% deposit**, while the Government contributes up to 30% of the purchase price for an established home or up to 40% for a newly built home. The buyer owns the property and repays the Government's equity share over time or when the property is sold. Importantly, the scheme specifically highlights different support levels for new homes versus established homes. Eligibility requirements apply, including income and property ownership criteria, and places are limited each year.

To *unsubscribe* or for any suggestions of content, please email: admin@kistafinance.com.au.

Kista Finance acknowledges the **Wadawurrung People** as the Traditional Owners of the land and waters on which we live and work and pays respect to Elders past, present and emerging.

Important dates for the Month:

- 11Aug26 – RBA Cash Rate Decision
- 14Aug26 – PAYG withholding annual report due for large & specific withholders
- 21Aug26 – Jul2026 Monthly BAS due
- 25Aug26 – Jun2026 Quarterly BAS due
- 28Aug26 – Jun2026 SGC statement due for any SG shortfall

Self-Care Tip for the Month.....

Engage in regular physical activity

Find activities you enjoy and make exercise a part of your routine. Physical activity releases endorphins, improves mood, and boosts overall well-being.

Joke of the Month.....

Client: "Where do you think interest rates will be in 12 months?"

Me: "If I knew that, I wouldn't be writing newsletters."



First Home Super Saver Scheme

A third option is the First Home Super Saver Scheme. Administered by the Australian Taxation Office, the scheme allows eligible buyers to make voluntary superannuation contributions and later withdraw eligible amounts, plus associated earnings, to help fund a first home deposit. Current rules allow eligible participants to contribute up to \$15,000 per financial year and access up to \$50,000 of eligible contributions across multiple years.

State and Territory Governments Incentives

Buyers should also be aware that additional assistance may be available through state and territory governments. Depending on where you purchase, incentives may include First Home Owner Grants, stamp duty concessions or other targeted support. Because these incentives vary significantly between jurisdictions and may differ for new homes and established homes, applicants should review the latest information provided by their relevant state or territory authority before proceeding.

For aspiring homeowners who may feel locked out of the market, these programs demonstrate that practical support is available. Seeking professional advice early can help determine which combination of government assistance, lender policy and state-based incentives is most appropriate for your circumstances.

References

- Housing Australia / [FirstHomeBuyers.gov.au](https://www.firsthomebuyers.gov.au) – Australian Government 5% Deposit Scheme (formerly Home Guarantee Scheme)
- [FirstHomeBuyers.gov.au](https://www.firsthomebuyers.gov.au) – Australian Government Help to Buy Scheme
- Australian Taxation Office – First Home Super Saver Scheme
- myGov – Buying your first home and state/territory assistance information

Community.....

Portarlington Football & Netball Club

Portarlington Recreation Reserve, Sproat St, Portarlington

Home Games:

- 08Aug26: Football (women)
- 22Aug26: Football (men) & Netball

Swan Bay Express Train Rides (Queenscliff)

- 02Aug26 (and selected dates): Travel through the Swan Bay wetlands aboard heritage railway carriages on the Bellarine Railway.

Adventure Park Winter Glow

- Aug26 Winter-themed family experience featuring lights, snow play and seasonal entertainment (Warrington, Bellarine Peninsula).

Tourism Together Conference

- 05Aug26 A regional tourism and community industry conference hosted within the Greater Geelong and Bellarine region.



Interest Rate Outlook

As attention turns to the **Reserve Bank of Australia's next meeting on 11 August 2026**, borrowers are watching closely to see whether further interest rate increases remain a possibility. While recent RBA commentary has maintained a firm focus on inflation, the **latest economic data has reduced expectations of an imminent rate hike**.

The RBA has continued to emphasise that **inflation remains above its target range** and that policymakers remain vigilant to upside inflation risks. Following the June decision to leave the cash rate unchanged at 4.35%, the Bank signalled that further tightening could still occur if inflation proves more persistent than expected. However, more recent inflation data has been softer than both market and RBA forecasts, while labour market conditions have eased, with unemployment edging higher.

Against this backdrop, **most major banks now expect the cash rate to remain unchanged in August**. CBA, NAB and ANZ are forecasting a hold, while Westpac has recently softened its previous hawkish stance following lower-than-expected inflation outcomes. Importantly, economists suggest the RBA is likely to retain a tightening bias and keep the option of future rate increases available should inflation pressures re-emerge.

Looking further into 2026, **the prevailing view is that interest rates are likely to remain on hold** for the balance of the year, although the possibility of a further increase has not been completely ruled out. For homeowners, investors and business borrowers, this highlights the importance of regularly reviewing lending arrangements and ensuring finance structures remain suitable in a changing economic environment.

Sources

- Reserve Bank of Australia commentary and monetary policy communications.
- Major bank economic forecasts and outlook reports (CBA, NAB, ANZ, Westpac).

Quote of the Month.....

With a recent stopover in Amsterdam, we were able to visit the Anne Frank House.

This quote felt like a suitable option.

'We cannot change what happened anymore. The only thing we can do is to learn from the past and to realise what discrimination and persecution of innocent people means.'

Otto Frank,
1970



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