**First Home Buyers - Why Spring 2025 is the Best Time to Get into the Market**

Spring is here - and for first home buyers in Australia, **this is your moment**.

The warmer months are traditionally known as the **"Spring Selling Season"** - when more homes hit the market, open inspections ramp up, and sellers are motivated to close before the year ends. But this year, **it’s not just about timing**. It’s about **opportunity** - and the smart buyers are moving now.

**🌱 More Properties, More Choice**

As listings increase in spring, **competition among sellers rises**, which often means **more negotiation power** for you. You’re more likely to find a home that fits your budget and lifestyle - without having to settle.

**💰 Government Schemes Are Still Active**

There are **several first home buyer schemes** available in 2025 - but they won’t be around forever. Here are a few worth looking into:

* **First Home Guarantee (FHBG)**: Buy with as little as **5% deposit** - no LMI required (available to eligible FHBs).
* **Regional First Home Buyer Guarantee**: Great for buyers looking outside the metro areas.
* **First Home Super Saver Scheme**: Use up to $50,000 of your super to boost your deposit.
* **Stamp Duty Concessions** (varies by state): Some states are offering generous stamp duty reductions or waivers for first-time buyers.

Don’t wait until the market heats up and you’re competing with every other hopeful buyer. These schemes are **limited by caps and time** - and once they’re gone, they’re gone.

**💡 Expert Help Means Less Stress**

Buying your first home can feel overwhelming - but you don’t need to figure it all out on your own. **A mortgage broker can help you**:

* Understand which schemes you’re eligible for
* Compare dozens of lenders to find the right loan
* Get pre-approved before you hit the open homes

👉 **Want to know what you’re eligible for?**
Let’s chat today and I’ll provide you with a personalised first home buying plan.