

JANUARY 2025
EDITION



Australian Property Guide

*From Stamp Duty to Settlement
State by State*



Uncover the essential steps to buying residential real estate in Australia, from stamp duty to settlement, state by state in this comprehensive guide.



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INTRODUCTION

Buying real estate can be confusing at the best of times, whether it is as an owner occupier or investor.

The laws can be quite different depending on which state you are buying in and the fees and charges can vary substantially too.

It's important to keep in mind that no matter what city, state or territory you are buying in, once you sign a contract it is legal and binding so you should seek independent legal advice before you sign anything. The one constant across the states and territories is that if you buy at auction, the contract is immediately unconditional with no cooling-off period.

There are a variety of fees and charges for buyers whether the property is to be your principal place of residence or an investment. In this report, we highlight some of the most common ones to give you an indication of what costs are involved.

If you know the rules around the transaction and holding charges that you may have to pay you can use them to your advantage when it comes to negotiating. The following is a rundown of the differences between each state as of January 2025.

This information is general in nature. Rules can change and new legislation can be introduced. Hotspotting is not a financial advisor and you should consider seeking independent legal, financial, taxation or other advice to check how it affects your particular circumstances.

All information contained in this report is sourced from the relevant state government departments.

NEW RULES FOR SELLERS

From January 1, 2025 all sellers in Australia are required to obtain a clearance certificate from the ATO or risk 15% of the sale price being withheld. Previously, the rule only applied to overseas-based sellers, but it now applies to all Australian residents selling their property.

The certificate confirms the seller's status as an Australian resident for tax purposes and it must be provided at the time of settlement or earlier.

AUSTRALIA:

HELP TO BUY PROGRAM

The Federal Government has several schemes that will help you buy property to live in, no matter what state you live in.

The Help to Buy program was announced in November 2023. It will give eligible homebuyers an equity contribution of up to 40% for new homes and 30% for existing homes. Legislation to enable the scheme passed through Federal Parliament in late 2024 but as of January 2025 a start date had not been announced.

Effectively the Government owns a share of the property and buyers will not have to pay Lenders' Mortgage Insurance. You will need to pay the money back plus a share of the profits when you sell the property.

There will be 10,000 places in the scheme for the next four years but each state will need to pass legislation in order for Help to Buy to operate in their jurisdiction.

Property prices must be below a certain price cap (see table below) and those participating still need to arrange their own finance.

To be eligible buyers must:

- earn less than \$90,000 per year for individuals and \$120,000 for couples
- have a 2% deposit saved
- be responsible for ongoing property costs such as maintenance and repairs

PROPERTY PRICE CAPS FOR HELP TO BUY SCHEME

State	Capital / regional centres	Rest of the state
New South Wales	\$950,000	\$750,000
Victoria	\$850,000	\$650,000
Queensland	\$700,000	\$550,000
Western Australia	\$600,000	\$450,000
South Australia	\$600,000	\$450,000
Tasmania	\$600,000	\$450,000
ACT	\$750,000	\$750,000
Northern Territory	\$600,000	\$600,000

Source: Housing Australia

AUSTRALIA: FIRST HOME GUARANTEE SCHEME



The First Home Guarantee (FHBG) is part of the Home Guarantee Scheme which aims to help eligible home buyers to buy a home sooner.

It is administered by Housing Australia on behalf of the Australian Government. Under the scheme, the buyer's home loan (from a participating lender) is guaranteed by Housing Australia.

This enables a buyer to purchase a property with as little as a 5% deposit without paying the Lender's Mortgage Insurance. The scheme will guarantee a home loan up to a maximum amount of 15% of the value of the property.

It is not a cash payment or a deposit for a home loan. From 1 July 2024 to 30 June 2025, there are 35,000 FHBG places available, with new places generally added every financial year. There are caps for buying which differ between city and regional areas.

Participants must:

- apply as an individual or two joint applicants
- be an Australian citizen or permanent resident
- be at least 18 years of age
- earn up to \$125,000 for individuals or \$200,000 for joint applicants
- intend to be an owner-occupier
- a first-home buyer or previous homeowner who hasn't owned property in Australia in the past ten years.

Properties can include:

- an existing house, townhouse or apartment
- a house and land package
- land and a separate contract to build a home or an off-the-plan apartment or townhouse
- an off the plan apartment or townhouse

AUSTRALIA: FAMILY HOME GUARANTEE SCHEME



The Family Home Guarantee (FHG) is part of the Home Guarantee Scheme (HGS) which aims to support eligible single parents or eligible single legal guardians of at least one dependent to buy a home sooner.

It is administered by Housing Australia on behalf of the Australian Government. From 1 July 2024 to 30 June 2025, 5,000 FHG places are available. New places are generally offered every financial year. Under the scheme part of an eligible home buyer's home loan from a Participating Lender is guaranteed by Housing Australia. This enables the buyer to purchase with a deposit as low as 2% without paying Lenders' Mortgage Insurance. Any guarantee of a home loan is for up to a maximum amount of 18% of the value of the property.

To apply for the FHG, home buyers must:

- applying as an individual
- be a single parent or single legal guardian of at least one dependent
- an Australian citizen or permanent resident
- at least 18 years of age
- earning no more than \$125,000 per year
- intending to be an owner-occupier
- not currently own a property

FHG applicants can be either first-home buyers or previous homeowners and they must have a deposit of at least 2%, although some participating lenders may require more.

Properties can include:

- an existing house, townhouse or apartment
- a house and land package
- land and a separate contract to build a home or an off-the-plan apartment or townhouse
- an off the plan apartment or townhouse

AUSTRALIA:

FAMILY HOME GUARANTEE SCHEME

FIRST HOME GUARANTEE / FAMILY HOME GUARANTEE PROPERTY PRICE CAPS

State	Capital City and Regional Centre*	Rest of State
NSW	\$900,000	\$750,000
VIC	\$800,000	\$650,000
QLD	\$700,000	\$550,000
WA	\$600,000	\$450,000
SA	\$600,000	\$450,000
TAS	\$600,000	\$450,000
Territory		All areas
ACT		\$750,000
NT Regional		\$600,000
Jervis Bay Territory & Norfolk Island		\$550,000
Christmas Island and Cocos (Keeling) Islands		\$400,000

* Regional centres are Newcastle and Lake Macquarie, Illawarra, Geelong, Gold Coast and Sunshine Coast.

Source: Housing Australia



AUSTRALIA:

FAMILY HOME GUARANTEE SCHEME

**REGIONAL FIRST HOME GUARANTEE AND FAMILY HOME GUARANTEE
PROPERTY PRICE CAP TABLE**

State#	Regional Centre*	All other Regional Areas
NSW	\$900,000	\$750,000
VIC	\$800,000	\$650,000
QLD	\$700,000	\$550,000
WA		\$450,000
SA		\$450,000
TAS		\$450,000
Territory#		Regional area
ACT		Not applicable
NT Regional		\$600,000
Jervis Bay Territory & Norfolk Island		\$550,000
Christmas Island and Cocos (Keeling) Islands		\$400,000

* The greater capital city areas of the States and the Northern Territory; and the entire Australian Capital Territory are excluded from the RFHBG

Source: Housing Australia



Queensland



Queensland

QLD - FIRST HOME BUYER GRANTS

The Queensland First Home Owner Grant gives eligible first-time home buyers \$15,000 or \$30,000 towards buying or building a new home in Queensland.

For buying or building a new home, the grant amount is:

- \$30,000 for contracts signed between 20 November 2023 and 30 June 2025 inclusive
- \$15,000 for contracts signed before 20 November 2023

For owner-builders, the grant amount is:

- \$30,000 when foundations are laid between 20 November 2023 and 30 June 2025 inclusive
- \$15,000 when foundations were laid before 20 November 2023

You must move in within one year of buying the property and live there continuously for six months. It is not available for investors.

Source: Queensland Revenue Office

QUEENSLAND - TRANSFER DUTY

Transfer Duty in Queensland is calculated on either the unencumbered value of the property or the sale price, whichever is higher. This means you have to pay stamp duty even if you paid nothing and it was a gift. It applies to owner-occupier and investor purchases. There are concessions for First Home Buyers.

Purchase price/value	Stamp duty payable
Not more than \$5000	Nil
More than \$5000 - \$75,000	\$1.50 for each \$100, or part of \$100, over \$5,000
\$75,000 to \$540,000	\$1,050 plus \$3.50 for each \$100 or part of \$100, over \$75,000
\$540,000 to \$1,000,000	\$17,325 plus \$4.50 for each \$100 or part of \$100 over \$540,000
More than \$1,000,000	\$38,025 plus \$5.75 for each \$100 or part of \$100 over \$1,000,000

Source: Queensland Revenue Office

QLD - TRANSFER DUTY - FIRST HOME BUYERS

CONCESSION TO BE DEDUCTED FROM CALCULATED DUTY

Duty is calculated at the home concession rate minus the additional concession amount. This table is for contracts signed on or after 9 June 2024.

Purchase price/value	Concession
Not more than \$709,999.99	\$17,350
\$710,000 to \$719,999.99	\$15,615
\$720,000 to \$729,999.99	\$13,880
\$730,000 to \$739,999.99	\$12,145
\$740,000 to \$749,999.99	\$10,410
\$750,000 to \$759,999.99	\$8,675
\$760,000 to \$769,999.99	\$6,940
\$770,000 to \$779,999.99	\$5,205
\$780,000 to \$789,999.99	\$3,470
\$790,000 to \$799,999.99	\$1,735
\$800,000 or more	Nil

Source: Queensland Revenue Office

Queensland

QLD - LAND TAX

Land tax is an annual state tax that applies to freehold land, whether vacant or built on (residential, commercial and investment properties) and occupied or not. It is not charged on your principal place of residence but depending on the value can be charged on investment properties.

Land tax is a state tax calculated on the freehold land you own in Queensland at midnight on 30 June, for the full financial year (July to June). The tax rate that applies depends on what type of owner you are, the total taxable value of your land, and if any exemptions apply.

You are liable when the total taxable value of your land is:

- \$350,000 or more—for absentees, companies and trustees of trusts and superannuation funds
- \$600,000 or more—for individuals and trustees of special disability trusts.

A land tax clearance search will generally be required by your mortgagee when buying land in Queensland. This is to check that there is no land tax owing before you take possession.

Unpaid land tax is a first charge over land, which may or may not be registered on the title. This means that it has priority over any mortgage on the land and will continue as a charge even if the land is transferred.

FOR INDIVIDUALS LAND TAX RATES ARE:

Total Taxable Value	Rate of tax
\$0–\$599,999	\$0
\$600,000–\$999,999	\$500 plus 1 cent for each \$1 more than \$600,000
\$1,000,000–\$2,999,999	\$4,500 plus 1.65 cents for each \$1 more than \$1,000,000
\$3,000,000–\$4,999,999	\$37,500 plus 1.25 cents for each \$1 more than \$3,000,000
\$5,000,000–\$9,999,999	\$62,500 plus 1.75 cents for each \$1 more than \$5,000,000
\$10,000,000 or more	\$150,000 plus 2.25 cents for each \$1 more than \$10,000,000

Source: Queensland Revenue Office

Queensland

QLD - SIGNING A CONTRACT

In Queensland, you will be asked to sign a contract of sale and disclosure statement (depending on the type of property). Both documents, once they have been signed by all parties are final and legally binding.

The contract contains the terms and conditions of purchase including settlement date, purchase price, and deposit date, in addition to any conditions under which you made the offer to purchase.

A contract of sale must include the following warning statement directly above your signature block:

“The contract may be subject to a 5-business-day statutory cooling-off period. A termination penalty of 0.25% of the purchase price applies if the buyer terminates the contract during the statutory cooling-off period. It is recommended the buyer obtain an independent property valuation and independent legal advice about the contract and their cooling-off rights before signing.”

Buying a unit

When buying a strata property a disclosure statement should be attached to the contract of sale. It provides information regarding the body corporate such as the financials of the body corporate, the body corporate manager, the levies, details on the insurance and/or other required information to be disclosed by the body corporate manager.

The buyer should also be provided with a copy of an owner's corporate certificate which is contained in the disclosure statement. This will advise among other things what the annual fees and levies are and if there are any proposed works.

Cooling off period

In Queensland private sale or treaty buyers have a five-business day cooling off period from signing the contract in which to change their mind.

Except: If you buy at auction, then it is immediately unconditional or if you sign a private treaty contract within two business days of an unsuccessful auction of that property in which the buyer was a registered bidder at the auction.



New South Wales

New South Wales

NSW - FIRST HOME BUYERS GRANT

The \$10,000 First Home Owner Assistance Grant is available for newly built or substantially renovated homes. The grant is not means tested and you do not have to pay tax on it. If you purchase a newly built house, townhouse, apartment, unit or similar the purchase price must not exceed \$600,000.

If you buy vacant land and sign a building contract with a builder then the value of the land is added to the value of the comprehensive home building contract plus the cost of any building variations done. The total combined cost must not exceed \$750,000.

A home which has been substantially renovated by the seller, must not exceed \$600,000.

You must occupy your first home as your principal place of residence within 12 months from settlement and live there for at least 12 continuous months.

NSW - TRANSFER DUTY

In New South Wales you must pay transfer duty when you buy an owner-occupier property, investment property, vacant land or farm, commercial or industrial land. You must also pay if you are the beneficiary of a deceased estate or are transferring between a couple. The amount depends on the purchase price.

Purchase price/value	Transfer duty payable
\$0 to \$17,000	\$1.25 for every \$100 (minimum \$20)
\$17,000 to \$36,000	\$212 plus \$1.50 for every \$100 over \$17,000
\$36,000 to \$97,000	\$497 plus \$1.75 for every \$100 over \$36,000
\$97,000 to \$364,000	\$1,564 plus \$3.50 for every \$100 over \$97,000
\$364,000 to \$1,212,000	\$10,909 plus \$4.50 for every \$100 over \$364,000
Over \$1,212,000	\$46,069 plus \$5.50 for every \$100 over \$1,212,000

Source: Revenue NSW

New South Wales

NSW - TRANSFER DUTY FIRST HOME BUYERS

From 1 July 2023, a full exemption from transfer duty will be available if you are buying a new or existing home valued up to \$800,000, while homes valued over \$800,000 and less than \$1,000,000 may qualify for a concessional rate.

If you are purchasing vacant land on which you intend to build a home, you may receive an exemption for land valued up to \$350,000 and a concessional rate for land valued over \$350,000 and less than \$450,000.

First home buyers are eligible for a transfer duty concession as long as the property is to be their principal place of residence. The amount of concession depends on the purchase price.

Property type	Property Value	Exemption
New and existing homes	Value is \$800,000 or less	Exempt
New and existing homes	\$800,001 - \$999,999.99	Concessional rate
Vacant land	Value is \$350,000 or less	Exempt
Vacant land	\$350,001 - \$449,999.99	Concessional rate

Source: Revenue NSW

NSW - PROPERTY TAX

New South Wales had a scheme in which first-home buyers could elect to pay Property Tax instead of an upfront transfer duty. It was known as the First Home Buyer Choice and eligible first-home buyers of properties up to \$1.5 million could participate. The scheme was cancelled in early 2024. Existing participants can remain in the scheme for as long as they own the property.

It has been replaced by increasing the existing thresholds for stamp duty exemptions for first-home buyers.

New South Wales

NSW - LAND TAX

Land tax is an annual tax levied at the end of the calendar year on property you own that is above the land tax threshold. Your principal place of residence is exempt, and other exemptions and concessions may apply.

The thresholds for land values change each year and are applied:

- General threshold: \$100 plus 1.6% of land value above the threshold, up to the premium threshold.
- Premium threshold: \$88,036 plus 2% of land value above the threshold.

Land tax is applied for the full year following the taxing date of 31 December, and no pro-rata calculation applies. It is calculated on the total value of all your taxable land above the land tax threshold, not on each individual property.

If the combined value of your land does not exceed the threshold, no land tax is payable. Your liability for each year is based on the value of all land you owned on 31 December in the previous year

Tax year	General Threshold	Premium Threshold
2024 onwards	\$1,075,000	\$6,571,000
2023	\$969,000	\$5,925,000
2022	\$822,000	\$5,026,000
2021	\$755,000	\$4,616,000
2020	\$734,000	\$4,488,000
2019	\$692,000	\$4,231,000

Source: Revenue NSW

New South Wales

NSW - SIGNING A CONTRACT

Once all parties have signed a contract in NSW it is final and legally binding.

It outlines the terms and conditions including settlement date, purchase price, and deposit date, in addition to any conditions under which you made the offer to purchase.

Cooling off period

In NSW private sale or treaty buyers have a five-business day period from signing the contract in which to change their mind. A ten-day cooling-off period applies for properties sold off the plan, because these contracts are often large and complex. Buyers who call off the contract within the cooling off period, will have to pay the vendor 0.25% of the agreed purchase price.

Except: If you buy at auction or if the property is passed in at auction but contracts are exchanged on that same day, the cooling-off period does not apply.

Buying a Unit

If you are buying a unit in a complex with a body corporate/strata you should consider obtaining a strata inspection report before signing the contract. You should also obtain a *Section 184 certificate* before settlement. This will advise among other things what the annual fees and levies are and if there are any proposed works.





Victoria

Victoria

VICTORIA - FIRST HOME BUYER GRANTS

A \$10,000 First Home Owner Grant is available in Victoria when you buy or build your first new home. It can be a townhouse, apartment, unit or similar. It can also be a home that has been substantially renovated, or a home built to replace demolished premises. It can not be an investment property or a holiday house.

The contract price for the home must be \$750,000 or less. For an off-the-plan purchase, it is the contract price, not the dutiable value which must be \$750,000 or less. When you sign a contract to build a home it is the contract-to-build price that must be \$750,000 or less.

To be eligible you must occupy the home as your principal place of residence for at least 12 months, commencing within 12 months of settlement or completion of construction.

First-home buyers can also apply for the Homebuyer Fund shared equity scheme, similar to the Federal Government Scheme.

Buyers require a 5% deposit and the Victorian Government will contribute up to 25% of the purchase price, in exchange for an equivalent share in the property, which can reduce your mortgage.

Aboriginal and Torres Strait Islander participants only require a 3.5% deposit and are eligible for a 35% shared equity contribution.

Participants are required to buy back the government's share in their property over time through refinancing, using savings, or upon sale of the property. The Victorian Government does not charge interest on its investment in participants' homes, but shares in any capital gains or losses proportionate to its share in the property.

All locations in Victoria are eligible for the Victorian Homebuyer Fund. The maximum purchase price must be \$950,000 or less in Metropolitan Melbourne and Geelong, or \$700,000 or less in regional Victoria.

Source: State Revenue Office VIC

Victoria

VICTORIA - TRANSFER DUTY

If you buy or acquire a property, you pay land transfer duty. The amount of duty depends on the value of your property, how you use it, if you are a foreign purchaser, and if you are eligible for any exemptions or concessions. From October 21, 2024, the State Government has significantly reduced stamp duty for all off-the-plan apartments, units and townhouses. This is a 12-month concession.

Previously first-home buyers and owner-occupiers could obtain a stamp duty concession when buying off-the-plan, allowing construction costs to be deducted from the sale price when calculating how much stamp duty was owed. To access the concession buyers had to buy under certain price thresholds.

Under the temporary changes, anyone buying an off-the-plan apartment, unit, or townhouse, including investors, can claim a stamp duty concession and there is no threshold. It allows a 100% deduction of outstanding construction and refurbishment costs when determining how much stamp duty is owed.

The below table shows the rates of duty that apply when you buy an existing home which is your principal place of residence.

PRINCIPAL PLACE OF RESIDENCE TRANSFER DUTY (EXISTING HOME)

Purchase price/value	Duty payable
\$0 - \$25,000	1.4% of the dutiable value of the property
> \$25,000 - \$130,000	\$350 plus 2.4% of the dutiable value in excess of \$25,000
> \$130,000 - \$440,000	\$2870 plus 5% of the dutiable value in excess of \$130,000
> \$440,000 - \$550,000	\$18,370 plus 6% of the dutiable value in excess of \$440,000
More than \$550,000	The principal place of residence concessional rate does not apply

Source: State Revenue Office VIC

Victoria

VICTORIA - TRANSFER DUTY FIRST HOME BUYERS

There are some temporary duty exemptions and concessions for first-home buyers, even if you don't qualify for the first-home buyer duty exemption or concession.

There is a duty exemption or concession for the purchase of residential property, with a dutiable value of up to \$1 million, within the City of Melbourne LGA. A 50% concession is available for new residential properties and a full exemption is available for new residential properties that have remained unsold for 12 months or more since completion of construction.

Different contract dates apply for each. The 50% concession applies after all other eligible benefits, such as the first home buyer duty concession, the principal place of residence concession (including any off-the-plan concession), and the pensioner concession have been taken into account.

First-home buyers are eligible for a transfer duty concession, depending on the purchase price of their property and if it is to be the principal place of residence

The exemption is available to first-home buyers when they purchase a new or established property in Victoria with a dutiable value up to \$600,000. The duty concession applies where the dutiable value is more than \$600,000 but not more than \$750,000. Vacant land can also attract the exemption or concession if you are buying it to build your home.

EXAMPLES OF FIRST HOME BUYER DUTY CONCESSION

Dutiable value	Normal duty	Duty after concession
\$605,000	\$31,370	\$1045
\$625,000	\$32,570	\$5428
\$650,000	\$34,070	\$11,356
\$675,000	\$35,570	\$17,785
\$700,000	\$37,070	\$24,713
\$725,000	\$38,570	\$32,131
\$745,000	\$39,770	\$38,444

Source: State Revenue Office VIC

Victoria

VICTORIA - LAND TAX

You may need to pay land tax if you own an investment property, holiday home, commercial property or vacant land. Land tax is calculated using the site values (determined by the Valuer-General Victoria) of all taxable land you owned as of midnight on 31 December of the year preceding the year of assessment.

It does not apply to your principal place of residence.

GENERAL LAND TAX RATES

Total taxable value of land holdings	Land tax payable
< \$50,000	Nil
\$50,000 to < \$100,000	\$500
\$100,000 to < \$300,000	\$975
\$300,000 to < \$600,000	\$1350 plus 0.3% of amount > \$300,000
\$600,000 to < \$1,000,000	\$2250 plus 0.6% of amount > \$600,000
\$1,000,000 to < \$1,800,000	\$4650 plus 0.9% of amount > \$1,000,000
\$1,800,000 to < \$3,000,000	\$11,850 plus 1.65% of amount > \$1,800,000
\$3,000,000 and over	\$31,650 plus 2.65% of amount > \$3,000,000

Source: State Revenue Office VIC



Victoria

VICTORIA - SIGNING A CONTRACT

Once all parties have signed a contract of sale in Victoria it is final and legally binding. The contract outlines the terms and conditions of purchase including settlement date, purchase price, and deposit date, in addition to any conditions under which you made the offer to purchase.

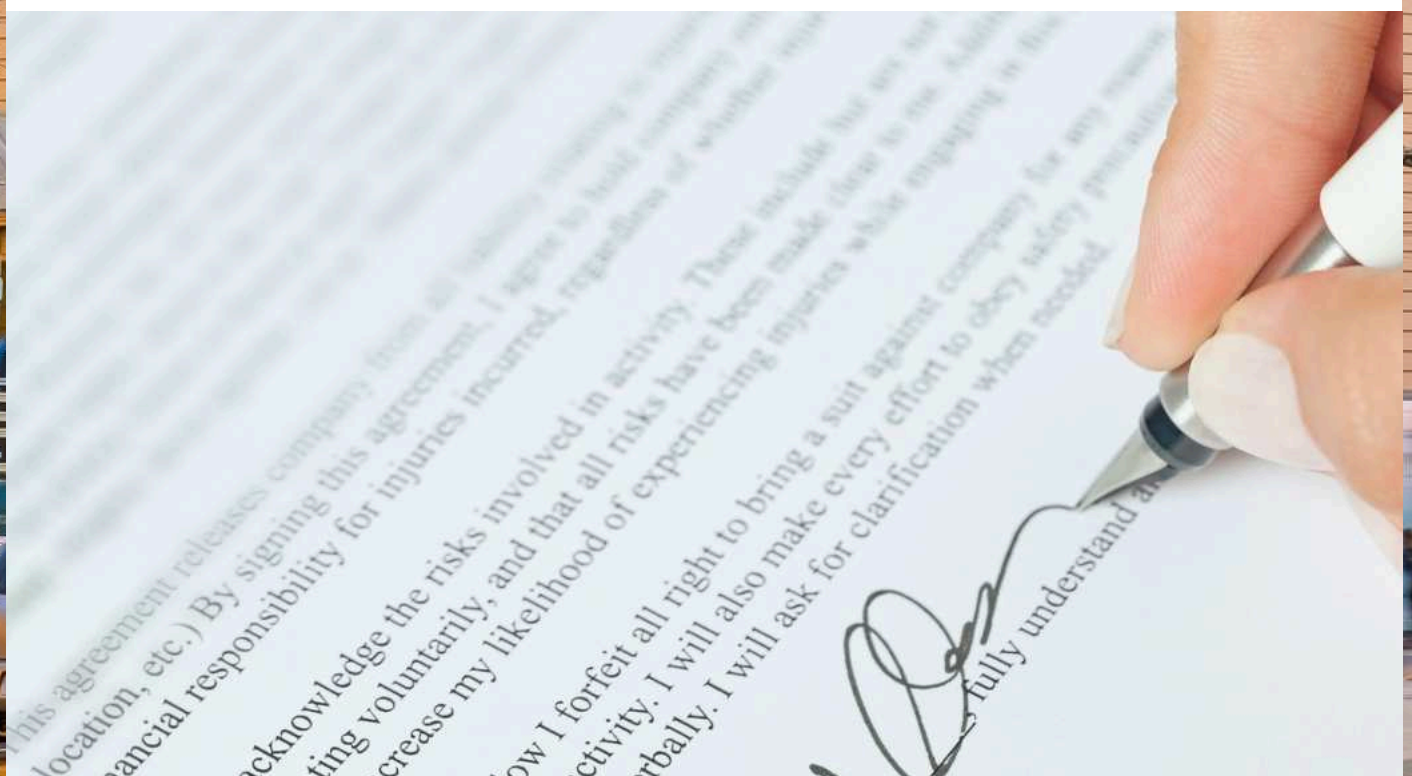
Cooling off period

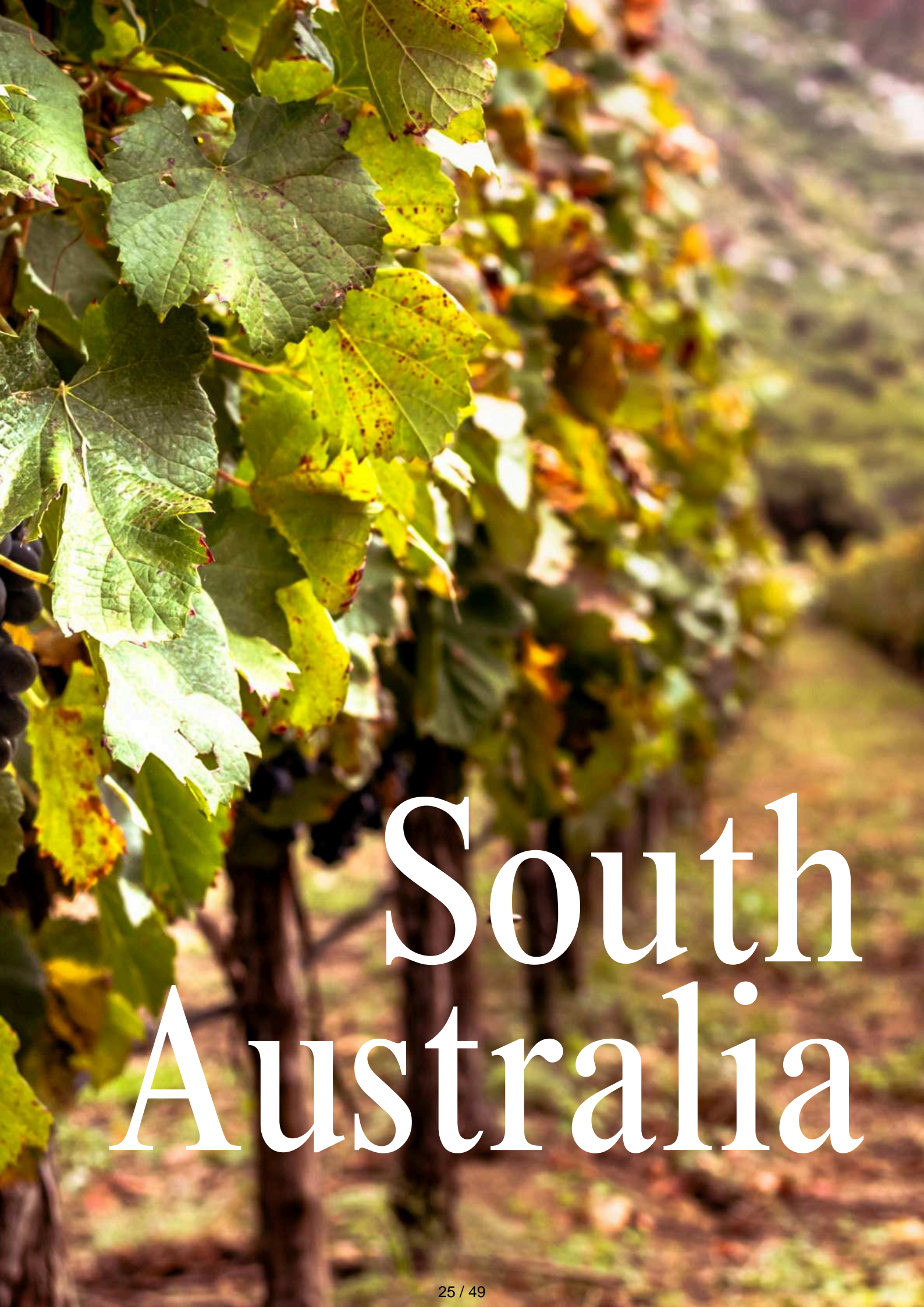
Private sale or treaty buyers have a three-business day period from signing the contract in which to change their mind. You will be entitled to a full refund of any money paid, less \$100 or 0.2% of the purchase price, whichever is greater.

Except: if you buy within 3 days before or after an auction, it was bought at auction or within three clear business days before or after a public auction, if you previously signed a contract for the same property with the same terms or if the buyer is an estate agent or corporate body.

Buying a unit

If you are buying a unit in a complex with a body corporate/strata you should consider obtaining a strata inspection report before signing the contract. You should also obtain a Section 184 certificate before settlement. This will advise among other things what the annual fees and levies are and if there are any proposed works.





South Australia

South Australia

S.A. - FIRST HOME BUYER GRANTS

First home buyers may be eligible for the first home owner grant of up to \$15,000, if:

- buying or building a new home (including a house, flat, unit, townhouse or apartment) in South Australia; and
- that home will be your principal place of residence.

It has to be a new or substantially renovated home. You must reside in the home as your principal place of residence for a continuous period of at least six months commencing within 12 months of settlement for contracts to purchase, or the date construction is completed for owner builders or contracts to build.

The 2024-25 State Budget removed the property value cap for first home owner grants for eligible contracts entered into on or after 6 June 2024.

SA - LAND TAX

Land tax is levied each financial year and is based on the site value of land. It is calculated on the site value and land use as of midnight on 30 June each year. It is not applicable to the principal place of residence.

LAND TAX RATES AND THRESHOLDS

Total Taxable Site Value	Amount of Tax FY2025
Does not exceed \$732,000	Nil
Exceeds \$732,000 but not \$1,176,000	\$0.50 for every \$100 or part of \$100 above \$732,000
Exceeds \$1,176,000 but not \$1,711,000	\$2,220 plus \$1.00 for every \$100 or part of \$100 above \$1,176,000
Exceeds \$1,711,000 but not \$2,738,000	\$7,570 plus \$2.00 for every \$100 or part of \$100 above \$1,711,000
Exceeds \$2,738,000	\$28,110 plus \$2.40 for every \$100 or part of \$100 above \$2,738,000

Source: Revenue SA

South Australia

SA - TRANSFER DUTY

Transfer duty, is a one-off government fee paid by the purchaser of a property in South Australia. It is payable on the transfer of property and is calculated on the purchase price or market value of the property, whichever is higher. There are exemptions for Concession card holders, first homeowners and principal place of residence.

Purchase price/value	Stamp duty payable
Up to \$12,000	\$1.00 for every \$100 or part of \$100
Exceeds \$12,000 but not \$30,000	\$120 plus \$2.00 for every \$100 or part of \$100 over \$12,000
Exceeds \$30,000 but not \$50,000	\$480 plus \$3.00 for every \$100 or part of \$100 over \$30,000
Exceeds \$50,000 but not \$100,000	\$1,080 plus \$3.50 for every \$100 or part of \$100 over \$50,000
Exceeds \$100,000 but not \$200,000	\$6,830 plus \$4.25 for every \$100 or part of \$100 over \$200,000
Exceeds \$200,000 but not \$250,000	\$8,955 plus \$4.75 for every \$100 or part of \$100 over \$250,000
Exceeds \$300,000 but not \$500,000	\$11,330 plus \$5.00 for every \$100 or part of \$100 over \$300,000
Over \$500,000	\$21,330 plus \$5.50 for every \$100 or part of \$100 over \$500,000

Source: Revenue SA

SA - TRANSFER DUTY FIRST HOME BUYERS

As of June 6, 2024, first home buyers in South Australia are no longer required to pay stamp duty on new homes or vacant land they intend to use to build a new home. This applies regardless of the value of the property.

South Australia

S.A. - SIGNING A CONTRACT

When you purchase a property in South Australia you will be asked to sign a contract of sale and Form 1. Once signed by all parties it is final and legally binding.

The contract: Outlines the terms and conditions including the settlement date, purchase price, and deposit date, in addition to any conditions under which you made the offer to purchase.

Form 1: Is usually attached to the contract and must be given to you before you sign. It gives you information such as land description, boundaries, building works carried out, permits applied for, restrictions, easements, council rates and other outgoings, as well as potential development and road proposals in the area.

Cooling off period

South Australia has a two-business day cooling off period from when you sign the contract during which you can cancel it.

Except: if you buy within 3 days of the auction, you received independent legal advice before signing, it is an industrial or commercial property, it is a 20ha or more farm, you previously signed a similar contract on same property, you are a real estate agent or corporate body.

Buying a Unit

If you are buying a unit in a complex with a Body Corporate you must be provided with an *owners corporation certificate*. This will advise among other things what the annual fees and levies are and if there are any proposed works.

An aerial photograph of a coastline. The left side shows a sandy beach with some vegetation, and the right side shows turquoise water. A white, foamy wave line runs vertically down the center, separating the beach from the water.

Western Australia

Western Australia

WA - FIRST HOME BUYER GRANTS

The first homeowner grant is \$10,000 or the consideration paid to buy or build a new residential property to live in. The grant is not means tested.

The total value of the home must not exceed the capped amount below. The cap varies depending on where the home is located.

- south of the 26th parallel of South latitude – the value of land and building must not exceed \$750,000. All Perth metropolitan areas are south of the 26th parallel.
- north of the 26th parallel of South latitude – the value of land and building must not exceed \$1,000,000.

WA - TRANSFER DUTY FIRST HOME BUYER

First home buyers can apply for a concessional rate of transfer duty if:

- the unencumbered value of the land, or the land and home, under the transaction does not exceed the dutiable value thresholds and:
- they qualify for the FHB Grant or
- they would have qualified for the grant except that
- the transaction was for the purchase of an established home or
- no consideration was paid under the transaction or
- they are an Indian Ocean Territories resident acquiring their first home.

Thresholds for First Home Buyer transactions entered into on or after 9 May 2024:

- unencumbered value of the home and land together must not exceed \$600,000
- No duty is payable if the dutiable value does not exceed \$450,000.
- If the dutiable value is between \$450,000 and \$600,000, duty is payable at a rate of \$15.01 for every \$100, or part of \$100, by which it exceeds \$450,000.

Source: WA Dept of Finance



Western Australia

WA - TRANSFER DUTY

Transfer duty is imposed on certain transactions over property including transfers of real estate and certain business assets. The rate of duty depends on the value of the property.

Transfer Duty For FHB for transactions entered into on or after 9 May 2024:

- The unencumbered value of the home and land together must not exceed \$600,000.
- No duty is payable if the dutiable value does not exceed \$450,000.
- If the dutiable value is between \$450,000 and \$600,000, duty is payable at a rate of \$15.01 for every \$100, or part of \$100, by which it exceeds \$450,000.

WA OWNER OCCUPIER TRANSFER DUTY RATES

\$0-\$120,000		\$1.90 per \$100 or part thereof
\$120,001-\$150,000	\$2280+	\$2.85 per \$100 or part thereof above \$120,000
\$150,001- \$360,000	\$3135+	\$3.80 per \$100 or part thereof above \$150,000
\$360,001-\$725,000	\$11,115+	\$4.75 per \$100 or part thereof above \$360,000
\$725,001 upwards	\$28,453+	\$5.15 per \$100 or part thereof above \$725,000

Source: WA Dept of Finance



Western Australia

WA - LAND TAX

Land tax is an annual tax on land not used as your principal place of residence. It is charged on the total unimproved value of all land held by the same owners.

It is assessed once a year and you must pay land tax if you own land valued in excess of \$300,000. The tax is based on your ownership of land at midnight 30 June of the previous financial year. If you own more than one lot, your land holdings will be aggregated.

WEST AUSTRALIA LAND TAX RATES

Aggregated taxable value of land	Rate of land tax
\$0 - \$300,000	Nil
\$300,001 - \$420,000	\$300
\$420,000 - \$1,000,000	\$300 + 0.0025 dollars for each \$1 in excess of \$420,000
\$1,000,000 - \$1,800,000	\$1,750 + 0.009 dollars for each \$1 in excess of \$1,000,000
\$1,800,000 - \$5,000,000	\$8,950 + 0.018 dollars for each \$1 in excess of \$1,800,000
\$5,000,000 - \$11 million	\$66,550 + 0.02 dollars for each \$1 in excess of \$5,000,000
\$11 million+	\$186,550 + 0.0267 dollars for each \$1 in excess of \$11,000,000

Source: WA Dept of Finance



Western Australia

WA - SIGNING A CONTRACT

In WA you will be asked to sign a contract of sale, commonly known as an Offer & Acceptance Contract. Once signed by all parties it is final and legally binding. The contract of sale contains the terms and conditions of your purchase including settlement date, purchase price, and deposit date, in addition to any conditions under which you made the offer to purchase.

Cooling off period

In Western Australia, there is **no** cooling-off period.

Buying a unit

If you are buying a unit you should be provided with a Pre-Contractual Disclosure Statement. This will advise among other things what the annual fees and levies are and if there are any proposed works.



Tasmania



Tasmania

TASMANIA - FIRST HOME BUYER GRANTS

The first homeowner grant is available to eligible applicants who purchase or build a new home in Tasmania. There is a:

- \$10,000 grant for transactions that commence from 1 July 2024

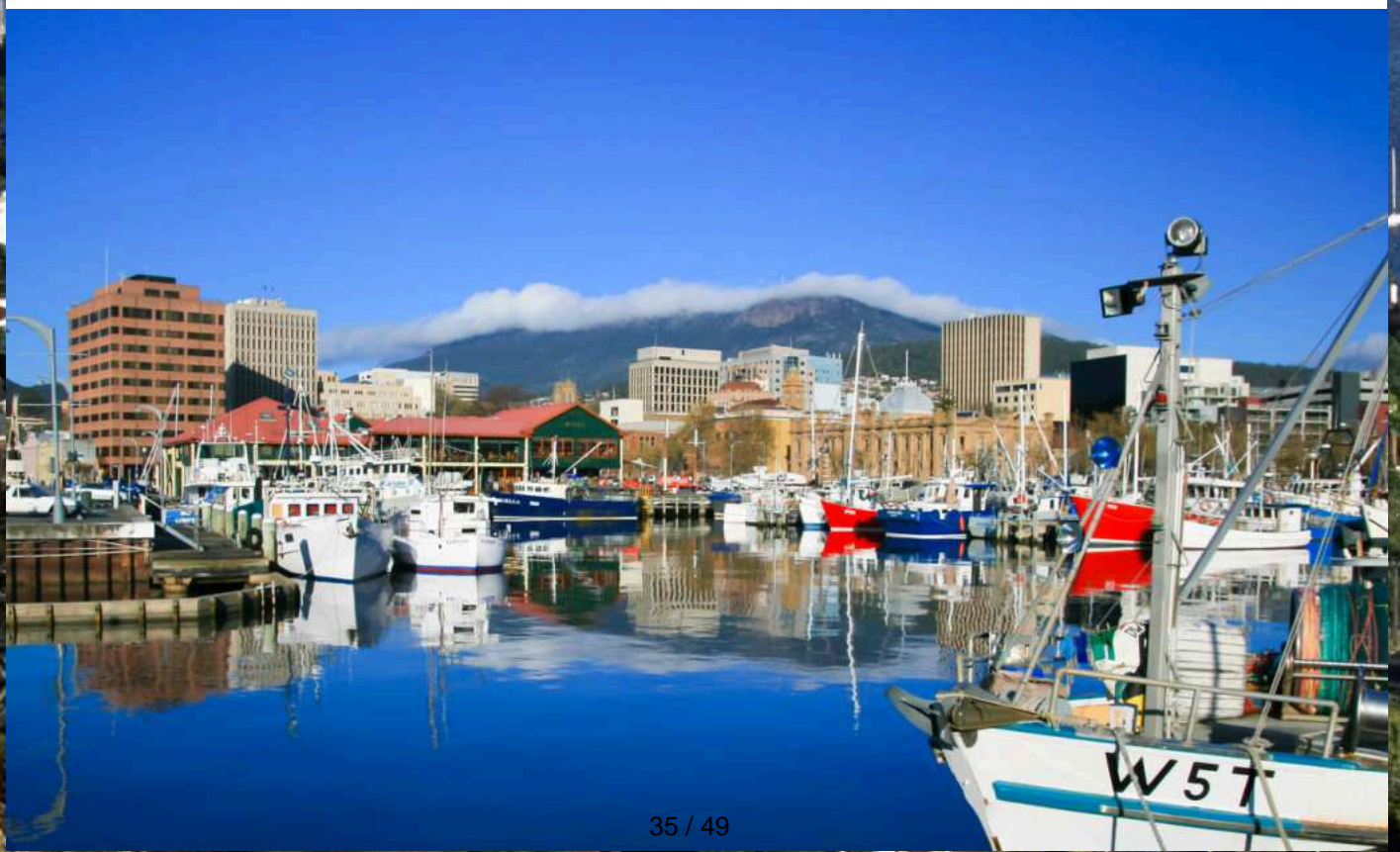
You must reside in the property as your principal place of residence for six continuous months in the first 12 months.

TASMANIA - FHB STAMP DUTY CONCESSION

Duty relief for first-home buyers of established homes is 50% based on the date of property settlement and value.

Between 18 February 2024 to 30 June 2026, the exemption provides an exemption from property transfer duty for first-home buyers of established homes that have a dutiable value of \$750,000 or less which settle between 18 February 2024 to 30 June 2026 inclusive.

Source: State Revenue Office of Tasmania



Tasmania

TASMANIA - TRANSFER DUTY

Property Transfer Duty is payable within three months of the date of the dutiable transaction (usually the date of settlement) and is payable by the purchaser.

Transactions subject to duty may include transfers of real estate (including gifts and inheritances), sales of business, trusts over dutiable property, easements and covenants and acquisition of shareholders' interests in dutiable property.

Purchase Price	Transfer Duty Payable
Up to \$3000	\$50
\$3001 to \$25,000	\$50 plus \$1.75 for every \$100, or part, by which the dutiable value exceeds \$3,000
\$25,001 to \$75,000	\$435 plus \$2.25 for every \$100, or part, by which the dutiable value exceeds \$25,000
\$75,0001 to \$200,000	\$1,560 plus \$3.50 for every \$100, or part, by which the dutiable value exceeds \$75,000
\$200,001 to \$375,000	\$5,935 plus \$4.00 for every \$100, or part, by which the dutiable value exceeds \$200,000
\$375,001 to \$725,000	\$12,935 plus \$4.25 for every \$100, or part, by which the dutiable value exceeds \$375,000
Over \$725,000	\$27,810 plus \$4.50 for every \$100, or part, by which the dutiable value exceeds \$725 000

Source: State Revenue Office of Tasmania

Tasmania

TASMANIA - LAND TAX

Land tax is an annual tax payable by the owner of land that has been classified as General Land as at 1 July each year. Properties that are taxable include vacant land, commercial properties, rental properties and shacks. Your principal place of residence is not subject to land tax.

If you own more than one lot, your land holdings will be aggregated.

Total land value	Current tax scale (from July 1, 2024)
\$0 - \$124,999.99	Nil
\$125,000 - \$499,999.99	\$50 plus 0.45% of value above \$125,000
\$500,000 and above	\$1,737.50 plus 1.5% of value above \$500,000

Source: State Revenue Office of Tasmania

TASMANIA - SIGNING A CONTRACT

You will be asked to sign a contract of sale which once signed by all parties it is final and legally binding.

The contract of sale contains the terms and conditions of your purchase including the settlement date, purchase price, and deposit date, in addition to any conditions under which you made the offer to purchase

Cooling off period

There is **no** cooling-off period in Tasmania. This means once the contract is signed the sale must go ahead. You can ask your lawyer to insert a cooling-off period in the contract, but both parties need to agree.

Buying a unit

You should thoroughly check the building and compliance report, and pest inspection report accompanying the contract for the sale of residential property that is held under a property scheme.

Northern Territory



Northern Territory

N.T. - FIRST HOME BUYER GRANT

The HomeGrown Territory Grant offers \$50,000 for first-home buyers to put towards building or buying their first home. It can be used for a new transportable home, as long as it's permanently fixed and legally approved to be lived in. There is no cap on the build or purchase price.

To be eligible, purchasers must sign a contract to buy or build a home in the Northern Territory between 1 October 2024 and 30 September 2025.

The home must have never been previously lived in or sold as a place of residence. The purchaser must live in the home for at least 12 months after taking possession of the property or once construction of the home is complete.

N.T. - TRANSFER DUTY

The Northern Territory charges a flat percentage of a property's dutiable value to calculate stamp duty.

- Up to \$525,000 = $(0.06571441 \times V) + 15V$, where V is 1/1,000 of the property's dutiable value
- \$525,001 - \$3,000,000 = 4.95% of the property value
- \$3,000,001 - \$5,000,000 = 5.75% of the property value
- Over \$5,000,000 = 5.95% of the property value

There are no first-home buyer stamp duty exemptions or concessions in the Northern Territory.

Buyers purchasing a house and land package in the Northern Territory may be eligible for an exemption on stamp duty under the the House and Land Package Exemption (HLPE).

To be eligible buyers must:

- purchase a house and land package from a building contractor in a single transaction
- sign the contract between 1 July 2022 and 30 June 2027.

Under the contract, the building contractor agrees to sell land to the purchaser and do one of the following:

- build or place a detached, new home on the land being conveyed
- complete the building of a partially completed and detached new home on the land being conveyed
- transfer ownership of a completed and detached new home on the land being conveyed.

The building contractor must have bought the land from a developer and paid stamp duty on the dutiable value of the land. The exemption is not means tested and there is no cap on the value of the property.

Source: nt.gov.au

Northern Territory

N.T. - LAND TAX

There is no land tax in the Northern Territory.

N.T. - SIGNING A CONTRACT

In the Northern Territory you will be asked to sign a contract of sale, once signed by all parties is final and legally binding. It will include the terms and conditions of your purchase including settlement date, purchase price, and deposit date, in addition to any conditions under which you made the offer to purchase.

Cooling off period

Contracts for the sale of property not sold by auction must provide the buyer with a cooling-off period of four business days. During that period the buyer can cancel the contract of sale without penalty or explanation. The cooling-off period may be waived, reduced or extended by negotiation and agreement with the seller.

Except: if you buy at auction it is immediately unconditional.

Buying a unit

If you are buying a unit you should be provided with a Pre-Contractual Disclosure Statement. This will advise among other things what the annual fees and levies are and if there are any proposed works.

Source: nt.gov.au



A scenic view of a city at sunset. In the background, a large hill is topped with a tall, slender antenna tower. The hill is covered in dense, dark green forest. The sky is a mix of soft pinks, oranges, and blues, with wispy clouds. In the foreground, a calm body of water reflects the sky and the surrounding landscape. To the right, a modern, multi-story building with a glass facade stands out among the trees. Other smaller buildings and houses are scattered across the middle ground, nestled among the greenery. The overall atmosphere is peaceful and picturesque.

A.C.T.

A.C.T

A.C.T. - FHB GRANTS

The First Home Owner Grant has been replaced by the Homebuyer Concession Scheme. Under the scheme, transfer duty will be waived or reduced when purchasing new or existing homes and vacant residential land.

The total gross income of all buyers must not exceed certain income thresholds and you must not have owned a property in the past two years. Owners must move in within 12 months of purchasing or completing construction on the property and live there continuously for at least one year. Income thresholds take into account the number of children.

INCOME THRESHOLD FOR TRANSACTIONS FROM 1 JULY 2024

Dependent children	Total gross income threshold
0	\$250,000
1	\$254,600
2	\$259,200
3	\$263,800
4	\$268,400
5 or more	\$273,000

Source: ACT Revenue Office

A.C.T

ACT - CONVEYANCING DUTY

The ACT FY2025 Budget announced significant concessions to conveyancing duty. It has increased:

- The full stamp duty concession on the first \$1million of property value under the Home Buyer Concession Scheme
- Increased the income eligibility threshold to \$250,000 a year for homebuyers who have not owned a property in the previous five years
- Temporarily extended the stamp duty concession for off-the-plan unit purchases from 1 July 2024 to include properties valued up to \$1 million in FY2025
- Extended the Pensioner Duty Concession Scheme from 1 July 2024 to provide a full stamp duty concession on the first \$1 million of property value, supporting more pensioners to downsize

Eligible owner-occupier transactions have a lower rate of duty for the lowest dutiable amount threshold with the benefits of that lower rate of duty available for transactions up to \$1,455,000. On or after 1 July 2024, the duty rate for eligible owner-occupier transactions with a dutiable amount of less than or equal to \$260,000 has decreased to \$0.40 per \$100 or part thereof (from \$0.49).

CONVEYANCING DUTY PAYABLE ON CONTRACTS SIGNED AFTER 1 JULY 2024

Property price	Payable
Up to \$260,000	\$0.40 per \$100 or part of thereof up to \$260,000
\$260,001 to \$300,000	\$1040 plus \$2.20 per \$100 or part thereof by which the value exceeds \$260,000
\$300,001 to \$500,000	\$1920 plus \$3.40 per \$100, or part thereof by which the value exceeds \$300,000
\$500,001 to \$750,000	\$8720 plus \$4.32 per \$100, or part thereof by which the value exceeds \$500,000
\$750,001 to \$1,000,000	\$19,520 plus \$5.90 per \$100, or part thereof by which the value exceeds \$750,000
\$1,000,001 to \$1,455,000	\$34,720 plus \$6.40 per \$100, or part thereof by which the value exceeds \$1,000,000
More than \$1,455,000	A flat rate of \$4.54 per \$100 applied to the total transaction value

Source: ACT Revenue Office

A.C.T

ACT - LAND TAX

Land tax applies to ACT properties that are not your principal place of residence. This includes both rented properties and those that are vacant, properties owned as a trustee, and rented dwellings on the same property as your home (such as a granny flat).

The land tax you pay is made up of two components: a fixed charge and a valuation charge. From 1 July 2024, the fixed charge for land tax is \$1,612.

Avg unimproved value	Percentage (%)
Up to \$150,000	0.54% of the AUV of the property
From \$150,000 to \$275,000	\$810 plus 0.64% of the part of the AUV that is more than \$150,000
From \$275,001 to \$1,000,000	\$1,610 plus 1.24% of the part of the AUV that is more than \$275,000
From \$1,000,000 to \$2,000,000	\$10,600 plus 1.25% of the part of the AUV that is more than \$1,000,000
\$2,000,000 and higher	\$23,100 plus 1.26% of the part of the AUV that is more than \$2,000,000

Source: ACT Revenue Office

ACT - SIGNING A CONTRACT

Cooling off period:

A cooling-off period of five clear working days applies to residential sales. This period does not include weekends or public holidays.

If you change your mind for any reason about the sale during the five-day period you can withdraw from the contract for the sale of residential property. The cooling-off period does not apply if: buying the property was purchased on the same day as a public auction at which the property was passed in and you were a registered bidder, you waive your cooling-off rights after having received independent advice from a solicitor, you are a corporation, the property was sold at auction or by tender.

Buying a unit

Thoroughly check the building and compliance and pest inspection report accompanying the contract for the sale of residential property that is held under a property scheme.

GLOSSARY

HELP TO BUY SCHEME:

<https://www.housingaustralia.gov.au/support-buy-home/property-price-caps>

FIRST HOME GUARANTEE SCHEME:

<https://www.housingaustralia.gov.au/support-buy-home/first-home-guarantee>

QLD FIRST HOME BUYER GRANT:

<https://qro.qld.gov.au/property-concessions-grants/first-home-grant/>

QLD TRANSFER DUTY:

<https://qro.qld.gov.au/duties/transfer-duty/>

QLD FIRST HOME BUYER TRANSFER DUTY CONCESSIONS:

<https://qro.qld.gov.au/duties/transfer-duty/concessions/homes/first-home/>

QLD LAND TAX:

<https://qro.qld.gov.au/land-tax/>

NSW FIRST HOME BUYER GRANT:

<https://www.revenue.nsw.gov.au/grants-schemes/first-home-buyer/first-home-owner-new-homes-grant>

NSW TRANSFER DUTY:

<https://www.revenue.nsw.gov.au/taxes-duties-levies-royalties/transfer-duty>

NSW FIRST HOME BUYER TRANSFER DUTY:

<https://www.revenue.nsw.gov.au/grants-schemes/first-home-buyer/assistance-scheme>

NSW LAND TAX:

<https://www.revenue.nsw.gov.au/taxes-duties-levies-royalties/land-tax>

VICTORIA FIRST HOME BUYER GRANT:

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

VICTORIA TRANSFER DUTY:

<https://www.sro.vic.gov.au/land-transfer-duty>

VICTORIA FIRST HOME BUYER TRANSFER DUTY CONCESSION:

<https://www.sro.vic.gov.au/first-home-owner/apply-first-home-buyer-duty-reduction>

VICTORIA LAND TAX:

<https://www.sro.vic.gov.au/land-tax>

SA FIRST HOME BUYER GRANT:

<https://www.revenuesa.sa.gov.au/first-home-owners-grant>

SA TRANSFER DUTY:

<https://www.revenuesa.sa.gov.au/stampduty/rate-of-stamp-duty>

SA FIRST HOME BUYER TRANSFER DUTY CONCESSION:

<https://www.revenuesa.sa.gov.au/stampduty/first-home-buyer-relief>

SA LAND TAX:

<https://www.revenuesa.sa.gov.au/landtax>

GLOSSARY

WA FIRST HOME BUYER GRANT:

<https://www.wa.gov.au/organisation/departments-of-finance/fhog>

WA TRANSFER DUTY:

<https://www.wa.gov.au/organisation/departments-of-finance/transfer-duty>

WA FIRST HOME BUYER TRANSFER DUTY CONCESSIONS:

<https://www.wa.gov.au/government/publications/duties-fact-sheet-first-home-owner-rate>

WA LAND TAX:

<https://www.wa.gov.au/organisation/departments-of-finance/land-tax-assessment>

TAS FIRST HOME BUYER GRANT:

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

TAS TRANSFER DUTY:

<https://www.sro.tas.gov.au/property-transfer-duties>

TAS FIRST HOME BUYER TRANSFER DUTY:

<https://www.sro.tas.gov.au/property-transfer-duties/concessions-exemptions/first-home-buyers-of-established-homes-duty-concession>

TAS LAND TAX:

<https://www.sro.tas.gov.au/land-tax>

ACT FIRST HOME BUYER GRANT:

<https://www.revenue.act.gov.au/home-buyer-assistance/home-buyer-concession-scheme/first-home-owner-grant>

ACT CONVEYANCE DUTY:

<https://www.revenue.act.gov.au/duties/conveyance-duty>

ACT FIRST HOME BUYER TRANSFER DUTY CONCESSION:

<https://www.revenue.act.gov.au/home-buyer-assistance/home-buyer-concession-scheme>

ACT LAND TAX:

<https://www.revenue.act.gov.au/land-tax>

NT FIRST HOME BUYER GRANT:

<https://nt.gov.au/property/home-owner-assistance/first-home-owners/first-home-owner-grant>

NT STAMP DUTY:

<https://nt.gov.au/employ/money-and-taxes/taxes-royalties-and-grants/stamp-duty>

NT LAND TAX:

<https://nt.gov.au/property/land/buying-and-selling-land/land-taxes>

AT A GLANCE

COOLING OFF PERIODS

QUEENSLAND	5 BUSINESS DAYS
NEW SOUTH WALES	5 BUSINESS DAYS
VICTORIA	3 BUSINESS DAYS
SOUTH AUSTRALIA	2 BUSINESS DAYS
WESTERN AUSTRALIA	NONE
TASMANIA	NONE
NORTHERN TERRITORY	4 BUSINESS DAYS
ACT	5 BUSINESS DAYS

STATE	STAMP DUTY & FEES PAYABLE (INVESTOR)	STAMP DUTY & FEES PAYABLE (OWNER OCCUPIER)
QUEENSLAND	\$17,807	\$10,632
NEW SOUTH WALES	\$17,390	\$17,390
VICTORIA	\$26,520	\$23,420
SOUTH AUSTRALIA	\$26,344	\$26,344
WESTERN AUSTRALIA	\$18,308	\$18,308
TASMANIA	\$18,690	\$18,690
NORTHERN TERRITORY	\$24,313	\$24,313
ACT	\$12,069	\$9,389

*Using a purchase price of \$500,000 on each state's relevant Stamp Duty calculators for residential homes. Please note: this doesn't take into account any government incentives you may be eligible for. Always check your relevant state revenue office website for the latest information. These websites can be found in the glossary section of this report.

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