

First home plus one

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First Home Plus One Scheme was replaced by the [First Home - New Home](#) scheme on 1 January 2012.

- First Home Plus One allows eligible purchasers to buy property with other parties and still receive a concession.
- To qualify, the eligible purchasers must buy at least 50 per cent of the property.
- The value limits and other eligibility criteria of [First Home Plus](#) apply.

If the first home buyer's spouse has previously owned a home or received a benefit under First Home Plus, the first home buyer will not be entitled to First Home Plus One, regardless of whether or not the spouse is also a purchaser.

Transfer duty is calculated with reference to the proportion of the property purchased by other parties. However, this interest is disregarded if it is not more than five per cent.

The tables below give a guide to the concession applicable.

Homes example calculations

Purchase price (\$)	50% acquired by first home buyer	
	Duty (\$)	Savings (\$)
250,000	3,620	3,620

50% acquired by first home buyer		
Purchase price (\$)	Duty (\$)	Savings (\$)
300,000	4,495	4,495
350,000	5,620	5,620
400,000	6,745	6,745
450,000	7,870	7,870
500,000	8,995	8,995
525,000	12,369	6,746
550,000	15,743	4,498
575,000	19,116	2,249
90% acquired by first home buyer		
Purchase price (\$)	Duty (\$)	Savings (\$)
250,000	724	6,516
300,000	899	8,091
350,000	1,124	10,166
400,000	1,349	12,141
450,000	1,574	14,166
500,000	1,799	16,191
525,000	6,972	12,143

Purchase price (\$)	90% acquired by first home buyer Duty (\$)	Savings (\$)
550,000	12,145	8,096
575,000	17,317	4,048

Vacant land example calculations

Purchase price (\$)	50% acquired by first home buyer Duty (\$)	Savings (\$)
100,000	995	995
200,000	2,745	2,745
300,000	4,495	4,495
340,000	7,493	3,297
380,000	10,491	2,099
420,000	13,489	901

Purchase price (\$)	90% acquired by first home buyer Duty (\$)	Savings (\$)
100,000	199	1,79
200,000	549	4,941
300,000	899	8,091
340,000	4,855	5,935
380,000	8,812	3,778

Purchase price (\$) 90% acquired by first home buyer Duty (\$) Savings (\$)

420,000

12,768

1,622