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First Home Buyer

GUIDE BOOK





Top 4 Tips for First Home Buyers in 2025

Are you looking for tips to buy your first home? Navigating the Australian property market is challenging at the best of times. In 2025, with the right strategies and expert guidance, you can make informed decisions and buy your first property.

Here are TMAP's Top 4 Tips for 2025:



1. Don't Wait

In 2025, property prices are expected to be higher than ever. The Australian property market in 2023-4 showed resilience against high-interest rates, and a new price cycle began with cities like Sydney continuing to lead. This trend suggests that delaying your purchase will result in even higher prices in the future. **All signs are pointing to two words – buy now.**



2. Stop Renting

With 36% of homes in Australia being cheaper to own than rent, it's a smart move to jump onto the property ladder. The rental market faced significant challenges in 2023-4, with national and state vacancy rates hitting new lows and weekly rents increasing. Never has it been more clear that purchasing is a more attractive option, both in the short and long term.



3. Maximise Government Grants

State governments have numerous initiatives to help first home buyers get a foot in the door, while the federal government has introduced new schemes to assist first home buyers. The shared equity scheme, which will be a game-changer for some, allows eligible buyers to purchase property with as little as a 2% deposit. Banks and lenders are watching and learning, some offering similarly low deposit arrangements. This makes entering the market more accessible for many first-time buyers, but the deals may not last.



4. Leverage Low Money Down Strategies

TMAP's tailored Property Deals can help you enter the market sooner with a smaller deposit. Historically, buyers wielding large deposits dominated the market, so these days it's crucial to utilise strategies that can help you compete effectively. TMAP's exclusive LMD (low money down) strategies can provide a pathway to ownership that might otherwise be out of reach due to the challenges of saving a large deposit.



Massey Archibald Explains:

2025 presents unique opportunities and challenges when it comes to Australian property purchases. By understanding the market and making strategic choices, first-time buyers can successfully navigate their pathway to homeownership. Whether it's making the most of government incentives, making smart choices between renting and buying, or leveraging proven strategies, **there are avenues to homeownership that are worth exploring.**

The Letters and Numbers of Property



The Numbers



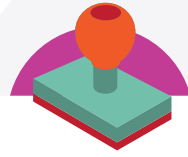
Borrowing Capacity

Understand how much you can borrow based on income, expenses, and credit. This helps you stay within budget and



Property Price

It's more than the sticker price—include legal fees, inspections, and renovations in your calculations.



Land Tax & Stamp Duty

Often overlooked, these taxes vary by state and property value and can greatly impact your overall cost.

The Letters



LMD: Low Money Down

A strategy that helps you enter the market with minimal upfront investment, ideal for new buyers.



OPM: Other People's Money

Use equity, grants, or family help to invest without relying solely on your own savings.



IRS: Income Replacement Strategies

Generate income through rent-vesting, co-living, dual builds, or SDA properties to eventually replace your main income.

Conclusion

Knowing the numbers and letters of property selection is crucial and the home buying process. Mentorship can help make the process even smoother. TMAP's mentors help students identify the right strategies tailored to their specific needs, guiding them through the complexities of property investment. They ensure that students understand both the numerical aspects (like borrowing capacity and property prices) and the strategic letters (like LMD, OPM, and IRS).

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