

Queensland's Boost to Buy Scheme

Making Home Ownership Achievable with Just a 2% Deposit

What is Boost to Buy?

Boost to Buy is Queensland's groundbreaking home ownership scheme that provides an equity contribution to eligible first home buyers purchasing property in Queensland.

****The scheme's mission is simple:**** Help Queenslanders achieve home ownership sooner by bridging the gap between what you can borrow and the price of your dream home.

With Boost to Buy, you can purchase your first home with a smaller deposit and enter the property market years earlier than traditional saving would allow.

How It Benefits You

Smaller Deposit Required

Purchase a home with just a ****2% deposit**** instead of the traditional 20%, dramatically reducing the time needed to save.

Government Equity Contribution

The Queensland Government contributes equity toward your home purchase, reducing the amount you need to borrow.

Lower Mortgage, Lower Repayments

With a government equity contribution, you'll have a smaller mortgage and more manageable monthly repayments.

Shared Equity Partnership

Boost to Buy operates as a shared equity scheme, meaning the Queensland Government makes a financial contribution toward purchasing your home in exchange for ongoing equity in the property. You maintain majority ownership while benefiting from government support.

Who Can Apply?

Boost to Buy is open to first home buyers in the following categories:

Income Eligibility:

****Individuals:****

- Annual income up to ****\$150,000****

****Couples (with or without dependants):****

- Combined annual income up to ****\$225,000****

****Single parent with dependants:****

- Annual income up to ****\$225,000****

Property Requirements:

- Property price must not exceed ****\$1 million****
- Minimum ****2% deposit**** required
- Must be used as your primary residence

Government Contribution

For successful applicants, the Queensland Government will contribute:

- ****Up to 30% equity**** for new homes
- ****Up to 25% equity**** for existing homes

****Example:**** On an \$800,000 new home, the government could contribute up to \$240,000, meaning you only need a \$16,000 deposit (2%) and a \$544,000 home loan instead of a \$640,000 loan.

Approved Lenders

To participate in Boost to Buy, you must obtain your home loan through an ****approved lender****.

****Currently approved lender:****

- ****Unity Bank****

Applications are processed through Unity Bank, who will submit your Boost to Buy application to the Queensland Government on your behalf.

Current Availability

 Important Application Status

****Allocation Process:****

Applications are approved on a **first-come, first-served basis**.

Total Program Funding:

- **\$330 million** allocated to Boost to Buy
- Expected to support up to **2,000 first home buyers** over the next 3 years

Regional Allocations

To ensure fairness across Queensland, **50% of all Boost to Buy places** are reserved for each region:

South East Queensland (50% of places):

- Brisbane
- Gold Coast
- Ipswich
- Logan-Beaudesert
- Moreton Bay
- Sunshine Coast

Regional Queensland (50% of places):

All other Queensland areas including:

- Townsville, Cairns, Mackay, Toowoomba, Rockhampton, Bundaberg, Hervey Bay, Gladstone, and all other regional centers

Important: Placements are allocated based on the **location of the property you're purchasing**, not your current residential address.

Always source information from legitimate sources:

- Official Queensland Government websites containing **qld.gov.au** in the web address
- Approved lender websites (currently Unity Bank)
- This website (authorized information provider)

For the most current and up-to-date information about Boost to Buy, only trust official Queensland Government sources.

Learn More About Boost to Buy

Essential Resources:

 **[Check Your Eligibility](#)**

Use our quick eligibility checker to see if you qualify

 **[How the Scheme Works](#)**

Understand shared equity, purchasing considerations, and ongoing obligations

 **[Eligibility Requirements & Ongoing Obligations](#)**

Learn what homes qualify, your ongoing responsibilities, and the exit process

 **[How to Apply](#)**

Step-by-step application process and approved lender information

 **[Important Information, Considerations & Risks (PDF)](#)**

Read key considerations and understand potential risks before applying

Next Steps

Ready to Get Started?

1. Check Your Eligibility

Review the income and property requirements to confirm you qualify

2. Prepare Your Finances

Start saving your 2% deposit and review your credit history

3. Contact Unity Bank

Reach out to Unity Bank to discuss your home loan options and Boost to Buy application

4. Stay Informed

Register your interest and stay updated on when new places are released in early 2026

5. Seek Professional Advice

Speak with financial advisors, mortgage brokers, and conveyancers to ensure you're making the right decision

Contact & Support

Questions About Boost to Buy?

Queensland Rural and Industry Development Authority (QRIDA)
(Scheme Administrative Service Provider)

 **Phone:** 1800 623 946

 **Email:** [Contact via official channels]

Official Program Information:



****Queensland Treasury:****

[www.treasury.qld.gov.au/boost-to-buy](<https://www.treasury.qld.gov.au/policies-and-programs/home-ownership/boost-to-buy/>)

Approved Lender:



****Unity Bank:****

[www.unitybank.com.au](<https://www.unitybank.com.au/>)

How We Can Help

Navigating government schemes and the home buying process can be complex. Our experienced team can assist you with:

- ✓ Understanding how much you can borrow and what you need to save
- ✓ Finding suitable properties up to \$1 million in your preferred location
- ✓ Coordinating with Unity Bank for loan applications
- ✓ Maximizing all available government benefits including the \$30,000 First Home Owner Grant
- ✓ Keeping you informed when new Boost to Buy allocations are released

Disclaimer

This information is provided as a general guide based on publicly available information about Queensland's Boost to Buy scheme. Eligibility criteria, terms, and conditions apply. This does not constitute financial, legal, or tax advice. We strongly recommend seeking independent professional advice before making any property purchase decisions. Always refer to official Queensland Government sources for the most current program details. Information current as of February 2026.

****Start your journey to home ownership today with Queensland's Boost to Buy scheme.****