

First Home Owner Rate - Ready Reckoner

Vacant land - Transactions entered into on or after 7 May 2026

\$	0	100	200	300	400	500	600	700	800	900
450,000	0.00	20.10	40.25	60.40	80.55	100.70	120.80	140.95	161.10	181.25
451,000	201.40	221.50	241.65	261.80	281.95	302.10	322.20	342.35	362.50	382.65
452,000	402.80	422.90	443.05	463.20	483.35	503.50	523.60	543.75	563.90	584.05
453,000	604.20	624.30	644.45	664.60	684.75	704.90	725.00	745.15	765.30	785.45
454,000	805.60	825.70	845.85	866.00	886.15	906.30	926.40	946.55	966.70	986.85
455,000	1,007.00	1,027.10	1,047.25	1,067.40	1,087.55	1,107.70	1,127.80	1,147.95	1,168.10	1,188.25
456,000	1,208.40	1,228.50	1,248.65	1,268.80	1,288.95	1,309.10	1,329.20	1,349.35	1,369.50	1,389.65
457,000	1,409.80	1,429.90	1,450.05	1,470.20	1,490.35	1,510.50	1,530.60	1,550.75	1,570.90	1,591.05
458,000	1,611.20	1,631.30	1,651.45	1,671.60	1,691.75	1,711.90	1,732.00	1,752.15	1,772.30	1,792.45
459,000	1,812.60	1,832.70	1,852.85	1,873.00	1,893.15	1,913.30	1,933.40	1,953.55	1,973.70	1,993.85
460,000	2,014.00	2,034.10	2,054.25	2,074.40	2,094.55	2,114.70	2,134.80	2,154.95	2,175.10	2,195.25
461,000	2,215.40	2,235.50	2,255.65	2,275.80	2,295.95	2,316.10	2,336.20	2,356.35	2,376.50	2,396.65
462,000	2,416.80	2,436.90	2,457.05	2,477.20	2,497.35	2,517.50	2,537.60	2,557.75	2,577.90	2,598.05
463,000	2,618.20	2,638.30	2,658.45	2,678.60	2,698.75	2,718.90	2,739.00	2,759.15	2,779.30	2,799.45
464,000	2,819.60	2,839.70	2,859.85	2,880.00	2,900.15	2,920.30	2,940.40	2,960.55	2,980.70	3,000.85
465,000	3,021.00	3,041.10	3,061.25	3,081.40	3,101.55	3,121.70	3,141.80	3,161.95	3,182.10	3,202.25
466,000	3,222.40	3,242.50	3,262.65	3,282.80	3,302.95	3,323.10	3,343.20	3,363.35	3,383.50	3,403.65
467,000	3,423.80	3,443.90	3,464.05	3,484.20	3,504.35	3,524.50	3,544.60	3,564.75	3,584.90	3,605.05
468,000	3,625.20	3,645.30	3,665.45	3,685.60	3,705.75	3,725.90	3,746.00	3,766.15	3,786.30	3,806.45
469,000	3,826.60	3,846.70	3,866.85	3,887.00	3,907.15	3,927.30	3,947.40	3,967.55	3,987.70	4,007.85
470,000	4,028.00	4,048.10	4,068.25	4,088.40	4,108.55	4,128.70	4,148.80	4,168.95	4,189.10	4,209.25
471,000	4,229.40	4,249.50	4,269.65	4,289.80	4,309.95	4,330.10	4,350.20	4,370.35	4,390.50	4,410.65
472,000	4,430.80	4,450.90	4,471.05	4,491.20	4,511.35	4,531.50	4,551.60	4,571.75	4,591.90	4,612.05
473,000	4,632.20	4,652.30	4,672.45	4,692.60	4,712.75	4,732.90	4,753.00	4,773.15	4,793.30	4,813.45
474,000	4,833.60	4,853.70	4,873.85	4,894.00	4,914.15	4,934.30	4,954.40	4,974.55	4,994.70	5,014.85
475,000	5,035.00	5,055.10	5,075.25	5,095.40	5,115.55	5,135.70	5,155.80	5,175.95	5,196.10	5,216.25
476,000	5,236.40	5,256.50	5,276.65	5,296.80	5,316.95	5,337.10	5,357.20	5,377.35	5,397.50	5,417.65

Information presented requires legislative amendment and is subject to change

477,000	5,437.80	5,457.90	5,478.05	5,498.20	5,518.35	5,538.50	5,558.60	5,578.75	5,598.90	5,619.05
478,000	5,639.20	5,659.30	5,679.45	5,699.60	5,719.75	5,739.90	5,760.00	5,780.15	5,800.30	5,820.45
479,000	5,840.60	5,860.70	5,880.85	5,901.00	5,921.15	5,941.30	5,961.40	5,981.55	6,001.70	6,021.85
480,000	6,042.00	6,062.10	6,082.25	6,102.40	6,122.55	6,142.70	6,162.80	6,182.95	6,203.10	6,223.25
481,000	6,243.40	6,263.50	6,283.65	6,303.80	6,323.95	6,344.10	6,364.20	6,384.35	6,404.50	6,424.65
482,000	6,444.80	6,464.90	6,485.05	6,505.20	6,525.35	6,545.50	6,565.60	6,585.75	6,605.90	6,626.05
483,000	6,646.20	6,666.30	6,686.45	6,706.60	6,726.75	6,746.90	6,767.00	6,787.15	6,807.30	6,827.45
484,000	6,847.60	6,867.70	6,887.85	6,908.00	6,928.15	6,948.30	6,968.40	6,988.55	7,008.70	7,028.85
485,000	7,049.00	7,069.10	7,089.25	7,109.40	7,129.55	7,149.70	7,169.80	7,189.95	7,210.10	7,230.25
486,000	7,250.40	7,270.50	7,290.65	7,310.80	7,330.95	7,351.10	7,371.20	7,391.35	7,411.50	7,431.65
487,000	7,451.80	7,471.90	7,492.05	7,512.20	7,532.35	7,552.50	7,572.60	7,592.75	7,612.90	7,633.05
488,000	7,653.20	7,673.30	7,693.45	7,713.60	7,733.75	7,753.90	7,774.00	7,794.15	7,814.30	7,834.45
489,000	7,854.60	7,874.70	7,894.85	7,915.00	7,935.15	7,955.30	7,975.40	7,995.55	8,015.70	8,035.85
490,000	8,056.00	8,076.10	8,096.25	8,116.40	8,136.55	8,156.70	8,176.80	8,196.95	8,217.10	8,237.25
491,000	8,257.40	8,277.50	8,297.65	8,317.80	8,337.95	8,358.10	8,378.20	8,398.35	8,418.50	8,438.65
492,000	8,458.80	8,478.90	8,499.05	8,519.20	8,539.35	8,559.50	8,579.60	8,599.75	8,619.90	8,640.05
493,000	8,660.20	8,680.30	8,700.45	8,720.60	8,740.75	8,760.90	8,781.00	8,801.15	8,821.30	8,841.45
494,000	8,861.60	8,881.70	8,901.85	8,922.00	8,942.15	8,962.30	8,982.40	9,002.55	9,022.70	9,042.85
495,000	9,063.00	9,083.10	9,103.25	9,123.40	9,143.55	9,163.70	9,183.80	9,203.95	9,224.10	9,244.25
496,000	9,264.40	9,284.50	9,304.65	9,324.80	9,344.95	9,365.10	9,385.20	9,405.35	9,425.50	9,445.65
497,000	9,465.80	9,485.90	9,506.05	9,526.20	9,546.35	9,566.50	9,586.60	9,606.75	9,626.90	9,647.05
498,000	9,667.20	9,687.30	9,707.45	9,727.60	9,747.75	9,767.90	9,788.00	9,808.15	9,828.30	9,848.45
499,000	9,868.60	9,888.70	9,908.85	9,929.00	9,949.15	9,969.30	9,989.40	10,009.55	10,029.70	10,049.85
500,000	10,070.00	10,090.10	10,110.25	10,130.40	10,150.55	10,170.70	10,190.80	10,210.95	10,231.10	10,251.25
501,000	10,271.40	10,291.50	10,311.65	10,331.80	10,351.95	10,372.10	10,392.20	10,412.35	10,432.50	10,452.65
502,000	10,472.80	10,492.90	10,513.05	10,533.20	10,553.35	10,573.50	10,593.60	10,613.75	10,633.90	10,654.05
503,000	10,674.20	10,694.30	10,714.45	10,734.60	10,754.75	10,774.90	10,795.00	10,815.15	10,835.30	10,855.45
504,000	10,875.60	10,895.70	10,915.85	10,936.00	10,956.15	10,976.30	10,996.40	11,016.55	11,036.70	11,056.85
505,000	11,077.00	11,097.10	11,117.25	11,137.40	11,157.55	11,177.70	11,197.80	11,217.95	11,238.10	11,258.25
506,000	11,278.40	11,298.50	11,318.65	11,338.80	11,358.95	11,379.10	11,399.20	11,419.35	11,439.50	11,459.65
507,000	11,479.80	11,499.90	11,520.05	11,540.20	11,560.35	11,580.50	11,600.60	11,620.75	11,640.90	11,661.05

Information presented requires legislative amendment and is subject to change

508,000	11,681.20	11,701.30	11,721.45	11,741.60	11,761.75	11,781.90	11,802.00	11,822.15	11,842.30	11,862.45
509,000	11,882.60	11,902.70	11,922.85	11,943.00	11,963.15	11,983.30	12,003.40	12,023.55	12,043.70	12,063.85
510,000	12,084.00	12,104.10	12,124.25	12,144.40	12,164.55	12,184.70	12,204.80	12,224.95	12,245.10	12,265.25
511,000	12,285.40	12,305.50	12,325.65	12,345.80	12,365.95	12,386.10	12,406.20	12,426.35	12,446.50	12,466.65
512,000	12,486.80	12,506.90	12,527.05	12,547.20	12,567.35	12,587.50	12,607.60	12,627.75	12,647.90	12,668.05
513,000	12,688.20	12,708.30	12,728.45	12,748.60	12,768.75	12,788.90	12,809.00	12,829.15	12,849.30	12,869.45
514,000	12,889.60	12,909.70	12,929.85	12,950.00	12,970.15	12,990.30	13,010.40	13,030.55	13,050.70	13,070.85
515,000	13,091.00	13,111.10	13,131.25	13,151.40	13,171.55	13,191.70	13,211.80	13,231.95	13,252.10	13,272.25
516,000	13,292.40	13,312.50	13,332.65	13,352.80	13,372.95	13,393.10	13,413.20	13,433.35	13,453.50	13,473.65
517,000	13,493.80	13,513.90	13,534.05	13,554.20	13,574.35	13,594.50	13,614.60	13,634.75	13,654.90	13,675.05
518,000	13,695.20	13,715.30	13,735.45	13,755.60	13,775.75	13,795.90	13,816.00	13,836.15	13,856.30	13,876.45
519,000	13,896.60	13,916.70	13,936.85	13,957.00	13,977.15	13,997.30	14,017.40	14,037.55	14,057.70	14,077.85
520,000	14,098.00	14,118.10	14,138.25	14,158.40	14,178.55	14,198.70	14,218.80	14,238.95	14,259.10	14,279.25
521,000	14,299.40	14,319.50	14,339.65	14,359.80	14,379.95	14,400.10	14,420.20	14,440.35	14,460.50	14,480.65
522,000	14,500.80	14,520.90	14,541.05	14,561.20	14,581.35	14,601.50	14,621.60	14,641.75	14,661.90	14,682.05
523,000	14,702.20	14,722.30	14,742.45	14,762.60	14,782.75	14,802.90	14,823.00	14,843.15	14,863.30	14,883.45
524,000	14,903.60	14,923.70	14,943.85	14,964.00	14,984.15	15,004.30	15,024.40	15,044.55	15,064.70	15,084.85
525,000	15,105.00	15,125.10	15,145.25	15,165.40	15,185.55	15,205.70	15,225.80	15,245.95	15,266.10	15,286.25
526,000	15,306.40	15,326.50	15,346.65	15,366.80	15,386.95	15,407.10	15,427.20	15,447.35	15,467.50	15,487.65
527,000	15,507.80	15,527.90	15,548.05	15,568.20	15,588.35	15,608.50	15,628.60	15,648.75	15,668.90	15,689.05
528,000	15,709.20	15,729.30	15,749.45	15,769.60	15,789.75	15,809.90	15,830.00	15,850.15	15,870.30	15,890.45
529,000	15,910.60	15,930.70	15,950.85	15,971.00	15,991.15	16,011.30	16,031.40	16,051.55	16,071.70	16,091.85
530,000	16,112.00	16,132.10	16,152.25	16,172.40	16,192.55	16,212.70	16,232.80	16,252.95	16,273.10	16,293.25
531,000	16,313.40	16,333.50	16,353.65	16,373.80	16,393.95	16,414.10	16,434.20	16,454.35	16,474.50	16,494.65
532,000	16,514.80	16,534.90	16,555.05	16,575.20	16,595.35	16,615.50	16,635.60	16,655.75	16,675.90	16,696.05
533,000	16,716.20	16,736.30	16,756.45	16,776.60	16,796.75	16,816.90	16,837.00	16,857.15	16,877.30	16,897.45
534,000	16,917.60	16,937.70	16,957.85	16,978.00	16,998.15	17,018.30	17,038.40	17,058.55	17,078.70	17,098.85
535,000	17,119.00	17,139.10	17,159.25	17,179.40	17,199.55	17,219.70	17,239.80	17,259.95	17,280.10	17,300.25
536,000	17,320.40	17,340.50	17,360.65	17,380.80	17,400.95	17,421.10	17,441.20	17,461.35	17,481.50	17,501.65
537,000	17,521.80	17,541.90	17,562.05	17,582.20	17,602.35	17,622.50	17,642.60	17,662.75	17,682.90	17,703.05
538,000	17,723.20	17,743.30	17,763.45	17,783.60	17,803.75	17,823.90	17,844.00	17,864.15	17,884.30	17,904.45

Information presented requires legislative amendment and is subject to change

539,000	17,924.60	17,944.70	17,964.85	17,985.00	18,005.15	18,025.30	18,045.40	18,065.55	18,085.70	18,105.85
540,000	18,126.00	18,146.10	18,166.25	18,186.40	18,206.55	18,226.70	18,246.80	18,266.95	18,287.10	18,307.25
541,000	18,327.40	18,347.50	18,367.65	18,387.80	18,407.95	18,428.10	18,448.20	18,468.35	18,488.50	18,508.65
542,000	18,528.80	18,548.90	18,569.05	18,589.20	18,609.35	18,629.50	18,649.60	18,669.75	18,689.90	18,710.05
543,000	18,730.20	18,750.30	18,770.45	18,790.60	18,810.75	18,830.90	18,851.00	18,871.15	18,891.30	18,911.45
544,000	18,931.60	18,951.70	18,971.85	18,992.00	19,012.15	19,032.30	19,052.40	19,072.55	19,092.70	19,112.85
545,000	19,133.00	19,153.10	19,173.25	19,193.40	19,213.55	19,233.70	19,253.80	19,273.95	19,294.10	19,314.25
546,000	19,334.40	19,354.50	19,374.65	19,394.80	19,414.95	19,435.10	19,455.20	19,475.35	19,495.50	19,515.65
547,000	19,535.80	19,555.90	19,576.05	19,596.20	19,616.35	19,636.50	19,656.60	19,676.75	19,696.90	19,717.05
548,000	19,737.20	19,757.30	19,777.45	19,797.60	19,817.75	19,837.90	19,858.00	19,878.15	19,898.30	19,918.45
549,000	19,938.60	19,958.70	19,978.85	19,999.00	20,019.15	20,039.30	20,059.40	20,079.55	20,099.70	20,119.85
550,000	20,140.00									