

ESTIMATES COMMITTEE

Question Taken on Notice

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Date: 11/06/2025

From: J Davis

To: Hon Bill Yan

Portfolio: Treasurer

Agency: Treasury and Finance

Subject: Demographic or regional data of grant recipients

QUESTION:

Could you provide demographic or regional data on who is receiving the grants; for example, age, income bracket and geographic location?

ANSWER:

The HomeGrown Territory Grant provides:

- \$50,000 for first home buyers to build or buy a newly constructed home, and
- \$10,000 for first home buyers to buy an established home.

The FreshStart New Home Grant provides:

- \$30,000 to anyone, other than a first home buyer, building or buying a new home including those who currently or previously owned property.

Both the HomeGrown Territory Grant of \$50,000 and the FreshStart New Home Grant of \$30,000 have been extended to eligible applicants who sign a contract to build or buy a new home between 1 October 2024 and 30 September 2026.

The HomeGrown Grant of \$10,000 for established homes will cease on 30 September 2025.

To be eligible for either grant, applicants must commit to residing in the home for at least 12 months as their principal place of residence and meet all specified criteria. A compliance program around the 12-month residency requirement will be conducted.

Approved and Paid Grants

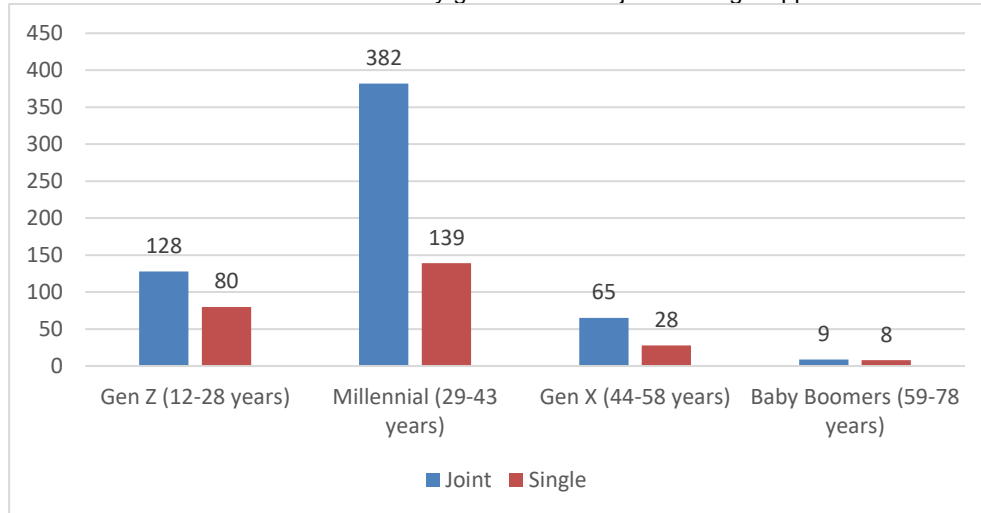
From 1 October 2024 to 30 June 2025, a total of 605 applications have been paid to eligible applicants for the purchase or construction of a home, with an additional 133 approved waiting payment. Of the 738 applications:

- the \$10,000 grant recorded the highest number of paid or approved applications (546), followed by the \$50,000 grant (144) and the \$30,000 grant (48)
- Millennials (aged 29-43 years) comprised the majority of recipients at 62%, followed by Gen Z at 23% (aged up to 28 years), Gen X (aged 44-58 years) at 13%, and Baby Boomers (aged 59-78 years) at 2%
- Applications have been paid and approved in Darwin (339), Palmerston (214), Alice Springs (100), Katherine (19), Tennant Creek (3) and rural areas of greater Darwin (63)
- Health professionals comprised the largest share of applicants at 21%, followed by those in administrative and office roles at 13%

- The majority of grant recipients were Australian born. However, Territory residents born in the Philippines were the second largest cohort of grant recipients to build or buy a new home, and Indian born residents were the second largest cohort of grant recipients to purchase an established home.

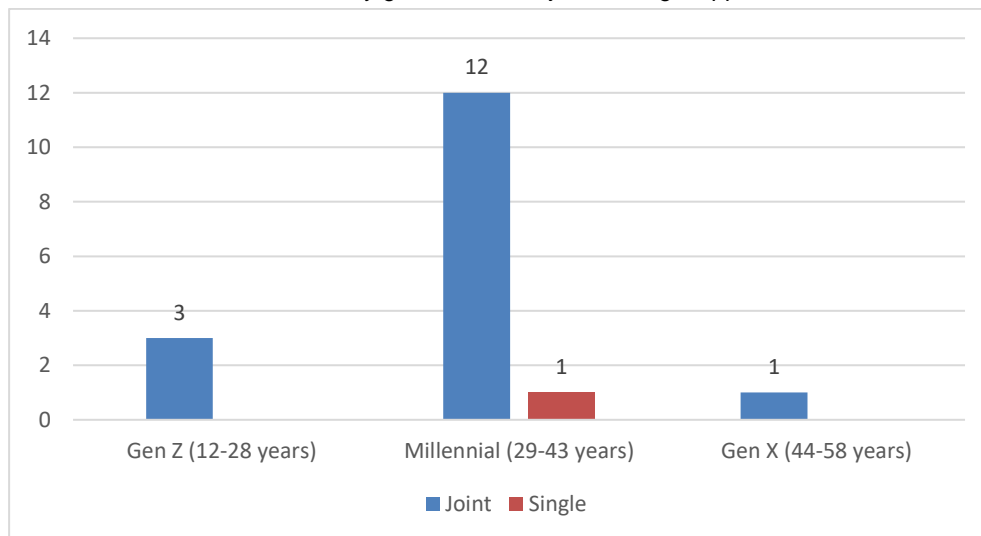
Demographics of paid and approved grants as at 30 June 2025

Chart 1: Grants for established homes by generation and joint or single applicants



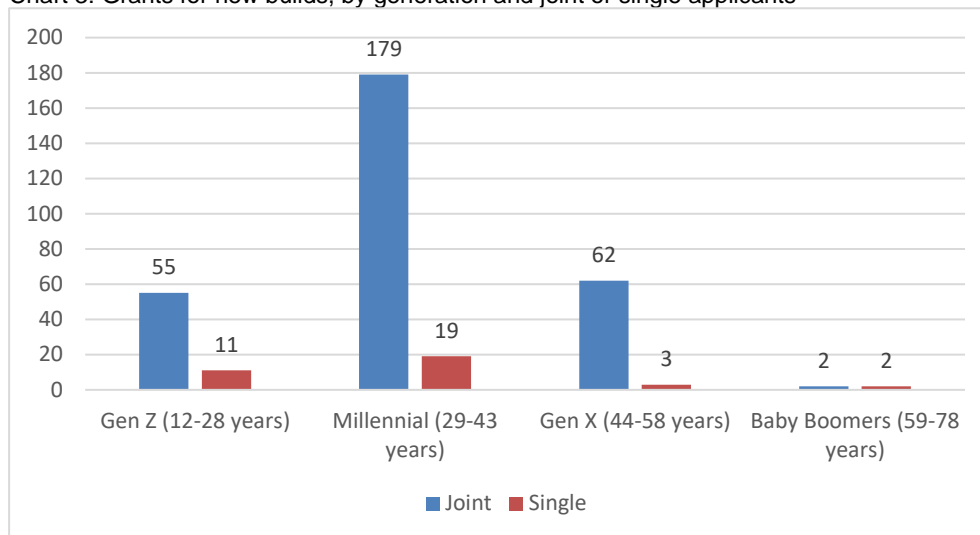
Source: Department of Treasury and Finance

Chart 2: Grants for new homes, by generation and joint or single applicants



Source: Department of Treasury and Finance

Chart 3: Grants for new builds, by generation and joint or single applicants



Source: Department of Treasury and Finance

As Charts 1, 2 and 3 clearly demonstrate, the majority of grant applications are made by couples, buying or building in joint names. This is a positive indicator that the grants are helping young couples to settle in the Northern Territory.

Geography of paid and approved grants as 30 June 2025

The \$10,000 HomeGrown Territory Grant for established homes recorded 546 applications paid or approved. Of these, Darwin recorded the highest number of applications (276), followed by Palmerston (111) and Alice Springs (99).

Table 1: HomeGrown applications – Established dwelling \$10,000

Region	Paid	Approved	Total
Alice Springs	91	8	99
Tennant Creek	3	0	3
Katherine	17	0	17
Darwin	253	23	276
Palmerston	109	2	111
Greater Darwin Rural Area	35	5	40
Total	508	38	546

The \$50,000 HomeGrown Territory Grant for new homes recorded 144 applications paid or approved, with strong uptake in Palmerston (84) and Darwin (48), consistent with where vacant land is available in Berrimah North and Zuccoli.

Table 2: HomeGrown applications – New home or build \$50,000

Region	Paid	Approved	Total
Alice Springs	1	0	1
Tennant Creek	0	0	0
Katherine	0	2	2
Darwin	29	19	48
Palmerston	43	41	84
Greater Darwin Rural Area	0	9	9
Total	73	71	144

The \$30,000 FreshStart New Home Grant for new homes recorded 48 applications paid or approved. Palmerston, Darwin, and rural areas have had a relatively balanced distribution, while Alice Springs, Katherine, and Tennant Creek reported no activity. The lack of activity for new builds outside the Greater Darwin Area reflects limited availability of builders and limited vacant titled lots in some areas.

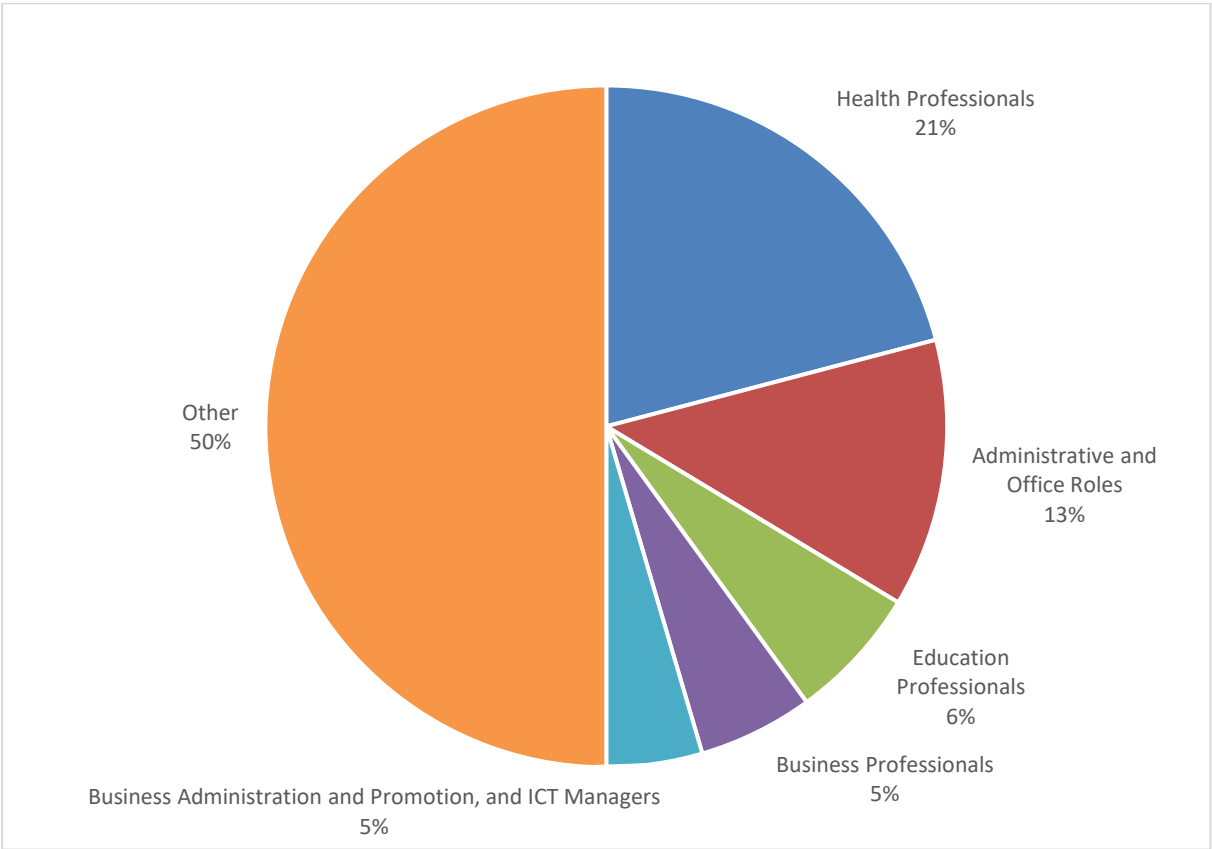
Table 3: FreshStart Applications \$30k

Region	Paid	Approved	Total
Alice Springs	0	0	0
Tennant Creek	0	0	0
Katherine	0	0	0
Darwin	6	9	15
Palmerston	8	11	19
Greater Darwin Rural Area	10	4	14
Total	24	24	48

All information for chart 6 to chart 9 has been derived from a survey conducted by the Department of Treasury and Finance with a total 112 respondents.

Applicants Profession

Chart 4: Applicants Profession

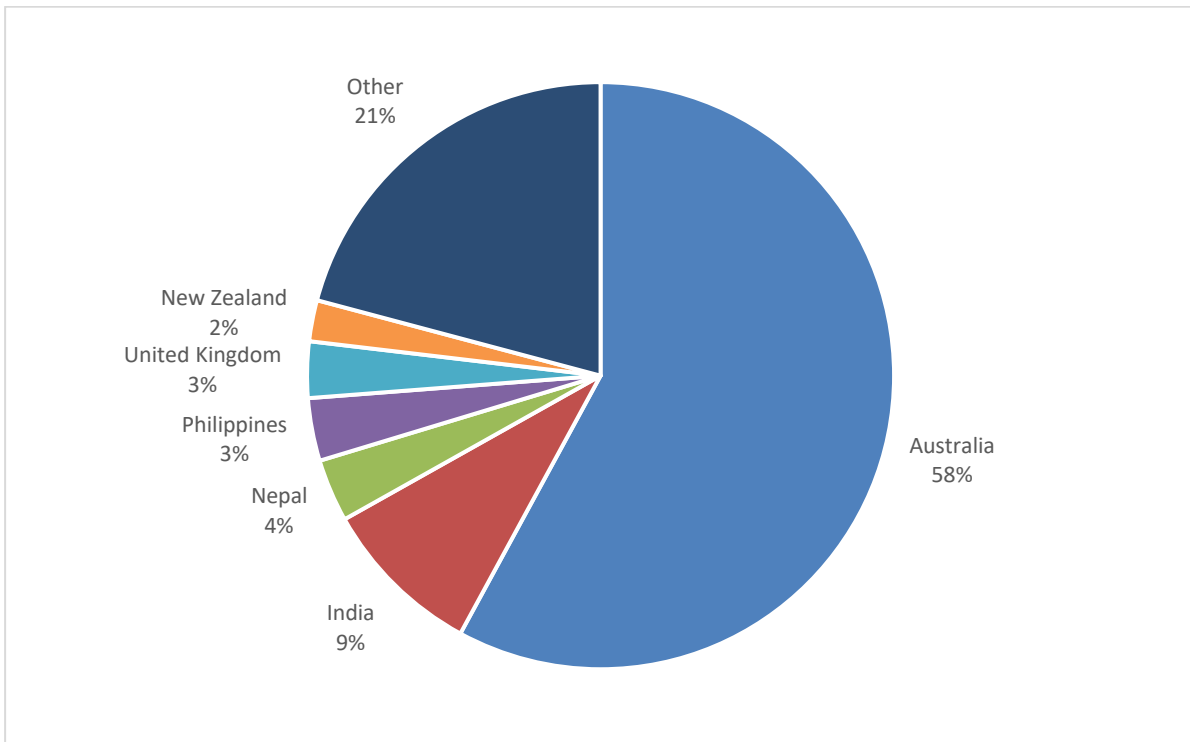


Source: Department of Treasury and Finance

Chart 4 confirms the grants are enabling young professionals to enter home ownership, with medical professionals, teachers, business administrators and government employees strongly represented.

Applicants by Country of Birth

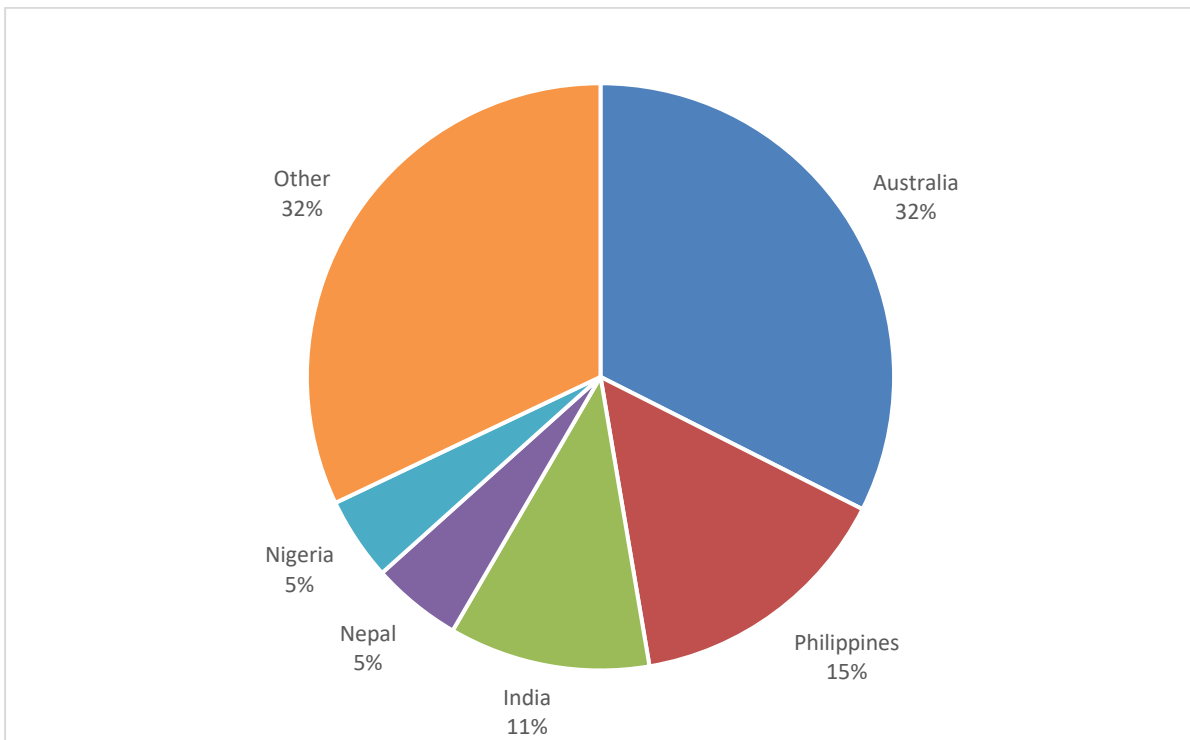
Chart 5: HomeGrown applicants (Established dwelling \$10,000)



Source: Department of Treasury and Finance

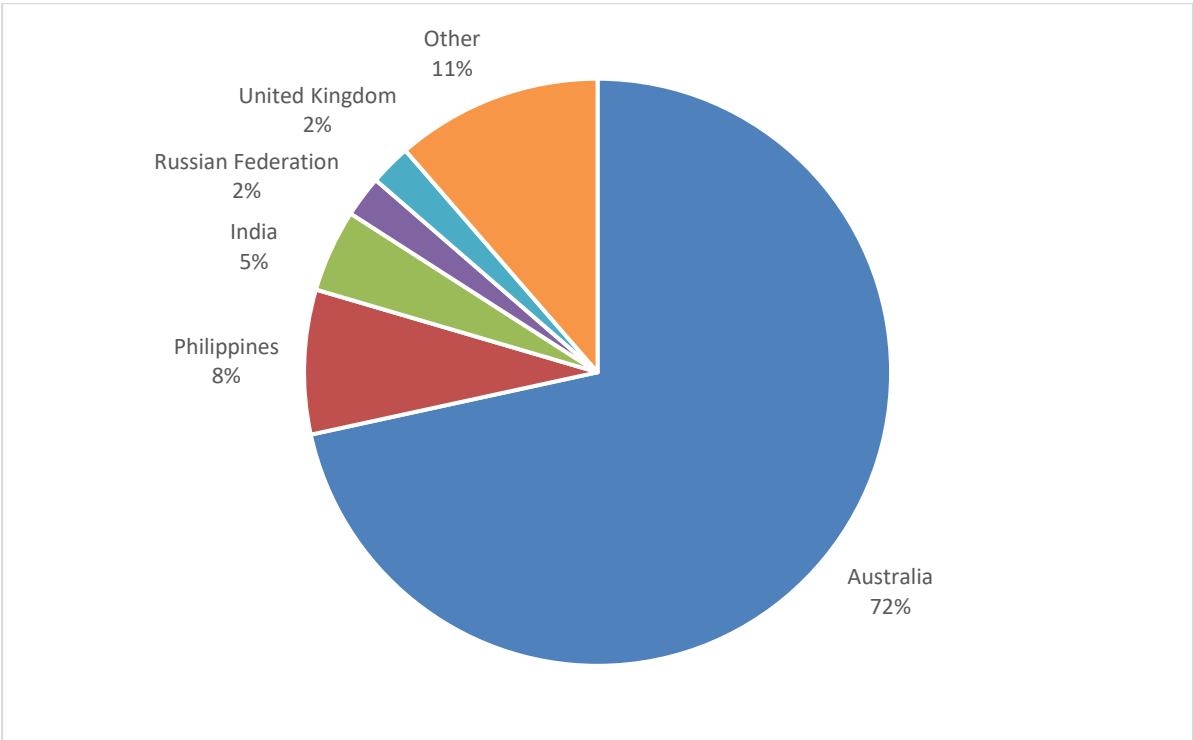
While Chart 5 reports the majority of grant applicants for established homes are Australian born, Charts 7 and 8 also highlight a broad range of overseas born immigrants, particularly from key Northern Territory migrant markets such as the Philippines, India, and Nepal, for established homes, new builds and new homes.

Chart 6: HomeGrown applicants – New home or build \$50,000



Source: Department of Treasury and Finance

Chart 7: HomeGrown applicants - FreshStart \$30,000



Source: Department of Treasury and Finance

Similarly Chart 7 reports the majority of non-first home grant applicants building or buying a new home are Australian born, however there has also been reasonable take-up by Philippine and Indian Territory residents.