



2025 Election Outcome Cheat Sheet

What **Labor's Housing Plan Means** for **Lenders and Legal Lending Teams**.
A quick-reference guide for brokers, lenders, and legal professionals to stay ahead in the changing housing market.

01

100,000 Homes for First Home Buyers

Lenders: Surge in loan demand from first-time buyers.

Legal: More contracts, settlements, and first-time client support.

Implication: Streamline with automation and faster approval workflows.



02

First Home Guarantee Scheme Expansion

Lenders: Higher-risk, low-deposit loans = sharper credit criteria.

Legal: Documents must cover risk mitigation with no LMI protection.

Implication: Update templates and monitor policy compliance.



03

Help to Buy Scheme Expansion

Lenders: Shared ownership structure means adjusted servicing and credit policy.

Legal: Complex co-ownership agreements and exit clauses.

Implication: Tailor contracts to include government stake and resale terms.



04

Build-to-Rent Incentives

Lenders: Increased demand for large-scale development finance.

Legal: Layered documentation, tax structuring, and affordable housing compliance.

Implication: These are not standard loans—specialist legal input is a must.



05

Apprentice Incentive Payments

Lenders: Smoother construction timelines reduce project risk.

Legal: Faster development = tighter deadlines on contracts and funding.

Implication: Standardise legal processes to match faster build cycles.



06

Temporary Foreign Investor Ban

Lenders: Greater domestic buyer pool shifts focus back to locals.

Legal: Foreign ownership eligibility checks and title compliance needed.

Implication: Strengthen ID and residency verification protocols.



07

Housing Australia Future Fund

Lenders: Involvement in affordable housing projects may require layered funding.

Legal: Multi-party agreements with public-private oversight and safeguards.

Implication: Experienced legal navigation is essential to mitigate complexity.



08

National Construction Target – 1.2 Million Homes

Lenders: Prepare for growth in home and development loan volumes.

Legal: Pressure on settlements, subdivisions, and titling accuracy.

Implication: Scale systems to maintain legal precision under volume pressure.



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