

2026 EDITION

# The NSW Stamp Duty Cheat Sheet

9 legal ways to reduce or eliminate stamp duty in 2026

<b>Prepared by</b>	RyRo Loan Centre
<b>Office</b>	Norwest, NSW (serving Sydney + Hills District)
<b>Phone</b>	1300 11 7976
<b>Web</b>	<a href="http://ryroloancentre.com.au">ryroloancentre.com.au</a>
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This is a guide, not personal financial or legal advice. Rules change. Confirm current eligibility with a licensed mortgage broker or your conveyancer before relying on any number in this document.

## The short answer

Stamp duty in NSW on a \$900,000 home is roughly \$35,835. Most first home buyers and a meaningful number of upgraders, investors and trust structures can reduce or eliminate that duty using one of the nine legal routes below. Pick the one that fits your situation and confirm it with your conveyancer before you sign a contract of sale.

## The 9 legal routes

### 1. First Home Buyer Assistance Scheme (FHBAS)

Full exemption up to \$800,000, sliding concession up to \$1,000,000. Owner-occupier only. You must move in within 12 months and live there for at least 12 continuous months. Saves typical Sydney buyers \$25,000 to \$40,000.

### 2. Off-the-plan stamp duty deferral

Owner-occupier off-the-plan buyers can defer duty for up to 12 months after the contract date or until settlement, whichever is earlier. Useful for Norwest, Castle Hill, Sydney CBD apartment projects.

### 3. New home and land FHBAS thresholds

Vacant land and new home thresholds also sit at \$800,000 full and \$1,000,000 partial. Buying a knock-down or new build can put you back inside the exemption when an existing dwelling would not.

### 4. Spouse / de facto principal residence transfer

Transfers of the principal place of residence between spouses or de facto partners attract no NSW stamp duty. Useful in pre-divorce restructures or asset protection moves into the lower-risk spouse's name.

### 5. Divorce settlement transfer

Transfers under a court order or binding financial agreement during a divorce are exempt. Apply through Revenue NSW after the order is sealed.

### 6. Deceased estate transfer

Transfers to beneficiaries under a will, or under the rules of intestacy, are exempt. A small fixed administration fee applies. Selling the estate property to a non-beneficiary still triggers full duty for the buyer.

### 7. Concessional transfers between trustees

Some restructures between trustees of the same trust attract no duty if structured correctly. Always get specialist advice; the cost of getting it wrong is full duty plus penalty.

### 8. First Home Guarantee on top

Not a duty saving itself, but stacks with FHBAS: zero stamp duty plus no LMI plus 5% deposit. The combination unlocks \$30,000+ of cash that would otherwise be locked into the purchase.

## **9. Time the financial year**

Settle before 30 June if you want the cost in this financial year for investors. For owner-occupiers, line up FHBAS rules with cap changes that Revenue NSW reviews periodically.

## Worked examples (NSW residential, 2026)

Standard duty calculated on the NSW transfer duty schedule. FHBAS concession shown for eligible first home buyers buying as principal place of residence.

Purchase price	Standard duty	FHBAS concession	FHBAS duty payable
\$600,000	~\$22,490	Full exemption	\$0
\$750,000	~\$29,240	Full exemption	\$0
\$800,000	~\$31,490	Full exemption	\$0
\$850,000	~\$33,740	Partial concession	~\$5,600
\$900,000	~\$35,990	Partial concession	~\$11,200
\$1,000,000	~\$40,490	Partial concession (last \$)	~\$22,500
\$1,100,000	~\$44,990	No concession (over cap)	~\$44,990

Figures are illustrative. Use the live calculator at [ryroloancentre.com.au/calculators/stamp-duty](https://ryroloancentre.com.au/calculators/stamp-duty) for an exact number based on your property.

## Trust vs personal: when does each work?

Trust purchases do not save stamp duty. In fact, discretionary trusts with potential foreign beneficiaries can attract surcharge duty (8% on top in NSW). Trusts are useful for asset protection and income splitting, not for stamp duty. If saving duty is your goal, buying in personal names with FHBAS is almost always the cheaper route. If asset protection is the goal, the duty cost is a feature, not a bug.

## Three traps to avoid

**Going one dollar over the FHBAS cap.** Buying at \$801,000 instead of \$800,000 can cost you over \$30,000.

**Buying in a trust to 'save stamp duty'.** It does not work. It usually adds surcharge duty. Get advice first.

**Forgetting to lodge for the concession.** Concessions are not automatic. Your conveyancer must lodge with Revenue NSW. Check before settlement.

### Confirm your stamp duty saving before you sign

We are Sydney mortgage brokers based in Norwest, \$0 broker fees. We will check every NSW concession you qualify for, calculate the exact duty on your target property, and structure your application so nothing falls through the cracks.

**Book a free strategy call:** [ryroloancentre.com.au/strategy-call](https://ryroloancentre.com.au/strategy-call) **Phone:** 1300 11 7976