




First Home Super Saver scheme data

Data from the first home super saver (FHSS) scheme since its start in July 2018.

Last updated 14 October 2025

The [FHSS scheme](#)  allows people to save money for their first home inside their super fund.

Data is available to reflect the determinations and release requests we've received and processed since the scheme started on 1 July 2018.

All data shown is current as of 29 July 2025

Some totals in the demographic data tables may not add up due to rounding.

Usage of the FHSS scheme



Data relating to the usage of the FHSS scheme.

FHSS age demographics



Data relating to the FHSS age demographics.

FHSS location demographics



Data relating to FHSS location demographics.

FHSS income demographics



Data relating to FHSS income demographics.

FHSS gender demographics



Data relating to FHSS gender demographics.

Average FHSS processing time



The average processing time for an FHSS application.

QC 73068

Usage of the FHSS scheme

Data relating to the usage of the FHSS scheme.

Last updated 14 October 2025

Table 1: Usage of the FHSS scheme

Financial year	Determinations	Release requests	Total amount requested (\$m)	Number of participants
2018–19	10,000	4,200	50.8	
2019–20	22,900	8,300	111.3	

2020-21	30,500	12,100	171.5	
2021-22	32,400	12,500	170.4	
2022-23	38,500	13,300	203.8	
2023-24	49,300	16,800	312.7	
2024-25	52,300	18,300	364.4	

Notes:

- On 15 September 2025, there were changes to legislation for the first home super saver (FHSS) scheme. These changes moved the timeframe for individuals to request a valid FHSS determination to before they settle on a property, instead of before signing a contract.
- You can request more than one FHSS determination before you settle on a property but can only have one active release request.
- Payments to individuals is the money we have released to individuals after the calculation of withholding tax and the offsetting process against any outstanding Commonwealth debts (if applicable).
- In this table
 - Determinations, number of payments and release requests have been rounded to the nearest 100.
 - Total amount requested and payments to individuals have been rounded to the nearest \$100,000.

QC 73068

FHSS age demographics

Data relating to the FHSS age demographics.

Last updated 14 October 2025

In all tables, the number of release requests has been rounded to the nearest 100.

Table 1: FHSS age demographics 2018–19

Age (years)	No. of release requests*	Total release requests (%)
25 and under	500	11
26–30	1,400	34
31–35	1,200	28
36–40	600	16
41–45	300	7
46–50	100	3
51 and over	100	1

Table 2: FHSS age demographics 2019–20

Age (years)	No. of release requests*	Total release requests (%)
25 and under	900	10
26–30	2,700	33
31–35	2,300	28
36–40	1,300	16
41–45	600	7

46–50	300	4
51 and over	200	2

Table 3: FHSS age demographics 2020–21

Age (years)	No. of release requests*	Total release requests (%)
25 and under	1,100	9
26–30	3,700	31
31–35	3,400	28
36–40	2,100	17
41–45	1,000	8
46–50	500	4
51 and over	400	3

Table 4: FHSS age demographics 2021–22

Age (years)	No. of release requests*	Total release requests (%)
25 and under	1,600	13
26–30	3,900	31
31–35	3,200	26
36–40	1,900	15
41–45	900	7

46–50	500	4
51 and over	500	4

Table 5: FHSS age demographics 2022–23

Age (years)	No. of release requests*	Total release requests (%)
25 and under	1,600	12
26–30	3,700	28
31–35	3,400	26
36–40	2,200	17
41–45	1,100	8
46–50	600	4
51 and over	600	4

Table 6: FHSS age demographics 2023–24

Age (years)	No. of release requests*	Total release requests (%)
25 and under	1,700	10
26–30	4,800	29
31–35	4,500	27
36–40	3,000	18
41–45	1,500	9

46–50	700	4
51 and over	700	4

Table 7: FHSS age demographics 2024-2025

Age (years)	No. of release requests	Total release requests (%)
25 and under	1,700	9
26–30	5,200	29
31–35	4,800	26
36–40	3,100	17
41–45	1,700	9
46–50	800	4
51 and over	900	5

QC 73068

FHSS location demographics

Data relating to FHSS location demographics.

Last updated 14 October 2025

About the tables

The data shown here reflects the state or territory the individual was in when they made their release request. This may not be the location where they plan to buy their first home.

The number of release requests has been rounded to the nearest 100 for all tables.

Queensland

Table 1: FHSS location demographics – Qld

Financial year	No. of release requests – Greater Brisbane	No. of release requests – Rest of Qld
2018–19	600	400
2019–20	1,400	900
2020–21	2,200	1,500
2021–22	2,000	1,700
2022–23	2,100	1,700
2023–24	2,800	1,900
2024–25	3,100	2,400

Notes:

- Greater Brisbane accounted for 17% of all release requests.
- The rest of Queensland accounted for 13% of all release requests.

New South Wales

Table 2: FHSS location demographics – NSW

Financial year	No. of release requests – Greater Sydney	No. of release requests – Rest of NSW
2018–19	1000	300

2019–20	1,900	500
2020–21	2,600	800
2021–22	2,600	800
2022–23	2,700	900
2023–24	3,400	900
2024–25	3,300	900

Notes:

- Greater Sydney accounted for 18% of all release requests.
- The rest of New South Wales accounted for 5% of all release requests.

Victoria

Table 3: FHSS location demographics – Vic

Financial year	No. of release requests – Greater Melbourne	No. of release requests – Rest of Vic
2018–19	1000	200
2019–20	1,800	300
2020–21	2,500	400
2021–22	2,600	500
2022–23	2,700	400
2023–24	3,600	500
2024–25	4,200	500

Notes:

- Greater Melbourne accounted for 23% of all release requests.
- The rest of Victoria accounted for 3% of all release requests.

Western Australia

Table 4: FHSS location demographics – WA

Financial year	No. of release requests – Greater Perth	No. of release requests – Rest of WA
2018–19	300	< 50
2019–20	600	100
2020–21	800	200
2021–22	900	200
2022–23	1,200	200
2023–24	1,800	300
2024–25	1,800	300

Notes:

- Greater Perth accounted for 10% of all release requests.
- The rest of Western Australia accounted for 2% of all release requests.

South Australia

Table 5: FHSS location demographics – SA

Financial year	No. of release requests – Greater Adelaide	No. of release requests – Rest of SA

2018–19	200	< 50
2019–20	300	< 100
2020–21	400	100
2021–22	500	100
2022–23	500	100
2023–24	700	100
2024–25	600	100

Notes:

- Greater Adelaide accounted for 3% of all release requests.
- The rest of South Australia accounted for 1% of all release requests.

Australian Capital Territory

Table 6: FHSS location demographics – ACT

Financial year	No. of release requests
2018–19	100
2019–20	300
2020–21	400
2021–22	400
2022–23	300
2023–24	400
2024–25	400

Note: The Australian Capital Territory accounted for 2% of all release requests.

Tasmania

Table 7: FHSS location demographics – Tas

Financial year	No. of release requests – Greater Hobart	No. of release requests – Rest of Tas
2018–19	< 50	< 50
2019–20	100	100
2020–21	100	100
2021–22	100	100
2022–23	100	100
2023–24	100	100
2024–25	100	100

Notes:

- Greater Hobart accounted for less than 1% of all release requests.
- The rest of Tasmania accounted for less than 1% of all release requests.

Northern Territory

Table 8: FHSS location demographics – NT*

Financial year	No. of release requests – Greater Darwin	No. of release requests – Rest of NT
2018–19	< 50	< 50

2019–20	< 50	< 50
2020–21	100	< 50
2021–22	100	100
2022–23	100	100
2023–24	100	100
2024–25	100	100

Notes:

- Greater Darwin accounted for less than 1% of all release requests.
- The rest of the Northern Territory accounted for less than 1% of all release requests.

Unknown

Table 9: FHSS location demographics – Unknown*

Financial year	No. of release requests
2018–19	< 50
2019–20	< 50
2020–21	< 50
2021–22	< 50
2022–23	< 50
2023–24	< 50
2024–25	< 100

Note: Less than 1% of all release requests were from an unknown location.

FHSS income demographics

Data relating to FHSS income demographics.

Last updated 14 October 2025

In these tables:

- 'Taxable income' refers to the taxable income of individuals based on their most recent tax return
- the number of release requests has been rounded to the nearest 10.

Table 1: FHSS income demographics in 2021–22

Taxable income	No. of release requests	All release requests (%)
\$0	200	2
\$1–\$18,200	420	3
\$18,201–\$45,000	2,110	17
\$45,001–\$120,000	8,040	65
\$120,001–\$180,000	1,370	11
\$180,001 and over	320	2
Total	12,460	100

Table 2: FHSS income demographics in 2022–23

Taxable income	No. of release requests	All release requests (%)
\$0	440	3
\$1–\$18,200	800	6
\$18,201–\$45,000	2,100	16
\$45,001–\$120,000	7,950	60
\$120,001–\$180,000	1,560	12
\$180,001 and over	410	3
Total	13,260	100

Table 3: FHSS income demographics in 2023–24

Taxable income	No. of release requests	All release requests (%)
\$0	800	5
\$1–\$18,200	730	4
\$18,201–\$45,000	1,960	12
\$45,001–\$120,000	9,690	58
\$120,001–\$180,000	2,750	16
\$180,001 and over	840	5

Total	16,780	100
--------------	---------------	------------

Table 4: FHSS income demographics in 2024–25

Taxable income	No. of release requests	All release requests (%)
\$0	900	5
\$1–\$18,200	820	4
\$18,201–\$45,000	1,990	11
\$45,001–\$135,000	11,740	64
\$135,001–\$190,000	2,090	11
\$190,001 and over	740	4
Total	18,280	100

QC 73068

FHSS gender demographics

Data relating to FHSS gender demographics.

Last updated 14 October 2025

The number of release requests in all tables has been rounded to the nearest 10.

Table 1: FHSS gender demographics in 2018–19

Gender	No. of release requests	All release requests (%)
Female	1,660	40
Male	2,530	60
Total	4,190	100

Table 2: FHSS gender demographics in 2019–20

Gender	No. of release requests	All release requests (%)
Female	3,480	42
Male	4,840	58
Total	8,320	100

Table 3: FHSS gender demographics in 2020–21

Gender	No. of release requests	All release requests (%)
Female	5,260	43
Male	6,870	57
Total	12,130	100

Table 4: FHSS gender demographics in 2021–22

Gender	No. of release requests	All release requests (%)
Female	5,510	44

Male	6,950	56
Total	12,460	100

Table 5: FHSS gender demographics in 2022–23

Gender	No. of release requests	All release requests (%)
Female	5,610	42
Male	7,650	58
Total	13,260	100

Table 6: FHSS gender demographics in 2023–24

Gender	No. of release requests	All release requests (%)
Female	7,230	43
Male	9,550	57
Total	16,780	100

Table 7: FHSS gender demographics in 2024–25

Gender	No. of release requests	All release requests (%)
Female	8,000	44
Male	10,280	56
Total	18,280	100

Average FHSS processing time

The average processing time for an FHSS application.

Last updated 14 October 2025

Table 1: FHSS average processing times

Financial year	% of request actioned
2021–2022	86% within 25 days
2022–2023	90% within 20 days
2023–2024	90% within 20 days
2024–2025	91% within 20 days

Note: In the 2022–23 financial year, due to system and process improvements, we have adjusted the service standard from 25 days to 20 days.

This is inclusive of the:

- number of business days from the submission of the FHSS release request
- confirmation the request is eligible
- super funds sending the FHSS amount to the ATO
- payment to the individual.

Our commitment to you

We are committed to providing you with accurate, consistent and clear information to help you understand your rights and entitlements and meet your obligations.

If you follow our information and it turns out to be incorrect, or it is misleading and you make a mistake as a result, we will take that into account when determining what action, if any, we should take.

Some of the information on this website applies to a specific financial year. This is clearly marked. Make sure you have the information for the right year before making decisions based on that information.

If you feel that our information does not fully cover your circumstances, or you are unsure how it applies to you, contact us or seek professional advice.

Copyright notice

© Australian Taxation Office for the Commonwealth of Australia

You are free to copy, adapt, modify, transmit and distribute this material as you wish (but not in any way that suggests the ATO or the Commonwealth endorses you or any of your services or products).