

# YOUR GUIDE TO THE FIRST HOME OWNERS GRANT APPLICATION

NEW SOUTH WALES





Filling out forms can be tricky, so here's a little help. This handy guide will make it easier to complete your First Home Owners Grant (FHOG) application and we'll share a few tips along the way.

The FHOG application consists of three parts:

- 1 Lodgement guide (pages 1-13)**  
This section contains important information about the grant, your obligations after receiving the grant, and a glossary of terms and meanings.
- 2 Application form (pages 14-21)**  
You'll be required to fill out this section. We've provided some frequently asked Q&As to help you.
- 3 Supporting document checklist (page 22)**  
This is a comprehensive list of the supporting documents needed for your application.



# SECTION 1

## Eligibility criteria

This section will help you know whether you meet the eligible requirements to apply for the grant. You'll be asked questions such as your Australian citizenship or residency status, if you've owned residential properties in the past, or if you've entered into a contract to purchase or build a new home.

SECTION 1 Eligibility criteria

Note:

Eligibility is determined as at the commencement date of the eligible transaction

All applicants and their spouse/partner must be considered when answering eligibility questions.

Eligibility checklist

1. Is this the first time each applicant and/or their spouse/partner will receive a first home owner grant in any state or territory of Australia?

Yes

No

2. Is each applicant and their spouse/partner a person who has never owned a residential property, either jointly, separately or with some other person before 1 July 2000 in any state or territory of Australia?

Yes

No

Note: Applicants are not eligible for a grant if they or their spouse/partner have held a relevant interest in residential property prior to 1 July 2000, even if they have never occupied the property.

3. Is each applicant and their spouse/partner a person who has never occupied a residential property for a continuous period of at least six months in which they acquired a relevant interest on or after 1 July 2000 in any state or territory of Australia?

Yes

No

4. Is each applicant a natural person (ie not a company or trust) at least 18 years of age and whose interest in the property is not held subject to a trust?

Yes

No

5. Is at least one applicant a permanent resident or Australian citizen?

Yes

No

6. Will at least one applicant be occupying the home as their principal place of residence for a continuous period of at least six months commencing within 12 months of completion of the eligible transaction?

Yes

No

Note: To apply for the Australian Defence Force residence exemption, please complete the Australian Defence Force residence exemption questions in Section 2.

7. Has each applicant on or after 1 October 2012 in respect of the home to which this application relates, either:

entered into a contract for the purchase of a new home in New South Wales OR

entered into a contract to have a home built in New South Wales OR

in the case of an owner builder, commenced construction of a home in New South Wales? (i.e. laying of foundations).

Yes

No


Determination of eligibility

If you answered 'Yes' to ALL of the above questions, you may be entitled to receive the First Home Owner Grant for a new home. The Chief Commissioner will determine your eligibility and advise you of his decision in writing.

Please attach additional information (where applicable) to support your eligibility for the grant.

Q: What does 'relevant interest' mean?

A: 'Relevant interest' refers to the number of people who will be owners of the property.




Tip

Correction fluid, or liquid paper, cannot be used on this form. To make an amendment, simply strike out the error, add the correct information, and have this initialed by all people involved in the application.

Ensure all questions are answered and captured legibly.

Page 14 of Application Form

3 | First Home Owners Grant Application Guide



# SECTIONS 2 AND 3

## Applicant and spouse partner details

In these sections, you'll be asked to provide details such as your name, date of birth, residential and postal address, and whether you have a spouse or partner. If you do, you'll also need to provide their details.

### Q. What name should I use on the application?

A: Your First, Middle and Family name used on your application must be the same name that appears on your loan application and your identification documents.



#### Tip

There should be no variations of your name between your identity documents, building/sale contract or loan application. If variations exist, forward all supporting documents with this application to our FHOG team and we'll help resolve this with your Home Finance Manager or Broker.



#### Tip

You'll need to provide additional supporting evidence if you've declared a previous or alternative name (this includes any previous married names). Please refer to the Supporting Documentation section of the application for a complete list of acceptable identification documents.



#### Tip

If you're applying as an applicant and will be on the title after settlement; complete the **Applicant details** section.

If you're applying as a Spouse or Partner and will not be on the title after settlement; complete the Spouse/Partner details section.



#### Tip

Ensure your email address is clearly captured so it is legible.

### SECTION 2 Applicant details

#### Note:

- All applicants must complete this section.
- If there are more than two applicants, please complete and attach an additional application form.

#### Number of applicants

How many people will have a relevant interest in the property?  Enter number of applicants

#### Related or associated party transactions

Are any of the applicants or their spouse/partner(s) related to or associated with the vendor or builder?

If 'Yes', please provide evidence of the consideration paid. (Refer to lodgement guide). ☐ Yes ☐ No

#### Indigenous Australian

This question is optional – the information will only be used for statistical purposes by Commonwealth and State Governments, and has no bearing on your application.

Are any of the applicants Aboriginal or Torres Strait Islander?

☐ Yes ☐ No

#### Australian Defence Force residence exemption

An exemption to the residence requirement, is only available to Australian Defence Force personnel.

Please leave questions blank if you are not entitled to the exemption.

Only complete the following questions if you are applying for the exemption.

1. Was at least one applicant a member of the permanent forces of the Australian Defence Force as at the commencement date of the eligible transaction? ☐ Yes ☐ No

If 'Yes', please indicate which branch they serve(s) in:

☐ Regular Army  
☐ Permanent Navy  
☐ Permanent Air Force

2. If 'Yes' to question 1, were all the applicants enrolled on the NSW electoral roll as at the commencement date of the eligible transaction? ☐ Yes ☐ No

If you answered 'Yes' to questions 1 and 2, you may be eligible for the residence exemption.

To receive your exemption, please provide a copy of a document issued by the Australian Defence Force. This document must clearly show the applicant's name and that the applicant was a permanent member of the Australian Defence Force as at the commencement date of the eligible transaction.

Note: An exemption will not be granted if the document is not provided.

#### Approved Agent and Revenue NSW use only

Please cross this box if you have sighted the documentary evidence and a copy is attached to the application. ☐ Yes (Evidence provided)

#### Participation in First Home Benefits promotions

This question is optional – and has no bearing on your application. The Revenue NSW often promotes the First Home Benefits to increase awareness.

Please cross this box if you would like to assist in any future promotional activity. ☐ Yes (I would like to assist in promotional activity)

### SECTION 2 Applicant details (cont)

	Applicant 1 (contact applicant)	Applicant 2
Title	<input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="checkbox"/> Dr	<input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="checkbox"/> Dr
First name	<input type="text"/>	<input type="text"/>
Middle name(s)	<input type="text"/>	<input type="text"/>
Family name	<input type="text"/>	<input type="text"/>
Names on birth certificate (if different from above)	First name <input type="text"/> Middle name(s) <input type="text"/> Family name <input type="text"/>	First name <input type="text"/> Middle name(s) <input type="text"/> Family name <input type="text"/>
Have you ever used any name other than the name(s) declared above?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Date of birth (dd/mm/yyyy)	<input type="text"/>	<input type="text"/>
Place of birth	<input type="text"/>	<input type="text"/>
Daytime phone number	<input type="text"/>	<input type="text"/>
Email address	<input type="text"/>	<input type="text"/>
Current residential address	Street no. <input type="text"/> Street name <input type="text"/> Suburb/town <input type="text"/> State <input type="text"/> Postcode <input type="text"/>	Street no. <input type="text"/> Street name <input type="text"/> Suburb/town <input type="text"/> State <input type="text"/> Postcode <input type="text"/>
Address for service of notices (if different from above)	Street no. <input type="text"/> Street name <input type="text"/> Suburb/town <input type="text"/> State <input type="text"/> Postcode <input type="text"/>	Street no. <input type="text"/> Street name <input type="text"/> Suburb/town <input type="text"/> State <input type="text"/> Postcode <input type="text"/>
As at the commencement date of the eligible transaction, did you have a spouse/partner?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
If yes, will your spouse/partner have a relevant interest in the home?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

# SECTION 4

## Property and transaction details

This is where you provide the property address details and the type of transaction the application for a new home applies to (e.g. purchasing a new home, a contract to build, etc.).

**Q: What if I don't know the exact address of my property or only have a lot number?**

A: If the street number has not been allocated you can provide the lot number, street name, suburb and postcode of the property.

**Q: What if the property has not yet been subdivided and I don't have the new title details?**

A: The property needs a lot, plan and volume/folio number before the FHOG can be submitted. This can be found on your contract of sale or building contract. Your conveyancer or solicitor will also be able to help you with this.

**SECTION 4 Property and transaction details**

**Address of the property**

Lot no.  Unit/  
Street no.  Street name

Suburb/town  State  Postcode

Date when occupation as a principal place of residence commenced or is intended to commence (if not known please estimate) (dd/mm/yyyy)

Leave blank if Australian Defence Force residence exemption applies.

**Title details**

Lot no.  Section no.  Plan type\*  Plan no.

\*Enter DP for Deposited Plan; SP for Strata Plan; Other if not DP or SP and enter the other details under Plan no.

**Transaction details**

**What type of transaction does this application refer to?**

Please select your transaction type and answer the questions for that transaction. Please refer to terms used in the lodgement guide.

**Transaction type (please tick applicable boxes)**

☐ **New Home purchase**

1. Is this the first sale of the home? ☐ Yes ☐ No If "Yes", attach vendor's statement. Refer to definitions on page 12.

2. Did you purchase the home from the builder? ☐ Yes ☐ No If "Yes", attach vendor's statement. Refer to definitions on page 12.

3. Are you/will you be the first occupant(s) of the home? ☐ Yes ☐ No If "Yes", attach vendor's statement. Refer to definitions on page 12.

4. Are you purchasing a substantially renovated home? ☐ Yes ☐ No

☐ **Off the Plan (New Home purchase)**

1. Is this the first sale of the home? ☐ Yes ☐ No If "Yes", attach vendor's statement. Refer to definitions on page 12.

2. Did you purchase the home from the builder? ☐ Yes ☐ No If "Yes", attach vendor's statement. Refer to definitions on page 12.

3. Are you/will you be the first occupant(s) of the home? ☐ Yes ☐ No If "Yes", attach vendor's statement. Refer to definitions on page 12.

4. Are you purchasing a substantially renovated home? ☐ Yes ☐ No

☐ **Contract to build**

1. Are you building a home to replace demolished premises? ☐ Yes ☐ No

2. If "Yes", did an applicant occupy the demolished home as a place of residence before the demolition? ☐ Yes ☐ No If "Yes", you are not eligible for the grant as an owner of the new home cannot have occupied the demolished premises as a place of residence before demolition.

☐ **Owner builder**

1. Are you/will you be building a home to replace demolished premises? ☐ Yes ☐ No

2. If "Yes", did an applicant occupy the demolished home as a place of residence before the demolition? ☐ Yes ☐ No If "Yes", you are not eligible for the grant as an owner of the new home cannot have occupied the demolished premises as a place of residence before demolition.

Pages 17-19 of Application Form

# SECTIONS 5, 6 AND 7

## Payment details

## Declaration by applicant or by spouse/partner

If you're applying with Revenue NSW, the grant will be paid via Electronic Funds Transfer (EFT) into the account nominated in this section.

Finally, you'll be asked to declare and confirm that all the details you've provided are correct. If you have a spouse or de facto partner, they'll also need to declare and confirm that the details listed in Section 3 are correct.



### Tip

If you're applying with Westpac, please **do not** complete this section as the grant will be paid through Westpac.

### Q: What do I need to consider before making this declaration?

A: Ensure all sections of the form are complete and the contract of sale or building contract is signed.

Print your full name, date and sign in the relevant section (applicant or spouse of applicant).



### Tip

Ensure your signature matches the contract(s) and loan application. The declaration pages cannot be amended or backdated.

#### SECTION 5 Payment details

##### Note:

- If applying with Revenue NSW, the grant will be paid by electronic funds transfer into the account nominated below.
- If you are applying with an approved agent, please do not complete the account details below as the grant will be paid through the approved agent in accordance with your agreement.

**Payment reference (optional):** This reference will be shown on the account statement, to assist in identifying the payment.

Account name (e.g. John & Jane Citizen)

Name of financial institution and branch

BSB number (must have 6 numbers)

Account number (maximum of 9 numbers)

\* DO NOT include dashes or spaces

**IMPORTANT** - Please confirm the account details provided above are correct before lodging your application with Revenue NSW.

#### SECTION 6 Declaration by applicant(s)

##### Declaration

Under the *First Home Owner (New Homes) Act 2000*, it is an offence to give false or misleading information.

☐ I declare that I have read and understood the above information and that the information provided is true correct in every particular.

Applicant 1	Applicant 2
Name	
Date (dd/mm/yyyy)	

#### SECTION 7 Declaration by spouse/partner(s)

1. I declare that the spouse/partner details in Section 3, in so far as they relate to me, are true and correct.
2. I declare that I have not previously received and retained the grant under the *First Home Owner Grant (New Homes) Act 2000* or a corresponding Act in another State or Territory, either alone or together with any other person or persons.
3. I declare that I have not owned a home or had a relevant interest in a residential property within Australia prior to 1 July 2000.
4. I declare that I have not owned and occupied for a continuous period of six months a residential property within Australia in which I acquired a relevant interest on or after 1 July 2000.
5. I authorise Revenue NSW to collect, access and exchange information about me to verify my proof of identity information and to confirm other details with the approved agent (where applicable), document issuing authorities, other State, Territory and Australian Government agencies and commercial organisations as permitted by law. I recognise that these checks may affect the applicant's eligibility for the First Home Owners Grant.
6. I acknowledge that I may be prosecuted and fined for making a false or misleading statement on or in connection with this application for the grant.

##### Declaration

Under the *First Home Owner (New Homes) Act 2000*, it is an offence to give false or misleading information.

☐ I declare that I have read and understood the above information and that the information provided is true correct in every particular.

Spouse/partner of Applicant 1	Spouse/partner of Applicant 2
Name	
Date (dd/mm/yyyy)	

Pages 19-21 of Application Form



# SECTION 8

## Supporting documentation checklist

This checklist will help ensure you've attached copies of all the required supporting documents.

### Q: What is a vendor's statement and when is it required?

A: A vendor's statement is a letter from the vendor or vendor's legal representative advising the property has never been previously occupied or sold as a place of residence.

If you're purchasing a new home (including off-the-plan and substantially renovated homes), you'll need to provide this.

Please refer to the **Supporting Documentation** section of the application to see if this applies to you.

### Q: What should I consider when providing my building contract or contract of sale?

A: Contracts must be signed and dated by all parties e.g. all buyers and vendors (builder or developer). **The date of the contract must be prior to the date of the FHOG application.** Any variation to the original contract must be included, signed and dated by all parties, as above.



#### Tip

Only send copies and not the original ID documents.

A driver's licence is not an acceptable form of ID.

### SECTION 8 Supporting documentation checklist

#### Note:

- Please complete the checklist to ensure you have attached the required supporting documentation defined in the lodgement guide. Attach these papers to this page.
- Your application may be returned to you if not fully completed or all the required supporting documentation is not attached.
- Additional documents may be requested after lodgement of your application.

#### Supporting documentation checklist

Note: Refer to the lodgement guide for the documentation required. Do not send original documents, only send copies.

Proof of identity of all applicants and their spouse/partner		Applicant to cross if attached	Approved agent or Revenue NSW use only Cross when sighted
Category 1	Type of document submitted	<input type="checkbox"/>	<input type="checkbox"/>
Category 2*	Type of document submitted	<input type="checkbox"/>	<input type="checkbox"/>
Category 3*	Type of document submitted	<input type="checkbox"/>	<input type="checkbox"/>
Category 4*	Type of document submitted	<input type="checkbox"/>	<input type="checkbox"/>
Additional evidence		<input type="checkbox"/>	<input type="checkbox"/>
<ul style="list-style-type: none"> <li>Change of name – type of document submitted</li> <li>Separated – statutory declaration and supporting evidence</li> </ul>		<input type="checkbox"/>	<input type="checkbox"/>
Australian Defence Force residence exemption Document confirming membership of the permanent forces		<input type="checkbox"/>	<input type="checkbox"/>
Transaction type			
Contract to purchase a new home		<input type="checkbox"/>	<input type="checkbox"/>
<ul style="list-style-type: none"> <li>a copy of your Contract for Sale, dated and signed by the vendor,</li> <li>a title search showing the applicant(s) as the registered proprietor(s)*</li> <li>evidence – first sale, never occupied,</li> <li>list of renovations if substantially renovated.</li> </ul>		<input type="checkbox"/>	<input type="checkbox"/>
Where there is no contract, or the sale of the property is between family members or related or associated parties also attach:		<input type="checkbox"/>	<input type="checkbox"/>
<ul style="list-style-type: none"> <li>a copy of the transfer, dated and signed by all parties</li> <li>evidence that consideration has been paid*</li> <li>evidence of total value of property (house and land).</li> </ul>		<input type="checkbox"/>	<input type="checkbox"/>
Contract to build a home		<input type="checkbox"/>	<input type="checkbox"/>
<ul style="list-style-type: none"> <li>a copy of your contract to build, dated and signed by all parties</li> <li>a title search showing the applicant(s) as the registered proprietor(s)*</li> <li>a copy of the final inspection report or occupation certificate*</li> <li>evidence of the unencumbered value (land only).</li> </ul>		<input type="checkbox"/>	<input type="checkbox"/>
Owner builder		<input type="checkbox"/>	<input type="checkbox"/>
<ul style="list-style-type: none"> <li>a title search showing the applicant(s) as the registered proprietor(s)</li> <li>a copy of the initial inspection report or approval from Council for the laying of foundations</li> <li>a copy of the final inspection report or occupation certificate</li> <li>a copy of receipts for the home totalling more than the grant amount</li> <li>evidence of the total value of property (house and land).</li> </ul>		<input type="checkbox"/>	<input type="checkbox"/>

\* Not required if your application is lodged with an approved agent

Page 22 of Application Form



## Any questions, just ask.



**Lenders** – refer to OBI



**Brokers** – talk to your BDM