

YOUR GUIDE TO THE FIRST HOME OWNERS GRANT APPLICATION

NORTHERN TERRITORY





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 1-10)**
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 11-17)**
You'll be required to fill out this section. We've provided some frequently asked Q&As to help you.
- 3 Supporting document checklist (pages 18-22)**
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


- Eligibility is determined at the commencement date of the eligible transaction, unless otherwise stated.
- All applicants and their spouse/de facto partner must be considered when answering the eligibility questions.
- Eligibility criteria 4(b) and 6 may in special circumstances be varied by the Commissioner. For further information, refer to Section 4 of the Guide.

Eligibility checklist Indicate with a ☐	Yes	No
1. Is this the first time each applicant and/or their spouse/de facto partner will receive a grant under the First Home Owner Grant Act in any state or territory of Australia?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
2. Is each applicant and their spouse/de facto partner a person who has never owned or held a relevant interest in a residential property, either jointly, separately or with some other person, before 1 July 2000 in any state or territory of Australia? Note: Applicants are not eligible for a grant if they or their spouse/de facto partner have owned or held a relevant interest in residential property prior to 1 July 2000, even if they have never occupied the property. A residential property includes any property on which there is a residence.	<input type="checkbox"/> Yes	<input type="checkbox"/> No

Eligibility checklist Indicate with a ☐	Yes	No
3. Is each applicant and their spouse/de facto partner a person who has never occupied a residential property that they acquired, either jointly, separately or with some other person, a relevant interest in, on or after 1 July 2000 in any state or territory of Australia?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
4. Is: a. each applicant a natural person (ie not a company or trustee) who will on the completion date of the eligible transaction, hold all their interest in the property in their own right and not as a trustee b. and at least one applicant 18 years of age or more?	<input type="checkbox"/> Yes <input type="checkbox"/> Yes	<input type="checkbox"/> No <input type="checkbox"/> No
5. Is at least one applicant a permanent resident or Australian citizen at the time of making the application?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
6. Will at least one applicant be occupying the home as their principal place of residence for a continuous period of six months commencing within twelve months of the completion date of the eligible transaction?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
7. Has each applicant on or after 1 July 2000, either: a. entered into a contract of sale for the purchase of a home in the Northern Territory b. or entered into a contract to build a home in the Northern Territory c. or in the case of an owner builder, commenced construction of a home in the Northern Territory? (that is, laying of foundations)	<input type="checkbox"/> Yes <input type="checkbox"/> Yes <input type="checkbox"/> Yes	<input type="checkbox"/> No <input type="checkbox"/> No <input type="checkbox"/> No


Q: What does 'relevant interest' mean?

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

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 de facto partner and **will not be** on the title after settlement; complete the **Spouse/de facto partner details** section.

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.

Pages 11-12 of Application Form

3 | First Home Owners Grant Application Guide



SECTIONS 2 AND 3

Applicant and spouse/de facto 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 de facto 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.

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

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

Ensure all questions are answered and captured legibly.

Section 2: Applicant details

Note:

- It is essential that ALL applicants complete this section.
- If more than two (2) applicants, please complete and attach an additional application form.
- Each applicant must sign the declaration at Section 6.

Number of applicants	
How many people will have a relevant interest in the home?	
Related or associated party transactions	Yes No
Are any of the applicants (or their spouse/de facto partner) related to or associated with the vendor or builder	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are any of the applicants Aboriginal or Torres Strait Islander (this question is optional)	<input type="checkbox"/> Yes <input type="checkbox"/> No

Note: The information will only be used for statistical purposes and has no bearing on your application.

	Applicant 1 (primary contact)					Applicant 2										
Title	Mr	Mrs	Miss	Ms	Dr	Mr	Mrs	Miss	Ms	Dr						
First name	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>						
Middle name(s)																
Family name																
Name on birth certificate <small>(only if different from above)</small>																
If you have ever used any name(s) other than the name(s) declared above, list them here																
Date of birth <small>(DD/MM/YYYY)</small>	/ /					/ /										
Place of birth	State/territory					State/territory										
Daytime telephone number																
Email address																
Current residential address	Street no.					Street no.										
	Street name					Street name										
	Suburb/town					Suburb/town										
	State					State										
	Postcode					Postcode										
Address for service of notices (if different to residential address)																
Do you have a spouse/de facto partner?	<input type="checkbox"/> Yes <input type="checkbox"/> No					<input type="checkbox"/> Yes <input type="checkbox"/> No										
If you have a spouse/de facto partner, will your spouse/de facto partner have a relevant interest in the home?	<input type="checkbox"/> Yes <input type="checkbox"/> No					<input type="checkbox"/> Yes <input type="checkbox"/> No										
Will you be satisfying the residence requirements	<input type="checkbox"/> Yes <input type="checkbox"/> No					<input type="checkbox"/> Yes <input type="checkbox"/> No										
Indicate the states and/or territories in which you have lived	NSW	ACT	Vic	SA	WA	Qld	Tas	NT	NSW	ACT	Vic	SA	WA	Qld	Tas	NT

Pages 12-14 of Application Form

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 number 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 property			
Lot number		Unit/street number	
Street name		Suburb/town	
State	Northern Territory	Postcode	
Date when occupation as a principal place of residence commenced, or is expected to commence by at least one applicant (if not known, please estimate)			
Title reference			
Volume (If the current title is unavailable, please enter a parent title number)		Folio	

Transaction details					
What type of transaction does this application refer to?	Off the plan ¹	New home ¹	Owner builder	Contract to build	Established home ²
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1. You have entered into a contract of sale to purchase a new home or an off the plan home :					
<input type="checkbox"/> Is this the first sale of the home since its construction or substantial renovation?				<input type="checkbox"/> Yes	<input type="checkbox"/> No
<input type="checkbox"/> Are you the first occupant(s) of the home since its construction or substantial renovation?				<input type="checkbox"/> Yes	<input type="checkbox"/> No
<input type="checkbox"/> Are you purchasing a substantially renovated home?				<input type="checkbox"/> Yes	<input type="checkbox"/> No
2. If you have entered into a contract of sale to purchase an established home , is the home located within an urban area?				<input type="checkbox"/> Yes	<input type="checkbox"/> No
Date of contract of sale or contract to build (if owner builder , date the foundations were laid)				/	/
Date of settlement (or if building, the completion date of the eligible transaction) <small>Note: if lodging with an approved agent, please estimate.</small>				/	/
Purchase price or construction price (or cost of construction for owner builders)				\$	
Unencumbered value (Only compulsory if the commencement date of the eligible transaction is before 31 December 2014)					
Contract of sale for the purchase of a home – the unencumbered value of the home and land at the date of contract.				\$	
Contract to build – the unencumbered value of the land on which the home is to be built at the date of the contract.				\$	
Owner builders – the unencumbered value of the home and land when the home is ready for occupation				\$	

Pages 14-15 of Application Form

SECTIONS 5, 6 AND 7

Payment details

Declaration by applicant or by spouse/partner

If you're applying through the Territory Revenue Office, 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/de facto partner 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

If applying with TRO, the FHOG 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 FHOG will be paid through the approved agent.

Details	
Name of financial institution and branch	
Account name (eg. John and Jan Citizen)	
BSB number (do not include dashes or spaces)	
Account number	

Section 6: Declaration by applicant

Declared at _____ on the _____ day of _____ 20__

Applicant 1		Applicant 2	
Name		Name	
Signature		Signature	
Date		Date	

Section 7: Declaration by spouse/de facto partner of applicant

1. The spouse/de facto partner details in Section 3, in so far as they relate to me, are true and correct.
2. I have not previously received and retained the grant under the *First Home Owner Grant Act* or a corresponding Act in another state or territory, either alone or together with any other person, and to the best of my knowledge, nor has my spouse/de facto partner.
3. I have not owned or held a relevant interest in a residential property within Australia, either alone or together with any other person, prior to 1 July 2000 and to the best of my knowledge, nor has my spouse/de facto partner.
4. I have not occupied as an owner, a residential property within Australia which I acquired, either alone or together with any other person, a relevant interest on or after 1 July 2000, and to the best of my knowledge, nor has my spouse/de facto partner.
5. I authorise TRO to access and exchange information about me that may affect the applicant's eligibility for the FHOG with the approved agent (where applicable), other state, territory and Australian Government agencies and commercial organisations as permitted by law.
6. Although I am not an applicant for the FHOG I am aware of the reasons for me having to complete this section of the application. I acknowledge that I may be prosecuted for making a false or misleading statement on or in connection with this application for the FHOG.
7. I solemnly and sincerely declare that this declaration, the information I have provided in this application and the supporting documents provided are true and correct, and I make this solemn declaration by virtue of the Oaths, Affidavits and Declarations Act 2010 (NT) knowing it is an offence to make a declaration that is false in any material particular and for which a penalty of three (3) years imprisonment is provided.

Declared at _____ on the _____ day of _____ 20__

Spouse/de facto partner of applicant 1		Spouse/de facto partner of applicant 2	
Name		Name	
Signature		Signature	
Date		Date	

Pages 15-17 of Application Form

SECTION 8

Supporting document checklist

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

Q: If purchasing a new home, what additional evidence do I need to provide?

A: You'll need to provide a statutory declaration from the vendor, advising that the property is a newly-built home and has not previously been lived in. This only applies if you're purchasing a new home.

A link to the statutory declaration is required on page 19 of the FHOG form, for both individual and company vendors.

Please refer to the **Supporting Evidence/Document** section of the application for more details on the above.

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.

Proof of identity		Tick if attached	Office use only
Evidence required			
Proof of identity	Australian birth certificate issued by Registry of Births, Deaths and Marriages and	<input type="checkbox"/>	<input type="checkbox"/>
	photographic identification such as an Australian drivers licence or proof of age card issued by a state or territory authority or	<input type="checkbox"/>	<input type="checkbox"/>
	a current passport.	<input type="checkbox"/>	<input type="checkbox"/>
Note: Evidence of change of name is required if the name on any documents presented is different to the name of the applicant (for example, marriage certificate, change of name certificate or deed poll).			

Australian citizenship or permanent residency		Tick if attached	Office use only
Evidence required			
Citizenship or permanent residency	Citizenship certificate, or	<input type="checkbox"/>	<input type="checkbox"/>
	permanent residency certificate, permanent residency visa or special category visa.	<input type="checkbox"/>	<input type="checkbox"/>
Note: Evidence of change of name is required if the name on any documents presented is different to the name of the applicant (for example, marriage certificate, change of name certificate or deed poll).			

Transaction type		Tick if attached	Office use only
Evidence required			
Contract of sale to purchase a home	<ol style="list-style-type: none"> 1. The contract of sale for purchase of the home dated and signed by all parties. 2. If the contract is for the purchase of a new home you will also need to provide a completed form F-HL-012 for individual vendors or F-HL-013 for company vendors (original required). 3. If a terms contract, evidence to show that purchase instalments excluding the deposit of an amount equal to or greater than the FHOG have been paid. 4. If the parties to the transaction are related or associated, documentary evidence to show that consideration of an amount equal to or greater than the FHOG has been paid. 5. If the parties to the transaction are related or associated, supply evidence of value – this can be in the form of the Notice of Assessment issued by TRO. <p>Note: Item 5 only applies to eligible transactions between 1 January 2010 and 12 May 2014 for new homes, and between 1 January 2010 and 31 December 2014 for established homes.</p>	<input type="checkbox"/>	<input type="checkbox"/>
Contract to build a home	<ol style="list-style-type: none"> 1. The contract to build dated and signed by all parties to the contract. 2. Documentary evidence of progress payments made (either an invoice or receipts from the builder) but not the deposit totaling an amount equal to or greater than the FHOG. 3. Evidence of the unencumbered value of land at the date the contract to build was made: <ul style="list-style-type: none"> - If the land was purchased from persons who are not related or associated to the applicants and the purchase was completed within 6 months of the date of the contract to build, a copy of that contract of sale or transfer of land document. - If the land was acquired from persons who are related or associated to the applicants and the purchase was completed within 6 months of the date of the contract to build, the value on which stamp duty was assessed as shown in a copy of the Notice of Assessment (NOA) issued by TRO (if a fractional interest was purchased, the value shown on the NOA is to be 	<input type="checkbox"/>	<input type="checkbox"/>



Any questions, just ask.



Lenders – refer to OBI



Brokers – talk to your BDM