YOUR GUIDE TO THE FIRST HOME OWNERS GRANT APPLICATION

SOUTH AUSTRALIA





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:



Lodgement guide (pages 1-6)

This section contains important information about the grant, your obligations after receiving the grant, and a glossary of terms and meanings.



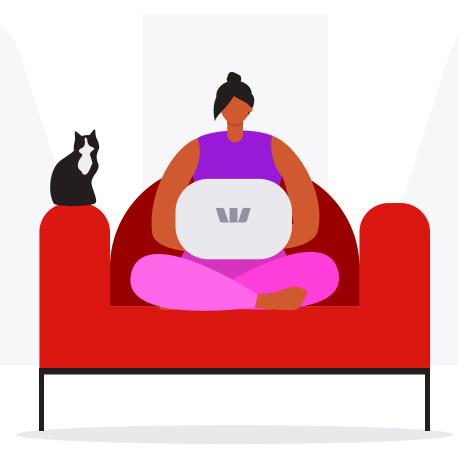
Application form (pages 7-11)

You'll be required to fill out this section. We've provided some frequently asked Q&As to help you.



Supporting document checklist (page 12)

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.

	 All applicants and their spouse/domestic partner must be considered when answering eligibility quality 	lestions.	
El	igibility checklist	YES	NO
1.	Is this the first time each applicant and/or their spouse/domestic partner will receive a First Home Owner Grant under the First Home and Housing Construction Grants Act 2000 or a corresponding Act in any state or territory of Australia?		
2.	Is each applicant and their spouse/domestic 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?		
	NOTE: Applicants are not eligible for a grant if they or their spouse/domestic 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/domestic 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?		
4.	Is each applicant a natural person (that is not a company), who is at least 18 years of age and who does or will on completion of the transaction, own the property in their own right and not in any capacity as a trustee?		
5	Is at least one applicant a permanent resident or Australian citizen?		
6.	Will each 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?		
7	Has each applicant on or after 1 July 2000, either:		
	• entered into a contract for the purchase of a <i>home</i> in South Australia;		
	 entered into a contract to have a home built in South Australia; OR 		
	 in the case of an owner builder, commenced construction of a home in South Australia? (i.e. laying of foundations). 		
De	termination of eligibility		
	ou answered 'YES' to ALL of the above questions, you may be entitled to receive the First Home O ject to the written decision being made by the Commissioner.	wner Gra	ant
Ple	ase attach additional information (where applicable) to support your eligibility for the First Home Own	er Grant.	

Page 7 of Application Form

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/domestic 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.

Ensure all questions are answered and captured legibly.

SECTIONS 2 AND 3

Applicant details and spouse/domestic 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 domestic 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. Mr Mrs Miss Ms Dr Mr Mrs Miss Ms Dr First name Middle name(s) Name on birth certificate (if different from above) No Yes - list name(s) below There should be no variations of your name between your identity documents, building/sale contract Place of birth or loan application. If variations exist, forward all supporting documents with this application to our Current residential address FHOG team and we'll help resolve this with your Home Finance Manager or Broker. tic Yes If Yes', your spouse/domestic partner must Yes If Yes', and your spous complete the details as applicant 2 above. No If 'No', your spouse/domestic partner must. No If 'No', your spouse/domestic complete Section 3 - spouse/domestic You'll need to provide additional supporting evidence if you've declared a previous or alternative name (this includes any previous married names). Mr Mrs Miss Ms Dr Mr Mrs Miss Ms Dr Please refer to the **Supporting Documentation** section of the application for a complete list of Family name Name on birth certificate (if different from above) acceptable identification documents. Pages 8-9 of Application Form Ensure your email address is clearly captured so it is legible.

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.).

SECTION 4 Property and transaction details Q: What if I don't know Address of Property the exact address of my Lot No Unit No Street No Street name property or only have a Suburb/Town State S A Postcode lot number? Date when occupation as a *principal place of residence* commenced or is intended to commence (If not known please estimate) A: If the street number has not been allocated you can Plan No. Plan Type* Volume Folio provide the lot number, * SP for Strata Plan or PS for Plan of Subdivision street name, suburb and **Transaction Details** postcode of the property. Date of Contract (or if owner builder, date the foundations were laid) 2 Date of Settlement (or if building, date of completion) NOTE: If lodging with an approved agent, please estimate What type of transaction does this application refer to? Please tick one: Q: What if the property has not yet been subdivided Purchase Price Purchase Price and I don't have the new title details? Contract to build A: The property needs a Construction Price (A) Total (A + B) \$ \$ lot, plan and volume/folio number before the FHOG Yes If 'Yes', please advise the value of home and curtilage area. \$ 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.

SECTIONS 5, 6 AND 7

Payment details Declaration by applicant or spouse/domestic partner

If you're applying with RevenueSA, 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 domestic partner, they'll also need to declare and confirm that the details listed in Section 3 are correct.



Print your full name, date and sign in the relevant section (Applicant or spouse/de facto partner of applicant).

Note: the signature witness must not be an applicant, spouse, or relative of either party.



Tin

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



Pages 10-11 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 or developer's letter and when might I need to provide it?

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

A developer's letter is a letter from the developer confirming that the home has been completed and is ready to be occupied, including the date it is officially ready for occupation. This is required when purchasing an off-the-plan home.

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?

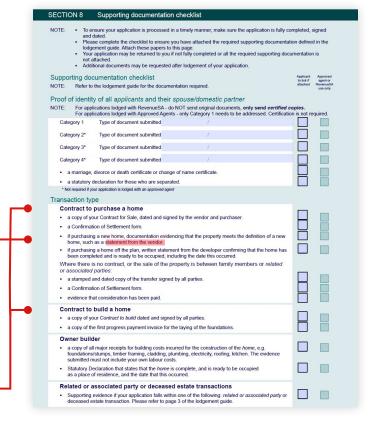
A: Contracts must be signed and dated by all parties e.g. all buyers and vendors (builder or developer). The date of the contract must be prior to the date of the FHOG application. Any variation to the original contract must be included, signed and dated by all parties, as above.



Tip

Only send copies and not the original ID documents.

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



Page 12 of Application Form



Any questions, just ask.



Lenders - refer to OBI



Brokers - talk to your BDM