# YOUR GUIDE TO THE FIRST HOME OWNERS GRANT APPLICATION

**VICTORIA** 





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.



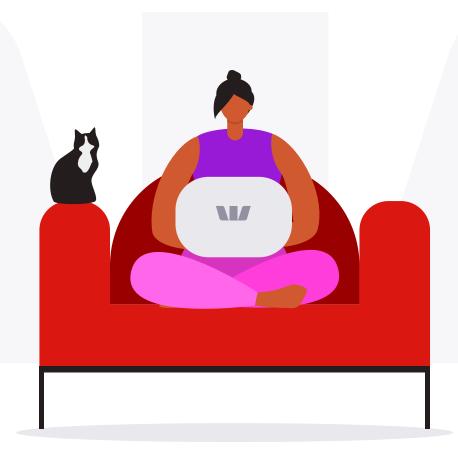
## **Application form (pages 1-5)**

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



## Supporting document checklist (page 6)

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.

igibility checklist	
l. Is this the first time <b>each</b> applicant and/or their spouse/partner will receive a grant under the First Home Owner Grant Act 2000 in any State or Territory of Australia?	Yes
<ol> <li>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?</li> </ol>	У
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	Yes
3. Is each applicant and their spouse/partner a person who has never occupied a residential property for a cont period of at least six months in which they acquired a relevant interest on or after 1 July 2000 in any State of Territory of Australia?	
4. Is <b>each</b> applicant a natural person (e.g. not a company or trust) and at least 18 years of age?	Yes
5. Is at least one applicant a permanent resident or Australian citizen?	Yes
6. Will at least one applicant be occupying the home as their principal place of residence for a continuous period least 12 months commencing within 12 months of completion of the eligible transaction? 7. Please answer either 7a or 7b based on whichever applies to your circumstances:	od of at
7a. Has each applicant on or after 1 July 2013, either:	
■ Entered into a contract for the purchase of a new home in Victoria OR	
■ Entered into a contract to have a home built in Victoria OR	
■ In the case of an owner builder, commenced construction of a home in Victoria? (i.e. laying of foundation	ns) Yes
7b. Has each applicant on or before 30 June 2013, either:	
■ Entered into a contract for the purchase of a new home in Victoria OR	
■ Entered into a contract to have a home built in Victoria OR	
■ In the case of an owner builder, commenced construction of a home in Victoria? (i.e. laying of foundation	ns) AND
Which completes or settles after 1 July 2013 AND	
The Commissioner HAS NOT authorised payment in anticipation of the residence requirement.	Yes

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# 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

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.

# **SECTION 2 AND 4**

# Applicant and spouse/partner details

In this section 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 does 'How many people will have a relevant interest in the property' mean?

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

## 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

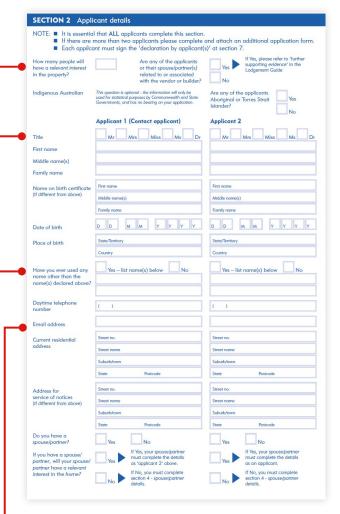
There should be no variations of your name between your identity documents, building/sale contract or loan application. If variations exist, forward all supporting documents with this application to our FHOG team and we'll help resolve this with your Home Finance Manager or Broker.

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.

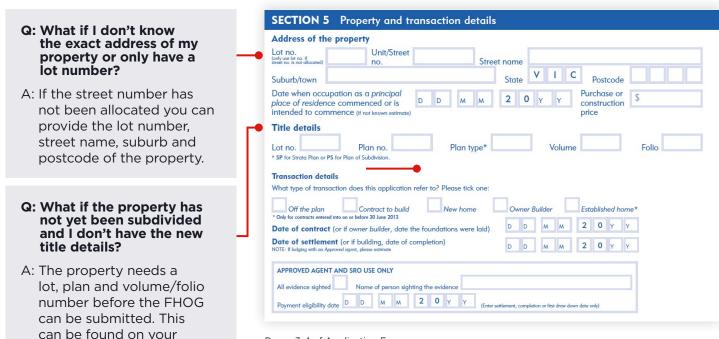


Pages 2-3 of Application Form

# **SECTION 5**

# **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.).



Pages 3-4 of Application Form

contract of sale or building contract. Your conveyancer or solicitor will also be able to help you with this.

# **SECTION 6, 7 AND 8**

# Payment details Declaration by applicant or by spouse/partner

If you're applying with the State 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 partner, they'll also need to declare and confirm that the details listed in Section 2 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?

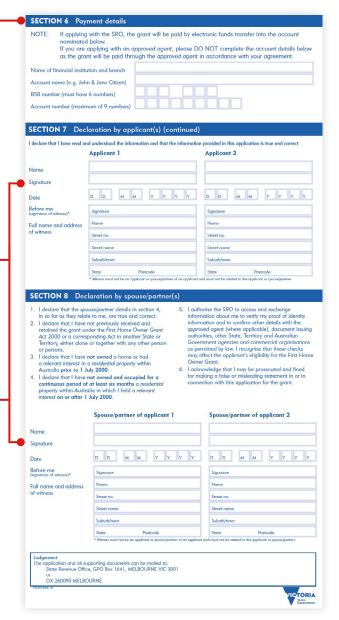
A: Ensure all sections of the form are complete and the contract of sale or building contract is signed.

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



### diT

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



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# **SECTION 9**

# **Supporting documentation checklist**

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

# 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 9 Supporting documentation checklist		
NOTE: To ensure your application is processed in a timely manner, make sure the applicat Please complete the checklist to ensure you have attached the required supporting guide. Attach these papers to this page. Your application will be returned to you if not fully completed and all the required s Additional documents may be requested after lodgement of your application.	documentati	on defined in the lodgemen
Eligibility checklist  NOTE: Refer to the lodgement guide for the documentation required.  Do NOT send original documents, only send copies.	Applicant to tick if attached	Approved agent or SRO use only Tick when
Proof of identity of all applicants and their spouse/partner		sighted
Category 1 Type of document submitted		
Category 2* Type of document submitted		
Category 3* Type of document submitted		
Category 4* Type of document submitted		
Additional supporting evidence (if applicable)		
a marriage or divorce certificate, death certificate or change of name certificate		
a statutory declaration for those who are separated		
Transaction type		_
Contract to purchase a new home off the plan		
a copy of the exchanged contract of sale, dated and signed by all parties		
a copy of the transfer of land with a dealing number		
Contract to purchase a new home		
a copy of the exchanged contract of sale, dated and signed by all parties		
a copy of the building permit and/or a copy of the Domestic Building Insurance Certificate of Insurance from the contract of sale	H	H
a copy of the Certificate of Occupancy		
a copy of the transfer of land with a dealing number		
Contract to build a home		
a copy of your contract to build dated and signed by all parties		
a title search showing the applicant(s) as the registered proprietor(s)*		
a copy of the Certificate of Occupancy*		
Owner builder	Ħ	Ħ
a copy of the evidence for laying of the foundations	H	
a copy of the Certificate of Occupancy		
a copy of receipts for the home totalling more than the grant amount*		
■ a title search showing the applicant(s) as the registered proprietor(s)*		
Related or associated party, nominee purchaser or deceased estate transactions		
Supporting evidence if your application falls within one of the following: related or associated party*; naminee purchaser*; or deceased estate (not related) transaction. All deceased estate (related) transactions must be lodged with the SRO. (please refer to page 4 of the Lodgement Guide)		
* Not required If your application is lodged with an approved agent		
APPROVED AGENT AND SRO USE ONLY		
Name of person slighting the documentation above		
Name of employer		
Signature Date D D M M	2 0	v

Page 4-5 of Application Form



# Any questions, just ask.



**Lenders** - refer to OBI



Brokers - talk to your BDM