



Bank of  
Melbourne

# First Home Owners Grant Application Guide.

New South Wales.



# Filling out forms can be tricky, so we've put together a guide to help you complete your First Home Owners Grant (FHOG) application.

The FHOG application consists of three parts:

- 1 Lodgement guide (pages 1-13)**  
This contains important information about the grant, your obligations after receiving it 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 Q&As to help you.
- 3 Supporting document checklist (page 22)**  
This is a comprehensive list of the supporting documents needed for your application.

# Part 1. Lodgement guide.

## Section 1 – Eligibility criteria.

This section determines whether you meet the eligibility 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?	<input type="checkbox"/> Yes <input type="checkbox"/> No
2. Is <b>each</b> applicant and their spouse/partner a person who has <b>never owned</b> a residential property, either jointly, separately or with some other person before 1 July 2000 in any state or territory of Australia? <small>Note: Applicants are not eligible for a grant if they or their spouse/partner have held a <b>relevant interest</b> in residential property prior to 1 July 2000, even if they have never occupied the property.</small>	<input type="checkbox"/> Yes <input type="checkbox"/> No
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 <b>relevant interest on or after 1 July 2000</b> in any state or territory of Australia?	<input type="checkbox"/> Yes <input type="checkbox"/> No
4. Is <b>each</b> 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?	<input type="checkbox"/> Yes <input type="checkbox"/> No
5. Is <b>at least one</b> applicant a permanent resident or Australian citizen?	<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 at least six months commencing within 12 months of completion of the eligible transaction? <small>Note: To apply for the Australian Defence Force residence exemption, please complete the Australian Defence Force residence exemption questions in Section 2.</small>	<input type="checkbox"/> Yes <input type="checkbox"/> No
7. Has each applicant on or after 1 October 2012 in respect of the home to which this application relates, either: <ul style="list-style-type: none"><li>entered into a contract for the purchase of a new home in New South Wales OR</li><li>in the case of an owner builder, commenced construction of a home in New South Wales? (i.e. laying of foundations).</li></ul>	<input type="checkbox"/> Yes <input type="checkbox"/> 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 initialled by all people involved in the application.

Ensure all questions are answered and captured legibly.

Page 14 of application form.

# Part 2. Application form.

## Section 2 & 3 – 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 indicate whether you have a spouse. If you have a spouse, 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 alternate 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 legibly captured.

### 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 at the commencement date of the eligible transaction?

Yes No

If 'Yes', please indicate which branch they served 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 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		Title <input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="checkbox"/> Dr	
First name		First name	
Middle name(s)		Middle name(s)	
Family name		Family name	
Name on birth certificate (if different from above) First name Middle name(s) Family name		Name on birth certificate (if different from above) First name Middle name(s) Family name	
I have ever used any name other than the name(s) declared above? <input type="checkbox"/> Yes <input type="checkbox"/> No		I have ever used any name other than the name(s) declared above? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Date of birth (dd/mm/yyyy)		Date of birth (dd/mm/yyyy)	
Place of birth State/Territory Country		Place of birth State/Territory Country	
Daytime phone number ( ) ( )		Daytime phone number ( ) ( )	
Email address		Email address	
Current residential address Street no. Street name Suburb/town State Postcode		Current residential address Street no. Street name Suburb/town State Postcode	
Address for service of notices (if different from above) Street no. Street name Suburb/town State Postcode		Address for service of notices (if different from above) Street no. Street name Suburb/town State Postcode	
As at the commencement date of the eligible transaction, did you have a spouse/partner? <input type="checkbox"/> Yes <input type="checkbox"/> No		As at the commencement date of the eligible transaction, did you have a spouse/partner? <input type="checkbox"/> Yes <input type="checkbox"/> No	
If 'Yes', your spouse/partner must complete the details as applicant 2 above.		If 'Yes', your spouse/partner must complete the details as an applicant.	
If 'No', you must complete Section 3 – spouse/partner details.		If 'No', you must complete Section 3 – spouse/partner details.	

## Section 4 – Property and transaction details.

Here you'll provide the property address details and the type of transaction that applies to your new home application (e.g. purchasing a new home, a contract to build, etc.).

**SECTION 4 Property and transaction details**

**Address of the property**

Lot no.  Unit/   
(If you are not a unit owner, do not enter a unit no.)

Street no.  Street name

Suburb/town  State  N  S  W 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.

**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 FHO can be submitted. This can be found on your contract of sale or building contract. Refer to your conveyancer or solicitor for confirmation.

Pages 17-19 of application form.

## Section 5, 6 and 7 – Payment details, Declaration by applicant and by spouse/partner.

If you're applying with Revenue NSW, the grant will be paid via electronic funds transfer 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, they'll also need to declare and confirm the details listed in Section 3 are correct.



**Tip:** If you are applying with Bank of Melbourne, please do not complete this section as the grant will be paid through Bank of Melbourne.

**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.

Tick the box to confirm your understanding, print your full name, date and sign the section relevant to you (i.e. 'Applicant' or 'Spouse/partner of Applicant').

**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 <input type="text"/>	Name <input type="text"/>
Date (dd/mm/yyyy) <input type="text"/>	Date (dd/mm/yyyy) <input type="text"/>

**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.	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.
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.	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.
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.	

**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 <input type="text"/>	Name <input type="text"/>
Date (dd/mm/yyyy) <input type="text"/>	Date (dd/mm/yyyy) <input type="text"/>

Pages 19-21 of application form.

# Part 3. Supporting document checklist.

## Section 8 – Supporting documentation checklist.

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

**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**

- Change of name – type of document submitted
- Separated – statutory declaration and supporting evidence

**Australian Defence Force residence exemption**

Document confirming membership of the permanent forces

**Transaction type**

**Contract to purchase a new home**

- a copy of your Contract for Sale, dated and signed by the vendor.
- a title search showing the applicant(s) as the registered proprietor(s).
- evidence – first sale, never occupied.
- list of renovations if substantially renovated.

Where there is no contract, or the sale of the property is between family members or related or associated parties also attach:

- a copy of the transfer, dated and signed by all parties
- evidence that consideration has been paid\*
- evidence of total value of property (house and land).

**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 final inspection report or occupation certificate\*
- evidence of the unencumbered value (land only).

**Owner builder**

- a title search showing the applicant(s) as the registered proprietor(s)
- a copy of the initial inspection report or approval from Council for the laying of foundations
- a copy of the final inspection report or occupation certificate
- a copy of receipts for the home totalling more than the grant amount
- evidence of the total value of property (house and land).

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

Page 22 of application form.

**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.

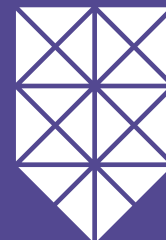
If you're purchasing a new home (including off-the-plan and substantially renovated homes) you'll need to provide this.

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.



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## You've got questions? We've got time to talk.



Lenders – **Refer to OBI.**



Brokers – **Talk to your BDM.**