

First Home Owner Grant Guide to the Application



The South Australian Government is assisting first home buyers to purchase or construct their first home through the \$7,000 First Home Owner Grant (FHOG). If you are a first home buyer, you may be eligible to receive the grant. The eligibility conditions are set out in this form.

WHAT HOMES QUALIFY?

A new or established dwelling including a house, flat, unit, townhouse or apartment anywhere in South Australia that meets local planning standards. The dwelling must be used as your principal place of residence within 12 months of the date of settlement in the case of an established home, or for a new home, 12 months from the date construction is completed. The contract to purchase an established home or to build a new home must be signed no earlier than 1 July 2000.

HOW DO I APPLY?

Applicants can complete and lodge an application form with either an approved FHOG Participant, which includes approved financial institutions, or RevenueSA. You are only able to complete and lodge an application form with an approved FHOG Participant where you are borrowing funds from that participant, as part of buying or building your home. You need to apply within twelve months of completing the transaction.

Supporting Documentation

If you are purchasing an existing home you are required to submit your Contract of Sale with your application form. If you are building a new home, you are required to submit your Building Contract with your application form. If you are an owner builder, you are required to submit a Statutory Declaration with your application form that states the home is complete and is ready to be occupied as a place of residence.

Approved FHOG Participant

If applying via an approved FHOG Participant, complete and submit the application form and supporting documents directly to the approved FHOG Participant. **A complete list of approved FHOG Participants is available on the RevenueSA Internet site.** Alternatively you can check with your local financial institution to see if they are an approved FHOG Participant.

RevenueSA

If applying via RevenueSA, complete and submit the application form with relevant supporting documentation. If you are purchasing an existing home, you must also provide a Confirmation of Settlement and Lodgement for Registration form. If you are entering into a comprehensive building contract, you must also provide proof of the first progress payment to the builder. If you are an Owner Builder you must also provide receipts for all major costs incurred. **You will need to provide certified photographic proof of identity.**

Spouse

All applicants must declare their spouse on the application form unless their spouse is also an applicant. If the spouse is also an applicant, their details need to be completed under Applicant 2 details of the form. If the spouse is not an applicant, their details need to be recorded in Section 6.

WHEN WILL THE GRANT BE PAID?

Approved FHOG Participant

For the purchase of an **existing dwelling**, payment will be made at settlement. For a **contract to build**, payment will be made on the first progress payment to the builder. For an **owner builder**, payment will be made on production of a Statutory Declaration that states the home is complete and is ready for occupation as a place of residence.

RevenueSA

For the purchase of an **existing dwelling**, payment will be made on production of the Confirmation of Settlement and Lodgement for Registration form. For a **contract to build** payment will be made upon proof of the first progress payment to the builder. For an **owner builder**, payment will be made following receipt of a Statutory Declaration that states the home is complete and is ready to be occupied as a place of residence.

Claims may take up to 5 days to process therefore this application should be lodged as soon as you have all of the information and documentation.

IMPORTANT DEFINITIONS

Applicant(s)

A person or persons who, on completion of the purchase or construction of the home, will be an owner of that home.

Consideration

The total price or amount used for the purchase or building of the home.

Comprehensive Building Contract

A contract under which a builder agrees to build a home from the start of the building to when it is ready for occupancy.

Owner Builder

An owner of land who builds a home, or has a home built, on the land without entering into a comprehensive building contract.

Home Owner

A person who holds a relevant interest in property.

Relevant Interest

A person with a 'relevant interest' can be described generally as someone who will have a legal entitlement to the home being bought or constructed. Usually this will be the person(s) listed on the Title. Each person with a 'relevant interest' must be listed as an applicant on this form. Does not include SAHT.

Notifiable Event

Applicants must notify the Commissioner of State Taxation, in writing, of any change in circumstances that may affect their eligibility for the grant. For example, when the residency requirement is not met.

Residential Property

Land on which there is a building which is a lawfully occupied residence or suitable for occupation as a residence.

Natural Person

A person, not a company.

Permanent Resident

Holder of an Australian permanent visa.

Spouse

A person is a spouse of another if they are legally married to each other, or are de facto spouses of each other.

Home

A building affixed to land that may lawfully be used as a place of residence and is, in the Commissioner's opinion, a suitable building for use as a place of residence.

The First Home Owner Grant application form has 6 sections. These sections must be completed as follows:

Section 1 - ELIGIBILITY CRITERIA

- Answer Questions 1 to 7 by ticking the relevant Yes or No box. The answers are designed to establish that the applicant(s) for the Grant meet the eligibility criteria.
- **All persons with a 'relevant interest' in the property and their spouses are to be considered when answering these questions.**
- All decisions relating to the eligibility of an applicant are made by RevenueSA, therefore any further information required should be directed to RevenueSA.

Section 2 - APPLICANT DETAILS

- Detail the number of persons with a 'relevant interest'. All persons who have, or will have, a 'relevant interest' in the property must record their details in this section. (Do not include any interest held by the South Australian Housing Trust (SAHT)).
- If there are more than two applicants, an additional application form will need to be completed and attached to this one. For an applicant who is married or in a de facto relationship there are two options. If the partner is an applicant then they are to be recorded within this section. If the partner is not an applicant, they will be required to complete their details in Section 6 of this application.

Section 3 - DETAILS OF HOME PURCHASED OR LAND ON WHICH IT IS SITUATED

- Provide the current title (Volume and Folio numbers) of the property being purchased or land on which it is constructed. These numbers can be obtained from the Transfer document, a title search or it is included on the Contract for Sale and Purchase. If the current title number is unavailable, or there is more than one title, enter the parent title number.
- Provide the expected date of occupancy as an owner of the home or estimate this date if you are unsure. To be eligible for the grant all applicants must move into the home and maintain it as their principal place of residence within 12 months.

Section 4 - PAYMENT DETAILS IF APPLYING THROUGH RevenueSA

- Applicants must complete this section **only** if applying direct to RevenueSA. You are able to nominate any account to receive EFT funds, including an account of a person who is not an applicant.
- Payment of the grant will be made into a nominated bank account. Give details of the name of bank, account name, BSB, and account number. Failure to provide correct details may cause a delay in payment of the grant.

If you are applying through an approved FHOG Participant, the approved FHOG Participant will record all your payment details and the grant will be paid by EFT only, to be received on settlement or first progress payment to the builder or completion of construction if an Owner Builder.

Section 5 - DECLARATION

- This must be completed and signed by **all** applicants, who must have read and understood all details on the application form, including the eligibility criteria.

Section 6 - SPOUSE DETAILS

- This section is only to be completed by the spouse of an applicant who has not already been specified as an applicant and who will not have an interest in the property.

PENALTIES

RevenueSA, as part of its role in administering the *First Home Owner Grant Act 2000* has the authority to conduct regular investigations to ensure that applicants comply with the Act. The following penalties may be imposed:

- A penalty of up to \$20,000 or imprisonment for 2 years for making a false or misleading statement in or in connection with an application for a first home owner grant as specified in the *First Home Owner Grant Act 2000*.
- A penalty of up to \$7,000 may be imposed by the Commissioner as a result of an applicant's dishonesty where an amount is paid by way of a first home owner grant, along with repayment of the \$7,000 grant pursuant to the Act.

OBJECTIONS PROCESS

If you are dissatisfied with the Commissioner's decision, you may lodge a written notice of objection to the Treasurer within 60 days of the notice of the decision.

Direct Enquires to:

By Correspondence:

First Home Owner Grant, RevenueSA, GPO Box 1353, ADELAIDE SA 5001

In Person:

RevenueSA, Ground Floor 200 Victoria Square, ADELAIDE SA

Telephone: 08 8226 3750

Facsimile: 08 8226 3734

E-mail: revenuesa@saugov.sa.gov.au

Internet: www.treasury.sa.gov.au/revenuesa

First Home Owner Grant

Eligibility Criteria Checklist

- To help determine if you qualify for a grant, please answer the questions below by ticking (✓) the appropriate box.
- All applicants with a relevant interest in the property must complete the eligibility checklist.
- Incomplete application forms or applications lacking any of the supporting evidence required will not be accepted.
- If there are more than two applicants, please complete and attach a second application form

OFFICE USE ONLY	
UIN	
APPROVED FHOG PARTICIPANT BRANCH	
APPROVED FHOG PARTICIPANT REFERENCE	

Section 1 - ELIGIBILITY CRITERIA

Applicant Eligibility

- Will this be the first time **each** applicant or their spouse/de facto could receive a grant under the First Home Owner Grant Act 2000 in any State or Territory of Australia? Yes No
- Is **each** applicant and their spouse/de facto a person who has **never** owned residential property, either jointly, separately or with some other person **before** 1 July 2000, in any State or Territory of Australia? Yes No
- Is **each** applicant and their spouse/de facto a person who has **never** owned and occupied a residential property (other than the property to which this application relates), either jointly, separately or with some other person **on or after** 1 July 2000, in any State or Territory of Australia? Yes No
- Is **each** applicant a natural person (that is not a company), who does or will on completion of the transaction, own the property in their own right and not in any capacity as a trustee? Yes No
- Is at least **one** applicant a permanent resident or Australian citizen? Yes No
- Will **each** applicant be occupying the established home as their principal place of residence within 12 months of either settlement or completion of construction? Yes No

Transaction Eligibility

Please answer **only one** of (a), (b) or (c).

- Has each applicant **on or after** 1 July 2000:
 - Entered into a Contract of Sale and Purchase or Agreement for the purchase of a home in South Australia? Yes No
 - Entered into a comprehensive building contract to have a home built on their land in South Australia? Yes No
 - In cases of an owner builder, commenced construction (laying of the foundations) of a home on their land in South Australia? Yes No

Determination of eligibility

If you answered 'Yes' to questions 1 to 7 then you may be entitled to receive the First Home Owner Grant, subject to the decision being made by the Commissioner of State Taxation.

Please include an annexure (where applicable) which provides any further information that may bear upon your eligibility for the First Home Owner Grant.

Please note that there are significant penalties for making a false or misleading statement.

First Home Owner Grant

Section 2 - APPLICANT DETAILS

Please complete a second application form and attach it to this one where there are more than two applicants.

Number of persons with a relevant interest (excluding SAHT) in the property that has been or will be acquired. (see the Guide to the Application, for what is a 'relevant interest').

Applicant 1 (Primary contact)

Dr Miss Mr Mrs Ms

Applicant 2

Dr Miss Mr Mrs Ms

First Name

Middle Name

Family Name

Please provide name on birth certificate if different from above.

Original First Name

Original Middle Name(s)

Original Family Name (including maiden name)

Date of birth

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
d	d	m	m	y	y	y	y

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
d	d	m	m	y	y	y	y

Place of birth

State/Territory

State/Territory

Country

Country

Day time contact telephone number

Current residential address

Street No

Street Name

Street No

Street Name

Town/Suburb

Town/Suburb

State

Postcode

State

Postcode

Do you have a spouse?

Yes If yes, please complete the next question.

No If no, please ignore next question.

Yes If yes, please complete the next question.

No If no, please ignore next question.

Will your spouse also have a relevant interest in the property to which this application relates?

Yes If yes, your spouse must complete applicant details.

No If no, your spouse must complete Section 6.

Yes If yes, your spouse must complete applicant details.

No If no, your spouse must complete Section 6.

Address for notices if different to residential address

Street No

Street Name

Street No

Street Name

Town/Suburb

Town/Suburb

State

Postcode

State

Postcode

Section 3 - DETAILS OF HOME PURCHASED OR LAND ON WHICH IT IS SITUATED

Address

Street No

Street Name

Town/Suburb

State

Postcode

Expected date of occupancy as an owner

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
d	d	m	m	y	y	y	y

If current title number unavailable, enter parent title number.

Consideration or construction price

\$

Title Reference

Volume

Folio

Are you

Purchasing an existing home

OR

Entering into a contract to build

OR

An Owner Builder

First Home Owner Grant

Section 6 - SPOUSE DETAILS

Only complete this Section if the spouse/de facto of an applicant **has not** been specified as an applicant.

	Spouse of Applicant 1					Spouse of Applicant 2				
	Dr	Miss	Mr	Mrs	Ms	Dr	Miss	Mr	Mrs	Ms
First Name	<input type="text"/>					<input type="text"/>				
Middle Name	<input type="text"/>					<input type="text"/>				
Family Name	<input type="text"/>					<input type="text"/>				
Please provide name on birth certificate if different from above. Original First Name	<input type="text"/>					<input type="text"/>				
Original Middle Name(s)	<input type="text"/>					<input type="text"/>				
Original Family Name (including maiden name)	<input type="text"/>					<input type="text"/>				
Date of birth	<input type="text"/> d	<input type="text"/> d	<input type="text"/> m	<input type="text"/> m	<input type="text"/> y	<input type="text"/> y	<input type="text"/> y	<input type="text"/> y	<input type="text"/> y	<input type="text"/> y
Place of birth	<input type="text"/>					<input type="text"/>				
Current Residential Address	State/Territory					State/Territory				
	<input type="text"/>					<input type="text"/>				
	Country					Country				
	<input type="text"/>					<input type="text"/>				
	Street No Street Name					Street No Street Name				
<input type="text"/>					<input type="text"/>					
Town/Suburb					Town/Suburb					
<input type="text"/>					<input type="text"/>					
State Postcode					State Postcode					

SPOUSE DECLARATION

I declare that the spouse details above and the answers provided in questions 1, 2 and 3 of the Eligibility Criteria in Section 1 are true and correct in as much as they relate to me.

I give authorisation for the approved FHOG Participant to have access to any information held that may affect this First Home Owner Grant application and disclose it in good faith to RevenueSA.

Spouse of Applicant 1		Spouse of Applicant 2	
Signature	<input type="text"/>	Signature	<input type="text"/>
Signature of witness (not another applicant or spouse)	<input type="text"/>	Signature of witness (not another applicant or spouse)	<input type="text"/>
Name of witness	<input type="text"/>	Name of witness	<input type="text"/>
Date	<input type="text"/>	Date	<input type="text"/>