

First Home Owner Grant

Guide to the Application

The Queensland Government is assisting people to buy or build 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?

The home can be a new or established dwelling including a house, flat, unit, townhouse, or apartment anywhere in Queensland that meets local planning standards. The dwelling must be used as your principal place of residence within 12 months of the date of settlement for the purchase of an established home or, if building a new first home on land in Queensland, within 12 months from the date of completion of the building. The contract to purchase an established home or to build a new home must be signed on or after 1 July 2000.

HOW DO I APPLY?

Applicants can complete and lodge an application form with either an approved agent (ie. an approved financial institution) or the Office of State Revenue. You are only able to complete and lodge an application form with a financial institution from which you are borrowing funds as part of buying or building your home. You will be required to lodge supporting documentation with this application (see "Supporting Documentation").

Approved Agents

If applying via an approved agent, complete and submit the application form and supporting documents directly to the agent. A complete list of financial institutions that are approved agents is available on the Office of State Revenue website. Alternatively you can check with your local financial institution to see if they are an approved agent.

Office of State Revenue

Complete and submit the Application Form to the Office of State Revenue. You will need to produce all relevant documentation to the Office of State Revenue in support of your application.

Spouse

If your spouse is also an applicant, their details need to be provided under Section 2 of the form. If your spouse is not an applicant, their details must be recorded in Section 6 of this application.

WHEN WILL THE GRANT BE PAID?

Approved Agent

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 (first draw down on the loan).

Office of State Revenue

For the purchase of an **existing dwelling**, payment will be made after settlement. For a **contract to build** or an **owner-builder**, payment will be made following production of evidence to the Office of State Revenue that final inspection has occurred.

Claims will take up to 5 days to process after lodgement of the required information and documentation.

DEFINITIONS

Applicant(s)

A person(s) that, on completion of the purchase of the property concerned, will be an owner of that property.

Comprehensive Home 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 home building contract.

Home owner

A person who holds a relevant interest in land on which a home is built.

Relevant interest

A relevant interest in land is:

- (a) an estate in fee simple in the land; or
- (b) a life estate in the land approved by the Commissioner; or
- (c) a perpetual lease of the land granted by the Commonwealth or the State; or
- (d) a leasehold interest in the land granted by the Commonwealth or the State that may be converted under the terms of the lease or by statute into an estate in fee simple; or
- (e) a term lease for pastoral purposes granted under the *Land Act 1994*; or
- (f) an interest as a purchaser under-
 - (i) a contract for the purchase from the Commonwealth or the State, or a Commonwealth or State instrumentality or authority, of an estate in fee simple in the land by instalments; or
 - (ii) an instalment contract under the *Property Law Act 1974*, part 6, division 4, for the purchase of an estate in fee simple in the land; or

- (g) a licence or right of occupancy granted by the Commonwealth or the State that gives, in the Commissioner's opinion, the licensee or the holder of the right reasonable security of tenure; or
- (h) an interest in a company's shares if the Commissioner is satisfied that-
 - (i) the interest entitles the holder of the interest to exclusive occupation of a specified home owned by the company; and
 - (ii) the value of the shares is not less than the value of the company's interest in the home.

Notifiable Event

Applicants must notify the Commissioner of State Revenue in writing of any change in circumstances that may affect their eligibility for the grant, such as if 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 or trust.

Permanent Resident

Holder of an Australian permanent visa.

Spouse

A person to whom the applicant is married, or with whom the applicant has been cohabiting, on a genuine domestic basis in a relationship of de facto marriage for at least 2 years at the time the application is made.

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.

First Home Owner Grant Guide to the Application

The first home owner grant application form has 6 sections. These sections are to be completed as follows:

SECTION 1 - ELIGIBILITY CRITERIA CHECKLIST

- 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 are to be considered when answering these questions.
- All decisions relating to the eligibility of an applicant are made by the Office of State Revenue, therefore any enquiries for further information should be directed to the Office of State Revenue.

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 detail in this section.
- 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 (Lot and Plan No.) 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 are sometimes included in the Contract of Sale.
- 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 OFFICE OF STATE REVENUE

- Applicants must complete this section only if applying direct to the Office of State Revenue.
- Payment of the grant will be made by Electronic Funds Transfer (EFT) into a nominated bank account, so you will need to provide 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.
- The grant is able to be paid into any account you nominate, including an account of a person who is not an applicant.
- Due to processing restrictions, payment cannot be made into a credit card account.

If you are applying through an approved agent, the agent will record all your payment details.

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 has no interest in the residential property.

SUPPORTING DOCUMENTATION

Please supply the required documents with your application. Failure to produce the relevant documentation will result in delays in processing. The following documents must be lodged with your completed application form.

When purchasing an existing home, you must provide a signed copy of the Contract of Sale. If you are entering a comprehensive building contract to build a new home, you must provide a signed copy of the Building Contract. If you are an owner-builder, you must provide proof of construction eg. Inspection Report.

If you are applying through the Office of State Revenue, you must also lodge the following documents.

When purchasing an existing home, you must provide The Registration Confirmation Statement issued by the Department of Natural Resources. If you are building a new home, you must provide a copy of the Inspection Summary or Final Inspection Report indicating that the home is fit for occupation.

You will be required to furnish proof of identity.

OFFICE OF STATE REVENUE – CONTACT DIRECTORY

HEAD OFFICE

GPO Box 2593
BRISBANE QLD 4001

Telephone: 1300 300 118 (within Qld)
(07) 3404 3956

Facsimile: (07) 3227 8292

Website: www.osr.qld.gov.au

E-mail: FirstHomeOwnersGrant@osr.treasury.qld.gov.au