



# **A GUIDE TO THE FIRST HOME OWNER GRANT**

## 1. WHAT IS THE FIRST HOME OWNER GRANT?

The First Home Owner Grant (“FHOG”) was established by the Federal Government to assist those purchasing their first owner occupied property. FHOG applies from 1 July 2000, and each State and Territory Revenue Office is responsible for administering the grant in their respective states.

Eligible Applicants will be entitled to a one-off \$7,000 payment, with Additional Grants being available in some States/Territories.

## 2. WHO CAN APPLY FOR FHOG?

- (a) The Applicant must **never** have received a FHOG payment previously;
- (b) To qualify for assistance, **neither** the Applicant nor their Spouse (or defacto) must have previously owned a residential property, either jointly, separately or with some other person **before** 1 July 2000, in any State or Territory;
- (c) **Each** Applicant must be natural person (that is, not a company or trust);
- (d) **Each** Applicant must be an Australian citizen / Australian permanent resident;
- (e) **Each** Applicant must be at least 18 years of age;
- (f) An Eligible Home must be intended to be a principal place of residence. Applicants must occupy the established home as their principal place of residence within 12 months of either settlement or completion of construction. In some State/Territory the Applicant must live in the home for a continuous period of at least 6 months;
- (g) For construction loans only, the Applicant must enter into a binding contract or commencement of building, must have occurred on or after 1 July 2000;
- (h) Joint Applicants will be restricted to a single application for a single property and only one payment of \$7,000 will be made; and
- (i) FHOG is not means tested nor is it restricted by the purchase price of the property.



**Please note:** Eligibility criteria for the FHOG varies between states. You will need to confirm the FHOG requirements for each State and Territory before you accept the application (see below for identification requirements).

## 3. ESTABLISHING THE APPLICANT’S IDENTITY

Each State and Territory has its own requirements in relation to what is needed to establish an Applicants identity, see below.

These requirements are commonly known as a 100 point check. The “100 point check” is an Office of State Revenue (OSR) term meaning the ability to identify Australian citizenship and permanent residency but is **not** to be confused with the Bank’s 100 point check.

### 3.1 Australian Capital Territory (ACT)

Type of Applicant	Identification Requirements
Applicant born in Australia	<ul style="list-style-type: none"><li>▪ An original or certified copy of an Australian passport; or</li><li>▪ An original or certified copy of the Birth Certificate or Extract of Birth.</li></ul>
Applicant born overseas	<ul style="list-style-type: none"><li>▪ An original or certified copy of an Australian passport; or</li><li>▪ An original or certified copy of the Australian Citizenship Certificate or permanent residency certificate</li></ul>



**Please note:** If we receive an ACT FHOG Application by mail, documents must be certified by either a Police Officer, Medical Practitioner, Solicitor or Justice of the Peace.

For more information go to - <http://www.revenue.act.gov.au/FHOG/FHOG.html>

### 3.2 New South Wales

Type of Applicant	Requirements for Identification
Applicants born in Australia	<ul style="list-style-type: none"> <li>▪ Certified copy of their birth certificate or extract of birth certificate for every Applicant and every Applicant's spouse or de fact partner.</li> <li>▪ Certified copy of marriage certificate or change of name certificate, if the name of any Applicant is different from that shown in the birth certificate</li> </ul>
Applicants born overseas (excluding New Zealand)	<ul style="list-style-type: none"> <li>▪ Certified copy of their Australian passport, Australian citizenship, or foreign passport.</li> <li>▪ At least one foreign passport must have the endorsement 'permitted to remain in Australia indefinitely</li> </ul>
Applicants born in New Zealand	<ul style="list-style-type: none"> <li>▪ A certified copy of a current passport including the page showing the last date of entry in Australia.</li> </ul>



**Please note:** If we receive a NSW FHOG Application by mail, documents must be certified by either a Justice of the Peace or a Solicitor.

For more information go to -

[http://www.osr.nsw.gov.au/portal/page?\\_pageid=33,63412&\\_dad=portal&\\_schema=OSRPTLT](http://www.osr.nsw.gov.au/portal/page?_pageid=33,63412&_dad=portal&_schema=OSRPTLT)

### 3.3 Northern Territory

Type of Applicant	Requirements for Identification
All Applicants	<ul style="list-style-type: none"> <li>▪ Each Applicant must provide proof of identity either by providing a certified copy of their birth certificate (or extract) or passport.</li> <li>▪ If all Applicants were born outside Australia, one Applicant must provide a certified copy of documentary evidence of permanent residency or citizenship of Australia.</li> </ul>
Divorce or Separation	<ul style="list-style-type: none"> <li>▪ If an Applicant has been divorced, they will need to provide a certified copy of your divorce certificate(s).</li> <li>▪ If an Applicant is separated but legally married, they will need to provide a statutory declaration detailing the name of their spouse, the date they were married, the date they were separated, the future intentions regarding cohabitation arrangements with their spouse and their spouse's current address (if known). The Applicant should also provide a copy of any documentation confirming separation such as property settlement or maintenance agreement (if applicable).</li> </ul>



**Please note:** If we receive a NT FHOG Application by mail, documents must be certified by either Commissioner of Oaths, Member of Parliament, Legal Practitioner, a person holding office under the Supreme Court Act or Justice Act, Conveyancing Agent or Real Estate Agent licenced under the Agents Licensing Act, Police Officer, Bank Employee, Justice of the Peace or a Public Servant.

For more information go to - <http://www.nt.gov.au/ntt/revenue/formfhog1.shtml>

### 3.4 South Australia

Type of Applicant	Requirements for Identification
All Applicants	Each Applicant must provide photographic proof of identity. For example, a drivers licence, passport or other identification which contains a photograph, name and address.



**Please note:** If we receive a SA FHOG Application by mail, documents must be certified by a Justice of the Peace, Proclaimed Bank Manager or Registered Conveyancer.

For more information go to - <http://www.revenuesa.sa.gov.au/fhog/fhogappl.html>

### 3.5 Queensland

Type of Applicant	Requirements for Identification
Applicants born in Australia	<ul style="list-style-type: none"> <li>▪ Certified copy of their birth certificate or extract of birth certificate for every Applicant and every Applicant's Spouse (or de fact partner)</li> <li>▪ Certified copy of marriage certificate or change of name certificate, if the name of any Applicant is different from that shown in the birth certificate</li> </ul>
Applicants born overseas (excluding New Zealand)	<ul style="list-style-type: none"> <li>▪ Certified copy of their Australian passport, Australian citizenship, or foreign passport.</li> <li>▪ At least one foreign passport must have the endorsement 'permitted to remain in Australia indefinitely'.</li> </ul>
Applicants born in New Zealand	<ul style="list-style-type: none"> <li>▪ A certified copy of a current passport including the page showing the last date of entry in Australia.</li> </ul>

#### 3.5.1 Proof of Identity – All Applicants

Type of Applicant	Requirements for Identification
All Applicants	Proof of Identity may be in the form of: <ul style="list-style-type: none"> <li>▪ A driver's licence;</li> <li>▪ Employee identification card (issued to public sector employees);</li> <li>▪ An 18+ card;</li> <li>▪ A certificate of marriage; or</li> <li>▪ Evidence of a change of name (if applicable).</li> </ul>



**Please note:** If we receive a Queensland FHOG Application by mail, documents must be certified by either an accredited Referrer or Broker.

For more information go to - <http://www.osr.qld.gov.au/gas/fhog/>

### 3.6 Tasmania

Type of Applicant	Requirements for Identification
Applicants born in Australia	<ul style="list-style-type: none"> <li>▪ Certified copy of their birth certificate or extract of birth certificate for every Applicant and every Applicant's spouse (or de fact partner)</li> <li>▪ Certified copy of marriage certificate or change of name certificate, if the name of any applicant is different from that shown in the birth certificate</li> </ul>
Applicants born overseas (excluding New Zealand)	<ul style="list-style-type: none"> <li>▪ Certified copy of their Australian passport, Australian citizenship, or foreign passport.</li> <li>▪ At least one foreign passport must have the endorsement 'permitted to remain in Australia indefinitely'</li> </ul>
Applicants born in New Zealand	<ul style="list-style-type: none"> <li>▪ A certified copy of a current passport including the page showing the last date of entry in Australia</li> </ul>

#### 3.6.1 Proof of Identity – All Applicants

The Applicant is required to provide **one** primary document and **one or more** secondary document(s).

Proof of Identity	Documents
Primary documents	<ul style="list-style-type: none"> <li>▪ Original birth certificate or extract;</li> <li>▪ An Australian passport in the Applicant's name issued after 1986 and not more than 2 years expired;</li> <li>▪ A current document of identity issued by the Australian Passport Office;</li> <li>▪ A current Overseas passport;</li> <li>▪ An original Australian naturalisation or citizenship document, or immigration papers issued by the Dept of Immigration, Local Government &amp; Ethnic Affairs or the Australian Passport Office;</li> <li>▪ An original consular photo-identity card issued by the Dept of Foreign Affairs and Trade;</li> <li>▪ A current Police Officer or Defence Force photo-identity card (excluding civilian staff);</li> <li>▪ A current Tasmanian photo licence or current photo licence issued from an interstate jurisdiction.</li> </ul>

Secondary documents	<ul style="list-style-type: none"> <li>▪ A current State or Commonwealth Government employee photo identity card;</li> <li>▪ A current, original Medicare card, pensioner concession card, dept of veteran's affairs entitlement card issued by the Commonwealth Government;</li> <li>▪ A current original credit card or account card from a bank, building society or credit union, or a passbook or statement up to one year old;</li> <li>▪ An original telephone, gas or electricity bill up to one year old;</li> <li>▪ An original water rates, council rates or land valuation notice up to two years old;</li> <li>▪ An original electoral enrolment card or other evidence of enrolment up to two years old;</li> <li>▪ Original Armed Services Discharge Papers up to two years old;</li> <li>▪ Current original identity card or a certificate or statement of enrolment up to two years old from an educational system.</li> </ul>
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**Please note:** *If we receive a Tasmanian FHOG Application by mail, documents must be certified by either a Justice of the Peace or a Solicitor.*

For more information go to –

<http://www.treasury.tas.gov.au/domino/DTF/DTF.nsf/37baa5df6bd7736e4a2568c400814f06/9e52a35979a13e86ca25692e0006c74c?OpenDocument>

### 3.7 Victoria

Type of Applicant	Requirements for Identification
All Applicants	Each Applicant must provide photographic proof of identity (either original or certified copy). For example, drivers licence or passport or other identification which contains a photograph, name and address of the Applicant



**Please note:** *If we receive a Victorian FHOG Application by mail, documents must be certified by either a member of the police force, a councillor of a municipality, a medical practitioner, a dentist, a veterinary practitioner, a pharmacist, a minister of religion, a legal practitioner, a school principal or an accountant.*

For more information go to -

[http://www.sro.vic.gov.au/sro/srowebsite.nsf/rebates\\_fhog.htm?OpenPage&charset=i so-8859-1](http://www.sro.vic.gov.au/sro/srowebsite.nsf/rebates_fhog.htm?OpenPage&charset=i so-8859-1)

### 3.8 Western Australia

Type of Applicant	Requirements for Identification
Applicants born in Australia	<ul style="list-style-type: none"><li>▪ Certified copy of their birth certificate or extract of birth certificate for every Applicant and every Applicant's spouse (or de facto partner)</li><li>▪ Certified copy of marriage certificate or change of name certificate, if the name of any applicant is different from that shown in the birth certificate</li></ul>
Applicants born overseas (excluding New Zealand)	<ul style="list-style-type: none"><li>▪ Certified copy of their Australian passport, Australian citizenship, or foreign passport.</li><li>▪ At least one foreign passport must have the endorsement 'permitted to remain in Australia indefinitely'.</li></ul>
Applicants born in New Zealand	<ul style="list-style-type: none"><li>▪ A certified copy of a current passport including the page showing the last date of entry in Australia.</li></ul>



**Please note:** If lodging by mail, documents must be certified by either a Police Officer, Bank Employee, Justice of the Peace, Minister of Religion, Pharmacist, Medical Practitioner, Dentist, Public Servant, Primary or Secondary Teacher, Member of Parliament, Legal Practitioner along with Mortgage Brokers.

For more information go to - [http://www.dtf.wa.gov.au/cms/osr\\_content.asp?ID=198](http://www.dtf.wa.gov.au/cms/osr_content.asp?ID=198)

#### 4. WHAT DOCUMENTS NEED TO BE SUBMITTED TO MACQUARIE MORTGAGES?

The Applicant will need to provide the following documents to Macquarie Mortgages, in addition to the documents required for the identity checks as outlined above:

- (a) Completed Application Form; and
- (b) A certified copy of the executed Contract of Sale (for an established home);  
or
- (c) A certified copy of the executed Building Contract (for a new home).

#### 5. WHEN SHOULD THESE DOCUMENTS BE OBTAINED?

All documents should be obtained **prior** to the loan being formally approved. Also, please ensure that our Panel Solicitor has been informed that FHOG will be available at settlement.

#### 6. BANKING SERVICES

Banking Services is an area within Macquarie Mortgages which draws the FHOG cheques. The following procedure must be followed when requesting a cheque:

Procedure to follow	Required documents
Settlements department must send a facsimile with required documents to Banking Services	<ol style="list-style-type: none"> <li>1. File name;</li> <li>2. Loan number;</li> <li>3. Amount to be drawn and who it is to be drawn in favour of; and</li> <li>4. Name of the Panel Solicitor that is the collecting the cheque.</li> </ol>

The facsimile numbers for Banking Services are listed below:

State	Facsimile Number
Brisbane	(07) 3233 5398
Melbourne	(03) 9635 8160
Perth	(08) 9244 8765
Sydney	(02) 8232 3926

## 7. Definitions

Definition	Meaning
<b>Applicant</b>	A person who, on completion of the purchase of a home or construction of a new home, will own or have a relevant interest in the land on which the home is built.
<b>Certified copy</b>	A copy of an original document that has been signed by an acceptable person and noted on the copy that it is a true and correct copy of the original. An acceptable person is listed above for each State and Territory.
<b>Eligible transaction</b>	Contract for the purchase of a home, contract to build a home or construct a home as an owner builder (Please note: we do not accept owner builder construction loans).
<b>Eligible home</b>	A home that has been previously occupied and is lawfully fit for occupation.
<b>Permanent resident</b>	A person who holds a permanent visa (under section 30 of the Migration Act 1958) or a New Zealand citizen who is the holder of a special category visa (under section 32 of the migration act 1958) and has satisfied the Chief Commissioner that he or she intends to reside permanently in Australia.
<b>Principal place of residence</b>	The home the Applicant primarily resides in. In some State/Territory this home must be occupied by an Applicant for a continuous period of 6 months commencing 12 months of the completion of the eligible transaction.
<b>Spouse (or defacto)</b>	The person to whom the Applicant is married or cohabiting with on a genuine domestic basis in a relationship of a defacto marriage (including same sex relationships) as defined in the Property (Relationships) Act 1984.