

# First Home Owners Grant Application Guide: Northern Territory

---

# 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 1-10)**

This contains important information about the grant, your obligations after receiving it and a glossary of terms and meanings.
- 2 Application form (pages 11-17)**

You'll be required to fill out this section. We've provided some Q&As to help you.
- 3 Supporting document checklist (pages 18-22)**

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**

- Eligibility is determined at the commencement date of the eligible transaction, unless otherwise stated.
- All applicants and their spouse/de facto partner must be considered when answering the eligibility questions.
- Eligibility criteria 4(b) and 6 may in special circumstances be varied by the Commissioner. For further information, refer to Section 4 of the Guide.

Eligibility checklist Indicate with a ☐	Yes	No
1. Is this the first time each applicant and/or their spouse/de facto partner will receive a grant under the <i>First Home Owner Grant Act</i> in any state or territory of Australia?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
2. Is each applicant and their spouse/de facto partner a person who has never owned or held a relevant interest in a residential property, either jointly, separately or with some other person, before 1 July 2000 in any state or territory of Australia? <b>Note:</b> Applicants are not eligible for a grant if they or their spouse/de facto partner have owned or held a relevant interest in residential property prior to 1 July 2000, even if they have never occupied the property. A residential property includes any property on which there is a residence.	<input type="checkbox"/> Yes	<input type="checkbox"/> No
3. Is each applicant and their spouse/de facto partner a person who has never occupied a residential property that they acquired, either jointly, separately or with some other person, a relevant interest in, on or after 1 July 2000 in any state or territory of Australia?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
4. Is: a. each applicant a natural person (ie not a company or trustee) who will on the completion date of the eligible transaction, hold all their interest in the property in their own right and not as a trustee b. and at least one applicant 18 years of age or more?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
5. Is at least one applicant a permanent resident or Australian citizen at the time of making the application?	<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 six months commencing within twelve months of the completion date of the eligible transaction?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
7. Has each applicant on or after 1 July 2000, either: a. entered into a contract of sale for the purchase of a home in the Northern Territory b. or entered into a contract to build a home in the Northern Territory c. or in the case of an owner builder, commenced construction of a home in the Northern Territory? (that is, laying of foundations)	<input type="checkbox"/> Yes	<input type="checkbox"/> No

Pages 11-12 of application form.

**Q: What does 'relevant interest' mean?**

**A:** 'Relevant interest' refers to the number of people who will be owners of the property.



**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 initialled by all people involved in the application.

Ensure all questions are answered and captured legibly.

# 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:** Ensure your email address is legibly captured.

**Section 2: Applicant details**

**Note:**

- It is essential that ALL applicants complete this section.
- If more than two (2) applicants, please complete and attach an additional application form.
- Each applicant must sign the declaration at Section 6.

Number of applicants		Yes	No
How many people will have a relevant interest in the home?			
Related or associated party transactions			
Are any of the applicants (or their spouse/de facto partner) related to or associated with the vendor or builder		<input type="checkbox"/> Yes	<input type="checkbox"/> No
Are any of the applicants Aboriginal or Torres Strait Islander (this question is optional)		<input type="checkbox"/> Yes	<input type="checkbox"/> No

Note: The information will only be used for statistical purposes and has no bearing on your application.

	Applicant 1 (primary contact)					Applicant 2										
	Mr	Mrs	Miss	Ms	Dr	Mr	Mrs	Miss	Ms	Dr						
Title	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>						
First name																
Middle name(s)																
Family name																
Name on birth certificate <small>(only if different from above)</small>																
If you have ever used any name(s) other than the name(s) declared above, list them here																
Date of birth (DDMMYYYY)	/ /					/ /										
Place of birth	State/territory					State/territory										
Daytime telephone number																
Email address																
Current residential address	Street no.					Street no.										
	Street name					Street name										
	Suburb/town					Suburb/town										
	State		Postcode			State		Postcode								
Address for service of notices (if different to residential address)																
Do you have a spouse/de facto partner?	<input type="checkbox"/> Yes		<input type="checkbox"/> No			<input type="checkbox"/> Yes		<input type="checkbox"/> No								
If you have a spouse/de facto partner, will your spouse/de facto partner have a relevant interest in the home?	<input type="checkbox"/> Yes <small>If yes, your spouse/de facto partner must complete the details in Applicant 2</small>		<input type="checkbox"/> No <small>If no, your spouse/de facto partner must complete Section 7.</small>			<input type="checkbox"/> Yes <small>If yes, your spouse/de facto partner must complete the details in Applicant 1.</small>		<input type="checkbox"/> No <small>If no, your spouse/de facto partner must complete Section 7.</small>								
Will you be satisfying the residence requirements	<input type="checkbox"/> Yes		<input type="checkbox"/> No			<input type="checkbox"/> Yes		<input type="checkbox"/> No								
Indicate the states and/or territories in which you have lived	NSW	ACT	Vic	SA	WA	Qld	Tas	NT	NSW	ACT	Vic	SA	WA	Qld	Tas	NT
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Pages 2-3 of application form.

## 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					
<b>Address of property</b>					
Lot number	Unit/street number				
Street name	Suburb/town				
State	Northern Territory	Postcode			
Date when occupation as a principal place of residence commenced, or is expected to commence by at least one applicant (if not known, please estimate)					
<b>Title reference</b>					
Volume <small>(if the current title is unavailable, please enter a parent title number)</small>		Folio			
<b>Transaction details</b>					
What type of transaction does this application refer to?	Off the plan <sup>1</sup>	New home <sup>1</sup>	Owner builder	Contract to build	Established home <sup>2</sup>
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1. You have entered into a contract of sale to purchase a new home or an off the plan home:					
o Is this the first sale of the home since its construction or substantial renovation?				<input type="checkbox"/> Yes	<input type="checkbox"/> No
o Are you the first occupant(s) of the home since its construction or substantial renovation?				<input type="checkbox"/> Yes	<input type="checkbox"/> No
o Are you purchasing a substantially renovated home?				<input type="checkbox"/> Yes	<input type="checkbox"/> No
2. If you have entered into a contract of sale to purchase an established home, is the home located within an urban area?					
				<input type="checkbox"/> Yes	<input type="checkbox"/> No
Date of contract of sale or contract to build (if owner builder, date the foundations were laid)			/	/	
Date of settlement (or if building, the completion date of the eligible transaction) <small>Note: if lodging with an approved agent, please estimate.</small>			/	/	
Purchase price or construction price (or cost of construction for owner builders)			\$		
<b>Unencumbered value</b> (Only compulsory if the commencement date of the eligible transaction is before 31 December 2014)					
Contract of sale for the purchase of a home – the unencumbered value of the home and land at the date of contract.			\$		
Contract to build – the unencumbered value of the land on which the home is to be built at the date of the contract.			\$		
Owner builders – the unencumbered value of the home and land when the home is ready for occupation			\$		

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

Pages 14-15 of application form.

## Section 5,6 & 7 - Payment details, Declaration by applicant or by spouse/partner.

If you're applying with the Territory Revenue Office, 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 St.George, please **do not** complete this section as the grant will be paid through St.George.

**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.

Note the place and date of your declaration, print your full name and sign in the relevant section ('Applicant' or 'Spouse/de facto partner of applicant').

 **Tip:** Ensure your signature matches the contract(s) and loan application.

The declaration pages cannot be amended or backdated.

### Section 5: Payment details

If applying with TRO, the FHOG 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 FHOG will be paid through the approved agent.

Details	
Name of financial institution and branch	
Account name (eg. John and Jan Citizen)	
BSB number (do not include dashes or spaces)	
Account number	

### Section 6: Declaration by applicant

Declared at \_\_\_\_\_ on the \_\_\_\_ day of \_\_\_\_\_ 20\_\_

Applicant 1		Applicant 2	
Name		Name	
Signature		Signature	
Date		Date	

### Section 7: Declaration by spouse/de facto partner of applicant

- The spouse/de facto partner details in Section 3, in so far as they relate to me, are true and correct.
- I have not previously received and retained the grant under the *First Home Owner Grant Act* or a corresponding Act in another state or territory, either alone or together with any other person, and to the best of my knowledge, nor has my spouse/de facto partner.
- I have not owned or held a *relevant interest* in a residential property within Australia, either alone or together with any other person, prior to 1 July 2000 and to the best of my knowledge, nor has my spouse/de facto partner.
- I have not occupied as an owner, a residential property within Australia which I acquired, either alone or together with any other person, a *relevant interest* on or after 1 July 2000, and to the best of my knowledge, nor has my spouse/de facto partner.
- I authorise TRO to access and exchange information about me that may affect the applicant's eligibility for the FHOG with the approved agent (where applicable), other state, territory and Australian Government agencies and commercial organisations as permitted by law.
- Although I am not an applicant for the FHOG I am aware of the reasons for me having to complete this section of the application. I acknowledge that I may be prosecuted for making a false or misleading statement on or in connection with this application for the FHOG.
- I solemnly and sincerely declare that this declaration, the information I have provided in this application and the supporting documents provided are true and correct, and I make this solemn declaration by virtue of the *Oaths, Affidavits and Declarations Act 2010 (NT)* knowing it is an offence to make a declaration that is false in any material particular and for which a penalty of three (3) years imprisonment is provided.

Declared at \_\_\_\_\_ on the \_\_\_\_ day of \_\_\_\_\_ 20\_\_

Spouse/de facto partner of applicant 1		Spouse/de facto partner of applicant 2	
Name		Name	
Signature		Signature	
Date		Date	

Pages 15-17 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.

Proof of identity			
Evidence required		Tick if attached	Office use only
Proof of identity	Australian birth certificate issued by Registry of Births, Deaths and Marriages and	<input type="checkbox"/>	<input type="checkbox"/>
	photographic identification such as an Australian drivers licence or proof of age card issued by a state or territory authority or a current passport.	<input type="checkbox"/>	<input type="checkbox"/>
		<input type="checkbox"/>	<input type="checkbox"/>
<small>Note: Evidence of change of name is required if the name on any documents presented is different to the name of the applicant (for example, marriage certificate, change of name certificate or deed poll).</small>			
Australian citizenship or permanent residency			
Evidence required		Tick if attached	Office use only
Citizenship or permanent residency	Citizenship certificate, or	<input type="checkbox"/>	<input type="checkbox"/>
	permanent residency certificate, permanent residency visa or special category visa.	<input type="checkbox"/>	<input type="checkbox"/>
<small>Note: Evidence of change of name is required if the name on any documents presented is different to the name of the applicant (for example, marriage certificate, change of name certificate or deed poll).</small>			
Transaction type			
Evidence required		Tick if attached	Office use only
Contract of sale to purchase a home	1. The contract of sale for purchase of the home dated and signed by all parties.	<input type="checkbox"/>	<input type="checkbox"/>
	2. If the contract is for the purchase of a new home you will also need to provide a completed form <a href="#">F-HI-012</a> for individual vendors or <a href="#">F-HI-013</a> for company vendors (original required).	<input type="checkbox"/>	<input type="checkbox"/>
	3. If a terms contract, evidence to show that purchase instalments excluding the deposit of an amount equal to or greater than the FHOG have been paid.	<input type="checkbox"/>	<input type="checkbox"/>
	4. If the parties to the transaction are related or associated, documentary evidence to show that consideration of an amount equal to or greater than the FHOG has been paid.	<input type="checkbox"/>	<input type="checkbox"/>
	5. If the parties to the transaction are related or associated, supply evidence of value – this can be in the form of the Notice of Assessment issued by TRO. <small>Note: Item 5 only applies to eligible transactions between 1 January 2010 and 12 May 2014 for new homes, and between 1 January 2010 and 31 December 2014 for established homes.</small>	<input type="checkbox"/>	<input type="checkbox"/>
Contract to build a home	1. The contract to build dated and signed by all parties to the contract.	<input type="checkbox"/>	<input type="checkbox"/>
	2. Documentary evidence of progress payments made (either an invoice or receipts from the builder) but not the deposit totaling an amount equal to or greater than the FHOG.	<input type="checkbox"/>	<input type="checkbox"/>
	3. Evidence of the unencumbered value of land at the date the contract to build was made: <ul style="list-style-type: none"> <li>- If the land was purchased from persons who are not related or associated to the applicants and the purchase was completed within 6 months of the date of the contract to build, a copy of that contract of sale or transfer of land document.</li> <li>- If the land was acquired from persons who are related or associated to the applicants and the purchase was completed within 6 months of the date of the contract to build, the value on which stamp duty was assessed as shown in a copy of the Notice of Assessment (NOA) issued by TRO (if a fractional interest was purchased, the value shown on the NOA is to be</li> </ul>	<input type="checkbox"/>	<input type="checkbox"/>

**Q: If purchasing a new home, what additional evidence do I need to provide?**

**A:** You'll need to provide a statutory declaration from the vendor, advising that the property is a newly-built home and has **not** previously been lived in. This only applies if you're purchasing a new home.

A link to the statutory declaration is required to be filled on page 19 of the FHOG form, for both individual and company vendors.

Please refer to the 'Supporting Evidence/ Document' section of the application for more detail on the above.

**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.

# We're here if you need us



**Lenders – Refer to OBI**



**Brokers – Talk to your BDM**

