

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:

- Lodgement guide (pages 1-10)

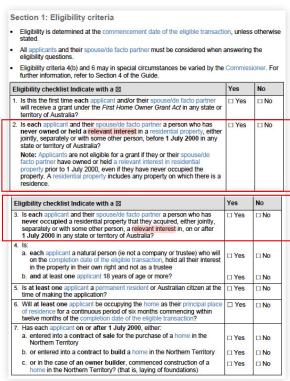
 This contains important information about the grant, your obligations after receiving it and a glossary of terms and meanings.
- Application form (pages 11-17)
 You'll be required to fill out this section. We've provided some Q&As to help you.
- Supporting document checklist (pages 18-22)

 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.



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.

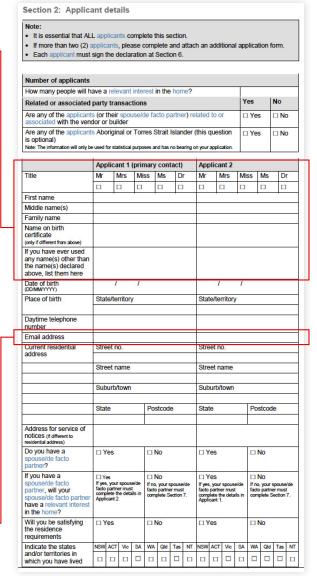
Ensure all questions are answered and captured legibly.

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.

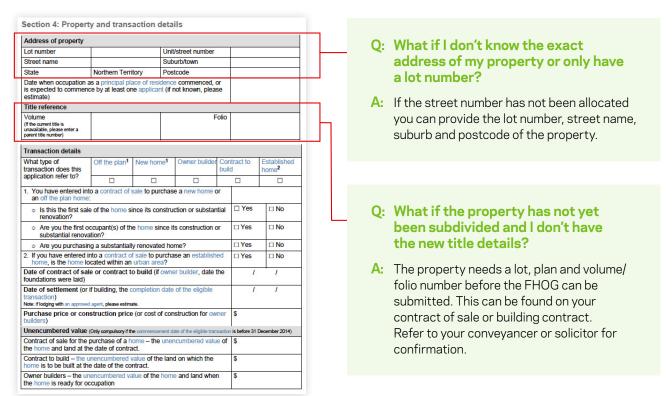
- Q: What name should I use on the application?
- A: Your First, Middle and Family name used on your application must be the same name that appears on your loan application and your identification documents.
- Tip: There should be no variations of your name between your identity documents, building/sale 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.



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.).

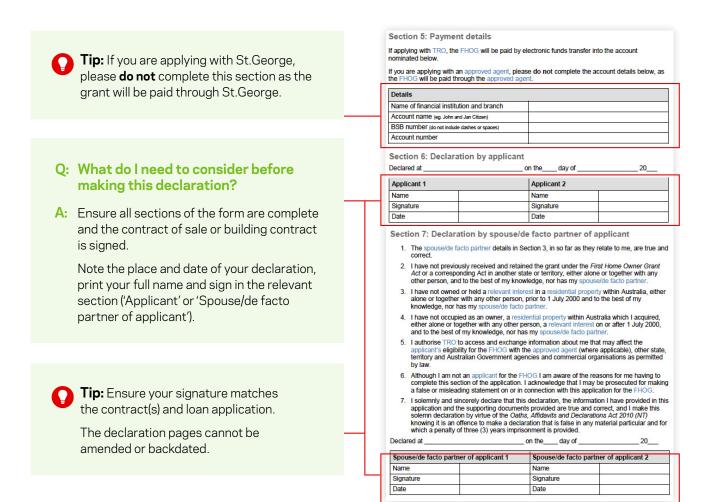


Pages 14-15 of application form.

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.



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.

Evidence required		Tick if attached	Office use only
Proof of identity	Australian birth certificate issued by Registry of Births, Deaths and Marriages and		
	photographic identification such as an Australian drivers licence or proof of age card issued by a state or territory authority or		
	a current passport.		
different to the name or or deed poll).	inge of name is required if the name on any documer of the applicant (for example, marriage certificate, cha	nts presente ange of nam	d is e certificati
Australian citizenshi Evidence required	p or permanent residency	Tick if attached	Office use only
Citizenship or permanent residency	Citizenship certificate, or		
	permanent residency certificate, permanent residency visa or special category visa.		
	nge of name is required if the name on any documer of the applicant (for example, marriage certificate, cha	ange of nam	e certificate
Evidence required		Tick if attached	Office use only
Contract of sale to purchase a home	The contract of sale for purchase of the home dated and signed by all parties.		
	 If the contract is for the purchase of a new home you will also need to provide a completed form F-HI-012 for individual vendors or F-HI- 013 for company vendors (original required). 		
	 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. 		
	 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. 		
	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. 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.		
Contract to build	The contract to build dated and signed by all		
a home	parties to the contract. 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.		
	Evidence of the unencumbered value of land at the date the contract to build was made: 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.		
	— 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		

Pages 18-22 of application form.

Proof of identity

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



Things you should know: The information is current as at 15 October 2021 and is subject to change. Requirements and eligibility are prescribed by each State and Territory Government and any questions on the completion of an application should be directed to the relevant government department. St. George has prepared this as a guide, and much care has been taken in its preparation. However, St. George issues no invitation to anyone to rely upon it and, to the maximum extent permitted by law, disclaims all liability, whether for negligence or other cause of action, in relation to any use of it or reliance placed upon it. This information has been prepared without taking into account your objectives, financial situation or needs. Because of this, you should, before acting on this information, consider its appropriateness, having regard to your objectives, financial situation or needs. St. George - A Division of Westpac Banking Corporation ABN 33 007 457 141 AFSL and Australian credit licence 233714.