

# First Home Owners Grant Application Guide: Queensland

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# 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 1-6)**

This contains important information about the grant, your obligations after receiving it and a glossary of terms and meanings.
- 2 Application form (pages 7-12)**

You'll be required to fill out this section. We've provided some Q&As to help you.
- 3 Supporting document checklist (pages 13-15)**

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	
<ul style="list-style-type: none"> <li>Eligibility is determined on the date the Commissioner receives a completed application together with all required supporting documentation as outlined on the checklist (page 13).</li> <li>Each applicant and their spouse must be considered when answering eligibility questions.</li> </ul>	
<b>Eligibility checklist</b>	
1. Is this the first time each applicant and their spouse will receive a grant under the <i>First Home Owner Grant Act 2000</i> in any state or territory of Australia?	<input type="checkbox"/> Yes <input type="checkbox"/> No
2. Is each applicant and their spouse a person who has never owned a residential property—either jointly, separately or with some other person—before 1 July 2000 in any state or territory of Australia? <small>Applicants are not eligible for a grant if they or their spouse have held a <b>relevant interest</b> in residential property prior to 1 July 2000, even if they have never occupied the property.</small>	<input type="checkbox"/> Yes <input type="checkbox"/> No
3. Is each applicant and their spouse a person who has never occupied a residential property in which they acquired a <b>relevant interest</b> on or after 1 July 2000 in any state or territory of Australia?	<input type="checkbox"/> Yes <input type="checkbox"/> No
4. Is each applicant a natural person (e.g. not a company) and at least 18 years of age?	<input type="checkbox"/> Yes <input type="checkbox"/> No
5. Is at least one applicant a permanent resident or Australian citizen?	<input type="checkbox"/> Yes <input type="checkbox"/> No
6. Will all applicants be occupying the home as their principal place of residence for a continuous period of 6 months commencing within 12 months of completion of the eligible transaction?	<input type="checkbox"/> Yes <input type="checkbox"/> No
7. Has each applicant on or after 1 July 2016 met <b>one</b> of the following conditions? <ul style="list-style-type: none"> <li>Entered into a contract to purchase a new home in Queensland</li> <li>Entered into a contract to build a new home built in Queensland</li> <li>Commenced construction (i.e. laying of foundations) as an owner-builder of a home in Queensland</li> </ul>	<input type="checkbox"/> Yes <input type="checkbox"/> No
8. If you have entered into a contract, does this contract replace one entered into before 1 July 2016 to purchase or build the same or a substantially similar home?	<input type="checkbox"/> Yes <input type="checkbox"/> No
<b>Disqualifying arrangements</b>	
9. Is the new home being purchased from, or built by a related person?	<input type="checkbox"/> Yes <input type="checkbox"/> No
10. Is the consideration for the new home less than the market value of the new home? <small>If Yes, please lodge evidence of value/valuation of the new home.</small>	<input type="checkbox"/> Yes <input type="checkbox"/> No
11. Have any of the applicants received, or will they receive, financial help (whether directly or indirectly) to assist with the transaction to which this application relates? <small>If No, go to question 14. If Yes, you must lodge a statutory declaration from each applicant with a comprehensive description of the financial help received or expected to be received, including details relating to monetary amounts owing or gifted. If the financial arrangement is in writing (i.e. a loan agreement or deed), a copy of that document must be lodged.</small>	<input type="checkbox"/> Yes <input type="checkbox"/> No
12. Is the person or persons providing the financial help a related person to any of the applicants? <small>If No, go to question 14.</small>	<input type="checkbox"/> Yes <input type="checkbox"/> No
13. Will the related person(s) providing financial help live in or use the new home frequently or otherwise to a significant extent? <small>If Yes you must lodge a statutory declaration from each applicant outlining the family reasons why the related person(s) will be residing in, or using, the home frequently or to a significant extent.</small>	<input type="checkbox"/> Yes <input type="checkbox"/> No
<b>Section 2 Applicant details</b>	
<ul style="list-style-type: none"> <li>All applicants must complete this section.</li> <li>If there are more than two applicants, please complete and attach an additional application form.</li> <li>Each applicant must sign the Declaration by applicants at Section 6.</li> </ul>	
14. How many people will have a <b>relevant interest</b> in the home?	<input type="text"/>


Pages 7-8 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.

**Q: What do I answer if I have received a guarantee or financial help – directly or indirectly – such as a 'gifted amount' to assist with the deposit, partial purchase or purchase of the FHOG property related to this transaction?**

**A:** Answer 'Yes'. See 'Supporting Document Checklist' (Page 7) for details to be provided.

 **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 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 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 OR if you are now married, your birth name must be included here). 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**

- All applicants must complete this section.
- If there are more than two applicants, please complete and attach an additional application form.
- Each applicant must sign the Declaration by applicants at Section 6.

14. How many people will have a relevant interest in the home?

	Applicant 1 (Contact applicant)	Applicant 2
Title	<input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="checkbox"/> Dr	<input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="checkbox"/> Dr
First name	<input type="text"/>	<input type="text"/>
Middle names	<input type="text"/>	<input type="text"/>
Family names	<input type="text"/>	<input type="text"/>
Full name on birth certificate (if different from above)	<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"/> 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
Place of birth	State/Territory <input type="text"/> Country <input type="text"/>	State/Territory <input type="text"/> Country <input type="text"/>

15. Have you ever used any name other than the name(s) declared above?

<input type="checkbox"/> Yes Use name(s) below. <input type="checkbox"/> No	<input type="checkbox"/> Yes Use name(s) below. <input type="checkbox"/> No
<input type="text"/>	<input type="text"/>
Daytime telephone number	<input type="text"/>
Email address	<input type="text"/>

Current residential address

Applicant 1	Applicant 2
Unit/Street no. <input type="text"/>	Unit/Street no. <input type="text"/>
Street name <input type="text"/>	Street name <input type="text"/>
Suburb/town <input type="text"/>	Suburb/town <input type="text"/>
State <input type="text"/> Postcode <input type="text"/>	State <input type="text"/> Postcode <input type="text"/>

Address for correspondence (if different from above)

Street no. <input type="text"/>	Street name <input type="text"/>
Suburb/town <input type="text"/>	State <input type="text"/> Postcode <input type="text"/>

All correspondence will go to this address only.

16. Do you have a spouse?  Yes  No Go to Section 4.  Yes  No Go to Section 4.

17. If you have a spouse, will your spouse have a relevant interest in the home?

<input type="checkbox"/> Yes Your spouse must complete the details in Applicant 2 above.	<input type="checkbox"/> No Your spouse must complete Section 3.	<input type="checkbox"/> Yes Your spouse must complete the details in Applicant 1 above.	<input type="checkbox"/> No Your spouse must complete Section 3.
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**Section 3 Spouse details**

- Complete this section when the spouse of an applicant has not been specified as an applicant in Section 2 of the application.
- Applicant's spouse must sign the spouse declaration at Section 7.

	Spouse of applicant 1	Spouse of applicant 2
Title	<input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="checkbox"/> Dr	<input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="checkbox"/> Dr
First name	<input type="text"/>	<input type="text"/>
Middle names	<input type="text"/>	<input type="text"/>
Family name	<input type="text"/>	<input type="text"/>
Full name on birth certificate (if different from above)	<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"/> 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
Place of birth	State/Territory <input type="text"/> Country <input type="text"/>	State/Territory <input type="text"/> Country <input type="text"/>

18. Has your spouse ever used any name other than the name(s) declared above?

<input type="checkbox"/> Yes Use name(s) below. <input type="checkbox"/> No	<input type="checkbox"/> Yes Use name(s) below. <input type="checkbox"/> No
<input type="text"/>	<input type="text"/>
Daytime telephone number	<input type="text"/>

Pages 8-9 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**

**Address of the property**  
Complete this information in full, or a new application may be required

Lot no. (Only use the lot number if a street number is not allocated.) Unit/Street no.

Street name

Suburb/town

State Postcode

**Transaction details**

19. What type of transaction does this application for a new home apply to? (Select one.)

Contract to purchase a new home

Contract to purchase a substantially renovated home

Contract to build

Contract to purchase off-the-plan

Building as an owner-builder

**Approved agent and OSR use only**

All evidence sighted Name of person sighting the evidence

Payment eligibility date D D M M 2 0 Y Y (Enter settlement, completion or first draw-down date only.)

Page 10 of application form.

**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.

# Section 5 & 6 – Optional information and Declaration by applicant(s).

Section 5 is optional and is used for statistical purposes only.

Finally, in Section 6, 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.

**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.

Print your full name, date and sign in the relevant section ('Applicant' or 'Spouse of applicant').

Note: the signature witness must not be an applicant, spouse or related to either party.



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

The declaration pages cannot be amended or backdated.

**Section 5 Optional information**

The following questions are optional. The information will only be used for statistical purposes by Commonwealth and state governments, and has no bearing on your application.

20. How many applicants and/or their spouses are of Aboriginal origin?   
(In this context, Aboriginal means a person of the Aboriginal race of Australia.)

21. How many applicants and/or their spouses are of Torres Strait Islander origin?   
(In this context, Torres Strait Islander means a descendant or a traditional inhabitant of the Torres Strait Islands.)

This information is being collected by the Office of State Revenue on behalf of the Australian Productivity Commission for statistical purposes.

**Section 6 Declaration by applicant**

- I declare that I have not entered into a contract replacing a contract made before 1 July 2016 to purchase or build the same or a substantially similar home.
- I declare that I have not entered into a contract as part of a scheme to circumvent limitations on, or requirements affecting, eligibility entitlement to the grant.
- I understand I am making this application to the Commissioner under the *First Home Owner Grant Act 2000*, and give this form to the Commissioner for this purpose.
- I have read and understood the 'Guide to applying for the Queensland First Home Owners' Grant' and will keep it for future reference.
- I have completed the application form and attached all relevant documents in support of this application.
- I declare I have not previously received and retained the grant under the *First Home Owner Grant Act 2000* or a corresponding Act in another state or territory, either alone or together with any other person or persons.
- I declare I have not owned a home or had a relevant interest in a residential property within Australia before 1 July 2000.
- I declare I have not owned and occupied residential property within Australia in which I acquired a relevant interest on or after 1 July 2000.
- I declare that at least one applicant for the grant is a permanent resident or an Australian citizen at the date of completion of this application.
- I am purchasing or building a new home that satisfies the transaction eligibility criteria.
- I will be residing in the new home that is the subject of this application as my principal place of residence for a continuous period of 6 months commencing within 12 months of completion of the eligible transaction.
- I authorise OSR to access and exchange information about me to verify my eligibility for the grant with the approved agent (where applicable); other state, territory and Australian Government agencies, and commercial organisations as permitted by law.
- I authorise the approved agent or OSR to use property information from the supplied supporting documentation to record further details to complete my application.
- I understand that the approved agent is not authorised by OSR to offer any advice or assistance on the conditions or eligibility of the grant, or on the completion of this application.
- I authorise the Commissioner to address all correspondence relating to this application to Applicant 1 at the nominated address.
- I authorise OSR to deposit the grant into the approved agent's nominated account (when application is lodged with the approved agent), or into the account nominated below.
- I authorise the approved agent to hold the grant until completion of the eligible transaction and to repay the grant to the Commissioner if the transaction is not completed within 28 days of the date specified.
- I undertake to notify the Commissioner, in writing, of any notifiable event relevant to the requirements under the *First Home Owner Grant Act 2000* within 14 days from the relevant date.
- I declare that I will notify the Commissioner and repay the grant within 28 days if, upon completion of the eligible transaction, the value of my home is greater than or equal to \$750,000.
- I declare that the information in this form is true and correct.
- I understand that if I do not comply with the obligations of the grant, I may not be entitled to receive or retain the grant.
- I acknowledge that to make a false or misleading statement on, or in connection with, this application for the grant may result in penalties and/or prosecution.

**Account details** (Do not complete if lodging application with an approved agent.)

Name of financial institution and branch

Account name

BSB number (6 digits)

Account number (9 digits)

	Applicant 1	Applicant 2
Signature	<input type="text"/>	<input type="text"/>
Name	<input type="text"/>	<input type="text"/>
Date	<input type="text"/>	<input type="text"/>
Witness* name and address	Name <input type="text"/>	Name <input type="text"/>
	Street no. <input type="text"/>	Street no. <input type="text"/>
	Street name <input type="text"/>	Street name <input type="text"/>
	Suburb/town <input type="text"/>	Suburb/town <input type="text"/>
	State <input type="text"/> Postcode <input type="text"/>	State <input type="text"/> Postcode <input type="text"/>
Witness signature	<input type="text"/>	<input type="text"/>

\* Witness must not be an applicant or spouse of an applicant, and must not be related to the applicant or spouse.

Pages 10-11 of application form.

# Part 3. Supporting document checklist

This checklist helps ensure you've attached copies of all the required supporting documents.

Supporting documentation checklist		
<p>Complete and submit this checklist to ensure you have attached copies of the required supporting documentation defined in the 'Guide to applying for the Queensland First Home Owners' Grant'.</p> <ul style="list-style-type: none"> <li>Do not send original documents.</li> <li>If lodging with OSR, tick the type of document checkbox (where applicable) and the checkbox in the 'OSR' column.</li> <li>If lodging with an approved agent and a document is required, tick the type of document checkbox (where applicable) and the checkbox in the 'Approved agent' column.</li> </ul>		
<b>Additional supporting evidence (if applicable)</b>		
(a) If you answered Yes to question 10: Evidence of valuation of home	<input type="checkbox"/>	<input type="checkbox"/>
(b) If you answered Yes to question 11: Statutory declaration detailing financial help or documented financial arrangement	<input type="checkbox"/>	<input type="checkbox"/>
(c) If you answered Yes to question 13: Statutory declaration outlining family reasons	<input type="checkbox"/>	<input type="checkbox"/>
(d) If you answered Yes to questions 15 or 16, or if any of the proof-of-identity documents above show different names for the applicants or spouses, you need to provide evidence of how or why the name changed.	<input type="checkbox"/>	<input type="checkbox"/>
<p><b>Type of document submitted:</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Marriage – copy of certificate</li> <li><input type="checkbox"/> Divorce – copy of certificate or decree nisi</li> <li><input type="checkbox"/> Widowed – copy of death certificate of spouse</li> <li><input type="checkbox"/> Registered relationship – copy of certificate or copy of termination certificate</li> <li><input type="checkbox"/> Separated – statutory declaration with the following information: <ul style="list-style-type: none"> <li>name, date of birth and current address (if known) of former spouse</li> <li>date of marriage, date of registration of registered relationship or date de facto relationship began</li> <li>date of separation</li> <li>whether or not you currently reside with former spouse and whether or not you intend to resume cohabitation</li> </ul> </li> <li><input type="checkbox"/> Change of name – copy of certificate of change of name issued by government authority, or statutory declaration that sets out all names by which you have been known</li> </ul>		
<b>Transaction type</b>		
<b>Contract to purchase a new home (including off-the-plan and substantially renovated homes)</b>		
Your contract to purchase, dated and signed by the vendor and applicants (including any special conditions or annexures)	<input type="checkbox"/>	<input type="checkbox"/>
Registration confirmation statement or current title search issued by the Department of Natural Resources, Mines and Energy showing the applicants as the registered owners	<input type="checkbox"/>	<input type="checkbox"/>
Final inspection certificate issued by your local council or private building certifier	<input type="checkbox"/>	<input type="checkbox"/>
Statement from the vendor confirming the home has not been previously occupied or sold as a place of residence (not required for off-the-plan purchases)	<input type="checkbox"/>	<input type="checkbox"/>
In addition, where the purchase is for a substantially renovated home, a statement from the vendor or other evidence confirming: <ul style="list-style-type: none"> <li>the sale of the home is a taxable supply as a sale of a new residential premises as defined under sections 40-75(1)(b) of the A New Tax System (Goods and Services Tax) Act 1999 (Cwth)</li> <li>the home, as renovated, has not been previously occupied as a place of residence or sold as a place of residence</li> <li>the type and extent of the renovations.</li> </ul>	<input type="checkbox"/>	<input type="checkbox"/>
<p>If there is no written contract, or the purchase of the new home is between related persons, provide:</p> <ul style="list-style-type: none"> <li>the stamped Form 1 Transfer, lodged with the Department of Natural Resources, Mines and Energy</li> <li>evidence that consideration has been paid by the applicants and received by, or on behalf of, the vendor</li> <li>statement from the vendor confirming the home has not been previously occupied or sold as a place of residence</li> <li>an independent third party valuation or market appraisal of the new home dated within 12 months of the date the application for the grant is lodged.</li> </ul>		
<b>Contract to build a home</b>		
Your contract to build, dated and signed by the builder and applicants (including any special conditions or annexures)	<input type="checkbox"/>	<input type="checkbox"/>
Registration confirmation statement or current title search issued by the Department of Natural Resources, Mines and Energy showing the applicants as the registered owners	<input type="checkbox"/>	<input type="checkbox"/>
Final inspection certificate issued by your local council or building certifier	<input type="checkbox"/>	<input type="checkbox"/>
One of the following, dated no more than 12 months from the date of the contract to build: <ul style="list-style-type: none"> <li>Independent third party valuation or market appraisal of the unencumbered value of the land</li> <li>Rates notice issued by the relevant local council (if the unencumbered value of the land is displayed)</li> <li>Stamped contract to purchase the vacant land (if the dutiable value is displayed)</li> <li>Stamped Form 1 Transfer, lodged with the Department of Natural Resources, Mines and Energy for the vacant land (if the dutiable value is displayed)</li> </ul>	<input type="checkbox"/>	<input type="checkbox"/>

Pages 13-15 of application form.



**Tip:** Only send copies and not the original ID documents. A driver's licence is not an acceptable form of ID.

**Q: What do I provide if I've received a guarantee or financial help – directly or indirectly – such as a 'gifted amount' to assist with the deposit, partial purchase or purchase of the FHOG property related to this transaction?**

**A:** The applicant must provide a statutory declaration detailing financial help or a documented financial arrangement, declaring the following information below:

- Name of person/s providing financial help.
- Gifted amount and/or guarantee amount.
- That there's no obligation to return the gifted amount back to person/s giving it.
- Address of the property specific to the FHOG transaction.
- That the person/s providing financial help will have no interest in the property.
- That the person/s providing financial help will not benefit from the purchase.

**Q: What is a vendor's statement and when might I need to provide it?**

**A:** A vendor's statement is a letter from the vendor advising that the property has never been previously occupied or sold as a place of residence.

If you're purchasing a new home (including off-the-plan and substantially renovated homes) you'll need to provide this. Please refer to the 'Supporting Documentation' section of the application to see if this applies to you.

**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.

# We're here if you need us



**Lenders – Refer to OBI**



**Brokers – Talk to your BDM**

