

Online form lodgement guide

Guide to applying for the Queensland first home owner grant

Keep this guide for future reference. It contains important information about the grant and your obligations after you receive the grant. The general information in this guide does not cover every aspect of the *First Home Owner Grant and Other Home Owner Grants Act 2000* (the Act).

Meanings of terms used in this document are on pages 3–5.

How to apply

Applications must be lodged within 12 months of completion of the eligible transaction.

There are 3 ways you can lodge your completed application.

1. Have your financial institution (approved agent) that is providing your finance lodge your application for you.
A list of approved agents can be found at qro.qld.gov.au. If you need the grant for settlement or want to receive it as soon as possible, you need to lodge your application with an approved agent.
2. Lodge online, using Queensland Revenue Office's (QRO) FHOG Online Application Portal at www.firsthome.gov.au/apply/qld.
3. Post or email this completed application form and supporting documents to QRO.
 - FHOGadmin@treasury.qld.gov.au
 - GPO Box 953, Brisbane Qld 4001.

Note: Applications cannot be lodged with QRO until completion of the eligible transaction.

By completing and lodging this form, you are declaring that you are eligible for the grant and will comply with your obligations.

It is an offence to provide false or misleading information to the Commissioner of State Revenue to receive the grant. If you are unsure about any of your obligations or any of the information required in the application, visit qro.qld.gov.au or contact Queensland Revenue Office (QRO) on 1300 300 734 for further information.

If your application is approved and the grant is paid, you will be notified in writing of the conditions you are required to satisfy, including the residence requirement. If you are unable to satisfy any of these conditions, you must notify the Commissioner within 14 days of becoming aware that you are unable to comply with the requirement, and repay the grant.

If you do not meet these obligations, you may be penalised and required to repay the grant.

Requirements

Applicants must:

- ensure the application is completed in full (an incomplete application will not be accepted)
- lodge the completed application and all supporting documents within 12 months of completion of the eligible transaction
- be a natural person, at least 18 years of age at the commencement of the eligible transaction
- ensure at least one applicant is an Australian citizen or a permanent resident at the time of applying for the grant
- be buying or building a new home where the contract date is on or after 1 July 2000 or building a home as an owner-builder where the laying of the foundations commenced on or after 1 July 2000
- be buying or building a new home valued less than \$750,000
- ensure each person holding a relevant interest in the property is an applicant
- ensure all applicants will reside in the new home as their principal place of residence for a continuous period of at least 6 months commencing within 12 months of completion of the transaction (residence requirement).

Applicants and their spouses must not have previously:

- owned or held a relevant interest in residential property anywhere in Australia before 1 July 2000
- owned or held a relevant interest in residential property anywhere in Australia on or after 1 July 2000 that the applicant or applicant's spouse has lived in
- received a first home owner grant in any state or territory of Australia. If a first home owner grant was received

from QRO that you later paid back, together with any penalty, you may be entitled to reapply for the grant.

Obligations

Applicants must meet the following conditions of the residence requirement to keep the grant.

- All applicants must live in the home as their principal place of residence for at least 6 continuous months within 12 months of completion of the eligible transaction.
- All applicants may be required to verify they have met the residence requirement by providing supporting documentation.
- Applicants must notify QRO if they do not meet the residence requirement and repay the grant. Notification must be in writing within 14 days after the relevant date.

Failure to advise the Commissioner in writing may result in penalties as well as repaying the grant. For more information, go to **qro.qld.gov.au** or contact QRO on 1300 300 734.

Penalties

QRO, as part of its role in administering the Act, conducts investigations to ensure that applicants comply with the conditions of the grant. All applications undergo a thorough review, which includes checks for former home ownership in Queensland and interstate. Other checks into spouse status, council records, title details and finance particulars are undertaken on a routine basis.

If an applicant receives the grant when they are not entitled, or do not comply with the residence requirement, penalties may be imposed. The penalty amount depends on the circumstances of each case, and is in addition to having to repay the grant. In some cases the penalty applied is equal to the amount of the grant received.

Providing false or misleading information to QRO is a criminal offence and may be prosecuted.

When the grant is paid

The date the grant is paid depends on whether you are buying or building a new home, and if you are applying through an approved agent or QRO.

Applying through and paid by	Type of transaction	Payment timeframe
Approved agent	Contract to purchase a new home	At date of settlement
	Contract to build a home	On date of first payment if the payment is more than the grant payable 'First payment' does not include the deposit on the contract to build
	Building a home as an owner-builder	On receipt of final inspection certificate
QRO	Contract to purchase a new home	Within 10 working days of receiving a fully completed application and all supporting documentation after completion of the eligible transaction
	Contract to build a home	
	Building a home as an owner-builder	

How to complete the application form

All applicants must complete the form and the supporting documentation checklist.

- If you are completing this application form electronically, save this form to your device to add a digital signature.
- If you have printed this application form to complete, use blue or black ink only. If you have made any mistakes, do not use correction fluid or white out; simply cross out the mistake. All applicants must initial every correction.
- If you are applying via an approved agent, take this completed application form and supporting evidence to the agent. They will confirm your eligibility and manage your application.
- This application has eight sections and a supporting documentation checklist. Use the checklist to ensure that you provide all supporting documentation to complete your application. Do not send original documents.

Meaning of terms

Applicant	A person applying for a grant who on completion of the purchase of a new home or construction of a home will own or hold a relevant interest in the land on which the home is built
Approved agent	An organisation approved by QRO that is authorised to process applications A list of approved agents can be found at qro.qld.gov.au .
Commencement of the eligible transaction	<ul style="list-style-type: none"> For contracts to purchase or contracts to build a new home, the date of the contract For building a home as an owner-builder, the date the laying of the foundations commenced
Commissioner	The Commissioner of State Revenue, Queensland
Completion of the eligible transaction	The date the applicant is entitled to possession of the new home under the contract to purchase and the applicant is registered on the title; or when the building is ready for occupation as a place of residence
Comprehensive home building contract	A contract under which a builder undertakes to build a home from the start of the building work (laying of foundations) to the point where the home is ready for occupation (final inspection certificate issued); and, if for any reason the work to be carried out under the contract is not completed, includes any further contract under which the work is to be completed
Consideration	The purchase price or cost of construction of the new home
Contract to build	A comprehensive home building contract where a builder agrees to build a home, from the start of the building work to when it is finished and is ready for occupation (final inspection certificate)
Contract to purchase	An agreement between a vendor and purchaser to purchase residential property at an agreed consideration
Disqualifying arrangement	<p>An arrangement where an applicant for the grant has received financial help from a related person who is ineligible to receive the grant, and who will use the home frequently or to a significant extent and the Commissioner is not satisfied that there are genuine family reasons for the arrangement</p> <p>A disqualifying arrangement also exists if the Commissioner is satisfied there is an arrangement where the sole or main purpose of which is to obtain the grant rather than a home</p>
Eligible transaction	<p>A contract to purchase a new home, contract to build a home or the building of a home as an owner builder on or after 1 July 2000</p> <ul style="list-style-type: none"> A contract to purchase a new home (including a home purchased off the plan) is not eligible if the sum of the following is \$750,000 or more: <ul style="list-style-type: none"> the unencumbered value of the new home and the unencumbered value of the relevant interest in the land on which the new home is built or to be built, at the date when the contract was entered into A contract to build a new home is not eligible if the sum of the following is \$750,000 or more: <ul style="list-style-type: none"> the consideration paid for the contract to build a home and the unencumbered value of the land at the date when the contract was entered into An owner-builder is not eligible if the sum of the following is \$750,000 or more: <ul style="list-style-type: none"> the consideration paid to build the home (excluding the builder's own labour) and the unencumbered value of the land upon which the home is to be built, at the date when laying the foundations commenced

Financial help	<p>Any financial assistance, including:</p> <ul style="list-style-type: none"> • a gift of money or property, whether or not the gift is enough for the applicant to buy or build the new home • a contribution towards the purchase or construction of the new home or the maintenance of the new home • making a loan repayment for the applicant in respect of the new home • forgiving a loan repayment owed by the applicant <p>Financial help does not include a commercial loan from a registered financial institution. For more information, see 'Definitions' at qro.qld.gov.au.</p>
Home	A building, affixed to land, that may be lawfully used as a place of residence and is suitable for use as a place of residence
Natural person	A person or individual (i.e. not a company or trust)
New home	A home that has not previously been occupied as a place of residence or sold as a place of residence; may include the purchase of a substantially renovated home
Notifiable event	<p>A change of circumstances that affects completion of eligible transaction, or when part of the eligibility criteria is not met</p> <p>If this happens, applicants must notify the Commissioner within 14 days of the relevant event</p> <p>An example would be where an applicant is not able to occupy the new home as their principal place of residence within 12 months of completion of the eligible transaction</p>
Off the plan	<p>A contract to purchase a home on a proposed lot in an unregistered plan of a subdivision of land</p> <p>An example would be the purchase of a unit in a unit block, where the unit's individual lot and plan description will not be available until the strata title has been registered</p> <p>You do not have an off-the-plan contract to purchase if you have both a land contract and a building contract</p>
Owner or home owner	A person who has a relevant interest in land on which a home is built
Owner-builder	An owner of land who builds a home or has a home built on the land without entering into a contract to build
Permanent resident	<ul style="list-style-type: none"> • A person who holds a permanent visa under section 30 of the <i>Migration Act 1958</i> (Cwlth) • A New Zealand citizen who is the holder of a special category visa (under section 32 of the Migration Act)
Place of residence	<p>Land in Australia on which there is a home that is lawfully occupied or suitable for occupation</p> <p>Includes houses, townhouses, units, duplexes, converted buildings, kit homes and fixed moveable dwellings</p>
Principal place of residence	<p>The home you primarily reside in</p> <p>This home must be occupied by all applicants for a continuous period of at least 6 months commencing within 12 months of completion of the eligible transaction</p>
Property	<p>Under the Act, property means:</p> <ul style="list-style-type: none"> • a home • land • a relevant interest in land
QRO	Queensland Revenue Office
Related person	<p>A related person of an applicant means:</p> <ul style="list-style-type: none"> • a parent, child, grandparent, sibling, uncle or aunt of the applicant • the spouse of any of the persons listed above

Relevant date	<p>The earlier of:</p> <ul style="list-style-type: none"> • 12 months after completion of the eligible transaction • the date on which the applicant becomes aware that the residence requirement will not be complied with
Relevant interest	<p>An interest held by an individual in a property that grants them legal entitlement to, and a right to occupy, the home</p> <p>Generally, the interest holder is the registered owner of the property</p>
Residential property	See definition of place of residence
Spouse	<p>A person is the spouse of another person if:</p> <ul style="list-style-type: none"> • they are legally married • they are in a de facto relationship (i.e. they have been living together as a couple on a genuine domestic basis for at least 2 years) • they are in a registered relationship under the <i>Civil Partnerships Act 2011</i>
Substantially renovated home	<p>A home that:</p> <ul style="list-style-type: none"> • is the subject of a contract to purchase a new home • the sale of which is a taxable supply as a sale of new residential premises as defined under sections 40–75(1)(b) of the <i>A New Tax System (Goods and Services Tax) Act 1999</i> (Cwlth) • as renovated, has not been previously occupied as a place of residence or sold as a place of residence
Title search	<p>A search on the land upon which the home is built that shows the names of the registered owners of that land</p> <p>A title search can be obtained from your conveyancer or Titles Queensland (www.titlesqld.com.au/title-searches)</p>
Unencumbered value	<p>The value of the property determined without regard to:</p> <ul style="list-style-type: none"> • any encumbrance to which the property is subject, whether contingently or otherwise • any arrangement <ul style="list-style-type: none"> – the parties to which are not dealing with each other at arm's length and – that results in the reduction of the value of the property • any arrangement for which a significant purpose of any party to the arrangement was, in the Commissioner's opinion, the reduction of the value of the property