

# FreshStart New Home Grant

Guide to the application

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***This guide is for your ongoing reference and should not be lodged with your application.***

## 1. Introduction

The FreshStart New Home Grant (FreshStart) is a \$30,000 grant for home buyers in the Territory who sign a contract between 1 October 2024 and 30 September 2025 ('the scheme period') to purchase or build a new home or unit (including off the plan purchases) or commence construction of a new home as an owner-builder.

Applications must be received by 31 December 2025.

The grant amount is \$30,000 if the contract was signed between 1 October 2024 and 30 September 2025 (the scheme period).

Applications must be accompanied by the necessary supporting documentation as follows:

- A contract to purchase a new home or unit: a copy of the fully executed contract of sale signed by all parties, within the scheme period.
- A contract to build a new home or unit: a copy of the fully executed building contract signed by all parties, within the scheme period.
- If an owner builder: evidence that construction has commenced (i.e. evidence that the foundations for the home have been laid).

Only one grant is payable per transaction. Applicants are considered ineligible if they have already received a FreshStart grant under the current scheme, either alone or jointly, for this property.

Applicants cannot receive the FreshStart and the First Home Owner Grant for the same property.

FreshStart is not means tested. There is no cap on the value of a new unit or new home, or the total construction cost of a new home.

Approved applicants must occupy the property as their principal place of residence for a period of 12 months, commencing within 12 months of completion of construction or taking possession of the home

## 2. Explanation of key terms used

The following key terms appear in [colour](#) throughout the guide and application form.

### Applicant(s)

A person applying for a [FreshStart](#) who, on completion of the purchase or construction of a [new home](#), will own or hold a [relevant interest](#) in the land on which the [home](#) is built.

### Commencement date of the eligible transaction

The date of the [contract of sale](#) to purchase or [contract to build](#) a [home](#) or, for an [owner builder](#), the date the laying of the foundations commenced.

### Commissioner

Commissioner of Territory Revenue.

### Completion date of the eligible transaction

When the [applicant](#) is entitled to possession of the [home](#) under the contract and the [applicant](#) is registered on the title, or the building is ready for occupation as a place of residence and any prescribed completion requirements are met.

### **Consideration**

Purchase price or construction cost of the [home](#) including any GST payable on the transaction.

### **Contract of sale**

An agreement between an owner of a [home](#) and a buyer, for an agreed [consideration](#).

### **Contract to build**

A comprehensive building contract where a builder agrees to [build](#) a home from the time the building starts to when it is finished and ready for occupation.

### **De facto partner**

Persons, including same sex partners, who are in a marriage-like relationship. For further information on the meaning of 'de facto relationships' and factors considered to determine the existence of one, refer to Commissioner's Guideline [CG-HI-004](#).

### **Eligible transaction**

A [contract of sale](#) to purchase a [home](#), [contract to build a home](#), or construction of a [home](#) as an owner builder.

### **Established home**

A [home](#) that has been previously sold or occupied and is lawfully fit for occupation.

### **FHOG**

First Home Owner Grant

### **Home**

A building, affixed to land, that may be lawfully used, and is suitable for use as a place of residence. For further information on whether a building qualifies as a [home](#), refer to Commissioner's Guideline [CG-HI-006](#).

### **New home**

The [home](#) must have never been previously lived in or sold as a place of residence. If you are claiming the [FreshStart](#) on the purchase of a [new home](#), your application must be accompanied by a completed Vendor declaration ([F-HI-025](#)).

A discretion applies in limited circumstances to declare a [home](#) that has been previously sold, but not occupied, to be a [new home](#). For further information on this discretion, refer to Commissioner's Guideline [CG-HI-011](#).

### **Off the plan**

The acquisition of a [new home](#) on a proposed lot on a plan of subdivision, whether the plan of subdivision is registered or not.

### **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

A person who holds a permanent residency visa (under section 30 of the *Migration Act 1958* of the Commonwealth) or a New Zealand citizen who is the holder of a special category visa (under section 32 of the *Migration Act 1958*).

### Principal place of residence

The **home** you primarily reside in. The most important characteristic of a person's **principal place of residence** is that the person is living in that residence on an ongoing or permanent basis as the person's settled or usual place of abode. Where the occupation is transient, temporary or of a passing nature, or the occupation is for some other purpose, such as for renovating the **home** for sale or prior to rental, then this is not sufficient to establish occupation as a **principal place of residence**. For further information, refer to Commissioner's Guideline [CG-HI-005](#).

### Related or associated party

A person is related or associated with another party when:

- one is the **spouse** or **de facto partner** of the other
- they are related by blood, marriage or adoption
- they are a shareholder or director of the other party
- they are a beneficiary of a trust for which the other party is trustee
- or the transaction is not otherwise at arm's length. (A transaction is generally considered to be at arm's length when it is between independent and unrelated persons, conducted on an equal footing in which each act in their own self-interest).

### Relevant interest

A person with a **relevant interest** is someone who will have a legal entitlement to occupy the land. Usually this will be the person registered on the title to the land (an owner). This commonly is an estate in fee simple. A relevant interest does not include an interest held subject to a trust.

In the Territory, other **relevant interests** include:

- various lease holding interests in land granted by the Commonwealth or the Territory
- an interest as purchaser under a **terms contract**
- a licence or a right of occupancy granted by the Commonwealth or the Territory that gives the licensee, or holder of the right, reasonable security of tenure
- a life estate in land approved by the **Commissioner**
- a right to occupy a **home** that you have built (or will build) on land owned by a relative
- a right to occupy a **home** that you have built (or will build) on farming property where the owner of that property has given you permission to occupy the **home**
- and a lease or sublease granted under section 19 or 19A of the *Aboriginal Land Rights (Northern Territory) Act 1976 (Cth)* for a term of 15 years or older.

### Residential property

Land in Australia on which there is a building that can be lawfully occupied as a place of residence and is suitable for occupation as a place of residence. It includes any land on which there is a residence such as a farming property or commercial property.

### **Spouse**

The person to whom an [applicant](#) is legally married. Despite separation, parties to a marriage remain [spouses](#) until the marriage is legally dissolved.

### **Terms contract**

A [contract of sale](#) of land where the purchaser must make two (2) or more payments (excluding the deposit) to the vendor after the contract is signed by the parties. Generally, the purchaser will be in possession of the land under the contract but cannot be registered on the title until final payment is made to the vendor.

### **TRO**

Territory Revenue Office.

### **Unencumbered value**

Of a [home or relevant interest](#) in land, is the full value of the [home](#) or interest (without regard to encumbrances) and includes the amount of any GST payable in relation to the supply of the [home or relevant interest](#) in land. It also includes a debt or liability that might give rise to a right of recourse against the property such as a mortgage.

### 3. Eligibility criteria

To apply for the FreshStart:

Applicants must:

1. lodge a completed application and all supporting documents by 31 December 2025 either with their financial institution or the Territory Revenue Office.
2. be a natural person (not a company or trustee) and at least one of the [applicants](#) must be 18 years of age or older at the [commencement date of the eligible transaction](#)
3. ensure at least one [applicant](#) is an Australian citizen or a [permanent resident](#) at the time of completing the application
4. have entered into an [eligible transaction](#):

Applicants must have between 1 October 2024 and before 30 September 2025.

- a. executed a contract to build a home (including a house and land package)
  - b. executed a contract to purchase a new unit (including off the plan) or a new home
  - c. or, as an owner-builder, commenced construction (laying foundations) of a home.
5. All persons who are or will be an owner of the home on completion of the purchase or construction of the home, must be applicants to the FreshStart application.
  6. Applicants are not eligible to claim FreshStart for a new home where there is already, or will be, another home on the land title on which the home is being built.  
**Note:** This does not include the owner of a farming property where the [applicant](#) has permission to build a [home](#) on that property, an owner of a property where permission has been given to a relative to build a [home](#) on that property or to a guardian that holds the land for a person with a legal disability.
  7. Where the home being built is part of a duplex, where the homes have been issued with separate titles, the FreshStart will be available to both homes in the duplex.
  8. Each applicant cannot have received, or will not receive, a grant under the [First Home Owner Grant Act 2000](#) (the HomeGrown Territory Grant) in relation to the home the subject of the FreshStart application.
  9. Applicants are not eligible to claim FreshStart if the contract (the subject of this application) replaces a contract made prior to 1 October 2024 to purchase the same or a substantially similar unit, or to purchase or build the same or a substantially similar home.
  10. At least one applicant must occupy the home as their principal place of residence for a continuous period of at least 12 months commencing within 12 months of the completion date or, if purchasing a new unit or new home, within 12 months of taking possession of the unit or home.

### 4. Commissioner's discretion to vary eligibility criteria

The [Commissioner](#) may vary eligibility criteria relating to:

1. the 18 years minimum age requirement (see Commissioner's Guideline [CG-HI-003](#))
2. the residence requirements (refer to Section 8 of this Guide)

The [Commissioner](#) also has the discretion to declare a [home](#) that has been previously sold, but not occupied, to be a [new home](#) (refer to Commissioner's Guideline [CG-HI-011](#)).

## 5. How to lodge your application

Applications may be lodged with:

- the **financial institution** that is providing your finance. If you require the **FreshStart** for settlement, you must lodge the application with your financial institution as soon as possible.
- **TRO** – applications should be lodged via email with all supporting documents by 31 December 2025. Refer to contact details at Section 15 of this guide.

## 6. Supporting information

The information required in support of your application is detailed in the checklist at Section 8 of the application form and will vary depending on the transaction type and your circumstances. This information is needed to determine your eligibility for the **FreshStart** and failure to provide part, or all of the information, will result in delays in processing, or rejection of, your application. Please check each item and place a tick in the appropriate column to ensure all information is provided.

## 7. When the FreshStart will be paid

The date the **FreshStart** is paid depends on whether you are buying or building a **home**, and if you are applying through a **financial institution** or **TRO**. The following table details the various scenarios.

Type of transaction	Applying through	
	Financial Institution	TRO
Purchasing a home	The grant will be paid to your lender once you have been found eligible.	When your name is registered on the title.
Contract to build a home	The grant will be paid to your lender once you have been found eligible	When the foundations have been laid and progress payments (excluding the deposit) of at least the amount of the FreshStart has been paid.
Owner builder	When construction of the home has been completed.	When construction of the home has been completed.

Where the application is lodged with a **financial institution**, **FreshStart** is paid directly to the financial institution. When it is lodged with **TRO**, payment will be made by electronic funds transfer to your nominated bank account, generally within 5 business days of receiving a complete application and all supporting documentation.

## 8. Residence requirements

At least one **applicant** must commence occupation of the **home** as their **principal place of residence** for a continuous period of not less than 12 months within 12 months of the **completion date of the eligible transaction**.

If the residence requirements are not satisfied, the **applicants** are required to notify **TRO** and may be required to repay the amount of the **FreshStart** (see Section 9 of this Guide).



In special circumstances, the residence requirements may be varied by the [Commissioner](#) as follows:

- the [applicants](#) may be exempted from the residence requirements
- the period for commencing occupation of the [home](#) or for taking possession of the [home](#) after the [completion date of the eligible transaction](#) may be extended
- and the 12-month period for continuous occupation of the [home](#) may be reduced.

For further information, refer to Commissioner's Guideline [CG-HI-003](#).

## 9. Failure to comply with the occupancy requirements and obligation to repay the FreshStart.

Persons who have received FreshStart have an obligation to notify TRO in writing within 30 days of knowing the applicants will be unable to comply with the occupancy requirements. Contact information can be found on the final page of this guide.

Event	Timeframe for notification and repayment of the FreshStart
Failure to comply with the residence requirements (refer to Section 8 of this Guide).	Within 30 days of the earlier of the date: by which the <a href="#">applicants</a> were required to have taken occupation of the <a href="#">home</a> or on which it first became apparent that they would not comply with the residence requirements during the period allowed for compliance.
Ineligibility for the <a href="#">FreshStart</a> (e.g. the <a href="#">applicant(s)</a> may have received the FHO for the same property, or none of the <a href="#">applicants</a> are an Australian citizen or <a href="#">permanent resident</a> etc.).	Within 30 days after the <a href="#">FreshStart</a> was paid.
Failure to comply with a condition for payment of the FreshStart.	Within 30 days after the breach of that condition.
Overpayment of the <a href="#">FreshStart</a> .	Within 30 days after the <a href="#">FreshStart</a> was paid.
<b>Warning:</b> Failure to comply with the above requirements is an offence for which a maximum penalty of 50 penalty units is provided (the value of one penalty unit is \$185 as at October 2024). A penalty equal to the <a href="#">FHO</a> and interest may also be imposed by TRO. For further details on penalty and interest refer to Commissioner's Guideline <a href="#">CG-HI-002</a> .	

Failure to do so is an offence, and a maximum penalty of 50 penalty units may apply. Find out more about current penalty unit values on the website of the Department of the Attorney-General and Justice, <https://justice.nt.gov.au/attorney-general-and-justice/units-and-amounts/penalty-units>.

## 10. Compliance investigations

TRO undertakes compliance activities to confirm an [applicant](#) is eligible for the [FreshStart](#) and satisfies the residence requirements.

Enquiries concerning an [applicant's](#) eligibility may be made by TRO prior to, and after the payment of the [FreshStart](#) and may include searches of land title systems in other jurisdictions and accessing information from various sources. [Applicants](#) may also be requested to provide further supporting information.

Significant penalties and prosecution action may apply if these enquiries demonstrate that an [applicant](#) has made a false application or has not complied with the residence requirements.

## 11. False applications and penalties

[Applicants](#) found guilty of making a false application or declaration may be prosecuted and could face imprisonment for a period of up to two (2) years.

## 12. Other homeowner assistance

The Territory Government has several schemes to assist home ownership, including loans for low to middle income earners. Further information on these schemes can be accessed on TRO's website at [nt.gov.au/property/home-owner-assistance](https://nt.gov.au/property/home-owner-assistance).

If you plan to buy a house and land package in the Northern Territory, you may be eligible for an exemption on stamp duty. You can find more information on the [TRO website](#).

Please note you cannot receive FreshStart if you have applied for or received the HomeGrown Territory Grant (First Home Owner Grant) for the same home.

## 13. Further information including frequently asked questions:

For further information about the eligibility criteria please visit the TRO website:  
<https://treasury.nt.gov.au/dtf/territory-revenue-office/homegrown-territory-guide-grants>

## 14. What if I don't agree with your decision?

You may request a review if you do not agree with the decision. Any request for review should be lodged within 60 days of the date of the decision and include the reasons why you believe the decision is incorrect. Requests should focus on the facts as to why you consider the decision is incorrect.

## 15. Contact details

Territory Revenue Office

Level 14, Charles Darwin Centre 19 The Mall, Darwin  
GPO Box 1974 DARWIN NT 0801

Office hours: 9.00 am to 4.00 pm Monday to Friday, 9.00 am to 2.00 pm the last Wednesday of each month.

Phone: 1300 305 353

Email: [NTRevenue@nt.gov.au](mailto:NTRevenue@nt.gov.au)

Website: [www.revenue.nt.gov.au](http://www.revenue.nt.gov.au)

# FreshStart New Home Grant

## Application form

### Office use only

UIN:

Application  
reference:

Application received by:

Date lodged:

### Note:

- This form should be used for applications lodged on or after 1 October 2024
- Read the Guide before completing the application. Phrases and words in blue are explained in Section 2 of the Guide. If further clarification is required, please contact [TRO](#).
- This application will not be considered unless fully completed, signed, and all required supporting evidence is lodged.
- Applications must be lodged within 12 months of the completion of the eligible transaction.
- There are significant penalties for making a misleading statement.
- Please answer all questions and tick the appropriate boxes.

### Privacy statement

The information in this form is required by [TRO](#) to determine whether you meet the criteria for the payment of the [FreshStart](#). Any information provided is on a voluntary basis and is needed to process the application for the [FreshStart](#). The information provided may be disclosed to third parties with your consent or as required or permitted by law. It will also be stored on the First Home Owner Grant scheme national database and the application will be retained by either [TRO](#) or the financial institution. You have the right to access and correct this information by contacting [TRO](#).

## Section 1: Eligibility criteria

- Eligibility is determined at the [commencement date of the eligible transaction](#), unless otherwise stated.
- All [applicants](#) must be considered when answering the eligibility questions.
- Eligibility criteria 3 and 4 may in special circumstances be varied by the [Commissioner](#). For further information, refer to Section 4 of the Guide.

Eligibility checklist – Indicate with a <input checked="" type="checkbox"/>	Yes	No
1. To your knowledge is this the first <a href="#">FreshStart</a> grant paid or payable in relation to this property??	<input type="checkbox"/> Yes	<input type="checkbox"/> No
2. Is <b>each applicant</b> a natural person (i.e. not a company or trustee) who will on the <a href="#">completion date of the eligible transaction</a> , hold all their interest in the property in their own right and not as a trustee?		
3. Is <b>at least one applicant</b> 18 years of age or older?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
4. Is <b>at least one applicant</b> a <a href="#">permanent resident</a> or Australian citizen at the time of making the application?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
5. Will <b>at least one applicant</b> be occupying the <a href="#">home</a> as their <a href="#">principal place of residence</a> for a continuous period of 12 months commencing within 12 months of: <ul style="list-style-type: none"> <li>• for contracts to build a home or owner-builders, within 12 months of completion of construction?</li> <li>• or for contracts to purchase a new unit or new home, within 12 months of taking possession of the home?</li> </ul>	<input type="checkbox"/> Yes	<input type="checkbox"/> No
6. Has each <a href="#">applicant</a> either: <ul style="list-style-type: none"> <li>a. entered into a <b>contract of sale</b> for the purchase of a <a href="#">home</a> in the Northern Territory</li> <li>b. <b>or</b> entered into a <b>contract to build</b> a <a href="#">home</a> in the Northern Territory</li> <li>c. <b>or</b> in the case of an <b>owner builder</b>, commenced construction of a <a href="#">home</a> in the Northern Territory? (that is, laying of foundations)</li> </ul>	<input type="checkbox"/> Yes	<input type="checkbox"/> No
7. In the case of the transaction in 6(a) or 6(b), does the contract replace the same or substantially similar contract that was executed (signed) before 1 October 2024?	<input type="checkbox"/> Yes	<input type="checkbox"/> No

### Determination of eligibility

If you answered 'YES' to ALL of the above questions (except question 7 regarding replacement contracts), you may be entitled to receive the [FreshStart](#), subject to the written decision made by the [Commissioner](#). You may be required to provide additional information (where applicable) to support your eligibility for the [FreshStart](#).

## 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		
How many people will have a relevant interest (be an owner) in the home?		
Related or associated party transactions	Yes	No
Are any of the applicants 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.		
Did any of the applicants relocate from interstate or overseas after 1 July 2024?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
If yes, from where did they relocate? Note: The information about moving to the Territory will only be used for statistical purposes and has no bearing on your application.	<input type="checkbox"/> Interstate	<input type="checkbox"/> Overseas

Applicant 1 (primary contact)					Applicant 2					
All persons who will be registered on the title to the home as an owner must provide their details										
Title	Mr	Mrs	Miss	Ms	Dr	Mr	Mrs	Miss	Ms	Dr
	<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 (only if different from above)										
If you have ever used any name(s) other than the name(s) declared above, list them here										
Date of birth (DD/MM/YYYY)	/		/			/		/		
Place of birth	State/territory					State/territory				
Country of birth										
Telephone number										

Applicant 1 (primary contact)		Applicant 2		
All persons who will be registered on the title to the home as an owner must provide their details				
Email address				
Current residential address	Street no.		Street no.	
	Street name		Street name	
	Suburb/town		Suburb/town	
	State		State	
	Postcode		Postcode	
Address for service of notices (if different to residential address)				
Will you be satisfying the residence requirements	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No

## Section 4: Property and transaction details

Address of property			
Lot number		Unit/street number	
Street name		Suburb/town	
State	Northern Territory	Postcode	
Date when occupation as a <b>principal place of residence</b> commenced, or is expected to commence by at least one applicant (if not known, please estimate)			
Title reference			
Volume (If the current title is unavailable, please enter a parent title number)		Folio	

Transaction details				
To what type of transaction does this application refer?	Off the plan	New home	Owner builder	Contract to build
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>If you have entered into a <b>contract of sale</b> to purchase a <b>new home</b> or an <b>off the plan home</b>:</b>				
• Is this the first sale of the <b>home</b> since its construction?			<input type="checkbox"/> Yes	<input type="checkbox"/> No

<ul style="list-style-type: none"> <li>Are you the first occupant(s) of the home since its construction?</li> </ul>	<input type="checkbox"/> Yes	<input type="checkbox"/> No
<b>For all transactions:</b>		
<b>Date of contract</b> of sale or contract to build (if owner builder, date the foundations were laid)	/ /	
<b>Date of settlement</b> (or if building, the completion date of the eligible transaction) Note: if lodging with a financial institution, please estimate.	/ /	

## Section 5: Payment details

If applying with **TRO**, FreshStart will be paid by electronic funds transfer into the account nominated below.

If you are applying with a **financial institution**, please **do not** complete the account details below, as the FreshStart will be paid through the **financial institution**.

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

## Section 6: Declaration by applicant

1. I have completed the application form and attached all relevant documents required in the Checklist in support of this application.
2. I have not previously received and retained a grant under the *First Home Owner Grant Act 2000* either alone or together with any other person for this property.
3. At the date of making this application, at least one (1) **applicant** is a **permanent resident** or an Australian citizen.
4. I understand that at least one **applicant** must reside in the **home** that is the subject of this application as their **principal place of residence** for a continuous period of 12 months, commencing within 12 months of the **completion date of the eligible transaction**.
5. I undertake to notify the **Commissioner** of my inability to comply with the residence requirements or am otherwise ineligible for the FreshStart (see Section 10 of the Guide to the application) in writing and repay the amount of the grant within 30 days of this happening.
6. I authorise **TRO** to access and exchange information about me to verify my eligibility for the **FreshStart** with the **financial institution** (where applicable), other state, territory and Australian Government agencies and commercial organisations as permitted by law.
7. I understand that the **financial institution** is not authorised by **TRO** to offer any advice or assistance on the conditions of eligibility for the **FreshStart**, or on the completion of this application.
8. I authorise **TRO** to deposit the **FreshStart** into the account nominated in Section 5 (ensure account details are correct) or into the **financial institution's** nominated account when lodged with the **financial institution**.
9. I authorise the **financial institution** to hold the **FreshStart** until the **completion date of the eligible transaction** and to repay the **FreshStart** to the **Commissioner** if the transaction is not completed within 28 days of the date specified.
10. I authorise the **Commissioner** to address all correspondence relating to this application to **Applicant 1** at the address nominated.
11. I have read and understood this application form and guide to the application, and I accept that if the conditions of eligibility are **not** met, I may not be entitled to receive or retain the **FreshStart**.
12. I acknowledge that I may be required to repay the **FreshStart**, be liable for penalties and interest, and may also be prosecuted for making a false or misleading statement on or in connection with this application.
13. I solemnly and sincerely declare that this declaration, the information 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\_\_

Applicant 1		Applicant 2	
Name		Name	
Signature		Signature	
Date		Date	

**Privacy statement**

The information in this form is required by TRO to determine whether you meet the criteria for the payment of the FreshStart. Any information provided is on a voluntary basis and is needed to process the application for the FreshStart. The information provided may be disclosed to third parties with your consent or as required or permitted by law. It will also be stored on the First Home Owner Grant scheme national database and the application will be retained by either TRO or the financial institution. You have the right to access and correct this information by contacting TRO.

## Section 8: Checklist

This section details the information required to support your application depending on your circumstances. The supporting information must be either an original or legible photocopy.

**If lodging with a financial institution** – The information to satisfy the 100-point check conducted by the financial institution is sufficient, except where all applicants were from outside of Australia. In these instances, at least one (1) applicant must also provide proof of Australian citizenship or permanent residency. This could be in the form of an Australian passport, Australian citizenship certificate, permanent residency certificate, permanent residency visa or if you are a New Zealand citizen, evidence of a special category visa under section 32 of the *Migration Act 1958* or a current New Zealand passport.

**If lodging with TRO** – All applicants must provide proof of identity, and if none of the applicants were born in Australia, at least one (1) applicant must also provide proof of Australian citizenship or permanent residency. This could be in the form of an Australian passport, Australian citizenship certificate, permanent residency certificate, permanent residency visa or if you are a New Zealand citizen, evidence of a special category visa under section 32 of the *Migration Act 1958* or a current New Zealand passport.

Proof of identity		Tick if attached	Office use only
Evidence required			
Proof of identity	Australian birth certificate issued by Registry of Births, Deaths and Marriages <b>and</b>	<input type="checkbox"/>	<input type="checkbox"/>
	photographic identification such as an Australian driver licence or proof of age card issued by a state or territory authority or	<input type="checkbox"/>	<input type="checkbox"/>
	a current passport.	<input type="checkbox"/>	<input type="checkbox"/>
<b>Note:</b> 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).			

Australian citizenship or permanent residency		Tick if attached	Office use only
Evidence required			
Citizenship or permanent residency	Citizenship certificate, or	<input type="checkbox"/>	<input type="checkbox"/>
	permanent residency certificate, permanent residency visa or special category visa or New Zealand passport.	<input type="checkbox"/>	<input type="checkbox"/>
<b>Note:</b> 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).			

Transaction type		Tick if attached	Office use only
Evidence required			
Contract of sale to purchase a home	1. The <b>contract of sale</b> for purchase of the <b>home</b> dated and signed by all parties.	<input type="checkbox"/>	<input type="checkbox"/>
	2. If the contract is for the purchase of a <b>new home</b> you will also need to provide a completed form ( <a href="#">F-HI-025</a> )	<input type="checkbox"/>	<input type="checkbox"/>
	3. If a <b>terms contract</b> , evidence to show that purchase instalments excluding the deposit of an amount equal to or greater than the <b>FreshStart</b> have been paid.	<input type="checkbox"/>	<input type="checkbox"/>
	4. If the parties to the transaction are <b>related</b> or <b>associated</b> , documentary evidence to show that <b>consideration</b> of an amount equal to or greater than the <b>FreshStart</b> has been paid.	<input type="checkbox"/>	<input type="checkbox"/>
Contract to build a home	1. The <b>contract to build</b> 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) totalling an amount equal to or greater than the <b>FreshStart</b> .	<input type="checkbox"/>	<input type="checkbox"/>
Owner builder	1. Documentary evidence of the building costs incurred for the construction of the <b>home</b> . The evidence proof submitted must total an amount equal to or greater than the <b>FreshStart</b> and must not include your own labour costs.	<input type="checkbox"/>	<input type="checkbox"/>
	2. If the <b>home</b> is located: <ul style="list-style-type: none"> <li>in a Building Control Area, a copy of the Occupancy Permit or other certification issued under the <i>Building Act 1993</i> certifying that construction of the <b>home</b> has been completed to appropriate standards and is suitable for occupation as a place of residence.</li> </ul>	<input type="checkbox"/>	<input type="checkbox"/>
	<ul style="list-style-type: none"> <li>outside of a Building Control Area, documentary evidence as detailed in Commissioner's Guideline CG-HI-006, showing that building has been completed to appropriate standards and is suitable for use as a place of residence.</li> </ul>	<input type="checkbox"/>	<input type="checkbox"/>

Building a home on a relative's property or on farming property owned by another person		
Evidence required	Tick if attached	Office use only
Written documentation from the owner confirming the arrangement and that permission has been given for the applicant to occupy the home when it has been completed.	<input type="checkbox"/>	<input type="checkbox"/>

Guardian purchasing or building a home for a person with a legal disability		
Evidence required	Tick if attached	Office use only
Evidence of the guardian's lawful appointment.	<input type="checkbox"/>	<input type="checkbox"/>

Prior receipt of the First Home Owner Grant for same property		
Evidence required	Tick if attached	Office use only
If an applicant has previously received the FHOG for this property but has repaid it (because they were ineligible), they may still be eligible for the FreshStart. To assist in the timely processing of your application, a disclosure should be made to this effect detailing the property to which the previous application relates and the reason for the repayment of the FHOG.	<input type="checkbox"/>	<input type="checkbox"/>

Financial institution and TRO use only		
All evidence sighted	Name of person sighting the evidence:	Payment eligibility date (when the applicant meets all of the eligibility criteria):
<input type="checkbox"/> Yes <input type="checkbox"/> No		

