



Hedland Aboriginal Home Ownership

As Hedland Aboriginal Home Ownership Program participants in South Hedland, you may have the opportunity to purchase your current property or another Hedland Aboriginal Home Ownership Program property.

Benefits available to Hedland Aboriginal Home Ownership Program home buyers

- The home buyer may be eligible for a grant of up to \$3,000 from the North-West Aboriginal Housing Fund (the Fund) towards stamp duty and settlement fees.
- Should these costs be less than \$3,000 they will be fully paid for by the Fund and if they are more, the home buyer will only pay the amount over \$3,000.
- Home buyers may be able to receive a discount to the property purchase price for approved capital improvements they have made to the property.

Eligibility requirements

To be eligible to purchase a Hedland Aboriginal Home Ownership Program property you must:

- Be a Hedland Aboriginal Home Ownership Program participant
- Have no interest in any land and/or property
- Have no current arrears or other debts owing to the Housing Authority (including water consumption debts) at the time of application and settlement.

Available Hedland Aboriginal Home Ownership Program properties

Hedland Aboriginal Home Ownership Program properties available for sale are at the Department of Communities' (Communities) absolute discretion. Communities will approve the sale of a property, providing it meets the required criteria.

You may be able to purchase a Hedland Aboriginal Home Ownership Program property other than the one you are currently living in, by selecting the 'Other purchase option' on the Hedland Aboriginal Home Ownership Program - Application to Purchase Form.

How to purchase a Hedland Aboriginal Home Ownership Program property

If you are interested in purchasing a Hedland Aboriginal Home Ownership Program property, you will need to provide:

- Evidence that you have obtained finance pre-approval from a registered lender
- A completed Hedland Aboriginal Home Ownership Program - Application to Purchase Form
- A deposit of \$150 (made payable to the Housing Authority) and send this to:
Rental Sales Scheme – Hedland Aboriginal Home Ownership
Locked Bag 5000
Fremantle WA 6959

Once your completed application is received, the Rental Sales Scheme Team will be in contact to discuss your application and property preferences.

Additional information

If the property you want to purchase is not available for sale, Communities and Bloodwood Tree Association Inc. will discuss with you other options within your price range. If no other properties are available, the application will be withdrawn, and your deposit will be returned. Communities' decision regarding Hedland Aboriginal Home Ownership Program properties available for sale is final and there is no appeal process.

When a property is available for sale, the market value will be determined through two independent valuations. The purchase price will be the market value less the amount allowed for approved capital improvements.

If you decide to purchase a Hedland Aboriginal Home Ownership Program property, you will receive a written offer to purchase and have 30 days to accept the offer and provide proof of identity. Should you accept the offer and provide proof of identity, a contract will be written so that you can arrange the finance approval for your loan. Upon Communities' receipt of your finance approval, settlement of the sale will follow within 45 days.

Please note

If you do not accept the written offer, your deposit of \$150 is non-refundable and will be retained by the Housing Authority. The deposit will assist in recovering the costs incurred for the valuation fees. If the sale proceeds, the \$150 deposit will be deducted from the sale price balance.

Obtaining a home loan

To finance the purchase of your home you may approach a registered lender or contact the Keystart Home Loan Scheme (Phone Keystart on 1300 578 278). They will assess your income and any other financial commitments (for example, a car loan) that may effect whether you can meet the loan repayments.

Contact

For more information, contact the Sales team at property.north@communities.wa.gov.au or on 08 9222 8148.

Bloodwood Tree Association Inc. can also assist you with questions regarding purchasing a Hedland Aboriginal Home Ownership Program property.