



# FHOG Lodgement Guide

**Contact us**      **Enquiries:** <http://www.osr.wa.gov.au/fhogenquiry>      **Phone:** 08 9262 1299  
**Website:** [www.wa.gov.au/organisation/departement-of-treasury-and-finance/first-home-owner-grant-fhog](http://www.wa.gov.au/organisation/departement-of-treasury-and-finance/first-home-owner-grant-fhog)  
**FHOG Application Portal:** <https://www.firsthome.gov.au/apply/wa>

## Application process

### Step 1: Complete the application form

Apply after all parties have signed the contract to buy or build a home.

If you are an owner builder, apply once the foundations of the home have been laid. If you are purchasing a movable building to be used as a residence, you will be considered an owner builder. We can't determine eligibility for an owner builder until construction of the home is completed, and we may require a valuation of the home.

A contract to build a modular home may be considered either a comprehensive home building contract or an owner-builder transaction. This will determine when you should apply for the grant and when payment may be approved. See [Revenue Ruling FHOG 5 'Modular Homes'](#) for information about how a contract to build a modular home will be treated.

Review and complete the checklists for evidence required to support your application. Each applicant and their spouse/de facto partner must submit one legible copy of supporting evidence from each category. A single document can't be used for more than one category.

Check your application to make sure it is complete and correct.

- We may return incomplete applications. This will delay payment of the grant.
- Penalties may apply if an incorrect application is knowingly or recklessly lodged.

### Step 2: Lodge the application form

Lodge with an Approved Agent	Lodge with RevenueWA
<p>If you're applying for a loan from a financial institution and your lender is an approved agent, they can process your application and lodge it on your behalf. Contact your lender to find out if they're an approved agent.</p>	<p>Only lodge an application with RevenueWA if:</p> <ul style="list-style-type: none"> <li>• your lender is not an approved agent</li> <li>• you don't want to lodge your application through your lender or</li> <li>• you are not obtaining finance for your home purchase.</li> </ul> <p><a href="#">Complete your application via the FHOG Application Portal.</a></p> <p>If you can't complete the application online, complete an <a href="#">application form</a> and submit it <a href="#">via web enquiry or by mail</a>.</p>

### Step 3: Apply for the first home owner rate of duty

If you meet the eligibility criteria and have been approved for the grant and/or pre-approved for the first home owner rate of duty, you must still apply for assessment or reassessment of duty.

Find out more about [applying for the first home owner rate of duty](#).

## When the grant will be paid

Type of transaction	Applying through...	Grant payment
Purchase of a new or off-the-plan home	Approved Agent	At date of settlement by Approved Agent.
Purchase of a new or off-the-plan home	RevenueWA	After you have provided evidence to RevenueWA that your name has been registered on the Certificate of Title of the property (approximately three to six weeks after settlement).
Contract to build	Approved Agent or RevenueWA	After you or the Approved Agent has provided evidence of the date of first construction progress payment and the applicant's name is registered on the Certificate of Title of the property.  For traditional building methods, the first construction progress payment is generally slab down. For modular homes, the first construction progress payment can vary and will depend on the contract terms.
Owner builder	Approved Agent or RevenueWA	After you or the Approved Agent has provided evidence that the home is ready for occupation as a place of residence and your name is registered on the Certificate of Title of the property.

Whether a contract to build a modular home is considered either a comprehensive home building contract or an owner-builder transaction will determine when payment may be approved. See [Revenue Ruling FHO 5 'Modular Homes'](#) for information about how a contract to build a modular home will be treated.

## Common errors and misunderstandings

- Not making the property your principal place of residence within 12 months of completing the eligible transaction.
- Not disclosing previous names, including previous married name(s), on the application form.
- Thinking the residence requirements have been met even though:
  - the grant property is left vacant for six months and not leased
  - the grant property is being renovated while another residence is used for cooking, showering, sleeping, etc. or
  - the grant property is used as the applicant's principal place of residence for less than six months without seeking the Commissioner's approval.

## Your eligibility

Applicants must:	Applicants and their spouse or de facto partner must not:
<ul style="list-style-type: none"> <li>• complete and lodge the <a href="#">application form</a> with all relevant supporting evidence within 12 months of completion of the eligible transaction</li> <li>• be a natural person at least 18 years of age at the date of application</li> <li>• hold the relevant interest in the home in their own capacity and not as a trustee (except for a guardian who holds the interest on trust for a person with a legal disability)</li> <li>• ensure at least one applicant is an Australian citizen or permanent resident at the date of the application</li> <li>• be buying or building a home or constructing a home as an owner builder with a total value not exceeding the cap amount and/or first home owner rate of duty threshold</li> <li>• ensure each person holding the relevant interest in the home is an applicant</li> <li>• ensure all applicants will reside in the home as their principal place of residence for a continuous period of at least six months commencing within 12 months of completion of the eligible transaction</li> <li>• lodge an <a href="#">application for assessment or reassessment of duty</a> at the first home owner rate within 12 months of completion of the transaction, or within three months after the first home owner grant is paid.</li> </ul>	<ul style="list-style-type: none"> <li>• have been paid a first home owner grant or received the first home owner rate of duty in Australia, or have had to repay the grant or duty as a result of an investigation</li> <li>• have previously owned or held a relevant interest (other than a relevant interest held subject to a trust) in residential property anywhere in Australia -             <ul style="list-style-type: none"> <li>– before 1 July 2000 or</li> <li>– on or after 1 July 2000 and occupied that residential property as a place of residence before 1 July 2004 or</li> <li>– on or after 1 July 2000 and occupied as a place of residence that residential property for a continuous period of at least six months that began on or after 1 July 2004.</li> </ul> </li> </ul>

## When to move in, and for how long

All applicants must live in the home as their principal place of residence for at least six continuous months commencing within 12 months of completion of the eligible transaction. You can apply to vary these requirements by submitting form [F-FHOG2 'Reduction or Extension Application: Residence Requirements'](#).

If all applicants cannot meet the residence requirements, use form [F-FHOG3 'Joint Application Exemption: Residence Requirements'](#) to advise the Commissioner within 30 days after either the 12 month residency period or the date it becomes apparent the requirement will not be fulfilled, whichever is earlier.

You must satisfy the Commissioner that you have met the residence requirements. You may need to provide documents that prove you have met the residence requirements.

If you don't advise the Commissioner of changes that affect all applicants' ability to meet the requirements

- you will need to repay the grant and/or duty with penalties and
- you won't be eligible for a future grant and first home owner rate of duty in WA.

## Supporting evidence (applicants)

You must provide supporting evidence with your [application form](#). If it is in a language other than English, provide a certified translation.

If lodging with an Approved Agent	If lodging with RevenueWA
Each applicant and their spouse/de facto partner must provide a category 1 document. The remaining identity checks will be performed by the Approved Agent. Approved Agents must be authorised by RevenueWA to process applications. Confirm your lender is an Approved Agent.	Each applicant and their spouse/de facto partner must provide one document from each of the three categories (three documents per person). You cannot use the same document for more than one category. Do not send original documents. Only send a legible photocopy.

You will also need to provide supporting evidence relating to the transaction.

### Category 1 - Australian citizenship or permanent residency

*At least one applicant must be an Australian citizen or permanent resident on or before the date of the grant application.*

If an Australian citizen

- Australian birth certificate/extract or passport or citizenship certificate.

If a New Zealand citizen

- current passport
  - movement record
- New Zealand citizens must be living in Australia at the time of making an application for the grant. The movement record is supplied as evidence of this and can be obtained from the Department of Home Affairs.

If a citizen of another country

- current passport and
- evidence of permanent residency or permanent resident visa or
- Certificate of Evidence of Resident Status, issued by the Department of Home Affairs.

### Category 2 - Link between identity and person

*Not required if lodging with an Approved Agent.*

If lodging with RevenueWA:

- current Australian driver's licence (front and back of card) or
- current passport (if not used in category 1) or
- firearms licence or
- Proof of Age card (with photo) or
- another identity document that includes a photo.

If a document showing photo ID is not available, provide a photo of the applicant with two Statutory Declarations as detailed in the ['Alternative Proof of Identity' fact sheet](#).

### Category 3 - Australian residence

*Not required if lodging with an Approved Agent.*

If lodging with RevenueWA:

- Medicare card or
- motor vehicle registration or
- Centrelink or Department of Veterans Affairs card or
- debit/credit card from a financial institution or
- a similar card or document that shows residence in Australia.

See the [‘Alternative Proof of Identity’ fact sheet](#) for more information.

#### Additional supporting evidence

Circumstance	Evidence required
Married	Marriage certificate
Separated	A Statutory Declaration detailing the following information: <ul style="list-style-type: none"><li>• name of former spouse/de facto partner</li><li>• former spouse/de facto partner’s date of birth</li><li>• the date of marriage or commencement of the domestic relationship</li><li>• the date of separation</li><li>• former spouse/de facto partner’s current address (if known) and</li><li>• whether the applicant currently lives with their former spouse/de facto partner and whether they intend to resume cohabitation.</li></ul>
Divorced	Evidence of divorce (e.g. Decree Nisi, Decree Absolute)
Widowed	Death certificate
Using a different name	Change of name certificate

## Supporting evidence (transaction)

You must provide supporting evidence with your [application form](#). The evidence you must provide depends on the type of contract you have entered into.

You will also need to provide supporting evidence relating to the applicants.

### Contract to purchase a new, established or off-the-plan home

*This includes substantially renovated homes.*

A copy of the contract for sale or agreement for the purchase (Offer and Acceptance), dated and signed by all parties (including any special conditions, annexures and variations).

If settlement has already occurred, a title search (Certificate of Title) showing the applicant(s) as the registered proprietor(s). This is not required if lodging through an Approved Agent.

For a substantially renovated home – a statement from the vendor or other evidence confirming:

- 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* (Cth)
- the home, as renovated, has not been previously occupied or sold as a place of residence and
- the type and extent of the renovations.

### Contract to build a home

A copy of the schedule of particulars from your contract to build, dated and signed by all parties (including any special conditions, annexures and variations).

If settlement has already occurred, a title search (Certificate of Title) showing the applicant(s) as the registered proprietor(s). This is not required if lodging through an Approved Agent.

Documents showing progress payments made against the contract, such as invoices and receipts. A progress payment is made when work is carried out or materials are delivered to the site. This is typically at slab down stage. A deposit is not a progress payment and cannot be used as evidence.

### Owner builder

A title search (Certificate of Title) showing the applicant(s) as the registered proprietor(s). This is not required if lodging through an Approved Agent.

Documents showing the building costs incurred for the construction of the home. The evidence submitted must total an amount equal to or greater than the value of the grant, and must not include your own labour costs. Evidence needs to be addressed to the applicant and/or the construction address (i.e. not an unaddressed receipt such as from Bunnings or other materials providers).

Documents confirming the home is ready for occupation. This may include a copy of the Notice of Completion as submitted to the Local Government, home and contents insurance Certificate of Currency, or removalist invoice.

## Valuations

See the [FHOG fact sheet](#) for information about how the value of a home is calculated.

See [Commissioner's Practice TAA 30](#) which outlines when a valuation will usually be accepted.

### *Valuation of arm's length transactions*

The Commissioner may:

- accept the consideration paid for the purchase of land for valuation purposes if:
  - the land was purchased within 12 months of the date of the comprehensive home building contract or
  - the home is completed within 12 months of land settlement as the value of the land for owner-builders
- have a valuation made of any property the subject of an application or
- adopt any valuation the Commissioner considers appropriate.

### *Valuation of related party transactions*

A valuation may be required in the following circumstances where the buyer and seller are related parties:

<b>Transaction type</b>	<b>When the Commissioner may accept a licensed valuation for a home or vacant land</b>
Purchase of a home	The valuation of the home is made within 3 months of the date the contract for purchase was signed
Comprehensive home building contract on vacant land	The valuation of the land is made within 3 months of the date the transaction to purchase the land was signed

Related parties includes:

- parties related by blood or marriage
- parties related by current or prior business relationship
- joint owners of property
- parties related by an employee/employer relationship or
- parties that are not otherwise dealing at arm's length.

If a valuation is required, submit:

- a licensed valuation or
- [F-FHOG4 'First Home Owner Grant Valuation'](#).

## Terms used

### 26th parallel

A circle of latitude 26 degrees south of the equator. For example, Denham is north and Kalbarri is south of the 26th parallel.

### Applicant

A person applying for the grant or first home owner rate of duty who, on completion of the purchase or construction, will hold a relevant interest in the land on which the home is built.

### Approved Agent

A financial institution (e.g. bank) authorised to process applications. Most lenders are approved agents.

### Australian citizen

A person who has citizenship under the *Australian Citizenship Act 1948* (Cth).

### Cap amount

The first home owner grant cap amount for a home south of the 26th parallel is \$750,000, and north of the 26th parallel is \$1,000,000.

### Commencement date of the eligible transaction

Date of contract to purchase or build a home or, for an owner builder, the date you commence laying the foundations.

### Commissioner

Commissioner of State Revenue, WA.

### Completion of the eligible transaction

For a contract to purchase a home, when the applicant acquires the relevant interest in the land on which the home is built. When building a home, when the building is ready for occupation as a place of residence, and the applicant is registered on the Certificate of Title. You usually acquire the relevant interest on the date of settlement.

### Contract to build

A comprehensive building contract in which a builder agrees to build the home from the time building starts to when it is finished and ready for occupation.

### Consideration

Purchase price or cost to construct the home.

### De facto partner

A person who, on the commencement date of the eligible transaction, is living in a de facto relationship with the applicant and has lived on that basis for at least two years. See Revenue Ruling [FHOG 4 'De facto partners'](#) on our website for more information.

### Eligible transaction

Contract for the purchase of a home, contract to build a home or construction of a home as an owner builder commencing on or after 1 July 2000 that does not exceed the cap amount or duty threshold.

### First home owner rate of duty

A concessional rate of duty that may apply to an eligible transaction. See information about the [first home owner rate of duty](#).

### Established home

A home that has been previously occupied, and is lawfully fit for occupation, as a place of residence.

### Home

A building, affixed to land, that may be lawfully used as a place of residence and is, in the Commissioner's opinion, suitable for use as a place of residence.

### Natural person

A person. Does not include a company or a trust.

### New home

A home that has not previously been occupied or sold as a place of residence. This may include the purchase of a substantially renovated home.

### Notifiable event

When any part of the eligibility criteria is not met. The applicant(s) must notify the Commissioner within 30 days.

### Off the plan

A contract for the purchase of a home on a proposed lot in an unregistered plan of a subdivision of land.

### Owner

A person who has a relevant interest in land on which a home is built.

### Owner builder

A land owner 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 resident visa under s30 of the *Migration Act 1958* (Cth), or a New Zealand citizen who holds a special category visa under s32 of the *Migration Act*.

### **Principal place of residence**

The home you primarily reside in. It must be occupied by all applicants for a continuous period of at least six months commencing within 12 months of completion of the eligible transaction.

See Commissioner's Practice [FHOG/DA 40](#) 'Principal place of residence'.

### **Related or associated party**

A person is related to or associated with another party when:

- one is the spouse/de facto partner of the other or
- they are related by blood, marriage or adoption or
- they are a shareholder or director of the other party, being a company or
- they are a beneficiary of a trust for which the other party is a trustee or
- the transaction is otherwise not at arm's length.

### **Relevant interest**

A legal interest in the land on which the home is purchased or constructed. Usually this will be held by the person(s) registered as proprietor on the Certificate of Title. This is commonly an estate in fee simple. Other forms of interest are defined in the FHOG Act. Each person acquiring a relevant interest must be an applicant for the grant and/or first home owner rate of duty.

### **Residential property**

Land in Australia on which there is a home which is lawfully occupied, or suitable for occupation, regardless of whether the applicant has occupied it or not. This includes houses, townhouses, units, villas, flats, duplexes, converted warehouses, fixed transportable, moveable homes and farmsteads or homesteads.

An applicant who owned a residential investment property before 1 July 2000 is not eligible for the grant, whether the applicant occupied it or not.

### **Spouse**

A person legally married to another person.

### **Substantially renovated home**

A home that:

- is the subject of a contract to purchase a home and
- 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 *A New Tax System (Goods and Services Tax) Act 1999* (Cth) and
- as renovated, has not been previously occupied, or sold, as a place of residence.

See Commissioner's Practice [FHOG 7](#) 'Substantially Renovated Homes'.

### **Title search**

A search on the land which shows the names of the registered owners. Obtain a title search from Landgate at [www.landgate.wa.gov.au](http://www.landgate.wa.gov.au)

### **Total value**

For a new, established or off the plan home – the greater of the consideration or the unencumbered value.

For a contract to build – the total of the consideration and the unencumbered value of the land.

For an owner builder – the unencumbered value of the home at the date the transaction is completed (i.e. total value of the home and land).

### **Unencumbered value**

The value without an encumbrance, such as mortgage or loan. For a detailed definition of the term as it applies to the grant, see section 14AE of the FHOG Act, or section 31 of the Duties Act in reference to a dutiable transaction.