First Home Owner Rate of Duty

Sections 141 – 146 of the *Duties Act 2008*

As at 28 July 2026

The first home owner rate (FHOR) is a concessional rate of duty applied to certain transactions such as a contract to purchase or transfer a home or vacant land.

Eligibility

Eligibility for the FHOR is aligned with the eligibility requirements under the *First Home Owner Grant Act 2000*. If you are not approved for the first home owner grant (grant) or have not been pre-approved for the first home owner rate of duty before settlement, duty will be assessed at the general rate and must be paid at or before settlement. Once you have been approved for the grant or pre-approved for the first home owner rate of duty, apply for a reassessment and a refund of duty.

Your transaction may be assessed at the FHOR if:

- the unencumbered value[1] of the land, or the land and home, under the transaction does not exceed the dutiable value thresholds and
- you qualify for the first home owner grant (grant) or
- you would have qualified for the grant except that:
  - the transaction was for the purchase of an established home or
  - no consideration was paid under the transaction or
  - you are an Indian Ocean Territories resident acquiring your first home or
  - the total value of the home exceeded the value cap for the first home owner grant.

For vacant land, you may be eligible for the grant if you enter into a comprehensive contract to build a home on the land or build a home on the land as an owner-builder.

See information about qualifying for the grant.

Value thresholds

To be assessed at the FHOR, the transaction must not exceed the dutiable value thresholds.

The dutiable value thresholds apply to the whole value of the home and land, or vacant land, being transferred, not to the value of the person's interest in the property.

For transactions entered into before 7 May 2026 to be eligible for the FHOR, the total value of the house and land must not exceed the first home owner grant caps.

Rates apply to the date an agreement is entered into, not the date of settlement.

Contact us for rates that applied to transactions entered into before 2 July 2014.

[1] The unencumbered value of the land is defined in section 36 of the *Duties Act 2008*. It is generally the value on what the property would be sold on the open market, free of encumbrances.

Home and land

Transaction date	Unencumbered value of the new or established home
On or after 7 May 2026	• Must not exceed $800,000 • No duty is payable if the dutiable value does not exceed $600,000 • If the dutiable value is between $600,001 and $800,000, duty is payable at a rate of $16.15 for every $100, or part of $100, by which it exceeds $600,000.
On or after 21 March 2025 and before 7 May 2026	• Must not exceed $700,000 in the Metropolitan or Peel regions, or $750,000 outside those regions. • No duty is payable if the dutiable value does not exceed $500,000. • If the dutiable value is between $500,000 and $700,000 and the property is located in the Metropolitan or Peel regions, duty is payable at a rate of $13.63 for every $100, or part of $100, by which it exceeds $500,000. • If the dutiable value is between $500,000 and $750,000 and the property is located outside the Metropolitan or Peel regions, duty is payable at a rate of $11.89 for every $100, or part of $100, by which it exceeds $500,000.
On or after 9 May 2024 and before 21 March 2025	• Must not exceed $600,000. • No duty is payable if the dutiable value does not exceed $450,000. • If the dutiable value is between $450,000 and $600,000, duty is payable at a rate of $15.01 for every $100, or part of $100, by which it exceeds $450,000.
Before 9 May 2024	• Must not exceed $530,000. • No duty is payable if the dutiable value does not exceed $430,000. • If the dutiable value is between $430,000 and $530,000, duty is payable at a rate of $19.19 for every $100, or part of $100, by which it exceeds $430,000.

Vacant land

Transaction date of the vacant land purchase	Unencumbered value of the vacant land	Total value the home and land	
		If building contract is signed before 7 May 2026	If building contract is signed after 7 May 2026
On or after 7 May 2026	• Must not exceed $550,000 • No duty is payable if the dutiable value does not exceed $450,000. • If the dutiable value is between $450,001 and $550,000, duty is payable at a rate of $20.14 for every $100, or part of $100, by which it exceeds $450,000.	• No threshold to receive the duty concession.	• No threshold to receive the duty concession.

On or after 21 March 2025 and before 7 May 2026	• Must not exceed $450,000. • No duty is payable if the dutiable value does not exceed $350,000. • If the dutiable value is between $350,000 and $450,000, duty is payable at a rate of $15.39 for every $100, or part of $100, by which it exceeds $350,000.	• $750,000 for properties south of the 26th parallel • $1,000,000 north of the 26th parallel	• $800,000 for properties south of the 26th parallel • $1,000,000 north of the 26th parallel
Before 21 March 2025	• Must not exceed $400,000. • No duty is payable if the dutiable value does not exceed $300,000. • If the dutiable value is between $300,000 and $400,000, duty is payable at a rate of $13.01 for every $100, or part of $100, by which it exceeds $300,000.	• $750,000 for properties south of the 26th parallel • $1,000,000 north of the 26th parallel	• $800,000 for properties south of the 26th parallel • $1,000,000 north of the 26th parallel

The Commissioner may apportion the first home owner rate of duty to land that is subdivided by a first home owner in certain circumstances. See Commissioner's Practice DA 30 'First Home Owner Concession - Excluded Persons' for more information.

Foreign transfer duty

Foreign transfer duty[2] is chargeable when foreign persons purchase residential property. Even though the FHOR may apply to the transaction, foreign transfer duty is still chargeable if the purchaser is a foreign person. If there is more than one purchaser, foreign transfer duty will apply to the dutiable value of the foreign person's interest in the property.

See the 'Foreign Transfer Duty' fact sheet for more information.

> *Example*
>
> Kate, an Australian citizen, and her partner Simon, a foreign person, are first home buyers. They enter into an agreement to purchase a home as joint tenants for $400,000.
>
> They are eligible for the first home owner rate of duty and no transfer duty is payable because the dutiable value is below the first home owner rate thresholds.
>
> Because Simon is a foreign person, the foreign transfer duty chargeable on Simon's 50 per cent joint tenant interest in the property is $14,000 ($200,000 x 7 per cent).

[2] Foreign transfer duty is 7% of the dutiable value of the transaction.

How to apply

1. Lodge Form F-FHOG1 'FHOG Application and/or Pre-approval for the First Home Owner Rate of Duty' with an approved financial institution or RevenueWA.
2. If you meet the criteria, RevenueWA will send you a letter of approval and Form FDA7 'First Home Owner Rate of Duty'.
3. Submit the transaction record (e.g. contract for sale and/or transfer of land) together with the completed Form FDA7 'First Home Owner Rate of Duty' and Form FDA41 'Foreign Transfer Duty Declaration' to your settlement agent or directly to RevenueWA if you are conducting your own settlement.

How to apply for a reassessment if duty has been paid

If you have already paid duty on your transaction at a higher rate, go to the Online Services Portal via RevenueWAConnect to lodge a reassessment request directly with RevenueWA and submit:

- a copy of the contract for sale by offer and acceptance or transfer of land relating to the purchase of the vacant land or established home and
- a copy of the Certificate of Duty that shows duty has been paid on the purchase.

Following your reassessment, we will refund any overpaid duty.

Time limit to apply for reassessment

Apply for the FHOR before the later of:

- for a home – 12 months after the date when the transferee has been registered on the Certificate of Title of the property (generally the settlement date)
- for vacant land on which a home is to be built –
  - 12 months after the home is ready to be occupied (generally the handover date) or
  - three months after the grant has been paid.

Shared equity arrangements with the Department of Housing

A person may qualify for the FHOR when purchasing some or all of the interest in their home with or from the Housing Authority. The assessment of duty on these transactions differs depending on the circumstances.

Shared equity transactions with the Housing Authority that are for 100 per cent interest in the property can be self-assessed in Online Duties. If the transaction involves the purchase of a partial or further interest from the Housing Authority or the repurchase of a partial interest by the Housing Authority, the transaction must be lodged with RevenueWA.

The purchase of a further interest in a shared equity home from the Housing Authority may also qualify for the FHOR if the transaction satisfies the criteria. The purchase of a further interest will be assessed under the same dutiable rates and thresholds that applied to the purchase of the initial interest.

For the FHOR to apply, the transaction must be within ten years of the original transaction, and between the same transferee as the original transferee and a person who is not an interested person.[3]

See information about Shared Equity Transactions.

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[3] An interested person is a person who is or will be an owner of the relevant home when the transaction is complete: FHOG Act s 16(3).

Use Form FDA9 'Reduction of Transfer Duty for a Further Concessional Transaction' to apply for an assessment or reassessment of an acquisition of a further interest in dutiable property that was a first home owner concessional transaction.

Obligation to notify the Commissioner of State Revenue

As the FHOR is aligned with the criteria and conditions for the grant, the transferee must meet the grant requirements regardless of whether they receive the grant. This includes notifying the Commissioner of State Revenue within 30 days of the date it becomes apparent that any eligibility criteria will not be met.

See the first home owner grant fact sheet for the criteria and conditions that must be met.

If a person is required to repay the grant, a transaction that has been assessed at the FHOR will be reassessed at the general rate of duty.

Penalty

Providing false or misleading information is an offence under the *Taxation Administration Act 2003* for which the maximum penalty is $20,000 plus three times the amount of tax that was or might have been avoided.

Contact RevenueWA

Web enquiry	www.osr.wa.gov.au/DutiesEnquiry	**Website**	WA.gov.au
Office	200 St Georges Terrace, Perth	**Phone**	(08) 9262 1100
Postal	GPO Box T1600 Perth WA 6845		1300 368 364 (WA country landline callers)

Note: This fact sheet provides guidance only. Refer to the *Duties Act 2008* and the *First Home Owner Grant Act 2000* for complete details.