



# Home Buyers Assistance Account

## GUIDELINES

The Home Buyers Assistance Account assists people to purchase their first home in Western Australia. Successful applicants receive a grant of up to \$2,000 to help pay some of the expenses associated with buying their first home. Grants cannot be used to buy vacant land or house and land packages.

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## ELIGIBILITY CRITERIA

To be eligible for a grant, home buyers must meet **ALL** of the following criteria.

- The applicant(s) **must not own or previously have owned** a dwelling in Western Australia. If one of the applicants/purchasers owns or has previously owned a dwelling in Western Australia, then a partial grant may be made to the first home buyer applicant(s) equal to the percentage of their interest in the dwelling (provided the other criteria are satisfied).
- The dwelling must be established or partially built, not a plan to build a dwelling.
- The dwelling must have been purchased through a **licensed real estate agent**.
- The dwelling purchased must be financed by an **authorised lending institution**.
- The dwelling purchased must be the applicant(s) **principal place of residence**.
- The applicant(s) are going to **live in the home** for at least the first 12 months (the home cannot be rented out during this time).
- Where the purchased dwelling has an existing tenancy in place, the grant is payable in certain circumstances.
- The purchase price of the dwelling must be within the **prescribed limit** for dwellings purchased in Western Australia.
- The application must be lodged with the Department of Commerce **no more than 90 days** after the date on which the offer to buy the dwelling was accepted. Should the application be later than 90 days after the offer was accepted, a letter is required which explains the reason for the application being lodged late.

*Note: For further and more detailed information please refer to the enclosed fact sheet or visit our website at [www.commerce.wa.gov.au](http://www.commerce.wa.gov.au)*

## HOW TO APPLY

Please complete Form 1. **If you do not answer all the questions and supply all the documents, we will not be able to process your claim.**

- (1) Give your application to your lending institution with a copy of:
  - (a) the signed **offer and acceptance document**; and
  - (b) the **final settlement statement** prepared by your settlement agent or solicitor detailing costs and expenses incurred by you in the purchase of your dwelling. The final settlement statement must show the amount of stamp duty paid. If 'nil payable' this should be reflected on the statement.
- (2) Your lender should then complete Form 2 which includes the schedule of charges.

## WHAT HAPPENS NEXT

The lending institution will lodge your application with the Department of Commerce for assessment.

**Approved grants will be paid to your lending institution to meet incidental expenses. If you have already paid such expenses the lending institution will reimburse you.**

### **Home Buyers Assistance Scheme Hotline**

For further advice or assistance with the application, please telephone 9282-0836, or for country callers please telephone 1300 30 40 64 for the cost of a local call.

# Home Buyers Assistance Account

## FORM 1

### APPLICATION FOR GRANT TO PAY INCIDENTAL EXPENSES IN CONNECTION WITH PURCHASE OF A DWELLING.

To be completed by applicant(s)/purchaser(s) and submitted to authorised lending institution.

#### **You must complete ALL the questions.**

#### **1. PARTICULARS OF APPLICANT(S) / PURCHASERS**

##### **APPLICANT 1 / PURCHASER 1.**

Please tick (☑):            Mr            Mrs            Miss            Ms            Other.....

SURNAME \_\_\_\_\_

GIVEN NAMES \_\_\_\_\_

PREVIOUS NAME(S) \_\_\_\_\_

OCCUPATION \_\_\_\_\_

STREET ADDRESS \_\_\_\_\_

SUBURB/TOWN \_\_\_\_\_ POST CODE \_\_\_\_\_

TELEPHONE No.    (HOME) \_\_\_\_\_ (BUSINESS) \_\_\_\_\_ (MOBILE) \_\_\_\_\_

EMAIL \_\_\_\_\_

DATE OF BIRTH    \_\_\_\_/\_\_\_\_/\_\_\_\_

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##### **APPLICANT 2 / PURCHASER 2.            (If applicable)**

Please tick (☑):            Mr            Mrs            Miss            Ms            Other.....

SURNAME \_\_\_\_\_

GIVEN NAMES \_\_\_\_\_

PREVIOUS NAME(S) \_\_\_\_\_

OCCUPATION \_\_\_\_\_

STREET ADDRESS \_\_\_\_\_

SUBURB/TOWN \_\_\_\_\_ POST CODE \_\_\_\_\_

TELEPHONE No.    (HOME) \_\_\_\_\_ (BUSINESS) \_\_\_\_\_ (MOBILE) \_\_\_\_\_

EMAIL \_\_\_\_\_

DATE OF BIRTH    \_\_\_\_/\_\_\_\_/\_\_\_\_

**NB)** If there are more than two purchasers, you are required to copy this page and use it to complete the details for the additional purchasers. In addition, the declaration section will need to be completed for each additional purchaser, declared and submitted with this application form.

**You must complete ALL the questions.**

**2. Have you or your joint applicant ever owned or partially owned any dwelling in Western Australia?**

Please tick (☑):                Yes                No

If so, please give particulars of the dwelling(s) and ownership:

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**3. Have you or your joint applicant ever owned vacant land in the Western Australia?**

Please tick (☑):                Yes                No

If so please provide give particulars of the vacant land previously owned:

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**4. Is the dwelling for which this grant is being applied an established or partially built property?**

Please tick (☑):                Yes                No

**5. Was the dwelling purchased through a licensed real estate agent?**

Please tick (☑):                Yes                No

If “yes” to question 5 please provide the name and address of the selling real estate agency:

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**6. Is the purchase price of the dwelling within the prescribed limit for dwellings purchased in Western Australia?**

Please tick (☑):                Yes                No

Purchase price \$ \_\_\_\_\_

**7. Do you intend to live in the dwelling for at least 12 months after settlement?**

Please tick (☑):                Yes                No

**8. Is there an existing tenancy agreement in place?**

Please tick (☑):                Yes                No

If “yes” to question 8, on what date does the tenancy agreement expire?    \_\_\_\_\_/\_\_\_\_\_/20\_\_\_\_\_

**8a. If there is an existing tenancy agreement in place, do you intend to use the dwelling as your principal place of residence immediately after its expiry for at least 12 months after taking occupation?**

Please tick (☑):                Yes                No

9. What was the date of your settlement? \_\_\_\_/\_\_\_\_/20\_\_\_\_

10. Which settlement agent attended to the settlement of your property?

Name of settlement Agent \_\_\_\_\_  
\_\_\_\_\_

11. Will your application be lodged within 90 days from the acceptance of the contract?

Please tick (☑):                Yes                No

If you ticked "No" to question 11 you will be required to submit a letter, to accompany the application, explaining why the application is being lodged late.

12.     **PARTICULARS OF DWELLING TO BE PURCHASED**

Street Address \_\_\_\_\_

Suburb/Town \_\_\_\_\_ Post Code \_\_\_\_\_

Name of lending institution(s) \_\_\_\_\_

Amount of loan \_\_\_\_\_

# BEFORE MAKING THIS DECLARATION PLEASE ENSURE THAT ALL QUESTIONS HAVE BEEN ANSWERED.

## Schedule 1 — Form of statutory declaration

I/We, \_\_\_\_\_

\_\_\_\_\_  
[name, address and occupation of **applicant 1** making the declaration]

\_\_\_\_\_  
[name, address and occupation of **applicant 2** making the declaration]

I/We sincerely declare as follows —

- (a) the information provided by me/us in this application is true and correct;
- (b) I/we do not intend to lease the dwelling, or permit it to be leased, for the period of 12 months after settlement on its purchase; and
- (c) the dwelling, unless it is a partly built dwelling, is to be used as the principal place of residence of myself/ourselves and my/our immediate family for at least the period referred to in paragraph (b) of this declaration.

This declaration is true and I/we know that it is an offence to make a declaration knowing that it is false in a material particular.

This declaration is made under the *Oaths, Affidavits and Statutory Declarations Act 2005* at

\_\_\_\_\_  
[place]

\_\_\_\_\_  
[place]

on \_\_\_\_\_ by \_\_\_\_\_  
[date] [Signature of **applicant 1** making the declaration]

on \_\_\_\_\_ by \_\_\_\_\_  
[date] [Signature of **applicant 2** making the declaration]

in the presence of — \_\_\_\_\_  
[Signature of authorised witness]

in the presence of — \_\_\_\_\_  
[Signature of authorised witness]

\_\_\_\_\_  
[Name of authorised witness and qualification as such a witness. A list of authorised witnesses can be found on page 11 of this form]

## AUTHORITY TO RELEASE PERSONAL INFORMATION

I..... of .....  
(name of applicant 1) (current residential address)

I..... of .....  
(name of applicant 2) (current residential address)

being an applicant for assistance from the Home Buyers Assistance Account under the *Real Estate and Business Agents Act 1978* AUTHORISE the Director-General of the Department of Commerce, or persons that he may direct, to make such further inquiries as deemed necessary to assess my application under the Act. My general consent includes specifically authorizing the Director-General, or persons that he may direct, to obtain on my behalf from any relevant agency any information that may be necessary to assist with the assessment. I acknowledge that the Director-General, or persons that he may direct, can use any or all of the information or documentation received pursuant to this authority for the purpose of assessing my application.

Applicant's signature (1)  Date

Applicant's signature (2)  Date



**Schedule of Charges**  
(to be completed by the lending institution)

| Expense   | Amount \$ | Carried Forward  | \$        |
|---|-----------|--|-----------|
| Stamp duty<br>- stamp duty<br>on mortgage                             |           | Lending institution<br>fees for lodging this<br>application  |           |
| Registration fees<br>- mortgage<br>- registration<br>fees<br>- caveat |           | Mortgage guarantee<br>fees or mortgage<br>insurance premium<br>(not house and contents<br>insurance or mortgage<br>protection insurance) |           |
| Loan Providers<br>- settlement<br>- attendance<br>fee                 |           | Loan establishment fees  |           |
| Solicitor's fees<br>- on behalf of<br>- loan provider                 |           |  |           |
| Valuation fee   |           |  |           |
| <b>Sub Total</b>  | <b>\$</b> | <b>Total</b>   | <b>\$</b> |

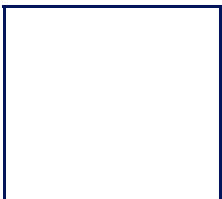
\_\_\_\_\_ having approved a loan to assist the abovenamed to purchase a dwelling:  
(Print name of lending institution)

1. hereby lodge the application for a grant to cover the whole or part of the amount of the incidental expenses in connection with the purchase; and
2. advise that the details disclosed in the application in relation to our arrangements and the incidental expenses, to the best of our knowledge and involvement, are correct.

\_\_\_\_\_  
**NAME OF LENDING  
INSTITUTION**

\_\_\_\_\_  
**SIGNATURE OF AUTHORISED  
OFFICER OF LENDING  
AUTHORITY**

**AFFIX SEAL HERE**



\_\_\_\_\_  
**NAME & TITLE OF OFFICER OF  
LENDING AUTHORITY (Please Print)**

## **INSTRUCTIONS TO ASSIST LENDING INSTITUTION IN THE COMPLETION OF APPLICATION**

### **The Lending Institute should:**

- Obtain a completed Form 1 and supporting documentation from the applicant
- Complete Form 2 which includes the schedule of charges.

### **And forward:**

- Completed Form 1 and 2 which includes the schedule of charges.
- All supporting documentation, including:
  - A copy of a signed Offer and Acceptance document
  - A copy of statement of Settlement Agent / Solicitors fees (Final Settlement Statement)

### **Please send the application to:**

Home Buyers Assistance Account  
Department of Commerce  
Locked Bag 14  
CLOISTERS SQUARE WA 6850

**The application must be received by the Department of Commerce no later than 90 days after the date on which the offer to purchase the dwelling was accepted.**

**For further advice or assistance in completing this application on behalf of your borrower, please call the Home Buyers Assistance Account on 9282-0836, or if you are a country caller telephone 1300 30 40 64 for the cost of a local call.**

### **Checklist - have you provided the following information with your application:**

- Signed & Dated O&A (Inc. all Annexures to the O&A)
- Final Settlement Statement - showing Stamp Duty paid
- Form 1 Completed & Witnessed by an "Authorised person"
- Form 2 Signed by the Lending Institution Inclusive of Schedule of Charges
- Late Letter, if lodged out of time (as per question 11)

**ALL ABOVE INFORMATION IS REQUIRED IN ORDER TO PROCESS YOUR APPLICATION.**

## LIST OF AUTHORISED WITNESSES

\* **Important** – The Statutory Declaration must be made before any of the following persons:-

|   |  |
|---|--|
| Academic (post-secondary institution)                 | Local government councillor            |
| Accountant  | Loss adjuster                          |
| Architect   | Marriage celebrant                     |
| Australian Consular Officer                           | Member of Parliament                   |
| Australian Diplomatic Officer                         | Minister of religion                   |
| Bailiff   | Nurse                                  |
| Bank manager  | Optometrist                            |
| Chartered secretary                                   | Patent attorney                        |
| Chemist   | Physiotherapist                        |
| Chiropractor  | Podiatrist                             |
| Company auditor or liquidator                         | Police officer                         |
| Court officer (Judge, magistrate, registrar or clerk) | Post office manager                    |
| Defence force officer                                 | Psychologist                           |
| Dentist   | Public notary                          |
| Doctor  | Public servant (State or Commonwealth) |
| Electoral officer (State - WA only)                   | Real estate agent                      |
| Engineer  | Settlement agent                       |
| Industrial organisation secretary                     | Sheriff or deputy sheriff              |
| Insurance broker                                      | Surveyor                               |
| Justice of the Peace (any State)                      | Teacher                                |
| Lawyer  | Tribunal officer                       |
| Local government CEO or deputy CEO                    | Veterinary surgeon                     |

Or any person before whom, under the *Statutory Declarations Act 1959* of the Commonwealth, a Statutory Declaration may be made.

- **No person under eighteen years of age may be a witness.**
- **No person who is a relative of the applicant(s) may be a witness.**
- Full definitions of these professions are available at:  
[http://www.courts.dotag.wa.gov.au/\\_files/Professions\\_witness\\_statutory\\_declarations.pdf](http://www.courts.dotag.wa.gov.au/_files/Professions_witness_statutory_declarations.pdf).
- Further information on witnessing documents is available at [www.dotag.wa.gov.au](http://www.dotag.wa.gov.au).

### IMPORTANT INFORMATION

As of 1 January 2006, there is no longer provision for Commissioners for Declarations in Western Australia.