

First Home Owner's Grant (New Homes) scheme



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You can apply for the [First Home Owner Grant \(New Homes\) scheme](#) (FHOG) through your [bank or financial institution](#) when you arrange finance to buy your home.

If you've already completed the purchase process or construction has commenced, you can send your application straight to us.

- We'll need to receive it within 12 months of settlement or the date constructed of your new home was completed.
- We may also ask you to provide additional documents.

How to apply

Whether you're applying through an [approved agent](#) or directly with us, you'll need to complete the [First Home Owner Grant \(New Homes\) Application form](#).

The application form has all the information you'll need to lodge your claim.

Supporting documents

When you apply, we'll ask you to provide some documents to support your claim. These include:

- [proof of identity](#)
- a copy of the contract, dated and signed by the seller
- proof that this is the first time the home has been sold and that it has never been occupied – usually a statement from the seller or their legal representative.

If you're building a new home, you must provide documents such as council approvals, building contracts or occupation certificates, and evidence of the land value.

Residence requirements

You or one of the other first home buyers must

- move into the new home within 12 months after buying the property, and
- live there for at least six continuous months.

If you're buying land and building a new home, you must move in within 12 months after construction is complete.

If you're a member of the Australian Defence Force you may be exempt from the six month residence requirement, providing all buyers are on the New South Wales electoral roll. Contact us for more details.

Changes in living arrangements

If your circumstance change after you've received the grant and you no longer meet the eligibility requirements, you'll need to pay back the grant. If you don't, we may take you to court and you could a penalty of up to \$11,000.

If you won't be able to move into the house within 12 months or you can't live there for six continuous months, you must let us know straight away and pay back the grant. [Contact us](#) to update your details.

Making false claims

We regularly check First Home Owner Grant applications for inaccuracies and compare your information to data from other government agencies and businesses. If you provide false or misleading information you may face a substantial penalty.

Objections and reviews

You can [lodge an objection or request a reassessment](#) if you're dissatisfied with an assessment or decision we've made.