



First Peoples Home Ownership Program

Program Guidelines

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Overview

The First Peoples Home Ownership Program (the Program) is administered by the Victorian Government through Homes Victoria and is funded under Homes Victoria's Big Housing Build (BHB) and is aligned with Strategic Goal 3: *'Opening doors to home ownership and private rental'* of *Mana-na woorn-tyeen maar-takoort*: 'Every Aboriginal Victorian has a home', the Victorian Aboriginal Housing and Homelessness Framework (VAHMF).

The BHB is a landmark investment of more than \$6.3 billion that aims to build 13,300 new homes across metropolitan and regional Victoria, including 9,300 new social housing homes and supporting jobs and boosting Victoria's economy. For more information about the Big Housing Build, please visit <https://www.homes.vic.gov.au/big-housing-build>.

As part of this initiative, the Victorian Government has committed \$20 million over two years to fund the Program, which will enable more First Peoples to realise home ownership in Victoria. This program will provide financial uplift to prospective First Peoples homebuyers and provide them with one-off grants to improve their ability to purchase a home.

These guidelines should be read in full before applying for the Program. They contain information about the Program and explain how it will work, including:

- the grant funding value
- eligibility and application criteria
- how to apply
- payment process
- privacy statement

About the Program

Program Objectives

The objectives of the Program are to:

- Improve opportunities for First Peoples home ownership
- Deliver a grant program to support First Peoples home ownership.
- Provide support to First Peoples in their home ownership journey to enable greater success at securing home ownership.
- Ensure place based and people led support, and solutions underpin program delivery through partnerships with Aboriginal Community Controlled Organisation (ACCO) Homeownership Officers who can provide practical support to applicants.

Grant Amount

Under the Program, participants are eligible for the following grant contributions:

- **The Home Buyer Booster** – \$2,500 to contribute towards legal and administrative costs, subject to the terms and conditions set out in the Program Deed with Homes Victoria.
- **Land transfer (stamp) duty helper** – a matching contribution up to \$10,000 of land transfer duty cost incurred through the transfer of land into the person's name. The grant amount will be determined based on the actual land transfer duty payable, up to a maximum of \$10,000.

- **Deposit contribution** – for every dollar contributed towards the homebuyer’s deposit, we’ll match it up to a maximum of **\$20,000**.
 - **New builds:** applicants building or buying a newly constructed home, you can receive a one-off additional **\$5,000** on top of the deposit contribution.

Eligibility

Criteria

To be eligible for the grants you must:

- Primary Applicant must be of Aboriginal and/or Torres Strait Islander descent (Confirmation of Aboriginality is required)
- Not currently own a home at the time of applying
- Currently reside and intend to purchase a home in Victoria
- Have an individual or household income of no more than at \$245,000 per annum (max. 4 applicants)
- Have documented pre-approval from a financial provider.

Combined applications

An applicant may purchase a home with family and friends (shared ownership) for up to four applicants. Where this is the case, grant distribution will be considered according to applicant/s eligibility status.

If one applicant fits the eligibility criteria, the primary applicant receiving the grant must:

- a. meet all eligibility criteria; and
 - The primary applicant must be an Aboriginal or Torres Strait Islander person and hold a Confirmation of Aboriginality (CoA). If multiple applicants identify as Aboriginal or Torres Strait Islander, only one CoA is required.
- b. obtain at least 25% ownership of the property being purchased.

Required Documents and Information

Applicants will need to provide documentation to show that they meet the Eligibility Criteria. If there are multiple applicants, all applicants will need to supply their respective support documents.

Copies of supporting documents that support your proof of address and identification **must be certified** by an approved certifier to support your application. A list of approved certifiers can be found: [Certified copies of original documents | Department of Justice and Community Safety Victoria.](#)

Documentation Required

Eligibility Criteria	Proof Documentation
You must be an Aboriginal and/or Torres Strait Islander person.	Confirmation of Aboriginality. Must provide one of the following: <ul style="list-style-type: none"> • A letter from a Local Aboriginal Land Council (LALC) confirming acceptance of a person as a member of the LALC. The letter must be on the LALC letterhead and signed by either the LALC chairperson, board members, or chief executive officer.

	<ul style="list-style-type: none"> • A letter of confirmation from an Aboriginal Community Controlled Organisation (ACCO). The letter must be on the ACCO letterhead and signed by either the ACCO chairperson, board members, or chief executive officer. • A letter of confirmation from an Aboriginal organisation. The letter must contain common seal. • A letter of confirmation from an Aboriginal organisation. The letter must be on the organisation letterhead and contain an Indigenous Corporation Number (ICN). • A combination of the four above options.
Currently reside in and are purchasing a home in Victoria (must be certified)	Provide one of the following: <ul style="list-style-type: none"> • A copy of the applicants Victorian Drivers License – both sides, • Proof of Age card, • Residential Rental Tenancy Agreement
Have an individual or household income of no more than at \$245,000 per annum	Provide proof of income. Documentation required depending on type of employment income source: <ul style="list-style-type: none"> • Full-time employed: a latest tax return. • Part-time employed: a latest tax return and/or Centrelink Annual Statement, if applicable. • Not employed: a Centrelink Annual Statement only. <p>The previous year’s tax return may be used up until 31 October of the current tax year.</p> <p>The Program may require additional documentation to verify income where previous years income does not align with the income declared in the application.</p>
Have documented pre-approval from a financial provider.	A copy of a Mortgage Loan pre-approval letter from your financial provider.

Previous name/s

If you have changed your name and your documents have different names, please provide a copy of the document(s) that shows your name change:

- Marriage certificate
- Registration of name change (deed poll)
- Adoption certificate
- Another official document (such as a statutory declaration)

You might need to submit extra documentation, like a statutory declaration, if the documents you give us do not match your date of birth.

How to apply

Pre Application

Engaging a financial provider early in the home ownership journey is essential to understanding borrowing capacity, clarify financial requirements and ensure applicants are prepared for each step of the process. A lender or broker can help assess eligibility, outline available loan products and identify any financial gaps that may need attention. They are

also required to provide confirmation of Pre-approval which is essential when applying for the First Peoples Home Ownership Program.

Researching and engaging a conveyancer prior to submitting your application is vital to avoid delays and ensure all legal requirements are understood from the outset. A conveyancer can help applicants identify potential issues, explain contract terms and guide applicants through each stage of the process. They are also required to complete key documents related to the First Peoples Home Ownership Program. Ensuring required documentation is lodged correctly and on time.

It is recommended that potential applicants review the eligibility criteria and commence preparation of required documentation prior to starting the application form.

For assistance and guidance on what you need to do please contact the First Peoples Home Ownership program team, email: firstpeopleshomeownership@homes.vic.gov.au

Application Process

Applications are submitted online using the SmartyGrants Online portal.

To apply, go to [First Peoples Home Ownership Program | Big Housing Build](#) and follow the link to our online portal.

Applicants will need to complete the digital application form and attach the required documentation. You do not need to complete the application forms in one session. Applications can be saved and revisited.

What we will do when we receive your application:

- Confirm receipt of application. You will receive a confirmation email from the First Peoples Home Ownership Program Team (FPHO Program Team)
- Review application to ensure that it is complete, including (but not limited to) whether:
 - mandatory fields on the application have been completed
 - all required documentation is attached
- If the application is incomplete, we will contact you via your preferred method to verify information or request required documentation to be provided. You will need to respond to these requests for your application to progress.
- Application assessment. Once all documentation is provided, the FPHO Program Team will assess your application and contact you to advise you via your preferred contact method of the outcome.
- If the application is approved, you will be issued with Grant Execution documents via email. These documents will need to be completed by a conveyancer. It is necessary that an applicant has engaged a conveyancer at this point.
- Once all required documents have been completed by the applicant/s conveyancer and returned to the FPHO Program Team, the payment of grant funds will be distributed to you nominated conveyancer. The funds will be held in the conveyancers trust account until the settlement date.
- Once settlement has occurred, the conveyancer must complete and return the acquittal letter, confirming receipt and appropriate use of funds.

Paper forms are available upon request. Please contact firstpeopleshomeownership@homes.vic.gov.au

Assessment

Applications will be assessed by Homes Victoria using the information and evidence provided in your application.

Applications will be assessed based on their completeness to meet the eligibility criteria and support documents.

See the 'Privacy statement' in these guidelines for more details on how your information will be managed.

All decisions made by Homes Victoria are final.

Successful grant applications

Grant approval is subject to all required information being provided by the applicant and assessed as meeting eligibility criteria. Homes Victoria may seek clarification or further evidence to assess an application.

The application must be **submitted, assessed and approved** prior to the settlement being executed for existing builds and prior to commencement of construction (generally known as foundation stage) if building a new property as stipulated in the building contract.

Successful applicants and awarding of the funds are subject to the terms and conditions set out in the Deed with Homes Victoria. A copy of the Deed is provided to applicants once an application is approved and applicants can choose whether to proceed with the grant funding process.

Successful grant applicants will be advised of total amount of their grant once the Program receives a Confirmation of Deposit Contribution and Stamp Duty letter from their solicitor/conveyancer (a template letter will be provided).

Grant funds will be paid to the Applicant's Solicitor's or Conveyancer's trust account prior to settlement of the purchase of the Property to be held in trust pending settlement.

- **'Deposit Contribution'** grant will be calculated to match up to \$10,000 confirmed applicant deposit total for purchase of the Property.
- **'New builds'** additionality of **\$5,000** for applicants building or buying a newly constructed home, is an additional flat rate payment paid to the Applicant's Solicitor or Conveyancer's trust account and be used towards the construction of the property.
- The \$2,500 **'Home Buyer Booster'** will be provided to cover any legal fees. Any surplus dollars may be applied by the Applicant's Solicitor or Conveyancer's trust account towards the purchase price of the property.
- **'Land transfer (stamp) duty helper'** grant amount will be calculated to match up to \$10,000 of actual land transfer duty payable through the transfer of land into the person's name.

Should the Applicant breach any of the provisions in clauses 4 and 5 in this Deed, the Grant shall be repayable by the Applicant to Homes Victoria, upon request.

Should the Applicant not proceed to settlement, the Grant shall be repayable by the Applicant to Homes Victoria, upon request.

Should the Applicant not use the funds to purchase the Property on or before 180 days from the date of this Deed, the Grant will expire Applicant may request to re-assess eligibility or re-applying for a new Grant.

Probity

Homes Victoria will administer the First Peoples Home Ownership Program in accordance with the principle of probity, including integrity, fairness and honesty. All decisions made by Homes Victoria will be made in accordance with the:

- [Public Administration Act 2004 \(Vic\)](#)
- [Victorian Public Sector codes of conduct](#)
- [Financial Management Act 1994 \(Vic\)](#).

Conflict of Interests

Homes Victoria will administer the First Peoples Home Ownership program with integrity and impartiality, consistent with the [Public Administration Act 2004 \(the Act\)](#) and the [Code of conduct for Victorian Public Sector employees \(the code\)](#)

Equal opportunity

People with disability are actively encouraged to apply for grants under the Program. If an applicant requires support to progress through the Program, the FPHO Program Team will make reasonable and necessary adjustments to accommodate and support the applicant.

Compliments and complaints

For all compliments and complaints, Homes Victoria follows advice outlined in the Department of Families, Fairness and Housing's [Feedback \(including compliments and complaints\) management policy](#). All feedback relating to the program will be directed to the manager, and if needed, escalated to senior executives.

Privacy and Confidentiality

Homes Victoria is legally responsible for protecting, storing, and managing of any and all personal information that is collected in line with the [Privacy and Data Protection Act 2014](#), which provides guidance for the responsible collection and handling of personal information in the Victorian public sector. A DFFH Privacy Impact Assessment has been conducted, reviewed and approved.

Information provided by the Applicant for the purpose of this application will be used by Department and State Departments and Agencies for the assessment of the application, program administration and program evaluation or review.

In making an application the Applicant consents to the provision of their information, including personal information and supporting evidence to State Departments and Agencies for the purpose of assessing their application and to verify, confirm or audit information provided.

If there is an intention to include personal information about third parties in the application, ensure they are aware of and consent to the contents of this privacy statement.

To administer your application effectively and efficiently, we may need to disclose your personal details with others for the purpose of assessment, consultation, and reporting. This can include departmental staff, Members of Parliament and their staff, external experts, such as members of assessment panels, or other government departments

Enquiries, Support and advice

Support and advice about this guideline can be obtained from the First Peoples Home Ownership program team, email: firstpeopleshomeownership@homes.vic.gov.au