

Applying for a first home owner grant

Processing timeframe

Ask Sam

Due to the large number of applications we receive every day, it is taking time to process them. We will let you know a decision as soon as we can. When you apply, make sure you provide all requested documents.

The Queensland First Home Owners' Grant is a state government initiative to help first home owners to get their new first home sooner.

If your contract is dated 1 July 2018 or later, you can get the Queensland grant of \$15,000 towards buying or building your new house, unit or townhouse (valued at less than \$750,000). The grant is paid per new home; not to each of the applicants for the same home.

The grant amount has varied since it was first introduced in 2000. Contracts dated earlier than 1 July 2018 may still be eligible for a grant.

You can buy off the plan or choose to build yourself.

To be eligible for the grant:

- You must be at least 18 years of age.
- You must be an Australian citizen or permanent resident (or applying with someone who is).
- You or your spouse (<https://www.qld.gov.au/housing/buying-owning-home/financial-help-concessions/qld-first-home-grant/definitions-first-home#spouse>), must not have previously owned property in Australia that you lived in.
- You must be buying or building a brand new home (<https://www.qld.gov.au/housing/buying-owning-home/financial-help-concessions/qld-first-home-grant/definitions-first-home#new>).
- The value of the home including the land is less than \$750,000.
- You must move into the new home as your principal place of residence within 1 year of the [completed transaction](https://www.qld.gov.au/housing/buying-owning-home/financial-help-concessions/qld-first-home-grant/definitions-first-home#completed) (<https://www.qld.gov.au/housing/buying-owning-home/financial-help-concessions/qld-first-home-grant/definitions-first-home#completed>) and live there continuously for 6 months.

You might also qualify for the [Regional home building boost grant](https://www.qld.gov.au/housing/buying-owning-home/financial-help-concessions/regional-home-building-grant) (<https://www.qld.gov.au/housing/buying-owning-home/financial-help-concessions/regional-home-building-grant>), and the [HomeBuilder grant](https://www.qld.gov.au/housing/buying-owning-home/financial-help-concessions/homebuilder) (<https://www.qld.gov.au/housing/buying-owning-home/financial-help-concessions/homebuilder>).

This guide will explain applying for a first home owner grant, and your obligations after receiving it.

More information

- Find out about [transfer duty concessions for homes](https://www.qld.gov.au/housing/buying-owning-home/advice-buying-home/transfer-duty/how-much-you-will-pay/concessions-on-transfer-duty/concessions-for-homes/about-concessions-for-homes) (<https://www.qld.gov.au/housing/buying-owning-home/advice-buying-home/transfer-duty/how-much-you-will-pay/concessions-on-transfer-duty/concessions-for-homes/about-concessions-for-homes>).
- Use the [transfer duty estimator](https://www.qld.gov.au/housing/buying-owning-home/advice-buying-home/transfer-duty/how-much-you-will-pay/concessions-on-transfer-duty/concessions-for-homes/first-home-concessions-and-grants) ([/?a=10702](https://www.qld.gov.au/housing/buying-owning-home/advice-buying-home/transfer-duty/how-much-you-will-pay/concessions-on-transfer-duty/concessions-for-homes/first-home-concessions-and-grants)) to find out how much duty you may have to pay.
- Learn about the [differences between the grant and concessions](https://www.qld.gov.au/housing/buying-owning-home/advice-buying-home/transfer-duty/how-much-you-will-pay/concessions-on-transfer-duty/concessions-for-homes/first-home-concessions-and-grants) (<https://www.qld.gov.au/housing/buying-owning-home/advice-buying-home/transfer-duty/how-much-you-will-pay/concessions-on-transfer-duty/concessions-for-homes/first-home-concessions-and-grants>).
- See [historical grant amounts](https://www.publications.qld.gov.au/dataset/previous-duty-and-tax-rates/resource/58d58fbd-b8e4-4b47-a1bc-d151e6f01be0) (<https://www.publications.qld.gov.au/dataset/previous-duty-and-tax-rates/resource/58d58fbd-b8e4-4b47-a1bc-d151e6f01be0>).

Check your eligibility

Processing timeframe

Due to the large number of applications we receive every day, it is taking time to process them. We will let you know a decision as soon as we can. When you apply, make sure you provide all requested documents.

If you meet the following criteria, you might be eligible for a first home owner grant.

Unless you are an owner builder, you must have a signed contract to buy or build your first home before applying.

Age

You (and any co-applicants for the grant) are natural persons aged 18 years or older.

New home

The home you are buying or building must be new and valued less than \$750,000 (including land).

A [new home](https://www.qld.gov.au/housing/buying-owning-home/financial-help-concessions/qld-first-home-grant/definitions-first-home#new) (<https://www.qld.gov.au/housing/buying-owning-home/financial-help-concessions/qld-first-home-grant/definitions-first-home#new>) is a brand new dwelling (e.g. house, unit, duplex, townhouse, granny flat built on a relative's land) that has not been previously occupied as a place of residence or sold as a place of residence.

The grant may also be available for:

- [established homes](https://www.qld.gov.au/housing/buying-owning-home/financial-help-concessions/qld-first-home-grant/definitions-first-home#established) (<https://www.qld.gov.au/housing/buying-owning-home/financial-help-concessions/qld-first-home-grant/definitions-first-home#established>) that have undergone [substantial renovations](https://www.qld.gov.au/housing/buying-owning-home/financial-help-concessions/qld-first-home-grant/renovated-houses-first-home) (<https://www.qld.gov.au/housing/buying-owning-home/financial-help-concessions/qld-first-home-grant/renovated-houses-first-home>), before you bought the house
- homes that have been moved from one site to another, as long as the home has not been occupied since being fixed to the new site (including kit homes, manufactured homes).

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Citizenship

You must be an Australian citizen or permanent resident (or applying with someone who is).

If you are applying for the grant as a joint applicant—for example, you are not a permanent resident but your [spouse](https://www.qld.gov.au/housing/buying-owning-home/financial-help-concessions/qld-first-home-grant/definitions-first-home#spouse) (<https://www.qld.gov.au/housing/buying-owning-home/financial-help-concessions/qld-first-home-grant/definitions-first-home#spouse>) is an Australian citizen—you may be eligible for the grant if you meet the other eligibility requirements.

A permanent resident holds a permanent visa, or is a New Zealand citizen with a special category visa, as defined by the [Migration Act 1958](https://www.legislation.gov.au/Details/C2016C00712) ([Cwlth](https://www.legislation.gov.au/Details/C2016C00712)). (<https://www.legislation.gov.au/Details/C2016C00712>).

A New Zealand citizen with a special category visa must have a current New Zealand passport to be a permanent resident.

You can check if your visa is permanent or temporary by clicking on its subclass in the [visa list](https://immi.homeaffairs.gov.au/visas/getting-a-visa/visa-listing) (<https://immi.homeaffairs.gov.au/visas/getting-a-visa/visa-listing>).

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Previous grant recipient

You or your spouse must not have previously received a first home owner grant in any state or territory of Australia. If you received a grant that you later paid back, together with any penalty, you may be able to reapply for the grant.

Previous home ownership

You or your spouse must not:

- currently own property in Australia that you live in
- have previously owned property in Australia that you lived in
- have owned a home before 1 July 2000, whether you lived in it or not.

Investment properties

If you have owned an interest in residential property since 1 July 2000 that has been solely used for investment purposes, you may be eligible for the grant on a subsequent property.

You will need to show that you have not lived in the investment property by providing evidence that covers the entire period of ownership:

- tenancy or lease agreements
- electricity or phone accounts
- tax return details declaring the rental property.

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Residence requirements

You must move into your brand new home as your principal place of residence within 1 year of the [completed transaction](https://www.qld.gov.au/housing/buying-owning-home/financial-help-concessions/qld-first-home-grant/definitions-first-home#completed) (<https://www.qld.gov.au/housing/buying-owning-home/financial-help-concessions/qld-first-home-grant/definitions-first-home#completed>), and live there continuously for 6 months.

You can rent out one or more rooms in the home during your 6-month residency period, as long as this arrangement doesn't affect your use of the home. However, renting out any rooms in the first year after you move in may affect your eligibility for the [first home concession](https://www.qld.gov.au/housing/buying-owning-home/advice-buying-home/transfer-duty/how-much-you-will-pay/concessions-on-transfer-duty/concessions-for-homes/first-home-concession) (<https://www.qld.gov.au/housing/buying-owning-home/advice-buying-home/transfer-duty/how-much-you-will-pay/concessions-on-transfer-duty/concessions-for-homes/first-home-concession>), or a [first home vacant land concession](https://www.qld.gov.au/housing/buying-owning-home/advice-buying-home/transfer-duty/how-much-you-will-pay/concessions-on-transfer-duty/concessions-for-homes/first-home-vacant-land-concession) (<https://www.qld.gov.au/housing/buying-owning-home/advice-buying-home/transfer-duty/how-much-you-will-pay/concessions-on-transfer-duty/concessions-for-homes/first-home-vacant-land-concession>).

While the residence requirements for the grant are similar to those for the first home concession, the grant and concession are separate benefits; you need to meet the requirements in each case. For example, you can rent the home out before moving in and keep the grant, but you may lose the first home concession.

You may be required to verify that you have met these requirements later, by providing documentation supporting the period of occupancy for all applicants.

Compare the [requirements for first home concessions and the first home owner grant](https://www.qld.gov.au/housing/buying-owning-home/advice-buying-home/transfer-duty/how-much-you-will-pay/concessions-on-transfer-duty/concessions-for-homes/first-home-concessions-and-grants). (<https://www.qld.gov.au/housing/buying-owning-home/advice-buying-home/transfer-duty/how-much-you-will-pay/concessions-on-transfer-duty/concessions-for-homes/first-home-concessions-and-grants>)

Disqualifying criteria

Even if you meet the eligibility criteria, there are some circumstances that may stop you from getting the grant. For example:

- you are a trust or company (i.e. not an individual)
- the new property (home and land) is valued at \$750,000 or more
- you enter into an arrangement to get the grant, but don't use it to buy a new home
- you held an interest in residential property before 1 July 2000, regardless of how the property was used
- you buy or build your new home with financial help from a related person (who is not eligible for the grant) who will also stay in the home often, for long periods of time, or for genuine family reasons. (Money borrowed from a bank or lending institution is not considered to be financial help.)

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If there is a disqualifying arrangement, we will not pay the grant. If the grant has already been paid, you will have to repay it.

In exceptional circumstances, the Commissioner of State Revenue may use discretion in relation to some eligibility criteria. For example, if you:

- are under 18 years of age
- move into the home after 1 year
- live in the home for less than 6 months.

Take the full eligibility test (<https://www.qld.gov.au/housing/buying-owning-home/financial-help-concessions/qld-first-home-grant/>)

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More information

- Compare the [requirements for first home concessions and the first home owner grant](https://www.qld.gov.au/housing/buying-owning-home/advice-buying-home/transfer-duty/how-much-you-will-pay/concessions-on-transfer-duty/concessions-for-homes/first-home-concessions-and-grants) (<https://www.qld.gov.au/housing/buying-owning-home/advice-buying-home/transfer-duty/how-much-you-will-pay/concessions-on-transfer-duty/concessions-for-homes/first-home-concessions-and-grants>).
- Read the [public ruling on residence requirements \(FHOGA015.1\)](https://www.treasury.qld.gov.au/resource/fhoga015-1/) (<https://www.treasury.qld.gov.au/resource/fhoga015-1/>).
- Learn more about the meanings of 'home', 'new home' and 'residential property' from [public ruling FHOGA000.1](https://www.treasury.qld.gov.au/taxes-royalties-grants/home-owner-grants/fhoga000-1.php) (<https://www.treasury.qld.gov.au/taxes-royalties-grants/home-owner-grants/fhoga000-1.php>).

Understand your obligations

Processing timeframe

Due to the large number of applications we receive every day, it is taking time to process them. We will let you know a decision as soon as we can. When you apply, make sure you provide all requested documents.

Anyone who will own any part of your new home must be included on the original application for a first home owner grant. You only need one application for your new home, regardless of the number of applicants, because one grant is payable per new home.

If you have a [spouse](https://www.qld.gov.au/housing/buying-owning-home/financial-help-concessions/qld-first-home-grant/definitions-first-home#spouse) (<https://www.qld.gov.au/housing/buying-owning-home/financial-help-concessions/qld-first-home-grant/definitions-first-home#spouse>), they must be included on the application—either as an applicant or non-applicant spouse.

You must submit the original application and it must be:

- signed by all applicants
- witnessed
- completed in full
- accompanied by [supporting documentation](https://www.qld.gov.au/housing/buying-owning-home/financial-help-concessions/qld-first-home-grant/supporting-documents) (<https://www.qld.gov.au/housing/buying-owning-home/financial-help-concessions/qld-first-home-grant/supporting-documents>) (e.g. proof of identity, contract, final inspection certificate).

The application form has a checklist of what you need to supply.

Making sure you don't lose the grant

To keep the grant, all applicants must meet these residence requirements:

- move into home within 1 year of the [completed eligible transaction](https://www.qld.gov.au/housing/buying-owning-home/financial-help-concessions/qld-first-home-grant/definitions-first-home#completed) (<https://www.qld.gov.au/housing/buying-owning-home/financial-help-concessions/qld-first-home-grant/definitions-first-home#completed>)
- live in the home continuously for 6 months
- tell us within 14 days if you are unable to move into your home or have to move out of your home before you have lived there for 6 continuous months.

Depending on your circumstances, you may have to pay back the grant because you are no longer eligible.

There are penalties if you don't tell the Office of State Revenue within 14 days of finding out that you are unable to meet these conditions. Read the [public ruling on penalty amounts \(FHOGA047.1\)](https://www.treasury.qld.gov.au/resource/fhoga047-1/) (<https://www.treasury.qld.gov.au/resource/fhoga047-1/>).

You may be required to verify that you have met these requirements later, by providing documentation supporting the period of occupancy for all applicants.

And while the residence requirements for the grant are similar to those for the [transfer duty concessions](https://www.qld.gov.au/housing/buying-owning-home/advice-buying-home/transfer-duty/how-much-you-will-pay/concessions-on-transfer-duty/concessions-for-homes) (<https://www.qld.gov.au/housing/buying-owning-home/advice-buying-home/transfer-duty/how-much-you-will-pay/concessions-on-transfer-duty/concessions-for-homes>), the grant and concessions are separate benefits—you need to meet the requirements in each case. For example, you can rent the home out before moving in and keep the grant, but you will lose the transfer duty concession.

Compare the [requirements for first home concessions and the first home owner grant](https://www.qld.gov.au/housing/buying-owning-home/advice-buying-home/transfer-duty/how-much-you-will-pay/concessions-on-transfer-duty/concessions-for-homes/first-home-concessions-and-grants) (<https://www.qld.gov.au/housing/buying-owning-home/advice-buying-home/transfer-duty/how-much-you-will-pay/concessions-on-transfer-duty/concessions-for-homes/first-home-concessions-and-grants>).

How and when to apply

i Processing timeframe

Due to the large number of applications we receive every day, it is taking time to process them. We will let you know a decision as soon as we can. When you apply, make sure you provide all requested documents.

You must apply for the grant within the following timeframes.

- **Buying your home**
You must apply within 1 year of taking possession of the new home and your title being registered.
- **Contract to build**
You must apply within 1 year of the new home being completed; for instance, the final inspection certificate being issued.
- **Owner-builder**
You must apply within 1 year of the new home being completed; for instance, the final inspection certificate being issued.

In some special cases, this period may be extended. If you are applying outside the application period, you need to include in your application a written statement explaining your circumstances.

Using the grant as a deposit

The grant is [paid at different times](https://www.qld.gov.au/housing/buying-owning-home/financial-help-concessions/qld-first-home-grant/apply-first-home-grant/payment) (<https://www.qld.gov.au/housing/buying-owning-home/financial-help-concessions/qld-first-home-grant/apply-first-home-grant/payment>) depending on how and when you apply, and on the type of property that you are building or buying. For this reason, it's best not to count on using the grant as a deposit.

You do not need a deposit to apply for the grant itself.

The grant is paid per new home and not to each of the applicants for the same home.

Ways to apply

There are two ways to submit an application for the Queensland First Home Owners' Grant:

- through an approved bank or lending institution
- with the Office of State Revenue.

Applying through banks and lending institutions

If you need the grant funds for settlement or want to receive it as soon as possible, apply through an [approved agent](https://www.qld.gov.au/housing/buying-owning-home/financial-help-concessions/qld-first-home-grant/approved-agents-first-home) (<https://www.qld.gov.au/housing/buying-owning-home/financial-help-concessions/qld-first-home-grant/approved-agents-first-home>), (e.g. bank or lending institution). Take your completed, original [application form](https://publications.qld.gov.au/dataset/first-home-owner-grant-forms) (<https://publications.qld.gov.au/dataset/first-home-owner-grant-forms>) and all supporting documentation (which must include the signed contract to buy or build your first home, if applicable) to the agent to process the grant.

Your agent can also accept scanned applications, as long as these are:

- complete
- signed and witnessed
- clearly legible.

They will confirm your eligibility and submit your application to the Office of State Revenue, who may contact you for more information.

There are penalties for giving false or misleading information.

Applying to the Office of State Revenue

Post your completed, original application form (<https://publications.qld.gov.au/dataset/first-home-owner-grant-forms>), and all supporting documentation (<https://www.qld.gov.au/housing/buying-owning-home/financial-help-concessions/qld-first-home-grant/supporting-documents>), (which must include the signed contract to buy or build your first home, if applicable) to:

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Office of State Revenue
GPO Box 953
Brisbane Qld 4001

We will also accept scanned applications, as long as these are:

- complete
- signed and witnessed
- clearly legible.

Email your application to fhogadmin@treasury.qld.gov.au (<mailto:fhogadmin@treasury.qld.gov.au>).

Once your application is submitted, we will process most applications within 10 working days of receiving all the required information. (Avoid delays—make sure you provide supporting documentation by using the form’s checklist.) If you apply through an approved bank or financial institution, you may get the grant sooner.

We may contact you for more information to confirm your eligibility for the grant.

There are penalties for giving false or misleading information.

When the grant is paid

Processing timeframe

Due to the large number of applications we receive every day, it is taking time to process them. We will let you know a decision as soon as we can. When you apply, make sure you provide all requested documents.

The grant is paid at different times depending on how and when you apply (<https://www.qld.gov.au/housing/buying-owning-home/financial-help-concessions/qld-first-home-grant/apply-first-home-grant/first-home-how-when-apply>), and on the type of property that you are building or buying. For this reason, it’s best not to count on using the grant as a deposit.

You do not need a deposit to apply for the grant itself.

Applying through banks and lending institutions

If you have applied through a bank or lending institution, the timeframe for payment is generally:

- at settlement, for buying a home (including off-the-plan (<https://www.qld.gov.au/housing/buying-owning-home/financial-help-concessions/qld-first-home-grant/definitions-first-home#offtheplan>) purchases)
- on the first drawdown of funds, for contracts to build your home
- on receipt of a final inspection certificate, for building your home as an owner–builder.

Applying to the Office of State Revenue

These are the general timeframes for payment for approved applications lodged directly with the Office of State Revenue.

Type of transaction

When grant is paid

Buying your home—off the plan

When you have a registration confirmation statement showing your name on the title of the property

Type of transaction**When grant is paid**

Buying your home—instalment purchase contracts

When all the following are fulfilled:

- the contract has been operating for one year
- you have paid at least 10% of the purchase price or the amount of the grant, whichever is greater
- you are not in default of the contract
- you have occupied the home as your principal place of residence

Buying your home—vendor finance contracts

When you own the home under the contract

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Buying your home—all other contracts

When you have a registration confirmation statement showing your name on the title of the property

Building your home—building contract

When you have a final inspection certificate

Building your home—owner-builder

When you have a final inspection certificate

Contact

For enquiries about the first home owner grant:

- call 1300 300 734 (<tel:1300300734>) (Australia) or +61 7 3179 2500 (<tel:+61731792500>), (overseas)
- send an email using our [online enquiry form](https://www.treasury.qld.gov.au/taxes-and-royalties/contact-osr/) (<https://www.treasury.qld.gov.au/taxes-and-royalties/contact-osr/>).

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