

Home Buyer Declaration

National Housing Finance and Investment Corporation (NHFIC)

Home Guarantee Scheme

Family Home Guarantee, New Home Guarantee, First Home Guarantee and Regional First Home Buyer Guarantee

FY2023-24

IMPORTANT NOTICE

- Part F of this form contains a statutory declaration. If you intentionally make a false statement in a statutory declaration, you are guilty of an offence under section 11 of the *Statutory Declarations Act 1959* (Cth). The penalty for this offence is imprisonment for 4 years.
- Your Participating Lender will be carrying out independent checks to satisfy itself that statements made by you in this form are correct.
- If now or in future your Participating Lender discovers that statements made in this form are incorrect, it must notify NHFIC. This will lead to cancellation of the Guarantee issued by NHFIC under the Home Guarantee Scheme in respect of your loan. Your Participating Lender may then require you to refinance your loan and pay Lenders Mortgage Insurance.

重要公告

- 本表格 F 部分包含一份法定声明。如果在法定声明中故意作出虚假陈述，则会触犯1959年《法定声明法》（联邦）第11条规定的罪行。一旦犯有该罪行，则可被处以4年监禁。
- 参与住房担保计划的贷款机构将对您的申请进行独立审查，以核实您在表格中所提供陈述的准确性。

无论是在当前还是未来，一旦发现您在表格中的陈述有不正确之处，贷款机构必须通知 NHFIC。这将导致 NHFIC 根据住房担保计划针对您的贷款而出具的担保被取消。参与该计划的贷款机构可能会要求您为贷款再融资，并支付贷款机构抵押保险。

重要提醒

本表格的 F 部分包含一份法定声明。如果您故意在法定声明中作出虚假陈述，您将犯下《1959 年法定声明法》（联邦）第 11 条规定的罪行。本罪行的刑罚为监禁4年。

- 您的参与贷款人将进行独立检查，以确定您在此表格中所做的陈述正确。
- 如果您的参与贷款人于现在或将来发现此表格中的陈述不正确，他必须通知 NHFIC。这将导致 NHFIC 取消根据《家庭担保计划》而签发给您的贷款之担保。之后，您的参与贷方可能会要求您为您的贷款再融资，并支付贷款人抵押贷款保险。

ਮਹੱਤਵਪੂਰਨ ਚੇਤਾਵਨੀ

- ਇਸ ਫਾਰਮ ਦੇ ਭਾਗ F ਵਿੱਚ ਇੱਕ ਵਿਧਾਨਕ ਘੋਸ਼ਣਾ ਕਰਨਾ ਸ਼ਾਮਲ ਹੈ। ਜੇਕਰ ਤੁਸੀਂ ਜਾਣਬੁੱਝ ਕੇ ਵਿਧਾਨਕ ਘੋਸ਼ਣਾ ਵਿੱਚ ਗਲਤ ਬਿਆਨ ਦਿੰਦੇ ਹੋ, ਤਾਂ ਤੁਸੀਂ ਵਿਧਾਨਕ ਘੋਸ਼ਣਾ ਐਕਟ 1959 (Cth) ਦੀ ਧਾਰਾ 11 ਦੇ ਅਧੀਨ ਇੱਕ ਅਪਰਾਧ ਦੇ ਦੋਸ਼ੀ ਹੋ। ਇਸ ਅਪਰਾਧ ਲਈ 4 ਸਾਲ ਦੀ ਕੈਦ ਹੈ।
- ਤੁਹਾਡਾ ਭਾਗੀਦਾਰ ਕਰਜ਼ਦਾਤਾ ਆਪਣੇ ਆਪ ਨੂੰ ਸੰਤੁਸ਼ਟ ਕਰਨ ਲਈ ਸੁਤੰਤਰ ਤੌਰ 'ਤੇ ਜਾਂਚਾਂ ਕਰੇਗਾ ਕਿ ਇਸ ਫਾਰਮ ਵਿੱਚ ਤੁਹਾਡੇ ਦੁਆਰਾ ਦਿੱਤੇ ਬਿਆਨ ਸਹੀ ਹਨ।
- ਜੇਕਰ ਹੁਣ ਜਾਂ ਭਵਿੱਖ ਵਿੱਚ ਤੁਹਾਡੇ ਭਾਗੀਦਾਰ ਕਰਜ਼ਦਾਤਾ ਨੂੰ ਪਤਾ ਲੱਗਦਾ ਹੈ ਕਿ ਇਸ ਫਾਰਮ ਵਿੱਚ ਦਿੱਤੇ ਬਿਆਨ ਗਲਤ ਹਨ, ਤਾਂ ਉਸ ਵੱਲੋਂ NHFIC ਨੂੰ ਸੂਚਿਤ ਕੀਤਾ ਜਾਣਾ ਲਾਜ਼ਮੀ ਹੈ। ਇਹ ਤੁਹਾਡੇ ਕਰਜ਼ੇ ਦੇ ਸੰਬੰਧ ਵਿੱਚ ਹੋਮ ਗਾਰੰਟੀ ਸਕੀਮ ਦੇ ਤਹਿਤ NHFIC ਦੁਆਰਾ ਜਾਰੀ ਕੀਤੀ ਗਈ ਗਾਰੰਟੀ ਨੂੰ ਰੱਦ ਕਰ ਦੇਵੇਗਾ। ਤੁਹਾਡੇ ਭਾਗੀਦਾਰ ਕਰਜ਼ਦਾਤਾ ਨੂੰ ਫਿਰ ਤੁਹਾਨੂੰ ਆਪਣੇ ਕਰਜ਼ੇ ਨੂੰ ਮੁੜ ਤੋਂ ਕਰਜ਼ ਲੈਣ (ਰਿਫਾਈਨੈਂਸ ਕਰਵਾਉਣ) ਅਤੇ ਲੈਂਡਰ ਮੋਰਟਗੇਜ਼ ਇੰਸੂਰੈਂਸ (Lenders Mortgage Insurance) ਦਾ ਭੁਗਤਾਨ ਕਰਨ ਦੀ ਲੋੜ ਹੋ ਸਕਦੀ ਹੈ।

THÔNG BÁO QUAN TRỌNG

- Phần F của tờ đơn này chứa phần khai báo theo luật định. Nếu cố tình khai man trong phần khai báo theo luật định, quý vị sẽ bị xem là phạm tội theo mục 11 của *Đạo Luật Khai Báo Theo Luật Định 1959* (Liên bang). Hình phạt cho hành vi phạm tội này là 4 năm tù.
- Bên cho vay Tham gia vào Chương trình của quý vị sẽ tiến hành kiểm tra độc lập để đảm bảo rằng những lời khai báo của quý vị trong đơn này là chính xác.
- Nếu hiện tại hoặc trong tương lai, Bên cho vay Tham gia vào Chương trình của quý vị phát hiện ra rằng những lời khai báo được ghi trong đơn này là không chính xác, họ phải thông báo cho NHFIC. Điều này sẽ dẫn đến việc hủy bỏ sự Bảo đảm do NHFIC cấp theo Chương trình Bảo đảm Nhà ở đối với khoản vay của quý vị. Sau đó, Bên cho vay Tham gia vào Chương trình của quý vị có thể yêu cầu quý vị tái cấp tài chính khoản vay của quý vị và trả Bảo hiểm Thế chấp dành cho Bên cho vay.

تنبيه هام

- يشتمل الجزء و- من هذه الاستمارة على إقرار قانوني. إذا تعمدت الإدلاء ببيان كاذب في إقرار قانوني، فأنت مذنب بارتكاب جريمة بموجب المادة 11 من عقوبة هذه الجريمة هي السجن لمدة 4 سنوات (Cth). قانون الإعلانات القانونية لعام 1959
- ستقوم الجهة المقرضة المشاركة بإجراء تحقيقات مستقلة للتأكد من صحة البيانات التي قدمتها في هذه الاستمارة
- إذا اكتشفت الجهة المقرضة المشاركة الآن أو في المستقبل أن البيانات الواردة في هذه الاستمارة غير صحيحة، فسيتعين عليها إخطار المؤسسة الوطنية وسيؤدي ذلك إلى إلغاء الضمان الصادر عن المؤسسة في إطار برنامج ضمان قروض المنازل بشأن قرضك (NHFIC) لتمويل الإسكان والاستثمارات. وقد تطلب منك الجهة المقرضة المشاركة بعد ذلك إعادة تمويل القرض ودفع تأمين الرهن العقاري للمقرضين

Guidance for completing this Home Buyer Declaration:

PART A | General Information

All applicants must complete Part A.

PART B | Family Home Guarantee

Complete Part B if:

- (i) you are at least 18 years of age and either an Australian citizen or a permanent resident***;
- (ii) your taxable income in the previous financial year was not more than \$125,000,
- (iii)
 - a. you do not **currently** hold a freehold interest in **real property*** in Australia; or
 - b. you do and will, up to the Loan Settlement Date, hold an interest in property but either:
 - intend not to do so on and from when you become the registered owner of the property that will be purchased with the loan you are applying for; or
 - hold it as joint tenant or tenant in common in the property to which the loan you are applying for will relate, and intend to become the sole registered owner of the property as a result of the loan;
- (iv) you do not **currently** hold:
 - a. a lease of land in Australia as described in paragraph 104-115(1)(b) of the *Income Tax Assessment Act 1997*; or
 - b. a company title interest (within the meaning of Part X of the *Income Tax Assessment Act 1936*) in land in Australia;
- (v) the loan is for the purchase of residential property or, if the loan relates to the purchase of an interest in land (or if the land is in the ACT, a registered lease of the land) on which a dwelling is not affixed, the loan relates to the construction of a dwelling on the land (including if you have sought pre-approval for a construction loan at the same time as you have sought the loan for the purchase of the land and you intend to enter into a construction contract within 6 months from the Loan Settlement Date of the Eligible Loan to acquire the land upon which a Dwelling will be affixed);
- (vi) you are **single**; and
- (vii) you are the natural or adoptive parent** or the legal guardian of a person and:
 - a. that person is a **dependent child** of yours within the meaning of subsections (2), (3), (4), (5), (6) and (7) of section 5 of the *Social Security Act 1991* (Cth); OR
 - b. that person, (i) is in receipt of a disability support pension within the meaning of the *Social Security Act 1991* (Cth) and (ii) lives with you.

* **“real property”** means the land, everything permanently attached to it, and all of the interests, benefits, and rights inherent in the ownership of real estate.

** A person is not a **natural parent** or **adoptive parent** by reason only of being a carer or guardian.

*** A **permanent resident** is a person who satisfies the definition of permanent resident in the *Australian Citizenship Act 2007* (Cth). Your Participating Lender will advise you of the categories of permanent resident Visa issued by the Australian Government’s Department of Home Affairs which qualify.

When are you single?

A person is **single** if that person (i) does not have a spouse and (ii) does not have a **de facto** partner.

If you are separated but still married, you are not **single**.

When do you have a spouse?

You have a **spouse** if you are legally married to another person.

When do you have a de facto partner?

You have a **de facto partner** if you are living with another person on a genuine domestic basis, as a couple.

When is a child a dependent child?

A child is a **dependent child** if one of the following applies:

1. A young person who has not turned 16 is a **dependent child** of another person (the **adult**) if:
 - the adult is legally responsible (whether alone or jointly with another person) for the day-to-day care, welfare and development of the young person and the young person is in the adult’s care; or
 - the young person is not a dependent child of another adult and wholly or substantially in that other adult’s care.

2. A young person is also a **dependent child** of another person (the **adult**) at a particular time if at that time the young person has reached the age of 16 but is under 22 years of age and is wholly or substantially dependent on the adult **and** the young person's income in the financial year in which that time occurs will not be more than \$6,403.

If you are the natural or adoptive parent or a legal guardian of a person who lives with you and who receives a disability support pension within the meaning of the *Social Security Act 1991* (Cth), this will also satisfy the "dependent child" requirements for the Family Home Guarantee. A **disability support pension** is a support pension claimable by a person with a physical, intellectual or psychiatric impairment who meets the qualification requirements under the *Social Security Act 1991* (Cth).

When is a child not a dependent child?

1. A young person **cannot be a dependent child** of an adult unless the adult is either an Australian citizen or a permanent resident and the young person is either an Australian resident or the young person is living with the adult.
2. A young person who has not turned 16 **cannot be a dependent child** if:
 - o the young person is not in full-time education; and
 - o the young person is in receipt of income; and
 - o the rate of that income exceeds \$107.70 per week (which amount is indexed annually by CPI).
3. A young person who has turned 16 **cannot be a dependent child** of another person if the other person is the young person's partner.
4. A young person **cannot be a dependent child** if:
 - o the young person is receiving a **social security pension****** (other than a disability support pension within the meaning of the *Social Security Act 1991* (Cth)); or
 - o the young person is receiving **a social security benefit*******; or
 - o the young person is receiving payments under a program included in the programs known as **Labour Market Programs**.

****"social security pension" means an age pension, a disability support pension, a wife pension, a carer payment, a pension PP (single), a sole parent pension, a bereavement allowance, a widow B pension, a mature age partner allowance.

***** "social security benefit" means a widow allowance, a youth allowance, an Austudy allowance, a newstart allowance, a sickness allowance, a special benefit, a partner allowance, a mature age allowance, a benefit PP (partnered) or a parenting allowance.

PART C | New Home Guarantee

Complete Part C if:

- (i) you are at least 18 years of age and an Australian citizen;
- (ii) you are one of two borrowers - you are the spouse or de facto partner of the other borrower and you are an eligible first home buyer;
- (iii) you are a single borrower, your taxable income in the previous financial year was not more than \$125,000 or, if you are one of 2 borrowers, your combined taxable incomes in the previous financial year were not more than \$200,000;
- (iv) you have **never** held:
 - a. a freehold interest in real property in Australia;
 - b. a lease of land in Australia as described in paragraph 104-115(1)(b) of the *Income Tax Assessment Act 1997*; or
 - c. a company title interest (within the meaning of Part X of the *Income Tax Assessment Act 1936*) in land in Australia; and
- (v) the loan relates to the purchase of an interest in land (or if the land is in the ACT, a registered lease of the land on which a dwelling is not affixed, the loan relates to building a new dwelling on the land, or the loan relates to the purchase of a newly built dwelling (including a newly built dwelling that is off-the-plan).

PART D | First Home Guarantee

Complete Part D if:

- (i) you are at least 18 years of age and either an Australian citizen or a permanent resident*;
- (ii) if you are a single borrower, your taxable income in the previous financial year was not more than \$125,000 or, if you are one of two borrowers, your combined taxable incomes in the previous financial year were not more than \$200,000;
- (iii) you have **not in the last 10 years** or, if you are one of two borrowers, neither of you has **in the last 10 years** held:
 - a. a freehold interest in real property in Australia;
 - b. a lease of land in Australia as described in paragraph 104-115(1)(b) of the *Income Tax Assessment Act 1997*; or
 - c. a company title interest (within the meaning of Part X of the *Income Tax Assessment Act 1936*) in land in Australia; and
- (iv) the loan is for the purchase of residential property or, if the loan relates to the purchase of an interest in land (or if the land is in the ACT, a registered lease of the land) on which a dwelling is not affixed, the loan relates to the construction of a dwelling on the land (including if you have sought pre-approval for a construction loan at the same time as you have sought the loan for the purchase of the land and you intend to enter into a construction contract within 6 months from the Loan Settlement Date of the Eligible Loan to acquire the land upon which a Dwelling will be fixed).

*A **permanent resident** is a person who satisfies the definition of permanent resident in the *Australian Citizenship Act 2007* (Cth). Your Participating Lender will advise you of the categories of permanent resident Visa issued by the Australian Government's Department of Home Affairs which qualify.

PART E | Regional First Home Buyer Guarantee

Complete Part E if:

- (i) you are at least 18 years of age and either an Australian citizen or a permanent resident*;
- (ii) you are a single borrower, your taxable income in the previous financial year was not more than \$125,000 or, if you are one of two borrowers, your combined taxable incomes in the previous financial year were not more than \$200,000;
- (iii) you have **not, in the last 10 years**** or, if you are one of two borrowers, neither of you has **in the last 10 years** held:
 - a. a freehold interest in real property in Australia;
 - b. a lease of land in Australia as described in paragraph 104-115(1)(b) of the *Income Tax Assessment Act 1997*; or
 - c. a company title interest (within the meaning of Part X of the *Income Tax Assessment Act 1936*) in land in Australia; and
- (iv) the loan is for the purchase of residential property in a Regional Area** or, if the loan relates to the purchase of an interest in land on which a dwelling is not affixed, the loan relates to the construction of a dwelling on land in a Regional Area (including if you have sought pre-approval for a construction loan at the same time as you have sought the loan for the purchase of the land and you intend to enter into a construction contract within 6 months of entering into the loan agreement).
- (v) at least one borrower under the loan agreement
 - a. has throughout the 12 months prior to the Loan Agreement Date lived in the Regional Area where the property to be purchased is located, or an adjacent Regional Area; or
 - b. has been required by their [current] employer to relocate and as a result it has been impracticable for them to live in the Regional Area where the property to be purchased is located, or an adjacent Regional Area during a part of the 12 months prior to the Loan Agreement Date (including because of a posting required in the course of the borrower performing duties as a member of the Australian Defence Force), but has lived in that Regional Area or an adjacent Regional Area throughout all other parts of the previous 12 months.

*A **permanent resident** is a person who satisfies the definition of permanent resident in the *Australian Citizenship Act 2007* (Cth). Your Participating Lender will advise you of the categories of permanent resident Visa issued by the Australian Government's Department of Home Affairs which qualify.

** All of the following are "**Regional Areas**": each Statistical Area Level 4 area that is not also a Greater Capital City Statistical Area (see sections 4 and 4A of the NHFIC Investment Mandate); Norfolk Island; the Jervis Bay Territory; the Territory of Christmas Island and the Territory of the Cocos (Keeling) Islands.

PART F | Declaration and Execution

All applicants must complete Part F.

If there are two (2) borrowers applying for a loan, each borrower must execute a statutory declaration.

STATUTORY DECLARATION
Statutory Declarations Act 1959 (Cth)

PART A: General

I _____
First name *Middle name(s)* *Family name*

of _____
Street Address *Suburb* *State* *Postcode*

currently employed as _____
Insert current occupation

make the following declaration under the *Statutory Declarations Act 1959 (Cth)* in connection with the home loan application made by me to the lender and for which I have requested the lender to seek the issue of a Family Home Guarantee, a New Home Guarantee, a Regional First Home Buyer Guarantee or a First Home Guarantee under the Australian Government’s Home Guarantee Scheme (Scheme**):**

1 I understand that this Home Buyer Declaration is separate to my application for a home loan made to the lender.

2 I have not previously used any name other than the name(s) declared above except for

I have not been known by any other names

I have been known by the following names¹:

_____ *Insert other/previous names in full (first name, middle name(s), family name)*

3 I have resided in each of the Australian jurisdictions marked below (including the jurisdiction where I presently reside):²

New South Wales Victoria Queensland Western Australia

South Australia Tasmania Australian Capital Territory Northern Territory

Other

4 I am:

a) an Australian citizen True False

b) a permanent resident True False

5 At least 18 years of age True False

6 My relationship with the person I'm applying with is as follows:

- N/A – I'm applying as a single applicant
- Married
- De Facto
- Siblings
- Parent and Child
- Friends
- Other related individual: _____

7 I am either:

- a single applicant, and I confirm that:
my taxable income in the preceding income year did not exceed \$125,000
True False
OR,
- one of two applicants, and I confirm that:
the combined taxable income of both applicants in the preceding income year did not exceed \$200,000
True False

8 I have either:

- Never owned a property before;
OR,
- Owned a property in the last 10 years;
OR,
- Owned a property more than 10 years ago.

9 I am either:

- Purchasing residential property;
OR,
- purchasing an interest in land (or if the land is in the ACT, a registered lease of the land) on which a dwelling is not affixed and confirm that the loan relates to the construction of a dwelling on the land.

¹ Insert all previous names.

² Check each box (with an 'x') for each jurisdiction in which you have lived at any time (including as at the date of this declaration). For Australian jurisdictions that are not specifically identified – being Jervis Bay Territory, Norfolk Island, Christmas Island and/or Cocos (Keeling) Islands – check 'Other' and insert the name of each such jurisdiction on the line next to that box.

PART B: Family Home Guarantee

1 I:

a) do not currently hold a freehold interest in real property in Australia; True False

or

currently hold a freehold interest in real property in Australia but either intend not to on and from when I True False

become the registered owner of the property that will be purchased with the loan I am applying for OR hold it as joint tenant or tenant in common in the property to which the loan I am applying for will relate, and intend to become the sole registered owner of the property as a result of the loan

and

b) do not currently hold a lease of land in Australia³ True False

and

c) do not currently hold a company title interest in land in Australia⁴ True False

2 I confirm that:

I do not have a spouse True False

I do not have a de facto partner True False

3 I am:

the natural parent of at least one dependent

the adoptive parent of at least one dependent

the legal guardian of at least one dependent

4 I confirm that:

I am legally responsible (whether alone or jointly with another person) for the day-to-day care, welfare and development of at least one dependent whose details are set out below: True False

a) Name of the dependent

_____ *insert full legal name (including first name, middle name(s) and family name)*

b) Date of birth of the dependent

c) The dependent is residing with me True False

- d) The dependent is currently receiving full-time education at a school, college or university True False
- e) The dependent has not earned (and is not reasonably expected to earn) an income of more than \$6,403 in the current financial year True False
- f) The dependent is not receiving a social security pension (other than a disability support pension within the meaning of the *Social Security Act 1991* (Cth)) True False
- g) The dependent is receiving a disability support pension within the meaning of the *Social Security Act 1991* (Cth) True False
- h) The dependent is not receiving a social security benefit True False
- i) The dependent is not receiving payments under a program included in the programs known as *Labour Market Programs*. True False

³ As described in paragraph 104-115(1)(b) of the *Income Tax Assessment Act 1997* (Cth)

⁴ Within the meaning of Part X of the *Income Tax Assessment Act 1936* (Cth)

PART C: New Home Guarantee

1 I am:

purchasing a New Home that is a newly constructed dwelling and confirm:⁵

- a) the New Home I am purchasing was built on or after 1 January 2020; and
- b) this is the first sale of the home since it was built; and
- c) if it isn't the first sale, the New Home was substantially renovated by the vendor or built by the vendor to replace demolished premises on the land; and
- d) since the New Home was built, no one has lived in the property or the property has not been rented or leased, or been made available, for rent or lease.

True False

building a New Home and confirm:⁶

- a) building of the New Home started (or is scheduled to start) on:

_____ *insert date as DD/MM/YYYY*

- b) building of the New Home has finished (or is scheduled to finish) on:

_____ *insert date as DD/MM/YYYY*

purchasing a New Home off-the-plan and confirm:⁷

- a) this is the first sale of the home since it was built

_____ *yes / no*

- b) if it is not the first sale, the New Home was substantially renovated by the vendor or built by the vendor to replace demolished premises on the land

_____ *yes / no*

- c) since the New Home was built, no one has lived in the property or the property has not been rented or leased, or been made available, for rent or lease

_____ *yes / no*

- d) building of the New Home started (or is scheduled to start) on:

_____ *insert date as DD/MM/YYYY*

- e) building of the New Home has finished (or is scheduled to finish) on:

_____ *insert date as DD/MM/YYYY*

2 I do not currently hold, and have not previously held:

- a) a freehold interest in real property in Australia
- b) a lease of land in Australia⁸
- c) a company title interest in land in Australia⁹

True False
 True False
 True False

3 I am either:

- a single applicant, or
- one of two (2) applicants

4 Full legal name of the second applicant (if applicable):

5 I am the spouse or de facto partner of the individual named in 2 above (if applicable):

- True False

6 I confirm that, to the best of my knowledge and belief, the second applicant:

- | | | | |
|---|-------------------------------|--------------------------------|---|
| a) is an Australian citizen | <input type="checkbox"/> True | <input type="checkbox"/> False | <input type="checkbox"/> Not applicable |
| b) is at least 18 years of age | <input type="checkbox"/> True | <input type="checkbox"/> False | <input type="checkbox"/> Not applicable |
| c) does not currently hold, and has not previously held: | | | |
| i) a freehold interest in real property in Australia | <input type="checkbox"/> True | <input type="checkbox"/> False | <input type="checkbox"/> Not applicable |
| ii) a lease of land in Australia ⁸ | <input type="checkbox"/> True | <input type="checkbox"/> False | <input type="checkbox"/> Not applicable |
| iii) a company title interest in land in Australia ⁹ | <input type="checkbox"/> True | <input type="checkbox"/> False | <input type="checkbox"/> Not applicable |

⁵ To be supported by attaching a statement from the vendor.

⁶ To be supported by attaching a statement from the vendor.

⁷ To be supported by attaching a statement from the vendor.

⁸ As described in paragraph 104-115(1)(b) of the *Income Tax Assessment Act 1997* (Cth).

⁹ Within the meaning of Part X of the *Income Tax Assessment Act 1936* (Cth).

PART D: First Home Guarantee

1 I am either:

- a single applicant, or
- one of two (2) applicants

2 Full legal name of the second applicant (if applicable): _____

3 I do not currently hold, and have not, in the last ten (10) years, held:

- | | | |
|--|-------------------------------|--------------------------------|
| a) a freehold interest in real property in Australia | <input type="checkbox"/> True | <input type="checkbox"/> False |
| b) a lease of land in Australia ¹⁰ | <input type="checkbox"/> True | <input type="checkbox"/> False |
| c) a company title interest in land in Australia ¹¹ | <input type="checkbox"/> True | <input type="checkbox"/> False |

4 I confirm that, to the best of my knowledge and belief, the second applicant:

- | | | | |
|--|-------------------------------|--------------------------------|---|
| a) is an Australian citizen | <input type="checkbox"/> True | <input type="checkbox"/> False | <input type="checkbox"/> Not applicable |
| b) is a permanent resident | <input type="checkbox"/> True | <input type="checkbox"/> False | <input type="checkbox"/> Not applicable |
| c) is at least 18 years of age | <input type="checkbox"/> True | <input type="checkbox"/> False | <input type="checkbox"/> Not applicable |
| d) does not currently hold, and has not, in the last 10 years, held: | | | |
| i) a freehold interest in real property in Australia | <input type="checkbox"/> True | <input type="checkbox"/> False | <input type="checkbox"/> Not applicable |
| ii) a lease of land in Australia ¹⁰ | <input type="checkbox"/> True | <input type="checkbox"/> False | <input type="checkbox"/> Not applicable |
| iii) a company title interest in land in Australia ¹¹ | <input type="checkbox"/> True | <input type="checkbox"/> False | <input type="checkbox"/> Not applicable |

¹⁰ As described in paragraph 104-115(1)(b) of the *Income Tax Assessment Act 1997* (Cth).

¹¹ Within the meaning of Part X of the *Income Tax Assessment Act 1936* (Cth).

PART E: Regional First Home Buyer Guarantee

1 I have either:

- lived in the Regional Area I am purchasing in, or an adjacent Regional Area, for the previous consecutive 12 months; or
- lived in the Regional Area I am purchasing in, or an adjacent Regional Area, during a part only of the previous 12 months and my absence for the remainder was because of a posting required in the course of myself or my partner performing duties as a member of the Australian Defence Force; or
- I have lived in the Regional Area I am purchasing in, or an adjacent Regional Area, during a part only of the previous 12 months and my absence for the remainder was because I was required by my current employer to relocate for a specified period and as a result it has been impracticable for me to live in the Regional Area I am purchasing in, or an adjacent Regional Area

2 I do not currently hold, and have not, in the last 10 years, held:

- | | | |
|--|-------------------------------|--------------------------------|
| a) a freehold interest in real property in Australia | <input type="checkbox"/> True | <input type="checkbox"/> False |
| b) a lease of land in Australia ¹² | <input type="checkbox"/> True | <input type="checkbox"/> False |
| c) a company title interest in land in Australia ¹³ | <input type="checkbox"/> True | <input type="checkbox"/> False |

3 I am either:

- a single applicant
- one of two (2) applicants

4 Full legal name of the second applicant (if applicable): _____

5 I confirm that, to the best of my knowledge and belief, the second applicant:

- | | | | |
|--|-------------------------------|--------------------------------|---|
| a) is an Australian citizen | <input type="checkbox"/> True | <input type="checkbox"/> False | <input type="checkbox"/> Not applicable |
| b) is a permanent resident | <input type="checkbox"/> True | <input type="checkbox"/> False | <input type="checkbox"/> Not applicable |
| c) is at least 18 years of age | <input type="checkbox"/> True | <input type="checkbox"/> False | <input type="checkbox"/> Not applicable |
| d) does not currently hold, and has not, in the last 10 years, held: | | | |
| i) a freehold interest in real property in Australia | <input type="checkbox"/> True | <input type="checkbox"/> False | <input type="checkbox"/> Not applicable |
| ii) a lease of land in Australia ¹² | <input type="checkbox"/> True | <input type="checkbox"/> False | <input type="checkbox"/> Not applicable |
| iii) a company title interest in land in Australia ¹³ | <input type="checkbox"/> True | <input type="checkbox"/> False | <input type="checkbox"/> Not applicable |
| e) satisfies one of the options at Item 1 above | <input type="checkbox"/> True | <input type="checkbox"/> False | <input type="checkbox"/> Not applicable |

¹² As described in paragraph 104-115(1)(b) of the *Income Tax Assessment Act 1997* (Cth)

¹³ Within the meaning of Part X of the *Income Tax Assessment Act 1936* (Cth)

PART F: Declaration and Execution

STATUTORY DECLARATION *Statutory Declarations Act 1959 (Cth)*

- 1 I declare that I have completed this Home Buyer Declaration honestly and accurately.
- 2 I understand the eligibility criteria for my home loan to participate under the Scheme (in particular, my personal circumstances and qualification as an eligible single parent, eligible single legal guardian or eligible home buyer) (Eligibility Criteria), including as described in either the *'Australian Government - First Home Guarantee Scheme Information Guide'* dated 1 July 2023, the *'Australian Government - Family Home Guarantee Scheme Information Guide'* dated 1 July 2023, the *'Australian Government – New Home Guarantee Scheme Information Guide'* dated 1 July 2021 or the *'Australian Government - Regional First Home Buyer Guarantee Scheme Information Guide'* dated 1 July 2023 (as may be applicable), and published by the National Housing Finance and Investment Corporation (NHFIC) (a copy of which I confirm has been provided to me by my lender, and that I have read and understood) (each a Scheme Information Guide).
- 3 I have carefully considered my eligibility for the Scheme and declare that all information provided by me to the lender in relation to my taxable income is true and complete and to the best of my knowledge that I satisfy, and my home loan (including the property purchased using my home loan) satisfies, each of the Eligibility Criteria. I am not aware of any matter that might disqualify me or my home loan from meeting any one of the Eligibility Criteria.
- 4 If at any time there is a change in circumstances leading me to believe that any one of the Eligibility Criteria may no longer be met, I undertake to notify the lender prior to the occurrence of such a change (providing reasonable details).
- 5 I intend to move into the home the subject of this Home Buyer Declaration within 6 months of either the date of settlement of my loan or, if later, the date an occupancy certificate is issued and, unless the ADF owner-occupier exemption (as defined in the Scheme Information Guide) applies to me, live there for so long as my loan remains guaranteed under the Scheme.
- 6 I authorise the lender, as permitted by law, to collect, access and exchange information about me (including my Medicare number and/or other government related identifiers and personal information) to verify my proof of identity, if applicable, to verify my status as a natural or adoptive parent or legal guardian of one or more dependent children and to determine my eligibility for the Scheme. This includes sharing my information with NHFIC, the Australian Government and with third parties engaged by the lender to verify my eligibility.
- 7 I authorise NHFIC, as permitted by law, to collect, access and exchange information about me to verify my proof of identity, if applicable, to verify my status as a natural or adoptive parent or legal guardian of one or more dependent children and to determine my eligibility for the Scheme. This includes sharing my information with third parties engaged by NHFIC to verify my eligibility. This also includes sharing my information with other Commonwealth, State and Territory bodies for the purpose of matching my data.
- 8 I authorise the lender, as permitted by law, to collect, access and exchange information about me and my loan with NHFIC for the purposes of administering and operating the Scheme.

9 I authorise NHFIC to use information provided by me in applying to participate in the Scheme for research and policy development purposes (on a de-identified basis) aimed at improving housing outcomes for Australians.

10 I acknowledge that if I cease to meet the Eligibility Criteria, I will not be entitled to participate in the Scheme and there may be adverse consequences under the terms and conditions of my loan agreement with the lender (including that lender's mortgage insurance premiums, additional fees, charges or other requirements may apply). I acknowledge that none of the lender, NHFIC nor the Australian Government will be liable for any losses or costs that I may incur.

I understand that a person who intentionally makes a false statement in a statutory declaration is guilty of an offence under section 11 of the *Statutory Declarations Act 1959* (Cth), and I believe that the statements in this declaration are true in every particular.

Signature of person making the declaration

Optional: Email address and/or telephone number of the person making the declaration

Declared at _____ (place) on _____ (day) of _____ (month) _____ (year)

Before me,

Signature of person before whom the declaration is made

Full name (including first name, middle names (if any) and family name), qualification and address of person before whom the declaration is made (in printed letters)
Name

Qualification

Physical Address

State

Postcode

Optional: Email address and/or telephone number of the person witnessing the declaration

Note 1: A person who intentionally makes a false statement in a statutory declaration is guilty of an offence, the punishment for which is imprisonment for a term of 4 years - see section 11 of the *Statutory Declarations Act*.

Note 2: Chapter 2 of the *Criminal Code* (Cth) applies to all offences against the *Statutory Declarations Act* - see section 5A of the *Statutory Declarations Act*.

A statutory declaration under the *Statutory Declarations Act 1959* (Cth) may be made before:

- 1 a person who is currently licensed or registered under a law of the Commonwealth, a State or Territory to practise in one of the following occupations:

Architect	Chiropractor	Dentist
Financial adviser	Financial Planner	Legal practitioner
Medical practitioner	Midwife	Migration agent registered under Division 3 of Part 3 of the <i>Migration Act 1958</i> (Cth)
Nurse	Occupational therapist	Optometrist
Patent attorney	Pharmacist	Physiotherapist
Psychologist	Trade marks attorney	Veterinary surgeon

- 2 a person who is enrolled on the roll of the Supreme Court of a State or Territory, or the High Court of Australia, as a legal practitioner (however described); or

- 3 a person who is in the following list:

- 4
- Accountant who is:
 - a. a fellow of the National Tax Accountants' Association; or
 - b. a member of any of the following:
 - i. Chartered Accountants Australia and New Zealand;
 - ii. the Association of Taxation and Management Accountants;
 - iii. CPA Australia;
 - iv. the Institute of Public Accountants
 - Agent of the Australian Postal Corporation who is in charge of an office supplying postal services to the public
 - APS employee engaged on an ongoing basis with 5 or more years of continuous service who is not specified in another item in this list
 - Australian Consular Officer or Australian Diplomatic Officer (within the meaning of the *Consular Fees Act 1955* (Cth))
 - Bailiff
 - Bank officer with 5 or more continuous years of service
 - Building society officer with 5 or more years of continuous service
 - Chief executive officer of a Commonwealth court
 - Clerk of a court
 - Commissioner for Affidavits
 - Commissioner for Declarations
 - Credit union officer with 5 or more years of continuous service
 - Employee of a Commonwealth authority engaged on a permanent basis with 5 or more years of continuous service who is not specified in another item in this list
 - Employee of the Australian Trade and Investment Commission who is:
 - a. in a country or place outside Australia; and
 - b. authorised under paragraph 3 (d) of the *Consular Fees Act 1955* (Cth); and
 - c. exercising the employee's function at that place
 - Employee of the Commonwealth who is:
 - a. at a place outside Australia; and
 - b. authorised under paragraph 3 (c) of the *Consular Fees Act 1955* (Cth); and
 - c. exercising the employee's function at that place
 - Engineer who is:
 - a. a member of Engineers Australia, other than at the grade of student; or
 - b. a Registered Professional Engineer of Professionals Australia; or
 - c. registered as an engineer under a law of the Commonwealth, a State or Territory; or

- d. registered on the National Engineering Register by Engineers Australia.
- Finance company officer with 5 or more years of continuous service
- Holder of a statutory office not specified in another item in this list
- Judge
- Justice of the Peace
- Magistrate
- Marriage celebrant registered under Subdivision C of Division 1 of Part IV of the *Marriage Act 1961 (Cth)*
- Master of a court
- Member of the Australian Defence Force who is:
 - a. an officer; or
 - b. a non-commissioned officer within the meaning of the *Defence Force Discipline Act 1982 (Cth)* with 5 or more years of continuous service; or
 - c. a warrant officer within the meaning of that Act
- Member of the Australasian Institute of Mining and Metallurgy
- Member of the Governance Institute of Australia Ltd
- Member of:
 - a. The Parliament of the Commonwealth; or
 - b. the Parliament of a State; or
 - c. a Territory legislature; or
 - d. a local government authority.
- Minister of religion registered under Subdivision A of Division 1 of Part IV of the *Marriage Act 1961 (Cth)*
- Notary public, including a notary public (however described) exercising functions at a place outside:
 - a. the Commonwealth; and
 - b. the external Territories of the Commonwealth
- Permanent employee of the Australian Postal Corporation with 5 or more years of continuous service who is employed in an office providing postal services to the public
- Permanent employee of:
 - a. a State or Territory or a State or Territory authority; or
 - b. a local government authority with 5 or more years of continuous service, other than such an employee who is specified in another item of this list
- Person before whom a statutory declaration may be made under the law of the State or Territory in which the declaration is made
- Police officer
- Registrar, or Deputy Registrar, of a court
- Senior executive employee of a Commonwealth authority
- Senior executive employee of a State or Territory
- SES employee of the Commonwealth
- Sheriff
- Sheriff's officer
- Teacher employed on a permanent full-time or part-time basis at a school or tertiary education institution

NHFIC Home Guarantee Scheme Survey

Thank you for participating in this voluntary survey. All questions are optional, with the entire survey taking less than two minutes to complete.

The National Housing and Finance Investment Corporation (NHFIC) monitors the programs implemented under the direction of the Australian Government to develop a better understanding of their impact and how they can be improved over time. The information you provide in this survey will assist NHFIC in undertaking this work. The results of this work may be used in reports prepared by NHFIC or may be provided to the Australia Government and used in its own reports.

NHFIC takes privacy seriously – your personal information is kept anonymous, strictly confidential and will not be directly attributed to you as an individual.

Your answers in this survey will in no way impact your application or eligibility for the Home Guarantee Scheme. The data will be directly communicated to NHFIC via the lender you are submitting your application with.

Please select your survey response from the choices presented.

- 1. How many children/dependents do you have that are under 18 years of age, and are wholly or substantially financially dependent on you? (choose one only)**
 - No dependents
 - 1 dependent
 - 2 dependents
 - 3 dependents
 - 4 or more dependents

- 2. Which of the following are you (or intending to) also participate in? (choose all that apply)**
 - First Home Owner's Grant (*different to the First Home Guarantee*)
 - Stamp Duty Concession Scheme
 - First Home Super Saver Scheme
 - None of the above

- 3. Did your participation in this government scheme change the purchase price point you were originally targeting? (choose one only)**
- Yes, my purchase price point increased, and I was able to spend more
 - Yes, my purchase price point decreased, and I had to spend less
 - No, this government scheme had no impact on my purchase price point
- 4. What was your housing situation at the time of applying for this government scheme? (choose one only)**
- Renting as a separate household for less than 1 year
 - Renting as a separate household for 1 or more years
 - Renting as part of a shared household for less than 1 year
 - Renting as part of a shared household for 1 or more years
 - Recently sold my own home
 - Living with family or friends
- 5. In your opinion, would it be cheaper to pay your mortgage repayments or rent? (choose one only)**
- Cheaper to pay your mortgage
 - Cheaper to pay rent
 - Unsure/don't know
- 6. What is the main driver for living in the area you are intending to purchase?**
- Cheaper living costs (e.g. bills, groceries, etc.)
 - Cheaper housing costs
 - Living close to other family and/or friends
 - Living close to my place of work
 - Purchasing my existing family home
 - Other (please specify): _____
- 7. How have the following drivers impacted your choice to purchase a new home? (rank the top 3 drivers – from 1-3, with 1 being the most important)**
- More stability and secure tenure
 - To build wealth
 - Having children or dependents
 - All other accommodation options were not suitable
 - Getting into the property ownership market before prices get out of reach
 - Other (please specify): _____

8. How long have you been living in the area in which you are intending to purchase (less than 1 hours' travel time)?

- I am planning on moving a considerable distance from where I am currently living (1 or more hours' travel time)
- Less than 1 year
- 1 or more years and less than 2 years
- 2 or more years and less than 5 years
- 5 or more years and less than 10 years
- 10 or more years

9. How long do you anticipate the commute (on average) to your usual place of work from where you are intending to purchase?

Applicant 1:

- I do not currently work
- I work from home
- Less than 15 minutes
- 15 or more minutes and less than 30 minutes
- 30 or more minutes and less than 1 hour (60 minutes)
- 1 or more hours (60 minutes) and less than 2 hours (120 minutes)
- 2 or more hours (120 minutes+)

Applicant 2:

- I do not currently work
- I work from home
- Less than 15 minutes
- 15 or more minutes and less than 30 minutes
- 30 or more minutes and less than 1 hour (60 minutes)
- 1 or more hours (60 minutes) and less than 2 hours (120 minutes)
- 2 or more hours (120 minutes+)

10. Have you owned a property in the past? (choose one only)

- No, I have never owned a property before
- Yes, I have owned a property within the last 10 years
- Yes, I have owned a property 10 or more years ago

If yes, did you own the last property: (choose one only)

- On your own
- With another person

If yes, what was the reason for selling your previously owned property? (choose one only)

- Voluntary sale
- Change in family circumstances (e.g. health issues, family breakdown including separation/divorce, etc.)
- Change in financial circumstances (e.g. loss of job, paying off debts, etc.)
- Prefer not to say
- Other (please specify): _____

11. If you did not have access to this government scheme, would you: (choose all that apply)

- Buy a property without delay by paying lenders mortgage insurance
- Buy a property without delay using financial support or a guarantee from family
- Not buy a property in the foreseeable future
- Require more time to save up to buy a property

If you selected you required more time to save, approximately how long would you have needed to save for before buying a property? (choose one only)

- Less than 1 year
- Between 1 year and less than 2 years
- Between 2 years and less than 3 years
- Between 3 years and less than 4 years
- Between 4 years and less than 5 years
- 5 or more years

12. If you would be willing to be contacted in relation to your response to help us understand you and your participation in this government scheme, please provide your contact details below.

Name 1: _____

Email 1: _____

Phone Number 1: _____

Name 2: _____

Email 2: _____

Phone Number 2: _____

Thank you for participating in this survey.