Aboriginal Housing Office

Home Buyer Saver Guidelines

This guideline is to support the application of the Home Buyer Saver Policy

Acknowledgement of Country

The Aboriginal Housing Office proudly acknowledges the collective Aboriginal peoples and lands within the boundaries of modern-day New South Wales, the traditional custodians of the lands and waters on which we live and work.

We pay our respects to their Elders past, present and emerging.

Our Elders' strength, resilience and guidance was and is paramount to ensuring Aboriginal peoples continue to thrive as the world's oldest living culture.

Since the Dreaming, Aboriginal peoples have practised their lore, languages, and nurtured Country by drawing upon cultural knowledge, and they continue to do so to this day.

Through the strength, resilience, and pride of Aboriginal Peoples; their cultures, communities, and economies, continue to grow and thrive.

Document approval

The AHO Home Buyer Saver Guidelines have been endorsed and approved by the AHO Board on 22 April 2026.

About this document

Published by the Aboriginal Housing Office - Strategy, Policy and Evidence team
www.aho.nsw.gov.au

First published: 13 July 2026
Date of last update: 13 July 2026
Next scheduled review date: April 2029

Version: 1.1

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1. Introduction

1.1 How to use the guidelines

The AHO Home Buyer Saver Guidelines outlines the procedures for applying to the AHO to access 3 grants (referred to collectively as "AHO home ownership grants") to ensure clarity, consistency, and fairness in the application process.

This guideline ensures transparency and accessibility, helping Aboriginal and/or Torres Strait Islander individuals and families navigate the process confidently while promoting equitable opportunities for home ownership.

The AHO provides three home ownership grants to eligible applicants:

- Home Buyer Booster Grant
- Deadly Deposit Grant
- AHO Tenancy Plus Grant.

1.2 Scope and application

This policy applies to the administration of all AHO Home Ownership grants within this Guideline. To be eligible to access the AHO Home Buyers Saver Grants applicants must meet the AHO Home Buyer Policy. This guideline sets out the steps, requirements and responsibilities of the applicant/s and the AHO.

1.3 Program purpose

The purpose of the AHO Home Buyer Saver Application Guideline is to support Aboriginal and/or Torres Strait Islander applicants understand the application process to access AHO Home Buyer Saver Grants. It explains:

- each step of the process,
- required documentation,
- timelines for submission and assessment,
- the roles and responsibilities of the applicants and Aboriginal Housing Office (AHO) teams involved.

It is intended as a practical resource for both applicants and administrators, supporting the program's goal of improving housing outcomes for Aboriginal and/or Torres Strait Islander communities across New South Wales (NSW).

2. Eligibility requirements

For AHO Aboriginal Home Buyer Saver Grant, applicants must meet the specific eligibility criteria outlined in the AHO Home Buyer Saver Policy. the main applicant must:

- be Aboriginal and/or Torres Strait Islander person (AHO Eligibility for Services Policy)
- live in NSW and can provide proof of NSW residency and identity
- have a combined taxable income (for all applicants) is under $200,000
- have a minimum deposit of $1,000 and, no more than 30% of the property's value
- have a current lender pre-approval (conditional or unconditional)
- hold an interest in the property of at least 25% (AHO properties only)
- not have accessed the AHO Home Buyer Saver Grants in the past.

3. Types of Grants

3.1 Home Buyer Booster Grant

The AHO Home Buyer Booster Grant provides $2,500 in financial assistance to Aboriginal and/or Torres Strait Islander people and/or families. Subject to grant availability.

What can the grant be used for

The grant can be used to assist with legal and associated administrative costs of buying a property, including legal fees, property valuations, insurance, surveying, pest and building inspections, and stamp duty (for non-social housing tenants).

Any remaining grant funds can be used to help cover the purchase price, reimbursement for pest and building report invoices, or construction cost.

3.2 Deadly Deposit Grant

The AHO Deadly Deposit Grant offers financial assistance to applicants who can prove they have been saving for their home deposit. The grant matches the applicants' savings at a rate of $1 for every $1 saved, up to a maximum limit of $10,000 subject to grant availability.

What can the grant be used for:

The grant can only be used towards the cost of the property purchase at settlement.

For applicants who own land without a residential dwelling, the grant may be used to support construction costs at the foundation stage. In this case, payments will be made directly to the builder’s trust account. In cases where the property is being purchased off the plan, the grant will be transferred to the trust or PEXA account of the applicant’s solicitor or conveyancer.

3.3 AHO Tenancy Plus Grant

The AHO Tenancy Plus Grant provides up to a maximum of an additional $20,000.00 in financial support to eligible AHO social, or affordable housing tenants. Supporting Aboriginal tenants in social and community owned housing into home ownership also provides the opportunity to backfill vacated social and community housing with Aboriginal people on the NSW Housing Waitlist.

The AHO will match each $1.00 the applicant/s has saved, based on the length of the lease and the AHO TPG amount as per the table below. Subject to grant availability.

Length of AHO tenancy	Applicant/s savings amount	AHO TPG rate
0-10 years	$1.00	$1.25
10-15 years	$1.00	$1.50
15-20 years	$1.00	$1.75
20 years and over	$1:00	$2.00

What can the grant be used for:

The grant can only be used toward the purchase price of a property at settlement. For applicants purchasing land without an existing dwelling, the grant may be applied to construction costs only and cannot be applied to the land purchase. In these cases, payments will be made directly to the builder’s trust account.

4. Application process

The AHO Aboriginal Home Buyer Saver Grants operate on a non-competitive basis, allowing applications to be submitted at any time while the program remains open.

If the annual funding cap is reached, new applications will be placed on a waitlist and may be considered in the following financial year. In such cases, the AHO will contact applicants to confirm their continued interest and update their details.

Once an expression of interest has been received, the process typically takes up to 6 weeks

4.1 Expression of interest

To apply for an Aboriginal Home Buyer Saver Grant, applicants must contact the AHO by email homeownership@aho.nsw.gov.au to express their interest. A staff member from the AHO will contact the applicant within 5 business days.

Providing the applicant meets the standard eligibility criteria, a link to the application form will be sent to the applicant to complete.

4.2 Application lodgement

Applicant/s must complete the application form along with all supporting documents and submit their application via Smarty Grants

Once the application is received a confirmation email will be sent to the main applicant within 2 working days.

4.3 Preliminary application review

The AHO will review each application to ensure it meets the AHO Home Buyer Saver Policy.

If any required information is missing, the AHO will contact the applicant to request the outstanding details.

Applicants will have 5 business days to provide the requested information.

Applications that remain incomplete will not be processed or progress to the next assessment stage.
If an application does not meet the eligibility requirements, the applicant will be notified, and the application will not proceed further.

4.4 Assessment

The AHO will undertake a thorough assessment of the application in accordance with the AHO Home Buyer Saver Policy, guidelines and any other relevant legislation or frameworks. Applicants may be contacted by the AHO if any additional information or questions arise during the assessment stage.

To ensure transparency each application is assessed by a delegated review panel within the AHO.

Applicants have the right to contact the AHO to enquire on the status of their application.

4.5 Decision and notification

Once the assessment stage has been finalised the applicant/s will be advised of the outcome in writing.

- Approved applicant/s will be required to sign a Deed of Agreement along with any other relevant documents. It is recommended that applicants seek advice before signing documents.

- Declined applicant/s have a right to seek feedback as to why their application was declined. Applicants will need to contact the AHO at homeownership@aho.nsw.gov.au within one month of the application outcome date.

4.6 Payments

Grant payments are transferred to the trust account or Property Exchange Australia (PEXA) account of the applicant's solicitor or conveyancer four weeks prior to settlement. These funds will be securely held and used by the solicitor or conveyancer on the settlement day.

For applicants building a home, the grant will be paid directly into the builder's nominated bank account.

The AHO ***does not*** transfer grant funds to personal bank accounts.

4.7 Support for applicants

The AHO is available to assist applicants with completing the application form and understanding the process. This includes guidance on required documentation and clarification of any steps to ensure applications are submitted correctly.

Additionally, the AHO is committed to supporting Aboriginal and/or Torres Strait Islander people with disabilities who wish to buy a home. If an applicant requires assistance with the application or any related process, the AHO will make reasonable and necessary adjustments to ensure equitable access to the AHO Home Buyer Saver Grants.

5. Supporting documents

5.1 For the application phase

All applications must include the required supporting documents to ensure they meet all criteria.

If there is more than one applicant, each applicant must provide their own supporting documents. All supporting documents need to be certified by a Justice of the Peace (JP) except for Confirmation of Aboriginality.

Applicants must attach the following supporting documents with the relevant grant application form (note: this list is not exhaustive):

Criteria	Documents required
Applicant/s must be an Aboriginal and/or Torres Strait Islander person	Evidence of Aboriginality and/or Torres Strait Islander as outlined in the AHO Eligibility for Services Policy
Applicant/s must be over the age of 18	NSW drivers licence Birth Certificate
Applicant/s must reside in NSW	• Proof of residency in NSW • NSW driver's licence or • proof of NSW residence and either identification card or passport. For more information on acceptable documents, visit the Service NSW website or a Service NSW shopfront.

Applicant/s must have a minimum deposit of $1,000 and, no more than 30% of the property's value	**Proof of savings for a deposit**. Acceptable documents include: • copy of last three months bank statements or • a letter from bank or relevant financial institution confirming the savings amount or a receipt showing a deposit has been paid.
Applicant/s must have home loan pre-approval from a lender	**Pre-approval letter** copy of the current pre-approval letter from your lender confirming conditional or unconditional approval.
Applicant/s must hold an interest in the property of at least 25% (AHO properties only)	Be the main tenant of the property. Confirmation to be provided by the managing organisation.
Applicant/s must have an annual taxable household income (individual or combined) of no more than to $200,000 per annum	**Proof of income**: • Provide your most recent tax return, Notice of Assessment, or a Centrelink annual or current fortnightly statement. A previous year's tax return can be accepted until 31 October of the current tax year
Applicant/s must not have accessed the AHO Home Buyer Saver Grants in the past	Internal check to be completed on AHO database.

5.2 For grant funds to be released

Before the AHO will release grant funds to the applicant's solicitor/conveyancer's trust or PEXA account prior to settlement. The following documents must be completed and submitted to the AHO:

- a signed Deed of Agreement (digital or handwritten signatures acceptable),
- confirmation and contribution letters from the solicitor/conveyancer that verifies their bank account details or PEXA source account details
- confirmation of the deposit amount paid by the grant recipient towards the property purchase
- an Electronic Funds Transfer (EFT) form and a solicitor/conveyancer acknowledgement form.

6. Financial oversight and use of funds

This section outlines the processes for managing, reconciling, and overseeing grant funds under the AHO Home Ownership Grants.

6.1 Acquittals process

Grant recipients must ensure that their solicitor/conveyancer provides evidence to the AHO of expenditure including receipts confirming that the funds were used as stated in the grant conditions.

Any unused funds must be applied toward the property purchase price or used to reimburse costs as outlined in the Deed of Agreement (for the Home Buyer Booster Grant).

6.2 Settlement falls through

If the property settlement does not proceed, the AHO reserves the right to recall all grant funds deposited into the solicitor's/conveyancer's trust account or builder's bank account. The solicitor/conveyancer must return the full amount including legal fees and report costs within two (2) weeks of receiving the recall notice, as outlined in the AHO Home Ownership Deed.

6.3 Misuse of funds

Each grant issued under the AHO Home Buyer Saver policy is subject to strict terms and conditions. If funds are used for any purpose not approved by the AHO, the recipient must repay the full amount to the AHO. They will also become ineligible for future grants, and their Home Ownership deed will be cancelled.

6.4 Verification

- **Signing of deeds** - To streamline administrative processes, the AHO will accept both handwritten and electronic signatures for deeds as standard practice.
- **Confirmation of Aboriginality** – To qualify for grants, all applicants must confirm their Aboriginality in accordance with the AHO's Eligibility for Services Policy.

7. Privacy and information management

The AHO is committed to protecting the privacy of applicants throughout the Home Ownership grants. Personal and health information collected during the application process will be securely managed in accordance with relevant privacy legislation, including the:

- *Privacy and Personal Information Protection Act 1998 (NSW).*

7.1 Applicant consent

By submitting a grant application, applicants acknowledge and consent to the following:

- Information provided is voluntary and will be securely stored on AHO IT systems, with access restricted to the required staff.
- Information may be used for research and evaluation to improve the program. Any data used for these purposes will be treated confidentially and will not identify individual applicants.

Applicants have the right to access and request corrections to their personal information by contacting the AHO at: homeownership@aho.nsw.gov.au.

7.2 Personal information management

The AHO will function as the official recordkeeper for all personal information collected through the program, including both successful and unsuccessful submissions. The AHO will ensure that personal information is:

- stored for specific, lawful purposes and used only in ways consistent with those purposes
- adequate, relevant, and not excessive for the intended use
- processed fairly and lawfully
- retained only for as long as necessary

- protected by reasonable safeguards against loss, unauthorised access, use, modification, disclosure, or other misuse
- shared only when necessary for service delivery, and with safeguards in place to prevent unauthorised use or disclosure.

7.3 Providing false or misleading information

Applicants applying to access AHO grants are responsible for providing true and accurate information. If applicants have made a false or untrue statement to access an AHO-specific service or grant they may be refused further assistance and/or be subject to legal penalties (if applicable). The AHO reserves its rights to pursue applicants in the event of fraud and notes the following penalties for giving false information in a statutory declaration.

Penalties for a false statutory declaration

The *Oaths Act 1900 (NSW) and the Criminal Procedure Act 1986 (NSW)* provide for imprisonment and/or substantial fines for swearing a false declaration or a false declaration to obtain a material benefit.

8. Grant governance

To uphold fairness and public confidence, all actual or perceived conflicts of interest must be declared.

The AHO Home Buyer Saver Governance Review Panel is responsible for reviewing applications and making recommendations. The final approval of applications is the responsibility of an approved delegate within the AHO.

9. Roles and responsibilities

The AHO is responsible for:

- Ensuring staff administering home ownership grants adhere to the requirements and procedures outlined in this policy.
- Managing the distribution of grants, monitoring and controlling the number of grants issued to ensure they remain within the approved budget limits.
- Maintaining the currency of this policy within the broader AHO Housing Policy framework ensuring it remains up-to-date and aligned with organisational objectives and legislative requirements, for overseeing the financial aspects of grant and deposit approvals, payment coordination and settlement processing.

Applicant/s are responsible for ensuring:

- that the information they provide is true and correct,
- providing all required documents to support their application.

10. Monitoring and updates

This guideline will be reviewed and updated in accordance with the AHO Housing Policy Framework.

11. Support and advice

For further information, to discuss this guideline, or to request an application form, please contact:

- AHO via Email: homeownership@aho.nsw.gov.au.

Terms and definitions

The table below lists key terms and/or abbreviations used throughout this document.

Term	Definition
Aboriginal Housing Office	NSW Aboriginal Housing Office is a statutory authority of the NSW Government that is responsible for the planning, development, delivery and evaluation of programs and services to support Aboriginal people in meeting their housing needs in the state of New South Wales.
Aboriginal person	A person who: • Is a member of the Aboriginal race of Australia, • Identifies as an Aboriginal person, and • Is accepted by the Aboriginal community as an Aboriginal person.
Property Exchange Australia	A secure online account provided by Property Exchange Australia (PEXA), used to hold and manage funds for property settlements, specifically when a lawyer or conveyancer does not have their own trust account.
Property	A residential property to be purchased by the Applicant to be used as their home.
Torres Strait Islander person	A person who: • Is a descendant of an Indigenous inhabitant of the Torres Strait area within the meaning of the Commonwealth Act, and • Identifies as a Torres Strait Islander person, and • Is accepted by the Torres Strait Islander community as a Torres Strait Islander person.
Deed of Agreement	A formal agreement between the AHO and the grant recipient that sets out the conditions of the grant.