Aboriginal Housing Office

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Home Buyer Saver Policy

Outlines the criteria and administration of three home ownership grants to ensure they are delivered fairly, consistently and effectively.

NSW GOVERNMENT

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 people continue to thrive as the world's oldest living culture.

Since the Dreaming, Aboriginal people 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 Policy has been endorsed and approved by the AHO Chief Executive, Famey Williams, and the AHO Board.

Board approval date: 22 April 2026

Policy description

The AHO Aboriginal Home Buyer Saver Policy offers one-off financial grants and practical assistance, including referrals, to help eligible Aboriginal and/or Torres Strait Islander individuals living in NSW achieve home ownership. The grants consist of up to $2,500 for purchase expenses, a matched deposit of up to $10,000, and a co-contribution of up to $20,000 for AHO tenants. Applicants must reside in NSW and be purchasing property within NSW.

The intent of this policy is to ensure the proper administration of the AHO Home Ownership grants.

This policy aligns with the AHO's commitment to the Closing the Gap agreement by aiding Aboriginal and Torres Strait Islander individuals and families in attaining home ownership, which serves to enhance self-determination, promote economic empowerment, improve health outcomes, and foster intergenerational wealth.

About this document

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Contents

1. Purpose of policy

1.1 Purpose

The purpose of the AHO Aboriginal Home Buyer Saver Policy is to set out the criteria and administration of AHO Home Ownership Grants.

The AHO provides three Home Ownership Grants to eligible Aboriginal and/or Torres Strait Islander people in New South Wales (NSW). The grants are:

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

The Home Buyer Booster Grant, Deadly Deposit Grant and the AHO Tenancy Plus Grant can both be applied for in combination with the Home Buyer Booster Grant, as long as the applicant meets the eligibility criteria for each grant.

1.2 Background and policy links

The AHO is a government agency that established under the Aboriginal Housing Act 1998 (NSW), which requires the provision of affordable and quality housing for Aboriginal and Torres Strait Islander peoples.

To be eligible to access AHO Home Ownership Grant applicants must meet the criteria set out in this policy.

This policy should be read in conjunction with the following documents, including but not limited to:

- AHO Eligibility for Services Policy
- AHO Aboriginal Home Buyer Saver Application Guideline.

2. Scope

This policy applies to the administration of all AHO Home Ownership grants within this policy.

3. Legislation and compliance

The legislation that informs this policy includes:

- Aboriginal Housing Act 1998 (NSW)
- Electronic Transaction Act 2000 (NSW)
- Privacy and Personal Information Protection Act 1998 (NSW)
- Residential Tenancies Act 2010 (NSW)
- State Records Act 1998 (NSW).

4. Policy statement

The AHO is committed to supporting and increasing access to home ownership for Aboriginal and Torres Strait Islander peoples in NSW. By providing targeted grants that provide eligible applicants with financial assistance and support to reduce barriers to achieving home ownership.

Home ownership is a key factor in strengthening economic security, housing stability, and long-term wellbeing within Aboriginal and Torres Strait Islander communities.

5. Eligibility criteria

To be eligible to access home ownership grants under the AHO Aboriginal Home Buyer Saver Policy, the main applicant must:

- be an Aboriginal and/or Torres Strait Islander person (AHO Eligibility for Services Policy)
- be over the age of 18
- be buying their first home
- have a minimum deposit of $1,000 and, no more than 30% of the property's value
- have a current home loan pre-approval from a lender
- reside in NSW
- hold an interest in the property of at least 25%
- have an annual taxable household income (individual or combined) of no more than to $200,000
- not have accessed the AHO Home Buyer Saver Grants in the past.

In addition, applicants seeking to access the Home Buyer Boost Grant and the AHO Tenancy Plus Grant must meet the additional criteria below.

- Home Buyer Booster Grant, applicants must not be eligible for Indigenous Business Australia (IBA) Remote Indigenous Home Loan package
- AHO Tenancy Plus Grant (TPG), applicants must be an existing tenant of AHO social or affordable housing.

5.1 Eligibility for applicants with large deposits

The AHO may consider applicants whose deposit exceeds the 30% criteria in circumstances where an applicant:

- is escaping or fleeing domestic or family violence
- has proof of inheritance
- has proof of a workers' compensation payout
- is accessing superannuation funds.

These applications are assessed on a case-by-case basis.

6. Types of grants

The AHO Aboriginal Home Buyer Saver Grants are offered on a non-competitive basis. Applications can be submitted at any time while the program remains open.

If the annual funding limit is reached, any new applications will be placed on a waitlist and may be considered in the next financial year. The AHO will contact waitlist applicants to verify their ongoing interest and update their details.

Applicants must meet the eligibility criteria, complete the relevant AHO application form and provide all required supporting documentation. Completed application must be submitted to homeownership@aho.nsw.gov.au.

6.1 Home Buyer Booster Grant

The AHO Home Buyer Booster Grant provides up to $2,500 in financial assistance to eligible applicants to support costs associated with purchasing a home, subject to available funding.

This grant may be used to assist with reasonable costs related to purchasing a property, including legal and administrative expenses, inspections, and other approved costs that support home ownership.

6.2 Deadly Deposit Grant

The AHO Deadly Deposit Grant supports eligible applicants who can demonstrate genuine saving towards their home deposit.

This grant matches the applicants verified saving at the rate of $1 for every $1 saved, up to a maximum of $10,000.00, subject to available funding.

The grant must be used to contribute to the purchase of the home or for applicants who own land to support eligible construction costs.

6.3 AHO Tenancy Plus Grant

The AHO Tenancy Plus Grant provides eligible AHO social or affordable housing tenants with additional financial support up to a maximum of $20,000 subject to available funding.

This grant provides an opportunity for Aboriginal and/or Torres Strait Islander individuals and families to exit social and affordable housing.

The grant amount is based on both the length of the applicant's tenancy and their demonstrated savings, as outlined in the table in the AHO Home Buyer Saver Guideline.

The grant must be used to contribute to the purchase of the home or for applicants who own land to support eligible construction costs.

7. Payment of grants

The AHO will pay approved grant funds directly to the applicant's solicitor or conveyancer. Grant funds cannot be paid into a personal bank account.

Grant payments must be used for the purpose approved by the AHO, including contributing to the home purchase or associated costs outlined in the program requirements.

The timing and administrative process for releasing grant funds will be managed in line with AHO procedures.

8. Privacy and information management

The AHO is committed to protecting the privacy of applicants for the purpose of administering grants under the AHO Home Buyer Saver Policy. Information collected will be used solely for the assessment, administration, monitoring and evaluation of a grant application.

Applicants' personal information will be managed in line with the *Privacy and Personal Information Act 1998 (NSW)* and any other relevant laws. Personal information collected will only be accessed by authorised staff and where necessary it may be shared with trusted third parties for the purpose of verifying eligibility or process application. Information will only be disclosed to other parties if it is required or authorised by law.

Applicants have the right to request access to their personal information held by the AHO for the purpose of this grant.

9. 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 for the purpose of accessing an AHO-specific services or grants they may be refused further assistance, and/or if applicable be subject to legal penalties. 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.

10. Feedback

If an applicant wishes to seek feedback about an unsuccessful application, they should contact the Home Ownership team at homeownership@aho.nsw.gov.au within one month of the application outcome date.

11. Review and updates

This policy will be reviewed and updated periodically to reflect any significant:

- legislative change, or
- organisational change.

12. Roles and responsibilities

The AHO is responsible for:

- the development, implementation and maintenance of this policy
- the administration of the AHO Home Ownership Grants under this policy.

Applicants are responsible for:

- providing evidence that they meet eligibility requirements
- complying with the requirement set out in this policy.

13. Support and advice

The Home Ownership team can be contacted for further information, to discuss the policy, or for an application form 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 (AHO)	The 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.
Department of Communities and Justice (DCJ)	The NSW State Government Department is the lead agency in the Communities and Justice portfolio. It combines several agencies and programs across the Family and Community Services and Justice portfolios including Homes NSW and AHO.
Property Exchange Australia (PEXA)	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.
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.
Property	A residential property to be purchased by the applicant must be intended for use as their primary home.