

FreshStart New Home Grant – a guide to the application process

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Introduction

The FreshStart New Home grant (FreshStart) is a \$30,000 grant for home buyers in the Territory who sign a contract between 1 October 2024 and 30 September 2025 ('the scheme period') to purchase or build a new home or unit (including off the plan purchases), or commence construction of a new home as an owner-builder.

Applications must be submitted via the [GrantsNT](#) website on or before 31 December 2025. Applications **will not be** accepted after this date.

Applications **must** be accompanied by the necessary supporting documentation as follows:

- **A contract to purchase a new home or unit:** a copy of the fully executed contract of sale signed by all parties, within the scheme period.
- **A contract to build a new home or unit:** a copy of the fully executed building contract signed by all parties, within the scheme period.
- If an **owner builder:** evidence that construction has commenced (i.e. evidence that the foundations for the home have been laid).

Your application will not be accepted unless the required supporting documentation is provided.

See **Table 1** for details of what information you can provide in support of your application.

FreshStart is not means tested. There is no cap on the value of a new unit or new home, or the total construction cost of a new home.

Approved applicants must occupy the property as their principal place of residence for a period of 12 months, commencing within 12 months of completion of construction or taking possession of the home.

This guide explains the eligibility criteria for the grant, permitted property types, requirements for lodging applications, obligations of applicants and related matters. Contact the Territory Revenue Office (TRO) for clarification before proceeding with your application if you are unsure about any aspect concerning your eligibility.

This guide refers to guidelines issued by the Commissioner of Territory Revenue. These are available on the TRO website, www.revenue.nt.gov.au.

Key terms

Applicant(s) - A person(s) applying for the FreshStart who, on completion of the purchase or construction of a new home, will own the land on which the home is built.

Commencement of construction – in relation to a new home, commencement of construction generally means laying of the foundations.

In relation to a new unit in a unit development, commencement of construction is the laying of the foundations.

Completion of construction – in relation to a new home, construction is considered complete once the certificate of occupancy has been issued or, if outside the Building Control Area, once the home is suitable for use as a place of residence.

In relation to a new unit, construction is considered complete when separate titles have been issued for each unit.

Contract of sale - An agreement between an owner of a home and a buyer, for an agreed price.

Contract to build – a comprehensive building contract where a builder agrees to build a new home from

commencement to completion of construction so it is ready for occupation.

Established home - A home that has been previously sold or occupied and is lawfully fit for occupation.

GrantsNT - GrantsNT is the online grant management system for Northern Territory Government grants.

Home - a building, affixed to land that may be lawfully used and is suitable for use as a place of residence but does not include structures that are not permanently affixed to the land such as freestanding demountables or vehicles such as caravans. For further information on whether a building qualifies as a home, refer to Commissioner's Guideline CG-HI-006.

New home - a home that has not previously been occupied as a residence or sold. Refer to Commissioner's Guideline CG-HI-011.

New unit - a unit that has not previously been occupied as a residence or sold, including off the plan.

Off the plan - the acquisition of a new home on a proposed lot on a plan of subdivision, whether the plan of subdivision is registered or not.

Owner-builder - an owner of land who builds a home, or has a home built on the land, without entering into a contract to build.

An owner-builder does not include a registered building practitioner within the meaning of the *Building Act 1993* who builds a home for sale. Such persons are ineligible for FreshStart. However, the purchaser of the home may be eligible for FreshStart, provided the home is a new home.

Permanent resident - A person who holds a permanent residency visa (under section 30 of the Migration Act 1958 of the Commonwealth) or a New Zealand citizen who is the holder of a special category visa (under section 32 of the Migration Act 1958).

Principal place of residence - The home in which you primarily reside. For further information, refer to Commissioner's Guideline CG HI-005.

TRO - Territory Revenue Office

Eligibility criteria explained

Applicants are eligible for the FreshStart if they satisfy the following criteria:

1. It must be the first and only FreshStart paid or payable in relation to the property.
2. Applicants must have between 1 October 2024 and before 30 September 2025.
 - executed a contract to build a home (including a house and land package)
 - executed a contract to purchase a new unit (including off the plan) or a new home
 - or, as an owner-builder, commenced construction (laying foundations) of a home.
3. Applicants must be a natural person (not a company or trustee) who holds or will hold their interest in the home in their own right.
4. At least one applicant is to be 18 years of age or older.
5. At least one applicant must be an Australian citizen or permanent resident.
6. At least one applicant must occupy the home as their principal place of residence for a continuous period of at least 12 months commencing within 12 months of the completion date or, if purchasing a new unit or new home, within 12 months of taking possession of the unit or home.
7. Applicants are NOT eligible to claim FreshStart for a new home where there is already, or will be, another home on the land title on which the home is being built.

8. Where the home being built is part of a duplex, where the homes have been issued with separate titles, the FreshStart will be available to both homes in the duplex.
9. Each applicant and/or their spouse/de facto partner cannot have received, or will not receive, a grant under the [First Home Owner Grant Act 2000](#) (the HomeGrown Territory Grant) in relation to the home the subject of the FreshStart application.
 - Applicants are not eligible to claim FreshStart if the contract (the subject of this application) replaces a contract made prior to 1 October 2024 to purchase the same or a substantially similar unit, or to purchase or build the same or a substantially similar home.
10. a completed application and all supporting documents must be lodged in Grants NT on or **before 31 December 2025**.
11. All persons who are or will be an owner of the home on completion of the purchase or construction of the home, must be applicants to the FreshStart application.

Frequently asked questions

Can I get FreshStart to build or buy a rental or investment property?

The FreshStart is only available to applicants who build a home in which they will live as their principal place of residence for at least 12 months. It is not available for building or buying an 'investment' property.

Can I get FreshStart to buy an established home?

The FreshStart is only available for new homes. It is not available for purchasing established homes.

When can I apply?

The earliest date on which you can apply for FreshStart depends on the type of transaction into which you have entered. The requirements are outlined in **Table 1**.

You must attach an executed contract to proceed with your application. Applications submitted without the required documentation will not be accepted.

Table 1: When to lodge an application

Applications must be submitted in [Grants NT no later than 31 December 2025](#).

Type of transaction	When you can apply	Required documents
Contract to build	When you enter into a contract to build	Executed contract to build signed by all parties.
Purchase of a new unit or new home	When you enter into a contact of sale	Executed contract of sale signed by all parties.
Owner-builder	On commencement of construction	Evidence that construction commenced between 1 October 2024 and 30 September 2025.

When will FreshStart be paid?

The date FreshStart is paid depends on the type of transaction into which you are entering. **Table 2** details the earliest dates the grant will be paid for the various transaction types.

FreshStart can be **prepaid** to a financial institution or conveyancer's trust account in preparation of settlement or construction.

For a **contract to build**, the grant may be made available for the first or subsequent progress payment by depositing it into the nominated trust account of your financial institution. In such circumstances, a representative from your financial institution must complete form F-HI-024 which will be provided if you select this payment type. This form is also available on GrantsNT should you wish to submit it with your application.

For the **purchase of a new home or new unit**, the grant may be made available for settlement by depositing it to the trust account of your solicitor or conveyancer. If you choose this method, the account details below must be those of the trust account of your conveyancer/solicitor. Your conveyancer/solicitor must also complete form F-HI-024 which will be provided if you select this payment type. This form is also available on GrantsNT should you wish to submit it with your application.

Pre-payment cannot be made to **owner-builders**. Please see below for what must be provided before payment will be made.

Otherwise, payment will be made by electronic funds transfer to your nominated bank account, generally within 14 business days of lodging the application, provided the application is complete and all supporting information is provided (see **Table 2**).

All eligibility criteria must be met and all supporting information must be provided before payment will be made.

Table 2: When payment will be made

Type of transaction	When payment is made
Contract to build a home	For payments directly to a financial institution's trust account in preparation of construction, payment will be made upon receipt of the form F-HI-024 completed by an authorised representative of your financial institution, otherwise When the foundations have been laid and progress payments (excluding the deposit) of at least the amount of FreshStart has been paid to the builder and evidence has been provided.
Purchase of a new unit or new home	For payments directly to a conveyancer's trust account in preparation for settlement, payment will be made upon receipt of the form F-HI-024 completed by your conveyancer (or solicitor) otherwise When your name is registered on the title.
Owner builder	When a certificate of occupancy (unless outside a Building Control Area) has been issued and evidence of building costs incurred for the construction of the home of at least the amount of the FreshStart (excluding your own labour costs) have been provided.

What supporting information do I need to provide?

The information you are required to provide to support your application depends on the transaction type and your circumstances (see **Table 3**). This information is needed to determine your eligibility for the grant. Failure to provide required information, will result in delays in processing your application. It is not necessary to lodge original documents with your application if the copy provided is clear and complete.

Table 3: Information requirements

Type of transaction	Supporting information
Contract to build	<ul style="list-style-type: none"> a copy of the contract to build, dated and signed by all parties during the scheme period form F-HI-024 completed by your financial institution (if requesting pre-payment) or if payment is going directly to the applicant, evidence that progress payments (excluding the deposit) of at least \$30,000 have been paid to the builder.
Purchase of a new home unit or new unit	<ul style="list-style-type: none"> a copy of the exchanged contract of sale, dated and signed by all parties during the scheme period form F-HI-024 completed by your conveyancer or solicitor (if requesting prepayment) or a declaration form F-HI-023 signed by the vendor that declares the property is a new unit or new home for the purpose of FreshStart (see key terms for definition of new unit and new home); declaration forms are available on the TRO website or if payment is to be made directly to the applicant, evidence that settlement has occurred. You can do this by sending an email advising us of the date. We will be able to confirm this with the Land Titles Office.
Owner-builder	<p>Evidence:</p> <ul style="list-style-type: none"> of the date construction commenced (for example laying of the foundations) such as invoices and receipts from contractors and suppliers for costs and material associated with laying of the foundations that building costs of at least \$30,000 have been incurred, excluding your own labour costs of the date construction was completed and the home was suitable for occupation as a residence. If the home is in a Building Control Area, an occupancy permit issued under the <i>Building Act 1993</i> will suffice as evidence of completion of construction. If the home is outside of a Building Control Area, refer to Commissioner's Guideline CG-HI-006 or contact TRO for the evidence required.

How do I lodge my application?

Your application and supporting information must be lodged through the [GrantsNT](#) website by no later than **31 December 2025**.

What if I fail to comply with the occupancy requirements

Persons who have received FreshStart have an obligation to notify TRO in writing within 30 days of knowing the applicants will be unable to comply with the occupancy requirements. Contact information can be found on the final page of this guide.

Failure to do so is an offence, and a maximum penalty of 50 penalty units may apply. Find out more about current penalty unit values on the website of the Department of the Attorney-General and Justice, <https://justice.nt.gov.au/attorney-general-and-justice/units-and-amounts/penalty-units>.

A compliance program will be undertaken to verify the residency requirements of the grant.

What happens if I have falsified my application or have not complied with the conditions of the grant?

Compliance activities will be undertaken to confirm applicants satisfy the eligibility criteria for the grant, including the requirement to occupy the property. Failure to do so will result in you having to repay the grant with interest or prosecution action if these enquiries demonstrate that you have made a false application or have not complied with the conditions of the grant.

Are there any other home incentive schemes for which I might be eligible?

If you plan to buy a house and land package in the Northern Territory, you may be eligible for an exemption on stamp duty. You can find more information on the TRO website.

Please note you cannot receive FreshStart if you have applied for, or received the HomeGrown Territory Grant (First Home Owner Grant) for the same home.

What if I am not approved and I don't agree with your decision?

You may request a review if you do not agree with the decision. Any request for review should be lodged within 60 days of the date of the decision and include the reasons why you believe the decision is incorrect. Requests should focus on the facts as to why you consider the decision is incorrect.

Contact the Territory Revenue Office

Phone: 1300 305 353

Web: www.revenue.nt.gov.au

Email: ntrevenue@nt.gov.au

9:00am to 4:00pm Monday to Friday

In person:

Level 14, Charles Darwin Centre
19 The Mall, Darwin

Mail to:

Territory Revenue Office
GPO Box 1974

Darwin NT 0801