

1. BACKGROUND

Council considered a Mayoral Minute titled **Help for Australian First Home Buyers** (MR4/24) on 23 April 2024 which detailed the housing affordability crisis, the costs (both Commonwealth and State) on new homes including stamp duty, GST and the recently introduced infrastructure tax on new dwellings (housing and productivity contribution tax) and resolved that:

“From 1 July 2024, Council commences a trial rebating developer contributions for Australian first new home buyers who purchase a new home or build on land and pay contributions for their first home and principal place of residence in the Fairfield Local Government Area.”

A scheme will trial relief for first home buyers of new dwellings in Fairfield City who have received the NSW Governments First Home Owner (New Home) Grant (“FHOG”) between 1 July 2024 and 30 June 2025. The trial scheme will provide eligible first home buyers assistance equal to half of the amount collected for the applicable dwelling by Council for local infrastructure contribution.

The name for the trial scheme is:

Fairfield City Trial Assistance to First Home Buyers Scheme (“the Scheme”)

The Scheme will operate from 1 July 2024 until 30 June 2025 inclusive and is provisioned for in the 2024/25 Operational Plan. Applicants will be required to complete the Trial Assistance to First Home Buyers Scheme application form, including providing all other prescribed documents (including evidence of First Home Owner Grant from Revenue NSW) necessary to support the application.

2. OBJECTIVE AND GOAL

The objective of the Scheme is to provide financial assistance to first home buyers of properties within Fairfield City in light of the housing affordability crisis.

3. FUNDING AVAILABLE

The amount of assistance being provided will be based on the (\$) amount of local infrastructure contributions (previously referred to as development contributions) paid on the individual dwelling (i.e. the property to which the application relates).

The amount of the assistance will be calculated based on 50% of the Local infrastructure contribution (\$) paid to Fairfield City Council on the individual dwelling.

The assistance (\$) amount calculated under the Scheme will be as per the contribution amount previously paid to Council (i.e. will not be updated to the current CPI rate).

If the local infrastructure contribution has not been paid for the dwelling (property to which the application relates), then the contribution amount identified will be that conditioned in the development approval or complying development certificate (unless the applicant is the same person responsible for the non-payment). If no amount is included in the CDC approval, the amount will be calculated based on the local infrastructure contribution (at the CPI rate) at the date the approval was issued.

4. ELIGIBILITY

To be eligible for funding, the:

- Applicant has received First Home Owner Grant (New Home) from Revenue NSW between 1 July 2024 and 30 June 2025 (inclusive).
- Property on which the First Home Owner Grant was issued is located within the Fairfield City Local Government Area.

The criteria (requirements) and who can apply for the First Home Owner Grant (New Home) is detailed on the Revenue NSW website¹, and in summary includes:

- Buying or building your first home.
- It's a new home that no-one has lived in before.
- It's worth no more than \$600,000 (or, for a house and land package with comprehensive building contract, no more than \$750,000).
- You must also move into the property within 12 months from settlement and live there for at least 12 continuous months.

5. ASSESSMENT CRITERIA

An assessment will be made by Council on each application for assistance under the Scheme based on satisfaction of the following criteria:

- Applicant has received First Home Owner Grant (New Home) between 1 July 2024 and 30 June 2025 (inclusive).
- Property on which the First Home Owner Grant (New Home) was issued is within the Fairfield City Local Government Area.

¹ [First Home Owner \(New Homes\) Grant | Revenue NSW](#)

- No previous application made by the applicant or in relation to the subject property has been approved or rejected by Fairfield City Council under the Scheme.

6. PAYMENT OF ASSISTANCE

Council will provide a cheque/EFT to the value of the Assistance upon approval of the application by Council.

7. PROCESS AND TIMING

The trial First Home Buyers Assistance Scheme will operate from 1 July 2024 to 30 June 2025. The First Home Owners Grant receipt must be dated within the timeframe of the scheme (i.e. between 1 July 2024 and 30 June 2025).

An application may be submitted to Council outside the 30 June 2025 end date if the FHOG receipt is dated within the scheme timeframe until 30 September 2025. This sunset provision will allow for the submission and processing of any applications at the end of the trial period.

8. HOW TO APPLY / PROCESS OF APPLICATION

A First Home Buyers Assistance Scheme application form will be required to be completed and lodged with Council. The form will include details of:

- Applicant/s name
- Contact details
- Property address (for which the FHOG issued)

The application will also require evidence of receipt of:

- First Home Owner Grant (New Homes) and give consent for Council to contact Revenue NSW to confirm the validity of the grant.

9. RELEVANT LEGISLATION

Environmental Planning and Assessment Act 1979

Environmental Planning and Assessment Regulation 2021

Local Government Act 1993

Local Government (General) Regulation 2021

First Home Owner Grant and Shared Equity Act 2000

10. RELATED POLICIES

Fairfield City Council Operational Plan

Pricing Policy, Fees and Charges

Fairfield City Local Infrastructure Contributions Plan 2023 (s.7.11 & s.7.12)

11. RISKS

There are a number of potential risks associated with the Assistance to First Home Buyers Scheme, including (but not limited to):

- Documentation provided with the application, specifically evidence of First Home Owners (New Home) Grant (FHOG) documentation being fraudulent.
- Council providing assistance based on local infrastructure contributions that have been conditioned on CDC but are unpaid.

12. REVIEW DATE

The Policy will be reviewed at the end of the Trial Assistance to First Home Buyers Scheme (30 June 2025) or sooner as required.

13. AUTHORISATION

This Policy first came into force on the date of its adoption and will be in operation during the period of the Trial Assistance to First Home Buyer Scheme or as extended. The Policy will be updated by City Strategic Planning by 30 June 2025 if the Scheme is extended.

Council has adopted amendments since this date as follows.

Review No.	Council Adoption of Amendment	Draft Amendment in force
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