

MyHome Joint Applicants Buyer Declaration

Guidance for completing this declaration:

PART A | General Information

Each applicant must individually complete Part A.

PART B | Joint Applicants

Each applicant must individually complete Part B.

Complete Part B if:

- (i) you are applying under the program to purchase a home with your spouse or partner in a significant relationship (as defined within the Relationships Act 2003), where you will both be named as borrowers in your home loan application/contract;
- (ii) you are 18 years of age or older;
- (iii) you are an Australian citizen or permanent resident living in Tasmania;
- (iv) depending on your family circumstances, together your gross current income (at the date of application) is not more than those amounts detailed in the following table:

New Build Income Limits July 2025

Household Type		Gross Income Limit	
Adults	Children	Per Week	Per Annum
2	0	\$2,622	\$136,358
2	1	\$3,147	\$163,681
2	2	\$3,674	\$191,008
2	3	\$4,199	\$218,335
2	4 or more	\$4,721	\$245,525

Existing Property Income Limits July 2025

Household Type		Gross Income Limit	
Adults	Children	Per Week	Per Annum
2	0	\$2,163	\$112,468
2	1	\$2,596	\$135,004
2	2	\$3,030	\$157,544
2	3	\$3,463	\$180,083
2	4 or more	\$3,895	\$202,509

- (v) together you have financial assets of no more than \$118,238;

Important: If you both qualify for the First Home Owners Grant (FHOG) or the First Home Buyer Stamp Duty Concession OR you are a current tenant in a Homes Tasmania property, you are exempt from the income and assets tests.

- (vi) you do not currently hold:

- a. an interest in real property in Australia or overseas (excluding land that you may use to construct your new home under MyHome),
- b. an interest in a lease of land with a term of 50 years (or more), or
- c. a company title interest in land.

- (vii) you have:

- a. no outstanding monetary debt with Homes Tasmania,
- b. not received any past assistance under Home Share, Streets Ahead or Home Ownership Assistance Program, or
- c. not been an undischarged bankrupt or discharged from bankruptcy within three years before the date of your application.

- (viii) together you have at least two (2) percent of the value of your proposed property purchase saved as a deposit (if you qualify for FHOG then this grant may be able to be used to contribute to the minimum deposit requirement);

- (ix) you both intend to live in the property you build or purchase as your owner-occupied home for as long as your home is part of MyHome, and the home will be immediately available for occupation on purchase settlement or build completion and issue of an occupancy certificate.

When do you have a spouse?

If you are legally married to another person.

When are you in a significant relationship? (Relationship Act 2003)

If you are living or intend to live with another person on a genuine domestic basis, as a couple in your new home purchase / build for the purposes of MyHome.

PART C | Declaration and Execution

Each applicant must individually complete and sign Part C.

Part A: General information - Applicant 1

I,

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

Title: Mr/Mrs/Miss, etc

born

day

month

year

of

insert current residential address

State

Postcode

currently employed as

insert current occupation

confirm the following in connection with the application made by me to Bank of us and for which I have requested to seek the approval for my proposed real estate purchase and/or build under the Tasmanian Government's MyHome Shared Equity Program:

1. I understand that this MyHome Buyer Declaration is separate to my application for a home loan to Bank of us.
2. I have not previously used any name other than the name(s) declared above except for ¹

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

4. Country of birth

5. I am:

a) an Australian citizen or permanent resident

True

False

b) 18 years of age or older

True

False

c) of Aboriginal or Torres Straits Islander descent

True

False
6. I have individually or jointly with my spouse or partner, a deposit of 2% of the value of the property I/we would like to build or purchase

True

False
7. I intend to live in the property I/we build or purchase as my/our owner-occupied home

True

False

¹ Insert all previous names. If no previous names, insert 'no other previous names' or 'not applicable'.

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)

Part A: General information - Applicant 2

I,

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

Title: Mr/Mrs/Miss, etc

born

day / month / year

of

insert current residential address

State

Postcode

currently employed as

insert current occupation

confirm the following in connection with the application made by me to Bank of us and for which I have requested to seek the approval for my proposed real estate purchase and/or build under the Tasmanian Government's MyHome Shared Equity Program:

1. I understand that this MyHome Buyer Declaration is separate to my application for a home loan to Bank of us.
2. I have not previously used any name other than the name(s) declared above except for ¹

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

4. Country of birth
5. I am:

a) an Australian citizen or permanent resident

True ☐

False ☐

b) 18 years of age or older

True ☐

False ☐

c) of Aboriginal or Torres Straits Islander descent

True ☐

False ☐
6. I have individually or jointly with my spouse or partner, a deposit of 2% of the value of the property I/we would like to build or purchase

True ☐

False ☐
7. I intend to live in the property I/we build or purchase as my/our owner-occupied home

True ☐

False ☐

¹ Insert all previous names. If no previous names, insert 'no other previous names' or 'not applicable'.

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)

Part B: Joint Applicant - Applicant 1

Important: each joint applicant must complete the following information separately as part of the application process

1.

As at the date of this declaration, my relationship status is as follows:

a) I am married

True ☐

False ☐

b) I am in a significant relationship

True ☐

False ☐
2.

I am:

One of two applicants, and I confirm that the combined gross income of both applicants is currently within the required parameters for couple eligibility under MyHome considering our family situation *

True ☐

False ☐

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2	3	\$3,463	\$180,083
2	4 or more	\$3,895	\$202,509

3.

I do not currently hold:

a) an interest in real estate property in Australia or overseas (outside of land that I wish to build my owner-occupied home on)

True ☐

False ☐

b) an interest in a lease of land with a term of 50 years (or more)

True ☐

False ☐
4.

I have:

No dependent children

True ☐

False ☐

I do have _____(insert number of) dependent children

True ☐

False ☐

N/A ☐
5.

I confirm that my financial assets jointly with my spouse or partner in a significant relationship are no more than \$118,238*

True ☐

False ☐
6.

I confirm that I do not currently owe any money to Homes Tasmania

True ☐

False ☐
7.

I confirm that I am a current tenant in a Homes Tasmania property

True ☐

False ☐
8.

I confirm I have not received any assistance under the HomeShare, Streets Ahead or Home Ownership Assistance programs.

True ☐

False ☐
9.

I confirm that I am not an undischarged bankrupt or been discharged from bankruptcy within three (3) years prior to my application

True ☐

False ☐
10.

I confirm that I qualify for the Tasmanian Government First Home Owner Grant (FHOG)

True ☐

False ☐

* If you are current tenant in a Homes Tasmanian property, or you qualify for the First Home Owners Grant (FHOG) or the First Home Buyer Stamp Concession you are exempt from income and asset test requirements.



Part B: Joint Applicant - Applicant 2

Important: each joint applicant must complete the following information separately as part of the application process

1.

As at the date of this declaration, my relationship status is as follows:

a) I am married

True ☐

False ☐

b) I am in a significant relationship

True ☐

False ☐
2.

I am:

One of two applicants, and I confirm that the combined gross income of both applicants is currently within the required parameters for couple eligibility under MyHome considering our family situation *

True ☐

False ☐

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3.

I do not currently hold:

a) an interest in real estate property in Australia or overseas (outside of land that I wish to build my owner-occupied home on)

True ☐

False ☐

b) an interest in a lease of land with a term of 50 years (or more)

True ☐

False ☐
4.

I have:

No dependent children

True ☐

False ☐

I do have _____(insert number of) dependent children

True ☐

False ☐

N/A ☐
5.

I confirm that my financial assets jointly with my spouse or partner in a significant relationship are no more than \$118,238*

True ☐

False ☐
6.

I confirm that I do not currently owe any money to Homes Tasmania

True ☐

False ☐
7.

I confirm that I am a current tenant in a Homes Tasmania property

True ☐

False ☐
8.

I confirm I have not received any assistance under the HomeShare, Streets Ahead or Home Ownership Assistance programs.

True ☐

False ☐
9.

I confirm that I am not an undischarged bankrupt or been discharged from bankruptcy within three (3) years prior to my application

True ☐

False ☐
10.

I confirm that I qualify for the Tasmanian Government First Home Owner Grant (FHOG)

True ☐

False ☐

* If you are current tenant in a Homes Tasmanian property, or you qualify for the First Home Owners Grant (FHOG) or the First Home Buyer Stamp Concession you are exempt from income and asset test requirements.



Part B: Joint Applicant (continued)

10. I confirm that I am legally responsible (whether alone or jointly with another person) for the day-to-day care, welfare, and development of _____ (insert number of) dependent children whose details are set out below: True ☐ False ☐ N/A ☐

1a. Name of the child
_____ *insert full legal name (including first name, middle name(s), and family name)*

1b. Date of birth of the child

2a. Name of the child
_____ *insert full legal name (including first name, middle name(s), and family name)*

2b. Date of birth of the child

3a. Name of the child
_____ *insert full legal name (including first name, middle name(s), and family name)*

3b. Date of birth of the child

4a. Name of the child
_____ *insert full legal name (including first name, middle name(s), and family name)*

4b. Date of birth of the child

5a. Name of the child
_____ *insert full legal name (including first name, middle name(s), and family name)*

5b. Date of birth of the child

Part C: Declaration and Execution - Applicant 1

- 1

I declare that I have completed this MyHome Buyer Declaration honestly and accurately.
- 2

I understand the eligibility criteria for MyHome (in particular, my personal circumstances and qualification as an eligible applicant) including as described in the 'MyHome Guide', published by Bank of us (a copy of which I have received, read, and understood).
- 3

I acknowledge Bank of us and/or my accredited Broker representative has recommended that I seek professional financial and/or legal advice when considering MyHome or any other home ownership option I may have available to me.
- 4

I have carefully considered my eligibility for the program and declare that all information provided by me in relation to my income, asset and liability position is true and complete and to the best of my knowledge the property purchase type and amount parameters satisfies each of the eligibility criteria. I am not aware of any matter that might disqualify me or my home purchase from meeting any one of the eligibility criteria.
- 5

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 Bank of us in writing as soon as possible after the occurrence of such a change (providing reasonable details).
- 6

I intend to move into the home the subject of this MyHome Buyer Declaration immediately following settlement or in the case of a build, immediately following construction completion and the issuance of a certificate of occupancy and live there for so long as my home remains under the program.
- 7

I authorise Bank of us, 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, and if applicable, to verify my status as a parent of one or more dependent children, and to determine my eligibility for the program. This includes sharing my information with the Tasmanian Government and with third parties engaged by Bank of us or Homes Tasmania to verify my eligibility.
- 8

I authorise Bank of us, as permitted by law, to collect, access and exchange information about me and my application and any associated home loan with Homes Tasmania for the purposes of administering and operating MyHome.
- 9

I authorise Homes Tasmania to use information provided by me in applying to participate in MyHome for research and policy development purposes aimed at improving housing outcomes for Tasmanians.
- 10

I acknowledge that if I cease to meet the eligibility criteria, I will not be entitled to participate in the program and there may be adverse consequences under the Terms and Conditions of my loan agreement with Bank of us (including that Lender's Mortgage Insurance premiums, additional fees, charges, or other requirements may apply). I acknowledge that Bank of us, or Homes Tasmania will not be liable for any losses or costs that I may incur.

I believe that the statements in this declaration are true in every particular.

Signature of person making the declaration

Date

Email address and telephone number of the person making the declaration

Email

Contact phone number

Before me

Signature of person (adult) witnessing the declaration (can not be other applicant)

Date

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

Name	
Address	
State	
Postcode	



Part C: Declaration and Execution - Applicant 2

- 1

I declare that I have completed this MyHome Buyer Declaration honestly and accurately.
- 2

I understand the eligibility criteria for MyHome (in particular, my personal circumstances and qualification as an eligible applicant) including as described in the 'MyHome Guide', published by Bank of us (a copy of which I have received, read, and understood).
- 3

I acknowledge Bank of us and/or my accredited Broker representative has recommended that I seek professional financial and/or legal advice when considering MyHome or any other home ownership option I may have available to me.
- 4

I have carefully considered my eligibility for the program and declare that all information provided by me in relation to my income, asset and liability position is true and complete and to the best of my knowledge the property purchase type and amount parameters satisfies each of the eligibility criteria. I am not aware of any matter that might disqualify me or my home purchase from meeting any one of the eligibility criteria.
- 5

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 Bank of us in writing as soon as possible after the occurrence of such a change (providing reasonable details).
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- 7

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- 8

I authorise Bank of us, as permitted by law, to collect, access and exchange information about me and my application and any associated home loan with Homes Tasmania for the purposes of administering and operating MyHome.
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I acknowledge that if I cease to meet the eligibility criteria, I will not be entitled to participate in the program and there may be adverse consequences under the Terms and Conditions of my loan agreement with Bank of us (including that Lender's Mortgage Insurance premiums, additional fees, charges, or other requirements may apply). I acknowledge that Bank of us, or Homes Tasmania will not be liable for any losses or costs that I may incur.

I believe that the statements in this declaration are true in every particular.

Signature of person making the declaration

Date

Email address and telephone number of the person making the declaration

Email

Contact phone number

Before me

Signature of person (adult) witnessing the declaration (can not be other applicant)

Date

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

Name	
Address	
State	
Postcode	

