

Fact Sheet

Shared Equity Home Buyer Helper support for victim-survivors of domestic and family violence

Information on applying for Shared Equity Home Buyer Helper if you have experienced domestic and family violence.

Shared Equity Home Buyer Helper, a NSW Government program to assist those who need it most with buying their own home, is being expanded to include victim-survivors of domestic and family violence.

If you have experienced a domestic and family violence incident within the last 5 years, you may be eligible to apply.

Shared Equity allows participants to purchase their own home with as little as a 2 per cent deposit, using a financial contribution that the NSW Government provides in exchange for an equity share in the property.

The Government's maximum financial contribution is:

- Up to 30 per cent of the total purchase price for an established home, or
- up to 40 per cent of the total property price for a new or newly built home.

You won't be charged interest or rent on the NSW Government's contribution, nor do you have to make payments on its equity in the property.

Eligibility criteria

The eligibility criteria for prospective Shared Equity applicants who have experienced domestic and family violence are outlined below.

Income thresholds

Your gross annual income must be below:

- \$93,200 for single applicants
- \$124,200 for joint applicants*

*You can apply with a partner if they are not the person who perpetrated the violence.

Asset limits

The assets you currently own must be worth no more than 65 per cent of the total price of the property you buy under the program.

If you currently own a property or an interest/share in a property (or vacant land), you can still apply, however, at the final stage of your application, you must no longer own any property or land in Australia or overseas.

If you have more than \$100,000 in savings, you may be asked to contribute some of your excess savings to the deposit.

Property price threshold

The property you buy under Shared Equity must be valued at no more than:

- \$950,000 if it is in Sydney or major regional centre in NSW (Newcastle & Lake Macquarie, Central Coast, Illawarra and North Coast), or
- \$600,000 in other regional areas.

You will need to demonstrate to one of the Shared Equity lenders (Bendigo Bank or Unity Bank) that you can service a home loan, meet their lending policies, and you must also have capacity to pay the costs associated with buying the property. This includes transfer (stamp) duty, conveyancing/legal fees, registration fees, settlement fees and charges for relevant certificates, comprehensive property insurance, and building and pest inspections.

Specific requirements for domestic and family violence victim-survivors

Together with the documentation you need to provide for your application to be processed, you'll be asked to supply evidence that you have experienced a domestic and family violence incident within the last 5 years – either police/court documents or an alternative form of evidence (through the Domestic and family violence declaration form) as outlined below.

Your lender will submit your evidence with your application when you have reached the Shared Equity approval stage. Bank staff will forward the document(s) to Revenue NSW and they will be processed securely and in confidence, with access restricted to the Shared Equity team.

Police/court documents

If you have accessed the legal system, you will be required to provide evidence of:

- a domestic violence offence resulting in a conviction or finding of guilt against a person with whom you previously had a domestic relationship, imposed within the last five years,
- a current Final Apprehended Domestic Violence Order (ADVO) or one that has expired in the last five years, or
- a court record that shows the perpetrator was found guilty or convicted of a domestic violence offence against you.

Applicants can ask for the 5-year limit to be extended to 10 years if they have documentation dated beyond the timeframe. You do not need to discuss your circumstances, simply submit the required documentation.¹

How to obtain court documents

If you do not already have a copy of the ADVO, court injunction or court record that shows the perpetrator was found guilty or convicted of a domestic violence offence against you, please read the following for guidance on how to get this documentation.

- **Getting a copy of an ADVO:** You will need to go to a NSW Local Court registry. Show the court registry your photo identification and advise the registry you were/are named as a 'person in need of protection' (PINOP) on an ADVO. You will need to know the perpetrator's full name and

¹ Revenue NSW gives priority to protecting the privacy of personal information. We do this by handling personal information as required by the [First Home Owner Grant and Shared Equity Act 2000 \(NSW\)](#) and in accordance with the [Privacy and Personal Information Protection Act 1998 \(NSW\)](#) and, if applicable, the [Health Records and Information Privacy Act 2002 \(NSW\)](#).

[Shared Equity Home Buyer Helper Privacy Collection Notice](#)

[Unity Bank Privacy Policy](#)

[Bendigo Bank Privacy Policy](#)

date of birth as they will be named as the 'defendant' on the ADVO. The registry can provide you with a copy of the ADVO free of charge.

If you have any trouble getting a copy of your ADVO, you can contact your nearest Women's Domestic Violence Court Advocacy Service on 1800 WDVCAS (1800 938 227).

- **Getting a copy of the conviction:** If the person who perpetrated violence against you was found guilty of a domestic violence offence, then by law there should also be an ADVO to protect you. It is easier to get a copy of the ADVO following the steps above rather than getting a copy of the perpetrator's guilty finding. If you want to get a copy of the guilty finding, please contact your local Police station as they may be able to assist you with getting a copy.
- **Getting a copy of a family law injunction:** All Federal Circuit and Family Court orders are signed and sealed electronically and available to download from the Commonwealth Courts Portal (the Portal). To get access to the Portal, fill out and submit the form following this link <https://www.comcourts.gov.au/pip/individual/new>. The Portal will provide you with secure web-based access to your court file and documents including court orders. You can also contact the National Enquiry Centre for further assistance with the Portal on 1300 352 000 Monday to Friday 8:30am to 5:00pm.

Domestic and family violence declaration form

As an alternative to legal documentation, you can ask two authorised (competent) persons (see below) to complete a domestic and family violence declaration form on your behalf. You will need to download a domestic and family violence declaration form and complete the applicant section first.

The following professionals (competent persons) are authorised to complete the remainder of the form:

- registered health practitioners or social workers,
- representatives of a government agency that provides services relating to child welfare,
- representatives of government funded organisations delivering domestic violence, sexual assault, or emergency/refuge accommodation services, or
- counsellors approved by the Commissioner of Victims' Rights.

For detailed information about your evidence, see the Shared Equity policy guidelines, which you can download at revenue.nsw.gov.au.

For more information about Shared Equity, download the Customer information guide or visit nsw.gov.au, where you can use the Home Buyer Assistance Finder to check your eligibility to apply.

For free counselling and referral to support services call the NSW Domestic Violence Line available 24/7 – phone 1800 656 463

Contact us	
For more information please contact Revenue NSW Shared Equity support:	
T:	1300 679 372
E:	sharedequity@revenue.nsw.gov.au
W:	nsw.gov.au/shared-equity