Home Buyer Declaration

Australian Government
5 % Deposit Scheme

FY 2026-27 | 1 July 2026

Australian Government

How to complete this Home Buyer Declaration Form

This form supports your application under the Australian Government 5% Deposit Scheme (Scheme), and can be used to apply for one of the following Guarantees:

- **for First Home Buyers** – for eligible home buyers looking to buy a home sooner.
- **for Single Parents or Legal Guardians** – for eligible single parents or eligible single legal guardians of one or more dependent children.

Step 1. Identify the Guarantee you're applying for

Before completing this form, speak to your Participating Lender or their authorised representative to confirm which Guarantee you might be eligible for. If you are eligible for both Guarantees you must apply as a Single Parent. Your Participating Lender will help you determine the most appropriate one to apply for.

Step 2. Read and understand the declarations you are making including the defined terms on page 2 (Defined Terms)

- each applicant must complete their own Home Buyer Declaration Form. Joint applicants cannot witness each other's declaration, even if otherwise qualified to do so
- ensure all information provided is true, accurate, and complete. Your lender will independently verify the details in this form
- if your lender discovers any incorrect information—either now or in the future—they must notify Housing Australia. This may lead to the Guarantee being cancelled, and you may need to refinance your loan and pay Lenders Mortgage Insurance
- **important notice for Non-English speakers:** If English is not your first language, please ensure you fully understand this declaration before signing. Seek help from a professional interpreter or a trusted advisor to understand your obligations, eligibility, and the legal implications of signing a statutory declaration. Making a false or misleading statement is a serious offence
- **important: Part D is a Commonwealth Statutory Declaration.** Making a false or misleading statement is a serious offence under the *Statutory Declarations Act 1959* (Cth) and may result in up to 4 years' imprisonment. Chapter 2 of the *Criminal Code Act 1995* (Cth) also applies to all such offences. It is essential that all information you provide is accurate, complete, and not misleading. Providing false or misleading information in connection with an application for a Guarantee may constitute serious criminal offences under chapter 7 of the Criminal Code. These offences may attract significant penalties, including terms of imprisonment
- nothing in this document limits your rights under Australian law to seek a review of a government decision.

Step 3. Complete the relevant sections

Fill out only the parts relevant to your specific Guarantee, noted below:

Section	Who should complete it
Part A	All applicants
Part B	For First Home Buyers
Part C	For Single Parents or Legal Guardians
Part D	All applicants (Commonwealth Statutory Declaration)

Defined Terms

Australian Citizen	As defined in the *Australian Citizenship Act 2007* (Cth).
De facto Partner	Means a person who is in a de facto relationship with another person within the meaning of the *Acts Interpretation Act 1901* (Cth).
Dependent Child	A dependent child as set out in paragraph 29D(5) of the Housing Australia Investment Mandate Direction 2018. A person is a dependent child of a second person if: (a) the second person is a natural or adoptive parent or legal guardian of the person; and (b) either: • (i) the person is a dependent child of the second person within the meaning of subsections (2), (3), (4), (5), (6) and (7) of section 5 of the *Social Security Act 1991* (Cth); or • (ii) the person: is in receipt of a disability support pension within the meaning of the *Social Security Act 1991* (Cth) and lives with the second person.
Disability Support Pension	A support pension claimable by a person with a physical, intellectual or psychiatric impairment who meets the qualification requirements under the *Social Security Act 1991* (Cth).
Guarantee	A Deed of Guarantee made by Housing Australia in favour of a Participating Lender, in respect of a home purchased under the Scheme.
Housing Australia	Australian Government's housing delivery agency, established by the *Housing Australia Act 2018* (Cth), ABN 22 498 714 570.
Lenders Mortgage Insurance (LMI)	Lenders Mortgage Insurance (LMI) is insurance that protects the lender if a borrower defaults on their home loan. The borrower pays the cost, which helps the lender recover losses if the property sells for less than the loan balance.
Participating Lender/Lender	Each eligible lender that has been approved by Housing Australia, as listed on the First Home Buyers website at firsthomebuyers.gov.au. A reference in this document to "your lender" is a reference to your Participating Lender.
Permanent Resident	As defined in the *Australian Citizenship Act 2007* (Cth). Your Participating Lender will advise you of whether you qualify as a Permanent Resident.
Real Property	The land, everything permanently attached to it, and all of the interests, benefits, and rights inherent in the ownership of real estate.
Scheme	The Australian Government 5% Deposit Scheme.
Single Person	A person without a spouse or de facto partner. If you are separated but still married, you are not single for the purposes of the Scheme.
Social Security Benefit	A widow allowance, a youth allowance, an Austudy allowance, a Newstart allowance, a sickness allowance, a special benefit, a partner allowance, a mature age allowance, a benefit PP (partnered) or a parenting allowance.
Social Security Pension	An age pension, a disability support pension, a wife pension, a carer payment, a pension PP (single), a sole parent pension, a bereavement allowance, a widow B pension, a mature age partner allowance.

Commonwealth Statutory Declaration
Statutory Declarations Act 1959 (Cth)

Part A – All applicants

I _____ _____ _____
First name *Middle name(s)* *Family name*

of _____
Street Address

_____ _____ _____
Suburb *State* *Postcode*

and currently employed as _____
Insert current occupation

make the following declaration under the *Statutory Declarations Act 1959* (Cth) in connection with the home loan application made by me to the Participating Lender and for which I have requested the Participating Lender to seek the issue of a Guarantee (select one from below) under the Australian Government 5% Deposit Scheme (Scheme)[1]:

- ☐ For First Home Buyers
- ☐ For Single Parents or Legal Guardians

1. I understand that
   - this Home Buyer Declaration is separate to my application for a home loan made to the lender
   - the Participating Lender applies its own responsible lending policies in determining whether to give me a home loan. It is therefore possible I may be eligible under the Scheme, yet not obtain a loan if I do not meet the Participating Lender's lending criteria; and
   - if I am unhappy with a Participating Lender's services, I am able to complain to both the Participating Lender or the Australian Financial Complaints Authority.

2. I have not previously used any name other than the name(s) declared above except for:

   ☐ I have not been known by any other names

   ☐ I have been known by the following names[2]

   _____
   Insert other/previous names in full (first name middle name(s), family name)[2]

3. I am (select one):

   ☐ an Australian citizen and at least 18 years of age ☐ a permanent resident and at least 18 years of age

4. I am either (select one):

   ☐ purchasing residential property

   ☐ purchasing an interest in land (or a registered lease in the ACT) on which a dwelling is not affixed. I confirm that the loan is for the purchase of land and the construction of a dwelling on that land. This includes situations where I have sought pre-approval for a construction loan at the same time as the land loan and intend to enter into a construction contract within 6 months of the Loan Settlement Date. *(Note: Construction must commence within 12 months and be completed within 36 months of land settlement).*

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[1] Persons eligible under both Schemes must only apply as a Single Parent.
[2] Insert all previous names.

Part B – For First Home Buyers (do not complete this section if you are applying as a Single Parent or Legal Guardian)

1. ☐ I do not hold, and have not in the last ten years held a freehold interest in real property in Australia, a long-term lease of land in Australia[3], or a company title interest in land in Australia[4]

2. I am applying (select one):

☐ as an individual

☐ jointly with someone else

3. Second applicant details (complete number 3 to 6 only if there is a second applicant):

Insert legal full name (first name, middle name(s), family name)

4. My relationship with the person I'm applying with is as follows:

☐ Married

☐ De Facto

☐ Siblings

☐ Parent and Child

☐ Friends

☐ Other related individual:

5. I confirm that, to the best of my knowledge and belief, the second applicant is (select one):

☐ an Australian citizen and is at least 18 years of age

☐ a permanent resident and is at least 18 years of age

6. ☐ I confirm that, to the best of my knowledge and belief, the second applicant does not currently hold, and has not in the last 10 years, held a freehold interest in real property in Australia, a long-term lease of land in Australia[3], or a company title interest in land in Australia[4]

Part C – For Single Parents or Legal Guardians (do not complete this section if you are applying as a First Home Buyer)

Note: If you appear eligible to apply as a Single Parent or Legal Guardian and a First Home Buyer, you need to apply under the Single Parent or Legal Guardian Guarantee.

1a. I (select the option that best applies):

☐ do not currently hold a freehold interest in real property in Australia;

OR

☐ currently hold a freehold interest in real property in Australia but intend not to on or from when I become the registered owner of the property that will be purchased with the loan I am applying for

OR

☐ hold a freehold interest as a joint tenant or tenant in common in the property to which the loan I am applying for will relate, and intend to become the sole registered owner of the property as a result of the loan

1b. I also confirm that I:

☐ do not currently hold a long-term lease of land in Australia[3]

☐ do not currently hold a company title interest in land in Australia[4]

[3] As described in paragraph 104-115(1)(b) of the *Income Tax Assessment Act 1997* (Cth).
[4] Within the meaning of Part X of the *Income Tax Assessment Act 1936* (Cth).

2. I confirm that (select all that apply):

- ☐ I do not have a spouse (you have a spouse if you are legally married to another person)
- ☐ I do not have a de facto partner (you have a de facto partner if you are living with another person on a genuine domestic basis, as a couple or satisfy the definition of a de facto partner in the *Acts Interpretation Act 1901* (Cth))

3. I am (select all that apply):

- ☐ the natural parent of at least one dependent
- ☐ the adoptive parent of at least one dependent
- ☐ the legal guardian of at least one dependent

Note: A person is not a natural parent or adoptive parent by reason only of being a carer or guardian

4. ☐ I confirm that I am legally responsible (whether alone or jointly with another person) for the day-to-day care, welfare and development of at least one dependent (OR the dependent is wholly or substantially in my care and not a dependent of any other person).

5. I confirm that (select all that apply):

- ☐ the dependent lives with me
- ☐ the dependent is currently in full-time education at a school, college or university
- ☐ the dependent is not earning (or expected to earn) more than $14,672.35 this financial year (effective 1 January 2026)
- ☐ the dependent is not receiving a social security pension or social security benefit (except a disability support pension), or payments under a program included in the programs known as Labour Market Programs

  OR
- ☐ the dependent is receiving a disability support pension within the meaning of the *Social Security Act 1991* (Cth)

Part D – Declaration and Execution (all applicants must complete this section)

Information and Eligibility

1. I declare that I have completed this Home Buyer Declaration honestly and accurately and in full. I acknowledge that providing false, misleading or incomplete information may result in the removal of the Guarantee, changes to my home loan, or a breach of my loan agreement, and may affect my eligibility to participate in the Scheme.
2. I have read and understand the eligibility criteria for my home loan to participate under the Scheme (in particular, my personal circumstances and qualification as an eligible single parent, eligible single legal guardian or eligible home buyer) (Eligibility Criteria), including as described in either the 'Australian Government 5% Deposit Scheme – for First Home Buyers Information Guide' dated 1 July 2026, or the 'Australian Government 5% Deposit Scheme for Single Parents Information Guide' dated 1 July 2026, (as may be applicable), and published by Housing Australia.
3. I have carefully considered my eligibility for the Scheme and declare that all information provided by me to the lender is true and complete and to the best of my knowledge that I satisfy, and my home loan (including the property purchased using my home loan) satisfies, each of the Eligibility Criteria. I am not aware of any matter that might disqualify me or my home loan from meeting any one of the Eligibility Criteria.
4. 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 the lender prior to the occurrence of such a change (providing reasonable details).
5. I acknowledge that if I cease to meet the Eligibility Criteria, I will no longer be entitled to participate in the Scheme and the Guarantee may be removed. I also acknowledge that neither the Participating Lender, Housing Australia nor the Australian Government will be liable for any losses or costs that I may incur as a result of ceasing to meet the Eligibility Criteria.
6. I acknowledge that meeting the Eligibility Criteria for the Scheme does not guarantee that my home loan will be approved by the Participating Lender, and that loan approval is subject to the lender's own credit assessment and lending criteria.

Requirement to live in the property

7. I acknowledge my obligation to occupy the property that is the subject of this Home Buyer Declaration within 6 months of the date of settlement of my loan or, if later, the date an occupancy certificate is issued. Unless a relevant exemption applies to me, I commit to residing in the property as my principal place of residence for as long as my home loan remains guaranteed under the Scheme. I understand that I must notify the Participating Lender before any change in circumstances that may affect my owner-occupier status, including relocation, extended absence, or any intention to use the property as an investment.

Understanding the Guarantee

8. I acknowledge that the Guarantee means that I will not be required to pay Lenders Mortgage Insurance. However, I acknowledge that the Guarantee is not mortgage protection insurance and does not provide cover for circumstances such as illness, unemployment, reduction of income, or any situation that may affect my ability to meet repayments. The Guarantee is not a form of borrower insurance. I acknowledge that the Guarantee provided under the Scheme is for the benefit of the Participating Lender, not me as the borrower. The Guarantee protects the Participating Lender against loss if I default on my mortgage, by covering any remaining shortfall after all available proceeds have been applied, up to the guaranteed amount.
9. I acknowledge that the Guarantee does not protect me from financial loss and does not relieve me of my obligations under my home loan.

Risks

10. I acknowledge that taking out a home loan with a high loan-to-value ratio (such as 95%) involves additional risks, including higher interest costs over the life of the loan, increased sensitivity to interest rate rises, limited initial equity, and the possibility that I may owe more than the property is worth if values fall. I understand that in the event of a shortfall following the sale of the property, I may still owe an outstanding amount, although part of any shortfall may be covered by the Guarantee. I acknowledge that having a small deposit means that there is a smaller buffer against possible adverse movements in the property market, which increases the possibility of a shortfall debt on the sale of the property.
11. Property valuation outcomes may affect my eligibility for the Scheme and the terms of my home loan. I understand that the Participating Lender must rely on the property valuation obtained during the loan process and that the valuation may be lower than the purchase price or my expectations. If the valuation is lower than expected, I may be required to provide a higher deposit, reduce the loan amount, or I may become ineligible for the Scheme. I acknowledge that the Scheme does not protect me from changes in market value, construction risk, or any financial impact caused by a reduced valuation.
12. For construction loans or house-and-land purchases, I acknowledge that I am responsible for all risks associated with the building process. This includes

delays, cost increases, incomplete works, builder insolvency, or cancelled projects. I understand that the Scheme does not guarantee builder performance, construction timelines, or the property's value at completion. If the total construction cost increases or the completed property is valued lower than expected, I am responsible for funding any shortfall and I may become ineligible for the Scheme.

Default and Hardship

13. I acknowledge that the Scheme does not provide hardship relief or financial assistance. Any hardship support is managed solely by the Participating Lender in accordance with their policies and the National Credit Code.

14. I acknowledge that if I default on my home loan, the Participating Lender may take enforcement action to recover the debt, which may include contacting me directly, engaging third-party agents, or repossessing and selling my property. I understand that any such action is undertaken by the Participating Lender, not Housing Australia, and I may still be responsible for any remaining amount I owe the Participating Lender after sale proceeds and any Scheme Guarantee payments have been applied, or if the Participating Lender is unable to make a claim under the Scheme.

Scheme Administration

15. I acknowledge that Housing Australia provides guidance and requirements for the operation of the Scheme to Participating Lenders which may be updated from time to time, and that my participation in the Scheme is subject to the requirements at the time my loan is settled and as administered by Housing Australia.

Data and Privacy

16. I authorise the Participating Lender, as permitted by law to collect, assess, use and disclose information about me, including but not limited to the information provided in this Declaration, (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 natural or adoptive parent or legal guardian of one of more dependent children and to determine my eligibility for the Scheme. This includes sharing my information with Housing Australia, the Australian Government and with third parties engaged by the lender to verify my eligibility.

17. I acknowledge that, if I am not an Australian citizen, included in the eligibility checks that may be performed by the Participating Lender, there may be a requirement to search the Australian Government Visa Entitlement Verification Online (VEVO) service to ascertain my residency status. If I do not agree to the Participating Lender conducting a VEVO check of my residency status for this purpose, I may not be eligible for the Scheme.

18. I authorise Housing Australia as permitted by law, to collect, assess, use and disclose information about me, including but not limited to the information provided in this Declaration to verify my proof of identity, if applicable, to verify my status as a natural or adoptive parent or legal guardian of one or more dependent children and to determine my eligibility for the Scheme. This includes sharing my information with third parties engaged by Housing Australia to verify my eligibility. This also includes sharing my information with other Commonwealth, State and Territory bodies for the purpose of matching my data.

19. I authorise the Participating Lender, as permitted by law, to collect, assess, use and disclose information about me and my loan with Housing Australia for the purposes of administering and operating the Scheme.

20. I consent to Housing Australia collecting, using and disclosing personal information (as defined in the Privacy Act 1988 (Cth)) relating to me for the purposes of administering and operating the Scheme and for any related or incidental purpose. I acknowledge that this consent extends to Housing Australia using and disclosing my personal information for audit and assurance purposes relating to the Scheme.

21. I consent to Housing Australia using and disclosing, on a de-identified basis, personal information provided by me in applying to participate in the Scheme for housing related research and policy development purposes.

I make this declaration under Section 9 of the *Statutory Declarations Act 1959* (Cth). I understand that a person who intentionally makes a false statement in a statutory declaration is guilty of an offence under section 11 of the *Statutory Declarations Act 1959* (Cth), and I believe that the statements in this declaration are true in every particular.

Signature of person making the declaration

Mandatory: Email address and/or telephone number of the person making the declaration

Declared at (place) on (day) of (month) (year)

Before me,

Signature of person before whom the declaration is made (witness)

Witness Section - *(see below for requirements on who can sign a Statutory Declaration)*

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

Name :

Qualification (Witness profession type):

Residential Address:

State: Post code:

Mandatory: Email address and/or telephone number of the person making the declaration

A statutory declaration under section 9 of the Statutory Declarations Act 1959 may be made before:

1. A person who is currently licensed or registered under a law to practise in one of the following occupations:

Architect	**Chiropractor**	**Dentist**
Financial adviser	**Financial Planner**	**Legal practitioner**
Medical practitioner	**Midwife**	**Migration agent registered under Division 3 of Part 3 of the *Migration Act 1958* (Cth)**
Nurse	**Occupational therapist**	**Optometrist**
Patent attorney	**Pharmacist**	**Physiotherapist**
Psychologist	**Trade marks attorney**	**Veterinary surgeon**

2. A person who is enrolled on the roll of the Supreme Court of a state or territory, or the High Court of Australia, as a legal practitioner (however described); or

3. A person who is in the following list:
    - Accountant who is:
      a) a fellow of the National Tax Accountants' Association; or
      b) a member of any of the following:
          i. Chartered Accountants Australia and New Zealand;
          ii. the Association of Taxation and Management Accountants;
          iii. CPA Australia;
          iv. the Institute of Public Accountants
    - Agent of the Australian Postal Corporation who is in charge of an office supplying postal services to the public
    - APS employee engaged on an ongoing basis with 5 or more years of continuous service who is not specified in another item in this list
    - Australian Consular Officer or Australian Diplomatic Officer (within the meaning of the Consular Fees Act 1955)
    - Bailiff
    - Bank officer with 5 or more continuous years of service
    - Building society officer with 5 or more years of continuous service
    - Chief executive officer of a Commonwealth court
    - Clerk of a court
    - Commissioner for Affidavits
    - Commissioner for Declarations
    - Credit union officer with 5 or more years of continuous service
    - Employee of a Commonwealth authority engaged on a permanent basis with 5 or more years of continuous service who is not specified in another item in this list
    - Employee of the Australian Trade and Investment Commission who is:
      (a) in a country or place outside Australia; and
      (b) authorised under paragraph 3 (d) of the Consular Fees Act 1955; and
      (c) exercising the employee's function at that place
    - Employee of the Commonwealth who is:
      a) at a place outside Australia; and
      b) authorised under paragraph 3 (c) of the Consular Fees Act 1955; and
      c) exercising the employee's function at that place
    - Engineer who is:
      a) a member of Engineers Australia, other than at the grade of student; or
      b) a Registered Professional Engineer of Professionals Australia; or
      c) registered as an engineer under a law of the Commonwealth, a state or territory; or
      d) registered on the National Engineering Register by Engineers Australia
    - Finance company officer with 5 or more years of continuous service
    - Holder of a statutory office not specified in another item in this list
    - Judge
    - Justice of the Peace
    - Magistrate
    - Marriage celebrant registered under Subdivision C of Division 1 of Part IV of the Marriage Act 1961
    - Master of a court
    - Member of the Australian Defence Force who is:
      a) an officer
      b) a non-commissioned officer within the meaning of the Defence Force Discipline Act 1982 with 5 or more years of continuous service
      c) a warrant officer within the meaning of that Act
    - Member of the Australasian Institute of Mining and Metallurgy
    - Member of the Governance Institute of Australia Ltd
    - Member of:
      a) the Parliament of the Commonwealth
      b) the Parliament of a state
      c) a territory legislature
      d) a local government authority
    - Minister of religion registered under Subdivision A of Division 1 of Part IV of the Marriage Act 1961
    - Notary public, including a notary public (however described) exercising functions at a place outside
      a) the Commonwealth
      b) the external territories of the Commonwealth
    - Permanent employee of the Australian Postal Corporation with 5 or more years of continuous service who is employed in an office providing postal services to the public

- Permanent employee of
  a) a state or territory or a state or territory authority
  b) a local government authority with 5 or more years of continuous service, other than such an employee who is specified in another item of this list
- Person before whom a statutory declaration may be made under the law of the State or Territory in which the declaration is made
- Police officer
- Registrar, or Deputy Registrar, of a court
- Senior executive employee of a Commonwealth authority
- Senior executive employee of a State or Territory
- SES employee of the Commonwealth
- Sheriff
- Sheriff's officer
- Teacher employed on a permanent full-time or part-time basis at a school or tertiary education institution.

Australian Government 5% Deposit Scheme Survey

Australian Government

Thank you for participating in this **voluntary** survey. **All questions are optional,** with the entire survey taking less than two minutes to complete.

Housing Australia monitors the programs implemented under the direction of the Australian Government to develop a better understanding of their impact and how they can be improved over time. The information you provide in this survey will assist Housing Australia in undertaking this work. The results of this work may be used in reports prepared by Housing Australia or may be provided to the Australian Government and used in its own reports.

Housing Australia takes privacy seriously – your personal information is kept anonymous, strictly confidential and will not be directly attributed to you as an individual. If you would like to share your experience more directly, you can provide your details and consent at Question 12 – we will only use your personal information in the ways you agree to.

Your answers in this survey will in no way impact your application or eligibility for the Scheme. The data will be directly communicated to Housing Australia via the lender you are submitting your application with.

Please select your survey response from the choices presented.

1. How many children/dependents do you have that are under 18 years of age, and are wholly or substantially financially dependent on you? *(choose one only)*

- ☐ No dependents
- ☐ 1 dependent
- ☐ 2 dependents
- ☐ 3 dependents
- ☐ 4 or more dependents

2. Which of the following are you (or intending to) also participate in? *(choose all that apply)*

- ☐ First Home Owner's Grant
  NB: subject to specific eligibility requirements of your respective State/Territory Government, this grant is generally only available for newly built or substantially renovated properties.
- ☐ Stamp Duty Concession Scheme
- ☐ First Home Super Saver Scheme
- ☐ None of the above

3. Did your participation in this Scheme change the purchase price point you were originally targeting? *(choose one only)*

- ☐ Yes, my purchase price point *increased*, and I was able to spend *more*
- ☐ Yes, my purchase price point *decreased*, and I had to spend *less*
- ☐ No, this government scheme had *no impact* on my purchase price point

4. What was your housing situation at the time of applying for this Scheme? *(choose one only)*

- ☐ Renting as a separate household for less than 1 year
- ☐ Renting as a separate household for 1 or more years
- ☐ Renting as part of a shared household for less than 1 year
- ☐ Renting as part of a shared household for 1 or more years
- ☐ Recently sold my own home
- ☐ Living with family or friends

5. In your opinion, would it be cheaper to pay your mortgage repayments or rent? *(choose one only)*

- ☐ Cheaper to pay your mortgage
- ☐ Cheaper to pay rent
- ☐ Unsure/don't know

6. What is the main driver for living in the area you are intending to purchase? *(choose one only)*

- ☐ Cheaper living costs (e.g. bills, groceries, etc.)
- ☐ Cheaper housing costs
- ☐ Living close to other family and/or friends
- ☐ Living close to my place of work
- ☐ Purchasing my existing family home
- ☐ Other (please specify): _____

7. How have the following drivers impacted your choice to purchase a new home?
(rank the top 3 drivers – from 1-3, with 1 being the most important)

- ☐ More stability and secure tenure
- ☐ To build wealth
- ☐ Having children or dependents
- ☐ All other accommodation options were not suitable
- ☐ Getting into the property ownership market before prices get out of reach
- ☐ Other (please specify): _____

8. Will you be buying in the area where you currently live (within 1 hour's travel time)? If yes, how long have you lived there?

- ☐ No, I'm planning to buy in a different area (more than 1 hour's travel time away)
- ☐ Less than 1 year
- ☐ 1 or more years and less than 2 years
- ☐ 2 or more years and less than 5 years
- ☐ 5 or more years and less than 10 years
- ☐ 10 or more years

9. How long do you anticipate the commute (on average) to your usual place of work from where you are intending to purchase?

Applicant 1:

- ☐ I do not currently work
- ☐ I work from home
- ☐ Less than 15 minutes
- ☐ 15 or more minutes and less than 30 minutes
- ☐ 30 or more minutes and less than 1 hour (60 minutes)
- ☐ 1 or more hours (60 minutes) and less than 2 hours (120 minutes)
- ☐ 2 or more hours (120 minutes+)

Applicant 2:

- ☐ I do not currently work
- ☐ I work from home
- ☐ Less than 15 minutes
- ☐ 15 or more minutes and less than 30 minutes
- ☐ 30 or more minutes and less than 1 hour (60 minutes)
- ☐ 1 or more hours (60 minutes) and less than 2 hours (120 minutes)
- ☐ 2 or more hours (120 minutes+)

10. Have you owned a property in the past? *(choose one only)*

- ☐ No, I have never owned a property before
- ☐ Yes, I have owned a property within the last 10 years
- ☐ Yes, I have owned a property 10 or more years ago

If yes, did you own the last property: *(choose one only)*

- ☐ On your own
- ☐ With another person

If yes, what was the reason for selling your previously owned property? *(choose one only)*

- ☐ Voluntary sale
- ☐ Change in family circumstances (e.g. health issues, family breakdown including separation/divorce, etc.)
- ☐ Change in financial circumstances (e.g. loss of job, paying off debts, etc.)
- ☐ Prefer not to say
- ☐ Other *(please specify)*: _____

11. If you did not have access to this Scheme, would you: *(choose all that apply)*

- ☐ Buy a property without delay by paying lenders mortgage insurance
- ☐ Buy a property without delay using financial support or a guarantee from family
- ☐ Not buy a property in the foreseeable future
- ☐ Require more time to save up to buy a property

If you selected you required more time to save, approximately how long would you have needed to save for before buying a property? *(choose one only)*

- ☐ Less than 1 year
- ☐ Between 1 year and less than 2 years
- ☐ Between 2 years and less than 3 years
- ☐ Between 3 years and less than 4 years
- ☐ Between 4 years and less than 5 years
- ☐ 5 or more years

12. If you are willing to be contacted regarding your response to help us better understand your experience with the Scheme, please provide your contact details below.

- ☐ **Provide feedback**
- ☐ **Showcase how the Scheme has worked for you**

Name 1: _____

Email 1: _____

Phone Number 1: _____

Name 2: _____

Email 2: _____

Phone Number 2: _____

Thank you for participating in this survey.