

STEPS TO HOME OWNERSHIP

1. Get forms

Get the Expression of Interest (EOI) forms – one for a lease and one for a loan (if needed). Contact the Home Ownership Team and Indigenous Business Australia and they will send you the right forms.



2. Return forms

Fill out the forms and return them. Your lender and the Trustee of the land will then review your EOI. The Trustee needs to approve your EOI to move to the next step.



3. Complete application

Complete a home loan application with Indigenous Business Australia or your lender.



4. Lease agreement

The Trustee will offer you an Agreement to Lease and draft Lease. Review the Agreement to Lease and get legal advice before signing it.



6. Home ownership

Register the lease after settlement. Congratulations – Home Ownership!



5. Finance approval

Once your finance is approved, sign and return the Lease, sign the loan documents and pay the money.



CONTACT

For more information on how to become a homeowner, contact:

- Home Ownership Team DSDSATSIP: 1800 001 931
- DHPW (now called DCHDE): 07 4036 5520
- Indigenous Business Australia: 1800 107 107
- Your local Shire Council or Land Trust



Australian Government



Queensland Government