



Housing Australia

Help to Buy Participant Portal User Guide

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External

Commercial in Confidence



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Important Notice

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1 Introduction

Welcome to the Help to Buy Participant Portal.

This guide is designed for participants who have already purchased and settled their home under the Australian Government’s Help to Buy Scheme.

Now that your home purchase is complete, the Participant Portal is your primary platform for managing your ongoing responsibilities and interactions with the Scheme. This guide will help you confidently navigate the portal and understand how to keep your shared-equity arrangement up to date.

1.1 Purpose of the portal

Once settlement is complete, the Participant Portal becomes an essential tool for managing your participation in Help to Buy. You can use the portal to:

- View your shared-equity details and current equity percentages
- Submit annual declarations or income reviews or provide updated information
- Notify the Scheme of changes to your circumstances
- Notify Housing Australia of home improvements and renovations to your property
- Request a property valuation
- Request to make voluntary repayments or notify an intention to repay equity
- Upload documents related to insurance, refinancing, or property changes
- Access messages, reminders, and support

The portal helps ensure your obligations are met and that your shared-equity records remain accurate throughout the life of the arrangement.

All activity (active and historical) related to your HTB arrangement with Housing Australia can be viewed and accessed via your account on the Portal.

From time to time your Lender will also be required to support different activities over the life of your HTB arrangement. Lenders have their own access to a Lender Portal and will engage with Housing Australia directly for any specific requests such as refinances and assessing whether you have capacity to repay the Commonwealth.



2 General information

2.1 Available information

As this guide is meant to provide you with instruction on how to use and raise requests in the Participant Portal, there is valuable information in the below documents about how the Scheme works and your ongoing obligations. These should be referred to in conjunction with this Portal User Guide.

<u>Help to Buy Customer Guide</u>	<u>Help to Buy Fact Sheet</u>
<u>Help to Buy – Building a New Home Guide</u>	<u>Help to Buy – General Terms</u> (should be read together with your Participation Agreement)
<u>Help to Buy – Home Improvements Guide</u>	

You will have been given a copy of your Participation Agreement and Commonwealth Mortgage when you signed your documents before you settled on your property. If you require a copy, please send us an email to helptobuysupport@housingaustralia.gov.au.

2.2 Lodge your tax returns each year

As part of the Scheme, your income must be reviewed on a regular basis, at least once every five years. Each financial year, you are expected to complete and lodge your tax return within the required timeframe.

If you are due for an income review, your tax return must be completed and lodged so that you can receive a Notice of Assessment. You will be required to provide your Notice of Assessment as part of the review process, when requested.

2.3 Portal access and login

You become a participant under Help to Buy as soon as you settle on your new home. We will send you a welcome email that also includes a link for you to register to the Help to Buy portal. A registration email and link will be sent to each participant (including joint homeowners).

When you click on the link, a verification code will be automatically sent to your mobile number as a text message (similar to when you set-up online banking). The below screen with your details will be shown. Enter in your verification code along with your nominated password.

Note: Your password must be a minimum of 8 characters long and include at least three of the following: uppercase letters, lowercase letters, numbers, and symbols.



Sign Up
Register below to access your account

Email: la***@housingaustralia.gov.au
Mobile Phone: *****1622
Last Name: T**t

[Resend SMS](#) Time left: 4:30

Verification Code

Enter New Password

[Register](#)

Having trouble registering for your account? [Contact Us](#)

You'll have 5 mins to enter in the code and password, after which the code will expire. If you don't enter in time, then you will need to click the registration link in your email again to trigger a new code.

If your password doesn't meet the requirements noted above, you will receive an error message.

2.4 Profile

The Profile section shows your general information, including your Help to Buy ID number (HTB ID), your Participating Lender, your name and email.

2.4.1 Your HTB ID

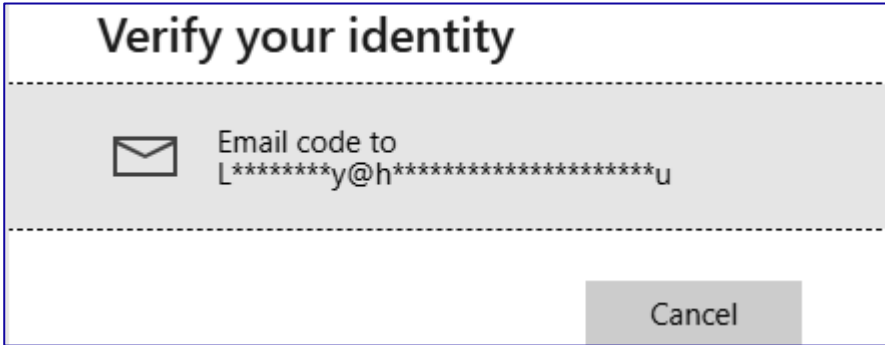
Your HTB ID is what is used for all requests and transactions relating to your Help to Buy arrangement. Use your HTB ID number for any other engagement with Housing Australia such as phone enquiries – this will assist us in identifying you quickly.

2.4.2 Name changes

If you need to change your name, you must arrange this with your Participating Lender. Your Lender will need to request the name change on your Help to Buy arrangement, by submitting a request or enquiry to Housing Australia to process the change. They will also ask you to provide supporting documentation as evidence of your name change. This ensures your name change has been legally verified under Australian law and that your records are consistent across both your Lender and Housing Australia for the purposes of the Scheme and associated mortgage documents.

2.4.3 Resetting your password

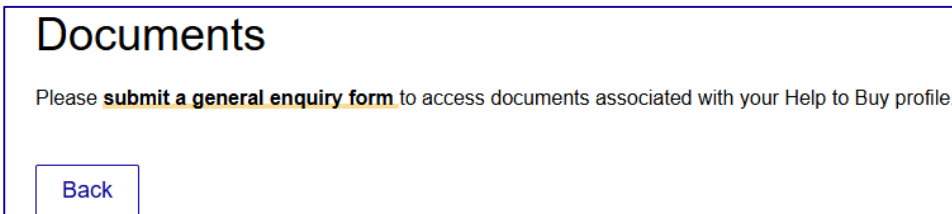
On the login screen, there is a Forgotten Password provided link where you can reset your password. A verification code will be sent to the email address we have registered on the portal.



Following the rest of the instructions to reset your password.

2.4.4 Documents

If you require a copy of your Participant Agreement and Mortgage documents, send the request via the general enquiry form. Link has been provided directly under your Profile page:



2.4.5 Changing your email address

As your email address is your username for accessing the portal, you will need to contact Housing Australia to update your details for security reasons.

2.5 Attestations and sharing information

Whenever you submit information to Housing Australia, you will usually be asked to complete an attestation. This is your confirmation that the information you are providing is true and correct, to the best of your knowledge.

The attestation also confirms your understanding and agreement about how your information will be collected and used. Further details about the collection and use of your information are set out in the Housing Australia Privacy Collection Notice.

In some circumstances, your information may be shared with external parties, such as a valuation provider or your Participating Lender.

3 Your dashboard

When you first login to the portal, you'll see several sections with information for you to view, any open actions that require your attention and options to raise requests.

3.1 Your notifications and tasks

The **Notifications** area shows anything that Housing Australia sends you as a new request or information in response to an enquiry or request that you have sent. All notifications will be stored here, but by default only 'active' notifications will be shown. You can filter by the type of task and view closed notifications by clicking on the 'All tasks' drop-down menu.

When you first login, this will appear empty. Over time, this will be populated with notifications specific to your account.



Help to Buy Dashboard

Notifications

Review tasks that require your attention, including assessments and application updates.

☰ All Tasks ▾

Record ID	Subject	Status	Notification Date ↓	Message
1075	Your home improvement request has been updated.	Action Required	26/02/2026	Your home improvement request has been marked as completed. Please log in to the Participant Portal ... Read more
1080	Action required: it's time for your periodic review	Action Required	26/02/2026	As part of your obligations in the Help to Buy Scheme, you are required to undergo ... Read more
1074	Portal Notification	Action Required	26/02/2026	A requested valuation has been accepted by a Valuer
1081	Portal Notification	Action Required	26/02/2026	A new Insurance Review Form is required to be completed
1046	Action required: it's time for your periodic review	Action Required	23/02/2026	As part of your obligations in the Help to Buy Scheme, you are required to undergo ... Read more

< 2 >

3.2 Summary of your equity share

This section shows what current equity share the Commonwealth has in your property through the contribution of Commonwealth contribution made at purchase. The Commonwealth equity share is adjusted when you have either made a repayment or if you have conducted home improvements that we approved and resulted in the Commonwealth equity share reducing.

Summary of my equity share

36% Commonwealth Equity Share

\$1,100,000 Home valuation as of 27 Jan, 26
Valid for 90 more days

Want to make a repayment to increase your equity share?
[Learn more](#) about what is required to make a repayment.

3.2.1 Property valuations

The property valuation shown may be based on a recent valuation, for example following home improvements or a repayment to the Commonwealth. Property valuations are valid for 90 days.

If there is no current or valid valuation available, this section will appear blank.

Note: Online property value tools, such as those available through realestate.com.au or domain.com.au, can provide indicative estimates for general guidance only. These estimates do not replace an independent valuation completed by a certified property valuer.



3.3 Repayment history

Any repayments you have made to the Commonwealth will be shown here. This includes repayments made voluntarily, as well as repayments required following Housing Australia’s regular reviews and your Lender’s financial capacity assessment.

My history
View your repayment history, and how its contributed to your equity share over time.

Date ↓	Type	Property valuation at time of repayment	Amount	Previous Commonwealth Share percentage (%)	Change in Commonwealth Equity Share (%)	Resulting Commonwealth Share percentage (%)
27/02/2026 12:36 PM	Property Sale	\$1,100,000.00	\$115,500.00	10.50		0.00
26/02/2026 3:08 PM	Repayment	\$1,000,000.00	\$55,000.00	16.00	5.50	10.50

4 Enquiries & tasks

The ‘Enquiries & Tasks’ section of the portal is the main area where you will be able to create new requests, submit an enquiry, view actions from Housing Australia that require your attention and view tasks for anything in progress.

4.1 Enquiries

All of your enquiries will be viewable from the table shown. You can also filter by Type or Status. You can view each enquiry record in more detail by clicking on the down arrow button under the View column.

Enquiries & tasks
View all your existing enquiries and tasks in one place.

Enquiries
View the status of enquiries you've raised across applications and active arrangements.

☰ All Enquiries ▾ 🔍 [Export](#)

Record ID	Reason for enquiry	Date lodged ↓	Status	View
CAS-01970-Y0C1Y9	Cancel a request or notification	06/03/2026 12:24 PM	In Progress	▾
CAS-01853-K6G6B1	Construction - Update	20/02/2026 4:37 PM	In Progress	▾

[Raise new enquiry](#)

If you have any questions related to your HTB arrangement click ‘Raise a new enquiry’ and select from the drop-down options under Reason for enquiry. Enter the details and information as requested.



Enquiries

Enquiry details

Reason for Enquiry *

Construction - Update

Reference ID

If applicable from any related communication from Housing Australia, such as a valuation, application, or request.

HTB2601

Please provide a detailed description of your enquiry *

There has been a new build contract issued to replace the original contract.

Select the type of enquiry you're wanting to make from the drop-down list.

Reason for Enquiry *

Select

- Select
- Cancel a request or notification
- Challenges in selling
- Change application - amend applicant personal details
- Complaint
- Construction - General Enquiry
- Construction - Update
- General enquiry
- Hardship/ Compassionate grounds / illness
- Notice of a Death
- Participant - change in circumstances
- Participant - provide information or evidence to Housing Australia
- Participant - update personal details
- Review - Ad hoc
- Settlement - general enquiry
- Support - technology
- Valuation enquiry

Note: If you have specific notifications to raise regarding your property including home improvements (renovations), property damage, selling your property or intent to exit the Scheme entirely go to the **Notifications** section.

4.1.1 Actions

From time to time, Housing Australia will request information from you to complete regular reviews of your arrangement. These reviews are required to meet the ongoing participation requirements of the Scheme.

When a review is due, Housing Australia will send you an email notification, and you will need to log in to view and complete the required action.

All 'Actions' can be accessed and viewed by clicking into 'Enquiries and Tasks'. Click the down arrow on each Request to view more detail.



Actions
View the status of actions Housing Australia has requested, such as periodic reviews and insurance reviews.

Record ID	Type of review	Date lodged ↓	Status	View
REV2626021028	Insurance	26/02/2026 4:01 PM	Draft	<input type="button" value="v"/>
REV2626021027	Periodic	26/02/2026 4:01 PM	Draft	<input type="button" value="v"/>

Refer to section 6 for more information on how to complete Participant reviews.

4.2 Notifications

As part of your HTB arrangement and obligations, you are required to notify Housing Australia when you undertake home improvements (renovations), or when the property has been damaged or when you decide to sell or have sold the property. All notifications you have raised with Housing Australia will be listed as illustrated in the table below.

Notifications to Housing Australia
View the status of changes you've notified Housing Australia about such as home improvements, property damage, and property sale.

Record ID	Description	Date lodged ↓	Status	View
PNT-2602241064	Home Improvement	24/02/2026 1:32 PM	Draft	<input type="button" value="v"/>
PNT-2602221046	Home Improvement	23/02/2026 10:31 AM	Draft	<input type="button" value="v"/>
PNT-2602221041	Home Improvement	23/02/2026 6:33 AM	Draft	<input type="button" value="v"/>

Raise a new notification by selecting one of the reasons below.

Raise new home improvement request

Exit scheme via refinance

Raise intent to sell property

Inform of property damage

To raise a new Notification, click the appropriate option as shown per the button options above. Refer to the relevant section in this user guide for further information on each these notifications.

5 Home improvements

If you're wishing to make improvements to your home, there are a few steps you need to take before works commence.

- ➔ Refer to the online [Help to Buy Home Improvement Guide](#) for further information and when you need to notify Housing Australia.

To be eligible for an update in your favour, the home improvement works must:

- not have commenced without the consent of Housing Australia
- be completed within a 12-month period
- exceed \$20,000 (as indexed)
- and add value to your home.



5.1 Notify us of your home improvements

When you are ready to notify with your home improvement, make sure you have all of your documentation to upload as part of your notification. This includes the below information to Housing Australia so we can begin the process:

- The full scope of home improvement works
- Any supplier quotes and supporting information to help assess the value of your improvements
- The total estimated cost of the home improvements
- Your contribution and the source of your funds e.g. savings, gift, salary etc
- Your lender’s contribution, if applicable
- An indication of whether any works relate to essential repairs
- The estimated timeframe for completion including estimated start and completion date
- Confirmation that all necessary approvals have been obtained e.g. if required from council

You can access **Submit home improvement notice** from your portal dashboard:

Manage other details
Keep your details up to date to ensure everything runs smoothly.

<p>Experienced some recent life changes?</p> <p>Learn more about what changes in circumstances to report.</p> <p style="text-align: center; border: 1px solid #000; padding: 5px; width: fit-content; margin: 10px auto;">Report change in circumstances</p>	<p>Planning on renovating your home?</p> <p>Learn more about what home improvements qualify for an equity adjustment and how it works.</p> <p style="text-align: center; border: 1px solid #000; padding: 5px; width: fit-content; margin: 10px auto;">Submit home improvement notice</p>	<p>Need support with something else?</p> <p>Whether it's technical issues on the portal or requesting a refinance, we've got you covered.</p> <p style="text-align: center; border: 1px solid #000; padding: 5px; width: fit-content; margin: 10px auto;">Submit general enquiry</p>
--	---	---

Select Before Home Improvement from the Type of Notice

Home Improvement

Home Improvement Details

Type of Notice

Select
▼

Select

Before Home Improvement

Home Improvement Amendment

Final Inspection

Submit



Home Improvement

Home Improvement Details

Type of Notice
 Before Home Improvement

Estimated cost of home improvements *
 \$31000

Your Contribution *
 \$31000

Lender Contribution *
 \$0

Source of Funds *
 Savings x Salary/Wage/Bonus x

Does your proposed scope of work include work to address any essential repairs? *
 Yes
 No

Provide a summary of the full scope of works to be completed, and the timeframe you expect the works to be completed by *
 full replacement of bathroom, replacement of old deck

Have you received and attached all required approvals? *
 Yes
 No

Expected start date *
 01/05/2026

Completion date *
 30/06/2026

Supporting evidence

Attach a file
 You can upload a maximum of 10 files, each up to 90MB.

[Upload](#)

Note: As part of your **Supporting evidence** documents, please provide a bank statement (or other financial evidence) that clearly demonstrates where your funds are coming from to pay for the home improvement works.

Once you have submitted your home improvement, your documents will be reviewed to check if everything has been received.

Housing Australia will then progress to engaging an independent valuer to assess your property and the improvement works.

5.1.1 Valuation of the home improvement

To ensure you receive credit for any increase in property value resulting from home improvements, Housing Australia must obtain two valuations (under one report): the current value of your property and the estimated value once the proposed works are completed to a satisfactory standard and in compliance with applicable building codes.

Housing Australia will appoint a qualified valuer and provide them with your contact details, property address, and the home improvement documents you have submitted. The valuer will contact you directly to arrange a property inspection and will issue an invoice to you for the cost of



the valuation. This invoice must be paid promptly for the inspection and valuation report to be completed.

The increase in value used to calculate your equity contribution is the difference between the current property value (“As-Is”) and the estimated value once the improvements are completed (“As-If-Complete”).

Once Housing Australia has received the valuation report, we will notify you that you may commence the works.

5.2 Notify us when the home improvement works are completed

Once the improvement works are completed, gather all documentation showing the works have been paid for (paid invoices) and any associated photos of the improvements.

Go to the same Notifications area under the Enquiries & Tasks page, click Raise a New Home Improvement Request. Select **Final Inspection** as the type of notice.

Home Improvement

Home Improvement Details

Type of Notice

Home Improvement ID *

Actual cost of home improvements *

Your Contribution *

Lender Contribution *

Source of Funds *

Have you completed the scope of works as per your home improvement notices? *
 Yes
 No

Supporting evidence

Attach a file
 You can upload a maximum of 10 files, each up to 90MB.

As with the documentation provided before the works commenced, all information and supporting documents you submit to Housing Australia for the completion of your home improvements will be provided to a valuer for assessment.

5.2.1 Valuer Final inspection

Housing Australia will re-engage the same valuation firm that completed the initial inspection and valuation. The valuer will contact you to arrange a time for the final inspection. A nominal fee will apply for the final inspection report, which you will need to pay. Once paid, the report will be issued directly to Housing Australia.



If the final inspection report confirms that the works have been completed to a satisfactory standard and a property value increase is verified, Housing Australia will adjust the Commonwealth Share accordingly. This means your equity share in the property will increase, and the Commonwealth's equity share will decrease.

5.2.2 Commonwealth equity share adjustment

Once the Commonwealth equity share adjustment has been approved and processed, we will send you an adjustment notification letter. The Commonwealth equity share adjustment will also appear under **My history** on your dashboard.

5.3 Changes to your home improvement works

If you need to amend a home improvement request you submitted previously, select Home Improvement Amendment as your type of notice and complete all information as requested, including your new scope of works, total cost and relevant quotes, plans etc.

A change in the scope of works will trigger the need for a new valuation report if the previous report was completed more than 90 days prior. A new valuation report will require payment from you as the participant.

5.4 Property damage

If your home has experienced damage, whether due to a weather event, accident or maliciously, notify your Insurer (if you can lodge a claim), your Lender and Housing Australia.

You can notify Housing Australia through the Portal under the Notifications section and click on **Inform of property damage**



Property Damage

Property damage details

Type of notice

Details of property damage *
Please include what the damage is, and how it happened

When the property damage occurred *

Is there a plan to repair the damage? *
 Yes
 No

What is the method of repair? *

Is the insurance currently active? *
 Yes
 No

Estimated date of completion *

Other details

Attach a file
 You can upload a maximum of 1 file, up to 90MB.

Complete all details as required. If your damage is covered by insurance, ensure your claim is lodged first and then notify Housing Australia. If you are not able to claim via insurance for the damaged to be repaired, you will need to provide details of how and when you intend to rectify the damage, including costs.

6 Participant reviews

Reviews on your arrangement under Help to Buy will be conducted regularly to check and see that you are meeting your ongoing requirements.

6.1 Annual insurance review

12 months from the date you settle on your property and every 12 months thereafter, you will be required to complete an annual insurance review. When you get one of these notifications, to complete your review, navigate to the “Actions” section and click the drop-down arrow underneath the View column and click ‘Edit’:



Actions
View the status of actions Housing Australia has requested, such as periodic reviews and insurance reviews.

Record ID	Type of review	Date lodged ↓	Status	View
REV2626021028	Insurance	26/02/2026 4:01 PM	Draft	<input type="button" value="v"/>
REV2626021027	Periodic	26/02/2026 4:01 PM	Draft	<input type="button" value="Edit"/>

You will be required to provide details of the insurance for your property, including if it is part of a strata arrangement.

You will be required to upload a copy of the insurance certificate (certificate of insurance or certificate of currency). The insured cover for your home must be at least the replacement value of your home (i.e. the cost of rebuilding your home). This will not apply to strata homes.

If you have had any insurance claims on your home insurance, you will also need to provide information about the claim and the claim status.

Important: If your home is not insured, you will be required to rectify and take out adequate insurance on your home immediately (for non-strata homes).



Help to Buy: Annual Insurance Review

Insurance review

Help to Buy application ID

HTB260 XXXXXXXXXX

Insurance details

Is your property part of a strata plan? *

- Yes
 No

Please provide the insurance certificate of currency from your Strata manager *

Choose File Test.pdf

Do you currently hold building insurance for your property? *

- Yes
 No

What is the insured replacement value of your property (for non-strata property only)? *

In the past 12 months, have you lodged or received an insurance claim of more than \$20,000 for this property? *

- Yes
 No

Is your home currently well-maintained and free from any essential repairs that need to be completed (e.g., fixing a leaking roof, repairing structural damage, or addressing major plumbing or electrical issues)? *

- Yes, my/our home is well-maintained and does not require any essential repairs.
 No, my/our home requires essential repairs.

Have you had any significant change to your financial situation? *

For example, due to:

- inheritance or other windfall
- loss of job
- hardship

- No, there have been no significant changes to my financial situation
 Yes, my financial situation changed

You will also be required to attest whether your home has been maintained, without any outstanding essential repairs. Where there are essential repairs, please provide details:

Is your home currently well-maintained and free from any essential repairs that need to be completed (e.g., fixing a leaking roof, repairing structural damage, or addressing major plumbing or electrical issues)? *

- Yes, my/our home is well-maintained and does not require any essential repairs.
 No, my/our home requires essential repairs.

Please provide details about the essential repairs needed (e.g., type of repair, urgency, and any steps already taken to address the issue) *

Have you had any significant change to your financial situation? *

Similarly, if you have had any change in financial circumstances, you will be required to provide details:

Have you had any significant change to your financial situation? *

For example, due to:

- inheritance or other windfall
- loss of job
- hardship

- No, there have been no significant changes to my financial situation
 Yes, my financial situation changed

Please provide details about the material change in your finances? *



6.2 Periodic reviews

From time to time, Housing Australia will undertake a review of your eligibility under the Scheme including an assessment of your income and whether you are within the eligibility requirements of the Scheme. The assessment is based on your taxable income from the previous two financial years as stated within your relevant Notice of Assessments from the ATO.

You will be notified by email that you have a Periodic Review to complete. Login to the portal and from the Dashboard click Enquiries and Tasks, then refer to the 'Actions' table and click View.

You will have 30 days to complete the Periodic Review from the date you are notified. If you haven't lodged a tax return, you will be required to do so immediately.

Click Save and Next to progress.

You will be asked a series of questions relating to your ongoing eligibility requirements including whether you:

- continue to live in the property,
- have taken out any other loans,
- own other property,
- have rented out the property, and
- used the property for business purposes.

If you have not met the requirements per the Participation Agreement you will be required to provide further information and take action to remediate or seek an exemption, depending on your personal circumstances.

Home > Review

Review

Before you begin

Ownership and occupancy

Current financial position

Before you begin

HTB Application ID
HTB260 [REDACTED]

Periodic Review ID
REV2626021027

To complete this form you will need

- The Notice of Assessment issued by the ATO for the last two tax years for all participant(s) *

Back
Save and next

In the next section, you will be asked to answer a series of questions about your property ownership. This includes confirming your ownership of the property, whether you own any other property, whether you continue to live in the home, and that the property is not being used for business or commercial purposes.



Ownership and occupancy

Help to Buy application ID

HTB260 [REDACTED]

Periodic review ID

REV2626021027

Ownership and occupancy of the property

Are all Participant(s) named on the arrangement still Australian Citizens? *

- Yes, I/we are still Australian Citizens
- No, I/we are not Australian Citizens

Is the property the principal place of residence for all Participant(s) named on the arrangement? *

- Yes, I/we currently live in the property as our principal place of residence.
- No, I/we are not living in the property, but there is a current approval from Housing Australia to temporarily live elsewhere.
- No, I/we are not living in the property, and do NOT have an approval from Housing Australia.

Since the last review, or when you bought your home, have you taken out any other loan using your home as security, apart from the one you have with your Participating Lender? *

For example, a line of credit, a business or personal loan.

- No, I/we have not taken out another loan where my home has been used as security.
- Yes, I/we have taken out another loan and used my home as security, and this was NOT approved by Housing Australia.
- Yes, I/we have taken out another loan and used my home as security, and this WAS approved by Housing Australia.

Do you currently own, or beneficially own, any other property or vacant land besides the home purchased through Help to Buy? *

- No, I/we do not own or beneficially own any other property or vacant land.
- Yes, I/we own or beneficially own another property or vacant land, but this arose through an inheritance. I have notified Housing Australia of the deceased estate and have a current approved exception in place.
- Yes, I/we own or beneficially own another property or vacant land, and no active exception applies.

Is your home well-maintained and not requiring any essential repairs (e.g., no leaking roof or structural damage or major plumbing or electrical issues)? *

- Yes, my/our home is well-maintained and does not require any essential repairs.
- No, my/our home requires essential repairs.

Are you currently renting out or have you rented out your home under a lease arrangement? *

- No, I/we have not rented out the home under a lease arrangement.
- Yes, I/we have rented out the home, however I/we have a current approval from Housing Australia.
- Yes, I/we have rented out the home, and do not have current approval from Housing Australia.

Since the last review, or when you bought your home, have you used your home for business or commercial purposes? *

For example:

- *operating a small business from part of your home or your garage such as daycare, childcare services, or hair salon etc.*
- *renting out room/s or entire property as short-term accommodation*
- *storing inventory for an online business*
- *converting a section of the home into a workshop office for commercial activities*

Note: This does not include using your home for the purposes of working from home for an employer.

- No, I/we have not used the home for business or commercial purposes.
- Yes, I/we have used the home for business or commercial purposes BUT there is a current approval from Housing Australia.
- Yes, I/we have used the home for business or commercial purposes without any active approval from Housing Australia.

Back

Save and next

Based on your responses, Housing Australia may contact you and request additional information if your answers indicate that you may not be meeting the ongoing requirements of the Scheme, for example, if you are no longer living in the property or have rented it out.

The next section captures information about your current financial position.

Current financial position

Help to Buy application ID HTB260[REDACTED]	Periodic review ID REV2626021027
--	-------------------------------------

Financial position details

Do you currently have any dependent children? *

An individual is a dependent child of a second individual (the adult) if:
 (a) the adult is a natural or adoptive parent or a legal guardian of the child; and
 (b) either:

- i) the individual is a dependent child of the adult within the meaning of subsections 5(2) to (7) of the Social Security Act 1991; or
- (ii) the individual lives with the adult and is in receipt of a disability support pension within the meaning of the Social Security Act 1991.

Yes
 No

I/We have paid all property-related bills? *

For example strata fees, utility bills, and council rates.

Yes
 No

Have you had any significant change to your financial situation? *

For example, due to:

- inheritance or other windfall
- loss of job
- hardship.

No, there have been no significant changes to my financial situation
 Yes, my financial situation changed

Please provide details about the material change in your finances *

I've recently had a break between jobs and had reduced income for 3 months.

In the next section, you will be asked to provide your taxable income details.

As part of the periodic review, you are required to upload a copy of your Notice of Assessment. If you are not required to lodge a tax return and therefore do not have a Notice of Assessment, you must instead upload a Non-Lodgement Advice and provide details of any income you have earned.



What was your taxable income for the most recently completed income year? *

Please upload your Notice of Assessment for the most recently completed income year *
This can be found on your MyGov account

Choose File No file chosen

What was your taxable income for the income year immediately before the most recently completed income year? *

Please upload your Notice of Assessment for the income year immediately before the most recently completed income year *

Choose File No file chosen

Attestation

By checking this box, I hereby confirm that:

- All information I have provided as part of this review, including any information submitted on behalf of the joint owner/participant (if applicable), is true, accurate, and complete to the best of my knowledge.
- I understand that I (and the joint owner/participant, where applicable) must notify Housing Australia promptly of any changes in circumstances that may affect eligibility or compliance with the Scheme.
- I acknowledge that this review is undertaken to ensure ongoing compliance with the Help to Buy Scheme requirements and that failure to provide accurate information may result in compliance action, including repayment of the Government's equity loan. *

Back **Submit**

Complete the Attestation and once everything has been completed and checked, click Submit. Once submitted, you'll receive confirmation it has been completed successfully.

Home > Review

Review

Submission completed successfully.

Housing Australia will review your information and determine whether your taxable income is within the thresholds allowed. If your taxable income is above the allowable thresholds, then you will be required to undergo a **capacity assessment** with your Participating Lender.

6.2.1 Joint ownership, participation

If you share a Help to Buy arrangement and property ownership with another person, you may choose to submit both your income details and their income details, including Notices of Assessment, at the same time. If you only submit your own income information, the other participant will be notified to log in and provide their details separately.



Where applicable, the joint participant’s income review will appear as a **Supplementary income review** action in both your portal account and the other joint owner/participant’s account. This will remain as an outstanding action item until such time the information has been provided.

Help to Buy: Periodic Review

Supplementary income review

HTB Application ID HTB260: XXXXXXXXXX	Periodic Review ID REV2610031038
--	-------------------------------------

Financial position details

David Participant

What was your taxable income for the most recent income year? *

Please upload your Notice of Assessment for the most recently completed income year *
This can be found on your MyGov account

Choose File
Blank doc ...testing.pdf

What was your taxable income for the income year immediately before the most recently completed income year? *

Please upload your Notice of Assessment for the income year immediately before the most recently completed income year *

Choose File
Blank doc ...testing.pdf

Attestation

By checking this box, I hereby confirm that:

- All information I have provided as part of this review, including any information submitted on behalf of the joint owner/participant (if applicable), is true, accurate, and complete to the best of my knowledge.
- I understand that I (and the joint owner/participant, where applicable) must notify Housing Australia promptly of any changes in circumstances that may affect eligibility or compliance with the Scheme.
- I acknowledge that this review is undertaken to ensure ongoing compliance with the Help to Buy Scheme requirements and that failure to provide accurate information result in compliance action, including repayment of the Government’s equity loan. *

Submit

An acknowledgement will be provided once the supplementary income review has been submitted.

Supplementary income review

Submission completed successfully.

6.3 Capacity assessments

A capacity assessment is carried out by your Participating Lender to determine whether you have the financial capacity to increase your first mortgage and/or use additional savings to repay some of the Commonwealth’s equity share in your home. This assessment helps determine whether you are able to make a repayment on your Commonwealth equity loan.



Completing a capacity assessment is one of the key ongoing requirements of participation in the Scheme. It ensures that Commonwealth support continues to be provided to participants who still need assistance.

You will only be required to make a repayment if the assessment shows that you can afford to do so. If you do not have the capacity to meet the minimum repayment amount, you will not be required to make a repayment at that time. However, you may be asked to complete another capacity assessment after 12 months. The minimum repayment amount is 5% of the property's value at the time.

If Housing Australia determines that you are required to meet with your Participating Lender for a capacity assessment, you will be notified via email. The notification will also appear on your Portal dashboard.

Help to Buy Dashboard

Notifications

Review tasks that require your attention, including assessments and application updates.

☰ All Tasks ▾ Search

Record ID	Subject	Status	Notification Date ↓	Message
1217	Action required: please complete your capacity to repay assessment	Action Required	20/02/2026	As part of your obligations with the Help to Buy Scheme you are required to complete ... Read more

You and your Lender will have 30 days to undertake the capacity assessment.

If it is determined that you have the capacity to repay the minimum 5% to the Commonwealth, either by increasing your home loan and/or using your own funds, a repayment notice will be issued in relation to your Help to Buy arrangement. This repayment notice will be provided to your Lender who will facilitate the payment on your behalf for the required amount.

If you choose to repay an amount higher than the minimum, the repayment notice will reflect the higher repayment amount.

7 Buying back Commonwealth equity share

7.1 Voluntary repayments

Participants are encouraged to repay the Commonwealth's equity share whenever they are able to, even if a repayment is not required as part of a review. Repaying the Commonwealth's equity increases your ownership share in the property, allowing you to benefit more from any future increases in property value and bringing you one step closer to full home ownership.

7.1.1 Repayments through your Lender

You can make voluntary repayments using an increase to your home loan, your own funds, or a combination of both. The minimum repayment amount is 5% of the property's value at the time you choose to make the repayment.

If you plan to use your home loan as the source of funds for the Commonwealth repayment, your Participating Lender will support you through the process and will arrange for the property valuation.

7.1.2 Repayments made directly with Housing Australia



If you are able to make a repayment using your own funds only, you should contact Housing Australia directly. In this case, a property valuation will be required to determine the minimum repayment amount of 5%.

The cost of the valuation will be your responsibility. Housing Australia will engage a qualified property valuer in your area, who will contact you to arrange an inspection and will issue the invoice to you directly.

Once the valuation report has been received by Housing Australia, from your dashboard and home page, scroll down and select **Request to make a repayment**:

Summary of my equity share

<p style="font-size: 24px; margin: 0;">19.69%</p> <p style="margin: 0;">Commonwealth Equity Share</p> <hr style="border: 0.5px solid #ccc; margin: 10px 0;"/> <p style="font-size: 24px; margin: 0;">\$1,200,000</p> <p style="margin: 0;">Home valuation as of 18 Mar, 2026 <i>Valid for 66 more days</i></p>	<p style="font-size: 14px; margin: 0;">Want to make a repayment to increase your equity share? Learn more about what is required to make a repayment.</p> <div style="text-align: center; margin-top: 10px;"> <p style="background-color: #000080; color: white; padding: 5px 15px; display: inline-block; border-radius: 3px;">Request to make a repayment</p> </div>
--	---

Click **Calculate** directly under the Valuation details section to see what the 5% minimum repayment amount is and also the total repayment amount to exit the Scheme.

Enter an amount you wish to repay, which must be an amount equal to or higher than the 5% minimum repayment amount and click **Calculate repayment**.

This then shows the expected change and what the new the Commonwealth Share Percentage will be after the nominated repayment has been made.



Home > Voluntary repayment request

Voluntary repayment request

Help to Buy application ID *
HTB260 [REDACTED]

Valuation details

Valuation of the property
1,200,000.00

Valuation completed date *
22/02/2026

Calculate

Current Commonwealth Share Percentage (%) *
19.69

Minimum repayment amount permitted *
60,000.00

Amount required to exit the Help to Buy Scheme *
236,280.00

Amount you wish to repay *
65000

Calculate repayment

Is the requested voluntary repayment possible? *
Yes

Repayment details

Amount to be paid to Housing Australia *
65,000.00

Change in the Commonwealth Share Percentage once the repayment is made *
5.42

New Commonwealth Share Percentage once the repayment is made *
14.27

You will also need to provide information on the Source of Funds used to make the repayment and an upload of the relevant evidence to support.



Source of funds *

Inheritance x

Please provide a bank statement detailing the source of funds*

[↑ Upload](#)

Disclaimer

- Amendments cannot be made to an existing submission. If any changes are required after submission, the form must be cancelled and resubmitted.
- Submission of this form will generate an invoice for payment.

Attestation

By checking this box, I hereby confirm that:

- All information I have provided as part of this form, including any information submitted on behalf of the joint owner/participant (if applicable), is true, accurate, and complete to the best of my knowledge.
- I understand that I (and the joint owner/participant, where applicable) must notify Housing Australia promptly of any changes in circumstances that may affect eligibility or compliance with the Scheme. *

If actioning your request results in repayment of the Commonwealth Share

- I/We consent to Housing Australia discharging the residential real property mortgage granted by you in favour of the Commonwealth, subject to Housing Australia being satisfied that I/we have repaid the Commonwealth Share Amount (as defined in the General Terms for the Scheme) as well as any other amounts owing to Housing Australia and/or the Commonwealth, in full.
- I/We understand that I/we are responsible for all costs relating to the discharge of the mortgage in favour of the Commonwealth.
- I/We understand that once the mortgage in favour of the Commonwealth is discharged, I/we will no longer be a participant in the Help to Buy Scheme.
- I understand that I (and the joint owner/participant, where applicable) must notify Housing Australia promptly of any changes in circumstances that may affect eligibility or compliance with the Scheme. *

Once your request has been submitted, you will receive a Repayment Notice with the payment instruction details. There will be a 30-day period to pay the Repayment Notice.

7.2 Mandatory repayments

If you are required to make a mandatory repayment, Housing Australia will issue a Repayment Notice for the required amount and provide a copy to your Participating Lender. You will also receive an email confirming the amount payable and explaining how the repayment will be funded - whether through an increase to your home loan, your own funds, or a combination of both.

The Repayment Notice must be paid within 30 days, or by the due date shown on the notice. Your Participating Lender will help facilitate the payment, however you must work with them to complete any required paperwork (such as signing updated loan documents) and provide the necessary account details for the payment to be deducted from your own funds (if applicable).

8 Change in participants

We understand that circumstances change and life events will inevitably occur. This may mean that you wish to share or no longer share ownership of your home under Help to Buy. Changing ownership will also have impact on your Help to Buy arrangement and your home loan with your Participating Lender.

Where there is a change required, you will need to first engage your Participating Lender about who will be the remaining or added new owner. This will likely require a review and refinance of your home loan. Your Lender will engage Housing Australia about the changes and send through the updated details.

Participant changes may require a re-issue of your Participation Agreement and will require a change to your Commonwealth mortgage documents. These will be sent to you and any new participants to sign. Housing Australia will be in contact during this process.



9 Change in circumstances

If you have had a change in circumstance that you think impacts your ability to meet your ongoing requirements under Help to Buy and with your Lender, you can notify Housing Australia with the further information. Submit an Enquiry with reason **Participant – change in circumstance**.

Enquiry details

Reason for Enquiry *

Select ▼

- Select
- Cancel a request or notification
- Challenges in selling
- Change application - amend applicant personal details
- Complaint
- Construction - General Enquiry
- Construction - Update
- General enquiry
- Hardship/ Compassionate grounds / illness
- Notice of a Death
- Participant - change in circumstances
- Participant - provide information or evidence to Housing Australia
- Participant - update personal details
- Review - Ad hoc
- Settlement - general enquiry
- Support - technology
- Valuation enquiry

Change in circumstance can be a range of things from financial hardship, loss of job, inability to work due to illness and medical diagnosis or conversely you have had a recent windfall or inheritance that changes your financial circumstances.

If you are in financial hardship, you should notify your Lender as soon as practicable so that they can assess and provide you with options that might be available to support you.

If you notify us that you are in financial hardship, we will note and record this on your arrangement and will be in contact periodically to check your situation.

10 Changing lenders

If you are refinancing your first mortgage with a different Participating Lender, you'll need to apply directly through your new Lender's standard application process. Make sure you tell them that your home is part of the Help to Buy Scheme and provide your Help to Buy (HTB) ID number.

Your new Lender will notify us of the refinance and any changes to your loan. As part of this process, they will be asked to confirm your details (including your name and HTB ID) and to confirm that you have given consent for the refinance. It's important that you provide your Lender with all the information they request so they can complete this step.

Your new Lender may also assess whether you can afford to repay (buy back) some or all of the Commonwealth's share in your property. This assessment will look at whether you can increase your loan to buy back at least 5% of the property's value. If you have the capacity to do this, your Lender will let you know and talk through your options with you.

In some cases, this assessment may be required as part of a review by Housing Australia - for example, following a periodic review of your taxable income.



11 Raising an exception

As a participant, you are required to meet ongoing obligations under the Scheme such as:

- Sale of previous property within 4 weeks of settlement of your Help to Buy purchase property (if a single parent)
- Live in the property as your principal place of residence
- Not renting out the property
- Maintaining the property and paying property related costs
- Keeping the property adequately insured
- Participate in regular income and eligibility reviews
- Undertaking a capacity assessment with a Lender
- Not using the property for business or commercial purposes

In some circumstances, you may be able to raise an exception or request an exemption to some ongoing requirements, depending on your circumstances.

For example, if you are relocated for your work (by your employer) for a period of time and you aren't able to live in the property, you can request an exemption to the principal place of residence requirement.

Refer to the Help to Buy Customer Guide and General Terms for further information on obligations and valid exceptions.

To raise an exception, click **Enquiries & tasks** from the top menu on your dashboard.

Scroll down to the bottom of the page where you will find **Exception requests**. Any previous exception requests you have raised will be shown in the table.

Exception requests

View the status of exception requests you've made to Housing Australia.

Q Export

Record ID	Exception type	Start date ↓	End date	Status	View
EXREQ2619021007	Your Help to Buy property is your principal place of residence	13/03/2026		In Progress	▼
EXREQ2619021006	Not leasing or renting the property			In Progress	▼

Raise an exception request

To raise an exception, simply click the **Raise an exception request** button.



Home > Exception

Exceptions

Exception details

HTB Application ID
HTB260 [REDACTED]

Exception Type *
Select

Reason for exception *
Select

Supporting evidence

Attach a file*
You can upload a maximum of 10 files, each up to 90MB.

[↑ Upload](#)

Select the **Exception type** and **Reason for exception** from the drop-down options provided. The Reason for exception Include as much information as you can about the exception request in the **additional details** field provided.

Exception Type *

Select

Select

- Sale of Previous Property
- Your Help to Buy property is your principal place of residence
- Not owning any other property
- Maintaining the property
- Not leasing or renting the property
- Not using the property for business or commercial purposes
- Having adequate insurance
- Paying ongoing property costs
- Income above Scheme thresholds

Start date - if you know when your exception will commence (e.g. the date when you'll be relocating for your work), otherwise use today's date if you're unsure. Some exceptions won't require you to enter a start date.

You will be required to upload documentation for some requests for the exception to be approved.

Where you are seeking an exemption due to a work relocation, you will need to provide details of your employer.



Exceptions

Exception details

HTB Application ID
HTB260 [REDACTED]

Exception Type *
Your Help to Buy property is your principal place of residence

Reason for exception *
Employer required relocation

Please provide additional details *

Employer Name *

Start date for the requested exception *
DD/MM/YYYY

Evidence required for exemption approvals

Requirement	Reason for exception	Evidence, documentation required
Principal place of residence	Employment relocation	Statutory declaration and letter from employer indicating tenure with company, reason and timeframe for the relocation.
	Australian Defence Force deployment	Letter documenting length of deployment.
	Initial lease, property purchased is currently tenanted	Copy of the lease agreement. Copy of your lease termination notice.
	Compassionate grounds – caring for ill relative	Statutory declaration, and letter from medical practitioner documenting need and duration of care.
	Compassionate grounds – illness	Statutory declaration and a medical report from a registered medical practitioner.
	Bereavement	Certified death certificate.
	Family law matter	Court order or binding financial agreement or contract of sale.



Renting out the property	Employment relocation	Statutory declaration and letter from employer indicating tenure with company, reason and timeframe for the relocation.
	Australian Defence Force deployment	Letter documenting length of deployment.
Not owning any other property	I am a beneficiary in a deceased estate	Copy of probate or letters of administration.
Sale of previous property	Compassionate grounds Other	Provide details of the sales listing and insights from your agent as to why the property is taking longer to sell.

Provide your attestation that the information provided is true and correct per the checkbox and the attestation wording provided.

Review your exception request and click Submit when completed.

12 Selling your property

You must ensure the sale of the property is an arms-length transaction and is sold at fair market value. To notify of your sale, go to the **Enquires & tasks** page, scroll down to Notifications to Housing Australia and click **Raise intent to sell property**.

Notifications to Housing Australia

View the status of changes you've notified Housing Australia about such as home improvements, property damage, and property sale.

Record ID	Description	Date lodged ↓	Status	View
PNT-2602241064	Home Improvement	24/02/2026 1:32 PM	Draft	▼
PNT-2602221046	Home Improvement	23/02/2026 10:31 AM	Draft	▼
PNT-2602221041	Home Improvement	23/02/2026 6:33 AM	Draft	▼

Raise a new notification by selecting one of the reasons below.

[Raise new home improvement request](#)

[Exit scheme via refinance](#)

[Raise intent to sell property](#)

[Inform of property damage](#)

The form will capture all details based on you having sold your property and will require you to upload a copy of the Control of Sale. If you have not sold your property through an agent and it hasn't gone through a market campaign, then Housing Australia may require an independent valuation be completed on your property to ensure fair market value has been achieved for the home.



Property sale details

HTB Property *

HTB260 Q

Reason for selling *

I want to live somewhere else v

Sale date (contract of sale) *

27/08/2026 📅

Sales price *

650000

Expected settlement date *

24/09/2026 📅

Was this sold using a registered sales agent? *

Yes

No

Agent Name *

Rob Brown

Agent Firm *

ABC Real Estate Pty Ltd

Agent Email *

rob@abctestcompany.com.au

Conveyancer Name *

Jane Smith

Conveyancer Firm *

Eastside Conveyancing

Conveyancer Email *

jane@eastsidetestcompany.com.au

Conveyancer Number *

+41111111

Please provide a link to the property's listing *

www.realestate.com.au/property-apartment-nsw-kensington-150438881

Upload a copy of your Contract of Sale

You can upload a maximum of 1 file, up to 90MB.

↑ Upload

Attestation

By checking this box:

- I/We consent to Housing Australia discharging the residential real property mortgage granted by you in favour of the Commonwealth, subject to Housing Australia being satisfied that you have repaid the Commonwealth Share Amount (as defined in the General Terms for the Scheme) as well as any other amounts owing to Housing Australia and/or the Commonwealth, in full.
- I/We understand that I/we are responsible for all costs in relation to the sale of the property, including legal and conveyancing costs incurred by you in related to the sale, real estate fees and commissions, and costs to discharge the mortgage in favour of the Commonwealth.
- I/We understand that once the mortgage in favour of the Commonwealth is discharged, I/we will no longer be a participant in the Help to Buy Scheme. *



13 Contacting Housing Australia

If you need support with the Help to Buy portal use the following options:

- For problems with registering or logging into the portal:
 - Send an email to helptobuysupport@housingaustralia.gov.au
 - Or phone 1300 919 121
- For guidance on how to lodge a request, complete an action or access information from the Help to Buy portal, submit an Enquiry with Reason **Support - Technology**.

14 Document version control

Version ID	Date	Comments
1.0	March 2026	Initial launch

