



# Application for a Certificate of Entitlement for a Defence Service Homes Subsidised Loan or for a Home Support Loan

Office use only

File no:	
App no:	

### Privacy notice

Your personal information is protected by law, including the *Privacy Act 1988*. Your personal information may be collected by the Department of Veterans' Affairs (DVA) for the delivery of government programs for war veterans, members of the Australian Defence Force, members of the Australian Federal Police and their dependants.

[Read more: How DVA manages personal information](#)

The Government has contracted with Westpac Banking Corporation (the bank) to provide subsidised housing loans to entitled persons. DSH loans are available only from Westpac.

**Please read this form through carefully before you start to fill it in.**

### Complete this application if:

- you want a DSH subsidised loan to
  - buy, build, complete, enlarge, repair or modify a home;
  - refinance an existing mortgage/charge/encumbrance;
  - pay entry charges for a retirement village;
  - obtain granny flat accommodation;
- you have a current subsidised loan and you are seeking an additional advance.
- you have a current subsidised loan or had a previous subsidised loan which was discharged after 9 December 1987 and you are seeking a further advance to continue the loan on another property.

**Note: If you wish to use the remaining term and limit of your current DSH loan for another home within 6 months, the bank may arrange continuation of the loan and substitution of security. You are not required to lodge an application with DSH if your loan continues with the bank in these circumstances.**

### Who may apply?

- A person with qualifying service.
- Subject to meeting certain requirements, the widow, widower, surviving partner or dependent parent of a deceased person with qualifying service.

**Note: If you were the widow/widower/surviving partner of an eligible person and have legally remarried since his/her death, you do not qualify for a DSH loan unless you have your own qualifying service.**

If you are seeking concurrent assistance with one or more eligible person/s, **a separate application is required from each person.**

Portability of entitlement is generally available for DSH loans current at 9 May 1995 or after.

DSH loans discharged on or after 9 December 1987 but before 9 May 1995 may have portability of entitlement in certain circumstances.

**All subsidised loans are subject to the lending criteria for DSH loans, Westpac's security arrangements and applicable fees and charges.** You should obtain written approval from DSH (i.e Certificate of Entitlement) and Westpac (the bank) before entering into a contract for your housing proposal. It is important that you do this before incurring any costs.

Subsidy may be cancelled three months after the death of the eligible person (and his/her spouse or de facto partner if applicable).

### You should also complete this application if:

- you want a Home Support Loan
  - improving safety/security;
  - modification and/or repair; or
  - property-related maintenance.

**Note: in this instance the home must be in Australia, occupied by you or fully or partly owned by you.**

The information you provide on this form will be used:

- to determine your eligibility under the *Defence Service Homes Act 1918*;
- to assess your entitlement for a Certificate of Entitlement for a Home Support Loan;
- for statistical purposes.

Subsidised advances based solely on a period of regular service may attract Fringe Benefits Tax, payable by the Department of Defence.

To help us give you a timely response to your application, please attach copies of all relevant documents. (See Attachments on page 6).

### Please send the completed form to:

**The Manager  
 DSH National Processing Centre  
 GPO Box 9998  
 BRISBANE QLD 4001**

**Telephone: Freecall 1800 722 000  
 Facsimile: (07) 3815 9430  
 Email: dshlending@dva.gov.au**

**Section 1 - Your details**

1. Title

2. Surname

3. Given name(s)

4. Date of birth

 

5. DVA file No.

6. Address for correspondence

Postcode

7. Preferred telephone No.

8. Email

9. Are you: (tick one box)

- the person with qualifying service
- the legal widow/widower of a person with qualifying service
- the de facto widow/widower of a person with qualifying service
- the surviving partner of a person with qualifying service
- a dependent parent of a deceased person with qualifying service

**If the property is to be jointly owned with your spouse or de facto partner, please provide their details:**

10. Title

11. Surname

12. Given name(s)

13. Date of birth

 

14. Preferred telephone No.

**Section 2 - Previous assistance****15. Have you or your spouse (alone or with another person) had assistance under the:**War Service Homes Scheme/Defence Service Homes Scheme? No  Yes War Service Land Settlement Scheme? No  Yes The Australian Defence Force Home Loan Assistance Scheme (Defence Home Owner)? No  Yes 

OR

The Defence Home Ownership Assistance Scheme (DHOAS)? No  Yes 

Name of person(s) assisted

Address of property over which the most recent assistance was granted

Postcode

File number (if available)

Do you still own the above property? No  Yes

**Section 3 – Details of person with qualifying service**

16. Surname

17. Given name(s)

18. Date of birth

19. Date of death (if deceased)

20. Service number(s)

21. Enlistment date(s)

22. Discharge date(s) (if still serving write 'still serving')

23. Name of force (e.g. Army)

24. Rank (currently or at date of discharge)

25. Please complete the following in relation to overseas service in an operational/warlike area.

Dates of service		Country
<input type="text" value="/"/> <input type="text" value="/"/>	to	<input type="text" value="/"/> <input type="text" value="/"/>
<input type="text" value="/"/> <input type="text" value="/"/>	to	<input type="text" value="/"/> <input type="text" value="/"/>

**Section 4 – Type of assistance**

26. What type of assistance are you applying for?

- Your first DSH loan
- A further DSH loan (portability)
- An additional loan to your current DSH loan (if you have not borrowed the maximum loan of \$25,000)
- A Home Support Loan

**Section 5 – Loan details (A)**

27. Mark the box(es) that most accurately describe the purpose(s) of your DSH loan.

	Home/Unit/ Townhouse	Retirement Village/ Granny Flat
Buy	<input type="checkbox"/>	<input type="checkbox"/>
Build	<input type="checkbox"/>	<input type="checkbox"/>
Buy land and build	<input type="checkbox"/>	<input type="checkbox"/>
Complete a partly built	<input type="checkbox"/>	<input type="checkbox"/>
Enlarge	<input type="checkbox"/>	<input type="checkbox"/>
Modify and/or repair your residence	<input type="checkbox"/>	<input type="checkbox"/>
Refinance an existing mortgage charge/debt over your property	<input type="checkbox"/>	<input type="checkbox"/>
Improve safety/security	<input type="checkbox"/>	<input type="checkbox"/>

**Section 6 - Loan details (B) - Assigned Loan**

**28. If the loan is for retirement village or granny flat accommodation, do you wish to assign the Certificate of Entitlement to the provider of the accommodation?**

No  Yes  ▶ You will need to apply for a Certificate of Assignment

The application form is available by phoning DSH on FREECALL 1800 722 000.

**Some forms of ownership of retirement village accommodation do not provide suitable security for a loan from Westpac. You should discuss your proposal with Westpac before you sign any contracts.**

**Section 7 - Home details**

**29. Have you selected the home?**

No  Yes  ▶ Address of home

Postcode

**30. Do you occupy or do you intend to occupy the home for which a DSH subsidised loan or Home Support Loan is sought?**

No  ▶ Please give reason why you do not intend to occupy

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Yes  ▶ Date you occupied the home

OR

- You will occupy the home on settlement of purchase
- You will occupy the home on completion of building
- You are already living there
- None of the above - please state intention

**Section 8 - Ownership details (this application)**

**31. Who owns or who will own the home?**

- You only (go to section 9)
- You and your legal spouse (See Section 11)
- You and your de facto spouse/partner (See Section 11)
- You and another eligible person(s)
- You and any other person(s)

**32. What will be the type of tenancy?**

Joint tenancy  Tenancy-in-common

**33. If tenancy-in-common, what is the value of your share in the property?**

\$
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**Note:** Joint tenancy ownership may be considered between the eligible person and spouse or de facto partner only. Tenancy-in-common ownership may be with any other person (including spouse or defacto partner) provided that the share-holding of the eligible person is at least equal in value to the DSH subsidised loan value.

**Section 9 - Ownership details (other properties)**

**34. Do you or your spouse or de facto partner own any dwelling house or have a right of residence in a retirement village, other than the one for which this DSH loan is sought? (This includes your current home and any investment properties owned).**

No  ► Go to Section 10

Yes  ► Give details below


Sole or Joint tenancy with spouse or de facto partner

Joint tenancy with any other person

Tenancy-in-common

**35. Have you contracted to sell (if Sole or Joint tenancy)?**

No  Yes  ► Provide a copy of the **sales** contract

**36. Do you intend to sell (if Sole or Joint tenancy)?**

No  Yes

**NOTE:** Ownership of another home prevents us from issuing a Certificate of Entitlement unless an unconditional Contract of Sale or other documentation is received from you declaring that the contract **has become** unconditional.

**Section 10 - Declaration (for widow/widower/surviving partner only)**

**37. If you are the widow/widower/surviving partner of the person with qualifying service, have you legally remarried since his/her death?**

No  Yes

**Section 11 - Declaration and Disclosure**

I consent to the Department of Defence or other relevant authority disclosing information relating to my service history to the Department of Veterans' Affairs for the purpose of determining this application under the *Defence Service Homes Act*.

I declare that the details I have given in this form and any other attached documents are complete and correct.

I am aware that there are penalties for deliberately making a false or misleading statement.

**Signature**


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Date

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