

Introducing: AHV's Renter Home Purchase Program

We are excited to announce the launch of our pilot **Renter Home Purchase Program (RHPP)**. The RHPP is a new initiative developed by Aboriginal Housing Victoria that gives eligible renters the opportunity to purchase the AHV property they currently live in.

The pilot program offers a pathway to home ownership that acknowledges our renters' deep connection to their home, family, and community.

Alongside this, AHV is delivering the First Peoples Home Ownership Program, that will support Aboriginal and Torres Strait Islander Peoples across Victoria to enter home ownership. The First Peoples Home Ownership Program can assist community to either purchase their current AHV home (if eligible) or a home of their choice.

About the Renter Home Purchase Program

- Eligible AHV renters may be able to buy the home they currently rent.
- AHV will assess property eligibility, not all properties will be eligible.
- AHV will assess renter eligibility, not all renters will be eligible.
- Participation is voluntary submitting an Expression of Interest form does not lock you into purchasing, and choosing not to participate will not affect your tenancy.
- AHV will support eligible renters with general information, guidance, and referrals.
- AHV does not offer financial advice, and does not assess renter's ability to get or service a home loan.
- Properties are sold at market value with no discounts or rent credits.
- Expressions of Interest are open for a limited time.

Program Overview, Eligibility Criteria, Expression of Interest Forms and FAQs are available online at ahvic.org.au. The Expression of Interest period is open for 6 months, from Monday 5 January, 2026 to Tuesday 30 June, 2026.

To learn more, visit: ahvic.org.au/programs/RHPP

First Peoples Home Ownership Program

The First Peoples Home Ownership Program is designed to give First Peoples in Victoria a stronger pathway to owning their own home. This initiative provides financial support and one-off grants to make home ownership more achievable. Grants up to \$37,500 are available to help with upfront costs such as stamp duty, legal and administrative fees for eligible participants. AHV's three Home Ownership Officers based in the northern, eastern and southern regions will provide culturally appropriate guidance, support and information about the grant and home ownership process.

Learn more and apply by scanning the QR code or visiting: homes.vic.gov.au/first-peoples-home-ownership

Am I eligible to purchase my home?

Eligibility for the program is based on factors for both the property and the renter. **Properties** eligible for sale must be owned by AHV, have a separate legal title, and not be identified as a high demand asset in the AHV portfolio. **Renters** must not currently own a home, must have lived in an AHV property for at least three years, and have demonstrated a good rental history.

For a full list of eligibility requirements, visit: ahv.org.au/programs/RHPP

How do I apply?

To let us know you are interested in the Renter Home Purchase Program, submit an EOI form via the AHV website, email, or download a hard-copy form and return to AHV. AHV will then assess property and renter eligibility. The EOI period opens 5 January 2026 and closes 30 June 2026.

To apply for the First Peoples Home Ownership Program, please reach out to the team at homebuyer@ahvic.org.au or visit Homes Victoria First Peoples Home Ownership Program application page to learn more.

Can my previous rent payments go towards the purchase of the property?

No. The amount of rent you've paid over the course of your tenancy does not count as a deposit, down payment or discount. The rent you have contributed is used to fund the operation, maintenance, and development of AHV properties. AHV acknowledges that while renters may have lived in the property for many years, all property sales must follow government policy requiring market-based pricing.

Are all AHV properties for sale?

No, not all AHV properties are for sale and importantly, your home will not be sold out from under you. The RHPP is designed to give eligible renters the option to buy their home. If you're not interested in buying, or if your property isn't eligible, your tenancy will continue as normal.

Does AHV offer financial assistance as part of the RHPP?

No, AHV does not provide direct financial assistance as part of the RHPP. However, as part of AHV's First Peoples Home Ownership Program grant support please feel free to contact us at homebuyer@ahvic.org.au or call/text Dani at 0439 381 992.

Eligible applicants may also access financial support through external programs such as <u>Indigenous</u>

<u>Business Australia's Home Finance products</u> and other state and federal schemes. For more information on available grants, visit the <u>aboriginalhomeownershiphub.org.au</u>.

Questions about home ownership?

Ready to learn more about home ownership? Visit the Aboriginal Home Ownership Hub! This central resource provides essential information, support, and tools to help Aboriginal Victorians on their journey to owning a home. Explore the Hub today by visiting **aboriginalhomeownershiphub.org.au** or scanning the QR code. Our team is also here to assist.

Email us at homebuyer@ahvic.org.au for advice and support.