

# First home bonus

Following last week's article on the home buying, it is good time to have a look at the new sweetener package being offered to first time buyers, and the rules and conditions that look set to apply.

## How much ?

In short, cash grants to eligible first home buyers are doubled to \$14,000, and trebled to \$21,000 for those buying newly built properties up until 30 June 2009. The higher grants, which follow the recent one percentage point cut in official interest rates, are designed to give a shot in the arm to a limp housing market hit by high interest rates and falling buyer confidence.

## When does it start ?

Anyone who signs a contract to buy their first home from 14 October 2008 until June 30 next will be eligible for a grant of \$14,000 if they buy an established dwelling and \$21,000 if they buy a new house or apartment.

Unfortunately those buyers who exchanged on purchase contracts before 14 October 2008 look like they will miss out on the increased payout.

## Am I eligible ?

In simple terms, to qualify for the grant you must permanently reside in Australia, be over 18 years old, never held property before and have not received the grant previously.

In most cases, the application for the grant is prepared by your lending bank, who can arrange for the full amount of the grant to be made available on settlement. Conditions do apply and the New South Wales Office of State



Revenue is shortly to publish clarification of those terms.

## Is there any change to the stamp duty concession ?

No. First home buyers will remain exempt from stamp duty on purchases up to \$500,000 and will be eligible to a discounted rate on a sliding scale for properties up to the \$600,000 mark.

This article is intended to provide a general overview on matters of interest. It is not intended to be comprehensive nor does it constitute legal advice. You should seek legal or other professional advice before acting or relying on any of its content.

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## Closing date extended for nominations for Community Relations Commission Awards for Volunteering 2008

Nominations for CRC 2008 Awards for Volunteering have been extended. The new closing date is 5.00pm Friday 24 October 2008.

The Annual CRC Awards for Volunteering honour those individuals in NSW whose tireless community service has enhanced the cultural and social wellbeing of their migrant communities. The purpose of these awards is to highlight the cultural diversity of those undertaking voluntary work and to foster a greater understanding of the value of their contributions. NSW recognizes the crucial role that volunteering plays in social cohesion and community building. It is a great asset for the State.

The dedicated voluntary work of many of these individuals educates and promotes various cultures through such diverse mediums as community language schools, events organized by ethno-specific organizations, and the provision of welfare and settlement services.

The CRC invites you to nominate volunteers for recognition under each of the following four (4) award categories:

- Community Service Award
  - Volunteer of the Year Award
  - Young Volunteer Award (under 25 years of age)
  - Lifetime Achievement in Community Service Award
- For more information on the eligibility criteria, judging and award categories, please click here.

To download a printable form in pdf format please click here.

To lodge a nomination form online please click here.

If you have any inquiries, please contact the Awards Coordinator, Thida Yang on (02) 8255 6799 via email at [thida.yang@crc.nsw.gov.au](mailto:thida.yang@crc.nsw.gov.au)

# Children's Week

*The Minister of Human Services, Joe Ludwig, put out a media release last week about separated parents improving relations with each other, and how that fits in with the aims of Children's Week which is this week.*

<http://www.mhs.gov.au/resources/media/releases/2008/081016-csa-childrens-week.pdf>

## Separated parents improve relations with former partners

As we approach Children's Week 2008, new research shows an increasing number of separated parents are dealing with their former partner in a more businesslike manner.

"It's good to see that more parents are considering the broader needs of their children by having a workable relationship with their ex-partner," Minister for Human Services, Senator Joe Ludwig, said.

The survey commissioned by the Child Support Agency charts over a six-month period, strong, positive changes in how parents view their relationship with their former partner.

I feel this is a good message for the 1.5 million separated parents in Australia, and can only benefit the 1.1 million children of these families. I've

compiled the following tips which may also be of use to you in a story this week.

## Tips to reduce conflict between parents

Any conflict that comes up should be sorted out quickly – don't let it go on and on until someone reaches boiling point. When parents can work through their conflict, it helps children learn about how to handle disagreements. It gives them confidence in their parents' ability to take care of them and move forward.

## Tips to deal with issues

- Let go of the old stuff – how you used to do things. Avoid using the words never, ever or always and you. e.g. 'You always make promises you never keep.'

- Think about your own actions and reactions. Work on things you can con-

trol. If you become upset, stop – and continue when you have calmed down. Speak calmly, breathe slowly.

- Pay attention to your physical and emotional health. Look after yourself. Role-play – practice with a friend or counsellor what you want to say and how to respond in difficult situations.

- Let your children know you both love them and will always be their Mum and Dad, no matter what happens.

- Agree on short-term arrangements then look at longer-term solutions.

- Focus on needs and interests, for example, 'The kids need to see both of us regularly' rather than taking a position which invites arguments.

*(taken from the CSA publication 'Me, my kids and my ex', available free on [www.csa.gov.au](http://www.csa.gov.au) in PDF and audio formats.)*

## CSA Enforcement success

Not as 'soft' as the Children's Week story, but the Minister has also issued



a media release

<http://www.mhs.gov.au/resources/media/releases/2008/081020-csa-intensive-debt-collection.pdf>

## Special program recovers \$28 million for children

A program targeting the worst child support evaders in Australia has delivered more than \$28 million to the children of separated families – and is set to recover over \$100 million more.

The \$28.4 million recovered last financial year by the Child Support Agency's Intensive Debt Collection team went to children in 26,385 separated families.

"This is money that thousands of kids had previously been denied by serious avoiders of child support," the Minister for Human Services, Senator Joe Ludwig, said.

