



# First home super saver scheme hardship application form

First home super saver scheme hardship application form to determine eligibility to use the FHSS scheme.

**Last updated** 8 December 2021

The First home super saver (FHSS) scheme was introduced by the Australian Government to reduce pressure on housing affordability. The FHSS scheme allows you to save money for your first home inside your superannuation fund.


This will help first home buyers save faster because of the concessional tax treatment in super. You may still be eligible to use the FHSS scheme if you have owned property in Australia, if we determine that you suffered financial hardship that resulted in a loss of ownership of all your property interests.

If you lost ownership due to financial hardship, and you want to apply for a FHSS hardship determination, complete a *First home super saver scheme -- hardship application* and send it to us.

We will let you know our decision within 28 calendar days.

Apply for a FHSS hardship determination before you start saving.

## How to get this form:

- You can download this form in Portable Document Format (PDF) — [First home super saver scheme — hardship application \(NAT 74978, PDF, 172 KB\)](#) 

## How to lodge your request:

You can lodge this application by:

- Saving the form to your computer and sending it with the evidence via email to [SuperAdvice@ato.gov.au](mailto:SuperAdvice@ato.gov.au)
- Send your paper application to:

**Australian Taxation Office**  
**PO Box 3100**  
**PENRITH NSW 2740**

QC 56130

## **Our commitment to you**

We are committed to providing you with accurate, consistent and clear information to help you understand your rights and entitlements and meet your obligations.

If you follow our information and it turns out to be incorrect, or it is misleading and you make a mistake as a result, we will take that into account when determining what action, if any, we should take.

Some of the information on this website applies to a specific financial year. This is clearly marked. Make sure you have the information for the right year before making decisions based on that information.

If you feel that our information does not fully cover your circumstances, or you are unsure how it applies to you, contact us or seek professional advice.

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