



## STEPS TO DHOAS BENEFITS

### QUALIFY AND ACCRUE SERVICE CREDIT

Complete **Application for a Subsidy Certificate** (including lump sum request). Submit with service records.

**Application processed** within 5 business days\*, and subsidy certificate is electronically sent to you.  
*\* Incomplete documentation will cause delays.*

Take subsidy certificate to Home Loan Provider (HLP), and **take out DHOAS home loan**\*.  
*\* You need to meet conditions of DHOAS home loan use.*

### HOME LOAN IS SETTLED AND DRAWN DOWN

HLP advises DHOAS of home loan balance.

Client submits **Subsidy Authorisation Request Form (SARF)** to DHOAS.  
Must start occupying home and meet other conditions to receive subsidy.

DHOAS calculates subsidy (and lump sum if applied) and electronically sends letter with payment details.

### CLIENT STARTS RECEIVING SUBSIDY (+LUMP SUM IF APPLIED)

For **construction loans**, submit a new subsidy certificate to HLP for each progressive drawdown, to access higher subsidy. Or, wait till a later draw down or until construction is completed. Apply for subsequent certificates using a **Change of Circumstances Form**.

Meet conditions of construction loan.

Check **timing of payments**  
+  
Learn more about **subsidy arrangements**

Advise DHOAS of any change of circumstances to **home loan, property, service status** or **partnership status** (if shared loan).

All clients need to be aware of **subsidy ceasing events**.  
*\*\*Also see **Important Information - Reserve Service***