## Dear Sir / Madam

The cancellation of LAFHA in full and at such short notice is a particularly harsh initiative. As someone who has incurred the cost of relocating his family, in order to bring his skills to benefit Australia, this increases the financial burden significantly. The true beneficiary of LAFHA is not really myself but is my landlord, who is a normal, everyday, tax-paying, voting Australian. Having signed up to a two-year contract, it will put me under extreme financial pressure to maintain my residence or will force me to break my contract.

As 457 visa-holder I will now be paying more tax than an equivalent Australian, plus have to pay for my children's education and my own medical needs.

A more manageable approach would be to phase LAFHA out as the 457s that they are attached to expire. This would allow us all to manage our financial commitments.

Graham