

To whom may listen.

I wish to raise my concerns over the removal of LAFHA for foreign workers as of the 1<sup>st</sup> of July 2012. These are my concerns and thoughts;

1. Financial decisions (e.g. rental costs, vehicle purchase etc) have now been made based on the TRP/ monthly income detailed in my 4 year contract of work .
2. LAFHA will mean a loss of approx \$900 a month for my family and I, which is a big hit to our financial budget and one we feel are unable to resolve unless I receive a pay increase to cover this loss. This is money we live on after we have paid our rent in Brisbane, contributions towards our mortgage in the UK, allocated money for food and paid our other bills. It will basically leave us with nothing spare to buy any new clothes and shoes for our daughter, my wife and I, purchase any household electrical items we may need, buy petrol etc. With this in mind, we are seriously considering whether moving back to the UK is the best option as we feel we will no longer be able to live in Brisbane and raise our daughter sufficiently
3. My family and I would never have come over to Australia without LAFHA as my basic wage is insufficient to sustain a family here, whilst continuing to have expenses in the UK. We still pay towards our mortgage, insurances, storage costs etc.
4. On a 457 Visa we have no help with child care, and general child costs.
5. LAFHA is due to be removed from our monthly salary from 30th June, 6 weeks is very little time in which to get our finances in order.
6. We cannot afford to move companies (as I get penalised for breaking my contract), to return home or say in Australia, Families of foreign skilled workers are affected the worse by this decision.

Let's hope the Australian government makes the right decision.

Thank you for your time

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