

Response to NHFIC Direction 2019

Dear Treasury Staff,

I am writing to express my concern on the NHFIC Direction exposure draft in particular to the scope of Eligible First Home Buyer (29D).

As a brief introduction, I am currently a Permanent Resident and have signed a contract to purchase an off the plan apartment as my first home which will be settled early of next year. I was excited in hearing about the First Home Loan Deposit Scheme since I thought the government was helping to make my first-home dream come true. However, I am very disappointed now as it is only applicable to Australian citizens, and I am excluded from the group of First Home Buyer from government's perspective.

I am thinking over if it is fair of treating permanent residents differently from citizens in respect of home purchasing and if any discrimination is involved, because:

- We (permanent residents) have the same tax obligation as citizens.
- we have the same difficulties and have to deal with the same issues, mostly in finance, as the citizens when purchase our first home.
- Some of us will eventually become citizens in the coming future and the delay is partially due to the slow assessment and the time consuming process.
- In the current industrial practice, for example home loan from the bank, we are no doubt being treated as first home buyer.

I am looking forward to your response of why Permanent Residents are excluded and not eligible for First Home Loan Deposit Scheme

Yours Faithfully,

Jia LIU