

To whom it may concern,

My name is David. I am 37 year old American. I work as an Audit Manager for the Commonwealth Bank. My wife, our 13 month old son, and I are all here on a 457 visa and we current benefit from the LAFHA arrangements as they are administered today.

My wife (a Vietnamese national) is home taking care of our son (a valuable role, but no income).

We leave a comfortable, but modest life. We don't rent anything beyond our means (with or without LAFTA). I never thought of it as a reason to do such.

Rather, I saw LAFHA covering the following:

- We relocated here and are temporary residents (for immigration purposes). If I lose my job, we need to leave within 30 days. This is obviously a worry at all times.
- We had to pay to ship our belongings here and would have to pay to ship them out if asked to leave. We had to buy some things new here (car, major appliances, etc.).
- We do not get any benefits from the government...no Medicare, no baby bonus, no rebate for the carbon tax, no educational coverage, no unemployment coverage, no hardship assistance. Nothing.
- We have a residence outside of Australia that we need to maintain (pay the mortgage, annual property taxes, maintenance, etc.). It is a modest place, but not without costs.

I agree LAFHA should not be abused. Our rent is \$540 a week. There should be a cap on it. Cap it at \$500, but don't remove it all together all of a sudden for us.

The impact is massive. We can continue to survive, but our monthly contribution to savings will be great diminished. And we will be paying the same tax as permanent residents and citizens, but we will not have any of the benefits or safety nets.

That doesn't seem fair.

I agree people renting places for \$1,000 a week or \$10,000 a week should be allowed to claim LAFHA for the whole amount. But removing the benefit all together just feels wrong.

I hope this is read in its entirety and given some thorough consideration. We love it here. We think Australia is a great place. But we need your support too. The government does a great job looking at the population as a whole (citizens, residents, refugees, etc.)...please don't overlook those with "modest" incomes here claiming LAFHA for a family of three.

Thanks,  
David

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