4 June 2025

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Ms Joanna Abhayaratna

Executive Director

Office of Impact Analysis

Department of the Prime Minister and Cabinet

1 National Circuit

BARTON ACT 2600

Email: Helpdesk-OIA@pmc.gov.au

Dear Ms Abhayaratna

**Impact Analysis – Help to Buy Scheme – Second Pass Final Assessment**

I am writing in relation to the attached Impact Analysis (IA) prepared for the Help to Buy Scheme.

I am satisfied that the IA addresses the feedback provided in your letter of 29 May 2025. Specifically, information and further analysis has been added to provide:

* information about the estimated cost of the equity investments the Commonwealth will make under the scheme;
* additional detail on the proportion of residential property transactions in 2024 that would meet Help to Buy criteria;
* further clarification around the potential price impacts of the scheme;
* additional information on the potential impact of the scheme on new residential constructions; and
* additional justification for the cost estimates used in estimating the regulatory burden on lenders.

Accordingly, I consider the IA meets the requirements set out in the *Australian Guide to Policy Impact Analysis* and is consistent with the six principles for Australian Government policy makers.

I submit the IA to the Office of Impact Analysis for second pass final assessment.

If you have any further queries, please do not hesitate to contact me.

Yours sincerely

Kerren Crosthwaite

A/g Deputy Secretary, Housing Group