



Australian Government  
The Treasury



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Ms Joanna Abhayaratna  
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Office of Impact Analysis  
Department of the Prime Minister and Cabinet  
1 National Circuit  
BARTON ACT 2600

Email: [Helpdesk-OIA@pmc.gov.au](mailto: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.

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

Yours sincerely

A handwritten signature in black ink, consisting of a stylized 'K' followed by a horizontal line.

Kerren Crosthwaite  
A/g Deputy Secretary, Housing Group