

From: jenny kay []  
Sent: 28 September 2003 14:24  
To: housing@pc.gov.au  
Subject: Re View on affordable housing productivity commission

Follow Up Flag: Follow up  
Due By: 6 October 2003 17:00  
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To Whom It May Concern,

I am a 51yr old women on a pension who was left a part share in a home valued at 70,000 because of my former lifestyle & hard circumstances I thought i would not be able to own a home. However I was approved a loan & made an offer to my siblings who generously allowed me to pay much less than market value I was able to purchase the property. I was not able to recieve the first home owners grant because I had been bequethed a part share, I found this to be unbelievable considering my dire finacial position, age & medical condition.

The government rules are too hard & fast & discriminate against low income person's & women. The extra's like solicitors fee's insurance, processing of deeds etc are all hidden cost's, easy for people with clout & money, near damed impossible for the underprivilaged.

I am one of the fortunates & am very grateful to have the opportunity to own a home, however it is not easy & the distance between being able to afford butter or margarine is lengthening. So methinks the Government really needs a reality check & should taste what it is like at the other end of the rod.

Regards Jennifer Kay.