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**From:** [REDACTED]  
**Sent:** 25/02/2021 10:52:06 AM  
**To:** Tax Reform Taskforce [taxreformtaskforce@treasury.nsw.gov.au]  
**Subject:** Stamp duty reform

Hi  
I'm a [REDACTED] year old [REDACTED]. I purchased my first property at age [REDACTED]. Over the years I've bought and sold a couple of homes. [REDACTED] ago my [REDACTED] left me with [REDACTED] children, no job or education. The house was sold and I lost everything because of his debts that I was unaware of.  
I put myself through uni full time and raised my children alone and secured a good job. I've since done a post graduate degree and now earn a decent income. I've saved and saved over the past [REDACTED] years and with the help of the government new build grant of \$25000 I will have just enough deposit to buy a small apartment (off the plan). The stamp duty is [REDACTED]. I can't tell you how difficult it will be to save an extra [REDACTED] up front. It's criminal for people like me trying to make a home so that I can get off the renting treadmill. I'm not a first home owner so I'm not eligible for those schemes but I struggle just as much as the young people do if not more raising [REDACTED] kids alone with no help.

Please please consider giving us the option to make a yearly payment instead of up front lump sum. I'm not sure how I'm getting the stamp duty at this stage. I'm saving madly but may have to borrow the remaining amount from my [REDACTED]. I have until [REDACTED] this year to pay it.  
Think of people like me. Trying to re-enter the market when I lost my home through no fault of my own. I've worked so hard, repaid my HECS and have paid stamp duty several times over the years.  
We need help.  
Please consider.

