



**Re: Social Security Legislation Amendment (Public Housing Tenants' Support) Bill 2013**

Home Loan Experts is a mortgage brokerage aimed at providing loans for people in unique situations. Our business has had extensive relevant experience dealing with home loan repayments for our clients.

The Australian Government is proposing legislation that incorporates a compulsory rent deduction scheme aimed at assisting in the prevention of evictions and possible homelessness of public housing tenants due to unpaid rent.

The Government states that the proposed legislations is intended to:

- Reduce the level of public housing arrears and debt that can be accumulated.
- Reduce evictions and abandonments from public housing.
- Make management of public housing more efficient.

In our experience we have found that when our customers have had repayments deducted directly from their income then they don't "feel" the repayments as a large cost. As a result we have seen this type of strategy to be an incredibly effective way to reduce arrears over the long term.

For the purpose of reducing the level of public housing arrears and debt accumulated, we believe it makes sense to give the government the power to implement this option if the person is in arrears.

Regards,  
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