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Submission Cover Sheet

Inquiry into Home Buyer Concession Scheme Administration

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Australian Multicultural Acton Network Inc
32 Quandong Street, O'CONNOR ACT 2602
ABN: 40 172 914 431 Assn No: A06217

Mr Ravi Krishnamurthy JP
PRESIDENT

President.AMANACT@gmail.com
Mobile: [redacted]

Submission to the Inquiry into the Home Buyer Concession Scheme Administration

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Submitted by: Ravi Krishnamurthy

Position: President, Australian Multicultural Action Network (AMAN)

Introduction

This submission is provided in response to the ACT Legislative Assembly's Inquiry into the administration of the Home Buyer Concession Scheme (HBCS), particularly the **stamp duty concessions eligibility, self-assessment, and reassessment processes**.

The HBCS has played an essential role in improving access to home ownership for many individuals and families across the ACT. However, recent reports and experiences indicate that certain administrative processes—particularly reassessment and debt recovery practices—require greater transparency, fairness, and consistency.

This submission outlines both **positive features** of the current system and **areas of concern**, followed by practical **recommendations** to support fairer outcomes and improved public trust in the scheme.

Positives of the Home Buyer Concession Scheme

- **Increased Access to Home Ownership:** The scheme has enabled thousands of ACT residents, especially first-time buyers, to enter the housing market by reducing upfront costs.

- **Self-Assessment Simplicity:** The ability for applicants to self-assess has allowed more straightforward access to the concession without lengthy pre-approval delays.
- **Policy Alignment with Affordability Goals:** The HBCS complements broader ACT Government goals of housing affordability and sustainable urban development.

Concerns with Current Administration Practices

1. Lack of Transparency in Reassessment Procedures

- The process by which concession recipients are later reassessed is **unclear and poorly communicated**.
- Individuals have received retrospective reassessment notices months or even years after purchase, with little explanation or opportunity to clarify their position before debts are imposed.

2. Inflexible and Inconsistent Treatment of Minor Errors

- Small errors or omissions—such as minor discrepancies in occupancy dates—have triggered **full revocation of concessions** and subsequent debts.
- There appears to be **no tiered penalty structure** that distinguishes genuine errors from deliberate non-compliance.

3. Insufficient Time and Support to Respond

- Individuals have reported being given **short deadlines** to respond to reassessment letters or pay outstanding duties.
- These deadlines often do not account for the complexity of collecting documentation, resolving disputes, or seeking financial advice.

4. Limited Pathways for Review or Appeal

- While objection rights exist, they are not clearly outlined in communication material.
- The reassessment process lacks independent oversight, and **decisions are often presented as final**.

5. Inconsistent Communication and Messaging

- Official letters and online resources are often written in technical legal language, which can cause confusion.
- There is a lack of accessible, plain-English guides explaining eligibility criteria, consequences of reassessment, and steps available in the case of dispute.

Recommendations

1. **Enhance Transparency of Reassessment Process**
   - Publish clear, step-by-step information about how and when reassessments occur.
   - Include standardised timelines, rights of reply, and possible outcomes in all correspondence.
2. **Implement a Grace Period and Notification Window**
   - Introduce a **minimum 30-day grace period** during which individuals can rectify documentation errors or provide updated information before formal debt is raised.
   - This would reduce the number of disputes and support goodwill among scheme recipients.
3. **Establish Tiered Penalty Framework**
   - Apply a **graduated response** to errors, with warnings or partial revocation for minor breaches and full recovery for deliberate misrepresentations.
4. **Provide Access to a Review Panel**
   - Create an **independent review panel or escalation mechanism** within the ACT Revenue Office to review complex or disputed cases.
5. **Improve Public Communication**
   - Develop **plain-language guides** and decision trees on the ACT Revenue Office website, clarifying eligibility, reassessment risks, and review pathways.
   - Include examples of common mistakes and how to avoid them.
6. **Annual Public Reporting**
   - Publish anonymised data on the number of reassessments, types of breaches, objections raised, and outcomes to improve transparency and identify areas for reform.

Conclusion

The Home Buyer Concession Scheme remains a valuable policy instrument for supporting housing access in the ACT. However, ensuring that its **administration is fair, proportionate, and transparent** is essential for maintaining public trust and avoiding undue hardship for genuine home buyers.

The suggestions outlined in this submission aim to **balance the integrity of the scheme with the rights of applicants**, promote clarity in the assessment process, and ensure that the ACT Revenue Office administers the scheme in a manner consistent with best practice public administration.

Ravi Krishnamurthy
President, Australian Multicultural Action Network (AMAN)