



Move or improve?

Five tips to help decide whether to invest in home improvements, or move to a new home.

So you'd really love a new kitchen, or the kids are crying out to have separate bedrooms, and you know you need a change. The big question is, is it worth working with the home you've got or is it time to have a look at the housing market?

Here, Paul Findlay of Maximus Homes and Gerry Savage of Brock Harcourts Playford, share some tips on what to consider.

1. Be inventive to make space work

If you want more space, Paul suggests it's worth talking to your local builder about how your current home can be adapted before deciding to pack up shop entirely.

"There are many different approaches which can work to create space. For example, new floor to ceiling robes can save lots of space, so you'll feel like you have more room to move," he says.

"If you need another room, you might be able to use an existing space such as a corner of your veranda as the starting point for a cost effective addition."

Talking to a builder will give you an idea of how much change your budget will let you have – and what's possible with your home in the first place.

2. How much of a change can you afford?

When weighing up the cost of renovating versus buying a new home, keep in mind that while renovation projects often end up costing more than expected as budgets and timelines are extended, buying a home involves stamp duty, agent fees and costs to transfer your loan or take out a new one.

"There are pluses and minuses to both sides of the argument," says Paul.

"The important thing is to do your research so you know exactly how much each option will cost you – that way there are no nasty surprises."

3. Can you green up to save?

If you want to make changes that will help the environment and save you money in the long term, consider going green. Solar panels are one way you can reduce your energy, and many panels will pay for themselves in savings on your bill faster than you'd think.

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Would you rather move or improve?

Visit our Facebook page at [facebook.com/HomeStartFinance](https://www.facebook.com/HomeStartFinance) and share your comments.

Turn to page four for your chance to win a \$250 Dusk voucher to give your home a facelift.



Eco-tips to save you money... and help save the planet.

Green Corner.

Wrap it up – three tips for green gift-paper.

Looking for an environmentally friendly way to wrap a gift? Here are three ideas that can save you money on wrapping paper, and save a few trees along the way.



Turning Japanese

Furoshiki is the Japanese art of using cloth to bundle up items for easy transport – and it can easily be adapted as a fun way to wrap a present. You can use any bits of material you have spare (as long as they're the right shape), and twist them into all kinds of cool shapes to wrap your present. Visit furoshiki.com to find out more.

Kid's drawings

Another idea is to use your kid's old paintings and drawings to wrap gifts. Most children manage to use up a fair bit of paper with their squiggle practice, and unless you're Aelita Andre's parents, chances are you won't be making millions from all that excess art. Why not use it to wrap presents, and let other people appreciate your child's handiwork too?



Green bag it

Now that plastic shopping bags are out in South Australia, you may find yourself with a growing stockpile of reusable 'green' bags. There's now a whole range of reusable bags in different colours and designs. With a ribbon or two, these bags can be a nice way to give a gift with a 'bonus' – handy for the next time the gift receiver is at the checkout!

Got some green tips? Share them with us at [facebook.com/HomeStartFinance](https://www.facebook.com/HomeStartFinance)



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Another option is to get custom made curtains which fit window frames exactly, helping to seal in heat in winter... and keep it out in summer.

Gerry explains that additions such as solar could appeal to potential buyers if you do eventually decide to sell.

4. Small touches = big changes

While not all of us have money to make major changes, little things can make a big difference. Even something as simple as scented candles, a vase of cut flowers or clean windows can make a house feel different.

Paul suggests creating a feature wall in your living room to create a big change with minimal cost.

"You can create great effects using colour, texture or even wallpaper on just one wall. It's not a big cost, but can make a huge difference."

5. Have to move? Think clean, trim and tidy

If the time has come for you to move home, Gerry has one piece of advice: present your home in the best possible way to get maximum value from a buyer.

This means cleaning everything, including outside walls and gutters. Tidy up your garden, making sure any weeds or rubbish are removed, and trees cut back. The neater you can make your place look, the higher the chance it will look appealing to a buyer.

Paul adds that starting at the front door can really help.

"Make sure your front door looks good! Give it a coat of paint, or just replace the knob – it's a simple thing but makes a big difference, because it's the first thing people see."

From the CEO.



They say home is where the heart is – the truth is, home is where your local doctor, sporting club, school, support service or even favourite cafe is.

Community is about a sense of belonging, about feeling confident walking down the street knowing you'll see familiar faces. It's about getting to know your butcher or the girl at the check-out at your supermarket. It's about trusting your neighbour and meeting new friends at the local park.

Becoming a home owner is one way to feel settled enough to make the connections which form a community. But there are lots of other things that help a community grow strong. That's why we support local communities in lots of different ways.

We sponsor fundraisers for good causes, like The Advertiser HomeStart Trailblazer Challenge. This annual event raises funds for the Operation Flinders program, which helps young people in need discover their inner strength.

We make one-off donations to not-for-profit groups who work in education, shelter, sport, health, disability and more.

We provide free seminars about home ownership throughout the year.

We also give our staff the opportunity for one day's paid leave per year to do volunteer work.

We're glad we can help support the communities where you, our customers, work, live and play.



**community
engagement**

To find out more, visit the 'in the community' section of our website at homestart.com.au

Loan Tips.

Lost a statement?

If you ever need a reprint of your loan statement, why not login to eHomeStart and reprint it there for free? Calling us to reprint it for you costs \$10. eHomeStart has a range of features that help you manage your loan without incurring a fee. So the next time you need to reprint, visit eHomeStart.

Use your repayment card.

HomeStart provides you with a repayment card which holds all your loan details. Your card can be used at any Australia Post outlet to make additional voluntary repayments to your primary loan and/or to Advantage or EquityStart Loans. Contact HomeStart on 1300 636 878 if you need to arrange for a replacement repayment card.



Logo Makeover.



If you've recently visited our website or looked at our Facebook page, you may have noticed our new HomeStart logo. It's a fresh look that reflects our commitment to making home ownership achievable for more South Australians.

The makeover includes new colours, a roof symbol and new font.

Why this particular logo? Our research showed both customers and non-customers liked it and believed it was more relevant and appealing than the previous logo. We will be making the transition to our new logo over the next 12 months. No costs will be passed on to customers, and we aim to minimise the impact as much as possible.

We'd welcome your feedback and you can even tell us what you think on our Facebook page at facebook.com/HomeStartFinance



Refer a friend and be rewarded.

Did you know that you could receive a **\$50 Coles/Myer voucher** for referring a friend to HomeStart?

Many customers come to us because friends or family have told them we help people get started. We think it's great that people are spreading the word about our loans, so we've started a referral program to reward those who get involved.

If you'd like to join in, visit homestart.com.au/referral, complete a form with your referral's details and we'll do the rest.

If you refer someone who goes on to settle a loan with us, we'll send you a **\$50 Coles/Myer voucher** to say thanks.

Win a new look for your home.

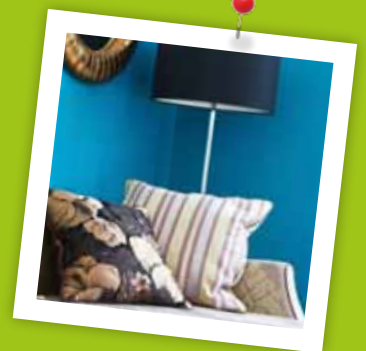
Home improvement doesn't have to be messy or super expensive – it just needs a little imagination. Tell us what you've done to improve your home in the last 12 months to go into the draw for a **\$250 Dusk voucher**. Pick from an extensive range of candles, fragrances and home decor to enhance the mood of your home. There are two vouchers up for grabs.

Complete and return this entry form to: **HomeStart's Dusk competition, 153 Flinders Street, Adelaide SA 5000 by 2 December 2011.**

You must be an existing HomeStart customer to enter, and you will need to include your current loan number (which you can find on your HomeStart loan statement) to be eligible.

Name	<input type="text"/>	Loan number	<input type="text"/>
Address	<input type="text"/>	Postcode	<input type="text"/>
Email	<input type="text"/>	Daytime phone	<input type="text"/>

Home improvement done in the last 12 months:



Conditions of entry: The competition commences on 5 October 2011 and ends on 2 December 2011. Two prizes of \$250 Dusk vouchers are on offer. Total prize value is \$500. The draw will be conducted by HomeStart Finance, 153 Flinders Street, Adelaide on 6 December at 12 noon. There will be two winners and they will be notified by phone.

