



Want more information?

If you have any questions or would like more information, contact our Community Lending team.

Phone 08 8203 4788

Email commlend@homestart.com.au

Website homestart.com.au/community-lending

Why choose HomeStart?

Since 1989, HomeStart has established itself as the leading provider of affordable home finance and housing solutions. We're more than just a lender – we develop award winning products, support the community through sponsorships, and work with government and industry to meet the challenges of the housing market. We're also highly regarded for our customer service, and our friendly, professional Community Lending team make sure each organisation gets the attention it deserves.



HomeStart
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FlexiCom Loans

HomeStart
is here to
help your
community
grow.



HomeStart Finance. 153 Flinders Street, Adelaide 5000.
Eligibility criteria, terms and conditions apply.
Fees and charges are payable. Information correct as of
March 2008 and may change without notice. CF-DL-0308-v1

HomeStart Community Loan options

Affordable rental accommodation is an essential part of South Australia's well-being.

HomeStart understands that not-for-profit organisations play a crucial role in increasing the supply of affordable housing, and building prosperity and stability within the community.

To help not-for-profit organisations meet the challenges of operating in a commercial environment, we offer a range of flexible loans to suit your unique needs.

Our FlexiCom Loans offer competitive interest rates which are linked to the performance of your organisation, as well as a range of features designed to support your organisation's growth potential.

The loan range also gives you access to other flexible options such as choosing to fix the interest rate on all or a portion of your loan, redrawing additional funds you've paid toward the loan, and making extra repayments without being charged additional fees.

FlexiCom Indexed - for manageable repayments

With FlexiCom Indexed, loan repayments are set at a low amount and then increased each year by a rate linked to CPI, making it easier to maintain your organisation's budget.

FlexiCom 40 - for a longer loan term

FlexiCom 40 is a more traditional loan where repayments are made to the principal loan balance and interest, so you will initially build up equity in your asset faster. HomeStart has given you the flexibility to extend your loan term to up to 40 years so that repayments remain manageable.

FlexiCom Access - for an approved limit

FlexiCom Access gives you the flexibility to manage the finances of your housing projects by offering an approved limit that can be drawn down as required. Repayments are interest only, with no set loan term, and you can make other lump sum payments when you desire.

FlexiCom Advantage - for boosted borrowing power

FlexiCom Advantage offers a manageable repayment amount so you can be certain of cash flows – and comes with the additional benefit of increased borrowing capacity with a subsidised Advantage Loan. The Advantage Loan portion of FlexiCom Advantage won't increase your repayment amount, has an interest rate linked to CPI, and if paid off in less than five years will attract no interest at all.



Feature	FlexiCom Indexed	FlexiCom 40	FlexiCom Access	FlexiCom Advantage
Repayments linked to CPI	✓			✓
Set loan term		✓		
Traditional principal and interest repayments		✓		
Flexible drawdowns	✓	✓	✓	✓
Interest only payment option			✓	
Competitive rates	✓	✓	✓	✓
Advantage Loan				✓