



## Welcome.

Welcome to the first edition of our new look newsletter.

We hope you enjoy this bright and breezy catch up on all things HomeStart – it’s our way to stay in touch and keep you informed about what’s happening.

The look may have changed, but the message hasn’t – we’re here to help.

In this issue, RAA insurance talk about their exclusive offer to HomeStart customers on discounted home and contents insurance.

We update you on a fantastic new sponsorship with Fremont-Elizabeth City High School’s special music program.

There are some tips from our CEO Gary Storkey on interest rates. We also take a look at the ‘State Awards for Excellence in Social Housing’ and as always, there’s a cool competition for you to enter.

**Exclusive RAA insurance offer**  
Fix your interest rate for up to 5 years

## Prepare to smile!

You may have noticed our new commercials on television, which are full of happy faces. All of the people featured in these advertisements are HomeStart customers – and we couldn’t think of a better way to promote what we’re all about!

Our new campaign emphasises that getting into home ownership is a happy, exciting and rewarding time, an achievement to smile about, and it is great that so many people have had a positive experience taking this step.

Around eighty customers appear in a series of three commercials, advertisements for newspapers and magazines, posters, brochures and other supporting material, all designed to let people know that home ownership could be an achievable option.

So, keep your eye and ear out for the new campaign, and thanks to everyone who took part – it’s certainly put a smile on our face.

Left: Flora Bake.  
Right: James, Millie, Sharon & Phoebe Cartwright.



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# A message from RAA Insurance.

Dear HomeStart customer,

Your home is probably your biggest single investment. It's an asset that over time may increase in value depending on your repayment plan, any improvements that you decide to make and the current value of the property.

Because it's so important, you might want to think about insuring your home and its contents for its true value – so we are making HomeStart customers an exclusive offer.

**RAA Insurance is offering its Home and Contents Insurance plan for up to half off the normal rate.**

Home and contents insurance is all about you getting that extra peace of mind in the case of an emergency at home. It's worth considering, especially if your insurance has lapsed.

RAA Home Insurance is designed to give

you a wide choice when it comes to covering your home and its contents, so it can really help to take the pain out of an unfortunate situation.

Whether you suffer loss or damage to your property through fire, lightning, explosion, earthquake, burglary, storm, malicious damage or some other defined events, RAA Home Insurance can be there for you with complete cover and fast claim settlement.

The RAA Insurance offer to HomeStart customers is available for home cover up to \$200,000 and contents cover up to \$80,000. It's a flat fee of \$300 per year or only \$25.00 per month. This offer is available to any new Home Insurance cover and is fixed for the first year. Normal competitive rates apply from year 2 onwards.

You can apply over the phone today by calling RAA on 1300 369 640 or simply



request some more information about the offer and the various insurance options that are available from RAA when you call.

Yours sincerely,

David Hall  
RAA Home Insurance

The information included in this article is a summary and is not intended to have any legal effect. The offer is subject to the full terms, conditions and exclusions as set out in the Product Disclosure Statement (PDS). RAA Insurance products are issued by RAA Insurance Limited, ABN 14 007 872 602, AFS Licence No. 232525. When deciding to buy or hold RAA Insurance you should read and consider the Product Disclosure Statement (PDS) which is available from the RAA and on the RAA website.

## State Awards honour excellence in housing.



Buying a home of your own is a big achievement for anyone, but for people faced with disadvantages, it can be a life changing event.

In March this year, the Minister for Housing, Jay Weatherill, presented the inaugural 'State Awards for Excellence in Social Housing'. The awards honoured more than fifty South Australians who have overcome adversity to become outstanding tenants or home owners.

Six HomeStart customers were presented with 'Home Ownership' awards for making the move from social housing to home ownership, overcoming significant personal and financial challenges along the way. Congratulations to winners Lynette and Diane Nowland, Kylie Murray, Jacqueline Cawthray, Shane Grocke and Tanya Jenner, Patricia Stephens, and Gerald Bendessi and Jean Warren.

These customers showed strong money management skills, focus and dedication to become home owners. All winners received a cheque and certificate to commemorate their achievement.

Picture: The Hon. Jay Weatherill, MP, HomeStart Chief Executive Officer Gary Storkey, and winners of the 'Home Ownership' category at the State Awards for Excellence in Social Housing.

## Sponsorship.

At HomeStart, we are committed to supporting local communities through sponsorship. We wanted to share this message of community spirit by making a special TV commercial that features some of the local organisations and events we support.

We have also kicked off a promotion on the Nova 919FM breakfast program that will be asking listeners to nominate a cause or community organisation for us to sponsor, with the Nova team throwing in some of their own money to help.

We don't just provide home loans. We put smiles on faces.

# Four and five year fixed interest rates.

HomeStart's Chief Executive Officer, Gary Storkey (pictured), talks about the introduction of four and five year terms for fixed and split interest rates.



Most HomeStart loans have the distinctive benefit of our Repayment Safeguard, which sets your loan repayments at a level that's affordable, based on your income. This Safeguard is designed to protect you if interest rates were to rise, as it ensures that your repayments remain stable through out the year.

If you would like the extra certainty of a fixed interest rate, we offer the option of choosing a fixed rate for one, two or three years – and, from 12 April 2006, we will also be offering four and five year terms at attractive rates.

By taking up a fixed interest rate offer for a set period of time, you can be sure that the rate you have chosen will remain exactly the same – no matter what happens to the variable interest rate.

If you would like to 'split' your interest options, so that our current variable interest rate applies to a portion of your loan, and a fixed interest rate applies to the other portion, you will also be able to choose a four or five year term for the fixed portion of your loan. Splitting your loan means any extra repayments you make can still be accessed with Redraw

(unless you have an Advantage Loan).

If you have already taken up a fixed or split option, you will be offered the four and five year terms when your current fixed term expires.

If you have a variable interest rate and would like to fix or split, contact your loan manager to discuss your options – and be aware that fees will apply.

HomeStart's four and five year fixed interest rates will be released on 12 April 2006 – visit [homestart.com.au](http://homestart.com.au) for details.

Eligibility criteria, terms and conditions apply. Fees and charges are payable.



## The story behind the smile.

Rashidatu Kamara has come a long way to call South Australia home.

At just 17 years of age, she left her birth place of Freetown in Sierra Leone to build a new life for herself in Australia.

With a bright attitude and a lot of hard work, she completed studies in hospitality at TAFE and secured a position as a chef with a large catering company.

She decided to make the move to home ownership after receiving some

information about EquityStart, which is designed to help public housing tenants buy their property, or a place on the private market.

As a first home owner, she is excited to be able to have a place to call her own. "I have a positive dream for my future, and buying a house was a part of that," she explains. "In just four and a half years in Australia, my dreams have started to come true."

## Take your family to the movies on us!

Win free movie tickets in our 'Awesome Autumn' competition.

As the cooler months settle in, there couldn't be a better time to catch up on the latest blockbusters.

We're giving away FIVE family passes worth \$100, so you can hit the flicks on us. To enter, all you need to do is complete this entry form and send it to HomeStart Finance 'Awesome Autumn' competition, GPO Box 1266, Adelaide, SA 5001 by 29th May 2006.

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

Name: \_\_\_\_\_ Loan number: \_\_\_\_\_

Address: \_\_\_\_\_ Postcode: \_\_\_\_\_

Email: \_\_\_\_\_ Daytime phone: \_\_\_\_\_

Conditions of entry: The competition commences on 10/04/06 and ends on 29/05/06. Total prize value is \$500. The draw will be conducted at HomeStart Finance, 153 Flinders Street, Adelaide on 31/05/06 at 12 noon. There will be five winners and they will be notified by phone and agree to have their name and photo used for promotional purposes by HomeStart Finance.



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# HomeStart supports the Fremont-Elizabeth City High School music centre.

Elizabeth is home to many HomeStart customers. For the students at Fremont-Elizabeth City High School, music can make all the difference. The school's Special Interest Music Centre provides the opportunity for students with musical talent to develop their potential – and have some fun.

The centre also provides meaningful and coordinated assistance to help get the best musical outcomes for students who suffer significant disadvantage in their day-to-day lives, with some fantastic results.

Just this year, over 175 primary students have enrolled to learn instruments such as the flute, clarinet, saxophone, trumpet, trombone, percussion, violin, cello and classical guitar with specialist teachers, including music legend Bruce Raymond.

HomeStart's support of the centre has made it possible for 250 of the students to get new uniforms and also provided the prize for their 2005 'Outstanding



Special Music Student', Jason Williams. Jason is a skilled guitar player who received full marks for his year 12 music studies. He will use his prize to buy a new instrument and put a donation toward his tertiary education at the Elder Conservatorium of Music.

Jason's teachers describe him as a worthy recipient for the award, having overcome a tough childhood to become a

generous, helpful, and very musical student. The music centre will continue to nurture and develop its players, who have a full programme for 2006.

As well as playing at the SSABSA Merit Awards at Government House in February, students played for HomeStart guests at a recent event. Some of the young musicians are also featured in HomeStart's new advertising campaign.

## He used the equity in his home to renovate.



HomeStart is a proud sponsor of the SA Young Achiever Awards, which are held each year to recognise and reward the outstanding achievements of South Australia's youth.

With HomeStart's home equity options you can use the equity that's built up in your home to put towards any worthwhile purpose.

You might want to renovate, pay off debt, upgrade the kitchen or even put it towards a child's future. Whatever your goal, contact your Loan Manager to find out more about how we can help unlock the equity in your home.

We don't just provide home loans. We put smiles on faces.  
[homestart.com.au](http://homestart.com.au)



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Terms, conditions and eligibility criteria apply. Fees and charges are payable.