



## Own your home sooner.

Everybody has a different home ownership journey, and Bill and Fay Morris's story is a great example of how age is no barrier to reaching your personal aims.

When they came to HomeStart 11 years ago, Bill and Fay were in their sixties and wanted to buy their next home. High interest rates and the recession had forced them to sell both their business and their house, and they were looking to make a second start.

"We've always been motivated to move ahead and own our home again, and we didn't see starting over as a barrier," says Bill.

They bought a small property in the northern suburbs, and set about making it a home through renovations, which they undertook over the years as they could afford it.

They made regular voluntary repayments to help pay their loan off sooner and save on interest. While they had to budget carefully, they also made sure they could enjoy life while they were paying the loan.

"Our lifestyle remained at a level we wanted," explains Bill. "We still went on holidays."

While the first years of their loan were occasionally tough, they found that as time went on it was less of a burden. Toward the end of their loan term, they even chose to reduce their repayments so that they could do other things.

Now they've paid off their loan in full and can put the money that was going to repayments toward other goals, like a holiday to Vietnam. They credit having a

target and sticking to it, keeping track of their loan balance and support from HomeStart with helping them make their second start so successful.

"You can still keep a budget and achieve your goals, irrespective of age," says Bill.

To check your remaining loan term, why not visit ehomestart and use the loan term simulator?

Visit [www.homestart.com.au](http://www.homestart.com.au) for details.

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



Bill and Fay paid their loan off in just 11 years.

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# Top 10 energy saving tips.

Did you know you can save money and help the environment, just by making a few simple changes around the house?

The Energy Advisory Service offers ten simple tips to help improve your home's energy efficiency.

1. Install appropriate "R" value insulation in your home's ceilings and external walls.
2. Thermostat temperatures on heaters/coolers should ideally be set to 19-20°C in winter and 25-26°C in summer.
3. Shade all windows in summer, other than those that face south.
4. Fans are relatively inexpensive to run and they can reduce the need to use higher energy consuming appliances.
5. Installing a triple-A (AAA) rated water efficient shower head can save up to two thirds of hot water needed.

6. Consider installing a solar hot water system. This will significantly reduce the need to heat water using electricity or gas.
7. If you have more than one refrigerator, switch off the additional one when it is not needed, or better still, dispose of it.
8. Use fluorescent lighting in the kitchen, lounge, family room and other areas where lights are on for more than four hours a day.
9. Wash clothes in cold water and use the sun to dry clothes wherever possible.
10. Energy (Star) Ratings describe the energy efficiency of appliances. The more stars, the more energy efficient, and the cheaper the appliance is to run.

Visit [www.energy.sa.gov.au](http://www.energy.sa.gov.au) for further information.

## Celebrating HomeStart's 50,000<sup>th</sup> household.

When the Page family bought their home, little did they know that as well as achieving their own goals, they helped HomeStart reach one as well - by taking out HomeStart's 50,000<sup>th</sup> household home loan.

With the help of EquityStart, Scott and Camille purchased a property that suited their whole family. For them, it was a chance to achieve a dream of owning a place of their own.

Since 1989, HomeStart has provided opportunities for tens of thousands of South Australians like the Pages to make the most of their home ownership journey.

Reaching the 'smilestone' of 50,000 loans is something that HomeStart's customers can be proud of, as it's their support and loyalty that has helped drive the organisation forward.

HomeStart's CEO, Gary Storkey, said that while HomeStart's role has evolved over the years, its ultimate goal of assisting more people with their home ownership needs has not changed.



"We're proud to be able to say that over the past 17 years we've provided a service that's not available in any other state, and we'll continue to do so over the coming years," he said.

The Minister for Housing, the Hon. Jay Weatherill, was also keen to recognise the difference that HomeStart makes to the people who matter, the citizens of South Australia.

"Our success is shown through the

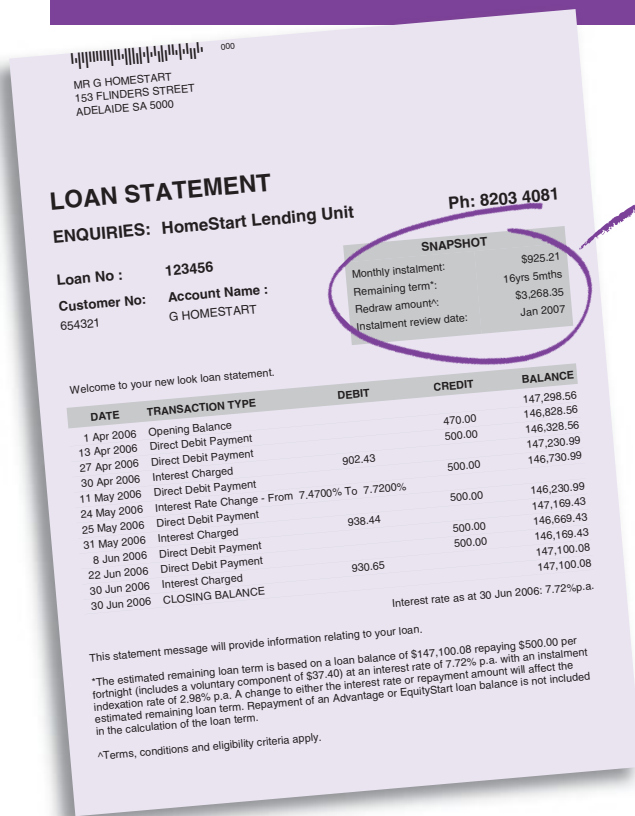
lives of our customers who can enjoy the benefits that having a home of their own brings, like financial independence and security for the future," he said.

So, as the Pages begin their home ownership journey with HomeStart, the organisation is looking forward to helping many more people accomplish their goals over the coming years.

Gary Storkey (far right) congratulates Camille and Scott Page.

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

# Your new look loan statement.



## SNAPSHOT

**Monthly instalment:** the amount you are required to pay each month on your HomeStart Loan, excluding any voluntary amounts you might pay.

**Remaining term:** an indication of how long it will take to pay off your loan in full, based on the conditions outlined at the bottom of your statement.

**Redraw amount:** if you have made voluntary repayments on your loan, you may be able to redraw up to this amount. Please note, a fee is charged for this service.

**Instalment review date:** the date your monthly instalment amount will be reviewed in line with CPI, which could result in an increase in your required payment amount. Please note, some loan types are excluded.

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

Your loan statement is sent out each quarter to keep you up-to-date about your loan. This quarter, we've introduced a new look statement to make it even easier to find the information you're looking for.

Your statement has a clean, simple design, and straight forward descriptions of your loan information.

We've added a 'snapshot' box at the

top of the statement which highlights useful information. Some terminology has been changed to more clearly explain the transactions that have occurred on your loan over the last quarter.

This new look and feel is based on the feedback we've received from customers over the years, and we think it will make understanding your loan

statement a breeze.

Your statement will continue to be sent out each quarter with this 'Smile' newsletter, and you can access a list of your loan transactions at any time by logging on to ehomestart.

You can also contact HomeStart to request a statement, but please be aware this may incur a fee.


## Managing your home loan online.



Managing your HomeStart Loan has never been easier with ehomestart, your secure online loan system.

- View your loan balance & transaction history
- Manage your repayments
- Update your details
- Apply for redraw and home equity loans
- Use the online calculator to find out how you could save time and money on your loan.

### Register now

1. Visit [www.homestart.com.au](http://www.homestart.com.au) and click 
2. Enter your loan number\* and other details as required.
3. Receive your secure ehomestart password within 5 business days.

\*Located on your HomeStart Customer Card, or call HomeStart on 8203 4000 or Freecall 1800 018 788 from regional locations.



**HomeStart**  
FINANCE

Government of South Australia

# Touching down for homelessness - Portavin TouchWine 2006.



Local and national sporting and media celebrities teaming up for a good cause.

The Portavin TouchWine 2006 event brings together great wine, touch footy and a worthy cause to the Adelaide parklands. Best of all, you can be a part of it.

On 19th November, forty eight teams from wineries across South Australia will compete in a touch football tournament for the Portavin TouchWine Champions Cup, a fundraising event for the

Hutt Street Centre.

As well as touch footy, there'll be wine tastings, food, and a few sports celebrities to boot. There will also be a family fun area for the kids, proudly sponsored by HomeStart.

Hutt Street Centre provides essential support services to homeless people in Adelaide. Last year the Hutt Street Centre

provided 57,000 meals and social work services to over 1,600 people.

All funds from Portavin TouchWine 2006 will go toward supporting the 75% of people seeking care at Hutt Street Centre who have a mental illness.

Entry is free, so why not come along and bring your family too! To find out more visit [www.portavintouchwine.com.au](http://www.portavintouchwine.com.au).



## Sleep well this spring in stylish Peter Alexander sleepwear.

Look good even when you're sleeping. This month, we're giving you the chance to win \$250 worth of Australia's most famous designer sleepwear from Peter Alexander. With a fantastic range of pyjamas, sportswear and more for women, men and children, you can order online or over the phone from anywhere in Australia.

To enter, just fill in this entry form and send it to HomeStart Finance 'Spring Sleepwear' competition, GPO Box 1266, Adelaide SA 5001, by 30th November 2006. You must be an existing HomeStart customer to enter, and you will need to include your current loan number (which can be found on your latest statement) to be eligible.

Name: \_\_\_\_\_ Loan number: \_\_\_\_\_  
 Address: \_\_\_\_\_ Postcode: \_\_\_\_\_  
 Email: \_\_\_\_\_ Daytime phone: \_\_\_\_\_

Conditions of entry: The competition commences on 9th October 2006 and ends on 30th November 2006. Total prize value is approx. \$500. The draw will be conducted at HomeStart Finance, 153 Flinders Street, Adelaide on 5th December 2006 at 12 noon. There will be two winners and they will be notified by phone and agree to have their name and photo used for promotional purposes by HomeStart Finance.

