



## Muhama makes his home in SA

**Muhama Yotham's journey spans three countries, two continents and an interstate love story – and he couldn't be happier to finally call South Australia home.**

Muhama is originally from Burundi, a small country in East Africa. Civil war and political instability forced him to flee to a refugee camp in Tanzania, where he lived for eight years until he was given the opportunity to re-settle in South Australia.

Since arriving here in August 2005, Muhama has set about building a new life for himself, his wife Margaret and their 18-month-old daughter Grace.

'I met Margaret while she was living in Perth, we corresponded regularly, and with time – she joined me in South Australia and we got married,' recalls Muhama.

Muhama's story  
homeMADE tips

He started volunteering at the Migrant Resource Centre, joined the Australian Refugee Association as an intern, and began studying for a Bachelor of Administrative Management.

He now works part-time as a Settlement Officer at the African Community Council of South Australia, helping newly arrived migrants and refugees with accommodation, education and employment.

Muhama is also an accredited Kirundi and Swahili interpreter, and it's through this work that he found out about HomeStart – and the possibility that he could become a home owner.

'I wanted to buy a home when I got married, but I wasn't working full-time. I didn't think that with part-time work and a Centrelink income that we would qualify for a home loan. I was pleased to find that this wasn't the case with HomeStart,' he explains.

As President of the Burundian Community of SA, Muhama has helped many Burundian families through the home buying process with HomeStart. As well as interpreting, he often goes the extra mile as an emergency contact if there are any problems.

'Buying a house is such a big commitment and people need to understand the process and what's involved – and I'm glad to be able to help,' he says.

'I often explain what is different about some of HomeStart's products, such as the Breakthrough Loan, so people understand and can make up their own mind.'

Muhama continues to make a world of difference to refugee families settling in South Australia, and he's living proof that it is possible to overcome challenges and create a brighter future.

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Matthew Simpson



Matthew Simpson worked his magic on the Marando's home for homeMADE. Photo courtesy Channel 9.

# Home grown talent that makes you feel good inside

If you think interior design is just adding a few frills to your house, think again. According to South Australian interior designer Matthew Simpson, choosing the right look and feel for your home requires careful planning – but done right, it can make a world of difference.

Matthew has been helping people make the most of their space since 2001, most recently on Channel 9's homeMADE. He believes that interior design is about applying simple concepts of scale, proportion and function in a way that suits your taste and lifestyle.

He also thinks that with the right advice, some elbow grease, and investment in suitable furniture and finishes, anyone can transform their home interiors.

'When I work with someone, I find out what's important to them and what they're looking to get from their home,' he explains.

'It's like being a detective – I'll have a good look around for clues on what they are attracted to. That might even be in their wardrobe, which can give me an idea of what colours and style they like.'

While the homeMADE experience involved renovating a whole house in a matter of days, Matthew explains that for most people the reality is very different.

'On the show it was like "Hi, how are you, now I'm going to rip your house apart";' he says with a laugh.

'In reality, people might not be able to make such huge changes so quickly, and they're probably not going to have a whole team of tradespeople there to help.'

As a father of three young boys, he understands that life can be very full and home renovations often take the backseat. He recommends a staged approach to getting things finished.

'Interior design doesn't have to be complicated. Get the prep work done, plan it well and the end result should be successful.'

## Matthew's top tips:

### Consult a designer

- If you can afford it, consult with a professional before you get started. They'll find ways to use your space that you may not have thought of, and give you ideas for things you can do yourself.

### Get furniture that fits

- It's really important to get furniture that's the right size for the room. If you're thinking of getting a new couch, you could make a scale map of your living room using graph paper to give you an idea of how it would fit.

### Beware of gimmicks

- Be wary of salespeople telling you what's trendy. It's a better idea to pick a colour and style that you like, and work them into your space.

### Symmetry can be boring!

- Lots of people think everything has to be absolutely symmetrical, but it's the overall composition that matters. Not everything has to match or be pushed hard up against the wall.

### Create your own gallery

- If you've got lots of clutter, pop some of it in storage and have a rotating display area like an open bookshelf. It helps keep your room fresh.

### WIN a mini-makeover with homeMADE designer Matthew Simpson – turn to page 4 for details.



# HomeStart's repayment relief

In this edition of Smile, HomeStart CEO Gary Storkey talks about your options when times are tough.

Gary Storkey, HomeStart CEO

You may have heard some of the big banks promising to provide 'repayment relief' to customers experiencing tough times due to the Global Financial Crisis.

This may have led you to wonder what HomeStart does to support its customers.

You'll be pleased to know that it has always been HomeStart's policy to offer support to all customers facing hardship.

HomeStart has a range of options

designed to assist people facing financial hardship, and we will carefully assess the individual circumstances of each customer and work with them to find the best solution.

Our policy is not limited to responding to the current Global Financial Crisis; if you experience difficulty in meeting your repayments at any time during your home ownership journey with HomeStart, we will look for ways to assist you.

The most important thing to know is that we're here to help, so if you do experience financial hardship, the best thing to do is to call your Loan Manager as soon as you can, so they can look at what options are available to you.

At HomeStart, we believe home ownership is a long-term investment that's bound to have ups and downs – that's why we provide you with lots of support along the way.

## Tax time – how to make every dollar count

If you receive a tax refund this year, consider paying extra on your home loan – you could save thousands in interest and knock years off your loan.

From 1 July to 31 October, it's time to dig out your paperwork and lodge your tax return with the Australian Taxation Office (ATO). While not everyone enjoys talking tax, most people do enjoy getting a refund, which can feel like a 'bonus' payment you may not have expected.

If you do receive a refund, why not

consider putting it toward your home loan? Making lump sum payments above your usual repayment amount is a great way to reduce the amount of interest you pay over the life of your loan. It can also reduce how long it takes to pay off your loan – so you know you're putting that extra money to good use.

Making voluntary repayments is easy. You can logon to eHomeStart and select the 'manage my loan' link at [www.homestart.com.au](http://www.homestart.com.au), or call your

Loan Manager. You can also use the online calculator to work out exactly how much time and money you'll save by making the extra repayment.

*Keep in mind that if you have an Advantage, EquityStart or Nunga 2 loan, voluntary repayments go toward these loans first.*

*You can make repayments of up to \$10,000 p.a. on fixed loans before fees apply.*

*For more information on lodging your tax return, call the ATO on 13 2866.*

## Loan time: easy tips to help you save

### Public holidays and Direct Debits

If you make loan repayments via Direct Debit, keep in mind that if the due date is on a Public Holiday, the deduction won't occur until the next business day. Make sure you have enough funds in your account to allow for this to avoid being charged dishonour fees.

### One-to-sign Redraws

To make accessing redraw on your loan even more convenient, we've introduced a one-to-sign for redraw option – which means one person on a joint loan can sign for a redraw (maximum \$2,000 per redraw). To find out more contact your Loan Manager today.

### Redraw online and save

Make your redraws online through eHomeStart and you'll only pay \$10 per redraw, instead of the \$50 fee that applies when you make a request for a redraw over the phone. To register, visit [www.homestart.com.au](http://www.homestart.com.au) and select the 'register' link under 'manage my loan'.



# Roll out the tanks and help save the Murray



If you're thinking of having a rainwater tank plumbed in to your house, you could be eligible for up to \$1500 in government rebates.

Home owners are being offered a \$400 or \$500 rebate from the Federal Government, and between \$200 and \$1000 from the State Government, to put towards the cost of purchasing and plumbing a rainwater tank for uses such as toilet flushing, clothes washing and hot water supply.

The Federal Government is also offering \$500 rebates for installing a permanent grey-water system.

To receive both grants, the tank must be able to store at least 2000 litres of water, and be plumbed to the house by a licensed plumber. 1000 litre tanks may be eligible for a State Government rebate.

There are a range of other requirements you need to meet to be able to claim the rebates.

*For more information about the Federal Government Grant, visit [www.environment.gov.au/water](http://www.environment.gov.au/water) or call 1800 808 571.*

*For more information about the State Government Grant, visit [www.sawater.com.au](http://www.sawater.com.au) or call 1800 130 952.*

## Register for free 'green' tips from the experts

If you'd like to make your home more energy efficient but don't know where to start, you can now apply to have an expert come and tell you how – at no charge.

Under a new scheme launched by the Federal Government, trained assessors will be providing free in-home assessments and advice on heating, cooling, lighting, hot water and water efficiency in and around Adelaide, as well as some regional areas.

They will provide written reports on what you can do to make your home greener – and many of their recommendations will be low cost or covered by government rebates.

*To find out more or register for a free home sustainability assessment, visit [www.environment.gov.au/greenloans](http://www.environment.gov.au/greenloans)*

## Win a mini-makeover with homeMADE designer Matthew Simpson!



Win a consultation with interior designer Matthew Simpson, plus a furniture voucher to get you started. Matthew will give you a personal consultation and plan for transforming your home. You can also choose some key furnishings to fit your new design.

**To enter, just fill in this entry form and send it to HomeStart Finance 'Win a mini-makeover' competition, GPO Box 1266, Adelaide SA 5001, by 24 August 2009.**

You must be an existing HomeStart customer to enter, and you will need to include your current loan number to be eligible.

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

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

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

**You can find your loan number on your HomeStart loan statement.**

**Conditions of entry:** The competition commences on 13 July 2009 and ends on 24 August 2009. Total prize value is approximately \$1,000, and includes a consultation and report with Matthew Simpson, plus a furniture voucher to the value of \$650. The furniture voucher will be for Fantastic Furniture if the winner lives in the metropolitan region, and a suitable alternative if the winner lives in a regional area. Depending on location, the winner may have their consultation via phone interview. The draw will be conducted at HomeStart Finance, 153 Flinders Street, Adelaide on 26 August 2009 at 12 noon. There will be one winner and they will be notified by phone.



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