

KEYSTART LOW DEPOSIT, LOW COST HOME LOAN

Keystart has helped more than 40,000 Western Australian households buy their own home and has provided more than \$3.5 billion in low deposit low cost home loans in WA.

Keystart approved applicants earning up to \$85,000 can now borrow up to \$225,000 to buy or build a house worth up to \$250,000. Some of Keystart's appealing benefits include:

- Low deposit loans
- No savings needed *
- Attractive variable interest rates
- No monthly fees *
- Fee assistance *
- No Mortgage Insurance costs

If you are eligible for the First Homeowner's Grant, you may apply through Keystart, to use the grant to pay the deposit and other fees. Any surplus funds can be used to meet other home purchase expenses.

The Keystart Low Deposit, Low Cost Home Loan can be used by owner-occupiers to buy an established home or build a new house. Loans are available to first or subsequent home buyers.

* Conditions apply

For further information about applying for your Home Loan contact Keystart on Freecall 1300 361 517.



RESTART LOAN SCHEME

Restart helps in situations where income loss through temporary unemployment or retrenchment is a problem. Restart is financed and managed through Keystart.

Keystart understands that difficulties often occur due to reasons outside the control of borrowers. With short-term financial assistance, borrowers are often able to regain their financial independence and keep their family home.

Restart has been designed to assist households through short-term difficulties by refinancing their current housing loan into the Restart Loan Scheme, which provides reduced loan repayments for a period of up to two years.

For further information and to register your interest contact the Restart Home Loan Scheme on Freecall 1300 366 055

FIRST HOME OWNER GRANT

The Government's First Home Owner Grant provides \$7,000 towards the purchase of your first home.

The Grant is not a loan and does not need to be repaid. You can use the grant to cover your deposit and loan fees. The balance of the Grant can be used for other purposes.

For further information about the Grant contact 1300 363 211 or visit the State Revenue Department website at www.srd.wa.gov.au

Please note people who are not eligible for the First Home Owner Grant may borrow through Keystart, up to \$2,000 for assistance with fees, as long as the total amount borrowed does not exceed the amount for which their assessed income makes them eligible.

For your Low Deposit, Low Cost Home Loan or any other home loan option contact Keystart;

Keystart Home Loans
Level 6, 218 St George's Terrace,
Perth WA 6000
Freecall 1300 361 517

Aboriginal Home Ownership Scheme
Department of Housing and Works
City Office
605 Wellington Street,
Perth WA 6000
Telephone: (08) 9429 4050
Freecall 1800 093 325

Access Home Loans
Department of Housing and Works
City Office
605 Wellington Street,
Perth WA 6000
Telephone: 9429 4000
Freecall 1800 093 325

Goodstart Shared Equity Loan Scheme
TLC Housing Society
1st Floor, 79 Stirling Street
Perth WA 6000
Telephone: 9328 2322
Freecall 1300 366 055

Restart Home Loan Scheme
TLC Housing Society
1st Floor, 79 Stirling Street
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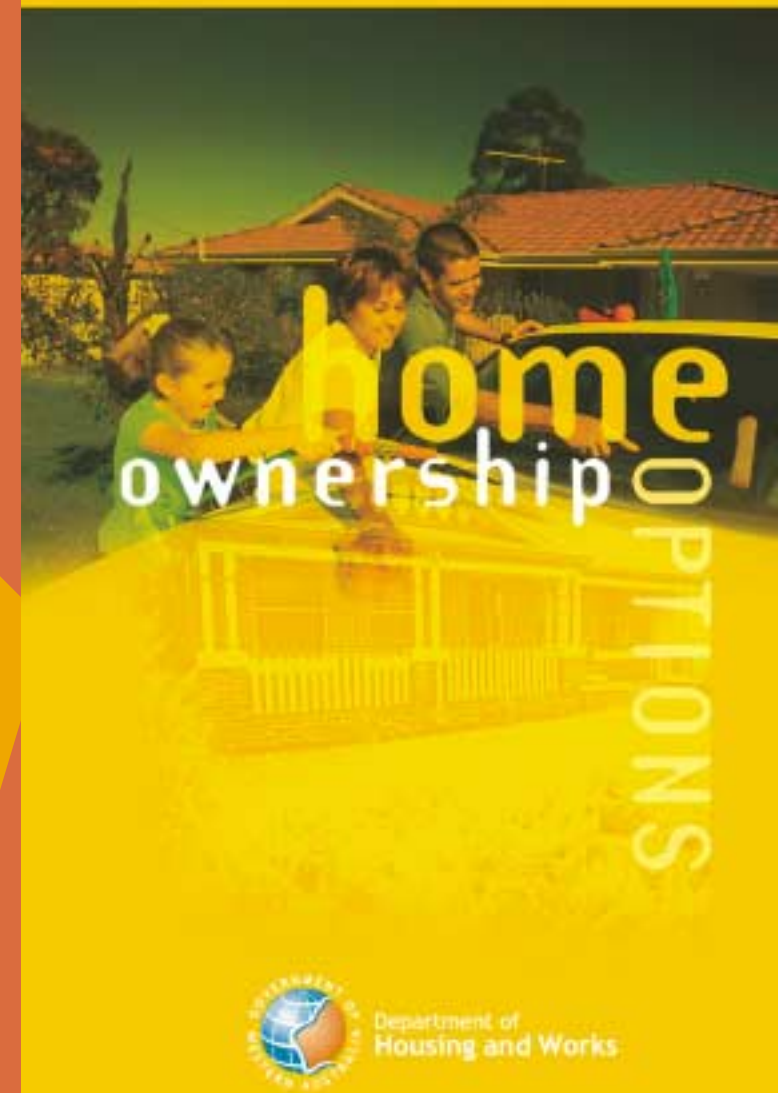
FURTHER INFORMATION ON THE VARIOUS OPTIONS CAN BE FOUND ON OUR WEBSITE AT

www.keystart.com.au

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KEYSTART

HOME OWNERSHIP OPTIONS



The dream of owning your own home can now be more than just a dream. One of Keystart's Home Ownership options could make that dream a reality.

The following options are available to all Western Australians through the Department of Housing and Works, who would like to help you to pursue the dream of owning a home.

ABORIGINAL HOME OWNERSHIP SCHEME

The Aboriginal Home Ownership Scheme is run by Aboriginals for Aboriginals and Torres Strait Islanders and assists them make the transition from renting to home ownership a possibility. Through this scheme it's never been easier or more affordable to make the change from being a tenant to proud homeowner. Also you do not have to be an existing Homeswest tenant to apply.

This scheme is a major initiative of the Department of Housing and Works and allows the dream of homeownership sooner rather than later. If you cannot afford an entire home, the department can buy up to 30 percent share. This means that your deposit and loan need only cover 70 percent. In the future when you can afford it, you can buy the 30 percent portion back.

Applicants must provide written confirmation from a recognised Aboriginal organisation that they are of Aboriginal or Torres Strait Islander descent in order to qualify.

For further information and assistance contact Aboriginal Home Ownership Scheme on Freecall 1800 093 325.



ACCESS HOME LOANS

Access Home Loans were designed to help people with disabilities buy their own home or modify an existing private home that caters to their needs. This is where the Access Home Loan Scheme can help out.

The main aim of an Access Home Loan is to offer you the opportunity to enjoy independent lifestyle benefits in your own home. However, buying a home that needs to be re-designed with special features to compliment your independence can be vastly more expensive than buying a typical new home.

This is where an Access Home Loan is truly unique because it allows you to buy the portion of the property that you can afford. You can buy 70 percent or more of a property, and the Department of Housing and Works initially owns the remainder. The Department's portion can be sold to you at a time when you can afford it.



An Access Home Loan can also be used to make your home more accessible by alterations such as widening doorways, removing walls, bathroom modifications or other structural alterations.

When your family income is suddenly reduced through a disability, the Department of Housing and Works can help out by refinancing your existing mortgage. People on disability support benefits and their carers in receipt of a pension may also apply for this loan.

For further information contact Access Home Loans on Freecall 1800 093 325.



GOODSTART SHARED EQUITY LOAN SCHEME

The GoodStart Shared Equity Loan Scheme is designed to provide an affordable process for Homeswest tenants to purchase from 70 to 100 percent equity in their current rental property.

Alternatively, if you are an applicant on the Homeswest rental waiting list or eligible to apply for the list, you may be able to purchase 70 percent or more in an ex-rental Homeswest refurbished home in selected areas. The majority of these fully renovated properties are in the New Living areas of the Department of Housing and Works.

The eligibility criteria for the GoodStart Scheme includes:

- That you are a current Homeswest tenant, or on the Homeswest waiting list or eligible to apply for rental accommodation;
- Over 18 years of age;
- Not have any debts owing to Homeswest or Keystart;
- Have a satisfactory rental and credit history
- Demonstrate that you have the capacity to meet repayments;
- Not own or part-own another property or land in Australia;
- Not be currently listed bankrupt or discharged from bankruptcy within 2 years of the date of the application; and
- Do not exceed the income limits set by this scheme.

For further information contact GoodStart Shared Equity Loan Scheme on Freecall 1300 366 055.