

For immediate release
Monday, 27 May 2013

Bhutanese refugees building communities in SA

After 20 years of living in a bamboo tent with a mud floor in a refugee camp in Nepal, Kamal Dahal now has a solid brick home to call home.

Mr Dahal was amongst the first group of Bhutanese refugees who arrived in South Australia in 2008 under a United Nations Third Country Settlement agreement.

Like many others in his community, he has worked hard to achieve his dream of home ownership. He saved his deposit while working as a carer and studying a Bachelor of Nursing and a Master of Business Administration.

He bought his home with a small deposit and an innovative lending solution from HomeStart that saw him combine a Home Loan with an Advantage Loan to boost his borrowing power.

HomeStart's Advantage Loan helps people on limited incomes with an additional loan of up to \$30,615. It has a lower interest rate equivalent to CPI. All interest on the Advantage Loan is refunded if you payout the loan within the rebate period (normally five years).

With this, Mr Dahal was able to buy a three bedroom home in Adelaide's northern suburbs.

Now busy working as a nurse, a carer and a volunteer in the Bhutanese community, Mr Dahal says buying a home represents safety and security.

"From the time we left Bhutan, all we wanted was to own a home of our own. My family left behind a 15 acre farm where we raised cattle and farmed cardamom and fled on foot with only what we

HomeStart makes home ownership a reality for more South Australians in more ways. We are a statutory authority that reports to the Minister for Housing and Urban Development. We were created by the South Australian Government in 1989 as a response to high interest rates and a lack of affordable home loan finance at the time. Since then we have helped over 62,000 households into home ownership.

could carry. For many years while we lived in the United Nations camp we hoped to return to our homes in Bhutan but the political situation there means we can't.

“We feel so lucky to be in Australia and to be able to buy a home and make a new start.”

Mr Dahal is one of 1,500 Bhutanese refugees who have settled in South Australia and one of almost 60 who have bought a home with a loan from HomeStart.

Chief Executive Officer John Oliver says HomeStart plays a unique role in supporting refugees into home ownership.

“By offering innovative loans that can boost borrowing capacity and help reduce monthly repayment amounts, HomeStart is proud to assist members of the Bhutanese community achieve their home ownership goals.”

Mr Dahal said the Bhutanese community are embracing their new lives and moving towards an optimistic future.

“With support, including finance from HomeStart, we are slowly adjusting to our new lives in Australia.

“Finally being able to own a home means everything to us.”

Mr Dahal and members of the Bhutanese community are available for interview along with HomeStart Chief Executive Officer, John Oliver.

HomeStart makes home ownership a reality for more South Australians in more ways. We are a statutory authority that reports to the Minister for Housing and Urban Development. We were created by the South Australian Government in 1989 as a response to high interest rates and a lack of affordable home loan finance at the time. Since then we have helped over 62,000 households into home ownership.