



**Southern Cross
Housing**

2024

Spring
EDITION

SCH NEWS



That's a RAP!

Southern Cross Housing (SCH) has completed its first Reconciliation Action Plan. The RAP set out SCH's future commitments for reconciliation and resulted in the delivery of 39 actions that were grouped under four sections: Relationships, Respect, Opportunities, and Governance.

SCH's first RAP has helped to align our services and activities with the National Agreement on Closing the Gap and embed reconciliation in our organisational practices. After a year of hard work, we're proud to say we've completed the first step of our reconciliation journey. SCH received positive feedback from Reconciliation Australia and our Aboriginal Tenant Advisory Committee (ATAC). Reconciliation is ongoing, and SCH is now preparing for the next step on the journey: the development and delivery of an Innovate RAP. The new RAP will expand on many of the great initiatives SCH started in the first RAP.

Key RAP Achievements

- Established an Aboriginal Tenant Advisory Committee
- Expanded collaboration with local Aboriginal Controlled Community Organisations (ACCOs)
- Created a First Nations Tenant Information Hub on our website
- Advanced First Nations employment and retention within SCH
- Contributed to the NSW State Government's efforts to Close the Gap with a report on First Nations housing outcomes
- Strengthened cultural competency and safety through new training for SCH staff
- Supported significant First Nations events including NAIDOC Week, Sorry Day, and National Reconciliation Week

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Acknowledgment of Country



Southern Cross Housing acknowledges the Traditional Custodians of this land. In particular, we pay our respects to the Yuin People (Shoalhaven & Eurobodalla), the Ngarigo People (Snowy Monaro), the Dharawal People (Illawarra) and the Gundungurra People (Southern Highlands) on whose lands our Southern Cross communities are located.

We pay our respects to the Elders past, present and emerging, for they hold the memories, the traditions, the culture and hopes of all First Nations Peoples across the nation.

Do We Have Your Email?

SCH would like to communicate faster and more efficiently with you, and to do so, we need to ensure that we have your current email address.

Updating your email address is easy, just phone us on 1300 757 885, or send an email to info@scch.org.au.



CEO Message

Welcome to the Spring 2024 edition of SCH's tenant newsletter.

It has been a very busy few months, not just at Southern Cross Housing but in our communities as well. SCH was privileged to once again support NSW Police & NRL's White Ribbon Cup. This unique initiative aims to bring awareness to and take a stand against domestic & family violence. Read on to hear more about the day, as well as some of the ways SCH is helping to assist those escaping domestic and family violence.

Our teams have also been out in the community participating in annual NAIDOC Week celebrations and Homelessness Week at the Shoalhaven Homeless Hub. SCH is proud to contribute to these valuable initiatives that strengthen our community and help some of our most vulnerable members.

In this issue, we've also included plenty of practical articles to support you in your tenancy, including hints and tips for working in your garden and kitchen and advice on how you can link up with essential supports that can help with living independently and age in place.

Finally, I'm happy to announce that applications for the 2025 June Stevens Scholarship program are open now. If you or someone in your household is studying in 2025, I encourage you to apply. SCH's annual scholarships provide invaluable financial support for our tenants to achieve their vocational & educational goals. I look forward to sharing updates on the 2024 Scholarship recipients in our next issue.

Ask us a question?

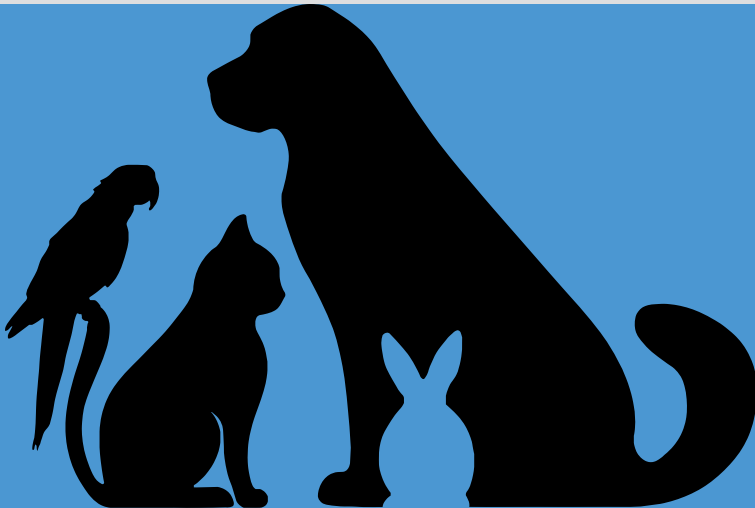


Thank you to Jo from Bega who sent in the following tenant question **“What are the rules around having pets in a Southern Cross property?”**

If you have a question that you would like us to answer in the Summer Newsletter, please send it to communities@scch.org.au

Having a pet can greatly improve your well-being. Pets provide companionship, reduce stress, and encourage physical activity, which can lead to better mental and physical health. Plus, the unconditional love and joy they bring can brighten even the toughest days. At Southern Cross Housing, we love pets. Our pet policy explains the rules for keeping pets at SCH properties and how to get approval for pets. This policy applies to all SCH-managed properties.

For more info about SCH’s Pet Policy, visit our website here:
<https://scch.org.au/wp-content/uploads/FS21-Pets.pdf>



Pet Rules at Southern Cross Housing

- Tenants can have one pet (dog or cat) subject to approval.
- All tenants must complete an “Application for Pet” form and submit to their Housing Officer for consideration
- The property must be suitable for the pet.
- Pets must be micro chipped, vaccinated, and de-sexed unless otherwise approved.
- SCH will check if tenants can care for the pet and if they follow council rules.
- Pets must be restrained during inspections and maintenance.
- Permission can be withdrawn if the pet bites or threatens anyone.
- Pets can be inside if it doesn’t damage the property.
- Pets must not disturb neighbours with noise.

Tenant Responsibilities

- Tenants must pay for any pet damage and arrange cleaning or pest control if needed.
- If tenants breach SCH’s T5 Pet Policy, they must remove the pet within 48 hours. Not doing so breaches your tenancy agreement.
- Ensure that your Housing Officers checks compliance and reports to their manager.
- Ensure that the Tenancy Team Manager has approved your pets.

When Assessing Property for Pets, SCH will consider:

- Property type and open space (e.g., no dogs in units)
- Size and type of animal
- Potential property damage
- Impact on neighbours
- Strata rules and head lease restrictions
- This assessment will be recorded in the tenancy system.

Assistance Animals

- Tenants with assistance animals will not face discrimination.

Proof Needed (must comply with all):

- Doctor’s certificate or specialist letter
- Accreditation from an approved organisation
- Council or state-issued registration or permit
- SCH may ask to remove a pet if it breaches the T5 Pet Policy.

R U OK??

Southern Cross Housing is committed to ensuring that our tenants lead happy, healthy and fulfilling lives. This includes providing place-making opportunities, linkage to community programs and activities and ensuring that our tenants are supported in times of need.

For over 5 years, the Communities Assist Team has been undertaking Health and Wellbeing Surveys with our tenants as our way of checking in & asking, “Are you OK?”

These surveys, which take around 20 minutes to complete enable us to get a sense of where you’re at in your life. Following completion of your survey, we will develop a personalised care plan for you. Whatever the outcome, SCH’s Health & Wellbeing Surveys are an important tool to let us help you!

If you feel that you could benefit from some 1-on-1 support, please get in touch with the Communities Assist Team today by calling 1300 757 885, visiting your local SCH office or emailing communities@scch.org.au.

SCH's Affordable Housing Development in Bomaderry

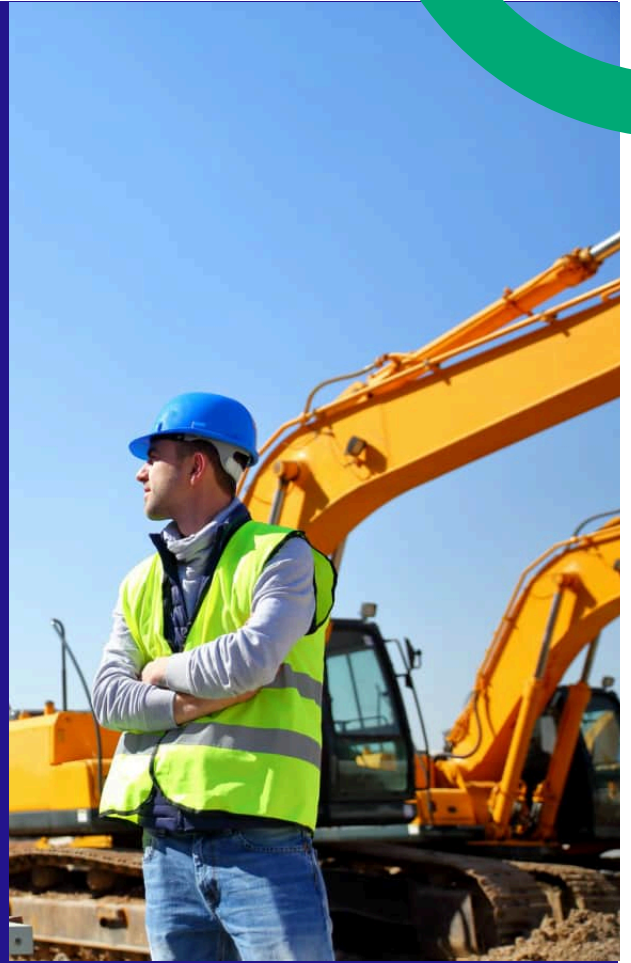
As the industry leader in providing housing to low and middle-income earners in the Shoalhaven, Eurobodalla, Bega Valley & Snowy Monaro regions, SCH is committed to doing our part to help ease the housing crisis.

Southern Cross is pleased to announce that construction of a new affordable housing project commenced in January this year and is well on its way toward completion. Once finished, the development will consist of 39 units across two separate blocks with a lift in the main building to help our tenants age-in-place. Ageing in place means being able to live in one's own home and community safely, independently, and comfortably, regardless of age, income, or ability level

You may recall that in a previous Newsletter, SCH shared that the land for this innovative project was provided by our partners, Shoalhaven City Council with additional funding for construction provided by the NSW Department of Communities and Justice (DCJ).

This new development is on-track to be completed in July of 2025.

For more Information about this project, visit the SCH website: https://scch.org.au/portfolio/coomea_street/



SCH's Batemans Bay Walking Group Launch

Southern Cross Housing in partnership with NSW Health and the Heart Foundation is excited to introduce a new walking group program taking place in the heart of Batemans Bay.

This wonderful initiative seeks to strengthen social and community connections while fostering a sense of belonging for tenants in Eurobodalla. It focuses on:

- Enhancing tenants physical and mental well-being.
- Promoting healthy routines.
- Reducing social isolation

The program will also provide participants with the following:

- Blood Pressure Checks
- Information sessions on diabetes management, heart health, falls prevention and lots more.



The walking group will start on the 23rd of October and includes a round-trip easy walk of 2 km, starting on the Clyde Street foreshore and walking up to Rotary Park before turning back. The best part is, participation in the walking group is free.

To register your interest, head to the SCH Website News section, email communities@scch.org.au or call 1300 757 885 for more info.

Southern Cross Housing: Building More Than Just Homes in the Battle Against Domestic & Family Violence



Southern Cross Housing was proud to once again support Nowra Police and the NRL's "White Ribbon Cup", a round-robin competition which aims to bring awareness to – and take a stand against – domestic and family violence. Now in its second year, the 2024 White Ribbon Cup brought 150 students from 5 schools across the Shoalhaven district together to battle it out at the Gala Day in League Tag and League at the Bomaderry Sporting Complex. Community and Government agencies were also on hand, to educate and raise awareness about domestic and family violence.

With a robust history of assisting individuals affected by domestic and family violence, Southern Cross Housing dedicates numerous properties as priority housing, working alongside approximately ten non-profit organisations within the Shoalhaven region. These organisations utilise these properties to help individuals who have faced, or are currently facing, domestic violence challenges.

Southern Cross Housing's involvement in the U/16 White Ribbon Cup, held at Bomaderry Sporting Fields on Tuesday, July 30th, 2024, underscores our commitment to this cause. The event was organised by the South Coast Police District in collaboration with the NRL, St George Illawarra Dragons and various Shoalhaven-based non-profit organisations, aimed to spotlight and oppose domestic and family violence. Students from Nowra, Vincentia, Shoalhaven, Ulladulla and Bomaderry High Schools engaged in the event's knock-out rugby competition.

Despite the fierce competition on-field, outstanding sportsmanship was seen across every game and was a true testament to the spirit of the day. There could only be one winner from each competition, and in the U/16's Girls League Tag, Ulladulla proved too strong for Vincentia in the final, taking home the Cup 6:0. The U/16's boys game saw Shoalhaven High School defending their title against Nowra High School. A thrilling finish saw Shoalhaven once again take home the White Ribbon Cup, beating Nowra 24:6.



Southern Cross Housing's dedication to aiding domestic and family violence victims extends to managing the NSW State Government's "Start Safely Program" in the Shoalhaven area. This initiative supports individuals who are homeless or at risk of homelessness due to domestic or family violence.

Through the Start Safely program, Southern Cross Housing offers comprehensive support and rent assistance via a Private Rental subsidy. This subsidy aids individuals fleeing domestic and family violence by providing medium-term financial assistance (up to three years) to secure affordable housing in the private rental market.

The NSW State Government's Start Safely program is an essential initiative that plays a key role in addressing the issue of domestic violence. By providing financial assistance and support to those seeking to escape unsafe domestic situations, the program empowers individuals to secure affordable private housing, thereby offering them a pathway to safety and stability. The importance of such programs cannot be overstated, as they not only provide immediate relief but also contribute to the broader societal change needed to eradicate domestic violence.

For further details regarding these programs, please contact the SCH Access and Demand Team on 1300 757 885.

If you or someone you know is experiencing sexual abuse or family violence, please contact:



National Sexual Assault, Domestic Violence Counselling Service 24-hour helpline [1800 RESPECT](tel:1800RESPECT) on 1800 737 732.

NAIDOC WEEK 2024



NAIDOC Week, held in the first week of July is an annual celebration that honours the histories, culture and achievements of First Nations People. Each year, a different theme is chosen that highlights a particular aspect of First Nations culture or history that guides the events and discussions. This year's NAIDOC theme was "Keep the Fire Burning! Blak, Loud & Proud" and was chosen to celebrate not only the survival but also the relentless spirit of all First Nations People.

NAIDOC Week serves several purposes including the promotion of reconciliation between non-Indigenous Australians and First Nations People, to raise awareness broadly about the inequities, barriers and issues still faced by First Nations communities, to recognise & award the achievements and contributions of First Nations People across various fields i.e., community services, the arts, education and sport and finally, to celebrate the oldest continuous living culture on earth including traditions, language and art.



Within the SCH footprint three major events were held, the Shoalhaven NAIDOC Family Fun Day, the Mogo Big Day Out & the Bega Community NAIDOC Day. These events were a huge success with live performances, corroborees, smoking ceremonies, and dozens of community service providers offering information, give-aways and fun activities for kids. The Mogo Big Day Out was a particular highlight with a symbolic flame to 'Keep the Fire Burning' travelling through the Eurobodalla Shire through Narooma, Moruya and Batemans Bay, finishing at Mogo's Big Day Out.

SCH again partnered with Cullunghutti Early Learning Centre for our annual NAIDOC Colouring-In Competition, now in its 2nd year. We received over 60 entries this year which was a fantastic effort from all the kids who participated.



Competition Alert!



In July, our Aboriginal Tenant Advisory Committee met for their quarterly meeting and proposed a fun new idea, what if SCH incorporated a dedicated page in the Newsletter for First Nations People?

The ATAC envisage that this could be a place for all types of different articles relevant to First Nations People such as sharing community news, providing RAP updates, have an "Ask an Aunty" column for information about bush tucker recipes and much, much more!

Before launching this new section of your newsletter, we want you to help us find a name! Please send your ideas to communities@scch.org.au and the best entry received will feature in the next newsletter & win a prize.

Have you checked out the SCH First Nations Tenant Information Hub?

Launching in July, this dedicated space on the SCH website is a one stop shop for ATAC Committee updates, a First Nations dates of significance calendar and much more. Have a look here: <https://scch.org.au/first-nations-tenant-information-hub/>

The June Stevens Scholarship Program

At Southern Cross Housing, we are dedicated to empowering our tenants to achieve their goals and reach their full potential. We are thrilled to offer fantastic opportunities for further education and improved employment prospects through our programs.

One such initiative is the June Stevens Scholarship Program which provides invaluable financial support to tenants who are either considering or currently pursuing their studies. This scholarship can help cover the costs of education, sports activities, and special interests, including cultural learning and the arts.

Previous recipients have benefited from assistance with:

- Course & school fees (including for TAFE and University)
- Textbooks, workbooks, and study guides
- Computers, tablets & other IT equipment
- Uniforms and stationary
- Musical instruments and sporting equipment

An example of how the June Stevens Scholarship Program is helping our tenants achieve great things is Malcolm from Nowra.

Malcolm's passion for art led him to apply for a Scholarship grant in 2023 and pursue a Certificate III in Aboriginal/ Torres Strait Islander Cultural Art at Nowra TAFE.

The funds helped Malcolm to get a tablet and all the art supplies he needed to pursue this course. He is really enjoying studying and learning new skills and is progressing to his Certificate IV next year.



About the Program:

The June Stevens Scholarship Program aims to support our tenants & their families take the next step in their educational and vocational journey by providing direct financial assistance to achieve your goals.

Whether you want to upskill, learn something completely new or help your children be the best students they can be, the Scholarship Program is for you!

Applications for the 2025 round are open now and close on the 30th November 2024. What are you waiting for, apply now!

- ✓ Up to \$400 for primary school students
- ✓ Up to \$800 for high school students
- ✓ Up to \$1200 for university, TAFE & college students

How to Apply:

Applying for a scholarship grant has never been easier, if you or someone you know is interested, SCH offers a few different pathways:

- 🌐 Visit our website <https://scch.org.au/june-stevens-scholarship-program/>
- 📞 Call 1300 757 885 & ask for the Communities Assist Team
- ✉ Email communities@scch.org.au
- 🏢 Visit your local SCH Office in Nowra, Bomaderry, Ulladulla, Batemans Bay, Bega or Cooma and fill out a form in person.

OR

SCAN
ME! >>>



Need Assistance Accessing NDIS or My Aged Care Support? ... SCH is Here to Help.



Residential aged care is not the only option for elderly people that are living in SCH properties and struggling with daily tasks such as cleaning or shopping.

A Home Care or Community Care Package can help you or your loved one stay independent and receive the necessary support to live safely and comfortably at home.

Southern Cross Housing has developed strong industry partnerships with both My Aged Care and the NDIS to ensure a smooth journey when accessing these supports.

You can get support to help with:

- transport to medical appointments
- personal care and grooming
- home administration
- chores and housekeeping
- garden maintenance
- social support and companionship

National Disability Insurance Scheme (NDIS) is Australia's program for people living with disabilities. It connects individuals to local services and provides funding for eligible participants to access the supports they need to live independently. The National Disability Insurance Agency (NDIA) administers the NDIS.

Local Area Coordinators are people that can help you to access the NDIS. The NDIS funds reasonable and necessary supports for individuals with permanent and significant disabilities.

If eligible, you will become an NDIS participant and work with the agency to create a personalised plan based on your needs and goals. Early access to supports can reduce the need for future assistance.

At Southern Cross Housing, we're committed to helping you live sustainably in your home as you age and support people living with a disability to lead happy, healthy & fulfilling lives.

If you need assistance with accessing the NDIS or My Aged Care, please get in-touch today by filling out a short form on our website at <https://scch.org.au/communities-assist/>

Alternatively you can email the CA Team at communities@scch.org.au or call us on 1300 757 885.



“Believe you can and you’re halfway there”
– Theodore Roosevelt

Want to get more involved? Why not join a SCH Tenant Advisory Committee!

SCH are seeking nominations for our Tenant Advisory Committees. There are two committees: ATAC which is focused on our First Nations Tenants and the TAC which is focused on non-Indigenous tenants. The TACs are an important platform for our tenants to provide advice and feedback to SCH about the delivery of services, projects & housing products.

Joining a TAC is a great way for you to provide your opinions and feedback about the way that SCH delivers its services and programs. TAC members develop an in-depth understanding of the range of services and activities that are provided and supported by Southern Cross Housing.



The SCH TAC's meet four times a year so that the time commitment isn't too strenuous. In these meetings, TAC members talk about issues and how we might put good ideas into action. You will be provided morning tea and a cup of coffee. It's also a great chance to meet your fellow community members and create new friendships.

If you would like to nominate to be a member of the SCH Tenant Advisory Committee, please complete a nomination form at <https://scch.org.au/tenant-advisory-committee/>, call the CA Team on 1300 757 885 or email us at communities@scch.org.au



Tenant Damage Policy

Tenant damage refers to any damage that is sustained to your property and is caused by a tenant, occupant, or visitor. It is important that you take care of your property and repair any damage, (except for normal wear & tear or damage caused by third-party criminal activity).

Examples of tenant damage include any internal & external damage such as: broken windows, holes in doors or walls, stains on carpets, broken clotheslines, damaged doors or screens, sewer blockages from non-flushable flushed items, abandoned furniture or vehicles, smoking damage, and pet damage to lawns or gardens.

Before moving out, SCH will inspect your property with you and complete an end-of-tenancy report. You will have the option to repair the damage yourself first. If not, SCH will handle the repairs and charge the leaseholder. You will receive a cost estimate before the repairs and be required to sign a Tenant Charge Acceptance Form.

For urgent repairs, SCH may complete the repair and charge you accordingly. You have the right to dispute any repair costs through appeal or the NSW Civil and Administrative Tribunal (NCAT).

In cases of serious damage, SCH may take action for repeat or severe incidents, which could include ending your tenancy. Please remember, you are responsible for any damage caused by your occupants or visitors.

Charges may be waived if the damage is caused by a third party or in cases of domestic violence. However, tenants may be responsible for up to \$5,000 in cases where insurance is claimed (if the damage is due to negligence or intent).

Examples of negligence include leaving heaters or cooktops on, unattended open flames, and leaving the property unsecured. If you need to report damage, please notify SCH as soon as is practicable or uninhabited.

Property Services Team Update

We've just endured a particularly wet and wild winter with plenty of heavy downpours and look forward to transitioning into some warmer weather.

Although the worst of the rain seems to be behind us (fingers crossed!), we're now facing challenges from strong winds. During these hazardous conditions, remember to contact the SES on 13 25 00 for urgent maintenance issues.

Once conditions improve, SCH can arrange for tradespeople to address any outstanding concerns. In the meantime, tenants can take these precautions to protect themselves:

- Keep doors and windows securely closed to prevent them from being damaged or blown open.
- Secure or bring inside any items in your yard that could become projectiles.
- Have an emergency or first aid kit ready and easily accessible.
- Avoid external walls, trees, and windows during strong wind gusts.
- Be cautious of potential hazards after the wind has passed, such as fallen power lines, trees, or branches

With warmer weather on the horizon, your lawns and gardens will also benefit from the sunshine, which means they'll need extra care compared to the winter months.

While this might seem overwhelming, a bit of planning can help you stay on top of garden maintenance:

- Mow lawns and edges regularly
- Clear and dispose of winter debris to prevent pest problems.
- Trim back plants and shrubs to prevent them from affecting the property or obstructing access.



Green waste tip vouchers are available for eligible properties to help with the disposal of winter yard waste buildup.

Contact the SCH Maintenance Team on 1300 757 885 to check your eligibility. As always, if you need a technical inspection or have maintenance concerns, please reach out to the Maintenance Team for assistance from one of our friendly Asset Officers.



Confused about what is and isn't recyclable? visit your local Council's website for their new & updated 2024 guides, or head into your local SCH Office for a Recycling & Waste Disposal Information Pack.

Rent Reviews Explained

What is a “Rent Review”?

A rent review is an assessment of your total household income to determine the correct amount of your subsidised payable rent.

How often does SCH review rents?

SCH conducts a rental subsidy review every 6 months, in-line with increases to Centrelink entitlements.

How is my rent calculated?

Your rent is calculated based on your total household income. The subsidy varies according to your housing program as well as the source and level of your household income. This determines your eligibility for a rental subsidy.

You will never be charged more than the market rent applicable at the point of the new rent review date.

Typically, you are charged between 25-30% of your total income, 15% of the Family Tax Benefit A & B and 100% of your Commonwealth Rent Assistance (CRA).

What forms of income does SCH review?

We assess all forms of Centrelink income (including Rent Assistance – CRA), wages, business & sole-trader income, Department of Veterans Affairs (DVA) income, child support, superannuation, compensation payments, investments, shares, overseas income (including pensions), inheritance, or any other form of income received by you or a household member in the previous 6-months.

What does SCH review if I didn't receive any income?

If there is any form of barrier to you receiving your Centrelink entitlement (i.e., suspension of your payments, choosing not to apply for Centrelink support, or transitioning between payments), SCH policy states that your review must be based on your minimum entitlement for a Centrelink payment, whether you are receiving it or not.

What should I do if I want to discuss my rent review?

In the first instance, please contact your Housing Officer by calling 1300 757 885 to discuss any queries you may have. If you wish to have a rent re-assessment outside the typical SCH bi-annual schedule, please contact your Housing Officer.

What will I need to supply in a rent re-assessment?

To make the process as smooth and quick as possible, please ensure you submit 8-weeks' worth of consecutive payslips, any Centrelink income statements you may have and evidence of any other income you've received.

If you (& your household) only receive Centrelink as your primary source of income and have provided consent to SCH to download your details, you don't need to provide any further documents to complete a rent re-assessment.

I'm struggling to keep up with my rental payments, what should I do?

SCH are here to support our tenants through the good times and the bad and we have a range of options to support you if you are struggling financially that will help you get back on top of your rental arrears.

In the first instance, please make contact so we can assess which pathway is right for you. At SCH, we have Arrears Recovery Specialists, Complex Tenancy Officers, Community Development Officers and referral options for financial counselling. We'll work with you to develop a plan to get back on-track.



Don't let financial issues get in the way of your tenancy. If you or someone in your household needs assistance, SCH are here to help. Call 1300 757 885 today.

SCH Supports Homelessness Week 2024

From August 5 to 11, Homelessness Week 2024 casts a spotlight on the 122,494 Australians facing primary and secondary homelessness, including vulnerable children and First Nations People. The Shoalhaven Homeless Hub continues to offer refuge and support, providing essentials and assistance with housing services.

Southern Cross Housing engaged with community members and other specialist homelessness providers at the Shoalhaven Homeless Hub on August 9, emphasising the critical issue of homelessness in our region. Participants were provided with an opportunity to engage with service providers, listen to some great music and enjoy a free meal.

As a key homelessness service provider, Southern Cross Housing has facilitated the provision of stable housing for (34) individuals through the NSW Government's Together Home program, which delivers comprehensive support and secure long term housing for people that are experiencing primary homelessness.

This program is delivered in collaboration with St Vincent de Paul and is proving crucial to supporting people that are experiencing long term homelessness. The following story is typical of the transformation that the program is making in people lives. **Note that the name of the person has been changed to protect his identify.**



Tom, who once lived in a cave near the Nowra Showgrounds, faced various adversities. After periods of rough sleeping and utilising local shelters, he was supported by Southern Cross Housing, together with Salt Care and St Vincent De Paul into long term accommodation through the Together Home program. Despite challenges with health and social issues, Tom has been living in stable housing since 2022.

Since January 2024 Southern Cross Housing's Access and Demand Team have assisted 230 households helping them to access temporary accommodation and facilitating referrals to other specialist homelessness services in the Shoalhaven LGA.

Doing it Tough? Check out Service NSW's Cost of Living Hub

We want you to maintain your tenancy and flourish, through good times & bad!

If you need a bit of extra help, the Cost of Living Hub is a fantastic resource that can offer some financial relief. It provides practical advice and tools to help you manage your finances better.

This NSW Government initiative offers simple ways to stretch your budget and access trusted advice and support.

Tips and Resources available on the Hub:

- Food and groceries
- Employment opportunities
- Energy and utility savings
- Managing money
- Health services
- Family and care support
- Transport, driving, and fuel
- Useful tools and calculators



If you're facing difficulties with your tenancy, please reach out. Contact the Communities Assist Team on 1300 757 885 and we'll connect you with Service NSW who can provide you with one-on-one support to make sure that you are in receipt of all of the concessions that you are eligible for or visit <https://www.nsw.gov.au/money-and-taxes/cost-of-living-hub> today.

Be Water-Wise



As the warmer weather approaches, it's common to see an increase in water usage.

Conserving water is crucial not only for the environment but also for managing your cost of living. Here are three tips to help you use water wisely during the warmer months:

1. Fix Leaks Promptly

A dripping faucet or a running toilet can waste a significant amount of water each day. Check your home for leaks and contact the Southern Cross Housing Maintenance Team at 1300 757 885 to repair them as soon as possible. This will help save water and reduce your water bill.

2. Water Your Lawn Wisely

To minimise water waste when watering your lawn, water early or late in the day. Early morning or late evening is the best time to water your lawn because it reduces evaporation and allows the water to penetrate the soil more effectively.

3. Conserve Water Indoors

Shorten Showers: Aim for showers that last five to ten minutes. This small adjustment can significantly reduce your daily water usage and lower your water bill.

Full Loads Only: Run dishwashers and washing machines only with full loads to maximize efficiency.

Turn Off the Tap: Turn off the tap while brushing your teeth or washing your hands. Small changes like these can add up to significant water savings.

By following these tips, you can contribute to water conservation efforts and enjoy the benefits of lower utility bills. Let's work together to make a positive impact on our environment and our wallets!

Be Bush Fire Ready

Bush fires are a part of life in New South Wales, so you need to be bush fire ready. Southern Cross Housing are calling on our tenants to help us prepare together for the bush fire season, as warm and dry conditions create a heightened fire risk.

You and your family can work on having a bush fire prepared mindset, so you feel ready and will know what to do in the event of a bush fire in your area.

The NSW Rural Fire Service has been preparing for the upcoming fire season with hazard reduction burns, equipment maintenance, and training of personnel. Southern Cross Housing residents are urged to take the following steps to reduce their bush fire risk:

- Trim overhanging trees and shrubs.
- Mow grass and remove the cuttings.
- Have a cleared area around your home.
- Remove material that can burn around your home, such as door mats, wood piles and mulch.
- Clear and remove all the debris and leaves from the gutters surrounding your home.
- Prepare a sturdy hose or hoses that will reach all around your home.

For more information on how to prepare for a bushfire please visit the SCH website at <https://scch.org.au/be-bush-fire-ready-with-southern-cross-housing/>



SCH TRIVIA – Batemans Bay

1. What is the name of the island located off Batemans Bay?
2. Which National Park, located near Batemans Bay, is known for its diverse wildlife and beautiful walking trails?
3. How long is the Clyde River?
4. What is the name of the daily boat cruise that departs from Batemans Bay, travels to Nelligen, and returns?
5. Which local Australian Rules football club is based in Batemans Bay?



6. In which year did the new Batemans Bay bridge open?
7. On which street is the Southern Cross Housing office located in Batemans Bay?
8. True or False, the Batemans Bay population is over 20,000 people?
9. Batemans Bay is renowned for its annual event celebrating which local product, attracting visitors with seafood festivals and markets?
 - A) Oysters
 - B) Cheese
 - C) Wine
 - D) Olive oil

See bottom of page for quiz answers.

Ready to Learn? Enrol Now at Shoalhaven/Kiama Community College!

Calling all future students! Are you excited about diving into a new learning adventure? The Shoalhaven/Kiama Community College in Nowra is rolling out the red carpet for you! They are currently accepting enrolments for an array of different courses, all of which are fully funded for eligible participants.

Whether you're dreaming of a career in aged care, business administration, or hairdressing, the college has got you covered with a fantastic range of certificate programs. Don't miss out on this golden opportunity to learn, grow, and shine!

Call (02) 4243 8824 or visit <https://shoalhavenrivercollege.org.au/> for more info.



1. Tollgate Island, 2. Murrumbidgee National Park, 3. 102km, 4. MV Merinda, 5. Seahawks, 6. 2021, 7. Clyde street, 8. False, 9. Oysters

Quiz Answers

**KIAMA & SHOALHAVEN
COMMUNITY COLLEGES**



RTO ID: 90087

SCH & The Disability Trust are Forging a Pathway to Opportunities for People Living with Disabilities

The Disability Trust and Southern Cross Housing have teamed up to help people with disabilities find and keep jobs. This new program, supported by the Federal Government's Workskills and Workability Programs, aims to boost community growth in the Shoalhaven, Eurobodalla, Bega Valley, and Snowy Monaro regions.

The program will promote the Workskills and WorkAbility programs to eligible Southern Cross Housing (SCH) tenants. It will provide the tools and support needed to enter the workforce confidently. The Disability Trust will work with local employers to create job roles that match the strengths of job seekers and offer long-term career prospects.

The success of this pilot program depends on meeting specific goals set for SCH. These goals include generating referrals for employment support for tenants, leading to sustained employment.

The Federal Government's Workskills/Workability Programs aim to build strong employer-employee relationships, provide key employment skills like resume building and interview preparation, offer workspace access for job searching, enhance digital literacy, and support current employees with disabilities facing job loss.

In November 2024, The Disability Trust and Southern Cross Housing will hold a Free Employability Workshop in Ulladulla for SCH tenants who receive the Disability Support Pension or live with a disability. These workshops will equip participants with the skills and knowledge needed to succeed in today's job market.

With 788 Southern Cross Housing tenants currently receiving the Disability Support Pension and over 1000 residents living with various disabilities, this initiative has the potential to transform lives and strengthen the community.

Shane Meijer, General Manager of Housing Services, said, "We are proud to be working on this project with The Disability Trust and look forward to the positive changes it could bring as we work together to integrate individuals with disabilities into the workforce, fostering a more inclusive and prosperous society."

To register for a workshop information session:

-  <https://scch.org.au/i-want-a-job/>
-  communities@sch.org.au
-  1300 757 885
-  SCH in Nowra, Ulladulla, Batemans Bay, Bega & Cooma

What should I expect to get out of the Employment Workshop Sessions?

-  Understanding Disabilities
-  The Disability Support Pension (DSP) & Working
-  Getting Job-Ready
-  Insights from Employer Representatives
-  How to Navigate the Job Market
-  Employment Success Stories



Driver Knowledge Test Online

Did you know you can take your Driver Knowledge Test (DKT) online?

The DKT online is an interactive course lasting 4 - 6 hours, covering road safety and road rules specific to NSW. It includes the test you need to pass to obtain your C class (car) learner licence. Once you've passed and you're at least 16 years old, you can apply for your learner licence. Simply visit a Service NSW Centre, a mobile service center, or a council agency. No appointment is necessary.

Eligibility

To enrol in the DKT online you must:

- Be at least 15 years and 11 months of age.
- Be a NSW resident.
- Have never been disqualified, suspended or refused from driving.
- Not hold a current NSW or interstate driver licence (excluding rider only licence).

What You Need

- A MyServiceNSW Account (if you don't have one you can create one when you start your enrolment).

Enrolment Documents

If you have one of the below, you can use it to enrol:

- NSW Driver Licence (including rider only or expired learner licence).
- NSW Photo Card.
- NSW registered vehicle.
- Mobility Parking Scheme permit.
- Customer number (created by Service NSW).

If you do not have one of the above, you'll need to provide an identity document from the list below when you enrol:

- Australian passport.
- Australian birth certificate.
- Australian citizenship certificate.
- Australian certificate of registration by descent.



DKT Online Course Details

When you enroll in DKT online you get:

- Access to the course for 12 months
- Unlimited attempts to pass the online test (test fees are only required when you apply for your licence)
- Regular updates on your enrollment status and next steps, delivered via email, your MyService NSW Account, and the Service NSW app

Health Conditions and Driving

If you have a health condition, disability, illness, or vision impairment, you will need to present a medical report demonstrating your fitness to drive when applying for your learner's licence at a service center.

To find out more about Driver Knowledge Test (DKT) please visit, "Do your Driver Knowledge Test (DKT) online | Service NSW". If additional assistance is required, please call 13 77 88 or visit your local Service NSW branch.



What's on in SCH North

Waminda's Health & Wellbeing Days



About: For over 40 years, Waminda has been an industry leader in our region by providing culturally safe and holistic services that provide women and their First Nations families an opportunity to belong and receive quality health and well-being support.

This year, the team from Waminda will be hosting a series of Health & Wellbeing Days across the Shoalhaven.

Program highlights include health checks with AHP's & nurses, beauty treatments, bush flower remedies, guided meditation, art & craft, vaccination clinics and much more!

Session Details & Locations:

- Friday 11th October, 10am – 2:30pm @ St Georges Basin Community Hall
- Thursday 17th October, 10am – 2:30pm @ Ulladulla Dunn Lewis Centre
- Thursday 24th October, 10am – 2:30pm @ Wreck Bay Community Hall
- Thursday 31st October, 10am – 2:30pm @ Jerrinja Balaang Gunyah
- Thursday 7th November, 10am – 2:30pm @ Coomaditchie Community Hall
- Thursday 14th November, 10am – 2:30pm @ Nowra Showground Pavilion

Cost: Free

More Info: For RSVP's, event details or to confirm transport, please contact Chloe on 0438 663 204



Tax Help

About: The Tax Help Program is a government funded, community-led initiative designed to assist low & middle-income earners to lodge their tax return quickly, easily and best of all, for free! If you earn around \$60,000 or less and have simple tax affairs, the Tax Help Program is for you!

The Tax Help Program volunteers at the Shoalhaven Neighbourhood Service can assist you to:

- Lodge your tax return.
- Claim a refund of franking credits.
- Submit non-lodgement advice.
- Lodge an amendment with the ATO.

When and Where: July 1st – 31st October 2024, Fridays: Shoalhaven Neighbourhood Centre, 41 Worrige St, Nowra and Wednesdays: East Nowra Neighbourhood Centre, Unit 2/80 Park Rd, East Nowra

Cost: Free

More Info: For bookings, or to speak to the team at the Shoalhaven Neighbourhood Service, please call 4421 5077.

Spring into Sanctuary Point Fair



About: The annual "Spring into Sanctuary Point Fair" is a vibrant celebration of community and commerce in Sanctuary Point and the wider Bay and Basin area. This lively event features interactive displays by local community groups, a diverse array of commercial stalls showcasing the region's finest products and services, and a day of family-friendly entertainment including live music, dance performances, and fun activities for all ages.

Savour delicious local cuisine from various food vendors and enjoy the opportunity to support local businesses and community initiatives. Whether you're looking to network, make new friends, or simply enjoy a festive day out, the Spring into Sanctuary Point Fair is the perfect way to welcome the new season and experience the unique charm and dynamic spirit of our community. Don't miss out on this wonderful tradition—join in and be a part of the fun!

When & Where: Saturday 19th October, 09:00 – 14:00, Francis Ryan Reserve, Sanctuary Point

Cost: Free entry

More Info: For event info, head to <https://spcp.org.au/>

What's on in SCH South

Crank It Up Batemans Bay



What: Crank it Up is a three-day rock n roll event held in Batemans Bay. With two stages and dance floors on the foreshore, you can enjoy twelve amazing rock n roll, rockabilly and jump swing bands from Melbourne, Brisbane, Central Coast, Sydney and local. There will be two headline ticketed events at the Batemans Bay Soldiers Club on the Friday and Saturday nights so you can keep dancing all night long. Get in early as these two events will sell out.

If dancing isn't your thing, there will be over 160 hot-rods, classic and custom cars and bikes on display. If you own a car, join in the Car Cruise on Friday and cruise along the beautiful coastline and enjoy lunch at the Waterfront Hotel. There will be retro and vintage market stalls selling all your favourite shirts, skirts, shoes and car goodies.

When: Friday 15th November - Sunday 17th November 2024

Time: 11:00 am – 3:00 pm

Cost: Free

Where: Clyde St, Batemans Bay NSW 2536

Giiyong Festival



What: Giiyong Festival is a multi-art form festival for the whole family, celebrating traditional and contemporary Aboriginal culture through dance, art, music, film, food, demonstration, presentations and workshops.

Giiyong Festival is the only event of its type held within the Yuin Nation, which stretches from the Shoalhaven River down into East Gippsland in Victoria and across to the Great Dividing Range.

Everyone is welcome to this celebration of Aboriginal culture - traditional and contemporary. Get hands-on and completely immersed in culture.

Giiyong (pronounced Guy-Yong) means 'come to welcome' in the South Coast language as spoken by the Elders. Giiyong Festival is bringing together some of the region and the nation's finest Aboriginal musicians, performers, dancers, writers and presenters to share their culture and their stories with the entire community.

When: Saturday 9th November 2024

Time: 10:00 am – 9:00 pm

Cost: \$35.00 [Giiyong Festival 2024](#) | [Humanitix](#)

Where: 4381 Princes Hwy, Broadwater NSW 2549

More Information: [Giiyong Festival \(sapphirecoast.com.au\)](#)

Understanding Dementia - Cooma



What: Dementia is not a single specific disease, but rather there are many types of dementia with symptoms in common. These are caused by a range of conditions impacting brain function. It is commonly associated with memory loss but can affect speech, cognition, emotional control, behaviour and mobility

This session introduces dementia including an overview of different types of dementia, diagnosis, planning ahead and how to support someone living with dementia.

When: Tuesday 22nd October 2024

Time: 09:30 am – 11:30am

Cost: Free

Where: Cooma Library, 61 Vale Street Cooma NSW 2630

More Information: Visit <https://eventbrite.com.au/e/understanding-dementia-cooma-nsw-registration>

Property Care Winner: Billy & his Garden

Billy Dowd from Nowra has been recognised by Southern Cross Housing for his outstanding property care in his garden. Billy is a modest and humble individual. When asked about the joys of gardening, Billy remarked, "I have always loved gardening and spending time outside, it's very relaxing for me."

For Billy, being a tenant with Southern Cross Housing means having a forever home where he can invest in his garden and spend time outside being active.

Billy speaks highly of his experience with Southern Cross Housing, noting that he has always been treated with courtesy and respect. Billy said every SCH staff member has been friendly and polite, which he considers a significant positive to his life.

Billy was excited to be awarded with a Bunnings voucher in recognition of his great garden care and feels that receiving the voucher has made him even more proud of his garden.



In the Kitchen - 5 Ingredient Lemon Eton Mess!



Prep Time: 25 minutes

Cook Time: 10 minutes

Serves: 10

Ingredients

- 900ml thickened cream
- 400g (1 1/4 cups) bought lemon curd
- 20 vanilla marshmallows, halved
- 5 (70g each) bought meringue nests
- 210g packet shortbread fingers

Allergens:

Recipe may contain gluten, wheat, egg, milk and lactose.

Step 1

Use electric beaters to beat the cream in a bowl until soft peaks form. Fold in 160g (1/2 cup) curd and three-quarters of the marshmallows. Crumble 4 meringues and half the biscuits over the cream mixture. Stir gently to combine.

Step 2

Spoon one-third of the cream mixture into a 2L (8 cup) serving bowl. Drizzle over half of the remaining curd. Crumble over 2 of the remaining biscuits. Add half of the remaining cream then top with the remaining curd and 2 more crumbled biscuits.

Step 3

Top with the remaining cream mixture. Crumble over the remaining meringue and biscuits. Scatter over remaining marshmallows to serve.

In the Garden - Citrus



How to Grow a Citrus Tree and Care for it in Spring

Growing a citrus tree can be a rewarding experience, providing you with fresh, homegrown fruits and a beautiful addition to your garden. Here's a comprehensive guide to help you get started and ensure your citrus tree thrives, especially during the spring season.

Choosing the Right Citrus Tree

Decide which type of citrus tree you want to grow. Popular choices include lemon, lime, orange, and grapefruit trees. Citrus trees thrive in warm climates. If you live in a cooler region, consider growing your tree in a pot so you can move it indoors during colder months.

Planting Your Citrus Tree

Choose a sunny spot with well-draining soil. Citrus trees need at least 6-8 hours of sunlight daily. Ensure the soil is slightly acidic with a pH between 6.0 and 7.0. You can amend the soil with compost to improve its quality. Dig a hole twice as wide and as deep as the root ball. Place the tree in the hole, ensuring the top of the root ball is level with the soil surface. Fill the hole with soil and water thoroughly.

Watering and Fertilising

Keep the soil consistently moist but not waterlogged. Water deeply once or twice a week, depending on the weather. Use a citrus-specific fertiliser. Apply it every 6-8 weeks during the growing season (spring through early Autumn).

Pruning and Maintenance

Prune your citrus tree in late winter or early spring before new growth starts. Remove any dead or diseased branches and thin out the canopy to allow light and air to penetrate.

Apply a layer of mulch around the base of the tree to retain moisture and suppress weeds. Keep the mulch a few inches away from the trunk to prevent rot.

Spring Care Tips

Spring is a critical time to check for pests like aphids, spider mites, and scale. Use insecticidal soap or neem oil if you notice any infestations.

If there's a late frost, cover your tree with a frost cloth or blanket to protect the blossoms and young fruit. Citrus trees are self-pollinating, but you can help by gently shaking the branches to distribute pollen.

Harvesting

Citrus fruits typically ripen in late fall to winter, but this can vary depending on the variety and climate. Harvest the fruit when it reaches full colour and is slightly soft to the touch. Twist or cut the fruit from the tree to avoid damaging the branches.



**Southern Cross
Housing**

Nowra
69 Kinghorne St
Nowra NSW 2541

Bomaderry
Shop 1, 54 Bolong Road
Bomaderry NSW 2541

Bega Valley
Shop 9, 81-83 Auckland St
Bega NSW 2550

Ulladulla
Shop 2, 118-120 Princes Highway
Ulladulla NSW 2539

Batemans Bay
Shop 4/13 Clyde Street
Batemans Bay NSW 2536

Cooma
57-59 Massie Street
Cooma NSW 2630

We love to receive your Feedback!

Southern Cross Housing strives to continuously improve the services that we provide, and we appreciate any feedback that you have for us.

If you have any feedback (good or bad), please head to our website where you will find an online form that you can use to share your thoughts.

1300 757 885

| scch.org.au