



**Southern Cross
Housing**

2024

SCHNEWS

AUTUMN
EDITION



James' Story of Resilience

In 2009, James was a Regional Manager in the Northern Territory. He lived there with his wife and four kids, ages 2 to 7. When they split up, James had no job and just a bag of clothes. He moved around a bit, finally settling in Nowra where his mum lived. James then found a job at a local camping store and took over caring for the kids.

James and the kids moved into a run down house in South Nowra. The house was in pretty bad shape - no hot water, no proper toilet, and no stove. Initially, James and his family had to shower with a garden hose and cook on a cheap camping stove. The house was near an industrial area, which caused allergies for one of his sons. James slept in a part of the house that had dangerous materials like asbestos and exposed wiring. Despite the difficulties, James and his family stayed at the house for nine years because James could not afford anything better. He felt sad and hopeless during this time.

Finally, James got help from his mum to apply for a better house through Southern Cross Housing. After a few hurdles, they got a call from SCH offering them a nice place in West Nowra. Moving there was a big change - they had carpet, a good kitchen, and hot water. The kids felt much better about bringing friends over. James' life got better too; he got promoted twice at work. His kids are doing well in school, with one daughter enrolled at University.

Congratulations James. We wish you all the best in the coming years.

We would love 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 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

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Acknowledgment of Country



Southern Cross Housing acknowledges the Traditional Custodians of the land in which we operate, including the Yuin Country, Dharawal Country and Ngarigo Country, and recognise their continuing connection to land, waters and community. We pay our respect to them, their culture and to Elders past, present and emerging in the spirit of reconciliation.

Do We Have Your Email?

SCH would like to communicate faster and more efficiently with you, and we want 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 our Autumn Newsletter, our first for 2024.

As we embrace the cooler air and golden hues of Autumn, I am delighted to share our Autumn Newsletter with you. This year marks the 41st Anniversary of Southern Cross Housing. From humble beginning in 1983, Southern Cross Housing has grown to become the leading provider of social and affordable housing in regional NSW, with a proud reputation for service excellence and innovation.

This newsletter is jam packed with information and articles including information about our upcoming Tenant Satisfaction Survey, our online resource directory for people that are doing it tough and an update about progress we are making towards the completion of actions that are contained in our Reconciliation Action Plan. This issue also includes two stories about tenants, firstly Alan and Robyn who are passionate about their garden and secondly James, who has shown extraordinary resilience in the face of adversity and is now giving back to his community via the Nowra Tenant Advisory Committee.

SCH constantly strives to achieve it's mission, to provide and expand affordable housing and appropriate support for people in need. Our 2024 major upgrade program has commenced which will see SCH invest over \$1.5m in property improvement. If you have any questions about when your street may be scheduled or have outstanding maintenance issues, please call our Property Services Team on 1300 757 885 or email the team at Assets@scch.org.au

At SCH, keeping our tenants informed is a top priority. We want you to be in the loop about new events, policy changes, and anything that might impact your tenancy. Email is fast, secure and cost effective. If you have an email address, please share it with us. SCH will only use your email for official communications and we wont provide or sell your address without your consent.

Until our next newsletter, take care.

Alex Pontello

Property Care Recognition Program

Alan Holmes and Robyn Chinnery have been SCH residents in Cooma for the past nine years. Their interest in gardening and maintaining their property stems from their experiences renting various homes. They have always prioritised a clean, tidy house and beautiful gardens, which they take pride in. Their garden is a source of joy for both Alan and Robyn. Alan tends to a vegetable garden, while Robyn cares for pots of flowers. Robyn expressed her delight, stating, "It is beautiful to walk out and see things growing."

Being tenants with Southern Cross Housing (SCH) and having secure housing means a lot to them. They feel incredibly fortunate to have a stable place to live, especially considering the challenges many others face in affording rentals. Their experience with SCH as tenants has been overwhelmingly positive. Whenever they reach out for assistance, they receive the information and help they need promptly and effectively.

Being recognised as providing good property care was a pleasant surprise for both Alan and Robyn. They had never been recognised in this way before, so the experience was very rewarding for them. Overall, their journey with SCH and being recognised for providing great property care has been a positive one, adding to their contentment and sense of security.



SCH Community Christmas Parties

In December we held events in Ulladulla, Batemans Bay, Cooma and Bega. The events brought SCH residents together to celebrate the start of the holiday season.

The Christmas parties are free events where attendees are treated to a free lunch, activities, games and entertainment. This year, all children attending events received a special Christmas gift.

The events also included participation from a number of community organisations who gathered to provide merchandise, information and

support to those who need it.

The 2023 events saw the biggest turnout on record for our Christmas parties with more residents and services attending than ever before! This is a testament to both the strong community spirit our residents feel, and the positive relationships SCH has built with partner organisations who support our tenants and their families.

SCH hopes that you enjoyed the 2023 Tenant Christmas parties, and we look forward to hosting them again in 2024.

East Nowra Neighbourhood Party



Despite having to postpone the 2023 Nowra Christmas party due to bad weather, SCH in partnership with the Shoalhaven Anti-Poverty Committee were able to successfully deliver an event in January. The event was renamed the 2024 East Nowra Neighbourhood Party.

Like our regional Christmas parties, this year was the largest event on record with over 400 people attending and 30 different local community services providers supporting the initiative.

Community members that attended were treated to several performances by the talented artists from Stella Studioz and the Shoalhaven Community Choir and a free BBQ lunch cooked by the Nowra Lions Club. Gifts for all children were handed out by the NSW Fire Brigade (Nowra) and SCH staff. Many children also enjoyed getting their faces painted and the wide array of other fun games and activities.

SCH and the Shoalhaven Anti-Poverty Committee hopes that you enjoyed our 2024 East Nowra Neighbourhood Party.



Event Feedback

If you attended our East Nowra event and you've got some feedback about how we can improve, want to share your thoughts about what we did well or just want to share about your experience, we'd love to hear from you!

All responses are confidential, just follow the link and fill out the feedback form:

<https://www.surveymonkey.com/r/VWMTRLV>

Want the low down on renting in the private market?



SCH's 'Keys 2 Renting' program is a 3-hour, free short course that is designed to equip people with the tools and knowledge needed to navigate the private rental market.

The program features a suite of guest speakers including at Work Australia, Integrity Real Estate, Service NSW, Legal Aid, the Rural Financial Counselling Service and staff from SCH. Each speaker presents on a different aspect of renting in the private market.

Topics covered include how to apply for a rental, what to know about moving in, completing ongoing reports, tenant rights, financial advice and budgeting tips, what concessions and rebates are available and the housing continuum.

Upon finishing the course, all participants receive a certificate of completion that can be used as a rental reference and proof that you understand what it takes to maintain a private rental when applying for a property.

Our Keys 2 Renting program runs four times a year.

To secure a spot at our next seminar or to find out more information about the course, please contact our Communities Assist Team on 1300 757 885 or via email at communities@scch.org.au.

2024 Rough Sleeper Count

In NSW, annual street counts of people that are experiencing primary homelessness (sleeping in parks and out in the open) are undertaken every year. The data that is collected is provided to the NSW State Government to help them plan the delivery of services to support rough sleepers.

As a key provider of housing to people that are experiencing hardship, Southern Cross Housing has played the lead role in planning and delivering the Homelessness Street Count in the Shoalhaven and Snowy Monaro LGA's since its inception by the NSW State Government in 2019.

In February 2024, around 13 volunteer staff members from SCH and Rangers from Shoalhaven City Council met at 4am on the 29th of February 2024 to undertake the count.





Acceptable Behaviour when Attending an SCH Office

At SCH we are committed to providing you with courteous, respectful and efficient customer service.

Our customer service standards include:

- Acting with integrity, honesty & transparency.
- Ensuring individual's rights are upheld and not discriminated against on the grounds of ethnicity, gender, marital status, ability, religion, or sexual preference.
- Ensuring full compliance with privacy legislation by confidentially managing your personal information.
- Ensuring equitable access to all eligible people seeking social and affordable housing and providing easy-to-understand information about our programs and services.
- Keeping you informed of any changes to policies or procedures that may affect you.
- Responding to feedback, complaints & appeals according to the time lines defined in our policies.
- Communicating all our decisions to you in writing unless you have asked us to communicate with you in another way.

From time to time, you will have to interact with SCH staff. This interaction may take place in your home, in the community or at one of our offices. When you interact with SCH staff we request that you:

- Treat SCH staff and contractors with respect and courtesy, regardless of the situation or your frustration.
- Understand that SCH staff and contractors are there to assist you and resolve any issues to the best of their ability within SCH policies and procedures.
- Cooperate with SCH staff and contractors by following their instructions and providing any requested information or documentation promptly.
- Remain calm and composed, even when facing difficulties or challenges in your life or tenancy.
- Avoid taking out frustrations on SCH staff or contractors.

It's important to remember that unsatisfactory behaviour by customers will not be tolerated at any time. If behaviour is poor, this may result in you becoming ineligible for social & affordable housing, in you being classified as an unsatisfactory tenant, being required to deal with SCH through a 3rd party or other measures that are associated with NSW Police intervention.

Annual Tenant Satisfaction Survey

Every two years, Southern Cross Housing conducts a Tenant Satisfaction Survey. The survey provides residents with the opportunity to provide feedback on how SCH are performing. The information that residents provide helps SCH to ensure that services and activities that are provided are being delivered effectively and efficiently.

The 2024 SCH Tenant Survey is open for submissions and many of you will have received an SMS message or email that asks you to complete the survey. Others will have received a hard copy of the survey in the mail.

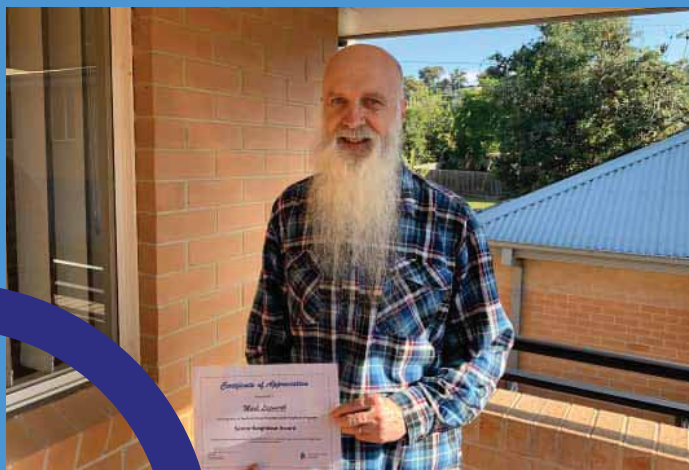
If you have not received a copy of the survey and would like to complete one, please contact the Communities Assist Team on 1300 757 885.



Our survey is completely confidential, feedback is anonymous, and you could go in to the draw to win one of four grocery vouchers for completing it.

2024 Good Neighbour Awards Program

SCH has been celebrating Good Neighbours since 2021 and aims to recognise and celebrate tenants who reach out, support, and help care for the people in their neighbourhoods.



This year, SCH is recognising outstanding neighbours across four categories

- Senior Neighbour Award**
 This category is for a senior citizen aged 65+ years (45+ years First Nations People) who actively engages in their community or complex.
- Young Neighbour Award**
 This category is for children & young people aged 24 years or younger who actively engages in their community or complex.
- Gardening & Property Care Award**
 This category is open to all ages. The award acknowledges an SCH tenant who maintains an outstanding garden, who has excellent property care or who maintains the communal gardens in a complex.
- Good Neighbour Award**
 This category is open to all ages and the main award for the Good Neighbour program. It recognises an outstanding neighbour from the SCH tenant community. This person may go above and beyond for their neighbours, may have done something that benefits their community or consistently embodies the Southern Cross Housing values of being Respectful, Ethical, Empathetic, or Innovative. They are the person you think of when you hear 'Good Neighbour'.

To nominate someone, please head to the SCH website and fill out the nomination form <https://scch.org.au/good-neighbour/> or get in-touch via email communities@scch.org.au

Policy Focus – Tenant Damage

This edition's policy focus is on Tenant Damage. The aim of SCH's Tenant Damage Policy is to provide tenants with guidance on minimising and addressing tenant caused damage.

Tenants are required to maintain their property in good condition and are responsible for repairing any property damage to a professional standard.

This excludes normal wear and tear or damage that is caused by a third party engaging in criminal activity without invitation from the tenant or another occupant.

Tenants are responsible for any damage caused by occupant or visitor that is invited into their home by themselves.



Some examples of damage where the tenant may be responsible for covering the costs of the repair include:

- Broken windows.
- Holes in internal doors or walls.
- Damage or stains to carpets that cannot be considered fair wear and tear.
- Broken locks.
- Damaged doors and security screens.

What do I do if damage occurs?

Tenants are required to promptly inform SCH of any damage that is caused by themselves or another person in the property.

Initially, tenants will be provided with the opportunity to rectify the damage themselves. Should they opt not to or fail to repair the damage within a reasonable period or to the required standard, SCH will undertake the repairs and seek reimbursement from the tenant.



If substantial damage is sustained and SCH needs to lodge an insurance claim, and it is determined that the damage resulted from tenant negligence, the tenant may have to pay a contribution towards the insurance costs.

Examples of negligence include:

- Leaving heaters, cook tops, and ovens unattended or unsupervised.
- Utilising open flames such as fires or candles without supervision.
- Damage incurred due to leaving the property unsecured and unattended.
- Property damage stemming from inadequate care such as hoarding.
- Damage caused by prolonged, unreported maintenance issues like water leaks, etc.

Here are some measures tenants can take to reduce the risk of damage:

- Placing stoppers behind internal doors to prevent wall punctures.
- Properly disposing of sanitary pads and nappies in garbage bins instead of flushing them down the toilet.
- Restricting smoking to outdoor areas only and not smoking indoors.
- Providing pets with appropriate toys or bones to chew on to minimise damage to lawns or gardens.
- Informing SCH in case of household conflicts so that appropriate support can be arranged, or exclusion orders can be obtained.

How to Report a Maintenance Repair

If you notice something in your home that needs attention, don't hesitate to let us know.

We have three easy ways for you to report a repair:

- Call us at 1300 757 885 and speak to one of our friendly staff members. They will ask you some questions about the issue and book a suitable time for someone to visit your home.
- Email us at assets@scch.org.au and provide us with your name, address, contact number, and a brief description of the problem. We will get back to you as soon as possible and arrange a convenient appointment for you.
- Fill out an online form at www.scch.org.au/repairs/ and submit it with your details and a photo of the issue if possible.



If you want to contact SCH for any reason, you can call us on 1300 757 885 or email at info@scch.org.au You can also visit our website at scch.org.au for more info.



What's happening with the maintenance request that I made?

Did you know that you can get an update about the status of your maintenance request by emailing assets@scch.org.au.

SCH will acknowledge your email within 4 business hours. Your email will be registered in our records system and sent to the appropriate staff member who will provide a timely response.

When you lodge a request for maintenance, you can also request a copy of the reference number for your job. By quoting this number back to us, it allows us to quickly find your request and provide you with an update.

Your reference number will be something like SR 123001 and will contain all of the information about your job, such as when it was initially received, if it has been allocated to a contractor, who the contractor is, details about the job and any notes the contractor may have provided to us.

What is the Housing Continuum?

The Housing Continuum is a concept that describes the range of housing options available to individuals and households. It describes the diversity of housing types, tenures, and levels of affordability that cater to the varying needs and preferences of different parts of the community.

The Housing Continuum typically spans from emergency homelessness shelters and temporary accommodation (TA) at one end to permanent, stable housing options such as home ownership at the other end.

What is Affordable Housing?

Affordable Housing provides people on low to moderate incomes with an opportunity to rent homes at 20-30% below what you would pay if you were renting through a real estate agent. This helps to ensure that you can still afford basic living costs such as food, clothing, medical care, and education. The scheme was developed to encourage low-income earners into the rental property market.

How is Affordable Housing Different to Social Housing?

Affordable Housing is not the same as social housing. You do not have to be eligible for social housing to apply for Affordable Housing, though people who are eligible for social housing may also be eligible for Affordable Housing properties.

Affordable Housing is open to a broader range of household incomes than social housing, so you can earn more income and still be eligible. Rent is also calculated differently and there are different tenancy arrangements.

How Can I Find Out if I'm Eligible?

The first step if you are considering applying for Affordable Housing is checking your eligibility. Generally, your income needs to comply with the income limits set by the National Rental Affordability Scheme (NRAS). Your combined income needs to be between \$45,221 and \$140,064 (gross) per year effective from May 1, 2023, depending on your household makeup.

For more information about income rates, please go to www.dss.gov.au and search NRAS.

Additionally:

- Your rent should not exceed more than 30% of your household's gross annual income.
- You must be an Australian citizen or permanent resident.
- Your existing assets (a property) cannot be used to solve your housing needs.



How do I Apply for Affordable Housing?

Applications for Affordable Housing can be submitted at any time. To apply for Affordable Housing, you must complete an application form. These can be found on our website www.scch.org.au or by contacting us on 1300 757 885.

A checklist is included with the Affordable Housing application which outlines the evidence that you may need to provide for your application assessment.

An eligibility assessment will be conducted based on the information that you have provided with your application and an SCH representative will contact you if any further information is required. If your application is approved, you will be placed on the waiting list until a suitable property is available.

Once a property is offered to you, you will then enter a fixed term lease that is reviewed annually.

What If I Have More Questions About Affordable Housing or Want to Apply?

For more information, please contact the Southern Cross Housing Access & Demand Team on 1300 757 885 or email info@scch.org.au.

Highly Commended Award at Power Housing Australia National Awards 2023

Sarah Spicer, Manager of the Access and Demand Team at Southern Cross Housing (SCH) was recognised with a Highly Commended Award in the Rising Star category at the Power Housing Australia National Awards 2023.

The awards ceremony was held at Parliament House in Canberra and celebrated the housing sector's achievements and the individuals and teams who have gone above and beyond to support their colleagues and tenants.



Sarah joined SCH as a Trainee Housing Assistant in August 2017 and has since progressed to become the Manager of the Access and Demand Team, administration of all housing applications, managing housing allocations, and providing a wide range of services to support people experiencing crisis situations, including homelessness.

Sarah's ambition and competence led her to complete her Certificate IV in Social Housing and her Diploma of Community Services in December 2022.

Despite the challenges of Covid impacting staff retention and recruitment, Sarah ensured the team's responsibilities were met and services continued. Under Sarah's leadership, the Access and Demand team is working hard to deliver stronger and more collaborative outcomes for SCH and its customers.

SCH Reconciliation Action Plan Update

The theme for 2024 National Reconciliation Week is 'Now More Than Ever'. This theme aims to convey that no matter what, the pursuit for justice and the rights of First Nations People will — and must — continue.

One of the ways that SCH is advancing social justice and promoting the rights of First Nations People, is through the implementation of over 20 actions that are contained in our Reconciliation Action Plan (RAP).

By the time you read this, SCH will be well into working on completing actions for the third quarter of this year and we're pleased to report that we are making great progress on our Reconciliation journey.

With the continued support of our Aboriginal Tenant Advisory Committee (ATAC), we are:

- Undertaking reviews of internal policies & procedures in collaboration with the ATAC. We are ensuring that SCH team members are equipped with the skills, knowledge, and empathy to deliver even higher quality and culturally competent services to all of our First Nations tenants.
- With the help of over 80 First Nations families living in SCH properties across the Shoalhaven, Eurobodalla, Bega Valley & Snowy Monaro, SCH are delivering an important research report for the Closing the Gap initiative that will contribute to improving housing outcomes for First Nations communities across not just SCH's footprint, but throughout NSW.
- Building stronger relationships with Aboriginal Controlled Community Organisations (ACCO's) across our footprint to improve First Nations tenant outcomes & SCH's organisational capacity.
- Strengthening internal processes so that if First Nations families need support, SCH can provide early intervention to help sustain tenancies.
- Providing advice & support for regional and Nowra-based NAIDOC celebrations through the ATAC-led 'NAIDOC Week Working Group'.

We look forward to sharing the next update of our Reconciliation journey in our Winter Newsletter.

Complex Clean-Ups & Property Care

During routine inspections, your Housing Officer may talk to you about your property care and if you are having any issues, it's a good idea to talk about them with your Housing Officer. Your Housing Officer can link you to a range of support services that can help you with your situation.

The build-up of garbage or waste products can create an environment that is favourable to the rapid growth of germs, bacteria, and other harmful microorganisms. To reduce this risk, it is recommended to clean your home at least once a week and perform a thorough deep cleaning at least once a month.



Local Councils also provide the following services:

- Shoalhaven City Council:**
Offers a Green and Bulky Waste Collection Service to all residents for their excess garden (green) waste and unwanted bulky household (domestic) items. This service costs \$36 for green waste (per cubic meter) and \$94 per cubic meter for hard waste. Residents can book this service by calling 44295681. Payment must be made at time of booking. SCH also holds tip vouchers that can be used by tenants. To access a voucher please speak to your Housing Officer.
- Eurobodalla Council:**
Provides a free kerbside hard waste collection once a year for residential properties that use Council's domestic waste collection service. Each household is allowed to put out a maximum of two cubic metres of material. For collection dates, please head to the Eurobodalla Shire Council's website.
- Bega Valley Shire Council:**
Free tip vouchers are offered to residents who have bulk waste. Each waste disposal voucher entitles the property owner to dispose of half (0.5) cubic metre of general waste at no charge, subject to restrictions on particular types of waste. You can access a tip voucher from your Housing Officer.
- Snowy Monaro Regional Council:**
Provides a free kerbside hard waste collection once a year for residential properties that use Council's domestic waste collection service. For more information please contact the Snowy Monaro Regional Council.

Concessions, rebates and assistance

Did you know that the NSW Government provides more than seventy rebates and vouchers that can help you save money on the costs of everyday living.

The Service NSW website provides a large list of all the available concessions and rebates that you may be entitled to including:

- Low Income Household Rebate
- Council Rates Rebate
- Gas Rebate
- Toll Relief Rebate
- Active and Creative Kids Vouchers
- Swimming Lesson Vouchers
- Family Energy Rebates.



To find out more information about accessing these concessions please go to:

- Service NSW Website
- Visit a local Service NSW Service Centre
- Call 13 77 88 (Monday – Friday between 7am – 7pm)

NDIS and My Aged Care Referrals

SCH are currently in the process of updating information that we hold in our database about support services that may be being received by our tenants.

We want to ensure that all eligible tenants that could benefit from receiving support through either the NDIS or the Federal Government's Home and Community Care Program are receiving support.

If you feel you could benefit from formal support, have a disability or are over the age of 65 (45+ for First Nations People) please call the Communities Assist team on 1300 757 885 or email communities@scch.org.au to discuss a referral.



From time to time, SCH may need to contact you via mail, text message or email.

If you want to keep up to date with the latest SCH news, find out what events & programs are being delivered by SCH in your area and stay informed about information & updates about your tenancy, please ensure that your Housing Officer is aware of your current email address and phone number.

Rent Payment Rules: Pay & Stay

It is important to understand that your payment of rent is required on or before the due date as stipulated in your Residential Tenancy Agreement. Failure to pay on the due date results in you accumulating rent arrears and constitutes a breach of the agreement. Non-rent arrears, such as charges for water usage or repair of damages, are also subject to this rule.



If you find yourself in arrears, it is important that you contact your Housing Officer immediately. Your Housing Officer can assist you to establish a payment plan to repay the arrears, thereby reducing any further risk to your tenancy. Additionally, Housing Officers can provide referrals to financial counsellors and/or support services to aid in managing your financial commitments.

Once a payment plan is established, it will be monitored by your Housing Officer to ensure the arrears are repaid. If a tenant accrues 14 days of rent arrears, a Notice of Termination will be issued. This notice serves as a reminder that payment of rent or adherence to an agreed payment plan can allow the tenant to maintain their tenancy.

However, exceptions apply to tenants who frequently fail to pay rent on time. In such cases, a request for Termination of the Tenancy can be made. If a tenant agrees to a payment plan and does not keep up with payments as per the plan, an application may be submitted to the NSW Civil and Administrative Tribunal (NCAT) to request a Specific Performance Order. This order formalises the required payments towards the arrears. If these payments are not received, a further application may be made to NCAT requesting Termination of the Tenancy due to the tenant breaching their SPO.

NSW Work Development Orders: A Pathway to Debt Relief and Community Contribution

What Are WDOs?

Work Development Orders (WDOs) are a compassionate initiative by the New South Wales government. They provide eligible individuals with an opportunity to reduce their fines while contributing positively to their communities.

How Do WDOs Work?

- **Eligibility:** Individuals facing financial hardship due to unpaid fines can apply for WDOs.
- **Activities:** Participants engage in various activities, such as unpaid work, courses, counselling, or treatment programs.
- **Sponsors:** WDO sponsors play a crucial role. They guide applicants, recommend suitable activities, and maintain records. Southern Cross Housing is a registered WDO sponsor.
- **Debt Reduction:** For each month of participation, up to \$1,000 of fines can be cleared.

If you have a fine that you need help with, please call the Communities Assist Team on 1300 757 885 to discuss whether a WDO might be right for you.

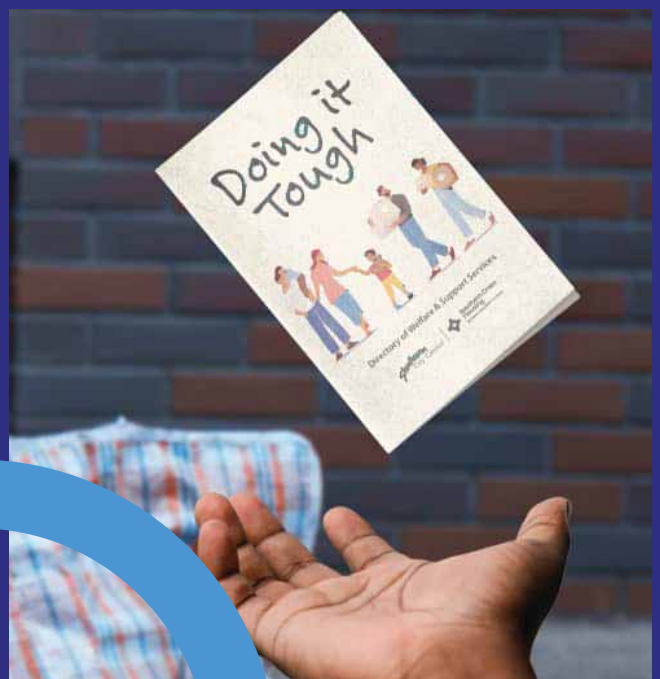


Path2Home Directory

Path2Home is a comprehensive directory that provides members of the public with information about services and facilities that support people that are doing it tough. The resource directory includes information about welfare agencies and organisations, housing services, cheap or free food services laundry facilities and lots more.

The directory is designed to assist not only those experiencing homelessness but anyone in the community who may be 'doing it tough' and in need of assistance. The online resource is available from <http://scch.org.au/support-assistance/>

For people seeking support or assistance in the Shoalhaven, a PDF version is available to be downloaded from the SCH website. Alternatively, you can also pick up a hard copy from the SCH Nowra Office, 69 Kinghorne Street, Nowra.

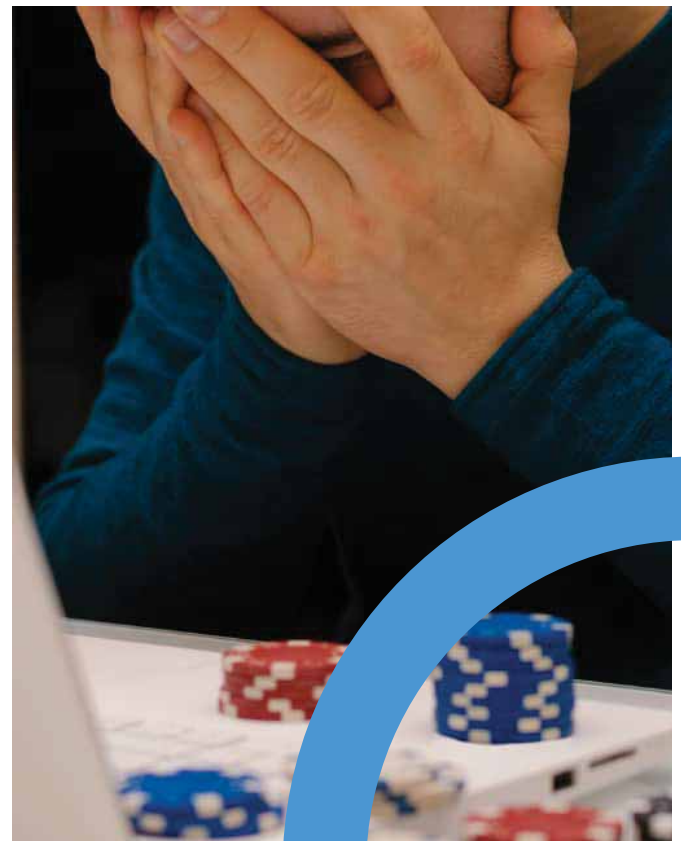


Navigating the Maze of Gambling: Understanding Addiction and Seeking Support

While most people who engage in betting do so without significant issues, some individuals find themselves caught in a web of compulsive gambling. These individuals lose control over their betting habits, leading to negative consequences in their lives.

Pathological Gambling: A Risky Bet

- **What is it?**
Pathological gambling, also known as harmful gambling, can be considered a form of addiction. Those affected by this condition cannot resist the urge to gamble, even when faced with substantial financial losses. The allure of potential rewards outweighs the risks.
- **Impact on Life:**
Gambling addiction can have far-reaching effects across various aspects of life:
 - **Financial Losses:**
Individuals may squander significant sums of money, jeopardising their financial stability.
 - **Bankruptcy:**
Excessive gambling can lead to insurmountable debts and bankruptcy.
 - **Job Loss:**
Neglecting work responsibilities due to gambling can result in job loss.
 - **Homelessness:**
The downward spiral may even lead to homelessness.
 - **Mental Health:**
Anxiety, depression, and other mental health conditions often accompany gambling addiction.
 - **Strained Relationships:**
Personal connections suffer as trust erodes and conflicts arise.



Seeking Help and Support

- **Gambling Help Online**
1800 858 858 (24/7)
- **Lifeline**
13 11 14 (24/7)
- **Reachout.com**
An online resource for guidance
- **Financial Counselling Hotline**
1800 007 007
(Mon to Fri, 9:30 – 4:30)
- **Caring for Someone with an Addiction**
If you're supporting someone with a gambling problem, remember to take care of yourself too. Visit the Carer Gateway website or call 1800 422 737
(Mon to Fri, 8 am – 6 pm)

Remember, seeking help is a courageous step toward reclaiming control and rebuilding a healthier life.



Free Internet for Students

Eligible families with school-aged children could save between \$1500 and \$2000 per year by accessing a free NBN broadband service.

Do you have school-aged children but no active home broadband service to support them in their studies?

If so, you may be eligible to access a free high-speed broadband service over the NBN network under the Australian Government's School Student Broadband Initiative (SSBI).

Am I Eligible?

To be eligible for the SSBI program, a family must:

- Have a child living at home enrolled in an Australian school
- Be referred by a nominating organisation or self-nominate through the National Referral Centre
- Have no active broadband service over the NBN network, or have not had an active NBN connection during the previous 14 days
- Live in a premises that can access a standard NBN service

Get connected

To check your eligibility and get connected, simply contact the National Referral Centre, operated by Anglicare Victoria, on 1800 954 610 (Monday to Friday, 10am to 6pm AEDT) or visit the website <http://www.anglicarevic.org.au/student-internet>.

The National Referral Centre team will help assess your eligibility and, if eligible, will issue you with a voucher to redeem at any participating SSBI retail service provider.

The National Referral Centre can also help contact your preferred provider and offer ongoing support.

With the Australian Government recently announcing it is extending the School Student Broadband Initiative until 31 December 2025, eligible

families who connect at the start of 2024 will get up to two years of free NBN broadband.

Applications will remain open until 31 December 2024 (unless 30,000 services are connected before this date).



Pumpkin Muffins

15m prep | Makes 12

Allergens: Recipe may contain gluten, peanuts, tree nuts, milk and egg.

Ingredients

1 cup plain flour
 2tsp baking powder
 1TBSP ground cinnamon
 2/3 cup caster sugar
 1/3 soft light brown sugar
 200g pumpkin Puree'
 2 large eggs
 1/2 cup slightly salted butter, melted.

Step 1

Heat the oven to 200c/180c fan forced. Line a twelve hole-muffin tin with muffin cases. Mix the flour, baking powder, cinnamon and both sugars together in a large bowl. Break up any lumps of brown sugar by rubbing them between your fingers.

Step 2

Whisk the puree' and eggs together in a jug, then add to the dry ingredients with the melted butter. Whisk for 1-2 minutes with an electric hand whisk until combined.

Step 3

Add to your muffin case. Bake for 15 min until golden and risen and a skewer inserted comes out clean. Lift onto a wire rack to cool completely.

Will keep for three days in an airtight container.



Affordable Food for your Family

It doesn't take much for your weekly grocery shop to add up and that can put all sorts of pressure on other areas of your weekly budget. Fortunately, there are some great local organisations that can help you access affordable groceries in your area.

These organisations are here to support you and make feeding your family a little easier.



Nowra

Visit the Nowra Community Food Store at 10/158 Princes Highway, South Nowra. They offer inexpensive groceries sourced from various locations. You can contact them on (02) 4402 9126 or email nowrafoodstore@gmail.com

Batemans Bay

Visit Cross Central Community Care's food relief program, The Food Hub, at the Church Hall, 1 Kerang Street. They offer essential groceries at a more affordable price for those facing financial difficulty in the community. You can contact them on 0434104649

Bega

Contact the Bega Sapphire Community Food Pantry at 2 Peden Street in Bega. They are open Tuesday, Wednesday, and Friday, from 11am to 2pm. You can contact them on 0490 843 518.

Cooma

Access affordable groceries at Lifegate Community Foodcare, 5 Yulin Ave, Cooma. Lifegate is open every Thursday from 9.30am to 4.30pm. You can contact them on (02) 6452 1298.

What's On In SCH North

1. Bundanon Inspire Youth Art Program



Bundanon Inspire is a free art-marking program for young people aged 12 – 18 years old that includes artmaking, ecology walks and visits to the Art Museum.

The program spans two days with attendance on both days required. Registration includes a shuttle bus to and from Nowra, lunch, and morning and afternoon tea each day.

Date: Thursday 15th April - Friday 16th April 2024

Time: 9:00am – 5:00pm

Location: Bundanon

2. ANZAC Day Parade and Service



Anzac Day commemorations in Berry.

The parade will get underway at approx. 10:30am and will travel along Queen Street (from Prince Alfred St to Alexandra St) then turn left and continue along Alexandra St to the Berry War Memorial.

To participate in the Parade you should assemble at 10:15am on the cnr Queen and Prince Alfred Sts. A service at the War Memorial will follow at approx. 10:45am.

Road closures will apply during this time.

Lest we forget.

Date: Thursday 25th April 2024

Time: 10:30am - 12:00 pm

Location: Berry

3. Gold Buckle Campdraft Championship



Over four days of outstanding horse action, Australia's richest campdraft event will attract the best competitors from around the country. The competition will include the Junior and Juvenile Drafts, The Cut-Out Competition, Ladies Dash for Cash, the teams State of Origin with a prize pool of over \$400K in cash and prizes with the winner of the prestigious Gold Buckle receiving a \$100K cash prize.

Campdrafting is a quintessential Australian sport, born over 100 years ago with drovers spending long hot days in the saddle – competition was inevitable! Drovers would challenge each other to see who the better stock and horse riders were. One hundred years down the track, and today campdrafting is one of Australia's fastest-growing equine sports, with drafts happening throughout regional Australia almost every weekend of the year.

Date: Wednesday 1st May 2024 – Saturday 4th May 2024

Time: 8:00am – 5:00pm

Location: Willinga Park – 134 Forster Drive, Bawley Point

4. Mother's Day Classic Huskisson



The Mother's Day Classic is a nation-wide event that raises funds for breast and ovarian cancer research. Huskisson is holding their eighth annual fun run and walk. There will be a 3 km, 5 km or 10 km walk or run as well as family-friendly events.

Date: Sunday 12th May 2024

Time: 8:00 am - 11:00 am

Location: Huskisson

What's On In SCH South

1. Smartphone And Tablet Workshops



Topics Include:

- How to update and maintain your Smartphone/Tablet.
- Downloading and Using helpful and Popular Apps
- Device Security
- Government services including : MyGov (NEW App)
- Pros and Cons of Internet Banking
- Social Media Using the Internet
- Internet Safety And more...

Bookings Essential

Date: Monday 15th Apr,

Time: 10:00 am - 12:00 pm

Location: Narooma Golf Club, Ballingalla Street, Narooma NSW

2. Narooma Oyster Festival 2024



Discover the merrier of rock oyster estuaries in Oyster Farmer's Alley, taste sustainable South Coast seafood and produce and sip celebrated beers, wines and spirits. Cheer on the farmers in Australia's Oyster Shucking Championships & you won't believe how big an oyster can grow until you see see Australia's Biggest Oyster, supported by Australia's Oyster Coast. Elevate your festival experience in Friday's Sunset Social supported by Merivale, Saturday's Rock Oyster Lounge supported by Olsson's Salt, take a deep dive in to the world of oysters in the Sydney Royal Ultimate Oyster Experience and explore the inlet aboard a Moët Champagne Oyster Cruise.

Across Friday night and all day Saturday, the festival combines cosmopolitan and Indigenous food experiences with music across two stages and food and produce markets.

Date: Friday 3rd & Saturday 4th May 2024

Location: 19 Riverside Dr, Narooma NSW 2546, Australia

3. Sculpture for Clyde



A ten-day free event held on the Batemans Bay Foreshore highlighting original Sculptures from Australia and overseas. The event includes an outdoor sculpture exhibition, indoor sculpture exhibition and a student sculpture exhibition, with regional high schools partaking in this part of the event.

All sculptures are unique, representing opportunities for the public to enjoy or purchase original art. The sculpture winning the acquisitive award will be permanently positioned in the Batemans Bay Sculpture Walk along the Clyde River foreshore.

Date: Saturday 25th May to Sunday 2nd June

Location: Clyde St, Batemans Bay NSW 2536

4. From the Forest: Walk and lab session



Take a dive into the fascinating world of non-flowering organisms that play a crucial role in our forest ecosystems. Come and learn about the amazing life forms found on the forest floor during a guided walk in our beautiful Garden. Amidst the cool and damp conditions, an extraordinary array of life thrives - fungi, slime moulds, ferns, lichens, and all kinds of bugs.

You'll then delve deeper and take part in a lab session in the Herbarium to learn all about fuligo and the role of fungi.

Remember to bring your phone or camera to capture the wonders waiting to be unearthed.

Suitable for all ages.

Date: Sunday 21 April 2024

Time: 10am - 12pm

Location: Eurobodalla Regional Botanic Garden

In the Garden

Autumn is a great time to grow vegetables as the mild weather conditions make it easier to grow crops and the fresh harvests are just as rewarding. If you are looking to grow veggies in Autumn, you can either grow from a seed or plant established seedlings for a head start.

When planting, always follow the recommendations on the packet or label for correct spacing between plants to give them enough room to grow. To keep the harvests coming over a longer period and avoid a glut of produce all at once, make several small plantings two to three weeks apart.

Veggies grow best in rich, fertile soil in full sun with protection from cold winds. To ensure that your plants grow vigorously, it is important to water them regularly, especially if the weather is warm or dry. You can also apply liquid fertilizer every 7-10 days to keep the plants healthy and growing.

Best veggies to grow in Autumn

- Beetroot
- Broad Beans
- Broccoli
- Brussels Sprout
- Cabbage
- Carrots
- Cauliflower
- Kale
- Lettuce
- Leek
- Onion/Spring Onion
- Peas
- Radish
- Spinach



**Southern Cross
Housing**

Nowra
69 Kinghorne St
Nowra NSW 2541

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

Bomaderry
Shop 1, 54 Bolong Road
Bomaderry NSW 2541

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

1300 757 885
scch.org.au

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

Cooma
57-59 Massie Street
Cooma NSW 2630