



**Southern Cross  
Housing**

**2024**

Winter  
EDITION

**SCHNEWS**



## **Celebrating Harry's Remarkable Century!**

Southern Cross Housing had the privilege of sharing a remarkable milestone with one of our long-term tenants Harry Bellenger. Harry turned 100 in July. Harry, one of our Nowra tenants puts his longevity down to:

- **No Smoking, No Way!** Harry kicked the cigarette habit many decades ago, spurred on by his wife's unwavering belief that he couldn't do it. And he did!
- **Daily Exercise:** Harry demonstrated his morning stretches—a testament to his commitment to exercise.
- **Breakfast of Champions:** Oat bran on Weet-Bix—Harry swears by a hearty breakfast to fuel his day.
- **Cheers to Abstinence:** Harry hasn't touched alcohol in over a decade.

But Harry's vibrant life extends beyond his healthy habits. As a former concreter, he's no stranger to hard work. With two children, numerous grandchildren, and even great- great - grandchildren, his family keeps him young at heart. And for 35 blissful years, Harry has tended to his lush garden in his appreciated SCH property in East Nowra.

Harry was happy to share his letters from the Premier and the Governor General amongst other well-wishers. Harry, now a widower still has a purposeful life and enjoys his beloved & well fed Staffy/Cross - Betty, his garden and regular visits from his supports. Harry expressed great appreciation for everything and everyone who supports him. In Harry's words, he still has all his marbles and is remarkably fit for his age.

Harry receives fantastic support to thrive at home. Thanks to his Home Care Package from My Aged Care, he gets regular assistance with his housekeeping, grocery shopping, and garden maintenance.

So, dear Harry, as you blow out those 100 candles, know that all of us at Southern Cross Housing raise a toast to your remarkable journey. May your days continue to bloom like your garden and may you and Betty have a great day! Happy Birthday, Harry!

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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](mailto:info@scch.org.au).



# CEO Message

Welcome to SCH’s Winter Tenant Newsletter 2024! Whether you’re new to our community or a long-time resident, we hope you enjoy this quarter’s stories and articles.

This edition focuses on “helping,” with the SCH Team highlighting various programs and initiatives to provide you with essential support. Whether you’re looking for winter fire safety tips, career advice, or financial guidance, we’ve got you covered.

In April, we proudly announced the winners of the 2024 Good Neighbour Awards, showcasing outstanding individuals making a difference in our SCH communities. Please read on to hear about all of their outstanding contributions.

This time of year holds special significance for First Nations People in Australia, with Sorry Day commemorated on May 26th and NAIDOC Week from July 7th to 14th, a celebration of the rich history, culture, and achievements of First Nations people under the theme “Keep the Fire Burning! Blak, Loud and Proud.”

National Reconciliation Week invites all Australians to learn about our shared histories and cultures. At SCH, our focus on reconciliation is evident as we finalise our first ‘Reflect – Reconciliation Action Plan’, enhancing our support and practices in collaboration with First Nations People toward our vision of “A home for everyone as a foundation to a fulfilling life”.

# Q&A Spotlight – Your Burning Questions Answered!

We are very excited to introduce a new segment in our newsletter, called “Q&A Spotlight”. The purpose of the new segment is to provide YOU with an opportunity to ask US a question! When we get your question we will do our best to respond to it in the newsletter.

We will not be able to answer questions about your own personal maintenance or tenancy issues. For these sort of questions, please contact [assets@scch.org.au](mailto:assets@scch.org.au) or your Housing Officer on 1300 757 885. If we receive a lot of questions, we will respond to you individually.

We hope that this segment will provide a valuable platform for interaction and information exchange. To submit a question to us, please email [Communitites@scch.org.au](mailto:Communitites@scch.org.au)

To kickstart this initiative, here is the first question

## How can I provide feedback to SCH about the services and programs that it delivers?

There are a couple of ways that you can provide feedback:

1) Join a Tenant Advisory Committee (TAC). We have two committees, one for First Nations Peoples (ATAC) and the other functioning as a Regional TAC (RTAC) for everyone.

Both TACs provide members with an opportunity to learn about services and activities that are provided by SCH. Members can also provide feedback on how SCH can enhance its services to better meet the needs of tenants and communities.

Our TAC's meet four times a year (both online and in person). To join a TAC head to <https://scch.org.au/tenant-advisory-committee/>

2) Submit feedback electronically: You can send your feedback to us through our electronic feedback mechanism at [Feedback@scch.org.au](mailto:Feedback@scch.org.au). We welcome all feedback regarding the provision of our services and activities.



## House Rules about Q & A Questions

- 1) This new column doesn't change how you usually get things done with SCH. If you need repairs, have feedback, or want to make a complaint, please use the normal channels to contact us.
- 2) SCH will always communicate with you in a respectful, empathetic & professional way and we ask that when emailing through your questions, you do the same. Language that is deemed to be abusive, discriminatory, offensive, or threatening in any way will not be responded to or acknowledged.
- 3) Please contribute one question per email.

## Support After Natural Disasters: Here's What You Need to Know!

With recent flooding affecting our communities, it's important to remind everyone about support programs that are available to help you during times of natural disasters.

The Federal Government provides State Governments with funding via the State Disaster Recovery Funding program. This program provides funding to replace essential household items that are damaged by fire or floods. Southern Cross Housing (SCH) tenants are eligible to apply if they were living in a property that was damaged or destroyed by a natural disaster.

To apply, you'll need to provide details such as your income, personal information (including name, email address, and phone number), Centrelink reference number, and a copy of your lease and rental statement.

For assistance with the application process, please reach out to Service NSW on 13 77 88 or the Illawarra Shoalhaven Local Health District Disaster Recovery Specialist Service on 4424 7800. The clinicians at NSW Health can guide you through the grant application process and also offer referrals to other support services. You can access more information about the grant program from <https://www.nsw.gov.au/grants-and-funding/disaster-ready-fund>

Remember, you're not alone during challenging times. Help and support are available to ensure you can recover and rebuild after a natural disaster.

# Be Fire Safe this Winter

Each year, NSW Fire & Rescue respond to thousands of preventable house fires. Many are caused by unattended heat sources such as candles, cooking materials that are left unattended on stoves or a cigarette that is not put out properly. The most common areas in homes where fires start are the kitchen, bedrooms and lounge rooms.

## Smoke Alarm Testing

At Southern Cross Housing, ensuring your safety is our number one priority. As part of our commitment to your safety, SCH conducts an annual smoke alarm test at your property.

As part of SCH's smoke alarm testing process, tenants will receive a letter and an SMS reminder prior to the scheduled testing date.

The smoke alarm tests are undertaken by technicians that are contracted by SCH. If your smoke alarm is found to be faulty, then it will be replaced immediately. If no fault is found, then your smoke alarm will be stamped with a testing date and no further action will be required.

If, for any reason you are unable to be present at the time of the scheduled inspection, please notify your Housing Officer promptly. You can reach us at 1300 757 885.



## TIPS TO HELP KEEP YOU AND YOUR HOME SAFE FROM FIRES

**Never leave cooking unattended:** Stay in the kitchen while you are cooking and if you need to leave, turn off the stove.

**Ensure keys to locked doors are accessible:** Keep keys readily available to facilitate a quick escape in case of emergency.

**Never leave open flames unattended:** Extinguish candles, oil burners, and other open flames before leaving the room or going to sleep.

**Clean the lint filter of your dryer:** Remove lint after each use to prevent the buildup of flammable materials.

**Do not smoke in bed:** Smoking in bed increases the risk of accidental fires.

**Take extra care with heaters, electric blankets, and open fires:** Follow manufacturer's instructions and never leave these devices unattended.

**Regularly service gas heaters:** Ensure gas heaters are serviced regularly to prevent malfunctions and potential gas leaks.

**Switch off power points and appliances when not in use:** This reduces the risk of electrical fires and saves energy.

**Keep matches and lighters away from children:** Store them in a secure location out of reach of children and educate them about fire safety.

**Handle chemicals and fuels with care:** Store them properly, away from heat sources and out of reach of children.

**Take care with BBQs:** Ensure BBQs are in safe working condition before use, and never leave them unattended while in operation.

**IN THE EVENT OF A LIFE THREATENING EMERGENCY, PLEASE DIAL 000**

## 2024 Tenant Survey Results!

The 2024 SCH Tenant Survey is officially closed, and we're thrilled to report that over 850 SCH tenants took part in the survey. A big thank you to everyone who participated! CHIA NSW are in the process of analysing the data and we're eagerly awaiting a report detailing the outcomes.

Your input is incredibly important to us as it guides our efforts in enhancing our services and programs. Stay tuned as we prepare to unveil the actions we'll be taking to address the areas that you have highlighted for improvement. Tenant satisfaction is important to us and we look forward to responding to your feedback.



# Hoarding & Squalor

Though often talked about together, hoarding and squalor are two distinctly different things. In this issue, we're going to break down what the differences are and where you can start to turn for help if you think hoarding or squalor could be a problem for you.

## What is squalor?

Squalor is a condition that is often described as filthy, unclean and foul and one which has come about through a lack of care and cleanliness or through general neglect. It usually presents itself with an accumulation of rubbish and an individual's inability or desire to keep and to not dispose of household waste.

## What is hoarding?

Hoarding involves excessive collection of items (which appear to have little or no value) and a failure or inability to remove or discard them. This often means that the environment in which the items are being kept becomes so cluttered that it can no longer be used for the purpose for which it was designed. This will consequently impair the basic living activities (such as cooking, cleaning, sleeping, showering and moving around the property) of the occupant.



*“Simplifying what’s around you, will help you simplify what’s within you”*

## What things can cause a hoarding or squalor problem?

**Physical Health Issues:** Hoarding disorder tends to begin early in life and has a chronic, progressive course. Approximately half of all people living with hoarding disorder are impaired by a current physical health condition.

**Cognitive Impairment:** Cognitive impairment is common in people living in domestic squalor. Cognitive impairment can lead to difficulty in planning, organising, reasoning, insight and decision making. Hoarding is also associated with deficits in information processing, attention span, memory, and executive functioning.

**Mental Health Issues:** Hoarding is recognised as a mental health disorder whereas squalor describes an unsanitary living environment (which may be the end result of extreme domestic neglect or long-term hoarding). Conditions in which hoarding & squalor behaviours commonly occur include: depressive disorders, bipolar, schizophrenia, personality disorders, psychotic disorders, Alzheimer’s & dementia.

**Emotional Reactions:** People with hoarding disorder have an emotional attachment to their belongings. Positive beliefs about possessions elicit positive emotions such as pride, security, safety, nostalgia and pleasure. These positive beliefs & emotions can lead to negative emotions when faced with the prospect of getting rid of the items causing the clutter.

## Where do I turn if I think I may have a problem with hoarding, squalor or both?

At SCH, we understand that living amongst hoarding and/or squalor can be extremely distressing, and you may be feeling a whole host of emotions such as guilt, fear, anger, sadness, shame, or anxiety about your situation. You're not alone and we are here to help get things back on-track.

The first step on the road to recovery is to speak to your Housing Officer about your situation. Every person's circumstance is different, and your Housing Officer will work with you to develop a response that is right for you.

You can also turn to SCH's Communities Assist Team for a confidential and non-judgemental assessment and referral to external support services that can help to specifically treat your hoarding & squalor issues. If you or someone you know is living with a hoarding or squalor issue, please call 1300 757 885 or email [communities@scch.org.au](mailto:communities@scch.org.au) today.

# 2024 Good Neighbour Awards Program

Neighbour Day, celebrated on the last Sunday in March is Australia's annual celebration of community, encouraging people to connect with those who live in their neighbourhood. The principal aim of Neighbour Day is to build better relationships with the people who live within the community, especially the elderly and vulnerable. The 'Southern Cross Housing Good Neighbour Awards' program was developed to coincide with Neighbour Day and aims to recognise the unsung heroes within SCH's tenant community. This year, SCH gave out four awards across three categories: Senior Neighbour 2024, Outstanding Garden & Property Care 2024 & the Good Neighbour 2024 award. Read on to hear more about our winners.

## A Neighbour with a Big Heart

Peter is a shining example of what a good neighbour should be. Peter is a compassionate and community-oriented individual who builds strong relationships with his neighbours and is easy to get along with.

When we interviewed Peter, he spoke passionately about the five years of volunteer work that he did at the Shoalhaven Heads Native Botanic Gardens and about being actively involved in organising croquet at the Bomaderry Sports Complex.

Peter's is an avid rugby league fan and this was pretty obvious when we went into his home. The memorabilia on his walls showed his passion and interest.

Peter was awarded a Good Neighbour Award and said that it was lovely to be acknowledged by his neighbours for just being himself.

We are very lucky to have Peter as part of our Southern Cross Housing community.



Image: Peter with his 2024 Good Neighbour Award

## A Neighbour with a Bounce in Their Step

Anthony, also known as Tony lives in Sunshine Bay with his partner Margaret. Tony was recently presented with a 2024 Good Neighbour Award for making a difference within his community and for his continued efforts to support & help his neighbours.

With a background in engineering, Tony travelled between Australia and China from 1994 to 2007, where he played a pivotal role in setting up machinery and laboratories. His time in China also saw him actively involved in mentoring Chinese youths in trade schools specialising in fitted welding. Tony would then facilitate the student's transition into employment.

When asked about his motivation for being a good neighbour, Tony's response was simply "my health". For Tony, the act of helping others provides him an opportunity to keep fit and active. It also gives Tony a chance to socialise with his neighbours and build meaningful friendships.

The significance of securing a home with SCH resonates deeply with Tony and his partner. Tony said that having a place to call home gives them both a sense of safety & stability and provides a platform for Tony to make a positive impact within his community.

Thank you, Tony, for being a good neighbour!



Image: Anthony with his 2024 Good Neighbour Award



# 2024 Good Neighbour Awards Program Continued

## A Lady Giving the People a Voice

Melissa, a green-thumbed bookworm and dedicated member of the Nowra Tenant Advisory Committee was recently recognised for her tireless work in advocating for the needs of others by being presented with a 2024 SCH Good Neighbour Award recognising her outstanding contributions to our tenant community.

When asked about winning the award, Melissa said that it was a pleasant surprise; she explained that her motivation to be a good neighbour stems from her desire to contribute positively to the community she loves.

Reflecting on her experience as an SCH tenant, Mel expressed gratitude towards the staff for always treating her with respect and kindness. She highlighted the genuine efforts of the Community Assist Team in fostering strong relationships with tenants, making everyone feel valued and respected.

Melissa's involvement in the Tenant Advisory Committee demonstrates her desire to have a voice and make a difference for the people living within her community. Mel finds fulfillment in contributing positively to her neighbourhood and values safety, security, and a sense of belonging.

The SCH Tenant Advisory Committee provides a platform where tenant issues, concerns, ideas, & feedback are discussed among the Committee & with SCH team members; the voices of the tenant community are amplified, heard & valued. As Mel tells us, "Not everyone will feel comfortable speaking up or getting involved (at least initially), but there's so much potential for Committee members to make a positive impact for the whole community just by participating in the TAC".

Congratulations to Melissa for being an exceptional neighbour, an engaged TAC Committee member and a 2024 Good Neighbour Award winner!

## Guy's Heart of Gold Shines Bright in his Community

For over a decade, Guy has been a steadfast volunteer with the SES, lending a helping hand whenever and wherever he's needed. Rain or shine, his commitment to serving others fills him with joy. "It makes me happy," he says with a warm smile.

Recently, Guy was honored with a Good Neighbour Award, a recognition that deeply touched his heart. "It made me feel seen," he shares, his humility shining through. Despite the accolade, Guy remains modest, emphasising that being a good neighbour isn't something he consciously thinks about. "I just do it," he says simply, his love for his neighbors evident in every action.

In a world often marked by division and self-interest, Guy's selfless dedication to his community stands as a beacon of hope. His unwavering kindness and genuine care for others serve as a reminder of the power of compassion to unite and uplift us all.



Image: Guy with his 2024 Good Neighbour Award

## Policy Focus – Social Housing rent reviews and how is rent calculated?

Your rent is calculated based on your household income. The subsidy that you get varies according to your housing program as well as the source and level of your household income; this determines your eligibility or rental subsidy. The subsidy calculation includes 25% – 30% of your assessable household income and 100% of the Commonwealth Rent Assistance received by your household.

## Why does my rent change?

- SCH conduct a review of the rent that you pay twice a year. Reviews are conducted for Social Housing tenants to ensure you are paying the correct amount of rent based on your income level.
- If there is a change in your household or your income changes, you must notify SCH within 14 days and provide all of the required information that we need to re-calculate your rent subsidy.



## Ways to pay your rent

There are multiple ways to pay your rent:

- **Centerpay:** Centrepay is a voluntary bill-paying service which is free for Centrelink customers. Use Centrepay to arrange regular deductions from your Centrelink payment. You can start or change a deduction at any time. The quickest way to do it is through your Centrelink account online.
- Direct Debit
- In your local SCH office
- Over the phone

Our goal at Southern Cross Housing is to help you sustain your tenancy for years to come by working together to solve any problems that may arise. As a tenant the worst possible thing you could do is stop paying rent and water charges.

If you are late with your rent or water payments, your account will be in arrears and you will be in breach of your tenancy agreement. This could lead to you having to move out of your home.

If you are finding that it is hard to make ends meet and that you are falling behind with rent and water payments, there are easy ways to address the issue. Be proactive and speak to your Housing Officer on 1300 757 885.

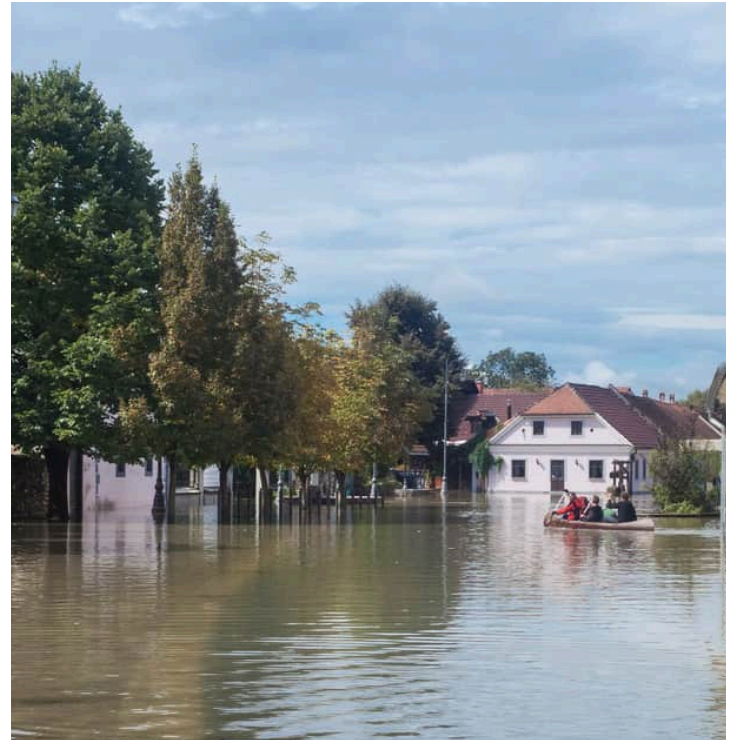




# Assets Update

Recently across NSW, there have been widespread severe weather, storms, and heavy rainfall. In some areas, intense rainfall has led to flash flooding, road closures, and disruptions to transportation and communication networks. With such events becoming more common, it is important to be as prepared as possible. There are steps and measures you can take to ensure your property is well prepared for these adverse weather events, such as.

- Ensuring gutters and downpipes are cleared of debris.
- Ensuring any storm water pits or grates are free of debris.
- Remove or secure loose items outside in strong winds.
- Familiarise yourself with contact details for local emergency services.
- Keep important documents secured and readily available.



In events where wild weather is present, it is important to remember that the SES needs to be your first point of call regarding urgent maintenance concerns (roof leaks, flooding, fallen trees etc).

Tenants are responsible for contacting the SES themselves to report an issue. You also need to inform Southern Cross Housing so we can follow up when it is safe to do so.

Southern Cross Housing often cannot send tradespeople or staff to such during urgent events due to Work Health and Safety risks.

The SES will be able to assist with any urgent “make-safe repairs” that need to take place (tarping roof, sand bagging, removing fallen trees) and a Southern Cross Housing Asset staff member will attend to assess any follow-up repairs that may be required following on from an adverse weather event.

# Assertive Outreach

Assertive Outreach is an important initiative that connects SCH Team Members to vulnerable people in our communities, particularly those experiencing homelessness and sleeping rough, who may not actively seek out support services.

The aim of the initiative is to ensure accessibility for those in need. Through this program, individuals can access a range of support services that are tailored to their individual circumstances.

SCH provides a comprehensive array of assistance, including help to apply for Housing Assistance, provision of Temporary Accommodation and assessment for urgent housing or Private Rental Subsidies. Additionally, clients benefit from referrals to additional support services such as Drug & Alcohol support, Mental Health Support and other Specialist Homelessness Services. By providing holistic support and facilitating connections to relevant resources & services, Assertive Outreach plays a vital role in improving the well-being and stability of individuals facing housing insecurity.

Our outreach locations are: Shoalhaven Homeless Hub every second Tuesday, John Purcell Housing refuge and other ad hoc locations within the field.

## National Sorry Day

Each year on the 26th May, National Sorry Day remembers and acknowledges the mistreatment of all First Nations People who were forcibly removed from their families and communities, which we now refer to as 'The Stolen Generations'.

National Sorry Day is a day to acknowledge the strength of Stolen Generations Survivors and reflect on how we can all play a part in the healing process for our people and nation. While this date carries great significance for the Stolen Generations and other First Nations People, it is also commemorated by non-Indigenous Australians right around the country.

Sorry Day asks us to acknowledge the Stolen Generations, and in doing so, reminds us that historical injustice is still an ongoing source of intergenerational trauma for First Nations families, communities, and Peoples.



Within our SCH footprint, two major events were held to commemorate National Sorry Day 2024, the National Sorry Day Bridge Walk Nowra & the National Sorry Day Bridge Walk Batemans Bay. Both events were an opportunity for the community to come together, to reflect on the past and hear stories of resilience and courage from First Nations survivors of the Stolen Generations. These annual events serve as a tribute to the strength of Stolen Generations survivors, encouraging contemplation on how each of us can contribute to the healing process for all First Nations Peoples and our nation.



# Workforce Australia

## Exciting News!

Southern Cross Housing (SCH) is teaming up with APM Employment Services to empower young people living in SCH communities! Our mission is to help young people unlock their potential and land that dream job through the Transition to Work (TtW) program.

What's TtW all about? TtW is a time-limited employment program designed to support disadvantaged young people who are at risk of long-term unemployment. The team at APM will be there to guide you, whether you're aiming for a job or looking to upskill through education or training.

The dedicated team at APM offers personalised support, including:

- **Guidance and Goal Setting:** They'll help you define your employment or education goals.
- **One-on-One Support:** Meet your very own Youth Support Worker who'll be your cheerleader throughout the journey.
- **Local Training Access:** Get info on local training courses to boost your skills.
- **Job Application Assistance:** Nail those applications with APM's expert help!
- **Resume Development:** Create a standout resume together.
- **Interview Prep:** Ace your interviews and make a stellar first impression.
- **Work Experience Opportunities:** Dive into internships, volunteering, and more.

What will APM's Youth Support Workers do? They'll be your partners in success, helping you:

- **Explore Career Paths:** Discover exciting options.
- **Craft Resumes and Cover Letters:** Tailored for each job application.
- **Market Yourself to Employers:** Stand out from the crowd.
- **Master Interview Skills:** Make that first impression count.
- **Navigate Pre-Employment Checks and Training:** They've got the details covered.
- **Settle into Your New Workplace:** Smooth transition guaranteed!

Eligibility Criteria To access this fantastic support, you must:

- Be aged 15-24.
- Not have a Year 12 certificate or Certificate III (we're all about growth!)
- Not be receiving any other income support payments.

Ready to take the leap? If you or someone you know is ready to kickstart their journey, give our CA Team a call on 1300 757 885 or shoot us an email at [Communities@scch.org.au](mailto:Communities@scch.org.au). Let's make dreams happen!

Remember, your future is brighter than a double rainbow!



## Empowering Employment: A Community Thrives Together

In May 2024, The Disability Trust and Southern Cross Housing conducted a free Employability Workshop for SCH tenants who are recipients of the Disability Support Pension or live with a disability. This workshop was tailored to equip participants with the skills and knowledge required to thrive in today's job market. With many Southern Cross Housing tenants currently receiving the Disability Support Pension and living with various disabilities, this initiative has the potential to transform lives and strengthen the community fabric.

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

Thank you to everyone who attended!



# St Vincent de Paul Outreach

Southern Cross Housing and St Vincent de Paul have worked together for many years providing quality services and support to people at-risk of homelessness and people experiencing homelessness.

In March, SCH was proud to once again partner with Vinnies as they launched a new initiative to deliver outreach sessions for our tenants at the Schregel Place Community Room. These sessions offer a unique opportunity for tenants living in Schregel Place and the surrounding area to access advice, support, and information on a wide range of topics, including:

- Managing current tenancy issues.
- Housing information, assistance with completing any & all housing-related forms and advice on accommodation options across the housing continuum.
- Financial management advice/referrals, assistance with managing arrears, assistance applying for & managing rental bonds, WDO's & material support.
- Confidential & non-judgemental alcohol & other drug support
- Advocacy & linkage to services across the community services spectrum
- First Nations specific support.

If you're a SCH tenant in Nowra who feels like they've got unmet support needs, have a problem but aren't sure where to turn for help or you just want a friendly face to have a cuppa & a yarn with, we encourage you to attend one of these sessions or get in-touch with Vinnies for more info using the information provided on the flyer.

**VINNIES  
COMMUNITY  
OUTREACH**

Looking for outreach services that provide support and advocacy? Vinnies and Southern Cross Housing have partnered up to bring you just that! You can now access Vinnies outreach services every Friday at the Schregel Place Community Room. Their dedicated team is committed to providing you with the support you need in a safe and welcoming environment.

**NEED SUPPORT?**

- ✓ Housing information, referrals & housing advice.
- ✓ Financial management, rental arrears, rental bonds & advance rent advice.
- ✓ Non-judgmental and confidential referrals to support services for, alcohol and other drug use.
- ✓ Connection and referrals to health, advocacy, employment and education services.
- ✓ Culturally appropriate referrals to First Nations services.

Contact us for more info: ☎ 02 4428 6207 📍 11 Lawrence Ave, Nowra NSW 2540

**Vinnies**  
good works

**Southern Cross  
Housing**  
BUILDING COMMUNITY FUTURES

## Get Excited About Fitness Through Athletics!

Looking for a fun and dynamic way to stay active? Look no further than Little Athletics! Not only does athletics provide a wide array of physical benefits, but it also provides a boost to your mental well-being.

Check out some of the fantastic benefits of athletics:

- Staying in shape: Athletics is a fantastic way to keep your body fit and healthy.
- Time management: Learn valuable skills in organisation and time management as you balance training and other commitments.
- Building relationships: Athletics is a great opportunity to make friends and forge strong bonds with both peers and adults.
- Skill development: Gain essential skills that are best learned on the court, track, or field.
- Health benefits: From preventing obesity and diabetes to improving cholesterol levels and cardiovascular health, athletics has you covered!

Exciting news - athletic clubs are thriving in Nowra, Cooma, Batemans Bay, Ulladulla, and Bega, catering to individuals of all ages and abilities. These clubs are not just about competition; they're about fostering a supportive and inclusive family environment. Imagine the thrill of watching your whole family participate in athletics together!

Little Athletics is a fantastic program for kids aged 5 to 16, offering a fun, social, and active environment to develop skills and foster a love for athletics. And the fun doesn't stop at 16 - athletic clubs also provide opportunities for athletes over 17 to compete in a variety of programs.

Curious to learn more? Check out the Little Athletics Australia website at <https://www.littleathletics.com.au>

# Financial problems getting you down? There are heaps of concessions, rebates and assistance that might help.

## Financial counselling

If you're struggling with debt or worried about how you'll be able to pay your rent and bills, then financial counselling could be exactly what you need.

Financial counsellors are qualified professionals who provide information, advice and advocacy to people in financial difficulty. Their services are non-judgmental, free, independent and confidential. Financial counsellors are based in community organisations throughout Australia, from large charities to smaller community centres, as well as local government agencies.

Financial counsellors are sometimes confused with financial planners or financial advisers, but the services provided are quite different.

Financial planners/advisers provide advice to people who have money to invest. Financial counsellors work with people who are in debt or are not able to meet their ongoing expenses. Financial counsellors:

- don't charge fees to clients
- don't receive any payments or commissions from third parties for their services
- must have appropriate qualifications and training.

## What do Financial Counsellors do?

Financial counsellors help people to:

- understand which debts are priorities
- develop budgets and money plans
- understand the pros and cons of different options to manage financial issues
- access grants or concessions
- negotiate with creditors
- access dispute resolution services
- understand their rights and access legal help.

They have specific knowledge about credit, bankruptcy and debt collection laws, concession frameworks and industry hardship practices. They're also trained in negotiation and counselling and offer emotional support and a listening ear when people really need it.

## Where to Start for Financial Help

If you are experiencing financial difficulty, you can speak to a free, independent financial counsellor in your area by:

- Visiting the National Debt Helpline website at <https://ndh.org.au/>
- Calling the National Debt Helpline on 1800 007 007 (Monday to Friday, 9.30am–4.30pm)
- Visiting the Money Smart website at <http://moneysmart.gov.au> or calling 1300 300 630
- Find a financial counselling agency in your area

## Who Can Help Me Locally?

- Shoalcoast Community Legal Centre – 80 Bridge Rd, Nowra or call 1800 229 529
- Mission Australia Nowra – 57 Plunkett St, Nowra or call 4448 2300
- Illawarra Legal Centre – 7 Greene St, Warrawong or call 4276 1939
- Rural Financial Counselling Service – [referrals@rfcsnsw.com.au](mailto:referrals@rfcsnsw.com.au) or call 1800 570 655
- Shoalhaven Women's Health Service – 5 McGrath Ave, Nowra or call 4421 0730
- Lifeline South Coast Financial Counselling – 2/130 Junction St, Nowra or call 4421 5365
- Anglicare Financial Services – 61 North St, Nowra or call 1300 651 728
- SYFS Financial Services – 107 Berry St, Nowra or call 4448 2470
- Mob Strong Debt Helpline - call 1800 808 488

# 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 about concessions and rebates, please log on to the Services NSW website, [Concessions, rebates and assistance | Service NSW](#)

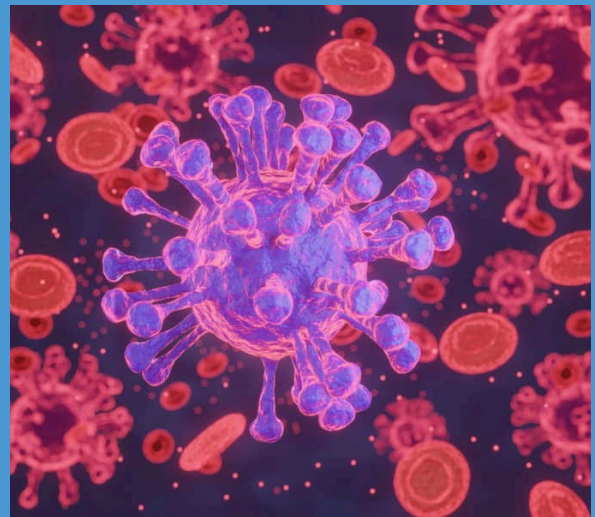
# Cold + Flu: How to Manage During Winter

As winter approaches, so does the increased risk of catching a cold or flu. Managing these common illnesses during the colder months requires a combination of preventative measures and symptom relief strategies.

Firstly, bolster your immune system by maintaining a balanced diet rich in vitamins and minerals, staying hydrated, and getting enough sleep. Additionally, practicing good hygiene, such as frequent handwashing and avoiding close contact with sick individuals can help prevent the spread of viruses. Should you fall ill, rest and stay home to prevent spreading the illness further, and consider over-the-counter medications to alleviate symptoms like fever, cough, and congestion. Don't hesitate to consult a healthcare professional if symptoms worsen or persist.

Creating a cozy and comfortable environment at home can aid in recovery. Keep your living space warm and humidified to soothe respiratory symptoms, and drink plenty of warm fluids like herbal teas or broths to ease congestion and a sore throat.

Additionally, incorporating natural remedies like honey and ginger into your routine can provide relief for cold and flu symptoms. Remember to stay informed about flu outbreaks in your area and consider getting vaccinated to further protect yourself and those around you. By taking proactive steps to manage cold and flu during winter, you can minimise discomfort and promote a speedy recovery.



## Flu Clinic

On Tuesday 21st May, SCH in partnership with the Illawarra Shoalhaven Local Health District & Care South held our annual influenza vaccination clinic in South Nowra. This health promotion initiative is delivered every year by SCH free-of-charge for our tenants and was a great success with over 25 people receiving their flu vaccination.

Protecting yourself and your loved ones against the flu is important, especially as we head into these colder winter months. The Australian Technical Advisory Group on Immunisation (ATAGI) recommend that vaccination continues to be one of the most effective protective factors for preventing the transmission of influenza in the community.

Annual flu vaccinations are recommended for all people aged 6-months & over (unless contraindicated). Free influenza vaccinations are available as part of the National Immunisation Program (NIP) for people most at-risk including:

- Children aged 6 months to under 5 years
- Pregnant women
- First Nations People aged 6-months or over
- Anyone over the age of 65
- People living with serious and/or terminal health conditions

If you missed the SCH Flu Vaccination Clinic, you can still get immunised by booking your flu vaccine through your doctor, local pharmacy or Aboriginal Medical Service. Everyone aged over 5 years can get vaccinated at the local pharmacy. Parents with children aged under 5 should see their doctor. For more information, or to check your eligibility for a free flu shot, head to <https://www.health.nsw.gov.au/Infectious/Influenza/Pages/default.aspx>



# Natalie is a team player making big contributions in her community!

Natalie, a devoted mother of two has recently been recognised by Southern Cross Housing for assisting her neighbours and for her contributions to her local community. Natalie's selfless acts of assistance include helping her neighbours with their lawn care and resolving pesky car problems.

Natalie is passionate about lending a helping hand to others and does so whenever an opportunity presents itself. Beyond her duties as a parent, Natalie enjoys spending time at the beautiful Mollymook Beach and catching up with her friends and family.

Natalie also donates her free time on weekends volunteering at her daughter's local rugby team "the Bulldogs" where she helps in the canteen. Natalie's active involvement in her daughter's rugby pursuits further showcase her nurturing and encouraging spirit.

SCH asked Natalie what motivates her to be a good neighbour. Natalie spoke about her own struggles in the past and about not being able to find assistance when she needed it most. Natalie said that many people either hesitate to seek help when facing adversity or simply just don't have anyone around them to provide support. Natalie believes that talking to other people is the best way to provide support and she is happy to be the person that people can turn to.

Natalie made it clear that she doesn't want to see people struggle. When she sees people in-need, Natalie's nurturing side comes out and this presents a perfect opportunity for her to make a meaningful impact on the lives of the people around her. Natalie always strives to turn negative situations into positive ones.



**Do you have an outstanding neighbour that you think SCH should recognise? Nominating is easy, scan the QR code below and fill out a nomination form or email [communities@scch.org.au](mailto:communities@scch.org.au)**

**SCAN  
ME!**



**"A good neighbour is someone who listens without judgment and offers support without condition".**

## How to make a complaint and appeal

At SCH, we handle all feedback with confidentiality, integrity and respect. If you've got any feedback, whether it's about a contractor who performed maintenance at your property, a noisy neighbour, or a great example of customer service you may have received from us, we'd love to hear from you.

### Tenant Feedback Process

At SCH, we value and welcome all types of feedback. We strive to deliver high quality housing, services & support and your feedback is an essential tool that lets us know about what we're doing well, and the areas you think we can improve on.

We broadly categorise feedback into 4 key groups:

- Compliments: Positive feedback about what we're doing well.
- Complaints: Constructive feedback about an aspect of SCH you're dissatisfied with.
- Tenant Disputes: Feedback that relates to when there is an issue, conflict or disagreement with a neighbour.
- Appeals: Feedback for when you are unsatisfied with the outcome of a complaint, a decision that affects you or for when you want a decision reassessed.

### How to provide feedback

Providing feedback to SCH is fast and simple and there's a few different ways you can do it.

- Online by completing the feedback form. This can be found at [www.scch.org.au/compliments-complaints-appeals/](http://www.scch.org.au/compliments-complaints-appeals/)
- By emailing [feedback@scch.org.au](mailto:feedback@scch.org.au)
- By writing to us at P.O Box 2351, Bomaderry, NSW 2541
- By visiting us in person at one of our offices. Our offices are located in Nowra, Bomaderry, Ulladulla, Batemans Bay, Bega & Cooma.

### How we process feedback

The way we process your feedback is a little different depending on which of the 4 groups it falls into.

- Compliments are passed onto the relevant department and don't usually have any further action.
- When a complaint is submitted, SCH will provide you with an acknowledgement within 2 business days of receiving the feedback. Complaints are provided to a relevant manager who will usually investigate the complaint and work with you to try and resolve the issue. An outcome will be presented to you no later than 21 business days after you submitted your feedback. If you feel your complaint has not been resolved or handled appropriately, SCH encourages you to appeal the decision or outcome.
- Tenant disputes are handled by an SCH Team Member, who will investigate whether the dispute constitutes a breach of tenancy. Both parties may be referred to mediation in a timely manner (if there is mutual agreement) to try and resolve the dispute. If it's found that a breach of tenancy has occurred, SCH will provide that tenant with an opportunity to change their anti-social behaviour before any further action is taken.
- Appeals are assessed by an independent SCH staff member who was not involved in the initial outcome or decision. An acknowledgement will be provided to you within 2 business days of SCH receiving your appeal request and a response provided to you within 21 days.

### Did you know?

SCH have a range of Fact Sheets that are readily available to you. These fact sheets might answer some questions you have relating to your tenancy.

You can find these:

- SCH website <https://scch.org.au/policies-forms-fact-sheets/>
- At your local office
- Contacting your Housing Officer

# CURRY SAUSAGES

This winter recipe is suggested by James who is a tenant in Nowra. James said 'This is a quick, easy and cheap go-to regular for us. I serve up four portions for dinner, and the remainder is divided between 12 take away containers that I freeze for those nights I don't have time to cook, or a quick microwave meal for teenagers after school or if you're working late.'

I loaded up all the ingredients in the Woolworths app and it came to a total of \$28.98 (this was using individual pricing for veg, so would be even cheaper if you're buying potatoes, carrots and onions in bulk bags) This is not only a convenient meal prep, but it also works out very economical at under \$2 per serve."

## Servings 16

### Ingredients

- 24pk sausages
- 4 tins crushed tomatoes
- 4tbs tomato paste
- 1 can coconut cream
- 1kg rice
- 4tbs curry powder (or to liking)
- 4 large brown onions (quartered)
- 4 large carrots (diced/sliced)
- 4 large potatoes (cubed)
- Parsley for garnish (optional)
- 2tbs brown sugar (optional)



### Method

1. Get your rice going in the rice cooker or pressure cooker (or pot)
2. Lightly brown your sausages in a large frying pan with your oil of choice
3. Once browned, cut into 2cm pieces
4. Add onions and tomato paste to pan and fry for a few minutes stirring regularly. (Frying off tomato paste is important to reduce its acidity)
5. Add potatoes and carrots
6. Add curry powder and stir until all ingredients are coated.
7. Add crushed tomatoes, coconut cream and brown sugar. (Sugar is optional, but helps balance the acidity of tomatoes)
8. Simmer for 30 minutes lid on stirring occasionally.
9. Once done, serve with rice and garnish with parsley.

# One-pot Italian chicken

## Servings 4

### Ingredients

- 1 tbsp olive oil
- 20g Unsalted Butter
- 4 small chicken breast fillets
- 2 garlic cloves, finely chopped
- 80g (1/2 cup) sun-dried tomatoes, sliced
- 80ml (1/3 cup) white wine
- 250ml (1 cup) thickened cream
- 125ml (1/2 cup) Massel chicken style liquid stock
- 60g pkt baby spinach
- 1 cup fresh basil leaves, torn
- Crusty bread, to serve

### Method

- Heat the oil and butter in a large non-stick frying pan over high heat until butter is foamy. Season the chicken and add to the pan. Reduce heat to medium-high. Cook the chicken for 5 minutes each side to until just cooked through. Transfer to a plate. Cover with foil to keep warm.
- Place the garlic in the pan. Cook, stirring, for 1 minute or until aromatic. Add the tomatoes and stir to coat. Add the wine and cook for 1 minute or until reduced. Add the cream and stock. Return the chicken to the pan and simmer for 5 minutes or until liquid is reduced. Stir through the spinach until wilted. Season and sprinkle with the basil leaves. Serve with crusty bread.





# What's On In SCH North

## NAIDOC Week – Shoalhaven NAIDOC Family Fun Day



**KEEP THE FIRE  
BURNING!  
BLAK, LOUD  
AND PROUD**  
7-14 JULY 2024

An event for the whole family, come along for a day full of entertainment, kid's activities, info stalls, jumping castles, hot food and giveaways at the "2024 Shoalhaven NAIDOC Family Fun Day" at the Nowra Showground!

This year's theme, chosen by the National NAIDOC Committee is "Keep the Fire Burning! Blak, Loud & Proud". The theme honours the enduring strength and vitality of First Nations culture – with fire a symbol of connection to Country, to each other, and to the rich tapestry of traditions that define Aboriginal and Torres Strait Islander peoples.

When: NAIDOC Week: 7th – 14th July, Shoalhaven NAIDOC Family Fun Day 2024: Wednesday 10th July  
Where: Nowra Showground, West St, Nowra NSW 2541  
Cost: Free  
More Info:  
<https://www.facebook.com/shoalhavennaidoc2024>

## Arts Muster



An annual weekend program of arts and crafts workshops, demonstrations, exhibitions, artisans' markets, buskers and entertainers, an artist-in-residence, creativity, and wellbeing sessions such as yoga, sound bathing and forest bathing. Arts Muster takes place in late winter in Huskisson, on the foreshore of Jervis Bay, to provide a creative, inspiring, and engaging program of activities for locals and visitors to the area to emerge from winter hibernation and participate in a full weekend program of arts and culture.

When: Saturday 24th August & Sunday 25th August 2024  
Where: 11 Dent Street, Huskisson NSW 2540  
Cost: Free  
More Info: <https://artsmuster.com.au/>

## Nature Matters: Sea Urchin Predators and Population



Learn about Black Sea Urchin populations and their local predators.

Join PhD candidate, Jeremy Day, for a glimpse into the world of long-spined urchins and their biggest predator – the Eastern Rock Lobster.

Jeremy will talk about his research, the ecology of our ocean, and what the future might hold for these fascinating creatures.

When: Monday 8th July, 5.30pm – 6.30pm  
Where: Nowra Library, 10 Berry Street, Nowra  
Cost: Free

More information:  
<https://www.shoalhavenlibraries.com.au/Whats-on/Nature-Matters-Sea-Urchin-Predators-and-Population-919155718497>

## Shoalhaven Orchid Society Winter Show



The show will feature a magnificent display of orchids grown by local orchid hobbyists from the Shoalhaven and nearby areas. This is a prime time for the very popular cymbidium orchid but there will be a variety of other orchids in full flower including native orchids, cattleyas, some excellent slipper orchids plus many other less common varieties. Our very popular sales table will be operating with a large range of orchids for sale at the show at very reasonable prices. This is a great way for growers to expand their orchid collection. There are some great raffle prizes to be won so it will certainly be worth a visit.

Society members will be available to help answer questions on growing orchids. You never know, this maybe just the hobby you are looking for.

When: 13th July 2024  
Where: Bomaderry Community Center, 19 Birriley Street, Bomaderry  
Cost: Free  
More information:  
<https://www.shoalhavenorchidsociety.org.au/>

# What's On In SCH South

## Craft and Chat at Cooma Library



Join us for morning tea, crafts, and a good chat at Cooma Library!

Be it scrapbooking, weaving, or macramé – all crafting projects are welcome. Make friends and learn something new!

When: Every Friday

Time: 10am – 1pm

Where: Cooma Library

More information:

<https://www.snowymonaro.nsw.gov.au/Library/Craft-and-Chat-at-Cooma-Library>

## SCHOOL HOLIDAY RECYCLED T-SHIRT BAG CRAFT



Each year two billion t-shirts are sold globally, making the iconic top one of the world's most common garments. Many, maybe most, end up in landfill.

Learn how to upcycle your torn, tattered, stained, and stretched t-shirts into a practical new bag. Bring along a t-shirt from home or choose one that was saved from the op-shop. There will be opportunities to decorate your bag to give it extra pizzazz!

The workshop supports Eurobodalla Council's Climate Action Plan by reducing waste going to landfill and supporting the community to live more sustainably. This workshop is part of the Eurobodalla Shire Council's Climate Action Plan which focuses on reducing waste to landfill and supporting the community to live more sustainably. Suitable for children 5 years and up. Children 12 and under must be accompanied by an adult.

When: 10th July 10:30am – 12.30pm

Where: Narooma Library, Field Street, Narooma

Cost: Free

More information:

<https://whatson.eurobodalla.com.au/event/27406246-a/school-holiday-recycled-t-shirt-bag-craft-narooma-library>

## Grow Your Own Mushrooms



Mushroom expert and Fungi Festival organiser, Josh Whitworth will show you how to grow oyster and red wine cap mushrooms at home. It's easy! Josh will demonstrate how to make a shady, outdoor mushroom bed that's made of straw and woodchips and explore ways you can have a controlled small space for indoor mushrooms.

These are outdoor workshops. Bring a hat, sunscreen or wet weather gear. Gardening gloves and a love of fungi are essential.

When: Saturday 6th July 10am – 12pm

Where: Batemans Bay Library, Hanging Rock Place Batemans Bay

Cost: \$25 per person

More information:

<https://whatson.eurobodalla.com.au/event/27406261-a/grow-your-own-mushrooms-workshop-moruya>

## Eden Whale Festival



Whales can be seen in large numbers in the town's stunning Twofold Bay, whether you are in a boat or, indeed, just from the shore.

For one weekend each year, the rich maritime and whaling history of this port on Australia's Coastal Wilderness becomes the centrepiece for a weekend that somehow seamlessly links all things whale.

There's food events, art exhibitions, vibrant markets showcasing and selling the work of local artisans, great local food and wine, educational marine displays and presentations, quality children's entertainment, live music, and – of course – the best whale watching experience in Australia.

When: Saturday 12th October to Sunday 13th October

Where: Barclay Street, Eden

Cost: Free

More information: <https://edenwhalefestival.com.au/>

# In the Garden

## Parsley

The gift that keeps giving, and so easy to grow.

Parsley is an amazing herb and can be grown all year round. It is remarkably easy to cultivate and requires very little space or effort. You can grow it in pots, pans, open gardens, raised gardens, even a gumboot if you wish (make sure it has drainage holes though), and is chock a block full of good nutrients and antioxidants vital for our health.

A little bit of parsley chopped and sprinkled over any dish will add not only an aesthetic appeal, but will aid you in your journey towards good health and longevity for your family (and yes, you can even chop it up fine and mix in whilst you're cooking so the fussy eaters won't know)

Parsley comes in many varieties, but to make it easy, generally there is two main types- curly leaf parsley, which is more used as a garnish rather than eating due to its coarser texture (still perfectly fine to eat though). And then you have the flat leaf varieties. Both are easy to grow, both require little space or maintenance, and they will pretty much take care of themselves on the most part, even self-seeding to continue your never-ending supply of goodness.



Starting your journey to grow your own Parsley is simple:

Step 1- choose a full sun position, or a part shade where you are going to grow your parsley.

Step 2- choose what you're going to grow your parsley in, will it be a pot, in an existing garden bed, or a raised garden bed.

Step 3- if in pots or containers, then fill with a good quality potting mix and some chook poo pellets. If in an existing garden, then loosen up the existing soil and mix in some potting mix and chook poo pellets.

Step 4- lightly sow your seeds liberally, and evenly around your chosen media, and then just rough it up using loose fingers to lightly cover the seeds (parsley seeds are small and don't need to be buried deep so don't over think this step)

Step 5- give it a water until the soil is moist and continue watering only as often as you need to, just keep the soil moist until germination which usually takes 3-4 weeks

Step 6- once your seedlings have emerged, give them a quick water with some seaweed solution for good health and continue to keep the soil moist (moist, not wet) only watering as needed to achieve this (this will be weather dependant)

Step 7- once seedlings are around 10cm high, you can spread some mulch around their bases to help prevent weeds forming, and to keep moisture in

Step 8- once plants have reached maturity and are 30cm high, you will have a never-ending supply of parsley.

You will note at certain times of the year your parsley will start going to seed. Trim this off to prevent going to seed and continue harvesting.

Or alternatively, what I like to do, is let half of them go to seed and bolt, which then self-seeds my next lot of plants, while I continue harvesting the other half.



**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.