

Housing help in

# Penrith, Blue Mountains & Hawkesbury

as at July 2009



**WENTWORTH**  
COMMUNITY HOUSING

This booklet is for people in the Penrith, Blue Mountains and Hawkesbury areas who are homeless or at risk of becoming homeless.

It has information about:

- what to do and where to go if you:
  - have no accommodation
  - are at risk of losing your current accommodation
- how to give yourself a better chance of getting into the private rental market
- housing and accommodation options in the area
- the different forms of housing assistance there are and how to access this assistance

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# 1. Homelessness

## What is homelessness?

Sometimes people think being 'homeless' means 'sleeping rough'. But there are many kinds of homelessness:

- **Primary homelessness:**  
People with no conventional accommodation: living on the streets, in deserted buildings, in cars, under bridges, in improvised dwellings etc.
- **Secondary homelessness:**  
People moving between various kinds of temporary accommodation, including friends, relatives, emergency accommodation and boarding houses.
- **Tertiary homelessness:**  
People living for long periods in single rooms in private boarding houses, without their own bathroom or kitchen, and without a lease.



The Supported Accommodation Assistance Program (SAAP) is one of the main government responses to homelessness in Australia. Its definition of a homeless person is:

▶▶ **A person who does not have access to safe, secure and adequate housing.**

A person is considered not to have access to safe, secure and adequate housing if the only housing which they have access:

- damages, or is likely to damage, their health
- threatens their safety
- marginalises them through failing to provide access to:
  - adequate personal amenities
  - the economic and social supports that a home normally affords
- places them in circumstances which threaten or adversely affect the adequacy, safety, security and affordability of that housing
- has no security of tenure – that is, they have no legal right to continued occupation of their home

A person is also considered homeless if he or she is living in accommodation provided by a SAAP agency or some other form of emergency accommodation.

## If you have nowhere to go, what can you do?

### **IF YOU ARE OVER 18 :**

#### **Contact the Homeless Persons Information Service (HPIC)**

Phone: 1800 234 566 (free call statewide)

Open: 7 days a week, 9:00am–10:00pm (closed each day 1:00pm–2:00pm)

HPIC can refer you to an accommodation and/or support service.

### **IF YOU ARE UNDER 18:**

#### **Contact the Youth Emergency Accommodation Line (YEAL)**

Phone: 1800 424 830

Web: [www.yaas.com.au](http://www.yaas.com.au)

Open: Monday to Friday 11:00am–6:00pm

(outside those hours there is a recorded message about vacancies)

YEAL has vacancies at youth accommodation services across NSW.

#### **If HPIC or YEAL cannot find you crisis or emergency accommodation**

### **PHONE HOUSING NSW:**

#### **Temporary accommodation**

Housing NSW may be able to help you pay for accommodation for one or a few nights in low-cost accommodation (hotels, motels, caravan parks, etc). They expect you to try to make longer-term arrangements while they are helping you.

#### **362 High Street, Penrith**

Phone: 4721 6466

#### **8 Patrick Street, Blacktown**

Phone: 9831 0866

#### **6 Dawson Mall, Mt DrUITT**

Phone: 9675 8998

### **After hours temporary accommodation line**

Phone: 1800 152 152 (free call statewide)

This service is for homeless people who need temporary accommodation outside business hours. It is available for single people, couples and families with children.

## **If you are experiencing violence and/or abuse, what can you do?**

### **PHONE THE DOMESTIC VIOLENCE LINE**

The DV Line has trained female caseworkers who provide telephone counselling, information and referrals. They can refer you to women's refuges, family support services, counselling, the police and courts, lawyers and hospitals. They can also help with transport, emergency accommodation and other support. You can get an interpreter or TTY if you need either.

Phone: 1800 656 463 (free call statewide)

Open: 24 hours 7 days a week



## 2.

# Domestic violence & accommodation

## What is domestic violence?

Domestic violence is any abusive behaviour used by one partner in a relationship to get and keep control over the other (or someone else in the family or household group). The most common examples are men using violence to stop women and children living in their own home free from fear.

### ARE YOU AT IMMEDIATE RISK OF DOMESTIC VIOLENCE?

If you are in immediate danger, call the police on 000 (or call your local police station):

#### **Penrith Police**

317 High Street  
Phone: 4721 9444

#### **Katoomba Police**

217 Katoomba Street  
Phone: 4782 8199

#### **Regentville Police**

Jeanette Street  
Phone: 4733 9899

#### **St Marys Police**

323 Great Western Highway  
Phone: 9677 7499

#### **Springwood Police**

4 Jerseywold Avenue  
Phone: 4751 0299

#### **Windsor Police**

32-35 Bridge Street  
Phone: 4560 6999

### WHAT CAN THE POLICE DO?

1. They can arrest and charge the person, AND/OR
2. You can apply for an AVO (Apprehended Violence Order). The police can help you do this over the phone, even outside normal business hours.
3. They can remove/confiscate firearms and dangerous weapons from the offenders possession.

## What is an AVO?

An AVO is a court order. It means the person you take it out against cannot come within a certain distance (100 metres, perhaps) of you or your children or your home – if they do, they have broken the AVO and they can be arrested. This helps protect you from violence or threats of violence. If you want more information about taking out an ADVO (an Apprehended Domestic Violence Order), safe accommodation options or about whether to stay in your home or leave, contact:

<b>Penrith Women's Domestic Violence court assistance scheme</b>	4731 5098
<b>Hawkesbury Women's Domestic Violence court assistance scheme</b>	4588 5618
<b>Penrith Women's Health Centre Legal Service</b>	4721 8749
<b>Chamber Magistrate</b>	4720 1510
<b>DV line</b>	1800 656 463
<b>DOCs Helpline</b>	13 21 11
<b>Penrith Women's Resource and Drop In Centre</b>	4721 8973
<b>The Womens Cottage (Richmond)</b>	4578 4190

### FURTHER ACCOMMODATION AND SUPPORT INFORMATION:

#### **Wentworth Community Housing**

Wentworth Community Housing is there to help people who are homeless (or at risk of becoming homeless) with:

- information about housing options
- referrals to appropriate services
- advocacy and support

Address: Suite 1002, Level 1, 29-57 Station Street, Penrith NSW 2750

Phone: 4731 5851

Email: [admin@wentworth.org.au](mailto:admin@wentworth.org.au)

#### **Nurreen Service**

This service gives women information about housing options, referrals to appropriate services, advocacy and support.

Address: 20 West Market Street, Richmond NSW 2753

Phone: 4588 3512

Open: Monday to Thursday, by appointment only

## 3.

# Local accommodation services

## Families

### CRISIS ACCOMMODATION – HOMELESS

#### **Dalmar Family Care**

Address: 3 Dalmar Place, Carlingford NSW 2118

Phone: 9804 7255

Accommodation to homeless families in four homes in the Carlingford and Ashcroft areas. Can accommodate men and large families.

#### **Barnardos Penrith Children's Family Centre**

Address: Hosking Street, Cranebrook NSW 2749

Phone: 4729 1211

Open: Monday to Friday 9:00am–1:00pm and 2:00pm–5:00pm

Medium-term (3–6 months) supported accommodation for families who are homeless or at risk of becoming homeless.

#### **Baptist Emergency Accommodation Ministry (Windsor Baptist Church)**

Address: 739 George Street, South Windsor NSW 2756

Phone: 4572 7232 or 4572 6952

Short-term crisis accommodation.

#### **San Miguel**

Address: Kurmond Road, North Richmond NSW 2754

Phone: 4579 6622

Email: [claurie@boystown.com.au](mailto:claurie@boystown.com.au)

San Miguel Family Centre Boystown in the Hawkesbury is short-term supported accommodation program for families who are experiencing homelessness and need a supportive environment to help them return to stable accommodation.

# Women

## **CRISIS ACCOMMODATION – DOMESTIC VIOLENCE**

### **Hawkesbury Women's Accommodation & Support Service**

Phone: 4588 3512

Open: Tuesday to Friday 9:00am–4:00pm

Safe and secure accommodation for women and children escaping domestic violence. 3 month stay.

### **Cawarra Women's Refuge**

Phone: 4721 8922

Open: Monday to Friday 9:00am–5:00pm  
(After hours access via phone 24 hours)

Medium security refuge for Aboriginal Women and children, mainly but not exclusively for those escaping Domestic Violence. Also in-house counselling and educational workshops for women.

### **Parramatta Mission – Thelma Brown Cottage**

Address: 119 Macquarie Street, Parramatta NSW 2124

Phone: 9891 2277

Accommodation for women and children escaping domestic violence for up to 3 months. Case management and counselling and support groups for women and children.

### **Penrith Women's Refuge Ltd**

Post: PO Box 55, Penrith NSW 2751

Phone: 4732 2318

Fax: 4721 5695

Open: 8:00am–5:00pm

After hours and weekends worker on call 24 hours. Supported crisis accommodation for women and dependent children escaping domestic violence. Also provides women with advocacy, support, referral, crisis counselling, court support, outreach and follow-up.

### **Wimlah Women and Children’s Refuge**

Phone: 4782 9158

Supported crisis accommodation for women with children and single women escaping domestic violence. Also outreach support and regular support groups for women and children.

### **Jessie Street Domestic Violence Service**

Phone: 9622 7999

Email: [jsdvs@bigpond.net.au](mailto:jsdvs@bigpond.net.au)

Open: Monday to Friday 8:00am–5:00pm

Accommodation and support for women escaping domestic violence:

- crisis refuge for women who do not have children in their care
- 5 medium-term (up to 6 months) self-contained units for women who require continued support around issues of domestic violence
- outreach (for women with or without children in their care)
- access to Social Interest and Domestic Violence Support groups via Penrith Women’s Refuge

### **CRISIS ACCOMMODATION – GENERAL**

#### **Baptist Emergency Accommodation Ministry (Windsor Baptist Church)**

Address: 739 George Street, South Windsor NSW 2756

Phone: 4572 7232 or 4572 6952

Short-term crisis accommodation.

#### **A Woman’s Place**

Phone: 9358 3898

Open: 7 days, 24 hours a day

Short-term crisis accommodation for single women over 18 with no children. Also an Intoxicated Persons Unit (IPU) for clients with drug and alcohol issues, and case management.

## **MEDIUM-TERM SUPPORTED ACCOMMODATION – DOMESTIC VIOLENCE**

### **Blue Gum – A Women’s Supported Housing Service**

Address: 23 Waratah Street, Katoomba NSW 2780

Phone: 4782 3553

Open: Tuesday to Friday, 9:30am–4:30pm

Medium-term housing for women who have experienced domestic violence and other forms of abuse and women leaving crisis accommodation services.

### **Penrith Women’s Refuge – Transitional Housing Project**

Address: 38 Robert Street, Penrith NSW 2750

Phone: 4732 2318

Open: Monday to Friday 9:00am–4:30pm

Medium-term housing for women with dependent children who have experienced domestic violence and who will require a level of support to move on to independent housing. Women will need to be willing to participate in Penrith Women’s Refuge and Resource Centre support groups.

## **MEDIUM-TERM SUPPORTED ACCOMMODATION – GENERAL**

### **Barnardos Penrith Children’s Family Centre**

Address: Hosking Street, Cranebrook NSW 2749

Phone: 4729 1211

Open: Monday to Friday 9:00am–1:00pm and 2:00pm–5:00pm

Medium-term (3–6 months) supported accommodation for families who are homeless or at risk of becoming homeless.

## **MEDIUM-TERM SUPPORTED ACCOMMODATION – DRUG AND ALCOHOL**

### **Adele House**

Address: 39a Cornelia Road, Toongabbie NSW 2146

Phone: 6699 1031

Open: Monday to Friday 7:00am–8:30pm, Saturday 8:00am–midday  
24 hour on call service.

Medium-term to long-term accommodation and living skills program for homeless men and women who are affected by alcohol and other drugs. Residents who come from a treatment centre are preferred. Residents must show a willingness to get a job.

# Men

## **CRISIS ACCOMMODATION**

### **Parramatta Mission – Hope Hostel**

Address: 2b Fleet Street, North Parramatta NSW 2124

Phone: 9683 1630

Email: hopehostel@tpg.com.au

Crisis accommodation for homeless men over the age of 18. Also support groups, counselling and case management. Accommodation costs \$110.00 per week plus a surcharge for laundry.

### **St Giles Lodge**

Address: 37 Albert Street, Werrington NSW 2747

Phone: 9623 3736

Supported accommodation for men and women. Referrals only from the Housing NSW (Penrith office 4721 6422).

### **Blue Mountains Emergency Men's Accommodation**

Address: Level 2, 33 Waratah Street, Katoomba NSW 2780

Phone: 4782 5124 (emergency)

4782 9251 (welfare)

Open: Monday to Friday 10:00am–1:00pm (welfare)

24 hours (emergency)

Partnership project, involving the Salvation Army, St Vincent de Paul and the Uniting Church. Temporary emergency accommodation through referrals from project partners. Provides 2–3 days' accommodation at a time and 1 meal per day for single men.

### **Baptist Emergency Accommodation Ministry (Windsor Baptist Church)**

Address: 739 George Street, South Windsor NSW 2756

Phone: 4572 7232 or 4572 6952

Short-term crisis accommodation.

## **MEDIUM-TERM SUPPORTED ACCOMMODATION – DRUG & ALCOHOL**

### **Adele House**

Address: 39a Cornelia Road, Toongabbie NSW 2146

Phone: 6699 1031

Open: Monday to Friday 7:00am–8:30pm  
Saturday 8:00am–midday

Medium-term to long-term accommodation and living skills program for homeless men and women who are affected by alcohol and other drugs. Residents who come from a treatment centre are preferred. Residents must show a willingness to get a job.

## **Young people**

### **Blue Mountains Youth Accommodation and Support Services Inc.**

Phone: 4751 3105

Case management support to young people aged 12 to 25 and accommodation to young people 15 to 18. Also an Early Intervention Program, a Community Learning Program, Transitional Housing and Outreach support, and 4 accommodation-based services with access to casework support.

### **Nepean Youth Accommodation Service (NYAS)**

Address: 114-116 Henry Street, Penrith NSW 2750

Phone: 4720 3700

### **Penrith Youth Refuge (PYR)**

Phone: 4731 1275

Crisis/short-term accommodation for young people aged 15 to 17. PYR can take in 6 residents. Board \$60 per week.

### **Dulkara (Emu Plains)**

Phone: 4720 3714

Medium to long-term housing for boys (16 to 19) in share house, units.

### **Willow Tree**

Phone: 4720 3713

Semi-independent accommodation for young women who are pregnant or have a newborn.

NYAS also has access to units in St Marys for young people who are able to live independently but need some support.

### **Lemongrove Lodge (Penrith)**

Phone: 4721 4132

Medium-term accommodation for young people aged 16 to 21.

### **The Turning Point (Richmond/Hawkesbury)**

Phone: 4588 6626

Medium to long-term accommodation for young people aged 15 to 18. There is one semi-independent flat. Also early intervention services and outreach casework services.

### **Nepean Brokerage Service (Gits) (Penrith)**

Phone: 4732 6417

Casework and financial support for homeless young people who are unable to get financial support for goods or services that will help them be independent – for example, money to purchase furniture, as a contribution to a bond, for dentist appointments, etc.

### **Marist Youth Care SAAP Services (MYCSS)**

Phone: 9625 0898

4 refuges in the Nepean area:

- The Siding (short-term SAAP Unit in Mt Druitt)
- Marcellin Cottage (Hebersham)
- Margarets Place (females only, Marayong)
- The Annexe (Emu Plains)

Referrals through The Siding in Mt Druitt.

### **Hebersham Aboriginal Youth Services (HAYS)**

Phone: 9832 9330

Intensive casework. Referrals are made direct. HAYS has strong links to the community in the Mt Druitt area.

### **Nepean Youth Homelessness Project**

Phone: 0408 219 979 or 4728 6801

Funding to provide housing and case management support for young people aged 15 to 25 with high and complex needs. No self referrals. Referrals must be made via a service provider.

### **Eddy's Out West (formerly the Bidwill Project) (Mt Druitt)**

Phone: 9628 0808

Crisis and assessment services for young people, 1 emergency and 1 medium term, 15 to 18-year-olds (male and female). Casework support during and after care.

### **Eddy's Out West (Doonside)**

Address: 275 Kildare Road, Doonside NSW 2770

Phone: 9622 1213

Medium-term accommodation for males aged 15 to 18. Referrals are made direct and intensive casework support is provided.

### **Fusion Youth Accommodation Services (St Marys to Blacktown)**

Phone: 8805 5955

Medium to long-term accommodation. A central referral system, with a 4 week assessment process, operates through their St Marys office. Young people aged 16 to 24 and their dependent children can participate in the program for up to 2 years.

### **Transition to Independent Living Program (TILP)**

Auspiced by Marist Youth Care SAAP Services

Phone: 4722 3788

Semi-independent accommodation for young people aged 16 to 25 who have the skills to live independently (properties across the region). Casework support, and help with finding private or public housing.

### **San Miguel Family Centre (Boystown)**

Address: Kurmond Road, North Richmond NSW 2754

Phone: 4579 6622

Email: [claurie@boystown.com](mailto:claurie@boystown.com).

6–7 units on site for families with accompanying children or young couples (under 25). Also a day program during school terms.

## 4. At risk of becoming homeless

### **IF YOU ARE HAVING TROUBLE PAYING YOUR RENT, WHAT SHOULD YOU DO?**

A lease is a legal document, and when you sign one, you are agreeing to pay rent.

If you pay your rent and look after the property, your landlord/agent will generally leave you alone except:

- to do their regular inspections (no more than 4 in 12 months, and with 7 days' notice)
- to show the property to possible new tenants (in the final 14 days of your lease)
- to show the property to possible buyers (on a reasonable number of occasions and with reasonable notice)
- in an emergency

If you do not pay your rent, you will be breaking your lease, and your landlord/agent will take action against you. This might lead to you losing your home.

If you do fall behind, the first thing to do is contact your landlord/agent, explain your situation and try to negotiate with them – you may be able to work out something that you are both happy with.

▶▶ Also, make sure you read (and keep) any letters from your landlord/agent, and keep copies of any letters you send to your landlord/agent.

If you feel that you are not getting a fair hearing from your landlord/agent, or that they are not willing to negotiate an agreement, or if you feel threatened or intimidated, contact your local tenants' advocacy service (see listing at end of chapter).

## Breaking a lease – can you do it ?

You may need to end the tenancy before the end of the fixed term of the lease (leases usually continue after this fixed term, on the same conditions, though no new lease is signed).

The landlord may let you end the lease early. If they do, make sure you get it in writing.

If the landlord doesn't agree to end the lease early, you may have to find another tenant to take over the lease – this is called assignment or transfer of tenancy.

If the landlord won't let you assign or transfer the lease, you may have to pay some costs to get out of the lease early, such as:

- rent until a new tenant moves in or until the fixed term of the lease is over
- the cost of advertising for a new tenant
- fee to cover costs of re-letting the property - including the lease fee, advertising and a re-letting fee, generally one weeks rent
- the difference between your rent and a lower rent for the rest of the fixed term if the property is leased at a lower rent
- if you abandon the property, you may have to pay compensation to the landlord for any loss, including rent

## If you receive a Notice of Termination (NOT), what do you do?

### **WHAT IS A NOTICE OF TERMINATION (NOT)?**

A NOT is a letter from your landlord/agent telling you to leave the property. However, most NOTs do not lead to an eviction. So it is important to know what your rights and responsibilities are, and to have enough information to help you make a decision about what to do if you get a NOT.

## WHY WOULD YOU GET A NOT?

Here are the situations when you could get a NOT, and how much time the landlord has to give you to respond to it:

- If you are on a fixed term lease (6 months, for instance):
  - Near the end of the term of your lease (14 days)
  - Because you have broken (breached) the lease (14 days)
- If you are in a continuation lease (after the fixed term has finished):
  - No reason ('No Grounds') (60 days)
  - Because you have broken (breached) the lease (14 days)
  - Because the property has been sold (30 days)

## HOW DOES THE LANDLORD/AGENT GIVE YOU A NOT?

There are rules about this. The notice must be in writing. The notice must be hand delivered or posted to you. If it is posted, they must allow four (4) days for it to reach you. The letter must contain:

- the address of the property
- the landlord/agent's signature
- the reason for the NOT (if it is because you have broken [breached] the lease, the letter must give the details of that)
- the date they want you to hand the keys in
- a statement that says that there is information about tenants' rights and obligations in your lease

## YOU HAVE FALLEN BEHIND WITH YOUR RENT, AND NOW YOU HAVE RECEIVED A NOT. WHAT SHOULD YOU DO?

First, the landlord/agent can only give you a NOT if your rent has fallen behind by more than 2 weeks (14 days).

The NOT will ask you to leave by a certain date – 14 days (plus 4 days to allow for postage if the notice was mailed to you) – but it does not mean that you have to leave.

Here's what you need to do:

- check your information/receipts/bank statements, etc to make sure the landlord/agent has not made a mistake
- if you are behind with your rent, contact your landlord/agent to explain your situation
- try to negotiate an arrangement to pay off what you owe – do not make an arrangement you know you cannot keep, though
- keep written notes about any conversations you have with your landlord/agent – this may help later if you have to go to the CTTT for a hearing

(Your name and address)

Date

Landlord/agent's name and address

Dear (name of landlord/agent)

Payment of Rent Arrears at (your address)

This week I have paid an extra \$..... in addition to the usual rent, to go towards my rent arrears. I will continue paying this extra amount until the rent arrears are paid off.

I will be making every effort to see this situation does not happen again. I would be very grateful if you would take no further action at this point.

If you would like to discuss this further, please contact me on (your phone number).

Yours sincerely

(Your name)

If the landlord is happy for you to stay at the property if you pay what you owe (what you owe is called your arrears), you may be eligible for financial assistance from Housing NSW under the Rentstart Scheme. This scheme can give people up to four (4) weeks' rental arrears. To find out if you are eligible, contact one of the local Housing NSW offices:

### **Penrith**

Address: 362 High Street, Penrith NSW 2750

Phone: 4721 6466

### **Blacktown**

Address: 8 Patrick Street, Blacktown NSW 2148

Phone: 9831 0866

### **Mt Druitt**

Address: 6 Dawson Mall, Mt Druitt NSW 2770

Phone: 9675 8998

Alternatively, you could try to get help from a financial assistance/material aid organisation (see Section 7 – Money and debt).

If you and your landlord/agent cannot reach an agreement about you staying at the property, or if they do not want you to stay, they still cannot evict you at this point.

They must first go to the Consumer, Trader and Tenancy Tribunal (CTTT). There they can apply for either:

- a performance order: to get you to pay your arrears and your rent
- an order for possession: to end your tenancy

Your landlord/agent can only apply to the CTTT after the date on your NOT has passed (the date they have asked you to leave by). Also, they must do it within 28 days of that date, or the NOT will lapse and they will need to send you a new NOT.

## **IF YOU HAVE RECEIVED A LETTER ASKING YOU TO GO TO THE CONSUMER TRADER AND TENANCY TRIBUNAL (CTTT) FOR A HEARING, WHAT SHOULD YOU DO?**

### **WHAT IS THE CTTT?**

The CTTT is an independent body which resolves disputes. It is not a court, but its decisions are legally binding. The Tenancy Division of the CTTT sorts out disputes between landlords and tenants. Each case is dealt with by one Tribunal Member.

### **SHOULD YOU GO TO THE HEARING?**

Yes, you should always go to a CTTT hearing if you are asked to, because:

- you may be able to save your current tenancy
- the CTTT might assume that you are OK with the landlord's request for you to vacate the premises (leave the property)
- the CTTT could make an immediate order to evict you
- you could be told to pay money you did not know about
- you will not be able to challenge anything your landlord tells the CTTT about you
- even if you cannot stop an order to vacate, you may be able to get more time to move out

You, or a family member or advocate can ask for an interpreter to be present on the day if you need one.

▶▶ The Tribunal Member will make a decision on your case, whether you are there or not.

## **WHAT SHOULD YOU DO IF YOU CAN'T GO TO THE HEARING ON THE DATE THEY HAVE SET?**

Write to the CTTT and ask for another date/time. You will need to give a good reason for this – you are ill (you must provide a medical certificate), or you need time to arrange for someone to represent you, or your landlord/agent has refused to give you details of their claim.

## **WHAT IF YOU ARE RUNNING LATE FOR A HEARING?**

Call them and tell them you are on your way, and what has happened to make you late. The CTTT may be hearing several cases, so they may be able to put your case last if you have let them know what's going on, and you have a good reason for being late.

## **WHAT HAPPENS AT A CTTT HEARING?**

### **1. An opportunity to reach an agreement**

Before the hearing, the Tribunal Member will ask you and your landlord to try to negotiate an agreement. This is called conciliation. An independent conciliator may be available to help. If you can reach an agreement the conciliator or the Member will write up the agreement as an order and this will end the case.

### **2. Hearing**

#### **Informal:**

A Tribunal Member will hear from both of you, look at any evidence and then make a decision (known as 'orders').

#### **Formal:**

If the case is more complicated or if one or both sides calls witnesses, there may be a 'formal' hearing – this is run more like a court and you will have to give evidence under oath.

### **3. Orders**

Any orders that are made are sent out by mail, usually within 14 days. This can be difficult if you have to move from where you are, so make sure you have given the CTTT a mailing address that will work (you might need to arrange to have your mail redirected, or give them a family member or friend's address).

## WHAT SHOULD YOU TAKE TO THE HEARING?

1. Your lease
2. A brief written statement of your case
3. Any receipts
4. Copies of letters between you and your landlord

## WHERE CAN I GO FOR HELP?

### Western Sydney Tenants Service (WESTS)

WESTS exists to make sure tenants know their rights and how to go about getting them. They provide free advice, advocacy and representation to social housing and private tenants, as well as residents of residential parks across the eight local government areas of Auburn, Baulkham Hills, Blacktown, Blue Mountains, Hawkesbury, Holroyd, Parramatta and Penrith.

Where appropriate and depending on their workload, they also help tenants prepare their cases or represent them before the Consumer, Trader and Tenancy Tribunal (CTTT). They also run information sessions for tenants and community workers on understanding tenancy law and how to use it.

#### WESTS Parramatta

Postcodes covered: 2114, 2115, 2116, 2117, 2127, 2128, 2141, 2142, 2143, 2144, 2145, 2146, 2147, 2148, 2150, 2152, 2160, 2161, 2162, 2164, 2761, 2762, 2763, 2766, 2767, 2768, 2770

Address: c/- Macquarie Legal Centre  
Level 3, 107 Phillip Street, Parramatta NSW 2150

Phone: 8833 0911

Fax: 8833 0900

Open: Monday 9.00am–12noon  
Tuesday 9.00am–1.00pm  
Wednesday 2.00pm–5.00pm  
Friday 9.00am–2.00pm

### WESTS Blue Mountains

Postcodes covered: 2758, 2773, 2774, 2776, 2777, 2778, 2779, 2780, 2782, 2783, 2784, 2785, 2786, 2787

Address: c/- Elizabeth Evatt Community Legal Centre  
4 Station Street, Katoomba NSW 2780

Phone: 4782 4155 ext 3 or 1300 363 967

Fax: 4782 4384

Open: Wednesday 12noon–2.00pm

If you are having trouble reaching this service you can try the Tenants Hotline on 1800 251 101.

### **Older Person's Tenants Service (OPTS)**

A statewide (NSW) service for tenants over 55. OPTS also provides a service to all NSW protected tenants, regardless of age.

Address: Level 1, The Harris Centre, 97 Quarry Street, Ultimo NSW 2007

Phone: 9281 9804

1800 451 488 (free call, statewide)

Open: Monday to Friday 9:00am–5:00pm

### **Greater Sydney Aboriginal Tenants Service (GSATS)**

Free advice, advocacy and community education on residential tenancy for Aboriginal tenants and community organisations in NSW.

Address: Suite 11, 255 The Broadway, Broadway NSW 2007

Phone: 9282 6727

9282 6794

### **NSW Office of Fair Trading**

Address: Ground Floor, 2 Station Street, Penrith NSW 2750

Phone: 13 32 20

Open: Monday to Friday 8:30am–5:00pm

## 5. Housing options

### Private rental market

In the private rental market, the amount of rent charged is determined by where the property is, how big it is, what type of property it is (e.g. a flat or a house) and the condition it is in. If you think private rental is an option for you, think about all these things before you start looking:

- Where do you want to live?
- Is it close to public transport, shops, schools, family, friends and work?
- What kind of accommodation do you need (a house or a flat, for example)? Do you have pets?
- What can you afford to pay in rent every week?
- Do you have enough money to start a tenancy (first 2 weeks rent, bond, removalist expenses and utility connections)?

#### WHERE TO LOOK FOR PRIVATE RENTAL PROPERTIES

- Real estate agents generally have regularly updated rental lists
- Local newspapers (Penrith Press, Penrith Star, Hawkesbury Gazette, The Courier, Blue Mountains Gazette) have listings
- The internet has several useful sites:
  - [www.domain.com.au](http://www.domain.com.au)
  - [www.realestate.com.au](http://www.realestate.com.au)

If you need information on how to get around via public transport, call the transport info line (13 15 00) or check it out online ([www.131500.com.au](http://www.131500.com.au)).

Other useful sources of information about rentals could include word of mouth (e.g. via friends and family) and noticeboards at cafes, TAFE's, Universities, supermarkets and local shops.

## HOUSING AFFORDABILITY – WHAT CAN YOU AFFORD?

What is usually considered affordable is 30% of your income (plus 100% of Commonwealth Rent Assistance). Between 30% and 50% of your income may be manageable, but if you have debts and/or unforeseen financial costs (for example, medical treatment/chemist bills, winter heating bills, fines, etc), you may start to struggle to pay your rent.

Remember, when you start a private rental tenancy you will need at least the equivalent of four (4) weeks' rent as bond and your first two (2) weeks' rent.

**If the rent is \$180.00 per week, to start your tenancy you will need at least:**

Bond	\$720.00
Advance rent	\$360.00
Lease fee	\$15.00
<b>TOTAL</b>	<b>\$1095.00</b>

## APPLYING FOR A LEASE ON A PRIVATE RENTAL PROPERTY

When you do this you need to provide proof of identity.

You need photo ID:

- either Driver's licence or passport;
- birth certificate

And at least two of the following:

- two current pay slips from employment for proof of income
- updated Centrelink statement for proof of income
- bank statement
- telephone account
- gas account
- electricity account
- previous two rent receipts
- rental references. Your current or previous landlord or real estate agent who can confirm that you keep your place clean, don't disturb the neighbours and pay your rent on time

## HELP WITH GETTING INTO THE PRIVATE RENTAL MARKET

### RENTSTART/RENTSTART PLUS

If you think you don't have enough money for your bond and your first 2 weeks' rent, you may be eligible for assistance with Rentstart or Rentstart Plus through Housing NSW. Rentstart provides monetary aid to help eligible clients get into, or stay in, the private rental market.

Rentstart is usually provided at Housing NSW local offices.

### TENANCY GUARANTEE PROGRAM

- Finding it hard to get a private rental property?
- Put in rental applications but they are not being approved?
- No tenancy history?
- No rental references?
- Listed on a tenancy database?

If you answered 'yes' to any of those questions, the Tenancy Guarantee program may be able to help. It acts as 'virtual insurance' for landlords and agents, by providing up to \$1000 in compensation to landlords/agents (over and above the bond) for rent arrears and property damage. It is available for 12 months from the start of your tenancy. It is an incentive for landlords to take a chance on people even when they are worried about the property being damaged or the rent not being paid.

#### To be eligible, you must:

- meet the income eligibility requirements of Housing NSW
- be able to lease a property for less than half your weekly income
- be able to show you've found it hard to get a lease in the private market
- have the ability to pay your rent on time, keep your place clean and not cause nuisance and annoyance to neighbours (eg with loud music, parties, fights)
- not owe money to Housing NSW
- not owe money from a previous Tenancy Guarantee
- agree to repay any money, up to \$1000, paid out from your Tenancy Guarantee if you damage the property or don't pay your rent

If you need more information, or want to make an appointment to talk about the Tenancy Guarantee, contact:

### **Wentworth Community Housing**

Address: Suite 1002, Level 1, 29-57 Station Street, Penrith NSW 2750

Phone: 4731 5851

### **Housing NSW (Access & Demand – Penrith)**

Address: 362 High Street, Penrith NSW 2750

Phone: 4721 6466

### **Private Rental Brokerage Service – Housing NSW**

The Private Rental Brokerage Service is a pilot project that has been operating in a number of rural and regional areas of NSW. This service is also available in Penrith, Burwood, Fairfield, Hurstville, Liverpool & Parramatta. Its aim is to help people who have a complicated set of problems get into and stay in private sector tenancies.

You must meet the basic income eligibility requirement for public housing. You must also have a support provider, and experience some of these:

- serious health issues, substance abuse, mental health issues, a disability that requires minimal support, symptoms caused by after effects of trauma
- chronic homelessness or a history of homelessness
- lack of support networks
- difficulty getting a lease in the private rental market because they don't have private rental references or they are listed on a tenancy database (see Tenant databases – being 'blacklisted')

# Social housing

## PUBLIC HOUSING

Housing NSW has redefined public housing as affordable housing for those most in need. They now only offer fixed term leases of 2, 5 and 10 years.

To be eligible, you must:

- be a citizen of Australia or a permanent resident
- live in NSW
- have an income within the limit set by Housing NSW
- not own, or part own, any residential property in Australia
- be able to maintain a tenancy, with or without support. You must be able to pay your rent on time, keep your place clean and not cause a nuisance and annoyance to neighbours (eg by ongoing loud noise, fights, the behaviour of your guests)

HOUSEHOLD TYPE	WEEKLY INCOME LIMIT INCLUDING FAMILY TAX BENEFITS
Adult (single)	\$410
1st child	\$210
Adult + 1 child	\$620
Each additional adult (18 years or over)	Add \$140
Each additional child (under 18)	Add \$70
Disability Allowance	Add \$70
Exceptional Disability Allowance	Add \$140

To apply, you need:

- to complete a housing register application
- identification – passport, birth certificate, or driver’s licence
- current income statements or Centrelink statements
- bank books or bank statements
- completed medical assessment forms
- support letters or treating reports from your GP, psychiatrist, psychologist, counsellor or other support provider

### **PRIORITY HOUSING**

If you have been approved for the housing register and you are in urgent need of housing, you may be eligible for priority housing. To be considered for this you must also be unable to get housing in the private rental market.

People approved for priority housing are housed ahead of most other people on Housing NSW’s register, so you’ll only get approved if Housing NSW is convinced that your need is more urgent than the needs of other people who are waiting their turn on the list.

To do this, you need to show that you are experiencing some of the following:

- homelessness or unstable housing – see definitions at the front of the booklet
- physical health problems
- mental health problems
- your current housing situation is unsafe



You need to have documents to support your application. The type of documents you need will be different depending on your situation, but may include:

- police reports
- an Apprehended Violence Order
- a Medical Assessment Form
- reports from a doctor, health professional, social worker or a community support agency such as a refuge, Community Centre or Neighbourhood Centre
- photocopies of all private rental properties you have applied for

The local Housing NSW offices are:

### **Penrith**

Address: 362 High Street, Penrith NSW 2750

Phone: 4721 6466

### **Blacktown**

Address: 8 Patrick Street, Blacktown NSW 2148

Phone: 9831 0866

### **Mt Druitt**

Address: 6 Dawson Mall, Mt Druitt NSW 2770

Phone: 9675 8998

Housing NSW also operate 3 Outreach offices at Katoomba, Richmond and Windsor. Appointments must be made through the Penrith office.

# Community Housing

## WHAT IS COMMUNITY HOUSING?

Community housing is secure, long-term, affordable housing. Generally it is managed by non-government organisations.

## HOW DO YOU APPLY?

You apply directly to community housing associations using the following directory, OR

You ask Housing NSW to refer you.

You need to be eligible for and active on Housing NSW Housing Register, and you need the same level of proof of identification, income and supporting circumstances.

## THE LOCAL COMMUNITY HOUSING PROVIDER IS WENTWORTH COMMUNITY HOUSING:

### Head Office: Penrith

Address: Suite 1002, Level 1, 29-57 Station Street, Penrith NSW 2750

Phone: 4731 5851

Email: [admin@wentworth.org.au](mailto:admin@wentworth.org.au)

Website: [www.wentworth.org.au](http://www.wentworth.org.au)

Open: Monday, Tuesday, Wednesday (afternoon), Thursday and Friday  
8:30am–4:30pm

## OTHER COMMUNITY HOUSING PROVIDERS:

Affordable Community Housing Ltd	9790 3093 9896 6966
Argyle Community Housing Inc	4627 0002
Hume Community Housing Association	9724 0554
Lithgow Community Housing Inc	6353 1184
Women's Housing Company	9281 1764

For information and contact details for all other Community Housing providers in NSW, contact:

### **The NSW Federation of Housing Associations**

Phone: 9281 7144

Website: [www.communityhousing.org.au/nswfha](http://www.communityhousing.org.au/nswfha)

### **WHAT CAN YOU DO IF YOU DISAGREE WITH A DECISION MADE BY HOUSING NSW AND/OR A COMMUNITY HOUSING PROVIDER?**

First, try to discuss the decision with the organisation. If they won't change their decision and you still believe their decision is wrong, you can ask for a formal review of the decision.

#### **1ST TIER REVIEW**

Put this request in writing, and if you can, also write why you think the decision is wrong – the review should take a few weeks.

#### **2ND TIER APPEAL**

If the 1st Tier review decides that the decision was right and you still disagree with them, you can write to the Housing Appeals Committee (HAC) and ask for an independent review of the decision.

The HAC can recommend changes to the decision, but they cannot force anyone to do what they recommend.

For further information about the HAC, contact:

#### **Housing Appeals Committee**

Address: Level 4, 9 Deane Street, Burwood NSW 2134

Post: PO Box 1206, Burwood NSW 1805

Open: Monday to Friday, 8:30am–4:30pm

Phone: 9715 7955

1800 629 794 (free call, statewide)

Phone advice available Monday to Friday 9:00am–5:00pm

## 6.

# Tenant databases – being 'blacklisted'

### WHAT ARE TENANT DATABASES?

They are databases that collect and give out information about people who are 'blacklisted' for non-payment of rent, damage to the property or serious breaches of residential tenancy agreements (leases).

Real estate agents, landlords and others pay to become members of tenant databases.

Tenant databases are run by private companies.

### HOW DO THEY WORK?

Members of a tenant database can check to see if a person applying for a lease is listed on the database, and they can add entries about people.

### HOW DO YOU GET LISTED?

There are steps that have to be followed before a person can be listed on a tenant database. You can only be listed:

- if you were a tenant with a residential tenancy agreement
- the tenancy has ended
- you were told about the proposed listing
- you were given an opportunity to respond to try to solve the problem
- you can be listed on a database more than once, by different agents for different tenancy debts

### WHY WOULD YOU BE LISTED?

- Outstanding rental arrears from a previous tenancy
- If you have orders made by the CTTT on behalf of a landlord for rental arrears or deliberate or reckless property damage and you do not pay
- The CTTT terminated your tenancy because of ongoing breaches of the lease
- The CTTT ended your tenancy under Section 68 of the Residential Tenancy Act (Serious injury or damage)

## **CAN YOU FIND OUT IF YOU ARE LISTED ON A TENANT DATABASE?**

Yes, you can. There are some ways that are free, and some that cost money:

### **TICA (TENANCY INFORMATION CENTRE AUSTRALIA LTD)**

#### **Free**

Send a letter requesting free access. The letter must contain your full name, date of birth and the identification you used to apply for tenancy – driver's licence number or passport number.

Enclose a stamped, self-addressed envelope. You may choose to address the return envelope to a postal contact different from your residential address.

Post to: TICA  
PO Box 120, Concord NSW 2137

#### **Not free**

Call the TICA advice line (charged at \$5.45 per minute – higher from mobiles or payphones) on 1902 220 346.

### **TRA (TRADING REFERENCE AUSTRALIA PTY LTD)**

#### **Free**

Fill out the consent to search form at [www.tradingreference.com.au](http://www.tradingreference.com.au) and send it, with a stamped, self-addressed envelope and proof of identification.

Post to: TRA  
PO Box 372, Rose Bay NSW 2029

#### **Not free**

You can do online checks – \$36.95 per search – by credit card.

### **NTD (NATIONAL TENANCY DATABASE)**

#### **Free**

Send a letter containing your full name, date of birth and the identification you used to apply for tenancy – driver's licence number or passport number.

Enclose a stamped, self-addressed envelope.

Post to: NTD  
PO Box 156, Collins St West VIC 8007

## **HOW LONG CAN A LISTING STAY ON A TENANT DATABASE?**

### **If you were listed before 15 September 2004**

TICA says they keep your record for up to seven (7) years. This means you are listed on their database for that length of time.

### **If you were listed after 15 September 2004**

- For 3 years, but the real estate agent must request the database operator remove your listing. You may need to contact the real estate or write to the database operator to ensure this happens
- There are different rules about database listing and repayment of debts. You can contact a tenants advocacy service for more information (see Section 4)

## **WHAT CAN YOU DO IF YOU DON'T AGREE WITH THE LISTING?**

### **If you were listed after 15 September 2004**

- You can challenge the listing with the listing agent. Make sure you keep copies of all the letters about your database listing
- You can contact a tenancy advocacy and advice service

## **HOW CAN YOU GET YOUR NAME REMOVED FROM THE TENANT DATABASE?**

Repay any money you owe from previous tenancies and ask for copies of the database entry that shows the debt has been paid.



## 7. Money and debt

The best way to get control of your money is to first work out how much money you have coming in each week, and then work out how much you spend each week (you can do it for a fortnight or a month if that works better for you, of course). Then you can see what you need to do to make sure you don't spend more money than you have. This is called budgeting.

It is a good idea to write down your essential expenses first – things like rent, food and bills.

If you need help with budgeting you can speak to a financial counsellor.

### **GETTING HELP WITH BUDGETING**

A financial counsellor can help you with budgeting and other money matters.

### **WHAT DO FINANCIAL COUNSELLORS DO?**

Financial counsellors can:

- help you organise your financial information, design a personal budget and suggest ways to change and improve your financial situation
- see if you are eligible for any government assistance
- negotiate with your creditors (the people you owe money to)
- explain what your options are if you are in debt: debt recovery procedures, bankruptcy and other alternatives

These are some of the problems counsellors often deal with:

- having more debt than you can deal with
- negotiating with debt recovery agencies
- working with State Debt Recovery
- negotiating repayment plans for rental arrears
- phone, gas and electricity bills/debts
- unpaid fines

## **FINANCIAL COUNSELLING CONTACTS**

### **CreditLine Helpline (Credit and Debt Hotline)**

Phone: 1800 808 488 (free call, statewide)

### **Credit Line – Penrith**

Address: 30 Copeland Street, Kingswood NSW 2747

Phone: 4731 2598

Outreaches to Hawkesbury/Richmond and Blacktown/Quakers Hill

### **Understanding Money (website with budget planner)**

Website: [www.understandingmoney.gov.au](http://www.understandingmoney.gov.au)

Phone: 1800 236 235 (to order free booklet)

There is other useful information (and tips) at [www.moneystuff.net.au](http://www.moneystuff.net.au)

## **CENTRELINK 'CENTREPAY'**

One of the easiest ways to organise your bills and avoid financial problems is to arrange to pay many of your regular bills (such as rent, electricity and telephone) direct from your Centrelink benefit. You will need to check with whoever you want to pay this way (such as the real estate agent, your electricity/gas company and/or your phone service provider) to see if they participate in this program. The minimum Centrepay deduction is \$10.00 per payment. For more information, call:

Employment Services	13 28 50
Retirement Services	13 23 00
Disability, Sickness and Carers	13 27 17
Family Assistance Office	13 61 50
Youth and Student Services	13 24 90
Centrelink Multilingual Call	13 12 02

Or check their website, at [www.centrelink.gov.au](http://www.centrelink.gov.au).

## **EMERGENCY ASSISTANCE/MATERIAL AID**

### **WHAT IF YOU CAN'T PAY YOUR BILLS?**

One solution is to contact the organisations you owe money to (your creditors) and tell them you are having trouble making your payments. Try to negotiate an amount that you can afford to pay.

Another is to speak to a financial counsellor.

You may also be able to get some emergency assistance:

#### **Emergency Relief**

Emergency Relief is funded by the Commonwealth Government. Under the scheme, people can get emergency help in the form of food vouchers, prescription vouchers, petrol vouchers, money for rent/accommodation, part payment of utility accounts (such as electricity and gas), even practical things like food parcels or clothing.

#### **Energy Accounts Payment Assistance Scheme (EAPA)**

Agencies such as St Vincent De Paul or Salvation army can help you with vouchers to pay your energy bill. This scheme is means tested (based on your income).

## **PENRITH**

### **Barnardos Penrith Children's Family Centre**

Address: Hosking Street, Cranebrook NSW 2749

Phone: 4729 1211

Open: Monday to Friday 9:00am–1:00pm and 2:00pm–5:00pm

Services: EAPA energy bill vouchers, emergency food parcels (when available) and referrals.

### **Hillsong CityCare**

Address: Shop 6/40 Phillip Street, St Mary's NSW 2760

Phone: 9673 2366

Open: Tuesday, Thursday and Friday 10:00am–2:00pm

Services: EAPA energy bill vouchers and emergency food parcels.  
Centrelink-referred programs – Personal Support Program (PSP) and Financial Case Management.

### **Penrith Care (Westcare)**

Address: Suite 114, Community Connection  
114–116 Henry Street, Penrith NSW 2750

Phone: 4731 3275

Open: Monday, Wednesday, Thursday and Friday 10:00am–2:00pm

Services: For single persons or families in the Penrith LGA (local government area) who are in financial distress. Food parcels available.

### **Penrith Community Aid Inc**

Address: 114–116 Henry Street, Penrith NSW 2750

Phone: 4731 1418

Open: Monday to Friday, 10:00am–3:30pm

Services: Food hampers for singles and families in financial distress.

### **St Vincent de Paul, Kingswood**

Address: 74 Cox Avenue, Kingswood NSW 2747

Phone: 4731 5900

Open: Monday to Friday, 9:00am–4:00pm

Saturday 9:00am–midday

Services: Home visitation, food, clothing, furniture, WAPA and EAPA vouchers. (Penrith, Mt Druitt, Silverdale, Wiseman's Ferry and Glenmore Park areas only.)

### **The Salvation Army Penrith**

Address: 18 Lawson Street, Penrith NSW 2750

Phone: 4721 2725

Open: Tuesday, Wednesday and Friday 9:30am–12:00 midday

Services: Emergency relief with food, clothing, furniture, utilities and referral.

## **BLUE MOUNTAINS**

### **St. Vincent de Paul, Katoomba**

Address: 65 Waratah Street, Katoomba NSW 2780

Phone: 4782 1068

### **St. Vincent de Paul, Springwood**

Address: 272 Macquarie Road, Springwood NSW 2777

Phone: 4751 2271

### **St. Vincent de Paul, Blaxland**

Address: 1 Station Street, Blaxland NSW 2774

Phone: 4739 6990

### **Salvation Army Community Services Centre - Upper Blue Mountains**

Address: 35 Waratah Street, Katoomba NSW 2780

Phone: 4782 9251

### **Blue Mountains Family Support Service Inc.**

Address: 10 Station Street, Katoomba NSW 2780

Post: PO Box 197, Katoomba NSW 2780

Phone: 4782 1555 or 4782 1671 (TTY Service)

Fax: 4782 9120

Email: [bmfss@pnc.com.au](mailto:bmfss@pnc.com.au)

Open: Monday and Tuesday 9:30am–4:00pm, Thursday 10:30am–4:00pm

Provides adolescent and family counselling, information, advocacy and referral, practical assistance with food and bills.

### **Lower Mountains Family Support Service Inc.**

Address: 70 Old Bathurst Rd, Blaxland NSW 2774

Phone: 4739 5963

Email: [lmfss@idx.com.au](mailto:lmfss@idx.com.au)

Provides adolescent and family counselling, information, advocacy and referral, practical assistance with food and bills.

## **HAWKESBURY**

### **Anglicare – Sustainable Living Program**

Address: 91 Karrajong Avenue, Mount Druitt NSW 2770

Phone: 9832 2300

Open: Monday to Friday, 9:00am–4:30pm

Emergency relief: Blacktown, Hawkesbury, Richmond and Penrith Area

Clients must ring 9.00am for an appointment the following day. Food, food vouchers, clothing vouchers, EAPA vouchers, Gas vouchers, rent (1 week & once only), Telstra vouchers, removalist assistance, funeral assistance, NILS.

### **Hawkesbury Community Services**

Address: Cnr Brabyn Street & Macquarie Street, Windsor NSW 2756  
Phone: 4587 8091

Appointment is required. Interviews Friday 9:00am–11:30am, 1:00pm–2:30pm only. Food parcels/vouchers, EAPA, telephone vouchers dependent on assessment and availability at the time.

### **Hawkesbury City Salvation Army**

Address: 290 George Street, Windsor NSW 2756

Phone: 4577 8927 or 4577 3889

Open: Tuesday 10:00am–12:00 midday by appointment only.

Must ring between 9:30am–10:00am on Tuesday for an appointment.

Food (when available), Food vouchers, EAPA vouchers, Telstra vouchers, assistance with 2nd hand clothing, furniture and household items. Referrals.

### **Hawkesbury Community Kitchen**

Address: 93 Macquarie Street, Windsor NSW 2756

Phone: 4577 5203

Open: Monday to Friday, 6:00pm–7:00pm evening meals. Tuesday and Thursdays – drop in 10:00am–1:00pm Morning tea, lunch, shower available for use.

### **St. Vincent de Paul, Windsor**

Address: 256 George Street, Windsor 2756

Phone: 4577 4880

Assistance provided via Home Visits - appointment necessary. Types of assistance include food parcels, clothing, bedding, furniture, EAPA vouchers, water vouchers, Telstra all subject to assessment and availability at the time.

### **Windsor District Baptist Church**

Address: 739 George Street, South Windsor 2753

Phone: 4574 2846

Open: Tuesday 9:00am–12:00 midday, Thursday 9:00am–4:00pm by appointment only.

Food vouchers, Food parcels, electricity (EAPA), Water and phone (Telstra), fuel and chemist vouchers. Accommodation & assistance with rent (limited). Clothing and furniture. All assistance subject to assessment and availability.

### **Integral Energy: Electricity Account Rebate**

Phone: 13 10 02

People who have a pensioner concession card may be eligible for an electricity account rebate.

### **Integral Energy INpower**

Phone: 1800 806 698

If you are having difficulty paying your Integral Energy bill, INpower can help you set up flexible payment options.

### **NO INTEREST LOANS SCHEME (NILS)**

Many low-income households have problems if they need to buy an essential household item, because they don't have savings and can't get affordable credit. No Interest Loan Schemes (NILS) solve this problem. A typical NILS loan would be for \$600-\$1000 for a washing machine, fridge or medical appliance. Loans are repaid over 12-15 months, so the money is soon lent out again to other people. NILS are run by local community groups such as Neighbourhood Centres or charities. There are five listed here:

#### **Anglicare NILS®**

Address: 20 Westminster Street, Rooty Hill NSW 2766

Phone: 9832 2300

Fax: 9832 1934

Email: [rjansons@anglicare.org.au](mailto:rjansons@anglicare.org.au)

Blacktown, Penrith and Hawkesbury LGAs

#### **Cranebrook Development Project**

Address: 1 Progress Way, Cranebrook NSW 2749

Phone: 4730 1242

Email: [gsmith@barnardos.org.au](mailto:gsmith@barnardos.org.au)

(Cranebrook only)

### **Lower Mountains Neighbourhood Centre**

Address: 33 Hope Street, Blaxland NSW 2774

Phone: 4739 1164

Email: [admin@lmnc.org.au](mailto:admin@lmnc.org.au)

(Glenbrook and Blaxland only)

### **Mid Mountains Neighbourhood Centre**

Post: PO Box 25, Lawson NSW 2783

Phone: 4759 2592

Fax: 4159 1056

Email: [mick@mmnc.org.au](mailto:mick@mmnc.org.au)

(Linden/Woodford, Hazelbrook, Wentworth Falls, Lawson, Bullaburra)

### **NILS® at Blackheath Area Neighbourhood Centre**

Address: Gardner Crescent, Blackheath NSW 2785

Phone: 4787 7770

Fax: 4787 7777

Email: [John.Mulley@banc.org.au](mailto:John.Mulley@banc.org.au)

(Katoomba, Medlow Bath, Blackhaeth, Mt Victoria)



## 8. Links and websites

### **Aboriginal Hostels Ltd**

[www.ahl.gov.au](http://www.ahl.gov.au)

NSW Aboriginal hostels

- Biala Hostel (AHL)
- Chick Dixon (AHL)
- Kirinari Hostel (AHL)
- Mac Silva Centre
- Mark Ella Hostel
- Ngadu Hostel (AHL)
- Tony Mundine Hostel (AHL)

### **Anglicare**

[www.anglicare.org.au](http://www.anglicare.org.au)

### **Homeless Persons Legal Services (Public Interest Advocacy Centre)**

[www.piac.asn.au/legal/hpls.html](http://www.piac.asn.au/legal/hpls.html)

### **Mission Australia**

[www.mission.com.au](http://www.mission.com.au)

### **National Homelessness Information Clearinghouse**

[www.homelessnessinfo.net.au](http://www.homelessnessinfo.net.au)

### **Salvation Army**

[www.salvos.org.au](http://www.salvos.org.au)

### **St Vincent de Paul**

[www.vinnies.org.au](http://www.vinnies.org.au)

### **Wesley Mission**

[www.wesleymission.org.au](http://www.wesleymission.org.au)

### **YWCA**

[www.ywca.org.au](http://www.ywca.org.au)

## Government – Federal

### **Centrelink**

[www.centrelink.gov.au](http://www.centrelink.gov.au)

### **Department of Health and Ageing**

[www.health.gov.au](http://www.health.gov.au)

### **Department of Immigration and Multicultural Affairs**

[www.immi.gov.au](http://www.immi.gov.au)

### **Department of Families, Housing, Community Services and Indigenous Affairs**

[www.facs.gov.au](http://www.facs.gov.au)

## Government – State

### **Department of Ageing, Disability and Home Care**

[www.dadhc.nsw.gov.au](http://www.dadhc.nsw.gov.au)

### **Community Service Commission**

[www.ombo.nsw.gov.au](http://www.ombo.nsw.gov.au)

### **NSW Department of Community Services (DOCS)**

[www.community.nsw.gov.au](http://www.community.nsw.gov.au)

### **Housing NSW**

[www.housing.nsw.gov.au](http://www.housing.nsw.gov.au)

### **NSWHealth**

[www.health.nsw.gov.au](http://www.health.nsw.gov.au)

### **Office of Protective Commissioner**

[www.lawlink.nsw.gov.au/opc](http://www.lawlink.nsw.gov.au/opc)

### **Office of the Public Guardian**

[www.lawlink.nsw.gov.au/opg](http://www.lawlink.nsw.gov.au/opg)

### **The Social Inclusion Initiative (South Australia)**

[www.socialinclusion.sa.gov.au/site/page.cfm](http://www.socialinclusion.sa.gov.au/site/page.cfm)

## Peak bodies - National

### **Australian Council of Social Service**

[www.acoss.org.au](http://www.acoss.org.au)

### **The Australian Federation of Homelessness Organisations**

[www.afho.org.au](http://www.afho.org.au)

### **Council to Homeless Persons**

[www.chp.org.au](http://www.chp.org.au)

### **Mental Health Council of Australia**

[www.mhca.org.au](http://www.mhca.org.au)

### **National Coalition for the Homeless**

[www.nationalhomeless.org](http://www.nationalhomeless.org)

### **National Community Housing Forum Australia**

[www.nchf.org.au](http://www.nchf.org.au)

### **National Resource Centre on Homelessness and Mental Illness**

[www.nrchmi.samhsa.gov](http://www.nrchmi.samhsa.gov)

### **Women's Refuge Resource Centre**

[www.wrrc.org.au](http://www.wrrc.org.au)

### **Youth Accommodation Association**

[www.yaa.com.au](http://www.yaa.com.au)

## Peak bodies – State

### **Council of Social Service of New South Wales, Australia**

[www.ncoss.org.au](http://www.ncoss.org.au)

### **Homelessness NSW**

[www.homelessnessnsw.org.au](http://www.homelessnessnsw.org.au)

### **Mental Health Co-ordinating Council**

[www.mhcc.org.au](http://www.mhcc.org.au)

### **Shelter NSW**

[www.infoxchange.net.au/shelternsw](http://www.infoxchange.net.au/shelternsw)





**WENTWORTH**  
COMMUNITY HOUSING

## **HEAD OFFICE**

### **Penrith**

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Web: [www.wentworth.org.au](http://www.wentworth.org.au)

### **Opening hours**

8:30am–4:30pm Monday to Friday

1:00pm–4:30pm Wednesday

If you want to meet us but you are unable to come to the office, please phone us during office hours and arrange an appointment.

If you need an interpreter, contact the Translating and Interpreter Service on 131 450.