



*Welcome to our Summer Edition of the Haven; Home, Safe All Tenant News.*

*On behalf of all at HHS, we wish you all a joyous festive season and happy holidays!*

It's been a year of significant birthdays in 2018 as we celebrated 40 years of service to people who are affected by homelessness. Another significant birthday was our Wattlewood resident Olive (Ollie) who turned 100! Not only did Ollie receive her message from the Queen, she has also been granted free rent from Haven; Home, Safe for the rest of her life.

On November 22, we held our Annual Stake Holders Meeting in Bendigo. This event combined the launch of our annual report, the official first look at our 40th anniversary book 'Homecoming' 40 years of housing people in need. Our annual report is now available from our website, for a detailed account of the year that was.

Read our 2018 Annual report: [www.havenhomesafe.org.au](http://www.havenhomesafe.org.au)



## OFFICE HOURS UPDATE

**Christmas Eve (Monday Dec 24)** – Open until 5pm

**Christmas Day (Tuesday Dec 25)** – Closed

**Boxing Day (Wednesday Dec 26)** – Closed

**Thursday December 27** – Open from 9am

**News Year's Eve (Monday Dec 31)** – Open from 9am

**New Year's Day (Tuesday Jan 1)** - Closed

**The Australia Day (Monday 28 January 2019 public holiday day in lieu for Saturday 26 January)** - Closed



## PAYING YOUR RENT DURING CHRISTMAS AND THE NEW YEAR



We are aware that the Christmas period may create financial pressure for some tenants, as the obligation to spend a lot on gifts and entertaining over Christmas and New Year intensifies. For some families, a double-whammy comes in January, when preparing for a new school year.

However, please remember that your rent payment must be your main priority – and all rent payments must still be paid in full every time they are due.

It is a condition of your tenancy that your rent is paid in-advance and in-full always. Most of our tenants do pay their rent on time, however if you are struggling to pay your rent, contact your Property and Tenancy Manager now.

Don't risk your tenancy to buy a bigger or more expensive gift. The best gift you can provide for yourself and those residing with you is a secure home. Tenants who fall into rent arrears will be contacted quickly for collection of the debt.

Here are tips to assist with sensible planning for the Christmas period, and help you stay out of debt:

- Inform Centrelink now of any change to your circumstances including reporting earnings. Centrelink will be closed for the public holidays and if you forget to report by the new due date, your payment from Centrelink may be affected. For reporting and payment dates and to view the Centrelink payment tables visit, [www.humanservices.gov.au/individuals/public-holiday-reporting-dates-and-payment-arrangements](http://www.humanservices.gov.au/individuals/public-holiday-reporting-dates-and-payment-arrangements).
- Set a budget you can afford. Work out how much you can spend and stick to it – don't overspend.
- If you are in debt and need help, there are many organisations who provide free advice and assistance. Head to our website and look in our tenant section for our directory of helpful numbers.  
[www.havenhomesafe.org.au/money-advice-and-debt-counselling-directory](http://www.havenhomesafe.org.au/money-advice-and-debt-counselling-directory)

### START YOUR NEW YEAR ONE STEP AHEAD

Review your utilities before December 31 at [www.victorianenergysaver.vic.gov.au](http://www.victorianenergysaver.vic.gov.au) and receive the \$50 Power Saving Bonus from the Victorian Government – plus you may find a cheaper energy plan too!

## MAINTENANCE OVER THE CHRISTMAS PERIOD

Haven; Home, Safe will be attending to **URGENT maintenance only** between Monday 17th December through to Friday 11th January. Non-urgent repairs will be attended to after this time, as many of our trade suppliers are closed during the Christmas / New Year period.

**Maintenance Services Team - 1300 100 242.**

### REPAIRS CONSIDERED TO BE URGENT ARE:

- A burst water service
- A blocked or broken toilet system
- A serious roof leak
- A gas leak
- A dangerous electrical fault
- Flooding or serious flood damage
- Serious storm or fire damage
- Breakdown of any essential service or appliance provided by the landlord that provides hot water or heating.
- Breakdown of the gas, electricity or water supply
- Any fault or damage in the premises that makes the premises unsafe or unsecure
- An appliance, fitting, or fixture that is not working properly causing substantial water waste
- A serious fault in a lift or staircase at the rented premises.

For further information visit the tenant page on our website.

### EMERGENCY SERVICES FOR GAS, ELECTRICITY AND OTHER ISSUES

If an emergency occurs that involves fire, leaking gas, electric shocks, sewer blocks, or the smell of burning from electric installations, you should immediately contact the appropriate services in your area as per below;

Fire 000

Electricity - Powercor Australia 13 24 12

Natural Gas & LP Gas emergencies and leaks 1800 427 532

State Emergency Service (SES) for emergency help in flood and storms: 132 500

### WATER SUPPLY AND SEWERAGE

Coliban Water (Bendigo region) 1300 363 200

Central Highlands Water (Ballarat region) 139 2837

Barwon Water (Geelong Region) 1300 656 007

Lower Murray Water (Mildura, Robinvale, Swan Hill) 1800 808 830

Wannon Water (Warrnambool region) 1300 926 668

South East Water (Frankston region) 132 812

GWM Water (Horsham region) 1300 659 961

Yarra valley Water (Metro – Eastern suburbs) 1300 555 727

City West Water (Metro -Essendon) 132 642



## BE PREPARED FOR A BUSHFIRE

Summer can be as dangerous as it is fun, as high risk bushfire season commences. You are responsible for keeping yourself, your family and your home safe, here's some tips to assist.

1. Remove flammable items such as boxes, crates or old furniture from your property.
2. Face the safety release valve of all LPG cylinders away from the building.
3. Store fuel supplies and chemicals away from the house.

The CFA fire ready kit is a great resource, providing invaluable tips and links for bushfire preparedness.

We strongly encourage you to complete the fire ready assessment. This can be viewed at:

[www.cfa.vic.gov.au/plan-prepare/fire-ready-kit/](http://www.cfa.vic.gov.au/plan-prepare/fire-ready-kit/)

To stay up to date with fire warnings and alerts visit the Victorian Emergency website: [www.emergency.vic.gov.au](http://www.emergency.vic.gov.au) or call the Victorian Bushfire Information Line on:

**1800 240 667.**

ABC local radio, commercial radio and community radio stations and SKY News television also televise this information. If you do not have internet, head to your local library or internet café and make sure you know which fire district you are in.



## EDUCATIONAL OPPORTUNITIES 2019

Do you want to start 2019 by reskilling, changing careers or improving your employment prospects? Free TAFE is a Victorian Government initiative which includes free tuition fees for students wanting to train in Priority Courses that lead to jobs in demand. For enrolment and eligibility details visit: [www.vic.gov.au/freetafe/eligibility.html](http://www.vic.gov.au/freetafe/eligibility.html) or phone TAFE and Training on **131 823**.

### INDIGENOUS SCHOLARSHIP PROGRAM

Scholarships are been offered for Aboriginal and Torres Strait Islanders from Community Sector Banking that are designed to help with the costs of study, including course fees, accommodation costs, and textbooks for students studying. The Indigenous Scholarship Program is administered in partnership with the Community Enterprise Foundation (CEF).

Applications open December 3 and close January 29. For further details and eligibility criteria visit: [www.communitysectorbanking.com.au/grants/scholarships](http://www.communitysectorbanking.com.au/grants/scholarships)

## HHS GOOD NEIGHBOUR AWARD

Have you nominated a fellow tenant for the HHS Good Neighbour Award yet? This is your chance to tell us who you think makes a positive impact to those living around them and goes above and beyond to support to others and contribute to making our properties a happier and safer place.

Four winners will be announced on March 31st 2019, each receiving a \$500 Good Guys Voucher (one each from our Metropolitan, Barwon South-West, Loddon and Mallee regions) plus a certificate of recognition will be sent to each nominee and finalist.

To nominate your neighbour, go to:

[www.havenhomesafe.org.au/good-neighbour-award](http://www.havenhomesafe.org.au/good-neighbour-award)

Nominations close February 28th 2019. Finalists will be decided by a panel of representatives from HHS.



## LOOKING AFTER YOUR VALUABLES

We strongly recommend having personal contents insurance for your belongings. Remember, they are not covered by the Haven; Home, Safe building insurance policy.

*The following was submitted by Bendigo Tenant Reference Group member John Barry who has had extensive experience in the insurance industry. (Thanks for your expertise Barry!)*

"The contents of your home are probably your most important asset along with your car. It is important that you consider insuring your contents as the time may arise when you have a loss and need to replace what has been damaged, stolen or subjected to a natural event, e.g. storm.

"Consider how much would it cost to replace any item or all items in your home; contents insurance is an option you may wish to consider.

"Use Yellow Pages or the internet to shop around for a quote, work out how much you wish to insure (in dollars) and find out what the policy covers.

To do this, estimate what it would cost to replace your possessions. This can be achieved by visiting each room with a pencil and paper and writing down your contents worth to replace. An example is a TV ten years old and costing \$1,000 when purchased may now be worth \$100. Insure it for what it would be to replace it today e.g. \$3,000.

You should insure it for what it would cost to replace, not the original purchase price. If you have a claim and are underinsured your claim can be downgraded or denied. Insurance companies have different methods of how they treat underinsured. Ask your insurer what you are insured for".



### JOHN RECOMMENDS THE FOLLOWING WHEN CHOOSING A POLICY:

#### 1. Consider what you are covered for

You are covered for your contents which includes events such as fire, vandalism or malicious damage, flood and storm. These are only a few of the events that may generate a claim. These events are what is within the boundary of your rental property and does not cover what you take out into the street, e.g. watches, jewellery, cameras and mobile phones etc. All events are outlined in the Product Disclosure Document, (PDS).

#### 2. Do you need accidental damage?

You may wish to consider adding this to your policy – that is unintentional damage such as a child knocks over the TV. If you don't have this option, then you can't claim for damage. This is an additional premium.

#### 3. Portable Items Cover

Under this option your insurer covers portable items anywhere – that is inside your home, in the open air at your site and outside your site, for example, CDs, DVDs, stamps etc. There are limitations on the amount you can claim. Example, if you own \$20,000 worth of DVDs then the amount payable for a claim is \$2,500. If you want to cover the \$20,000 then you need to contact your insurer and pay an additional premium.

#### 4. Fusion

This cover is for the burnout of electrical motors such as refrigerators, washing machines. An interesting point is that this option covers spoilage of food with a payment of \$500 to replace the spoiled food or prescription medication in a refrigerator or freezer.

Remember, item 1 above is for the insured events whereas 2, 3, and 4 are additional options that can be included.

Insurance is for what may happen and if it does then you need to make a claim. If your claim is rejected and you believe it is valid tell the claims officer that you wish to appeal the decision to the Internal Disputes Resolution (IDR). This is the insurance company's process when appeals are forthcoming.

If you are still not satisfied with the IDR outcome, then you can go to the Financial Ombudsman Service Australia (FOS). The FOS procedure is on the Internet. If you don't have internet access, phone (1800 367 287) and ask if they have a document that they can send to you.

If you are dissatisfied with the outcome of your claim by your insurer then the above procedures should be of assistance. You should consult with your insurance company for professional advice regarding your contents. Remember ask questions when taking out insurance.

*"Disclaimer: John Barry has provided advice to the best of his ability and at the time of submission the information was deemed accurate by RACV. This does not replace professional advice from your specific insurer. In no event is HHS and/or John Barry liable for any direct, indirect, special, incidental or consequential loss or damage arising out of the use of this information. HHS assumes no responsibility for accuracy, correctness, timeliness, or content of the materials provided."*



## DO YOU KNOW YOUR HOUSING TEAM?

### **Bendigo** Ph: (03) 5444 9000

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#### **Property & Tenancy Managers**

Rowena Bolden  
Wendy Comer  
Amy Hickey  
Bree King

#### **Team Leader**

Sheryl Batrouney  
Ph: (03) 5444 9028

#### **Executive General Manager Operations (North)**

Rachel Gellatly  
Ph: (03) 5444 9004

### **Geelong** Ph: (03) 5246 8903

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#### **Property & Tenancy Managers**

Jacqui MacDonald  
Tammy MacDonald

#### **Team Leader**

Elaine Kerr  
Ph: (03) 5246 8903

#### **Executive General Manager Operations (South)**

Shane Smith  
Ph: (03) 9479 0704

### **Mallee** Ph: 03 5018 4200

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#### **Property & Tenancy Managers**

Karen Bailes  
Michael Craig  
Angela Ruhs

#### **Program Coordinator**

Matt O'Connor  
Ph: (03) 5018 4222

#### **General Manager Housing**

Trevor Gibbs  
Ph: (03) 5018 4208

### **Metro** Ph: 03 9479 0700

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#### **Property & Tenancy Managers**

Steven Brennan  
Trish Ferrara  
Susan Hallorina  
Bianca Hurmez  
Donna Le-gallant  
Terri Schliebs  
Ahmed Shire  
Farid Memarzadeh  
Stacey Jankovski

#### **Team Leader**

Franc De Petro  
Ph: (03) 9479 0709

#### **Executive General Manager Operations (South)**

Shane Smith  
Ph: (03) 9479 0709



## 'TIS THE SEASON TO BE JOLLY

Christmas fun and cheer around Victoria is here for all to enjoy! Whether it is Christmas carols, Santa arriving or bright lights you want, we have a list of fun and exciting events for all to enjoy.

### Bendigo

#### CAROLS BY CANDLELIGHT

Come along and join the Rotary Club of Bendigo for its 48th Community Carols evening. With fantastic live entertainment and your favourite carols to sing along to, food and drinks available to purchase and a visit from Santa it is sure to be a fun evening!

**When:** 16 December 2018

**Time:** 6:00pm - 10:00pm

**Where:** Rosalind Park

**Cost:** Gold coin donation entry (BYO chairs and blankets)

**Contact:** Rotary Club of Bendigo 0419 371 289

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



### Geelong

#### CAROLS BY CANDLELIGHT

The 54th Geelong Carols by Candlelight is a great evening for the whole family. The programme will feature a host of talented local performers, choirs, concert band and lots of carol singing!

**When:** 24 December 2018

**Time:** 8:00pm - 10:00pm

**Where:** Johnstone Park, 30 Gheringhap Street, Geelong

**Cost:** FREE

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



#### CENTRAL GEELONG

For a range of exciting family fun filled Christmas festivities including the floating Christmas tree, Santa's Photos at Westfield, Nativity Scene and more you can follow the Central Geelong Christmas Trail.

For further information visit:

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



### Mildura

#### ROAD TO BETHLEHEM

Take a step back in time. Go on a journey with the characters exhibiting the story of the birth of Jesus. The "Road to Bethlehem" is a theatrical live show with each tour approximately 45 minutes.

You are also invited to join in and enjoy Christmas festivities including free face painting and jumping castle, live music and food stalls before or after your tour.

**When:** 12 - 13 December 2018

**Time:** 6:30pm - 7:15pm, 8:10pm - 9:00pm

**Where:** Henderson College, 804 Cowra Avenue, Irymple

**Cost:** FREE



[www.mildura.vic.gov.au/Calendar-of-Events/Road-to-BethlehemContact](http://www.mildura.vic.gov.au/Calendar-of-Events/Road-to-BethlehemContact)



## Melbourne

### SANTA'S COMING TO THE TOWNHALL

Melbourne Townhall shines this Christmas with Santa's new house and a variety of wonderful decorations.

Revisit fond childhood memories and eavesdrop on your kids as they tell Santa about the presents they're hoping to open on Christmas morning. Be sure to snap your free photo with the kids and the man in red.

**When:** 25 November - 25 December 2018

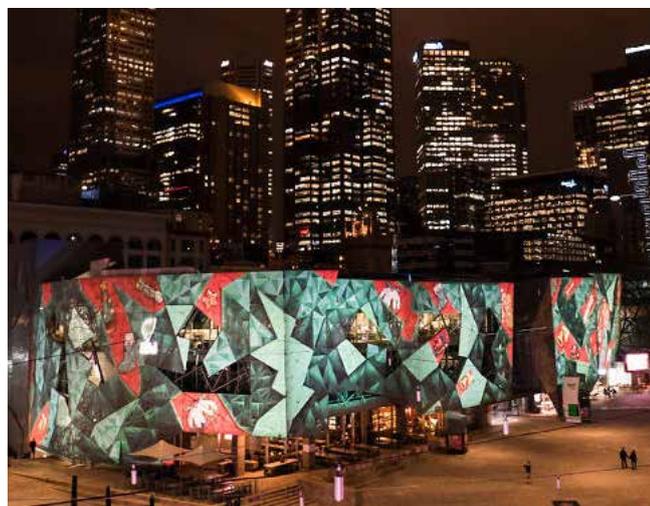
**Time:** Monday - Sunday 10am - 12pm, 1pm - 3pm

**Where:** Federation Square

**Cost:** FREE

For a variety of Christmas displays, shopping opportunities and splendid festivities visit:

[www.whatson.melbourne.vic.gov.au/Christmas](http://www.whatson.melbourne.vic.gov.au/Christmas)



### SPECTACULAR PROJECTIONS AND LIGHT SHOW

It's that time of year again, when the city comes alive with glittering Christmas light projections.

Melbourne's famous Christmas projections are back with free animated shows illuminated on iconic city locations. Catch the feature show at Fed Square and make your mark on the Yarra Building using savvy 'fingerprint' technology to control your own vibrant light projection.

**When:** 1-25 December 2018

**Time:** Monday - Sunday 9pm - 11:45pm

**Where:** Federation Square

**Cost:** FREE

[www.whatson.melbourne.vic.gov.au/Christmas](http://www.whatson.melbourne.vic.gov.au/Christmas)

## HAPPY NEW YEAR! FIREWORKS



### Bendigo

Fireworks will take place at approximately 9.15pm and 12 midnight on New Year's Eve Monday December 31 from the poppet head in Rosalind Park.

### Geelong

Fireworks will take place at approximately 9.30pm and 12 midnight on New Year's Eve Monday December 31 from Waterfront Geelong, Eastern Beach Road.

### Mildura

Fireworks will take place at approximately 9.25pm and 12 midnight on New Year's Eve Monday December 31 from The Nowingi Place

### Melbourne

Fireworks will take place at approximately 9.30pm and 12 midnight on New Year's Eve Monday December 31 from a range of central city site.

