

beyond the letterbox



WELCOME TO THE SUMMER EDITION OF BEYOND THE LETTERBOX

Welcome to the summer edition of Beyond the Letterbox.

This is the time of year when many people celebrate Christmas. Unfortunately, this also a time when many of us are tempted to spend more than we can afford. We've gathered some tips to try to help you get through this time, and have also provided the contact details of financial counsellors and others who may be able to assist.

In this edition we also feature a couple who have recently moved into a new seniors' complex in the south of the State. The Department of Housing continues to improve the standard of accommodation we offer – winning five awards for urban design this year. We will continue to improve the quality of accommodation in the years ahead and appreciate the effort you make to keep your home in good condition.

Have a safe and enjoyable summer.





TIPS FOR SAVING MONEY

YOUR HOME

There is always pressure on your weekly budget leading up to Christmas, but one of the most important priorities is to pay your rent. If rent is not paid, arrears accumulate, resulting in a breach being issued.

If you continue to be in arrears, an application may be made to the Magistrates Court to terminate your tenancy.

If you experience difficulties in paying your rent, contact your local Community Legal Centre, the Tenants Advice Service on 9221 0088 (metropolitan callers); 1800 621 888 (regional callers) or the Financial Counselling Hotline of WA on 1800 007 007 and ask for the contact details of a financial counsellor in your area.

Sometimes Centrelink may stop your benefit and this can affect your rental payments being deducted. It is important to contact Centrelink immediately.

LEADING UP TO CHRISTMAS IT IS IMPORTANT TO:

1. BUDGET

Start a budget, add up what money comes in each week or fortnight (i.e. Centrelink payments, wages) and what needs to be paid first, such as rent and food.

2. WHEN TALKING TO CREDITORS

Consider whether you may need a payment arrangement or an extension. Don't wait until the last minute to call people you may owe money to and don't promise more than you can reasonably afford.

3. SHOPPING

Use a shopping list when you shop. This helps you to remain on budget and not over spend. If you receive catalogues for local shops, compare prices and shop for the bargains. Remember to only purchase what you need. Buying in bulk, seeking out specials and going to a farmers' market for fresh produce may assist in reducing your weekly shopping bill.

4. CREDIT CARDS

If you only pay the minimum monthly payment on your credit card, your debt level will increase considerably because the bank will charge you interest on your purchase of 20% or more. Try to only purchase what you can afford on your credit card and put away money from your budget to pay the credit card when its due, you will pay no interest to the bank. By clearing your credit card monthly and on time, you will improve your credit record with the bank.

5. MOBILE PHONES

When buying a phone, consider prepaid mobiles. Prepaid mobiles won't put you in debt because you are paying what you use and what you can afford.

Ensure you ask a lot of questions when you buy a mobile, such as: How long does the contract go for? What would I be paying if I go over my limit? Does the contract include spend alerts (a message alerting you that are reaching your limit)?

6. PETROL

Purchase fuel Monday to Wednesday when the price is generally at its lowest.

7. CHRISTMAS ASSISTANCE

Some emergency relief agencies provide food and toy assistance during the Christmas period. Agencies such as the Salvation Army, Anglicare, Communicare may be able to assist.

8. CENTREPAY

Centrepay is a voluntary, free, direct bill-paying service offered to customers receiving payments from Centrelink.

Customers who choose to use Centrepay benefit from knowing their payments are under control. Instead of having large bills every month or quarter, your bills are paid in manageable amounts from your payment, making it easier for you to budget.

There are organisations that offer Centrepay as a bill payment option. Contact Centrelink directly or your local financial counsellor to find out more.

MONEY OVER CHRISTMAS



USEFUL INFORMATION

- RUAH Community Services publication - Getting By...Getting Ahead (A guide to concessions and other ways of keeping costs down) contact 9485 3939 or via website www.ruah.com.au
- Synergy provide useful tips on their website, www.synergy.net.au. The Synergy publication - Smartways booklet may also assist. Contact 13 13 53
- No Interest Loan Scheme (NILS) is available for people on pensions, health care cards, or low-income earners as defined by Centrelink. Contact number is 1300 365 301.
- Money Smart is a Government website with extensive information about everything from budgeting to credit/debt to Superannuation, www.moneysmart.gov.au.
- For further information and assistance contact the Financial Counsellors Organisation and ask for the contact details of a Financial Counsellor in your area on 1800 007 007 or info@financialcounsellors.org

RESPONSIBLE DOG OWNERS

Owning a dog is a rewarding and enjoyable experience.

Dogs are much-loved family members, however, if a dog feels threatened in its home it can lash out and bite.

Dog bites can cause serious injuries. If a dog attacks, bites, harasses or chases any person, the owner can be charged.

The best way to reduce the risk of your dog attacking anyone is to make sure that the dog is kept in a secure area and supervised when visitors enter your property.

As part of your tenancy with the Department, officers are required to visit your home. Your dog can feel threatened if a stranger is visiting your home. It is your responsibility to make sure that your dog is properly restrained at all times.

Sections 14.1 (b) and 16.3 of your tenancy agreement relate directly to your responsibility in ensuring no employee or agent of the Department is injured. The Department can also request that pets be removed should there be a risk.

We are bringing this to your attention due to recent dog attacks on officers from the Department which could have been avoided.

It is essential your dog is controlled for the safety of your family and any visitors to your home.

For further information please contact the ranger from your local council.





Department Launches RAP

Reconciliation Australia developed the Reconciliation Action Plan (RAP) to turn “good intentions into action” by encouraging and supporting organisations, large and small, to help close the 17-year gap in life expectancy between Indigenous and other Australians.

Achieving reconciliation involves raising awareness and knowledge of Indigenous history and culture, changing attitudes that are often based on myths and misunderstandings, and encouraging action where everyone plays their part in building better relationships.

Director General Grahame Searle signed a Statement of Commitment on 25 October 2010 to develop a RAP for the Department of Housing.

The RAP journey began with a working group of Departmental staff and an Independent Indigenous advisory group who consulted with all staff and stakeholders.

In February the group developed the Department’s unique vision for reconciliation and explanatory statements. During the year the RAP group focused on setting achievable and realistic targets.

The plan aims to encourage staff to look at themselves differently and to establish new frameworks for day to day operations – particularly internal procedures and relationships.

The RAP will assist Departmental staff towards reconciliation by identifying actions, timelines and measurable targets for relationships, respect and opportunities.

The Director General officially launched the RAP in November 2011.



Department wins for seniors development



Over the past six months, the Department has successfully assisted 538 seniors into public or community housing.

Seasons at Peel offers top class affordable housing for residents in the Mandurah region. Launched in July 2011, the complex comprises 96 one and two-bedroom apartments in two blocks.

Residents have access to a variety of extra amenities including a function room, full-size laundrette (complete with washers and dryers), games areas, and lounge rooms (with LCD televisions and tea/coffee facilities).

Peter Addison, 84, and his wife, Mavis, 80, recently moved into the award-winning Bethanie Peel complex.

"Since we moved in four months ago, we could not be happier with our new home," Peter said.

"We have two bedrooms, a lovely kitchen which follows into an open plan lounge and a bathroom with a walk-in shower."

Peter, an ex-builder, moved to Western Australia from England in 1969 to work in Geraldton, where he helped build public housing.

"Being an ex-builder, I feel so lucky to have been able to move into one of these houses, everything is top class," Peter said.

"The common area has a big television, exercise bikes, a billiard table and a dart board. It is a great place to meet friends and make a cup of tea."

Four Department of Housing projects were recognised in the recent 2011 Urban Development Institute of Australia (UDIA) Western Australia's Awards for Excellence.

The Bethanie Peel Community Housing development in Coodanup was awarded the Seniors Living category.

The development represents the first example of a new style of housing for seniors by the Department of Housing and Bethanie Housing Ltd providing high quality and a well-designed village environment for seniors who need a low cost rental housing solution.

The project was funded through the Commonwealth's Nation Building Economic Stimulus Plan.

The other winning projects were Malvern Springs in Ellenbrook in the Affordable Development category, Stella Orion Apartments in Success in the Medium Density Development category and for the Rising Star Award, and South Hedland New Living won the Judges' Awards for the second year running.

Director General Grahame Searle described the UDIA Awards for Excellence as one of WA's most respected and valued industry awards.

"The winning developments are an excellent example of how we can leverage partnerships with private developers and non-government organisations to create attractive and affordable housing options of the highest quality," Grahame said.

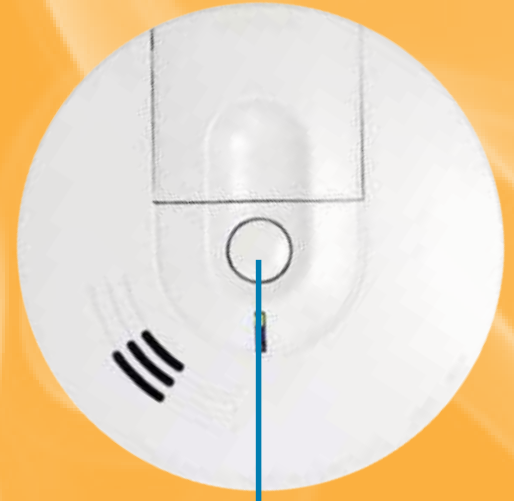
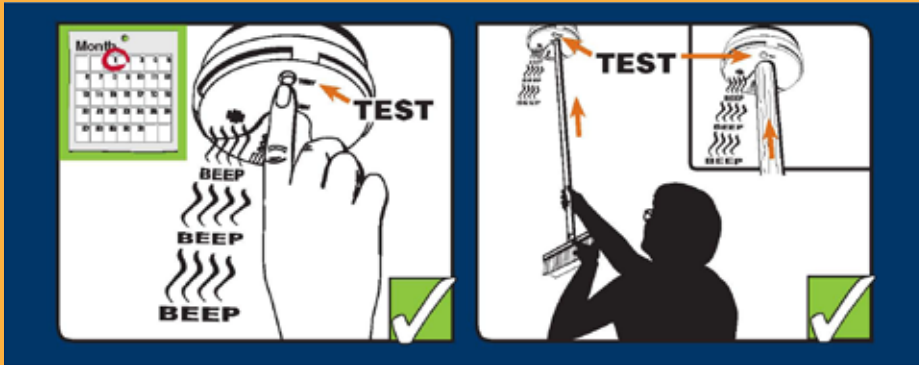


DO YOUR PART - MAKE SURE YOUR PLACE IS SAFE

To make sure that you are safe, please test your RCD and smoke alarms on a regular basis.

SMOKE ALARM TESTING

To test your smoke Alarm press the TEST button and it should make a sound, if you do not hear that sound, you need to tell your Housing Services Officer straight away.



TEST BUTTON

DO NOT use a screw driver or put sticky tape over the smoke alarm.

You need to tell your Housing Services Officer straight away if you have any problems.

RCD TESTING

You should have at least 2 RCD's with test buttons.

If you do not please contact your Housing Services Officer.



TEST BUTTON

When lever is down power OFF

1. To test your RCD, press the button on your RCD; you should hear a 'click', the lever will flip downwards in the 'off' position.
2. If the RCD does not flip downwards, you need to tell your Housing Services Officer straight away.
3. If the lever does flip downwards, then it works.
4. Flip the lever upwards to 'on' and this will turn your power on.

If you notice a problem with your RCD or smoke alarm please call Housing Direct on 1300 137 677