

Humelife

Connecting you to your community

//Autumn 2020

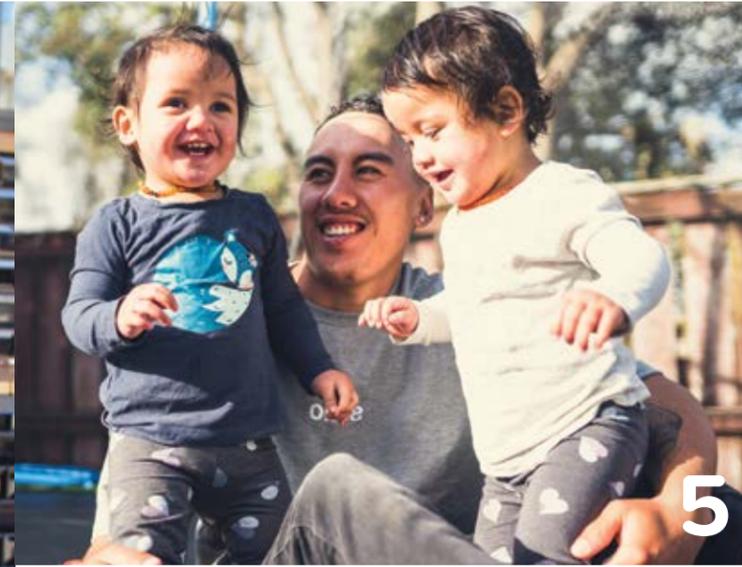
Dale and Halo
Having a new home
and hope for their
future

**Coronavirus
Support**
What you need
to know

**Recipes,
puzzles and
your chance
to win**

Contents

- 4** **Welcome from Nicola**
Our CEO Nicola Lemon hopes *HumeLife Magazine* provides you with a much-needed boost to help you through your days at home.
- 5** **COVID-19 update**
At Hume, our top priority is the health and wellbeing of our customers and employees. Our passionate team are committed to supporting you for however long it takes for life to get back to normal.
- 7** **Rent and budgeting information**
Having a home has never been more important. We are working with customers experiencing financial impacts as a result of COVID-19.
- 8** **Community noticeboards**
Here are some key services, activities, and support available in your communities.
- 12** **We can see your halo**
The saying “a dog is a man’s best friend”, couldn’t be truer for Dale, a Hume Community Housing customer.
- 17** **Budget buster recipes for winter**
When you are keeping an eye on your budget, it’s good to know you can eat cheaply without sacrificing nutrition and flavour.
- 18** **Puzzles**
Try out these puzzles to exercise your mind!
- 19** **Easy fortnightly budget**
Track your spending with this handy fortnightly budget planner. By tracking how much comes in and out of your bank account, you can plan and relax knowing you are in control of your expenses.
- 20** **Vibrant communities**
While the way we live is different for the time being, read about what we’ve been doing in all of our Hume communities.



WIN!
10 COPIES UP FOR GRABS!

CHILDREN'S BOOK COMPETITION
Win one of 10 copies of ***A Place to Stay: A Shelter Story*** by Erin Gunti and Estelí Meza. Tell us in 25 words or less what home means to you. You can enter the competition by adding your comment to our Facebook post at www.facebook.com/humecommunityhousing. Check out page 16 for a review of the book.



Welcome to Humelife Magazine

Our CEO Nicola Lemon hopes *HumeLife Magazine* provides you with a much-needed boost to help you through your days at home.

Hello everyone,

I hope *HumeLife Magazine* provides you with a much-needed boost to help you through your days at home.

We spent time talking to customers about what kind of magazine they wanted from Hume. The new-look magazine we originally planned has turned out to be something quite different due to the coronavirus pandemic. Needless to say, we swung into action to provide you with the information we thought would be helpful and practical over the weeks ahead.

We also wanted to make sure we sent a positive message as it's important to not lose sight of the

great things we are seeing in local communities across the world. By and large, most of us are doing the right thing and we are witnessing examples of generosity, kindness and care for neighbours, friends, family and importantly – strangers.

Having a home has never been more important and helping you stay in your home is our number one goal. We are working with customers to help them manage rental payments and stay in control of their well-being. You'll find handy information in the magazine to assist. If you are facing challenges, please pick up the phone and call us. We're here to help!



By the time the Winter issue of *HumeLife Magazine* is due out, I'm hoping life will be getting back to normal.

Customer feedback drives the way we work at Hume and is at the heart of everything we do. If you have any suggestions or requests on how we can improve your magazine, we would love to hear them. You can email your feedback to eden.samuel@humehousing.com.au.

Until then stay safe, stay home and stay in touch.

Nicola Lemon
Chief Executive Officer

GREAT IDEAS TO FILL UP YOUR DAYS SELF-ISOLATING

We have come up with some fun ideas for things to do while we #stayhome.

Teddy bear hunt

Delight the little ones by perching a bear in your window.

When families are out for much-needed fresh air and exercise, the kids will love spotting teddies.



Join an online yoga or exercise class

Try yoga or exercise classes to keep active while self-isolating. Tune into Yoga with Adriene's Energising Morning Sequence free on youtube.



Get crafty

Get Crafty. Try a DIY Kids Craft project at <https://bit.ly/3aH0rbT> or Adults Sewing projects - <https://bit.ly/2QZoeF5>



Bake an isolation cake

Egg and Dairy Free – If food is in short supply try this simple 6 ingredient cake. Check out the recipe here

<https://www.thepetitecook.com/water-cake/>



CORONAVIRUS (COVID-19) UPDATE

We are here to support you

At Hume, our top priority is the health and wellbeing of our customers and employees. Our passionate team is committed to supporting you for however long it takes for life to get back to normal.

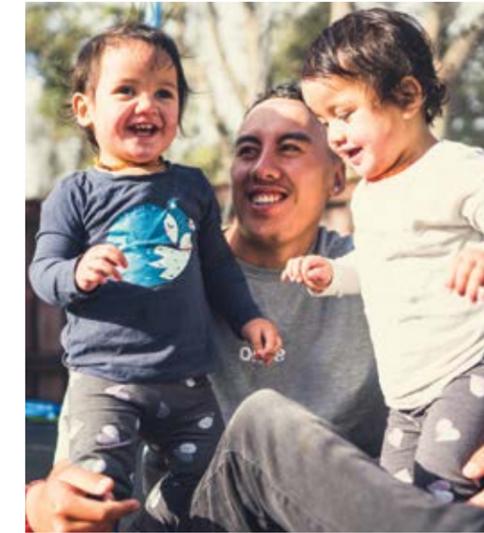
Hume will always ensure you are kept informed and we are focused on providing you with reliable services and support throughout the pandemic. Here's just some of the measures we have put in place:

What we are doing

- We are offering an appointment service to customers who wish to meet with us at our offices.
- We have increased the cleaning of communal areas.
- We have stopped all non-essential home visits to minimise risks.
- We have temporarily cancelled all planned customer community events and will advise you when they are rescheduled.
- We have closed Hume community rooms.
- We have cancelled the March 2020 Rent Review (for social housing customers).

Rent

- Our priority is ensuring that all our customers sustain their homes. We know that throughout the pandemic, having a home has never been more important.
- It is extremely important that you continue to pay rent.
- If you are struggling to pay your rent as a result of health and/or financial impacts of the coronavirus, please contact us so that we can work with



you to customise a plan based on your needs.

- For social housing customers, we will not include Coronavirus Supplement, Special Payments or the Government Stimulus Payment as assessable income – this means many customers will have more money in their household budget to meet expenses while continuing to pay rent.

Repairs

For day-to-day repairs, please contact:

- Sydney/Metro customers: (02) 9727 0688 or repairs@humehousing.com.au
- Hunter/Regional customers: 1800 422 322

Please note that we have postponed scheduled Property Assessment Inspections until further notice.

Help stop the spread



Clean your hands thoroughly

for at least 20 seconds with soap and water or an alcohol-based hand rub.



Cover your nose and mouth

when coughing and sneezing with a tissue or flexed elbow. Put the tissues in a bin.



Avoid close contact

with anyone with cold or flu-like symptoms.



Stay home if you are sick

to avoid infecting others.

Paying your rent and water bills

Our goal is to support you to maintain your tenancy and this article will help you understand what you need to do to remain in your home.

Anyone who signs a Residential Tenancy Agreement—also known as a Lease—makes a commitment to pay their rent on time and in advance to their next payment. If you have not paid rent by when it is due, you are in rent arrears. This is a breach of the tenancy agreement. Hume is committed to assisting our customers to have successful and sustainable tenancies.

Keeping your account in credit

Part of your commitment as a customer of Hume is always keeping your rent 14 days in advance. It is important to contact us if you get behind in your rent, we recognise these things can happen. If you do, usually we can organise a way for you to catch up on your rental arrears. We want to assist you in sustaining your tenancy.

If your account falls in arrears

You can expect to receive regular phone calls and a home visit

from our staff in order to help you maintain your tenancy with us.

If you fall into arrears, our Customer Accounts Team will:

- Contact you via phone and SMS in the first instance, to advise you that your rent is late. We might also visit you at your home to check on your wellbeing.
- If your rent is up to 7 days in arrears, we will write to you to remind you that your rent is due. It is important you respond immediately if you cannot pay your rent, so we can support you and agree to a payment plan.
- If your rent is between 7 and 14 days late, we will send you another letter again reminding you that your rent is due. If you do not pay your rent, we will have to commence formal action.

Remember, it is important that you stay in contact with us so we can assist if you are having trouble paying your rent.

Hume will work with you as much as possible to help you to sustain your tenancy and bring your rent out of arrears. However, we need you to work us and make sure you continue to pay the agreed amount. Hume will do all we can to support you, however if you do not continue to pay rent then we may make an application to proceed with ending your tenancy with us, which could mean you losing your home.

Water bills

As a Hume customer, you are required to pay for the water you use. You can pay this by setting up an automatic payment, which means you pay regular amounts into your account which is then used to pay your water bill when it is due (usually quarterly).

We may send you a water invoice on a quarterly basis. If your statement shows an outstanding amount, give us a call or come into one of our offices to pay the balance. Payments should not be made to Sydney Water, Hunter Water or the Post Office.



Rent & budgeting information

Hume is committed to supporting you during the coronavirus pandemic. Having a home has never been more important. We are working with customers experiencing financial impacts as a result of COVID-19.

It's important to pay your rent

You can pay your rent through any of the following methods:

- **Centrepay:** If you are on Centrelink payments, you can choose to have your rent amount deducted from these payments and paid directly to us. Your Centrepay deduction can be set up through myGov, over the phone, or in person at a Service Centre.
- **Over the Phone:** Call us on (02) 9722 4300 and one of our friendly team members will take your payment over the phone – all you need is your bank card.
- **Schedule Payments:** Schedule payments are easy to set up with your bank – all you need to do is provide the bank with Hume's banking details (below) and your Tenant Code.
Bank: National Australia Bank, Macquarie Liverpool NSW 2170
Account Name: Hume Community Housing Association Co. Ltd.
BSB: 082-343
Account No.: 627 952 830

What do I do if my or someone in my household's income or family circumstances have been impacted due to coronavirus?

If changes in your family circumstances or household income have occurred (especially with job losses during the coronavirus pandemic), it is important that you contact us immediately so we can discuss your situation and adjust your rent accordingly. This will ensure you are not paying more than is deemed affordable for you. We have also introduced measures to speed up rent assessment processes for those who have had a significant drop in income.

The Australian government is providing a range of measures to support people who have been financially impacted as a result of COVID-19. To see if you are eligible or to learn more, visit www.servicesaustralia.gov.au/individuals/centrelink.

What's happening with my upcoming rent/eligibility review?

Hume has suspended the planned March 2020 rent review for social housing customers and will not

increase market rent for affordable housing customers.

What are some budgeting resources I can use?

Free websites:

- **BudgetSimple.com:** A simple tool that helps you get out of debt by tracking expenses and bills.
- **MySpendingPlan.net:** Quickly creates plans that help with saving goals and sends email alerts to remind you of bills that need to be paid.

Free apps that can be downloaded on the App Store (on iPhone) or the Google Play Store (on Android phones):

- **Pocketbook:** Connects directly to your bank so you can track income and expenses automatically and set budgets.
- **MoneyBrilliant:** Connects directly to your bank and superannuation so you can track income and expenses automatically and creates alerts.

See page 19 for an easy to use budget, to help you track your spendings and keep on top of your finances.

HAVE A DISABILITY?

Many of Hume's customers are living with disability. We are committed to promoting a more inclusive society that supports people with disability to be independent and live free from abuse and exploitation. Hume is also one of Australia's leading providers of Specialist Disability Accommodation housing.

The Royal Commission into Abuse, Neglect and Exploitation of People with Disability is currently underway, and it aims to better protect people with disability.

Anybody can make a submission to the Royal Commission. A submission can be made via telephone, email, video or through the Royal Commission website. We can also provide assistance, if required.

We have uploaded helpful information on our website, and you can access it here: <https://bit.ly/2Uv4cLI>



Royal Commission
into Violence, Abuse, Neglect and
Exploitation of People with Disability

COMMUNITY NOTICEBOARD

We have compiled some handy information that you might find useful during this difficult time. Introducing our Community Noticeboard.



ADDITIONAL CHILD CARE SUBSIDY (ACCS) – TEMPORARY FINANCIAL HARDSHIP

ACCS will provide short-term support to families who are experiencing significant financial stress due to exceptional circumstances beyond their control. You may be eligible if you have lost your job and source of income, are caring for a seriously ill family member or have recently lost a family member.

You can receive up to 13 weeks of subsidies towards your childcare fees, for up to 100 hours of care

PHONE A BUDDY

Hume would like to invite customers who are over 55 to join our new Phone a Buddy Program. We will connect you with another Hume customer who you will get to know by regularly talking on the phone about everyday things. To register, or for more information, please call Stella (Sydney customers) 0491 698 123 or Marnie (Hunter customers) 0491 692 292. Let's get through this together.



per week. In most cases, these subsidies will cover the full fees charged by your childcare centre.

For more information and to assess your eligibility, visit <https://bit.ly/3bJSnan>

EARLY ACCESS TO SUPERANNUATION

The government is allowing eligible individuals

affected by COVID-19 to access up to \$10,000 of their superannuation in 2019-20 and a further \$10,000 in 2020-21.

Applications for early release of superannuation will be accepted through your myGov account from April 20.

For more information and to assess your eligibility, visit <https://bit.ly/3dGqPEF>



COMMUNITY NOTICEBOARD



TAKE-AWAY MEALS FOR PEOPLE EXPERIENCING HOMELESSNESS

Exodus Foundation's iconic free restaurant, Loaves and Fishes, has closed to the public but will continue to provide people who are homeless with take-away meals. These will be packed up with a piece of fruit and a drink.

For more information visit <https://bit.ly/2UBanhv> or contact Exodus Foundation on (02) 8752 4600

TOILET PAPER DELIVERY FOR THE ELDERLY

Woolworths is delivering toilet paper to the elderly in NSW through Meals on Wheels.



Woolworths supermarkets have also announced temporary shopping hours exclusive to seniors and people with disability to ensure they have access to essential groceries. They run from 7-8 am on Monday, Wednesday and Friday.

For more information, visit <https://bit.ly/2UyBLwA>

Coronavirus and Centrelink

There is a factsheet at the link below to provide information on what Centrelink can do if you have been affected by coronavirus (COVID-19). Please note this information is subject to change: <https://bit.ly/2WFFP42>



CORONAVIRUS RESOURCES IN YOUR LANGUAGE!

Read information about the coronavirus (COVID-19) health event in multiple languages on our website: <https://bit.ly/33lg28a>



READ ALONG FOR KIDS AT HOME!

Our wonderful friends over at LOST IN BOOKS Fairfield will be reading a book off their shelves every week, in English and other languages. As a children's bookstore specialising in multilingual fiction, their picks are sure to delight readers young and old! Visit their Facebook page to tune in to LOST IN BOOKS Story Corner <https://www.facebook.com/lostinbookssydney/>

COMMUNITY NOTICEBOARD


FOOD AND FINANCIAL AID THROUGH ANGLICARE PARRAMATTA

Anglicare Parramatta are carrying out food and financial aid assessments over the phone. To access this service, call (02) 8624 8600 and when prompted, type your postcode on the keypad to be directed to your nearest office for further details.


FINANCIAL AID THROUGH MISSION AUSTRALIA EARLY INTERVENTION AND TENANCY SUPPORT SERVICE (EITSS)

Mission Australia EITSS are carrying out financial aid assessments over the phone. To access this service, call (02) 8784 5400.

INFORMATION FOR NDIS CUSTOMERS

Hume is closely monitoring information regarding the COVID-19 crisis. We are working with our partner organisations to ensure they are well prepared. It's important that you check the NSW Department of Health (<https://bit.ly/3bqOOWo>) and the NDIS National Disability Insurance Scheme (<https://bit.ly/3ahbkRb>) Facebook pages and websites for any further updates on the changing situation.


NEED A MEAL? REQUIRE ACCESS TO HEALTH AND SUPPORT SERVICES?

Ask Izzy is a search tool to help people who are homeless or at risk of homelessness to find shelter, food, health and other critical support services. Ask Izzy is free and anonymous, allowing you to search up to 360,000 services. If you're on the Telstra mobile network, you can access Ask Izzy even if you don't have credit. To use Ask Izzy, visit <https://askizzy.org.au/>


FINANCIAL SUPPORT AND INFORMATION THROUGH MONEYCARE – THE SALVATION ARMY AUSTRALIA

Moneycare are offering support for financial concerns related to accessing



and understanding the stimulus package for Hume customers over the phone.

Metro customers can access this service by calling: (02) 9633 5011.

Regional customers can access this service by calling: (02) 4088 5820.

COMMUNITY NOTICEBOARD

One-off payments to Centrelink recipients

As part of the Australian Government's stimulus package in response to the CoVID-19 crisis, eligible Centrelink recipients will receive a **\$750 one-off Economic Support Payment** if you're living in Australia and got an eligible payment on **12 March 2020**.

Eligible payments include:

- Age Pension
- Disability Support Pension
- Carer Payment
- Carer Allowance
- Parenting Payment
- Wife Pension
- Widow B Pension
- ABSTUDY (Living Allowance)
- Austudy
- Bereavement Allowance
- Newstart Allowance
- Youth Allowance
- Partner Allowance
- Sickness Allowance
- Special Benefit
- Widow Allowance
- Farm Household Allowance
- Family Tax Benefit A
- Family Tax Benefit B
- Double Orphan Pension.

You'll get the payment if you have one of the following concession cards:

- Pensioner Concession Card
- Commonwealth Seniors Health Card
- Veteran Gold Card.

You'll get the payment if you get one of the following Department of Veterans' Affairs payments:

- Veteran Service Pension
- Veteran Income Support Supplement
- Veteran Compensation payments, including lump sum payments
- War Widow(er) Pension.

You'll only get one payment, even if you are eligible for more than one of the categories listed above.

Make sure Centrelink has your correct details so as not to delay your payment.

Money will start to be paid from 31 March with most getting it by 17 April 2020.


MEDICARE TELEHEALTH SERVICES

There's new Medicare Benefit Services telehealth items for COVID-19. These items are there to remove some of the barriers to accessing medical services for Australians who have difficulty getting to a specialist or live in rural and remote areas. For a full list of benefits and how to claim, visit <https://bit.ly/2V1T8F5>


FREE AUDIOBOOKS FOR KIDS!

Kids can now instantly stream an incredible collection of stories, including titles across six different languages. All stories are free to stream on your desktop, laptop, phone or tablet. To start listening today, visit <https://stories.audible.com/start-listen>


LOOKING AFTER YOUR MENTAL HEALTH DURING THE COVID-19 OUTBREAK

We understand that many people are experiencing anxiety, distress and concern in relation to the COVID-19 outbreak. Beyond Blue has put together a list of practical ways to ensure you look after your mental health and wellbeing: <https://bit.ly/3dsz1rR>

For young people, Headspace has compiled a list of tips to help you maintain a healthy headspace during this time: <https://bit.ly/3aiVqWG>

We can see your Halo

The saying “a dog is a man’s best friend”, couldn’t be truer for Dale, a Hume Community Housing customer.

Prior to coming to Hume, Dale lived out of his car with his dog, Halo. It had been a long-term situation and he needed a home that would accept his four-legged friend too.

“Halo has been with me through thick and thin. Not only is she my best friend, she is all I have left. I truly treasure her. She brightens up my day and I couldn’t do life without her,” Dale said.

According to research by the Human Animal Bond Research Institute (HABRI), the benefits of having a pet include a reduction in stress, fear and anxiety, and an increase of oxytocin levels in the human brain. These biological responses have measurable clinical effects.

It’s no surprise that in HABRI’s 2016 survey of pet owners, 98% considered their pet to be a member of the family; 74% reported mental health improvements from pet ownership; and 75% reported a friend’s or family member’s mental health improved from pet ownership.

Other benefits, including companionship, reduced feelings of loneliness and having the responsibility of caring for a pet can assist people in managing long-term mental health conditions.

Customer Dale was referred to Hume by one of our partners, for help to find a suitable home and to access support services so he could get back on his feet.

Monica Portus, Senior Neighbourhood Officer at Hume said, “our specialists in Hume’s allocations, housing options and neighbourhoods’ teams worked closely with our partners and identified barriers and challenges Dale was facing.

“We considered the community we were placing Dale into, making sure it was beneficial to his mental health and was a place where he could thrive,” she said.

Hume found a home that was within Dale’s means—and one Halo would be happy in too. “I had a huge smile on my face when I viewed the house. I couldn’t wait to move in,” Dale said.

Conveniently located near a shopping centre and a 10-minute drive from central Maitland, Dale and Halo love their new home. “It’s a huge adjustment getting used to living in a house [instead of my car], and I love the garden,” he said.

“Halo loves playing in the big yard, and we’re tending to a frangipani tree out the front. It will look beautiful when it’s in full bloom. It’s unbelievable to have a place to call my home,” Dale said.

Hume worked with Dale to devise a financial plan. Now, he can save for his future and set some goals. As a Hume customer, he has access to education and training and other services provided by Hume and its service partners.

“I’m working on my mental health, and when I’m stronger I would like to learn about app development and to make a difference in the lives of people who are homeless. I’m looking forward to the chance of employment.

“I have so many plans for the future. Things are definitely looking up for Halo and me,” he said.

Story by Eden Samuel.



HALO HAS BEEN WITH ME THROUGH THICK AND THIN. NOT ONLY IS SHE MY BEST FRIEND, SHE IS ALL I HAVE LEFT. I TRULY TREASURE HER.



Dale and his loyal friend Halo.

Samuel's story

Samuel grew up in social housing and has overcome many challenges. Today, the single father rents in the private market and is creating a secure, happy home life for his young family.

After a marriage breakdown, Samuel had to move with his three children to his parents' home, where overcrowding forced him to look for an alternative. He was linked with Uniting's Doorways for Men with Families program and was referred to Hume Community Housing. Two-and-a-half weeks later, he and his family moved into a Hume-managed rental home in South West Sydney.

Hume worked closely with Samuel, connecting him to support services and ensuring his family's wellbeing during their time within the program.

"Hume put me onto a few different services. We were connected to a food hamper service and at Christmas time, they told me that the local church was giving out presents for the kids. If there was ever a problem, I could always call Hume," he said.

After five months on the Housing Independence Program, and a stable rental track record, Samuel



secured a private rental tenancy closer to his extended family.

"With Hume's help, I started saving for the first time in a very long while. That's been so good knowing I have something behind me and can look after the kids if they need anything for school or just for us to go out occasionally as a family," he said.

"Hume was incredible. They always called in to see me. They cared. Even when we were moving, they helped with the timing of my rental payments. Hume made it easier for me because they wanted me to succeed," he said.

THERE'S A RANGE OF HOUSING SOLUTIONS... NO MATTER YOUR SITUATION



Our Housing Options team work closely with customers to identify how we can best support them to succeed. Every day, we meet customers who may be experiencing homelessness, who are escaping domestic violence, or who are struggling to make ends meet and need affordable housing.

We offer a range of programs designed to support people on their road to prosperity, including

our Temporary Accommodation Program and Housing Independence Program. These programs equip our customers with a stable and secure home, the right support services and the opportunity to build a tenancy track record.

We work closely with real estate agents to secure affordable private rentals and with the assistance of a rental subsidy,

can help customers transition into a place of their own.

We have lots of success stories and you can hear from one of our customers, Samuel here <https://bit.ly/2VHtk1l>. If you, or someone you know, are looking for housing, call us on (02) 9722 4300 and we can discuss a solution that might be right for you.

Finding a Home that's perfect for you

We believe that having a safe, secure and comfortable home has never been more important.

We appreciate that due to COVID-19, it can be difficult to inspect and sign up for a new home.

Hume takes well-being and safety seriously and that's why we have implemented a number of ways through which you can safely inspect our properties.

We want to help you find your perfect home. Our Housing Options Team are here to assist with any enquiries you may have.

Hume's Affordable Housing properties are located across Sydney and are available to low-income earners who meet the eligibility criteria.

You can find out if you qualify by taking our eligibility quiz here www.humehousing.com.au/applyforahome.html

We offer virtual video tours of properties and live views, where a housing officer will walk you through the property in real-time and answer any questions you may have.

Alternatively, you can set up a personal viewing appointment – allowing you to inspect the property while we remain outside.

If you are ready to proceed with applying for a property, we can work through an online application process to again safeguard your wellbeing.

Find out more about our current affordable rentals by visiting us at www.humehousing.com.au



Hume Community Housing employees participated in the Street Count in Maitland.



STREET COUNT

Close to 30 Hume employees headed out onto the streets with the Department of Communities and Justice and Specialist Homelessness Services to undertake Street Count in the Maitland, Raymond Terrace and Western Sydney areas.

Street Count is an official count of rough sleepers in the community that will give the NSW Government and providers like Hume first-hand knowledge so that we can tailor our services to the local need.

Minister for Families, Communities and Disability Services, Gareth Ward, said: "We are putting together the most complete and up-to-date picture possible of the number of people sleeping rough and where we can have the greatest impact.

"These street counts will help foster local collaboration to end street sleeping and inform local approaches to prevention, housing options and post-crisis support.

"Our Government has committed to halving street sleeping by 2025 and this street count is an important step as we work towards this ambitious target," Mr Ward said.

NSW is part of a global movement to end street sleeping, with the Premier signing the Act to End Street Sleeping Agreement in February 2019 with the Institute of Global Homelessness.

Homelessness in NSW

You can contact Hume if you or someone you know is at risk of homelessness. We are able to assist you Mon-Fri 9am-5pm. If you need help outside of these hours call Link2home a 24 hour help line on 1800 152 152

At the last Australian Census (in 2016), there were 37,715 people experiencing homelessness in NSW (an increase of 37% from 2011). This is largely due to a lack of affordable housing. A tiny proportion of private rentals are affordable in the greater Sydney area for people on low incomes.

Additionally, there are around 60,000 people on the social housing waiting list and the waiting time can be between 2 and 10 years.

Hume is working hard to increase the supply of affordable housing in NSW. We are talking to people from the NSW Government and the housing sector to develop a wide range of high-quality housing solutions to address this issue.



BOOKS

Children's book competition

Win one of 10 copies of *A Place to Stay: A Shelter Story* by Erin Gunti and Estelí Meza. Tell us in 25 words or less what home means to you.

You can enter the competition by adding your comment to our Facebook post at www.facebook.com/humecommunityhousing.

A Place to Stay: A Shelter Story is a touching picture book showing readers a women's shelter through the eyes of a young girl, who with her mother's help, uses her imagination to overcome her anxiety and adjust to her situation.

Why parents will love it: A women's shelter becomes a safe place to explore together in this reassuring book. Starting conversations about homelessness, poverty and support services, it's an accessible introduction to a not often discussed subject.

Why children will love it: Young readers see a shelter through a child's eyes, showing them what shelters look like, what kinds of services they offer, and what it might be like to stay in one. Showing the impact of homelessness, children will build empathy and a vocabulary with which they can express their thoughts and feelings on the topic.

WIN!



Budget buster recipes for winter

When you are keeping an eye on your budget, it's good to know you can eat cheaply without sacrificing nutrition and flavour. Our cheap and easy recipes feature 3 ingredients and you can whip them up in a flash.

BBQ chicken stuffed sweet potatoes

These tender sweet potatoes stuffed with shredded BBQ chicken make the most hearty, mouthwatering weeknight meal! All you'll need is 3 ingredients and 35 minutes.

Serves 4 halves
Prep 10 mins
Cooking 35 mins

Ingredients

2 medium sweet potatoes, halved
450 g boneless skinless chicken breasts, cooked and shredded
1/3 cup BBQ sauce
2 handfuls rocket or spinach leaves
1/4 cup feta cheese, cubed (optional)

- 1 Lay potatoes cut side up on a large baking sheet.
- 2 Roast until tender – about 35 minutes, depending on the size of your potatoes.
- 3 In a saucepan set to medium-low heat, stir together chicken and BBQ sauce.
- 4 Heat until warm for 5-10 minutes.
- 5 Top each potato with scoopfuls of chicken, green leaves and feta.



- 6 Spoon over additional BBQ sauce.
- 7 Spoon over any leftover sauce, sprinkle with parsley or dried herbs.

Spice it up!

Add grated cheese, or a dollop of sour cream or yoghurt.

Tomato soup

Three magical ingredients come together to make a velvety and delicious tomato soup in this hearty recipe!

Serves 2
Prep 2 mins
Cooking 10 mins

Ingredients

4 tablespoons unsalted butter
1/2 large onion, cut into large wedges
1 can tomatoes
1 1/2 cups water
1/2 teaspoon fine sea salt, or more to taste

- 1 Melt butter over medium heat in a large saucepan.
- 2 Add onion wedges, water, can of tomatoes with their juices and 1/2 teaspoon of salt.
- 3 Bring to a simmer.
- 4 Cook, uncovered, for about 10 minutes.
- 5 Stir occasionally and add additional salt as needed.



- 6 Blend the soup, with an immersion or regular blender, and then season to taste.
- 7 If available, serve with crusty bread.
- 8 Add a tin of kidney beans, chickpeas, lentils or cooked pasta to make it heartier and stretch further.

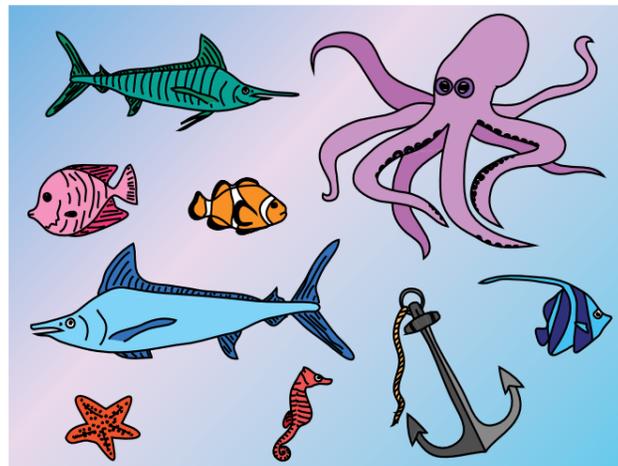
Find a word

Most common pets

R	G	L	I	Z	A	R	D	G	O	A	T	U	A
T	L	F	H	E	L	T	R	U	T	E	S	R	I
A	U	S	G	S	E	K	A	N	S	U	H	A	G
C	I	R	U	R	I	E	R	D	R	I	B	L	A
T	A	I	I	E	I	F	L	G	B	D	O	I	I
U	G	T	N	T	A	F	T	E	S	S	L	B	L
S	T	N	E	S	B	O	T	R	U	T	L	R	I
D	E	F	A	M	E	M	T	L	R	F	E	E	G
I	R	B	P	A	G	O	I	G	A	O	L	G	A
T	G	H	I	H	R	U	U	H	T	T	A	I	E
G	K	U	G	R	I	S	C	H	I	C	K	E	N
O	A	B	A	A	R	E	D	F	E	R	R	E	T
D	T	N	R	N	A	U	D	U	A	A	T	S	K
R	I	S	R	I	A	A	A	F	N	I	T	O	H

- CAT
- BIRD
- CHICKEN
- IGUANA
- FISH
- GUINEA PIG
- RAT
- DOG
- FERRET
- HAMSTER
- LIZARD
- SNAKE
- GERBIL
- TURTLE
- MOUSE

SPOT THE DIFFERENCE



Easy fortnightly Budget

Track your spending with this handy fortnightly budget planner. By tracking how much comes in and out of your bank account, you can plan and relax knowing you are in control of your expenses.

HOUSEHOLD INCOME	
Your take home pay	
Your partner's take home pay	
Centrelink benefits	
Family benefit payments	
Child support payment	
Other earnings	
Household Income Total	=

The next step is to work through your expenses below to calculate what your outgoings are. You may need to divide monthly, quarterly, or annual bills to work out the amount per week. Then multiply by 2 to get your fortnightly spend.

RENT/UTILITIES	
Rent	
Electricity	
Water	
Home phone	
Mobile phone	
Internet	
Rent/Utilities Total	=

LIVING EXPENSES	
Food	
Drinks	
Toiletries	
Cleaning supplies	
Other	
Living Expenses Total	=

INSURANCE/FINANCES	
Car insurance	
Health insurance	
Car loan	
Credit card interest	
Other loans	
Paying off debt	
Insurance/Finances Total	=

MEDICAL/PERSONAL	
Glasses and eye care	
Dental	
Medicine	
Other Medical	
Education exp: TAFE, courses etc	
Medical/Personal Total	=

TRAVEL	
Bus, train, or ferry fares	
Petrol	
Road tolls and parking	
Rego and licence	
Repairs and maintenance	
Fines	
Other	
Travel Total	=

CHILDREN/FAMILY	
Baby products	
Toys	
Babysitting	
Childcare	
School fees	
Excursions	
School uniforms	
Other school needs	
Child support payments I make	
Other	
Children/Family Total	=

ENTERTAINMENT	
Takeaway and snacks	
Celebrations and gifts	
Outings	
Other	
Entertainment Total	=

TOTALS	
Rent/Utilities Total	
Living Expenses Total	
Insurance/Finances Total	
Medical/Personal Total	
Travel Total	
Children/Family Total	
Entertainment Total	
Income Total – Expenses Total	=

VIBRANT COMMUNITIES



Laughter and learning

Our Cabramatta Seniors led by fabulous duo, Lee (pictured middle) and Allan have been fortunate to participate in English classes every Wednesday in their community hall. The classes are on hold until it's safe to host public events again. Our customers are looking forward to resuming the laughter-filled sessions, filled with stories of Vietnam and opportunities for the young and old to read and write English.



Indigenous rugby league team is "one big family"

We are thrilled to support young Indigenous leaders through our sponsorship of Kunarr Kayku. Taking part in their first ever rugby competition, Battle of the Countries, Kunarr Kayku stood out for their sportsmanship and drive to make a difference in their community. Using sport as a vehicle to allow players equal access to services and opportunities, Coach Michael Heitmeyer's vision for the team will make an impact for generations to come.

Singing with others is a magical experience

The opportunity for us to sing with our customers at the regional Seniors Festival event, SING!, was superb. Two customers loved the Maitland SING so much, they jumped in the car to join in the Raymond Terrace event. Again, it was another session brimming with energy and enthusiasm. Member for Port Stephens Kate Washington MP dropped by to join in, and we even had a local centenarian raise the roof with their wonderful voice.



Growing Telopea together

After taking part in a botanical gardening course, our Telopea customers came together to plant a wonderful garden in their community.



Making memories with Hume's senior customers

Staff and customers alike had a blast attending the Senior's Gala Concert for NSW Seniors Festival. From meeting Australian Idol star, Paulini, to singing along to old-school hits together, one customer even shared that this had been the first time in 6 years she had decided to attend an outing and that she had no regrets!



HAPPY TEARS ALL ROUND

Our passionate housing team shed happy tears as they were able to buy food and other essential items for customers in Temporary Accommodation from a local Woolworths. For those who can't afford to stock up, COVID-19 means they no longer have access to the basics, and empty supermarket shelves mean they go home empty-handed. Let's all practice compassion in these challenging times and be considerate of those doing it tough in our wider communities.



COMING TOGETHER FOR OUR FIRST LIVERPOOL TENANTS FORUM OF 2020

Acting on customer recommendations from last year's forums, we invited the Cost of Living Specialists from Service NSW to fill us in on the wide range of rebates available via more than 19 NSW Government agencies. This was really useful, and many customers were able to make an on-the-spot appointment to find out how they could access some of those cost-saving rebates. Although all Tenants Voice Forums have been cancelled due to the coronavirus pandemic, we look forward to sharing more great services with you in the future.



Protecting you from scams



Hume is committed to protecting your privacy and personal information.

Please be aware that there has been a rise in scams pertaining to COVID-19, including welfare payments and requests to hand over information regarding superannuation. These are sophisticated scams that can look quite legitimate and take the form of SMS text messages, phone calls and emails.

It pays to be alert. We recommend you subscribe to Scam Watch, an alert service hosted by the Australian Competition and Consumer Commission. You can find it at this link: <https://www.scamwatch.gov.au/>

In the interests of your safety we have listed the type of information Hume may request from you from time to time, and how we go about collecting that information. We also advise what we will never do or ask you for.

TYPE OF CONTACT	HUME WILL	HUME WILL NEVER
Phone calls and SMS If you are concerned please hang up and call Hume back to verify the call came from Hume.	<ul style="list-style-type: none"> We make phone calls to customers to make payments for arrears or to check on your well-being. We will always verify through checks that we are speaking with our customer. We can validate that it is Hume calling as we will be able to provide you with your customer number or identify who lives in your home with you. We will send SMS alerts to customers. 	<ul style="list-style-type: none"> Ask you for your bank details. Ask you for online account details or passwords. Ask you to make payments to any accounts other than those specified on our website or listed on your bill.
Email If you are suspicious that an email is not from Hume delete it immediately and contact us to check.	<ul style="list-style-type: none"> We email customers from time to time. You will see emails from Hume in your inbox as the name of the person or team followed by @humehousing.com.au We often include links to Hume's website www.humehousing.com.au and links to the website of government agencies including Centrelink or the NSW Department of Communities and Justice. 	<ul style="list-style-type: none"> Contact you by email asking for your bank account or password details or requesting that you click a link to provide information. If you are suspicious, contact us to check the request has come from Hume.
In person/ home visits If the visitor cannot provide you with on-the-spot identification, do not allow them to enter your home. Call Hume to let us know.	<ul style="list-style-type: none"> Hume will always call or email you to arrange a home visit. We will always provide you with 7 days' notice in writing if we want to inspect your home. Hume will always provide you with proof of identity by presenting you with a Hume photo ID badge. You can always call our office to check. Hume will always communicate with you regarding any contractor visiting your property. You will need to ask the contractor for proof of identity. If they have no proof of identity, do not let them in. 	<ul style="list-style-type: none"> Hume employees or contractors will never visit your home unannounced. We will always attempt to call or contact you beforehand. Unless you are accessing Hume's Temporary Accommodation Program, Hume will never ask you for a cash payment. We will never ask you in person to disclose bank accounts, financial information or passwords.



BUILDING COMMUNITY, ONE BBQ AT A TIME!

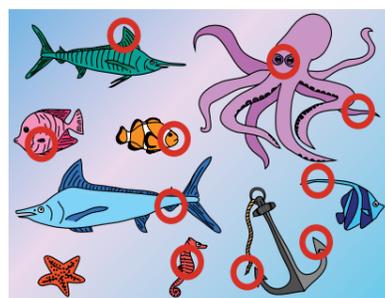
A big thank you to our regional customers for welcoming Hume into your neighbourhood with open arms!

Hume's Community Connect BBQs were the perfect opportunity for the Hunter community and Hume to learn about each other. From Raymond Terrace, Metford, Woodberry and Rutherford to Nelson Bay, East Maitland, Telarah and Tenambit, our Community Cohesion team were grateful to have made over 260 connections within the Hunter community, discovering something new about the places they visited along the way. Our customers welcomed Hume to their neighbourhood and provided us with fantastic insight into local history, geography, connections, programs and services, never failing to share fascinating stories that brought their community to life. Although we've packed up our small but sturdy BBQ for the time being, we're excited to connect with the vibrant Hunter community in the near future. Here's some of our favourite moments from the Community Connect BBQ tour:

- At our Parkway Avenue BBQ, one customer remarked that in all the 26 years she'd lived in the area, she'd never seen the park being used like this to bring the community together.
- Our Raymond Terrace customers helped us learn all about what it's like to live in the area called "The Royals" at our Boomerang Park event.
- Sharing free books through our Children's Book Box initiative with customers at our East Maitland event was heart-warming. We were also thrilled to see people making meaningful connections – once customers Cheryl and Regina worked out they knew the same people from Moree, they were filled with laughter, conversation and signs of a new friendship.

PUZZLE ANSWERS PAGE 18

R	G	L	Z	A	R	D	G	O	A	T	U	A	
T	L	F	N	E	L	T	R	U	F	E	S	R	I
A	U	S	S	E	K	A	N	S	U	H	A	G	
S	I	R	U	R	E	R	D	R	I	B	L	A	
T	A	I	E	I	L	G	B	D	O	I	I		
U	G	K	N	T	A	F	T	E	S	S	L	B	L
S	T	N	E	S	B	O	T	R	U	T	L	R	I
D	E	F	A	M	E	N	T	L	R	F	E	E	G
I	R	B	P	A	G	O	I	G	A	O	L	G	A
T	G	H	I	H	R	U	H	T	T	A	I	E	
G	K	G	R	I	S	C	H	I	C	K	E	N	
Q	A	B	A	A	R	E	D	F	E	R	R	E	T
D	T	N	R	N	A	U	D	U	A	A	T	S	K
R	I	S	R	I	A	A	A	F	N	I	T	O	H





DEAR CUSTOMERS

Due to coronavirus (COVID-19) pandemic, our offices are open by appointment only. Our shift towards online, phone, and booked appointments is intended to limit face-to-face exposure for customers and employees.

CONTACT US

-  **General Enquiries:** (02) 9722 4300
-  **General Email:** hume@humehousing.com.au
-  **Sydney Repairs:** (02) 9727 0688
- Hunter Repairs:** 1800 422 322
- Repairs Email:** repairs@humehousing.com.au

-  **Website:** www.humehousing.com.au
-  Please like our page **Hume Community Housing** on Facebook to receive latest updates.