



ARGYLER

Tenant Newsletter

WINTER

2018

 argyle

WELCOME TO THE WINTER ARGYLER

I encourage you to read the stories in this edition. They have been written by tenants and cover topics of reading and visiting libraries in the winter months, information on the University of the Third Age, signs of identifying seasonal affective disorders, the pros and cons of downsizing and some handy tips to save energy and money. Thank you to the tenant authors for their commitment to the Argyler. Please make contact with us if you would like to be involved in the tenant newsletter, the Argyler.

One of the topics in this edition provides a summary of Anglicare's Rental Affordability snapshot, scary information! Did you know that only 4% of rental properties are affordable to people on Centrelink benefits, and people on the minimum wage and that they are having to sacrifice health and education to pay their rent?

Argyle is trying to ease some of the pain on a small scale and in the process of buying nine new properties in Wagga and Griffith.

It is important that you pay your rent because, after our bills, we are wanting to try and ease the housing crisis in our locations by buying more houses for people in housing stress.

EXCITING NEWS!

From June we will have one number across all of Argyle

1300ARGYLE (1300274953)

This will make it easier for you to make contact with us, more information will be sent to you over the coming weeks. Give it a go! you will get your local office.

Lastly I want to acknowledge the tireless work that Sue Smith from Young has contributed to her community over many years. Sue passed away last month.

Take care over the winter months, keep warm and get your flu shot!

Regards

Wendy Middleton

Argyle Is Changing Its Bank Account You Pay Rent Into

Argyle is making a necessary change to our bank account details. All current Argyle bank accounts that you deposit payments for rent and non-rent items into will be closed by 30 June 2018 and we ask that you now use the account details below for any future payments to Argyle Housing. Don't forget to include your Tenancy ID as a reference so we can make sure your account is kept up to date.

Name: **ARGYLE COMMUNITY HOUSING LTD**

BSB: **062 511**

Acc No: **10186391**

Ref: **Use your tenancy ID as your reference**

For further information please contact your local Argyle office.

VALE SUE SMITH

It is with a very heavy heart we let you know of a huge loss to the Argyle Family in Young. Sadly, the entire community of Young is coming to terms with the passing of Sue Smith in April of 2018, and we would like to celebrate the person she was and of the sacrifices she made to bring the community together.



Argyle's Tenant Committee was something that Sue was very active in promoting and attending. Some of her amazing attributes included the offer to "make a salad" or crochet something, and she could take over a meeting with her stories about all of her exploits, who she was going to get to help with things and in general was a loud organiser.

There was nothing that happened in the Argyle Community that Sue didn't know about. Those who were close to her loved her fiercely and loyally. She was always cooking meals for other people and would always let us know if she thought someone needed a hand with something or if they were struggling.

Sue Smith was a True Champion for Argyle and also especially for her local team in Young where she always put her hand up to help out in any way she could.

It has been a quiet few weeks without her coming into the office, yelling out to us to do some work and chuckling to herself.

Taking on the role of "Mother Hen", Sue never hesitated in taking those less fortunate than her under her wing as she was one of the most generous of people. If you needed it and she had it to give, Sue would insist it was yours.

Sue was very connected to her community, volunteering her time and help in many different organisations and businesses. She would often crochet blankets for the community radio station to raffle, cook and drop off meals for others and even cared for the Gardens at Rotaract Park where she was heavily involved in pushing for council funding of the community project.

The Young Team



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MEET OUR NEW BOARD MEMBER CHRIS MARTIN

Non-executive director and member of Assets, Acquisitions & New Business Committee

Chris has 35 years of broad-ranging experience in property investment and property funds management, both in Australia and overseas. That experience covers listed and unlisted property investment vehicles and includes property and asset management, development, acquisitions and disposals. It spans various property sectors, such as commercial office, retail, industrial, residential, hotels and retirement living.

Chris is currently managing director of Pindari Capital, and also property funds management company within Ausin Group. His most recent roles prior to joining Pindari in 2018 were Executive Director – Asset Management, with Arcadia Management Investments, a boutique property funds management firm, and Regional Head of Asset Management for Asia-Pacific (based in Singapore) for LaSalle Investment Management, one of the world's leading investment managers with over US\$58 billion global assets under management.

During his career, Chris has also held senior roles at Bankers Trust Australia, Lend Lease and GPT Group.

Chris holds a Master of Commerce (Valuation) degree, a Graduate Diploma in Property Investment and an Advanced Certificate in Real Estate. He is a Graduate of the Australian Institute of Company Directors. Chris is a non-executive director of HarbisonCare, an aged-care and retirement living provider based in the Southern Highlands of New South Wales, and is a member of the Redevelopment and Audit & Risk Committees at Harbison. He is also a licensed real estate agent (NSW).

QUEEN'S BIRTHDAY

PUBLIC HOLIDAY

JUNE LONG WEEKEND PUBLIC HOLIDAY 2018

All Argyle Offices will be closed for the Queen's Birthday Long Weekend from 5pm on Friday 8th June until 9am Tuesday 12th June.

REPAIRS & MAINTENANCE



For repairs and maintenance issues please follow the correct procedure below:

Office Hours (Monday - Friday 9am-5pm) excluding public holidays

Please call your Local Argyle Office

If you have an **emergency** and need to report repairs and maintenance out of office hours please call the after hours **emergency maintenance number** that is on your tenancy lease. The after hours number is for emergencies **ONLY**. If your repair is **NOT** urgent then please wait until the next working day and report via the office hours procedure.

WHAT IS AN EMERGENCY?

- burst water service
- blocked or broken toilet system
- serious roof leak
- gas leak
- dangerous electrical fault
- flooding or serious flood damage
- serious storm or fire damage
- failure or breakdown of the gas, electricity or water supply to the premises
- failure of any essential service for hot water, cooking, heating or laundering
- any fault or damage that causes the premises to be unsafe or not secure

Repair & Maintenance Response Times

Urgent Repairs: **24 Hours**

Routine Repairs: **7 Working Days**

Non Urgent Repairs: **28 Days**



A LIFE LESS ORDINARY

BY WENDY PARK

"IT TOOK A FEW MONTHS FOR ME TO BE ABLE TO GET IN HERE, BUT THIS IS WHEN I MET PEOPLE WHO SEEM TO REALLY CARE."

- WENDY PARK, AGE 66, TENANT OF ARGYLE COMMUNITY HOUSING

Compared to the public housing situation I was in for 13 months, this is like heaven-sent, I'm very very happy with my home. Argyle Management and the folks working at Argyle have been life savers, they've treated me really well.

A little bit of background about me, I've been happily divorced for 25 years since I discovered beagles. I have a little boy beagle called Beau, which is French for beautiful boy, and is indeed. With rheumatoid arthritis and also a number of back ailments, I'll have you all know that growing old is not for sissies. I've worked 45 years of my life, paid taxes all that time, it's been only the last 18 months that I cannot physically work. I would do anything to help anyone if I can get to them, but just walking the dog at present is a big thing for me. I do want to say thank you very much to dear Dorothy Tomic, who lives not far from me, for looking after my Beau when I'm at my medical appointments. Dorothy is the sort of person that you meet in a community who will do anything for anyone, she's always on her little scooter running down to Lanyon marketplace, just to get milk or medicines for someone, so she should be thanked for her contributions towards the Conder community.

I served the Australian government by working with DFat, through 3 different postings overseas. These postings included, the Solomon Islands, Mexico City and Washington D.C. where I had four years tour of duty, worked very hard, loved it of course. When my tour was up, I just wanted to stay and keep working in the States. After a short time of working in the World Bank, I started working for the Office of National Assessments, or ONA is Australia's premier intelligence

agency. That started a fascinating 11 years of my life, and I really loved the work ... in fact, I've got a lovely recognition medal from the Central Intelligence Agency. It says "Wendy Park, in appreciation for your dedicated partnership and collaboration. 1999 – 2009. Intelligence Liaison Staff, Central Intelligence Agency." And believe it or not, I'm very proud of that, I think it's a very special time in my life.

Ending on a happy note, I met my advocate from ADACAS, a lovely lady by the name of Gwen Davis found Argyle Community Housing for me. It took a few months for me to be able to get in here, I have been able to meet people who seem to really care. All I can say is thank God I came across Argyle Community Housing and the lovely people working here. I hope the experience continues to improve and that I think would be all I can say, no one's paid me for this statement/interview, although you could have bribed me with another puppy.



Wendy with her recognition plaque

PERFECT WEATHER FOR A BOOK

BY LYNDAAL BREEN

WHEN IT'S GOLD AND WET OUTSIDE, THERE'S NOTHING LIKE CURLING UP IN A WARM PLACE WITH A GOOD BOOK.



You can stay in one warm room, fortified by a mug of soup, and a book can take you anywhere. Nowadays, even if reading is difficult there are ways to enjoy books as they can also be obtained as spoken word on CDs while Large Print may also make reading more comfortable.

The best place to access books for free is your local Council Library. Whether you are in Griffith or Claymore, there is a local library branch which you can access, and from which you can borrow a magnificent range of books, magazines, CDs, DVDs. Some libraries have a mobile service which will help you by bringing your chosen books to your home, if you are elderly or disabled.

You can also spend time in the Library where it's warm and read the newspapers. Another great service is computers, connected to the Internet, so that you can keep up with your email and Facebook etc. in the comfort of the Library rooms. If you are tech savvy and like to read from a screen, most libraries are providing access to ebooks, e-audio, and e-Magazines. Children are well catered for as well, with books ranging from baby's thick paged items, to picture books for you to read to your youngsters, easy reading books for the beginner reader right through to the sophisticated Young Adult works that many adults also enjoy.

Many young parents enjoy taking their babies and small children to Story Time at the library, which gives the parents an opportunity to meet others while their little ones experience a formal circle time with finger plays, music and of course a story, presented by a Library worker.

Most libraries also host a school holiday program which is again free, unless consumable items are needed for the activity. Some have ongoing activities as well. All Council Libraries provide these services free to residents. To join, obtain the Application Form from the Branch you will use most. Fill it in and provide some ID with your residential address in the particular Council area where you live: these can be your current driver's licence, or health care card, rental agreement, or utilities account. As a member, you can then join up your children so they can borrow.



FUNDED COMPUTER COURSE

OFFERED IN
THE WINGECARRIBE REGION

Earlier this year, Bowral Argyle offered a subsidised computer course to low income earners and concession cardholders who are wanting to get upskilled to gain employment or advance with further education.

Congratulations to Julie, Julie, Robyn, Karon, Corina and Deborah who attended, completing the 6 week course offered at Robertson Technology Centre.

TESTIMONIALS FROM ARGYLE ATTENDEES

I really enjoyed the 6 Week Computer Course offered through Argyle held at Robertson Technology Centre.

I learnt things about new technology plus computers updates and it helped me get ahead in my certificate 2 in Business Studies and.

I felt the course was a good length and at a very good price of \$30.00 plus I met some lovely new Ladies in the course which made it easier for me to adjust into the course.

Corina W

I received an Argyle tenant newsletter advertising information about a computer course offering basic computer skills. I was interested to take part in the course because it which enable me to brush up on my computer skills for future employment.

I would like to thank Argyle for giving me this opportunity and I really enjoyed the experience.

Deborah W

I found about the computer course through a text sent from Argyle.

I signed up for the course to better my computer knowledge and it has helped me understand computers more.

Julie C



UNIVERSITY OF THE THIRD AGE

SOUTHERN HIGHLANDS

BY JANE COURTENAY

Last year I had the great good fortune to attend a talk arranged by the Bowral Tenancy Action Worker Megan Mason for tenants, and given by Erica Webber, the current President of the University of the Third Age (U3A) Southern Highlands. What an inspiring talk! I made immediate enquiries and, as a consequence, I became a member of this wonderful organisation.

The University of the Third Age is a national not-for-profit organisation providing learning experiences for retired and semi-retired people. It is run by members for members and a diverse range of courses is offered throughout the year, enriching the third stage of our lives. And, there's no homework and there are no exams! The yearly fee is a very modest \$45, or \$55 if one wishes to have a printed magazine sent by post.

What a feast of interesting courses offered! Last year I signed up for English (a history), Global Refugees, Art in the Afternoon, Book Club, Knitting for Charity (one day) and Rembrandt (one day). Well, I must say, I wish my formal schooling had been as enjoyable, and as amusing too.

English was given by John Collerson who made such a dry old subject so interesting, and he has a wonderful sense of humour. We spent quite a lot of our time laughing. Who'd have thought English could be so funny!

Global Refugees dealt with the question of why the world has so many refugees fleeing from their home countries - the politics, the economics, the dictatorships, the greed, the hunger, the cruelty, etc.

Then there is Art in the Afternoon, an on-going group of people who get together on a Monday afternoon and paint and draw. There is always

a subject set for the afternoon, but everyone is free to 'do their own thing'.



Jane with one of her pieces of art

As a result of joining U3A, I have started painting again, and have just participated in an exhibition held during the Seniors' Festival in Bowral. And I've also put in an entry form for the first Wingecarribee Drawing Prize to be held in May at the Berrima District Art Society. Now, if anyone told me this time last year that I'd be doing this, I would have laughed. But thanks to that wonderful organisation here I am painting away and even perhaps thinking that I might have an exhibition of my own in the not too distant future.

The website is: www.sohiu3a.org.au Check it out!

The University of the 3rd Age operates in the areas of Wagga Wagga, Griffith, Southern Highlands, Goulburn, Macarthur and the ACT. If you would like to learn more about the U3A in the above regions, contact either your Tenancy Action Worker or the U3A in your local area.

THE WINTER BLUES

SEASONAL AFFECTIVE DISORDER

BY MAGDALENA WHIPPER

Seasonal Affective Disorder (SAD) is a specific type of depression caused by a decrease in natural light during the winter months, leading to a range of symptoms that are quite similar to a major depressive episode. SAD is the result of disruptions in the body's circadian rhythm (or biological clock), and changes in the amount of melatonin and serotonin produced by the body. If you have experienced the following symptoms every day for at least 2 weeks your GP may diagnose you with SAD;

- **Persistent sadness or low moods and feeling down with no relief**
- **Not enjoying usual activities**
- **Increased appetite, particularly carbohydrates and sweets, resulting in weight gain**
- **Increased need for sleep**
- **Daytime fatigue**
- **Being tired or having no energy**
- **Decreased sex drive**
- **Feelings of guilt or worthlessness**
- **Unable to concentrate or think clearly**
- **Thoughts of suicide or death**

However you do not have to suffer in silence as the good news is that there are some effective treatments for SAD, such as;

- **Light Therapy (also called phototherapy) – this involves sitting in front of a special bright light for at least 30 minutes each day**
- **Antidepressant medication**
- **Counselling**
- **Increased regular exercise**
- **Spending more time outdoors in natural light**
- **Telling family and friends for support**

If you are suffering from long term depression or have noticed significant changes in your mood that affect your daily ability to function effectively please visit with your GP for a diagnosis and to discuss the best treatment options for you.

There are numerous articles about Light Therapy on the Internet just Google search 'Light Therapy for Seasonal Affective Disorder in Australia' or you can contact MCS Sleeping and Snoring Solutions on 1300 650 752 for further information about Light Therapy devices for SAD.

If you are in crisis and need immediate support you can call the following services;

BEYOND BLUE: PH. 1300 22 4636

24 HOURS A DAY / 7 DAYS A WEEK

LIFELINE: PH. 13 11 14

24 HOUR TELEPHONE CRISIS SUPPORT / 7 DAYS A WEEK



TIPS - TO SAVE ENERGY & MONEY

Close gaps and cracks to save:

\$45 per year.

Keep the summer heat outside, and the winter chill outside, by closing curtains and doors, and using door snakes to stop draughts.

Set your aircon at 23-26 C in summer and 18-21 in winter. Each degree of difference can equal:

10% less energy used

Switch OFF appliances at the wall to use:

1-5% less energy



Wash in cold water to save:

\$50 per year

Use your dryer less to save:

\$95 per year

Apply to replace your old fridge or TV and save up to:

\$200 per year

REPLACEMENT YOUR OLD APPLIANCE AND SAVE

The Office of Environment & Heritage are offering discounts on new energy efficient fridges and TVs so you can replace your old inefficient models. New appliances can cut your energy bills, improve your household and family living costs and help protect our environment.

WHAT THEY ARE OFFERING:

40% off the cost of a fridge (save up to \$200 a year on your energy bill)

50% off the cost of a TV (save up to \$125 a year on your energy bill)

IS THIS OFFER FOR YOU?

To receive this offer you must be a NSW resident and hold one of the following:

- Pensioner Concession Card
- Health Care Card or Low Income Health Care Card from Centrelink
- Veterans' Affairs Gold Card

A Commonwealth Seniors Health Card is not sufficient eligibility for this offer - you will need to hold one of the above cards.

WANT TO APPLY?

There are 2 easy steps and the application takes only minutes to complete. Make sure you have your valid concession card with you when you apply.

To apply simply go-online to <https://appliance.environment.nsw.gov.au/Suitability>

Downsizing Your Home

THE PROS AND CONS OF A CHANGE ON LIFESTYLE

By Tony Jagićić

As a tenant with Argyle Housing, I'm always looking for ways to cut expenses without affecting my lifestyle. It's a good plan, and it's working. But it wasn't really working out until I decided to downsize! If you're looking to reduce your living expenses, it only makes sense to look at the biggest cost you have. But downsizing isn't for everybody and I respect that. Below I walk through some of the pros and cons and I'll also give you a brief checklist to help you with your decision.



THE CONS OF DOWNSIZING

- **It's emotional** - I'm not particularly sentimental. So the emotional part of downsizing was not a big issue for me. But it may take several years for some to even entertain the notion of moving. Reducing and dismantling a home is a big task that can cause anxiety.
- **Moving sucks** - Moving is a real pain in the butt. If you've been in it for any length of time, chances are you have enough possessions to make the prospect of moving more than a little daunting.
- **Loss of prestige** - Like it or not, the size and location of your house offers a certain status. By definition, when you downsize your house, you downsize your prestige.

THE PROS OF DOWNSIZING

- **Less stress** - Downsizing will enable you to reduce your utilities payments.
- **More income** - The money you save on your utilities can translate into the things you've always wanted to do. Reward yourself and hopefully add some fun to your life.
- **More leisure** - Think of the regular chores you have to do to maintain your home. Yard work and cleaning come to mind immediately. And if you are in an older house (as I was), there is an endless to-do list.
- **Less space** - When you have less space, you have fewer places to put things. You must carefully consider every purchase and decide if you have room for it. Or what can you get rid of to make space for it? In the end, having less space keeps you from making unnecessary purchases.
- **More control** - A feeling of relief accompanies getting rid of stuff. My world is far less cluttered. I'm lighter. Leaner. More on top of things. More in control than I've felt in years.

DOWNSIZING CHECKLIST

- **Right size** - When you downsize, don't go too small. Or too big. Make a list of the rooms you can't live without.
- **What to get rid of** - This is the hard part. It's easy to decide to get rid of what you don't need. But some stuff that you don't need has sentimental value, which makes it difficult to pitch.
- **What to do with the stuff you get rid of?** - Have a yard sale or give what you don't really need to loved ones.

2018 RENTAL AFFORDABILITY SNAPSHOT

The Rental Affordability Snapshot is designed to highlight the lived experience of looking for housing while on a low income. It focuses on the Australian population who earn the least income – Commonwealth benefit recipients and minimum wage earners. Each year, Anglicare Australia agencies search local newspapers and real estate websites for rental accommodation across the country.

4% of rental properties are affordable and suitable to those on low incomes

6% of households are on government income support payments

28% households are on minimum wage in Australia



- approx. **760,000** people on Newstart in Australia
- more than **95,000** receiving Youth Allowance
- approx. **760,000** people receiving the Disability Support Pension
- approx. **250,000** people receiving the Aged Pension rent their homes

We know that many people on low incomes are avoiding becoming homeless by sacrificing other basic living needs to pay the rent – things like eating enough, using public transport, heating or cooling their home, or seeing a doctor when they need to.

This year's Snapshot found that **1,952** properties were affordable and suitable for single people on the minimum wage, and **17,274** for a couple on the same. This sounds like a lot, compared to the tiny handful available for people on government income, but it doesn't tell the full story. Single people on the minimum wage with children for example, are as badly off as those on government income support, with less than **6%** of properties affordable and suitable for them on the Snapshot weekend. It's also crucial to remember that people on low income are not just competing with each other for scarce accommodation. With **one** in **three** Australians renting, and with rents (and housing prices) soaring, many are feeling the pressure of the cost of finding a home. Therefore people on low income are also competing with people on significantly higher incomes who are also understandably trying to minimise their rent costs, for the same small number of affordable properties.

This and previous reports are available on the Anglicare Australia website: www.anglicare.asn.au

ARGYLE SCHOLARSHIPS

In 2017 Melodie decided it was her time to move forward with the next chapter in her life and pursue studies to become a qualified Teacher's Aide. While speaking with her Tenancy Action Worker, Megan Mason, Melodie put it out there that she would be interested in studying and Megan assisted with the application for Argyle's Tertiary Scholarship that would financially support Melodie during her studies.

You must be excited about the studies close to being finished?

I am very excited. It has been an excellent course and even better to be able to study again.

What has motivated you to take on further studies?

I have always been motivated to learn, and it was the right time for me to take the next step forward in my life. My motivation extends beyond myself, I pushed for Ruby to take on her studies and it has been a significant step forward for her as well ... I am so proud of her achievements.

Where to next?

My goal was to complete the course and then work as a teachers aide for kids who have learning difficulties. Working as an aide around kids serves a very important purpose to me and being able to assist in the nurturing of kids who have trouble learning is something I hold close to my heart.

What advice would you give to others who are thinking about studying?

Without a doubt, I would say to stop thinking or talking about it and make a choice to educate yourself. I know there are Mums both single and married who want to take the next step but doubt themselves and I want them to realise they CAN DO IT!

... so do it.



Melodie and daughter Ruby

If you are interested and would like to enquire about Argyle Tertiary Scholarships, speak to your Tenancy Action Worker for more information

WATER BILLS FAQs



HOW ARE MY WATER USAGE CHARGES CALCULATED WHEN I HAVE A SHARED METER?

Tenants who live in unit complexes sometimes all share one council meter.

In this case, your water usage charges are calculated by evenly dividing the total amount of water used by everyone at the complex (as per the bill given to Argyle by Council) by the number of people who live there.

For example, if 20 people in total live at a unit complex the water usage account from Council would be divided by 20.

Once Argyle has calculated the per person amount we then calculate for each individual unit depending on how many people live in the unit.

If there are outside taps that everyone uses (including the cleaner or gardener) then Argyle pays 10% of the total water usage total before dividing it up.



WHY DOES ARGYLE RECEIVE MY BILL AND THEN SEND IT TO ME?

Argyle receives the bill because Argyle either owns the property or manages it on behalf of Housing NSW. If you rent a leasehold property, the landlord or agent will pass the bill onto Argyle



WHAT ARE THE LAWS AROUND HOW I AM CHARGED FOR WATER?

How you are charged for water is set out in your lease. The relevant laws are the NSW Residential Tenancies Act 2010, the NSW Ministerial Guidelines for Community Housing Water Charging July 2012 and the ACT Residential Tenancies Act 1997.

Remember that if you disagree with a water

account or have any questions, your Tenancy Officer is the best person to speak to.



WHAT DO I DO WHEN I RECEIVE A WATER USAGE NOTICE?

If you receive a notice you should either pay the account in full to Argyle by the due date, or contact your Tenancy Officer to arrange a payment plan.

If you do not agree with your bill or want to know more about how it is calculated contact your tenancy officer. **Do NOT pay your water bill to the Council.**



HOW OFTEN DO I NEED TO PAY FOR WATER?

This varies depending on the local Water Authority and the timing for which they send a water bill to Argyle. Generally, it is every 3 to 4 months.



WHO READS MY WATER METER?

Meters are read by your local council or water authority



Saving water:

Did you know clothes washing accounts for 15% of the water we use in our homes? A typical load of washing is usually much less than the maximum capacity of the model. Stuff in a few extra shirts to make the most of your loads.

Going Digital?

Would you like to receive your quarterly copy of The Argyle via email?

If you are working towards making your home a paper free environment then don't hesitate to contact Argyle Housing and ask for your future editions of the The Argyle to be sent to you via email.

Simply contact editor@argylehousing.com.au to let them know or call your local office to give them your email address.





*A better future for
our communities.*

Local Argyle Office Contact Numbers

AINSLIE VILLAGE - 02 6162 6800

CAMPBELLTOWN - 02 4627 0002

GRIFFITH - 02 6962 6830

WAGGA WAGGA - 02 6921 6479

ALBURY - 0488 094 511

COMMON GROUND - 02 6241 0352

QUEANBEYAN - 02 6297 5929

YASS - 0448 173 830

BOWRAL - 02 4861 2753

GOULBURN - 02 6297 5929

TAHMOOR - 02 4681 0594

YOUNG - 02 6382 7818



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