

The

# ARGYLER

Tenant Newsletter, Summer 2019



Created  
by tenants,  
for tenants.





## Connect with us

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The Argyle is a newsletter created by tenants, for tenants. We welcome and encourage contributions and feedback from all – to get in touch simply email [editor@argylehousing.com.au](mailto:editor@argylehousing.com.au)

## The Argyle Tenant Editorial Team

We need your ideas and stories to keep The Argyle relevant to you.

- Do you want to contribute to The Argyle?
- Do you have a great news story that you would like to share?
- Would you like your ideas published to our community?

If so, we would like to hear from you.

For more information, contact the editor at [editor@argylehousing.com.au](mailto:editor@argylehousing.com.au)



## Welcome from the CEO

### Welcome to the summer edition of The Argyle.

It has certainly been a dry year for all of us, our gardens are parched and NSW and ACT are looking in need of a good drink. We take water for granted and I hope for farmers and our regional areas that we get a good summer rain break.

This week we celebrated the annual meeting where both staff and tenants were acknowledged for their contributions to Argyle Housing. The introduction of the partnership awards to our local real estate agents was a first and was warmly received. Congratulations to all our tenants for being good neighbours and helping out in your communities.

The Argyle Housing Tertiary Scholarship program has been amazingly successful this year and we now have secured sponsorship from Castleton and Mittagong RSL. Take the time to read the stories of tenants who have been supported and think about how you and your family could take advantage of this program.

Thank you for a great year. There have been many challenges for all of us throughout the year and I appreciate the respect and support that you have given me and the teams. Please take the time to be kind to yourself over the Christmas period. Keep safe and Happy Christmas.

Regards,



Wendy Middleton

CEO - Argyle Housing

“ There have been many challenges for all of us throughout the year and I appreciate the respect and support that you have given me and the teams. ”

## Season's Greetings

### A big heartfelt Merry Christmas to all residents and tenants of Argyle Housing

Christmas is a time of giving and spending time with loved ones. So often we can lose sight of the real reasons for Christmas celebrations and this year the staff at Argyle Housing wanted to ensure those in need also had a reason to smile.

This story starts with a staff member taking the time to write a note in our 'Suggestion Box'. These are read out at our Leadership Meetings and all suggestions are discussed. This particular suggestion was to forego our own office Kris Kringle and instead give to those in need through donations. A giving tree was set up in each of our offices and staff took a tag and purchased a gift for that child's age and gender.

Tenancy Action Workers then suggested local support agencies in their area who needed extra support this Christmas and the gifts were given to them for distribution. Some of the support agencies that the Christmas gifts went to were: Barnardos, Wagga Family Support, St Benedict's Queanbeyan.

### Pay your rent first

With all the hype that comes at this time of the year and the high expectations around gift giving, it's important to remember the important things first - like your rent and bills. Be wary of quick fixes like Zip Pay and Afterpay money lending services and read the fine print.

Remember the Spirit of Christmas is about spending time with people you know and love and giving back to those in need. If you need support, the Salvation Army and Uniting Churches are always there to help.

## Scholarships Apply Now

### Argyle Housing Tertiary Scholarships

Up to **\$1,500** available to individuals

Are you a new or continuing student, mature age student, at University, TAFE or with a registered training organisation?

If you answered **YES** to any of the above, then you are able to apply for the Argyle Housing Tertiary Scholarship.

Argyle Housing Scholarships are part of an annual education program for tenants, providing up to \$1,500 for college, university or TAFE students. The scholarship money can be used to pay for any educational costs, such as course fees, text books, specific clothing, computers or anything which helps you to complete your education.

Applying for an Argyle Housing Tertiary Scholarship is easy: simply fill in a short application form, which takes around five minutes. More than one member of your family can apply. Scholarships are open to any household member enrolled in full-time or part-time tertiary education during 2020.

[argylehousing.com.au/social/scholarships](http://argylehousing.com.au/social/scholarships)

An initiative of the Argyle Housing Board of Directors

Sponsored by



CASTLETON



## Farewell Pamela

Argyle Housing thanks Pamela for her service

**W**e would like to thank Pamela Edwards for her tireless contribution to the Argyle Housing Board. Pamela was appointed in April 2012 and brought with her extensive experience in the investment management business in Australia, the UK and Europe. Prior to that, Pamela was a partner in a prominent Australian law firm. She has also served the community on the boards of Australian arts organisations.

We wish Pamela all the very best for her retirement and future endeavours.



## Argyle Housing Office Closures

All Argyle Housing offices will close from 3:00pm Tuesday 24th December 2019 and reopen on 9:00am Thursday 2nd January 2020.

### OFFICE TRADING HOURS

Wed 25 December – Closed  
Thur 26 December – Closed  
Fri 27 December – Closed  
Mon 30 December – Closed  
Tue 31 December – Closed  
Wed 01 January 2020 – Closed

We hope you have a wonderful break with your families.

### REPAIRS AND MAINTENANCE

If you have an emergency and need to report repairs and maintenance please refer to the emergency numbers within your lease agreement.





# Tenant Awards

The Argyle Housing Annual Meeting 2019 recognises tenants that go above and beyond in their communities

## 2019 Volunteer Award

Paul Dagleish

## 2019 Good Neighbour Award

Bev Tokley  
Harry and Barbara Vinckx  
Patricia Bowles  
Michael McAnespie  
Alf Carson  
John Perrett  
Lyndon Mead  
Jason Critchlow  
Keith Perceval  
Kerrie Howells  
Pauline Hicks  
Kevin Skates  
Rodney O'Bryan

## 2019 Community Spirit Award

Craig Jones  
Antonio D'Angiolillo  
Janelle and Jessica Perceval  
Audrey Sugar  
Matteo De Dominicis

## 2019 Diligence Award

Joy Walton  
Joan Smithers



# Partnership Awards

At this year's Annual Meeting we recognised our local business partners that have helped Argyle Housing tenants and staff

Jennine Browning, Administration,  
Georgette Nehme Real Estate

Danielle Spence Property Manager,  
Highlands Real Estate

Angelo Cirillo, Rawlinson & Brown Griffith

Angela King, New Client Consultant,  
Fitzpatricks Real Estate Wagga Wagga

Julie Schnoegl, Partner/Senior Property  
Manager, Raine & Horne Wagga Wagga

Mick Daniele, Director,  
First National - Westpoint (Campbelltown)

Graeme Welsh Real Estate, Goulburn



# ARGYLE HOUSING & ANGLICARE CHRISTMAS HAMPER

## Christmas is coming!

This year, Argyle Housing and Anglicare have teamed up to create hampers for families in need.

Local community members and staff from both agencies have supplied a range of food so that everyone can enjoy Christmas.

If you need extra assistance or know a family in need, contact Sandra at Anglicare on 8624 8600

All applicant's will need to be assessed to ensure that they qualify.

We wish everyone a safe and bright Christmas and a Happy New Year.



# Chris Benton Award



## Jaime Lobb is awarded Argyle Housing's highest achievement award in the 2019 Annual Meeting

**A**rgyle Housing's Chris Benton Patron award is a special award to acknowledge a staff member who is diligent, committed to the organisations purpose, someone who is a quiet achiever, is relied upon to get the job done, has respect from their peers, who doesn't give up and sees things through.

Jaime Lobb commenced her employment with Argyle on 22 April 2014 as an Administration Support Officer at our Young Office. During her five years of employment with Argyle Housing, Jaime has had many opportunities to act in higher duty roles and across multiple areas of the organisation. From her beginnings as an Administration

Support Officer, Jaime showed her strengths in working with our tenants and has been recognised for her versatility through her experience within the Access and Allocations team, the Operations team as a Tenancy Officer, and has even acted in the role of Team Leader in 2016 and again in 2017. In 2018, Jaime was a member of the Strategic Plan review group and is currently in the process of reviewing and updating the Operations Procedure Manual. Jaime consistently models Argyle Housing's values, has an excellent work ethic and strives for excellence in everything that she does. Jaime is now the Team Leader for Young Yass and Queanbeyan.

# Identification Cards

## Introduction of Argyle Housing identification cards

From 2020, all Argyle Housing staff will have an identification card which they will carry with them. The purpose of this card is so that you can easily identify one of our friendly staff members when they approach your residence. The identification cards will have the staff member's name, photograph, office location and clearly branded with the Argyle Housing logo. Being able to put a name and position to a face may hopefully boost your confidence in Argyle Housing.

Some of our affiliated contractors will also carry Argyle Housing identification cards.



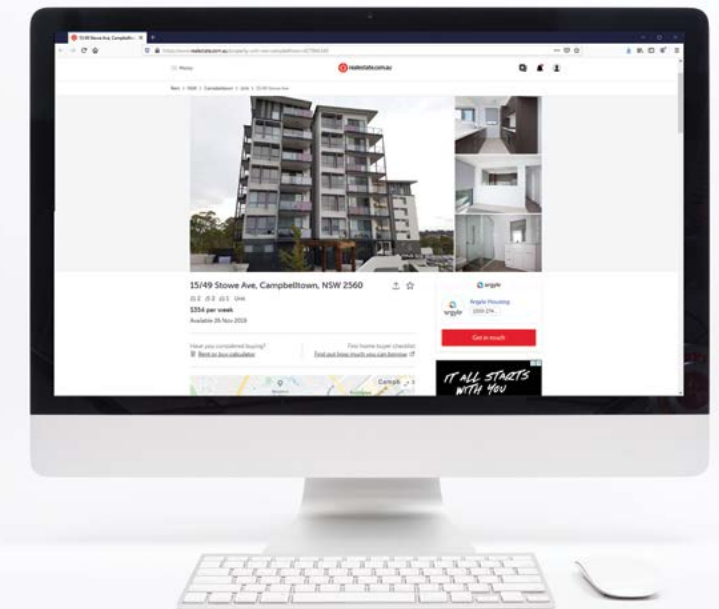
# Affordable housing

## Listings on realestate.com.au

Whenever we get an apartment or unit that is up for rent, our Tenancy Officers at Argyle Housing will list the property on realestate.com.au

We will also link these listings on our social media channels and website.

So if you are looking for an affordable home or unit, make sure that you follow us on Facebook, Instagram, Twitter and search for Argyle Housing on realestate.com.au





# Lions Club Member

**T**ony Jagicic has been with the Lions Club of Tahmoor Inc for nearly 18 years. Through out his time with the Lions Club he has really taken a lot of pride in the work he has done for the people he sees everyday.

"I enjoy helping out my community and meeting new people. We are here to help, have fun and assist where we can" says Tony.

There is a myth in the community that the Lions Club only do BBQs but tony says "We also help people with diabetes, those that need glasses for poor eye sight, and also help out families where we can go to major festivals and events".

Tony has just taken over the Lions Mints distribution and selling Christmas Cakes for his Club, and is hard at work to get new members. So they are looking for volunteers, that are friends of Lions members. You do not have to commit to becoming a member of the Club, just be there when they need a helping hand. Volunteers can give a full day, half day or just a few hours of their time and you also get a shirt to wear and hand back when done.

Lion, Tony Jagicic

Argyle Housing tenant



# A Summer Poem

## Hot Summer Nights

Hot Summer Nights with the buzzing and whirring of the Thompson air conditioner interrupting the lonely chatter of the cicadas and the crickets.

A pearl of sweat glistens down the side of my face as my fingers clench in anxiety as I cannot stop staring at the mosquito that's landed on my nose.

Screams, clatter, laughter and whimpers as mother clamber to remove the giant huntsman spider from the shower curtain, unbeknownst as the spider calls out in fear 'don't hurt me! It was hot outside for me too!'

Hot Summer Nights, Australian Nights. Love it, hate it, it's a part of us now, glued to us, shaping us, preparing us for the next round of glorious hot Summer Nights.

Ruby Mikolaitis

Argyle Housing tenant



## Esther's Persistent Nature

Many young people will have been disappointed with their ATAR.

Some will find the course they wanted is out of reach, and others that any hope of University education at all has slipped away. It does not necessarily mean that the unsuccessful student has failed to study well, or that they are in any way inadequate intellectually; there are a lot of complexities in the calculation of the ATAR (University Entrance Rank) and you can do well in your subjects but not hit a high rank.

Esther, who grew up with Argyle Housing, had good average HSC results across her subjects with a high of 82 for Art and a low of 68 in Biology, but her ATAR was only 50.05. All her dreams of University studies in Forensic Science were clearly out of reach. But being a rather persistent young woman, she did not give up. One of the applications she had made was to the Canberra Institute of Technology to do their Bachelor of Applied Science (Forensics). The important move she made was to phone the Department Head there and have a conversation. He made it clear that they would look at her application again in 12 months time, if she took a Bridging Course in Mathematics and Chemistry.

The Gap Year is often seen as a big break from study, but Esther realised that it was her catch-up year. She enrolled in the Bridging Courses offered by Charles Sturt University and also decided to cement her learning by doing Year 12 Maths and Chemistry through OTEN (TAFE outreach). Needing an employable skill that would serve her through her study years, Esther also enrolled in a Certificate IV in Hospitality at TAFE. Job opportunities came up which helped her save a bit of money before entering her tertiary studies.



Esther was accepted into the CIT Bachelor degree in Forensics and was able to afford to move to Canberra due to having had several part-time hospitality jobs. Being helped to buy a car during this time was also a lucky break – most regional campuses are not well served by public transport. Life as a student was possible with Austudy, living in shared accommodation and taking casual work, which was easier to get because she had experience from working in clubs and restaurants.

Her troubles were not all over. At the end of her first year she had failed two subjects, but again, Esther's persistent nature allowed her to accept that she would need to repeat these. It is actually quite common to find that tertiary students are repeating subjects here and there, and that many will need to take longer than the expected time to graduate. And, yes, Esther did graduate with her desired qualification although it did not lead to that dream job. For Esther, the recognition that what she really had was a Chemistry degree led her into different work from what she expected, and she now has a successful career in the Environmental Science Section of the Queensland Government.

Young people growing up in social housing may feel that they do not have the same opportunities as others, and it is true that lack of money is a problem. But in the classroom, they are equal, and they bring valuable insights to share as well.

All students need to be alert to grants and scholarships that may be available to assist with the costs of study. Nowadays, Argyle Community Housing is one such scholarship provider.

Lyndal Breen

Esther's mother and  
Argyle Housing Tenant



“ Young people growing up in social housing may feel that they do not have the same opportunities as others... But in the classroom, they are equal, and they bring valuable insights to share... ”



## Elizabeth's Live Performance

Elizabeth Meredith is an Argyle Housing tenant and she is involved with the local Youth Theatre and was recently in production of 'The Lion, the Witch and the Wardrobe' at Mittagong.



### "There's nothing to do around here"

This is a common cry of the teenager. And parents, with limits on time, energy and money may agree. Sports require commitment, often training several times per week, uniforms and equipment, even though your youngster is getting good outcomes with improved physical fitness and developing friendships. Quiet pursuits are often easier on a parent's resources and it is great if activities such as drawing, cooking and computers give satisfaction. Other young people are looking for something different, and finding the right activity for an individual teen can be a challenge.

Elizabeth Meredith, daughter of an Argyle Housing tenant from Moss Vale, has found

a passion for drama through joining a local junior theatre group: Southern Highlands Youth Arts Council (SHYAC). Recently she appeared in their production of "The Lion, the Witch and the Wardrobe". There were seven performances over two-weeks in September, including a special show for children with disabilities.

Elizabeth joined SHYAC two years ago, encouraged by her best friend. At the time she needed an escape, as she was grappling with some difficult circumstances. Having been involved in singing at high school and dance when she was younger, joining the local youth theatre was a good move for someone who had always been attracted to the performing arts.

At first, Elizabeth attended a workshop, which required no special skills. The emphasis was "Come and enjoy yourself". Then she auditioned for the next show, a production of "The Addams Family" which turned out to be terrific fun. Elizabeth had several solo parts which helped her build up her confidence as a performer.

When this year's show, "The Lion, the Witch and the Wardrobe" was announced, Elizabeth was very keen to be involved. She played the role of Mrs Macready, the housekeeper, who is the first character that the children see at the house. Elizabeth strengthened her characterisation by creating a back story, imagining that, while Mrs Macready loves the professor, she dislikes children, explaining the rather distant way she treats them. Of course it is the presence of Mrs Macready that causes the children to hide in the wardrobe, and from there to enter Narnia.

Live performance rarely occurs without something going wrong. For Elizabeth, it happened on the first night when a picture that is important to the plot, fell off the wall. Elizabeth needed to ad lib to get around what could have been a bit of a plot hole. Another night, a cast member fell off the stage during their scene. That was difficult to react to appropriately.

Involvement in this activity is not easy, or cheap unfortunately. Membership costs \$195 per year, but this is only \$4 per week. The fees cover all costs which would include insurances, royalties, hall hire and costumes. Elizabeth has a job and pays her own fees most of the time. However, she also needed to keep her boss informed well in advance of the times she would be unavailable for work due to rehearsals and performances. She had to sacrifice some of her income. Transport was sometimes difficult, and Elizabeth was very grateful that parents of other young actors were happy to help her a number of times.

Elizabeth found some new friendships, and

enjoyed being part of a group of people who were "extroverted introverts", people who come across as quiet and studious, but who can really enjoy themselves in a setting that provides a safe space to express their quirky side. As well as having a sense of purpose as the group worked together to create the story and craft much of the costumes and props, many new skills were acquired. Being part of such a production is also good for the resume, as it can demonstrate a range of work skills from ability to commit to a greater goal or long-term project, organisational skills, self-confidence, ability to work as a team member, and ability to undertake a specific role but also to assist others in the team with things like make-up and practicing lines.

Lyndal Breen

Argyle Housing Tenant





## 54 Years of Dedication



**Joan Smithers is a long term resident of Argyle Housing, and at the most recent inspection we decided it was time we put some words down on paper to outline Joan's story.**

**J**oan has reached an amazing milestone of living in her current property for 54 years. This home displays the love and memories she has made whilst living in her property. She remembers moving in on the long weekend of October 1965. Prior to that they were living with Joan's parents. She said the property had been recently vacated by a family who moved to the other side of town to a bigger property. Joan and husband Joey paid three pound and 18 shillings per week. How things have changed, Mr Moore would go to the property each week to collect the rent every Tuesday fortnight. Joan recalls how lucky they were being one of the first homes to be visited as that meant she didn't have to stay home all day waiting for Mr Moore to arrive.

Joan raised their two boys, Steven and Richard in her home. The boys moved

out after finishing their schooling and commencing careers in the fields of mechanics and truck driving.

Joan spoke about the changes she has noticed over the years. Originally she had two push up windows in total in the whole property and they had to install their own curtains and floor coverings. The house did not have fencing, so if you had a dog you needed to have it tied up the whole time. Joan also had an open fire originally but now with the upgrades to her property, at the flick of switch she now gets heat which is so much easier for her maintain. There have been a number of renovations that occurred over the years, including more windows. Through these upgrades, the only original piece left are the doors to the living room.

To keep her home in top shape every spring, Joan routinely goes through and cleans the walls, floors and curtains. The personal touches that Joan and Joey have made to their property to create a home are commendable.

Argyle Housing Young would like to thank Joan and Joey for their care and dedication over the 54 years.

## Well Being Fair and BBQ

**A**inslie Village Well Being Fair and BBQ was held to honour the Mental Health Month and emphasis on the ACT Mental health Theme "Conversations and connection". The event was held to encourage the residents and staff to come forward and seek help when needed, and break down the stigmas attached to talking about mental illness.

The following were the main objectives of the event:

1. Raise awareness on mental health.
2. To provide an opportunity to the Ainslie Village residents and staff to explore more about the mental health and wellbeing services, programs and opportunities available to them.
3. Partner with different service providers working in the health, wellbeing and community sectors to support the wellbeing of the residents.

The event attendees:

1. St Vincent De Paul,
2. Feros Care,
3. Legal Aid,
4. Northside Community Services,
5. Catholic Care,
6. Multicultural Youth Services,
7. Flourish Australia and
8. YWCA
9. Australian Federal Police
10. Approximately 70 to 75 residents attended the Fair and BBQ.





## Independent Living

Through determination and hard work, Hayden is proof that you can get yourself out of a difficult situation to live a life of independence.

**N**ineteen year old Hayden commenced his tenancy 2017 and had been living in out of home care since he was 14 years of age. He was residing with a family in Young prior to them moving away and finding himself without a home.

Hayden had completed Year 12 at Young High School. He was struggling to get private rental so he turned to Argyle Housing for support. Hayden didn't have a rental history behind him, so he was struggling to find suitable accommodation, and needed a hand to get a rental history.

Centrelink assisted Hayden financially until he commenced working at the end 2018 at Big W. He started working in the Fill Position, replenishing stock across the Big W store and since then he has been trained to work in a number of other positions. Hayden's skills and confidence have improved since taking on this job. He is loving the independence of working and earning an income and is aiming to continually develop his life and opportunities.

Hayden is now currently studying on line working toward achieving a Diploma of Accounting. He has decided it is now time to move into the private rental market with a good rental history behind him. After applying for a few different properties, he has been successful in moving to a larger property with private backyard, garage and generally more space to which he will now call his home. Hayden is keen to hand the



keys back to Argyle Housing as he moves to his next adventure.

The turning point for his success was getting employment. This achievement has spurred his motivation to achieve greater success in his life. So in just under two years Hayden has achieved a number of successes in his life.

Argyle Housing in Young would like to congratulate Hayden on these achievements, we know he is destined for greater things to come.

Well done Hayden.

## Repairs and Maintenance

If you have an emergency during this Christmas break and it is out of office hours, please call the emergency maintenance number 1300 850 451

If you are in a leasehold property please refer to the emergency contact number numbers listed with your lease.

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

**Regular office hours (Monday - Friday 9am-5pm) excluding public holidays**

**Please call your local Argyle Housing 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
- A 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

### Repairs and Maintenance Response Times

Urgent Repairs: 24 Hours | Routine Repairs: 7 Working Days

Non Urgent Repairs: 28 Days



# Scams, Phishing, Spam...

## Don't get caught out by these scams and be smart about your personal information

**D**o you have concerns over scams, phishing, spam or the precursors to identity theft via emails? This article by Argyle Housing tenant John, highlights some of these concerns and things to watch out for.

### Emails

This is a brief insight into group emails and contact email lists and using "Reply All": it isn't about you, it's about the privacy and protection of the people on your list.

I often will hear a complacent view:

"I'm not worried if people see my email address, nothing to hide" and "I'm aware of suspicious emails".

It's not about you. Do the people in your list have good email security? Are they savvy about suspect emails or easily trusting people?

Emails can be sent using your details looking like it was sent from you, enticing the recipient to believe it is their 'friend' sending them an email, then requesting small amounts of personal information?

Identity theft is about a scammer building or creating a profile of an intended victim. Collecting email group or contact list is one of those. People will use their emails to do financial transactions, information obtained from those emails and with the mail from you physical mailing box at the front of your house soon creates a profile. Accounts opened, or loans taken, out in your name - then months later you become the victim receiving the bill! It happens.

A small way to protect your contacts and group email list, is to use Bcc instead of Cc or 'reply all'. Scammers like to collect mailing lists - using the percentages of number - phishing as it's called, trying to get one

person to respond with small amounts of seemingly harmless personal information to build a victims profile. How many "cold call" phone calls have you received? Information sent on line can track phone numbers.

Using Bcc, a "blind carbon copy", sent to your contacts or group email addresses, is a small way to prevent or make it difficult for scammers - again preferring easily obtained visible mailing lists.

Help prevent scammer searching and tracking the email of your friends.

USE Bcc not Reply All, Reply or Forward.

### Quick instruction how to use Bcc

- When looking to reply or send an email- change your habit, by putting your email address in the "To" field or box. (I try and do this even if it's just one recipient.)
- Put you group, contacts or all other recipients email address in the Bcc field or box, not Cc. Those email addresses in the Bcc field will not be visible.
- If you want to keep your group of people in the loop i.e. list those receiving the email, put their names in the message itself, not in the subject line (rather than those peoples' email addresses as further protection - not commonly practiced, not even in Government Departments, hence the problems).
- You don't want to be responsible for your friends' email addresses and personal details falling into the wrong hands.

## Links and Statistic

**S**tatistics on the cost of scamming and identity theft various greatly depending on how data is collected, and it usually comes from reported events; a lot more events occurs because people are too embarrassed to report that it has happened to them.

"How could I be so stupid", (don't put yourself down!) a recent "Insight" program on TV had an audience of victims, a very intelligent group - all scammed up to \$500,000 - succumbing to sophisticated scamming.

Other examples of hackers I have come across are the personal contact email addresses of both the Australian and USA politicians - twice.

A large, long existing and prestigious hotel chain in the USA had collected details of all its clients over many years - thought to be half a billion clients, including: addresses, bank details and credit card details. The hotel chain didn't invest in high security software to protect their databases were subsequently hacked. Centrelink, Government and medical institutions in the UK, all hacked or misappropriated the private information of people with poor security.

Among my own research, from a decade ago, a report showed that 500,000 people were victims in Australia at an average of \$5000 each. I remember misreading that at first thinking it was 50,000.

Keep your personal information safe and secure and ensure that you question every cold call or unsolicited email.

John Woodford,  
Argyle Housing tenant

The information in these links will give you a good insight into the issues

[www.afp.gov.au/what-we-do/crime-types/fraud/identity-crime](http://www.afp.gov.au/what-we-do/crime-types/fraud/identity-crime)

[www.scamwatch.gov.au/about-scamwatch/scam-statistics](http://www.scamwatch.gov.au/about-scamwatch/scam-statistics)

Examples of how bad it is, and under reported:

[www.abc.net.au/news/2019-02-07/online-scams-surge-in-bad-start-to-2019/10789528](http://www.abc.net.au/news/2019-02-07/online-scams-surge-in-bad-start-to-2019/10789528)

[www.abc.net.au/news/2019-04-29/accc-report-scams-2018-surge489-million/11053946](http://www.abc.net.au/news/2019-04-29/accc-report-scams-2018-surge489-million/11053946)

[theconversation.com/a-record-340-million-lost-to-fraud-in-australia-says-latest-accc-report-96912](http://theconversation.com/a-record-340-million-lost-to-fraud-in-australia-says-latest-accc-report-96912)

[krebsonsecurity.com/2011/04/where-did-that-scammer-get-your-email-address/](http://krebsonsecurity.com/2011/04/where-did-that-scammer-get-your-email-address/)





# How to Pay Your Rent

Stay up to date with your rent

Every Argyle Housing tenant is supplied with a payment reference number. This is the number that you use to pay your rent for that property. If you move house, you will be given a new number. Please ensure you make the change on the deposit or your money will go into the wrong account.

**Please ensure that you use your number** when transferring from your bank account into Argyle Housing's account via Electronic Funds Transfer. Do not add any other content into the payment reference section.

BSB: 062 511      Account number: 10186391  
 Account name: Argyle Community Housing Ltd.  
 Payment reference: [Tenancy Reference Number]

## Other ways to pay rent:

1. Set up automatic deductions and make it easy for yourself by contacting your Tenancy Officer or Centrelink
2. In person at any Argyle office via EFTPOS card, savings or cheque account. No credit card or cash payments will be accepted.
3. Pay with cash or card at your local Australia Post, via a Rent Card if you have been previously issued with one.

Already signed a consent for us to adjust your rent with Centrepay? Then leave it to us.



Notify us within 21 days of any changes to your household income.



Anyone moving into your property needs to be approved by your Tenancy Officer.

# Understanding Your Rent Statement

Argyle Housing Ltd  
 32-36 Wingecarribee Street Bowral NSW 2576  
[www.argylehousing.com.au](http://www.argylehousing.com.au) | [info@argylehousing.com.au](mailto:info@argylehousing.com.au)

## Statement of Account

**Your name and postal address**  
 Mr Citizen Smith  
 01 Avenue Road  
 Suburb, NSW, 2000

**Rented Address:** 01 Avenue Road  
 Suburb, NSW, 2000

**Paid to Date:** 01-Aug-2019 as at 01-Nov-2019

**Rent in Arrears:** **-\$172.47** equal to **5.3** days as at **13-Nov-2019**

**Tenancy Start Date:** 15-Oct-1988      **Tenancy End Date:**

**Your payment reference number**  
 00000

**Tenancy Ref:** 00000

**Current Weekly Rent:** \$226.20

**Current Rent Per Day:** \$32.31

**Current Market Rent:** \$430.00

**Rent Balance:** -\$172.47

**Non Rent Balance:** \$0.00

**Total Balance:** -\$172.47

**Please ensure to use the reference number 00000 when you make your payment to Argyle Housing**

**The following are transactions that relate to your agreement**

Transaction date	Transaction description	Amount paid	Rent charged	Account balance
Date	Receipt No.	Credit	Debit	Balance
12-08-2019	3162364		Debit 12/08/2019 to 18/08/2019	\$226.20 -\$172.47
05-08-2019	3156023		Debit 05/08/2019 to 11/08/2019	\$226.20 -\$398.67
30-07-2019	3151142	\$453.00	Bank deposit	-\$624.87
30-07-2019	3151132	\$49.90	Bank deposit	-\$171.87
29-07-2019	3147063		Debit 29/07/2019 to 04/08/2019	\$226.20 -\$121.97
22-07-2019	3139185		Debit 22/07/2019 to 28/07/2019	\$226.20 -\$348.17
16-07-2019	3135676	\$453.00	Bank deposit	-\$574.37
15-07-2019	3133863		Water usage from 26/02/19 to 21/05/19 (2493)	\$49.90 -\$121.37
15-07-2019	3131275		Debit 15/07/2019 to 21/07/2019	\$226.20 -\$171.27
08-07-2019	3123191		Debit 08/07/2019 to 14/07/2019	\$226.20 -\$397.47
02-07-2019	3118021	\$453.00	Bank deposit	-\$623.67
01-07-2019	3113922		Debit 01/07/2019 to 07/07/2019	\$226.20 -\$170.67
24-06-2019	3104511		Debit 24/06/2019 to 30/06/2019	\$226.20 -\$396.87
18-06-2019	3101137	\$448.00	Bank deposit	-\$623.07
17-06-2019	3097036		Debit 17/06/2019 to 23/06/2019	\$223.90 -\$175.07
10-06-2019	3088476		Debit 10/06/2019 to 16/06/2019	\$223.90 -\$398.97
04-06-2019	3084735	\$448.00	Bank deposit	-\$622.87
03-06-2019	3079501		Debit 03/06/2019 to 09/06/2019	\$223.90 -\$174.87
27-05-2019	3071267		Debit 27/05/2019 to 02/06/2019	\$223.90 -\$398.77
24-05-2019	3068048	\$74.85	MM of rent credit to water	-\$622.67
24-05-2019	3068047		MM of rent credit to water	\$74.85 -\$547.82
21-05-2019	3066911	\$448.00	Bank deposit	-\$622.67
20-05-2019	3063071		Debit 20/05/2019 to 26/05/2019	\$223.90 -\$174.67
13-05-2019	3055125		Debit 13/05/2019 to 19/05/2019	\$223.90 -\$398.57
07-05-2019	3050771	\$448.00	Bank deposit	-\$622.47
06-05-2019	3047141		Debit 06/05/2019 to 12/05/2019	\$223.90 -\$174.47
29-04-2019	3037203		Debit 29/04/2019 to 05/05/2019	\$223.90 -\$398.37



# Commonwealth Rent Assistance

**R**ent Assistance is a non-taxable income supplement payable to eligible people who rent in the private rental market or community housing. Pensioners (including Veteran's Affairs) and those receiving more than the base rate of Family Tax Benefit Part A may be eligible for Rent Assistance. They must also be paying a minimum amount of rent. CRA does not apply to those living in a NSW Housing property (government housing).

Those receiving Rent Assistance are required to produce evidence from time to time of the rent amount paid or payable for their accommodation. Acceptable rent verification includes a written tenancy agreement, a rent certificate or a letter from a Community Housing organisation like Argyle Housing.

A rent change letter is provided to tenants every six months when a scheduled rent review is done, or if the tenant has a change in circumstance. When a tenant receives this letter they should advise Centrelink of their new rent amount to ensure that they are going to receive the correct amount of CRA when their rent changes. Tenants should also ensure that Centrelink continue to pay them CRA if the type of payment they are receiving changes, eg. Parenting Payment to Newstart Allowance.

Rent Assistance is payable at the rate of 75 cents for every dollar of rent paid above the rent threshold until the maximum rate of payment is reached. Rent thresholds and maximum rates vary according to a customer's family situation and the number of children they have. For singles without children, the maximum rate may be reduced if the accommodation is shared with others. Rent thresholds and maximum rates are indexed in March and September each year to reflect changes in the Consumer Price Index (CPI).

Because there are CPI changes made by the

Government, Argyle Housing are required to conduct a rent assessment of every tenant every six months. The Rent Review Team use the Centrelink calculator to ensure that tenants are being charged the correct amount of CRA that they are entitled to receive for that rent assessment. It is compulsory for Argyle Housing to include 100% of the CRA as part of the final rent amount charged, whether or not the tenant is in receipt of it. We encourage all tenants to advise Centrelink if they are not receiving the rent assistance but should be.

Tenants are welcome to contact their local office or the Rent Review Team if they have any questions regarding the CRA.

## How is my rent calculated?

For social housing tenancies, your rent is calculated by combining the income sources as per the table below that are applicable to you and your household members.

In most cases the amount of rent you pay will be based on 25% of your gross household income plus 100% of the Commonwealth Rent Assistance entitlement. Rent charged cannot exceed the market rent set for your property.

<b>Income</b>	Income for the tenant, your spouse or live-in-partner (irrespective of age)	25% of GROSS income
<b>Household members</b>	Income for all other persons living in the household who are 21 years or over	25% of GROSS income
	Income for any other household member (aged between 18-20 years)	15% of GROSS income
<b>Centrelink</b>	Family Tax benefits, child support payments received	15%
<b>CRA</b>	Rent Assistance is a non-taxable income supplement payable to eligible people who rent in community housing.	100% of the Commonwealth Rent Assistance (CRA) Entitlement

## Acknowledgement of country

Argyle Housing acknowledges the Traditional Owners of country throughout Australia and recognise their continuing connection to land, waters and culture. We pay our respects to their Elders past, present and emerging.

## Environment

Argyle Housing cares about the environment and is committed to a sustainable environment and follows a comprehensive environmental protocol. The Argyle is printed on FSR® certified paper traceable to certified sources. We use a new varnish coating process that is environmentally-friendly. We use soy-based inks with low VOC and recycle all unused ink. We recycle all scrap paper.

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