



SHOALHAVEN NEIGHBOURHOOD SERVICES INC.

Stronger connections. Stronger communities.

# Our Community News

Winter Edition 2025

01 June – 30 August

FREE

**A Project of Shoalhaven Neighbourhood Services Inc.**

**Disclaimer:** The views expressed in *Our Community News* are not necessarily those of Shoalhaven Neighbourhood Services Inc (SNS). All articles are published in good faith.

**Produced at the East Nowra Neighbourhood Centre.**

Hello and welcome to the Winter 2025 edition of our newsletter!

In this issue, we cover recent changes to rental laws in NSW and share important information about your rights and responsibilities when renting.

We will also outline key considerations to keep in mind before signing a lease, along with practical tips to help you reduce energy consumption and lower your utility costs this winter. Additionally, we have included a QR code to invite your feedback, which will help us continue improving our newsletter. Stay warm and happy reading!

## Inside this issue:

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## CHANGES TO RENTAL AGREEMENTS AND THEIR IMPACT

There have been some changes to rental laws in NSW, which are helping to set up better rules that will help give more stability for renters and certainty for landlords. Following is a summary of what has changed and what is planned to change with rental laws in NSW. The following changes came into effect from 31 October 2024:

- your rent can only be increased once per year (this is for all leases from 31 October 2024)
- a renter cannot be charged for extra costs at the start of a tenancy, including fees for background checks and preparing a tenancy agreement.

The following changes came into effect in the first half of 2025. They will:

- require landlords to provide reasons to end a lease - ending 'no grounds' terminations for renters. If the landlord wishes to end a lease, evidence must be provided with a termination notice, with penalties payable by landlords who give a reason that is not genuine

*Continued page 3*

## **Information a tenant should request and receive before signing any agreement or moving into a property**

The following documents should be received prior to moving in:

- the tenant information statement
- proposed tenancy agreement
- two copies (or one electronic copy) of the condition report completed by the landlord or agent. The condition report records the general condition of each room of the property (prior to and at the end of the tenancy), and must be completed by the landlord or agent. The more detailed the report, including time-stamped photographs, the less likely disputes will arise, including fixtures, fittings and anything electrical, e.g. sockets, wiring, working smoke alarms (required by legislation), and safety switches (must be tested to ensure they are working)
- a copy of the by-laws if the property is in a strata scheme
- an invitation to lodge the bond using Rental Bonds Online.

## **To have your bond returned at the end of a tenancy**

Make sure you have:

- paid your rent to and including the end of your notice period or your moving date if breaking the lease early
- cleaned the property to match its original condition (Condition Report)
- removed all your personal belongings
- repaired any damage that is beyond fair wear and tear (tenants must fix any minor or major damage before finalising their tenancy)
- signed off on the condition report with your landlord or agent and returned all keys and other items given to you for the property when you moved in.

## **Making a request for repairs**

There are two types of repairs: urgent and non-urgent. In both circumstances you should contact your landlord or agent first. If you require urgent repairs and can't contact your landlord or agent, you can contact a repair person yourself for approved or preferred tradespeople to use - and have the costs reimbursed up to \$1,000.

<https://www.nsw.gov.au/housing-and-construction/renting-a-place-to-live/getting-repairs-done>.

- make it easier for renters to have pets. A renter will be able to apply to keep a pet, with the landlord only able to decline for certain reasons. Landlords will need to respond to a pet request within 21 days. If they do not respond, the pet will be automatically approved
- require property owners and agents to offer a way to pay rent that is electronic and without additional fees. Renters will be able to choose a bank transfer method or payment via the Commonwealth Government's Centrepay. If both the renter and landlord agree, the renter can choose to pay rent using other options.

[www.nsw.gov.au/departments-and-agencies/fair-trading/changes-to-rental-laws](http://www.nsw.gov.au/departments-and-agencies/fair-trading/changes-to-rental-laws)

## Services that can help with your tenancy issues

The Tenant's Union of NSW provides legal advice, assistance, and information to renters, land lease community residents, tenant advocates, and community workers. More information can be found at <https://www.tenants.org.au/>

In NSW there are 15 Tenants Advice & Advocacy Services (TAAS) that provide free information, advice, and advocacy to NSW renters. The local TAAS for Illawarra and Shoalhaven is the Illawarra and South Coast Tenancy & Advocacy Service (ISCTAAS) <https://www.tenants.org.au/taas/isctaas>

Your local community legal centre is South Coast and Country Community Law. They can be contacted by phone **1800 229 529** and can assist with your tenancy issues.



Australian Government  
Australian Taxation Office

## Need help lodging your tax return?

The free Tax Help program  
can help you lodge

To see if you're eligible and book an  
appointment, visit [ato.gov.au/TaxHelp](https://ato.gov.au/TaxHelp)



South Coast & Country Community Law offers free and confidential legal advice by phone or in-person.

## BOOKINGS ARE ESSENTIAL.

SEPARATION / DIVORCE	SPEEDING, LICENCE & REGISTRATION ISSUES	TENANCY
CHILD SUPPORT	ALCOHOL / DRUG DRIVING	CREDIT & DEBT
PROPERTY	PENALTY NOTICES	EMPLOYMENT
PARENTING	NEIGHBOURHOOD DISPUTES	DOMESTIC AND FAMILY VIOLENCE ORDERS
POWER OF ATTORNEY DOCUMENTS	DISCRIMINATION	PERSONAL VIOLENCE
GUARDIANSHIP DOCUMENTS	CONSUMER ISSUES	VICTIMS SUPPORT

scclaw.org.au | 1800 229 529 | info@scclaw.org.au

## Recipe

### *Free-form rhubarb and blackcurrant pies*

- ◆ 400 g rhubarb, trimmed and chopped
- ◆ ½ cup blackcurrants
- ◆ 1 cup (220g) caster sugar OR normal granulated sugar put through a food processor or blender using the pulse button until finely ground
- ◆ 2 tablespoons cornflour
- ◆ 4 x 200g sheets store-bought sweet shortcrust pastry (thawed)
- ◆ 1 egg, beaten
- ◆ 1 tablespoon caster sugar (extra)

Pre-heat the oven to 200°C. Combine the rhubarb, blackcurrants, sugar and cornflour in a bowl and toss to coat. Use a 19cm round biscuit cutter to cut out a circle from each sheet of pastry. Divide the rhubarb mixture among the pastry circles, bring the edges of the pastry together and press, leaving an exposed circle of rhubarb in the middle. Brush the pastry with the egg and sprinkle lightly with the extra sugar. Bake for 15-20 minutes or until the pastry is golden.

You could also add small chunks of apple or just use apple.

## Fair wear and tear versus damage to rental properties

What is fair wear and tear and what is damage in a rental property? The examples listed below will help you learn the responsibilities of the landlord or agent, and the renter.

### Landlord/agent and tenant responsibilities

Landlords and agents must provide a rental property that meets minimum standards and maintain the property to meet those standards. They are expected to respond, in reasonable time, to requests for repairs from tenants.

Following are examples of fair wear and tear versus damage. Ticked items are the responsibility of the landlord or agent, those with a cross are the responsibility of the tenant.

#### Curtains

- ✓ faded curtains or frayed cord
- X missing or torn curtains

#### Carpet

- ✓ furniture indentations and traffic marks on the carpet
- X stains or burn marks on the carpet

#### Floors

- ✓ scuffed up wooden floors
- X badly scratched or gouged wooden floors

#### Paint

- ✓ faded, chipped or cracked paint
- X unapproved, poor quality paint job

#### Kitchen

- ✓ worn kitchen bench top
- X burns or cuts in bench top

#### Doors and windows

- ✓ loose hinges or handles on doors or windows and worn sliding tracks
- X broken glass

#### Water stains

- ✓ water stains on carpet from rain through leaking roof or bad plumbing
- X water stains on carpet caused by overflowing bath or indoor pot plants

#### Walls

- ✓ paint worn off wall near light switch
- X damage to paint caused by removing posters stuck with blu-tack or sticky tape

<https://www.nsw.gov.au/housing-and-construction/rules/fair-wear-and-tear-versus-damage-rental-properties>

# What is NILs

The No Interest Loans Scheme (NILs) provides people on low income with access to safe, fair and affordable credit up to \$2,000 with 0% interest and no fees or charges, EVER.

## What can a NILs be used for?

**Household appliances:** fridge, freezer, TV, heater, washing machine, stove, microwave.

**Furniture:** baby items, bed, mattress, lounge suite.

**Technology:** computers, laptops, mobile phones / tablets (up to \$1000 ea).

**Car expenses:** registration, repairs, tyres, driving lessons / tests.

**Education:** fees, course materials, school camps, uniforms.

**Health & wellbeing:** dental, mobility aids, medical procedures, glasses, orthotics, fitness.

**Economic participation:** tools, equipment.

**Outdoor equipment:** BBQ, lawnmower, bicycle.

**Repairs & home improvements:** blinds, curtains, household repairs.

**Other:** funeral and veterinary costs.

## Am I eligible?

- Do you have a Health Care Card / Pension Card
- OR earn less than \$70,000 (before tax) as a single
- OR earn less than \$100,000 (before tax) if you have a partner or dependents
- OR have experienced family or domestic violence in the last 10 years
- AND you have lived at your current address for a minimum of three months
- AND you can show you can afford to repay the loan (Centrepay and direct debit available)

## NILs loan application process

**Book an appointment:** Call 4276 2224, option 1. Appointments are available in Nowra or Sanctuary Point. Ensure you bring all required documents to avoid delays. Interviews take 30-60 minutes.

**Loan assessment:** Your budget will be reviewed to determine if you can afford repayments.

**Approval and payment:** You will be notified within 24-48 hours if approved. Payments are made directly to the supplier via credit card, bank transfer, or cheque.

**To provide feedback on the newsletter, please scan the QR code**

Thank you for taking the time to provide feedback.

Offering insightful suggestions and remarks will help us improve future editions of the newsletter.



## RSL LYREBIRD CLUB



The RSL Day Club is a community based club providing a weekly program offering social interaction and a range of activities for older members (not just ex-Service personnel) in the community.

Our Day Club offers a safe setting in which people can develop friendships and social support by providing the opportunities to be involved in various programs of stimulating activities that enhance health and wellbeing, e.g. light exercises, quizzes, carpet bowls, card games, quoits, bingo, dominoes, and board games.

The Club is financially independent and organised by volunteers who oversee the activities, operation and conduct of the club.

We meet in the RSL Hall in Junction Street, Nowra, every Tuesday between 10.00 am and 2.00 pm.

There is no annual membership fee or enrolment fee, but all members contribute \$10.00 per visit which includes morning tea and lunch.

**For more information contact:**

Carol Weller - Coordinator

Mobile: 0408 478 043

Email: [delawarra@bigpond.com.au](mailto:delawarra@bigpond.com.au)

## **EAST NOWRA NEIGHBOURHOOD CENTRE ACTIVITIES**

**Unit 2 / 80 Park Road East Nowra - 02 4422 1299**

### **MONDAY**

**Busy Bears Craft Group ~ 9.30 am - 11.30 am ~ Cost \$2.00 pp**

- Weekly craft group. New members welcome.

### **TUESDAY**

**Reading with Bub ~ 9.00 am - 10.00 am ~ Free**

- During school terms. All are welcome - **registrations are essential.**
- Parents, carers and children 0-5 years join us to read stories, sing songs and meet new people.

**Me & My Grandparents ~ 1.30 pm - 2.30 pm ~ Free**

- During school terms. All are welcome - **registrations are essential.**
- Weekly program designed to build close relationships between grandparents and their grandchildren.

### **WEDNESDAY**

**Cuppa & Chat Women's Group ~ 10.30 am - 12.30 pm ~ Free**

- During school terms. All are welcome - **registrations are essential.**
- Join us each week to have a cup of tea or coffee, educational information sessions and to meet new people.

### **FRIDAY**

**Compassionate Friends Support Group ~ 10.30 am - 12.30 pm ~ Free**

- **4<sup>th</sup> Friday** each month.
- Peer support group offering friendship and understanding to grieving parents/siblings/grandparents who have lost a child of any age.

### **SATURDAY**

**Brilliant Stars ~ 10:00 am - 11:30 am ~ Free**

- During school terms.
- A group for children 5-12 years to learn qualities such as kindness, truthfulness and respect through songs, stories, crafts and games.  
A community building service sponsored by Shoalhaven Baha'i.





## NOWRA NEIGHBOURHOOD CENTRE ACTIVITIES

41 Worrigee Street Nowra - 02 4421 5077

### MONDAY

**Monkey Mondays Playgroup ~ 9.30 am - 11.00 am ~ Free**

- During school terms. All are welcome - **registrations are essential.**
- A weekly playgroup supporting children, families and carers. Come and meet new friends, play, create and read stories.
- Please bring a sunhat and water bottle - fruit is provided.

**Meditation ~ 6.30 pm - 7.30 pm ~ Cost \$15.00 pp**

- Guided meditation group.

### SELF-HELP /SUPPORT GROUPS

Nowra Neighbourhood Centre hosts a range of support groups that meet every week. Please contact the centre for further information on 02 4421 5077.

- **Alcoholics Anonymous (AA)**  
<http://www.aanowrathereisasolution.org>
- **Al-Anon Support Group**  
<https://www.al-anon.org.au>
- **Narcotics Anonymous (NA)**  
<https://www.na.org.au>

### NEED A MEETING ROOM?

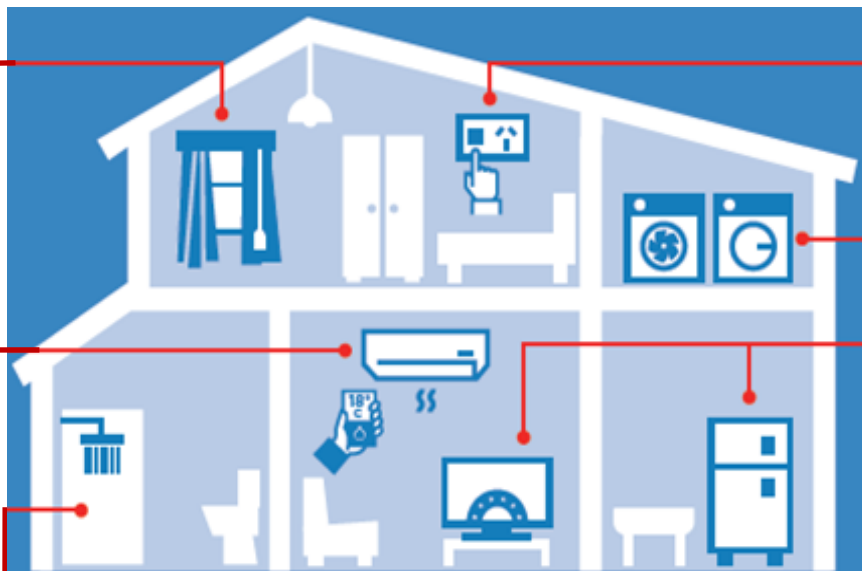
Our Neighbourhood Centres currently have meeting rooms available to hire. Please call (02) 4421 5077 for further information.





## Winter

### Top tips to save you energy and money



Close curtains and doors to stop draughts and save

**\$50 per year.**

Keep the heat in.

Set your aircon to 18-21°.

Each degree of difference can equal

**10% less energy use.**

Have shorter showers because water heating accounts for

**20% of your energy bills.**

Switch off appliances at the wall to use

**1-5% less energy.**

Wash in cold water and save

**\$60.00 per year.**

Replace your old fridge or TV with a new energy efficient one to save

**\$200 per year.**



Dry your clothes on a rack in a heated room or outside on a sunny day.

Use your clothes dryer less and save

**\$70 per year.**

☒ Reduce your energy bills

☒ Make your home more comfortable

☒ Help save our environment

*Continued page 11*

## TIPS TO SAVE MONEY AND ENERGY

To save money during the Australian winter, focus on energy efficiency, meal planning, and smart spending habits. Prioritise insulation, adjust your thermostat, and embrace seasonal eating while also budgeting and exploring free activities.

### Home energy efficiency

**Insulate your home:** ensure your home is well-insulated, especially in the walls, ceiling, and floors, and address any drafts around windows, doors, and pipes by sealing gaps and cracks to prevent heat loss.

**Use heavy curtains:** heavy curtains can help retain heat, especially at night.

**Adjust your thermostat:** lower the thermostat when you're asleep or not home, and consider using a programmable thermostat, or consider a Smart thermostat which can help you automatically adjust the temperature based on your schedule and needs.

**Change your ceiling fan settings:** in winter, change the setting to circulate warm air downwards.

**Let the sun in:** during the day, open curtains and blinds to let the sun in and warm your home naturally.

### Budgeting and meal planning

**Create a budget:** develop a budget to track your income and expenses, and identify areas where you can cut back.

**Plan and prepare meals:** plan and prepare your meals or ingredients for the week to avoid impulse buys, reduce food waste, and to save time and money.

**Shop smart:** stick to your shopping list, compare prices, and buy in bulk when it makes sense.

**Eat seasonal:** buy fruits and vegetables that are in season, which are often cheaper and fresher.

**Consider meat-free meals:** reduce meat consumption to save money and explore plant-based recipes.

**Buy on special:** look for cheaper brands and frozen vegetables when they're on special.

**Grow your own:** consider growing your own herbs or vegetables to save money and enjoy fresh produce.

Find more information at [energysaver.nsw.gov.au/households](https://energysaver.nsw.gov.au/households) or contact your community provider.

## Other Money-saving tips

**Check entitlements:** see if you are eligible for any government assistance or rebates.

**Reduce home expenses:** look for ways to reduce your home expenses, such as energy consumption or water usage.

**Explore free activities:** take advantage of free or low-cost activities in your community, such as visiting parks, museums, or libraries.

**Take care of your health:** stay healthy to avoid costly medical expenses.

[https://www.google.com/search?q=tips+and+hints+on+saving+ money+in+ winter +in+australia](https://www.google.com/search?q=tips+and+hints+on+saving+money+in+winter+in+australia)

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## Preventing Falls

Falls can be common with one in three people over the age of 65 falling each year. A fall can lead to injury, loss of confidence and reduced independence, but is not an inevitable part of aging. Learning simple steps to improve your strength and balance can help you keep fit and active and reduce your risk of falling:

1. Build your confidence
  - do the exercise/s the first few times with someone you trust
  - think of ways to make the activity safer, such as having handrails put in beside the bath and shower recess (including beside the shower taps), and placing non-slip mats in the bath and shower
  - ask for help
2. Exercise to help stay strong and steady
  - do appropriate balance and strength exercises at home
  - join a local falls prevention or balance exercise class, e.g. tai chi, pilates, or yoga
  - try lawn bowls or croquet (search for a local group - they often have a try-before-you-join session)
3. Make the home and surrounds safe
  - remove objects that could be tripped over such as loose mats, rugs, and general clutter
  - ensure there is good lighting throughout the home, especially at night, on stairs and at floor level in passages
  - have railings and grab bars installed in trouble spots (bathrooms / toilets)
  - wear shoes that fit correctly, are supportive, and have soles that are not slippery

- use a chair for bathing - ensure the toilet seat is high enough to get on and off easily (use a toilet seat riser, a safety frame with handles and a padded seat, or a commode)
  - ensure the floor isn't slippery
  - pay attention to what you are doing and do not rush
4. Look after your health to lower the risk of falling
- have an annual eye check by an optometrist or ophthalmologist
  - give your eyes time to adjust to light changes and whenever you have new glasses
  - wear sunglasses and a hat to reduce glare when outdoors
  - check medications regularly

To learn more about preventing falls visit the NSW Active and Healthy directory (<https://www.activeandhealthy.nsw.gov.au/active-living/healthy-ageing-resources>), search for programs with the FP (falls prevention) symbol and complete the module on falls prevention, or search the Active and Healthy directory to find a falls prevention program (e.g. Stepping On) in your local area. The NSW Active and Healthy directory also has a booklet, 'Staying Active and on Your Feet', which is full of ideas and information about ways to reduce your risk of falling (NSW residents can have a free printed copy posted to them). Ask your GP or health professional if you need help with falls prevention.



**A WORD FROM MAXINE**  
**Manager, Shoalhaven Neighbourhood Services Inc.**

Understanding your rental rights as a tenant empowers you to maintain a stable and fair rental experience and there are some great tips in this edition of the newsletter.

Remember you can consult the relevant residential tenancy authority or get legal advice if you need further assistance.

Feel free to contact the relevant support services if you need to know more or have specific questions regarding your rental.



**Animal Awareness Days Calendar 2025**  
([www.worldanimalprotection.org/animal-awareness-days](http://www.worldanimalprotection.org/animal-awareness-days))

**JUNE**

World Oceans Day	8
International Lynx Day	11
National Cougar Day	12
World Sea Turtle Day	16
World Croc Day	17
World Giraffe Day	21
World Camel Day	22
NZ Garden Bird Survey	28 June-6 July

**AUGUST**

International Clouded Leopard Day	4
International Moon Bear Day	8
World Lion Day	10
World Elephant Day	12
World Hirola Day	12
International Wolf Day	13
National Honey Bee Day	15
World Orangutan Day	19
World African Wild Dog Day	26
International Whale Shark Day	30

**JULY**

Shark Awareness Day	14
World Chimpanzee Day	14
World Orca Day	14
World Snake Day	16
International Tiger Day	29

**Other animal day calendars:**

**AUS:**

<https://animalsofoz.com.au/calendar/>  
<https://www.awarenessdays.com/awareness-days-calendar/category/animal-awareness/>

**NZ:**

<https://www.doc.govt.nz/news/events/national-events/>

**UK:**

<https://moralfibres.co.uk/animal-awareness-days-dates/>

**USA:**

<https://www.amcnyc.org/2024-pet-holidays-and-veterinary-awareness-days/>

## Number Puzzles

(answers on page 16)

1. Starting on square #25 SEEN takes you to square #27. From #27 NEW takes you to square #20.

From square #20, which square does SEWN take you to?

2. Which number does the question mark represent, and what is the total for the sum:  $100 - 271 + 554 \times 131 + 12 \times ?$

1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31	32	33	34	35
36	37	38	39	40	41	42
43	44	45	46	47	48	49

## Find-a-word: Find the answers to the following questions

(answers within the main article - pages 1 and 3)

How many TAAS provide free information, advice, and advocacy to NSW renters?

How many times can your rent be increased per year?

What is ending this year? (3 words)

What is the local TAAS called? (abbreviation)

What will be the maximum number of days in which landlords must respond for pet requests? (2 words)

A	W	E	S	O	E	N	I	N	E	E	R	T
E	N	O	S	A	A	T	C	S	I	T	E	E
H	Y	N	O	T	S	R	R	C	O	R	E	R
T	E	E	N	H	Y	A	A	S	M	O	O	M
S	T	A	S	I	S	A	T	I	O	N	S	I
D	N	U	O	R	G	X	N	W	X	S	O	N
X	Q	R	E	T	F	A	N	E	E	D	H	A
J	T	N	E	E	T	F	I	F	E	N	Y	T
T	E	H	S	I	L	S	D	C	L	U	T	E
S	R	R	O	I	N	I	N	F	I	O	Z	Y
N	M	N	W	O	B	O	U	E	G	G	E	O
I	S	C	T	A	A	E	B	E	B	G	N	U
I	C	E	S	D	U	E	S	T	A	S	T	E

1. SEEN = South East East North  
SEWN = South East West North  
NEW = North East West → Square # 20
2.  $100 - 2, 71 + 5, 54 \times 1, 31 + 1, 2 \times 5$   
= 987654321



## DID YOU KNOW?

Shoalhaven Neighbourhood Services is a provider of services for people who have an approved NDIS plan. If you're looking for support to access the community or for more information about the services we can provide, give us a call on 02 4421 5077.

***Our Community News is produced by a small team of volunteers and staff at Shoalhaven Neighbourhood Services.***

***You can support us by placing an advertisement, sponsoring the newsletter, or volunteering to help produce it.***

***For more information please email [community@sns.org.au](mailto:community@sns.org.au) or call 02 4421 5077.***

A5 Size Page	Dimensions	Total GST incl.
1/4 page	6cm (W) x 9.2cm (H)	\$11.00
1/2 page	12cm (W) x 9.2cm (H)	\$22.00
1 page	12cm (W) x 18.44cm (H)	\$44.00



## Volunteer with Shoalhaven Neighbourhood Services!

Are you looking for a volunteering opportunity that is fulfilling and flexible?

Call **02 4421 5077** to find out how you can become part of this dynamic, local organisation and make a difference in your and others lives. Volunteering opportunities include social support, reception, administration, gardening, maintenance, group programs and IT.

Volunteering provides many benefits to both mental and physical health by:

- \* providing a healthy boost to self-confidence, self-esteem, life satisfaction and the ability to gain new friends
- \* preventing depression and anxiety
- \* giving support to stay physically healthy
- \* giving back to the community
- \* helping to acquire new skills to gain employment