In March this year, the NSW State government announced plans to sell just under 300 housing NSW managed properties located in the historic Millers Point, Rocks and Dawes Point areas of Sydney. An estimated 600 residents, some of whom have lived in the area their entire lives, many quite elderly, were informed they would be relocated to properties elsewhere. The community of Millers Point has existed for over 100 years and many fear it will be destroyed by the sell-off. Let's take a moment to look back over that history.

The area now known as Millers Point was originally home of the Cadigal People of the Eora Nation. Millers Point and the Rocks area of Sydney Harbour represent two of the oldest European settlements in Australia and the acorn from which the now sprawling city of Sydney emerged. Formerly known as Cockle Bay, Jack the Miller (John Leighton) erected a series of mills in the area. His moniker replaced the older name as the new European colony grew. In this early period, from 1830-1850, Millers Point was the heart of industry in young Sydney town. Everything was built around the city’s docks. The area continued to grow both in the size of its population and the scope of the industries present. By the late 1800’s there were 16 major wharfs in Millers Point as well as large stores for many products. The end of the 1800s also saw the Great Maritime Strike as wharf labourers challenged harsh working conditions. There were around 400 houses...
in the area at this time, of which just under 60% were built to house maritime workers.

The turn of the 20th century brought with it even more change and dramatic events. The century began with an outbreak of Bubonic Plague in Millers Point and the Rocks from 1900-1914! Sydney Harbour Trust is created in October 1900 and it comes to manage properties owned by the Port of Sydney. Everything from houses; to shops; to hotels; to stores and factories.

World War One, industrial disputes and then the Great Depression have a devastating affect on workers living in the area. During this time a great shadow slowly rose over the area. The Sydney Harbour Bridge finally opened in 1932, linking the City of Sydney to the Northern shore of the harbour. The Sydney Harbour Trust is replaced by the Maritime Services Board (MSB) who will manage the worker housing until the late 1980s.

The post World War Two era saw the NSW Housing Commission slowly begin to build houses in the area. There is something of an economic boom following the war and new housing is needed to accommodate the growing workforce in and around the docks and city of Sydney.

The late 1960s and 70s saw another massive transformation hit the area as the City of Sydney became a modern high-rise city. There were huge increases in construction along with a series of struggles and protests related to the knocking down of old houses to make way for roads and towers. This was the era of the Union Green Bans. As a result of this era agreements were made to re-house some of those forced to move into a new building: the Sirius Towers.

By the late 1990s to early 2000s Millers Point is declared a conservation area and many Housing NSW properties are listed on the NSW State Heritage Register while just around the corner Darling Harbour undergoes a massive redevelopment.

Many of the residents in Millers Point worked their entire lives in and around the docks. Many grew up there in what was then, subsidised worker housing.

Housing NSW was handed the properties in 1986 by the Maritime Services Board as part of a deal to preserve the character and worker housing of the area as an example of 19th and early 20th Century urban landscapes.

Some residents trace their family connections in the area back four or five generations. Many are elderly and are being asked to move out of a safe and close-knit community they have been a part of their entire lives. More generally all of Sydney and NSW is potentially losing an important part of our shared history.

"The Millers Point community is fighting to get its message out"

European settlement of Sydney Harbour begins at the Rocks.

Great maritime strike. Bubonic plague breaks out! Sydney Harbour Trust created

Further waterfront construction begins on Sydney Harbour Bridge. Houses demolished

City-wide construction boom. Sydney becomes a high-rise city. Union Green Bans save many areas of Millers Point and surrounds.

Millers Point declared conservation area.

NSW Governments announces plan to sell off Housing NSW properties in the area.

Millers Point & Dawes Point listed on State Heritage Register.

|---|---|---|---|---|---|---|---|---|---|

‘Jack the Miller’ builds three mills in Cockle Bay, becomes known as Millers Point

The Harbour Bridge is opened. Maritime Services Board takes over as landlord.

NSW Heritage Act passed. Housing NSW takes over management of properties in Millers Point. Sirius Building completed.

Millers Point timeline 1788-2014
Continued on page 5

Barney Gardner was born at number 12 High Street, Millers Point in 1949. In 1990 he made the long move two-doors down to 14 High Street. He has been there ever since.

Barney has spent his entire life in and around Millers Point and the city. First as an electrician, then as a painter and docker via a stint on a council road crew. Barney’s parents met on the Sydney Harbour Bridge. His father worked the wharfs and then on merchant ships. His mother lived in North Sydney. Barney can remember a very different city and a very different harbour. He can remember Sydney before the high-rises of today.

When Barney’s parents moved into 12 High Street it was housing for the workers of the docks. The Maritime Services Board transferred the properties to the Land and Housing Corporation as part of a deal to maintain the area as a single cohesive community and accommodation for the dock workers and their families in 1986.

When the Maritime Services Board administered the properties, Barney remembers, the rent was low and a fixed amount. It was based on a standard price index, not your income. The good thing about the old system was that if you worked hard, then over time you could save a little money. Some people managed to save enough to move away from the area and buy houses elsewhere. Once Housing NSW took over, rents became pegged to total household income. This meant that you could afford the rent when not working but it also meant your rent would go up to full market rent when you had work.

Barney sees the community of Millers point as the real heart of Sydney. “We remind people of when people came down here to work on the docks.” The community here is like a country town. There is an old Community Centre on Argyle Street and on the day I meet Barney there are a number of elderly residents enjoying a coffee, reading the paper, or just generally having conversations with each other about the days events. It feels comfortable and safe here. Barney worries about those that move to new suburbs where the community spirit is not as strong. Elderly residents who have spent their entire lives here are suddenly confronted with starting again. He knows of people who have died after moving and worries about the effect such a big change had on them.

Paddi O’Leary is a much more recent arrival to Millers Point. She moved to Sydney from Byron Bay to support a partner undergoing treatment for cancer 11 years ago. She had never lived in Sydney before, originally coming from Ireland. She has lived here ever since and discovered the supporting nature of the community when she suffered a serious accident in 2008 that left her unable to walk for several years. Paddi describes how neighbours would check in on her and offer help. She feels she owes them to now make sure the older residents are taken care of.
HOUSING NSW TENANTS: LIFTERS, NOT LEANERS

By Chris Martin, Tenants’ Union of NSW Senior Policy Officer

There is a lot of discussion about the state of Housing NSW’s finances, let’s take a moment to have a look at the NSW Land and Housing Corporation’s (LAHC) most recent (2012-13) annual report, and particularly its statement of cash flows (page 31), to find out where LAHC’s money came from, and where it went.

In 2012-13, LAHC received, in total, $1.17 billion from its operating activities and investing activities. Most of this money – $762 million – came from tenants, in the form of rents and other charges (yes, social housing tenants pay money to LAHC, not the other way around).

The next largest source of receipts was sales of property, plant and equipment. Proceeds of sales came to $190 million, of which $152 million were from sales of residential properties.

In third place, government grants to LAHC came to $145 million. Of this, $19 million came directly from the Federal Government, the rest from the NSW Department of Family and Community Services... but at least some proportion of that State money came indirectly from the Federal Government, because it gives the NSW State Government about $400 million per year for various housing-related purposes under the National Affordable Housing Agreement. (And as an aside, Federal government money is not taxpayers’ money).

Now, the money going out (payments).

‘Property and residential tenancy’ payments were the largest category – at $454 million – and include payments for council and water rates ($210 million) and repairs and maintenance ($203 million).

Next largest were payments for the purchase of property, plant and equipment: $265 million. Of this, $115 million was spent acquiring, redeveloping and building social housing.

And then there were payments for administrative and working expenses ($164 million), personnel services expenses ($55 million) and some smaller categories. Total payments: $1.04 billion.

So, at the end of the 2012-13 year, LAHC’s total receipts exceeded total payments by $133 million. Add to that $30 million cash from the previous year, LAHC ended the year with $163 million in the bank.

It also ended the year with 1,328 fewer social housing properties (145,248 properties). The total value of its assets, however, was up $2 billion ($34 billion).

Some interesting points:
• Rents and other charges received...
from tenants ($762 million) were more than enough to cover all payments relating to operating activities ($726 million, being council and water rates, repairs and maintenance, admin, etc).

- LAHC received $152 million from the sale of social housing stock, but spent considerably less ($115 million) on purchases of new social housing stock.
- The Auditor-General elsewhere reports that in 2013 LAHC had a maintenance backlog of $317 million... yet it also had $163 million sitting in the bank.
- For every $1 that governments put in, Housing NSW tenants pay $5.  

### Social Housing World tour: Singapore

In Singapore, more than 80% of all housing stock is public housing. However, most people have bought a 99 year lease for their unit, and public housing is for everyone from the very rich to very poor.

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"There is a lot of fear," Paddi says. People are getting scared to talk to people. As residents are moved the community centre is getting quieter and the streets are getting emptier. Elderly residents are feeling less secure walking in the area after dark.

A special team has been setup to administer the relocation and many residents feel they have been put under significant pressure to accept moves they do not want and having done so, to move quickly, sometimes with only a few days notice. Some residents report roving Housing NSW officers approaching them on the street and waiting outside their houses even when they do not wish to speak to them.

The process to reduce the size of the community however started years ago. Barney informs me there are houses that have been left empty and derelict for years in the area. He feels Housing NSW would “let a place go derelict rather than see a family come off the waiting list.”

Barney claims some properties have been empty up to seven years. And even those still tenanted are often neglected or have long delays before repairs are carried out, let alone ongoing maintenance. The “houses are so expensive to fix now because they have been allowed to run down so much.” Many of the houses are old and rundown but Barney believes that “all they need is a little work and they can stand for another 100 years.”

Paddi has visited some of the older residents who have been moved already. They miss the community and the area they grew up in, she says. They miss “standing on the porch and chatting to passers-by.” Paddi says she could go and start again, but she can’t just give up on the fight for the older residents. “People who have been here their whole life should get to stay.” They cannot just start again. Barney’s working life ended when he had to have both his hips replaced. “People have been paying rent here for over 100 years,” says Barney, “my place has been paid for 10 times over.” Many older residents simply want to live out their lives where they grew up. “This place was built by poor people, for poor people... why can’t poor people live in the city too?”

“You need the diversity in the city”, says Paddi, “you can’t just ‘make’ community; it takes time.”

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Maintain your support and stay informed, become a friend of Millers Point.
Email john@piperpress.com.au with the subject: “friends” and your name and contact details.

Also have a look at the website: millerspointcommunity.com.au/save-our-community/

The Facebook page: www.facebook.com/millerspointsaveourhomes
SOCIAL HOUSING IN NSW:
WHAT’S NOT UP FOR DISCUSSION

The NSW State Government has produced a discussion paper on the future of social housing in New South Wales. Its major theme is ‘providing opportunity and pathways for clients independence’, by which it means, more actively supporting clients – particularly working age tenants, and young people – to transition out of social housing.

As for what they would transition into... that would be private rental housing, though the paper has hardly a word to say about it.

This is the biggest gap in the discussion paper, and in current discussions about social housing generally. Much gets said about the failings of the social housing system; not nearly enough about the failings of the private housing system, and private rental in particular.

You really cannot have a proper conversation about social housing – much less actually do any of the things the State Government says it wants to do to social housing – without also saying and doing something about private rental.

Private rental fails low-income households. Based on the 2011 Census, of low-income private rental households in NSW:

- 78 per cent – 171,563 households – were paying more than 30 per cent of their income in rent; that is, they were in ‘housing stress’;
- 43 per cent – 94,959 households – were paying more than 50 per cent of their income in rent; that is, they were in ‘housing crisis’.

Further research suggests that:

- 86 per cent ‘worry constantly about [their] financial situation’
- 84 per cent ‘don’t have enough money set aside to meet unexpected expenses’
- 75 per cent experience a ‘constant struggle to pay regular bills’
- 61 per cent say ‘costs put stress on household relationships’
- 42 per cent say that their ‘children have missed out on school activities such as excursions’

Private rental also fails on security, about one in six tenancies end at the instigation of the landlord, and everyone is subject to termination without grounds at the end of their fixed term, or on three months notice otherwise.

It fails on consumer protection (according to our own survey, 79 per cent of private renters have put up with a problem, rather than assert their rights, because they feared adverse consequences).

It is simply unreal to expect large numbers of households in social housing to happily ‘transition’ into this. And we know this because Housing NSW already operates such a policy (it reviews tenancies for continuing eligibility at two, five or ten year periods), and has done so for seven years, and over this time the rate of exits from public housing has declined.

This policy has made matters worse for public housing tenants (who stay poor to stay housed) and for those on the waiting list (who are stuck longer in private rental, or homelessness).

If the NSW State Government really wants to help those on the waiting list, and make ‘transitioning’ out of social housing a realistic prospect, it must discuss reforming the private rental market too.

It should also be open to discussing increased funding for social housing, so that there’s more of it. Unfortunately, this too is not up for discussion in the paper, which is predicated on funding ‘within the existing envelope’.

At a briefing on the discussion paper, FACS Minister Gabrielle Upton was asked about the lack of reference to the private rental market and its problems, and she replied that the policy levers for reform were not within her grasp, but instead with others in the State Government and, even more so, the Federal Government, and that rather than wait for any action from them, she just had to get on with it.

Fair point. But if the social housing policy that follows from the present discussion does not consider the reality of the private rental market, and how it fails low-income households, and how other government policies have shaped it that way, any initiatives for ‘opportunities and pathways’ out of social housing will only raise false hopes, or real fears.

Deadline, February 20th 2015
Because decent housing is the right of every person, we need social housing.

Our social housing system should provide rental housing for every person not adequately served by the private market, and challenge the private market to better provide for low- and moderate-income households.

Social housing can be a life-saver. However, we don’t have enough of it, and what we do have operates on terms that are often unfair, perverse and damaging.

We need to grow the social housing system everywhere, with new stock built and existing stock retained – and where old stock may be redeveloped or sold, there must be transparency and consideration of the views of tenants and local communities.

We need to reduce work disincentives, particularly in public housing, so that tenants have nothing to lose from working.

The physical standard of social housing must be improved, through repairs and maintenance processes that prioritise what tenants say needs doing.

Recent needlessly harsh changes that result in long-term household members being evicted, even though they are eligible for social housing, should be reversed.

Social housing decision-making should be reviewable by the NSW Civil and Administrative Tribunal.

And a bit more respect should be shown – particularly by media agencies, politicians and housing officials – when talking about social housing.

In short, the Tenants Union believes:

• Social housing should be everywhere
• Reduce work disincentives
• Bring tenants back into repairs and maintenance
• Remove harsh changes to eligibility
• Instigate Tribunal review of social housing decisions
• Show a bit of respect

Fair share for renters!

Tenants’ bonds generate a lot of money for the NSW State Government. More of that money should be used for the benefit of tenants, through improved funding for Tenants Advice and Advocacy Services (TAASs).

If you, like us, think more money should go to tenancy services you can:

• Write a letter to your local MP
• Follow us on facebook
• Check out our webpage for more information

www.tenantsunion.org.au
BRADBURY ESTATE: COMMUNITY SPIRIT IN PUBLIC HOUSING

By Natalie Oakes, Social work student

Recently, I visited a social housing apartment block in the suburb of Bradbury. Every couple of months, half of the tenants from the apartment block meet together for morning tea. This regular gathering provides a space for the residents to talk, share life, seek support, raise any issues and organize events.

‘I had heard about the fighting that occurs in other complexes and decided I didn’t want that here, so when I moved in I made a point of getting to know everyone.’ The morning tea is held in the home of Jen Rigndol. Jen has lived in her apartment for about 4 years. When she first moved in, she made the decision to build relationships with the other residents in her apartment block. As it turned out, some of the other residents had the same idea and hence the idea of meeting every couple of weeks evolved.

These regular get-togethers contribute to the sense of community on the block. No matter who the person is, everyone is treated equally and with respect. The residents who attend these morning teas look out for each other. ‘We don’t isolate anyone in this housing complex, we respect and accept everyone’ says Jen.

One tenant said that ‘this is the safest place that I have ever lived’ and ‘that as a single woman I feel very safe, even at night time’. Jen says that it doesn’t matter what time of the night or day it is, she is able to help that person. Many others who attended the morning tea agreed with her. Each of them have lived in housing for different periods but all speak quite positively about their current housing and said that they feel safe and a part of the community.

‘We celebrate important birthdays, we celebrate the decade birthdays’. Mrs. Black explained to me that it is important to help each other whenever they can. Some of the residents not only help their neighbours but also volunteer, in different capacities, in their wider community. This includes volunteering at the local high school, to helping out community organisations in the area and attending community barbeques.

Croft Place, Bradbury is an exceptional place made up of a diverse range of people who look out for each other. It demonstrates that simple acts of kindness and care can lead to a healthy community of residents.

Mrs Black, a social housing tenant from Bradbury
A NUMBERS GAME:
COMMONWEALTH RENT ASSISTANCE AND ABORIGINAL HOUSING
By Gemma McKinnon, Tenants’ Union Aboriginal Legal Officer

As a social housing tenant, you may or may not receive Commonwealth Rent Assistance (CRA). If you do (and maybe even if you don’t), it is important to know how CRA affects social housing tenancies.

CRA is a non-taxable income supplement paid to eligible people who rent in the private rental market, and in some forms of social housing including community housing and tenants of the Aboriginal Housing Office. CRA is not available to tenants of Housing NSW.

If you are eligible to receive CRA and are living in social housing, it is likely that the way your rent is calculated is affected by CRA. Most social housing providers’ rent setting policies include CRA in their calculations. For example, a housing provider might base their rent on 25% of household income, plus 100% of household CRA.

Most social housing providers will set rents at a rate that ensures that tenants (and, since they’re taking 100% of it, your housing provider) are entitled to an optimized rate of CRA – this is known as rent maximisation. It is important to note that you will be charged the maximum amount of CRA that you are entitled to, not the amount that you actually receive. This means that if you are entitled to CRA, but choose not to claim it, your housing provider will still calculate your rent as if you were claiming it.

When you’re a social housing tenant, your CRA is really just a source of income for your housing provider. Unlike when you’re renting in the private market, where CRA is an income supplement.

You’d be forgiven for being confused about this system, but we are assured by housing providers that you shouldn’t be any worse off than your non-CRA receiving counterparts. Though arguably, you’re not better off than your counterparts in the private rental market who have some extra cash in their pocket every fortnight to use as they see fit.

Does it go wrong? Yes, particularly if your income fluctuates. It’s important to check that you’re receiving the full amount of CRA that you’re entitled to; and that what your housing provider says you’re entitled to, and what Centrelink say you’re entitled to is the same amount.

For example, when Centrelink cancels a tenant’s CRA payments, Housing will continue to calculate your rent as though you are still receiving CRA. This means that you will be more out of pocket than usual. You may not be able to get back pay from Centrelink in some instances. In any event it is better to avoid these situations than attempting to deal with them after the fact. Monitoring your payments and rent calculations will mean that problems are detected immediately and reduce the likelihood of you accumulating arrears or being out of pocket.

As a social housing tenant, you should know how your rent is calculated, what your provider has calculated your CRA entitlement at and how much CRA you receive from Centrelink. If things aren’t quite adding up for you, contact your local Tenants’ Advice and Advocacy Service for further information and advice on your situation.

Contact your local Tenants Advice and Advocacy Service if you have questions. See back page for contacts.

Case Study:
Wade lives in an AHO property that is managed by Housing NSW. He lives with his 19-year-old son who studies full time and does some casual work. When Wade received a letter from Housing NSW informing him that he was in rent arrears he enquired about his rent calculation and discovered that Housing NSW was charging him more CRA than he was actually receiving. The discrepancy in actual CRA received and Housing’s calculations ranged from $2 to $50 a week.

With the help of his local TAAS, Wade lodged an internal appeal with Housing and was refunded the amount he had been overcharged.
Last month I looked after my mum’s house and dogs for three weeks while she was visiting friends in Victoria.

One afternoon I had a few friends over for a drink and to watch the motorbike racing on TV. Half way through the race the police turned up and arrested one of my friends. They say he is a drug dealer. They found some dope on him.

Housing NSW is mum’s landlord. They are saying that they will evict her; for me being an unauthorised occupant or illegal use of the premises, or both. They must have the house bugged to know I was there or that my friend was arrested there.

I really hope I have not caused mum to be evicted. How can they do this? What can I do?

I doubt the house is bugged. Police or neighbours may have informed Housing NSW of events. Housing NSW has a Memorandum of Understanding with the police, under which those two organisations provide information to each other.

Your mum should get in touch with her local Tenants Advice Service. They have experience with Housing NSW matters.

I can’t give you advice because you are not the tenant. But I can give you some information.

Your mum can’t be evicted without an order from a court or the Tribunal. It is lawful in NSW to overstay a Notice of Termination. When a tenant overstays a Notice of Termination, the landlord has a right to apply to the Tribunal for termination and possession orders.

Housing NSW does not decide on its own to evict tenants, only the Tribunal, or a court has power to evict.

Eviction related to unauthorised occupants has usually been for rent arrears created by retrospective cancellation of a tenant’s rent rebate. The rent rebate, and the rent payable, are worked out on household income. If you were a member of the household, your mum would have to get that approved for the calculation of the rent rebate including your income.

Earlier this year, there was a decision by the Tribunal Appeal Panel about rent rebates. It was about a Housing NSW tenant called Diab. The Tribunal decided that a debt created by Housing NSW by cancelling his rent rebate retrospectively was not a rent arrears debt and so could not form the basis of a Notice of Termination and Tribunal proceedings. The Appeal Panel agreed with the Tribunal. Housing NSW has appealed this decision to the Court of Appeal. We will likely know the outcome of the case some time next year.

Another decision that may be relevant in your mum’s situation is called Cain. The Court of Appeal said that the Tribunal has discretion to not evict tenants when drug offences are committed on the premises.

Both of the decisions I have mentioned are available on websites called Austlii (austlii.edu.net.au) and NSW Caselaw (caselaw.nsw.gov.au).

You can help your mum by providing and gathering evidence to assist her in dealing with Housing NSW. Your friend may be able to assist by providing evidence as well.

Your mum should take this seriously and contact her local Tenants Advice Service as soon as possible. The contact details are available on our website (www.tenants.org.au). Use the postcode engine on the home page to get contact details.

Relevant cases:
Cain v New South Wales Land and Housing Corporation [2014] NSWCA 28 (26 February 2014)
NSW Land and Housing Corporation v Diab [2014] NSWCATAP 27 (2 June 2014)
I’m a pale mixed race,
Product of a broken home,
Raised by a single mother
Government housing estate kid.

So go on... judge me.

But don’t expect me to sympathise with your;
Misguided notions of family
Based in broken religion
Raised by government views
Swallowing force fed conviction

Because I am intellectual violence
Assaulting bogan mentality
With straight forward
Non-physical brutality

A fan of non-physical resistance
A child of protest
But no freedom songs have I sung
Struggling with every step here
This is poverty here...

So go on and judge me

I am a progeny of empty promises
Empty stomachs and shattered dreams.
Of bruised egos and broken bones.

But never will I share views of,
Low-class, no-class, shoeless trash
It’s a compromising position
You’ve got yourself in
Full of hate and miseducation.

But, yeah, it’s us with the problem.
Us houso kids with our wide eyes and tired sighs,
Our open thighs and our get rich quick schemes.
Our deft fingers that quickly nick and flick...
Up...
Lowering the price of your investments,
With our tatty clothes and lack of direction,
And dreams for a better life...

Yeah it’s us with the problem.

Fighting against corruption, bureaucracy,
against poverty and STD’s
Redundancies, policies and the suffocating CLP.
We’re not worried about your investments.
We’re just worried were the rest went.
Not concerned about your portfolio.

The closest thing to a portfolio any of us ever had
Was a sketch book full of song lyrics and tattoo designs.

And even though I’m now university educated
Grammatically correct
Pose with elegance not ignorance
Filled with love and notions of unity
At the end of the day, to you,
Yeah, I’m still just a houso kid...

So go on... judge me

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Social Housing World tour: Becontree

Becontree in East London is the largest public housing estate in the world- it had a peak population of 115000 people. The estate was built without any provision for car parking as it was not anticipated that tenants would own cars.
STAY IN TOUCH

The Tenants’ Union of NSW is a membership-based co-operative and a community legal centre specialising in NSW residential tenancies law. We’re also the peak body for the Tenants Advice & Advocacy Services. The Tenants’ Union has represented the interests of all tenants in NSW since 1976. We have a proven track record of improving tenancy laws and providing legal assistance and training.

We encourage you to support us in our work for safe, secure and affordable housing. Together we can achieve more. Please fill in this form, tick the appropriate boxes and return to the address below.

Name: 
Organisation: (if applicable) 
Address: 
Email: 
Phone: 

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☐ Send me the TU email bulletin.
☐ Send me ☐ additional copies of Tenant News to give to others.

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☐ I would like to participate in the TU’s volunteer program.

JOIN (You don’t need to join to get advice or subscribe.)
I apply for membership of the Tenants’ Union of NSW Cooperative Ltd as an: ☐ individual tenant ☐ individual (non-tenant)
☐ tenant organisation ☐ organisation (non-tenant)

Membership fees (GST included):

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Donation: $ Total: $
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Dated: 

Name (please print):

Payment method
☐ Enclosed cheque or money order payable to Tenants’ Union of NSW
☐ Deposit into our bank account below
(for online deposits, please give reference: “MEM” plus your surname)

Account name: Tenants’ Union of NSW
BSB: 062-004
Account number: 802624

Address: Suite 201, 55 Holt St, Surry Hills NSW 2010
Phone: 02 8117 3700
Fax: 02 8117 3777
Web: tenantsunion.org.au

Get free tenancy advice

Tenants Advice and Advocacy Services

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<td>Northern Rivers</td>
<td>6621 1022</td>
</tr>
<tr>
<td>North Western NSW</td>
<td>1800 836 268</td>
</tr>
<tr>
<td>South Western NSW</td>
<td>1800 642 609</td>
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Aboriginal Tenants Advice and Advocacy Services

<table>
<thead>
<tr>
<th>Region</th>
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<tr>
<td>Greater Sydney</td>
<td>9698 0873</td>
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<tr>
<td>Western NSW</td>
<td>6884 0969</td>
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<tr>
<td>Southern NSW</td>
<td>1800 672 185</td>
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<tr>
<td>Northern NSW</td>
<td>1800 248 913</td>
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</tbody>
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Free Tenants Rights Factsheets

Tenants NSW website
www.tenants.org.au

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