

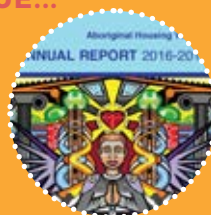


IN THIS ISSUE...



AHV key ring

Check your envelope for your Aboriginal Housing Victoria key ring, celebrating the second tranche of title transfer



Annual Report

AHV are pleased to provide all our tenants with our 2016-17 Annual Report

Christmas message from our CEO

As we fast approach the end of the year, I would like to wish all of our tenants a safe and happy Christmas.

Christmas can be a good time to reflect on the year we've just had; to enjoy spending quality time with family and friends; and to think about the possibilities the year ahead might bring. However for many, Christmas can be a particularly difficult time of year.

With Christmas celebrations, school holidays and other events, this time of year can be challenging, and added financial stresses can cause strain on individuals and families.

If you are experiencing any issues that may be impacting on your family or your tenancy, please contact your Housing Officer. We do not want to see tenants experience undue stress, and we may be able

to suggest some options to help reduce the stress so please act early and give us a call or send an email. Also, we are running our Christmas Toy Drive again this year, so if we can help you by providing some gifts for your children please contact your Housing Officer and we'll work out a way to get some suitable gifts to you.

On behalf of all at AHV, I would like to thank all our tenants for their support on our continued journey towards self determination and wish you and your families a Merry Christmas and a safe and happy New Year.



HOUSING OFFICERS - CONTACT DETAILS

NAME	BASED IN	NUMBER
EASTERN		
Glenn (Snr Housing Officer)	North Fitzroy	0472 831 813
Denis	North Fitzroy	0438 976 522
Steve	Morwell	0430 707 639
Debbie	Bairnsdale	0418 547 775

NAME	BASED IN	NUMBER
NORTHERN		
John (Snr Housing Officer)	Shepparton	0427 100 873
Kim	Bendigo	0430 082 907
Charles (NEW)	Mildura	0437 730 595
Kevin	Shepparton	0425 892 292

NAME	BASED IN	NUMBER
WESTERN		
Libby (Snr Housing Officer)	Ballarat	0447 573 563
Tim	Ballarat	0430 902 257
Danny	Warrnambool	0425 777 694
Rena	North Fitzroy	0417 049 514

Maintenance contact – [\(03\) 9403 2100](tel:0394032100) / maintenance@ahvic.org.au Client Services contact – [\(03\) 9403 2100](tel:0394032100) / clientservices@ahvic.org.au

Kicking goals

MORE THAN A LANDLORD

AHV tenants in the northern suburbs are celebrating a host of achievements as part of our More Than A Landlord project, which assists householders in setting and working towards personal goals.

Lucinda Jackson - a Mill Park resident and peer researcher for the project - has herself realised her goal of seeking full-time employment and is now about to start work at a government department.

Lucinda worked with AHV Life Coach Samantha to develop an Aspiration Plan; a personal record of goals, actions, timeframes and milestones.

AHV's Life Coaches have worked with over 30 tenants to support them in their ambitions, from simple aims such as making healthier food choices right through being "work ready". Tenants participating in the program have achieved more than 150 of their goals since the middle of the year – a fantastic effort!!



Peer Researchers Alisha, Lucinda and Sharyn with Jenny Macklin MP

The project is currently in its pilot stage and is open to AHV tenants in the northern suburbs.

If you live in this area and would like to know more, please give our Life Coaches: Alex or Sam a call on **(03) 9403 2100** or email samantha.f@ahvic.org.au / alexandra.b@ahvic.org.au

Stand up Speak out

WHITE RIBBON DAY

White Ribbon Day (25 November) is an annual awareness initiative of White Ribbon Australia; just one part of the much larger White Ribbon social change movement.

In April this year, AHV became an accredited White Ribbon Workplace, joining over 100 accredited workplaces nationally. The rates of family and domestic violence are higher in Aboriginal communities compared with the broader community and we are committed to making a significant contribution to ending this violence.

AHV staff gathered together in November for White Ribbon Day, to continue to raise awareness and proudly stand with White Ribbon Australia, to help build a future free from violence and abuse. Not one person, not one organisation, but all of us need to work together to end violence in all forms.

If you or someone you know is experiencing violence and needs help or support, we have listed some numbers here, or you can visit www.whiteribbon.org.au for a list of hotlines and support services available.

Aboriginal Family Domestic Violence Hotline - 1800 019 123

Victims Services has a dedicated contact line for Aboriginal victims of crime who would like information on victims' rights, how to access counselling and financial assistance.

1800RESPECT - 1800 737 732

24 hour national sexual assault, family and domestic violence counselling line for any Australian who has experienced, or is at risk of, family and domestic violence and/or sexual assault.

Lifeline - 13 11 14

Lifeline has a national number who can help put you in contact with a crisis service in your State. Anyone across Australia experiencing a personal crisis or thinking about suicide can call.

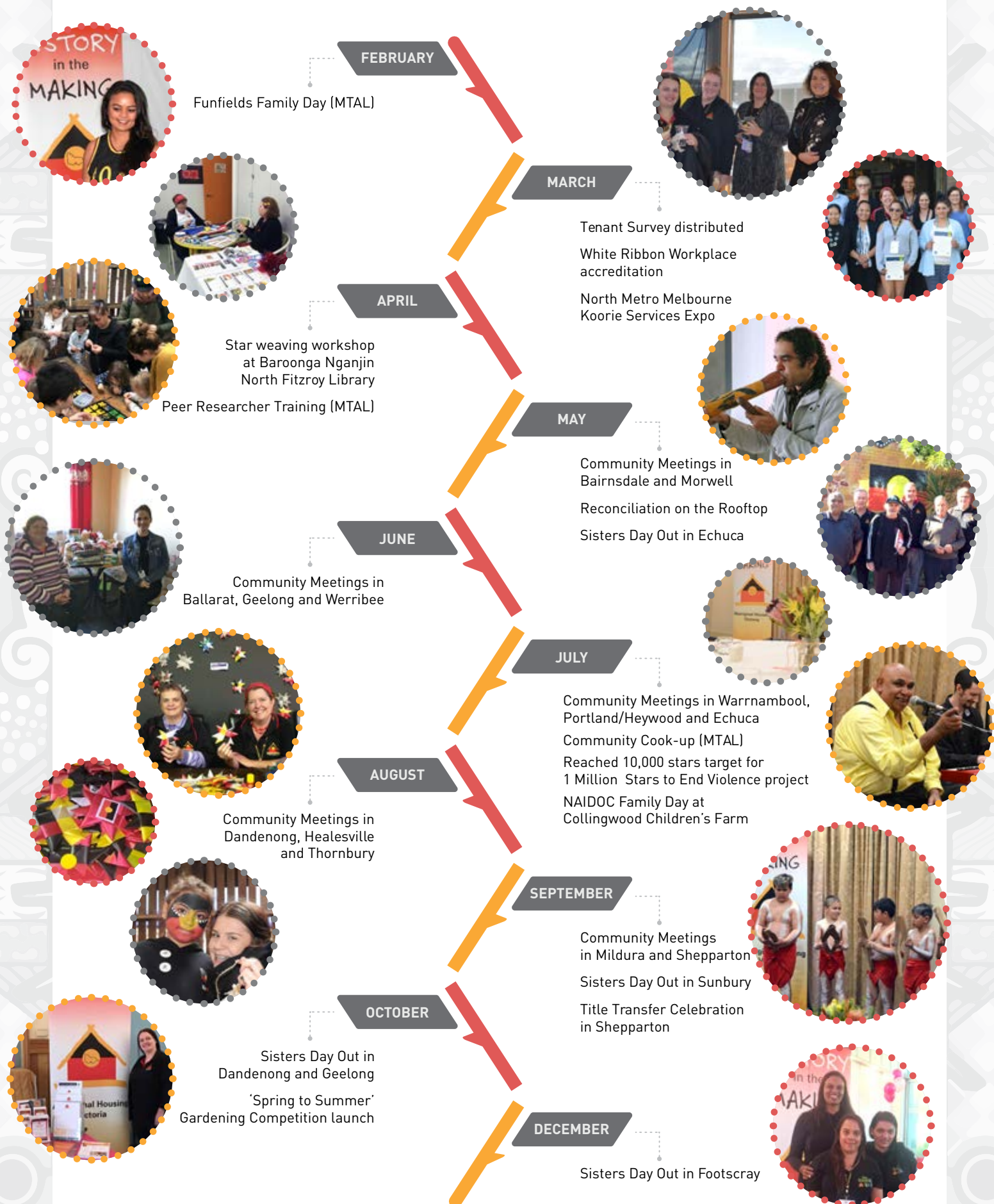
Police and Ambulance - 000

Dial 000 in an emergency and in cases of immediate danger.



AHV staff White Ribbon Afternoon Tea

A snapshot of AHV's community involvement in 2017



Safe, affordable and responsible financial services

GOOD MONEY



If you have an unexpected or one-off expense that you are struggling to cover, such as car repairs, medical bills or replacing a fridge, Good Money may be able to assist you.

Good Money stores provide safe, affordable and responsible financial services to people on low incomes, offering support through the No Interest Loan Scheme (NILS), StepUP Loans, affordable insurance and referrals to other services.

Good Money stores are staffed with microfinance experts, with each potential applicant required to have a "financial conversation" prior to applying.

These conversations are supportive, informative and positive. They help to determine your need for a loan; help with setting up a budget; and looking at what products and complementary programs are available to you.

If you happen not to qualify for a loan, or it is discovered through your conversation it is not suitable for you, Good Money staff can refer you to other local organisations that may be able to assist you.

To find out more about Good Money and the services they provide, you can check out their website (www.goodmoney.com.au) or contact your closest location.

NILS

NILS offers loans up to \$1,500 for essential goods and services, such as: fridges, washing machines, furniture, some medical services and educational essentials. Repayments are set up at an affordable amount over 12 to 18 months.

To qualify for NILS you must have a Health Care Card/Pension Card or earn less than \$45,000 a year (after tax); reside in your current premises for more than 3 months; and show a willingness and capacity to repay your loan.

StepUP

StepUP loans are also available for essential goods (as under NILS) including second hand cars or repairs. They are low-interest loans for people on low incomes who have difficulty accessing credit from a bank. These loans do not attract any fees and have a low interest rate of 5.99% per annum and can be paid back over 3 years.

GOOD MONEY LOCATIONS

Geelong – **03 5223 8000**
geelong@goodmoney.com.au

Collingwood – **03 9230 6600**
Collingwood@goodmoney.com.au

Dandenong – **03 8788 7300**
Dandenong@goodmoney.com.au

Morwell – **1300 770 550**
morwell@goodmoney.com.au

Disclaimer:

The information pertaining to services provided by Good Money should not be construed as a direct or indirect promotion of their products or services by Aboriginal Housing Victoria (AHV). You should carefully evaluate the financial services that are suited to your individual needs and circumstances and discuss your requirements with a responsible financial services provider at all times.

HOLIDAY SEASON CLOSING DATES

AHV offices will be closed from 4.30pm on Friday 22nd December 2017 and reopen at 8.30am on Tuesday 2 January.

If you have an urgent maintenance issue during these closure dates you can contact our maintenance line on 9403 2100.

YOU CAN STILL REGISTER FOR THE GARDENING COMPETITION

You still have time to enter the 'Spring to Summer' Gardening Competition. You might like to spend some time with friends and family in the garden over the festive season. You can register, and be in the running for a Bunnings Gift Voucher, by calling Anthony on **9403 2100** or email info@ahvic.org.au.