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TENANT NEWSLETTER ❖ WINTER 2025 EDITION

4 NSW RESIDENTIAL TENANCIES ACT: HOW THEY IMPACT YOU

NSW tenants now have stronger protections and fairer rights. New changes to the Residential Tenancies Act, introduced in late 2024 and 2025, make renting more secure, affordable, and respectful—covering everything from rent increases, pet ownership, and fair lease agreements. Turn to page 4 to see what these changes mean for you.

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6 GEN-Z LIVING YOUR BEST LIFE YOUTH PROGRAM: A STRONG START...

More than halfway through its 12-week journey, the Gen-Z Living Your Best Life Youth Program is already making a big impact. The program is all about helping participants build the practical life skills they need to thrive—one week at a time. From setting up essential services and preparing for work, managing money, being safe online, and learning to cook healthy meals on a budget, the program is packed with real-world knowledge and personal growth. Find out more on page 6.

8 NEW HOMES NORTH TRANSFER POLICY: NEED TO MOVE...

Sometimes life changes—your family grows, your health needs shift, or you're no longer safe where you live. When your property no longer meets your needs, you may be able to apply for a transfer to another Homes North property that does. Homes North's Transfer Policy explains who can apply, what reasons are considered, and what steps to take. Find out more on page 8.

ARMIDALE
246-248 Beardy Street
(PO Box 1146)
Armidale NSW 2350
02 6772 5133

GLEN INNES
268 Grey Street
(PO Box 538)
Glen Innes NSW 2370
02 6732 3652

GUNNEDAH
162 Conadilly Street
(PO Box 437)
Gunnedah NSW 2380
02 6742 0363

INVERELL
23 Oliver Street
(PO Box 426)
Inverell NSW 2360
02 6722 5137

MOREE
2/25 Auburn Street
(PO Box 487)
Moree NSW 2400
02 6752 4440

TAMWORTH
3-5 White Street
(PO Box 1452)
Tamworth NSW 2340
02 6766 6897

COLEDALE
2 Kenny Drive
(PO Box 1452)
Tamworth NSW 2340
02 6765 8879

WELCOME TO THE WINTER EDITION OF OUR NEWSLETTER

Last month more than 400 attendees interested in social and affordable housing converged on Sydney for the Community Housing Industry Association (CHIA) NSW Community Housing 2025 conference.

Among the attendees were important dignitaries – three Homes North Tenants! – David Walker, Judith Russell and Tony Canvin. I was delighted that our tenants were present to hear about how our industry is working to increase the numbers of homes that are affordable in NSW and to discover ways we can improve what we do.

The NSW State Premier, the Hon. Chris Minns, and NSW Minister for Housing and Homelessness, the Hon. Rose Jackson, both gave important speeches where they talked about the value Community Housing delivers to the people of NSW. They also showed a commitment to creating more housing in NSW that is affordable.

With rents ever increasing across Australia and more and more people less able to afford rent, now is the time for all Governments across Australia to invest in more Social Housing. For us here in the New England North West – rent in the general rental market has increased more than in Sydney over the past 12 months. Regional rents increased by 10%, whilst Sydney rents increased by 3%. So.... we need more housing that is affordable in the regions (as much as the cities) to reduce the trend of less and less properties being affordable for more of the community.

It's certainly time to value the service we offer with our 2,500 Social Housing rental properties where you generally pay what you can afford – 25% of your income. Other costs such as electricity, that's another story! Especially as we shiver through winter and try to keep warm. Don't hesitate to contact your local office if you are struggling to pay your electricity bill – our team can connect you to specialist staff who can let you know of a range of support available.

We will talk again in spring, in the meantime rug up!

Maree McKenzie
Chief Executive Officer

HOMES NORTH COMMUNITY NOTICE BOARD

HOMES NORTH TENANTS ATTEND CHIA NSW CONFERENCE!

Homes North Tenant Advisory Group (TAG) members Judith Russell (Gunnedah), Tony Canvin (Armidale), and David Walker (Tamworth) recently attended the Community Housing Industry Association NSW conference held in early June.

The conference gave our TAG tenants an opportunity to learn more about the broader community housing sector and connect with other tenants and staff. Judith, Tony, and David all said they found the experience both inspiring and informative. Judith was excited to meet with other tenants to hear about their experiences in community housing. David shared that he was encouraged, “By the genuine concern shown for the rising cost of living and housing affordability.”

Tony reflected on the importance of his role as a TAG member, saying, “I see myself as a conduit between Homes North and tenants—sharing information with my community and bringing their concerns back to Homes North through the TAG.”

Lydia Dlaboha (Deputy Chief Executive, Housing Quality Network, UK) with Judith Russell (Gunnedah), Tony Canvin (Armidale) and David Walker (Tamworth).

CONGRATULATIONS TO OUR HEATED THROW COMPETITION WINNERS!

ARMIDALE
Tammy Bullock
Jessica Clement
Helen Dickson
Anna Faulkner
Brenda Faulkner
Graeme Johnson
Yvette Johnson
Maxine Mason
William Pettit
Paul Russell
Linton Woodham

GLEN INNES
Bridget Gibson
Kirk Hadley
Nichola James

GUNNEDAH
Leanne Pulley
Makayla Sams
Vickie Smith
Doreen Trew

INVERELL
Taria Binge
Stafford Blair
Lynette Frappell
Jesse O'Neill
Corey Parker
Joshua Tavella
Michael Wilcox

MOREE
Noelene Brown
Esther Briggs
Rayleen Haines
Shirley Johnson
Zivka Kuric
Wayne Nean
Christine Winsor

TAMWORTH
Dianne Betts
Paul Cavanagh
Shannon Dallas
Taylor Dennien
Vickie Evans
Emma Harris
Les Kosek
Katherine Lee
Kim Nicholls
Susanne Oldknow
Eunice Rolls
Mona Speck
Beverley Tighe
Thelma Vine

Linton Woodham.

Doreen Trew.

RESIDENTIAL TENANCIES ACT CHANGES: HOW THEY IMPACT YOU

Stronger protections and fairer rules for NSW tenants are now in place. Whether it's rent, pets, or your right to a fair lease, the Residential Tenancies Act changes rolled out in late 2024 and 2025 are designed to make renting more secure, affordable and respectful.

Here's what's changed—and how it helps you:

1. NO MORE 'NO GROUNDS' EVICTIONS

As of 19 May 2025, Homes North and landlords must give a valid reason to end a lease. This means they can't just ask you to leave without a clear explanation. Acceptable reasons include serious property repairs or rent arrears, or the property is being sold.

This means you get more security and time to plan if you're asked to move. For fixed leases, at least 60 to 90 days' notice is required, depending on your lease length.

You cannot be evicted without good reason, like serious property repairs or rent arrears, or the property is being sold.

2. FAIRER RENT RULES

As of 31 October 2024, Homes North and landlords can only increase your market rent once every 12 months. Importantly, this is different from your rent review, every 6 months.

Homes North conducts a rent review twice a year in March & September. These rent reviews are in-line with Centrelink CPI indexation. Any changes in your household income will impact your rent subsidy.

For example, if your household income increases your rent subsidy will decrease requiring your to contribute more to your rent.

Following your rent review, any changes in rent charged is not an increase in market rent. It is simply a change in the amount of subsidy you are eligible to receive.

IMPORTANT
Homes North can only increase your market rent once every 12 months. Any changes in rent charged within a 12 month period is directly related to your household income. Rent reviews in March & September ensure you are receiving the correct subsidy amount and are paying the correct amount of rent.

3. EASIER TO KEEP A PET

As of 19 May 2025, new laws make it much easier to keep a pet in rental homes. Homes North and landlords can only refuse your pet(s) request for specific reasons like lack of fencing or a council ban. All requests to keep a pet must be responded to within 21 days or your request is automatically approved.

Homes North's Pets policy expects you to provide proper shelter and care for your pet(s). Remember, any damage to your home caused by your pet(s) must be paid for by you.

Homes North and landlords cannot charge extra rent or bond just because you have a pet, and blanket pet bans (like “no pets allowed”) are no longer valid.

Remember, you are responsible for any damage your pet makes to your property. Scan the QR code to view Homes North Pets policy or head to https://homesnorth.org/pets-policy/.

https://homesnorth.org/pets-policy/

4. PAY RENT YOUR WAY

You now have the right to pay rent via bank transfer without any extra fees. As of 19 May 2025, this change applies to all new and existing leases. Centrepay is available as a rent payment option and is easy to set up. Talk to your local Homes North Office or Centrelink for more info.

These changes are a step toward fairer, safer renting in NSW—and they apply to all tenants in private rental or social and community housing.

For more information about the Residential Tenancies Act changes scan the QR code below or head to NSW Fair Trading’s website at https://www.nsw.gov.au/departments-and-agencies/fair-trading/changes-to-rental-laws. Want to yarn/chat with your Client Relations Officer? Contact your local office. Phone number listed below.

https://www.nsw.gov.au/departments-and-agencies/fair-trading/changes-to-rental-laws

Contact your Client Relations Officer at your local office:

Armidale: 02 6772 5133
Coledale: 02 6765 8879
Glen Innes: 02 6732 3652
Gunnedah: 02 6742 0363
Inverell: 02 6722 5137
Tamworth: 02 6766 6897
Moree: 02 6752 4440

GEN-Z LIVING YOUR BEST LIFE YOUTH PROGRAM: A STRONG START TO A 12-WEEK JOURNEY

YOUNG PEOPLE LEARNING HOW TO BUILD LIFE SKILLS ONE WEEK AT A TIME

The Gen-Z Youth Program has officially passed the halfway mark, and the first weeks have been packed with energy, learning, and practical life skills.

Supported by the NSW Government's Department of Communities and Justice, this 12-week program is co-designed by the young participants to help young adults build independence, confidence, and tools to thrive in everyday life.

WHAT HAS HAPPENED SO FAR

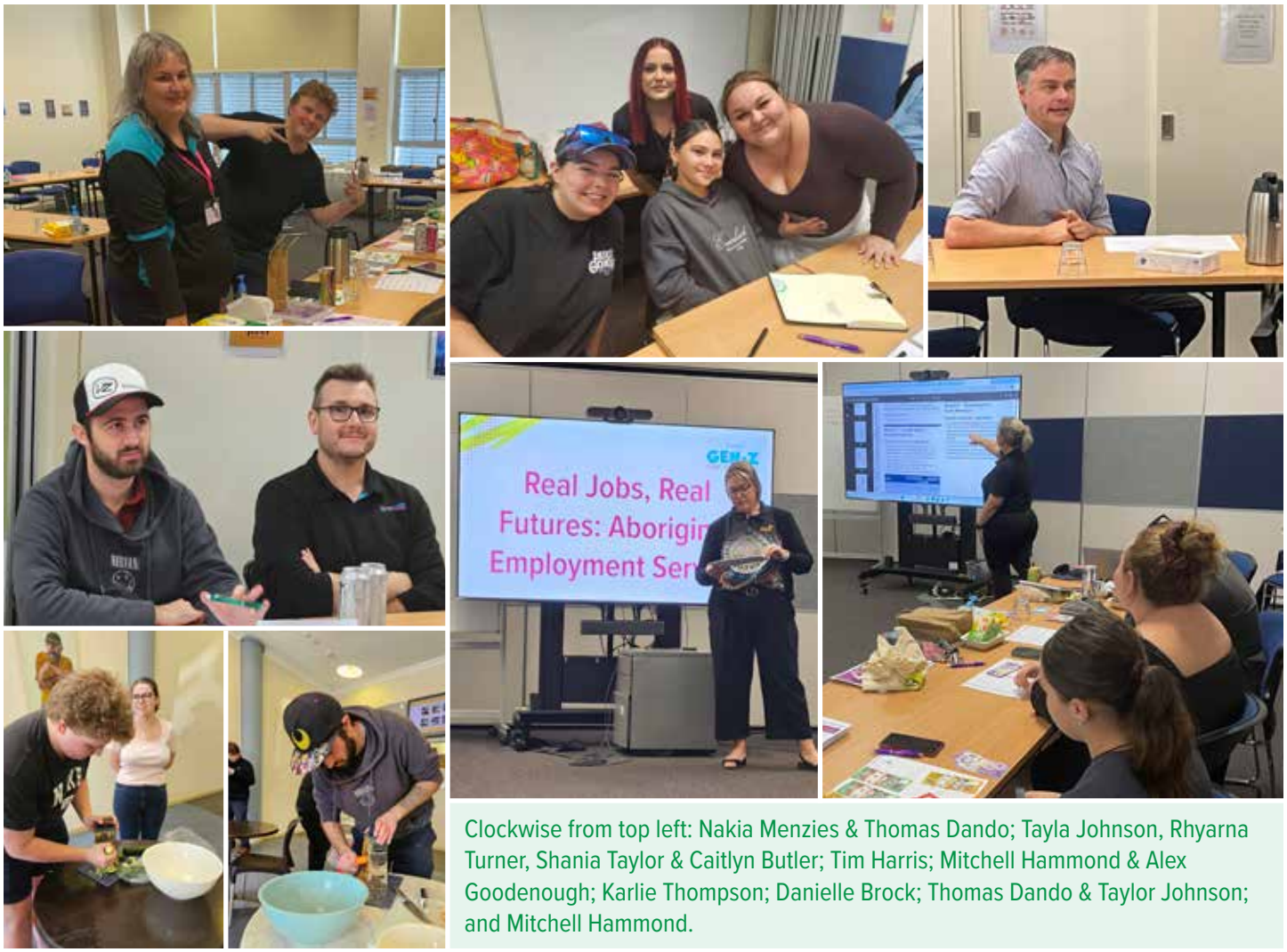
We began with the basics to set everyone up for success. Participants were helped in accessing essential services such as myGov, Medicare, and Tax File Numbers—things that are important. A professional photo was taken for future use in resumes.

Week 2 talked about self-awareness, career planning, and getting job-ready. Participants explored their personal strengths and how these might work with different types of jobs. Practical activities included resume writing (even with limited job experience), and understanding what employers look for. Guest speakers from AES (Aboriginal Employment Strategy) and Joblink Plus introduced mentoring, training, and employment pathways.

Communication is key in personal and professional life. Week 3 explored respectful conversation skills, non-verbal cues, and digital safety. They learnt about phone and email dos and don'ts, body language, and online boundaries. A highlight was the vlogging (video blogging) challenge, where everyone received a vlogging kit and began to share their stories safely online. We tackled tricky topics like consent, sexting, and recognising safe relationships, all in a safe space.

In Week 4, participants took a deep dive into money management. Participants learned how to budget, save, and avoid common debt traps like Buy-Now-Pay-Later schemes playing 'Real Life Monopoly'. Feedback from participants showed a big improvement in confidence, with many saying it was their first time learning about services like No Interest Loans and Energy Accounts Payment Assistance vouchers. Everyone left with a personalised budget plan and practical tools to manage their finances.

What does it take to move out and live on your own? Our next week covered the realities of renting—understanding leases, bond payments, inspections, and dealing with landlords or property managers. The 'Real Life or Nope?' quiz



Clockwise from top left: Nakia Menzies & Thomas Dando; Tayla Johnson, Rhyarna Turner, Shania Taylor & Caitlyn Butler; Tim Harris; Mitchell Hammond & Alex Goodenough; Karlie Thompson; Danielle Brock; Thomas Dando & Taylor Johnson; and Mitchell Hammond.

helped bust common myths about renting, while the 'Grocery Cart Challenge' helped participants plan a week's worth of meals on a budget. By the end of the session, nearly all participants reported feeling more confident about applying for a rental and managing household responsibilities.

Week 6 was about nutrition and smart food choices. Using a cooking session, Hunter New England Health's dietician talked about healthy eating, meal planning, and shopping on a budget. Participants explored how food impacts mood, energy, and wellbeing. From prepping meals to reducing food waste and saving money, this session was packed with practical takeaways.

WHAT'S COMING UP NEXT?

The next part of the Gen-Z Program will continue to support participants with sessions focused on personal care and safety, mental health, breaking bad habits and taking control, and growing strong, healthy relationships. Each session builds real-world skills and confidence that participants will take with them wherever they go.

WHY IT MATTERS

So far, we've seen growing self-belief, practical skills and plenty of 'Aha' moments—exactly what the Gen-Z program set out to achieve.

NEW HOMES NORTH TRANSFER POLICY: NEED TO MOVE? THIS POLICY EXPLAINS HOW

Sometimes, your home no longer suits your needs—maybe your health has changed, your family is bigger, or you're not safe where you live. Homes North's Transfer Policy explains when and how you can ask to move to another property.

WHO CAN ASK TO MOVE?

- Anyone living in Homes North social housing. (If you are living in affordable housing, you are not eligible under the Transfer Policy.)
- You have lived in your current place for 12 months or more.
- You need to still be eligible for social housing.
- Your rent should be up to date, or you must have a payment plan in place.

REASONS YOU MIGHT BE ALLOWED TO MOVE

- You or your family is not safe (for example, domestic violence).
- You have a medical issue or disability that makes your current home unsuitable.
- You are getting your child back from care.
- There is serious overcrowding (too many people in the house).
- You need to move for a new job.
- You need to live closer to family or services.
- There's been a family breakup and you need a separate place.

WHAT YOU NEED TO DO

- Fill out a Transfer Form (called CH3003).
- If it's for medical reasons, fill out a Medical Assessment form too.
- Give proof—like letters from doctors, support workers, or the police.

WHAT IF I'VE BROKEN THE RULES OR OWE RENT?

You can still apply. But, you won't be offered a new place until debts are sorted or serious problems are looked at.

HOW MANY HOMES WILL I BE OFFERED?

Usually, you'll get up to two offers. If you say no to both, your transfer request may be cancelled.

WHAT IF HOMES NORTH ASKS ME TO MOVE?

Homes North may ask you to move (like if the home is too big for you now or being redeveloped). In this case, we will talk to you first and we may offer to help with moving costs.

NEED HELP OR WANT TO APPEAL A DECISION?

If you don't agree with a decision, you can ask for an appeal. To find out more about how to appeal a decision, scan the purple QR code or

head to https://homesnorth.org.au/appeals/. This page contains links to Homes North's Appeals Policy and Appeals Fact Sheet.

https://homesnorth.org.au/appeals/

NEED MORE HELP? CONTACT YOUR LOCAL HOMES NORTH OFFICE

Want to find out more or yarn/chat about our Transfer Policy contact your local Homes North office:

- Armidale 02 6772 5133
- Coledale 02 6765 8879
- Glen Innes 02 6732 3652
- Gunnedah 02 6742 0363
- Inverell 02 6722 5137
- Moree 02 6752 4440
- Tamworth 02 6766 6897

Scan the green QR code below or head to https://homesnorth.org.au/wp-content/uploads/2025/06/Transfer-Policy-1.pdf to view Homes North's updated Transfer Policy.

https://homesnorth.org.au/wp-content/uploads/2025/06/Transfer-Policy-1.pdf

BE RENT READY FOR THE KOORI KNOCKOUT!

Are you heading to this year's Koori Knockout in Tamworth from 3-6 October 2025?

Did you know you can pay a little extra on your rent now, in the lead up to the Koori Knockout?

An extra $20 in credit a week can put you ahead. If you are ahead with your rent and non-rent account you can request a refund to spend at the Knockout!

Call Homes North to yarn about paying extra for the Knockout on 6766 6897 (Tamworth) or 6772 5133 (Armidale).

YOUR TENANT ADVISORY GROUP & WHY IT'S IMPORTANT TO YOU

At our last Tenant Advisory Group (TAG) meeting, we had valuable discussion about Homes North's policies—especially how we handle complaints and communicate with you. Our TAG is made up of interested tenants from across our region who want to contribute more directly to improving our service to you.

Homes North's compliance analyst kicked off the session, walking us through our complaints policy explaining the difference between a complaint and a service request.

COMPLAINT OR SERVICE REQUEST: WHAT'S THE DIFFERENCE?

Example of a complaint
If loud music is playing at all hours, this should first be reported to your Client Relations Officer. If nothing changes, then it becomes a complaint.

Example of a service request
If you notice a leaking tap in your kitchen or bathroom, that's a service request, not a complaint. You can report it to Homes North on 1800 592 333. It only becomes a complaint if the issue isn't fixed within a reasonable time frame after being reported.

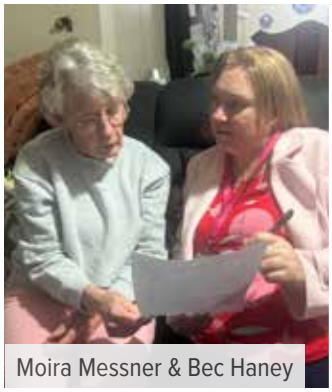
Scan the QR code to find out more about Homes North's repairs & maintenance response times or to lodge a repairs form.

https://homesnorth.org.au/repairs-and-maintenance/

They also reminded us that clear communication is key at any time, but is especially important during the complaint process. From TAG feedback, we now know that a phone call feels more personal than an email or a text. We agree—and are looking for better ways to keep you informed throughout the complaint process.

We took time to find out why being a member of TAG is valuable from a tenant's perspective. TAG member, Moira said, "I joined TAG because a tenants voice is very important. At TAG meetings, when I respond to a question, Homes North takes it on board. I feel tenant feedback is empowering for the tenant".

Another member, Tony said, "I feel heard when giving feedback to rebuild fact sheets and policies, so they become less complicated and easier to understand. I talk with tenants in my unit block I bring back their suggestions to the TAG meeting. It's about tenant's being heard and I am grateful for the opportunity to be part of this team".

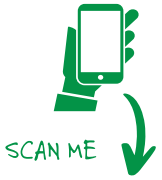

Moira Messner & Bec Haney

Bec Haney & Tony Canvin

WINTER WARMING: TIPS TO STAY WARM WITHOUT BUSTING THE BUDGET

1 USE ENERGY EFFICIENT INDOOR HEATING

Buying the right one for you is important. Check out the CANSTAR Blue Portable Heating recommendations to help you decide which heater is best for you.



Scan the QR code to visit CANSTAR Blue portable heating recommendations or contact your Resident Engagement Officer at reo@homesnorth.org.au and request a copy.

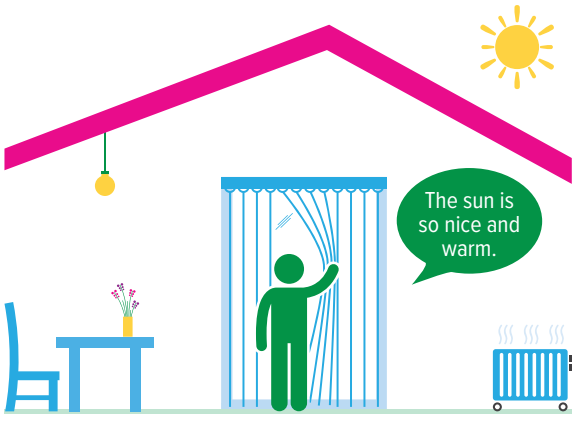
https://www.canstarblue.com.au/appliances/portable-heaters/

2 FIX MINI DRAUGHTS AROUND YOUR DOORS & WINDOWS

Track down any draughts in your home, particularly around doors and windows, and seal them up. Use door snakes to stop warm air from escaping under the door and cold air from coming in. Weather seal tape or draught strips are an easy way to stop cold air flowing around doors and windows.

3 LET THE SUN IN ON SUNNY WINTER DAYS

On sunny winter days, open your curtains or blinds and let the sunshine stream into your home. The winter sun can be very warming and cheerful.



4 CLOSE YOUR CURTAINS OR BLINDS IN THE LATE AFTERNOON

Make the most of the warmth in your home from a sunny winter day. In the late afternoon, close your curtains or blinds. It will help keep the sun's warmth inside.

PLEASE KEEP IN TOUCH

As a **valued member** of the Homes North community, we ask that you update your contact details to make it easier for us to keep in touch with you. It's easy to update your contact details – your home phone number, email address, and mobile phone number. You can:

1. use our website contact form (simply scan the QR Code to the right and it will take you to the online form),
2. tell us in person, the next time you are in your local Homes North office, let reception know you'd like to update your contact details, or
3. phone us, see list of office phone numbers below.

HOW TO SCAN A QR CODE

1. Open the built-in camera app
2. Point the camera at the QR code
3. Tap the banner that appears on your screen

https://homesnorth.org.au/update-your-contact-details/

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02 6772 5133	02 6732 3652	02 6742 0363	02 6722 5137	02 6752 4440	02 6766 6897	02 6765 8879

Stay in-touch. Community events are advertised on our Facebook page, follow and/or like us today www.facebook.com/homesnorthcommunityhousing.

Homes North would like to acknowledge and recognise the traditional custodians of the land and waters where we work. We extend our respects to Elders past, present and emerging, for they hold the tradition and culture, while encouraging the hopes of future generations.