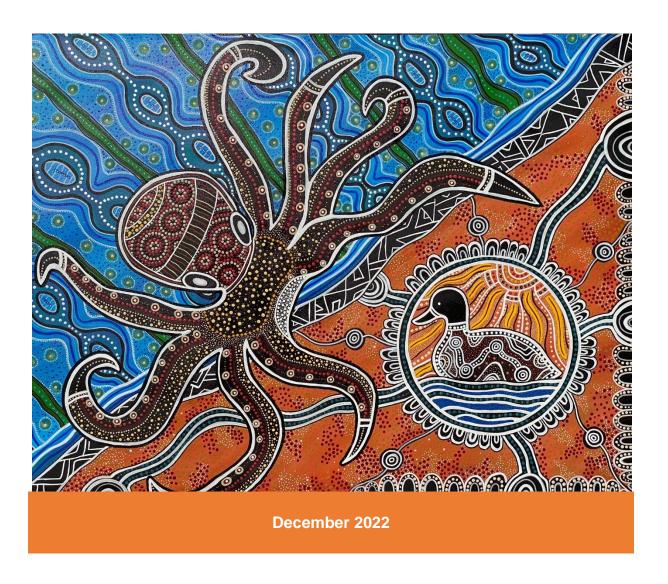
SEARMS Community Housing Aboriginal Corporation

Tenant Handbook



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SEARMS Community Housing Aboriginal Corporation: <u>www.searms.com.au</u>

Office hours both sites: 9 am to 5 pm Monday to Friday

3 Museum Place
P O Box 225, Batemans Bay NSW 2536
Ph: 02 4472 2644 <u>admin@searms.com.au</u>

Level 5, 33 Ainslie Place, Canberra GPO Box 305, Canberra ACT 2601

Ph: 1800 138 425

Walawaani njindiwan



SEARMS acknowledges the Traditional Owners of this Land, particularly the Walbunja and Ngunnawal people on whose land we have offices.

We honour and pay our respect to Aboriginal and Torres Strait Islander Elders past, present and emerging, and we are committed to building a brighter future—together.

This booklet provides information about your rights and responsibilities as a tenant, and where you can go for assistance and further information. It also includes information about who we are, what we do, and how we can work together.

At SEARMS, we believe stable housing is vital for building better lives and stronger communities. We know that having somewhere safe to call home can have a huge impact on our lives, and the lives of future generations. That's why it's our goal to provide safe, affordable and culturally appropriate housing to Aboriginal and Torres Strait Islander people in our communities.

We do this by managing housing portfolios on behalf of the Aboriginal Housing Office (NSW), Local Aboriginal Land Councils and other Aboriginal corporations, as well as our own SEARMS properties.

SEARMS has contracts with the property owners, who decide their own housing policies—such as who is eligible, allocations and what rent is charged.

We're here to help, so feel free to get in touch with our friendly teams if there's anything you need.



Kím Sinclair SEARMS CEO

About SEARMS Community Housing Aboriginal Corporation

We manage around 500 properties across nine local government areas, including:

- Eurobodalla Shire
- Bega Valley Shire
- City of Shoalhaven
- Snowy Monaro Regional Council
- Queanbeyan-Palerang Regional Council
- Yass Valley City Council
- Goulburn Mulwaree Council
- Upper Lachlan Shire
- Hilltops Council

We manage properties on behalf of the following owners:

- Aboriginal Housing Office NSW
- Batemans Bay Local Aboriginal Land Council (LALC)
- Bodalla Aboriginal Housing Company
- Bodalla Local Aboriginal Land Council (LALC)
- Boomerang Meeting Place
- Gunangarah Aboriginal Corporation
- Ngambri Local Aboriginal Land Council (LALC)
- Ngunnawal Housing Aboriginal Corporation
- Wagonga Local Aboriginal Land Council (LALC)

As well as our own SEARMS properties in Batemans Bay.

Our head office is located in Batemans Bay on the land of the Walbunja People, The Traditional Custodians. We also have an office based in Ngunnawal Country in Canberra and a Nowra outreach office located on the lands of Wodi Wodi and Wandandian Traditional Custodians.

Office Hours:

Batemans Bay and Canberra Monday to Friday 9 am to 5 pm

Nowra Outreach (by appointment only)



What types of housing do we manage?



Each property owner has different eligibility criteria and housing policies. This will be set out in the terms of your lease, and will determine the rent you pay.

You can find out which program you're renting under by looking at your residential tenancy agreement.

Owner	Eligibility/Allocation	Rent program	Rent setting (reviewed annually)	# of Properties 489
Aboriginal Housing Office NSW	NSW Housing Pathways	As per current AHO housing policies	ACHRP*	364
Aboriginal Housing Office NSW	Employment Related Accommodation	As per AHO ERA policy	ACHRP*	6
Batemans Bay LALC	Members only	As per current AHO housing policies, then as per BBLALC housing policies when Head Lease ceases	ACHRP* then BBLALC rent policy when Head Lease ceases	12
Bodalla Aboriginal Housing Company	Members only	As per BAHC housing policy	As per BAHC housing policy	23
Bodalla LALC	Members only	As per BLALC housing policy	As per BLALC housing policy	4
Boomerang Meeting Place Inc	As per BMP Policy	As per BMC policy	As per BMC policy	3
Gunangarah Aboriginal Corporation	Members only	As per GAC housing policies	As per GAC housing policies	12
Ngambri LALC	Members only	As per current AHO housing policies, then as per NGALALC housing policies when Head Lease ceases	ACHRP* then NGALALC rent policy when Head Lease ceases	8
Ngunnawal Housing Aboriginal Corporation	Members only	As per current AHO housing policies.	ACHRP*	10
Wagonga LALC	Members only	As per WLALC housing policies	As per WLALC housing policies	4
SEARMS	NSW Housing Pathways	As per SEARMS housing policies	As per SEARMS housing policies	43

^{*} Aboriginal Community Housing Rent Policy (ACHRP) from July 2022.

The property owners use the money you pay in rent to look after the property you live in.

The rent you pay has to cover various property expenses, like:

- Rates
- Insurances
- Water connection and sewerage fees
- Compliance checks smoke alarms, RCD (electrical), pest inspections
- Property repair and maintenance

It is vital owners regularly review the rent they charge to cover increases in costs and ensure urgent repairs can be attended to. When rent settings are too low, there may be insufficient funds for this.

What standards of service can you expect?

At SEARMS, we will always treat you with dignity and respect—it's your right.

We follow the standards set out in the National Regulatory System for Community Housing and the *NSW Residential Tenancies 2010 Act* and the Residential Tenancies Regulation 2019.

As part of our Tenants Rights Policy, you will:

- Be treated with respect and dignity in a way that's fair and free from discrimination
- Have access to safe, affordable and secure housing
- Be informed about changes to policies or your tenancy
- Be consulted on your housing needs and preferences
- Have the right to make a complaint or appeal, without fear of losing your tenancy
- Have the right to use an advocacy service
- Have access to your information we have on file
- Participate in the organisation and contribute to decision-making
- Be given 60 days written notice of any rent increases
- Have quiet enjoyment and use of the premises
- Have reasonable peace, comfort and privacy
- Be repaid for any urgent repairs you have paid for up to \$1000 (see the definition of urgent pairs in the repairs and maintenance section below)
- Be given a copy of your residential tenancy agreement, a condition report, and the NSW Fair Trading New Tenant Checklist

What we expect from you

We want all our tenants to be happy and safe. In order to achieve this, there are a number of expectations and rules you must abide by.

This includes:

- Paying your rent on time
- Paying your utility charges (like water usage)
- Treating our staff with respect and dignity
- Being respectful and considerate of others

- Letting us know as soon as there's a change to your living or financial situation
- Keeping your property clean, free of pests and damage
- Paying for any damage caused by you or your guests
- Not making alterations or additions without the owner's permission (including removing or adding a lock or security device)
- Reporting any required maintenance or damage to the property as soon as it occurs
- Informing us when you're going away for more than four weeks
- Allowing access for property inspections
- Abiding by the terms in this handbook and your lease

Your tenancy

What is a residential tenancy agreement?

A residential tenancy agreement—also known as a lease—is a written legal agreement between you and SEARMS that sets out the rules for renting one of the properties we manage. It includes your name, property address, the period of the lease, your rebated rent, as well as your rights and responsibilities as a tenant. You will also have an attachment with additional terms you must abide by.

Our tenancy agreements are based on the Residential Tenancies Act NSW, which outlines how we must behave as your landlord/agent, and how you must behave as a tenant. Please make sure you go through your tenancy agreement to make sure you understand what is required of you as a tenant.

TIP: keep your housing-related documents in a folder so they're easily accessible at all times.

Rental bonds

New tenants are required to pay a rental bond.

At SEARMS, your rental bond is the equivalent to four weeks rent. You must pay your bond before moving into one of our properties. Once you pay your bond, it will be lodged with NSW Fair Trading. *Note: Each Owner may have a different BOND policy.*

You will receive your bond back after ending your tenancy with us if the property is in the same condition as it was when it was first rented to you, apart from fair wear and tear. We may claim part or all of the bond if you still have outstanding debts with us, or if there is damage to the property.

Reasons we may apply to claim your bond include:

- Unpaid rent
- Unpaid bills
- Repairing damage to the property (beyond wear and tear)
- Cleaning and gardening if the property is not left reasonably clean and tidy (as per the property condition report)
- Changing locks if you do not return your keys

If we apply to claim all or part of your bond and you don't agree, you can submit a claim with NSW Fair Trading to get your bond back. The matter may then be escalated to the NSW Civil and Administrative Tribunal, who will decide how the bond will be paid.

What is a property condition report?

A property condition report describes the condition of the property, prior to you moving in.

This report is used to compare the condition of the property during inspections, and at the end of your tenancy.

When you receive the property condition report, please make sure you fill out any additional damage or wear and tear you notice within. You are responsible for taking care of the property, and leaving it in a similar condition (as outlined in your property condition report), aside from "fair wear and tear". You will be held responsible for damage, cleaning or lawn mowing if you can't prove the property was like that when you moved in.

The condition report will also be used to determine whether you will get a full or partial bond returned to you when your tenancy is over.

TIP: It's a good idea to take pictures of the property's condition before you move in to provide photographic evidence of the property's condition.

What is "fair wear and tear"?

At the end of your tenancy, you are responsible for leaving the property in a condition as close as possible to the property's condition when you first moved in. Fair wear and tear is the normal deterioration of a property from ordinary, everyday use.

Examples of fair wear and tear include:

- Faded curtains or frayed cords
- Furniture indentations and traffic marks on the carpet
- Scuffed up wooden floors
- Faded, chipped or cracked paint
- Loose hinges or handles on doors or windows and worn sliding tracks
- Worn kitchen benchtop
- Water stains on carpet from rain leaking through the roof or bad plumbing ONLY if notified in a timely manner

Fair wear and tear does NOT include:

- Missing or torn curtains
- Stains or burn marks on the carpet
- Badly scratched or gouged wooden floors
- Unapproved, poor quality paint jobs
- Burns or cuts in bench tops
- Broken glass, doors or windows
- Water stains caused by overflowing baths, pets or indoor pot plants
- Damage to paint caused by removing blu-tack or sticky tape
- Damage to walls or other structural elements of the property

Tenant Damage

Under the terms of a standard residential tenancy agreement (your lease) you agree to not damage or permit damage to the premises deliberately or negligently. You are responsible for damage by anyone who you have allowed onto the premises.

The landlord is not required to fix any damage you cause. However, they may claim compensation from you for that damage.

Good Neighbour Policy

As part of being a tenant with SEARMS, we expect you to follow our Good Neighbour Policy.

Our Good Neighbour Policy is good for *everyone*. It provides guidelines for how to be a good neighbour in accordance with the Residential Tenancy Act 2010.

Following these rules will help you develop positive relationships with your neighbours and result in harmonious living for you, your family, your housemates (if applicable), and your neighbours.

As part of our Good Neighbour Policy, we expect you to:

- Not cause or permit a nuisance
- Not to interfere, cause or permit interference with the reasonable peace, comfort or privacy of any neighbour
- Not to use, cause or permit the property to be used for any illegal purpose
- Not intentionally or negligently cause or permit any damage to the property

What do I do if I experience harassment or discrimination?

We are committed to fair and discrimination-free living for all our tenants. We will not tolerate harassment or discrimination towards any tenant. This includes verbal, physical and any other form of threatening behaviour—especially as a result of racial, religious, cultural or personal differences.

If you are experiencing harassment or discrimination, please let us know. While we can't resolve every neighbourhood disagreement, we can act if there is a breach of the residential tenancy agreement. If you breach your residential tenancy agreement, we may take action against your tenancy. The action we take will depend on the seriousness of the breach, in accordance with the *Residential Tenancies Act 2010.*

Remember: in an emergency situation, you can contact emergency services on 000.

Property inspections

We are required to inspect your property every six months.



This is to ensure the property is clean, free of damage, and safe for you and your family. We also use inspections as an opportunity to identify any repairs or maintenance required, and carry out scheduled servicing (like smoke alarm testing and pest inspections).

Prior to the inspection, please make sure you have cleaned the property, and kept the grounds and gardens (if applicable) tidy and free of rubbish.

You will be given 7 working days written notice of any property inspections. While we will endeavour to find an inspection time that works for you, if you are unable to attend, we may enter the property using our own keys to carry out the inspection under the *Residential Tenancies Act 2010 NSW*.

Additional occupants

When you apply for a property, you complete a Tenant Household Details form that lists everyone who will be living with you. If your circumstances change—including changes to who lives with you—you must notify us within 14 days. Your request will be approved or rejected at the discretion of the owner and their policy.

Paying your rent

There are a number of ways you can pay your rent.

Your residential tenancy agreement will state how much rent you pay, and how often you need to pay it.

You can pay your rent:

- Directly from your Centrelink payments
- By payment over the counter at a WESTPAC branch
- By internet banking

When paying your rent, make sure to use your allocated rent reference number. You can find your rent reference number on your residential tenancy agreement. This helps us to see who has paid their rent. If you have any concerns, please get in touch with your housing officer.



Charges other than rent

Water use

While SEARMS pays for service and water connection fees (including sewerage), if your property is separately metred, you will be charged for the water you use. If you aren't sure if your water is metered, please get in touch. TIP: If you suspect leaking water pipes or damp ground — contact SEARMS. If your taps are dripping/sinks leaking — contact SEARMS. If there are leaks, drips your water bills goes up!

Utilities

You are responsible for connecting and paying for your utilities. This includes:

- Electricity
- Gas
- Internet
- Telephone

If you need help setting up your utilities, please get in touch with your housing officer.

Other costs

Keys

You are responsible for keeping your house keys safe. If you lose them, you will be responsible for the cost of cutting extra keys. If you accidently lock yourself out of your property, you will also be responsible for the cost of a locksmith.

Household contents insurance

While your property itself is insured by us, you are responsible for your own possessions. You may like to get household contents insurance, so that you can be reimbursed for your possessions in case of fire, theft or other damage. Contact an insurance provider for more information.

What happens if I can't pay my rent?

We know life can be challenging, especially when you're experiencing financial difficulties.

If you are struggling to pay your rent—or know that you *will* be struggling soon—please get in touch with us immediately. Our staff are here to assist you, and may be able to provide referrals to other agencies that can provide support. This might include:

- Financial counselling
- Drug and alcohol counselling
- Family supports

If you are behind on your rent, our goal is to support you. We want you to sustain your tenancy. Together, we will develop a payment plan to recover any unpaid rent. If we are unable to reach a timely agreement with you, we will take the matter to the NSW Civil and Administrative Tribunal to either gain a Special Payment Order, or terminate the lease.

Keeping pets

If you would like to have a pet while living at one of our properties, you must seek our approval first.

If you submit an application for a pet, we will seek permission on your behalf from the owner of the property. However, pets are often prohibited by owners, as well as strata by-laws. If you'd like to apply for a pet, please get in touch with your housing officer.

Approval may be given if:

- The property is suitable for the animal
- Pets do not interfere with the reasonable peace, comfort and privacy of neighbours
- You comply with the Companion Animals Act 1998 NSW



Ending your tenancy

We will support you as much as we can to help you transition out of our services.

What do I do if I want to leave?

If you want to end your tenancy, you must give us at least 30 days written notice (as required by the *Residential Tenancies Act 2010*).

What happens if SEARMS asks me to leave?

We will only ask you to leave if you have breached your tenancy agreement, if your lease is approaching the end of a fixed term, or if you are no longer eligible for the owner's housing program.

When you have breached your tenancy agreement, we will only ask you to leave as a last resort, where interventions and support programs have not been successful. This is in accordance with Section 85 of the *Residential Tenancies Act 2010*. If we terminate your tenancy, we will give appropriate notice as per the Act.

Final property inspections

When you finish your tenancy, we will conduct a final property inspection. During the inspection, we will compare the property's current condition with what was listed in your initial property condition report. If there is any damage—other than fair wear and tear—you will be charged. You may also be charged for cleaning services, so please ensure you leave the premises clean and tidy—including gardens.

Commonwealth Rent Assistance

If you are on Centrelink, you may be eligible for rent assistance.

Rent assistance is a non-taxable income supplement given to help eligible people pay their rent. Your rent assistance rate will depend on a number of factors, including how much rent you pay.

For more information on rent assistance, get in touch with Centrelink, or discuss it with your housing officer.

Repairs and maintenance

Need repairs or maintenance for your property? Let us know as soon as possible.

If your property requires repairs or maintenance, **you are required to let us know as soon as possible**. We process all requests based on how urgent the work is, according to the *Residential Tenancy Act 2010 NSW*.

You can help us determine the urgency and extent of the repair work by providing a photo along with a clear description of the issue.

Portfolio owners pay for specified repairs and maintenance from the rent you pay—another reason why it's vital you keep up-to-date with your rent payments. Sometimes, we may only be able to issue work orders for urgent repairs, depending on the financial status of the housing portfolio you're renting from.

Please do not carry out any repairs, maintenance, improvements or alterations to your property without written approval from us. However, you can get urgent repairs done by a qualified tradesman in an emergency, or during our out-of-office periods up to the value of \$1,000. Please let us know as soon as possible if you have done this, and remember to keep your receipts so we can reimburse you. You can see what's classed as "urgent" in the table below under Category 1. If you need urgent repairs, contact the tradesperson listed on your tenancy agreement first. We have also included a table below with some handy contacts.

You are **still required to pay rent** throughout the repairs and maintenance period.

Bodalla Aboriginal Housing Corporation (BAHC) tenants MUST use the BAHC approved tradesperson list.

TIP: Letting us know about damage as soon as it happens is good for us, and you. For example, a leaking tap may lead to higher water charges, which is your responsibility to pay.



Category 1: Urgent. Please tell us and act within 24 hours.

This is emergency work, and must be undertaken immediately, as it poses an immediate threat to either person or property.

Examples of urgent repairs include:

- Loss of power or lighting to the whole property (due to a property fault)
- Loss of water to the whole property
- Gas leak
- Hot water service burst, not working at all
- Blocked drains, sinks, baths, basins, toilets
- Property security e.g. any fault or damage that makes the property unsafe or not secure, like external locks or wall breaches (other than tenant damage)
- Serious roof leak
- Flooding

Category 2: Priority. Please let us know within 2 – 3 days.

This is work of a priority nature, but does NOT pose any life-threatening risk to person or property.

Examples of priority repairs include:

- Taps (including fixing dripping taps)
- Loose, broken, or rotten floor boards
- Leaks to waste pipes and internal fittings
- Flushing cisterns
- Damaged internal door entry
- Fallen gutters or downpipes
- Blocked surface water drains (like stormwater)

Please note: Addressing Category 1 and 2 works is still dependent on there being sufficient funds to pay for works.

For example: If rents are too low, there may be insufficient funds for R & M. If rent arrears are too high, there may be insufficient funds for R & M.

OUT OF SCOPE maintenance works - Please let us know within 21 days.

This is work that is non-urgent and does not pose any life-threatening risk to person or property. Addressing these works are dependent on the Owners approval and funding ability.

Examples of non-urgent repairs include:

- Brickwork
- Clothesline
- Shared areas of flats
- Cupboards
- Dampness or condensation

- Downpipes
- External joinery or painting repairs
- General electrical repairs to light sockets, switches, extractor fans
- Fascia or soffit boards
- Flashings
- Floor coverings
- Kitchen fittings
- Letterbox
- Outbuildings
- Paths
- Rewiring electrical
- Sinks or sink units
- Skirting boards
- Internal door (e.g. if it won't close properly)
- Windows (e.g. if they won't close properly)
- Toilet pans
- Wash basins
- Bathroom upgrades
- Electrical upgrades
- External and internal paint
- Fencing
- Sewer upgrades

TENANT DAMAGE TO PROPERTY

All costs associated with the repairs to the property for ANY Tenant damage caused by the Tenant, family, friends or visitors is the responsibility of the nominated Tenant as per your Tenancy Agreement.

Contact SEARMS and provide a photo along with a clear description of the issue.

SEARMS will arrange a visit to your home to scope the works required to fix the repair and provide you with a quote including administration fees.

Before repair works can commence for any tenant damage the cost of the works **MUST** be paid for in advance or you **MUST HAVE** a payment plan approved by your Housing Officer in place to pay for the cost of the repair works.

Entering into a payment plan with SEARMS is dependent on your payment history.

Emergency repairs and maintenance

Need an urgent emergency repair? Here's a list of approved tradespeople from the various communities we work in.

Note: Bodalla Aboriginal Housing Corporation has their own list of approved tradespeople.



Emergency trades - plumbing and electrical

*Bodalla Aboriginal Housing tenants to use their approved contractor list

Current as at November 2021

For non-urgent and all other repairs call our office on (02) 4472 2644 or free call 1800 138 425

By Location	Plumber	Electrician
Bay/Mogo/Moruya	Lincoln's Plumbing 0427 729 859	Quinton Electrical 0419 793 104
Bodalla/Narooma/Wallaga	1. Betteridge & Sons 0418 287 500 2. Damien Rotumah 0451 984 131	Narooma Electrics 0413 833 310
Bowral/Mittagong	Greenough Plumbing 0422 222 560	POWER BY WATTS PTY. LIMITED 02 4868 2834
Goulburn	A & J Plumbing (02) 4822 6305	Stephen Yeadon 0418 483 492
Nowra	MCH Maintenance Group 0478 669 552	MCH Maintenance Group 0478 669 552
Queanbeyan	Greaney and Sweaney (02) 6297 1432 0423 548 796	Gus's Electrical 0418 110 187
Ulladulla	J&T Dale Plumbing 1300 199 291	Dix Electrical (02) 4423 0484
Yass	Greaney and Sweaney (02) 6297 1432 0423 548 796	Jasique 0439 536 207 0431 602 469
Young	Taylor Plumbing 0429 834 277	K & R McGovern Group 0423 876 747

Emergency storm repairs call NSW SES - 132 500

Police/Ambulance/Fire call 000

For most current lists, please go to SEARMS website www.searms.com.au

Complaints and appeals

You have the right to make a complaint if you are unhappy with our service (or the service of any of our contractors).

How do I make a complaint?

We welcome complaints. They're a vital way for us to receive feedback on how we can improve. They can also help us highlight potential training needed for our staff and contractors.

If you are unhappy with the service you receive from us or any of our contractors, you can make an **informal** or **formal complaint**.

Informal complaints

You can make an informal complaint by talking to our staff. If you feel like your complaint has not been addressed or resolved, you can take it to the next level by making a formal complaint.

Formal complaints

You can make a formal complaint by writing (or emailing) admin@searms.com.au

What do I do if I don't agree with a decision you make?

You have the right to make an appeal against a decision SEARMS has made.

We value your voice, and welcome your right to make an appeal against any decision made. If you would like to appeal a decision, please let us know. We will process via our Appeals Policy and Process.

If you are appealing a decision, we also recommend you get in touch with the Murra Mia Aboriginal Tenant Advocacy Service. They can provide you with additional support throughout the process. Contact them on 02 4472 9363.

Your privacy

In order to deliver our services to you, we will need to collect some personal information.

Your privacy matters. We will only collect the information that is necessary for us to deliver our services and confirm your eligibility.

Information we collect includes:

- Your name
- Your contact details, including your address, email address and telephone number
- Your next of kin
- Your income details
- Relevant medical information related to your housing situation

This information will not be used for any other purpose, and will be protected in accordance with the *Privacy Act 1988*. If you'd like to know what personal information we have, please get in touch.

You can also ask your housing officer for a copy of our Privacy Policy, and the Australian Privacy Principles.



Referrals: helping you with extra support

As an Aboriginal-community controlled organisation, we care about you and your rights.

We know well-being is so much more than stable housing, and a holistic approach is best. That's why we can often refer you to other organisations who can help and provide a wide variety of resources and services that may be able to support you to keep your tenancy.

Where possible, we can refer you to:

- Aboriginal community and support services
- Emergency and medium-term accommodation
- Housing information and support
- Counselling and support agencies (including financial, mental health and drug and alcohol counselling)
- Local councils (for neighbourhood, noise complaints)
- Community health centres, legal centres, neighbourhood centres
- Relevant government agencies

If you'd like a referral to a service, please get in touch with us.

Handy resources

NSW Fair Trading

Link: https://www.fairtrading.nsw.gov.au/housing-and-property

Phone: 13 32 20

The NSW Fair Trading website has handy information on your rights and responsibilities when renting. It also provides information on resolving complaints, dispute resolution, business and more.

Tenants NSW

Link: https://www.tenants.org.au/factsheet-01-residential-tenancies-act

Phone: 1800 251 101 (Tenant's Advice Line, which operates on Mondays 10am-1pm and Thursdays

2-5pm).

Tenants NSW can help you with information about renting, including starting a tenancy, rent and bond, repairs and utilities, evictions and more.

Murra Mia Tenant Advocacy Service

Link: https://www.tenants.org.au/taas/mmtaas

Phone: 02 4472 9363 or 1800 672 185

The Murra Mia Tenant Advocacy Service provides Aboriginal and Torres Strait Islander renters with information about their rights and obligations while renting. They can advocate and mediate on your behalf with the NSW Civil and Administrative Tribunal. Murra Mia also provides community education, as well as linkages with other agencies that may help you.

Financial Information Service

Link: https://www.servicesaustralia.gov.au/individuals/services/financial-information-service

Phone: 13 2300

The Department of Human Services has a free Financial Information Service phone line that can help you make informed decisions about your finances. The service's financial counsellors can help show you how to budget, manage debt and deal with money problems.

Contact SEARMS

SEARMS website

Link: http://www.searms.com.au/

Phone: 1800 138 425

Email: admin@searms.com.au

The SEARMS website has a number of additional resources and information that may assist you in your tenancy. This includes information about repairs, complaints, appeals, and more

Batemans Bay office

Monday to Friday 9 am to 5 pm

3 Museum Place

P O Box 225, Batemans Bay NSW 2536

Ph: 02 4472 2644 admin@searms.com.au

Canberra office

Monday to Friday 9 am to 5 pm

Level 5, 33 Ainslie Place, Canberra ACT 2601

GPO Box 305, Canberra ACT 2601

Ph: 1800 138 425