



God grant us the compassion to care deeply for others; the wisdom to discern how best to help; the energy to transform emotion into action, and the joy of wholehearted service. Amen.



From our CEO

With your continued support, we remain hopeful.

Housing insecurity continues to challenge our community, and the demand for our services has reached unprecedented levels. At Anglicare, we remain steadfast in our mission to ensure every individual has a place to rest, belong, and rebuild—a home that represents dignity, stability, and hope.

This year, our Housing and Homelessness teams have supported nearly double the number of clients we are funded to assist. Stories like Jennifer's remind us of the harsh realities. After losing her rental and facing countless rejections despite a strong history, Jennifer and her son were left homeless. With our team's help, they secured temporary accommodation and eventually a stable home.

Women and children escaping domestic violence are among the most affected. To address this, we are expanding services in Goulburn with a \$5.5 million crisis accommodation facility, funded by the NSW Government. This six-unit development will complement the 31 units we've delivered in the region over five years. However, the demand continues to outstrip capacity.

The housing crisis is compounded by financial pressures. Anglicare Australia's Rental Affordability Snapshot highlights how Centrelink recipients are often excluded from the rental market. Case managers like Melinda witness this daily, with clients—including retirees and cancer patients—left sleeping in cars. Rising living costs are forcing

families to turn to risky credit or gambling out of desperation. Our financial counsellors provide trauma-informed support, advocate for tighter lending laws, and promote sustainable budgeting skills.

Beyond housing, we celebrate the resilience of our community. Volunteers like Jill and Peter, once clients of our food pantry after experiencing financial hardship, now give back by supporting others at the Gordon Community Centre. Their journey demonstrates the power of community and the impact of mutual support.

We also commemorate milestones of young people in our care, like Greg, who recently transitioned into semi-independent housing. Through our Intensive Therapeutic Care program, he developed life skills and confidence, marking a significant step in his journey towards independence.

With your continued support, we remain hopeful. Together, we can address immediate needs and work towards sustainable solutions to housing insecurity. Together, we can provide shelter, care, and hope to those who need it most.

Thank you for being part of our mission.

Tuestes Amont

Trevor AmentAnglicare CEO

"Suppose a brother or a sister is without clothes and daily food. If one of you says to them, 'Go in peace; keep warm and well fed,' but does nothing about their physical needs, what good is it? In the same way, faith by itself, if it is not accompanied by action, is dead."

James 2:15-17



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We acknowledge the traditional custodians of the lands on which we meet throughout our journey together.

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A Place to Call Home

As followers of Christ, we are called to be His hands and feet in the world

In the Gospels, Jesus says, "Foxes have dens, and birds have nests, but the Son of Man has no place to lay his head" (Matthew 8:20). These words remind us that our Lord knew what it was to be without a home. He walked the dusty roads of Galilee not as one with power or privilege, but as one who shared in the vulnerability of the poor and the displaced.

At Anglicare, we believe that every person deserves a safe place to rest, to belong, and to be known. A home is more than shelter—it is dignity, stability, and hope. And yet, for too many in our communities, that hope feels out of reach.

As followers of Christ, we are called to be His hands and feet in the world. When we offer housing support, when we advocate for the voiceless, when we sit with someone in their moment of need—we are participating in God's work of restoration. We are saying, "You are not forgotten. You are loved."

As we consider the stories of those who have been helped by Anglicare, and those still seeking support, let us reflect on how we, as a community of faith, can continue to respond with compassion and courage.

In remembering that even Jesus had nowhere to lay His head, we are reminded that the call to provide shelter and belonging is not just a social concern—it is a sacred one. His life of solidarity with the homeless and the forgotten challenges us to look beyond comfort and convenience, and to step into the margins with love. May we never forget that when we help create a place to call home for others, we are welcoming Christ Himself.

Every blessing,

Rev Susan Robertson

Anglicare Chaplain

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Goulburn Crisis Refuge

New Anglicare-run refuge to assist women and children escaping domestic and family violence

We are thrilled to announce that we are soon to commence work on a new crisis accommodation facility in Goulburn, which will provide vital support for women and children escaping domestic and family violence.

Funded by the NSW Government, and built on land purchased by Anglicare, the \$5.5 million project will feature six fully self-contained three-bedroom units. The development is part of the state's Core and Cluster program and is expected to be completed by the end of 2026.

"This funding is absolutely welcome," said Toni Reay, Anglicare Director of Social and Affordable Housing. "While it won't, unfortunately, fix the big problem we have, it will go some way to alleviating it."

The facility will incorporate inclusive design features such as wheelchair-accessible units, child-friendly and pet-friendly spaces, counselling

rooms, a sensory play area, and a community garden. It will also include culturally safe elements like a yarning circle to promote healing.

The new refuge expands on our existing services in Goulburn, which currently include 17 units supporting women affected by family and domestic violence. Demand remains high, with up to 650 people (more than double our funding allocation) supported annually across the Goulburn Mulwaree and Upper Lachlan Shires—around a third of whom are affected by domestic and family violence.

Anglicare is committed to providing places where women and children feel safe, supported and empowered to rebuild their lives. Over the past five years, we have built and acquired 31 units in Goulburn, Yass and Wagga Wagga specifically for this purpose, and we look forward to the development of the new Goulburn units.





Pictured: Stock images used to protect identities.

Finding Home Again

Jennifer's story

After nearly two months of homelessness, Jennifer and her son are finally back in a safe and stable home—thanks to the compassionate support of Anglicare's Housing and Homelessness team

Jennifer's world was turned upside down when the rental home she shared with her son was suddenly put up for sale. As a full-time carer for her adult son with autism, Jennifer spent years carefully budgeting her Carer's Pension and her son's Disability Pension to cover rent and other essentials. "As much as I didn't have any extra, I was able to make do", said Jennifer. She was even able to save a little, which could now cover a new bond and a removalist.

However, despite her strong rental history, a dire lack of affordable housing in the region meant that Jennifer and her son soon found themselves with nowhere to live. They applied for every property in their price range but were rejected each time. "I'd always thought if you looked after your house and paid rent on time, you'd be okay", she said. "It actually shocked me."

Jennifer's savings began to trickle away. Without a car, she needed to pay for taxis to view houses,

to take her son to his programs, even to get to the shops. "I worried, 'What happens if I get a house but no longer have the money for a bond?'", she said

The local Anglicare Housing and Homelessness team stepped in. With very few community housing options in the area, Jennifer's Case Manager, Melinda, helped secure them temporary accommodation in motels. Melinda also drove Jennifer to viewings and assisted with filling out applications and other paperwork.

While the constant moving, lack of cooking facilities, and her son's disrupted routine took a toll on them both, Jennifer was thankful for the support she received. "I feel like I am so lucky in a lot of ways. Even though it's been really hard, I got lucky with the help that I've had."

Finally, after applying to hundreds of rentals with Melinda's assistance, Jennifer secured a private rental in a duplex—and Anglicare provided a bond subsidy. Jennifer says her son feels calm and settled again and is looking forward to having a fireplace, and place of their own, to stay warm this winter.

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Community Meetings

How the HIPPY teams engage in daily Community Meetings

As part of Anglicare's commitment to the Sanctuary Model, many of our teams engage in daily Community Meetings; where team members consciously consider their tasks, emotional state, and support processes—a practice which leads to safer, more regulated and productive work environments.

Melissa Crawford, Coordinator of HIPPY Ashmont shares the significance of Community Meetings for her team:

What are Community Meetings?

Community Meetings are a check-in with staff, to see how they are doing. They are a thermostat really. We come to work with a lot of stuff from home. Community meetings are a way of letting people know our capacity for the workday, considering those other factors.

The meetings help to recognise that we are whole people, not just Anglicare workers. We have families, pets, interests and responsibilities outside of work.

How does your team respond to Community Meetings?

Unlike other areas in the organisation, many of our HIPPY Tutors are new to the workforce or returning after a long break. The meetings are a nice way to ease into the day in a professional setting.

Since the HIPPY program welcomes new staff every 12 months, the process might feel



Interested in a HIPPY early learning program? Scan the QR code.



Want to learn more about Sanctuary?
Scan the QR code.

unfamiliar at first. But in my experience, staff embrace it quite quickly and engage naturally with the practice of reflection. In their feedback they've described the meetings as uplifting, grounding and uniting.

How do Community Meetings build connection?

The meetings help us to get to know each other better and faster. We do both morning and afternoon Community Meetings. In the afternoon we ask about self-care. Not everyone practices self-care so this can be challenging—but it also serves as a reminder—and by sharing we build connection.

If someone mentions a book they're reading, we can later check in with them and ask how the book is going. This process builds a relationship of trust and care.

How do Community Meetings benefit you in your role?

As a team leader, the meetings help me to know where staff are at, see who I may need to check in with and provide additional support to.

They also help me remind staff that all feelings are relevant, not just positive ones. I try to model that with my own reflections. If I am not feeling my best, I will share that, so everyone knows that this is a safe place to be honest, and that it is safe to feel the whole range of emotions.





Pictured above: HIPPY Ashmont team.

Pictured below: Melissa Crawford, Coordinator of HIPPY Ashmont, left, and Ashmont staff.



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From One Crisis to Another

Financial Counsellor, Chris Heckenberg, offers trauma-informed assistance to those in need

I started my financial counselling journey in 1990 and apart from a period working with the Aboriginal and Torres Strait Islander Commission (ATSIC) managing grants programs for Aboriginal communities, I have devoted 31 years to this incredibly rewarding profession.

I started working at Anglicare as a Disaster Relief Financial Counsellor in 2020, a few months after the devastating Black Summer Bushfires, covering areas from the Snowy Mountains down to the far south coast.

As those impacted have slowly begun to recover from the fires, I've focused on general financial counselling, helping people regain control over their financial affairs and getting their lives back on track

I use a trauma-informed approach in all that I do—recognising how the trauma and harm caused by underlying issues such as drug and alcohol abuse, domestic and family violence, mental health, intergenerational poverty, separation from family, and loss of connection to country experienced by First Nations people, can impact on people's lives.

In the current financial climate, my role mainly addresses cost-of-living pressures. I help people deal with ever-increasing costs of food, utilities, rent and mortgages. The worsening housing situation, which disproportionately impacts low-income earners, is a consistent obstacle to

financial security. Vacancy rates around the region remain below 1 percent and affordable rentals are virtually non-existent, as regional areas have seen a 40 percent increase in rental rates over the past five years.

In desperation, many people are turning to Buy Now-Pay Later lines of credit (BNPL) or resorting to gambling in an effort to make ends meet. This is a worrying trend that inevitably leads to more debt and greater hardship.

A constant barrier for my team is a lack of effective government legislation to regulate and restrict this type of high-risk lending to vulnerable people who can least afford it. People get caught up in a cycle of borrowing to fill short-term needs, then having to borrow more to keep pace with their growing debt.

Financial counsellors, through our national body, Financial Counselling Australia (FCA) have been calling on government to tighten lending laws, and to make it easier to guide people away from high-risk loan products in the first place. We encourage effective budgeting and setting savings goals instead, which is something we can definitely help with!

Chris Heckenberg

Accredited Financial Counsellor Team Leader Wagga

Anglicare Financial Counselling:

Available across the Murray, Riverina, Snowy Valleys and Goulburn regions, our Financial Counselling services are made possible through a combination of government funding, philanthropic gifts and grassroots fundraising efforts. We provide the following:

- Assistance with debt collectors
- Budgeting advice and planning
- Negotiating with government agencies, banks, utility providers, and telcos around debt management
- Accessing credit files
- Referrals to legal, health and crisis services, as needed
- Bankruptcy support
- Staff from First Nations communities

Pictured: Stock images used to protect identities.



Moving Out, But Not Alone

Supporting young people towards independence

Recently, Greg*, a young man living in one of Anglicare's Intensive Therapeutic Care (ITC) homes, celebrated both his 18th birthday and a major milestone—moving into his own place. Greg marked the occasion surrounded by his closest people, including the care team that will continue to support him through this important transition

For most young adults, moving out of home is an exciting adventure. For young people transitioning from out of home care, however, this critical milestone can bring both fear and anxiety. With fewer support systems and less community connections than many of their peers, young people leaving care often have limited places to turn to in times of financial or emotional stress.

Understanding this, Anglicare's ITC teams focus on building strong, meaningful relationships with

the young people in their care, supporting them to build the confidence and capability needed to thrive in an independent setting.

Thanks to the dedication of Greg and his care team, he felt ready to move into a Temporary Semi-Independent Living (TSIL) rental property. Together, they worked on building life skills and fostering a strong sense of self-worth. Greg's team is incredibly proud of the confident young man he has become and the many hurdles he's overcome.

As Greg continues his journey, he knows that his Anglicare team will remain by his side—offering support, guidance, and encouragement as he builds an independent life on his own terms.

*Name changed and stock photo used to protect identity

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Turning Gratitude into Giving

Jill and Peter's volunteer journey

Jill and her husband Peter are regular volunteers at Gordon Community Centre (GCC). They help facilitate the weekly playgroup, regularly assist at the food pantry and Peter is much-appreciated for his basic maintenance skills.

As a vital part of the GCC community, they have built strong and meaningful relationships with clients and other centre volunteers. But for Jill and Peter, the dedication to giving back is perhaps deeper than for most—as they also know what it's like to be clients.

For years, the couple was financially comfortable. They managed a successful business, owned property and lived within their means.

That is, until the Covid-19 pandemic changed everything for them.

Repeated lockdowns completely devastated their business and eventually they were unable to meet their financial commitments. They were forced to relocate, moving in with a single mother who was also struggling to make ends meet.

The couple have now found limited employment and pool their resources with their new housemate, but still find they have little left over after paying rent. "Our only option was to go to a food bank", said Jill. "Initially, I was extremely embarrassed and felt humiliated. We had never asked for anything before."

From their very first visit to the centre, that perspective began to change. "When we first went to GCC, we were greeted by Pat, who listened to our story without judgement, and was sympathetic to what we had been through. She welcomed us with open arms", said Jill. "I felt heard and understood."

It wasn't long before Jill and Peter started returning the kindness they'd received from the centre. "I had a few chats with Pat, who needed help with playgroup", said Jill. "I told her I had a teacher's aide certificate and would be more than happy to help." Soon, she and Peter began helping with the playgroup, and shortly after, the food pantry.

"It is so good to give back", said Jill. "We can't assist by replenishing groceries, but we can give our time. To be able to help others who are in the same situation that we found ourselves in, is so rewarding."

The couple appreciate the food and compassion they've received from the centre, but also the social connection. "It has definitely helped the household budget, and we've been able to contribute to our household", she said. "It has also helped with friendships. It's been a place to have a conversation with other adults."

A guiding phrase at GCC is **"community resource meets community**

demand" and the centre is incredibly grateful to Jill and Peter for embodying this spirit so wholeheartedly. Their journey is a powerful reminder that we all have something to contribute to our community.



No-Fault Homelessness on the Rise

Anglicare's Rental Affordability Snapshot

Each year, Anglicare Australia releases a Rental Affordability Snapshot (RAS) report, which evaluates the availability of affordable rental properties for households on low incomes.

This year's results confirm what our Housing and Homelessness teams already know; that despite recent interest rate cuts, and relief in sight for mortgage holders, availability for renters continues to worsen—and for those on low incomes the situation is beyond dire.

"I am terrified for some of my

clients", said Melinda, an Anglicare Case Manager. "Housing (NSW) is overwhelmed. We are overwhelmed. Community housing options are far too limited and temporary accommodation in motels is often full. Last week a retired woman in her late 60s, currently undergoing cancer treatment, had nowhere to stay but her car."

Devastating stories like this reflect the harsh conclusions of this year's RAS and highlight just how impossible the rental situation has become for those on low incomes.

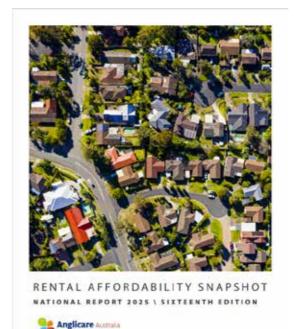
"With the rental market as competitive as it is, applicants on Centrelink go to the bottom of the list", said Melinda. "We have clients that are doing all the right things, and not getting anywhere."

Services like Anglicare are facing a concerning rise in client numbers. Already this financial year, our Housing and Homelessness teams have assisted nearly double the number of clients we are funded to support.

The severity of the housing situation is staggering, but we remain hopeful that state and federal governments will support community services in meeting immediate demand, while working to find lasting and sustainable solutions to address the underlying housing problem. We are also incredibly grateful to our supporters whose generosity helps fill the gap where funding fails to meet growing demand.

RAS figures show:

- For a single person on JobSeeker, just three properties would be affordable nationwide.
- Nothing would be affordable for someone receiving Youth Allowance.
- Single people on the Disability Support Pension or Age Pension could afford between 0.1 - 0.3 percent of properties.



Couple with two children, JobSeeker

Pictured: Gordon Community Centre food relief and playgroup.

Read the Rental
Affordability Snapshot
Scan the QR code.



Proverbs 19:17



STAY IN TOUCH

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