



THE 2020 - 2021  
**Annual Report**

SHELTER HOUSING ACTION CAIRNS

SHAC acknowledges Aboriginal and Torres Strait Islander peoples and communities as the Traditional Custodians of the land we live and work on. We recognise their continuing connection to land, water and culture, and pay our respects to Elders past, present and emerging. We recognise that their sovereignty was never ceded.



## CONTENTS

Vision, Purpose, Services and Values	4
Our People	6
Reflections from our EO	8
2021 - 2024 Strategic Plan	10
Reflections from our President	11
2020 - 2021 Financial Summary	12
Reflections from our Treasurer	13
Our Impact	14
Housing, Family and Mobile Support Snapshot	16
My Money Program Snapshot	18
NILs Snapshot	20
The Cost of Homelessness	22
Our Gratitude	24

## OUR VISION:

To eliminate homelessness.

## OUR PURPOSE:

To support people on their path to a secure future.

## OUR SERVICES:

During the period 2020 - 2021, SHAC's services have included:

- The continuation of Temporary Supported Accommodation to nineteen properties, involvement in up to eight Same House Different Landlord properties, and the inclusion of two Long Term Community Housing properties, as well as case managed mobile support to families who are homeless or at risk of homelessness;
- The extension of our My Money Program, which assists financially vulnerable individuals and families with specialist financial case management to sustain tenancies;
- The delivery of No Interest Loans Scheme (NILs) across Cairns and broader FNQ communities;
- The distribution of brokerage through the Dignity First COVID-19 Response to support vulnerable people in Cairns affected by homelessness and COVID-19.

## OUR VALUES:

- Respect
- Advocacy
- Human Rights
- Diversity
- Transparency
- Environmental Sustainability

In our rich **thirty four years of history**, SHAC has grown and developed to respond to the needs of families in Cairns, shaping service delivery to provide a range of **housing and support services** and **microfinances products**, as well as contributing to **broader research, networks, and advocacy.**

“SHAC services linked together as one service is more easily accessible and comfortable for me to engage and accomplish my goals to better my family and life. There is always someone available in “my team.”

—SHAC client feedback survey, 2021

## OUR PEOPLE:

With gratitude, we thank SHAC staff for their hard work, dedication, passion and commitment to assisting families and individuals right across our region over the 2020 - 2021 year.



Sally Watson (Executive Officer)  
Esther Ward (Finance Manager)  
Taylor Kelly (Team Leader)  
Belinda Caracatsanoudis (Family Support Worker)  
Mary Beth Barkes (Family Support Worker)  
Renee Meikle (Family Support Worker)  
Nikkea Daniels (Tenancy and Property Officer until April 2021)  
Cindy Kadunc (Tenancy and Property Officer commenced June 2021)  
Cathy Ou (Intake and Mobile Support Worker)  
Teresa Nguyen (Intake and Mobile Support Worker until October 2020)  
Raechel Oleszek (Intake and Mobile Support Worker commenced October 2020)  
Kesaia Vunibokoi (Financial Counsellor)  
Bettina Doolah (Financial Counsellor)  
Katja Hauser (Financial Support Worker)  
Rita Telley (Financial Support Worker)  
Lina Di Miele (Microfinance Worker)  
Natalie Bignell (Microfinance Worker commenced October 2020)  
Monique Chantrill (Receptionist)  
Rebecca D'ath-Weston (Social Work Student Placement, Support Worker commenced October 2020)  
Jomana Batacan (Social Work Student Placement commenced February 2021)



We acknowledge and commend our volunteer Board of Management, who have generously given of their time, skills and expertise to oversee SHAC throughout the year.

Paul Daly (President)  
Joe Cristaldi (Treasurer)  
Leana Kayess (Secretary)  
Douglas Hendry (Ordinary Member)  
Danielle Turner (Ordinary Member)





# REFLECTIONS FROM OUR EXECUTIVE OFFICER

I am honoured to lead the team at Shelter Housing Action Cairns. We have assisted so many families and individuals to avoid or leave homelessness this year and we are striving to assist many more in the year to come. Our achievements are made possible by our strong and dedicated staff, our attention to governance, our collaboration with sector partners, the continued support of the Qld Government and Good Shepherd Australia and New Zealand and our strong advocacy to improve outcomes for those struggling in our community.

As our Annual Report attests, this year we have managed to house and support 45 families in temporary supported accommodation, 15 families in Same House Different Landlord tenancies and 2 families in our Long Term Community Housing Properties. We have supported another 311 families to seek and/or sustain housing and a further 288 families to sort out financial issues and manage their incomes into the future. We have also issued an astounding 855 No Interest Loans to families and individuals across Far North Queensland. No wonder our Team are looking forward to a Christmas break!

We have a strong and stable team of very capable women, and over the year we have wished some colleagues farewell and warmly welcomed others. This year we have farewelled Teresa Nguyen and Nikkea Danniels and welcomed Natalie Bignell, Cindy Kadunc, Raechel Oleszek and Cathy Ou to our team. We have also supported two social work students from JCU, Rebecca D'Ath-Weston and Jomana Batacan, who proved themselves to be strong additions to our team, including by assisting us to learn beside them. I want to thank our staff for making

SHAC the responsive and well respected organisation that we are today, with a particular shout out to my leadership partners Taylor Kelly, our Team Leader and Esther Ward our Financial Manager.

Our Board have offered us steadfast and visionary leadership which has kept us on track and spurred us on to achieve more for families in need across our region. We welcomed our new President Paul Daley and are very grateful for his long experience and clear understanding of the governance needs of our organisation. We also welcomed Douglas Hendry who offers us a refreshing new and expansionary way to approach our business. Paul and Douglas, along with our continuing Board members Joe Cristaldi (Treasurer), Leanda Kayess (Secretary) and Danielle Henley, worked hard with our leadership team to deliver an ambitious Strategic Plan for implementation over this year and the year ahead. This Plan will see us expand our service delivery considerably, including by venturing into new areas of work such as assisting clients to access education, training and the labour market. The Board have also overseen our continuing journey to meet requirements of both the Human Service Quality Framework and the National Regulatory System for Community Housing.

We do not confine our efforts to what we are able to achieve with the resources we have available to us. We understand that there is much more to be done and that some of this can be achieved through collaborating with our sector partners. To this end, we work to extend our service delivery as well as advocate for improved responses for the people we work with. We participate strongly in the work of Qld Shelter (holding the Regional Delegate position and a Board position), the Cairns Housing and Homelessness Network and QCOSS. For example, we assisted to drive the establishment and implementation of the Cairns Housing and Homelessness Integration Initia-

tive (CHHII) over the past year. This is an important initiative lead by the Cairns Housing and Homelessness Network, which I am proud to Chair. Our team have worked closely with QCOSS to become Human Rights champions within the housing and homelessness sector, working to embed a human rights culture into our operations, following the introduction of the Qld Human Rights Act. We've also worked closely with networks and advocacy bodies involved in the private rental sector including the MAST and QStars/Tenants' Qld, particularly in relation to the recent review of the Residential Tenancy and Rooming Accommodation Act. We were a major contributor to the housing and homelessness position paper of the Cairns Alliance of Social Services and engaged the services of the Cairns Regional Domestic Violence Resource Service to develop a bespoke training course for our staff supporting clients/tenants experiencing domestic and family violence in the housing/ accommodation we manage. Our advocacy work, alone and with our partners, has also lead us to work with the local media to raise the profile of the growing rental crisis we are seeing in our region. Over the past year we've worked with ABC Radio, the Cairns Post, Radio 4CA and Win TV to raise important housing issues with the Cairns Community and to pressure power brokers to do more.

We've embraced opportunities to secure grants to extend our work and plan to make this a major part of our work going forward into 2021/2022. Beyond our core funding, we have been fortunate to gain the support of Stockland Shopping Centres, the Community Business Bureau, Studio A Health and Fitness, the Indigenous Money Network (Good Shepherd Australia and New Zealand) and the Dignity First Fund (Qld Government) over the past financial year.

Most significantly, we received confirmation at the close of the year that our My Money Program will be funded to June 2025. This has been a major achievement, given this program, developed by SHAC, has received short term pilot funding since 2016. Our sincere thanks to Jon Eastgate who assisted us to produce a very strong prospectus for the MMP, demonstrating the incredible return on investment delivered by this program.

We are excited as we move into 2021/2022, to ambitiously pursue the growth initiatives set out in our Strategic Plan. We are hopeful that we will secure funds from the QLD Government following its largest housing budget ever earlier this year, to enable us to deliver more housing to the families who approach us for assistance. We are also excited about our new commitment to work much more closely with the corporate sector into the future in a bid to expand our services and better achieve our vision to eliminate homelessness.

Sally Watson,  
Executive Officer.



I have been a client of SHAC on and off for several years, having the pleasure of meeting (and befriending) many staff members over the years. They have all provided excellent service and advice, and even when I had been judged by others, they never saw me in that way - allowing myself to open up and eventually heal my head, my heart, and more importantly, my body. I know I am only where I am today because of the support from the staff at SHAC.

- SHAC client feedback survey, 2021

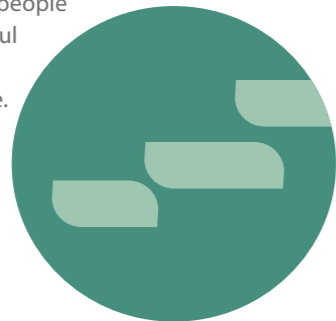


# 2021 - 2024 STRATEGIC PLAN

In reflecting on who we are, where we've come from and where we are heading, SHAC have revised and aligned our strategic plan to capture and reflect the heartbeat of the organisation - placing people at the centre, and to produce the most useful support services and financial and housing products on their journey to a secure future.



develop and deliver a range of services that build financial capability for financially vulnerable people



develop and deliver an expanded range of support services to support people on their path to a secure future



increase access to suitable housing as well as the supply of suitable housing for people in need



influence government, industry, business and community to improve awareness of and encourage responses to homelessness and housing need



Throughout the year, the Board and senior staff at SHAC have worked on developing the SHAC Strategic and Business

## REFLECTIONS FROM OUR PRESIDENT



At the AGM last year I took on the role of President, and in the past twelve months, I have been amazed and proud of the tireless work that the team of SHAC have undertaken to help and support financially vulnerable and homeless families on their path to a safe and secure home.

During normal times, SHAC is besieged with those in need of our expert assistance, but through 20/21 the ravages of the ongoing pandemic intensified the need for SHAC, and the team has responded wonderfully.

The 20/21 financial year saw a "changing of the guard" to some degree on the SHAC Board, with Francoise, Vinnitta and Sharon stepping down during the previous financial year, while myself and Douglas joined the Board. To Francoise, Vinnitta and Sharon I offer my sincere thanks for the time and effort you put into the governance of SHAC.

Plans, seeking to establish a solid base for SHAC's operations at both a financial and resource level. Through these plans SHAC has been able to navigate the unprecedented working conditions that the pandemic has thrown at us, and has continued to build on its reputation and credibility in the community services sector.

At the end of the 20/21 financial year SHAC finds itself in a solid financial position, with "money in the bank" to continue its important work, and the security of extensions to government contracts.

To support SHAC to continue in this vein, and to assist the organisation in being less reliant on government contracts and funding, the Board has worked closely with the Executive Officer to develop the new position in the business of Corporate Partnerships Manager. The Corporate Partnerships Manager is a role dedicated to working with the business community in Cairns, building partnerships and collaborations to achieve the shared goal of providing the best wraparound services inclusive of a path to home. I am delighted to say that in November 2021, Sophia Lacey joined the team at SHAC in this role. Welcome aboard, Sophia!

On behalf of the Board, I want to thank Sally and her team for another great year under, what can only be described as very challenging circumstances, and from myself, a big thank you to the other board members for all their effort, contribution and commitment to the SHAC mission. I have thoroughly enjoyed working with all of you and look forward to another year! I would also like to take this opportunity to thank Danielle Turner for all her efforts on the SHAC Board over the past few years. Danielle will be leaving the Board this year, but will not be far away and will continue to support SHAC. Thank you Danielle.

As we look toward the new financial year SHAC will see new faces come onto the Board, and new faces come into the team, but there will always be two constants: the ever present need to support those at their most vulnerable; and the professional, empathetic and caring team at SHAC who will continue to walk side by side with their clients, reduce the barriers, respond with compassion and light a path to home.

Paul Daly  
SHAC President

### Consolidated Balance Sheet

Shelter Housing Action Cairns Association Inc  
As at 30 June 2021

	NOTES	30 JUN 2021	30 JUN 2020
<b>Assets</b>			
<b>Current Assets</b>			
Cash and Cash Equivalent	1	1,030,129	1,997,952
Trade and Other Receivables	2	20,827	28,414
<b>Total Current Assets</b>		<b>1,050,956</b>	<b>2,026,366</b>
<b>Non-Current Assets</b>			
Land & Buildings	3	656,169	683,009
Plant and Equipment, Vehicles	3	52,643	79,562
<b>Total Non-Current Assets</b>		<b>708,812</b>	<b>762,571</b>
<b>Total Assets</b>		<b>1,759,768</b>	<b>2,788,937</b>
<b>Liabilities</b>			
<b>Current Liabilities</b>			
Trade and Other Payables	4	27,396	35,993
GST Payable		21,939	40,133
Employee Entitlements	5	34,709	20,136
<b>Leases</b>			
Leases		949	(3,746)
<b>Total Leases</b>		<b>949</b>	<b>(3,746)</b>
Provisions	7	83,667	80,093
Other Current Liabilities	8	248,568	443,342
<b>Total Current Liabilities</b>		<b>485,519</b>	<b>617,228</b>
<b>Non-Current Liabilities</b>			
Leases	6	998	2,126
Provision for Long Service Leave	7	20,428	17,761
<b>Total Non-Current Liabilities</b>		<b>21,426</b>	<b>19,887</b>
<b>Total Liabilities</b>		<b>506,945</b>	<b>637,115</b>
<b>Net Assets</b>		<b>1,252,823</b>	<b>2,151,822</b>
<b>Member's Funds</b>			
Retained Earnings		1,241,822	1,988,177
Current Year Earnings		70,368	153,645
<b>Total Member's Funds</b>		<b>1,312,190</b>	<b>2,141,822</b>



As the Treasurer of SHAC, it has been another great year working with the SHAC team and the Board.

The organisation has received an unqualified audit report for the 2020/21 financial year which is reflective of its strong governance processes and systems.

Funding has continued to be primarily through the Department of Communities, Housing and Digital Economy and Good Shepherd Microfinance, there was a small decrease in funding due to the closure of the set-up program and no further COVID assistance grants. Total revenue increased by 13.58% (\$1.91M – 2021; \$1.68M – 2020). Expenditure increased in the 2021 Financial Year by 19% (\$1.83M – 2021; \$1.53M – 2020) however carried forward surpluses were fully acquitted and cost saving initiatives ensured overall net surplus. To ensure the longevity of SHAC, the coming years will see SHAC attract independent funding for the freedom to design and innovate human centred homelessness solutions. The organisation needs to act on new revenue opportunities and maximise every dollar for the betterment of the organisation.

To ensure continual business improvements are achieved, SHAC undertook several projects during 2021 Financial year which included:

- New Strategic Plan for July 2021 – June 2024
- Improved management reporting to ensure the Board has oversight as to what houses and projects are costing SHAC vs what projects are exceeding KPIs and financial expectations.
- Continue to grow and develop the subcommittees to better manage SHAC's operations.
- Further developed the Finance Policies & Procedures manuals to ensure financial controls are maintained.
- Work has continued in developing a workforce strategy.
- Cost saving initiatives have been adopted that assisted in driving down expenditure.

During the 2022 Financial Year there are several key projects SHAC will continue to explore to strive for continual business improvement, these projects are:

- Continue to improve management reporting to ensure appropriate Board oversight is achieved where KPI and ratios will be utilized.
- Finalise the Finance Policies & Procedures manuals to ensure financial controls are maintained.
- Finalise the workforce strategy.
- Continue to look for cost saving initiatives to continue to drive down expenditure and better utilize SHAC funding.

These projects and initiatives will continue to drive SHAC into the future with the goal of becoming the region's most eminent provider of homelessness products and services.

I take this opportunity to thank the SHAC team for their hard work and dedication especially through these unprecedented times. I would also like to acknowledge the work that our Finance Manager, Esther Ward has put in over this Financial Year which has seen further development of the monthly reports to the Board. Esther's SHAC knowledge will be pivotal in the finalisation of SHAC's Finance Policy & Procedures Manual and the further development of monthly and KPI reporting. Esther has done a great job in keeping the finances in order throughout 2021 even with the challenging environment that the COVID-19 pandemic has brought, and I look forward to seeing what 2022 brings.

Of particular note is the leadership that our Executive Officer, Sally Watson has demonstrated and continued to bring to the SHAC team. Sally's presence has continued to make positive impact to the organization and will go a long way in continuing to improve SHAC's functionality and longevity.

Joe Cristaldi  
Treasurer

# OUR IMPACT

At the centre of all we do are the people and the families we support on a day to day basis. Feedback is an integral part of the process, as we want to be known as a service responsive to the needs of the people we support.



"I HAVE LEARNED A LOT ABOUT MY MONEY AND HOW TO SAVE AND DEAL WITH DEBTS I DIDN'T KNOW ABOUT. I AM HAPPY I WENT THROUGH WITH THE MY MONEY PROGRAM."

"OVERALL I WAS SATISFIED WITH SHAC'S SERVICE. EFFICIENT. TOOK TIME TO EXPLAIN THINGS IN WAYS I COULD UNDERSTAND."

"VERY HELPFUL AND ALWAYS PROVIDE A GOOD SERVICE TO OUR VULNERABLE AND AT RISK FAMILIES IN CAIRNS."

"BEST COMMUNITY ORGANISATION I HAVE EVER WORKED WITH."

"SHAC HAS HELPED ME ON SO MANY DIFFERENT LEVELS. I'M NOT QUITE OUT OF DEBT AND AHEAD OF MY BILLS, BUT FEEL RELIEF I'M GETTING THERE. COULDN'T HAVE DONE IT WITHOUT THE HELP OF MY GO-TO AT SHAC. MUCH APPRECIATED."

"THE MY MONEY PROGRAM HAS GIVEN ME RELIEF IN ALL ASPECTS OF LIFE. I DIDN'T REALISE THAT JUST TALKING TO MY WORKER HAS CHANGED MY MINDSET ABOUT MONEY - THAT IT DOESN'T HAVE TO CONTROL YOU."

"PROVIDES A STABLE PLACE TO TAKE CONTROL OVER MY FUTURE. NICE PLACE. FEELS LIKE YOU HAVE A HOME THAT CAN LEAD TO PROGRESSION."

"GREAT WORKERS. SHAC SHOULD CONSIDER EXTENDING THEIR BUSINESS."

"EXCELLENT SERVICE. TOOK A INTEREST FREE LOAN BEFORE COVID 19 AND WHEN I COULDN'T PAY UP ON TIME BECAUSE OF MY SHIFT CUTS AT WORK DUE TO COVID 19. THEY WERE VERY HELPFUL TO REDUCE MY LOAN REPAYMENTS SCHEDULE TO ASSIST ME. WOULD RECOMMEND THEM TO ANYONE."

"SHAC IS VERY HELPFUL - HELPED ME WITH ALOT OF THINGS, (INCLUDING) A LOAN FOR BEDS, FRIDGE, ETC. VERY EASY TO TALK TO WITH GREAT WORKERS THERE TO HELP YOU TO GET A HOUSE. I RECOMMEND SHAC TO MY FAMILIES AND FRIENDS, TO DROP BY AND SEE THEM."

"(BECAUSE OF THE MY MONEY PROGRAM) I HAVE MUCH MORE CONTROL OVER WHERE MY MONEY IS GOING. I USUALLY KNOW WHAT MY BANK BALANCE IS GOING TO BE WITHOUT CHECKING IT BECAUSE I AM IN CONTROL OF WHEN BILLS ARE DEBITED."

"WOULD DO ANYTHING FOR THIS ORGANISATION - WOULD LOVE TO CONTRIBUTE IN SOME WAY FOR WHAT THEY DO FOR THE COMMUNITY. THEY GOT ME AND THE KIDS OUT OF A SOMEWHAT BAD SITUATION, AND CAN NOT THANK THEM ENOUGH."

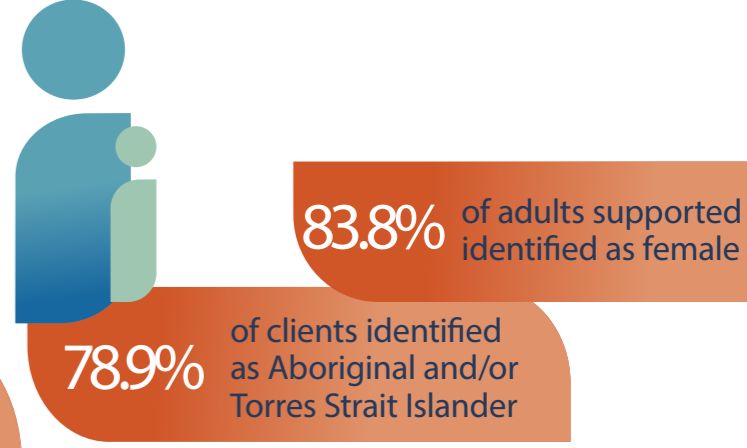
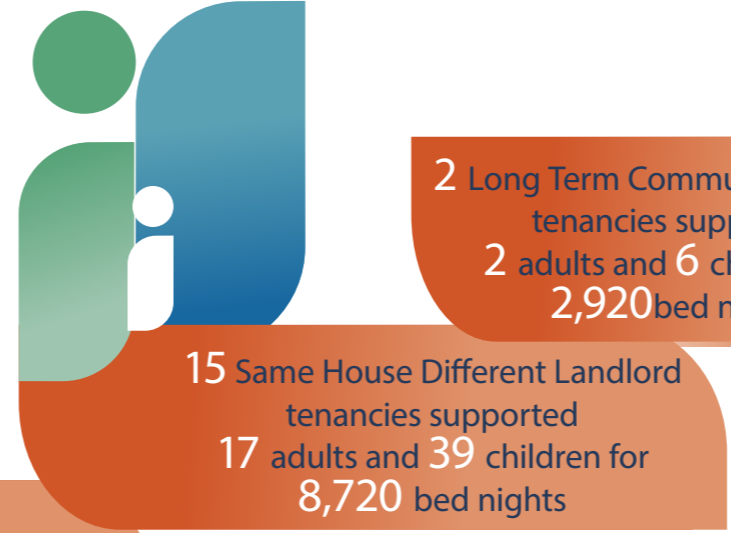
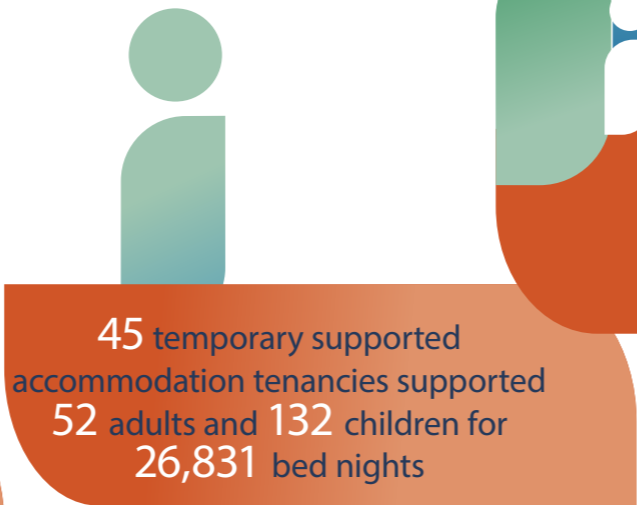
"FRIENDLY. CARE. HELP PEOPLE TO GET A PLACE."





# HOUSING, FAMILY & MOBILE SUPPORT SNAPSHOT

SHAC is grateful for the funding provided by the Queensland Government which enables the delivery of SHAC housing, family, and mobile support.



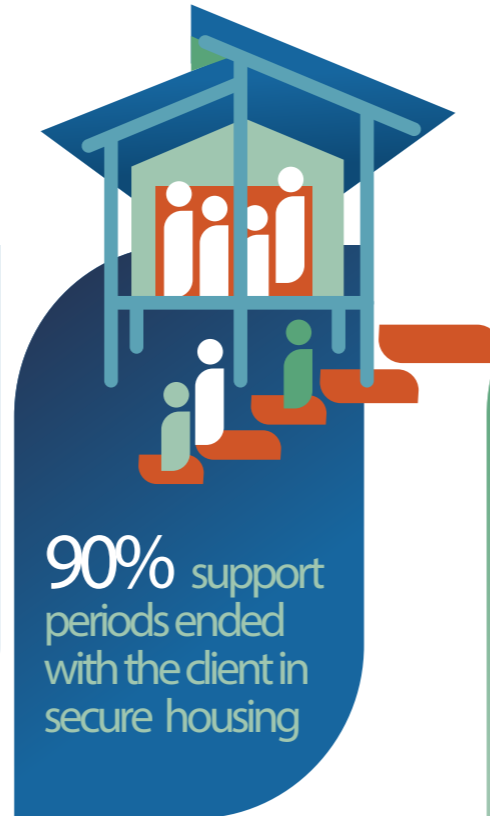
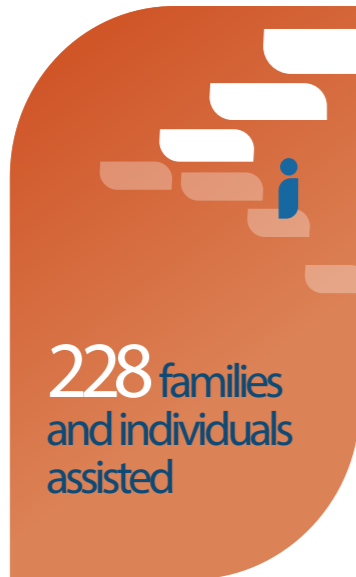
“With my first experience with SHAC, my worker made me feel secure and safe. It felt like I had a home with SHAC. I had never had an experience living away from friends and family before. SHAC made this experience more positive.”

—SHAC client feedback survey, 2021



# MY MONEY PROGRAM SNAPSHOT

SHAC is grateful for the funding provided by the Queensland Government which enables the delivery of the My Money Program.



“ Before we were put in contact with My Money Program, we were under severe financial stress - much more money going out than coming in. We were regularly taking out short term loans to cover bills and food. Both myself and partner were in fear every time the phone rang, as we were receiving multiple calls each day from debt collection agencies. Our health was suffering and I was struggling to sleep, and often not eating as a result of the anxiety this caused. With our My Money Worker's fantastic help, our debts are now getting under control, much of the stress is gone, and we can finally see light at the end of a very long tunnel. ”

— SHAC client feedback survey, 2021

# NO INTEREST LOANS (NILs) SNAPSHOT

**855**  
total of loan applications approved

**429**  
loans issued to people living in remote Far North Queensland, the Cape and Torres Strait

**707**  
people finished paying off their NILs loan

**1202**  
children benefited from loans issued

**1166**  
adults benefited from loans issued

**\$ 923,462.13**  
value of loans approved

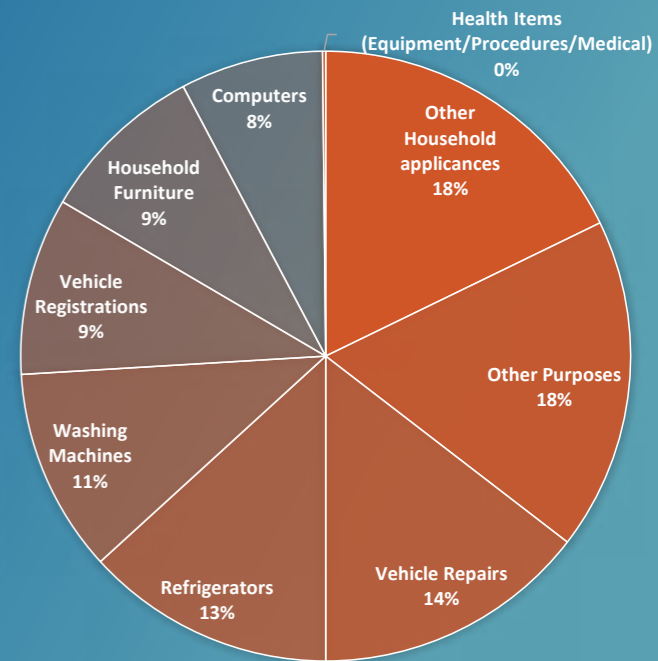
**76.3%**  
of applicants identified as Aboriginal and/or Torres Strait Islander

**71.5%**  
of applicants identified as female

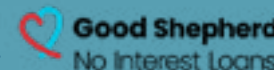
**260**  
applicants were referred by friends and family

“I have had eight NILs loans. I got the NILs loans for my washing machine, fridge, car repairs, car registration, for my daughter’s funeral. I am only on a pension, so it’s been very helpful. NILs really comes through for me every time I need it. I have recommended it to a lot of people, because I’ve seen them stressed out about how they’re going to pay for their white goods and car repairs. They need the car to get the kids to school. I always refer them to SHAC. SHAC NILs staff are the best, they are the best. If they can help, they will. I couldn’t ask for better people. They haven’t done anything wrong by me or any other friends or family I’ve sent to them.”

– SHAC client feedback survey, 2021



SHAC is grateful for the funding provided by Good Shepherd Australia which enables the delivery of NILs.



# THE COST OF HOMELESSNESS



Brenda\* and her three children (3-6yrs) have been living in a car for about a month. Dramatic and continual increases to living costs come primarily from fuel, car maintenance, and food. Brenda has to drive around every evening looking for a safe place to stay – somewhere that people are around (where they are safe from being moved on) rather than somewhere secluded. They also need to use fuel to access resources such as vouchers and food hampers in the city as they generally stay southside, which is close to school. The car needs to be run sometimes to utilize aircon in warm weather as discomfort is compounded by four people being in the car. There is also a lot of wear and tear on the car and Brenda is hopeful her car ‘will hold out’ until she is able to afford a service at tax time. The interior of the car gets very dirty with four people living in it. The car needs to be cleaned regularly, and this comes at a cost of around \$20 per clean.

The use of fuel to access emergency relief, such as food hampers, is not always useful as the family have no cooking or food storage facilities. As such, they must live meal to meal. Brenda estimates she spends around \$150 for the entire week of groceries when they are housed. Due to their circumstances, they end up eating take away most nights, which even for the cheapest takeaway, costs around \$175 per week just for dinners. Brenda knows this is not the best food for her children but feels she has little choice.

Once a fortnight or so the situation gets too much and the family spend the night in a motel for a comfy bed and hot shower. This sets them back \$130 per night. They also need to utilize laundromats for laundering their clothes, and this costs around \$25 for a wash and dry. The family have no option to not use a clothes dryer, as they have lost a lot of belongings (including clothes) to rainy conditions. Brenda has to use excessive amounts of phone data everyday, searching and applying for housing as everything is done online these days. Basic medicine is a luxury they cannot afford due to their diminishing budget.

\* names have been changed

Helen\* is a single mum with four children, living in a caravan out of town due to lack of other options - applying for rentals to no avail. She was previously working full-time but ceased employment due to her children’s medical needs requiring her full attention. COVID-19 pandemic hit, and now that she has been unemployed for about 18 months (putting a gap in her employment history), she has been unsuccessful in recent attempts to gain work. Helen\* lists her extraordinary costs due to homelessness within her household budget as follows:

- |  |   |
|--|---|
| 1. Fuel for transporting children to school  | \$50 / week   |
| 2. Fuel for generator to get power   | up to \$210 / week, or multiple hours/days per week without power |
| 3. Fuel for trips into town for medical appointments   | \$20 / trip   |
| 4. Fuel for trips into town for grocery shopping   | \$60 / week   |
| 5. Storage costs for belongings  | \$250 / month   |
| 6. Vehicle cleaning  | \$40 / week   |
| <small>Going back and forth in the bush to the caravan, Brenda still wants her car to look presentable when in town or taking the children to school.</small>  |   |
| 7. Caravan and camping gear  | \$400 (to get started)  |
| 8. Materials to better the living conditions   | \$200 / month   |
| 9. Fines / Penalties   | various costs, if issued  |
| <small>Can receive fines for rough sleeping, or at the least, can be moved on by Police and issued with a warning.</small>   |   |
| 10. Loss of goods due to weather conditions  | \$150 to date   |
| 11. Equipment to support everyday needs  | \$300 to date   |
| 12. Phone credit and phone data for the internet   | \$120 / month   |
| 13. Contractors, to assist with jobs around the camp unable to do  | \$50 at a time  |
| 14. Post office PO Box rental  | \$200 / year  |
| 15. Loss of clothing due to weather conditions   | \$100 per weather event (clothes for whole family)                |
| 16. Laundromat for drying clothes  | \$90 / week   |
| 17. Takeaway food due to lack of storage for food  | \$70 / week   |
| 18. Accommodation  | \$70 / night if required  |
| <small>E.g. extreme weather events, cyclones, flooding, wet season, etc. Can sometimes also be required to give the family a break from poor living conditions – for a safe, dry night’s sleep with functioning amenities.</small> |   |
| 19. Food varies, depending on how much fuel for the generator is available. The family can lose food when the generator fuel runs out.   |   |



Since the penning of these stories in early 2021, both Brenda and Helen and their children respectively have been housed in SHAC temporary supported accommodation. Both Brenda and Helen pay their rent on time and manage their tenancies with excellence. SHAC is glad to have provided the opportunity to be safely housed, allowing precious time and space to work on their path to a secure future.

# OUR GRATITUDE

SHAC sincerely thanks our community and corporate partners and supporters, who have generously contributed throughout the year to SHAC services and clients.



## FIND US

07 4080 7400

3 Brisbane Street  
Parramatta Park, QLD 4870

PO Box 847  
Cairns, QLD 4870

[admin@shac.org.au](mailto:admin@shac.org.au)

[www.shac.org.au](http://www.shac.org.au)

[https://www.facebook.com/  
shelterhousingactioncairns](https://www.facebook.com/shelterhousingactioncairns)

# THANK YOU

Reflecting on the year that has passed, we thank you for your support and partnership with SHAC, and look forward to the year ahead.

