20+ Celebrating Women's Housing



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Our Vision:

All women will have safe, secure, affordable housing choices.

Our Principles:

- Safe and secure housing is a right afforded to all women
- Service provision will be culturally appropriate and accessible to all women
- Self determination, respect and dignity underpin all service activities
- A feminist philosophical framework that acknowledges the need for gender-specific housing
- Collaboration and partnership with key stakeholders on issues of strategic importance to homeless women
- Transparent accountability in effective and efficient organisations
- Continuous quality improvement.

Introduction

It's with much pleasure - and no small amount of pride - that Women's Housing Limited presents the story of our organisation.

We've come a long way in 21 years – from our inception as a tiny transitional housing service in 1997 to our current status as a Housing Association, helping more than 537 IAP clients and currently housing 347 tenants, with a \$45m portfolio of 115 owned tenancies (265 more under management).

This booklet celebrates the work of our Board, staff and volunteers over the years and honours their collective commitment to our vision that, "All women will have safe, secure, affordable housing choices".

Most of all, this booklet honours our clients - the women, children and men (despite our name), many of whom have had to deal with the toughest challenges that life can offer. We applaud their efforts and resilience, and support their dreams for a better future. Their stories, some of which are told here, show the human face behind the need for secure and affordable housing for all.

Why housing for women?

While housing affordability is an issue affecting all Australians, women are particularly vulnerable to changes in market and employment conditions. Those who are most likely to experience housing stress include:

- Women nearing retirement age who have limited superannuation
- Women with disabilities
- Elderly women
- Indigenous women
- Women with young children who can't access or afford childcare that allows them to work
- Women who are forced to leave their family home because of domestic violence.

Research and statistical projections indicate that there is increasing cultural, linguistic and financial diversity among women. As the gaps continue to widen, many of the most disadvantaged women in our community are at risk of falling even further behind. This, together with the ageing of the female population, continues to drive the urgent need for affordable housing solutions for women of all ages.

The demand for an organisation such as Women's Housing Limited (WHL) has never been greater.





By women for women

Who would have thought that a decision made in the Victorian Government Office of Housing back in 1996 would resonate more than 20 years later? Yet, when the powers-that-were decided to establish the Community Housing sector of that time, a group of women's housing services - all of which had been affected by the changes - joined forces to create the **State-wide Women's Community Housing Service (SWCHS)**. This was the seed from which WHL was to grow.

SWCHS's mission was to provide accommodation and support services for women "in transition" – from prison to the community, from domestic violence refuges to longer-term accommodation, from the streets to somewhere, anywhere else... However, the level of funding provided meant that SWCHS was one of the smallest providers, both in terms of the number of its properties (and the number of workers it could afford to employ.)

Key date: 18 September 1997

SWCHS, a public company limited by guarantee, is registered with the Australian Securities Commission. This was the origin of Women's Housing Limited.

There were the inevitable challenges involved in setting up a new organisation: "What's the role of the Board? Why do we exist? What's our vision?" Interestingly – and doubtless reflecting the organisation's strong feminist foundation – a couple of questions raised at an early Board meeting was: "Is it too patriarchal to have a CEO?" and "Is participating in a competitive tender antithetical to feminist ideals?"

$1998 \sim 2000$

"I began as a volunteer in late 2000... it is good to feel that I am helping in an organisation that does such a useful job in the community"

Janet Horn

Thinking ahead from the start

1998/1999 Property Snapshot

SWCHS managed 29 Youth and 25 General properties, with 72% of tenants aged less than 25.

As a young organisation, SWCHS took an early leadership position, hosting a Women's Housing Forum in February 1998, to consult with a range of service providers about nomination rights to Transitional Housing properties. Issues concerning the nature and scope of the government's Transitional Housing Program were raised, including the capacity to cater for all women, such as those who were disabled or infirmed (e.g. HIV positive), indigenous, exiting prison, single or living in domestic violence refuges.

Yet despite the obvious crucial need for temporary accommodation for women in flux, delegates at the forum also recognised that the effectiveness of any such program was limited by the lack of safe and affordable housing for women when they had to leave transitional housing. There was a clear gap in the spectrum of housing solutions available for vulnerable women.

Key Date: 19 November 1998

The Annual General Meeting and official launch of SWCHS was held at the YWCA, with keynote speakers including Mary Crooks from the Victorian Women's Trust, Purple Sage Project and Julie Oberin, WESNET Chairperson.

Into a brave new millennium

Key Date: 1st January 2000

Together with the world, everyone at SWCHS held their breath while also preparing a Year 2K contingency plan (just in case every computer went into meltdown when the clock ticked over to the new millennium).

To go with the new CEO, Chris Momat, and the approaching new century, a new organisational Mission Statement was developed: The Statewide Women's Community Housing Service aims to eradicate homelessness and the associated isolation and marginalisation experienced by women through the provision of housing information, referral services and transitional community housing for women of all ages and their children who are homeless and at risk of homelessness. The organisation will operate within a feminist framework that responds to the particular needs of a diverse range of women, including young women, and which maximises their opportunities for independence, autonomy and participation.

From the outset, SWCHS was passionate about offering students the opportunity for placements and involving volunteers. The official WHL Volunteer Program was established in July 2001. Twenty-five people applied to the first formal Volunteer Recruitment Program and, after the two days of compulsory training, eight gained placements helping out with tenancy administration, reception and administration, and project work. The tradition continues today...

"I began as a volunteer [in late 2000] after hearing about the organisation from Amanda Jones, a former Board member. On Mondays I go on property inspections with Anne Dillon and on Friday mornings I help Karen with cheques and time sheets It is good to feel that I am helping in an organisation that does such a useful job in the community." Janet Horn, in 2001. She finally retired from volunteering in April 2014.



It's all about women's housing, so...

The Statewide Women's Community Housing Service is not exactly a name that trips off the tongue. So, just a few years after it was founded, the SWCHS Board decided to rename the organisation Women's Housing Limited.

"We were keen to have a name that women could [more easily] find in the telephone book!" Catherine Gow, Manager.



Along with contributing to pilot research and thought leadership programs, vital hands-on services provided by the organisation at that time included:

- Housing information and referrals relating to options such as public housing, private rental and community housing
- Support and advocacy
- Transitional housing in properties managed by WHL via nominating agencies
- Assistance with public housing applications
- Housing Pathways Initiative working with women at the Dame Phyllis Frost Centre
- Tarrengower prison outreach.

2001/2002 Property Snapshot

97 transitional/crisis properties housing 182 women together with 166 accompanying children.

Tenant Profile

68 tenants aged 17-25 years, 40 aged 26-34 years, 57 aged 35-44 years and seven aged 45-50 years.



The constant need for more

Funding is always a constant battle for not-for-profits and the WHL Annual Report from 2002-3 noted that the Housing Establishment Funds (HEF) weekly budget of \$2600 could only assist 718 women (45% with rental arrears, 31% rent in advance, 1% bond, 12% purchasing crisis accommodation, 8% relocation and 3% essential household items).

On average, seven women were turned away each week, with a total of 2,201 requests for urgent financial assistance unfilled. In addition, 14,170 calls were unable to be answered due to WHL lines being engaged. In that same year, 58% of women requesting help from the Housing Information & Referral team had to be turned away due to lack of funds and/or workers. And then there was the pressing question of where WHL clients could go after their time in transitional housing. The Chairperson at the time, Caroline Lambert, noted:

"More than ever before, we are faced with damning external conditions that hamper our capacity to work with the women who use our service: a shrinking public housing sector, soaring rental rates, and an unaffordable and inaccessible property market mean that women are not able to 'transition' from our properties."

Today, that need is greater than ever.

...seven women were turned away each week...



Growing pains (and gains)

The needs of people and government priorities are constantly changing and organisations must adapt to reflect this. WHL is no exception, proactively taking steps at every stage to ensure we can continue to help the ever-increasing number of women and children in need of a place to call home.

At the end of 2004, the Board and staff of Women's Housing Limited undertook a challenging program of organisational change, positioning the service to meet future challenges in provision of safe and secure housing to women who were homeless or at risk of homelessness.

Key Date: June 2005

Judy Line was appointed as the CEO of WHL. During the year, new Board members were also recruited to broaden the Board's membership and enhance its professional skills.

During the second half of 2005, WHL relocated to Collingwood - the new location being key to making the organisation more accessible to more women.

"...Women's Housing Limited has succeeded in strengthening its partnerships, stabilising its funding and most importantly ensuring the continuing of a gender specific service." Marija Groen, Chairperson, November 2004 to July 2005

Time after time

In 2006, Corrections Victoria evaluated the services provided to women leaving prison through its *Better Pathways Strategy*. WHL, as the key service provider of housing services in this initiative, contributed to the development of an *Integrated Model of Transitional Support*. Under this new model, women in need of housing could access all the support agencies they might need through just the one intake and assessment point – a big step forward.

"Women's Housing Limited will continue to provide specialist housing information and referral services through our Corrections Housing Placement program and manage the properties allocated to this program through the Better Pathways Strategy: An Integrated Approach to Women's Offending and Re-Offending." Judy Line, WHL CEO



Housing sector reform over the years

Homelessness is a heartbreaking issue and over the years WHL has worked with numerous providers to help those in need. A big step was taken in 2006-2007 with the introduction of the new homelessness assistance funding and accountability model.

The establishment of Local Area Service Networks was a significant cooperative effort among all homelessness agencies in the North-West region. While rationalised entry points in the homelessness sector promote transparency and make it easier for people to access services, the WHL Annual Report of 2006 noted that there were no new resources to support the initiative.

Then, as now, the homelessness and support sector remains under pressure through increased demand, the affordable housing crisis and limited services for people presenting with complex needs.

Key Date: 19 July 2006

This was a day of celebrations for WHL with the organisation gaining official registration as a Housing Provider from the Office of Housing.

"While registration brings with it ongoing regulation and increased compliance and reporting requirements, WHL is supportive of the Office of Housing intention to ensure that communitymanaged housing organisations remain viable and provide high-quality property services to tenants." Judy Line, WHL CEO



Women and WOMBAT: a pivotal moment

One of the pivotal moments in WHL's history was the partnership established with WOMBAT Housing and Support Services for property and service delivery. Under the agreement that was reached, WOMBAT handed over a number of head leases to WHL along with responsibility for asset and tenancy management. WOMBAT continued to provide tenants with support and referrals.

It was an exciting time for WHL and very much fuelled by the enthusiasm of WOMBAT's CEO, Beth Thomson.

In one move, WHL went from being a transitional housing manager to the manager of a long-term standalone property and four rooming houses. However, the key to WHL's later success proved to be the chance for WHL to take ownership of WOMBAT's seven units in Newport. According to Board notes from the time, it was thought that this property could provide "a sound base to pursue future growth opportunities and even a possible springboard for WHL to register as a Housing Association..." It was a prescient thought.



Steven Maher and Beth Thomson





From little things, big things grow

In 2009, WHL began thinking hard about what else we could do to help women in need of housing.

Together, we developed a five-year growth strategy with a focus on:

- Securing additional properties to manage
- Building a profile for women's housing issues and WHL as an organisation
- Developing and delivering successful property projects.

In September 2009, a Project Control Group was established as a Board Committee to help grow the WHL stock portfolio, while also considering the business case for each project, the risks, and the viability of the development plans. It was to be the start of a steep learning curve.

Key Date: July 2009

WHL was accredited as a Homelessness Assistance and Support Service (HASS) provider due to the work of Lindy Parker, WHL's Operation's Manager, and the HIR team. The Review Report stated that: "Women's Housing Ltd is an organisation committed to delivering services to women in the community who are most in need through a wellcoordinated approach with support agencies."



2009

Leading from the front

It takes many people and organisations to build a community and, over the years, WHL has built a network of relationships and partnerships all focused on supporting women and children in need of a place to call home.

Today, WHL is a member of a number of peak groups: Domestic Violence Victoria, Community Housing Federation of Victoria (now CHIA Vic), the Council to Homeless Persons and Power Housing, amongst others.

"I was elated when WHL gave me my current place. The feeling of no longer being scared, stressed, abused physically and emotionally - and knowing my kids are safe and we can start again." WHL client

WHL is an active participant in a number of committees and forums and also the leading advocate for women (and their children) in the affordable housing sector. Media engagement, public outreach and education are at the heart of this process.

Key Date: 4th August 2009

WHL organised the first women's housing conference to be held in Australia for 20 years - the *Women's Housing Futures Inaugural Conference*. The conference brought together affordable housing providers, academics, government, property developers and other stakeholders to promote women's housing and the professional development of women in the housing sector.

In her keynote address, the then Minister for Housing and the Status of Women, the Honourable Tanya Plibersek MP, identified two critical issues: the relationship between housing, financial security and independence; and the supply of affordable housing.

...home to a number of women and children who'd had to leave their family homes because of domestic violence

Breaking new ground

The start of the new decade saw WHL take giant strides in the property market with the purchase of our first property to be funded under the Federal Government Nation Building Stimulus Package. The eight townhouses in Meadow Heights were soon home to a number of women and children who'd had to leave their family homes because of domestic violence.

This exciting development was swiftly followed by the spot purchase of five new three-bedroom townhouses at Werribee. Tenants were homed just in time for Christmas.

Key Date: 17 May 2011 Green Renting Expo

Utility costs can be a huge burden for those on a limited income so sustainable living was a key focus for the Housing Services team during 2010-2011. Our properties were given an environmental audit, and WHL also partnered with the Green Renters. This partnership was successful in gaining a Community Grant from the City of Yarra to hold an expo where tenants had the chance to learn how to live in an eco-friendly home.



The power of compassion

The opening of Bayswater was a testament to the power of compassion with builders, Buildcorp Commercial, working around the clock to complete the development two months ahead of schedule so the families would be homed for the 2011 festive season.

The project includes 27 apartments with secure car parks and a bike room. WHL undertook extensive community consultation and planning approval was achieved without any objections.

The Uniting Church has been very supportive of its neighbour, offering use of its food bank, assistance and referrals for financial hardship, children's music classes and other special interest groups. Prior to completion, the local primary school principal contacted WHL to offer places to all the children. The City of Knox was also very helpful, sending council staff to the building to help residents with such things as the library and local health clinic. "This is the happiest day of my life. Thank you so much!"

"Is this true, is this really true? I have had a sad life, but this is the best day I have had so far," said through an interpreter

"I have been doing it pretty hard; this has made my year," said through tears

"I am so sorry, but I can't stop crying...you don't know what this means for me."

"I haven't been able to plan anything without knowing where I am going to be living. I can't even apply for a job. Now I will be able to start again."

"I've been grateful for the garage I live in, but at the end of the day, it is still a garage," said with tears running down her face.







Life stories

Our tenants come from all backgrounds, speak many languages, and have faced many different life challenges. The one thing they share is the need for secure and affordable housing. Helen, for example, had endured violence at home from her brothers. She lost all her belongings and assets, and ended up sleeping with her children in her car before she was housed in Community Housing.

Kate, on the other hand, is an older woman who used to live with her daughter. But when the daughter's new boyfriend moved in, Kate felt she was in the way. She couldn't afford to rent privately so was also housed in WHL Community Housing.

Key Date: 8th March 2012

WHL marked its 14th birthday and also celebrated International Women's Day, with a turnout that included a number of previous Chairpersons and Executive Officers. The occasion provided an opportunity to reflect on our history and growth as well as the future direction of WHL. And from some of our other tenants:

"I was one of the original tenants of the property. Being single and a first time mother, it was a pretty daunting time not knowing what the future would hold. Knowing that we finally had secure, safe housing was everything at the time, and still is."

"I truly treasure the opportunities that have arisen since my time here. It's meant I've been able to provide a secure environment for my children who now have a strong sense of community and good solid networks in our local area. Affordable housing has helped me provide a stable life for my children, who are now happy at school. Thanks to Women's Housing, we live a life that is secure and I appreciate this every day."

In their own words

The importance of WHL's work is reflected in feedback from our tenants and our partner agencies.

"It was a huge sense of relief to be able to feel safe and secure and I was able to progress my life." (Transitional Housing tenant)

"WHL staff are very warm, friendly and most helpful. They appear genuinely concerned about my wellbeing and are very reassuring. I feel most welcome and comfortable here. I appreciate the welcoming attitude and good atmosphere." (Rooming House tenant)

"On behalf of my family, I want to thank you sincerely for our beautiful new home. It is so wonderful how hard your organisation works to help so many people, I thank you and your team for all of your hard work and the difference you make in so many people's lives." (Community Housing tenant)

"Thank you for listening and providing me with financial assistance." (Women's Services client)

"It is very fortunate for EDVOS clients to be able to access affordable housing under your program. I have witnessed the transformation of domestic violence victims who are able to regain their selfesteem and be in control of their lives for the first time after escaping domestic violence, simply because they can secure an affordable housing through your program." Sunee Repeated Attendance Worker, Eastern Domestic Violence Service (EDVOS).

"My worker from WHL was very patient and understanding of my situation." (Transitional Housing tenant)

The rooming house conundrum

For many people, a rooming house is the only option for a roof over their heads. The Mt Martha rooming house, for example, provides 45 people with a private room, together with access to large communal facilities as well as an established community. But while these houses provide a vital function, they are not without their challenges...

- Close proximity to neighbours
- Shared kitchen, laundry, lounge, etc.
- Different attitudes to living with others
- Residents coming from diverse backgrounds
- Unfamiliar with the local community.

Anne's story:

"It's funny where life takes you"

After many years teaching abroad, Anne returned to Australia with few savings and little superannuation. At 60, she found it difficult to get work and was referred by Centrelink social workers to WHL's Mt Martha rooming house.

Anne initially found living in a rooming house challenging, surrounded by so many individuals with different needs and problems. She loved the space and gardens, but felt the lack of privacy and learned to make her room her home. She also built a fulfilling life outside the house, which gave her purpose and a feeling of usefulness. It helped that she felt supported and respected by WHL.

WHL was delighted to be able to offer Anne her own apartment in Altona Meadows, and she embraced the move with optimism, excitement and her trademark 'gratitude is the attitude' style.



The big picture

From managing rooming houses and transitional and community housing to developing our own housing projects and providing housing information and referrals, a lot goes on over the course of the year at WHL...

2014 snapshot

- Housed over 600 women and children in a mix of Transitional and Community Housing
- Helped 20 families find longterm stable accommodation
- Provided financial assistance to 606 women experiencing a housing crisis
- Helped 92 women exiting prison to secure accommodation
- Submitted a planning application to replace the seven aged units in Newport with 21 new apartments
- Reviewed all WHL policies and procedures
- Conducted an organisational review.

Building better communities

WHL is committed to a socially inclusive society and we focus on providing quality services to tenants that provide opportunities for them to gain further skills and link into their local communities.

Housing is only one part of the jigsaw of needs and aspirations in many of our clients' lives, so we aim to provide our tenants with a broad set of services that help those disadvantaged by low income, isolation, lack of education, poor health or other adverse life circumstances.

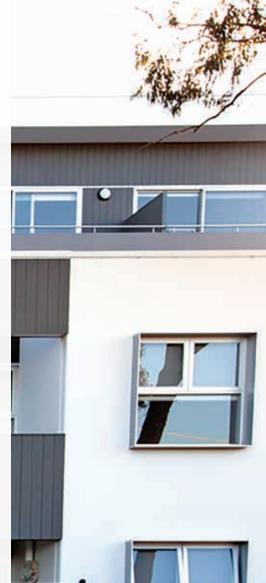
Our tenants are actively involved in many of the programs we offer, ranging from art therapy, cooking and computer classes, edible gardens, personal wellbeing, and even a Money for Jam project (a program helping older women supplement their incomes by turning their hobbies and passions into micro enterprises). WHL's tenancy support services promote:

- Community life
- Diversity
- A return to work or education
- A healthy lifestyle
- Social wellbeing and connectedness.

These goals can – in part – only be achieved through generous grants from donors and partnerships with other agencies, which strengthen the various housing and social support programs we offer.

Key Dates: 2015

- Judy Line, WHL's CEO is appointed to the Family Violence Task Force.
- In September 2015, then Minister for Consumer Affairs, the Hon. Jane Garrett MP, awarded a Victorian Property Fund grant to WHL to develop twenty affordable housing units at Newport.





More homes, more hope for women in need

Currently, an average of one woman a week is killed by a partner or former partner in Australia, and one in three Australian women has experienced physical violence after the age of fifteen.

Recent increased public awareness of violence against women has helped secure more funding for community housing projects, including WHL's new 20-dwelling property in Newport. When WOMBAT first transferred ownership of this site to WHL in 2006, we'd hoped it would lead to bigger things – and so it did.

The project was funded by a \$5.5 million grant from the Victorian Property Fund and was launched by The Hon. Marlene Kairouz MP, Minister for Consumer Affairs, Gaming and Liquor Regulation. All tenants came from the public housing waitlist and many had been living in women's refuges, cars or couch surfing with family and friends.

The development includes 11 two-bedroom apartments and nine one-bedroom apartments, and provides long-term affordable housing units for lowincome women in Melbourne's inner South West, including older women. Importantly for those on tight incomes, the units were designed to meet at least a 6-star energy efficiency rating and the development's design incorporates a number of environmentally sustainable design features.

Key Date: 30th September 2017

Richmond defeated Adelaide by 48 points in the AFL Grand Final, marking the club's eleventh premiership and first since 1980 - marking the end to 37 years of misery for Tigers supporters, including WHL CEO, Judy Line, and Board Member - and Richmond President - Peggy O'Neal.



From Housing Provider to Housing Association

Champagne popped on July 3rd 2018, when the Registrar of Housing Agencies, Bernard Gastin, confirmed that WHL had complied with requirements for registration as a Housing Association. "The decision reflects WHL's demonstrated capacity to grow at scale through a strong track record of consistent housing growth in the past and development of a credible growth strategy for the next 15 years," said Gastin.

While still relatively small, WHL has a strong track record as a developer and an established pipeline of projects in place, including a new 24-unit development in Bayswater. WHL also focuses on partnering with major developers - such as Lendlease - to increase the supply of affordable housing through innovative land-for-social housing schemes, thereby reducing the overall cost to government.

As a Housing Association, WHL will have the capacity and resources to be able to provide more specialist housing for some of the most vulnerable members of our society - a reason to celebrate, indeed.

Property Developments Today

89 units owned20 units under construction6 units under contractSite purchased at Bayswater

General Lease Properties

168 tenancies under management

Transitional Housing Management Properties

108 properties under management



Back row (left to right) Toby Lauchlan, David Osborn, Daniel Milentijevic, Steven Langeveld, Ross Clarke Front Row (left to right) Marlene Adams, Valerie Molsey, Judy Line, Karen Janiszewski



Certificate of Registration

Warner's Housing Ltd

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Towards WHL 2030

While we celebrate the achievements of WHL's Board, staff and tenants over the past 20+ years, we remain vividly aware that the need for women's housing has never been greater. This is being driven by the increasing number of women seeking housing assistance because they have been forced to leave their homes due to family violence or who are ageing and no longer able to afford the private rental market.

Property development has become a key part of WHL's strategy for providing more housing for more women. These projects are getting increasingly complex, progressing from the purchase of turn key projects to management of a developer's building, to a WHL design brief with the purchase of land and entry into a development agreement, onto the full management of the planning process and the construction of housing by an external builder on land that WHL acquires on the open market.

We look forward to continuing to work with all levels of Government, our partners, developers, philanthropic supporters and tenants to find new and better solutions to the issues surrounding housing for women in need.







Women's Housing Limited is grateful to all of those who have served on the board:

Valerie Mosley, Erica Edmands, Peggy O'Neal, Andrew Cronin, Judy Line, Michael Barlow, Donald Farrands, Livia Carusi, Victoria Triggs, Marilyn Kearney, Marlene Adams, Doris Camilleri, Narelle Kossatz, Jean Nankin, Kristen Hilton, Genevieve Webb, Pam Macdonald, Angela Nesci, Violetta Prestia, Katherine Magee, Joy Tansey, Kerrie Jordan, Anthea West, Caroline Lambert, Leanne Cain, Marija Groen, Susan George, Emily Knight, Kay Gunn, Margherita Coppolino, Esther Gregory, Susanne Davies, Jan Smith, Anne Mbugua-Jenkins, Amanda Jones, Rachna Muddagouni, Eve Waldron, Natalie Staggard, Susan Jarvis, Lisa Harris, Helen Carnaby, Barbara Squire, Hang Nguyen, Irene Jones, Gaye Ealy, Kathy Heffernan, Kelly Parry, Gaylene Seadon, Marianna Codgnotto.

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