



Hunter CLSD Q2 Meeting, 16 May 10am – 12pm, Raymond Terrace Library
Theme: debt, financial counselling and NLS loans

Present: Jenny Wallace (Upper Hunter Homeless Support outreach services); Jeanette Jagtfelt (Salvation Army); Bill Cottrell (Department Veteran Affairs/HNELHD); Legal Aid NSW: Christine Francis (WDO), Shantell Bailey (Newcastle Civil); Rose Roberts (AFO), Seema Sanghi (CLSD Program); Nissa Phillips (CLSD Coordinator), Amber Bridge (Hunter CLC); Ann Fletcher (Port Stephens Family and Neighbourhood Services); Jordan Young and Izzy Hazel (Sparke Helmore Lawyers); Robyn Dundas (ALS); Kylie Abell (Belmont Neighbourhood Centre)

Apologies: Nicole Grgas Hunter TAAS, Olenka Motyka (UoN Legal Centre)

Agenda Item	Discussion	Action
Acknowledge country	Nissa acknowledged the meeting took place on Worimi land and paid her respects	
Purpose of meeting and introductions	<p>A. CLSD Program Objective: to work collaboratively to identify and address unmet legal and related non-legal needs of people in the Hunter region. We do this by:</p> <ul style="list-style-type: none"> - making better referrals/ referral pathways - working on projects and devising new services, and - coordinating our efforts. <p>B. Meeting Objective:</p> <ul style="list-style-type: none"> ● Practice identifying legal issues, amongst a range of issues, to ensure services know about other services' eligibility and referral processes. ● Plan collaborative CLSD events ● To gain an understanding of the issues being faced by people in the Raymond Terrace and Port Stephens area and seek ways for more effective support from services. ● Relationship building; for people to get to know one another and work towards justice partnerships <p>Relational exercise (<i>who's first meeting? If you've attended before, what value do you see in CLSD partnerships?</i>)</p> <p>Participants discussed their roles and reasons for participating in the CLSD -to listen and learn about other services.</p>	
Guest speaker: Jeanette	<p>Role of financial counsellors:</p> <ul style="list-style-type: none"> ● F2F and phone/Teams appts – couple of weeks waitlist in Newcastle (F2F), on phone is quicker. 	

<p>Jagtfelt, Moneycare, The Salvation Army</p>	<p>F2F also in Tamworth, Bega, Forster, Dubbo, Canberra</p> <ul style="list-style-type: none"> • Provide information and advocacy for those in financial hardship • Free and confidential service, and non-judgemental, no eligibility, self-referrals • Negotiation on client’s behalf with creditors • Don’t give financial, investment or legal advice or welfare assistance; or tax returns • Create budget and payment plans and health check with clients to understand their situation • Help clients understand their rights and what they’re entitled to – rental assistance, EAPA • Credit files and history – these can help with Legal Aid, can give tribunal evidence • Encourage people to avoid pay day lenders due to monthly fees <p>NILS – No Interest Loans Scheme - up to \$2000 can be borrowed and pay over 2 years, eligibility: earn less than 65K as couple or 57K for single, can differ depending on service providing loan. Also car repairs, laptops and phones and education needs, white goods, rent in advance and bonds (not rental arrears);</p> <p>Car NILS up to 5K (limited number available)</p> <ul style="list-style-type: none"> • Centrelink pay advances – only once a year to help with car rego and bigger costs • Moneycare finding more people with multiple debts, including BNPL; mortgage/rate arrears increasing, older people especially women over 55 • Moneycare assisted more than 3200 people in 2 months (Jan/Feb 2024) <p>Contact details</p> <p>Moneycare Financial Counselling: 1800 722 363</p> <p>Short video about financial counselling: https://youtu.be/IHDMD2i-2Ow</p> <p>Financial Counselling The Salvation Army Australia</p>	
<p>Legal Issue spotting exercise</p>	<p>Use of case study (below) and the Legal Aid tool here.</p> <p>Justine and her 11-month-old baby have come to you for help. Justine is 24 years-old, has a mild intellectual disability and is sleeping rough. She was living with her boyfriend in a private rental property but is too scared to go back because he hits her and yells at her when he gets drunk. Justine’s friend suggested getting an AVO out on him, and she has come to you for advice.</p> <p>She stopped paying rent and has received arrears notices from the real estate agent. Justine has tried applying for social housing but was told over the phone that she isn’t eligible because her last tenancy was ended by the Tribunal. Revenue NSW has suspended Justine’s driver’s licence because she owes \$647.20 in fines. She also owes \$897 on toll fines to Linkt, and is getting stressed by the letters that keep</p>	

coming telling her to pay them. Justine receives the JobSeeker Payment from Centrelink. She has started using Afterpay to help with the rising costs of everything, including for a recent haircut and fuel for her car.

What are the legal issues?

- 11 month old baby - mandatory reporting to Dept. Communities and Justice (DCJ) (risk of harm under 15, with FDV) – don't want to scare her though, so make it collaborative by letting her know how the process works, DCJ might refer to Brighter Futures (early intervention service for families)
- First priority is her safety and her baby – get her accommodation before talking to DCJ
- Family law, if she is leaving partner to get strategies in place for leaving safely
- Disability – is mild disability eligible for NDIS? referral to Justice Advocacy Service (JAS), NDIS – Flourish in UH, Uniting LAC (Gina Ward, will be at Tomaree event) in PS, Aboriginal Medical Service? (for assessments)
- Centrelink -needs to get different payments like family tax benefit and single parenting payment
- Legal Aid NSW and Hunter Community Legal Centre can help with NDIS reviews, but not application to NDIS
- Justice Advocacy Service can help with AVO matter.
There are 2 types: private AVO via courthouse: Justine's responsibility to apply and attend court date (approx. 3 weeks) and there is no order in place in the meantime (where she's more vulnerable)
OR a police AVO where she reports to police and they then take responsibility for her protection (interim order)
- Victim services for compensation – Hunter CLC deal with reviews of rejection; Wesley have 5K packages
- Driver's licence suspension lifted via Legal Aid Work and Development Order, hold on the fines till waiver application submitted

What other issues is Justine facing?

- Financial counselling could be useful for sorting her budget
- Getting a financial counsellor to support with creating a budget to show the Community Housing Provider, so they can acknowledge the debt
- Counselling/ mental health support (Port Stephens Family and Neighbourhood Services (PSFaNS))

Who can you refer her to for support?

- PSFaNS (can cover many of her issues); Hunter CLC, Legal Aid, Moneycare, JAS,

Are there gaps you're unable to support Justine with?

- No youth refuges in PS

If Justine identified as Aboriginal or Torres Strait Islander, would this change your plan of support for her?

	<ul style="list-style-type: none"> • Aboriginal Legal serviceNSW/ACT • Aboriginal Medical Service <p>Contact details for referrals</p> <p>Law Access: 1300 888 529 Contact us (nsw.gov.au)</p> <p>Justice Advocacy Service (JAS): 1300 665 908 Justice Advocacy Service (JAS) - IDRS</p> <p>Hunter Community Legal Centre: (02) 4040 9120 Hunter Community Legal Centre</p> <p>Moneycare Financial Counselling: 1800 722 363 Moneycare Cairns Salvos The Salvation Army Australia</p> <p>Aboriginal Legal Service NSW/ACT: 1800 765 767 Aboriginal Legal Service (NSW/ACT) Limited (alsnswact.org.au)</p> <p>Port Stephens Family and Neighbourhood Services (PSFaNS): 02 49 800 800 Port Stephens Family and Neighbourhood Services (psfans.org.au)</p> <p>Awabakal Ltd (medical service): 1300 174 908 (Medical Centre) http://www.awabakal.org/</p> <p>Free Legal Help guide for the Hunter</p>	
<p>Action Plan Stocktake/Current issues in Raymond Terrace</p>	<p>Hunter CLSD Action Plan 2022- 2024 and Regional Profile</p> <ul style="list-style-type: none"> • Fines and fine debt are relatively high in Raymond Terrace (see over page). <p>Overdue in postcode 2324: \$4.33million (\$3.3 of this debt os over 2 years old)</p> <p>Top 3 fines issued in postcode 2324: fail to vote local government general election; driver use mobile phone when not permitted; driver fail to comply with direction to stop heavy vehicle</p> <p>Revenue NSW data can be found here:</p> <p>Fines https://www.apps09.revenue.nsw.gov.au/customer_service/forms/dashboard/fines</p> <p>Overdue Fines https://www.apps09.revenue.nsw.gov.au/customer_service/forms/dashboard/overduefines</p> <ul style="list-style-type: none"> • Birth certificates – do any services need an allocation for their clients, please contact Nissa to discuss. • Other collaborative CLSD projects: Community Legal Education (CLE) - consent workshops in high schools, PSFaNS can connect with schools in the area. How would that interact with the LoveBites course, some say it is no longer being taught in schools. Can fines also be a topic at schools or at a Careers Expo. If you'd like to request some form of training or CLE at your service or for a group of people you work with, requests can be sent here 	<p>CLSD to share Revenue NSW dashboard</p>

Upcoming events	Tomaree Connect Day 22nd May Hunter CLC July Wills Clinic October – Youth day for MH in RT	CLSD to share flyers
Next CLSD Hunter meeting	<p>Thursday 15th August, from 10-12pm.</p> <p>Topics:</p> <ul style="list-style-type: none"> • Changes to family law, relevance to services (Amber and ALS Women’s service can share case study) • Coercive control changes? Success/failures won’t be obvious for some time yet <p>Location: Newcastle (Sparke offered venue?) Belmont centre open to hosting meetings or events</p>	CLSD to share link to gov toolkit re: coercive control and any upcoming training Hunter CLC and ALS to collaborate on case study for next meeting

Overdue fines, Raymond Terrace - postcode 2324

\$4,336,030
Total value of overdue fines

1,833
Number of customers

7,133
Number of overdue fines

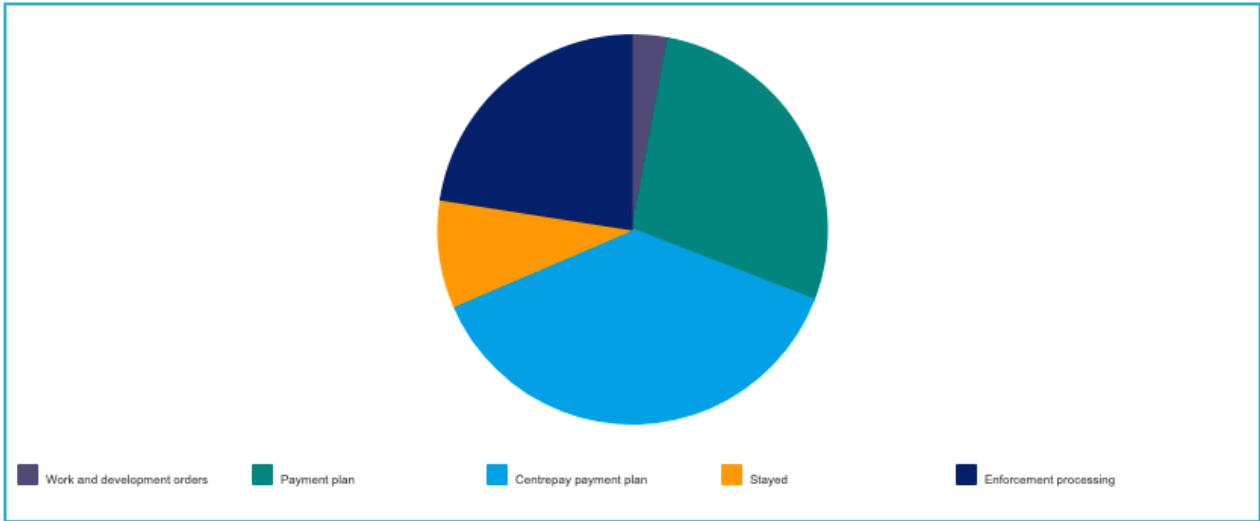
Average age of overdue fines

< 12 months	\$525,245
1-2 Years	\$507,588
> 2 Years	\$3,303,198

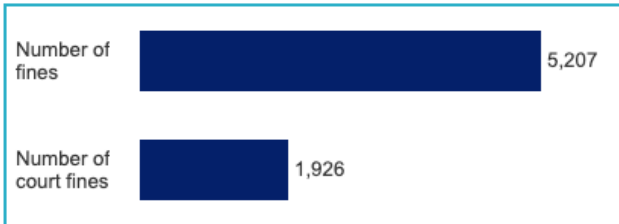
Transport for NSW sanctions applied

Licence suspensions	150
Vehicle registration cancellations	35
Customer business restrictions	357
TOTAL	542

Status of overdue fines



Types of overdue fines



Overdue fines dashboard

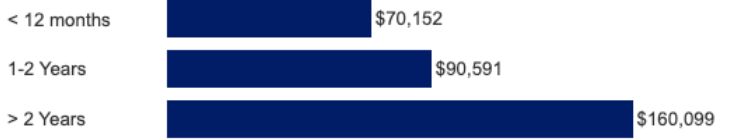
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\$320,843
Total value of overdue fines

242
Number of customers

655
Number of overdue fines

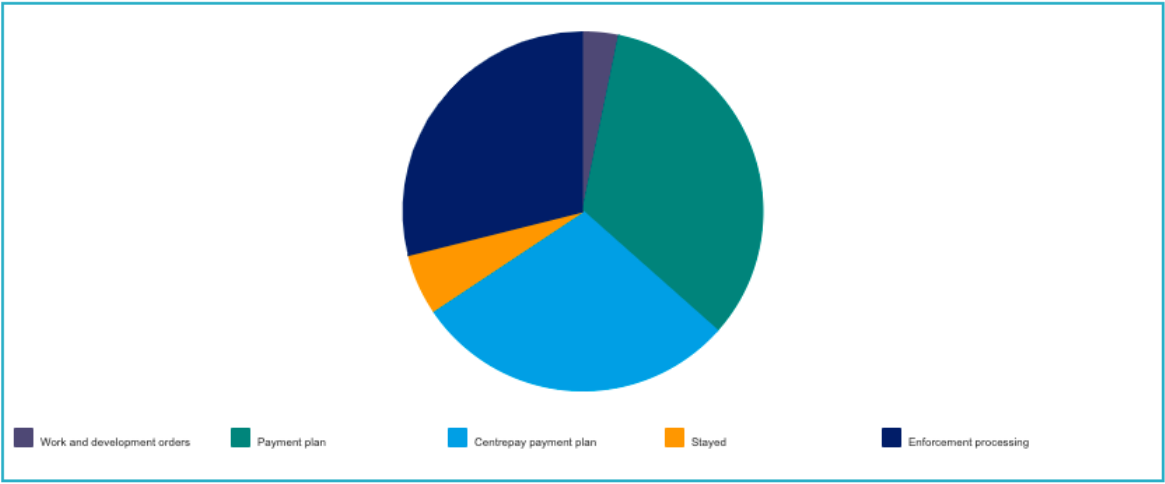
Average age of overdue fines



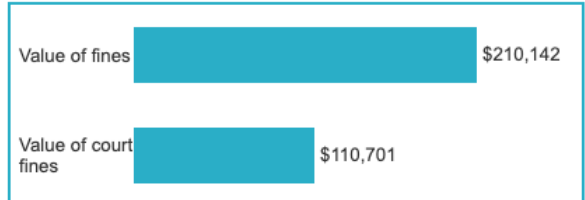
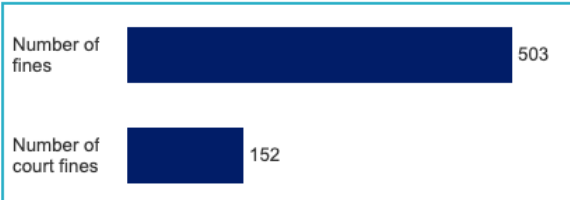
Transport for NSW sanctions applied

Licence suspensions	28
Vehicle registration cancellations	
Customer business restrictions	46
TOTAL	77

Status of overdue fines



Types of overdue fines



Source: https://www.apps09.revenue.nsw.gov.au/customer_service/forms/dashboard/overduedefines, accessed 13/5/24.