

PILBARA COMMUNITY LEGAL SERVICE NEWSLETTER

Welcome to our April Newsletter!

We hope everyone had a safe and happy Easter break!

Karratha solicitor Kiz Muzahid has now left us to continue his legal career in the Wheatbelt. We wish him all the best in his with his new job opportunity.

We would like to welcome a new member to our South Hedland team, Mabelle Cartner. Mabelle has taken over Jane's role as Housing Support Worker. Welcome to the team!

This months newsletter we introduce you to our financial counsellors (page 2), tenancy advocates (page 3) and out community migrant workers (page 5).



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Pilbara Community Legal Service is a not for profit Government funded agency managed by a Board of Management and supported by a CEO and administrative staff. PCLS has four office locations, Karratha, Roebourne, South Hedland and Newman, however our services are delivered throughout the Pilbara region to isolated communities which include: Talka Warra, Yandiyarra, Marble Bar, Nullagine and Jigalong with occasional visits to Onslow, Tom Price and Paraburdoo.

Our goal is:

To make sure that cost or access isn't a barrier to people in the Pilbara receiving the advice they need.

We assist in the areas of:

Financial counselling– provide financial service information, budgeting, advocacy and support services for the purposes of assisting individuals who are in financial difficulty due to circumstances such as debt, over-commitment, unemployment, sickness or family breakdown.

Tenancy Support– provide tenancy advocacy, education and support services to tenants facing difficulties maintaining their tenancy. We assist and support people who are experiencing homelessness and ensure they are linked with mainstream services.

Legal– provide free education to the community as well as legal advice, primarily in the areas of Family Law, Criminal Injuries Compensation, Wills and Deceased Estates (we do not provide criminal law advice).

Domestic Violence- Provide support and advocacy for victims of domestic violence/ at risk clients, promoting safety planning to help ensure client wellbeing whilst helping to resolve crisis. DV assists with access to other related services such as legal advice, accommodation, health, income support and financial counselling.

Migrant Settlement Services– provide one on one casework, support, information and linkages to other mainstream services to assist migrants. community development activities are undertaken which include the implementation of projects that aim to support and empower newly emerging community groups.

To find out more about our service:

- Visit our website: www.pcls.net.au
- Located in Karratha, Roebourne, South Hedland and Newman



FINANCIAL COUNSELLORS

Financial counsellors work with individuals and families to help with financial crisis such as the risk of legal action, loss of essential services or repossession/eviction. The service is also provided to people experiencing financial difficulties that may be affecting other issues such as tenancy, problem gambling, substance abuse, conflict or violence in relationships. A financial counsellor can offer information, conduct assessments and provide options and support to assist clients, address identified problems and manage financial situations more effectively. Pilbara Community Legal Service Financial Counsellors provide community education to improve knowledge and skills on what to do when in a financial crisis.

Credit Card Pitfalls

About 700,000 Aussies try to get out of debt each year by getting a credit card or increasing the limit on their card. It sounds like a reasonable option but a quarter of those people won't cope with the repayments and end up financially worse off.

Changes like a job loss, reduced working hours, illness and unforeseen expenses can blow out a debt very quickly. Dealing with credit is dealing with money you don't have. Having a credit card is great for on-line purchases, for collecting reward scheme points, for emergencies, for paying for holidays and for getting things you want.

Before taking on more debt it is essential to take an honest look at what you can afford to repay. Some banks are happy to extend your

credit card limit when they don't know your real financial situation.

One in 4 Australians struggle to pay their credit cards on time and pay late fees and high interest on cards long after the honeymoon offer is over.

It is best to be clear about what you want the credit card for. The truth is that they are only a great offer if you are able to pay off the whole amount of the debt at the end of every month.

Apply only for a minimum amount (say \$2000) on a card even if the bank wants to offer you more. Compare annual fees and interest rates, especially after the low introductory rates are finished. Be wary of owning too many cards and juggling too many repayments.

A Balance Transfer offer might give

you some extra time to re-pay but be aware that this is not the answer to a debt and spending problem long term. Drawing up a list of household bills that need to be paid (income and expenditure) can give a clearer picture of what you can really afford.

Never put off telling a bank that you are struggling to pay your debt. The sooner you let them know the better are your chances of getting some help.

For further help consider talking to one of our Financial Counsellors. It is a free service and can give you many options to help deal with debt and to understand your budget before you even consider getting a credit card or a credit limit increase on a card.



MEET OUR TENANT ADVOCATES



Flordeliza and Gretchen are Tenancy Advocate and Education Service workers for PCLS. Flordeliza is located in the Karratha office and Gretchen is located in the South Hedland office. Their role involves assisting private and public housing tenants who

are experiencing problems with their tenancy. Flordeliza and Gretchen role also involves educating communities around the Pilbara about their rights and responsibilities as a tenant in accordance with the Residential Tenancies Act 1987, Residential Tenancy Regulations 1981, Residential Parks (Long – Stay Tenants) Act 2006 and Department of Communities (Housing) Policy and Procedures. To make an appointment please contact Flordeliza in Karratha on **(08) 9185 5899** or contact Gretchen in South Hedland on **(08) 9140 1613**

Maintenance and Repairs

Housing Authority carry out regular maintenance on all of their properties, however if you are a tenant and have something damaged or broken in your home you can request for it to be fixed by:

- Calling Housing Direct on 1300 137 677
- Visit or call your local Housing office
- Complete the online form found on the Housing website

Housing is one of the largest landlords in WA. Therefore they priorities maintenance under four different categories with different maximum wait times for each category.

EMERGENCY	URGENT	PRIORITY	ROUTINE
No power	No hot water	Faulty stove, locks and glazing	Rehanging doors
Faulty smoke alarm	Blocked toilet	Leaking taps	Replace washing line
Smell of gas	Burst pipes	Faulty security lights	Rewiring fly screen

Tips for Conducting Your Tenancy

Having a good tenancy history and good track record is the most important reference you can have in the renting sector. Good references are given to tenants who follow some of these simple rules:

- Pay your rent on the due date
- Keep your property clean for routine inspections.
- co-operate with property managers
- Report property faults straight away
- Avoid loud and disruptive parties after 10:00pm
- Follow the terms and conditions of your tenancy agreement.
- Keep all documentation about your tenancy–tenancy agreement, condition reports and any other information that might be needed.

Bond Money

A rental bond is money paid by the tenant at the start of a tenancy agreement.

The money is used as financial protection for the lessor in the event the tenant breaches the terms of the agreement.

When a tenancy ends, the bond

money can only be disposed of by consent or court order.

Once you have handed the keys back to the lessor and the lessor has conducted a final inspection, you can seek to have your bond returned.

All of your bond money should be

returned to you unless you owe money for outstanding rent, are responsible for property damages or have outstanding water bills or incurred costs such as cleaning.



Hedland take on the 4WD Course!

On 12 April 2018, STEP worker Merlin Gepte attended a one day 4WD course conducted by the North Regional Tafe, Pundulmurra campus.

A whole day of extreme 4WD training isn't enough for fun but enough to gain skills in driving.

Due to the purchase of 2 new 4WDs for PCLS, staff have been attending these courses to gain skills and knowledge for when we use them during outreach.

PCLS provides outreach to different communities all around the Pilbara and staff find when reaching such places your driving skills are put to the test through harsh condition.

Staff need to be ready for any road surprises and be able to navigate through the muds after rain, through sand dunes if necessary or



through stiff and rocky to get to our outreach communities.

The 4wd course includes all types of training such as: environmental safety, vehicle and equipment checks prior, during and after a journey.

This may not be the most exciting part of the course but it is definitely the most essential one. This is because most of the driving troubleshoot can be avoided if checks will be considered properly before driving.

Operating on different roads, terrain and slopes is the practical test.

Attendees drove around Spoil Bank where they got to drive an old looking Land Cruiser. Although old, the cruiser definitely handled itesef on the 15-20 feet slopes of sand dunes really well.

We also learned Hill Stall recovery, Snap Strap recovery, correct use of jacks and identifying hazards and risks in four-wheel driving.

Staff have thoroughly enjoyed doing this course and recommend to anyone looking to brush up on or learn 4WD skills.

If you are located in Hedland and are interested in doing a 4WD course. Visit the North Regional

Tafe website:

www.northregionaltafe.wa.edu.au



MEET OUR MIGRANT SERVICE WORKERS

Renaee and Victoria are our community migrant service workers for PCLS. Renaee is located in our Karratha office and Victoria is in our South Hedland office. Their role is to assist recently arrived migrants to settle into the community. They are not migrant agents and do not provide migration advice but can refer you to appropriate services that can assist you. If you are needing support or assistance from one of our community migrant workers please contact Renaee in Karratha on **(08) 9185 5899** or Victoria in South Hedland on **(08) 9140 1613**.



Cooking Up a Storm

Each month Hedland Community Migrant Service worker, Victoria holds a “cooking up a storm” event.

The events are a good opportunity to get migrants in Hedland together to experience different cultures and cuisines from around the world as well as make new friends.

This months event theme was Indonesian cuisine.

Indonesia is a number one leisure destination for Australians. They love its beautiful landscape, architecture, and, of course, food.

Indonesian cuisine is one of the world’s most colourful and vibrant, full of intense flavour.



Four members of Hedland’s Indonesian community showed how to cook two classic dishes from their home country.

Nelly, Suci, Sianny and Lia prepared Cap Cay served with rice and the

traditional thick sweet soy sauce called kecap manis and Ote –Ote fritters. The word “Cap Cay” is from Chinese Fujian dialect and means "mixed vegetables".

Nelly Ellis, originally from East Java, told an interesting fact that in her region the word “Ote Ote” also means a person with no top clothes on.

This was another successful cooking event and we looked forward to next months one.

Immigration Advice

Our Community migrant workers focus on helping migrants settle smoothly into their new community.

They do this by assisting with:

- Legal Aid
- Banking
- Taxes
- Finding interpreters
- English classes
- Health care
- Counsellors
- Driving education
- Schools
- Police
- Assistance with understanding and filling out government forms and accessing social services.

If you are a migrant and are wanting specific information on immigration issues please visit the Home Affairs website: www.homeaffairs.gov.au

Events and Information

FINANCIAL COUNSELLING AUSTRALIA | CONFERENCE | HOBART 2018

the big yarn

stories that stir



- PRE CONFERENCE | SUNDAY | MAY 13
- PRE CONFERENCE | MONDAY | MAY 14
- CONFERENCE | TUESDAY | MAY 15
- CONFERENCE | WEDNESDAY | MAY 16
- POST CONFERENCE | THURSDAY | MAY 17

Every year our the financial counsellors at PCLS attend the financial counselling conference.

This year it is being held in Hobart from the 13 May until the 17 May, this means that we will have no financial counsellors available in our offices between these dates.

If you have an urgent issue that needs to be attended to between these dates you can contact the Financial Counsellors association of WA hotline number on **1800 007 007**.

If you are having an issue with power you can contact horizon power directly on **1800 267 926**, if they say you need to see a financial counsellor call your

closest PLCS office to arrange an appointment so you can advise horizon power when you will be seeing a financial counsellor.

If you are having issues with a water bill please contact your water service provider to see how they can assist you in the mean time.

PILBARA COMMUNITY LEGAL SERVICE INC.
Empowering the people of the Pilbara to manage their lives effectively

Cooking up a Storm

HEALTHY BARBECUE



May 25, 10 am-12 pm
2B Leake St, South Hedland
Hedland Well Women's Centre



This program is funded under the Settlements Grants Program through the Department of Social Services.