



# PILBARA COMMUNITY LEGAL SERVICE NEWSLETTER

Welcome to our **May** PCLS newsletter!

We would like to start off this issue by say a big welcome back to our CEO Miranda! The team are thrilled to have you back !



PCLS has added another lawyer to our legal team. Kayla has taken on the disability advocacy role. Kayla will be working from our Hedland office to provide free advice, support, advocacy and representation to people with disabilities, their families and carers.

We would like to say a huge thankyou to Woodside for the COVID- 19 Community Fund support. This will help us to assist clients who are at risk of homelessness and those who are in financial hardship.

Another big thankyou goes to FMG. They have provide us with funding to support our DV workers with workshops to educate the youth of the Pilbara on family and domestic violence.



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Cooking up a Storm

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 Jialong with occasional visits to Onslow, Tom Price and Paraburdoo.

### 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.

**Redress Support**- Our redress support workers are here to help survivors of institutional child sexual abuse understand the Scheme, talk about feelings and guide them through the whole application process.

### To find out more about our service:

- Visit our website: [www.pcls.net.au](http://www.pcls.net.au)
- Located in Karratha, Roebourne, South Hedland and Newman
- Open 8am – 4pm Monday– Friday



**FINANCIAL COUNSELLING**

Susanne, Karen, and Jayne are the Financial Counsellors for PCLS. They can offer information, conduct assessments and provide options and support to assist clients, address identified problems and manage financial situations more effectively. To make an appointment please contact Susanne in Karratha on **(08) 9185 5899**, Karen in Roebourne on **(08) 6149 2031** and Jayne in South Hedland on **(08) 9140 1613**. If you are located in Newman, please contact Jayne in South Hedland.

## Struggling With Credit Card Debt?

**#1**

**Work out what you can afford to pay**

Start off by doing up a simple budget if you're finding it difficult to pay back money that you owe. The budget will be able to show you what you can actually afford to pay back.

If you **can** afford to make some kind of payment, start paying that amount and then get in contact with your creditor straight away to put a repayment agreement in place.

If you **cant** afford to make payments then contact us on (08) 9185 5899 straight away for advice.

Advise the lenders hardship department that you are in financial hardship and are struggling to make repayments.

In most cases the credit provider or finance company will help you with a repayment arrangement based on what you can afford. They may be able to:

- Stop charging interest
- Change payments to an amount you can afford
- Stop payments for a few months so you can get back on your feet
- Waive your debt if you are experiencing extreme hardship or have an exception circumstance

If you are approved for a reduced payment arrangement then you must remember that means:

- The debt will take longer to pay off due to lower payments
- Unless they have agreed to stop your interest, the overall cost of the loan may be greater
- If the lender cancel your credit card, you will still have to pay off the debt

Make sure to keep you lender in the loop about your financial situation. If you can't afford the repayments ring them to get the arrangement changed. Your lender may cancel your credit card at any time and is likely to do so if you are behind on your payments.

**#2**

**Contact your credit card lender**

**#3**

**Plan to reduce your overall credit debt**

The high interest rates and other charges that come with having a credit card, means if you are spending more than you earn the your debt can build up quickly.

Use a budgeting tool to keep track of your spending. Other things you can do are:

- Only use your credit card for emergencies and not general spending
- Keep up with your scheduled payments to avoid late fees and being behind
- Pay your high interest rate debts first or the smallest debt first
- As you pay off your credit card, close the account to avoid using it again
- As you pay off your credit card lower the spending limit

If the problem still hasn't been solved or you are feeling overwhelmed and are not sure what to do then please contact one of our financial counsellors on **91855899** and they will be able to assist you.

**#4**

**Speak with one of our financial counsellors**



Always remember that if you only pay the minimum amount, your debt will keep growing!

### **TENANT ADVICE AND EDUCATION SERVICE**

Kailene and Kelly are the Tenant Advice and Education Service Workers. Their role is to advocate, support and educate tenants in relation to their rights and responsibilities in accordance with the Residential Tenancies Act (RTA). They cannot provide advice to landlords or commercial tenants. To make an appointment please contact Kailene in Karratha on **(08) 9185 5899** or contact Kelly in South Hedland on **(08) 9140 1613**



## Have Your Say About WA Rental Laws!

It has been almost 10 years since the rental laws in Western Australia have been reviewed. With the high cost of owning a home, more Western Australians than ever are renting, and tenants are staying in the rental market for much longer periods.

Consumer Protection are reviewing the Residential Tenancies Act 1987 and they are encouraging the people of WA to give them feedback.

Your feedback will help them understand your thoughts on tenancy in Western Australia and will help them develop a policy that may be put into law.

Submissions will be treated as public documents, unless explicitly requested otherwise.

If you do not consent to your submission being treated as a public document, you should mark it as confidential, or specifically identify the confidential information, and include an explanation.

Please note, even if your submission is treated as confidential by Consumer Protection, it may still be disclosed in accordance with the requirements of the Freedom of Information Act 1992 (WA), or any other applicable written law.

Consumer Protection reserves the right to delete any content that could be regarded as racially vilifying, derogatory or defamatory to an individual or an organisation.

A summary of feedback will be released publicly after the consultation period has closed.

The deadline for the submission has been extended due to COVID-19. please make sure your submission is in by:

**5pm, 30 June 2020**

### **HOW TO SUBMIT YOUR FEEDBACK**

You can send your feedback via **email** to: [consultations@dmirs.wa.gov.au](mailto:consultations@dmirs.wa.gov.au)

Or by **post** to:

*Residential Tenancies Act Consultation  
Department of Mines, Industry Regulation and Safety (Consumer Protection Division)  
Locked Bag 100  
East Perth WA 6892*

***If you are wanting assistance with your submission then please contact us on 91855899 and one of our tenancy advocates will be able to assist***

### **HOUSING SUPPORT WORKER**

Karla, Angie, Lisa, Anne and Tamara are the Housing Support workers. The Housing Support Workers assist people having difficulty securing or maintaining stable accommodation. The program is for people who are at risk of or are experiencing any type of homelessness issue. To make an appointment please contact Karla in Karratha on **(08) 9185 5899**, Angie in Roebourne **(08) 6149 2031**, Lisa or Anne in South Hedland on **(08) 9140 1613** or Tamara in Newman on **(08) 9175 0148**

**LEGAL TEAM**

Julie (Principal Solicitor), Carolyn, Sabrina and Kayla are the solicitors for PCLS. Our solicitors offer free legal assistance and assist clients who are needing advice or help in the areas of family law, criminal injuries compensation, Wills and deceased estates. If you are needing assistance with any of the above please call Julie or Carolyn in our Karratha office on **(08) 9185 5899**, Sabrina or Kayla in our South Hedland office on **(08) 9140 1613**.

# DISABILITY ADVOCACY

*PCLS now has a solicitor, Kayla, dedicated to Disability Advocacy. Our disability advocate provides free advice, support and advocacy and representation to people with disabilities, their families and carers.*

## INDIVIDUAL CLIENT SUPPORT

Our Disability Advocate represents individual clients. A recent client came to PCLS to appeal a Centrelink decision to refuse his Disability Support Pension claim ('DSP'). The client has paresis in his left upper and lower limbs, caused by a stroke in 2014. He has since had numerous DSP claims refused. Our Disability Advocate, Kayla, represented him in the Administrative Appeals Tribunal ('AAT'). Kayla gathered medical evidence, and prepared submissions on the client's continuing inability to work. Kayla argued that his remote location and financial circumstances were a barrier to accessing appropriate medical services for specialist evidence and medical reports. The AAT is yet to make their decision.

Applying for the DSP requires substantial medical evidence and is a complex process. Kayla has developed a fact sheet and medical evidence checklist to assist individuals in preparing their applications.

## COMMUNITY ENGAGEMENT

Disability Advocate is currently working on legal education resources and fact sheets to assist people with disability, their carers and families in understanding their legal rights. She will also offer legal education to service providers around the Pilbara.

*We recognise that there is a gap between people living with disability in the Pilbara, and the services available to them for advocacy, advice and support*

## ABOUT YOUR ADVOCATE

Kayla is a newly admitted lawyer with a passion for human rights. Kayla is dedicated to supporting people with disability in navigating the legal system and knowing their rights. Kayla convened her university's Amnesty International human rights group, winning the University of the Sunshine Coast Vice Chancellor and President's Equity and Diversity Award

### OUR DISABILITY ADVOCATE MAY BE ABLE TO ASSIST WITH

- ✓ Discrimination claims
- ✓ Eligibility for government benefits (such as the Disability Support pension or Carer Allowance)
- ✓ Preparing or appealing a Disability Support Pension claim or Carer Allowance claim
- ✓ Appealing a decision made by the NDIA (known as the "NDIS Appeals program")
- ✓ Representation in the Administrative Appeals Tribunal



Email [Disability@pcls.net.au](mailto:Disability@pcls.net.au) or phone 08 9185 5899 to schedule an appointment

**DOMESTIC VIOLENCE SUPPORT WORKERS**

Sara, Dolly and Kody are our domestic violence team at PCLS. Their role involves providing support to victims of family and domestic violence through safety and crisis intervention planning, informal counselling, support planning, advocacy, court support, assistance with Violence Restraining Order applications and education. To make an appointment please call Sara in Karratha on **(08) 91855899** or Dolly and Kody in South Hedland on **(08) 9140 1613**.



National Reconciliation Week (NRW) is a time for all Australians to learn about our shared histories, cultures, and achievements, and to explore how each of us can contribute to achieving reconciliation in Australia.

Reconciliation must live in the hearts,

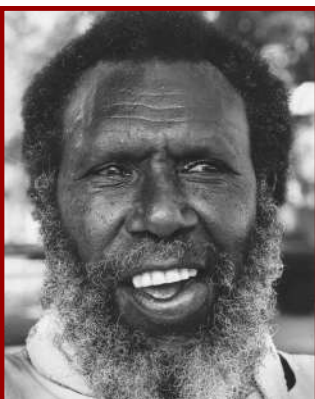
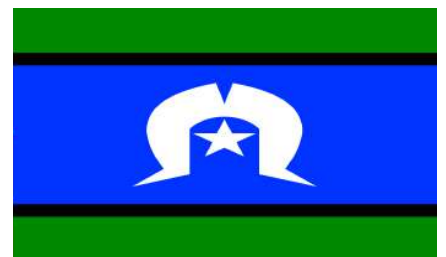
minds and actions of all Australians as we move forward, creating a nation strengthened by respectful relationships between the wider Australian community, and Aboriginal and Torres Strait Islander peoples.

**PCLS RAP**

PCLS is currently working on a Reconciliation Action Plan. This plan provides a framework for PCLS to support the national reconciliation movement. It includes practical actions that will drive an organisation's

contribution to reconciliation both internally and in the communities in which it operates.

The RAP helps PCLS to develop respectful relationships and create meaningful opportunities with Aboriginal and Torres Strait Islander peoples.



Mabo Day commemorates Eddie Koiki Mabo (29 June 1936–21 January 1992), whose campaign for Indigenous land rights led to a landmark decision of the High Court of Australia that, on 3 June 1992, overturned

the legal fiction of terra nullius which had characterised Australian law with regards to land and title since 1770. The 1992 Mabo High Court decision acknowledged the

prior and enduring rights to land of the First Peoples. On this day we Acknowledge and pay out Respect to all Traditional Custodians of the land in which we meet.

**REDRESS SUPPORT WORKERS**

Tracey, Karla and Melanie are our Redress support team at PCLS. Our redress support workers are here to help survivors of sexual abuse understand the Scheme, talk about feelings and guide them through the whole application process. To make an appointment please call Karla in Karratha on **(08) 91855899**, Tracey in Roebourne on **(08) 6149 2031** or Melanie in South Hedland on **(08) 9140 1613**.

**COMMUNITY MIGRANT SERVICE WORKERS**

Victoria is our community migrant service worker for the Pilbara. Their role is to provide one-on-one casework, support, information and linkages to other mainstream services to assist migrants. To make an appointment please call Victoria in South Hedland on **(08) 9140 1613**.

## Cooking Up a Storm Returns!

Now that the COVID-19 restrictions for WA have eased, PLCS migrant service is able to restart out monthly “cooking up a storm” event. The first event was held on Friday 29 May 2020.



**WHEN:** Friday, 26 June 2020

**TIME:** 10:00 am—12:00pm

**WHERE:** Hedland Well Women's Centre

**CONTACT:** Victoria on 9185 5899 or email [cmsh@pcls.net.au](mailto:cmsh@pcls.net.au)

**To ensure that we are abiding with the health and safety regulations, all attendees must complete a registration.**

