



CLSD e-update September 2013

CLSD PROGRAM UNIT - NEWS

Some of the CLSD Program regions are revisiting their priorities for their regional partnerships, and we have recently done Action Planning in the Central Coast, the Hunter and Central Tablelands. Thank you to agencies who participated in these planning days. The CLSD Program Unit is an active participant in the NSW Legal Assistance Forum and many of its Working Groups. The CLSD Program Unit uses NLA to raise the unmet legal needs and voices from regional and remote NSW, and have them placed state-wide agendas. We are also happy to link you to other state-wide services where we can. Please feel free to contact the CLSD Program Unit at any time – on jenny.lovric@legalaid.nsw.gov.au or (02) 9219 5102.

CLSD PROJECTS

A number of projects have recently been completed or commenced. A few recently completed and upcoming projects are outlined below. If you would like further information about any of these projects, please contact the CLSD Program Unit on (02) 9219 5905.

Fines Days in Taree and Forster:

Taree CLSD partners recently did two fines days in Taree and Forster. Partner participating included the Aboriginal Legal Service Taree, Aboriginal Field Officers from Legal Aid NSW and the ALS, the State Debt Recovery Office (SDRO) and a local Aboriginal Financial Counsellor. Over the two days a total of 47 people were assisted and \$43,544 in fines debt was managed. Nineteen people had fine management arrangements made with SDRO, 11 had licence sanctions from the Roads & Maritime Services (RMS) lifted, 3 had impending property seizure orders closed, 9 referrals were made to the RMS indigenous support officer for licensing assistance, 5 family law related referrals were made to the Family Relationship Centre and family law practitioners and the Work & Development Order Field Officer made appointments with potential WDO sponsors. Well done team!

Interactive Play on family violence and sexting for school students:

"You will watch a play about Zoe. Zoe is 15 years old and she faces difficult situations in school and at home. Her friend Kate stands by her side and Kate will lead us through the play. You will have the chance to "have your say" as well so do not fall asleep because you never know when it is your turn. The play does not have a name on purpose, because what you see is based on experiences which unfortunately too many young people live through. It is reality for some young people and not only a play. There are confronting moments in the play. If you feel uncomfortable at any point during the play and do not want to continue watching the play, please feel free to leave the room.

This play will be presented by Tantrum Theatre."

This is the introduction to a powerful interactive play produced by Tantrum Theatre with Hunter CLSD partners and performed at a local high school in the Hunter. Hunter CLSD partners are currently exploring options to perform the piece again.

Joint Service Weekly clinic in Deniliquin – Albury CLSD partners have collaborated with local community agency

Intereach to commence a weekly joint service legal and advocacy clinic in Deniliquin. Deniliquin has long been identified as a location of high unmet legal need and with no full time free legal service. Under this model, the CLSD Program Unit provides a small amount of funding to Intereach as host agency to manage the weekly clinic of service providers including Hume Riverina Community Legal Centre, South West Tenant's Advice Service, Upper Murray Family Care Family Support Services, private law firm Murray Legal (providing services pro bono!) and Disability Advocacy & Information Service. The weekly service has proved to be very popular, and other communities are exploring similar models of service provision.



The Young & the Renters (Central Coast CLSD) The aim of this project is to provide accurate and helpful information with regard to youth tenancy rights and accommodation in the Central Coast region with an emphasis on under-age renting options and legal capacity to sign rental contracts.

CLE for Out of Home Care sector workers (Northern Rivers CLSD) The aim of the project is to conduct a Community Legal Education event aimed at workers and carers involved in the out of home care sector.

Bridges out of Poverty (Taree/ Forster) The aim of the training is to provide participants (local service providers) with tools and strategies to work more effectively with disadvantaged clients, in engaging, understanding, referring and assisting them.

LEGAL AID NSW NEWS

New study: 50 highest users of legal aid services

A study profiling legal aid clients shows that children and young people are the highest users of legal aid services. The study found that 80% of these high users were children and young people 19 years and under, and that 82% had their first contact with Legal Aid NSW by the time they were 14. Seventy-four % of high service users were male and more than three quarters of high service users (82%) were Australian born. Drug and alcohol use was common and the study showed a strong prevalence of mental illness.

There was a strong relationship between high use of legal aid services and experiencing abuse or neglect at home. Nearly half had spent time in out-of-home care, 58% had experienced homelessness and 94% had spent time in a juvenile detention centre. Eighty two per cent had been excluded, suspended or expelled from school.

The study also found a relatively high prevalence of disadvantage in the families of high service users. One third had a primary carer with a disability. In most cases this was a psychiatric disability. Just under half (46%) had a primary carer who had experienced drug and/or alcohol issues and over one third (40%) had a primary carer who had been identified as a victim of domestic violence.

The study found that Legal Aid NSW high service users also commonly accessed other services, including drug and alcohol services, services provided by Community Services within the Department of Family and Community Services (formerly known as DoCS), mental health services, Justice Health services and homelessness services. The findings of this study indicate that these clients have complex needs that cannot be easily met by a traditional legal service or by any one service. The study can be viewed at www.legalaid.nsw.gov.au/publications/reviews-and-submissions

Additional family and civil law services

Legal Aid NSW has received an additional \$4.6 million per year for 2013-2014 and 2014-2015 from the Commonwealth government for family and civil law services. The funding will be used for a range of civil and family law programs to fill gaps in services for disadvantaged clients in areas that the Commonwealth government has identified as priority service delivery areas.

Legal Aid NSW plans to use these funds to provide additional services in these areas:

- A service targeting the legal needs of children and families going between the child protection and family law systems
- Enhancing social security advice and casework services including a service at the Social Security and Appeals Tribunal
- Expanding the very successful Mortgage Hardship Service
- Increasing outreach to culturally and linguistically diverse, newly arrived and refugee communities
- Expanding services to remote NSW and Aboriginal communities
- Expanding employment law services
- Improving services for women and children in the family law system who are exposed to family violence.

Pilot Program to reduce Apprehended Domestic Violence order breaches

Legal Aid NSW is currently piloting specialised duty services for Apprehended Domestic Violence Order (ADVO) defendants, testing the proposition that providing advice and minor assistance to defendants in ADVO matters reduces breaches of the ADVO and therefore promotes safety for victims and children.

The pilot is taking place at Burwood Local Court over 12 weeks beginning in July 2013. It builds on a 2012 pilot at Mt Druitt Local Court that showed positive trends in low breach rates for those defendants who were assisted with their ADVO. The pilot is being evaluated by the NSW Bureau of Crime Statistics and Research, and if successful, Legal Aid NSW will seek funding to expand the service.



New Legal Aid NSW application form

The Legal Aid NSW application form has been revised to make it easier for applicants to complete by ensuring that content is relevant, is in plain English, and the structure and flow of the questions is logical and easy to understand.

The majority of applications for legal aid are still made through a lawyer who submits an application via [Grants Online](#) for their clients who are applying for legal aid. However, applicants who are unable to access a lawyer are now able to complete the new [application form online](#). However because of the need to obtain the applicant's signature, they will still need to print, sign and send in the form. The Legal Aid NSW website contains a step-by-step [guide](#) to filling out the legal aid application form, including help with providing financial information, what information should be provided about the legal problem, and explanations of legal terms.

You can access the application form at www.legalaid.nsw.gov.au/get-legal-help/applying-for-legal-aid/legal-aid-application-form

Legal Aid NSW Care & Protection Conference - 17 October 2013

The theme for the conference is "Keeping focused on the best outcomes for children and families through times of change".

Topics will include:

- Case Law Update
- Social Media & Child Protection
- OOHRC Reforms: The What, How, Why & When
- Appointment and Removal of Guardians ad Litem
- Taking Care of Yourself While Taking Care of Others
- Adoption: Current developments in Case Law

The Conference is on Thursday, 17 October 2013 The Teacher's Federation, 37 Reservoir St, Surry Hills

Register at <https://learning.legalaid.nsw.gov.au>

Reaching out to disadvantaged communities – Stage 1 Report

A recently completed review by the Law and Justice Foundation of NSW of advice and minor assistance outreach services provided by Legal Aid NSW shows a significant increase in outreach services in the last three years.

Outreach legal services are face-to-face legal advice and minor assistance services delivered by or on behalf of Legal Aid NSW in locations other than Legal Aid NSW offices. As of January 2013:

- There are 158 active outreach clinics, including 13 clinics run as part of the Regional Outreach Clinic Program
- There has been an 84% increase in advice and minor assistance provided through outreach between 2010 and 2012
- Nearly 80% of all outreach clinics are located in rural and regional NSW
- One-third of our outreach clinics are in community centres, 16% in Aboriginal services, and 25% in courts or tribunals
- 13% of all outreach assistance in 2012 was to Aboriginal clients, compared to 6.3% for in-office services
- 58% of outreach services were provided to people on Centrelink benefits compared to 49% of in-office advice and minor assistance services

The full Report can be found at www.lawfoundation.net.au under research publications



SECTOR NEWS

Productivity Commission Review on Access to Justice

The Australian Productivity Commission has commenced an Inquiry into Australia's system of civil dispute resolution. Some of the issues the Commission will investigate include:



- real costs of legal representation and trends over time
- level of demand for legal services
- factors that contribute to the cost of legal representation in Australia
- whether the costs charged for accessing justice services and for legal representation are generally proportionate to the issues in dispute
- the impact of the costs of accessing justice services, and securing legal representation, on the effectiveness of these services
- economic and social impact of the costs of accessing justice services, and securing legal representation
- alternative mechanisms to improve equity and access to justice and achieve lower cost civil dispute resolution, in both metropolitan areas and regional and remote communities, and the costs and benefits of these

You can see more at www.pc.gov.au/projects/inquiry/access-justice

Royal Commission into Child Sexual Abuse & knowmore legal service

As noted in earlier CLSD e-updates, the Royal Commission into Institutional Responses to Child Sexual Abuse is looking into child sexual abuse that happened where government and private institutions were responsible for children. The Royal Commission has now commenced public hearings.

If people are affected by child sexual abuse in an institution, they can tell their story to the Royal Commission by:

- phoning on 1800 099 340
- emailing at registerinterest@childabuseroyalcommission.gov.au
- writing to the Royal Commission at GPO Box 5283, Sydney NSW 2001

You can find more information at the Royal Commission website: www.childabuseroyalcommission.gov.au

knowmore - free legal help to navigate the Royal Commission

A free, national legal advisory service for people engaging with the Royal Commission into Institutional Responses to Child Sexual Abuse is open.



The 'knowmore' service is able to give advice on legal issues and how to go about providing information to the Royal Commission. The service also advises people about other legal issues such as witness and informant protections, the availability of compensation or other forms of action or redress, and the implications of existing confidentiality agreements. You can access their website at www.knowmore.org.au or you can call 1800 605 762.

Law and disorders – Law & Justice Foundation of NSW Report

Legal needs surveys, including the Legal Australia-Wide (LAW) Survey, have demonstrated a strong relationship between the experience of legal problems and long-term illness/disability. Furthermore, some overseas surveys have shown that the relationship is also evident for mental illness more specifically. However, research to date has generally not explored different types of physical impairment separately. This paper draws on the LAW Survey data to examine the relationship between legal problem experience and different types of mental and physical illness/disability. The findings confirm the existence of strong links between the experience of legal problems and long-term illness/disability. They show that the link strengthens as severity of illness/disability increases and that the associations are particularly strong for mental impairment. However, associations for the different types of physical impairment examined were also generally evident and sometimes strong, with the picture being highly context specific. The findings provide overwhelming support for the potential utility of integrated legal, health and broader human services.



Encouraging appropriate early guilty pleas in indictable matters

The Law Reform Commission of NSW has received a reference from the Attorney General to address the issue of encouraging appropriate early guilty pleas in indictable matters.

In its preliminary submission to the Commission, Legal Aid NSW identified a number of pressures in the context of indictable matters:

- More indictable work is coming into the Local Court
- The District Court trial backlog is growing at an alarming rate
- The remand population is equally growing
- District Court listings are "blowing out"
- Legal Aid NSW cannot afford to fund an increasing number of committals for trial noting that the Law Reform Commission indicates that half will plead guilty on the first day of trial
- Legal Aid NSW cannot afford to fund additional sittings of the District Court to reduce the backlog of trials

To address these pressures, Legal Aid NSW outlined nine essential principles as a prerequisite to encouraging appropriate early guilty pleas. The introduction of these principles is predicated on sufficient resourcing for Legal Aid NSW and the Office of the Director of Public Prosecutions. To view the Legal Aid NSW submission and other submissions, go to [Current Projects](#) on the home page of the Law Reform Commission website, www.alrc.gov.au.

ASIC takes action against rental company's franchisees

ASIC's crackdown on credit providers' responsible lending obligations continues with the regulator taking action against Zaam Rentals' franchisees.

Earlier this year ASIC banned two directors of the appliance rental company Zaam Rentals and cancelled the company's credit licence for failing to comply with responsible lending obligations. The company deliberately targeted vulnerable people in remote Aboriginal communities in Mildura, Victoria and surrounding areas in NSW (see Media Release at : [13-021MR](#)).

Following this action ASIC undertook a surveillance of all Zaam franchisees and found they operated in a similar manner to Zaam Rentals. That is, they targeted Indigenous consumers and did not make reasonable inquiries about customers' financial situations or provide important credit guides and other information. The franchisees were operating out of Berri in South Australia (V Mall Rentals Pty Ltd), Broken Hill in NSW (Regional Rentals Pty Ltd), Geelong in Victoria (Aradhya Pty Ltd) and Kelso in NSW (BDS Rentals Pty Ltd).

The franchisees will write to nearly 200 consumers telling them their agreements have been terminated, they do not owe any further money, and they now own the rented goods.

ASIC's crackdown on responsible lending laws has seen the prosecution of firms that failed to observe their obligations, including Channic and Cash Brokers , Ray Rentals, Mobile Rentals and Mr Rental.

Juvenile Justice- Joint Support Program



Juvenile Justice
Attorney General and Justice



NSW Attorney General and Minister for Justice Greg Smith SC has announced over \$12 million in Government funding to support vulnerable young people who are at risk of becoming entrenched in the criminal justice system.

The money will be provided over the next three years to community organisations under the Juvenile Justice Joint Support Program and aims to address the criminogenic risks of young people. The program will provide casework management, employment placement and support, crisis and long term accommodation as well as family intervention services.

Organisations were invited to tender for funding in each Juvenile Justice region. Funding agreements have been signed with successful tenderers:

- **Metropolitan Region:** Relationships Australia, Marist Youth Care, Southern Youth & Family Services, CatholicCare and Mission Australia
- **Northern Region:** Regional Youth Support Service, Centacare New England, CatholicCare, PCYC NSW, Allambi Youth Services, Each Ltd
- **Western Region:** Mission Australia, Albury/Wodonga Youth Emergency Services

For more information on the Program, see http://www.djj.nsw.gov.au/joint_support_program.htm

Independent Report on Centrepay Released

The Report of the independent review of Centrepay has been released. The Report makes several recommendations to strengthen the bill paying service for people receiving Centrelink payments.

Centrepay is a well-used service which helps almost 600,000 people with their budgeting through deductions from their Centrelink payments to pay rent, utilities and other items. Almost \$2 billion of payments were made through Centrepay last financial year with around 13,500 businesses participating in the program on a monthly basis.

The report authored by Ms Anna Buduls emphasises that individuals and participating businesses value Centrepay highly. The report makes several recommendations for the Department of Human Services to consider for improving the operation of Centrepay so it provides a robust and reliable service into the future. The Report be found at www.humanservices.gov.au/corporate/government-initiatives/

Welfare report finds 13% in poverty

The Australian Institute of Health and Welfare's (AIHW) 2013 report on *Australia's welfare* has found that although Australians are generally living longer, are better educated and are extending their stay in the workforce, some continued to be disadvantaged, despite an estimated \$119 billion being spent on welfare in 2010-11 – with \$90 billion in cash payments and \$29.4 billion for welfare services.



The report found that in 2009, 13 per cent of the Australian population was classified as being in relative income poverty and in 2009-10 Government pensions and allowances were the main source of income for one in four households.

Elderly single males and elderly single females were more likely to experience poverty for five or more years over a nine-year period than couples with children and one-parent families with children.

The report also said while more people aged in their 60s were choosing to work rather than retire, many adults struggled to gain a foothold in employment - especially young adults and people with disability.

In 2012, 7 per cent of 15-19 year olds, and 12 per cent of 20-24 year olds were not in employment, education or training, which was similar to levels in 2003.

Almost one in three (30 per cent) employed people worked part-time in 2012, compared with 17 per cent in 1982. According to the report, women were almost three times as likely as men to be employed part-time (46 per cent and 16 per cent respectively) and that is likely to be related to caring responsibilities.

The Report can be found at under publications at www.aihw.gov.au.

The Comparative Youth Penalty Project and Australian Prison Project

The Comparative Youth Penalty Project (CYPP) aims to fill a substantial gap in our knowledge about youth penal culture and practice. The CYPP will produce a comprehensive documentation and overview of changes in penal policy and practice across selected Australian states and England and Wales over the past 30 years.

The project will provide the first in-depth analysis of Australian youth penalty, and the first comparative study of youth punishment between Australia, England and Wales.

The Comparative Youth Penalty Project is funded by a grant from the Australian Research Council for 2013-2016. Related to the CYPP is the Australian Prisons Project - a national research investigating the re-emergence of the prison as the primary criminal justice strategy in Australia since the 1970s.

The project draws together senior researchers across the disciplines of law, criminology and social science to explore a number of themes relating to the prison, including trends in sentencing and bail, the experience of vulnerable populations in the prison system, terrorism, 'risk' paradigms and post-release initiatives.

The Australian Prisons Project was funded by a grant from the Australian Research Council and can be viewed at cypp.unsw.edu.au

New protection against discrimination on the basis of sexual orientation, gender identity and intersex status

From 1 August 2013 it is unlawful to discriminate against a person on the basis of sexual orientation, gender identity and intersex status under federal law.



Same-sex couples are now also protected from discrimination under the definition of 'marital or relationship status'. These new protections will particularly apply to lesbian, gay, bisexual, trans gender diverse and intersex people.

People will be able to make complaints to the Australian Human Rights Commission if they believe they have been discriminated against on the basis of these new grounds. Visit www.humanrights.gov.au/new-protection to find out more.

Inquiry into Driver Licence Disqualification Reform

The Legislative Assembly Committee on Law and Safety has commenced an inquiry into driver licence disqualification. The Terms of Reference for the inquiry include whether it is appropriate to reform the law related to unauthorised driving offences, in particular to:

- a) Establish a right to apply to the court to have any outstanding disqualification periods removed for people who complete a minimum offence free period;
- b) Abolish the Habitual Traffic Offenders scheme;
- c) Provide courts with discretion when imposing disqualification periods for unauthorised driving offences by:
 - i) Providing for automatic (and minimum) periods rather than mandatory periods; and
 - ii) Requiring that disqualification periods run from the date of conviction unless otherwise ordered.
- d) Revise the maximum penalties prescribed for unauthorised driving offences; and
- e) Introduce vehicle sanctions for offenders who repeatedly drive while disqualified.

CLSD Program partners are only too aware of the relative disadvantage driving offences cause in regional and remote NSW. The CLSD Program Unit participated in the NSW Legal Assistance Forum's written submission and we also gave oral evidence before the inquiry. The [submission](http://www.parliament.nsw.gov.au/prod/parliament/committee.nsf/0/3AE88389C3EB4CFDCA257BC700252E32) can be viewed at www.parliament.nsw.gov.au/prod/parliament/committee.nsf/0/3AE88389C3EB4CFDCA257BC700252E32

Study finds community service orders reduce re-offending

NSW Bureau of Crime Statistics has found that requiring offenders to perform community work is more effective in reducing re-offending than putting them on a good behaviour bond, yet only 3.4 per cent of offenders receive a community service order (CSO), whereas more than 20 per cent are placed on a bond. The Bureau compared 6,501 adult offenders given a section 9 good behaviour bond with a matched sample of 6,501 adult offenders given a CSO. Both sanctions are alternatives to prison. Offenders given CSOs must perform unpaid work for the community. A section 9 bond is essentially an undertaking to be of 'good behaviour'. Some offenders given section 9 bonds are supervised by the Probation and Parole Service. Others are not. The Bureau matched offenders given CSOs with offenders given section 9 bonds on a number of factors, including age of offender, gender, Indigenous status, offence type, number of concurrent offences, number of prior court appearances and year on which the case was finalised. They then compared their rates of reconviction.

The results showed that offenders given a CSO are less likely to re-offend than adult offenders given a bond. In the median case, the 24 month reconviction rates were 17.3 per cent (CSOs) and 19.8 per cent (bonds).

You can view the in the News section at www.bocsar.nsw.gov.au.



New payday lending protections welcome, but... .. lenders get a back door to charge more fees

New consumer protections in the payday lending industry have been introduced.

Payday lenders—which lend small amounts of money to low-income Australians at huge interest rates—are now restricted in the fees and interest they can charge and are now required to take

extra steps to ensure repaying a loan won't cause the borrower financial hardship. But consumer advocates remain sceptical that new protections will result in meaningful change and have slammed the Federal Government's eleventh hour decision to allow borrowers to be charged fees for the processing of direct debit repayments.

Consumer Action has also released an infographic that shows why vulnerable Australians trying to make ends meet for their families fall into a pattern of repeat borrowing and how, even under the new laws, a single loan can push them into the red. To read more visit www.consumersfederation.org.au/new-payday-lending-protections-welcome-but/#

Ex-prisoner services to be outsourced

Corrective Services NSW is to outsource services for offenders released from custody.

The services are to be provided by the non-government sector and link offenders with suitable accommodation, jobs and education, and financial and family services. The reforms were developed in response to a review of the Community Offender Support Program (COSP) which delivers emergency short-term housing and support to help some offenders reintegrate after being released from custody.

The review found around 10 per cent of offenders have complex needs, including stable accommodation and other support, which can lead directly and indirectly to re-offending if not addressed.

Commissioner for Corrective Services NSW, Peter Severin said the review found that the COSP centres, introduced in 2008, had achieved positive outcomes but overall were costly, inefficient and located in the wrong areas.

This view is not shared across the sector. [Read more](#)

Law Reform Commission Report on Sentencing

Attorney General Greg Smith SC today tabled the NSW Law Reform Commission's report on Sentencing and released the Government's interim response.

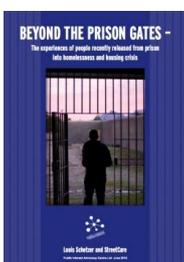
The Government has already adopted the Commission's recommendation on Standard Non-Parole Periods and asked the Sentencing Council to make recommendations about the offences to be included in the Standard Non-Parole Period table, their appropriate periods, as well as the process for adding future offences. The council will prioritise its consideration of child sexual assault offences to inform the parliamentary committee on Sentencing of Child Sexual Assault Offenders.

The Report can be accessed at www.lawreform.lawlink.nsw.gov.au

People with mental health disorders and cognitive impairment in the criminal justice system

The Australian Human Rights Commission has released a new report that finds early and intensive support could help people avoid a lifetime in the criminal justice system and save the community millions of dollars.

The report, *People with mental health disorders and cognitive impairment in the criminal justice system*, by the University of New South Wales and Price Waterhouse Coopers, models the cost-benefits of introducing diversionary programs early in life for people with mental health disorders and cognitive impairment. The report is available at www.humanrights.gov.au/publications/justice-reinvestment-people-disability-could-save-millions



Straight from jail to homelessness: PIAC report

A lack of transitional housing and support for people leaving prison may be forcing many ex-inmates into homelessness, and perpetuating a cycle of disadvantage and incarceration, according to a PIAC report released last month.

Beyond the Prison Gates recounts the experiences of people recently released from prison into homelessness and housing crisis. The [report](#) is the result of interviews with 26 people who have exited prison into situations of housing crisis or homelessness and can be viewed at www.piac.asn.au

New Inquiry into Legal Barriers to people with disability – Australian Law Reform Commission (ALRC)

Attorney-General Mark Dreyfus QC has appointed the Disability Discrimination Commissioner Mr Graeme Innes AM to the ALRC to support the Inquiry that will examine laws and legal frameworks within the Commonwealth jurisdiction that deny or diminish the equal recognition of people with disability as persons before the law and their ability to exercise legal capacity, and consider what, if any, changes could be made to Commonwealth laws and legal frameworks to address these matters.

The purpose of this review is to ensure that Commonwealth laws and legal frameworks are responsive to the needs of people with disability and to advance, promote and respect their rights. The Terms of Reference specifically ask the ALRC to have particular regard for the ways that people with disability who are also children, women, Indigenous

people, older people, people in rural, remote and regional areas, people from culturally and linguistically diverse backgrounds and lesbian, gay, bisexual, transgender and intersex people are affected by these laws and frameworks. The ALRC will work towards releasing its first Consultation Paper in October 2013. The ALRC will provide its final report to the Attorney-General by August 2014.

For more details about the Inquiry, visit www.alrc.gov.au

Creating Fairer energy and water markets for all – Conference 9 October 2013

The Public Interest Advocacy Centre's Energy + Water Consumers' Advocacy Program (EWCAP) will hold its biennial conference on 9 October 2013 in the Sydney CBD.

Creating fairer energy and water markets for all will investigate the safeguards and strategies needed to achieve equitable access to electricity, gas and water. For more details visit www.piac.asn.au

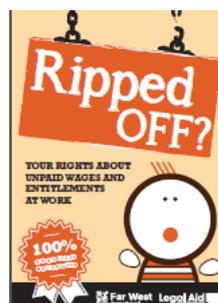
INFORMATION AND RESOURCES

'Ripped Off? - Your Rights About Unpaid Wages & Entitlements at Work.'

'Ripped Off?' is a joint effort between Fair West CLC and the Employment Law Project at Legal Aid NSW.

'Ripped Off?' covers such topics as:

- Am I an employee?
- What type of employee am I?
- How do I know what my employment contract says?
- What are my minimum entitlements at work?
- How do I get my correct entitlements?
- I have got a problem. What do I do?
- Independent contractors
- How can I check if my employer has paid my super?
- If my employer is insolvent or bankrupt and I have entitlements owing to me, where can I get help?
- Getting help



Hard copies are available for order from www.legalaid.nsw.gov.au/publications.

Your Rights at Retirement

The Australian Human Rights Commission has produced a new resource for older people, *Your Rights at Retirement*.

Promoted as "a guide to making decisions and navigating your entitlements in later life", the publication includes information on topics such as age discrimination, social security entitlements, avoiding consumer scams, employment issues, aged care, housing and estate planning. It also includes a section with specific information for diverse older groups such as Aboriginal and Torres Strait Islander people, older people with disability, those from culturally and linguistically diverse backgrounds and the GLBTI community.

You can access the resource at www.humanrights.gov.au/publications/your-rights-retirement

My Consumer Rights Animatic DVD

The *My Consumer Rights* Animatic DVD in 7 languages was launched on 23 August. This DVD contains information about your consumer rights under the Australian Consumer Law when buying goods and services in Australia. It targets culturally and linguistically diverse (CALD) consumers, especially new and emerging communities.

The six topics covered are:

- my shopping rights
- guarantees and warranties
- shopping refunds
- contracts
- lay-bys and agreements
- resolving issues and lodging complaints



The DVD is available through [YouTube](https://www.youtube.com) and the NSW Fair Trading website at www.fairtrading.nsw.gov.au The *My Consumer Rights* animatic DVD contains short engaging video segments in *Arabic, Dinka, Karen, English, Farsi, Nepalese and Tamil*.

Consent for treatment – what do patients and carers need to know

The Health Care Complaints Commission recently held a webinar on Consent for treatment. This explained what valid and informed consent includes. It also highlighted more complex situations where the patient is not capable of giving consent to their own treatment and another person provides consent on their behalf.

A [recording](#) of the webinar is available on the HCCC website, www.hccc.nsw.gov.au/Information/Information-for-health-consumers.



Paying for Funerals – information & resources

The Consumer Credit Legal Centre has produced a new fact sheet regarding Funeral Insurance. This fact sheet looks at issues to consider before taking out funeral insurance, some of the pitfalls of funeral insurance and the available alternatives. To access the fact sheet visit www.insurancelaw.org.au/fact-sheets/funeral-insurance/.

The Australian Securities and Investment Commission also has resources on Funeral Insurance, and has a publication for for Indigenous people. It is available for download at <https://www.moneysmart.gov.au/life-events-and-you/over-55s/paying-for-your-funeral>

Social Needs Directory

socialneeds.net.au provides an easily navigable and searchable directory of key reports and submissions concerning social needs in Australia since 2007, with an emphasis on those released in the last 4 years. Each of over 500 reports and submissions can be directly accessed through the directory by clicking on the report or submission name. The site aims to provide pro bono legal service providers with a research tool that could assist them in reviewing and developing their programs, and in prioritising limited resources to meet unmet legal need. However, the directory will be useful for anyone researching or seeking to address unmet social need in Australia, and provides advocates with a tool to help produce evidence-based reports and submissions. The purpose of socialneeds.net.au is not to equate social need with legal need, but to provide a broader perspective on the needs of disadvantaged and marginalised people in Australia. Visit the website at www.socialneeds.net.au

socialneeds.net.au



The Equality Rights Alliance Housing Stress-O-Meter

The Equality Rights Alliance has launched a Housing Stress-O-Meter, a 2 minute quiz designed to uncover “hidden housing stress”.

It aims to get a better understanding of the housing stress experience for people paying less than 30% of their income on housing.

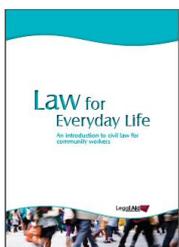
The results of the test also give the participant some “ideas for action” to take on housing affordability. The website is www.equalityrightsalliance.org.au/stressometer/

Electricity tips for new account holders and share houses

PIAC has released a fact sheet full of tips for new electricity account holders including information about choosing a contract, comparing offers and energy concessions.

The fact sheet also provides some useful hints on paying bills when living in a share house. This includes agreements between housemates about sharing bills, what to do if you can't pay the bill and what to do when you move out.

The fact sheet is an initiative of PIAC's [Energy and Water Consumers' Advocacy Program](#) and can be viewed at www.piac.asn.au



Law for Everyday Life

A Legal Aid NSW DVD explaining civil law - *Law for Everyday Life* - will be included in training programs for staff working at the Department of Human Services, which includes Centrelink, Child Support and Medicare. People with problems such as housing, debt and fines often don't realise that a legal service can help them. Staff in organisations such as Centrelink and the Child Support Service play a critical role in connecting their clients to legal assistance services.

The *Law for Everyday Life* DVD explains how you can spot a civil law problem and where help is available. You can watch the DVD online at www.legalaid.nsw.gov.au/what-we-do/civil-law/law-for-everyday-life. You can also order the DVD through the Legal Aid NSW publications site www.legalaid.nsw.gov.au/publications.