



Advocacy Toolkit

2nd Edition October 2014

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Introduction:

ER Victoria is the peak body for the Victorian emergency relief (ER) sector. Our membership comprises over 100 member organisations offering material aid and support to vulnerable Victorians. Our aim is to bring emergency relief agencies together, to support their work as providers, and to advocate on issues affecting disadvantaged people.

ER Victoria was established as the Emergency Relief Victoria network in 1979, and became an incorporated association in 2008. We work with government, industry, and community stakeholders who have a key relationship to the ER sector. As a peak, we focus on supporting our networks and member service providers and promote the interests of vulnerable families and individuals. Our ultimate goal is for emergency relief to be recognised and supported by the whole community as the first vital phase of welfare support and that successfully links vulnerable people into services that provide immediate response, counselling and referral.

What is this toolkit for?

The toolkit provides information about advocacy and available resources to assist with advocating with or on behalf of ER clients who seek assistance for a range of issues.

Why and how was this toolkit developed?

The development of this Advocacy Toolkit involved scoping existing resources, relevant to ER workers assisting clients seeking emergency relief. A number of case studies were collected from the ER Victoria membership to inform the resources included in this document.

Who is this toolkit for?

This toolkit is for volunteers and paid staff working in the Victorian ER sector however it may also be useful for other workers in the wider community and not-for-profit sector in Victoria. In particular, community sector workers assisting vulnerable and disadvantaged individuals and families.

Information Reliability

This is the second edition of this toolkit; the first edition was published in December 2013 and reviewed in and republished as the second edition in November 2014.

ER Victoria accepts no responsibility for any loss, damage, or consequence arising either directly or indirectly from the information contained herein.

Section 1:

Working in the Emergency Relief Sector



1.1 The role of the ER worker

The role of the ER worker is to provide assistance to people in need in the most responsive and dignified manner possible.

- To ensure that the client is receiving all the benefits and concessions to which they are entitled, for example, income support payments and energy and telephone concessions.
- To provide financial and material aid to address the most pressing financial problems or explore other ways of resolving these, for example, negotiating with a landlord (only with the client's permission) to repay rent over time, or basic budgeting.
- To determine if there are any additional problems with which the client requires assistance, for example, financial counselling or negotiating with other creditors.
- To provide options to the client on a range of other issues such as housing, family support or mental health.
- To ensure that proper referrals are made to another service if the client requests further assistance.

In an ER service, volunteers and unqualified welfare workers must not act as; a personal counsellor, social worker, drug and alcohol counsellor or psychologist. Referrals to specialist services should be offered to clients as part of a range of options for further assistance if required.¹

1.2 What is advocacy and how is it undertaken?

Advocacy may mean different things to different people. Its plain English meaning, is that advocacy is about supporting a person's cause. As an ER worker you may undertake advocacy with or on behalf of your client to ensure their individual rights and entitlements.

1.3 Client Advocacy Rights

Client's rights when seeking advocacy support:

- The client has the right to receive information concerning other services that may assist them.
- The client has the right to make their own choice in relation to any advice, information, or options given to them, and to decline these if they choose to do so.
- The client has the right to have their sexuality, personal, cultural, religious and political views respected and not to negatively impact upon the support they receive.
- The client has the right to privacy and to confidentiality of personal information, except where personal safety and the safety of others are at risk or there is a legal requirement.
- The client has the right to communicate in their preferred language through the use of a qualified interpreter
- The client has the right to advocate on their own behalf, with the support of a worker.

1.4 Confidentiality

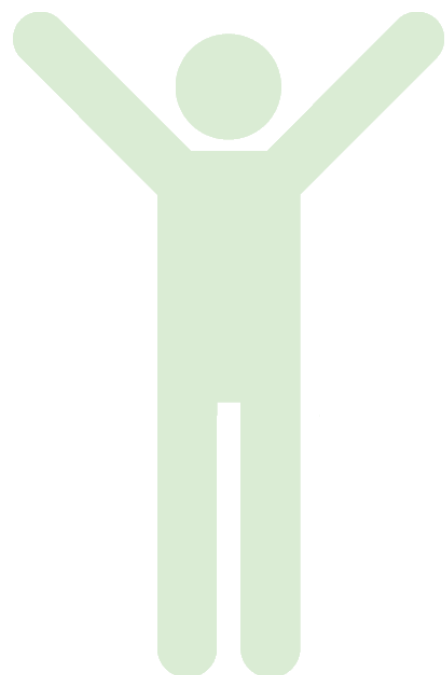
Confidentiality is critical to the successful delivery of the emergency relief sector. An employee or volunteer shall not at any time, disclose information shared by the client, in any form to any person without verbal or written consent of the client. In exceptional circumstances the organisation may need to break confidentiality if they believe there is a real intent of serious harm or danger to either the client or another individual.

1.5 Self-care

It is important to recognise that working in the area of emergency relief can sometimes be stressful. However, ER agencies will have procedures and opportunities for debriefing. As well as the formal agency supports like supervision and debriefing, workers also have a responsibility for their own self-care. Just as everyone may define differently what is stressful, difficult or challenging, so will everyone have different and personal methods of dealing with challenging work or other situationsⁱ

Self-care strategies for advocates

- Know your role and always work within prescribed boundaries, policies, and procedures.
- Consult with colleagues and share ideas, concerns, and information.
- Attend training and self-development sessions regularly to develop your skills and confidence.
- Seek help when necessary from other staff and take time to self-reflect and self-appraise the work they do.
- Accept that there are things you may not and cannot change.
- Take breaks from work and take time to relax and keep a balance in life ⁱⁱⁱ
- Understand that, despite all your advocacy work, there will always be issues to deal with and that you may not be responsible for resolving all these issues - understand your own limits ^{iv} .



Section 2: General Information

The information provided in this section aims to provide a basis to build on when assisting clients to access concessions that may be available to them, including the protections in place for vulnerable clients and their access to energy and water as essential services.



2.1 Essential services and payment plans

By law, all retail utility companies operating in Victoria must have programs to help people who can't afford to pay their bills. When advocating with or on behalf of a client who cannot pay their bill, ring the utility company and ask to be put through to the customer assistance or hardship team to access a payment plan or assistance with paying utility bills for the client.

If a customer has difficulty paying the full amount of a bill, the utility company should offer the customer a payment plan so s/he can pay by instalments. In working out a payment plan for a customer, the utility company will usually consider how much energy or water the customer uses and how much the customer can afford to pay. It may be useful for a client to consider putting aside some money between bills to help when a bill arrive.

2.2 Centrepay

Centrepay is a free direct bill-paying service offered to people receiving Centrelink payments. Through Centrepay a person can choose to pay bills by having a regular amount deducted from their Centrelink payments. Centrepay is a voluntary bill paying service that is easy to use. It can be started, changed or cancelled at any time, to suit a person's personal circumstances. Centrepay can be used to pay bills such as:

Ambulance costs	Childcare	Education fees
Electricity, gas and water	Homecare services	No-interest loans
Rent	Rental or household goods	Telephone

For further information visit

<http://www.humanservices.gov.au/customer/services/centrelink/centrepay>

or contact Centrelink on **1800 050 004**

2.3 Government concessions for essential services

Concessions available to low income Victorians experiencing difficulty in paying their council rates, water, gas and electricity bills. Discounts are available on essential services to ease the financial burden for low income Victorians. For each concession and/or benefit, there is an eligibility criterion. Concessions programs are designed to ensure eligible cardholders have access to essential services.

There are a range of concessions available for some low-income earners. Check with the utility company to find out if the client has a Customer Reference Number (CRN) recorded. Check whether the client has an eligible concession card, if they do, s/he is entitled to government concessions – these concessions may reduce the amounts owed on bills, sometimes by quite a bit.

For further information visit

<http://www.dhs.vic.gov.au/concessions>

or contact the Department's Concession Unit on **1800 658 521**

Australian Government Department of Veterans Affairs (DVA)

A list of all concessions for war veteran's related to health, transport, household, vehicle and other concessions can be found on the Australian Government DVA website -

<http://factsheets.dva.gov.au/factsheets/documents/CON02%20Concessions%20in%20VIC.htm>

2.4 Social Security Rights Victoria Inc (SSRV)

SSRV provides independent information and assistance in relation to social security law. Social security law is principally issues related to Centrelink and its benefits. SSRV can be contacted regarding issues relating to (but is not limited to):

- Whether a person is or could be eligible for a payment;
- Circumstances where a person would normally not be eligible;
- Cancellation or refusal of application;
- Membership of couple issues;
- Income and assets;
- Debts and repayment issues.

SSRV begins its work with telephone or email intake and then further assistance may be provided depending on a person's situation. This includes assistance with the preparation of both internal appeals (at Centrelink) and external appeals (at the Social Security Appeals Tribunal).

For further information visit www.ssrv.org.au

SSRV can be contacted Mon – Fri between 9.30am and 12.30pm.

Ph: **(03) 9781 0355**

Ph: **1800 094 164** from outside the Melbourne or Geelong areas

2.5 Victorian Department of Human Services - Client Complaints Process

The Department of Human Services supports Victorians in need to build better lives and achieve their potential, this is done by providing housing and community services and programs. The department wants to hear from people who feel that they were provided an unsatisfactory service, did not receive enough information or choice or were denied respect, dignity or privacy. The following is the department's three step complaints procedure.

Step 1. Discuss your complaint with the staff member or case worker

Step 2. If you have tried to resolve your concerns but you are still dissatisfied with the outcome, refer your complaint to a senior manager.

Step 3. If your complaint cannot be resolved at step 1 or step 2, contact the complaints unit:

Phone: 1300 884 706

Email: complaints.reception@dhs.vic.gov.au

Postal: Complaints Integrity and Privacy Unit

GPO Box 4057

Melbourne, 3000

For further information visit www.dhs.vic.gov.au or contact **1300 884 706**

Section 3:

Resources to Assist with Client Issues



3.1 Energy and Water Issues

One of the biggest drivers for clients seeking ER is the cost of utility bills which low income households often find increasingly difficult to keep up with.

Case Study

Aman came to our service seeking emergency relief assistance for a high utility bill that she could not afford to pay.

Through discussion with Aman, she revealed that she has 5 kids at home and was receiving the Newstart allowance from Centrelink. Aman had limited understanding of English and did not understand why she received such a high utility bill; the cost was about \$1000.

Aman was living in a private rental property, and at the time, was contributing half of her income towards the rent. She always found it hard to pay high utility bills. Our service did not have the capacity to assist Aman with her bill, however, we referred her to the Home Energy Saver Scheme program where a worker was able to provide assistance and to help her understand her energy bills and use.

(ER Victoria, 2013)

Utility Relief Grant (URG) and Non-Mains Utility Relief Grant (NURGS)

This is a government grant to help people experiencing financial hardship to pay for energy and water expenses. A URG can help if an unexpected situation arises, for example, a customer may find himself/herself with a big unexpected expense or may have experienced loss of income to pay for energy and water expenses. The NURGS is available to customers who are unable to pay their outstanding costs for LPG, diesel and petrol (for a generator), heating oil, firewood, metered electricity from an embedded network, and carted water.

Customers will need to meet the grant criteria set out by the Victorian Department of Human Services.

For further information visit <http://www.dhs.vic.gov.au/for-individuals/financial-support/concessions/hardship/utility-relief-and-non-mains-utility-grant-scheme> or contact the Concessions Information Line on **1800 658 521**

Energy and Water Ombudsman Victoria (EWOV)

EWOV is a free and independent dispute resolution service that investigates complaints relating to electricity, gas or water providers. Before contacting EWOV people must first try to resolve the dispute with the energy or water company. EWOV have a range of useful and easy to understand fact sheets available to download from the website.

For further information visit www.ewov.com.au or contact **1800 500 509**

For people with restricted phone service, phone **12550** (Telstra reverse charges) and quote **(03) 8672 4450**

Switch On

Switch On is an independent source of information about energy including tips and tools to understand usage and costs. It aims to assist with understanding electricity bills and to keep people informed about changes and improvements to Victoria's energy system.

For further information visit <http://www.switchon.vic.gov.au/home> or contact Switch on **136 186**

3.2 Telecommunications and Internet Issues

ER clients sometimes present for help with a telecommunications issue. They may have received a phone bill for a high amount that they cannot afford to pay. For some, this may be a stressful situation and impact upon their ability to remain connected and stay in contact with family and friends.

Case Study

Barbra presented at our service seeking emergency relief assistance with food and a telephone bill that she could not afford to pay. Through discussions with Barbara, she revealed that she was quite isolated from her family and did not have a good relationship with her children, that she was on work cover payments and not eligible for Centrelink.

We began working with Barbara on organising a payment arrangement with Telstra and changing her agreements with them so that she could only receive incoming calls. Barbara had a pre-paid mobile phone which she could use to contact someone if necessary.

(ER Victoria, 2013)

Telecommunication Industry Ombudsman (TIO)

The TIO is a dispute resolution service for small business and residential customers who have a complaint about their telephone or internet service in Australia. The TIO plays a main role in the Australian telecommunications industry; to resolve disputes, improve telecommunications services, and be an independent voice.

The TIO investigates complaints about contracts (e.g. not being provided with enough information before you sign up), billing (e.g. wrong plans, incorrect charges, and late billing), problems with mobile subscription message services (e.g. not being able to stop them), delays in connecting services and repairing faults, debt collection activities (e.g. difficulties with payment plans and credit defaults), and transfers (e.g. delays in transferring your service from one company to another or the transfer of your service without your authorisation^{vi}).

For further information visit www.tio.com.au or contact **1800 062 058**

Telstra Bills Assistance Program

This program aims to assist people who are experiencing financial difficulty and unable to pay their Telstra bill. Telstra funds the program and participating community agencies distribute the program on Telstra's behalf to provide clients with a Telstra Bill Assistance Certificate of a fixed amount to pay towards their Telstra bill.

Telstra Phonocard™/PhoneAway® Card Assistance Program

This program aims to assist people on low incomes who rely on public payphones for their communications or who do not have access to a working phone. Cards are provided to people who are homeless or transient, who experience financial difficulty, or who may be in a crisis situation. Telstra funds the program and participating community organisations distribute the card on Telstra's behalf.

If your agency is interested in becoming a part of the Bill Assistance Program, please see the information for community organisations at Telstra's website: <http://www.telstra.com.au/abouttelstra/commitments/access-for-everyone/community-agencies/>.

For a list of organisations that provide assistance as part of the Telstra Bills Assistance Program or Telstra Phonocard Program, please contact:

Foodbank Victoria **(03) 9362 8302**

(For members of) Community Information & Support Victoria (CISVIC) **(03) 9672 2001**

3.3 Housing Issues

Many ER clients present to ER services with housing affordability issues or homelessness. A lack of safe secure affordable housing greatly impacts on the capability and resilience of households, individuals and family's access to support services.

Case Study

Lara was living in a private rental property, and at the time, was contributing half of her income towards the rent. She always found it hard to make ends meet which was exacerbating her mental health issues. When our service came in to contact with Lara, she was on the verge of being evicted and her anxiety levels were extremely high. She explained that she was not sleeping well at night, and constantly felt ill.

Not long after meeting Lara, she received an eviction notice from her landlord, who had given her 120 days to vacate the property. We made several housing applications to different services but none were able to assist in the short term. Lara was not eligible for a bond loan through the Department of Human Service as her income was over the allowed limit, however, she did not have the funds to save for a bond by herself.

We were able to secure private rental for Lara in a 2 bedroom unit that was \$200 per week compared to the \$250 that she was paying, and locate a low cost removalist. Furthermore, we were able to link Lara in to a personal helpers and mentors program through Mind Australia so that she could have access to a personal support worker who could provide outreach and assist Lara with some of the practical activities she struggled with.

(ER Victoria, 2013)

Public Housing

The Victorian Department of Human Services provides information about applying for public housing at their website: <http://www.dhs.vic.gov.au/for-individuals/housing-and-accommodation/public-housing/applying-for-housing>.

Tenants Union of Victoria (TUV)

The TUV aims to inform and educate tenants about their rights, improve conditions for tenants, improve the status of tenants and represent the collective interests of tenants in law and policy making.

The TUV provide advice, assistance and advocacy for tenants of private and public residential properties, and residents of rooming houses and caravan parks in Victoria.

Before contacting the TUV, is recommended to visit the publications section of their website where a wide range of useful fact sheets and tip sheets are available to be downloaded.

For further information visit www.tuv.org.au or contact **(03) 9416 2577**

Consumer Affairs Victoria (CAV)

CAV is a business unit of the Department of Justice. CAV's purpose is to help Victorians be responsible and informed businesses and consumers. This is done in a range of ways including:

- Advise and educate tenants and landlords on their rights and responsibilities
- Conciliate disputes between tenants and landlords

CAV have a range of information / fact sheets on their website however can also be contacted via phone to ask specific questions relating to individual cases.

For further information visit www.consumervic.gov.au or contact **1300 55 81 81**



Victorian Civil & Administration Tribunal (VCAT)

The Civil Division of VCAT hears and determines a range of civil disputes, including residential tenancy disputes. The Residential Tenancies List hear cases under the Residential Tenancies Act 1997 which includes disputes relating to houses, units, flats, a room in a rooming house or a caravan. The List can hear disputes between:

- tenants and landlords
- rooming house owners and rooming house residents
- the Director of Housing and tenants
- caravan park owners and tenants
- site owners and site tenants.
- Supported Residential Services (Private Proprietors) Act 2010 relating to fees paid by the resident to the proprietor, orders to vacate and challenges by the resident to notices to vacate
- Disability Act 2006 relating to notices to vacate and challenges by the resident to notices to vacate

For further information visit www.vcat.vic.gov.au or contact (03) 9628 9830

Social Housing Advocacy and Support Program (SHASP)

This program provides case management and support to public housing tenants to maintain their housing and prevent homelessness. The program can also connect tenants to a range of non-government services and supports in their local community.

The program is delivered by a range of community organisations across Victoria. A list of SHASP providers can be found on the DHS website <http://www.dhs.vic.gov.au/about-the-department/plans,-programs-and-projects/programs/housing-and-community-building/social-housing-advocacy-and-support-program> or by or by googling 'Social Housing Advocacy and Support Program'

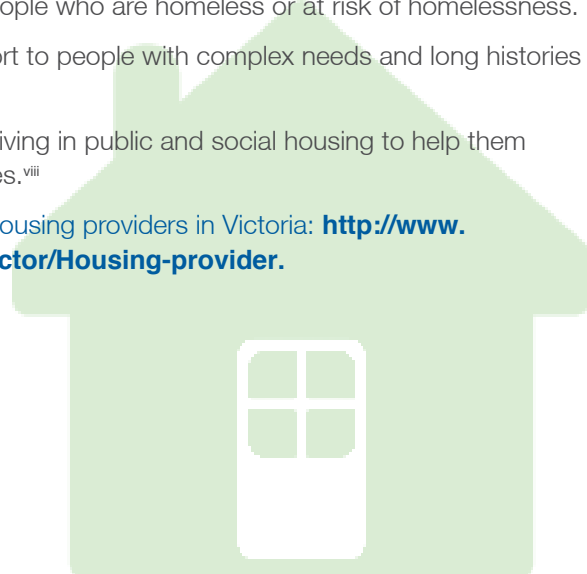
Community Housing

Community housing is a housing option for any family or individual on a low to moderate income. For those people who cannot afford a home and who pay more than 30% of their income in a private rental property, community housing is managed by not-for-profit housing organisations who act as landlords to provide long term security of tenure in quality-built homes at an affordable rental rate.^{vii}

Community Housing providers manage long and short term rental housing portfolios including the following types of services:

- Short term housing-focused crisis support.
- Housing information and referral services for people who are homeless or at risk of homelessness.
- Outreach programs to provide long-term support to people with complex needs and long histories of homelessness.
- Support to and advocates on behalf of people living in public and social housing to help them successfully establish and sustain their tenancies.^{viii}

The Housing registrar website lists all current registered housing providers in Victoria: <http://www.housingregistrar.vic.gov.au/Registered-Housing-Sector/Housing-provider>.



3.4 Funeral Costs

The passing of someone close is often a difficult time for people. There are funeral arrangements and other responsibilities to carry out and there may be significant financial impacts for those earning a low-income.

Case study

Jenny came into our service with very swollen red eyes. As she sat down, she apologised for her looks and explained that her mum had just died. I asked her how we could help. Jenny spoke about how stressful the past 2 months had been. Jenny explained that she and her brother had agreed to split the funeral costs between them. I expected a request for financial help and had thought out a solution if that was what she was going to ask help for, however Jenny added: 'I have a 13 year old son and he needs a pair of black pants for his grandma's funeral so he can look neat and tidy.' After everything that Jenny had shared, here she was, a mum, thinking of her teenage son in a time of grief. We headed into the op shop & asked our volunteer to help her with what she needed.

Unfortunately we didn't think that there would be a suitable pair of pants in the op shop but I remembered that there was a gift card as part of our service's donated provisions. A clothing store located in Melbourne's CBD advertised new black pants at \$39.95. The gift card was for \$25. It was placed into an envelope with our service's details along with \$15 cash. The envelope was produced and the contents shown & given to Jenny. Some more tears flowed as Jenny said thank you.

(ER Victoria, 2013)

Bereavement Assistance

This is a Melbourne-based non-profit charity, funded by the Victorian Government, providing funeral services for low-income Victorians. This service provides a dignified funeral service and cremation where the alternative is a 'pauper burial' at state expense or a commercial funeral that surviving relatives or friends are unable to afford. This service also provides counsel and advice to bereaved families to assist them to cope with the death of a relative and obtain the full value of any government benefit that might be available.

Eligibility:

- The deceased was a Commonwealth Government pensioner or beneficiary.
- The next of kin, extended family members or close friends can demonstrate insufficient assets.
- The next of kin or family has not entered into a contract with a commercial funeral director.
- The deceased's estate is less than \$1,500.

For further information visit www.bereavementassistance.org.au or contact (03) 9564 7778



3.5 Education Costs

Education plays an important role in creating opportunities for individuals and communities however many children and young people have interrupted education due to the considerable costs associated with schooling. Educational costs can be a big source of stress for families and individuals.

Case Study

Justin came into our service seeking emergency relief assistance for his children, he is a single dad and raising four children on his own, he said it was a constant battle to keep up with all the costs and make sure the kids have what they need.

Justin explained that in April he lost his job and his marriage fell apart, resulting in a very stressful and difficult time for his children and for himself. Justin stated that he feels for the kids because there are so many things they'd like to do, and he can't give them everything. January was a tough time; he needed to put together about \$3000 to get the four kids back to school. That's just to pay for the basics of books, uniforms, and stationery.

Justin's two boys were aged 17 and 15, and he had two girls aged 12 and 6. The rent was due and Justin didn't have much money to pay for his son's year seven orientation camp at school. It was \$200, and he couldn't afford it, but he just couldn't say no so he came to our service to seek help.

Our service was able to provide Justin with vouchers to assist with purchasing stationary items and advocate to the school for a payment plan for the year seven orientation camp. Furthermore our service provided a referral to the SaverPlus program.

(ER Victoria, 2013)

Saver Plus

This program aims to support Australian families to ease the financial burden of back to school expenses through financial education and up to \$500 in matched saving for educational costs.

For further information visit www.bsl.org.au/Saver-Plus or contact your local Saver Plus Worker on **1300 610 355** or email saverplus@bsl.org.au

The Smith Family

The Smith Family is a national, independent children's charity helping disadvantaged Australians to get the most out of their education, so they can create better futures for themselves.

The Smith Family provides the Learning for Life program which:

- Supports disadvantaged children and young people all the way through their education.
- Provides direct financial assistance to the family of each sponsored student to help cover school-related expenses.

For further information, visit <http://www.thesmithfamily.com.au/>

On-line Second Hand Uniform Sale

An online market where parents can buy and sell school uniforms. The mobile phone app allows parents to upload photos of clothing they wish to sell, uniform items are listed according to school. This online market is an initiative of State School Relief and aims to reduce the financial stress associated with education costs for parents and young people.

For further information visit www.clk2sell.com

3.6 Transport Issues

'Australian transport standards recognise that access to public transport enables people with disabilities, their families and their carers to fully participate in community life and also benefits many older Australians and parents with infants in prams.'^{ix}

Case study

On a cold wintery Friday afternoon, the police brought in Peter, a gentleman in his 70s, physically frail and showing signs of advanced dementia. Peter had been living at a lodge for seniors in New South Wales, but decided to visit the house where he grew up in Melbourne.

When Peter arrived in Melbourne he found out that the house had been knocked down. He had been wandering the streets for days, mostly sleeping rough during the nights. Peter was finally picked up by police who identified him as a person listed missing in New South Wales. Police brought Peter to our emergency relief agency. Although Peter claimed to have funds in his bank account, he was not able to access the funds because he had lost his ID and could not remember his PIN to access the ATM.

The Emergency Relief Officer at our agency made contact with Peter's carer in New South Wales to confirm that he still had his room at the lodge and was expected back there. Our agency helped Peter obtain sufficient ID to travel and booked him on a flight back to New South Wales. Despite his general confusion, Peter seemed relieved that the police and the Emergency Relief Officer took care of him, and he was very grateful when he left our agency to be taken to the airport.

(ER Victoria, 2013)

Travellers Aid Australia

The Emergency Relief program offered by Travellers Aid provides assistance on transport options and advice to travellers who are disadvantaged or facing unexpected emergency situations.

For further information visit www.travellersaid.org.au or contact **(03) 9670 2873**

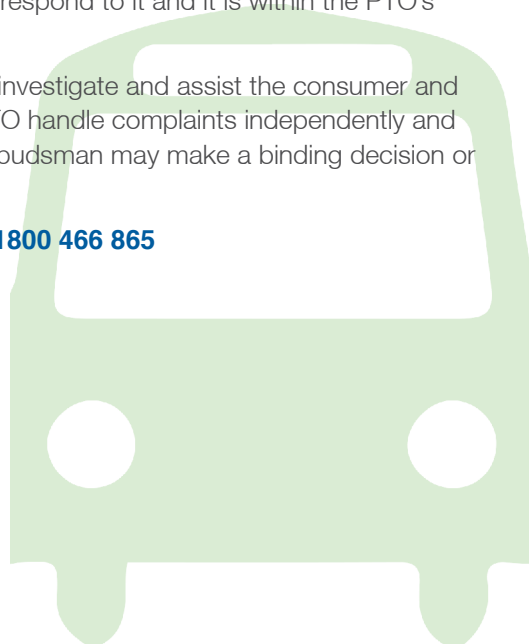
Public Transport Ombudsman (PTO)

The PTO is a not for profit, independent dispute resolution body, providing a free, fair, and accessible services for the resolution of complaints about public transport in Victoria.

Complaints should be raised with the relevant transport operator first. The PTO will only investigate a complaint if the operator has been given the opportunity to respond to it and it is within the PTO's jurisdiction.

When a complaint is being investigated by the PTO, they will investigate and assist the consumer and operator to negotiate a fair and reasonable outcome. The PTO handle complaints independently and promptly and where an agreement can't be reached, the Ombudsman may make a binding decision or dismiss the complaint.

For further information visit www.ptovic.com.au or contact **1800 466 865**



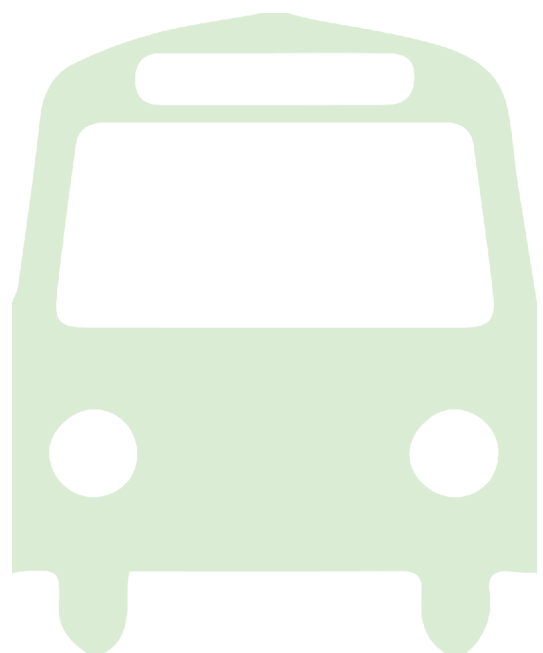
myki Card and myki Day Pass

Free travel passes are available to eligible passengers and can be used on Victoria's public transport network subject to terms and conditions. The majority of free travel passes are issued at the Public Transport Victoria (PTV) Hub, including:

- Access Travel Pass; for people with a significant permanent disability who travel independently on Victoria's public transport network and can demonstrate that due to their disability they cannot use ticketing systems.
- Companion Card; for people who require the assistance of a companion. It provides free travel for the carer/companion of the cardholder on all public transport services.
- Scooter and wheelchair travel pass; to support independent travel for people who are dependent on scooter and wheelchairs

For further information visit <http://ptv.vic.gov.au/tickets/free-travel-passes/>

If you would like to register your interest in ordering myki Day Pass, please send your details to the following email address ticketingservices@ptv.vic.gov.au or contact the Day Pass office on **1800 800 007** 6am – midnight daily.



3.7 Health and Medical Issues

Health and well-being is an important part of life. For some vulnerable and disadvantaged individuals and families, who find it hard to cover the costs of living expenses, unexpected medical costs can impact significantly.

Case Study

Abbas, a father of three who had fled Afghanistan with his wife and children, presented at our service seeking assistance with emergency relief. Because of the type of visa Abbas held, he was not permitted to work, or receive medical help or government income support.

Abbas had been diagnosed with a heart problem and was seeking help to pay for the prescriptions for this; he also needed help with purchasing glasses. He had his prescription for glasses but was quoted over \$300 from an optometric company for the appropriate glasses, an amount of money that Abbas was unable to afford.

Fortunately, our service has a great relationship with a local Chemist who was able to help with the prescription for his heart problem. We made contact with the Australian College of Optometry to discuss alternatives and came to an arrangement where glasses would be provided. The father set off with a letter of introduction that we assisted him with, along with his prescription.

(ER Victoria, 2013)

Pharmacotherapy Advocacy, Mediation and Support Service (PAMS)

PAMS is a state-wide telephone service run by Harm Reduction Victoria. PAMS provide telephone-based information, support, advocacy, referral and mediation for opiate pharmacotherapy consumers and their direct service providers on any pharmacotherapy client related issue in Victoria. PAMS is a free confidential service. PAMS can provide information, support, education and resources, as well as mediation and complaints-resolution for people on pharmacotherapy programs. The service can assist with advocacy with chemists and may be able to source some financial assistance.

For further information visit <http://hrvic.org.au/pharmacotherapy/about-pams/>

Phone: **1800 443 884** (10am – 6pm, Mon – Fri), Email: pams@hrvic.org.au

Australian College of Optometry

The Australian College of Optometry provides quality eye care services to assist people who are disadvantaged or on low incomes, to access low cost optometry services.

For further information visit www.aco.org.au or contact **1300 303 125**

Victorian Patient Transport Assistance Scheme (VPTAS)

This scheme provides financial subsidies to eligible patients living in rural and regional Victoria who need to travel long distances to access medical specialist services. Assistance may also be provided to Victorian residents who are referred to an interstate specialist when the service is not available in Victoria or if it is the nearest location.

For further information visit <http://health.vic.gov.au/ruralhealth/patient-transport-assistance.htm>

Phone **1300 737 073**, Email: vptas@health.vic.gov.au

Essential Medical Equipment Payment (EMEP)

Some utilities customers have higher than average energy costs because they use essential medical equipment, or they require heating or cooling to manage their disability or medical condition. The EMEP payment of \$140 per year is available to people who meet the EMEP eligibility criteria.

For further information visit

<http://www.humanservices.gov.au/customer/services/centrelink/essential-medical-equipment-payment>

3.8 Financial Hardship

Financial hardship is a significant driver for individuals and families seeking ER. There are a number of tools, services, and programs available to assist those experiencing financial hardship.

Case Study

Julie, a single mum, came to our ER service seeking financial assistance. Looking at her face and body language, it was clear that she was under immense pressure. Julie explained that her seven year old son was autistic, she had recently commenced a methadone program and she had a number of unpaid bills. Julie stated that she didn't have any family support and felt under considerable financial and emotional stress at the moment.

Julie's electricity had been cut off over night, Julie she explained that she knew that she had accumulated a debt but it hadn't registered that this would really happen. When she woke that morning, there was no power. Julie had not spoken to the electricity company; however had worked out what she could do to reduce her expenses so that she could begin to repay the debt. We talked about Centrepay which appealed to her, we were able to support Julie to commence Centrepay for her gas, electricity and water bills.

A phone call to the electricity company was made, and Julie spoke with the hardship team and arranged to her debt repayment and to have the electricity reconnected that day.

Julie said that she found it difficult to come in to ask for help but she was desperate. Our service assisted with some money for reconnection and to ease the debt.

Two weeks later Julie returned to say thanks to us, she had setup her debt repayment scheme and also some savings for future bills via Centrelink.

(ER Victoria, 2013)

Financial Ombudsman Service (FOS)

This service handles complaints about banks, credit unions, building societies, life insurance companies, superannuation providers, financial planners, life insurance brokers, stockbrokers, investment managers, friendly societies, time-share operators, general insurance companies and their agents, lenders and debt collectors, credit licensees and credit representatives. The FOS will cover complaints where the value of the claim is less than \$500,000.

For further information, please contact FOS on **1300 780 808** or visit www.fos.org.au

No Interest Loans Scheme (NILS)

This program provides interest free loans for up to \$800 for individuals and families living on low incomes. There are no fees or charges and all loan repayment are worked out according to the client's affordable credit for the purchase of essential household items and services for people living on low incomes. An eligibility criterion applies and can be found at the Good Shepherd Micro Finance website

For further information visit <http://www.goodshepherdmicrofinance.org.au/providers/nils-providers> or contact **13 64 57** to find your local NILS provider in your area.



MoneyHelp

This service provides free, confidential and independent financial information for Victorians experiencing financial hardship. MoneyHelp provides a phone counselling service to advise people about:

- Handling debts, such as credit cards, utilities and school cost.
- Handling debt collectors and negotiating with creditors.
- Mortgages and tenants' rights.
- Loss of employment.

For further information visit www.moneyhelp.org.au or contact **1800 007 007**

Financial Counselling

Financial Counsellors assist Victorians in financial difficulty by providing information, support and advocacy. To find a free financial counsellor in your area, contact Consumer Affairs Victoria's Helpline on **1300 558 181** or visit <http://www.fcrc.org.au/get-help/find-a-financial-counsellor/> for an online directory to find a financial counsellor in your area and arrange an appointment.

MoneySmart

MoneySmart is an initiative of the Australian Securities & Investments Commission. This service provides tips & tools to help people make the most of their money. MoneySmart aims to assist with taking steps to improve personal finances.

There are many resources at the MoneySmart website including tips and tools for young people - 'Be a MoneySmart Rookie'.

For further information visit www.moneysmart.gov.au/ or contact **1300 300 630**



3.9 Legal Information and Advice

Australia supports the notion of access to legal assistance for all people, regardless of their means, background or capabilities. Community Legal Centres provide free legal services to people who face economic and social disadvantage.

Case Study

Scott, a 19 year old young man, presented at our ER service seeking assistance. Scott explained that he was living in a local boarding house having previously spent several months living rough. Scott paid \$250 per week for the shared room at the boarding house, the other tenants' were older males and Scott reported that he found them intimidating. Scott kept out of the boarding house during the day and only returned in the evenings to sleep. Our service was able to provide Scott with a food voucher and alert him to a number of free and low cost community meals that were available locally.

After talking with Scott for some time it became apparent that he had several hundred dollars' worth of unpaid public transport fines (travelling without a valid ticket). Scott obtained these fines during the period of time when he had been sleeping rough. Our service accessed the caseworker resources on the Homeless Person's Legal Clinic website and over the course of several weeks was able to advocate for these fines to be wavered.

(ER Victoria 2014)

The Homeless Person's Legal Clinic (HPLC)

HPLC is a project of the Public Interest Law Clearing House Vic Inc. The HPLC is a specialist legal service that provides free legal assistance and advocacy for people who are homeless or at risk of homelessness. The areas of law the HPLC can assist with include: fines and infringements, housing and tenancy, social security and dealing with Centrelink, victims of crime, discrimination, credit and debt and guardianship and administration orders. In general, the HPLC cannot assist with serious criminal issues, family or immigration law.

HPLC has practical information for caseworkers on how to support clients with fines and infringements.

For further information visit www.hlp.org.au or contact (03) 8636 4408

The Refugee and Immigration Legal Centre Inc (RILC)

RILC is an independent community legal centre specialising in all aspects of refugee and immigration law, policy and practice. RILC's work involves provision of key legal assistance to those who could not otherwise obtain it due to financial and other forms of distinct disadvantage often related to their cultural or linguistically diverse backgrounds or experiences of torture or trauma.

For further information visit www.rilc.org.au or contact (03) 9413 0101

The Federation of Community Legal Centres

The Federation is the peak body for 50 Victorian community legal centres (CLCs) that provide free legal services to the public. The Federation has an easy to use search function that allows people to find their nearest community legal centre.

For further information visit www.communitylaw.org.au



3.10 New Arrivals and Asylum Seekers

Victoria has seen a dramatic increase in new arrivals and asylum seekers, and subsequently an increase in demand for ER services. ER workers and asylum seeker services are working closely together to enhance their relationship to assist clients reach good outcomes.

Case Study

Iman arrived in Australia as an asylum seeker prior to August 2012, because of the arrival date and visa issued Iman did not have the right to work. Iman presented at our service having not eaten for several days, we were able to provide him with a food voucher and alert him to a number of local free community meals that he could access. Over several months our service assisted Iman a number of times with food and vouchers whilst he was in receipt of a government payment which was about 89% of the Newstart government income support payment.

Fortunately Iman found work after a while and no longer required our ER assistance. We were able to link him into a microfinance service where he was able to apply for a loan to get a car. When his wife and daughter were released from detention they all moved into a private rental premises on their own.

We assisted Iman once more with ER by providing food due to the extra costs he and his family had with moving. We also assisted by getting some clothes for his wife and daughter. Our service has not seen Iman and his family now for over 6 months, however feel confident that if he did require our assistance he would return back to see us.

(ER Victoria, 2013)

Definition

There is widespread confusion about the difference between refugees and asylum seekers.

People who came to Australia under the Refugee and Humanitarian Program and have permanent visas are entitled to work, to access mainstream services and to receive income support from Centrelink. An asylum seeker is someone who has fled their country of origin and is in the process of applying for a Protection Visa. Some asylum seekers have work rights but the majority do not. For many asylum seekers, even when the Australian Government recognises that they are in need of protection, they will not have access to a permanent visa.

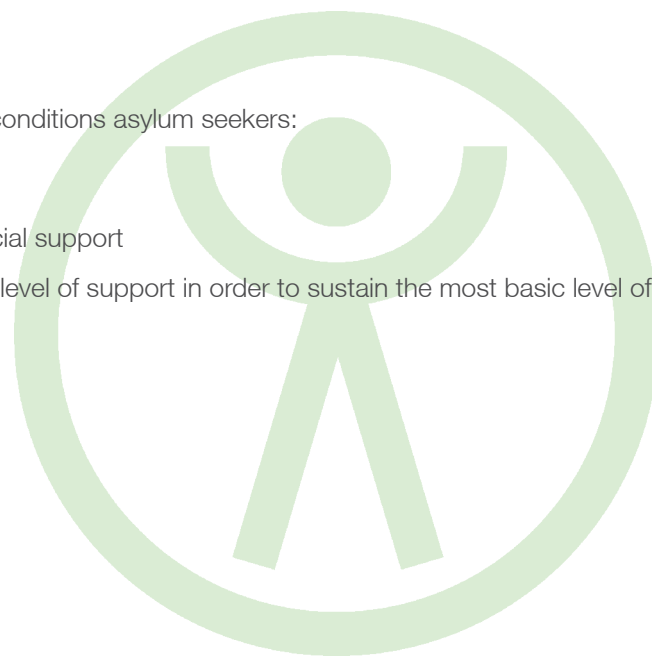
It is however important to note that it is not a crime to enter Australia without authorisation for the purpose of seeking asylum. Asylum seekers do not break any Australian laws simply by arriving on boats or without authorisation.

Conditions

It is important to note that depending on their visa conditions asylum seekers:

- may or may not have work rights
- may or may not have study rights
- may or may not receive any form of financial support

Those with none of the above require an enhanced level of support in order to sustain the most basic level of physical and mental well-being.



Translation & Interpreting services

Providing a client with the option to use an interpreter and communicate in their preferred language is extremely important. The need to understand and be understood is vital to meaningful and effective service delivery. Using an interpreter helps to enable a client to tell their story, advocate for what themselves, feel empowered and reduce misunderstandings that can be confusing and distressing.

The Translating and Interpreting Service (TIS National) provides free interpreting services to non-English speaking Australian citizens and permanent residents communicating with approved groups and individuals on behalf of the Department of Social Services.

For further information visit <http://www.tisnational.gov.au/Agencies/Charges-and-free-services/Free-services-through-TIS-National> or contact TIS National on **13 14 50**.

Australian Red Cross

Red Cross is there for people in need, no matter who you are, no matter where you live. Red Cross is contracted by the federal government to provide vital support for asylum seekers in the community experiencing financial hardship during the visa status resolution process. This support ensures their basic needs are met during this time of uncertainty.

For further information visit www.redcross.org.au, or to refer a client, please contact the client's nearest Red Cross Office:

Dandenong MSP Hub

Phone: **03 8327 7370**

Email: vicdandenongmshub@redcross.org.au

Level 4, 311 Lonsdale Street Dandenong 3175 Victoria

Sunshine MSP Hub

Phone: **03 8354 8100**

Email: sunshinemshub@redcross.org.au

9/137 Harvester Road, Sunshine 3020 Victoria

North Melbourne MSP Hub

Phone: **03 8346 8334**

Email: vicnorthmelbournemshub@redcross.org.au

23-47 Villiers Street, North Melbourne 3051 Victoria

Asylum Seeker Resource Centre (ASRC)

The ASRC is Australia's largest asylum seeker organisation. The ASRC is an independent and non-federal government funded human rights organisation. Their work is to assist some of the most disadvantaged people in the community.

The ASRC provides the following services to asylum seekers:

Material Aid

Community Meals

Health (general medicine)

Employment & Training

Social & Community Development

English as a second language

Foodbank

Human Right Law Program

Case work

Home English Tutoring

Detention Rights Advocacy

For further information, contact ASRC on **(03) 9326 6066** or visit <http://www.asrc.org.au/>

Adult Multicultural Education Services (AMES)

AMES is Australia's largest provider of humanitarian settlement, education and vocational training and employment services for refugees and newly arrived migrants. AMES integrated services aim to help create better outcomes and opportunities for their clients.

For further information visit www.ames.net.au or contact **13 26 37**

Emergency Relief Working Group of the Network of Asylum Seeker Agencies Victoria

There is a monthly open meeting of senior representatives of emergency relief and asylum seeker sector agencies. Agencies working with asylum seekers are welcome to attend these working group meetings on a regular or irregular basis.

If you interested in attending these meetings please contact the ASRC on **(03) 9326 6066**

The Refugee Council of Australia (RCOA)

The RCOA is the national umbrella body for refugees and the organisations and individuals who support them. RCOA promotes the adoption of flexible, humane and practical policies towards refugees and asylum seekers both within Australia and internationally through conducting research, advocacy, and policy analysis and community education.

The RCOA website contains a wealth of information and resources to help find out about the key issues affecting refugee and asylum seekers and the practical ways to support refugees and asylum seekers.

For further information visit www.refugeecouncil.org.au or contact **(03) 9600 3302**



Section 4:

Resources for Emergency Relief Providers



Local ER Networks

Local ER networks in Victoria are a great mechanism for sharing information, resources, and key intelligence about what's happening on the ground when clients present to agencies seeking emergency relief. They play a key role in identifying trends in client needs and have a demonstrated interest to engage in project work to help address identified common issues impacting disadvantaged individuals and families at a local level. A great advantage of networking is the ability of ER services to make referrals within their local network.

Foodbank Victoria

Foodbank Victoria is an independent not for profit organisation that aims to deliver nutritious, healthy food to individuals and families experiencing hardship. Foodbank Victoria is the largest provider of food and material aid within Victoria and is able to source, store and redistribute hundreds of thousands of kilos of food and material aid each year directly to Victorians in crisis.

If you are a community organisation providing emergency relief and want to register as a Foodbank Victoria agency, please visit <http://vrfb.com.au/community-organisations> for further information about registration eligibility.

Australian Council of Social Services (ACOSS) ER Handbook

The ACOSS ER Handbook provides information on the quality and content of ER services, the needs and rights of clients and the causes of poverty. It is designed as standard information from which ER agencies can develop their policies, programs and service delivery. The handbook is available free on-line at www.acoss.org.au

For further information visit www.acoss.org.au or contact ACOSS on **(02) 9310 6200** or email info@acoss.org.au

Crisis Referral Information System (CRIS)

The CRIS online directory contains information on a large number of Victorian community based support services and other organisations.

The aim of this online directory is to provide a broad range of information for people seeking welfare assistance, advice, and general referral and support.

The Salvation Army Crisis Services is keen to ensure that the content of the CRIS is as accurate and up to date as possible; they welcome and encourage feedback from all users.

If you have any details of new services or organisations, amendments to existing online information, or suggestions to enhance the structure of the directory into the future please contact CRIS on **(03) 9536 7777** or **1800 627 727** or visit <http://cris.crisisservices.org.au/>



Peak bodies

Peak bodies work to support and strengthen the sector for which they represent. This is often done through coordinating sector advocacy activities, securing resources to enhance sector sustainability and through brokering training and development opportunities. Often, but not always, a membership fee is required for a peak body; membership can include access to free or low cost training, newsletters and research reports, resources to support best practice, opportunities to feed into advocacy projects, information about funding opportunities and peer support. Peak body websites can be a great source of information for both member and non-member agencies.

The following organisations represent the interests of different sectors and groups that often have a close connection to the emergency relief sector:

Australian Council of Social Services	www.acoss.org.au
Association of Neighbourhood Houses and Learning Centres	www.anhlc.asn.au
Community Information and Support Victoria	www.cisvic.org.au
Council for Homeless Persons	www.chp.org.au
Council of Single Mothers and their Children	www.csmc.org.au
Domestic Violence Victoria	www.dvvic.org.au
ER Victoria	www.ervictoria.com.au
Psychiatric Disability Services of Victoria	www.vicserv.org.au
Refugee Council of Australia	www.refugeecouncil.org.au
Victorian Alcohol and Drug Association	www.vaada.org.au
Victorian Council of Social Services	www.vcross.org.au
Volunteering Victoria	www.volunteeringvictoria.com.au
Youth Affairs Council of Victoria	www.yacvic.org.au

ER Victoria Membership

ER Victoria brings emergency relief agencies together to support their work as providers, and to advocate on issues affecting disadvantaged people. We provide support to Victorian local ER networks, conduct sector development activities for emergency relief agencies, and provide representation & advocacy for the emergency relief sector.

ER Victoria members enjoy a wide range of benefits. Membership may extend to emergency relief organisations, government departments, companies and businesses that support the aims of ER Victoria.

For more information about ER Victoria membership or to access a range of resources relating to the emergency relief sector please visit www.ervictoria.org.au

ⁱ Australian Council of Social Services, Emergency Relief Handbook 4th Edition

ⁱⁱ Community Information Support Victoria, 2011

ⁱⁱⁱ Community Information and Support Victoria, 2011

^{iv} Copeland, 2004

^{vi} Telecommunication Industry Ombudsman, 2013

^{vii} Community Housing Federation of Victoria, 2013

^{viii} Department of Human Services Victoria, 2013

^{ix} Australian Government Attorney-General's Department, 2013



Suite 209, Level 2, 343 Little Collins Street, Melbourne Vic 3000
Phone: (03) 9672 2005 | Fax: (03) 9672 2099 | Email: ervic@cisvic.org.au

www.ervictoria.org.au