

Chapter 13: Other issues and resources

Victims of domestic violence experience a range of other non-legal issues that they need to deal with. This chapter discusses how to address these issues.

Financial issues

Centrelink crisis payments

Your client may be eligible for a Centrelink crisis payment. This is a one-off payment equivalent to one week of the income support payment they are currently receiving. If your client is not already receiving an income support payment, they can claim this at the same time they claim a crisis payment. The number of times a person can receive a crisis payment is usually limited to four times within any 12-month period.

Practitioner tip

There are tight timeframes to apply for a crisis payment. Your client needs to make the application to Centrelink within seven days of the event that led your client to make the application. In this case, it is likely to be within seven days of the domestic violence incident.

In cases of domestic violence, in order to be eligible, your client must:

- ▶ be in receipt of or eligible for a Centrelink income support payment;
- ▶ be in severe financial hardship;
- ▶ meet the residence requirements of the income support payment;
- ▶ be in Australia at the time of crisis and when the claim is submitted; and
- ▶ have left their home, be unable to return, and have set up or intend to set up a new home, or have remained in their home after experiencing domestic violence while the perpetrator has left or been removed from the home.

If your client has children with the perpetrator of violence they are usually required to seek child support from them. However, they may be eligible for an exemption if there is a documented history of violence or they are at risk of future violence from the other parent.

More information is available in the Women's Legal Service NSW publication *Women and Family Law*.

Getting a new or safe phone and staying connected

Your client may have had her phone damaged or taken or is at risk of technology facilitated stalking or harassment. A new phone and number may be part of keeping her safe and connected to services and supports.

Telstra Safe Connections Program

The Women's Services Network (WESNET) partners with Telstra to help women impacted by domestic violence to maintain a safe mobile phone. Telstra provides smartphones, pre-paid credit and information on the safe use of technology to WESNET for distribution through its partner agencies to support women impacted by domestic violence. Contact WESNET on **1800 937 638**.

The Telstra Pre-Paid Recharge Program

The Telstra Pre-Paid Recharge Program provides \$30 pre-paid mobile recharge cards, at no cost, to support community agencies helping survivors of domestic violence who depend on a Telstra Pre-Paid Mobile for their communications.

Managing debt

If your client is having difficulty paying credit cards and loans they can write to their lender and apply for a hardship variation under section 72 of the National Credit Code (Schedule 1 of the *National Consumer Credit Protection Act*) asking to make smaller repayments.

A financial counsellor may also be able to assist your client develop a budget and help them negotiate with lenders. For more information refer to **Chapter 14: Referrals and Contact** and call the Financial Rights Legal Centre.

If your client banks with the Commonwealth Bank, it has a domestic and family violence emergency assistance policy which can assist clients who have home loans or need housing assistance, and those who have personal loans or credit card debts. Further information is available at www.commbank.com.au/support/dv-assistance.html

Risk of Homelessness

Refuges

Referrals to refuges are made via the Domestic Violence Line (**1800 656 463**).

Staying Home Leaving Violence

The Staying Home Leaving Violence (SHLV) program is a specialised domestic and family violence program aimed at promoting housing stability and preventing homelessness for women experiencing domestic violence. The program helps women aged over 18 (and their children) who have separated from a violent partner or family member to remain safely in their own home or another home of their choice with the perpetrator removed.

The service is funded by Family and Community Services (FACS) and works closely with police, Local Courts, women's domestic violence court advocacy services (WDVCAS), health services, NSW Housing and non-government organisations to provide assistance to clients of the service. Assistance ranges from installation of security measures in homes to safety and risk assessment, development of safety plans, advocacy with police, referrals to legal advice and counselling, and help with tenancy, financial and other issues.

Your client can self-refer, or government or non-government agencies can refer her. At the time of writing, Staying Home Leaving Violence operates from 27 services across NSW; Bega, Blacktown, Broken Hill, Campbelltown, Clarence Valley, Coffs Harbour, Dubbo, Eastern Sydney, Fairfield/Liverpool, Inverell, Kempsey, Lake Macquarie, Maitland/Cessnock, Moree, Newcastle, Nowra, Orange, Parramatta/Holroyd, Penrith, Redfern, Tamworth, Wollongong, and Wyong/Gosford.

Start Safely

The Start Safely program, funded by Housing NSW, involves the payment of a rental subsidy to provide short to medium term financial assistance to victims of domestic violence so they can secure private rental accommodation.

To be eligible, your client must:

- ▶ be escaping domestic violence;
- ▶ be homeless or at risk of being homeless;
- ▶ be eligible for social housing;

- ▶ be able to demonstrate that she can afford the private market rent after the subsidy period ends; and
- ▶ be willing to receive support services, where relevant.

Your client may be eligible for the subsidy in circumstances where she has assets but cannot access them in the short to medium term because of circumstances beyond her control. This may include where she has an interest in the family home but the Family Court has ordered that the property cannot be sold pending court proceedings.

The Start Safely subsidy is calculated according to income. An applicant receiving the subsidy pays all of their Commonwealth Rent Assistance entitlement and 25% of the rest of their income as rent. FACS pays the balance as a subsidy directly to the real estate agent or landlord.

The Start Safely subsidy will only be approved for a private rental property that is considered affordable. An affordable property means not paying more than 50% of your income on top of Commonwealth Rent Assistance.

Rent subsidies are available for an initial period of three months and can be provided for up to a total of 36 months.

Housing NSW

Housing NSW can assist victims of domestic violence with emergency housing. This may include short stays in hotel accommodation or refuges.

Victims of domestic violence may be eligible for priority housing with Housing NSW. Eligibility for priority housing moves applicants ahead of others on the list for housing who do not fall on the priority list.

If your client is currently living in public housing and experiencing domestic violence, they can apply to Housing NSW for a transfer to another property, temporary accommodation, or assistance in taking over the tenancy if their name is not already on the lease.

Counselling

Medicare Rebate

This scheme provides rebates of between \$80 and \$120 for psychological treatment/counselling by registered psychologists. Eligible people can receive up to ten individual counselling sessions in a calendar year and ten group therapy sessions in a calendar year.

To access the Medicare Rebate, your client needs a general practitioner to complete a mental health assessment, prepare a mental health treatment plan and provide a referral to a psychologist.

Victims Services

Your client may be eligible for free counselling through Victims Services. See **Chapter 10: DV and Victims Support** for information on counselling provided through NSW Victims Services.

Domestic Violence Line

The Domestic Violence Line provides 24-hour, seven days a week telephone counselling, information and referrals for people experiencing or who have experienced domestic violence.

1800 Respect

1800 Respect operates a 24-hour, seven days a week telephone and online counselling service.

Pets

If your client is concerned about the safety of pets, the RSPCA Safe Beds for Pets program provides temporary housing for pets of people who are escaping domestic violence. Your client may also be able to claim the cost for boarding pets from Victims Services under the financial assistance category.