

ACCESS TO JUSTICE IN THE GOULBURN VALLEY

*Responding to Unmet Legal
Need through
Community Legal Services*

**Discussion Paper
October 2008**



Acknowledgements

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1. INTRODUCTION

1.1 PROJECT BACKGROUND

The Access to Justice in the Goulburn Valley Region Project was developed in partnership by two agencies: UnitingCare: Cutting Edge and Advocacy and Rights Centre Limited (ARC).

The project aims to research unmet legal need in the Goulburn Valley and to secure community, legal sector and government support for establishing a community legal centre in the Goulburn Valley region. The project objectives are to:

- research and document unmet legal need in the community;
- assist the community to clarify what role a community legal centre could play in the community;
- start making the relevant links and networks necessary for the successful establishment and operations of the centre;
- review other rural/regional models of community legal centres including service and outreach models, management models, funding levels etc;
- develop an appropriate model for a community legal centre in the Goulburn Valley region; and
- produce a report that can assist the community to seek funding to establish a community legal centre.

1.2 PURPOSE AND SCOPE OF DISCUSSION PAPER

This discussion paper has been undertaken to begin to identify unmet legal need in the Goulburn Valley region.

The Goulburn Valley region is often taken to refer to the area comprising the Local Government Areas (and major cities) of the City of Greater Shepparton (Shepparton), Campaspe (Echuca), Strathbogie (Euroa), Moira (Yarrawonga) and Mitchell (Seymour) (see Figure 1). Campaspe (Echuca) will be excluded from elements of this paper (including survey results) because this Local Government Area falls within the existing catchment of the Loddon Campaspe Community Legal Centre and service area of Victoria Legal Aid (Bendigo). However, for the purposes of comparing statistical data across all Local Government Areas, data for Campaspe (Echuca) is included.



Figure 1

The project partners acknowledge that the findings of the discussion paper are indicative only and that the associated conclusions and recommendations are necessarily qualified. The discussion paper is not intended to be a comprehensive needs analysis but a preliminary assessment of baseline statistical data and survey responses from a sample of relevant stakeholders: community services, justice agencies and law firms.

The discussion paper will be used, among other things, to initiate discussions with funders to focus attention on unmet legal need in the Goulburn Valley and to fund further research.

The second phase of the project will entail conducting a comprehensive needs assessment and, if the assessment demonstrates unmet legal need in the region, initiating a community based campaign to establish appropriate and complimentary community legal services in the region.

For more information regarding the project, or to have input into the research process, please contact Rowena Allen, Chief Executive Officer at UnitingCare – Cutting Edge, 136 Maude Street, Shepparton, mobile 0419 894 209 or Peter Noble, Principal Lawyer, Loddon Campaspe Community Legal Centre at the Advocacy & Rights Centre, 29 Queen Street, Bendigo, mobile 0400 870 210.

1.3 FINDINGS

Preliminary findings of research conducted thus far indicate:

1. A socio-economic profile demonstrating disadvantage and a diversity of cultures and languages.
2. Unmet legal need concerning a range of legal issues
3. A niche in which to provide complementary and integrated legal services that better meet the needs of people currently unable to access justice.
4. A significant level of good will from community services, justice agencies and key law firms to identifying and responding constructively and creatively to unmet legal need.
5. The need to undertake significant community engagement to ensure better participation by the community, justice and private legal sectors, general community, indigenous and culturally and linguistically diverse communities in the identification of unmet legal need and solutions thereto.
6. The need to undertake targeted consultations with key legal service providers to the indigenous community, especially the Aboriginal Family Violence Prevention Legal Service Victoria, Victorian Aboriginal Legal Service and Victoria Legal Aid with a view to exploring collaborative partnerships for the delivery of legal services to the indigenous community, especially in the areas of civil law and family violence.
7. The need to undertake targeted consultations with providers of migration advice services with a view to exploring complimentary partnerships for the delivery of migration advice services.

2. PROJECT PARTNERS

UnitingCare: Cutting Edge

UnitingCare: Cutting Edge (UCCE) has an eleven year history of providing services to marginalised communities across the Goulburn Valley. A major strategy of the agency is to provide strong advocacy for disadvantaged clients. Uniting Care: Cutting Edge has a track record of piloting initiatives that support Multicultural, Indigenous and remote communities within the region. Its Board of Governance includes Indigenous and Multicultural membership.

UCCE were the only rural members of the first consortium in partnership with the Youth Affair Council of Victoria, Centre for Multicultural Youth Issues and the Federation of Community Legal Centres for the YRIPP program (Youth Referral and Independent Person Project) in Victoria. This program facilitates the training of volunteers to accompany young people in police interviews and is now a state wide funded program following the success of the pilot.

UCCE has local offices across the Goulburn Valley in Shepparton, Cobram and Seymour and the ability to provide office space for community legal services to be located in the heart of the business district in Shepparton.

Advocacy and Rights Centre

The Bendigo based Advocacy and Rights Centre Limited (ARC) is a community based organisation committed to human rights and social justice. ARC has a history of advocating for services where there is unmet legal need. The organisation appeared before the Victorian Parliamentary Law Reform Committee which was conducting the Review of Legal Services in Rural & Regional Victoria in 2000/2001. The review report acknowledged the lack of legal services to rural and regional Victorians and contained many recommendations to improve access to justice in those areas including establishing further community legal services in un-serviced areas.

ARC currently incorporates the following programs:

- Loddon Campaspe Community Legal Centre (servicing the Loddon Campaspe region)
- Social Housing Advocacy and Support Program (servicing the Loddon Mallee region);
- Tribunal advocacy for disadvantaged and vulnerable individuals concerning consumer matters.

ARC was the lead agency in the campaign to establish community legal services in the Loddon Campaspe region. This campaign was successful because of the significant needs assessment conducted by ARC (in partnership with EASE and CASA Loddon Campaspe) and funded by the Reichstein Foundation. The Loddon Campaspe Community Legal Centre is now in its third year of operation.

3. BACKGROUND TO COMMUNITY LEGAL CENTRES

Community legal centres (CLCs) are independent, community based organisations that provide free legal assistance (information, referral, advice and casework), community legal education, community development and law reform work to their local communities. Centres prioritise assistance for people who would otherwise be unable to access justice – people on low incomes or social security benefits; people from culturally and linguistically diverse backgrounds; people with complex and disadvantaged needs.

The first CLCs were established in the early 1970s by local communities concerned about access to justice issues and legal needs of the poor. These communities campaigned for government funding to establish local community legal centres. Governments recognised the legitimacy of the community needs and provided recurrent funding for these community legal centres. The number of community legal centres has continued to grow in much the same way, with local communities identifying legal needs and campaigning for funding, and governments providing recurrent funding to those communities.

While community legal centres respond to local community needs and are thus diverse in character, they share a common commitment to access to justice and to the following principles:

- being accessible to clients – in terms of affordability, location, opening hours, language and atmosphere;
- adopting a holistic approach to service provision, and providing an integrated range of services;
- emphasising a preventative approach, including through placing a high priority on community legal education;
- involving clients and community groups in defining and resolving their legal problems;
- transferring skills on an individual and group level, and building the capacity of the communities in which they work to effectively address their legal needs;
- tackling the structural causes of legal needs and problems, rather than simply treating the symptoms; and
- giving community members the opportunity to participate in the management of the centres, and implementing a variety of mechanisms to ensure they are accountable to their communities.¹

CLCs provide free legal assistance in family, crime, civil and administrative areas of law in matters affecting people in their everyday life – family breakdown, domestic violence, housing, credit and debt, fines, neighbourhood disputes, motor vehicle matters, social security problems etc.

¹ National Association of Community Legal Centres, *Doing Justice: Acting together to make a difference*, August 2003

CLCs have a focus on early intervention and prevention strategies and run community legal education programs, facilitate law reform activities and undertake community development work. Thus they seek systemic changes to increase access to justice.

Local communities are involved in community legal centres on a number of levels: on committees of management; as volunteers in centres; through partnerships and networks with community groups and agencies.

There are 52 CLCs in Victoria. The majority of these are funded by the Commonwealth and State Governments (administered through the Victoria Legal Aid Community Legal Centre Funding Program) and the remainder mainly funded from diverse sources including local government and philanthropic bodies.

There are both generalist and specialist centres: generalist centres provide a range of services to people in their local geographic region, and specialist centres provide services to particular client groups with special needs (including women, indigenous people, young people) or on particular areas of law (including mental health, employment, consumer and tenancy).

CLCs (not including metropolitan Melbourne & specialist centres) are currently located in the following rural/regional areas:

- Loddon Campaspe Community Legal Centre (Bendigo) - servicing the Loddon Campaspe Region
- Barwon Community Legal Service – servicing the Barwon Region;
- Central Highlands Community Legal Centre (Ballarat) – servicing the Grampians Region;
- Albury/Wodonga Community Legal Service (Wodonga)– servicing parts of the Hume Region;
- Gippsland Community Legal Service (Morwell) – servicing the Gippsland Region;
- Murray Mallee Community Legal Service (Mildura) – servicing the Mallee Region;
- Peninsula Community Legal Centre (Frankston) – servicing the outer East; and
- South West Community Legal Centre (Warnambool) servicing the south western Barwon Region.

4. SOCIO-ECONOMIC PROFILE OF THE GOULBURN VALLEY

The socio-economic profile developed in this section demonstrates not only the disadvantage, but also the diversity of cultures and languages, that exists in the Goulburn Valley region. In turn this socio-economic disadvantage indicates a high level of legal need and lack of access to justice. A high significant population on non-English speakers may also indicate a lack of access to justice. The socio-economic profile also identifies those disadvantaged communities that a community legal centre would target in its service provision. All statistics are derived from the 2006 ABS Census unless otherwise described.

4.1 POPULATION

Population Statistics

The 2006 estimated population of the Goulburn Valley Region was 160,603. Average annual growth varies across the region, however, all of the areas have experienced some degree of growth since 2000. Mitchell has the highest annual growth rate. The median ages of the population in Strathbogie, Moira and Campaspe are significantly higher than that of Victorians generally (37 years of age). The remaining areas have a similar median age as the average Victorian.

Table 1: Population Statistics

LGA	Estimated Population 2006	% Regional Total	Median Age	Growth 2000-2005 [^]
Greater Shepparton	57,088	35.6%	36	1.1%
Moira	27,085	16.9%	42	0.9%
Strathbogie	9,294	5.8%	47	0.1%
Mitchell	30,927	19.3%	35	3.3%
Campaspe	36,209	22.6%	40	1.0%
Goulburn Valley TOTAL:	160,603	100%		

[^] Source: Regional Population Growth 2004 - 2005 (ABS cat. no. 3218.0)

Rural and Regional Populations

The Goulburn Valley region is a rural and regional area with a significant population of farming communities that are suffering financial hardship and family stress due to ongoing drought and agricultural restructuring. Services and infrastructure in rural areas remains inadequate and public transport is limited. People in these

communities are experiencing a range of legal issues with which a community legal centre would be able to assist, from family law issues to debt, credit and social security problems.

4.2 CULTURAL DIVERSITY

Indigenous

A total of 3,209 people within the Goulburn Valley region were recorded as Indigenous persons in the 2006 Census. Aboriginal community organisations consider this to be an under-representation by up to 30% due to low participation rate in the census and non-identification for personal/family reasons. On such an estimation the true number of Indigenous people is closer to 4,150. Shepparton and Echuca are the major centres for Aboriginal people in the Goulburn Valley region. Shepparton has the largest Indigenous population in Victoria, outside of the Melbourne metropolitan area.

Table 2: Indigenous Persons

LGA	Indigenous Persons in 2006	% of Indigenous persons in region
Greater Shepparton	1,819	56.7%
Moira	310	9.7%
Strathbogie	78	2.4%
Mitchell	344	10.7%
Campaspe	658	20.5%
Goulburn Valley Valley TOTAL:	3,209	100%

CALD Communities

The Goulburn Valley region has a relatively significant but isolated culturally and linguistically diverse community: 22.2% of all people in Victoria were born overseas, compared to between 5.7% and 10.9% of people in the Goulburn Valley region. Moreover, of the 10.6% of the Goulburn Valley population which were born overseas, 6.0% were born in a non-English speaking country. Cultural and language barriers can lead to misunderstandings giving rise to legal issues and problems in accessing justice. A Goulburn Valley community legal centre would play

an important role in educating and assisting migrants to understand and access the justice system in Australia.

Table 3: Culturally and Linguistically Diverse Communities

LGA	% pop. born overseas	no. of people born overseas	Overseas born, MESC*		Overseas born, NMESC^	
			No.	% of Pop.	No.	% of Pop.
Greater Shepparton	10.9%	6,198	1,803	3.2%	4,395	7.7%
Moira	8.2%	2,208	1,181	4.4%	1,027	3.8%
Strathbogie	8.0%	741	441	4.7%	300	3.2%
Mitchell	10.6%	3,281	1,637	5.3%	1,644	5.3%
Campaspe	5.7%	2,054	1,208	3.3%	846	2.3%
TOTAL FOR REGION:	10.6%	14,487	6,270	4.6%	8,212	6.0%

* Main English Speaking Countries (MESC) - UK, Ireland, New Zealand, Canada, USA and South Africa

^ Non Main English Speaking Countries (NMESC) - all other countries of birth.

Source: *Population Diversity in Local Councils in Victoria: 2006 Census* produced by the Victorian Multicultural Commission found at www.multicultural.vic.gov.au

A shift in the Languages Other Than English spoken at home can be identified from the results of the 2006 ABS Census. Although European languages such as Italian and Greek still feature prominently in the data, there is a drastic rise in the use of Asian and Middle Eastern languages, particularly Mandarin and Arabic. This indicates a more multi-cultural and culturally diverse population in the Goulburn Valley region.

Table 4: Top Languages Other Than English spoken at home, compared with 2001 census data[^]

LGA	LOTE	No. of persons	% of Total LOTE	% change in comparison with 2001 results
Greater Shepparton	Italian	1,751	31.1%	-19.8%
	Arabic	710	12.6%	56.7%
	Turkish	623	11.1%	-4.3%
	Albanian	490	8.7%	38.0%
	Samoan*	115	2.0%	150%
	Mandarin*	70	1.2%	180%
Moirā	Italian	507	43.8%	-5.8%
	Arabic	242	20.9%	41.5%
Strathbogie				
Mitchell	Italian	341	22.2%	19.2%
	Mandarin	145	9.4%	168.5%
	Greek	99	6.4%	25.3%
	Macedonian	95	6.2%	86.3%
	Arabic*	60	3.9%	233.3%
	Cantonese*	58	3.7%	93.3%
Campaspe	Italian	301	38.7%	-19.3%

* Included to show the significant change since 2001 census results.

[^] Source: *Population Diversity in Local Councils in Victoria: 2006 Census* produced by the Victorian Multicultural Commission found at www.multicultural.vic.gov.au

4.3 SOCIAL DISADVANTAGE

Social disadvantage research provides an overview of disadvantage by geographical location using multiple key indicators. It is therefore useful in identifying disadvantaged communities and indicating a high level of legal need. As can be seen from the research below, the Goulburn Valley region has significant disadvantage.

Jesuit Social Disadvantage Research

In 1999, Jesuit Social Services produced *Unequal in Life*,² a research report that provides a postcode map of disadvantage in Victoria and New South Wales. The report used the following indicators to rank postcodes from highest to lowest disadvantage: unemployment rate, low income, low birth weight, child abuse, leaving school before 15 years, emergency assistance, psychiatric hospital admissions, defendants before courts, unskilled workers, and child injuries. The Goulburn Valley Region has 5 postcode areas ranked in the top 100 for social disadvantage out of 622 postcodes in Victoria.

Table 5: Socio-economic disadvantage - Jesuit Social Services Report 1999

Postcode	Town	LGA	Population	Rank
3660	Seymour	Mitchell	7,059	10
3630	Shepparton	Greater Shepparton	24,168	19
3629	Mooroopna	Greater Shepparton	8558	53
3618	Merrigum	Greater Shepparton	500	75
3641	Strathmerton	Moira	827	91

In March 2004, Jesuit Social Services released a second report, *Community Adversity and Resilience*,³ which again looks at social disadvantage by ABS postcode in Victoria and NSW. This report ranked postcodes by quintiles in terms of disadvantage (1st quintile = highest disadvantage; 20th quintile = lowest disadvantage). The report used the same indicators as the 1999 report, plus a number of additional indicators: mortality, sickness and disability support, imprisonment and early school leaving. In essence the 2004 report enables us to compare disadvantaged areas in 1999 and 2004 and to see patterns of entrenched disadvantage in local communities.

² Tony Vinson, *Unequal in Life*, The Ignatius Centre for social policy and research, Jesuit Social Services, August 1999.

³ Tony Vinson, *Community Adversity and Resilience: the distribution of social disadvantage in Victoria and New South Wales and the mediating role of social cohesion*, The Ignatius Centre, Jesuit Social Services, March 2004.

In the Goulburn Valley region 11 out of 33 postcodes (33.3%) are ranked in the bottom five quintiles for disadvantage. Furthermore, in Moira and Campaspe LGA's all postcode areas are ranked in the bottom nine quintiles for disadvantage. This is illustrated by Table 6, which lists all the Goulburn Valley postcodes by Local Government Area in order of descending quintile for disadvantage.

Comparing the 1999 and 2004 Jesuit reports, of the 5 postcodes ranked in the top 100 for disadvantage in 1999, 60% of them are ranked in the bottom 5 quintiles for disadvantage in 2004. All of them are in the bottom 7 quintiles.

Table 6: Socio-economic disadvantage - Jesuit Services Report 2004

LGA	Locality	Postcode	Quintile Ranking	Population
Greater Shepparton	Merrigum	3618	2nd	165
	Dhurringile, Goulburn Weir, Moorilim, Murchison, Murchison North	3610	4th	602
	Ardmona, Coomboona, Mooroopna, Mooroopna North, St Germain's, Undera, Wyuna	3629	5th	3,591
	Byrneside, Cooma, Girgarre East, Kyabram South, Stanhope South, Tatura	3616	6th	2,554
	Shepparton, Shepparton North	3630	7th	11,075
	Tatura East, Toolamba, Toolamba West	3614	12th	399
	Arcadia, Cosgrove, Cosgrove South, Dookie College, Grahamvale, Karramomus, Kialla, Kialla East, Kialla West, Mount Major, Nalinga, Orrvale, Pine Lodge, Shepparton East	3631	13th	4,020
	Bunbartha, Katandra, Katandra West, Marionvale, Tallygaroopna, Zeerust	3634	14th	1,015

	Congupna, Lemnos	3633	15th	523
Campaspe	Cornella, Gobarup, Harston, Moora, Redcastle, Rushworth, Wanalta, Waranga, Whroo	3612	1st	698
	Ky Valley, Tongala, Yambuna	3621	4th	902
	Girgarre	3624	4th	318
	Stanhope	3623	6th	480
	Gillieston, Ky West, Kyabram, Lancaster, Mount Scobie, Wyuna East	3620	9th	3,248
	Echuca South, Simmie, Strathallan	3622	9th	280
Moira	Kotupna, Lower Moira, Picola, Picola West, Yielima	3639	3rd	394
	Bearii, Mywee, Strathmerton, Ulupna	3641	6th	390
	Kaarimba, Wunghnu	3635	6th	202
	Katamatite, Muckatah	3649	6th	225
	Drumanure, Invergordon, Marungi, Mundoona, Numurkah	3636	7th	2,150
	Nathalia, Waaia, Yalca	3638	9th	907
	Katunga, Naring	3640	9th	696
	Dookie, St James, Waggarandall, Yabba North, Yabba South, Youanmite, Yundool	3646	9th	421
Mitchell	Tallarook	3659	2nd	128
	Caveat, Dropmore, Highland, Hildene, Killingworth, Molesworth, Northwood, Seymour, Tarcombe, Whiteheads Creek	3660	4th	3,372

	Avenel, Mangalore	3664	8th	435
	Broadford, Clonbinane, Flowerdale, Hazeldene, Homewood, Kerrisdale, Reedy Creek, Strath Creek, Trawool, Tyaak, Waterford Park	3658	8th	2,100
	Puckapunyal	3662	15th	814
Strathbogie	Baillieston, Graytown, Kirwans Bridge, Mitchellstown, Moormbool West, Nagambie, Wahring, Wirrate	3608	3rd	743
	Arcadia South, Balmattum, Creek Junction, Creightons Creek, Euroa, Kelvin View, Kithbrook, Miepoll, Moglonemby, Molka, Sheasn Creek, Strathbogie	3666	5th	1,715
	Boho, Boho South, Caniambo, Earlston, Gowangardie, Koonda, Marraweeney, Tamleugh, Tamleugh North, Upotipotpon, Violet Town	3669	7th	605
	Baddaginnie	3670	7th	282
	Locksely, Longwood, Ruffy	3665	10th	164

In 2007, a third report was produced by the Jesuit Social Services. This project was on a greater scale than the 1999 and 2004 reports. Firstly, the 2007 report encompassed all states and territories of Australia. Secondly, it took more indicators of socio-economic disadvantage into consideration. These indicators were:

- Social distress (low family income, rental stress, home purchase stress, lone person households);
- Health (low birth-weight, childhood injuries, deficient immunisation, disability/sickness support, mortality (life expectancy), mental health patients treated in hospitals/the community, suicide);
- Community safety (confirmed child maltreatment, criminal convictions, prison admissions, domestic violence);

- Economic (unskilled workers, unemployment, long-term unemployment, dependency ratio, low mean taxable income, computer use/access to internet); and
- Education (non-attendance at preschool, incomplete education (17-24 year olds), early school leaving of local population, post-schooling qualification).

These indicators were then used to place each postcode into like-positioned areas. The outcome is a listing of the 40 highest-ranking Victorian localities within bands of disadvantage. In order to compile these bands of disadvantage, each postcode was given a ranking. The rankings of Goulburn Valley region postcodes are represented in the Table 7 below.

As can be seen from Table 7, the Goulburn Valley region has 7 postcode areas ranked in the top 100 for social disadvantage out of 722 Victorian postcodes included in the study. 18 Goulburn Valley postcode areas are ranked in the top 200 for disadvantage in Victoria. This translates to 55% of Goulburn Valley postcodes being in the top 27% of disadvantaged regions in Victoria. The lowest ranking postcode in the Goulburn Valley is in the Local Government Area of Moira encapsulating the areas of Kotupna, Lower Moira, Picola, Picola West, Yielima. This area is ranked 45th in Victoria for disadvantage; this is in the top 6.2% of disadvantage in Victoria. Strathbogie's Bailieston, Graytown, Kirwans Bridge, Mitchellstown, Moormbool West, Nagambie, Warring and Wirrate region ranked 60th in the study, placing it in the top 8.3% of disadvantage in Victoria.

Table 7: Socio-economic disadvantage - Jesuit Social Services Report: "Dropping off the Edge" 2007

LGA	Locality	Postcode	Disadvantage Ranking
Greater Shepparton	Merrigum	3618	93
	Dhurringile, Goulburn Weir, Moorilim, Murchison, Murchison North	3610	220
	Ardmona, Coomboona, Mooroopna, Mooroopna North, St Germain, Undera, Wyuna	3629	72
	Byrneside, Cooma, Girgarre East, Kyabram South, Stanhope South, Tatura	3616	246
	Shepparton, Shepparton North	3630	78
	Tatura East, Toolamba, Toolamba West	3614	351
	Arcadia, Cosgrove, Cosgrove South, Dookie College, Grahamvale, Karramomus, Kialla, Kialla East, Kialla West, Mount Major, Nalinga, Orrvale,	3631	490

	Pine Lodge, Shepparton East		
	Bunbartha, Katandra, Katandra West, Marionvale, Tallygaroopna, Zeerust	3634	438
	Congupna, Lemnos	3633	407
Campaspe	Cornella, Gobarup, Harston, Moora, Redcastle, Rushworth, Wanalta, Waranga, Whroo	3612	98
	Ky Valley, Tongala, Yambuna	3621	173
	Girgarre	3624	133
	Stanhope	3623	130
	Gillieston, Ky West, Kyabram, Lancaster, Mount Scobie, Wyuna East	3620	178
	Echuca South, Simmie, Strathallan	3622	384
Moira	Kotupna, Lower Moira, Picola, Picola West, Yielima	3639	45
	Bearii, Mywee, Strathmerton, Ulupna	3641	180
	Kaarimba, Wunghnu	3635	111
	Katamatite, Muckatah	3649	159
	Drumanure, Invergordon, Marungi, Mundoona, Numurkah	3636	142
	Nathalia, Waaia, Yalca	3638	99
	Katunga, Naring	3640	431
	Dookie, St James, Waggarandall, Yabba North, Yabba South, Youanmite, Yundool	3646	354
Mitchell	Tallarook	3659	188
	Caveat, Dropmore, Highland, Hilldene, Killingworth, Molesworth, Northwood, Seymour, Tarcombe, Whiteheads Creek	3660	101

	Avenel, Mangalore	3664	292
	Broadford, Clonbinane, Flowerdale, Hazeldene, Homewood, Kerrisdale, Reedy Creek, Strath Creek, Trawool, Tyaak, Waterford Park	3658	205
	Puckapunyal	3662	557
Strathbogie	Bailleston, Graytown, Kirwans Bridge, Mitchellstown, Moormbool West, Nagambie, Warring, Wirrate	3608	60
	Arcadia South, Balmattum, Creek Junction, Creightons Creek, Euroa, Kelvin View, Kithbrook, Miepoll, Moglonemby, Molka, Sheasn Creek, Strathbogie	3666	106
	Boho, Boho South, Caniambo, Earlston, Gowangardie, Koonda, Marraweeney, Tamleugh, Tamleugh North, Upotipotpon, Violet Town	3669	211
	Baddaginnie	3670	361
	Locksely, Longwood, Ruffy	3665	332

Comparing these results with the 1999 Jesuit Social Services Report, of the 5 postcodes ranked in the top 100 for disadvantage in 1999, only one postcode area (3659) has made any marked improvement in ranking, jumping from 91 to 180. This indicates that the social disadvantage in these Goulburn Valley areas is entrenched and long standing.

4.4 EMPLOYMENT AND EDUCATION

Income Levels

The local government areas of Moira, Strathbogie and Campaspe show a significantly higher proportion of households on a low weekly income compared to the Victorian average. Furthermore, all local government areas in the Goulburn Valley region have a lower median household income compared the Victorian

average. A community legal centre would be financially accessible to people on low incomes otherwise unable to access justice.

Table 8: Gross Household Income (weekly):

LGA:	Below \$350 pw		Below \$500 pw		Below \$650 pw		Total No. of Households
	No.	%	No.	%	No.	%	
Greater Shepparton	1,572	7.7%	4,393	21.6%	6,912	34%	20,358
Moira	1,821	18%	2,668	26.3%	4,052	40%	10,131
Strathbogie	776	20.5%	1,077	28.4%	1,611	42.5%	3,788
Mitchell	1,368	13.2%	1,870	18%	2,989	28.8%	10,369
Campaspe	2,350	17.5%	3,273	24.3%	5,110	38%	13,469
Victoria	258,488	14.5%	347,454	19.5%	528,663	29.7%	1,781,665

Source: ABS Cat. No. 2001.0 - 2006 Community Profile Series

Table 9: Median Household Income

LGA	Income \$/week
Greater Shepparton	886
Moira	740
Strathbogie	681
Mitchell	1,009
Campaspe	791
Victoria	1,022
Australia	1,027

Unemployment

Although the ABS census results indicate that there is a lower than average percentage of unemployment in all the local government areas of the Goulburn Valley, except for Greater Shepparton, it has been suggested that these statistics are not an accurate representation. ABS employment figures only tell part of the story as they do not take into account the large number of people who have simply given up looking for work or those who would work longer hours if they could. To be classified as employed by the ABS a person only need work one hour a week. The rate of labour under-utilisation is a more accurate measure incorporating hidden unemployment and under employment as well as unemployment, and is estimated by economists to be double the ABS unemployment rates.⁴

Table 10: Unemployment

LGA	Unemployed, looking for full-time or part-time work:	
	No.	% of LGA population
Greater Shepparton	1,643	6.0%
Moira	571	4.7%
Strathbogie	186	4.4%
Mitchell	696	4.8%
Campaspe	783	4.7%
Victoria	130,159	5.4%

Source: ABS Cat. No. 2001.0 - 2006 Community Profile Series

Work Force

The main industry sector in both Moira and Campaspe is "dairy cattle farming", with 9.6% of employed people over the age of 15 in Moira engaging in dairy cattle farming and 9.1% in Campaspe. The main industry sector in Strathbogie is "sheep, beef cattle and grain farming" (13.1%). In Greater Shepparton it is "school education" (5.3%) and in Mitchell it is "defence" (5.5%).

Education Levels

⁴ Professor of Economics at University of Newcastle, Bill Mitchell, and Macquarie Bank senior economist, Brian Redican, interviewed by Ian Henderson on ABC Radio PM, Wednesday 10 July 2002.

44.0% of the Victorian population aged over 15 years has completed Year 12, or the equivalent. These statistics were decidedly lower for the Goulburn Valley region, particularly Moira and Campaspe. Low education levels often mean that people lack information about the legal system and their rights and need for legal assistance and support to access justice.

Table 11: Education levels

LGA	No. of people over 15 completed Year 12 or equivalent	% of people over 15 completed Year 12 or equivalent
Greater Shepparton	13,155	29.6%
Moira	5,266	24.4%
Strathbogie	2,153	27.8%
Mitchell	7,133	30.4%
Campaspe	7,090	25.0%
Victoria	1,752,303	44.0%

5. EXISTING LEGAL SERVICES IN THE GOULBURN VALLEY REGION

5.1 INTRODUCTION

Community legal services in the Goulburn Valley region would stand apart from other local legal service providers for a number of reasons, including the CLC focus on prevention and early intervention strategies, the CLC community development approach and CLC expertise in “community law” or “poverty law”. For people with complex and disadvantaged needs who are unable to access advice and assistance elsewhere, community legal services often provides an essential safety net.

Victoria Legal Aid and community legal centres provide distinct functions within Australia’s mixed legal aid system. Victoria Legal Aid primarily provides in-court legal services whereas community legal centres primarily provide out-of-court early intervention and prevention services. Thus Victoria Legal Aid offices and community legal centres are often located in the same region because they provide distinct but complementary services.

5.2 EXISTING LEGAL SERVICES

Private Lawyers

The majority of lawyers in the Goulburn Valley region are located in Shepparton, which has 21 listed legal offices. Of these listed centres, only some undertake legally aided work.

In small towns with a very small number of private lawyers, conflict of interest and concern about anonymity are significant issues that result in many people travelling to Shepparton to access a private lawyer.

For people with complex and disadvantaged needs, cost remains a significant barrier to accessing private legal advice. While some private law firms will arrange payment schemes, undertake work on a contingency fee basis and give some advice pro bono, this still only touches the surface of the need for legal assistance.

The Law Institute Victoria operates a Legal Referral Scheme providing referrals to solicitors in all of Victoria, including the Goulburn Valley region. Solicitors included in the service have all agreed to see clients for up to the first 30 minutes free of charge. Normal fees will be charged after the first 30 minutes or if additional work needs to be prepared on behalf of a client.

Victoria Legal Aid

Victoria Legal Aid (VLA) has a regional office based in Shepparton which services the Goulburn Valley region and VLA (Bendigo office) services the Campaspe Local Government Area.

VLA's legal information service is a free service which provides people with information over the phone about the law and whether VLA will be able to assist. Referrals to other legal and non-legal services can also be provided.

VLA's legal advice service offers a free one-off one hour session with a VLA lawyer. If it appears that the legal work requested cannot be completed in one hour, VLA may ask the client to apply for a grant of legal assistance.

VLA provides a duty lawyer scheme across the region, where lawyers are arranged to be 'on duty' at courts, tribunals and board hearings. Duty lawyers give advice to (and sometimes represent) people who are at court and who have not had the opportunity to see a lawyer. The means test does not apply to this service.

Grants for Legal Assistance may be provided to people who meet the legal aid eligibility criteria. Legal assistance is funding provided by VLA to pay for a lawyer to provide people with ongoing legal help to resolve their legal problems. A Means Test and Merits Test need to be satisfied to meet the eligibility criteria for legal assistance. By definition these tests are restrictive.

VLA also runs community legal education sessions on a range of legal areas, such as How to Run your Own Family Law Case and do-it-yourself Divorce Classes, at the Shepparton office. VLA also has a range of free publications on various legal issues.

Victorian Aboriginal Legal Service (VALS)

VALS plays an important role in providing legal aid and assistance to Aboriginal and Torres Strait Islander people in Victoria. Although the head office of VALS is situated in Melbourne, there are a number of regional offices throughout Victoria, including an office in Shepparton. Anyone seeking assistance from VALS must provide proof of their Aboriginality.

As well as providing community legal education, law reform initiatives and legal assistance, VALS Shepparton has a Client Service Officer who is contacted anytime an Indigenous person is arrested. The officer will provide general legal advice, lodge court documents and set up a meeting with a VALS solicitor. They may also take basic instructions until an alternative solicitor is available.

Aboriginal Family Violence Prevention and Legal Service Victoria (FVPLS)

The Aboriginal Family Violence Prevention and Legal Service Victoria provides assistance to victims of family violence and sexual assault and works with families and communities affected by violence. Legal assistance is provided specifically to Aboriginal victims of family violence and sexual assault and may also assist non Indigenous parents or carers of Aboriginal children who are victims of family violence. FVPLS does not assist perpetrators of family violence, other than referring them to another service. FVPLS does not have staff based in the Goulburn Valley region. They provide services from time to time as requested.

Specialist Community Legal Services

A number of statewide services provide legal assistance, including specialist community legal centres, e.g. Welfare Rights, JobWatch, Young Peoples Legal Rights Centre, Women's Legal Service, Domestic Violence and Incest Resource Centre, Mental Health Legal Service, Tenants Union of Victoria, Disability Discrimination Legal Service. Specialist legal centres generally provide legal advice over the phone, as well as providing training and education programs in rural areas. Local community legal centres play an important role in assisting clients access specialist centres and in working with specialist centres to deliver specialist legal programs in local communities.

Community Agencies

A number of community agencies undertake work of a legal or semi-legal nature: Consumer & Tenancy Service (consumer and tenancy), Financial Counsellors (debt, credit and fines), Victims of Crime (crime), Centre Against Sexual Assault (sexual assault). However, these agencies report that while they can provide legal information and initial advice, if matters become more complex, as they often do, they must refer to a legal agency. Unfortunately, for many of these matters legal aid is extremely limited and private lawyers are beyond the financial reach of many clients.

UnitingCare: Cutting Edge

UCCE has a broad cohort of clients from disengaged young people through the UCCE Youth Transition Support Program, refugees, young mums and low income families. Within all of these groups and particularly people from multicultural backgrounds UCCE has found an increasing number are reaching crisis points as they have not been able to obtain early legal advice and assistance when it was required. With the prolonged drought affecting this region, many families are now finding themselves on the poverty line and now find it difficult to afford appropriate legal assistance. In desperation UCCE has arranged for a solicitor to come regularly from Melbourne to use our office to conduct interviews and provide short individual sessions for newly arrived people with issues for legal migration, debt and family matters. UCCE provide a worker to interpret at UCCEs own expense. This service is not a State or Federal government funded service. UCCE believes that community services are trying to fill the needs of clients that should be referred for professional legal assistance. UCCEs fear is this assistance may be well meaning, however, potentially inaccurate.

6. COMMUNITY LEGAL SERVICES IN THE GOULBURN VALLEY REGION

The Goulburn Valley covers the West Hume sub-region of Central Victoria and includes the following Local Government Areas and major towns: City of Greater Shepparton (Shepparton), Campaspe (Echuca), Strathbogie (Euroa), Moira (Yarrowonga) and Mitchell (Seymour) (Figure 2).

The nearest regional Community Legal Centres to the major centre of Shepparton are approximately 123km away in the East (Bendigo), 181 km away to the north east (Albury/Wodonga) or 149km to the South (Whittlesea).

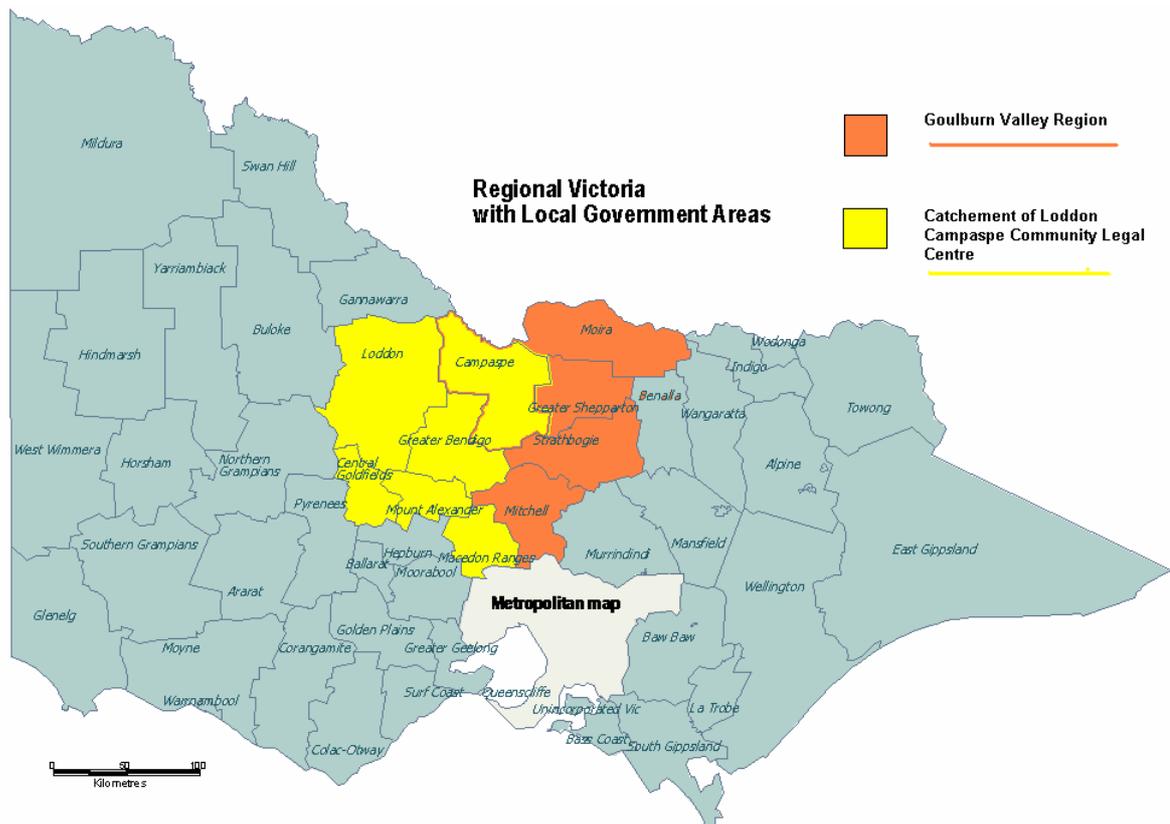


Figure 2

Specialist CLCs such as the Victorian Aboriginal Legal Service and Aboriginal Family Violence Prevention Legal Service also provide legal services to indigenous clients in the region, as above.

The Loddon Campaspe Community Legal Centre presently services the Campaspe LGA, providing telephone advice, face to face appointments in Echuca and court representation on an as needs basis (Figure 2). Other generalist CLCs may also assist some people from the Goulburn Valley region from time to time (for example, Albury/Wodonga may assist people from Yarrowonga (89km) or Cobram (126km),

and Whittlesea may assist people from Seymour (70km)). The extent of such services requires further clarification.

6.1 CASE STUDIES (Loddon Campaspe Community Legal Centre)

The Loddon Campaspe Community Legal Centre does not cover the bulk of the Goulburn Valley region. However, LCCLC does from time to time provide assistance to people in this area. The following are some case studies in which LCCLC has provided legal assistance to people from the Goulburn Valley, excluding Campaspe Local Government Area. While services by LCCLC on these occasions was essentially unfunded, it was provided because the individuals would have otherwise met our service criteria and had extremely limited options for securing legal assistance. Excepting Case Study 1, the names used in all examples have been changed to ensure privacy and confidentiality.

Case Study 1⁵

Audrey from Shepparton contacted the LCCLC telephone advice service regarding a property law dispute with her husband. There was some urgency with the matter as Mortgagees over the former matrimonial home were threatening to obtain possession due to mortgage defaults. Audrey was extremely disadvantaged and vulnerable. She was in receipt of a disability support pension as she was suffering a debilitating brain disease. She had lost her job as a consequence of this disease and had it had also precipitated the relationship breakdown with her husband. Because of her anxiety regarding the pending repossession of her property Audrey decided to drive from Shepparton to Bendigo with the relevant paperwork provided by the bank so that she could see one of the centre's practitioners face to face. Unfortunately there was little that could be done legally except to negotiate with the Mortgagees to enable time for Audrey to relocate from the home and to maximise Audrey's equity in the home through the repossession process.

Case Study 2

Patricia from Shepparton contacted the LCCLC telephone advice service. Patricia had sought assistance from Victoria Legal Aid Shepparton but had been informed that she would have to wait several weeks for an appointment. Patricia was a single mother with four children. Patricia had been driving her vehicle in Shepparton when she ran out of petrol. Because she had no money she left her vehicle at the side of the road where it had stopped. The next evening, when she had some money to buy petrol, she returned to the vehicle and found that it was gone. After contacting the police she was informed that Council had towed her vehicle away as the car was not registered. Patricia attended at the Council depot and was informed that she would have to pay a towing and impoundment fee. She was unable to do so immediately and left. Approximately a fortnight later Patricia returned to the depot with the money to pay for the release of the vehicle.

⁵ See also Figure 3

Unfortunately in the meantime the car had been vandalised, its wheels having been removed. LCCLC advised Patricia of her legal options. LCCLC also entered negotiations with the City of Greater Shepparton to release the car to Patricia at no cost given that the vandalism had occurred while the property was in their safe-keeping.

Case Study 3

Amanda from Shepparton contacted the LCCLC telephone advice service. Amanda was co-proprietor of her residence with her former de facto partner, Bob. Amanda and Bob were jointly liable under the mortgage. Notwithstanding Bob's significant financial interest in the property he refused to make mortgage repayments or to negotiate a sale of the property. Amanda's financial interest in the property though minimal was still relatively significant. To realise upon this the only course open to Amanda was to apply to the court for the property to be divided pursuant to the de facto property provisions under the *Property Law Act*. Due to the likely expense of this Amanda felt unable to take this course and must now wait until her former partner agrees to a sale of the property or until the mortgagee takes possession of the property due to the default of payments by both parties.

Case Study 4

Sandy from Shepparton called the LCCLC telephone advice service regarding the return of her motor vehicle from her former de facto's residential property. The driveway gate to the property had been locked and Sandy wished to know her legal rights concerning entry onto the property and recovery of her vehicle. Sandy was advised that her options were to pursue remedies under the de facto property provisions of the *Property Law Act* or to seek an intervention order (Sandy had fled the former family home due to family violence) and arrange for the return of her property and for police to accompany her to do so. Sandy was referred to Victoria Legal Aid Shepparton for further assistance.

Case Study 5

Felicity from Shepparton contacted the LCCLC telephone advice service as she was concerned about the repercussions of making a false statement to police regarding a crime that she had reported. Felicity had been psychiatrically unwell at the time of making the statement and felt that this illness may have contributed to her misjudgement at the time of making the statement.

Case Study 6

Maree from Shepparton contacted the LCCLC telephone advice service. Maree had been appointed as her father's enduring power of attorney - financial and medical. However, these instruments were later revoked and her brother appointed in her stead. Maree had concerns about the appropriateness of this appointment. Maree was advised that given that her father had capacity at the time of executing the new enduring powers of attorney that there was little she could do to challenge the appointment, though she should try to monitor the relationship to ensure the father's wellbeing. A copy of the booklet "Take Control" was sent to Maree.

Case Study 7

Edna from Euroa contacted the LCCLC telephone advice service. Edna was enquiring on behalf of herself and her husband regarding the preparation of wills and powers of attorney. Edna felt unable to pay the cost of private practitioners to prepare wills and powers of attorney as she and her husband were aged pensioners. Edna had sought the assistance of Legal Aid Shepparton but had been informed that they did not provide advice in relation to wills. LCCLC provided advice to Edna regarding the preparation of wills and powers of attorney including the process for administering small estates without the need to apply for a grant of probate. Edna was supplied with a copy of the brochure "Take Control" and referred to State Trustees in the event that she required the preparation of a will for herself and her husband.

Case Study 8

Gerry from Euroa contacted the LCCLC telephone advice service regarding a verbal spat between himself and another member from a rival sporting team. Jerry felt that the incident had blown out of proportion and had unfairly turned into a dispute lodged with the sporting Association. Gerry sought assistance as to how to resolve the dispute in a conciliatory manner.

Case Study 9

Terry from Numurkah contacted the LCCLC telephone advice service regarding a refusal by Centrelink to approve him for a disability support pension. After discussing the eligibility requirements for the pension and Terry's circumstances, various recommendations were made as to further evidence that could be gained to

seek internal review with an authorised review officer. Terry was also referred to the specialist Community Legal Centre, Welfare Rights Unit.

Case Study 10

Jane from Kilmore attended the Bendigo Magistrates' Court and obtained assistance from the Family Violence Legal Assistance Service provided by the Loddon Campaspe Community Legal Centre. Kelly had brought the application in the Bendigo Magistrates' Court due to the fear she had of appearing in Seymour as the Defendant's family resided in Seymour. The case involved extremely serious allegations including threatened and actual physical violence, threats to kill and damage to property. While Kelly had reported these incidents to the Kilmore police they were not prepared to pursue an Intervention Order on her behalf. Kelly subsequently brought an application on her own behalf and with the assistance of the Loddon Campaspe Community Legal Centre in turn obtained an interim intervention order against the Defendant.

Case Study 11

Susan from Kilmore attended the Kyneton Outreach of the Loddon Campaspe Community Legal Centre regarding outstanding charges against her for cruelty to animals. After discussing the nature of the charges and the evidence against her, the advising solicitor discussed Susan's options with her and the steps she would need to take either to represent her or to secure private representation to either defend or plead to the charges.

Case Study 12

Michelle from Shepparton contacted the LCCLC telephone advice service. Michelle owned a unit in an estate and managed by a body corporate. Various fences in the estate were to be repaired, however, Michelle didn't believe that the fences were in need of repair and did not wish to make a contribution. Unfortunately the account for repair arrived in Michelle's absence and her mother paid the account on her behalf. Michelle wanted to know whether or not this contribution could be recovered.

Case Study 13

Geoffrey from Numurkah attended at the office of LCCLC for legal advice. VLA Shepparton was unable to assist Geoffrey due to a conflict of interest. Geoffrey required advice on how to vary parenting orders. He had related issues concerning investigations by Child Protection into the well being of his child and the appropriateness of seeking an intervention order on the child's behalf to meet the child's protective needs.

THE BIG SQUEEZE

Greedy banks

IT'S OFFICIAL: While you suffer, they just keep increasing their profits

Laurie Nowell, James Campbell and Tony Rindfleisch

THE major banks are squeezing additional profits out of their domestic customers to make up for overseas misadventures, according to a new report.

The report, by independent financial research firm Infochoice, to be released to the Australian Stock Exchange tomorrow, shows that the profit margins of the four major banks are rising and their market share is also increasing.

It is critical of a lack of competition as non-bank lenders are increasingly sidelined by the four big banks.

And it warns of major problems ahead for home buyers and the mortgage industry.

Meanwhile, a *Sunday Herald Sun* investigation has obtained new data that paint a picture of an emerging crisis for home buyers.

The latest Supreme Court records show that more than 8200 homes have been repossessed over the past three years.

Repossessions have risen steadily over the past four years to reach an all-time record of 2797 in the 12 months to June.

Already, 1365 homes have been repossessed this year.

The *Sunday Herald Sun* has also learned:

BANKRUPTCIES have a hit a record 1600 a quarter in Victoria.

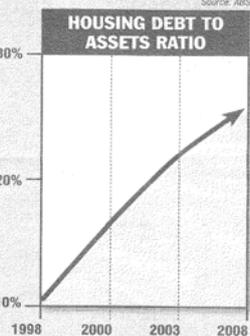
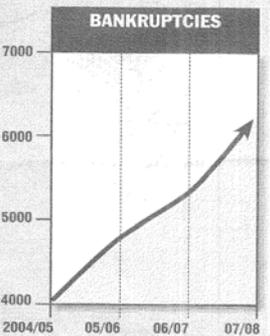
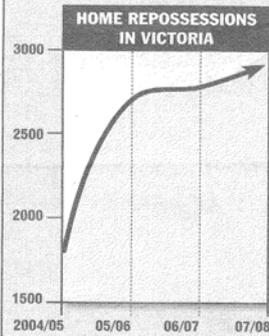
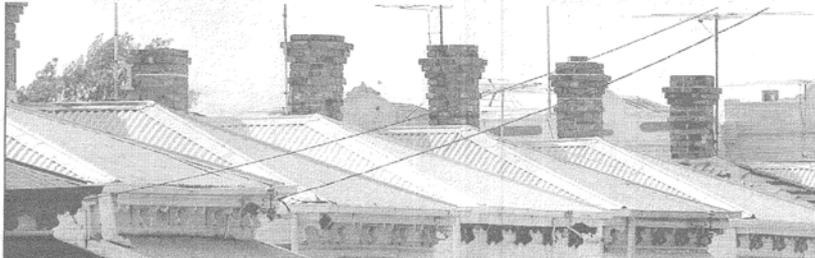
THE housing debt-to-asset ratio is 26 per cent — having more than doubled in the past decade.

ABOUT two million Australians are behind in their repayments on home loans.

HOUSING debt arrears have risen sharply since 2006 and now sit at 2 per cent of all non-bank and regional bank loans and more than 1 per cent of all the major banks' loans.

SALES of homes have dropped by more than 20 per cent in the June quarter compared with the same three months last year.

FUNDING for home loans has



slumped dramatically this year, with non-bank loans falling 40 per cent below May 2001 levels.

A MAJOR European bank has warned house prices in Australia are set to drop by up to 15 per cent in the next year.

The higher profit margins have come after the banks' exposure to the US-led credit crisis, including the NAB's writing off of \$1 billion in bad debts and the ANZ \$1.2 billion.

Infochoice spokesman Steven Anderson said the banks' moves to increase profit was a

'It's clear the banks are increasing their profit margins because they can. There are very strong signs that there are problems on the way'

STEVEN ANDERSON, INFOCHOICE

strong indication of an emerging problem.

"It's clear the banks are increasing their profit margins because they can," he said.

"There are very strong signs — all the indicators show it — that there are problems on

the way, if not here already," Mr Anderson said.

About \$8.6 billion is now loaned each year to people forced to refinance their homes — about 29 per cent of all loans for homes.

In 1991, the figure for refinancing loans was less than

5 per cent at \$114 million. Consumer advocates say the explosion in refinancing of home loans is "scary".

"These days lenders make money from keeping people in debt for more and for longer," said Nicole Rich, of the Consumer Law Action Centre.

"Australia desperately needs to fix its weak regulation of reckless lending. We need an effective, legal duty on lenders to give a loan only if the consumer can actually afford to repay it."

The number of properties sold in Victoria has slumped

by more than 20 per cent in the June quarter compared with the same three months last year.

The statistics confirm the property market is on a slide, with agents across Victoria saying that house prices have dropped about 10 per cent this year, even in prime suburbs.

There were more than 13,500 sales in the June quarter this year compared with almost 17,500 last year.

European bank BNP Paribas warned during the week that slowing Asian demand for Australia's commodities and tighter lending conditions from local banks "will push the economy over the cliff".

"I am extremely pessimistic about the way Australia is heading," the bank's currency chief, Hans Redeker, said.

"What you need to watch very closely in Australia is what is happening to your main trade partners in Asia — if you conclude that there is a slowdown taking place then you will be left alone to deal with your over-valued housing market, which could cause a recession."

"If commodity prices drop, you will see a decline on the same lines as the UK — a drop of 15 or 20 per cent," he said.

BNP Paribas is predicting the Aussie dollar will drop back to 82 cents next year on the back of falling commodity prices.

The bank's pessimism is shared by London economic forecaster Lombard Street Research, which last week sent a briefing to its clients entitled "Australia: Bottom of the World".

"Australian banks' perceived immunity to the world financial crisis turns out to have little basis in reality," the company warned.

"In the near term, this is bad news for the Australian dollar. In the longer term, it is worse, as Australia's structural problems come to the fore."

Lombard Street's Gabriel Stein said Australia's current account was worrying and sooner or later would have to be brought under control — probably by a recession.

"I think you are in for a tough time," he said.

Herald Sun

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FLIGHT CENTRE Unbeatable

Rate cuts aim

INTEREST rates are coming down much sooner than most experts thought they would.

After 12 increases in a row, stretching back six years, the Reserve Bank is to cut at the start of next month — if it doesn't pull a dramatic surprise and cut at its next meeting on Tuesday.

Even on Friday most "experts" were still predicting the first cut "might" be "before the end of the year".

Some said it would not happen until next year.

Terry McCrann

So, does the dramatic shift indicate the RBA raised rates too far? Is it now seriously worried about the state of the economy, that it is sliding into, or, perhaps, is already in

recession? What does it mean for you? What, if anything, should you do about your job, your home loan, buying or selling your house, your superannuation?

Almost by definition, the RBA always raises rates "too far" because the next move after the rising cycle ends is down — "see, I told you so, they went too far".

But remember, it took six years to get here and inflation — its main target — kept rising.

Indeed, it's taking a big risk cutting before there's clear evidence inflation has been brought under control.

THE BIG SQUEEZE

ripping you off



Last resort: Audrey Kendall, who suffers a rare brain disease, outside her home — up for sale, but which may still not cover her debts. Picture: ROB LEESON

Audrey sunk by 'helpful' new loan

LAURIE NOWELL

SOME time next month, Audrey Kendall will lose her house. As she battled a terrible and debilitating brain disease, she lost her job, then her husband. Now her home of eight years is for sale.

She claims she was manoeuvred into refinancing her home mortgage. Audrey, 52, blames unscrupulous mortgage brokers and a lender who coaxed her into a new loan.

And she may end up with nothing from the sale of the Shepparton house. Indeed, she may be still in debt.

Unable to work and living on a disability pension, Audrey is still liable for her estranged husband's share of the debt.

"This has nearly killed me . . . the stress of it," she said. "But living with my disease means at times I'm not fully in control of myself."

"I'm in a much worse financial situation than before refinancing."

"The brokers knew that when they organised the new loan."

"People need to be made aware of practices by brokers and lenders."

Audrey said the terms of the new loan allowed the lender to raise interest to an

exorbitant default rate and apply other charges on late repayments. She and her husband were hit by the extra costs when their payments fell behind.

Consumer advocates say reckless or unscrupulous lenders have sunk thousands of Victorians.

"We are seeing people struggling with home loan repayments put into even more difficult new loans," Nicole Rich, of the Consumer Action Law Centre, said.

"And it's often the most vulnerable people who get caught up in this."

'I'm in a much worse financial situation than before refinancing. The brokers knew that when they organised the new loan'

AUDREY KENDALL

to strike the right balance

The economy is not in recession, though some states — especially, extraordinarily, NSW, which is supposed to be the centre of our economy — are struggling.

As are some key sectors — housing and retail, if you exclude the boom in flat-screen TV sales.

That last bit suggests we are not in recession — not if people are still prepared to commit to \$2000 TVs.

Yes, the RBA is cutting rates because it doesn't want to send us into recession. But it's critical for

understanding what's in store in 2009 to understand exactly what it is aiming at.

Brutally, it did want to slash your spending, from unsustainable growth rates of five to 6 per cent to more like one to 2 per cent.

That's in real terms, so you need to add inflation to that for the actual dollar rises.

BUT, and this is the really important part, it wants to keep that spending growth around those levels all the way through next year. It doesn't want your

'The RBA does want to keep your spending subdued. It won't keep cutting to let you start another borrow-and-spend frenzy.'

spending to go negative — that's recession territory, hence the coming cuts. But it does want to keep your spending subdued.

It won't keep cutting to let you start another borrow-and-spend frenzy. You will still have to keep household budgets tight.

Unless, of course, it has miscalculated and we are sliding into recession, though

the RBA has tried to include the impact of petrol prices and the rate increases imposed by the banks.

The Government's tax cuts, which kicked in last month, will also help — tax cuts delivered despite the objections of so many of those "experts".

As for jobs, again, brutally, growth in new jobs will slow. Unemployment will rise, but

the commodities boom should keep the economy ticking over.

We need China to stay strong, however.

Lower interest rates will take some pressure off household budgets. Job losses will put it back on.

The emerging outlook has some positives for property, but also some negatives.

The big positive heading

into 2009 does not have much, directly, to do with this.

The big fall in the share market is providing a golden opportunity to buy quality shares for — in the long term, I stress — 20 to 30 per cent, even more, cheaper than a year or so ago.

You do, of course, have to pick "the right ones".

But it is an opportunity to put more money into super, at a big tax advantage, thanks to the former treasurer — and possible future Opposition leader — Peter Costello.

7. Stakeholder Survey

7.1 INTRODUCTION

Online surveys were conducted during the months of August and September 2008 with three key groups in the Goulburn Valley region: Community Agencies, Justice Agencies and Law Firms. Seventeen responses were received in total: 10 from Community Agencies, 4 from Justice Agencies and 3 from Law Firms.

Given that the research project is relatively young, the level of responses is positive. However, there is clearly a need to undertake targeted, face to face consultations with key agencies and communities to ensure better participation. Indigenous agencies, members of the indigenous community, members of and service providers to culturally and linguistically diverse communities are priority targets for extensive consultation and engagement.

Results of all three surveys appear below. Some responses have been omitted as they are essentially administrative in character.

7.2 SURVEY OF COMMUNITY AGENCIES

Question 1. Name of Agency:
Deaf Indigenous Community Consultancy
Numurkah Secondary College
Jeanette Powell MP (Victorian Parliament)
Wanganui Park Secondary College
Reaching High Inc
Centrelink
Greater Shepparton City Council - Aged and Children's Services
Regional Information & Advocacy Council
Goulburn Rural Access
Ethnic Council of Shepparton and District
Questions 2-4 were administrative

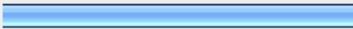
5. What legal issues do your service users most commonly need assistance with?

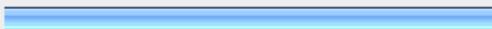
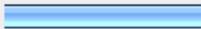
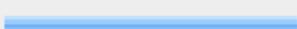
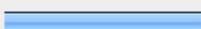
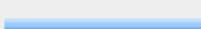
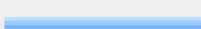
	Response Percent	Response Count
Family law	50.0%	5
Family violence	70.0%	7
Intervention orders	30.0%	3
Child protection	70.0%	7
Criminal law	30.0%	3
Police issues	50.0%	5
Fines (including PERIN)	40.0%	4
Debt and credit issues	50.0%	5
Consumer and tenancy	60.0%	6
Personal injury	40.0%	4
Discrimination	40.0%	4
Employment	70.0%	7
Centrelink issues	70.0%	7
Disability / mental health issues	80.0%	8
Wills / powers of attorney / guardianship	50.0%	5
Neighbour disputes	40.0%	4
Youth issues	60.0%	6
Other (please specify)		2
answered question		10
skipped question		0

Other

Lack of accessibility

Accommodation, housing, supported accommodation.

6. Do you see clients with legal issues for which there is currently no appropriate legal referral?			Response Percent	Response Count
Yes			60.0%	6
No			40.0%	4
<i>answered question</i>				10
<i>skipped question</i>				0

7. If you answered 'yes' to question 6, what is the main reason for there not being an appropriate referral option?			Response Percent	Response Count
The client cannot afford private legal representation.			83.3%	5
The Legal Aid means test is too restrictive.			33.3%	2
The Legal Aid merits test is too restrictive.			16.7%	1
Legal Aid or the Victorian Aboriginal Legal Service (VALS) will not take on cases of this nature.			50.0%	3
There is a conflict of interest issue.			33.3%	2
There are no local community legal services.			33.3%	2
Local firms do not have the capacity to take on pro bono matters.			33.3%	2
Other (please specify)				1
<i>answered question</i>				6
<i>skipped question</i>				4

Other
Information not accessible for people with disabilities

8. When you are able to make a referral, where do you refer clients with legal issues?

	Response Percent	Response Count
Private lawyer	33.3%	3
Victoria Legal Aid	100.0%	9
Specialist community legal centre	22.2%	2
Other community organization	0.0%	0
Legal or government body eg Ombudsman, Court, Law Institute	44.4%	4
Other (please specify)		1
<i>answered question</i>		9
<i>skipped question</i>		1

Other

Information not accessible for people with disabilities

Question 9 What issues do your clients face in trying to access legal assistance?

Responses

Lack of cultural sensitivity and time restraints on lawyer's behalf.

Lack of knowledge of service system. Communication/language barriers.

Costs, time delays, the process to too overwhelming, too onerous, need to discuss a possible legal matter.

Costs, complexity and the daunting nature of the legal system for clients.

Customers are intimidated and not made to feel welcome by local law firms, they cannot afford to pay, difficult to know who will act in their interests.

Finding free legal advice

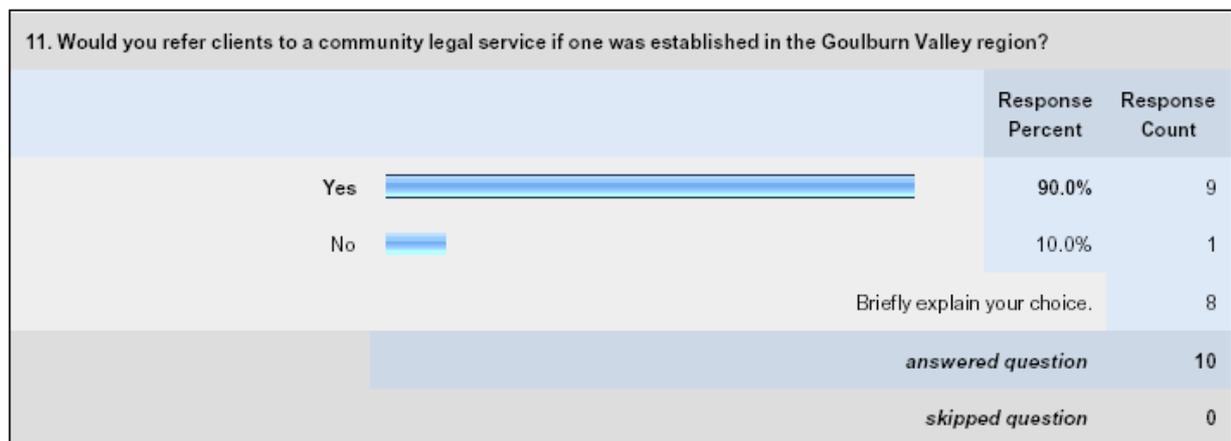
Many constituents can't afford to pay for legal advice yet don't qualify for legal aid. Also the issue may not be something that legal aid deals with.

Referral process.

cultural awareness and respect, costs , literacy and numeracy requirements to apply for legal aid.

10. What issues do your clients face in trying to access legal assistance?

Responses
Cultural awareness and respect, costs , literacy and numeracy requirements to apply for legal aid
Referral process.
Many constituents can't afford to pay for legal advice yet don't qualify for legal aid. Also the issue may not be something that legal aid deals with.
Finding free legal advice
Customers are intimidated and not made to feel welcome by local law firms, they cannot afford to pay, difficult to know who will act in their interests
Costs, complexity and the daunting nature of the legal system for clients.
Costs, time delays, the process to too overwhelming, too onerous, need to discuss a possible legal matter.
Lack of knowledge of service system. Communication/language barriers
Lack of cultural sensitivity and time restraints on lawyers behalf

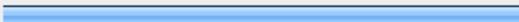
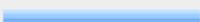
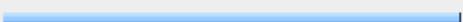
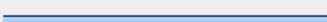
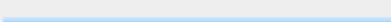
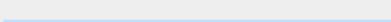
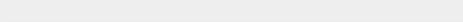
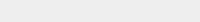
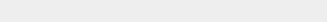
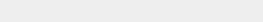
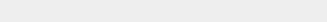
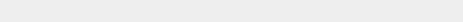


Briefly explain your choice.
to support their access to appropriate legal representation
There was a Consumer Affairs office in Shepparton that was closed 4 years ago. This has left a big hole in available options for people who want to seek advice on tenancy or not the most serious legal issues etc.
It would be great to have a central area to refer young people.
We don't work with students as clients and we work using a preventative model.
I would refer as I expect the workers would be interested in community legal issues and be willing to work with a broad ethnic, socio economic customers we deal with in a nonjudgemental way
A simple and effective resource to assist all our clients with a whole range fo legal supports.
An opportunity to have local advice and representation. Knowledge of local issues.
Need more information and depends on service quality and accessibility

12. Based on your clients in 2007, can you please estimate the number of clients you would refer to a community legal centre per year if one was established in the Golbourn Valley region.

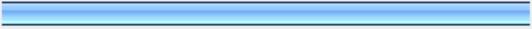
		Response Percent	Response Count
Less than 20		22.2%	2
Beteen 20 - 50		44.4%	4
Between 50 - 100		33.3%	3
Between 100 - 150		0.0%	0
More than 150		0.0%	0
<i>answered question</i>			9
<i>skipped question</i>			1

13. If a Community Legal Service was established in the Goulburn Valley region, what services or assistance could it most usefully provide in your local community?

		Response Percent	Response Count
Family Violence / Intervention Orders		77.8%	7
Migration Law		33.3%	3
Credit and debt		66.7%	6
Family law		88.9%	8
Summary crime		11.1%	1
Motor vehicle accidents		33.3%	3
Powers of Attorney		44.4%	4
Child Protection		77.8%	7
Fines (including PERIN)		11.1%	1
Consumer and tenancy		55.6%	5
Discrimination		66.7%	6
Employment		66.7%	6
Social Security		44.4%	4
Disability / Mental health issues		77.8%	7
Neighbourhood Disputes		33.3%	3
Youth issues		55.6%	5
Police issues		44.4%	4
Drought related issues		55.6%	5
Provision of legal education to the community		77.8%	7
Undertaking law reform initiatives		11.1%	1
	Other (please specify)		0
answered question			9
skipped question			1

14. Would your clients be interested in community legal education sessions on areas of law or legal process affecting them?		
		Response Percent Response Count
Yes		90.0% 9
No		10.0% 1
If yes, what legal education topic might your clients be interested in?		8
<i>answered question</i>		10
<i>skipped question</i>		0

If yes, what legal education topic might your clients be interested in?
rights of access to appropriate legal representation
youth issues
possibly tenancy issues
Migration law, power of attorney, family violence
Power of Attorney, debt and discrimination.
VCAT- Guardianship, Powers of Attorney, Administration, Credit and Debt.
all of the above
As above in q. 13

15. Would your agency be interested in legal education sessions on any areas of law that interact with your areas of service?		
		Response Percent Response Count
Yes		90.0% 9
No		10.0% 1
If yes, briefly describe these areas of law:		9
<i>answered question</i>		10
<i>skipped question</i>		0

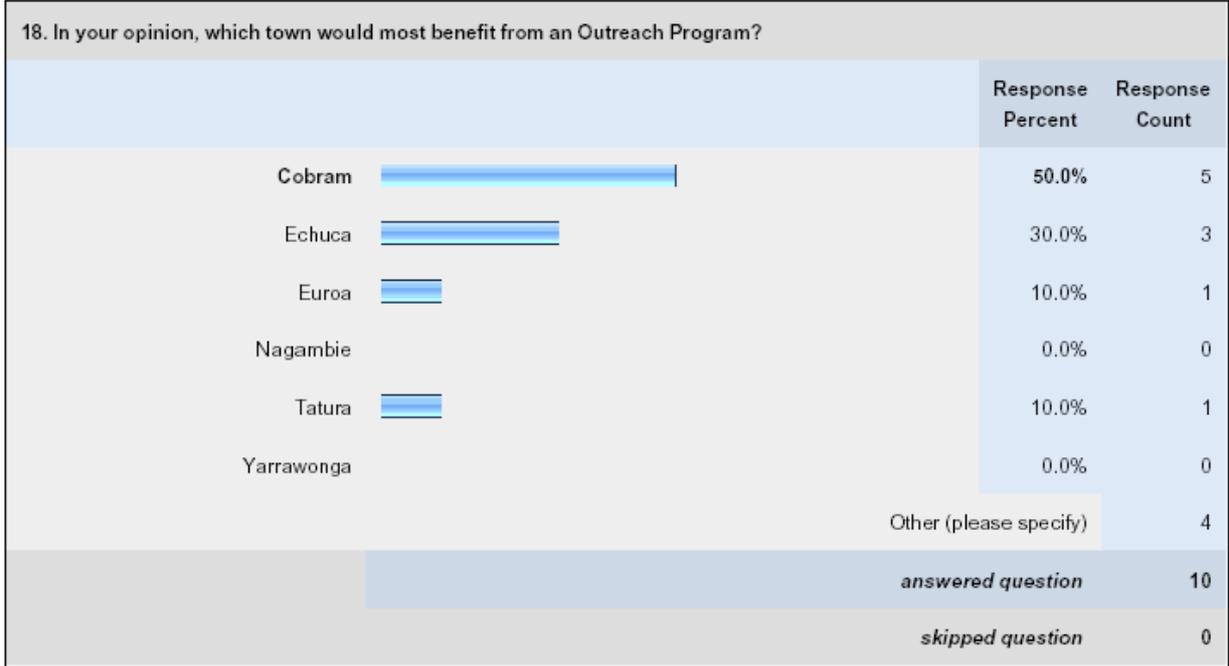
If yes, briefly describe these areas of law:
All
Youth issues
family law and employment and tenancy issues
Law relating to family violence youth issues
Not sure
Migration law, family violence
Power of Attorney/Guardianship
Partnership with RIAC for delivery of sessions.
As mentioned above

Question 16. In your opinion, in what location should the Community Legal Service be based?

Responses
Shepparton, as a hub it's accessible to the large community base that is supported by my services
Shepparton
Shepparton
Central Shepparton
Shepparton, Cobram and Nathalia
Shepparton in a central location
Shepparton – CBD
Shepparton, because of its population and diverse community, and large catchment area.
Shepparton, Wangaratta
Shepparton

Question 17 Apart from Shepparton, in which town(s) do your clients predominantly reside in?

Responses
Tatura, Benalla, Wangaratta, Seymour, Cobram
Euroa,
Cobram, Seymour, Euroa, Kyabram, Numurkah.
Mooroopna
Numurkah, Cobram, Kyabram, Mooroopna, Nathalia,
Moira Shire
Surrounding areas - not towns
Mooroopna



Other (please specify)
Numurkah
Numurkah
Kyabram, Cobram
Seymour

Question 19. We are interested in any other comments, suggestions or ideas you might have.

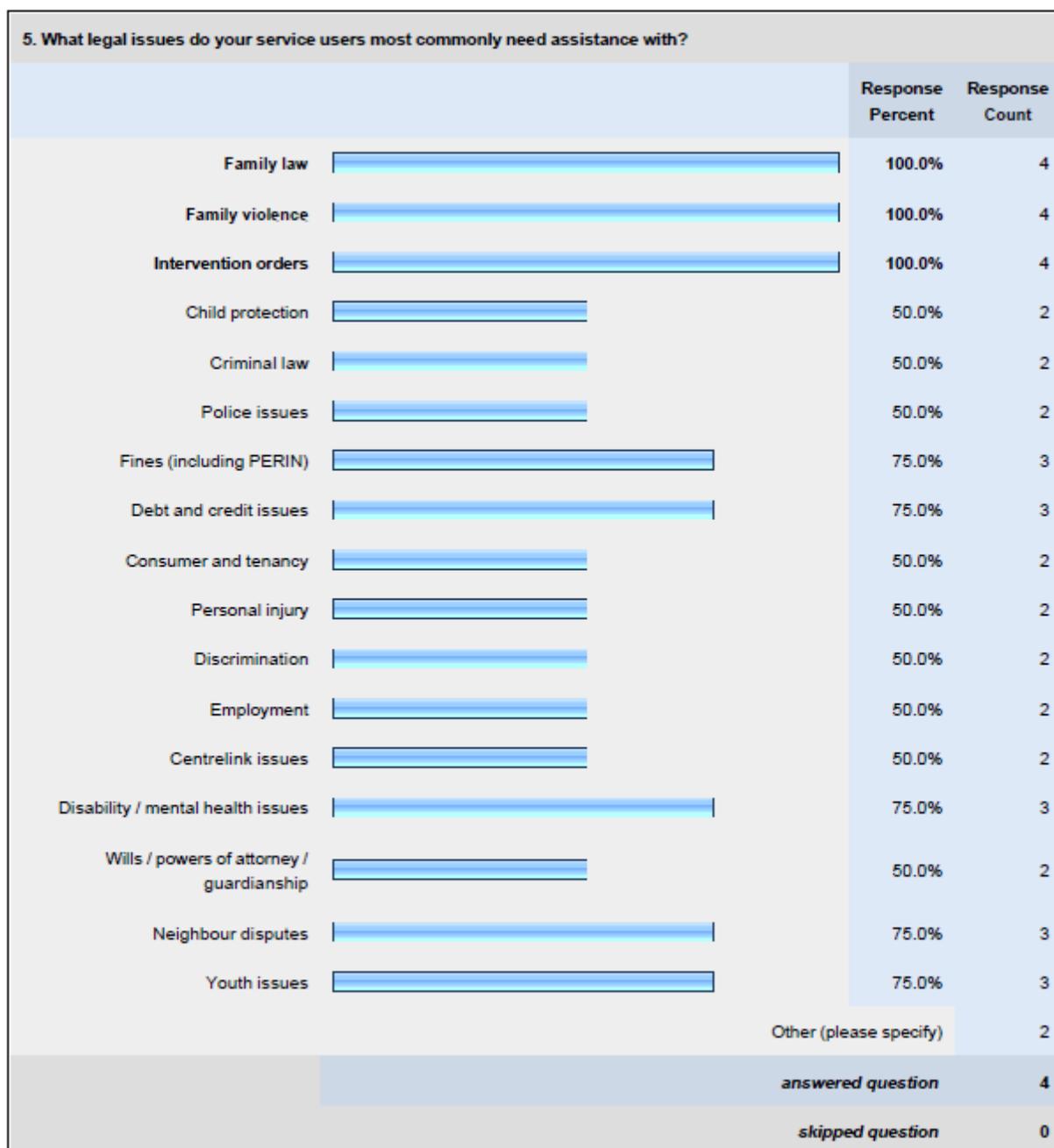
Responses
Intensive community consultation to ensure that the services are related to the rights and needs for the communities that are within its catchment
Shepparton could really do with a Community Legal Service given the extreme workload of the local Legal Aid office and the diverse multicultural community. There would be plenty of work!
I hope the response is positive and I look forward to hearing more about the development of community legal aid service
<p>We see a number of clients with ABI issues and for them to travel for legal advice is not always an option, therefore they become further disadvantaged. Seeking legal advice can be very distressing and a Community legal centre would provide more options for all of the community.</p> <p>Most of our clients are unable to travel due to their disabilities either mentally or physically and are often at their most vulnerable.</p> <p>With the closure of the Shepparton Debt Counselling service people with debt related issues (both individual and small business) will be most desperate.</p> <p>Community legal centres have a fine history of delivering general legal advice, and the Goulburn Valley has been overlooked for many years.</p> <p>Local solicitors provided 20 min. advice with referrals from GV Community Care, but this ceased when Victoria Legal Aid opened in Shepparton.</p>

7.3 SURVEY OF JUSTICE AGENCIES

Question 1. What is the name of your agency?

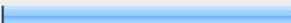
Community Legal Service – Albury Wodonga
Public Interest Law Clearing House
Magistrates Court
Victoria legal Aid

Questions 2-4 were administrative.



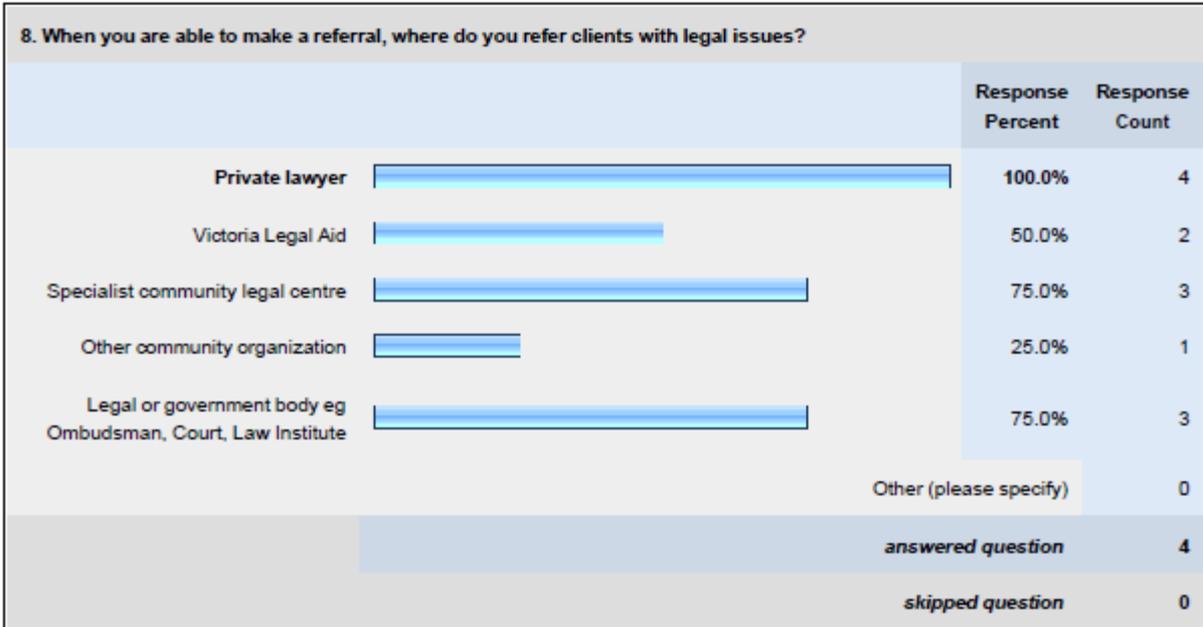
Other (please specify)
Migration
I think there are definately more people out there that should be accessing the court for debt/credit and consumer issues but they dont as they dont have adequate legal rep.

6. Do you see clients with legal issues for which there is currently no appropriate legal referral?			
		Response Percent	Response Count
Yes		100.0%	4
No		0.0%	0
<i>answered question</i>			4
<i>skipped question</i>			0

7. If you answered 'yes' to question 6, what is the main reason for there not being an appropriate referral option?			
		Response Percent	Response Count
The client cannot afford private legal representation.		75.0%	3
The Legal Aid means test is too restrictive.		50.0%	2
The Legal Aid merits test is too restrictive.		50.0%	2
Legal Aid or the Victorian Aboriginal Legal Service (VALS) will not take on cases of this nature.		50.0%	2
There is a conflict of interest issue.		25.0%	1
There are no local community legal services.		50.0%	2
Local firms do not have the capacity to take on pro bono matters.		50.0%	2
Other (please specify)			1
<i>answered question</i>			4
<i>skipped question</i>			0

Other (please specify)

Local firms do a great job trying to assist the court however there is only so much they can take on. The criminal area tends to be better serviced by combination of VLA and private profession



Question 9 What issues does your agency face in trying to find legal assistance for your clients?

Response Text
The tyranny of distance, lack of private solicitors available to do legal aid work, and restricted legal aid guidelines (eg no legal aid for civil law matters)
We have particular difficulties trying to find either CLC or pro bono assistance for clients in rural and regional areas.
Referred out but we know there is a high chance they wont be able to get help, particularly in civil matters.
Conflict of Interests make referrals difficult

Question 10 What issues do your clients face in trying to access legal assistance?

Response Text
Distance from our CLC, cost of travel and phone call
Clients are often referred to numerous organisations before they are able to find legal assistance or even receive advice as to why their matter may not have legal merit. As mentioned above, clients from particular rural and regional areas often find it hard to access free local legal representation. Where they are referred to pro bono firms in metropolitan Victoria they may encounter frustrations due to having to give instructions over the telephone rather than receiving face to face advice.
Large CALD community in Shepparton area including large newly arrived community that have special needs.
Travel

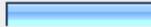
11. Would you refer clients to a community legal service if one was established in the Goulburn Valley region?			
		Response Percent	Response Count
Yes		100.0%	4
No		0.0%	0
	Briefly explain your choice.		3
answered question			4
skipped question			0

Briefly explain your choice.

If the client was closer to the Goulburn Valley legal service than our CLC

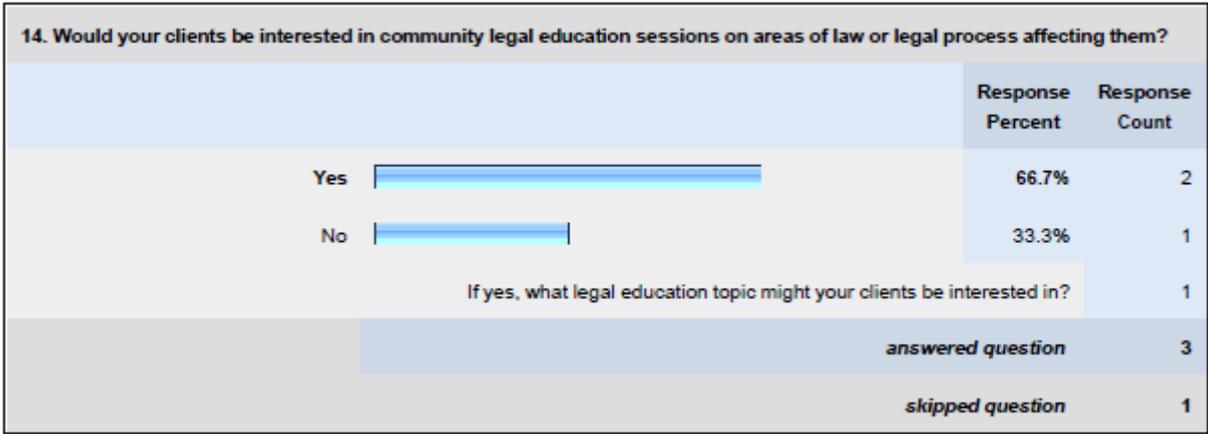
For some years we have been aware of a real gap of free community legal services for clients in the Goulburn Valley region. We consider the establishment of a new CLC in GV region as a real priority and a much needed development.

Having a first point of call for people would be of great benefit for the court as well as being clearer for people. It would also be good for a community legal service to pick up on systemic law reform and legal education needs of the community to improve justice in our region.

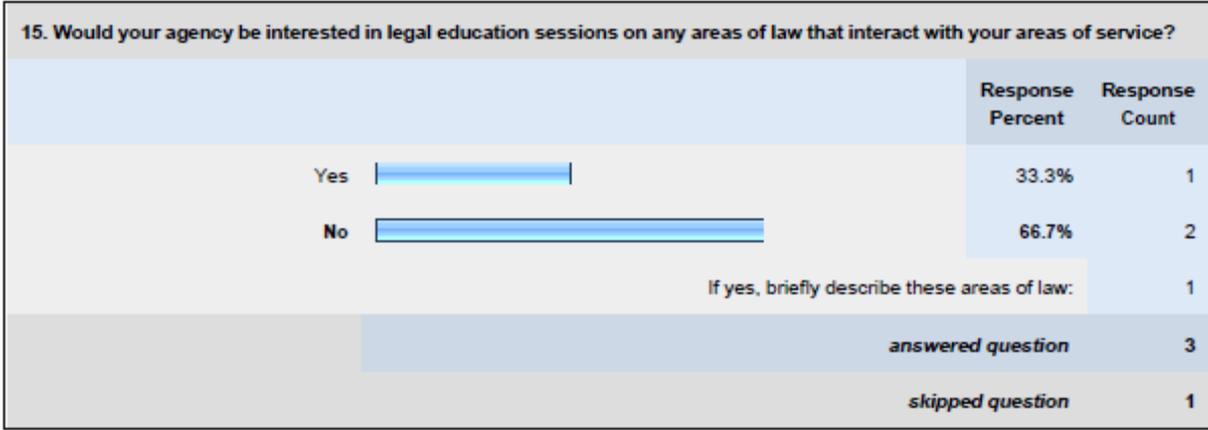
12. Based on your clients in 2007, can you please estimate the number of clients you would refer to a community legal centre per year if one was established in the Goulburn Valley region.			
		Response Percent	Response Count
Less than 20		25.0%	1
Between 20 - 50		50.0%	2
Between 50 - 100		0.0%	0
Between 100 - 150		0.0%	0
More than 150		25.0%	1
answered question			4
skipped question			0

13. If a Community Legal Service was established in the Goulburn Valley region, what services or assistance could it most usefully provide in your local community?

	Response Percent	Response Count
Family Violence / Intervention Orders	100.0%	3
Migration Law	33.3%	1
Credit and debt	66.7%	2
Family law	100.0%	3
Summary crime	0.0%	0
Motor vehicle accidents	66.7%	2
Powers of Attorney	66.7%	2
Child Protection	0.0%	0
Fines (including PERIN)	33.3%	1
Consumer and tenancy	33.3%	1
Discrimination	33.3%	1
Employment	33.3%	1
Social Security	33.3%	1
Disability / Mental health issues	33.3%	1
Neighbourhood Disputes	33.3%	1
Youth issues	33.3%	1
Police issues	33.3%	1
Drought related issues	33.3%	1
Provision of legal education to the community	66.7%	2
Undertaking law reform initiatives	66.7%	2
Other (please specify)		0
answered question		3
skipped question		1



If yes, what legal education topic might your clients be interested in?
 See above topics.



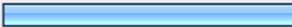
If yes, briefly describe these areas of law:
 Family violence, civil matters

Question 16 In your opinion, in what location should the Community Legal Service be based?

Response Text
 Shepparton
 Shepparton but consideration of outreaches in areas to be identified once there is further investigation re legal need. Maybe also phone advice session to provide a bit of a service to people who cannot travel into Shepparton.
 Seymour or Wangaratta

Question 17 Apart from Shepparton, what town(s) do your clients predominantly reside in?

Albury Wodonga
 cobram, yarrowonga

18. In your opinion, which outlying town would most benefit from an Outreach Program?			Response Percent	Response Count
Cobram			50.0%	1
Echuca			0.0%	0
Euroa			0.0%	0
Nagambie			50.0%	1
Tatura			0.0%	0
Yarrawonga			0.0%	0
		Other (please specify)		0
			answered question	2
			skipped question	2

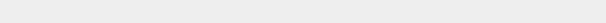
Question 19 We are interested in any other comments, suggestions or ideas you might have.

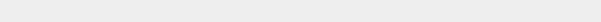
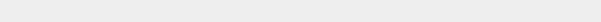
Response Text
Good luck and congrats on a great initiative!

7.4 SURVEY OF LAW FIRMS

Question 1. Name of Firm:
Faram Ritchie Davies
Dawes & Vary
Camerons Lawyers

Questions 2-4 were administrative

2. Does your firm receive legal inquiries from people for whom there is no adequate legal referral option in the local community?			
		Response Percent	Response Count
Yes		100.0%	3
No		0.0%	0
<i>answered question</i>			3
<i>skipped question</i>			0

3. If you answered 'yes' to question 2, in your opinion why isn't there an adequate local referral option?			
		Response Percent	Response Count
The client cannot afford private legal representation.		100.0%	3
The Legal Aid means test is too restrictive.		33.3%	1
The Legal Aid merits test is too restrictive.		33.3%	1
Legal Aid or the Victorian Aboriginal Legal Service (VALS) will not take on cases of this nature.		33.3%	1
There is a conflict of interest issue.		0.0%	0
There are no local community legal services.		66.7%	2
Local firms do not have the capacity to take on pro bono matters.		0.0%	0
Other (please specify)			0
<i>answered question</i>			3
<i>skipped question</i>			0

5. Is your firm supportive of a Community Legal Service in the Goulburn Valley region?			
		Response Percent	Response Count
Yes		100.0%	3
No		0.0%	0
	Briefly explain.		1
<i>answered question</i>			3
<i>skipped question</i>			0

Briefly explain.

it would fill a void that exists

6. If you answered 'yes' to question 5, in what ways would a Community Legal Service enhance your firm's current practice?			
		Response Percent	Response Count
A Community Legal Service would provide greater referral options for people requiring free legal assistance.		66.7%	2
The Community Legal Service can work cooperatively and refer appropriate fee paying matters to the private profession.		66.7%	2
It could provide new pro bono opportunities for the legal profession (eg. volunteering opportunities, helping to provide community legal education or receiving case referrals for public interest matters)		33.3%	1
	Other (please specify)		0
<i>answered question</i>			3
<i>skipped question</i>			0

7. If a Community Legal Service was established in the Goulburn Valley region, what services or assistance could it most usefully provide in your local community?

	Response Percent	Response Count
Family Violence / Intervention Orders	50.0%	1
Migration Law	0.0%	0
Credit and debt	100.0%	2
Family law	0.0%	0
Summary crime	50.0%	1
Motor vehicle accidents	0.0%	0
Powers of Attorney	50.0%	1
Child Protection	0.0%	0
Fines (including PERIN)	50.0%	1
Consumer and tenancy	100.0%	2
Discrimination	50.0%	1
Employment	0.0%	0
Social Security	50.0%	1
Disability / Mental health issues	100.0%	2
Neighbourhood Disputes	100.0%	2
Youth issues	0.0%	0
Police issues	0.0%	0
Drought related issues	50.0%	1
Provision of legal education to the community	50.0%	1
Undertaking law reform initiatives	50.0%	1
Other (please specify)		0
	<i>answered question</i>	2
	<i>skipped question</i>	1

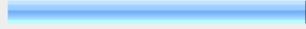
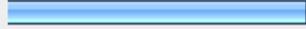
8. If a Community Legal Service was established in the Goulburn Valley region, would any solicitors from the firm be interested in volunteering at the centre (usually for two hours at a time)?		
	Response Percent	Response Count
Yes, once a week.	0.0%	0
Yes, once a fortnight.	0.0%	0
Yes, once a month. 	33.3%	1
Yes, bi-monthly. 	66.7%	2
No.	0.0%	0
<i>answered question</i>		3
<i>skipped question</i>		0

Question 9. In your opinion, in what location should the Community Legal Service be based?

Response Text
Central Shepparton
Shepparton
Shepparton

Question 10 Apart from Shepparton, which town(s) do your clients predominantly reside in?

Response Text
Throughout Goulburn Valley
Kyabram ,Tatura, Echuca,Rochester
Too numerous to mention

11. In your opinion, which town would most benefit from an Outreach Program?		
	Response Percent	Response Count
Cobram	0.0%	0
Echuca 	50.0%	1
Euroa 	50.0%	1
Nagambie	0.0%	0
Tatura	0.0%	0
Yarrawonga	0.0%	0
Other (please specify)		1
<i>answered question</i>		2
<i>skipped question</i>		1

Other (please specify)

Kyabram

Question 12 We are interested in any other comments, suggestions or ideas you might have. In particular, is your firm aware of the work of other Community Legal Services such as Loddon Campaspe CLC or Public Interest Clearing House?

Response Text

We are not aware of other Community Legal Services. Can this service be run efficiently through legal aid?
--

8. POTENTIAL ROLE FOR A GOULBURN VALLEY COMMUNITY LEGAL CENTRE

The above overview of existing legal services in the Goulburn Valley region and summary of survey responses highlights the niche and need for a community legal services in the Goulburn Valley to provide complementary and integrated services that better meet the needs of people currently unable to access justice.

In terms of community legal education, law reform, professional training and support and community development, community legal services would provide a strategic and responsive program of prevention and early intervention strategies. While Victoria Legal Aid runs some legal information workshops there remains unmet legal need in this area.

In terms of legal advice services, a community legal service would provide legal advice and assistance about the law and legal process for people with complex and disadvantaged needs who are currently unable to access other services for a range of reasons.

This includes people who:

- are ineligible for legal aid because they do not meet the limited guidelines, or the strict means or merits test, or they have reached the funding cap;
- require legal services to be delivered in a more culturally appropriate manner;
- are unable to access a private lawyer because they cannot afford the fees, the lawyer will not do legally aided work, or there is a conflict of interest;
- are referred by local community agencies because of the complexity of the legal issues in areas such as consumer, tenancy and financial matters; or
- have complex and disadvantaged needs, develop entangled and difficult legal issues and require a high level of support and assistance; or
- have a legal issue in a specialist area and need to access specialist legal advice from a state-wide service with assistance and support.