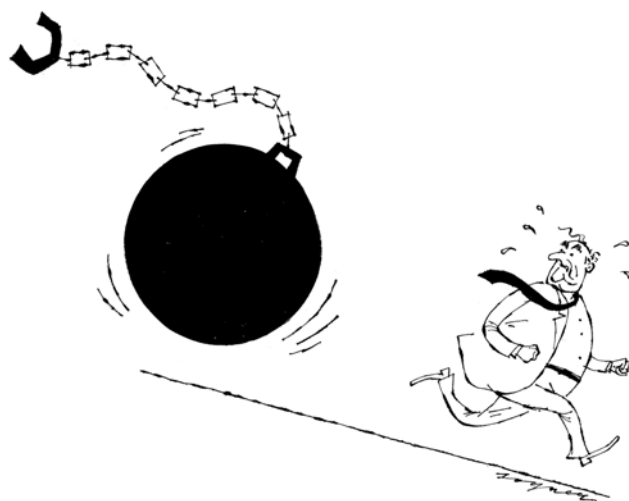


12 ELDER ABUSE AND VICTIMS OF CRIME

12.1 Elder Abuse

Elder abuse has been described as any pattern of behaviour which causes physical, psychological or financial harm to an older person by someone with whom they have a relationship of trust. Elder abuse may be intentional or unintentional (eg neglect) and covers a range of behaviour including physical, psychological, sexual, medical, and financial abuse. In many cases, it is often a continuation of a long-term pattern of violent or abusive behaviour in the relationship. For these reasons, elder abuse often fits within the framework of domestic or family violence.



It is difficult to measure the real extent of elder abuse in our community because it usually goes unreported. There are a number of reasons for this including issues of dependency, isolation and a lack of awareness of available services. Our current social welfare, health and legal systems have not always provided the assistance and support victims of elder abuse need, but this is starting to change as the issue gains increasing attention.

12.2 Talk about elder abuse

You should never feel ashamed about asking for help or discussing the abuse with friends, health care professionals, lawyers or the police. Your safety and well-being is always paramount and help and support is available. It is important to talk to health care professions or the police if you feel you are being physically abused, bullied or pressured to do things by someone you know, or if someone you rely on is neglecting you, threatening or failing to look after you as they promised.

Elder abuse includes financial abuse, for instance someone taking money from your savings or pension for themselves, or pressuring you to change your will, or getting you to be a guarantor for their debts without explaining to you all of the risks. In each of these circumstances, there may also be an element of standover tactics, emotional blackmail, pressure or undue influence based on your relationship with that person. While we have outlined steps you can take to look after your own estate and finances in chapters 3 and 4, they do not necessarily protect you against financial abuse at the hands of someone you trust.

The first step may be as simple as refusing to make a decision on the spot or buying time until you have the opportunity to talk to your doctor, accountant, your local nurse, solicitor or other professional and asking for help. If there is a threat of physical or physiological violence, you should call the police or a domestic violence service immediately (See paragraph 12.4 below).

Aged Care Assessment Teams (**ACATs**) at your local hospital can also provide assistance, or alternatively your doctor or local nursing home can refer you to an ACAT team. ACATs provide information on care options and can help arrange access or referral to appropriate residential or community care and other services.

12.3 Elder abuse and the aged care system

Generally, there are two ways in which services for victims of elder abuse can be grouped. The first is through the aged care system and the second is through the justice system. You should be aware of the services offered by both systems so you know and understand the options available to you.

The Aged Care perspective of elder abuse generally focuses on inadequate or inappropriate care given in the dependent relationship between the victim and carer.

From this perspective, acts such as unintentional neglect or omissions and financial abuse by carers become viewed as elder abuse.

In these situations, intervention or assistance in the form of social welfare and health services such as those provided by ACAT, are the normal response. In severe cases, the Guardianship Tribunal may intervene to remove the victim if the standard of care falls to an unacceptable level. Contact details for the Guardianship Tribunal are listed in Chapter 14.

12.4 Elder Abuse and the Justice System

In contrast to the Aged Care perspective, the justice system recognises that elder abuse often involves elements of criminal behaviour (such as physical or sexual assault, domestic violence, criminal neglect and theft) and directs victims to contact the police and/or domestic violence services.

The Department of Community Services runs a 24 hour Domestic Violence Assistance Line (Phone 1800 656 463 (toll free) or TTY 1800 671 442 (for callers with a hearing impairment)).

You can also get information about alternative accommodation options (both crisis and longer term) from the Domestic Violence Assistance Line or the NSW Women's Refuge Resource Centre.

If you need legal advice or assistance, you should contact the Domestic Violence Advocacy Service, the Wirringa Baiya Aboriginal Women's Legal Centre (for Aboriginal and Torres Strait Islander identifying women and children) or the Women's Legal Resource Centre. Contact details are set out in Chapter 14.

Counselling services are also available if you need them. Contact the Victims Support Line for a referral (see contact details in Chapter 14). Women's and Community Health Centre's often provide counselling services as well.

12.5 Apprehended Domestic Violence Orders

Victims of elder abuse will often have the option of getting an Apprehended Domestic Violence Order for protection.

An Apprehended Violence Domestic Order (**ADVO**) is a restraining order designed to protect you in the future from harassment, abuse or assault and is like a warning in writing and is not a criminal charge.

An ADVO usually states that the person named in the order cannot assault, threaten, harass, or stalk you. It can also order that person not to do other things like to come near your home or your workplace or any other place you fear you may be assaulted or harassed.

The orders stated on an ADVO are called conditions. AVDOs can be tailored to suit your needs by adding various conditions. When you apply for an ADVO, make sure you talk over these conditions with the Police or the Chamber Magistrate so you get an order you are happy with, but the Magistrate will make the final decision about the conditions they believe are necessary to ensure your safety.

If the person named in the ADVO does any of the things they have been ordered not to do, then this is called a breach of the conditions of the ADVO. A breach of an ADVO is a criminal offence and you should call the police immediately.

12.6 How do I get an ADVO?

You should contact your local police and ask to speak to the Police Domestic Violence Liaison Officer (**DVLO**). A DVLO is attached to each of the 165 patrols across **NSW** and are trained to assist victims of domestic violence. See the listing under Police in chapter 14 for contact details.

Alternatively, if you don't want to involve the police you can apply for an ADVO yourself through the Chamber Magistrate at your local court. To apply on your own behalf, make an appointment to see the Chamber Magistrate at your local court. You will need to give brief details about what has happened and say why you are in fear of the person. A summary of what you have said will appear in the application, known as the complaint. You will be given a court date and the police will serve the complaint on the other person.

There is also a special service which can help women get an ADVO. They are called the Women's Domestic Violence Court Assistance Schemes and operate state wide. A support worker at the court assistance scheme will:

- provide you with information about ADVOs and about domestic violence;
- make sure you know what will happen in court;
- organise a legal representative for you if you don't have one to go with you to court and assist with the necessary legal orders;
- go with you to court to support you;
- refer you to other organisations that can help you.

Contact details for the closest assistance scheme to you are listed under Women's Domestic Violence Court Assistance Scheme in chapter 14, or you can contact your closest local court registry for contact details.

12.7 Under what circumstances can I apply for an ADVO?

You can apply for an ADVO if you are afraid of violence, harassment, molestation, intimidation, stalking or damage to your property from your partner or ex-partner, a relative, someone you have (or had) an intimate relationship with, someone you share (or shared) a house with or a carer.

You do not have to have experienced physical violence to be able to apply for an ADVO; fear of violence, harassment or damage to property can be sufficient. However, to be granted the protection of an ADVO, you will have to show the court you fear violence, harassment or stalking and that your fear is reasonable.

An ADVO can also provide protection for anyone you are in a domestic relationship with. For example, it could also protect your children, another family member or your current partner (if you are being harassed by a former partner). However, this is not automatic, so if you want the ADVO to protect others, you will have to ask for this when the application is made.

12.8 Non English speaking victims

Unfortunately there are few specialist services available for non English speaking victims of elder abuse.

This means that many non-English speakers will rely on the assistance of a family member or friend who is bilingual for information, assistance and referrals. They may be reluctant to tell the full story because of shame or fear of upsetting the rest of the family. A better option may be to use interpreter services available from the NSW Government's Community Relations Commission Language Services (phone 1300 651 500) or the Translating and Interpreter Service 24 hrs (phone 13 14 50).

Further assistance may be obtained from your local Migrant Resource Centres, a full list of which appears in chapter 14.

For women from culturally and linguistically diverse backgrounds, we can suggest two main contacts. The Immigrant Women's Support Service is a community based organisation which works with women

and children of non-English speaking backgrounds who are or have been in violent domestic situations and/or have experienced rape and/or sexual assault. It is based in Queensland and their contact details are in chapter 14.

Alternatively, you can call the Immigrant Women's Speakout, an organisation that provides assistance with advocacy, lobbying, information, referral and policy for immigrant women. See chapter 14 for contact details.

12.9 Same sex relationships

If you are in a same sex relationship, you may wish to speak to the Gay and Lesbian Liaison Officer (**GLLO**) at your local police station for assistance, but the procedures for getting an AVDO are the same.

There are around 100 Police Gay and Lesbian Liaison Officers working across NSW. If you are not in immediate danger but you want to know what the police can do to help, you could call a GLLO and talk to them. They can talk to you about your relationship and help you work out if your relationship is abusive. They can also tell you about your options and what protection the law can give you. They can help you to work out what you want to do and how to proceed.

To contact your nearest Police Gay and Lesbian Liaison Officer, see the listing under Police in chapter 14 for contact details.

You could also ask to speak to a Domestic Violence Liaison Officer or call the Domestic Violence Line. You should also check out the full listing of resources at the Same Sex Domestic Violence Website. The details of each of these resources are listed in chapter 14 and as with anyone else suffering domestic violence, you should not fear to get help or report it.

12.10 Victims of crime and Government assistance

In this part, we move away from elder abuse and focus on the broader issue of what to do if you are the victim of a serious crime (whether it is or is not elder abuse).

The qualities of acceptance, respect, understanding, security and support are, for most people, what make our lives enjoyable and fulfilling. It is not surprising that many people become concerned when these qualities are threatened by crime and anti-social behaviour. If you are a victim of such actions, you may be able to get some assistance from the government.

12.11 How does the Government define a victim of crime?

You are a victim of crime if as a result of a criminal offence you suffer physical or mental harm, or loss or damage to property. Where the criminal offence results in the death of the person, a member of that person's immediate family will also be included as a victim of crime.

A victim of crime can be of any age and, whilst victimisation can occur in all sorts of situations, this chapter is primarily concerned with victims of violent crimes, such as sexual assault, assault, homicide and those incidents of domestic violence that constitute a criminal offence (for example, battery).

12.12 What are my rights?

In NSW a victim of crime has certain rights, which are protected under the *Charter of Victims Rights*, which is set out in the *Victims Rights Act 1996*. The Charter aims to ensure a recognised position for victims within the NSW criminal justice system by requiring government agencies to ensure that a victim is treated with courtesy and compassion at all times and that their rights and dignity are respected. The Charter also includes rights to counselling, medical treatment, compensation for loss of property and personal injury as well as information about the investigation and prosecution of the accused.

12.13 How do I get help?

The NSW Attorney General has established a separate division called Victims Services to help victims of crime in NSW access services and entitlements to assist in their recovery.

Victims Services consists of:

- (a) the Victims Compensation Tribunal, which processes and determines compensation and counselling claims;
- (b) the Victims of Crime Bureau, which acts as a link between victims of crime and service providers in NSW. The Bureau runs the 24 hour Victims Support Line and administers the Approved Counselling Scheme discussed in this chapter;
- (c) the Victims Advisory Board, which liaises with community and government agencies as well as the Attorney General's Department on policies and reforms concerning victims of crime, and
- (d) assisting clients where they feel a government agency has breached the Charter.

The Victims Advisory Board has established a useful website called "Victims of Crime – advice and information". Contact Details for the Victims Advisory Board are set out in Chapter 14.

13 FAMILY LAW

13.1 Introduction

Family relations can be complex at the best of times whether you are involved directly or it is happening to your children or friends. In this chapter we look at the way the law deals with separation and the ending of a marriage as well as binding financial agreements between partners and what rights de facto couples have.

We also discuss how grandparents may get contact orders to see their grandchildren and also parenting orders in cases where grandparents may wish to become the primary caregiver for the grandchildren.



13.2 Separating from your spouse

- (a) When does separation start?

Separation begins from the time you or your spouse considers the marriage over, tells the other spouse and proceed with that intention to separate, e.g. you or your spouse move out of the home or into a separate bedroom. You must be separated for 12 months. Imprisonment, illness, or job transfers do not necessarily mean separation for the purposes of a divorce unless the spouse is told. However, sometimes the court can treat separation as starting from a certain date, for example, when one spouse begins living with someone else or has applied for a sole parent pension (Parenting Payment) or has stopped visiting.

- (b) Separation under one roof

You may regard yourself as separated but still be living in the same house. This might be for financial reasons. This may still be separation for the purposes of a divorce, however the couple will have to live independently despite living under the same roof. This is also known as separation under one roof. Evidence from you or your partner will be required that the usual aspects of married life are not taking place, whether it is sexual relations, household tasks such as cooking or washing, or social activities.

- (c) Temporary reunion

If you and your partner reunite for less than three months, the clock does not stop for calculating the separation period. You can add the prior period of separation to the subsequent period of separation to build up the required period of 12 months. However, you can only do so if there has not been more than one reunion over the required 12 month period.

- (d) Family Violence

If you have fears for your safety and welfare against your spouse or, you should contact your local police immediately. Ask to speak to the Police Domestic Violence Liaison Officers (DVLOs). A DVLO is attached to each of the 165 patrols across NSW and are specially trained to assist victims of domestic violence. See the listing under Police in Chapter 14 for contact details.

If there is a threat of violence against you, your children or grandchildren, you can also contact the Department of Community Services Domestic Violence Line for help.

You may also consider applying for an Apprehended Domestic Violence Order (ADVO) in NSW to prevent them from approaching you or from being at your place of residence or work. You should see your local police authority if you have concerns about your spouse's behaviour towards you or if there have been incidents that have caused you to hold such fears. The police may be able to bring the application on your behalf in certain circumstances or assist you in doing so. Otherwise, you may apply for one on your own. You can see the Chamber Magistrate at the local court closest to you or your lawyer for this purpose. More information on domestic violence and abuse is found in Chapter 12.

13.3 **Ending the marriage**

In some circumstances a marriage may be ended by a decree of nullity, which states that the marriage was invalid because of illegality (e.g. bigamy, at least one spouse not old enough, incestuous), no consent (lack of capacity, fraud, duress, mistake), or procedural reasons. In most cases when the marriage has broken down it will end with a divorce.

13.4 **Divorce**

A divorce ends the marriage. It does not cover maintenance, property settlement, or arrangements for the children. You may get a divorce without dealing with these other issues in legal final form, although it would be wise to have at least some discussion on these issues, as you must apply to a court for a property settlement within 12 months of a divorce.

If you want a divorce, you need only show that you have been separated from your spouse for at least 12 months and that it is unlikely that you will reunite. You cannot apply for a divorce until you have been separated for 12 months. Whilst it is not necessary to obtain a divorce unless either one of you wishes to remarry, it is an option which many people feel finalises that part of their life.

13.5 **Who can apply for a divorce in Australia?**

Anyone can apply for a divorce, regardless of "fault" or whether the other spouse wants one, as long as they have been separated from their spouse for 12 months and the marriage has broken down. The court requires one spouse to have some substantial connection with Australia such as citizenship, permanent residency, or temporary residency of at least 12 months prior to the filing of the application.

13.6 **Short marriages**

If you have been married for less than two years, you must see a counsellor before you can divorce. The Family Court has a counselling service or you may see a private counsellor. Counselling is useful for reasons such as examining where the relationship failed and not wasting the court's time. However, its main purpose is to establish that the relationship has totally broken down. A prescribed certificate evidencing counselling must be attached to the divorce application. If you do not have the certificate, you must obtain the court's leave to proceed with the application. There are some exceptions to this requirement.

13.7 **How do I apply for a divorce?**

(a) **Divorce Kit**

You do not need your spouse's consent in order to apply for divorce. As long as you have been separated for at least 12 months prior to the filing of your divorce application and

there is no likelihood of cohabitation (living together) resuming, either spouse can file for divorce.

All divorce applications are now lodged with the Federal Magistrates Court of Australia (except in Western Australia where they are lodged with the Family Court). However, the Federal Magistrates Court shares registry facilities with the Family Court. You need to complete and file an Application for Divorce (Form 3) with the Federal Magistrates Court. You can get a Divorce Kit which contains the relevant forms from the Registry, local courts, legal stationery shops, and online (details of which are located in Chapter 14). The Divorce Kit will have some information on how to complete the forms. The form is simple and you may complete it in handwriting.

After completing the form, you must “execute” it in the presence of a solicitor or a Justice of the Peace. This means they must have you swear an oath on a holy book or make an affirmation (depending on your religious or personal beliefs) that the document you are about to sign is true, and then sign the document in front of them. Do not sign it beforehand.

If there has been separation under the one roof, you will need to file an affidavit (i.e. a sworn statement) setting out the circumstances of that separation. The court will also require a corroborating affidavit from a third party. You may wish to seek legal advice in this respect.

A filing fee is payable when you lodge a divorce application. The fee is currently \$288. You may apply not to pay the fee before you lodge the application if, for example, you are on a low income. It is very hard to get a refund *after* you have paid.

You will also need evidence in English that you were married. If you don't have the original marriage certificate, and were married in NSW, you may apply for a full copy of the certificate from the Registry of Births, Death and Marriages. Marriage certificates from overseas can be translated by the Immigration Department. Alternatively somebody who is officially qualified to translate may do so and supply an affidavit (i.e. a sworn statement) setting out their qualifications and attaching the translated marriage certificate.

Give the Court Registry the original and 2 copies. They will stamp them (giving you a hearing date) and return the copies to you.

(b) Online Applications

The Federal Magistrates Court has developed an online divorce application to simplify the divorce process. It is now possible to complete (but not lodge) divorce forms online – see Chapter 14 for details. Once the form is completed, you must print it and lodge it with the Registry.

(c) Joint applications

In some cases, both spouses may wish to apply for divorce together. This makes procedures very simple - it is almost a divorce by post. Filing fees can be shared and you do not have to formally "serve" the documents on your spouse. The same forms are used but you will need to indicate on the form that it is a joint application. Both spouses will then sign the form.

13.8 Serving the documents

A stamped copy of the application must be delivered to the other spouse. This is called "serving" the document. At the same time the document server must give a pamphlet from the Divorce Kit, which outlines the effects of divorce. An Acknowledgment of Service is also included. You must

serve the document at least 28 days before the hearing if your spouse is in Australia and at least 42 days before the hearing if your spouse lives overseas. Remember that this is not a full hearing in the sense of a criminal trial. We discuss this further below.

(a) Who can serve the documents?

Anyone over the age of 18 except the person applying for the divorce can hand over the documents. If there is a reasonable communication between your spouse and yourself, you may serve the documents by post. This is discussed in more detail below.

(b) How do you serve the documents?

A friend or relative may do this (you should not be present). Or you may wish to find a professional process server from the Yellow Pages. They may charge around \$40-\$100 depending on travel and the number of attempts needed to serve the documents.

The documents must be handed directly to the other spouse. The court needs strict proof that they received the papers, so they cannot be left with someone they share the house with or with a workmate. If the person serving the documents does not know the other spouse, it is useful if a photograph of that spouse is made available. The document server should identify the spouse by asking for that spouse's full name. The document server then tells the respondent spouse that the applicant spouse is seeking a divorce and that the papers are from the Family Court for a hearing on a particular date (stamped on the papers).

Ideally, the respondent spouse will also sign an Acknowledgment of Service form from the Divorce Kit. This proves personal delivery.

(c) What if the respondent spouse won't accept the papers?

The document server may put the documents down in their presence, explaining what they are and what they are doing.

(d) Affidavit of Service

The document server then completes an Affidavit of Service (i.e. a sworn statement) recording time, date, place of service, and any relevant conversation while serving. It is then signed on oath or affirmation before a Justice of the Peace or solicitor. The signed Acknowledgment of Service is attached if the respondent spouse has signed one.

(e) Service of documents by post

If it is likely that the respondent spouse will sign an Acknowledgment of Service, you can post the documents. Include a stamped self-addressed envelope for the respondent spouse to send the documents back to you. When you receive the documents back from your spouse, you complete an Affidavit of Service, detailing when you sent the documents, and stating that you recognise the respondent spouse's signature because you have seen it on previous occasions. Attach the signed Acknowledgement of Service form.

(f) Opposing a divorce

There are limited legally acceptable reasons for opposing a divorce. The applicant spouse only has to show an irretrievable breakdown and separation of 12 months. Effectively the main valid dispute is separation period. The respondent spouse can correct errors such as this and other details by filing a Response.

(g) Arrangements for children

The divorce application asks for details about the children's living arrangements and housing, school progress, health, supervision, financial support, and how often they will see the parent they will not live with. The court will not make final divorce orders until it is satisfied that suitable arrangements have been made for the children (of the marriage or living as a family).

(h) Do we have to go to court?

If there are no children under 18, you do not have to go to court unless the respondent spouse files a Response.

If neither of these situations apply, the court may grant the divorce "in chambers", meaning that rather than hearing the divorce in open court, the judge will read the papers in his/her office and process them at a convenient time on the hearing day.

Some lawyers recommend that separating couples attend the divorce hearing and treat it as a ceremony to end that part of their life.

13.9 The hearing

The divorce hearing is fairly simple. The Family Court was set up to be less formal than other courts so that people would not feel intimidated in what can be a very personal and emotional situation. You may bring friends and relatives to court for support. There may also be free child minding facilities available but you should telephone the court beforehand to ascertain if such facilities are available prior to going to court.

If you fear that your spouse may be violent, notify the court. They will arrange for increased security measures for your safety as well as that of the judges and court staff, and the general public in and around the building. Again, we suggest that you provide a photograph identifying your spouse.

13.10 What is involved in a hearing?

You can appear in person at the hearing or have a barrister or solicitor represent you. The judge or registrar hearing your case is used to unrepresented people appearing in court. Family Court adjudicators specialise in this area.

The hearing is a simple procedure in which the judge or registrar will formally confirm that the grounds of divorce (relationship breakdown and 12 months separation) have been established. If there are children under the age of 18, then the court will also need to be satisfied that proper arrangements have been made for their care and welfare.

The Family Court is in a number of major locations in the NSW region. On the morning of your hearing, your case will be listed in the court notices section of the *Sydney Morning Herald* - you should make a note of the judge or registrar and courtroom. There will also be a list of cases outside the court. Arrive early and a court officer will note that you have arrived so that the court can organise its hearing time. They may also explain the procedures briefly. Wait outside the court until directed.

A court officer will call you inside the court. You should bow to the judge or registrar on entering and leaving the room. A registrar or a judge will hear your case. You should address the person on the bench (the judge or registrar) as "Your Honour" or "Registrar". You should stand whenever the registrar or judge speaks to you.

You will be asked for your name, whether there are any children under 18, and a few brief questions on the contents of the papers.

As there are normally only two or three issues to be proven in a divorce, the hearing may be very short. In some cases, it may take only a matter of minutes.

Even in the slightly more complicated case of separation under one roof, the adjudicator will generally rely on the documents the separated couple have filed. Normally there is not a formal witness examination, although the adjudicator may wish to speak to the people who made the statements.

You may appeal the decision. However, as there are limited legal grounds on which you may appeal, this is rare. You should seek legal advice if you would like to appeal the decision.

13.11 When do I get my divorce papers?

At the hearing, if the grounds for divorce are satisfied, the court will make an order called a *decree nisi*. This is a temporary order, which will be sent to you (or your solicitor) by the Court. While the order is temporary, objections could be made or new evidence could come to light. If your spouse passes away during this time, you should notify the court by filing the death certificate of the deceased spouse or an affidavit setting out details of the date and place of death.

Generally one month later, a *decree absolute* is made. This is the final order, which the Court will forward to you (or your solicitor). You are then able to legally marry someone else. If the decree nisi does not set down a date for when the final order is made, then the one-month rule applies.

13.12 So what does it mean now that I am divorced?

You will have indicated to the court that arrangements have been made for your children (if any). These arrangements do not have to be formal. However, there are advantages to making them formal. For example, if the children live with you and you are worried that your ex-spouse will try to take them away from you. If you have a court order stating the living and visiting arrangements, that can be shown to police if any problems arise and the police can then act on it. If there is no order, you will have to go through the courts.

Often financial arrangements are made between the parties (either court ordered or agreed between the separate parties), and usually relate to child support and spousal maintenance, which is less common.

There will also be a division of matrimonial property. You *must* apply to the court for a formal property settlement within 12 months of the decree absolute (final orders) or you would otherwise have to obtain the court's permission to apply for a property settlement outside of that time.

13.13 Adjusting property interests

The Family Court can make orders on property settlement and maintenance arising from a marriage. Alternatively, parties can agree to sign a binding financial agreement or enter into consent orders in relation to the division of the matrimonial property and liabilities.

- (a) Do I have to go to court?

Most family law cases are resolved by consent. However, if you are unable to agree, you can file an application in the court, setting out the orders that you want the court to make. If it is urgent you can also apply for interim orders at the same time as you file your application for final orders. Interim orders provide for arrangements to be in place before the final hearing, e.g. you require a certain sum of money released to you for living expenses in the short term.

- (b) Which Court should I file my application in?

The Family Court of Australia, the Federal Magistrates Court and the local courts in each state and territory have the power to make decisions under the *Family Law Act*. The choice of court will depend on the issues involved and the availability of services where you live. The Federal Magistrates Court was set up to provide a simpler and less formal approach. It can deal with a number of the same types of matters as the Family Court with the exception of adoption, property disputes concerning property worth over \$700,000 (unless it is by consent of the parties) and applications concerning nullity or validity of marriage.

- (c) What do I need to know before filing an application?

The Family Court has introduced *Pre-Action Procedures*, a set of steps that people must follow before filing an application in the court. You and your ex-partner must genuinely try to resolve the dispute through the use of Primary Dispute Resolution (**PDR**). There are a number of exemptions for Pre-Action Procedures, for example matters involving allegations of child abuse or family violence. PDR includes methods such as negotiation, counselling, mediation, arbitration and conciliation and is provided by a range of organisations in addition to the Family Court. Discussions that take place during mediation or counselling are confidential and cannot be used in court. Agreements made through PDR can be filed with the Family Court as consent orders.

If you are unable to agree, either you or your ex-partner can commence proceedings by filing an application and the case moves into the resolution phase. On the first court date, both you and your ex-partner will attend an Information Session, a case assessment conference, a procedural hearing or a combination of these. The aim is to identify the issues in dispute, determine the next steps and if possible, reach an early agreement. Interim orders will often be made at this stage.

The court may also order mediation or counselling after court proceedings have begun. If an agreement is still not reached, the court issues a trial notice and the case enters the determination phase and the matter proceeds to final hearing. Assuming parties comply with the directions set out in the trial notice, there will be a Pre-Trial Conference where a date for the final hearing is determined.

- (d) How does the court decide how we split the property?

The court applies a four-step approach in considering what property orders to make. This approach will also be useful in helping you assess how you should split the matrimonial assets and liabilities. Briefly, the four steps are as follows:

- (i) Identify and value the matrimonial property and liabilities

In determining the net matrimonial property pool, the court will take into account all property and liabilities accumulated during the marriage. Property is anything owned by either you or your ex-partner. To a degree, the court may isolate or take

into account property owned before the marriage. Many spouses may also have all sorts of complicated financial arrangements such as companies and trusts. If a spouse owns shares in a company, those shares will be taken into account as part of the property pool. Further, if the court finds that a spouse controls a trust or otherwise enjoys the benefits of trust property, then that property may be included. If complicated financial arrangements are involved, you should seek advice from your lawyer about how to identify and value such property. Superannuation is now considered as property and the court is able to split superannuation interests.

(ii) Consider the contributions of the parties

The court will then assess the parties' respective contributions to the "acquisition, conservation and improvement" of the matrimonial property. Contributions can be both financial and non-financial.

Examples of financial contributions include paying the mortgage or household expenses during the marriage. It also includes any gifts or inheritances received by a party to the marriage. The court can also take into account property owned by each party prior to the marriage.

Examples of non-financial contributions include caring for the children, performing household chores, and expending labour in renovating a property.

Details of the type of contributions the court takes into account are set out in section 79(4) of the *Family Law Act 1975*. At the end of its assessment at this stage, the court will generally determine a percentage division of the matrimonial asset pool.

(iii) Consider the future needs of the parties

The court will then consider whether it will need to make a further adjustment to the division of the matrimonial property pool to take into account the future needs of the parties. Such factors include the state of health, income earning capacity and financial resources of the respective parties. Those factors are further set out in section 75(2) of the *Family Law Act 1975*.

(iv) Consider whether the order proposed is just and equitable

Finally the court will consider if the orders it is going to make are just and equitable, as it may otherwise make a further adjustment.

(e) Will I have to sell the house?

If all the marriage assets are tied up in the house, the court may have no choice but to order that it be sold. If there are enough assets or a large superannuation entitlement, the court may give one party the home, particularly if they are looking after the children, and the other party would then get the other assets or their superannuation entitlement. Often one party can renegotiate a mortgage to raise money to pay out the other party and then they would be able to keep the house.

In some cases the court may postpone the sale and let the parent caring for the children stay in the house until the children grow up, if this is not too far off, and the other party has a cash flow or some money to go on with in the meantime. This type of order is rare.

- (f) What if we can agree on how we split the property?

Spouses can make enforceable agreements about child arrangements, property, and maintenance (except Stage 2: Child Support). If you are both able to come to an agreement as to how you wish to divide the property pool, you can formalise that agreement by filing consent orders or by signing a financial agreement.

- (g) Consent Orders

Consent orders are binding and enforceable court orders. Presumably they are even more likely to be followed as the spouses have worked through to an agreement and understand the other spouse's view.

Record the agreement on an Application for Consent Orders. You should get independent legal advice before signing any agreement.

If the property to be divided is worth less than \$40,000, you may file the orders in the Local Court, otherwise you must file the orders in the Family Court or the Federal Magistrates Court. The orders can be the first and only document filed, or they can be filed after proceedings are started (at any time before the judgment is given).

A Registrar will decide whether it is a fair property settlement. If the orders include parenting orders, the Registrar will also consider whether the property settlement is in the best interests of the children. The Registrar will usually make the orders if both spouses have received independent legal advice. If at least one of them has not had independent legal advice, more information may be required about financial or parenting arrangements.

13.14 **Binding financial agreements**

It is possible to make a binding financial agreement with your spouse about what will happen with your property in case of marriage breakdown or after a marriage has broken down. A binding financial agreement can be made before, during or after a marriage and can cover both financial settlements for after the marriage as well as for maintenance.

A binding financial agreement does not need to be registered with a court but for it to be legally binding, it must comply with Part VIIIA of the *Family Law Act 1975* that includes the following:

- (a) The agreement must be in writing.
- (b) The agreement must specify whether it is made under section 90B (i.e. before marriage), 90C (i.e. during marriage) or 90D (i.e. after marriage) of the *Family Law Act 1975*.
- (c) Both you and your spouse have signed the agreement;
- (d) Both you and your spouse have received independent legal advice before signing.
- (e) The lawyers providing the advices have each signed a prescribed certificate and those certificates are annexed to the agreement.
- (f) The agreement has not been terminated and has not been set aside by a court.
- (g) After the agreement is signed, the original is given to one spouse and a copy is given to the other.

It is also now a requirement for parties to sign a separation declaration in order for certain parts of the binding financial agreement to become effective.

It is important that you get independent legal advice prior to signing any agreement as a concluded, valid and enforceable binding financial agreement removes the court's jurisdiction to otherwise make orders for maintenance (except where the party seeking maintenance is unable to support him or herself without an income tested pension, allowance or benefit at the time of making the agreement) and property settlement.

A binding financial agreement can only be terminated by the parties entering into a termination agreement or be set aside by the court on those limited grounds set out in section 90K(1), e.g. fraud or material change in circumstances.

13.15 Stamp duty

If property is transferred from one spouse to another under a financial agreement or pursuant to court orders, no stamp duty has to be paid on that transfer if the parties are separated or divorced. You will need to show the financial agreement, court order or the divorce decree to the Office of State Revenue to get the exemption. The requirements to obtain the exemption may vary from state to state.

In some cases, capital gains tax (CGT) rollover relief may also be available to the spouse into whose name the property is being transferred. You should obtain advice from your accountant about that issue.

13.16 Spousal maintenance

In relation to spousal maintenance, the starting point is that each spouse is expected to try to support himself/herself after separation. Maintenance may be payable if you are unable to meet your own needs and your ex-partner has the capacity to assist (or vice versa). Common examples are a spouse having the care of young children or a spouse being unable to work because of a physical or mental disability.

13.17 Grandparents and family law – Parenting Orders

The *Family Law Act* provides for people who are significant in a child's life to apply for parenting orders. For grandparents, this will often involve a desire to maintain contact with their grandchildren. However, in some circumstances, particularly where both parents are unable to look after the child, it may be appropriate for the child to live with a grandparent. Parenting orders specify who the child will live with and spend time with. These are known as residence orders and contact orders. Parenting orders may also include specific issues orders for example, relating to medical treatment, education or religion.

It is important to note that the terms "residence" and "contact" replaced the terms "custody" and "access" in 1996. Rather than the rights of parents or other adults, the *Family Law Act* is primarily concerned with the rights of children and the responsibilities parents have in relation to their children.

The underlying principles are:

- (a) Children have the right to know and be cared for by both their parents;
- (b) Children have the right of regular contact with both their parents and with other people significant to their care, welfare and development;
- (c) Parents share duties and responsibilities concerning the care, welfare and development of their children; and
- (d) Parents should agree about the future parenting of their children (section 60 B).

These principles are to be given effect unless it would be contrary to the best interests of the child, which must be regarded as paramount in all decisions on parenting orders (section 65E).

13.18 Residence orders for grandparents

A grandparent's application for a residence order is only likely to succeed if the court decides that it is in the child's best interests to live with a person other than their parents. In considering whether the grandparent is the best person to care for the child, the court will look at the amount of time the grandparent has spent caring for the child and the nature of the relationship with the grandparent.

Circumstances in which the court is likely to make a residence order in favour of a grandparent include where one or both of the parents have a serious health problem or drug/alcohol addiction, or the parents are not competent or willing to adequately care for the child. The Department of Community Services will often become involved in such circumstances. Rather than applying to the Children's Court for the child to be placed into care and fostered, the Department may elect to support the grandparent's residence application in the Family Court.

If someone other than a biological parent applies for a residence order, the *Family Law Act* requires the court to order a report from the court counselling service. This assists the court in deciding whether the order is in the child's best interests. All parties must consent to the report being produced.

13.19 Contact Orders

As mentioned above, the *Family Law Act* recognises children's right of contact with people other than their parents who are significant to their care, welfare and development. The Family Court generally takes the view that it is in children's best interests to have contact with their wider family. However, in some circumstances, the court may decide that it is not in the child's best interests to have contact with their grandparents because there is a risk of harm to the child.

Contact orders can be very brief or very detailed, depending on the ability of the parties to agree in the future. Contact may be face-to-face or by telephone, letters or other means. In some circumstances, the court requires contact to be supervised.

13.20 Factors that the Court considers in making parenting orders

As mentioned previously, in making a particular residence or contact order, the court must make the best interests of the child the paramount consideration. Section 68F of the *Family Law Act* sets out a list of factors that guide the court in determining a child's best interests. They include:

- (a) Any wishes expressed by the child and factors which might affect the weight given to those wishes (eg the age of the child);
- (b) The nature of the relationship of the child with each of the child's parents and with the child's grandparents;
- (c) The likely effect of any changes in the child's circumstances including separation from either parent or from other people the child has been living with;
- (d) The practical difficulty and expense of a child having contact with a grandparent;
- (e) The capacity of each parent or grandparent to provide for the child's needs including emotional and intellectual needs;
- (f) The child's maturity, sex and background;
- (g) The need to protect the child from physical or psychological harm;

- (h) The attitude of the child and to the responsibilities of parenthood demonstrated by each of the child's parents or grandparents;
- (i) Any family violence involving the child or member of the child's family (including the child witnessing any family violence);
- (j) The need to make the order that would be least likely to lead to further applications for parenting orders;
- (k) Any other fact or circumstance that the court thinks is relevant, such as the age and health of the grandparents or their physical and mental fitness.

Example -

If a parent seeking a residence order proposes to move somewhere else with the child, the court will have to consider the likely impact on the child. Where there is a close relationship between the children and a grandparent, the court would look at the effect of separation from the grandparents. If a grandparent has applied for contact orders, the court would consider the feasibility of maintaining contact if the parent were to relocate. On the other hand, the court may decide that it is in the best interests of the child for the residence parent to move closer to the grandparent because of the financial and other support.

13.21 Variation of parenting orders

If circumstances change, for example to do with the child growing up or a parent's living arrangements, there may be a need to vary the existing parenting orders. The parties may vary the arrangements by consent or may apply to court for variation of orders. However, the court is very reluctant to vary orders for residence unless there has been a significant change in circumstances.

13.22 Do I need to go to court?

It is not necessary to go to court when there is agreement between the parties. An agreement can be made between the parties and registered with the Family Court, Federal Magistrates Court or Local Court. These are known as consent orders and have the same force as orders made by a judge or magistrate. If the orders relate to children, the court will check that the child's best interests are met and register the agreement. Your solicitor can assist you in preparing consent orders.

However, if you are unable to agree, you can file an application in court, setting out the orders that you want the court to make. We have discussed above how you decide which court to file your application in as well as the procedure after you have filed your application. As it can take up to 12-18 months before your application for final orders is heard, you can apply for interim orders in the short term, if necessary. In children's matters, the court will normally make interim orders that maintain the existing arrangements, unless this would not be in the child's best interests.

13.23 Can I get Legal Aid?

As a grandparent, you may be able to get legal aid funding for your family law matter. You will need to satisfy Legal Aid's means test and merit test as well as their guidelines and policies.

Priority is given to urgent matters, for example, where a child is at risk. For non-urgent matters, there is a requirement that applicants use Primary Dispute Resolution (where appropriate) before receiving aid for court proceedings.

Contact your closest Legal Aid office or consult the Legal Aid Website for further information. Contact details are set out in Chapter 14.

13.24 De facto relationships

NSW legislation provides for rights for people in domestic relationships, which include de facto relationships as well as other types of personal relationships.

(a) What is a domestic relationship?

Under the *Property Relationships Act 1984*, a domestic relationship includes:

- (i) A de facto relationship, that is, a relationship between two adult persons who live together as a couple and are not married or related by family. This definition includes same sex relationships.
- (ii) A close personal relationship (other than a de facto relationship) between two adult persons, whether or not related by family, who are living together and providing domestic support and personal care.

Factors that determine whether a domestic relationship exists are as follows:

- The duration of the relationship
- Whether or not a sexual relationship exists
- The degree of financial interdependence between the parties
- The ownership, use and acquisition of property
- The degree of mutual commitment to a shared life
- The care and support of children
- The performance of household duties
- The reputation and public aspects of the relationship

(b) Property disputes on separation

Unless the dispute concerns children, de facto couples cannot go to the Family Court for property settlements; only people who are married can go to the Family Court for property settlements. Property disputes between domestic partners can be dealt with in the Supreme Court, the District Court or the Local Court, depending on the value of the property. However, a lawyer can assist you in making a legally binding agreement without going to court.

(c) Property agreements made before separation

It is also possible to make a binding financial agreement before or during a relationship. These can be made enforceable under the *Property Relationships Act*. This is known as a Domestic Relationship Agreement. It is a way of safeguarding assets, particularly those acquired prior to the relationship. The agreement may also provide for all property jointly acquired during the relationship to be divided equally on separation. You need to be aware that there are strict rules which must be satisfied, including a requirement that each party have independent legal advice.

13.25 The Property (Relationships) Act

In NSW, property of domestic partners is dealt with under the *Property (Relationships) Act 1984*. This Act allows courts to divide or adjust a person's interest in property in a 'just and equitable manner'.

But before a court can deal with property of the partners to the relationship, the partners must:

- Have lived in a domestic relationship for at least two years; or
- Have a had child together; or
- Have made a substantial financial or non-financial contribution to the relationship.

Additional requirements are that:

- The parties must have been resident in NSW for at least one third of the period of the relationship and the applicant must be resident at the time of making the application.
- The application must be made within two years of separation unless there are exceptional circumstances.

(a) What property can the court deal with under the Act?

Under the legislation, the court can make orders over 'property' of a person to the relationship. Property is defined to include anything owned by you and your partner (separately or jointly), as well as any debts. However, it does not include superannuation, retirement benefits or trusts, although the value of these items can be taken into account by the court in making orders.

(b) What does the court consider 'just and equitable'?

In determining a just and equitable division of the property the court considers:

- (i) The types of contribution, financial and non-financial, which are made directly or indirectly to the purchase, maintenance or improvement of property.
- (ii) The contribution to the welfare of the partner and/or family including as a homemaker and parent.

Compared with property settlements under the *Family Law Act*, under the *Property Relationships Act* non-financial contributions are given less consideration. Also, the future needs of either party are not taken into account as for married couples.

(c) What types of orders can the court make?

The aim of the court is to finalise the financial relationship between the parties and it can order any of the following:

- (i) Transfer of property between parties;
- (ii) Sale of property and distribution of proceeds;
- (iii) Production of and signing of necessary documents to change ownership of assets;
- (iv) Payment of money by one party to the other in a lump sum or by instalments; and/or

- (v) Appointment or removal of trustees to protect the assets.

In the situation where one party is planning to hide, sell or dispose of assets, the court is able to make an injunction to prevent this happening. You should get legal advice if you become aware that your former partner is planning to deal with the assets of the relationship in this way.

(d) Maintenance

A domestic partner can apply for maintenance under the *Property Relationships Act* if they cannot work because of the care of children under 12 or a handicapped child under 16 or have experienced a loss of earning capacity because of the relationship. These rights are more limited than under the *Family Law Act*. However, child support, under the *Child Support Assessment Act*, is the same as for married parents.

In assessing maintenance under an application under the *Property Relationships Act*, the court will take into account:

- (i) The income, property and financial resources of each party (including pensions, allowances or benefits);
- (ii) The physical and mental capacity of each party for gainful employment;
- (iii) The responsibilities of either party to support another person;
- (iv) The terms of the proposed property order; and
- (v) Any payments made in relation to maintenance of children.

You cannot make an application for maintenance if you have entered into a domestic relationship with another person or have remarried.

(e) Relationships that do not come under the Property Relationship Act

If you don't meet the legislative requirements, you can still apply for division under the common law. The person claiming a share in property needs to prove that they acted to their detriment in the belief that they were going to receive an interest in the property. The court must be of the view that as a result, it would be unfair to deny the applicant a share in the property.

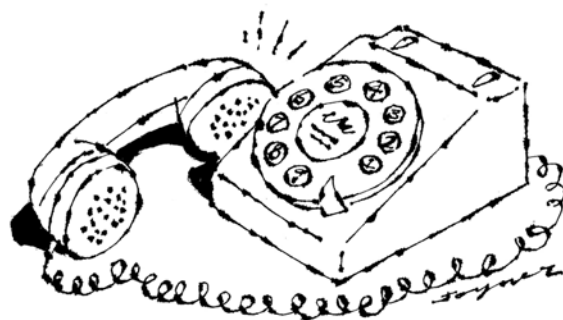
(f) Other issues on separation

- (i) Children - Arrangements for children of a de facto relationship are dealt with under the *Family Law Act* in the same way as if the parents were married.
- (ii) Family Violence - If you are experiencing violence from your partner in a de facto relationship, you can apply for an Apprehended Domestic Violence Order in the Local Court (see Chapter 12 for details).

Finally it is worth noting that there is a variety of NSW and Commonwealth legislation which impacts on the rights of de facto couples. It is important to note that the definition of de facto relationship varies among the legislation, particularly with regard to whether same sex relationships are included. You should see your solicitor or local community centre with any specific issues which may be of concern to you and your partner.

14 RESOURCES, GOVERNMENT DEPARTMENTS AND FURTHER ASSISTANCE

The following is a list of government departments, community legal centres, associations and other resources to obtain further assistance. It is to be used as an indicative guide only and does not claim to include all the organisations which represent and assist older persons in NSW. For opening hours and interview appointments, refer to the web site or telephone the organisation. Please note that 1800 numbers are generally for rural callers in NSW only. Details were correct at the time of writing.



ABILITY INCORPORATED ADVOCACY SERVICE

Provides assistance to all people with a disability, their Parents and Carers who live in the areas of Tweed to Taree including New England, Armidale, Glen Innes and Inverell.

Street Address: Shop 3, 106 Green Street,
Alstone 2477
Postal address: PO Box 626,
Ballina NSW 2478
Tel: (02) 6628 8188
Fax: (02) 6628 8199
Email: aiadvoc@bigpond.net.au

ABORIGINAL LEGAL SERVICES

Provide free advice and assistance to Indigenous people and their families (including people in custody), particularly in criminal matters. There are five regional organisations in NSW with 25 offices.

Postal address: PO Box 2257 Strawberry Hills
2012
Tel: (02) 9318 2122
Fax: (02) 9319 2630

ABOUT SENIORS

Provides links and contacts for information of relevance to seniors, veterans, retirees and those about to retire.

Internet: www.aboutseniors.com.au

AGED AND COMMUNITY SERVICES AUSTRALIA

The national peak body representing church and charitable organisations providing accommodation and care services to older Australians.

Office and postal address:
Level One, 36 Albert Road,
South Melbourne VIC 3205
Tel: 03 9686 3460
Fax: 03 9686 3453
Email: info@agedcare.org.au
Internet: www.agedcare.org.au

AGED CARE STANDARDS AND ACCREDITATION AGENCY

The Agency manage the residential aged care accreditation process using the Accreditation Standards to promote high quality care.

General enquiries
Tel: 1800 288 025

Concerns about an aged care home should be directed to the Complaints Resolution Scheme.

Complaints Resolution Scheme: 1800 550 552.
Internet: www.accreditation.org.au

AGED CARE ALLIANCE (NSW)

Bi-monthly meeting of representatives of statewide organisations of older people and aged care service providers of all types who meet together to progress the issues and policies of aged care in NSW.

Address: 66 Albion Street Surry Hills NSW 2010
Tel: 9211 2599
Fax: 9281 1968
Internet: www.ncoss.org.au

AGED CARE ASSESSMENT TEAMS (ACATS)

ACATS assess older people for care needs and support at home, or in aged care facilities. They

Contact your local hospital for your local ACAT team.

are based at most local hospitals.

AGED CARE ASSOCIATION AUSTRALIA

The Aged Care Association Australia is a professional, national industry association for providers of quality residential and community aged care services.

AGED CARE RIGHTS SERVICE (TARS)

TARS provides advocacy services for residents of retirement villages, aged care facilities as well as providing information on aged care facilities.

AGED CARE STANDARDS AND ACCREDITATION AGENCY

ALBURY WODONGA COMMUNITY LEGAL CENTRE

Albury Wodonga Community Legal Centre Provides initial general legal advice and referral and community legal education. Outreach to Northeast Victoria, and Southern Riverina.

ALZHEIMERS ASSOCIATION OF NSW

Alzheimers Australia NSW represents the interests of people affected by dementia in NSW. It provides support, information, education, and community advocacy.

ALZHEIMER'S AUSTRALIA

Alzheimers Australia is the national peak body for people living with dementia, their families and carers and provides leadership in policy and services.

ANIMAL WELFARE LEAGUE OF NEW SOUTH WALES

ANTI-DISCRIMINATION BOARD OF NSW

Investigates and conciliates complaints of discrimination, harassment and vilification.

Or for information on about ACAT team call the Commonwealth Carelink Centres (Tel: 1800 052 222) or the Aged Care and Community Line on 1800 500 853 for information

Address:

Level 1, 25 Napier Close
Deakin ACT 2600

PO Box 335
Curtin ACT 2605

Tel: 02 6285 2615 or 03-9437 2121

Fax: 02 6281 5277

Email: office@agedcareassociation.com.au

Internet: www.agedcareassociation.com.au

Street and postal address: Level 4,
418a Elizabeth Street, Surry Hills NSW 2010

Tel: (02) 9281 3600 or 1800 424 079

Fax: (02) 9281 3672

Email: tars@tars.com.au

Internet: www.tars.com.au

Tel: 9633 2099

Office address: 29 Stanley Street,
Wodonga, 3689

Postal address: PO Box 725,
Wodonga VIC 3689

Tel: (02) 6056 8210

Fax: 02 6056 2946

Office address: 120 Cox's Road, North Ryde
NSW 2113

Postal address: PO Box 6042,
North Ryde NSW 1670

Tel: (02) 9805 0100 or 1800 639 331

Fax: (02) 9805 1665

Email: admin@alznsw.asn.au

Internet: www.alzheimers.org.au

Office address: Frewin Centre,
Frewin Place, Scullin ACT 2615

Postal address: PO Box 108,
Higgins ACT 2615

Tel: (02) 6254 4233

Fax: (02) 6254 2522

Email: secretariat@alzheimers.org.au

Internet: www.alzheimers.org.au

Tel: (02) 9826 1555

Internet: www.animalwelfareleague.com.au

HEAD OFFICE

Office address: Level 4, Stockland House,

175-183 Castlereagh Street, Sydney NSW 2000

Postal address: PO Box A2122,

Sydney South 1235
Tel: (02) 9268 5544 or 1800 670 812
TTY: (02) 9268 5522
Internet: www.lawlink.nsw.gov.au/adb.nsf

Other offices
Address: 84 Crown Street, Wollongong 2500
Tel: (02) 4224 9960 or 1800 670 812
Fax: (02) 4224 9961
TTY: (02) 4224 9967

Address: Level 1, 414 Hunter Street,
Newcastle West 2302
Tel: (02) 4926 4300 or 1800 670 812
Fax: (02) 4926 1376
TTY: (02) 4929 1489

Office and postal address:
The Gunnery, 43-51 Cowper Wharf Road,
Woolloomooloo 2011
Tel: (02) 9356 2566 or 1800 221 457
Fax: (02) 9358 6475
Email: artslaw@artslaw.com.au
Internet: www.artslaw.com.au

ARTS LAW CENTRE OF AUSTRALIA

The Arts Law Centre is the national community legal centre for the arts. It provides specialised legal and business advice and referral services, professional development resources and advocacy for artists and arts organisations.

ASIC

The Australian Securities and Investment Commission is the consumer protection regulator for financial services. In this role, ASIC protects investors, superannuants, depositors and insurance policy holders. It also regulates and enforces laws that promote honesty and fairness in financial products and services, in financial markets, and in Australian companies.

Tel: 1300 300 630
Email: infoline@asic.gov.au
Internet: www.asic.gov.au or
www.fido.gov.au (ASIC's Consumer protection site) or www.fido.gov.au/retire (Retiree's section)

ASSOCIATION TO RESOURCE CO-OPERATIVE HOUSING (ARCH)

ARCH is the peak-resourcing agency for Housing Co-operatives in NSW. It assists people to establish housing co-operatives, and undertakes representation and other services for NSW co-ops.

Address: Room 27A, 94 Oxford Street,
Darlinghurst NSW 2010
Post address: PO Box 592 Darlinghurst BC
1300
Tel: (02) 9361 6834 or 1800 066 834
Fax: 02 9361 6395
Email: archnsw@arch.asn.au
Internet: www.arch.asn.au

AUSTRALIAN COMPETITION CONSUMER COMMISSION (ACCC)

The ACCC's role is to prevent consumer exploitation and excessive profit taking. Price exploitation occurs where a business does not pass on savings that arise from tax reforms to consumers or where it increases prices unreasonably. If you have any concerns about GST pricing on goods or services you can contact the ACCC.

Tel: Info Line on 1300 302 502
Internet: www.accc.gov.au

AUSTRALIAN CONSUMERS' ASSOCIATION (ACA)

The ACA is a not-for-profit organisation which has been researching and campaigning on behalf of consumers since 1959. It publishes *CHOICE* magazine and has many helpful tips for consumers on its website.

Address: 57 Carrington Road
Marrickville NSW 2204
Tel: 02 9577 3399
Fax: 02 9577 3377
E-mail: ausconsumer@choice.com.au
Website: www.choice.com.au

AUSTRALIAN DIRECT MARKETING ASSOCIATION (ADMA)

ADMA is Australia's principal body for information based marketing.

Office address: Suite1 Level 5,
100 William Street
East Sydney NSW 2011
Postal Address: PO Box 464, NSW 1340
Tel: (02) 9368 0366 or 1800 646 664
Fax: 02 9368 0866
Email: info@adma.com.au
Internet: www.adma.com.au

AUSTRALIAN SENIORS COMPUTER CLUBS ASSOCIATION

The Australian Seniors Computer Clubs Association teaches seniors to use and enjoy the benefits of computer technology.

Street and Postal address: 4th Floor,
280 Pitt Street, Sydney NSW 2000
Tel: 02 9286 3871
Fax: 9286 3876
Email: asca@seniorcomputing.org
Internet: www.seniorcomputing.org

AUSTRALIAN TAXATION OFFICE (ATO)

BANKING AND FINANCIAL SERVICES OMBUDSMAN

Free dispute resolution service for disputes involving less than \$150 000.

Tel: Personal Tax Info-line on 13 28 61

Tel: 1300 78 08 08 (toll free)
Monday to Friday between 9 am and 5 pm
Internet: www.abio.gov.au

BENEVOLENT SOCIETY OF NSW

In the ageing area, the Benevolent Society provides home, community based and residential care for older people, people with dementia and carers, as well as financial planning advice.

Office address: Paddington House, Level 1, 188
Oxford Street, Paddington NSW 2021
Postal address: PO Box 171,
Paddington NSW 2021
Tel: (02) 9339 8000
Fax: (02) 9360 2319
Donations: 1800 819 633
Email: mailben@bensoc.org.au
Internet: www.bensoc.org.au

BLUE MOUNTAINS COMMUNITY LEGAL SERVICE

Provides free generalist legal advice for problems including domestic violence, family law, consumer credit, social security matters, children's law and tenancy law to people in the Blue Mountains, Lithgow and Bathurst areas. Also provides financial counselling, domestic violence court assistance, and community legal education.

Office and postal address: 4 Station Street,
Katoomba 2780
Tel: (02) 4782 4155
Fax: (02) 4782 4384
Email: Blue_MtnsCLC@fcl.fl.asn.au
Internet: <http://www.lisp.com.au/~bmclc>

CARAVAN PARK AND VILLAGE TENANTS' ASSOCIATION

A voluntary service for tenants and owners living in caravan and relocatable housing parks.

Ph: (02) 4932 7291

CARER RESOURCE CENTRE

The NSW Commonwealth Carer Resource Centre is a telephone support service based in Sydney and is part of Carers NSW. It provides information, referrals, emotional support, counselling programs, Free Carer Support Kit and other resources.

Post Address: Level 17, 323 Castlereagh Street
Sydney NSW 2000
Tel: 9280 4744 or 1800 242 636
Fax: 9280 4755
Internet: www.carersnsw.asn.au

CARERS AUSTRALIA

Carers Australia is the national voice of carers. It engages in advocacy, conducts research and

Office address: Unit 2, 43-49 Geils Court,
Deakin 2600

projects, gives presentations and participates in a wide range of inquiries, reviews and policy forums.

Postal address: PO Box 73,
Deakin West ACT 2600 Australia
Tel: (02) 6122 9900
Fax: (02) 02 6122 9999

Commonwealth Carer Resource Centres: 1800
242 636

Carer Respite Centres: 1800 059 059
Email: caa@carersaustralia.com.au
Internet: www.carersaustralia.com.au

CARERS NSW

Carers NSW is an association for relatives and friends who are caring for people with a disability, mental illness, chronic condition or who are frail aged.

Office and postal address: Level 17,
323 Castlereagh Street, Sydney NSW 2000
Tel: (02) 9280 4744 or 1800 242 636
Fax: (02) 9280 4755
Email: contact@carersnsw.asn.au
Internet: www.carersnsw.asn.au

CENTRELINK

Centrelink is a government agency delivering a range of Commonwealth services to the Australian community. Centrelink is set up so people can get more of the help they need in one place.

Centrelink also publishes several useful guides including the following:

- Age Pension News Magazine
- Guide to Commonwealth Payments
- Age Pension: All You Need to Know
- Age Pension for Women
- Commonwealth Seniors Card Brochure
- Pensioner Education Supplement Brochure
- Securing Your Future
- How to save on the costs of your banking.

Copies may be obtained from your local Centrelink office or from their website.

Popular Numbers

To make appointments: 13 1021
Report Employment Income: 13 3276
Self Service: 136 240
Customer Relations: 1800 050 004
Centrelink Multilingual Call: 13 1202
TTY: 1800 810 586
TTY Customer Relations: 1800 000 567

Age pension & Retirement Services: 13 2300

Fraud Tip-off Line: 13 1524
Debt Recovery: 13 6330
Indigenous Debt Recovery: 1800 138 193
Employment Services: 13 2850
Disability, Sickness and Carers: 13 2717
Family Assistance Office: 13 6150
Financial Information National Seminar Booking Service: 13 6357

National Relay Service Numbers
13 3677 (Voice and TTY) for all calls within Australia
1800 555 677 (Voice and TTY) for all calls within Australia to 1800 numbers.

Internet: www.centrelink.gov.au

CENTRAL COAST COMMUNITY LEGAL CENTRE

Provides free legal advice, information and referral. Community Legal Education workshops, Law Reform work and in some instances legal representation to community workers and residents throughout the Central Coast.

Office address: Shop 22, Wyong Plaza, Alison Road, Wyong NSW 2259
Postal address: P.O. Box 246, Wyong, 2259
Tel: (02) 4353 4988
Fax: (02) 4353 4680
Email: Central_Coast_nsw@fcl.fl.asn.au

CENTRAL SOUTHERN ABORIGINAL CORPORATION FOR WIRADJURI ABORIGINAL LEGAL SERVICES, ACCOUNTING AND MANAGEMENT SERVICE (CSAC)

CSAC provides legal advice and limited representation for Aboriginal People, as well as

OFFICES

Address: 19 Trail Street
Wagga Wagga, 2650
Postal address: PO Box 5036,
Wagga Wagga NSW 2650

assistance in Accounting and Management matters.

Fax: (02) 6921 9340
Email: statz1@dingoblue.net.au
Internet: www.coalsnsw.com.au

Street address: 2-131 Kendall Street, Cowra NSW 2794
Postal address: PO Box 704, Cowra NSW 2794
Tel: (02) 6341 4130
Fax: (02) 6341 4129
Email: csac@westserv.net.au

Street address: 67 Yanbil Street, Griffith NSW 2680
Postal address: PO Box 1374, Griffith NSW 2680
Tel: (02) 6962 7675
Fax: (02) 6962 5456
Email: csac@webfront.net.au

CHAMBER MAGISTRATES

Usually located in local courts, Chamber Magistrates provide free legal advice about legal options and court procedures (for example with debt problems). They will also help you fill out legal forms. They cannot represent you in Court. For the nearest Local Court look up Local Courts in the L-Z volume of the White Pages of the phone book. Hours and the need to make appointments vary from court to court.

There is also a listing of all local courts at on the internet:
www.lawlink.nsw.gov.au/lc.nsf/pages/index

COMBINED PENSIONERS AND SUPERANNUANTS ASSOCIATION (CPSA)

The CPSA serves pensioners of all ages, superannuants & low-income retirees. It has a broad mission to improve the living standards, community services and lifestyle choices of pensioners of all ages, superannuants and low income retirees, as well as promoting their rights and dignity.

Street and Postal Address: Level 3, 25 Cooper Street, Surry Hills NSW 2010
Tel: (02) 9281 3588 or 1800 451 488
Fax: (02) 9281 9716
Email: cpsa@cpsa.org.au
Internet: www.cpsa.org.au

COMMUNICATIONS LAW CENTRE (CLC)

The Communications Law Centre (CLC) provides advice in media, communications and online law and policy. It engages in research, teaching, public education and legal advice.

Office address: The White House (Building C15), The University of New South Wales Gate 4 (Fig Tree Lane), High Street, Kensington NSW 2033
Postal address: The White House, UNSW Sydney NSW 2052
Tel: (02) 9385 7385
Fax: (02) 9385 7375
Email: admin@comslaw.org.au
Internet: www.comslaw.org.au

COMMUNITY JUSTICE CENTRES

Community Justice Centres provide mediation and conflict management services to help people resolve their own disputes. Their services are free, confidential, voluntary, timely and easy to use. Accredited community mediators conduct all mediations.

HEAD OFFICE
Street and postal address: Level 8, Goodsell Building, 8-12 Chifley Square, Sydney 2000
Tel: (02) 9228 7455 or 1800 671 964
Fax: (02) 9228 7456
Email: cjc_info@agd.nsw.gov.au
Internet: www.lawlink.nsw.gov.au/cjc.nsf

COMMUNITY LEGAL CENTRES

Community Legal Centres are independent, non-profit organisations which provide legal advice and assistance for a range of individuals and groups in the community, especially those who are on low incomes or otherwise disadvantaged in their access to justice.

COMMUNITY RELATIONS COMMISSION LANGUAGE SERVICE

NSW Government service for non-English speaking seniors who require a translator or interpreter to access government services. Fees may apply. See also Translating and Interpreter Service listed further below.

COMMUNITY RESTORATIVE CENTRE (CRC)

CRC supports prisoners, ex-prisoners, and their families and friends. It provides counselling, accommodation, referral, and a subsidised transport service, as well as a court support service and outreach to jails.

CONSUMER CREDIT LEGAL CENTRE (NSW) INC

Consumer Credit Legal Centre provides telephone advice regarding financial services, particularly matters and policy issues related to consumer credit, banking and debt recovery.

CONSUMER, TRADER AND TENANCY TRIBUNAL

The CTTT provides a specialist dispute resolution forum for consumer, trader and tenancy matters throughout NSW

COTA NATIONAL SENIORS PARTNERSHIP

Council on the Ageing (Australia) and National Seniors have formed a national partnership. COTA is an independent consumer organisation run by and for older Australians which protects and promotes the well-being of all older people.

COUNCIL ON THE AGEING (NSW) INC

COTA (NSW) is a not-for-profit, community organisation serving all persons aged 50 and over in NSW. It aims to mobilise older people, those who work with them, government and the community towards achieving well-being and social justice for older people.

There is a full list of all Community Legal Centres in Australia on the internet <http://www.nswclc.org.au/clcs.html> or, in NSW you can ring the NSW Community Legal Centres Combined Group (02) 9318 2355.

Tel: 1300 651 500

SYDNEY OFFICE:

Office and postal address: 174 Broadway (cnr Shepherd St), Broadway NSW 2007
Tel: (02) 9288 8700
Fax: (02) 9211 6518
Email: info@crcnsw.org.au
Internet: www.crcnsw.org.au

HUNTER OFFICE

Tel: 4961 4626
Email: hunter@crcnsw.org.au

Street address: Level 1, 72-80 Cooper Street, Surry Hills 2010
Postal address: PO Box 538
Surry Hills NSW 2010
Telephone advice: (02) 9212 4111 or 1800 808 488
Administration: (02) 9212 4216
Fax: 02 9212 4711
Email for caseworkers: CCLC_NSW@fcl.fl.asn.au
Internet: www.cclcnsw.org.au

Tel: 1300 135 399

TTY 9641 6521

Internet:

www.fairtrading.nsw.gov.au/corporate/cttt.html

Office and postal address: Level 6, 189 Kent Street, Sydney NSW 2000
Tel: (02) 9251 6088
Fax: (02) 9251 6755
Email: l.cheetham@nationalseniors.com.au
Internet: www.cota.org.au

Office and postal address: Level 4, 280 Pitt St, SYDNEY NSW 2000
Tel: (02) 9286 3860 or 1800 449 102
Fax: (02) 9286 3872
Email: info@cotansw.com.au
Internet: www.cotansw.com.au

COUNSELLING SUPPORT LINE

The Counselling support line will assist victims of crime and elder abuse to discuss options for support and counselling.

Tel: (02) 9374 3000 or 1800 633 063 (toll free)
TTY: (02) 9374 3175 (for callers with a hearing impairment).

COURT SUPPORT SCHEME

Provides assistance to the community in relation to taking matters to court.

Address: 174 Broadway (Cnr Sheppard St)
Broadway NSW 2007
Tel: (02) 9288 8700

CREDIT LINE NSW

Credit Line provides counselling in relation to financial matters for individuals and families who are suffering financial difficulties, emotional trauma and distress.

Street address: 15 Belvoir Street,
Sydney NSW 2010
Postal address: Locked Bag 2700, Sydney
NSW 2012
Tel: 02 9951 5544 or 1800 808 488
Fax: 02 9951 5511
Email: creditline@wesleymission.org.au
Internet:
www.wesleymission.org.au/centres/creditline/

CREDIT UNION DISPUTE RESOLUTION CENTRE

Offers a free dispute resolution service.

Tel: 1300 78 08 08 (toll free)

DEPARTMENT OF AGEING, DISABILITY AND HOME CARE (DADHC)

The Department provides services for older people including general housework, personal care (help with showering, eating, dressing), respite care, overnight care, home modification services, community nurses, meals on wheels, community transport, other respite care services, community options project, Dementia Advisory Services.

HEAD OFFICE

Street and postal address: Level 5,
83 Clarence Street, Sydney NSW 2000
Tel: (02) 8270 2000
TTY: (02) 8270 2167
Fax: (02) 9367 6850
Email: info@dadhc.nsw.gov.au
Internet: www.dadhc.nsw.gov.au

- CENTRAL OFFICE FOR THE HOME CARE SERVICE NSW

The Home Care Service is one of a number of Home and Community Care providers subsidised by the Australian and NSW governments to help people with a disability, older people and their carers to live independently in their own homes.

Street address: Level 3, 6 Parkes Street,
Parramatta NSW 2150
Postal address: PO Box 3004,
Parramatta NSW 2124
Tel: (02) 9689 2666
Fax: (02) 9689 2879
Email: Mail@Homecare.Nsw.Gov.Au

- REFERRAL & ASSESSMENT CENTRE

Street address: Level 4, 6 Parkes Street,
Parramatta NSW 2150
Postal address: PO Box 3004,
Parramatta NSW 2124
Tel: (02) 9633 8499
To Place A Referral: 1800 350 792
Fax: (02) 9891 6148
Email: Referrals@Homecare.Nsw.Gov.Au

DEPARTMENT OF COMMUNITY SERVICES (DoCS)

DoCS provides assistance for children, young people and families at risk; families with child care; building stronger communities; people with adoptions; and for people affected by natural disasters and other emergencies. You can contact DoCS through its Central Office, Regional Offices or through the Community Services Centres (CSC) found across NSW, usually in or near town

HEAD OFFICE

Street address: 4-6 Cavill Ave,
Ashfield NSW 2131
Postal address: Locked Bag 28,
Ashfield NSW 1800
Tel: (02) 9716 2222
Fax: (02) 9716 2999
Internet: www.community.nsw.gov.au

centres or in suburban shopping centres.

- DoCS DOMESTIC VIOLENCE LINE

If you or someone you know is experiencing domestic violence, you can ring DoCS Domestic Violence Line. It is a state wide free-call number and is available 24 hours, seven days a week.

Tel: 1800 656 463
TTY:1800 671 442

DEPARTMENT OF COMMERCE, OFFICE OF INDUSTRIAL RELATIONS (NSW)

The Department provides information on employment rights.

Street address: 2-24 Rawson Place, Sydney NSW 2000
Postal Address: PO Box 847, Darlinghurst NSW 1300
Tel: 131 628
Fax: (02) 9020 4700
Internet: www.industrialrelations.nsw.gov.au

DEPARTMENT OF HEALTH (NSW)

The Department of Health is now encompassed in Health NSW. See the entry for Health NSW below.

DEPARTMENT OF HEALTH AND AGEING (CTH)

The Department of Health and Ageing manages federal health programs and provides information.

HEAD OFFICE
Postal address: GPO Box 9848,
Canberra ACT 2601
Tel: (02) 6289 1555 or 1800 020 103
Fax: (02) 6281 6946
Internet: www.health.gov.au

DEPARTMENT OF HOUSING

The NSW Department of Housing provides a range of affordable housing opportunities for people on low incomes.

HEAD OFFICE
Street address: 223-239 Liverpool Road,
Ashfield NSW 2131
Postal address: Locked Bag 4001,
Ashfield BC NSW 1800
Tel: 13 1571
Internet: www.housing.nsw.gov.au

- HOUSING CONTACT CENTRE

This centre provides information on the services of the Department of Housing.

Postal address:
Locked Bag 7466,
Liverpool BC NSW 1871
Tel: 131571 (24 hours, 7 days a week, 365 days a year)
Fax: (02) 9821 6288 Email:
feedback@housing.nsw.gov.au
Internet: www.housing.nsw.gov.au

DEPARTMENT OF FAMILY AND COMMUNITY SERVICES (CTH)

The Department of Family and Community Services publishes Australian Retiree, Your Choices which contains information on the Commonwealth Seniors Card, local government services and concessions, organisations representing retirees interests, State Seniors Cards together with information concerning financial and health matters. The Department also publishes a guide called "Home and Residence Choices for Older People", this and other booklets are available from the Department and can also be downloaded from the Department's website.

NSW Office:
Level 5, 1 Oxford Street
SYDNEY NSW 2001

Postal address:
GPO Box 9820
SYDNEY NSW 2001

Tel: 1300 653 227 (local call cost only)
Fax: (02) 8255 1060

Internet: www.facs.gov.au

DISABILITY ADVOCACY SERVICE: HUNTER [DASH] INC

DASH provides education programs and advice to ensure that non-disabled people are aware of the rights and needs of people with a disability in Newcastle, Lake Macquarie, Port Stephens and the Hunter Valley

Street address: Suite 3, Level 1, 408 King Street Newcastle
Postal address: PO Box 5135, Newcastle West 2302
Tel and TTY: (02) 4927 0111
Fax : (02) 4927 0114
Mobile: 0411 209 302
Email: dash@dash.org.au
Internet: www.dash.org.au

DISABILITY AND AGED INFORMATION SERVICE INC

Disability And Aged Information Service provides information on services and supports available to assist people with disabilities, aged people and their families, carers and advocates. It services the Far North Coast region from just North of Woolgoolga to Tweed Heads.

Street address: Suite 2, 109 Molesworth Street, Lismore NSW 2480
Postal address: P.O. Box 594, Lismore NSW 2480
Tel: (02) 6622 8002 or 1800 800 340
Fax: (02) 6622 8001
Email: info@daisi.asn.au
Internet: www.daisi.asn.au

DISABILITY DISCRIMINATION LEGAL CENTRE (NSW) (DDLC)

The DDLC gives legal advice, runs legal cases and represents people with disability discrimination complaints for people across NSW with any type of disability. Friends, family members or advocates who want to stop disability discrimination can also use the Centre.

Street address: Level 2, 52 Pitt Street, Redfern NSW 2016
Postal address: PO Box 989, Strawberry Hills, NSW 2012
Tel: 02 9310 7722 or 1800 800 708
TTY: 02 9310 4320 or 1800 644 419
Fax: 02 9310 7788
Email: info@ddlcnsw.org.au
Internet: www.ddlcnsw.org.au

DOMESTIC VIOLENCE ADVOCACY SERVICE (DVAS)

The DVAS provides free confidential legal service for women experiencing domestic violence. The service provides casework services, education and training for service providers and is actively involved in relevant policy and law reform.

Postal address: PO Box H154, Harris Park NSW 2150
Telephone advice: (02) 9637 3741 or 1800 810 784
TTY: 1800 626 267
Fax: (02) 9682 3844
Email: dvas@dvas.org.au
Internet: www.dvas.org.au

ELDER LAW@UWS (CENTRE FOR ELDER LAW)

The only centre in Australia specializing in law as it affects older people. This is a centre of the University of Western Sydney.

Tel: (02) 3018 4658
Internet: www.uws.edu.au

ENVIRONMENTAL DEFENDERS OFFICE (NSW) (EDO)

The EDO is a community legal centre specialising in public interest environmental law. It helps the individuals and community groups who are working to protect the natural and built environment.

Street and postal address: Level 9, 89 York Street, Sydney 2000
Tel: (02) 9262 6989 or 1800 626 239
Fax: (02) 9262 6998
Email: edonsw@edo.org.au
Internet: www.edo.org.au

FAIRFIELD MIGRANT RESOURCE CENTRE

The Centre provides settlement services to newly arrived immigrants and refugees to improve access to services, address special settlement needs and help develop skills and confidence. Services include: advice, support and information relating to employment, housing, education, Centrelink, health, domestic violence, immigration, refugee and humanitarian entrants support and aged care.

Street and postal address: Cnr of Railway Parade & McBurney Road, Cabramatta, NSW, 2166
Phone: (02) 8707 0619 (FMRC Admin)
Phone: (02) 9727 0477 (main Switch)
Fax: (02) 9728 6080
E-mail: info@fmrc.net
Internet: www.fmrc.net

FAR WEST COMMUNITY LEGAL CENTRE

Provides free legal advice and information as well as legal education for individuals across NSW.

FINANCIAL COUNSELLORS' ASSOCIATION OF NSW

Accredits financial counsellors and publishes a list of accredited counsellors and fact sheets.

GUARDIANSHIP TRIBUNAL

The Guardianship Tribunal makes guardianship and financial management orders for people aged 16 years and over with decision-making disabilities. It may make a range of other orders as well.

HAWKESBURY NEPEAN COMMUNITY LEGAL CENTRE

The Hawkesbury Nepean Community Legal Centre provides legal advice and advocacy to people in the Hawkesbury/Penrith area. Domestic violence is a priority. Also generalist advice service covering most areas of law, also has an Aboriginal Legal Access worker, and the centre targets services to youth and caravan park residents.

HEALTH (NSW)

The NSW Health system comprises the NSW Minister for Health, the Minister Assisting the NSW Minister for Health (Cancer), the NSW Department of Health and Public health organisations. These organisations are responsible for providing services such as public and community health, public hospitals, psychiatric hospitals, emergency transport, acute care, rehabilitation, counselling, and many community support programs.

HEALTH CARE COMPLAINTS COMMISSION

Deals with complaints about anything to do with health care or a health care service in the state of NSW.

HIV/AIDS LEGAL CENTRE (HALC)

The HIV/AIDS Legal Centre (HALC) is a community legal centre that specialises in HIV related legal matters.

Tel: (08) 8088 2020

Internet: www.acwa.asn.au/fcan/find.htm

Street address: Level 3, 2a Rowntree Street, Balmain NSW 2041

Postal address: Locked Bag 9, Balmain NSW 2041

Tel: (02) 9555 8500 or 1800 463 928

TTY: (02) 9552 8534

Fax: (02) 9555 9049

Email: gt@gt.nsw.gov.au

Internet: www.gt.nsw.gov.au

Street and postal address: Office 13, Bosworth Street, Richmond 2753

Tel: (02) 4588 5618

Fax: (02) 4588 5671

Email: Hawkesbury_NSW@fct.fl.asn.au

Street address: 73 Miller Street, North Sydney NSW 2060

Postal address: Locked Mail Bag 961, North Sydney NSW 2059

Tel: (02) 9391 9000

TTY: (02) 9391 9900

Fax: (02) 9391 9101

Email: nswhealth@doh.health.nsw.gov.au

Internet: www.health.nsw.gov.au

Street address: Level 13, 323 Castlereagh Street, Sydney NSW 2000

Postal address: Locked Bag 18, Strawberry Hills NSW 2012

Tel: (02) 9219 7444 or 1800 043 159

TTY: 9219 7555

Email: hccc@hccc.nsw.gov.au

Internet: www.hccc.nsw.gov.au

Street address: ACON Building, 9 Commonwealth Street, Surry Hills.

Postal address: PO Box 350, Darlinghurst NSW 1300

Tel: (02) 9206 2060 or 1800 063 060

TTY: (02) 9283 2088

Fax: (02) 9206 2053

Email: halc@halc.org.au

Internet: www.halc.org.au

HOMELESS PERSONS INFORMATION CENTRE

Referral point for people who are homeless or at threat of homelessness.

Tel: 02 9265 9081 or
Freecall: 1800 23 45 66

HUMAN RIGHTS AND EQUAL OPPORTUNITY COMMISSION

Responsible for inquiring into alleged discrimination on the grounds of race, colour or ethnic origin, racial vilification, sex, sexual harassment, marital status, pregnancy, or disability.

Street address: Level 8, Piccadilly Tower,
133 Castlereagh Street, Sydney NSW 2000
Postal address: GPO Box 5218,
SYDNEY NSW 2001
Tel: (02) 9284 9600
Complaints Infoline: 1300 656 419
Privacy Hotline: 1300 363 992
General enquiries and publications:
1300 369 711
TTY: 1800 620 241
Fax: (02) 9284 9611
Email: complaintsinfo@humanrights.gov.au
Internet: www.hreoc.gov.au

HUNTER COMMUNITY LEGAL CENTRE

Provides free legal advice and assistance in relation to domestic violence, credit and debt, family law, victim's compensation and tenancy for people in the Newcastle, Lake Macquarie, Port Stephens, Great Lakes, Taree and the Upper and Lower Hunter regions.

Postal address: PO Box 84,
Newcastle 2300
Tel: (02) 4926 3329 or 1800 650 073
TTY: (02) 4927 8908
Fax (02) 4929 7996
Email: Hunter_NSW@fcl.fl.asn.au

ILLAWARRA LEGAL CENTRE

Provides free legal and related information, advice and representation to residents of the Illawarra Region and some surrounding areas. Specific services offered include general law, child support (residential parents only), welfare rights, tenancy, credit and debt.

Street address: 7 Greene Street,
Warrawong 2502
Postal address: PO Box 139,
Warrawong 2502
Tel: (02) 4276 1939 or 1800 807 225
(tenancy)
TTY: (02) 133 677
Fax: (02) 4276 1978
Email: Illawarra_NSW@fcl.fl.asn.au
Internet: www.illawarralegalcentre.org.au

IMMIGRANT WOMEN'S SUPPORT SERVICE

A community based organisation which works with women and children of non-English speaking background who are or have been in violent domestic situations and/or have experienced rape and/or sexual assault. Please note, this service is based in Queensland.

Tel: (07) 3846 5490 for domestic violence support; or
(07) 3846 5400 for sexual assault support.

Email: mail@iwss.org.au

IMMIGRATION ADVICE AND RIGHTS CENTRE

Provides free immigration advice through telephone and drop-in centres and provides case assistance to clients who fit in casework guidelines.

Street and postal address: Level 4,
414 Elizabeth Street, Surry Hills NSW 2010
Tel: 02 9281 8355
Fax: 02 9281 1638

INNER CITY LEGAL CENTRE

Provides free legal advice, assistance and advocacy to people in the Sydney inner city, north shore and eastern suburbs for problems including crime, youth, unfair dismissals, domestic violence, debt, immigration and victims compensation. Conducts casework in domestic violence, discrimination, unfair dismissal, victims

Street and postal address: Level 2,
Room 31-32, 94 Oxford Street,
Darlinghurst 2010
Tel (02) 9332 1966 or (02) 9332 1982
Fax (02) 9360 5941
Email: inner_city@fcl.fl.asn.au
Internet: www.iclc.org.au

compensation and adult and juvenile criminal justice. Provides free legal advice for gay, lesbian, bi-sexuals and transgendered people across NSW.

INTELLECTUAL DISABILITY RIGHTS SERVICE (IDRS)

IDRS assists people with an intellectual disability with legal advice, legal casework, education and training, and policy and law reform.

IT'S YOUR LIFE RETIREMENT VILLAGE INFORMATION

Information for prospective retirement village residents and their families.

KAMILAROI ABORIGINAL LEGAL SERVICE (KALS)

KALS provides legal advice and assistance to Aboriginal people in criminal matters as a priority. General advice in all legal matters is given wherever possible. Advice and assistance in some Family Law matters is also provided. KALS covers the North, Central West region of NSW.

KINGSFORD LEGAL CENTRE

Provides free legal advice for local residents of Botany and Randwick municipalities including consumer debt, criminal law, discrimination, employment, family law, mental health, motor traffic matters, social security problems, tenancy, and sexual harassment. Also provides Statewide legal advice in relation to discrimination.

LAWACCESS NSW

LawAccess NSW provides a single point of access to legal and related assistance services in NSW.

Street and postal address: 2C/199 Regent Street Redfern NSW 2016
Tel: 02 9318 0144 or 1800 66 66 11
Fax: 02 9318 2887
Email: info@idrs.org.au
Internet: www.idrs.org.au

Postal address: P.O. Box 457, Chatswood NSW 2057
Tel: (02) 8230 2424
Fax: (02) 9904 8583
Email: info@itsyourlife.com.au
Internet: www.itsyourlife.com.au

ARMIDALE OFFICE

Street address: Cnr Jessie & Rusden Streets, Armidale NSW 2350
Postal address: PO Box 250, Armidale NSW 2350
Tel: (02) 6772 5770
Fax: (02) 6772 5771

Other Offices

Street address: Shop 5, 96 Balo Street, Moree NSW 2400
Postal address: PO Box 316, Moree NSW 2400
Tel: (02) 6752 5700
Fax: (02) 6752 5701

Street address: Level 1 619 Elizabeth Street Redfern NSW 2016
Tel: 0418 605 677
Internet: www.coalsnsw.com.au

Street address: 395 Peel Street Tamworth 2340
Post address: PO Box 1323 Tamworth 2340
Tel: 6761 3766
Fax: 6761 3767
Internet: www.coalsnsw.com.au

Street and postal address: 11 Rainbow Street, Kingsford 2032
Tel: (02) 9398 6366
TTY: (02) 9314 6430
Fax: (02) 9399 6683
Email: legal@unsw.edu.au
Internet: www.law.unsw.edu.au/centres/klc/

Postal address: PO Box 620 Parramatta NSW 2124
Tel & TTY: 1300 888 529
Fax: (02) 8833 3101
Translator and Interpreting Service: 131 450
Internet: www.lawaccess.nsw.gov.au

LAW SOCIETY OF NSW

The Solicitor Referral Service of the NSW Law Society refers clients who can pay for legal services to appropriate law firms within NSW.

Office and postal address: 170 Phillip Street,
Sydney 2000
Tel: (02) 9926 0333 or 1800 422 713
Fax: (02) 9231 5809
Email: lawsociety@lawsocnsw.asn.au
Internet: www.lawsociety.com.au

LAW AND JUSTICE FOUNDATION OF NEW SOUTH WALES

The Law and Justice Foundation is a statutory body aimed at improving access to justice for the people of NSW and provides some useful reports and resources for the public. The Foundation's purpose is to advance the fairness and equity of the justice system, and to improve access to justice, especially for socially and economically disadvantaged people.

Street Address
Level 14, 130 Pitt Street
Sydney NSW 2000

Mailing Address
GPO Box 4264
Sydney NSW 2001
Email: lf@lawfoundation.net.au
Tel: 02 9221 3900
Fax: 61 2 9221 6280
TTY: (02) 9223 4229
Internet: www.lawfoundation.net.au

LEGAL AID COMMISSION

Provides free legal advice and other legal assistance to disadvantaged people at the head office in Sydney as well as at 19 regional offices and numerous advice clinics located in various metropolitan and country centres and specialist services.

HEAD OFFICE
Street address: 323 Castlereagh Street, Sydney
NSW 2000
Postal address: PO Box K847 Haymarket 1238
Tel: (02) 9219 5000 or 1300 888 529
TTY: (02) 9219 5126
Fax: (02) 9219 5935
Internet: www.legalaid.nsw.gov.au

LEGAL AID VETERAN'S ADVOCACY CENTRE

Provides free independent legal advice for veterans.

Tel: (02) 9219 5148.

LEGAL SERVICES COMMISSIONER

The Legal Services Commissioner deals with complaints about legal practitioners and licensed practitioners.

Street address: Level 15, Goodsell Building,
8-12 Chifley Square, Sydney NSW 2000
Postal address: GPO Box 4460, Sydney NSW
2001
Tel: (02) 9377 1800 or 1800 242 958
TTY: (02) 9377 1855
Fax: (02) 9377 1888
Email: olsc@agd.nsw.gov.au
Internet: www.lawlink.nsw.gov.au/olsc1.nsf

LIVERPOOL WOMEN'S RESOURCE CENTRE

The Liverpool Women's Resource Centre operates as an information and referral service that develops and implements a variety of programs and activities based on feminist principles and ideologies.

Street and Postal address: 23 Sheriff Street,
Ashcroft NSW 2168
Tel: (02) 9607 7536
TTY: (02) 9607 7536
Facsimile: (02) 9608 4910
Email: lwrc@bigpond.com.au
Internet: www.isis.aust.com/lwrc

MACARTHUR LEGAL CENTRE

Provides legal advice to people on low incomes in the Macarthur area. Outreach services at Wollondilly, Macarthur Diversity Services, Trackside and Airds Neighbourhood Centre.

Office address: 4 Broughton Street,
Campbelltown 2560
Postal address: PO Box 798,
Campbelltown 2560
Tel: (02) 4628 2042

TTY: (02) 9760 1190
Fax: (02) 4628 0771
Email: Macarthur_nsw@fcl.fl.asn.au
Internet: www.macarthurlegal.org.au

MACQUARIE LEGAL CENTRE

Macquarie Legal Centre provides legal advice for residents of Western Sydney in relation to family law, debt recovery/civil claims/VAT, employment, other legal matters. Other projects include the WDVCS at Ryde and Parramatta courts, Court Assistance Scheme at Lidcombe Children's Court, Central West Contact Service, a supervised changeover service, and the Youth Education Project (provides training for youth workers).

Postal Address: PO Box 460,
Merrylands NSW 2160
Street Address: Level 1, 250 Pitt St, Merrylands
NSW 2160
Tel: (02) 9760 2211
TTY: (02) 9760 1190
Fax: (02) 97602255
Email: Macquarie_NSW@fcl.fl.asn.au
Internet: www.macquarielegal.org.au

MANLY COMMUNITY CENTRE INC.

The Manly Community Centre provides free community information and referral, as well as a range of community services.

12 Wentworth Street, Manly, 2095
Tel: (02) 9977 1066
Fax: 9977 6810
Email: mcc1@bigpond.net.au
Internet: www.manly.nsw.gov.au

MANY RIVERS ABORIGINAL LEGAL SERVICE (MRALS)

MRALS provides legal assistance to Koori people on the NSW North Coast region. It also has a [Violence Prevention Unit](#) in West Kempsey that assists with domestic violence and abuse issues.

HEAD OFFICE
Durahrwa Training and Development Aboriginal Corporation
Postal address: PO Box 1075,
GRAFTON NSW 2460
Tel: (02) 6643 4851
Fax: (02) 6643 4381

Offices in the following locations:
Coffs Harbour tel (02) 6651 8033
Kempsey tel (02) 6662 5990
Lismore tel (02) 6622 7088
Taree tel (02) 6551 3928
Newcastle tel (02) 4921 8815
Violence Prevention Unit tel 6562 5868

MARRICKVILLE LEGAL CENTRE AND CHILDREN'S LEGAL SERVICE Provides free legal advice and assistance to individuals and community organisations in the inner west area of Sydney. Services include a free tenants' advice service, free children's legal service for all persons under 18 in NSW and free Women's Domestic Violence Court Assistance Scheme.

Street and postal address: 338 Illawarra Road,
Marrickville 2204
Tel: (02) 9559 2899
Fax: (02) 9558 5213
Internet: www.mlc.asn.au

MEALS ON WHEELS ASSOCIATION INC (NSW)

The NSW Meals on Wheels Association develops meals on wheels and food services organisations and represents other community services organisations to ensure eligible clients have access to high quality services.

Street address: Level 4, 80 Cooper Street Surry Hills 2010
Post address: Locked bag 1100 Surry Hills 2010
Tel: (02) 8219 4200
Fax: (02) 8219 4299
Internet: www.nswmealsonwheels.org.au

MEDICARE

Medicare provides access to Australians to free or low-cost medical, optometrical and hospital care.

Post address: GPO Box 9822 Sydney NSW 2000

Tel: 132 011

Email: medicare@hic.gov.au

Internet: www.medicare.gov.au

MEDICARE AUSTRALIA (previously Health Insurance Commission)

Medicare Australia provides critical government services to the community, and incorporates Medicare, Pharmaceutical Benefits Scheme, Australian Childhood Immunisation Register, Australian Organ Donor Register and Family Assistance Office

Post Address: PO Box 1001, Tuggeranong DC ACT 2901

Tel: 6124 6333

Email: hic.info@hic.gov.au

MID COAST TENANTS ADVICE & ADVOCACY SERVICE

The Mid Coast Tenants Advice Service provides information, advice and advocacy to tenants, including private & Department of Housing tenants and caravan park residents, who live from Coffs Harbour to Taree.

Street address: Cnr Muston & Dodds Street, Port Macquarie NSW 2444

Postal address: PO Box 5213,

Port Macquarie NSW 2444

Tel: (02) 6583 9866 or 1800 777 722

Fax: (02) 6583 9868

Internet: www.pmninfo.org.au

MIGRANT RESOURCE CENTRES

Migrant Resource Centres offer settlement information, orientation and referral services to recently arrived migrants and refugees. They also provide coordinated effective service delivery that is responsive to the particular needs of the migrant and humanitarian entrant population in the target area and promote awareness of the needs of migrants and humanitarian entrants to mainstream providers.

Auburn Migrant Resource Centre
17 Macquarie Road, Auburn NSW 2144

Telephone: (02) 9649 6955

Fax: (02) 9649 4688

Email: reception@amrc.org.au

Internet: <http://www.amrc.org.au>

Baulkham Hills/Holroyd/Parramatta Migrant Resource Centre

15 Hunter Street, Parramatta NSW 2150

Telephone: (02) 9687 9901

Fax: (02) 9687 9990

Email: admin@bhpmrc.org.au

Internet: <http://www.bhpmrc.org.au/>

Blacktown Migrant Resource Centre

Level 2, 125 Main Street, Blacktown NSW 2148

Telephone: (02) 9621 6633

Fax: (02) 9831 5625

Email: bmrc@blacktownmrc.org.au

Internet: <http://www.blacktownmrc.org.au>.

Fairfield Migrant Resource Centre (Cabramatta Community Centre)

Community Centre, Cnr Railway Parade and McBurney Road, Cabramatta NSW 2166

Telephone: (02) 9727 0477

Fax: (02) 9728 6080

Email: info@fmrc.net

Internet: <http://www.fmrc.net>

Canterbury/Bankstown Migrant Resource Centre

Level 2, 59 Evaline St Campsie NSW 2194

Telephone: (02) 9789 3744

Fax: (02) 9718 0236

Email: cbmrcnsw@cbmrc.org.au

Internet: <http://www.cbmrc.org.au>

Illawarra Multicultural Services
21-29 Atchison St Wollongong NSW 2520
Telephone: (02) 4229 6855
Fax: (02) 4226 3634
Email: info@ims.org.au
Internet: <http://www.ims.org.au>

Liverpool Migrant Resource Centre
Level 4, 171 Bigge Street, Liverpool NSW 2170
Telephone: (02) 9601 3788
Fax: (02) 9601 1398
Email: info@lmrc.org.au
Internet: <http://www.lmrc.org.au>

Macarthur Diversity Services Inc.
Level 2, Centre Court, 101 Queen Street,
Campbelltown NSW2560
Telephone: (02) 4627 1188
Fax: (02) 4628 6068
Email: info@mdsi.org.au
Internet: <http://www.mmrc.org.au>

Migrant Network Services (Northern Sydney)
Level 3, 20 George Street, Hornsby NSW 2077
Telephone: (02) 9987 2333
Fax: (02) 99871619
Email: info@mnsnorth.org
Internet: <http://www.mnsnorth.org>

Migrant Resource Centre of Newcastle and the
Hunter Region
8 Chaucer Street, Hamilton NSW 2303
Telephone: (02) 4969 3399
Fax: (02) 4961 4997
Email: mrcnh@mrcnh.org
Internet: <http://www.mrcnh.org/>

St George Migrant Resource Centre
552 Princes Highway, Rockdale NSW 2216
Telephone: (02) 9597 5455
Fax: (02) 9567 3326
Email: sgmrc@sgmrc.org.au
Internet: <http://www.sgmrc.org.au>

MINISTERIAL ADVISORY COMMITTEE ON AGEING (NSW)

The NSW Ministerial Advisory Committee on Ageing is the official advisory body to the NSW Government on matters of interest to older people. The Committee provides advice to Government, conducts consultations and seminars and publishes research on ageing issues.

MOTOR ACCIDENTS AUTHORITY

The Motor Accidents Authority is a statutory corporation that regulates the NSW Motor Accidents Scheme.

MT DRUITT AND AREA COMMUNITY LEGAL CENTRE INC

The Mt Druitt and Area Community Legal Centre provides free legal advice, casework and referral to people who live in the Blacktown local government area and the East Ward of the Penrith

Street address: Chair, NSW Ministerial Advisory Committee on Ageing Level 5, 83 Clarence Street, Sydney NSW 2000
Tel: (02) 8270 2154
Fax (02) 8270 2361
Email: maca_info@dadhc.nsw.gov.au
Internet: www.maca.nsw.gov.au

Tel: 1300 137 131
Internet: www.maa.nsw.gov.au

Street address: Shop 7,
Daniel Thomas Plaza Mount Street,
Mt Druitt 2770
Postal address: PO Box 471,
Mt Druitt NSW 2770

local government area. The centre provides basic general legal advice in areas of law including domestic violence, family law, child support, tenancy, financial services, wills, motor vehicle accidents, neighbourhood disputes and complaints against government departments.

MULTICULTURAL DISABILITY ADVOCACY ASSOCIATION OF NSW (MDAA)

MDAA aims to promote, protect and secure the rights and interests of people from a non-English speaking background with disability and their families and carers in NSW.

NATIONAL INFORMATION CENTRE ON RETIREMENT INVESTMENTS (NICRI)

The NICRI is a free, independent, confidential service which aims to improve the level and quality of investment information provided to people with modest savings who are investing for retirement or facing redundancy.

NATIONAL WELFARE RIGHTS NETWORK (NWRN)

The NWRN is a network of services throughout Australia that provides free and independent information, advice and representation to individuals about Social Security law and its administration through Centrelink.

NEW ENGLAND & WESTERN TENANTS ADVICE & ADVOCACY SERVICE

Provides advice and representation to all tenants in residential accommodation in New England, North West, West and Far West of NSW. Offices also at Dubbo and Broken Hill.

NSW WOMEN'S REFUGE RESOURCE CENTRE

Information for women about domestic violence, women's refuges, Aboriginal issues, children and counselling services available.

NORTH AND NORTH WEST COMMUNITY LEGAL SERVICE (N&NWCLS)

Provides legal advice in New England and North West of NSW. Solicitors also visit Tamworth, Gunnedah, Narrabri, Moree, Inverell and Glen Innes regularly.

NORTHERN BEACHES NEIGHBOURHOOD SERVICE

The Northern Beaches Neighbourhood Service Inc. is a community service, information and community development organisation which acts to meet community needs and improve quality of life for the residents and workers in the Manly,

Tel: (02) 9675 2009
Fax: (02) 9675 2110
Email: mtduclc@socialchange.net.au

Street address: 40 Albion Street,
Harris Park NSW 2150
Postal address: PO Box 9381,
Harris Park NSW 2150
Phone: (02) 9891 6400 or 1800 629 072
Fax: (02) 9635 5355
TTY: (02) 9687 6325
Internet: www.mdaa.org.au

Postal address:
PO Box 893,
Woden ACT 2606
Tel: (02) 6281 5744 or 1800 020 110
Fax: (02) 6285 3787
Email: nicri@nicri.org.au
Internet: www.nicri.org.au

Postal and Street address: Level 5B,
414 Elizabeth Street, Surry Hills NSW 2010
Tel: (02) 9211 5300 or 1800 226 028
Fax: (02) 9211 5268
TTY: (02) 9211 0238
E-mail: welfarerights@welfarerights.org.au
Internet: www.welfarerights.org.au

Street and postal address: Minto Building
161 Rusden Street, Armidale 2350
Tel: (02) 6772 8100 or 1800 836 268
Fax: (02) 6772 2999
Email: newtaas@bigpond.net.au

Level 1, 619 Elizabeth Street
Redfern, NSW, 2016
Tel: 9698 9777
Fax: 9698 9771
Email: wrrc@wrrc.org.au

Street and postal address: Minto Building,
161 Rusden Street, Armidale 2350
Tel: (02) 6772 8100 or 1800 687 687
Fax: (02) 6772 2999
Email: nnwcls@bigpond.net.au
Email: nrtrs@bigpond.net.au

Street and Postal address: 30 and 32A
Howard Avenue, Dee Why, NSW 2099
Tel: (02) 9982 3044
Fax: (02) 9981 2839 or 9982-9738
Email: nbns@nbns.com.au
Internet: www.nbns.com.au

Warringah and Pittwater local government areas.

NORTHERN REGIONAL TENANTS RESOURCE SERVICE (NRTRS)

Providing support and advocacy for all tenants in social housing in New England, North West, Far North Coast, North Coast and Central Coast of NSW

Street and postal address: Minto Building
161 Rusden Street, Armidale 2350
Tel: (02) 6772 8100 or 1800 836 268
Fax: (02) 6772 2999

NORTHERN RIVERS COMMUNITY LEGAL CENTRE

Provides legal advice, education, information and referrals on general legal issues Limited filework and casework. Community legal education. Women's outreach solicitor. Court support. Northern Rivers area.

Postal address: PO Box 212,
Lismore 2580
Tel: (02) 6621 1000 or 1800 689 889
Fax: (02) 6621 1011
Email: nrclc@spot.com.au

NRMA LEGAL SERVICE

Provides legal advice to Members of NRMA Motoring & Services relating to traffic and motoring issues in NSW.

Street and postal address: Level 7,
388 George Street, Sydney 2000
Tel: (02) 8741 6280 or 1800 427 426
Fax: (02) 9292 8529

OFFICE FOR AN AGING AUSTRALIA (CTH)

The Office for Older Australians has information on work and later life planning, positive and healthy ageing and health care together. This office is a part of the Department of Health and Aged Care home page.

Internet: www.ageing.health.gov.au/fofa

OFFICE OF COMMUNITY HOUSING

The Office of Community Housing has the charter to undertake the strategic development of the community housing sector and promote client-focused and efficient service delivery.

Tel: 9849 8510
Internet: www.housing.nsw.gov.au/och/och

OFFICE OF FAIR TRADING (NSW)

Fair Trading deals with a range of consumer and trader issues including general consumer inquiries, residential leases, rental bonds, strata schemes, home building complaints, business names registration, co-operatives, associations, trade measurements and REVS. The Office also publishes a handbook called "The Seniors Guide to some basic Consumer Rights".

Parramatta Office
Street address: 1 Fitzwilliam Street,
Parramatta NSW 2150
Postal address: PO Box 972,
Parramatta NSW 2124
Tel: (02) 9895 0111 or 1800 451 301
TTY: (02) 9338 4943
Fax (02) 9895 0222
Email: enquiry@oft.commerce.nsw.gov.au
Internet: www.fairtrading.nsw.gov.au

Fair Trading Centres
Fair Trading Centres are located at a variety of regional and metropolitan locations.
Tel 13 32 20

Aboriginal Tenancy - Renting Services
Tel: (02) 9377 9200 or 1800 500 330

Building Contract Sales
Tel: 1800 639 722

Registry of Co-Operatives and Associations Tel:
6333 1400 or 1800 502 042

Rental Bond Board
Tel: (02) 9377 9000 or 1800 422 021

TTY: 9377 9099

Renting Services
Tel: 9377 9100

REVS (Register Encumbered Vehicles)
Tel: (02) 9633 6333 1800 424 988
TTY 1300 369 889

Strata Schemes and Mediation Services
Tel: (02) 9338 7900 or 1800 451 431
TTY: 13 14 50

Tenancy Inquiries
Tel: (02) 9377 9100 or 1800 451 301

OFFICE OF THE FEDERAL PRIVACY COMMISSIONER

Provides assistance on privacy matters generally except where NSW government agencies or local councils are involved.

Office address: Level 8, Piccadilly Tower,
133 Castlereagh Street,
Sydney NSW 2011
Postal address: P.O. 5218
Sydney NSW 2001
Tel: 1300 363 992
Fax: (02) 9284 9666
Email: privacy@privacy.gov.au
Internet: www.privacy.gov.au

OFFICE OF THE PROTECTIVE COMMISSIONER

The Protective Commissioner is an independent public official legally appointed to protect and administer the financial affairs and property of people unable to make financial decisions for themselves and where there is no other person suitable or able to assist.

Street address: Level 15, Piccadilly Tower,
133 Castlereagh Street,
Sydney 2000
Postal address: P.O. Box A235,
Sydney South NSW 1232
Tel: (02) 9265 3131 or 1300 360 466
TTY: 1800 882 889
Fax: (02) 9265 3686
Email: opcmail@opc.nsw.gov.au
Internet: <http://www.lawlink.nsw.gov.au/opc>

OFFICE OF THE PUBLIC GUARDIAN

The Office of the Public Guardian promotes the rights and interests of people with disabilities through the practice of guardianship, advocacy and education.

Street Address: Level 15, Piccadilly Tower, 133
Castlereagh St, Sydney NSW 2000
Postal Address: PO Box A231,
Sydney South NSW 1235
Tel: (02) 9265 3184 OR 1800 451 510
TTY: 1800 882 889
Fax: (02) 9283 2645
Email: informationsupport@opg.nsw.gov.au
Internet: www.lawlink.nsw.gov.au/opg

OFFICE OF STATE REVENUE

Collects state taxes, including stamp duty and land tax.

Tel: 1300 139 816
Internet: www.osr.nsw.gov.au

OLDER PERSONS TENANTS' SERVICE (OPTS)

A part of the Combined Pensioners' and Superannuants Association of New South Wales, this service provides tenancy and housing advice to superannuants, pensioners and older people. Assists in all tenancy related matters but with particular focus on protected tenants.

Street and Postal Address:
Level 3,
25 Cooper Street, Surry Hills NSW 2010
Tel:(02) 9281 9204 OR 1800 451 488 Fax: (02) 9281 9716
Email: cpsa@cpsa.org.au
Internet: www.cpsa.org.au

OLDER WOMEN'S NETWORK (OWN)

OWN Groups promote the rights, dignity and wellbeing of older women. Groups organise a wide range of activities and advocate on issues of concern to older women.

Postal address:
87 Lower Fort Street,
Millers Point NSW 2000
Tel: (02) 9247 7046
Fax: (02) 9247 4202
Email: office@own.org.au
Internet: www.own.org.au

OMBUDSMAN'S OFFICE (NSW)

Investigates complaints about the conduct of a NSW agency or their employees, including both government and some non-Government agencies.

Street and postal address:
NSW Ombudsman, Level 24, 580 George Street,
Sydney NSW 2000
Tel:(02) 9286 1000 or 1800 451 524
TTY:(02) 9264 8050
Fax:(02) 9283 2911
Email: nswombo@ombo.nsw.gov.au
Internet: www.nswombudsman.nsw.gov.au

PALLIATIVE CARE ASSOCIATION OF NSW

Provides information and referrals for palliative care for patients, their carers and their families.

Street address:
Level 11, 418A Elizabeth Street Surry Hills 2010
Postal address: P.O. Box 572,
Kings Cross 1340
Tel: (02) 9282 6436
Fax: (02) 9212 1827
Email: info@palliativecarensw.org.au
Internet: www.palliativecarensw.org.au

PARK AND VILLAGE SERVICE (PAVS)

A part of the Combined Pensioners' and Superannuants Association of New South Wales, this service provides training, resources advocacy and information on the rights and responsibilities of residential park and manufactured home estate residents.

Street and Postal Address:
Level 3,
25 Cooper Street, Surry Hills NSW 2010
Tel:(02) 9281 7967 OR 1800 451 488Fax: (02) 9281 9716
Email: cpsa@cpsa.org.au
Internet: www.cpsa.org.au/pavs

PHARMACEUTICAL BENEFITS SCHEME

The PBS provides reliable, timely and affordable access to a wide range of medicines for all Australians.

Post Address: GPO Box 9826 Sydney 2000
Tel: 1800 020 613
Email: pbs.enq@hic.gov.au

POLICE FORCE OF NEW SOUTH WALES

- **Domestic Violence Liaison Officer (DVLO)**
- **Gay and Lesbian Liaison Officer (GLLO)**

To contact your nearest Police Gay and Lesbian Liaison Officer or Domestic Violence Liaison Officer, call the Police service or visit its website for a full list of names and contact details for DVLO's and GLLO's.

Tel: 02 9281 0000 and ask for the contact phone number for the GLLO or DVLO nearest to you.

Internet: www.police.nsw.gov.au

PITTWATER LEGAL SERVICE

Provides legal assistance on most matters excluding immigration.

Street address: Mona Vale Memorial Hall,
Pittwater Road, Mona Vale, (behind Mona Vale Library)
Hours: 3rd Saturday of the month
10am-12 noon.

PRIVACY NSW

Provides assistance on privacy matters generally but more specifically where NSW government agencies or local councils are involved.

Office address: Goodsell Bldg, 1-2 Chifley Square, Sydney NSW 2011
Postal address: P.O. Box 6, Sydney NSW 2001
Tel: (02) 9228 8585
Fax: (02) 9228 8577
Email: privacy_nsw@agd.nsw.gov.au
Internet: www.lawlink.nsw.gov.au/privacynsw

PRIVATE GUARDIAN SUPPORT UNIT

Provides support and information to people appointed as a guardian by the Guardianship Tribunal or a Court.

Telephone: (02) 9265 1441 or 1800 451 510.
TTY: 1800 882 889.

PRIVATE HEALTH INSURANCE OMBUDSMAN

Provides private health insurance members with an independent service for health insurance problems and enquiries.

Street and postal address: Level 7, 362 Kent Street, Sydney NSW 2000
Tel: (02) 8235 8777 or 1800 640 695
Fax: (02) 8235 8778
Email: info@phio.org.au
Internet: www.phio.org.au

PUBLIC INTEREST ADVOCACY CENTRE

The Public Interest Advocacy Centre is an independent, non-profit legal and policy centre. Using its legal and policy skills, PIAC makes strategic interventions in public interest matters to foster a fair, just and democratic society and to empower citizens, consumers and communities.

Street and postal address: Level 9, 299 Elizabeth Street, Sydney 2000
Tel: (02) 8898 6500
Fax: (02) 8898 6555
Email: piac@piac.asn.au
Internet: www.piac.asn.au

PUBLIC TRUSTEE

The Public Trustee acts as an independent and impartial Executor, Administrator and Trustee for the people of NSW. It has 19 branches throughout metropolitan Sydney and regional areas across NSW. Additionally, where a Public Trustee Office is not accessible, the Clerk of the Local Court acts as the Agent of the Public Trustee.

Head Office and postal address:
Ground floor, 19 O'Connell Street, Sydney NSW 2000
Tel: (02) 9252 0523
Fax: (02) 9231 4296
Internet: www.pt.nsw.gov.au

REDFERN LEGAL CENTRE

Provides free legal advice and assistance for people who live or work in Sydney, South Sydney, Botany and Leichhardt local government areas. Also provides state-wide telephone advice and credit and debt service. Legal problems dealt with include domestic violence, family law, tenancy, credit and debt, victims compensation for sexual assault, unfair dismissal, discrimination, social security and legal issues that affect community groups.

Office and postal address: 73 Pitt Street, Redfern 2016
Tel: (02) 9698 7277
Fax (02) 9310 3586
TTY: (02) 9699 8037
Email: info@rlc.org.au
Internet www.rlc.org.au

REGISTRY OF BIRTHS DEATHS AND MARRIAGES (NSW)

The Registry registers NSW life events accurately and securely for all time, ensuring their integrity and confidentiality. This includes the registration of births, death, marriages, official changes of name and sex. The Registry also maintains a register of wills.

Tel: 1300 655 236

Fax: (02) 9699 5120

TTY: 9310 5700 (for the hearing impaired)

RSPCA

The RSPCA is Australia's pre-eminent animal welfare organisation.

Sydney Inspectorate
P.O Box 34
Yagoona 2199
Tel: (02) 9770 7555
Fax: (02) 9796 4346
Internet: www.rspcansw.org.au

SAME SEX DOMESTIC VIOLENCE WEBSITE

A comprehensive list of resources for same-sex couples experiencing domestic violence.

Internet: <http://ssdv.acon.org.au/gethelp.htm>

SENIOR LINK

Assists older people with computer and Internet problems, and acts as both a resource and meeting place for people over 55.

PO Box 825
Mittagong 2575
Tel: 0418 444 690
Web: www.seniorlink.com.au

SENIORS CARD

The Seniors Card entitles older Australians to a range of benefits provided by commercial and retail businesses. The Card is free and is issued by every State and Territory Government around Australia.

Office address: Level 5, 234 Sussex Street,
Sydney NSW 2000
Postal address: Seniors Card Office,
Locked Bag 16, Kingsgrove NSW 2208
Tel: 1300 364 758
Fax: (02) 8270 2470
Email: info@seniorscard.nsw.gov.au
Internet: www.seniorscard.nsw.gov.au

SENIORS INFORMATION SERVICE (SIS)

SIS provides confidential information on more than 8,000 organisations, services, support groups and on retirement accommodation.

Street and postal address: Level 4
280 Pitt Street, Sydney 2000
Tel: 13 12 44 (local call charge from anywhere in NSW)
Fax: (02) 9286 3878
Email: sis1@bigpond.com.au
Internet: www.infoseniorsnsw.org.au

SHOALCOAST COMMUNITY LEGAL CENTRE INC

Provides free legal advice, advocacy, and legal education for the South Coast of NSW, including the Shoalhaven, Eurobodalla, and Bega Valley local government.

Street address: 50 Junction Street
Nowra 2541
Postal address: PO Box 1496 Nowra 2541
Tel: (02) 4422 9529 or 1800 229 529
Fax: (02) 44227573
Email: info@shoalcoast.org.au
Internet: www.shoalcoast.org.au

SOCIAL SECURITY APPEALS TRIBUNAL (SSAT)

The SSAT reviews decisions made in relation to social security, education or training payments.

Sydney Office
Street address: 11th Floor,
157 Liverpool St, Sydney
Postal address: GPO Box 9943,
Sydney NSW 2001
Tel: (02) 9202 3400 or 1800 011 140
TTY 1800 060 116
Fax: (02) 9202 3499
E-mail address: sydney@ssat.gov.au
Web: www.ssat.gov.au

SOUTH WEST SYDNEY LEGAL CENTRE

The South West Sydney Legal Centre provides a range of free legal services to people living in the

Address: 30 Pirie Street, Liverpool NSW 2170
Tel: (02) 9601 7777

South West area of Sydney, including Liverpool, Fairfield and Bankstown Local Government areas.

TTY: (02) 9601 3835
Fax: (02) 9601 7400
Email: Southwest_Sydney@fcl.fl.asn.au
Internet: www.swslc.org.au

SOUTHERN EASTERN ABORIGINAL LEGAL SERVICE (SEALS)

SEAL provides legal advocacy and/or representation in legal proceedings. Its principal focus is to represent Aboriginal people in the criminal justice system. SEALS covers the ATSIC Queanbeyan Regional Council area of South Eastern NSW.

NOWRA OFFICE
Street address: 2/49 Berri Street,
Nowra NSW 2541
Postal address: PO Box 998,
Nowra NSW 2541
Tel: (02) 4472 8633
Fax: (02) 4422 3256
Email: sealsnow@flatearth.com.au
Internet: www.coalsnsw.com.au

CANBERRA OFFICE
Street and postal address:
54-58 Northbourne Avenue,
Canberra ACT 2601
Tel: (02) 6249 8488
Fax: (02) 6262 5226
Email: oliver.kickett@seals.org.au

MORUYA OFFICE
Street address: 8 Mirrabooka Avenue,
Moruya NSW 2537
Postal address: PO Box 604,
Moruya NSW 2537
Tel: (02) 4474 2400
Fax: (02) 4474 2091

SUPERANNUATION COMPLAINTS TRIBUNAL TRIBUNAL

The Superannuation Complaints Tribunal is an independent body set up by the Commonwealth Government to deal with complaints relating to superannuation, annuities and retirement savings accounts.

Tel: 1300 884 114
Internet: www.sct.gov.au

SUTHERLAND SHIRE COMMUNITY CARE NETWORK INC (SSCCN)

SSCCN works towards improving co-ordination and quality of care for frail older people, people with disabilities and their carers. It provides information about a range of community services.

Street Address: Stapleton Ave Community Centre, 3A Stapleton Ave, Sutherland
Postal Address: PO Box 409,
Sutherland NSW 1499
Tel: (02) 9545 6599
Fax: (02) 9542 6291
Email: ssccn@ssccn.org.au
Internet: www.sccn.org.au

SYDNEY REGIONAL ABORIGINAL CORPORATION LEGAL SERVICE

Provides legal advice and assistance to Aboriginal and Torres Strait Islanders in criminal and family law matters.

Street address: 619 Elizabeth Street,
Redfern NSW 2012
Postal address: PO Box 2257,
Strawberry Hills NSW 2012
Tel: (02) 9318 2122
Fax: (02) 9319 2630
Internet: www.coalsnsw.com.au

TENANTS' ADVICE AND ADVOCACY SERVICES (NSW)

The Tenants Advice & Advocacy Services works with a number of organisations who also provide assistance and support to tenants in various ways.

Internet: www.tenants.org.au
Services in the following locations

Regional

Central Coast: (02) 4353 5515
Hunter Region: (02) 4929 6888 or
1800 654 504
Illawarra and South Coast:
(02) 4274 3475 or 1800 807 225
Mid Coast: (02) 02 6583 9866 or
1800 777 722
New England: 1800 836 268
Northern Rivers: (02) 6621 1022 or
1800 649 135
South West (of the Dividing Range):
1800 642 609
Sydney
Eastern Sydney: (02) 9386 9147
Inner Sydney (02) 9698 5975
Inner Western Sydney (02) 9559 2899
South West Sydney (02) 4628 1678 or 1800
631 693
Southern Sydney (02) 9787 4679
Northern Sydney (02) 9884 9605
West Sydney (02) 9891 6377
Specialist
Aboriginal resource Unit: (02) 9589 1839
Greater Sydney Aboriginal Tenants Service (02)
9572 7066
North West NSW (02) 6643 4308
North & North West NSW Aboriginal Service
(02) 6643 4426 or 1800 248 913
Older Persons Service (02) 9281 9804 or
1800 451 488
Parks & Village Service (02) 9281 7967
Southern NSW Aboriginal Service:
(02) 4472 9363 or 1800 672 185
Western NSW Aboriginal Service
(02) 6882 3611 or 1800 810 233

TENANTS' UNION OF NSW (TU)

The TU is a specialist Community Legal Centre that aims to represent the interests of all tenants in NSW. This includes private and public tenants, boarders and lodgers and residential park residents.

Street and postal address:
68 Bettington Street,
Millers Point, Sydney 2000
Tel: (02) 9251 6590
Email: tunsw@fcl.fl.asn.au
Internet: www.tenants.org.au

TRANSLATING AND INTERPRETER SERVICE

NSW Government service for non-English speaking seniors who require a translator or interpreter to access services. Fees may apply.

Tel: 13 14 50 (24 hours)

UTS COMMUNITY LAW AND LEGAL RESEARCH CENTRE

The UTS Community Law and Legal Research Centre provides a free, accessible legal advice and referral service for UTS students and staff on a variety of issues.

Tel: 02 9514 2914

**VETERANS' AFFAIRS AUSTRALIA
(DEPARTMENT OF)**

The Department organises a range of issues affecting veterans and their families.

VICTIMS SERVICES

Victims Services help victims of crime in NSW access services and entitlements to assist in their recovery.

WELFARE RIGHTS CENTRE, SYDNEY

Advice and representation on all Social Security matters.

Telephone advice on Mondays, Wednesdays, Thursdays and Fridays (9.00am to 1.00pm) and Tuesdays (1.00 pm to 5.00pm)

WELFARE RIGHTS AND LEGAL CENTRE

The Welfare Rights and Legal Centre is a free community legal service for low income earners in the Australian Capital Territory and its region.

**WESTERN ABORIGINAL LEGAL SERVICE
(WALS)**

WALS provides legal assistance to Aboriginal people in the Central West, North West and Far West of NSW.

WESTERN NSW COMMUNITY LEGAL CENTRE

Provides telephone advice, runs evening volunteer advice services and takes on some casework. Both the Rural Women's Outreach service and the generalist service have a community legal education component. Focus on domestic violence and two special projects for the Aboriginal communities and for the youth of the Orana and Far West regions of NSW.

**WIRRINGA BAIYA ABORIGINAL WOMEN'S
LEGAL CENTRE**

Aboriginal women's legal service. Wirringa Baiya provides telephone advice in relation to domestic violence, sexual assault, care and protection and custody matters.

**WOMEN'S DOMESTIC VIOLENCE COURT
ASSISTANCE SCHEME**

Free service for women experiencing domestic violence. The aim is to give each woman in a DV situation, and/or seeking a restraining order (AVO), access to a solicitor and support worker. Schemes are available at many locations

General inquiries:13 32 54
Non-metropolitan:1800 555 254
Internet: www.dva.gov.au

Tel: 02 9374 3111
TTY 02 9374 3175
Email: vct@agd.nsw.gov.au
Internet: www.lawlink.nsw.gov.au/vs

Level 5b, 414 Elizabeth St, Surry Hills, NSW 2010

Tel: (02) 9211 5300 and 1800 226 028 for people calling from outside the Sydney metropolitan area
TTY: (02) 9211 0238
Email: welfarerights@welfarerights.org.au

Street address: Havelock House, Gould Street, Turner ACT 2612
Postal address: PO Box 337, Civic Square, ACT 2608
Tel: 02 6247 2177

Head Office
Office address:
23-25 Carrington Ave Dubbo 2830
(Head Office)
Postal address: PO Box 446 Dubbo NSW 2830
Tel (02) 6882 6966 or (02) 6882 6880
Fax (02) 6882 0726
Email: principal_sol@bigpong.com
Internet: www.coalsnsw.com.au

Street and postal address: 51 Bultje Street, Dubbo NSW 2830
Tel: (02) 6884 9422 or 1800 655 927
Women's toll free: 1800 677 493
Fax: (02) 6884 9397
Email: western_nsw@fcl.fla.sn.au

Street address: Wirringa Baiya Offices
Cnr Marrickville Road and Livingstone Road
Postal address: PO Box 785
Marrickville NSW 1475
Tel: (02) 9569 3847 or 1800 686 587
Fax: (02) 9569 4210
Email: info@wirringabaiyaorg.au
Internet: www.wirringabaiya.org.au

Internet: www.lawwlink.nsw.gov.au/dvlink
Tel:
Albury: (02) 6021 3059
Armidale: (02) 6771 4221
Bankstown: (02) 9709 5622
Bega: (02) 6492 5002

throughout NSW. But if there is no scheme near where you live you can contact the Domestic Violence Advocacy Service, talk to the Chamber Magistrate at your local court or contact the police.

Blacktown: (02) 9671 9126
Blue Mountains/Lithgow: (02) 4782 4155
Bourke/Brewarrina: (02) 6872 1200
Broken Hill: (08) 8087 2053
Central Coast: (02) 4350 3064 / (02) 4325 6941
Coffs Harbour: (02) 6650 0302
Dubbo: (02) 6884 7388
Hastings: (02) 6583 4179
Hawkesbury: (02) 4588 5908
Hornsby: (02) 9487 3022
Hunter: (02) 4926 3329
Illawarra: (02) 4228 1499
Inner West: (02) 9744 1866
Kempsey: (02) 6563 1479
Lismore: (02) 6622 3558
Liverpool/Fairfield: (02) 9601 6988
Macarthur: (02) 4628 6170
Maitland: (02) 4934 5332
Manly Warringah: (02) 9971 4499
Moree: (02) 6752 7135
Newtown: (02) 9559 2899
Nowra: (02) 4423 2949
Parramatta/Ryde: (02) 9893 8866
Penrith/Mt Druitt: (02) 4731 5098
Redfern: (02) 9698 7277
Southern Sydney: (02) 9589 1200
Taree: (02) 6557 8122
Wagga Wagga: (02) 6921 6227
Waverley: (02) 9315 5700

WOMEN'S LEGAL CENTRE

The Women's Legal Centre is a community legal centre run by women, for women in Canberra and the surrounding area.

Postal address: PO Box 1726,
Canberra City ACT 2601
Tel advice: (02) 6257 4499 or
1800 634 669
Indigenous Women's advice:
1800 639 784
TTY: 13 25 44 and ask for (02) 6257 4499
Fax: (02) 6247 0848
Internet: www.womenslegalact.org

WOMEN'S LEGAL RESOURCES CENTRE

Provides a voice for women in NSW and promotes access to justice, through the provision of legal services, law reform and community legal education, particularly for women who are disadvantaged by their social and economic circumstances.

Postal address: PO Box 206
Lidcombe North 1825
Telephone advice: (02) 9749 5533
Rural Free Call: 1800 801 501
Indigenous Women's advice: 1800 639 784
TTY: 1800 674 333
Fax: (02) 9749 4433

OUTREACH SERVICES:

Blacktown: (02) 9831 2070
Campbelltown: (02) 4627 2955
Fairfield: (02) 9726 4044
Liverpool: (02) 9601 3555
Penrith: (02) 4721 8749
Walgett: (02) 6828 3143