



# centacare fraser coast

## Community Support Services

ABN 35 020 644 975

### Preventing Homelessness Early Intervention Program

#### - Newsletter No.6 - 2008

Centacare Fraser Coast -  
Preventing Homelessness Early

Intervention: offers-

- Support that enables people to remain in their current accommodation
- Support that encourages people to work together, and provide opportunities to participate in planning towards achieving sustainable accommodation
- Information about community support services relevant to their needs

Contact: **07 41940172** and ask to speak to either Janna or Lorraine

#### *A word from Janna*

As we move into the last half of the year and have just done the end of year financial "stuff", it has been good to be able to reflect on the service's first 12 months. When I was successful in obtaining the position as Coordinator of the Preventing Homelessness Program, the service had to be set up from scratch. At that time I could not have imagined how supportive the Community, other Service Providers and Property Managers would be. Without that support many of our families would not have been able to get their tenancies back on track. As time goes on and things are getting tougher, it's refreshing to know that as a community we are still able to care enough to help where needed. It's so easy to pass judgment, but if you look a bit deeper there are often circumstances beyond their control that have led to the situation families find themselves in.

*Janna*

#### Dealing With Debt

If you are considering borrowing money, there are a number of things to beware of. In particular the lending source, it is very tempting to get a loan from a "Payday" lender, however did you know that if you borrow \$500.00 until the next fortnight payday, there is a \$100.00 establishment fee, the interest to be paid is a whopping 20% per fortnight, which is equal to \$100.00 interest per fortnight, making the total to be repaid at next payday \$700.00.

The Pawn Shops don't fare any better, with a \$75.00 establishment fee, 30% per month, which on \$500.00 equates to \$150.00 per month, plus the establishment fee of \$75.00, making the repayment \$725.00. In addition to that, if the full amount isn't paid to recover the goods, \$75.00 interest will be charged every month until the money is paid in full.

#### Debt Recovery:

**Letters of Demand:** a letter of demand is a letter from the creditor, (not the court) demanding that you pay a set amount by a date or court proceedings will be started. When you get a letter of demand, check the amount is correct. If you disagree with what it says you owe, or there are not enough details, write a letter (make sure you date it and keep a copy of all letters) to the creditor asking for a detailed statement of monies owed.

#### Responding to a Letter of Demand:

- Refuse to pay
- Ignore it – creditors may then begin legal proceedings and you will have to pay the legal cost if you lose in court
- Negotiate with the creditor if you can't pay the full amount by either:
  - Asking for an extension of time to pay the debt
  - Asking to pay the debt off in installments
  - Offering to pay a reduced amount to finalise the debt
  - Asking that the debt be waived due to circumstances.

Next Issue: Responding when the creditor takes legal action.

Information from Money Minded 2007

#### Real estate agents: friend or foe ?

Our program puts us in touch with a lot of property managers and some landlords directly. In general the Real Estate agents and in particular the Property managers, have traditionally been seen as the "enemy" and that they are only there to look after the property owner. Whilst they have an obligation to the property owner as in a sense they are employed by them, most property managers and landlords can see the benefit of looking after their tenants if the tenant has been a "good" tenant.

When problems happen in the tenancy, the biggest complaint we hear from the R/E agents is: why didn't they just come and talk to us, we might have been able to sort something out. We have had some agents and landlords, (due to the fact tenants have really looked after the property), say they want to hang on to their tenant, in spite of the fact they may be behind in rent. They are often happy to put a repayment plan in place to start catching up, for the simple reason that the property has been well cared for. By giving the tenant some leeway and opportunity to catch up, everyone wins. We have worked with clients whose property managers have actually assisted the tenant financially, which has mostly resulted in stabilizing the tenancy.

However there have also been cases where the property manager has done this and been let down. They are very much aware that for most people the high rents have a huge impact on their ability to sustain tenancies. Property Managers overall walk a fine line between being money collectors, social workers or mediators, counselors and RTA Law enforcer. All difficult jobs in their own right. Responsible tenancies mean looking after the property, paying rent on time and so on, responsible tenants will in most cases be looked after when there is a crisis with payment of rent.

**If however it does become apparent that tenants are struggling, please refer them to us or contact us sooner rather than later, as the further the tenant gets behind, the harder it becomes to try and catch up, even with our assistance.**

Janna,

**Did you know: if you are having a dispute with your phone company and you aren't able to resolve it, you can contact the Telecommunications Ombudsman for assistance to try and resolve the dispute?**

This is a free and independent dispute resolution service for consumers and small business with complaints about their telephone or internet service. If trying to resolve it yourself fails, you can contact them for help on:

Their website: [www.tio.com.au](http://www.tio.com.au)

Toll free phone: 1800 062 058  
Toll free fax: 1800 630 614

Mail: PO Box 276.Collins Street West  
Melbourne Vic. 8007

Email: [tio@tio.com.au](mailto:tio@tio.com.au)

Their office hours are: Monday to Friday,  
between 9 am and 5 pm.

There is also an Interpreter service for people from non English speaking backgrounds on: 131450

*Just from last edition: it is good to know people actually read the newsletter, someone pointed out that we had edition 4, instead of 5 on the last one, well spotted!*

## Latest Health News:

***Female hormone effective in schizophrenia treatment***

*Australian scientists are taking a novel approach to treating women with schizophrenia.*

*They have just published the findings of a major clinical trial using the female hormone oestrogen as a treatment.*

*Professor Jayashri Kulkarni from Melbourne's Alfred Hospital says women given the hormone had a significant reduction in their symptoms.*

*Patients reported fewer cases of hearing voices or delusions and better levels of brain function.*

## ***Air Your Views!!!!***

***QPP (Qld Positive People) are seeking volunteers who would like to join a new working group in Queensland who are looking at developing a support program to assist people stop smoking.***

***The people they are seeking should be either ex-smokers, or currently trying to give up smoking, or strongly contemplating it. They are seeking your input and views as to what types of supports you may consider useful to your attempts and possibly your peers.***

***For further information – Peter – 3013-5505 or 1800-636-241***

*There is never enough time to do it right the first time, but there is always enough time to do it over.*

*Author unknown*

## Budget Ideas

### **Hungarian Goulash for 4:**

Put 1 tablespoon oil in a pan. Finely slice 1 large onion and fry in oil until golden brown.

Add 3 teaspoons paprika. Stir it around and add the meat. You can use 500 grams of Chuck steak or one of the cheaper cuts, (dice into cubes yourself, it's cheaper) chuck or casserole steak stews very well, or chicken.

Add a piece of green pepper, a stalk of celery, a tomato (fresh or canned), 1 bay leaf and 2 cloves. Salt and pepper to taste. Steam the meat until it draws juice.

Then sprinkle 1 tablespoon of flour on the meat. Add 1 or 2 cups of water and simmer until tender. This usually takes about 2 hours. Add 1 or 2 diced potatoes for the last 1/2 hour.

I like to serve this with rice, noodles or bread dumplings. This is a simple but very delicious meal!

**Cleaning hints:  
Rust Stain and Hard Water Deposit Remover: apply full strength vinegar or lemon juice, let stand until spot disappears, then rinse. Repeat if necessary.**

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Machines that have broken down will work perfectly when the repairman arrives.

*Author unknown*

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