

**Shoalcoast Community
Legal Centre Inc.**



Shoalcoast Community
Legal Centre

ANNUAL REPORT

2023/2024

1800 229 529

www.shoalcoast.org.au

Acknowledgement of Country

Shoalcoast Community Legal Centre would like to Acknowledge the Traditional Custodians of the land on which we work. We pay our respects to the Ancestors, Elders past and present, the future generations, and to all Aboriginal and Torres Strait Islander Peoples. We Acknowledge that Aboriginal and Torres Strait Islander People will always hold a spiritual belonging and connection with this country, and remain the Traditional Owners and First Peoples of this land.

Values



Mission

- To provide free, easily accessible and professional legal services that support vulnerable members of our communities when they need it most.



Vision

- To live in an inclusive and equitable society that embraces social justice, where professional legal services and support are available to all, regardless of social or economic status.



Values:

- One for all: We offer respect and support, not judgement or bias. Our professional legal services are genuinely inclusive and available to all. We truly care.
 - Community to the core: We are about fostering a more informed, empowered and stronger community where everyone is respected, supported and heard.
 - Time worth taking: We provide high levels of professional legal services, delivered with empathy, patience and compassion. We take the time to truly understand our clients and their unique situations, before explaining the best ways forward using plain English.
 - Big picture focus: Every client's legal situation is unique. We go further to see the complete picture, so we can offer the right combination of options, information and support. We provide a holistic service and link to other experts when required.
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Volunteer Management Committee

President	Meredith McLaine
Vice President	Frank Pearce (until February 2024)
Secretary	Jane Mussett
Treasurer	Emily Hoerlein
Committee Members	Chloe Wyatt (from December 2023) Jane Hughes Luke Elliott Stephanie Young
Staff Representatives	Caryn Carpenter Grant Hodgson Len Brown
Principal Solicitor	Louisa Stewart
Centre Manager	Emma Wood



Strategic Objectives

1. Provide an efficient generalist legal service offering discrete and ongoing legal assistance to those who are disadvantaged.
2. Promote Shoalcoast Community Legal Centre's services to our communities.
3. Identify and contribute to law reform issues that promote systemic change to the advantage of our communities.
4. Identify and implement strategy to manage the long-term sustainability of the service.
5. Ensure that Shoalcoast Community Legal Centre is a culturally safe place for our staff and communities.
6. Identify and respond to the needs in our catchment areas in relation to Family Law/Family Violence.
7. Continue to build and maintain our relationships with Aboriginal and Torres Strait Islander communities through our services.



Shoalcoast Team

Administration Team

Centre Manager	Emma Wood
Administration Support Worker	Rebecca Butler
Community Support Worker	Caryn Carpenter
Administration and Events Planner	Jasmine Huang
Administration Officer	Shiree Gehlhaar
Administration Officer	Amanda Sellin (from September 2023)

Legal Team

Principal Solicitor	Louisa Stewart
Generalist Solicitor	Grant Hodgson
Generalist Solicitor	Johanna Reid
Generalist Solicitor	Len Brown
Generalist Solicitor	Lisa Woodgate
Generalist Solicitor	Nikki Boyages
Generalist Solicitor	Erin Mulally (until August 2023)
Generalist Solicitor	Josephine Wittman (until September 2023)
Generalist Solicitor	Angela Boyland (until February 2024)
Cooperative Legal Service Delivery Program Coordinator	Erin Mulally (until August 2023)

Financial Counselling Team

Financial Counsellor	Geoff Cornwall
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Office Juniors (School Holidays)

Social Media and Office Junior	Harrison Wood
Office Junior	Evie Stewart

Volunteer Team

CLCNSW First Nations Cadet	Hannah Fernie
UOW Legal Intern for 4 weeks	Eleanor Drury
Financial Counselling Student	Christina Walker
Year 10 Work Experience Student from Nowra High	Emily Pareja
Year 10 Work Experience Student from Nowra Anglican College	Jamie Wu

Acknowledgement of Funding

Shoalcoast Community Legal Centre received funding from the following sources in 2023/24:

- **NLAP Generalist Funding** – State and Commonwealth Governments through the Community Legal Centre Program (CLC Program Unit) managed by Legal Aid NSW.
- **Flood and Disaster Related Legal Assistance Funding** – Commonwealth Government through the Community Legal Centre Program (CLC Program Unit) managed by Legal Aid NSW.

Shoalcoast Community Legal Centre acknowledges the ongoing support provided by the New South Wales State and Commonwealth Government.

Reconciliation Action Plan

Shoalcoast Community Legal Centre is proud to have its third Reconciliation Action Plan approved and endorsed by Reconciliation Australia.

The Innovate Reconciliation Action Plan commenced on 1 January 2024 and concludes on 31 December 2026.

Through the implementation of this Reconciliation Action Plan (RAP), Shoalcoast Community Legal Centre reaffirms its commitment to growing and maintaining strong relationships with Aboriginal and Torres Strait Islander communities in our region, and to continuously developing partnerships that strengthen and empower Aboriginal and Torres Strait Islander peoples and communities.

The Shoalcoast Community Legal Centre Innovate RAP focuses on 4 key pillars for reconciliation:

Relationships – The Shoalcoast CLC Innovate RAP will support our organisation’s commitment for the inclusion of Aboriginal and Torres Strait Islander peoples, their cultures and a broader community understanding. We will focus on building new relationships and gain further trust from Aboriginal and Torres Strait Islander communities and service providers in our catchment area by our demonstrated commitment to understanding and respect of culture.

Respect – Shoalcoast CLC ensures that our written policies and the practices that follow enshrine our values and achievable goals. Our policies and procedures and actions should ensure that respect is symbolic as well as practical.

Opportunities – Shoalcoast CLC is committed to providing real and meaningful employment opportunities for Aboriginal and Torres Strait Islander peoples at all levels of service delivery, and to progress and achieve individual and community goals. Shoalcoast CLC aims to contribute to law reform that advocates for changes in laws, policies and procedures that contribute to the over representation of Aboriginal and Torres Strait Islander peoples in the justice system.

Governance – Ensure that we establish and maintain an effective RAP Working Group to drive governance and build accountability and transparency through reporting RAP achievements, challenges and learnings both internally and externally.

A RAP Working Group (RWG) has formed to work on the requirements of the RAP and the group consists of staff, volunteers and management committee members. The RWG meets quarterly and these meetings are an important time to come together to focus on and review the quarter’s progress for the requirements of the RAP. At the meeting we are committed to reporting on the progress of the RAP against measurable performance targets.

In the 2023/24 year, Shoalcoast proudly participated in the following events:

- NAIDOC Events – Nowra, Wreck Bay and Mogo.
- Sorry Day walk in Nowra (to Bomaderry Homes).
- National Reconciliation Week – we held an internal lunch event at our office watching the Reconciliation NSW event.

Emma Wood
RAP Champion for Shoalcoast Community Legal Centre

President's Report

As I write this report, it occurs to me that it's 25 years since Shoalcoast Community Legal Centre opened its doors, and 10 years since I finished on its staff. Back in May 1999—as I trotted up the steps of the Junction Street office as the third inaugural employee of the fledgling organisation—I could not have envisaged that I would be still involved a quarter of a century later, nor that Shoalcoast would have grown and developed in the multitude of ways it has. I certainly couldn't have imagined what would have seemed then a sci-fi, futuristic world of paperless files and virtual meetings!

In some respects though, the more things change the more they stay the same. This certainly applies to the recurring systemic challenges faced by the Community Legal Centre sector nationally, and its strength in overcoming these hurdles. This year, as in countless times in the past, Community Legal Centres have weathered (partially at least) another funding crisis, through a combination of sector advocacy, recognition of the vital work CLCs provide to the community, and for Shoalcoast particularly: our reputation for capability, output and innovation, which often sees us the trusted recipient of project grants on top of core funding.

As always, 2023/24 has seen over a thousand clients advised, assisted and empowered by Shoalcoast to address the legal problems that inevitably intersect with other aspects of their lives. It's particularly exciting to see financial counselling become part of the fabric of services delivered by the Centre. I optimistically look forward to a time when we can, perhaps, add a social worker to the team; noting that in the meantime Shoalcoast's dedication to active engagement in its local communities enables the diverse needs of clients to be met via partnerships, community projects and referrals.

Reconciliation Australia's approval this year of our newest Reconciliation Action Plan reflects the Centre's commitment, connection and practical engagement with First Nations communities. This was a driving impetus for and significant feature of the Centre from the outset, and one which has never faltered.

The Management Committee applauds the staff team for its excellence in service delivery, and for managing ever-busy workloads during some periods of employment turnover and short-staffing. At the time of writing this report, recruitment for new solicitors has been finalised, and I'm happy to say that staffing appears to be both full and stable; and—has been the general pattern within Shoalcoast over the decades—harmonious, collaborative and productive. We welcome the newer team members who joined the Centre in 2023/24, and thank the commitment of staff who have been with us for several or many years. I especially acknowledge the longevity, dedication and skills of Caryn Carpenter and Rebecca Butler, who have been with Shoalcoast for 13 and 17 years respectively—no mean feat.

A big thank you to Management Committee members Jane Mussett, Emily Hoerlein, Stephanie Young, Luke Elliott, Chloe Wyatt, Jane Hughes and Frank Pearce. I look forward to the coming year as Shoalcoast forges ahead into its next quarter-century!

Meredith McLaine
President

Treasurer's Report

Friends and families of Shoalcoast Community Centre,

I am grateful to present to you our financial outcome for the 2024 financial year. As a not-for-profit charity, it is our responsibility to use all our funding to help our communities. We have had surpluses from the previous years, and I am happy to present a minor deficit from our 2024 operations. A minor surplus or deficit is the best result we can achieve.

Understandably, due to the nature of our service, our largest cost is our labour.

Here is our summarised statement of financial performance:

	'000	2024	2023
Funding		1,573	1,728
Other income		54	23
Total income		1,627	1,751
Depreciation and amortisation		(13)	(17)
Employee benefit expenses		(1,296)	(1,186)
Other expenses		(321)	(294)
Total expenses		(1,629)	(1,497)
SURPLUS (DEFECIT)		(2)	254

Here is our summarised statement of financial position:

	'000	2024	2023
Current assets		940	881
Non-current assets		44	57
Total assets		984	938
Current liabilities		306	265
Non-current liabilities		21	13
Total liabilities		327	278
NET ASSETS		657	659
EQUITY		657	659

Our detailed and comprehensive financial reports are available on request.

I would like to extend my thanks and gratitude to Louisa Stewart and Emma Wood for their outstanding commitment to supporting the Shoalcoast Community Legal Centre Committee. It is with their support that we can make the best decisions for both our Centre and our communities.

Emily Hoerlein
Treasurer

Centre Report

July 2023

- We had Eleanor Drury with us for 4 weeks as part of the UOW Legal Internship program.
- We celebrated NAIDOC week with attendances at Nowra, Wreck Bay and Mogo.
- We completed our annual reporting for the centre.
- We commenced our path to a new Reconciliation Action Plan (RAP).

August 2023

- We said farewell to Erin Mulally.
- We commenced recruiting and moved away for selection criteria applications and to a strength/capability recruitment style.
- We had an office clean up and updated our conference room and made a space for workstations and a break out room on the mezzanine at 80 Bridge Road.
- Emma and Len participated in the Australian Rural Leadership Foundation for the Shoalhaven Regenerate Leadership and Bega Valley Regenerate Leadership. This was a 2-part residential program with Emma going to Cambewarra and Len going to Tathra.
- Emma attended the SACS (Social and Community Services) Council meeting in Sydney as an Australian Services Union representative.

September 2023

- We said farewell to Jo Wittman.
- We welcomed Amanda Sellin (Administration Officer) and Johanna Reid (Generalist Solicitor) and Nikki Boyages (Paralegal) to the team.
- We completed training with ACON about their service and community health and inclusion.

October 2023

- We completed our annual WH&S Inspection for our office at 80 Bridge Road.
- The Annual General Meeting was held on 25 October 2023 at 80 Bridge Road and online.
- The Client Survey was completed. Data was collected for completed legal services for the period of 3 October to 30 October 2023.
- We continued working on our draft of the Reconciliation Action Plan with Reconciliation Australia.
- Len attended part 2 of the Bega Valley Regenerate Leadership program.

November 2023

- We hosted a Year 10 Work Experience student, Jamie Wu, from Nowra Anglican College from 6 to 10 November.
- We participated in and organised for the Shoalhaven Domestic and Family Violence Committee Information and Well being day on 22 November 2023 at the Worrigeer Sports Club.
- Emma attended part 2 of the Shoalhaven Regenerate Leadership program.
- Sadly the Baker McKenzie pro bono DV program that has been in place for 4 years has come to an end.
- The team celebrated the year with our Christmas party late in November at The Forge – The team discovered that we all love Axe Throwing and we all had a great time!

December 2023

- We were proud to have our third Innovate Reconciliation Action Plan approved by Reconciliation Australia. This RAP covers 1 January 2024 to 31 December 2026.
- We started a welcome Christmas break – a well deserved break for all!

January 2024

- We started the new year, refreshed and ready to go!
- There was no outreach in January, to allow the team to take leave and catch up. Phone advice commenced on 15 January.
- Induction training for new management committee members was held.
- We commenced a partnership with Uniting FDR (Wollongong FRC). Shoalcoast is now taking warm referrals and this program allows us to help one party to the FDR and another CLC from NSW will assist the other party, where neither party can afford a private lawyer. This means that no one in the process is unrepresented.

February 2024

- We said farewell to Angela Boyland.
- Reporting for the 6 months was submitted.
- We officially ceased our outreach to Milton Court on DV list days and commenced a warm referral process from WDVCS to Shoalcoast for clients who are the protected persons in ADVO matters in the following unsupported Local Courts – Milton, Batemans Bay, Moruya, Narooma, Bega and Eden.
- Nikki moved from the Paralegal role to a Generalist Solicitor role.

March 2024

- We welcomed Hannah Fernie for a 2 day week placement in the CLCNSW First Nations Cadet program. The program was for a 35 day placement.
- We wrote to local MPs to advocate for better funding for CLCs following the NLAP Review.

April 2024

- We held our first quarterly RAP Working Group meeting for our new RAP.
- We welcomed Christina Walker as Financial Counselling student, for 100 hours.

May 2024

- We celebrated National Reconciliation Week with a lunch event at 80 Bridge Road.
- Some members of the team attended the Sorry Day Walk in Nowra to the Bomaderry Homes.

June 2024

- We hosted a Year 10 Work Experience student, Emily Pareja, from Nowra High School from 17 - 21 June 2024.
- On 24 June, we held our annual staff cultural awareness training and combined it with a team event – We had a informative and great session with Aunty Julie from Koorimunication and then after a light lunch the team went for a walk – we walked on Bens Walk in Nowra. A great day for all!
- We celebrated the Biggest Morning Tea and raised over \$500.
- We held a recruitment round for a Generalist Solicitor and Marion Berriman will start in July 2024.
- Louisa attending the Australian Institute of Family Studies Conference from 11 to 13 June in Melbourne.

Emma Wood
Centre Manager

Principal Solicitor's Report

In our 25th year of Shoalcoast CLC we have again seen an increase in the legal needs of our clients. The ongoing effects of past disasters including the bushfires, followed by floods and the Covid years have taken a toll on the population and how they address their legal issues. Where we can, we have responded with more services and achieved a record number of legal and related non-legal services. Our Centre delivered well over 5,400 services across the funding categories we now have.

Despite many challenges, this has been a result of consistent team effort and the hard work of our staff.

Some notable changes in how we run the practice have contributed:

- The second year of using online case management system Actionstep has continued to help with increased efficiencies across the practice.
- Additional post-disaster related Commonwealth funding has allowed increased ability to address the wholistic needs of our clients, particularly addressing their financial well-being with financial counselling and ongoing assistance able to help improve outcomes.

Some challenges have included the continued difficulty of recruiting and retaining staff in a regional and remote work setting. To address these challenges, we have:

- Moved to a strengths-based recruitment model, and we hope this will assist. We are delighted with the new additions to our team since this change.
- For new staff and existing staff, we will continue to work hard to retain them with great training opportunities and interesting work with a diversity of clients and areas of law.

Disaster Funds Increased our ability to Address Unmet Need

The cost of living is the current topic everywhere and the South Coast and Southern region of NSW has felt this hit hard. We had found for a long time that clients were identifying the 2019/20 bushfires as a catalyst for many of their legal and financial issues, yet we had no way to address this specifically. We could see the need growing but could not measure it specifically either.

The promise and finally the delivery of a four-year funding grant to address these issues (Commonwealth Disaster and Flood Funding) received in June 2023 was timely.



After our first full year offering our clients with credit and debt issues a Co-Advice model where they are offered an Initial Legal Advice and then a follow up Financial Counselling sessions and non-legal assistance, we have increased our work to address ongoing burdens for clients that place them at risk of homelessness and further poverty. The results are positive as outcomes often see clients able to remain housed and then address their other legal and non-legal issues without the stress of debts hanging over them.

More clients working but still in Financial Disadvantage

We have seen an overall increase in Financial Disadvantage for clients from 87% overall last year to 95% this year. Ongoing services completed this year were 100% for financially disadvantaged clients.

An increase in clients unable to afford legal representation has also changed the clients we see for advice and assistance. Many of our clients now are in some form of employment but they remain unable to meet their day to day expenses let alone pay legal fees. Supporting these clients to self-represent is a reason for our many repeat clients as we assist them. The median income for a Shoalcoast client this year was between \$20,800- \$31,000) less than half the median income for NSW.

Shoalcoast Clients are now more likely to be Older Persons

This year, we have seen an increase in clients over 50. More than 50% of all services were given to people in the age brackets 50-64 years and 65+ years. The ageing population across Australia is well-reflected in our catchment. We are seeing more demand for Capacity documents, advice on Wills and other civil issues.

Increased Focus on helping Families in Dispute Resolution Process

We have increased our work with clients moving through the Family Law mediation procedures this year by joining the CLC Partners project run by Uniting Family Relationship Centre FDR. Assisting more clients in obtaining free legal advice to help them reach safe and reasonable outcomes for their Family Law Parenting or Property matters has been a great addition to the work we already do with other FDR providers on the South Coast and Southern regions such as Relationships Australia (ACT and Surrounds) and Anglicare Family Relationship Centre (Nowra and South Coast).



Outreach

Shoalcoast CLC is one of the only legal assistance services regularly attending many of our Outreach locations for free legal advice. Many other legal services are unable to extend to more regular visits so we see our role in continuing delivery of in person services to our Catchment to be increasingly important where most government and non-government services are centrally located or remote access by internet/phone only.

It is a great relief to many clients to find we can see them in person within less than an hour of their home. They can bring paperwork and talk to a solicitor to communicate their issues in a more accessible way.

We have continued this year to run outreaches in Nowra, Sanctuary Point, Wreck Bay, Ulladulla, Batemans Bay, Moruya, Cobargo, Bega, Eden, Jindabyne, Cooma, Queanbeyan. In our 5 LGAs we cover we are always striving to ensure access to justice for as many clients as we can reach. We hope to continue to cover these areas in the year to come.

Duty Courts (Domestic Violence List Days) changed to Unsupported Court Referrals program

At the start of the 2023/24 year we were still attending Milton Local Court as a Duty Advice service primarily for Protected Persons/victims in Apprehended Domestic Violence Orders list day. The fortnightly service provided in the Women's Safe room at the court had run for several years.

Due to changes to police and court practice over the past few years since Covid we had not seen as many protected person clients returning to courts in person for these days as most are excused from initial court dates. Clients were not accessing our advice early enough to change any issues with their orders at the early court dates in their ADVOs and as a result missing opportunity to divert larger legal issues from occurring.

From March 2024 our program for protected persons to be warmly referred in by the South Coast WDVCS for advice before the first court date and we extended this to cover all the Local Courts on the South Coast that have no DV Duty lawyer available. This program covers the Milton, Batemans Bay, Moruya, Narooma, Bega, Eden Local Court ADVO matters. We hope this increased partnership with the support services in these locations will increase access to legal assistance in these remote and regional areas.

Baker McKenzie pro bono DV Program concluded

In November 2023 Baker McKenzie's Pro Bono team withdrew from our partnership. Some staffing changes and the increased demand for pro bono services to fill the gaps between funded CLC work made for a difficult but necessary end to our program.

We are so grateful to Lynn McMahon, Kate Gillingham and their team of volunteer pro bono lawyers who gave up hours of their own time to assist our clients with Victims Support (Domestic and Sexual Violence) matters. Since November 2023 we have completed most matters from that project with many successes for clients who would not otherwise be able to complete the complex claims and evidence requirements for Victims Support.

Thanks

I would like to sincerely thank all our staff and students who contributed to the work of the Centre this past year. Emma and I are so grateful for all the attributes you bring to our work and clients. Thank you.

Thank you to our Management Committee who give up their own time to attend meetings and get involved in the running of our Centre. It is very generous of you to devote your time to our work.

Special thanks to the pro bono team at Hall & Wilcox – particularly their Wills and Estates team. For continued pro bono support for Shoalcoast clients in our Aboriginal Wills partnership.

Thank you to Clayton Utz pro bono partners also for continuing to be interested and helpful in so many matters. We are grateful to have your expertise for our disadvantaged clients.

Many thanks to our Centre Manager, Emma Wood. We could not do it without you.

Looking forward to another great year ahead.

Louisa Stewart
Principal Solicitor

Snapshot of Legal Services

NATIONAL LEGAL ASSISTANCE PARTNERSHIP FUNDING

Total Services

Number of clients	1,343
Information and referrals	2,255
Legal advices	1,666
Legal tasks	455
Other representations	65
Court / tribunal	4
DRRS	7
Ongoing legal support	8
Duty Lawyer	5
Discrete non-legal support	0
Ongoing non-legal support	0
CLE activities	20
CLE resources	9
Stakeholder engagement	173
Law reform	11
Total services	4,678

Legal Service Delivery

Telephone advice provided	1,248
Face to face advice provided	801
Advice provided by letter, email or online	20
Information provided	406
Referrals provided	1,849

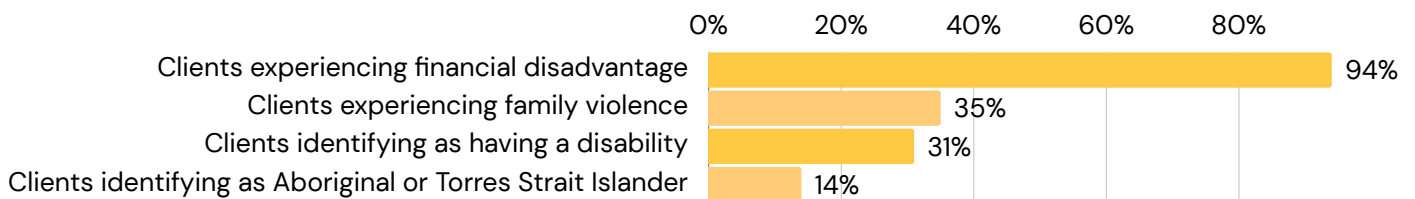
Clients by Gender



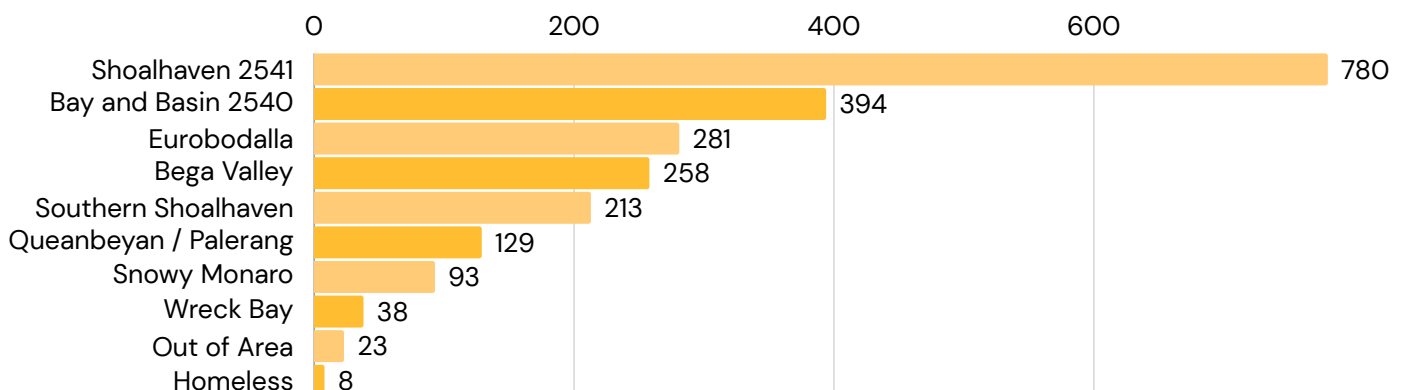
Clients by Age



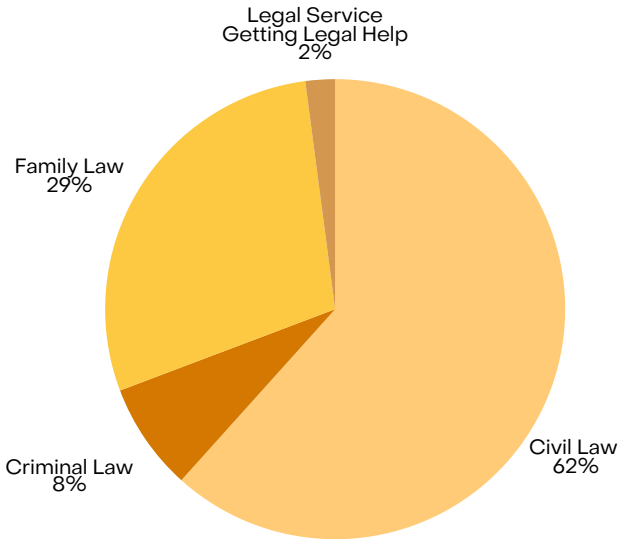
Client Demographics



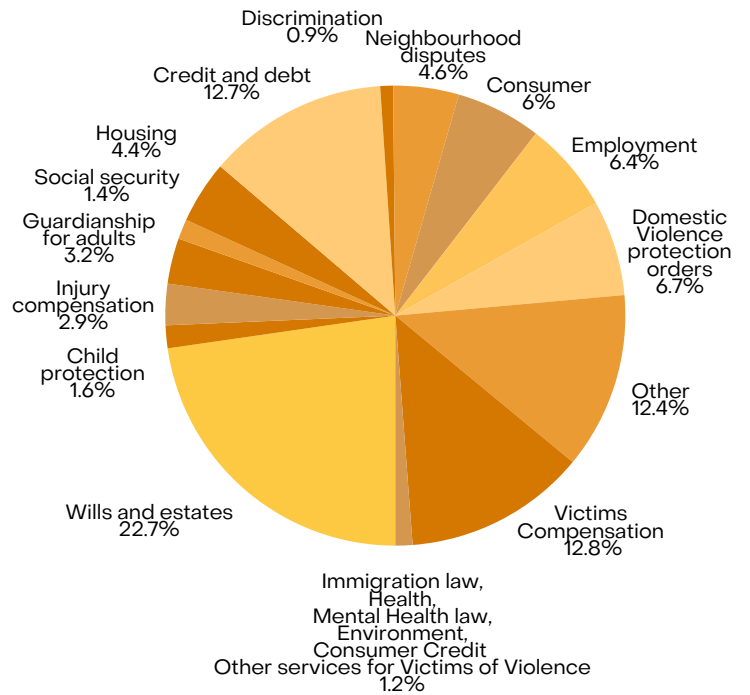
Legal Service by Area



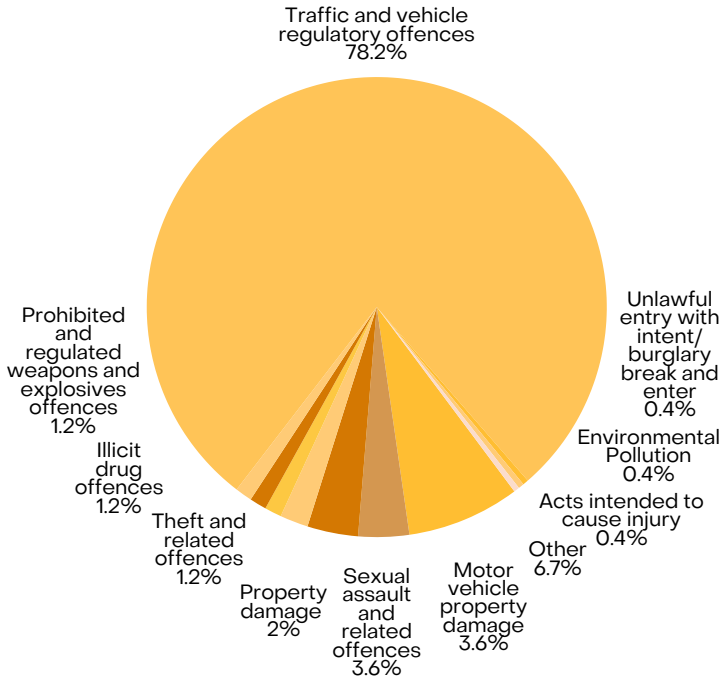
Law Type



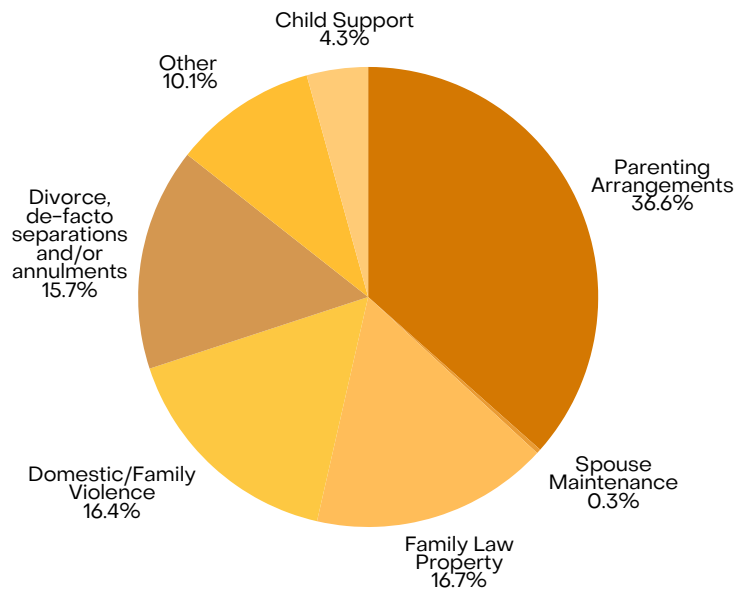
Civil Law



Criminal Law



Family Law



Snapshot of Legal Services

COMMONWEALTH FLOOD AND DISASTER RELATED LEGAL ASSISTANCE FUNDING

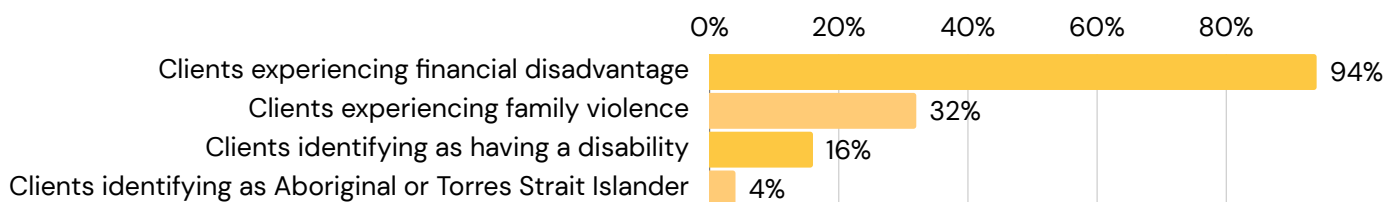
Number of clients	264		
Information and referrals	451	Telephone advice provided	204
Legal advices	257	Face to face advice provided	162
Legal tasks	32	Advice provided by letter, email or online	18
Other representations	3	Information provided	49
Court / tribunal	0	Referrals provided	402
DRRS	0		
Ongoing legal support	0		
Duty Lawyer	0		
Discrete non-legal support	45		
Ongoing non-legal support	43		
CLE activities	3		
CLE resources	0		
Stakeholder engagement	25		
Law reform	2		
Total services	861		



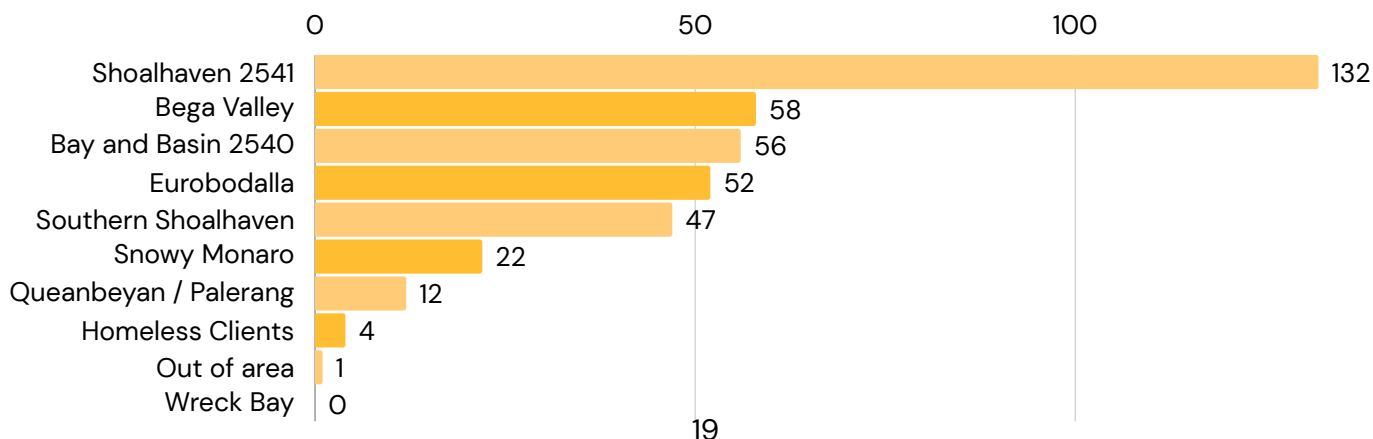
Clients by Age



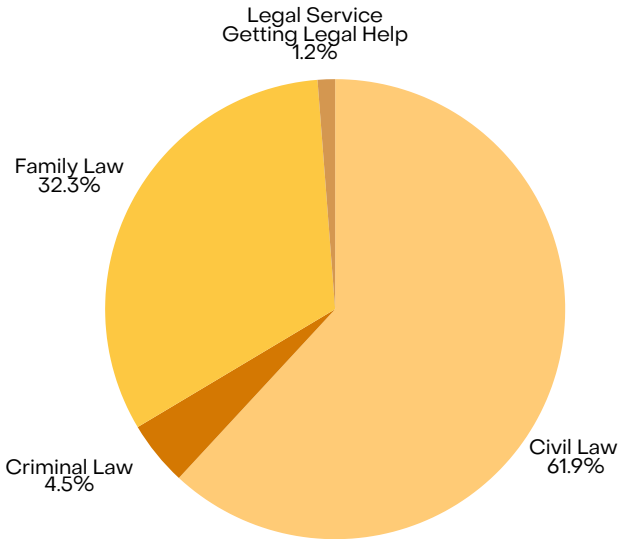
Client Demographics



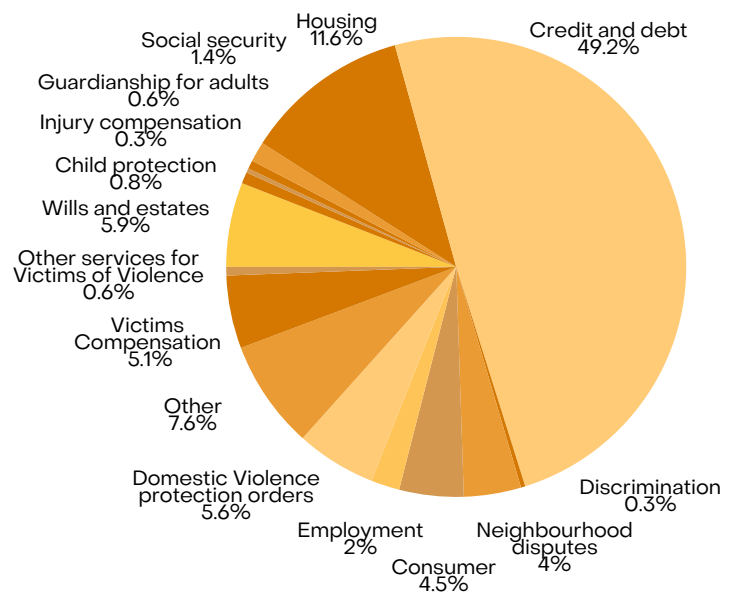
Legal Service by Area



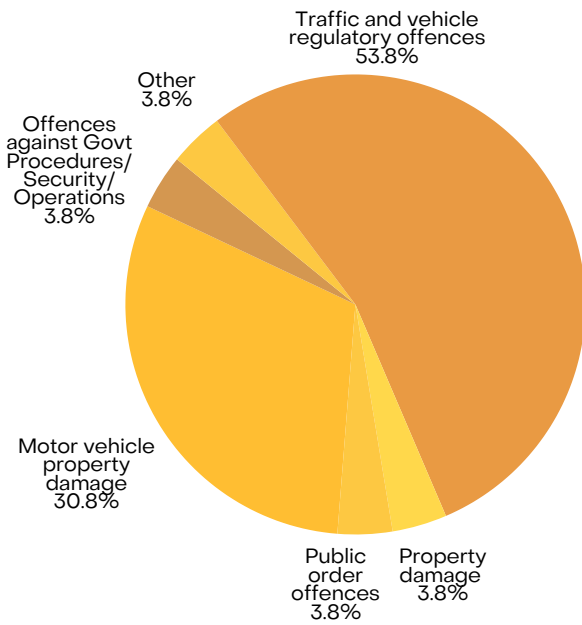
Law Type



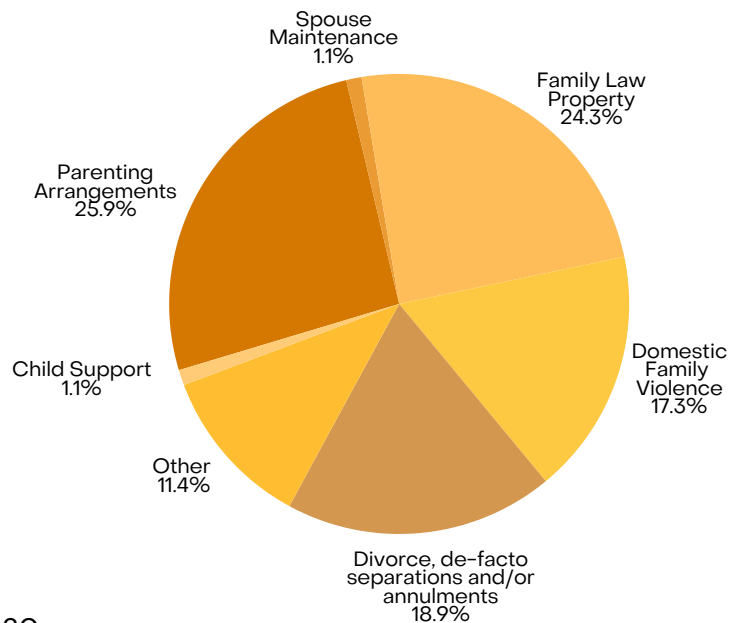
Civil Law



Criminal Law



Family Law



Outreach

Shoalcoast Outreaches 2023–2024

- Nowra
- Bay and Basin (Sanctuary Point)
- Wreck Bay
- Milton (Local Court)
- Ulladulla
- Batemans Bay
- Moruya
- Bega
- Eden
- Cobargo
- Cooma
- Jindabyne
- Queanbeyan

Offering face to face appointments in a location near to clients home/area has continued to be a way we are able to connect with vulnerable clients. The priority clients that access our outreaches are often unable to navigate telephone and email as easily so they need to see a lawyer in person. Clients tend to be either older persons, people with disability and those with insecure housing due to domestic violence or homelessness. Being able to meet in person allows us to scan paperwork, print documents for them, communicate more clearly and ensure the clients service is a valuable one that assists them in accessing justice. We often connect the client to local service providers for regular support when we are not in the area.

Shoalcoast aims to visit most locations fortnightly on a regular roster with some locations being monthly or three weekly. Our legal team have each had assigned outreaches and this has enabled us to focus on stakeholder engagement to compliment our outreach areas and ensure a great depth of local knowledge is able to be shared with our clients.



This year some changes to outreach included:

- Milton Local Court outreach was replaced in early 2024 with a new model of service. Instead of attending Milton Local Court for DV list days we have direct warm referrals from our partners South Coast WDVCS to help clients access legal assistance before court dates in any of the local courts on the South Coast (Milton, Batemans Bay, Moruya, Narooma, Bega, Eden) where there is no Legal Aid DV Duty lawyers available.
- Wreck Bay has moved to a monthly by appointment outreach and we have been increasing our connection with ACT legal services to ensure holistic and accurate advice can be given to clients residing in the ACT within NSW as well.
- Cobargo outreach has continued but has moved from the Access Centre which was no longer, we can now be found at the CWA Cottages down the road.

This year the resounding problem types at our outreaches were:

- Credit and Debt (Cost of Living issues)
- Elder Law – Wills and Estates/Capacity issues
- Domestic Violence and ADVOs
- Employment law
- Fines and other state debts
- Other civil issues – accessing government services/complaints
- Family Law parenting and property
- Neighbour issues (fences, noise, trees)

We look forward to continuing these and possibly some more locations in the next financial year!



Financial Counselling

Financial Counselling is a free, independent and confidential service to anyone having difficulties managing money. Financial Counsellors can help in preparing budgets, managing debt, setting financial goals, negotiating outcomes with creditors cognizant of credit laws and consumer entitlements, and bankruptcy for those who require a fresh start.

Anyone can find themselves with a change of circumstances, it could be an illness that prevents employment, a relationship breakdown or a major financial loss that leaves a person struggling to meet their every day expenses and debts. Our goal is to improve the financial situation for the client, and alleviate the significant stress that is associated with having debts that can't be paid.

In May 2023, SCLC recruited a Financial Counsellor to work closely with inhouse Solicitors in providing clients with a wrap around co-advice model of service. Clients are triaged by our Intake team, referrals made to Solicitors for any legal support, then internal referrals to our in house Financial Counsellor. This unique model of client care has been very successful in providing clients with both legal and financial counselling support.

Client outcomes have included debt waivers where appropriate, creditor hardship arrangements giving clients time to resolve their personal change of circumstances, and advice and guidance through the bankruptcy process where considered advantageous for the client.

With increases in rent and mortgage interest rates over the last 2 to 3 years, we continue to see people who use credit cards and/or by now pay later products to support non discretionary living expenses, to allow them to pay rent or monthly mortgage payments. This alarming trend and associated financial stress, may be partly responsible for the increase in domestic and family violence related clients the Centre has seen over the last 12 months.

Geoff Cornwall
Financial Counsellor

Law Reform

As Shoalcoast has no dedicated Law Reform solicitor or worker we embed this into our daily work and continue to monitor opportunities to support sector-wide Law Reform over the course of the year.

In 2023/24 Shoalcoast CLCs Law Reform work has included:

- In July Shoalcoast supported the Shoalhaven DFV Committee we auspice to endorse the Call to Action on Misidentification in relation to Predominant Aggressor policy of NSW Police Force. Campaign is led by DV NSW.
- In September Geoff (Financial Counsellor) drafted and submitted a number of recommendations to the Attorney General's Department as part of their consultation on the AGD Personal Insolvency Discussion Paper. Among the recommendations made are seeking much higher threshold for Creditors Petitions to reduce aggressive debt collection by creditors particularly where that will result in homelessness for clients.
- In October the DFV Workforce Baseline Survey completed – this will assist NSW DCJ in statewide planning for development of policy for the DFV sector including legal assistance providers.
- Our Legal Team also spent time this month reviewing the proposed amendments for the Family Law Act in relation to Property and Children's Contact services – no submissions were made as the proposed changes are an effort to codify the existing property framework.
- In November 2023 Ability Rights CLC (Including Intellectual Disability Rights Service) held an online consultation sessions for the sector. We attended and participated for Shoalcoast CLC in discussing the barriers for clients with Intellectual Disability accessing legal services and the challenges faced by us as Legal Service Providers in dealing with and managing clients with intellectual disability. This feedback is part of a study that will help with advocating for better and more appropriate services for this important client group.
- Also in November 2023 Caryn was able to join the Koori Reference Group for study into Child Protection court outcomes for Aboriginal families and children.
- In February we completed letters to all four of our NSW MPs for the LGAs we cover about the upcoming discussion in State Parliament about changes to the Residential Tenancies Act – supporting an End to No Grounds Evictions as part of a long term commitment from SCLC to address housing insecurity in our areas.
- Also in February we participated in sector wide advocacy to our Commonwealth MPs in relation to NLAP funding for CLCs, meeting with CLC Australia and then writing letters and arranging meetings with those that responded.
- In March we had some good feedback and engagement from our local members on the No Grounds Evictions letters sent in February.
- Also in March we met with Fiona Phillips for the NLAP Advocacy in March.
- In April further emails for support of End No Grounds Evictions and an appointment made with local NSW MP in Bega.
- In May we met with Dr Michael Holland – discussed the ending no grounds evictions law reform campaign. We also took the time to discuss a range of issues Dr Holland sees in his electorate and developed some referral pathways for his staff with our service.
- Also in May we submitted feedback and submissions to Snowy Monaro Council's Proposed Service Delivery Changes affecting a large number of their local area's community development initiatives.
- In June our Centre attended feedback session for Law and Justice Foundations Disaster Preparedness research session on legal need.

Stakeholder Engagement

Below are the stakeholder engagement sessions we regularly attended this year. They provided valuable opportunities to connect with key stakeholders, share insights, and collaborate on initiatives. Our participation helped us stay informed about developments, gather feedback, and strengthen partnerships within the community.

National Legal Assistance Program

- Bay & Basin Community Safety Meeting
- CLCNSW Actionstep Community of Practice Meeting
- CLCNSW CLE Workers Networking Quarterly Meeting
- CLCNSW Communications Network Meeting
- CLCNSW DV and VS Network meeting
- CLCNSW Employment & Discrimination Network
- CLCNSW Guardianship and Succession Network
- CLCNSW PII committee quarterly meeting
- CLCNSW Quarterlies Finance and Admin Network Meeting
- CLCNSW Quarterly Diversity & Inclusion Network
- CLCNSW Rural, Regional and Remote Network meetings
- CLCNSW Vicarious Trauma network meeting
- CLCNSW Yarn Up Meetings
- Co-operative Legal Service Delivery (CLSD) Quarterly Meetings
- Eden Interagency Meeting
- Eurobodalla Domestic Violence Committee Meeting
- Eurobodalla Family Network Interagency
- Harmony Day 2024 Committee Meeting
- Legal Aid Nowra – Regular meeting for collaboration and service provision
- National 4Rs (Regional, Rural, Remote and Very Remote) Meeting
- NCOSS Regional Members Meeting
- Queanbeyan/Palerang Interagency network
- Queanbeyan-Palerang Domestic Violence Interagency
- SCFLPN Steering Committee
- Shoalhaven Anti Poverty Meeting
- Shoalhaven CDAT Meeting
- Shoalhaven Domestic and Family Violence Committee Meeting
- Shoalhaven Homelessness Interagency Meeting
- Snowy Monaro Interagency Network Meeting
- Southern Shoalhaven Interagency Meeting
- Uniting FDR CLC Partners Meeting
- WLACA – Wollongong Legal Aid Civil Advice Network Meetings

Commonwealth Flood and Disaster Related Legal Assistance

- Disasters Are Our Business – working together to support our community
- Financial Counsellors Association of NSW Board meeting
- CLCNSW Disaster Planning and Response Network Meetings

Case Studies

These case studies give examples of the work completed by Shoalcoast Community Legal Centre this year.

Consumer Law / Civil Debt Owed by Client

Client had entered into an unfair dealing with a digital marketing business (the Provider). The Provider had attended his home and caused him to sign up to a contract he could not read the terms and conditions on. This later became apparent it involved a large monthly fee payable by our client. He attempted to cancel this contract but was refused by the Provider.

Shoalcoast helped the client draft letters for him to send to the Provider asserting his own consumer rights. The contract and the way it was entered into were unfair and unconscionable. The Provider conceded and settled the matter at no further cost to our client. This service had positive impacts on our clients well-being and reduced his financial exposure by several thousand dollars.

Family Law – Parenting Plan and ADVO

Client (mother) had recently separated from her partner (father) of her children. An ADVO was in place for our Client against the partner. It allowed contact as agreed in writing by the parties. They were both wanting the children to continue to spend time with both their parents.

The father's lawyer had sought agreement from the mother in writing in the form of a Parenting Plan.

Shoalcoast CLC helped the mother respond with clearer terms for the parenting arrangements to hopefully provide a safer plan for all the parties involved. Having free legal assistance at a key time in the ADVO proceedings meant the parties were able to avoid lengthy delays to mediate and they could ensure their children could continue some limited and safe contact with their father until further mediation could be arranged by the parties.

Victims Support – Immediate Needs and Recognition Payments for Victim-Survivors of Domestic Violence

Client had experienced some difficulty with making an Application for Victims Support payments, her initial attempt had been refused.

Shoalcoast helped the client to seek internal review of her first decision and obtained much needed payments to help her secure her home address better. Our lawyer also identified that she had not yet sought the Recognition Payment she was entitled to claim for the same acts of violence. This was also applied for and supporting evidence was collected for the client to help increase her claim to better acknowledge the seriousness of her injuries and the violence.

The payments helped the victim survivor become safer without having to move and they helped her feel acknowledged for what she had overcome.

Financial Counselling and Ongoing Assistance to reduce multiple Debts owed

Client was a sole parent with a moderate income. She recently had succeeded in buying a first home with a home loan. She then entered another debt – the Provider of this did not check properly that she could afford it before they signed her up. They did not responsibly check what other debts she had. She was also struggling with multiple smaller debts like credit cards and an old personal loan used to escape domestic violence years ago. With her limited income she was at risk of losing her newly purchased home.

Shoalcoast helped her with our Co-Advice model – a new program where clients have an initial Legal Advice and then can be quickly transferred into a Financial Counselling Advice to work on a budget and a plan for the debts. The client can then access further legal assistance from a lawyer in house if the need arises – like where a creditor starts to take legal action or a new legal issue arises.

The client did not need more legal advice as she was able, with the Financial Counsellor's help, to:

- Negotiate hardship payments for the Credit Card
- Obtained a partial waiver for the old Personal Loan and then lower repayments
- Waiver of a significant proportion of the newest debt as the Provider had not made proper enquiries about the client's credit position before inducing her into the loan.

The client was able to keep herself and her children housed, she was able to afford to keep paying her mortgage as a result of this assistance.

Centrelink Overpayment Debts

Client presented to our service with an overpayment debt for Family Tax Benefit and Austudy. He was a single parent, unable to communicate with Centrelink easily as an overseas born person, he struggled with getting through on the voice recognition pathways and had a history of trauma from past and recent abuse. The debt was significant and the client was feeling overwhelmed. His payments for supporting his children had been cut off too. His low income was not enough, the family were on the brink of losing their tenancy due to being in arrears on every bill and rent.

Due to the trauma, his mental health had caused him to be unable to complete the further study he had enrolled in. He had paid for the course and applied for the study payments but could not complete the course. He was owing over \$20,000, on his current low income that could take many years to repay.

Shoalcoast's legal team placed the debts on pause with Services Australia. We were then able to:

- Seek advice with a specialist CLC for some initial advice.
- Assisted the client to waive the Family Tax Benefit overpayment as this was caused by an administrative error.
- Assisted him to make a new claim for the FTB to re-commence.
- This reduced the debt significantly, and the remaining debt was repaid at a low rate per fortnight from his newly re-instated payments.

The family were able to stay in their rental accommodation and were referred for further assistance from the Shoalcoast team to help with Victims support, Employment law and Financial Counselling.

Events



Shoalcoast participated in 19 events throughout the year. These events were organised by a variety of groups including local councils, Aboriginal organisations, and various community service providers, such as those focused in domestic violence and community housing.

As always, the financial year kicked off with a series of events focusing on NAIDOC Week. This year, we were pleased to attend three separate NAIDOC Day events within our service area. These events offered valuable opportunities to strengthen our connections with the Aboriginal community as well as the service providers who support them. We were able to attend events in Nowra, Wreck Bay and Mogo, all of which had great turnouts and fun activities for families attending.

In addition to NAIDOC Week, we took part in numerous other events aimed at addressing the needs of disadvantaged priority groups. These included individuals living with disabilities, those in low socio-economic conditions living in social housing, and people experiencing family or domestic violence.

Our involvement in these events is not only a day out of the office for staff to interact more directly with community groups and community service workers, but also reflects our mission to engage with and support a broad spectrum of community needs. Representing Shoalcoast Community Legal Centre puts us in front of those who may not have heard of us otherwise, and allows us another way to ensure that we are accessible and visible to those in need of our services.

Another event highlight for the year was the Shoalcoast Cultural Awareness Day. The team got together and participated in cultural awareness training with Aunty Julie Moore of Koorimunication. The training was engaging, interesting and certainly a lot was taken away from the session. We then participating in Cancer Council's Australia's Biggest Morning Tea, enjoying homemade snacks and sweets from the team. Collectively we raised over \$500 for cancer research, prevention and support. We then walked from the office to do Ben's Walk along the Shoalhaven River. Overall it was a great day out of the office and allowed for team learning and building.

Jasmine Huang
Admin and Events Planner

Community Legal Education

Activities

In 2023/24, Shoalcoast Community Legal Centre continued to engage with service providers and communities through our Community Legal Education program, connecting our solicitors with those in need of training, professional development, or a better understanding of various legal topics.

This financial year, Shoalcoast solicitors delivered 23 sessions throughout our service area. We covered a broad range of topics including consumer law, employment law, road and traffic law, and others. Planning Ahead and Family and Domestic Violence training sessions remained amongst the most popular topics for the year. Attendee numbers ranged, with some presentations seeing less than 10 participants, and others seeing over 50 attendees.

We again focused our efforts on delivering training to community service providers to enhance the support given to clients already within the system. We found that throughout the year several presentations were cancelled or rescheduled on short notice due to staffing issues within the organisations we were presenting to. Some staff members were unwell, and others were unable to accommodate us due to capacity constraints. Similarly, some organisations expressed interest in hearing from us but were unable to coordinate a time that accommodated the availability of all their staff, bringing to light the considerable demands and challenges currently faced by the community service sector at the current time.

As always, we also leveraged national or local events like Law Week and Seniors Week to align our sessions with community members.

All but one of our CLE sessions this year were conducted in person. While in-person sessions offer significant benefits in terms of focus and engagement, we recognised that some individuals were unable to attend due to work commitments or travel distance. It is notable that people are now more receptive to video sessions, whereas just a few years ago, following COVID, there was a stronger preference for waiting up to a few months until a suitable time for face-to-face meetings. Perhaps a sign that Zoom fatigue has subsided.

The single online session facilitated by our solicitors proved successful, enabling us to reach a wider audience both geographically and within the service sector. Moving forward, we plan to offer more training through an online platform in 2024/25, anticipating that it will be well received considering the time constraints and workload that many workers face in the community service industry.

Resources

We reviewed several existing resources and subsequently updated and reformatted these documents to comply with the newly enacted laws, specifically in the domestic violence and coercive control space. We also updated resources on topics such as scams, incorporating information about more recent scams and advising people on how scammers continuously evolve, as well as our family law parenting presentation to make it more accessible and relevant to our target audience.

Jasmine Huang
Administration and Events Planner



Thank you for reading our annual report.
Shoalcoast Community Legal Centre looks forward to the
2024/25 year and continuing our services to the
Shoalhaven, Eurobodalla, Bega Valley, Snowy Monaro and
Queanbeyan-Palerang Local Government Areas.

