

WEstjustice Restoring Financial Safety

Restoring Financial Safety is a project of WEstjustice, generously funded by the Lord Mayor's Charitable Foundation

Financial Safety Checklist

Notes for support workers using this Checklist

This Checklist resource is for support workers to work through with their clients. It lists an extensive range of questions and actions for victims of family violence to work toward financial security, and will vary from client to client. It is hoped that this Checklist can be used to empower victims of family violence to take action to regain financial control and security.

It is also important to consider if taking action might put your client or his/her children's safety at risk. If you are unsure, please refer to the guidance within the Checklist and contact the client's social worker, lawyer or the police for help.

Pilot project and organisations involved

Following the Checklist is a list of industry contacts taking part in the pilot project. The contact details are for workers to directly call or email company staff who can answer family violence-related questions and respond to related actions. There is also a list of key community contacts to make appropriate referrals or for further information where needed.

You may still use the Checklist and request actions from companies not taking part in the pilot, although we cannot confirm whether these companies would consider or carry out the action.

Help using this Checklist and the pilot project

Please contact WEstjustice for any guidance or support using the Checklist or the pilot project. You can contact Stephanie Tonkin on (03) 9216 0024 Stephanie@westjustice.org.au or WEstjustice reception on (03) 9749 7720.

We value your feedback! Please let us know of any improvements we can make to this resource.

Table of Contents

A Restoring Financial Safety Checklist	2
1 Government and Community Support	3
2 Bank accounts and security	4
3 Debts (unsecured)	6
4 Housing - renting, emergency accommodation, homelessness	7
5 Housing - own home or mortgage	8
6 Energy - gas and electricity	9
7 Water	10
8 Communications - phones, devices and internet	11
9 Motor Vehicles - including fines, registration and debt	12
10 Wills, Powers of Attorney and Guardianship	13
11 Insurance Policies	13
B Industry Contacts for the Pilot Program	14
C Community Contacts and Referrals	15

A. Restoring Financial Safety Checklist

Client Details	
Name:	
Contact Number:	
Any dependents?	
Other workers assisting client and contact details:	
Risk factors or issues:	
Current income source:	
Does client have a family violence support worker and safety plan?	<p>Yes No Unsure N/A</p> <p><i>If NO or Unsure: Refer client to local family violence support organisation or call Safe Steps 1800 015 188 (24 hour Family Violence response)</i></p>
Does client have current intervention order or interim order protecting client and children?	<p>Yes No Unsure N/A</p> <p><i>If NO or Unsure: Refer client to Community Legal Centre or Victoria Legal Aid: 1300 792 387 for advice and support to obtain order</i></p>

1. Government and Community Support

Client questions and worker actions					
1.1	Do you receive a Centrelink or Child Support Payment?	Yes	No	Unsure	N/A
<p>If YES: Contact Centrelink and Child Support to arrange payment be made into client's separate bank account</p> <p>If NO or Unsure: Contact Centrelink to investigate payment eligibility Contact Child support to begin investigating payments</p> <p>Comments:</p>					
1.2	Have you applied for a Centrelink family violence crisis payment ?	Yes	No	Unsure	N/A
<p>If NO or Unsure: Apply for Centrelink family violence crisis payment Arrange payment to be made into separate bank account <i>NB: client must apply within 7 days of family violence or related event such as moving out of home</i></p> <p>Comments:</p>					
1.3	Do you have a Centrelink debt that was caused by your ex-partner or family member?	Yes	No	Unsure	N/A
<p>If YES or Unsure: Refer client to community legal centre or Victoria Legal Aid (1300 792 387 weekdays)</p> <ul style="list-style-type: none"> A community lawyer can provide advice and in some cases negotiate a waiver or reduction of debt incurred due to family violence <p>Comments</p>					
1.4	Have you applied for a family violence crisis payment from your local council or support service ?	Yes	No	Unsure	N/A
<p>If NO: Contact your local council to investigate family violence crisis payment Arrange payment to be made into client's separate bank account</p> <ul style="list-style-type: none"> Some local councils and community organisations provide financial support and/ or material aid to victims of family violence and their families <p>Comments:</p>					
1.5	Did or does anyone in your family member experience gambling addiction ?	Yes	No	Unsure	N/A
<p>If YES: Refer client to local Gamblers Help service for support from the Recovery Assistance Program</p> <p>Comments:</p>					

1. Government and Community Support (cont...)

Client questions and worker actions		Yes	No	Unsure	N/A
1.6	Have you considered a No Interest Loan Scheme loan (NILS)?				
If YES, NO, Unsure: refer client for more information to: No Interest Loan Scheme (NILS) Financial Counsellor					
<ul style="list-style-type: none"> This scheme provides no interest loans to individuals and families on low incomes and with a health care card Loans are up to \$1,200 for essential goods and services eg fridge, washing machine, medical etc 					
Comments					

2. Bank accounts and security

Client questions and worker actions		Yes	No	Unsure	N/A
2.1	Do you have a separate bank account ?				
If NO or Unsure: Contact bank to setup separate bank account Contact bank to ensure new paperwork is sent by secure email or to safe address Redirect wages, benefit and other income to new account					
<ul style="list-style-type: none"> Some banks can send paperwork to the local branch instead of to a residential address 					
Comments					
2.2	Have you updated security and changed all pins, passwords, authorised persons on accounts, phone and Internet banking?				
If NO or Unsure: Contact client's bank(s) to update account security for all accounts Contact client's bank(s) to cancel Internet and phone banking or change security passwords Suggest that client deletes banking apps that can be accessed from multiple devices					
Comments:					
2.3	Have you notified your bank of the family violence?				
If NO or Unsure: Put bank on notice about privacy and safety issues Specify that the bank must not disclose new address or account information to the perpetrator by phone, email, post etc					
Comments:					
2.4	Have you asked your bank(s) about hardship assistance for victims of family violence?				
If NO or Unsure: Contact client's bank(s) to request any hardship assistance or programs for victims of family violence					
Comments					

2. Bank accounts and security (cont...)

Client questions					
2.5	Do you have joint bank accounts with your ex-partner (or other perpetrator)?	Yes	No	Unsure	N/A
<p>If YES or Unsure: Freeze access account(s) OR Require two signatures for withdrawals from joint account(s) <i>NB: consider if client needs money from this account first consider safety risks of actions that might alert or impact perpetrator</i></p> <ul style="list-style-type: none"> • A joint account could be a savings or loan account in both client and perpetrator's name • Client can freeze a joint account without perpetrator's permission • To unfreeze account, both parties must consent • See also Debts at Item 3 					
Comments					
2.6	Does a family member have access to your credit card and/ or account?	Yes	No	Unsure	N/A
<p>If YES or Unsure: Freeze access to credit card(s) Consider cancelling any supplementary card(s) Require condition of two signatures for use of joint credit cards <i>NB: consider if client needs money from this account first consider safety risks of actions that might alert perpetrator</i></p> <ul style="list-style-type: none"> • Client may have joint or subsidiary credit cards • See also Debts at Item 3 					
Comments:					
2.7	Do you have any joint loans or an overdraft facility?	Yes	No	Unsure	N/A
<p>If YES or Unsure: Cancel drawdown facility (if possible) Request no further drawdown without both signatures <i>NB: consider if client needs money from this account first consider safety risks of actions that might alert or impact perpetrator</i></p> <ul style="list-style-type: none"> • Overdraft facilities allow account holders to withdraw more money from the loan account • See also Debts and Housing - own home or mortgage at Items 3 & 5 					
Comments:					
2.8	Do you have any direct debits deducted from your accounts?	Yes	No	Unsure	N/A
<p>If YES: Transfer relevant direct debits to new account Cancel relevant direct debits <i>NB: consider safety risks of cancelling direct debits that might impact perpetrator</i></p>					
Comments					
2.9	Do you have any safe custody/ deposit boxes with the bank?	Yes	No	Unsure	N/A
<p>If YES or Unsure: Suggest that client attends local branch to locate any boxes and take items</p>					
Comments					

2. Bank accounts and security (cont...)

Client questions		Yes	No	Unsure	N/A
2.10	Do you need further support to deal with your bank(s) and lenders?				
If YES or Unsure: Refer client to financial counsellor for ongoing support					
Comments					

3. Debts (unsecured)

Client questions		Yes	No	Unsure	N/A
3.1	Have you been contacted about money you owe (or you jointly owe with the perpetrator)?				
If YES: Ask creditor, debt collector or firm and ask to hold enforcement action if necessary Tell creditor or debt collector of only contact client's representatives about this debt Refer client to see financial counsellor for help with debts					
<ul style="list-style-type: none"> A creditor, debt collector or firm may be contacting the client by phone or mail to seek payment of a debt A financial counsellor can help with debts including joint debts - regardless if family was involved. Financial counsellors can speak with creditors to arrange payment plans, hardship options or debt cancellation if appropriate 					
Comments					
3.2	Are you unsure what debts you might owe?				
If YES or Unsure: Contact a debt reporting agency to request a free copy of client's credit report					
<ul style="list-style-type: none"> See Money Smart's factsheet on credit reports Be cautious as requesting a report may update client's contact information - and creditors may then see this information 					
Comments:					
3.3	Have you been harrassed, coerced or misled by a debt collector or creditor trying to recover money? eg constant phone calls, misrepresentations or unreasonable pressure to pay				
If YES or Unsure: Refer client to financial counsellor or consumer lawyer					
<ul style="list-style-type: none"> A financial counsellor or consumer lawyer can make a complaint or seek compensation for client 					
Comments:					

4. Housing - renting, emergency accommodation, homelessness

Including private rentals, public housing, rooming houses, refuges, caravans

If client is not renting, please skip to Item 5

Client questions and worker actions		Yes	No	Unsure	N/A
4.1	Are you renting or will you rent your room or property?	Yes	No	Unsure	N/A
<p>If YES or Unsure: for all tenancy matters, refer client to: Tenants Union of Victoria, Victoria Legal Aid and Consumer Affairs Victoria for tenancy advice over the phone and potential ongoing support A community legal centre for tenancy advice and ongoing support Family Violence Protection Tenancy Kit (Tenants' Union of Victoria) Consumer Affairs Victoria website and resources for tenants</p> <ul style="list-style-type: none"> Tenancy law can be tricky and clients should seek advice before acting, but there are excellent advice services and plenty of resources available Client should try to locate or recall if client has a fixed term tenancy agreement (sometimes called a lease) 					
Comments:					
4.2	Will you remain in the rental property?	Yes	No	Unsure	N/A
<p>If YES or Unsure: Consider changing the locks and other security Any damage, outstanding rent and bond dispute Assigning rental agreement to the client Applying to the Victorian Civil and Administrative Tribunal (VCAT) to remove perpetrator's name from rental agreement <i>NB: client will need a final intervention order (IVO) with a clause excluding the perpetrator from the rental property</i></p> <ul style="list-style-type: none"> VCAT in Melbourne has a worker to assist with tenancy matters involving family violence 					
Comments:					
4.3	Do you need to move out (or have you already moved out) of the rental property?	Yes	No	Unsure	N/A
<p>If YES or Unsure: before taking action, client should seek advice about: When to hand back keys Any damage, outstanding rent and bond dispute Assigning rental agreement to the perpetrator Applying to the Victorian Civil and Administrative Tribunal to remove client's name from rental agreement</p> <ul style="list-style-type: none"> Seek advice before acting as there are a number of options with potential consequences for clients moving out of a rental property if client's name is on lease eg handing back keys too early may result in lease break fees VCAT in Melbourne has a worker to assist with tenancy matters involving family violence 					
Comments:					
4.4	Are you homeless , living in emergency accommodation or at risk of homelessness?	Yes	No	Unsure	N/A
<p>If YES: Refer client to a: Housing Support Worker: 1800 825 955 (24 hour toll free) Local homelessness or housing service Crisis and Emergency housing service</p> <ul style="list-style-type: none"> Workers can also call Tenant's Union of Victoria's helpline for secondary advice (03) 9416 2577 					
Comments:					

5. Housing - own home or mortgage

If client does not own a house, have a mortgage or is not entitled to some interest in property, please skip to [Item 6](#)

Client questions and worker actions		Yes	No	Unsure	N/A
5.1	Is your name on the title to your house or the perpetrator's house?				
<p>If NO or Unsure</p> <p>Refer client to a family lawyer for advice</p> <p>Place a caveat on title as soon as possible if client may have an interest in the property</p> <ul style="list-style-type: none"> Refer client for family law advice as soon as possible to protect client's interest in property The Law Institute of Victoria can give referrals to local family lawyers who can provide 30 minutes free legal advice (and ongoing help for a fee) Contact the Land Registry for more information on lodging a caveat <p>Comments:</p>					
5.2	Are you struggling to meet your mortgage repayments?				
<p>If YES or Unsure: consider if there has been any:</p> <p>Refer client to financial counsellor for support</p> <p>Contact clients lender to put repayments on hold for client to see a financial counsellor</p> <ul style="list-style-type: none"> A financial counsellor can assist your client to reach a payment or hardship arrangement with the lender Consider referral to a family lawyer for property advice: the Law Institute of Victoria can give referrals to local family lawyers who can provide 30 minutes free legal advice (and ongoing help for a fee) <p>Comments:</p>					
5.3	Do you have any drawdown facility on your mortgage account?				
<p>If YES or Unsure:</p> <p>Cancel drawdown facility (if possible)</p> <p>Request no further drawdown without both signatures</p> <p><i>NB: consider if client needs money from this account first</i></p> <p><i>consider risks of alleging fraud as police may be contacted</i></p> <ul style="list-style-type: none"> Drawdown facilities allow account holders to withdraw more money from the loan account <p>Comments:</p>					
5.4	Are your council rates paid up to date?				
<p>If NO or unsure: ask local council rates department</p> <p>To put any enforcement activity on hold</p> <p>For a hardship arrangement</p> <p>Refer client to financial counsellor if necessary</p> <ul style="list-style-type: none"> Client may have received court papers or contact from council, debt collection company or firm trying to collect outstanding rates A financial counsellor can help client reach a hardship arrangement with the council <p>Comments:</p>					

6. Energy - gas and electricity

Client questions					
6.1	Do you need to connect energy at your property(new or old)?	Yes	No	Unsure	N/A
If YES or Unsure: ask energy company to: Immediately connect energy supply Supply and connection be considered separate to any debt • Contact the Energy & Water Ombudsman of Victoria (EWOV) if you have difficulty with energy companies 1800 500 509					
Comments					
6.2	Do you need to disconnect energy at your old property ?	Yes	No	Unsure	N/A
If YES: ask energy company to: Remove client's name from previous energy account if it was in joint names Disconnect previous energy if it remains in client's name (or in joint names with the perpetrator) <i>NB: consider if safe to do so as disconnection may impact perpetrator</i>					
Comments:					
6.3	Have you notified your energy company of the family violence ?	Yes	No	Unsure	N/A
If NO or Unsure: Put company on notice about privacy and safety issues Ask energy company to update customer profile security Specify that energy company must not disclose new address or information to perpetrator over phone, email etc					
6.4	Are you struggling to pay your energy bills?	Yes	No	Unsure	N/A
If YES or unsure: contact client's energy company to discuss Hardship arrangements and programs available					
6.5	Is there an energy debt outstanding in your name or jointly with the perpetrator?	Yes	No	Unsure	N/A
If YES or Unsure: contact client's energy company to request: Contact energy company to discuss hardship arrangements and programs available Refer client to financial counsellor <i>NB: if there is a debt in the perpetrator's name alone - your client's not liable and does not need to take any action</i> <ul style="list-style-type: none"> • Client may have received a letter or call from the energy company or a debt collection company seeking payment • A financial counsellor can assist client to negotiate with energy company or odebtor collector and reach payment or hardship arrangements 					

7. Water

Client questions					
7.1	Do you need to set up a water account at your property (new or old)?	Yes	No	Unsure	N/A
If YES or Unsure: Immediately connect supply of water at property Consider supply separately from any water debt <ul style="list-style-type: none"> Contact the Energy & Water Ombudsman of Victoria (EWOV) if you have difficulty with energy companies 1800 500 509 					
Comments					
7.2	Do you need to cancel a water account from your old property ?	Yes	No	Unsure	N/A
If YES: ask water company to: Remove client's name from previous water account in client's name (or in joint names with the perpetrator) Disconnect previous water supply if it remains in client's name (or in joint names with the perpetrator) <i>NB: consider if safe to do so as disconneciton may impact perpetrator</i>					
Comments					
7.3	Have you notified your water company of the family violence ?	Yes	No	Unsure	N/A
If NO or Unsure: Put company on notice about privacy and safety issues Ask water company to update customer profile security Specify that water company must not disclose new address or information to perpetrator over phone, email etc <i>NB: discuss with water company as there are some specific rules for joint accounts and information included on bills</i>					
Comments:					
7.4	Are you struggling to pay your water bills?	Yes	No	Unsure	N/A
If YES or unsure: contact client's water company to discuss Hardship arrangements and programs available					
Comments					
7.5	Is there a water debt outstanding in your name or jointly with the perpetrator?	Yes	No	Unsure	N/A
If YES or Unsure: contact client's water company to request: Ask water company to hold enforcement action for client to see a financial counsellor Refer client to see financial counsellor <ul style="list-style-type: none"> Client may have received a letter or call from a water or debt collection company A financial counsellor can assist client to negotiate with debt collector or water company and reach payment or hardship arrangements 					
Comments					

8. Communications: phones, devices and internet

Client questions and worker actions					
8.1	Have you changed your pins, passwords, authorised persons or your customer profile on ALL communication devices/ platforms eg facebook, twitter, mobile phone etc?	Yes	No	Unsure	N/A
If NO or Unsure: Update customer profile to remove authorised and check all contact details are updated Change all passwords, pins and security questions Request extra account security, such as requiring a password (ie more complex than date of birth) Put phone company on notice about privacy and safety issues <ul style="list-style-type: none"> • Contact the Telecommunications Industry Ombudsman (TIO) if you have difficulty with phone or internet companies 1800 062 058 • WESNET has useful mobile security resources • Switch off any tracking devices on your and your children's mobile phones and devices 					
Comments:					
8.2	Do you need a new mobile phone handset?	Yes	No	Unsure	N/A
If YES: Ask client's phone company for a free pre-paid mobile phone handset (due to family violence)					
Comments:					
8.3	Do you need a new mobile phone number ?	Yes	No	Unsure	N/A
If YES or unsure: Buy a new pre-paid sim card Ask phone company to cancel old mobile phone number(s)					
8.4	Do you want to keep your old mobile phone number ?	Yes	No	Unsure	N/A
If YES or Unsure: Ask phone company to transfer old mobile number to a new handset through SIM swap (if the account is in client's name) <i>NB: consider the safety risks of keeping old number</i>					
8.5	Do you need a new home phone number?	Yes	No	Unsure	N/A
If YES or Unsure: Request new silent number (if desired) Request fee exemption for new silent number Request new non-silent number (if desired) Cancel old number(s)					

8. Communications: phones, devices and internet (cont...)

Client questions and worker actions		Yes	No	Unsure	N/A
8.6	Are you struggling to pay your phone bills?				
If YES or Unsure: Contact phone company to discuss hardship arrangements or programs					
8.7	Do you have any phone-related debt ?				
If YES or Unsure: contact client's phone company to request: Ask phone company to hold enforcement action for client to see a financial counsellor Refer client to financial counsellor					
<ul style="list-style-type: none"> Client may have received a letter or call from the phone company or a debt collection company seeking payment 					

9. Motor Vehicles - including fines, registration and debt

Client questions		Yes	No	Unsure	N/A
9.1	Do you need to transfer vehicle registration into your name ?				
If YES or Unsure: Ask VicRoads to transfer vehicle registration into client's name Ask VicRoads to send registration renewal paperwork to client (if client wants to pay registration) Refer client to a community legal centre if VicRoads cannot help					
<ul style="list-style-type: none"> If client drives a vehicle registered in another person's name, the client may be unaware of registration renewal dates or fines being incurred in his or her name. Client therefore risks driving an unregistered vehicle or driving unlicensed 					
Comments					
9.2	Do you need to transfer vehicle registration out of your name ?				
If YES: Ask VicRoads to transfer vehicle registration out of client's name Refer client to a community legal centre if VicRoads cannot help					
<ul style="list-style-type: none"> If registration stays in client's name, client may be held responsible for fines incurred by another driver 					
9.3	Have you incurred fines as a result of family violence?				
If YES or Unsure: Refer client to a community legal centre for help as soon as possible Contact Fines Victoria (phone or internet) to identify ALL fines in client's name Contact issuing agency (eg local council) or Fines Victoria to request more time to deal with fine(s)					
<ul style="list-style-type: none"> Time limits apply to nominate another driver or to apply to cancel fines A community lawyer can help client apply to cancel or withdraw fines due to family violence, or if client wasn't the driver Fines Victoria: (03) 9200 8111 or Regional: 1300 369 819 					

9. Motor Vehicles - including fines, registration and debt (cont...)

Client questions and worker actions					
9.4	Have you any vehicle related debt eg outstanding finance/ loan?	Yes	No	Unsure	N/A
If YES or Unsure: Ask debt collector or finance company to hold enforcement action for client to see financial counsellor or community lawyer Refer client to financial counsellor or community legal centre <i>NB: consider safety issues (eg perpetrator's car being repossessed) when negotiating with debt collector or finance company)</i>					
<ul style="list-style-type: none"> Client may have received a letter or call from the energy company or a debt collection company seeking payment A financial counsellor can help client negotiate with finance or debt collection company and reach payment or hardship arrangement 					
Comments:					

10. Wills, Powers of Attorney and Guardianship

Client questions and worker actions					
10.1	Do you have a will ?	Yes	No	Unsure	N/A
If YES, NO or Unsure: refer client to a lawyer for advice on: Making a will Changing beneficiaries and executors under the will					
<ul style="list-style-type: none"> If your client may lose capacity soon - take action as soon as possible The Law Institute of Victoria can give referrals to local will and guardianship lawyers who will provide 30 minutes free legal advice (and ongoing help for a fee) 					
Comments:					
10.2	Do you have any power of attorney, guardianship or administration instruments or orders?	Yes	No	Unsure	N/A
If YES, NO or Unsure: Refer the client to The Office of the Public Advocate for more information on power of attorney, guardianship and administration Refer the client to a lawyer for advice on making, revoking and altering documents					
<ul style="list-style-type: none"> If your client may lose capacity soon - take action as soon as possible The Law Institute of Victoria can give referrals to local will and guardianship lawyers who will provide 30 minutes free legal advice (and ongoing help for a fee) 					
Comments:					

11. Insurance Policies

Client questions and worker actions					
11.1	Have you checked ALL of your insurance policies recently?	Yes	No	Unsure	N/A
If YES, NO or Unsure: Contact Insurance companies to check if policies are still in client's name: Car House Personal belongings Life Income Health Confirm coverage of all policies or any recent changes Remove perpetrator from relevant policies (if client is paying premium and insured item (eg house or car is client's property)					
Comments:					

B. INDUSTRY CONTACTS FOR PILOT PROJECT

	Project Champion	Contact Details	Notes
Banking			
1	ANZ	1800 395 042	Available from 15 August 2016. Please identify yourself as part of the Restoring Financial Safety pilot
2	Commonwealth Bank of Australia	1300 993 258	
3	National Australia Bank	Please ask for Ross 1300 130 262	
4	Westpac, including: <ul style="list-style-type: none"> • Bank of Melbourne • RAMS • St George 	1800 632 806	Available from 11 August 2016
Energy and Water			
5	AGL	1300 245 001	
6	City West Water	Ruth Harley, Manager Community Relationships (03) 9313 8331 rharry@citywestwater.com.au	
7	Energy Australia	EnergyAssist 1800 558 643, select option 2 (financial counsellor) energyassist@energyaustralia.com.au	Please identify yourself as part of the Restoring Financial Safety pilot
8	Yarra Valley Water	1800 637 316 CSTenquiry@yvw.com.au www.watercare.com.au	
Telecommunications			
9	Optus	1300 303 509 Please ask for one of the 4 dedicated team members: Nicole Vivian Sarah Marie	
Debt Collection			
10	Collection House and Lion Finance	Pam Barry or Janine Hogg Hardship Team: 1800 051 753 hardship@collectionhouse.com.au	

C. COMMUNITY CONTACTS AND REFERRALS

	Project Champion	Contact Details	Notes
1	Money Help	1800 007 007 www.moneyhelp.org.au	Free financial counselling over the phone and potential referral to local "face to face" financial counsellor
2	Consumer Affairs Victoria	1300 55 81 81 Monday to Friday, 9am - 5pm www.consumer.vic.gov.au	Can provide information on tenancy issues and referrals for tenancy and financial counselling support
3	Women's Legal Service Victoria	03 8622 0600 (metropolitan callers) 1800 133 302 (country callers) Tuesday & Thursday 6.30pm - 8.30pm www.womenslegal.org.au	Free family law advice over the phone
4	Tenant's Union of Victoria	Tenants: (03) 9416 2577 Mon, Tue, Thur, Fri 9am - 4pm Wed 12.30pm - 7.30pm Public Housing tenants help line: 1800 068 860 (times as above) Rooming house tenants: (03) 9411 1444 (leave message for call back) www.tuv.org.au	Free tenancy advice over the phone for clients and workers
5	Victoria Legal Aid Legal Help Line	1300 792 387 Monday to Friday, 8.45am to 5.15pm www.legalaid.vic.gov.au	Free legal information and referrals over the phone on a broad range of legal issues
6	Consumer Action Law Centre	(03) 9629 6300 or 1800 466 477 - legal advice line (clients) Monday to Friday, 10am - 1pm (03) 9602 3326 - worker advice line Monday to Friday, 10am - 1pm, 2pm - 5pm advice@consumeraction.org.au http://consumeraction.org.au/	Free legal advice for clients and workers on consumer law matters
7	Federation of Community Legal Centres	(03) 9652 1500 Monday to Friday, 9am - 5pm www.communitylaw.org.au	Referral to local or specialist community legal centre
8	Law Institute of Victoria	(03) 9607 9550 Monday to Friday, 9.30am - 5pm www.liv.asn.au/find-a-lawyer	Referral to local private lawyer with relevant expertise for 30 minutes free legal advice
9	Safe Steps	1800 015 188 www.safesteps.org.au	24 hour Family Violence response
10	Women's Information and Referral Exchange (WIRE) Domestic Violence Resource Centre of Victoria (DVRCV)	1300 134 130 www.wire.org.au	[WIRE] Free information, support and referrals for women [DVRCV] Help, advice and local referrals for victims of family violence and workers