

CASE STUDY

*Names have been changed for privacy reasons.

Sam attended MADDV in a panic. She lives in a home with her two children and her elderly Mum. It is her Mum's home. Sam is a single Mum and is raising the two children on her own. Her ex lived in the USA and paid nothing towards the children's care and according to Sam was not in a position to do so.

Sam was scared. She has a letter in her hand that is from the local council demanding court attendance and threatening foreclosure of the home she was living in, her Mum's home.

Sam's Mum was elderly and had physical and mental challenges. Sam's Dad had passed away many years ago and her Mum's health had been slowly declining for some time. Sam did not realise things had got so bad.

I looked at the letter, and indeed it was a letter from the Magistrates Court demanding payment of overdue council rates, in excess of 10k.

Sam was power of attorney on her Mum's affairs, both financial and medically, so I was able to gather further information and discuss some options.

Determining whether contact had been made to the council was my first point. It hadn't.

Sam advised me that she receives no income at all, and when discussing the option of returning to work, we uncovered that her Mum's level of care was so high that I felt it appropriate to seek to apply for a Carer's payment through Centrelink. Something Sam did not even consider as an option.

We met over a few weeks and in this time, I was able to establish a MyGov account for Sam, assist with her completion of Carer's payment claim and guide her through the process, contact the council and cease legal action, apply for hardship concessions on the current rates balance seeking to have interest and fees waived as well as applying Centrelink concession as well to the account. On top of this, further assistance took place in relation to applying for utility relief grants and the power saving bonus.

This has now resulted in a regular income stream for Sam, a manageable payment option for the outstanding reduced rates and cessation of any legal action, but most importantly it placed Sam in a position where she is in more control of managing the household and able to support her Mum in need whilst being able to provide care to her children.