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## **Mortgage Wellbeing Service Turns One** **Innovative service has changed people's lives for the better**

A health and justice service model designed to stop people losing their homes when times are tough has hit its one year anniversary having helped over 120 clients and achieved an outstanding success rate in allowing clients to decide whether they will stay in their home.

"We have helped people get hardship relief from mortgagees and other creditors, helped resolve complaints in our client's favour and even won compensation and refunds for some." Said Rachna Muddogouni, CEO of Comm Unity Plus Services, one of the partners in the project.

commUnity+ has run the service in Melton with Djerriwarrh Health Services since March 2015.

"We use a holistic approach with a lawyer, social worker and financial councillor involved with the client from the very first contact. Rather than making three appointments with these professionals over weeks we can start on the case after one meeting. It is big part of the reason we have a high success rate – we work on the case together and the client is not confronted with a bureaucratic nightmare just to get help." Said Joan Eddy, Djerriwarrh Health Service.

Funded by the Legal Services Board over two years the case workers have found a range of factors causing the mortgage stress that can potentially lead to people being forced from their homes because of default. Family violence, mental health issues, unemployment and injury can all send home owners on a downward path. And many people present with multiple problems. "But we can negotiate with banks, get budgets in order and refer clients for other help with their issues all at the same time."

"Another very exciting aspect of the service is that organisations all over the Melton community are aware of the service and refer clients to us. This is helping to solve problems quickly, and that is a very important thing to be doing." Said Ursula Noye, Senior Lawyer, Mortgage Well Being Service. "Other legal services, Centrelink, health and social service organisations are all aware of the service and sending people along. "We have been out there telling people about the service and that is really paying off for clients."

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