

# The Consumer Legal Dispute Resolution Service Outreach Project

An interview with Anoushka Bondar



By Jane Levin, Freelance Writer



The Consumer Law Centre of Victoria (CLCV) undertakes important research, policy development, advocacy and education on a range of consumer issues such as:

utilities, telecommunications, financial services, public transport, insurance, trade practices, fair trading and access to justice.

Anoushka Bondar works at the CLCV as a dispute resolution lawyer, and she is responsible for facilitation of the Consumer Legal Dispute Resolution Service Outreach Project (**Outreach Project**) – a new CLCV initiative. The Outreach Project aims to provide access for low-income and vulnerable rural and regional and indigenous consumers to the specialist consumer legal service run by the CLCV.

The project involves a pilot program of outreach and education visits to specific regions in Victoria by CLCV lawyers. Anoushka has been allocated responsibility for the Murray Mallee region (within the Outreach Project) and will be conducting regular trips in the coming months, working closely with local organisations to ensure their service best complements existing services in the region.

I spoke to Anoushka about the project and its aims.

**1. Why was the Outreach Project developed and who initiated it?**

One of the primary aims of the CLCV is to facilitate the greatest access to justice for Victorian consumers, particularly low-income and vulnerable consumers. We developed the Outreach Project to facilitate access to our service for low-income and vulnerable rural and regional and indigenous consumers.

**2. How will the Outreach Project operate?**

On the basis of recommendations by the Steering Committee of our Outreach Project, outreach and education activities are to be concentrated in the Gippsland area, the Murray Mallee region and the South-West region. Facilitation of the Outreach Project has already commenced, with CLCV lawyers conducting preliminary visits to the regions and consulting

with local organisations. In the coming months, CLCV lawyers will conduct regular outreach and education visits.

The focus of our education activities is to provide training for community workers in the regions on consumer law issues. A training session has already been undertaken by one of our dispute resolution lawyers in Warrnambool on the recent amendments to the *Fair Trading Act 1999* (Vic). The training session was hosted by Community Connections in Warrnambool and attended by consumer support workers, financial counsellors and staff of the local community legal centre.

To increase wider access to our Service, we are in the process of developing an on-line legal advice service.

**3. Who is funding the project?**

We are very grateful to the William Buckland Foundation and the Collie Foundation for their generous funding that has allowed us to undertake the Outreach Project.

**4. What sort of community consultation has taken place?**

The Steering Committee of our Outreach Project, which provides advice on the broad workings of the project, includes representatives of a number of community and consumer organisations, including the Victorian Aboriginal Legal Service, Victoria Legal Aid, the Federation of Community Legal Centres' Rural Regional and Remote Network and the Public Interest Law Clearing House.

Our dispute resolution lawyers, who are responsible for carrying out the project, are currently working closely with a range of local organisations, including local community organisations and indigenous organisations, to identify how best our resources can be used to facilitate increased access to justice for indigenous and low-income consumers in these regions.

**5. Are the consumer issues in regional areas vastly different to those in Melbourne?**

Many of the issues faced by low-income and vulnerable rural and regional and indigenous consumers are similar to those faced by all consumers. As the Outreach Project develops we

expect to become more aware of the issues faced by particular regional areas and/or particular classes of consumers. As part of the Outreach Project we are encouraging local organisations to keep us informed about issues, particularly systemic issues, so that we can develop early intervention strategies in collaboration with our colleagues in the consumer and community sectors.

**6. What are some of the most pressing consumer issues at the moment in the areas the program is reaching?**

An issue that appears to be common in rural and regional areas is the use of vendor terms contracts and rent to buy contracts. Under vendor terms contracts, land is purchased by installments and the conveyance of title is delayed until all installments are paid. The vendor provides the finance and the interest rate on the loan is usually higher than if the purchaser obtained a mainstream credit product. The terms of the contract may be strongly biased towards the interests of the vendor – for example, if the purchaser falls behind in repayments, they might lose the property as well as the First Home Owners Grant, and any installments they have paid under the contract. Properties sold under such contracts are often located in isolated country areas and sold for massively inflated prices.

Other problems can arise from long term rent to buy contracts, which do not necessarily provide a right to buy the property but may not be covered by the protections usually afforded to renters under the *Residential Tenancies Act 1997* (Vic).

For more information about the Outreach Project, please contact Anoushka Bondar at: [anoushka@clcv.net.au](mailto:anoushka@clcv.net.au). Access to Outreach Project services is available via a toll-free telephone number 1300 881 020 or via the email advice service [info@clcv.net.au](mailto:info@clcv.net.au). ■