

Legal advice slams door on Meegan losing her home

Meegan* was staring down the barrel of potentially losing her most precious asset, the family home, when HRCLS stepped in to help. Connecting up with HRCLS via a legal aid referral, Meegan's first call with lawyer Becky Smith provided a comforting level of assurance that a solution existed and a high probability the home would be safe.

It was a week or so after Meegan received the letter from an insurance company seeking more than \$250,000 to cover the insurance cost from a serious accident she had been involved in. Understandably, this sent Meegan into an immediate spiral where she feared the worst.

"I was beside myself with stress and not sleeping," she said.

Meegan's biggest fear was losing her home of 12 months or so. Just hearing the prospect of losing the home was a low outcome made a difference at the time.

"This is more than a house, it's our dream. This is where I want to raise my kids. It's not just a structure, it's my future," Meegan said.

Becky's approach was measured and confident and made sense to Meegan as she tried to absorb the next steps.

"Becky was knowledgeable and reassuring without making promises about what would happen. I think she provided me, to the best of her ability, the range of possibilities that were in front of me," Meegan said. "She validated her explanation with reasoning, and after the call I was able to think it over and process it, and felt better about things."

That initial advice had a calming effect on Meegan that was vital at the time.

"I was very relieved that there was a process in place to deal with what I was going through. I got a good night sleep that night," she said.

In the days following the first contact, Becky gave Meegan minor updates about the progress of the matter. Meegan also worked with a UMFC financial counsellor to substantiate a budget to prove her expenses on a limited income, as part of the documentation process to get the matter resolved.

"I wasn't looking forward to it, and was expecting it to be really confronting, but it was a good process. The financial counsellor was very friendly and stepped me through it and did the paperwork for me," she said. "It was a much more positive experience than I thought it would be, and helped me as much or more on a personal level."

When she finally heard the news the debt had been waived, Meegan's reaction caused alarm for an instant.

"I was at my partner's workplace in the shop next to it when I got the call from Becky. I just burst into tears and bent over. My partner came rushing over to me asking what had

happened, because he thought someone had died. No words can describe the gratitude I felt at the time. I just kept saying thanks over and over again.”

Meegan described her experience with the community legal service in one word: seamless.

“It was exactly what I needed at the time and the pressure I was under,” she said. “It was friendly and reassuring which was important because my self-confidence had dropped so low.”

Like many clients, Meegan felt comfortable the focus was on the issue and not how the problem had been created in the first place, and wouldn’t hesitate to send people to HRCLS for legal help.

“Becky was non-judgemental, and this was markedly important. Going through the legal system is never a positive experience, and this really helped,” she said.

“I would absolutely recommend the service.”

*name changed