



**SISTERS
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*A partner of the Eastern
Murrumbidgee Alliance
funded by FACS.*

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RE: Witness Case Study

Good Afternoon,

Further to my case file that was shared on 9th of August at the Parliamentary Joint Committee on Corporations and Financial Services.

My client who has a hearing disability and current co-owns her home with her now ex-husband. They are both currently residing at the property with an active provisional ADVO where my client and the children of the marriage are named to protect.

My client has faced many barriers whilst trying to leave her marriage, she has approached the banks in hopes of buying her ex-husband out of his share of the property, but this was declined as my client is receiving Centrelink income support. My client has shared and shown me that there is \$100,000 left on the mortgage.

With the current rental market crisis and the barriers from major banks, my client has chosen to remain in the family home, to avoid homelessness. If my client's ex-husband sells the family home, without an option for my client to purchase the family home, this again will place my client in high risk of being homeless with her children.

A barrier of already owning a home is placed my client ineligible for Homes NSW products, if the family home sells, this barrier with Homes N.S.W will remain as my client will have funds, unfortunately cannot use this fund to purchase another home as a mortgage will be required, which is not achievable as my client is not eligible for a home loan.

Kind Regards

Megan Clifford

Case Worker