**3CR Community Radio**

**Federation of Community Legal Centres**

**Victoria Law Foundation**

Are you stressed about your home loan?

Right now, more Victorians than ever are stressed about home loan repayments. If you're going through a period of temporary financial hardship, you can ask your lender for hardship assistance.

Lenders can agree to reduce your interest rate, extend the term of your loan, freeze interest, put a temporary hold on repayments, or reduce your repayments.

If you only own one property that you live in and either you are affected by family violence or your household earnings are less than $75,000, contact Mortgage Stress Victoria for free help from a lawyer, social worker or financial counsellor on 1800 572 292 or [www dot mortgagestress dot org dot au](https://aus01.safelinks.protection.outlook.com/?url=http%3A%2F%2Fwww.mortgagestress.org.au%2F&data=05%7C02%7Cprojects%403cr.org.au%7C06e32f4e74c54a2324a908dd0f778997%7Caf3124aa195f4ab387f81a4ff4384ec3%7C0%7C0%7C638683728386525896%7CUnknown%7CTWFpbGZsb3d8eyJFbXB0eU1hcGkiOnRydWUsIlYiOiIwLjAuMDAwMCIsIlAiOiJXaW4zMiIsIkFOIjoiTWFpbCIsIldUIjoyfQ%3D%3D%7C0%7C%7C%7C&sdata=W49GbaUB6bWe9NFKk%2BimPmfqWtuuIytSkoJrtPIqpmE%3D&reserved=0)

The Federation of Community Legal Centres is a 3CR Supporter.