1. **Is Food Relief separate to Emergency Relief? How do they work together?**

Yes, Emergency Relief and Food Relief are separate service offers and providers will be chosen to deliver these services through separate selection processes. Food Relief is obtaining and distributing food directly to consumers or to community services organisations which then provide this food to consumers. The service coverage area will be Australia wide and may be offered by one organisation or numerous organisations working collaboratively to increase Emergency Relief organisations’ access to a cost effective supply of food items to be distributed to people in financial crisis.

Food Relief organisations will be required to demonstrate a service delivery model that includes effective partnerships, linkages and referral pathways that directly contribute to Emergency Relief organisations’ ability to access a cost effective food supply.

Emergency Relief organisations provide immediate financial and/or material support to people in financial crisis.

Emergency Relief helps people address immediate basic needs in times of financial crisis. Access to Emergency Relief is considered universal. It is a safety net for people experiencing financial distress or hardship and who have limited means or resources to help them alleviate their financial crisis.

Provision of Emergency Relief may also entail a worker assessing the needs of the consumer, referring them to other appropriate services (e.g. mental health, crisis housing, drug and alcohol, and financial counselling), and providing basic budgeting assistance. Some consumers with complex needs may require more intensive support.

2. **Why is there a minimum threshold of $7,000 for Emergency Relief funding?**

As part of ensuring efficiencies and taking a more streamlined approach to grants management, a minimum amount of funding offered to any funding recipient to deliver Emergency Relief will be $7,000 unless otherwise specified in the service coverage area. This will ensure that service providers who deliver Emergency Relief are able to deliver value for money, and where possible offer economies of scale and other wrap around services to consumers.

3. **What has happened to the ‘vulnerable groups’ funding under Emergency Relief? Can we still offer case management?**

Vulnerable Groups funding will no longer be provided as a separate measure. However, organisations delivering Emergency Relief will be able to use funding flexibly for direct material/financial aid and/or more intensive support for people with complex needs.

**General Financial Wellbeing and Capability Q&As**

4. **What are the expectations around providing priority access to people on income management for service delivery under the new Financial Wellbeing and Capability Activity – is this still a priority?**
Yes. In general terms people participating in Income Management are identified for service priority under the primary target group for the Financial Wellbeing and Capability Activity. Please refer to the Families and Communities, Financial Wellbeing and Capability Guidelines Overview and fact sheet for more information via the DSS Website.

5. Under the new DSS Programme structure does the Department still value small service providers?

Each DSS Programme and the Activities underneath will have different requirements in terms of preferred service delivery models. Overall the Department values the diversity of having a mix of small and large organisations and acknowledges the different kinds of community connections and contributions both kinds of providers can offer ranging from tailored services for specific client or community groups through to economies of scale.

The Government is also keen to ensure more efficient and effective ways for delivering grants, reducing red tape and increasing flexibility for service providers.

6. How can I find out what the new Financial Wellbeing and Capability Activity will look like and how it will work in my state or region?

For more information please refer to the Families and Communities, Financial Wellbeing and Capability Guidelines Overview on the DSS website.

7. Why are partnerships, linkages and collaboration with other agencies and organisations a key part of the new Activity?

The Department has always encouraged collaboration and partnerships as a key component of effective service delivery models. There is now strong support across Government that in delivering services, organisations must develop and maintain links with other relevant organisations. This will assist in making appropriate referrals and co-ordinating services to improve consumer outcomes and ensure consumers receive services tailored to their needs to better prevent issues from escalating or recurring. The goal is to encourage organisations delivering FWC services to develop a strong referral pathway across the suite of FWC services and other programmes for the target group as appropriate. Collaboration and inter-agency networking is an integral part of delivering an integrated, consumer centred service offer and should be built into the service delivery model as part of an organisation’s day to day operations.

The Department recognises that most DSS funded organisations already have these structures and processes in place and strongly recommends that partnerships, linkages and collaboration to support a consumer centred service offer across the Financial Wellbeing and Capability Activity are developed and/or maintained.

8. Where can I get additional information on service coverage areas and funding methodology?

Detailed information is available on the DSS website.

9. My organisation would like to apply for Commonwealth Financial Counselling, Financial Capability and Emergency Relief. Is this one selection process or will we need to apply for two separate selection processes? (Updated 16 July 2014)

There is one selection process for Commonwealth Financial Counselling and Financial Capability and one selection process for Emergency Relief. You will need to apply for each selection process separately. Detailed information on all selection processes is available on the DSS website.

10. Will the Department provide additional time for organisations to develop a consortium and provide the relevant documentation as part of this selection process?
No - the Department has specified timeframes for all selection processes on the DSS website.

11. What do you mean when you refer to ‘Activity’ in the selection criteria?
Generally, in the case of the selection criteria (and only in this context) the term ‘Activity’ relates to the service you are applying for funding to deliver – for example Emergency Relief or Commonwealth Financial Counselling. In answering the criteria you should first consider the service offer and outcomes that relate to the service you are applying for (as detailed in the Programme Guidelines Overview) and then you may like to consider if any of the descriptions and outcomes of the FWC Activity in general would also need to be covered in your response to the selection criteria.

12. What do you mean when you refer to ‘chosen communities’ in the selection criteria?
We are referring to the service coverage area in which you are applying for funding to deliver service. This may be at the SA4 or SA2 level or may cover a collection of SA4s or SA2s.

More information on service coverage areas is available on the DSS website.

13. What do you mean when you refer to ‘Target Group’ in the selection criteria?
Generally ‘target group’ refers to the people (or in the case of sector support, the organisations) you are assisting. For example Emergency Relief, Commonwealth Financial Counselling and Financial Capability deliver services to people in the ‘primary target groups’ assisted across the FWC Activity. For Financial Crisis and Material Aid Sector Support the target group assisted is Emergency Relief workers. Please see Section 2.4 of the Financial Wellbeing and Capability Guidelines Overview for more information.

14. There are a lot of references to delivering an integrated service offer. What does this mean?
The goal is to ensure consumers receive a wrap-around, integrated, consumer centred service offer. Organisations intending to apply to deliver Activity services should consider the following integrated service delivery models and activities when designing their service delivery model:
- one organisation delivering a number, or suite, of Sub-Activities
- co-locating a group of organisations, or providing outreach, to enable the delivery of a number, or full suite, of Sub-Activities from one location and/or
- organisations delivering strong referral pathways across the suite of Sub-Activities (and other relevant Programmes for the target group as appropriate), networking effectively within other Sub-Activities and with providers of other relevant services for their customer group). Collaboration and inter-agency networking is an integral part of day-to-day operations.

15. Why have the Financial Management Program (FMP) and Household Organisational Management Expenses (HOME) Advice Programs changed?
The FMP and HOME Advice are now part of the Financial Wellbeing and Capability (FWC) Activity under the larger Families and Communities Programme. This change is part of the Australian Government’s new way of working with civil society organisations which seeks to provide organisations with greater flexibility to address service needs of individuals, families and communities.

The FMP and its various services (for example Emergency Relief or Commonwealth Financial Counselling), have largely evolved and operated separately. Many service providers report the complexity of needs experienced by consumers has increased markedly, and research indicates that the more wrap-around support consumers can be offered, the better their outcomes.

The intention of changes are to deliver a more outcome based Activity offering more integrated support and better wrap-around services for consumers. Early intervention and prevention approaches will also be a focus of this Activity.
In addition, the HOME Advice service offer had a number of common elements with Money Management and joining these like services into the one Activity (and under one service offer called Financial Capability) aims to improve integration and strengthen support for vulnerable people before they are in crisis. People at risk of homelessness are a key priority target group for this Activity.

Along with an improved service offer for consumers, these changes will ensure more efficient and effective ways of delivering grants, reducing red tape and increasing flexibility for service providers.

16. What are the benefits of the new Activity/Sub-Activity for service providers, clients, communities?

The intention of changes are to deliver the FWC Activity as a more integrated and coordinated service which promotes financial capability by helping people avoid or resolve financial difficulties and achieve self-reliance. The Activity will also become more outcomes focused which will provide benefits for both consumers and service providers.

Through this activity, the Australian Government, in partnership with civil society, will provide support to vulnerable individuals, families and communities to improve their financial capability, resilience and lifetime wellbeing.

Please read the ‘Aims and Objectives’ section of the FWC Guidelines Overview and Appendix A to learn more about the Activity’s intended objectives and outcomes.

17. Have the actual service offers of the FMP changed under the new Financial Wellbeing and Capability Activity?

A number of enhancements have been made to the Financial Wellbeing and Capability Activity.

There are a number of drivers for these changes including:
Many service providers report the complexity of needs experienced by consumers has increased markedly, and that demand for assistance is high.
Identifying that the various services the FMP and HOME Advice offered have largely evolved and operated separately and benefits can be gained from a more joined-up approach.
The need to ensure more efficient and effective ways of delivering grants, including reducing red tape and increasing flexibility for service providers.

Enhancements, and the creation of the FWC Activity have been made to:
Deliver a more integrated and coordinated service which promotes financial capability by helping people avoid or resolve financial difficulties and achieve self-reliance.
Increase service integration, ensure better-wrap around services and shift to a more outcome based approach to ensure better outcomes for individuals, families and communities.
Focus on supporting the sector to ensure the continued delivery of quality services by making the grant system more streamlined to ease administrative burden on service providers and improve their flexibility.

18. Where are the Community Development Financial Institutions (CDFI), No Interest Loans Scheme (NILS), Step Up or Saver Plus service offers under the new Financial Wellbeing and Capability Activity?

These microfinance initiatives form part of the Financial Resilience Sub-Activity. Please refer to the Families and Communities, Financial Wellbeing and Capability Guidelines Overview for more information.

19. Is the target group for the new Financial Wellbeing and Capability Activity the same as the target group under the old Financial Management Program?

The target group is largely the same. The Financial Wellbeing and Capability Activity will provide support to disadvantaged individuals, families and communities to improve their financial capability,
resilience and lifetime wellbeing. Please see the relevant section in the Families and Communities, Financial Wellbeing and Capability Guidelines Overview for more information via the DSS website.

20. Question updated – See question number 31. Identifying Disadvantage

A priority of the Government is to ensure services are directed to the most vulnerable and disadvantaged people and families across the country. DSS has taken steps to assess the level of relative disadvantage between and within SA4s, in order to focus efforts on the most disadvantaged areas.

The level of disadvantage attributed to SA4s by the ABS has been determined through the use of the Socio Economic Indexes For Areas (SEIFA) data derived from the 2011 Census of Population and Housing. The ABS ranks all areas in Australia according to relative socio-economic advantage and disadvantage. SEIFA was chosen as a consistent and accurate measure of disadvantage that could be used nationwide, across different types of services, and over time.

It is also possible to determine SEIFA data for SA2 level locations if this is required. This has been used to inform funding allocations of some FWC sub-Activities.

More information about SEIFA can be found on the SEIFA website.

21. New Service Areas

Historically, the various services funded under the Financial Management Program (FMP) have been based on a range of different service coverage areas such as Local Government Areas (LGAs), Statistical Local Areas (SLAs), and designated communities based on Centrelink data. In order to streamline decisions on service coverage areas, improve consistency, make arrangements more straightforward for providers delivering multiple services, and ensure services are directed towards the most vulnerable and disadvantaged Australians, the new Financial Wellbeing and Capability (FWC) Activity is now based on Statistical Area 4s (SA4s).

SA4s are part of the ASGS which is a structure that is stable, is consistent in population size, has geographic detail and reflects settlement patterns and socio-economic relationships.

The ASGS brings all the regions used by the ABS, to report on data, under the one umbrella.

The Main Structure of the ASGS is based on the functional area of major cities and towns and gazetted suburbs and localities. The Main Structure consists of:

- Mesh Blocks (30-60 households) of which there are about 350,000
- Statistcal Areas Level 1 (SA1s) with an average population of 400 people, of which there are about 55,000
- SA2s which are built from whole SA1s. They have an average population of about 10,000, and there are about 2,200 of them. They represent a community that interacts together
- SA3s are built from whole SA2s. They have an average population of about 30,000-130,000, and there are about 351 of them. They represent functional areas of regional towns and cities, or clusters of related suburbs, and
- SA4s are built from whole SA3s. They have a minimum population of about 100,000 and are the largest sub-state region. There are 88 SA4s across Australia.

22. Accessing maps of new service areas

To assist service providers understand the new service areas, the Department has developed service area maps which can be viewed as part of the Application Pack.

Tables of SA4s across the country and their corresponding SA2s can be viewed as part of the Application Pack. These tables can be used by service providers wanting to apply for funding for a total or partial SA4.

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1 The information about the ASGS, above, was sourced from ‘Video transcript – understanding ABS Statistical Geography’
23. How is funding to each SA4 decided?

Within the Financial Crisis and Material Aid Sub-Activity - Emergency Relief, the funding amount for each SA4 is determined by levels of need and disadvantage. This has been worked out using cumulative scores of SEIFA disadvantage and populations at the SA2 level, and then aggregated up to the SA4 level.

This has been done to ensure an equitable and appropriately targeted funding model for the Financial Crisis and Material Aid Sub-Activity.

24. Will the FWC service delivery footprint change?

As a result of feedback from stakeholders and the priorities of the Government, the FWC Activity will continue to target areas of highest disadvantage. This may result in some changes to the overall footprint of the FWC.

25. Do I have to service a whole SA4 if I apply for funding under the selection process?

You may apply to service a whole SA4 or apply to service an SA2 within an SA4 or a collection of SA2s within an SA4.

New Q&As – Added 30 June 2014

26. Am I eligible to apply for funding to deliver Emergency Relief? (Updated 30 June 2014)

Applicants seeking funding to deliver Emergency Relief services must meet either of the following Criteria:

As at 30 June 2014 be delivering Emergency Relief services (as defined in the Activity Guidelines) and be funded by one or more of the following – Commonwealth/state/territory/ local government, or
As at 30 June 2014 be delivering Emergency Relief services (as defined in the Activity Guidelines) and be registered, under the Australian Charities and Not-for-profits Commission Act 2012, as a:
Charity; or
Charity, with the subtype Public Benevolent Institution.

In addition to meeting one of the criteria above, applicants must be one of the following entity types:
Incorporated Associations (incorporated under State/Territory legislation, commonly have 'Association' or 'Incorporated' or 'Inc.' in their legal name)
Incorporated Cooperatives (also incorporated under State/Territory legislation, commonly have 'Cooperative' in their legal name)
Companies (incorporated under the Corporations Act 2001 – may be a not-for-profit or for-profit proprietary company (limited by shares or by guarantee) or public companies)
Aboriginal Corporations (incorporated under the Corporations (Aboriginal and Torres Strait Islander) Act 2006)
Organisations established through a specific piece of Commonwealth or state/territory legislation (public benevolent institutions, churches, universities, unions etc.
Partnerships
Trustees on behalf of a Trust
Local Governments

27. In the Application Packs its saying that you can apply for SA4 or SA2 areas. If you apply for all the funding, say for Newcastle/Lake Macquarie and we are unsuccessful in the whole area, would we be considered for the centres we currently have? (Added 30 June 2014)

Your application will be assessed on its merit and to ensure an appropriate mix of services are funded in the particular SA2 or SA4 area.
New Q&As – Added 2 July 2014

28. The funding allocation for the NT has been reduced since the last round of grants. Can the Department confirm that there has been a reduction in funding for the NT for Emergency Relief and the magnitude of the reduction? (Added 2 July 2014)

The Emergency Relief funding available from 1 January 2015 is provided on the DSS website in Attachment A: Funding Allocations for Financial Crisis and Material Aid – Emergency Relief per SA4. Distribution of funding has been based on the level of disadvantage determined through the use of Australian Bureau of Statistic’s socio-economic indexes for areas (SEIFA).

29. Application documentation states ‘Funding must predominately be spent on achieving outcomes however a small proportion of funds may be spent on administration’. Could you please provide a definition of small proportion? (Added 2 July 2014)

As you would be aware from the documentation, the Department is implementing a new way of working for grants.

Central to these new arrangements is the reduction of red tape, enhanced service delivery and providing greater freedom for service providers. In line with this approach, the Financial Wellbeing and Capability (FWC) Guidelines Overview states that funding must predominately be spent on achieving outcomes however a small proportion of funds may be spent on administration.

The FWC Guidelines Overview also states that Service Providers may establish their own guidelines in relation to the eligible use of funding, detailed in section 2.6.2, provided they are consistent with the FWC Activity Guidelines.

30. How do the service areas apply to Financial Wellbeing and Capability? (Updated 2 July 2014)

The Department is keen to ensure that funding is directed towards areas of disadvantage. The Department has chosen to use the Australian Statistical Geography Standard (ASGS) framework used by the Australian Bureau of Statistics (ABS) since July 2011. It is a nationally consistent, accessible and workable structure that can be used to identify smaller areas for more detailed targeting of services if required.

Although funding is attributed at a specific level e.g. Statistical Area 4 (SA4), there may be times when providers deliver services in only part of an SA4, for example in two SA2 locations within an SA4. See below for more information about ASGS.

In this funding round, applicants may apply to deliver services in all, or part of, a service coverage area (SA4) as detailed in Revised Attachment A 19/6/14. (pdf). In either case, you will need to select the relevant SA2 or SA4 in the application form. If applicants are interested more generally in the identification of LGA, SA2 and SA4 regions in Australia, this link to the Australian Bureau of Statistics web site may be of assistance: National Regional Profile 2007-2011.

New Q&As – Added 3 July 2014

31. Can you tell me how many times a client can access Emergency Relief funds in a year. (Added 3 July 2014)
The Department is implementing a new way of working for grants. Central to these new arrangements is the reduction of red tape, enhanced service delivery and providing greater freedom for service providers. In line with this approach, the Financial Wellbeing and Capability (FWC) Programme Guidelines Overview (pdf) states Service Providers may establish their own guidelines in relation to the eligible use of funding, detailed in section 2.6.2, provided they are consistent with the FWC Activity Guidelines.

New Q&As – Added 7 July 2014

32. What methodology has the Department used to determine the funding for the Financial Wellbeing and Capability Activity and in particular Emergency Relief, Commonwealth Financial Counselling and Financial Capability services? (Added 7 July 2014)

Historically, the funding methodology for the various services funded under what was the Financial Management Program (FMP) was based on a range of different service coverage areas such as Local Government Areas (LGAs), Statistical Local Areas (SLAs), and identified communities based on Centrelink data.

The Department is keen to ensure that funding is directed towards areas of disadvantage. The Socio-Economic Indexes for Areas (SEIFA) has been selected as a measure of disadvantage. More information is available through this link: SEIFA information.

The Department has chosen to use the Australian Statistical Geography Standard (ASGS) framework used by the Australian Bureau of Statistics (ABS) since July 2011 to define service coverage areas. The ASGS framework divides Australia into a range of statistical areas (Statistical Areas 1 through to 4). This ASGS framework is stable, is consistent in population size, has geographic detail and reflects settlement patterns and socio-economic relationships. More information is available through this link: ASGS information.

In order to streamline decisions on service coverage areas, improve consistency, make arrangements more straightforward for providers delivering multiple services, and ensure services are directed towards the most vulnerable and disadvantaged Australians, service coverage areas under the new Financial Wellbeing and Capability (FWC) Activity are based on Statistical Area 4s (SA4s).

To apportion funding across the Financial Wellbeing and Capability Activity, each jurisdiction has been divided into service coverage areas based on SA4 boundaries (determined by the Australian Bureau of Statistics). An amount for each service has been attributed to each SA4 and applicants asked to apply for funding for service coverage areas defined at the SA4 level. As part of this selection process applicants may apply to deliver services in an SA4, collection of SA4s or subsets of an SA4 which are Statistical Area 2s (SA2s).

For Emergency Relief services, within the Financial Crisis and Material Aid Sub-Activity, the funding amount for each SA4 is determined by levels of need and disadvantage. This has been worked out using cumulative scores of SEIFA disadvantage and populations at the SA2 level, and then aggregated up to the SA4 level.

For Commonwealth Financial Counselling and Financial Capability, within the Financial Counselling, Capability and Resilience Sub-Activity, funding has been apportioned across SA4s based on a similar service footprint to previously funded activities, subject to available future funding.

New Q&As added 17 July 2014

33. The application form asks for income to be entered for 2018 – 2019, however, the Funding Round Summary states funding is only available to 2017-2018. What do I enter in the income field for 2018-2019?
While funding is made available to 30 June 2018, the Department is still able to consider proposals for services beyond the years with funding committed. If your application demonstrates continuity and value-for-money, you are welcome to submit a request for funding in the following financial years.

The form itself is designed to support these types of applications and allows you to enter amounts over the five-years. If you are not interested in a five-year funding agreement, please use an amount of $1 for these years. Otherwise, please seriously consider and supply the proposed amount of funding in out-years.