



Australian Government

Department of Social Services

Families and Communities Programme

Financial Wellbeing and Capability

Financial Counselling, Capability and Resilience

**(Financial Counselling, Capability and Resilience
Hubs)**

Funding Round Summary

July 2015

Financial Wellbeing and Capability

The Activity aims to support individuals and families to navigate financial crises and build financial wellbeing, capability and resilience for vulnerable people and those most at risk of financial and social exclusion and disadvantage.

The Activity contributes to improved outcomes for vulnerable people, families and communities by:

- helping people address immediate needs in times of financial crisis
- improving financial capability by helping people in personal financial difficulty to make informed choices to address their financial problems and by fostering the improved use and management of money
- assisting individuals, families and communities to navigate life transitions and/or financial stress or crisis which may negatively impact on their wellbeing
- improving financial resilience and pathways to mainstream financial services by providing access to savings and credit vehicles
- identifying effective methods of recognising families at risk of homelessness and providing early assistance to prevent family homelessness occurring, and
- implementing research and evaluation activities to contribute to programme and service improvement.

Activity service delivery models include a focus on early intervention and prevention, through an integrated service offer incorporating strong connections and referrals within the Activity and with other government and community services relevant to consumers. Organisations delivering Activity services must maintain an up to date catalogue of local services to support the provision of effective referrals. This will ensure consumers receive services tailored to their needs to better prevent financial issues from escalating or reoccurring and that they are referred to appropriate services to address financial or other underlying issues in a timely manner.

Financial Counselling, Capability and Resilience

Financial Counselling, Capability and Resilience encompasses the provision of financial counselling, financial literacy education, and access to financial services including microfinance products.

Selection type

This selection is an open process.

Eligibility

To satisfy eligibility requirements, applicants must fall into one of the following categories:

- 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 proprietary company (limited by shares or by guarantee) or a public company)

- 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
- State and Territory Governments
- Local Governments.

How much?

Up to \$13.8 million is available from 1 January 2016 to 30 June 2017. **Appendix A** provides the funding available in each service location.

Closing Date and Time

Applications should be submitted by 2:00pm AEST, Tuesday, 29 September 2015.

Department of Social Services (DSS) may reject any application lodged after the closing date. See Section 3.7.6 of the Financial Wellbeing and Capability Programme Guidelines Overview (Programme Guidelines).

Who to contact?

Please email your enquiries to: grants@dss.gov.au

Grant objectives

Commonwealth Financial Counselling

Commonwealth Financial Counselling (CFC) contributes to the Activity outcomes by helping people in financial difficulty to address their financial problems and make informed choices.

CFC provides direct case work or one-on-one intensive support, including the provision of information, advocacy and/or negotiation; referrals to other services; community education; and networking/liaison with relevant service providers. Organisations delivering CFC, including their Financial Counsellors, must meet relevant legal and regulatory requirements. These are detailed at Section 2.8 of the Programme Guidelines.

Organisations will be expected to provide priority access to consumers participating in income management.

CFC aims to:

- assist consumers to resolve personal financial difficulties (in part or in full) and access other sources of support and assistance
- work with consumers to increase their capability to make informed decisions on the best course of action for resolving personal financial difficulties
- help consumers improve their ability to manage their financial affairs in the future, and
- increase consumers' economic and social participation in their communities.

Financial Counsellors provide intensive support through an in-depth assessment of a person's financial situation to understand the extent of the person's financial difficulties and

to identify options to address these. They encourage the person to participate in the planning and decision-making process. The aim is to resolve or alleviate the person's financial difficulties, and improve their ongoing financial capability and inclusion. Financial counsellors also refer customers to other local sources of support and assistance as necessary.

CFC can be accessed through face-to-face meetings or through the Helpline on 1800 007 007. This CFC funding complements funding provided by some state and territory governments for financial counselling services.

Financial Capability

Financial Capability services help people to build longer-term capability to budget and manage their money better, and make informed choices. Financial Capability workers deliver financial literacy education, information and coaching and maintain a strong focus on supporting consumers to change their behaviour and 'learn by doing'. Workers are required to be appropriately qualified, undertake relevant training or be planning to undertake relevant training. These requirements are detailed at Section 2.8 of the Programme Guidelines. Assistance may be available to help Financial Capability workers meet these requirements including online resources.

In delivering these services, organisations will:

- provide priority access to consumers participating in income management
- ensure consumers have access to basic financial literacy, education and support
- deliver:
 - one-one-on budgeting support to individuals, and/or
 - non-accredited financial literacy community education workshops to individuals and local groups
- help individuals/families to build skills to avoid or resolve financial difficulties and strengthen their capacity to manage their money, and
- assist families at risk of homelessness to manage their finances and household expenses in order to prevent future accommodation crises.

Statement of Requirement

Funding is available to deliver a targeted and streamlined Financial Wellbeing and Capability (FWC) service offer. The new model will establish up to 22 FWC Hubs offering, as a minimum, Commonwealth Financial Counselling and Financial Capability services in locations where income management is operating.

Hubs will be located in Western Australia, the Northern Territory, South Australia, Victoria, Queensland and New South Wales. The list of Hubs and communities that are expected to be serviced via outreach is included in **Appendix B**. Applicants must describe how they will deliver services to ensure that community needs are met.

The aim of this funding round is to achieve closer integration of Financial Capability services, (which is an early intervention model) and Commonwealth Financial Counselling services, with the aim of providing a holistic service to consumers.

In addition, in order to reduce any possible service gaps it is highly desirable that applicants who are currently delivering Financial Counselling, Capability and Resilience apply for this funding.

Many organisations have been delivering a combined service for years and this approach is supported by recent research.¹ Having Financial Capability workers co-located with (or working closely with) Financial Counsellors is, among other benefits, expected to allow Financial Counsellors to focus on crisis support and complex issues.

Financial Capability workers can offer basic information and immediate support to people who may be on a wait list to see a Financial Counsellor. They can also provide ongoing support to a client following a meeting with a Financial Counsellor to enhance the consumer's financial capability and wellbeing into the future.

To receive funding for this activity successful applicants **must** establish Hubs with a core service offer of Commonwealth Financial Counselling and Financial Capability services. Providers will also have strong relationships with providers of other relevant services, such as employment or family relationship services, to ensure consumers receive a wrap-around, integrated, consumer-centred service offer (see Programme Guidelines Appendix B)

To receive funding for this activity successful applicants will be expected to participate in any programme evaluation. This may include participating in evaluation activities and/or assisting external evaluators to identify clients for the purpose of inviting them to participate in an evaluation.

Successful applicants will also have the option to incorporate microfinance services such as low or no-interest loans. This can be through consortium or other partnership arrangements. Applicants should ensure their applications include whether a microfinance service will be offered and any partnership or consortium arrangements that are proposed.

The Hubs will offer the integrated FWC service through a "hub and spoke" model of service delivery to provide services to more remote communities. For example, a service could provide Financial Counselling from a central hub and Financial Capability services via an outreach model. In this example, Financial Capability workers would highlight key debt "hotspots" to Financial Counsellors who then travel to the community to help manage the issues identified. In urban and inner regional areas, outreach is not required.

Organisations will be expected to provide priority access to consumers participating in income management.

Consortium arrangements or local partnerships are encouraged and successful organisations are expected to consult with affected communities in finalising the service delivery model.

Funding is to ensure the delivery of the service offer as described above (and in the Programme Guidelines) to the participants/clients/recipients/target groups as outlined in section 2.4 of the Programme Guidelines.

Requirements

Applicants will need to meet specialist requirements as per section 2.8 in the Programme Guidelines and be aware of the Grant recipient's responsibilities and accountabilities under the Activity as per section 2.13 in the Programme Guidelines. Eligible and ineligible uses of funding are listed in 2.6 of the Programme Guidelines. Applicants are reminded that funding is NOT for the provision of the following:

Commonwealth Financial Counsellors do not provide:

- financial planning advice (including in relation to shares, superannuation, retirement)
- finance lending
- endorsement of specific financial products or services (including debt repayment schemes)

¹ Wesley Mission report, *The Wesley Report: Facing financial stress* [Facing Financial Stress report](#)

- business/small business advice, or
- legal advice.

Financial Capability workers do not provide financial counselling, financial advice, or deal with complex financial or legal matters. If individuals require such assistance, Financial Capability workers will facilitate access to Financial Counsellors and other relevant services as appropriate.

Some locations will be required to offer the Indigenous Home Ownership Education (IHOME) package designed by the DSS and Indigenous Business Australia.

This education package is delivered in a series of workshops for Indigenous people looking to purchase or build their own home on Indigenous land. Some assistance will be available to ensure organisations have the skills and competencies required to deliver the package. This will be negotiated with successful applicants.

Locations where IHOME is to be made available are identified in the list in **Appendix C**. Timeframes for delivery of this package will be negotiated with the service providers delivering FWC services in these locations in consultation with Indigenous Business Australia and DSS.

In order to ensure service continuity for consumers, preference will be given to applicants who currently deliver Financial Counselling or Financial Capability or 'like' services.

Selection Criteria

The equally weighted selection criteria are below. As a guide only, dot points have been included to assist you to develop your response. To assist DSS in assessing your application, please provide any further information within the word limit stipulated in the application form.

1. Demonstrate your understanding of the need for the funded Activity in the specified community and/or the specified target group
 - demonstrate an understanding of the aims of the FWC Activity and the required Financial Counselling, Capability and Resilience Hub service offer
 - provide information which demonstrates the need for Financial Counselling and Financial Capability services in the community/ies you are applying to service
 - describe the target group/s within the community/ies you have identified and how you will prioritise services for those target groups
2. Describe how the implementation of your proposal will achieve the Activity objectives for all stakeholders, including value for money within the Grant funding
 - describe your proposed service delivery model and how it will operate to deliver the outcomes of the FWC Activity
 - describe any other services your organisation proposes to, or currently, delivers in addition to Financial Counselling and Financial Capability services as part of your proposed integrated service offer, for example microfinance
 - provide a draft budget that will demonstrate value for money including any information about other sources of funding or in-kind contributions. This must be included with the application as an attachment
3. Demonstrate your experience in effectively developing, delivering, managing and monitoring Activities to achieve Activity objectives for all stakeholders

- provide evidence of your organisation's experience in developing, delivering, managing and monitoring community services and the objectives that have been achieved for consumers
 - describe how you will monitor progress under your proposed service delivery model to achieve the Activity objectives
 - explain how you will deliver to consumers/communities from Indigenous and/or culturally and linguistically diverse backgrounds
4. Demonstrate your organisation's capacity and your staff capability (experience and qualifications) to deliver the Activity objectives in the specified community and/or the specified target group
- provide details of your governance structure, financial management and fraud control methods that are currently in place in your organisation including details of the skills and qualifications of senior management
 - list the qualifications and skills of staff (including program management staff) who will be directly involved in delivering the Activity
 - provide details of your organisation's recruitment, training and development strategies/arrangements that will assist your organisation to meet the activity objectives
5. Describe and demonstrate a service delivery model that includes effective partnerships, linkages and referral pathways that directly contribute to the Activity outcomes
- explain how your service offer will ensure close integration of Financial Wellbeing and Capability services to provide a holistic service to consumers
 - provide information about how your proposed service delivery model will include effective partnerships and linkages that directly contribute to the Activity outcomes
 - describe any formal or informal referral pathways (including referrals in and out of services) and how you will ensure these effectively meet the needs of the identified target groups

Applicants will need to demonstrate/address the following, across all selection criteria:

- appropriateness of the proposal to the objectives of the Activity
- potential for the proposal to meet the objectives of the Activity
- the need for the proposal to be carried out
- the governance, expertise and capacity of the applicant, including the applicant's financial, risk and audit/fraud strategic plans, and evidence of sound governance
- the applicant's track record in delivering quality Activity services, where applicable
- relevant stakeholders (target groups, communities, government etc.)
- evidence base, where applicable
- the applicant's viable and sustainable financial model
- value for money (of the proposed outcomes, projected deliverables, location, community benefit and the amount of funding sought as detailed in the Application Form)
- the broad assessment requirements outlined in the relevant attachment, and

- other assessment criteria specifically relating to the Activity being funded.

IMPORTANT INFORMATION FOR APPLICANTS

- Applicants must provide an indicative budget on the template provided with the Application Pack. This must be included with the Application as an attachment.
- Documents/attachments not requested by the DSS will not be assessed as part of your application.
- As per the Commonwealth Grant Rules and Guidelines, information on the successful grants will be published on the DSS website no later than fourteen working days after the agreement for the grant takes effect.

More information on how to apply is available in the Questions and Answers document within the Application Pack.

Multicultural Access and Equity policy

Australia's *Multicultural Access and Equity Policy: Respecting diversity. Improving responsiveness* obliges Australian government agencies to ensure that cultural and linguistic diversity is not a barrier for people engaging with government and accessing services to which they are entitled, for example, by providing access to language services where appropriate. Grant applicants should consider whether services, projects, activities or events may require the use of professional translating or interpreting services in order to communicate with non-English speakers. If your Application Form states that a budget is required, costs for translating and interpreting services should be included in your application.

Assessment

The Assessment Team may be comprised of Department of Social Services (DSS) officers from each state/territory and national offices. Teams will undertake training to ensure consistent assessment for all applications received. The Assessment Team will be bound by the APS Code of Conduct and the Secretary's Instructions.

Probity

The selection of funding recipients must be fair, open and demonstrate the highest level of integrity.

The following probity principles will be applied through all stages of the selection process.

- (a) fairness and impartiality
- (b) consistency, accountability and transparency of process
- (c) security and confidentiality of information
- (d) identification and resolution of conflicts of interest
- (e) compliance with legislative obligations and government policy.

These principles are intended to achieve an equitable, justifiable and sound process.

Adherence to the probity principles means that everyone involved with the selection process will act:

- (f) impartially
- (g) with integrity, including avoiding actual or perceived conflicts of interest.

A Probity Advisor may be appointed for the Activity. The role of the Probity Adviser is to assist DSS meet its probity obligations in relation to the Activity by ensuring that the selection processes are defensible and will withstand external and internal scrutiny.

The role of the Probity Adviser is to independently monitor procedural aspects of the selection process to ensure compliance with the published relevant Programme Guidelines and to advise DSS in relation to such matters. The Probity Adviser plays no part in the assessment of applications.

Programme Guidelines

The Programme Guidelines Overview provides the key starting point for parties considering whether to participate in the activity and form the basis for the business relationship between DSS and the funding recipient. Applicants are strongly advised to read the Programme Guidelines Overview prior to completing an Application Form.

How to Apply

Please read and complete the declaration part of the Application Form carefully. Ensure all responses are true and accurate. Click the **Submit Application** button and follow the instructions provided. All questions will be verified. Any incorrect or unanswered responses will be displayed for your correction. The Application Form will not submit until all responses have been verified.

Upon successful submission you will be issued with a confirmation receipt and email. Submission may take several minutes. **Please be patient and do not close the Application Form before receiving confirmation. Do not attempt to submit the application more than once.** If you do not receive confirmation or you experience difficulties submitting the Application Form, please call 1800 020 283.

Grant Agreement Information

The Grant Agreement is a performance-based, legally enforceable agreement between the Commonwealth (represented by DSS) and the successful applicant that sets out the Terms and Conditions governing the funding to be provided.

The type of Grant Agreement entered into will be influenced by the nature of the Activity, the assessed Activity risk level, the length of the Activity and the value of the Activity.

The executed Grant Agreement represents each grant provided within it and the relevant Activity and supersedes all prior representations, communications, agreements, statements and understandings, whether oral or in writing.

Questions

Questions can be submitted via email to grants@dss.gov.au.

Responses to questions will be published on the funding round page within five working days of receipt, except where the answers are already available in the Application Pack. DSS will only respond to requests for information that seek clarification of issues to allow applicants a better understanding of the requirements of the Application Form and Programme Guidelines e.g. DSS will not provide advice on how to respond to specific Selection Criteria.

DSS will not respond to any questions, requests for information or correspondence about the status or progress of their application from the **22 September 2015** till the conclusion of the selection process.

Appendix A

Financial Counselling and Capability in Income Management Trial Site Locations

HUB locations	2015/16 (\$m)	2016/17 (\$m)	Total Funding Amount (ex GST)
Western Australia			
Broome	\$232,865	\$465,730	\$698,595
Kununurra	\$232,865	\$465,730	\$698,595
Derby	\$232,865	\$465,730	\$698,595
Fitzroy Crossing	\$232,865	\$465,730	\$698,595
Geraldton	\$232,865	\$465,730	\$698,595
Halls Creek	\$232,865	\$465,730	\$698,595
Ngaanyatjarra Lands	\$232,865	\$465,730	\$698,595
Perth - North East SA4	\$85,000	\$170,000	255,000
Perth - Inner	\$85,000	\$170,000	255,000
Perth - South East	\$85,000	\$170,000	255,000
Perth - South West	\$85,000	\$170,000	255,000
Perth - North West	\$85,000	\$170,000	255,000
Northern Territory			
Darwin	\$360,000	\$720,000	\$1,080,000
Alice Springs	\$360,000	\$720,000	\$1,080,000
Tennant Creek	\$360,000	\$720,000	\$1,080,000
Katherine	\$360,000	\$720,000	\$1,080,000
South Australia			
Ceduna	\$90,000	\$180,000	\$270,000
Playford	\$158,073	\$316,145	\$474,218
Anangu Pitjantjatjara Yankunytjatjara (APY) Lands	\$375,000	\$750,000	\$1,125,000
Victoria			
Shepparton	\$158,073	\$316,145	\$474,218
New South Wales			
Bankstown	\$158,073	\$316,145	\$474,218
Queensland			
Logan	\$158,073	\$316,145	\$474,218
Total	\$4,592,347	\$9,184,690	\$13,777,037

Appendix B

Financial Wellbeing and Capability Hub locations and communities to be serviced

On the Application Form, under Part 4, please use the SA2 corresponding to the Hub Location/s you are applying to deliver services in. Maps of the service delivery coverage areas are available on the [DSS website](#).

Hub Locations	SA2 on Application Form	Communities to be Serviced
Alice Springs	Charles	Alice Springs
		Alice Springs Town Camps
		Amoonguna
		Apatula (Finke)
		Atitjere
		Haasts Bluff
		Hermannsburg (Ntaria)
		Imanpa (Mount Ebenezer)
		Kaltukatjara (Docker River)
		Kintore
		Laramba (Napperby)
		Mount Liebig
		Mutitjulu
		Nturiya (Ti Tree)
		Nyirripi
		Papunya
		Pmara Jutunya
		Santa Teresa
		Stuart
		Titjikala (Maryvale)
		Wallace Rockhole
		Willowra
		Yuelamu
		Yuendumu
		Yulara (Yulura)
		Areyonga
		Engawala
		Iwupataka (Jay Creek)
		Kulgera
		Orrtipa-Thurra (Baikal, Bonya, Dortippa-Thurra Assoc, Orrtipa Thurra, Ortipetherre, Ortippa Thura)
		Urapuntja - Arawerr
		Wilora (Stirling)
		Bonya
		Twjumba Outstations
		Ulpanyali (Tempe Downs)
		Urapuntja - Amengernterneh

Hub Locations	SA2 on Application Form	Communities to be Serviced
		Urapuntja - Arlparra
Darwin	Darwin City	Milikapiti (Melville Island)
		Nguiu (Bathurst Island)
		Pirlangimpi (Melville Island)
		Wurankuwu (Bathurst Island)
		Adelaide River (Village)
		Batchelor
		Belyuen
		Darwin
		Gunbalanya (Oenpelli)
		Jabiru
		Maningrida
		Minjilang (Crocker Island)
		Naiyu (Daly River)
		Nganmariyanga
		Noonamah
		Palmerston
		Peppimenarti
		Pine Creek
		Southport
		Tumbling Waters
		Wadeye
		Wagaman
		Warruwi (Goulburn Island)
		Bees Creek
		Berry Springs
		Darwin River
		Gochan Jiny Jirra (Cadell Gunardpa, Gochan Jiny-Jirra, Gochin Jiny Jard, Gochin Jiny Jirra, Gochin Jiny-Jirra, Gotjanjinjirra)
		Howard Springs
		Marrakai
		Manmoyi (Manimoi)
		Wiltju (Tiger's Camp, Waningi, Wilji, Wiltgi, Wiltju)
		Acacia Larrakia
		Ankabadbirri
		Barridjowkeng
		Berraja
		Birriba
		Bolkdjam
		Buluhkaduru
		Damdarn
		Djakalabona
		Djinkarr

Hub Locations	SA2 on Application Form	Communities to be Serviced
		Gamardi
		Garrabu
		Gochan Jiny-Jirra
		Gorong-Gorong
		Gupanga
		Humpty Doo Township
		Jarramagorndarra
		Ji-Balbal
		Ji-Bena
		Ji-Malawa
		Ji-Marda
		Kakodbabuldi
		Kolorbidahdah
		Kumurrulu
		Kurrurldul
		Malnjangarnak
		Mandedjkadjang
		Mankorlod
		Marrkolidjban
		Mewirubi
		Milmilngkan
		Mudginberri
		Mu-Gurta
		Mumeka
		Nangak
		Ndjudda
		Wurdeja
		Yaminyi
		Yikarrakkal
		Yilan
		Yirra Bandoo
Katherine	Katherine	Amanbidji (Amanbidgee Station, Kildurk, Mailuni)
		Barunga (Bamyili)
		Beswick
		Borrooloola
		Burrundie
		Daguraga
		Emungalun
		Kalkarindji
		Katherine (Municipality)
		Lajamanu
		Lower Roper
		Mataranka
		Minyerri (Hodgson Downs)
		Ngukurr (Rittarangu)

Hub Locations	SA2 on Application Form	Communities to be Serviced
		Robinson River
		Timber Creek
		Union Town
		Yarralin (Victoria River Downs)
		Binjari (Binjarri, Wylunba)
		Rockhole (Rochole)
		Bulla
		Hodgson River Station
		Jilkmिंगgan (Elsey)
		Kybrook Farm (Copperfield Creek)
		Daly Waters
		Larrimah
		Pigeon Hole
		Rittarangu (Urapunga)
		Wandangula (Police Lagoon, Wanda Ngula, Wandagula)
		Woodycupaldiya (Woode Cupildiya, Woodicupildiya, Woodykapildiya, Woodykupuldiya, Wudikapildiyeer)
		Weemol
		Eva Valley (Manyallaluk)
Tennant Creek	Tennant Creek	Ali Curang
		Alpurrurulam (Lake Nash)
		Ampilatwatja
		Elliott
		Newcastle Waters
		Owaitilla (Canteen Creek)
		Tennant Creek
		Willowra (Willowra Station, Wirliyatjarrayi)
		Wutunurruraa
		Arawerr (Arrawarra, Iynginyala, Soapy Bore)
		Imangara (Murray Downs)
		Irrultja (Irrwelty, Ittweltye)
		Likkaparta (Likaparra, Likiparta, Marapurn)
		Marlinja
		Mungkarta (McLaren Creek, Mungarta)
		Tara (Neutral Junction)
		Gulunguru
		Kalinjarri
Broome	Broome	Broome
		Ardyaloon
		Beagle Bay
		Bidyadanga
		Djarindjin
Derby	Derby – West Kimberley	Derby
		Gibb River

Hub Locations	SA2 on Application Form	Communities to be Serviced
		Looma
		Pandanus Park
		Karmulinunga
		Mowanjum
Fitzroy Crossing	Derby - West Kimberley	Fitzroy Crossing
		Bayulu
		Djugerari
		Kadjina
		Ngurtuwarta
		Wangkatjungka
		Yakanarra
		Yungngora
		Jimbalakudunj
		Joy Springs
		Koorabye
		Muludja
		Junjuwa
		Kurnangki
		Mindi Rardi
Geraldton	Geraldton	Geraldton
		Meekatharra
		Northampton
		Dongara
		Morawa
		Mullewa
Halls Creek	Halls Creek	Balgo
		Halls Creek
		Konjie Park
		Mardiwah Loop
		Mindibungu
		Mulan
		Wurrenranginy Community
		Kundat Djaru
		Yiyilli
		Nicholson Community
		Red Hill Community
		Yardgee Community
Kununurra	Kununurra	Kununurra
		Wyndham
		Crocodile Hole
		Kalumburu
		Molly Springs
		Warmun

Hub Locations	SA2 on Application Form	Communities to be Serviced
		Woolah (Doon Doon)
		Mirima
		Nullywah
NG Lands	Leinster - Leonora	Laverton
		NG Lands
APY Lands SA	APY Lands	Amata
		Pukatja (Ernabella)
		Mimili
		Outlying communities
Ceduna SA	Ceduna	Bald Hill
		Betts Corner
		Bookabie
		Border Village
		Bulinda
		Cactus Beach
		Ceduna
		Ceduna Town Camp
		Charra
		Chundaria
		Colona
		Coorabie
		Cungena
		Denial Bay
		Dinah Line
		Emu Farm
		Fowlers Bay
		Glen Boree
		Head of the Great Australian Bight
		Kalanbi
		Koongawa Dundee
		Koonibba
		Laura Bay
		Lookout Hill
		Maltee
		Merghiny
		Mudamuckla
		Munda Munda Wata Tjina
		Munda Wanna-Mar
		Nadia
		Nanbona
		Nanwoora

Hub Locations	SA2 on Application Form	Communities to be Serviced
		Nullarbor
		Nundroo
		Nunjikompita
		Oak Valley
		Over Road
		Penong
		Pintumba
		Scotdesco
		Smoky Bay
		Tallowon
		Thevenard
		Tia Tuckia
		Uworra
		Wandana
		Warevilla
		Watraba
		White Well Corner
		Yalata
		Yarilena
		Yellabinna
		Yumbarra
Service Hub Name	SA2 on Application Form	Coverage Area - SA4
Perth Metro 1	Midland - Guildford	Perth - North East
Perth Metro 2	Perth City	Perth - Inner
Perth Metro 3	Cannington – Queens Park	Perth - South East
Perth Metro 4	Hamilton Hill	Perth - South West
Perth Metro 5	Stirling – Osborne Park	Perth - North West
Logan QLD	Logan Central	Logan - Beaudesert
Bankstown NSW	Bankstown	Sydney - Inner South West
Shepparton VIC	Shepparton - North	Shepparton
Playford SA	Elizabeth	Adelaide North

Appendix C

Communities where the Indigenous Home Ownership Education (IHOME) package is to be made available

State/Territory	Service Hub Name	Community
Western Australia	Kununurra	Kununurra
	Halls Creek	Halls Creek
Northern Territory	Tennant Creek	Tennant Creek
	Katherine	Lajamanu
		Ngukurr (Rittarangu)
		Timber Creek
	Darwin (city)	Gunbalanya (Oenpelli)
		Maningrida
		Milikapiti (Melville Island)*
		Nguiu* (Bathurst Island)
		Pirlangimpi (Melville Island)*
		Wadeye
	Alice Springs	Alice Springs
		Hermannsburg (Ntaria)
		Yuendumu
	Ilpeye Ilpeye (Ilpiye Ilpiye) Town Camp	

* IHOME is currently available in these locations