

Helping clients receiving a National Redress Scheme payment

A guide for financial counsellors,
community lawyers and caseworkers

May 2020

About this guide

The National Redress Scheme (NRS) is making redress payments of up to \$150,000 to survivors of institutional child sexual abuse in Australia. Some recipients will be managing a large lump sum of money for the first time in their lives, and many are vulnerable due to issues that include ongoing trauma, mental and physical health issues, and questions of capacity.

This guide is for financial counsellors, community lawyers and caseworkers assisting clients in this unique situation.

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The National Redress Scheme

About the scheme and how it will work

The Royal Commission

In 2013 the Commonwealth Government established a Royal Commission into Institutional Responses to Child Sexual Abuse. Over five years the Commission heard more than 8,000 personal stories of abuse that occurred at more than 4,000 institutions – a national tragedy.

The NRS

In response to the Royal Commission’s recommendations the government established a National Redress Scheme (NRS) to provide support to survivors. The NRS is administered by the National Redress Scheme branch of the Commonwealth Government Department of Human Services (DHS). As well as ongoing counselling and a direct personal response, survivors will receive a redress payment of up to \$150,000. The amount offered may cause distress, as many people believe the abuse they experienced deserves the maximum amount.

More information

The NRS was established through the [National Redress Scheme for Institutional Child Abuse Act 2018 \(Cth\)](#). This Guide refers to various sections of the legislation.

Calculating the redress payment amount

The redress payment acknowledges and recognises the impact of the abuse, and offers an amount up to \$150,000, with an estimated average payment of \$76,000.

Any previous state government or institutional payments made to survivors in relation to sexual abuse will be indexed and deducted from the amount assessed. CPI, at 1.9% **compounded** per year, will be added to the calculation. For example:

Redress payment offered	\$ 100,000
Less a previous payment in 2010 of	\$ 40,000
CPI on \$40,000 @1.9% p/a x 8 years	\$ 6,498
Balance of redress payable	\$ 53,502

The NRS is operating on the basis of institutions opting in. All state and territory governments have opted in, which means their local institutions are now in the scheme. Many of the large non-government institutions such as Scouts, YMCA, Salvation Army, Uniting Church, and most Catholic and Anglican institutions, have now opted in. In total as many as 60,000 people will be able to access the NRS, making it the largest redress scheme of its kind anywhere.

Timing of the NRS

The NRS will operate for 10 years with the last day for applications being 30 June 2027.

Starting from 1 July 2018, people abused in **government institutions in New South Wales and Victoria** (estimated at around 16,000 people) were able to make a claim. The NRS has since been expanded to include all states and territories, followed by non-government and church-based institutions.

Importantly, an application can continue to be processed even if the applicant dies before a determination is made. Clients with life-threatening illnesses or who are elderly should lodge their applications now, even if the institution where they were abused has not yet joined the NRS.

More information

For current information about which institutions have joined, visit the [NRS website](#).

www.nationalredress.gov.au/institutions

knowmore legal service

knowmore is a national legal service that was established to provide advice and information to people engaging with the Royal Commission into Institutional Responses to Child Sexual Abuse. It provided advice to more than 8,500 people, nearly one-quarter of who were Aboriginal and Torres Strait Islander.

knowmore has now been funded to provide survivors – many of whom are vulnerable and need specialised support – with legal advice and counselling. knowmore provides quality, trauma-informed advice on legal options with regard to the NRS, other compensation schemes and common law.

knowmore received funding for two-years (2019–2020) from the Financial Counselling Foundation to employ four financial counsellors to work out of knowmore's offices in Brisbane, Sydney, Melbourne and Perth. The Financial Counselling Foundation is a charitable trust set up to provide grants for financial counselling casework that will build the capacity of the sector.

Income support

Advise clients on whether and how a redress payment affects their income support

Income and assets tests

Receiving a redress payment may affect your client's Centrelink income support.

Centrelink does not treat an NRS payment as income, so it is not subject to their income test.

However, if your client receives a Centrelink income payment the redress payment is treated as an asset under the Assets Test. Depending on the amount of the redress payment and the client's other assets, this may or may not affect their rate of Centrelink income or eligibility.

If your client is a Centrelink recipient, the effects on the payment will depend on whether they:

- Are receiving a pension (Age, Veterans, Disability) or a benefit (e.g. JobSeeker, Austudy)
- Are single or partnered
- Are a homeowner or non-homeowner
- Have assets and other income.

Additionally, because the lump sum payment is treated as a financial asset, it is subject to deeming rules. Centrelink will assume ('deem') that the redress payment earns your client a set rate of income no matter what it really earns. This 'deemed income' is then included as income under the income test, which may affect the rate of Centrelink income.

More information

Read more on the DHS website about:

- [Assets test limits for the pension and other allowances](#)
- [Assets test limits for JobSeeker payments](#)
- [Deeming rules](#)

Example: Calculating the effect of deeming rules (Deeming Rates current as at 1 May 2020)

Your client is a single woman on a Disability Support Pension (DSP) who receives no other income and owns her own home. She accepts an offer of \$150,000 and decides to invest her \$150,000 redress payment in full.

The deemed rate of 0.25% is applied to the first \$51,800 of her financial assets. The deeming rate for the remainder (i.e. \$98,200) is 2.25%.

\$51,800 @ 0.25%	= \$129.50 per annum
\$98,200 @ 2.25%	= \$2,209.50 per annum
Total	= \$2,339

\$2,339 divided by 26 fortnights = \$89.96 income per fortnight

In this example, your client's income is well under the threshold of \$174 per fortnight, so her DSP is **not affected**. However, if her income were to go above that threshold the DSP would be reduced by 50 cents for every dollar earned over \$174.

Deeming Rates

Single Pensioner: 0.25% on the first \$51,800 and 2.25% on the balance. (as per the above example)

For someone who is in a partnership where at least one person receives a pension, the first \$86,200 of the combined financial assets has the deemed rate of 0.25% per year and anything over \$86,200 is deemed to earn 2.25%.

Where someone is in a partnership and neither person receives a pension, then the first \$43,100 of each of their own, and their share of joint financial assets, has a deemed income of 0.25% per year. Anything over \$43,100 is deemed to earn 2.25%.

Best Bit

If someone earns more than the deemed rates, the extra amount over the deemed amount is not counted as income by Centrelink.

Income Thresholds as at October 2019:

Pensions: \$174 per fortnight

Benefits: \$104 per fortnight

Full details are available on the Services Australia website <https://www.servicesaustralia.gov.au/>

Work Bonus

The Work Bonus may apply to your client if they are:

- Over the age to receive an Age Pension
- Earning an income from employment
- Not receiving the Parenting Payment single.

More information

Read more about the [Work Bonus](#) on the DHS website.

The Work Bonus is designed to keep people over the Age Pension age engaged in the paid workforce. Under this arrangement, your client can earn up to \$300 per fortnight without affecting the income test, due to their age and employment status.

Giving away money as gifts

If a client gives away **more than** \$10,000 per year (or more than \$30,000 over five years) the amount will be treated as an asset for five years and may affect their Centrelink income throughout that period.

Special Benefit recipients

The Special Benefit is a payment granted to someone ineligible for any other income support payment. Most recipients are newly arrived migrants and refugees, so it is highly unlikely that a redress payment recipient will be on the Special Benefit payment.

However, if a client does receive the Special Benefit, their redress payment is counted as 'savings' and their Special Benefit cancelled if their savings go over \$5,000. The Special Benefit is intended as a 'payment of last resort'. Its rules are highly restrictive, and if a person's financial circumstances improve they become ineligible.

Recommendation to open new bank account for NRS payment

There are several reasons for opening a new bank account for an NRS payment in the recipient's name only.

- 1) There are some special protections under the NRS legislation and this will assist the banks to ensure the payment receives these protections.
- 2) It makes it easier if there are Centrelink reporting requirements
- 3) It can have limited access
- 4) It can exclude others knowing where the money is located or having access to it.

Joint Accounts

Putting the money into a joint account changes the protection for 50% of the total amount. If an asset is bought with the money and put into joint names, it will again lose 50% of its protection. The banks have agreed to protect an NRS payment but are unable to do this with a joint account.

Informing Centrelink

If your client is receiving an income support payment, they are **obliged to inform Centrelink of any redress payment within 14 days of receiving it**. They should tell Centrelink that the amount is an exempt lump sum and has been deposited into a new bank account. Centrelink will require the details of the bank account. To maintain their privacy your client does not need to say it is a redress payment from the NRS.

Compensation separate to the NRS

If your client has received a payment that has been directly negotiated with an institution or church-based organisation, rather than received through the NRS, the above **may not apply** and the payment may be treated as income. This could have serious implications for your client's eligibility for Centrelink over an extended period (the assessed preclusion period), depending on the size and nature of the payment.

Further information and advice

Most states have Social Security Rights Legal Services that can provide further advice on these issues.

Aged Care Facilities

Unfortunately, it appears when someone moves into an aged care facility NRS money is not protected and the facility will assess it as part of their income and assets entry requirements.

More information

If your client needs legal advice on a negotiated settlement amount, they can contact their local social security rights service. Visit:

[National Social Security Rights website.](http://www.nssrn.org.au/)

<http://www.nssrn.org.au/>

Other entitlements

Advise clients on whether and how a redress payment affects other entitlements

Tax

Redress payments are **not taxable**.

Social Housing (Public, Community and Aboriginal housing)

Redress payments (now an asset) **should not affect a client's qualification for social housing but the interest earned on assets can affect the calculation of rental payments.**

knowmore successfully advocated to state and territory housing ministers for redress payments to be exempted and as of October 2019, all have agreed to exempt the NRS payment. They have indicated that the interest received on investing the payment will be calculated as income and may cause a small increase in rent.

Each state public housing jurisdiction has different income and assets thresholds, but only the income threshold may affect those clients who are in social housing.

Community housing organisations either own housing stock in their own right or manage it on behalf of government departments. The national peak body for the sector, the Community Housing Industry Association, has indicated that if state housing authorities agree to exempt redress payments, it will do the same.

At the time of publication of this guide (May 2020) knowmore is seeking to clarify this situation.

Insurance - TPD, Income Protection

Some clients may receive a total and permanent disability (TPD) insurance lump sum and/or income protection monthly payments through employment superannuation or through private or group insurance policies.

Generally, a redress payment will not affect such insurance payments. Life insurance, trauma and TPD lump sums are only rarely offset by other payments or benefits.

However, some life insurers reserve the right to reduce **income protection payments** by 'offsetting' other income received. Such policies typically offset other income or statutory compensation payments, and a redress payment does not fall under either of these categories. A few policies also offset any other 'payments' or 'benefits', and depending on the policy's wording, a redress payment could be captured by these. If your client is adversely affected, please contact the Financial Counsellors at knowmore and access to specialist advice will be provided.

More information

If you have a case where a life insurer proposes to offset the redress lump sum against their income protection policy, please contact the financial counsellors working at knowmore on **1800 605 762**.

National Disability Insurance Scheme (NDIS)

NDIS eligibility is based on an assessment of the level of disability. A person's income and assets are not included in this assessment, so the **redress payment does not affect NDIS eligibility**.

There is a question in the NDIS assessment (Part F), which asks whether the applicant previously sought compensation related to their disability or injury. Any NRS application is **not** relevant to this question and does not need to be disclosed.

Client debts

Advise clients on how a redress payment relates to debts and support them to avoid using the payment to settle debts if there are other options

Commonwealth debt

Under the *National Redress Scheme Act 2018*, redress payments are **protected from Commonwealth government debt recovery processes**. This includes child support, social security, HELP (Higher Education Loan Program), and taxation debts.

State debt (fines and infringements)

Under section 49.2 of the NRS legislation, redress payments are **protected from state government debt recovery processes**. This most commonly applies in the recovery of infringement and fine debts.

Debts owing to a bank or credit union

Both the banking and credit union sector have **voluntarily agreed to take steps to quarantine redress payments from any debt recovery processes**. Clients may still want to use their redress payment to pay or settle debts owing to a bank or a credit union and should seek advice from a financial counsellor or community legal centre before doing so.

Third party debts owing to insurers

Suncorp has agreed that NRS payments will be quarantined from debt recovery action and not included in any third-party debts (typically uninsured motorists). Their brands include AAMI, Suncorp, APIA, Bingle, Vero and Terri Scheer (landlord insurance).

Debts owing to other creditors

Other creditors are not prevented from taking legal action to recover debt allegedly owing to them. knowmore and other advocates have engaged with the Thriving Communities Partnership – a cross-industry partnership of utilities, financial services and telecommunications providers – seeking a collective agreement to not pursue debt recovery action against the redress payment. Discussions are ongoing.

More information

We will update community workers if and when an agreement is reached.

Garnishee orders

Where a redress payment is being, or has been, paid to the credit of an account, and a **garnishee order** comes into force in relation to that account, the court order does not apply to any 'saved amount'.

Section 50 and Section 53 of the legislation sets out a method statement:

Step 1. Work out the amount of the redress payment that has been paid to the credit of the account in the year immediately before the court order came into force.

Step 2. Subtract from the amount of that payment the total amount withdrawn from the account during that year: the result is the **saved amount**.

Example: Calculating the saved amount

Your client receives a \$75,000 redress payment, which is paid into his nominated bank account. He withdraws \$25,000 over the course of the year before a court order was granted. The saved amount is \$50,000, which is protected from any garnishee order.

If your client has a debt that is subject to a garnishee order and the creditor is not a bank or credit union (which have agreed to quarantine NRS lump sums from debt recovery), consider referring the matter to a specialist consumer credit legal service or the financial counsellors at knowmore.

Bankruptcy

Redress payments are protected in bankruptcy because they **are not divisible property**. However, to ensure that their redress payment is protected in the event of future bankruptcy, clients should keep clear records of:

- **The redress payment amount**
- **Any assets purchased with the redress payment** – the client should keep notes, receipts and account statements to show any potential trustee that the asset was bought or partially bought with the redress payment.

If a client buys real estate with the redress payment and subsequently declares bankruptcy, they will only be able to keep the property if the redress payment represents all, or nearly all, of the purchase price.

If the redress payment contributed only part of the purchase price, the client should receive a corresponding refund of the percentage of the value of the asset that came from those funds. This may be more or less than the amount originally spent, depending on whether the asset increased or decreased in value.

Money that is given away (gifted) is no longer protected. Most commonly this occurs where a person part-purchases an asset, such as a house, and places it in joint names with their partner or another person. The portion of the redress money that has been given away is no longer protected in bankruptcy. If the co-owner goes bankrupt, their share of the redress money (50%) will not be protected.

Where a creditor already has judgment in relation to a debt and has issued a bankruptcy notice or creditor's petition, it may also be in the client's interest to pay the debt unless they are willing to be made bankrupt. Clients will need good advice on the implications of bankruptcy in their particular circumstances before making this decision. If they are made bankrupt, the redress payment will be protected, but there may be other assets, future claims, income or employment prospects at risk.

Managing a lump sum

Support vulnerable clients to manage a lump sum to their best advantage, while upholding their right to spend the redress payment as they wish

Budgeting

Some vulnerable clients may not have the experience or financial literacy to manage a lump sum to their best advantage and may be tempted to spend their redress payment all at once. While clients have an inalienable right to decide how they will spend their payment, consider giving them as much help as possible learning how to make the money last so that it benefits them in the long run.

To inform your client's decisions about how to allocate their spending, you can help them to work out how long the payment would last at different spending rates. You could also assist by helping your client to set up an ongoing budget so they have a little bit extra each fortnight to spend on things they need.

High-interest savings accounts and term deposits

For clients who don't need to use the money immediately, placing the redress payment into a high-interest savings account or term deposit may be a good option.

Savings accounts help savings grow faster. They pay a higher interest rate than basic transaction accounts. Some also make it harder to access the money, restricting when your client can redraw the funds.

Term deposits earn a fixed rate of interest over a fixed term. Banks, credit unions and building societies offer term deposits.

The benefits of term deposits are:

- There is virtually no risk of losing a deposit and the government guarantees all deposits of up to \$250,000 with Authorised Deposit-taking Institutions (ADIs)
- The interest rate doesn't change over the term and is usually higher than a transaction account.

However, term deposits do have downsides:

- If your client decides they want to access their money before the term deposit matures, they will probably have to pay a penalty
- Term deposits may offer a smaller return than comparable products, such as bank online savings accounts
- Honeymoon rates can drop if the investment automatically rolls over to a new term at maturity. To maximise the return, your client should renegotiate the term deposit interest rate every time it matures.

Important

If your client is receiving an income support payment, be sure to explain how they are affected by Centrelink's deeming rules (see p. 3).

Important

Make sure that clients do not confuse term deposits, offered only by ADIs, with less secure investments where the interest rate is also fixed for a number of years.

See the Australian Prudential Regulation Authority's [list of ADIs](#).

<https://www.apra.gov.au/register-authorised-deposit-taking-institutions>

Buying real estate

Your client may want to use the redress payment to put down a deposit on a property or purchase property jointly. If your client has not owned property or borrowed large amounts of money before, advise them on:

- The costs of owning property, including council and water rates, insurance, repair and maintenance, tax where applicable (i.e., investment properties), and the costs of borrowing
- The risks of taking on a mortgage that is not affordable in the long run
- The risk that some real estate agents, property spruikers, finance and mortgage brokers may try to convince the client to buy property they cannot afford. If the client purchases property they cannot afford, they may end up losing the property – and their redress payment with it.

Investment advice

Help clients to get reputable investment advice if they want to invest their redress payment

Financial advisers

A financial planner or financial adviser is a person or authorised representative of an organisation, licensed by ASIC to provide advice on finances, which may include investing, superannuation, retirement planning, estate planning, risk management, insurance and taxation.

knowmore is currently searching for some financial advisers who can provide advice on a pro-bono basis and without any form of commission.

DHS Financial Information Service

The Financial Information Service (FIS), part of the DHS, is a free service that helps people make informed decisions about their finances. FIS officers can help your client to understand their financial affairs and options, including investment options, and provide information about the roles of financial professionals and how to use their advice.

More information

Learn more about financial advisers on the MoneySmart website

www.moneysmart.gov.au

Financial Information Service

Clients can speak to a FIS officer by calling **132 300** between 8.00 am and 5.00 pm, Monday to Friday.

Economic abuse

Support clients to protect themselves from potential economic abuse by family or friends

Discussing the issue

Clients may be vulnerable to pressure to give their redress payment to family members. This can be a sensitive issue. Consider using these talking points:

- Taking care of your family is a good thing to do, but if you give all your money to your family you won't have enough to pay for rent, bills and food. You might have to borrow money to make ends meet and end up getting into debt yourself
- To help your family now **and** in the future, look after your money and yourself first so that your money will last for when you and your family really need it
- You may want to establish a new bank account to deposit the redress payment.

Making a budget

Encourage clients to make a budget covering essential expenses, and then, if there is money left over, decide how much to give to family and how much to save. The client can tell family members that there is only a set amount of money for them each payday so the family members will be discouraged from asking for more money.

Checking bank statements

Advise clients to:

- Regularly check their bank statements to make sure no extra money is being taken out
- Talk to the bank about getting a new card or changing their PIN if money is being taken out by someone else
- Keep statements somewhere safe and private (if other people can't look at your statements or account they won't know how much money is in the account).

Keeping bank cards and PINs safe

Advise clients to keep their bank card somewhere only they can find it. They should keep their PIN safe by memorising it. Advise clients to **avoid**:

- Writing the PIN on their card
- Keeping a note of the PIN in their wallet or purse
- Telling anyone else their PIN, not even family or friends.

Setting up a savings account

If your client finds it difficult to deny requests from family, you might advise them to set up a new savings account so that the money cannot be accessed with an ATM card. Putting the money they want to save into this account may help the client to resist pressure from family. You may be able to help the client to choose a low- or no-fee account.

More information

Read more about savings accounts on the MoneySmart website

www.moneysmart.gov.au

Exploitation and scams

Advise clients on how to protect themselves from scams and exploitive commercial practices

Avoiding paid intermediaries

While the focus will be on managing a lump sum, it is possible that clients may be influenced by a growing number of services advertised on television, radio and in local newspapers that claim they can solve debt problems. These services often do not set out the full range of choices clients may have available. Instead, they may focus on one solution, such as a Debt Agreement under the *Bankruptcy Act*, or personal budgeting services with upfront and ongoing fees. These 'solutions' can be costly, and often benefit the provider more than the client.

Assist your client to tackle any debt issues and advise them to avoid these 'debt management' firms, also known as 'debt vultures'.

Avoiding scams

Clients may be vulnerable to scams and dodgy traders, particularly if people know they have received a redress payment. Share these tips:

- Be careful who you tell about the redress payment.
- Be wary of anybody who approaches you with an offer on how to spend your money – it may be a trick. If an offer sounds too good to be true, it probably is!
- Someone may contact you by phone, email, and social media or in person to ask you to invest in a company. Don't give them any information. Stop dealing with them: walk away, hang up the phone, or delete and block any emails or messages.
- **Never** give out your personal, banking or credit card information or SMS code to anyone who contacts you. When someone calls or emails you, you can never be sure the person is who they say they are. They might say they are from your bank or a government agency when they are not.
- When paying bills online or over the phone, check directly with the company that you have the correct account details. Some scammers send fake invoices which may look like they come from legitimate companies.

More information

Read [more about scams](#) on the MoneySmart website

www.moneysmart.gov.au

Redress nominees

The difference between an assistance nominee and a legal nominee

Some clients may not have the capacity to make reasonable decisions about whether to accept a redress payment and how to manage it. If clients do not have capacity to make a decision about accepting or rejecting a redress offer, they will need to have in place a 'legal nominee' who can make that decision on their behalf. Section 83 of the NRS legislation outlines the duties, functions and responsibilities of an assistance nominee or legal nominee.

An **assistance nominee can**:

- Help a client to complete the redress application
- Receive copies of all letters
- Ask questions about the redress application
- Receive phone calls about the redress application
- Ask for an offer of redress to be reviewed.

An **assistance nominee cannot** make an application for redress or accept or reject a redress offer. Rather, their role is to assist the person through the process.

A **legal nominee** has a higher threshold. That is, the person will 'already have the power to make decisions for the applicant under the existing law, and as a result, they will be able to make key decisions for the applicant in relation to redress such as accepting the offer'.

This means that a **legal nominee can**:

- Do anything an assistance nominee can do
- Apply for redress on a person's behalf
- Accept or decline a redress lump sum offer on a person's behalf.

If capacity to make a decision about finances is an issue

If you believe that a client has an intellectual disability or cognitive impairment that prevents them from making reasoned financial judgments, seek advice from a relevant disability legal service or the relevant public trustee body.

Quick reference guide – entitlements and debts

Income support and entitlements

Area	Implications
Income support	Redress payments are not counted as income, but do count as assets, and may affect a client's Centrelink payments
Tax	Redress payments are not taxable
Public, social and community housing	Rental payments may be affected
Insurance payments	Insurance payments are usually not affected
NDIS	NDIS eligibility is not affected

Debts

Type of debt	Implications
Commonwealth debt	Redress payment is protected from Commonwealth debt recovery
State debts	Redress payment is protected from State debt recovery
Debts to a bank or credit union	Major banks and credit unions have agreed to protect redress payments from debt recovery
Debts to other creditors	The redress payment is not protected from debt recovery by other creditors
Bankruptcy	Redress payment is protected in bankruptcy

Key contacts

knowmore	1800 605 762	knowmore.org.au
National Debt Helpline	1800 007 007	ndh.org.au
National Redress Scheme	1800 737 377	nationalredress.gov.au

Brisbane

Level 20, 144 Edward St
Brisbane QLD 4000
t 07 3218 4500

Melbourne

Level 15, 607 Bourke St
Melbourne VIC 3000
t 03 8663 7400

Sydney

Level 7, 26 College St
Sydney NSW 2000
t 02 8267 7400

Perth

Level 5, 5 Mill St
Perth WA 6000
t 08 6117 7244

knowmore is a program of National Association of Community Legal Centres (NACLC) **ABN** 67 757 001 303 **ACN** 163 101 737.

Image inspired by original artwork by Dean Bell depicting knowmore's connection to the towns, cities, missions and settlements within Australia.

NACLC acknowledges the traditional owners of the lands across Australia upon which we live and work. We pay deep respect to Elders past and present.

