

Submission to the Senate Inquiry:
Housing Australia Future Fund Bill 2023 and Related Bills.

Introduction.

This submission is made by Veteran Housing Australia Pty Ltd (VHA) a registered charity and veteran support organisation. VHA is a wholly owned subsidiary of Carry On, a charity that has been supporting veterans and their families for 91 years.

This submission is made to the Senate Economics Legislation Committee for inquiry and report into Housing Australia Future Fund Bill 2023 [No. 2] [Provisions], National Housing Supply and Affordability Council Bill 2023 [No. 2] [Provisions] and the Treasury law Amendment (Housing Measures No.1) Bill 2023 [No. 2] [Provisions].

VHA makes this submission in its capacity as Australia's **only** veteran specific registered Community Housing Provider (CHP). VHA provides around 35,000 nights of accommodation to vulnerable veterans and their families each year as well as around 1000 nights of crisis accommodation for homeless veterans in immediate critical need. VHA is a highly trusted service provider to the veteran community and is the only organisation in Australia which sits equally in the veteran and community housing spaces. VHA is a veteran led organisation with substantial knowledge of, and reach into, the issue of veteran homelessness.

The state of veteran homelessness.

Australia has a significant veteran homelessness problem. Research indicates:

- **Veterans are at higher risk of homelessness** - 5.3% of recently transitioned ADF population (equating to 5767 individuals) experienced homelessness in a 12-month period. This compares to 1.9 per cent in the general population.
- **Veterans are more likely to be homeless for longer** - Half are estimated to be homeless for over four weeks in any one homeless 'episode'. Of these approximately 1440 or a quarter are described as chronically homeless.
- **Veterans are less likely to access mainstream services** - only 39% of recently transitioned ADF members who reported experiencing homelessness had sought assistance from mainstream homelessness service organisations, citing a number of barriers to access. Those who had sought help reported high rates of dissatisfaction with the services provided.
- **Different factors place veterans at risk of homelessness** - veterans are at higher risk of homelessness where there has been higher levels of psychological distress during service, relationship breakdown and unemployment following transition. These factors differ to other homeless populations and require a specialist response.

The Royal Commission into Defence and Veteran Suicide has found a ***correlation between veteran homelessness and suicide***. There is currently no national approach to veteran homelessness and there has been no meaningful improvement in the rate of veteran homelessness over the past five years.

Current responses to veteran homelessness.

The current response to veteran homelessness is fragmented, inefficient and ineffective. A consolidated national strategy and centralised approach is lacking. Current responses include:

- **The ESO community** – Some ESOs provide limited housing stock and crisis accommodation. The following issues exist:
 - **Compliance** – ESOs are not registered CHPs and therefore are not subject to the same regulatory standards, measures or reporting. This allows for substandard practices and premises to be offered to veterans who are already vulnerable.
 - **Coordination of asset allocation** – There is no mechanism for ESOs to coordinate placement of homeless veterans. There is no central picture of the available housing stock, its location or its condition so veterans are at great risk of being turned away by individual organisations despite the fact that other organisations may have vacancies. It also results in veterans being allocated housing in locations that are dislocated from their support network despite the fact that other organisations may have more suitable vacancies.
 - **Coordination of waiting lists** – there is no centralised waiting list. This results in assets and resources being allocated on an ad hoc basis rather than based on criticality of need.
 - **Inefficient deployment of resources** – there is significant duplication of administrative effort. The fragmented nature of the ESO community's approach to housing and homelessness means that they forego significant advantages that come from consolidated purchasing power, particular with respect to maintenance of facilities.
 - **Standards of care** – ESOs are generally unaware of (or unwilling to commit to) the Housing First model. This means that a coordinated, whole-of-person approach is generally not applied. Some organisations offer housing on a conditional basis.
 - **Specialist knowledge of housing and homelessness** – Other than VHA there are no ESOs who have specialist housing and homelessness knowledge or experience.

- **The Community Housing Sector** – In recent times the Community Housing Sector has displayed interest in the provision of veteran specific services with little to no traction being achieved. They face the following issues:
 - **Trust** – Veterans trust veterans due to shared lived experience. CHPs, to be effective, will need to establish broad trust within the veteran community which will require a long term commitment and will be a long process.
 - **Commitment** – A serious commitment to the veteran community will require time, funding and resources. To date there has not been a CHP who has demonstrated a willingness to make this commitment although many are “sounding out” the opportunity.
 - **Knowledge** – CHPs within Australia lack a comprehensive understanding of military life and the issues within the veteran community. Veteran homelessness is complex, unique and very specific. DVA claims, pensions and services are complex.
 - **Accessibility** – veterans don’t know how to find CHPs or how to engage with them and conversely CHPs don’t have a conduit into the veteran community.

Veterans as a special population

The Federal and many state governments have recognised veterans as a special population based on the complex and unique nature of military service along with the significant differential that exists between homelessness in the general Australian population compared to the veteran population.

Other special populations such as Aboriginal and Torres Strait Islanders, and victims of domestic violence have benefitted from self-agency and self-determination in the response to their issues. It is clearly evident that veterans also best respond to interventions and programs that are run by veterans for veterans.

Federal Government commitment to veteran homelessness

The Federal Government has committed \$30million to the issue of veteran homelessness. The following observations are made:

- **Quantum** – it is estimated that there are around 10,000 homeless veterans in Australia. Whilst \$30million is a sizeable amount it is estimated that it will result in less than 100 homes. If the Government is serious about stemming the growing tide of veteran homelessness it will need to commit to a minimum of \$100million annually over the next decade.

- **Outcome** – the outcome must be twofold:
 - Establish a veteran-led, trusted, experienced, national capacity to coordinate, deliver, allocate, manage and maintain veteran specific community housing; and
 - Guarantee that funding will result in new housing stock for specifically for the use of vulnerable veterans and their families. To ensure that the funding is not redirected into non-veteran related spending or syphoned into activities such as “capacity building”, “research”, or other dubious line items that don’t deliver a housing outcome.

Implementation risks

The following risks have been identified:

- **Dilution** – there are a plethora of CHPs and ESOs who will target the funding. If the funding is distributed widely to many organisations the opportunity to take a national approach will be lost, along with efficiencies that will ensure the maximum number of veteran specific houses are developed.
- **Non-targeted use** – there is a significant risk that the funds can, and will be, allocated to further programs and purposes that do not directly provide housing for vulnerable veterans (eg: new employees, research, committees, etc).
- **Non-veteran use** – if the funding is provided to organisations or industry bodies who only have a tenuous link to the veteran community is highly likely the funding will be utilised to support current non-veteran business outcomes.

Recommendations.

The following recommendations are made:

- The funding allocation for veteran homelessness be increased to \$100million annually over 10 years.
- The following legislative safeguards be introduced to the relevant Bills:
 - The funding is allocated in whole to one organisation for the purpose of building a coordinated national response to veteran homelessness;
 - The funding is allocated to an organisation that meets the following criteria:
 - Is a veteran led organisation that has a demonstrated track record of providing housing solutions to homeless veterans and who has the trust of the veteran community;
 - Is a registered CHP;

- Utilises a government approved management and allocation system to ensure efficiencies;
 - Has a current specialised staff who are experienced in veteran housing and homelessness;
 - Has the capacity to expand rapidly and the expertise in undertaking housing developments;
 - Is committed to a veteran specific Housing First model and the ability to provide the necessary “wrap-around” services for veterans, and
 - Has the ability to maximise other funding sources (eg: state government, private sector) to complement the Federal Government Funding.
- That no more than 10% of the funding annually can be utilised for “capacity building” so that 90% of the funding results in providing a direct benefit to the veteran community by way of housing for vulnerable veterans and their families.

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