## Response to National Housing and Homelessness Plan Issues Papers Submission by: Vasey RSL Care

Vasey RSL Care is Victoria's leading provider of veteran-specific accommodation and support services, including affordable (social) housing for veterans or war widows and their immediate family, home care for older Australians and residential aged care services. Our aim is to reduce homelessness and offer long-term affordable accommodation for the veteran community.

[Authorisation has been provided for this submission to be published] Submission to <a href="mailto:HousingandHomelessnessPlan@dss.gov.au">HousingandHomelessnessPlan@dss.gov.au</a> by 11.59pm 20 October 2023.

This submission highlights some key issues regarding the recent release of the National Housing and Homelessness Plan Issue Papers.

Obtaining stable and secure housing is a fundamental need for all individuals. However, for certain groups, including veterans in Australia, there are additional barriers and challenges that they must overcome.

While the Minister for Housing and Homelessness mentions in her Issues Paper foreword that "People who have recently transitioned from the Australian Defence Force to civilian life have a higher risk of experiencing homelessness", there seems to be an absence of strategy concepts and policy specifically addressing this cohort's very unique needs and barriers to secure housing.

Homelessness among veterans is considerably higher (5.3%) than among the general population (1.9%). While the Issue Papers identify specific vulnerable groups in relation to their risk of homelessness, such as young people, LGBTQIA+ youth, Aboriginal and Torres Strait Islander peoples, and migrants, it is disappointing to see the absence of veterans as a separate unique group with additional needs to securing housing. Their distinctive challenges and disproportionately high vulnerability merit special attention and planned, dedicated solutions.

The significance of the unique challenges confronting veterans led to the initiation of a Royal Commission into Defence and Veteran Suicide (currently in progress). In the interim report, their findings were confronting. We know that ex-serving ADF members represent a population group that are at a much higher risk of experiencing mental health difficulties and suicide (AIHW, 2020), and we know that secure, stable and accessible accommodation is a fundamental need for an individual's wellbeing.

The World Health Organisation reports that access to appropriate, affordable and secure housing provides physical and emotional safety, and promotes better health outcomes. According to a systematic review of evidence conducted by the World Health Organisation, improved housing can save lives, prevent disease and increase quality of life (AIHW, 2020).

There are currently no considerations for veterans on the State's public and social housing priority lists to address the overrepresentation of veterans in the homeless population. This lack results in not-for-profit and ex-service organisations struggling to meet the need, with a constant flow of veterans requiring assistance.

Military veterans face a unique set of challenges: this is complicated by two factors – their unwillingness to access mainstream services, and their unwillingness to seek assistance at all, a factor that stems from their training and military experiences. As a result, veteran homelessness requires a veteran-specific solution. We recommend that veteran-specific housing provisions are incorporated as an integral component of the broader national housing approach.

A national housing approach that incorporates veteran-specific provisions should involve collaboration between government agencies, not-for-profit organisations, exservice organisations (ESOs) and veteran support groups to ensure that resources are effectively utilised and veterans receive the support they need, with safe and secure housing being an essential starting point.

Funding allocation for non-registered housing providers is an issue that our organisation has faced. While it is essential to ensure rigorous standards through the registration of housing providers, it is important to recognise the potential of community and not-for-profit housing providers (such as Vasey RSL Care) that for reasons relating to organisational structure, governance or constitution, are unable to be registered, but have proven capacities to contribute to housing projects.

The current funding mechanism, heavily oriented towards registered housing providers, excludes organisations such as ours from contributing to addressing the problems by increasing social and affordable housing stock. A more inclusive funding structure would harness the full capacity of providers at all levels and ensure broader reach and effectiveness.

Our organisation is fully aligned with the Government's vision of reducing homelessness among Australians. To contribute to this critical mission, we are working on a number of strategic goals to increase our capacity to support veterans in need. In the last two years alone, our initiatives have included the development of 27 brand new apartments in Ivanhoe (Vic), and we are currently in the planning process to build 20 new units in Bundoora (Vic). We have expanded our affordable accommodation in regional Victoria with the purchase of units at Warrnambool and Wodonga, increasing our affordable accommodation portfolio to around 300 units for the ex-service community. However, we recognise that to make a significant impact, we need access to government funds that are specifically allocated for projects aimed at addressing homelessness. Despite not being registered as an official housing provider, we are committed to making a positive difference in our community.

We ask that you consider making provisions for organisations like ours who are dedicated to reducing homeless and developing affordable homes but without the recourses to become a registered provider to be part of the solution.

By extending funding opportunities to non-registered housing providers that are already engaged in homelessness reduction efforts, the Government would amplify the impact of its initiatives while capitalising on existing local knowledge, industry knowledge, resources and shovel-ready social housing projects.

The 2022 Productivity Commission review of the National Housing and Homelessness Agreement, *In need of repair*, recommended that there needs to be serious policy change outside of funding.

The current government bureaucratic system and its requirements serve as a major impediment in our endeavours, particularly in relation to Local Government processes.

The bureaucratic complexity presents itself in various forms, including costly planning and permit processes, the potential threat of costly appeals at the Victorian Civil and Administrative Tribunal (VCAT), and the considerable extension of project timelines. Furthermore, the processing periods required to fulfill cultural planning prerequisites, along with the additional financial strain imposed by administrative overheads can result in cost-effective projects becoming cost-prohibitive.

While we fully acknowledge the necessity of regulatory measures to maintain order and public welfare, we would like to ask that a more streamlined approach to these processes be considered, to support organisations such as ours to achieve affordable housing projects for the veteran community within reasonable timeframes.

We would welcome the establishment of a fast-track system, specifically tailored to accommodate projects within the social and affordable housing space, which would greatly benefit organisations like ours operating in the not-for-profit sector. Moreover, the introduction of financial incentives, such as discounts or subsidies, for projects falling under the purview of social and affordable housing would alleviate some of the financial burdens placed on us, freeing up funds that would allow us to look at other potential social housing expansions.

By implementing such measures, we would be able to contribute more significantly towards a reduction in homelessness and a reduction in individuals' vulnerability to becoming homeless. Such reforms would not only enhance *our* capacity to expedite housing solutions for veterans but also play a pivotal role in addressing the broader societal challenge of homelessness.

While we commend the efforts in drafting the National Housing and Homelessness Plan, it is essential to ensure that the strategies are as comprehensive and inclusive as possible.

Thank you for your consideration. I am hopeful that these insights will inform future iterations of the plan and strengthen our collaborative efforts.