

MODULE THREE

Applicants and new tenants




Photo: Aviators from No. 83 Squadron conduct mission analysis at RAAF Base Edinburgh, South Australia, during Coalition Virtual Flag 22-1. Photographer: LAC Sam Price

A TOOL KIT FOR COMMUNITY HOUSING ORGANISATIONS

Applicants and new tenants

Community housing organisations (CHOs) might consider the systems and processes they have in place to support veterans to make a housing application to their social housing portfolio and if needed, establish a plan to strengthen collaboration with veteran support services to increase the local knowledge of the housing application process.

Supporting the housing application process

Given that the research identifies that many veterans who are homeless or at risk of homelessness do not actively seek out assistance, CHOs should consider how they engage with ex-service organisations (ESOs) and other veteran support services to provide them with relevant information to enable them to support veterans to make a housing application.

Skilling these support services up so that they understand the housing application process will enable support workers to assist veterans to undertake a social housing application and help them understand the application process more broadly.

Relevant advice can be provided that clarifies for the specific state the different obligations that a CHO has depending on the requirements established by state and territory governments regarding the housing application and allocation process.

Where a veteran is not eligible for community housing, they might be eligible for affordable housing and information should be provided regarding how to access such housing. Some CHOs will have their own real estate agencies that market and manage their affordable housing portfolio. Others will advertise their affordable housing through online housing platforms such as

<https://www.welcomemat.com.au>

Community and/or affordable housing options might not be suitable for some veterans who might be better guided to enter the private rental market. In NSW for example, there is a housing product developed to assist veterans enter the private market – Rent Choice Veterans – which the NSW Government has developed for former members of the Australian Defence Force (ADF) that supports eligible veterans and their families to:

- find a rental property
- get a lease or stay in their current property
- pay the rent for up to three years
- gain skills and work opportunities to support financial independence.

Why is it important to identify that a potential applicant /new tenant is a veteran?

It is important to identify whether an applicant or new tenant is a veteran because an early intervention approach starts with identification.

Such identification can assist with determining whether the veteran is linked with relevant advocates and/or supports (veteran specific and/or mainstream) and whether referrals to such would be appropriate. Advocates are volunteers and work for one or more ex-service organisations (ESOs), tend to be members of the veteran community and are trained to assist veterans' access services and support. Also, it is respectful to acknowledge if a person is a current or former member of the defence force.

The research outlined in the literature review and the consultations undertaken for the design and development of this Toolkit identified that many veterans do not consider themselves as requiring assistance and are often hesitant to seek assistance from mainstream services. Identification that an applicant or new tenant is a veteran will allow you to ensure sensitivity with your approach if they are hesitant to engage the services of a mainstream provider.

Many people who have served in the ADF might not identify as a veteran and therefore may not be aware of the veteran specific services and benefits available to them. It may be beneficial to link them with an advocate (if they are not already linked) in order to ensure they are receiving the relevant benefits and are linked to appropriate supports.




Photo: Sydney, Australia - April 25, 2019: Australian Army Officer stands with the Australian Flag during the ANZAC parade.

ESOs and some other support services, such as the Salvation Army, ask potential clients whether they are a defence force or former defence force member. However, it is not common for this question to be asked for the community or affordable housing application process.

A common way to identify whether a potential applicant or new tenant is a veteran is by their income type, if they are receiving a Department of Veterans' Affairs (DVA) income. This is relevant because most CHOs require access to the household income details to determine eligibility for community or affordable housing, and if they charge an income-based rent, in order to calculate the household rent.

Another option is to simply ask the applicant or new tenant if they are a defence force or former defence force member, even if the question is not part of the formal application process. It can be an important part of building rapport with the veteran to have such service to their country acknowledged and respected. Many veterans benefit from having their service acknowledged, respected and understood to build trust with an individual and/or organisation. Ask questions in a sensitive manner, listen and acknowledge a veterans' service. Building trust with veterans by mainstream services is particularly important as the literature review shows that there is typically a distrust by veterans towards some mainstream services. It is important to recognise that such distrust may exist due to a poor experience with the service system and/or lack of understanding by mainstream services about veterans. An effective way to gain rapport with veterans (as with all applicants and tenants) is to tailor responses to the individual rather than the other way around.

A CHO could ask the question "Have you ever served in the Australian Defence Force?" as part of their assessment or new tenant engagement processes. Asking this question provides an opening for exploration of any supports that might be useful for the veteran and flags an awareness of possible veteran support needs by the CHO. Remember, women can also be veterans so this question applies to both men and women.

Sensitively exploring a veterans' service to their country should include exploring what the impact of their service may have on their ability to find and maintain housing, in order to explore referral options to an advocate and/or support service/s appropriate to the veteran.

It is also important to identify whether a potential applicant or new tenant is a veteran in order to be sensitive of triggers and/or vulnerabilities for the person such as potential substance use and/or post-traumatic stress disorder (PTSD). This is explored further in other sections of this Toolkit. CHOs should remember that exploring such triggers and/or vulnerabilities should only occur in a sensitive and considered manner. Awareness of such triggers and/or vulnerabilities are important to determine the type and location of the property, which is what needs to be considered during the allocation process. This is also further explored in this Toolkit.

CHOs will need to consider how they capture veteran status on their tenancy record system as currently no state or territory captures veteran status as part of the housing application process.

During the development of this toolkit, CHOs utilised a variety of approaches to capture veteran data including creating a manual spreadsheet to record all applicants who identified as a veteran during the assessment phase and to track additional information about their housing journey, added questions in to the process that is asked of all new clients for housing assessments, temporary accommodation and allocations and a review of tenant data income type to identify those that were in receipt of DVA payments.

The Factsheet: Contacts to support working with veterans provides some guidance on the range of services available to support veterans and would be useful to explore with a veteran who identifies an interest in accessing veteran specific support.

Bridge Housing Limited is a Tier 1 community housing provider, registered under the National Regulatory System for Community Housing.

Its offices are located in the Sydney CBD and Brookvale. They provide affordable housing solutions to moderate-to-low-income households across the Sydney metropolitan area. At 30 June 2020, Bridge Housing owned or managed 3,541 properties and operated across 20 local government areas (LGAs).

RSL Lifecare NSW Veterans Services Homes for Heroes is an Ex-Services Organisation that aims to address homelessness issues for vulnerable veterans. They provide support for both male and female veterans who are homeless or at risk of homelessness through a range of services that assist them to live sustainable, fulfilling and independent lives in their chosen community.

Bridge Housing and RSL Lifecare quickly formed a strong working partnership with a focus on facilitating referral pathways for veterans experiencing homelessness into housing options.

Information was exchanged to increase understanding of both the needs of homeless veterans as well as an overview of social and affordable housing options and their application processes.

Bridge Housing was introduced to Open Arms at the Open Arms Regional Advisory Forum where Bridge Housing also met with other Ex Service Organisations. Bridge Housing also provided a training session to Open Arms staff on the housing system and application processes which was attended by 10 members of the Community Engagement and Clinical Care Coordination teams including Peer Workers.

RSL Life Care Homes for Heroes provided a workshop for Bridge Housing staff on working with veterans exploring issues and needs for veterans who are homeless.

Bridge Housing identified the challenge they experience with veteran status not being identified through the NSW housing application process. This has required staff to intentionally ask all housing applicants if they have ever served in the ADF. There is also no structured way of currently recording this in applicant and tenant records. A spreadsheet is currently maintained that records all people who identify as a veteran during the Housing Pathways allocation process. A comment box is created to record information in current tenant records.

The collaboration between Bridge Housing and RSL Life Care Homes for Heroes has enabled a strategic approach to be developed to identify housing opportunities for veterans who do not meet eligibility requirements for social and affordable housing due to their income level as a result of incapacity payments received from DVA.

Emerging practice: Bridge Housing, RSL Life Care and Homes for Heroes

A veteran's story

Veteran X is a 46 year old son of a Vietnam Veteran. He joined the Army in 2002 for a period of four years. He has experienced homelessness over the last five years which has also included some periods of incarceration.

Veteran X has physical health and mental health conditions, with a history of illegal substance misuse and medication misuse related to his mental health conditions. His accepted service-related conditions with the DVA include PTSD, anxiety, depression, substance misuse and chronic pain. He also has extremely poor dental health.

Veteran X has an income of \$1,593 which consists of incapacity payments from DVA. These payments pushed him over the income limits for social housing. Bridge Housing routinely consider other barriers to housing that a client might be experiencing and can make a decision if appropriate to apply out of guidelines approval, generally when the amount is no more that \$100 over the limit per week. After some further review with Veteran X, it was identified that he was also paying for child support so this was able to be deducted from his household income as per the community housing rent policy.

Given his vulnerability, Bridge Housing made a decision to establish a head leased property in partnership with Link Wentworth Community Housing utilising a Together Home package (NSW Department of Communities and Justice program that establishes housing and support services for people who are homeless). The Together Home support partner was Catholic Care with RSL Life Care Homes for Heroes continuing their support. Veteran X will receive wrap around case management supports for a period of two years. Bridge Housing also aims to secure Veteran X a suitable safe and secure long-term property.

“I have hope, I have dreams. I can see a future again.”

Photo: Vice-President of the Smithfield RSL Sub-Branch, Mr Patrick Rowe speaks with fellow veterans prior to the commencement of the HMAS Parramatta II memorial service held at Queen's Wharf Reserve, Parramatta, New South Wales. Photographer: LSIS Leo Baumgartner

Appropriate allocation

CHOs should have fair and transparent processes in place to determine an allocation of subsidised rental accommodation to an eligible applicant. The assessment process should consider the housing needs of the applicant¹.

Allocation is the process whereby applicants who have successfully established their eligibility and have been prioritised for housing are allocated dwellings suitable to their needs. If the matching is to be successful, CHOs must carefully consider the individual characteristics of potential tenants, their needs and preferences, and the characteristics of particular dwellings.

During the consultation sessions for the design and development of this Toolkit, it was acknowledged that the process of appropriate allocation of properties is important for all cohorts of applicants. However it was highlighted that there are particular considerations that should be made for veterans.

The following include considerations that should be made for all applicants and some considerations that are particularly important when matching veterans to properties:

- Make sure that the applicant is matched to properties that are appropriate to their needs and where possible their preferences
- Make the best use of available housing stock
- Promote stable communities
- Be able to monitor, manage and publicise the organisation's performance in allocating housing on the basis of need
- Appropriate allocation is critical for veterans (as with all applicants) because the environment the veteran is living in will have a social impact on them, particularly in relation to complexes and the importance of considering the mix of tenants. For example, consideration should be given to ensuring that a veteran who has a history of substance use issues is not allocated a property in an environment of high substance use.

Further considerations include understanding whether the veteran has:

- a therapy or assistance animal / pet which will require animal friendly housing
- any issues with mobility or self-care; for example, can they navigate stairs or use a bath?
- any issues with heights, which means that high rise apartments may not be a suitable option
- any requirements regarding key features of the housing / estate design important to their wellbeing. This might include the importance / challenges of living in close proximity to others, the appropriateness of allocation to high density blocks etc.
- links with support and / or medical services such as veteran related hospital / psychologist / psychiatrist / physiotherapist and other related services and the location of those services in proximity to properties and public transport services²
- links with support networks in proximity to potential properties and / or public transport in recognition of the need to ensure that veterans are not isolated
- a requirement to reside close to shops and / or public transport
- a rental history (in order to explore whether they are aware of what is required to rent a property)
- an understanding of the costs involved in setting up a property.

Developing a deeper understanding of a veteran's specific needs at the allocation stage supports the CHOs to make the best use of their available housing and encourage the development and sustainability of ongoing stable and well-functioning communities. This level of awareness also enables a CHO to monitor, manage and publicise the organisation's performance in allocating housing on the basis of need, contract and regulatory requirements.

Identifying at the allocation stage any support needs is important in order to avoid tenancy issues from occurring, such as breaches to the lease agreement, and to assist the tenant to sustain their tenancy.

¹ NSW Government Communities and Justice, NSW Community Housing Access Policy, Community Housing and Pathways / Housing and Homelessness / DCJ Strategy / Policy and Commissioning, June 2020

² In recognition that limited finances and / or trauma or other reasons may mean that the veteran does not have a vehicle.

Westside Housing Association

Westside Housing Association (Westside) is a not-for-profit Tier 2 community housing provider based in West Hindmarsh, South Australia, with a portfolio of 441 homes. Since 1991, Westside has committed to providing a portion of homes specifically for veterans.

Westside has a strong collaboration with RSL Care SA Andrew Russell Veteran Living and the Jamie Larcombe Centre, Veterans Mental Health Precinct in Adelaide with established referral pathways and working relationships facilitating housing assessment and allocation. They have also commenced establishing a solid working relationship with Open Arms.

Over the past 20 years Westside has seen the demand for housing from the veteran community changing to include younger men and more women who are largely living by themselves.

Westside has built, acquired and repurposed 52 homes over this time to facilitate priority access for veterans to more than 10% of its portfolio. These homes are well located for transport and other services and all include the capacity for a social element at the site or close by to reduce isolation and loneliness.

Westside has learnt that flexibility and kindness is the key to success with people with such a diverse range of needs as the veteran cohort and has developed a comprehensive service model with associated tools to guide staff.

Westside supports its veteran tenants in a variety of ways. During Winter 2021, they have supported veteran tenants by paying for their first year's membership to local Defence Sheds. Defence Sheds provide a safe place where veterans can work on fixing up broken furniture in a supportive environment that aims to offer welfare support, referrals to other services and advocacy for people who are struggling.

Westside understands that many people who have served in the ADF have a broken relationship with home and reconnecting can take time. Mel, a young woman who recently moved into a new 2 bedroom home expressed this really clearly when she said:

“Moving constantly for several years has taken its toll on my health. The biggest thing that has changed for me since moving to Westside is I finally feel safe and settled. For the first time in my life I have a beautiful new home that I fell in love with the moment I walked through the door”.

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Setting up a home

During the allocation phase, it should be determined whether the veteran would benefit from being given information to assist them to move in and set up a home.

It is important to remember that some veterans may not have a prior rental history outside of the ADF, where they may have lived on base or their accommodation requirements were organised by the ADF. Therefore, the process of setting up a home independently may be new to them.

General suggestions that were gathered during the consultation process for the design and development of this Toolkit include:

1. Provide information about the location of the property in proximity to services, shops, public transport and other relevant locations. This can be done with a hard copy map and / or google maps.
2. Inform the veteran of the costs to set up the property such as:
 - a) Weekly rent amount and whether they are required to commence their tenancy two weeks in advance in rent
 - b) Bond amount (if relevant)
 - c) Utility set up costs and ongoing costs, including the internet
 - d) Purchasing furniture, whitegoods and other household items. Provide information regarding how to get assistance with these purchases such as No Interest Loans (NILS).
3. Provide information and contact details of local services / supports that might be of interest to the veteran.

Where a veteran has identified through the application and allocation process that they do not have experience of renting a house outside of the ADF, the CHO might want to provide a copy of the **FACTSHEET What you need to know as a tenant**, taking the time to browse through the content with them, answering any questions that arise.

This factsheet could be provided in their tenancy information pack along with a range of other information that the CHO needs to provide to the tenant so that the veteran has the factsheet regardless of whether they have been identified as requiring support to understand their tenancy responsibilities.

The CHO might consider reviewing the **FACTSHEET What you need to know as a tenant** at the first tenant visit that occurs to establish how the tenant is progressing and explore any questions the veteran might have about their tenancy.

Supporting veterans to access their entitlements

Whilst CHOs are unable to explore the detail of veterans' entitlements, with a veteran's consent, CHOs can contact DVA on their behalf by calling **1800 VETERAN (1800 838 372)**, which can initiate personalised case management. It may be appropriate to determine with the veteran whether they are aware of other DVA supports and services that may be available to them and recommend linking the veteran to an advocate to assist (if they are not already linked with an advocate). For example, if a veteran is not receiving a DVA payment this may be an indicator to recommend linking the veteran with an advocate.

Veterans could also be encouraged to sign up to MyService <https://www.dva.gov.au/my-service> if they haven't already done so. This is a new way for current and former serving ADF members to make claims through the MyGov app.

Maintaining connection in the early stages of a tenancy

In line with sustaining tenancies practice, CHOs are encouraged to consider maintaining good contact in the first three months of a veteran's new tenancy to support the development of a strong working relationship. This connection will facilitate assessment of support needs and support discussion about referral to support services if there are none currently engaged in supporting the veteran.