



AUSTRALIAN PEACEKEEPER & PEACEMAKER
VETERANS' ASSOCIATION
NATIONAL EXECUTIVE
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Listed Ex-Service Organisation with the Department of Veterans' Affairs ESO Directory

*Commemorating 60 Years of Australian Peacekeeping
Operations*

Tuesday, 21 August 2007

Subject: National ESO Forum – Issues from the Australian Peacekeeper and Peacemaker Veterans' Association Inc (APPVA).

1. Younger Veterans in Residential Care.

Rationale: Affordable and age appropriate accommodation options for veterans who are unable to live in the community and are too young to access the Commonwealth funded residential aged care system.

Within the ex service community a small number of veterans generally in the 30s to 50s age groups are unable to live in the community as a result of significant physical / medical or Chronic Mental Health care needs.

Although far from ideal, in cases of extreme physical disability it may be possible for a younger person to be assessed as eligible for admission to a nursing home by an Aged Care Assessment Team. However for younger veterans whose needs for residential care are primarily related to complex psychological symptoms, this is not the case. The Department of Health and Aged Care at the last COAG were provided \$350 million toward the Residential Care for Young People. To date we do not know where this money has been spent and what potential projects will be funded. This announcement was made at the DVA Budget Briefing on 9 May 2007.

Often these younger veterans experience significant emotional and behavioural disorders related to PTSD, which can affect their ability to self-care and make safe decisions, and interfere with interpersonal relationships. Difficulties can be exacerbated by social isolation and loss of contact with family and friends.

Although older veterans who require 24-hour care have access to a range of services specifically designed and funded for to meet their needs, veterans in the younger age groups have very few options when residential care is required.

Some are admitted to non Commonwealth funded residential care such as the Supported Residential Services (SRS) system in Victoria; however these too are primarily geared to

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catering for older aged groups. Physical design, staff training, daily routines, leisure and recreation activities are generally suited to the interests and abilities of older persons. Costs can also be a barrier with fees ranging from 85% of the aged pension or equivalent to \$400 - \$500 per week leaving very little left over for a younger person to pursue age appropriate interests and activities, attend entertainments and purchase items such as modern clothing, audio visual equipment or computer.

Although VVCS is able to assist with crisis accommodation, no organisation has specific responsibility for assisting younger veterans to find suitable medium to long-term residential care that is age appropriate and affordable. The additional Problem is that a Younger Veteran on TPI, who also has to support his/her family, with the minimal amount, due to being required to pay for their care. This cost is substantial and a Young Vet cannot possibly support his/her family and residential health care on the TPI and War Service Pensions alone.

2. Increase of the Defence Service Home Loan (DSHL).

Rationale: The *Defence Service Homes Act 1918* was originally intended to provide returning WWI veterans with affordable and cheap interest home loans. This Act developed over the years from 1918 and post WWII and is under *Section 38 of the Veteran Entitlement Act 1986 (VEA)*. In 1972, the amount was increased to \$25,000, which would have provided a reasonable loan to furnish the median home prices for that time. Since 1972, the DSHL has not been indexed nor increased. The amount of \$25,000 still stands today and is reflective of a **severe erosion** of Veterans' Entitlements. Today Median Home Prices range between \$280,000 - \$420,000. The \$25,000 DSHL is simply inadequate for providing a returned veteran with an affordable loan for a house. Successive Governments have refused to increase the value of the DSHL and have referred current and former serving ADF members to the ADF Home Loan Scheme (ADFHLS). The ADFHLS is **Condition of Service, which is a retention benefit only, not a Veteran Entitlement**, for current serving ADF members and the offer, is nullified to an ex-serving member after two (2) years post Discharge from the ADF. The Government **must** review this veteran entitlement to be attractive to returned veterans and to make homes affordable to veterans, particularly those with young families.

3. Reclassification of OPERATION ASTUTE (TIMOR LESTE) to Warlike Service.

Rationale: The current conditions of service and veteran entitlements for those ADF members who have served and/or are serving on operations in Timor Leste (formally East Timor) of Joint Task Force 631 (JTF 631) OPERATION ASTUTE, be reclassified from Non-warlike service to Warlike service. This is due to the amount of incurred danger to ADF members on this operation, where they entered a country that had no law and order, belligerents that were armed with intent to maim, violence was rife, hatred toward Australian Troops, a rebel force that has directly threatened Australian Troops (led by "Major" Alfredo Reinado), that peace had not been negotiated prior to lodgement of the ADF Contingent, and that a number of incidents have directly threatened the lives of ADF members on this operation.

Reclassification of Service for the Army Training Support Team in East Timor (ATST- EM) to Warlike Service.

Rationale: The ATST-EM was sent to an Operational area that was declared Warlike for the purposes of the VEA. ADF units and members force assigned and posted to the United

Nations Transitional Administration in East Timor (UNTAET), are eligible for Schedule 2 Veteran Entitlements for Warlike Service. The 150 members of ATST-EM were not given the same entitlements and were allocated Non-warlike service in comparison to their ADF peers serving in the same environment. A Ministerial Submission has been presented to the Minister, Bruce Billson.

Reclassification of Service for ADF Humanitarian and Overseas DACC Operations to Hazardous and/or Non Warlike Service.

Rationale: It has been identified that service in Humanitarian and Overseas Defence Aid to Civil Community (DACC) Operations have been not considered for classification above normal peacetime service within Australia. In comparison and with the consideration toward the Harm Risks that are present on these deployments, including witnessing horrendous scenes and incidents, this does not equate to normal Peacetime Service. The Disaster response in a number of countries have been proven to have a large degree of risk and threat to individuals due to poor infrastructure, sanitation, law and order, and medical facilities. The primary targeted countries served by ADF members in these operations have been within the South West Pacific and South East Asian regions. These are countries that have poor health standards, with a high degree of the risk of contracting various diseases.

Therefore it is believed that Humanitarian Ops and Overseas DACC Ops since 1984 to the future, is Hazardous to ADF members and veterans who should be appropriately reclassified to Hazardous or Non-warlike Service under the VEA and MRCA. This will provide the beneficial approach toward these veterans, without the necessity of the Onus of Proof of the Balance of Probability. The Reasonable Hypothesis under Non-Operational/Hazardous, or Non Warlike Service would be the appropriate approach for the veterans of these operations.

4. Removal of Superannuation Offsetting of the Special Rate of Disability Pension of the Military Rehabilitation and Compensation Act 2004 (MRCA) Section 204(5) & (6).

Rationale: *Section 204(5) & (6) of the MRCA* offsets former members of the Australian Defence Force (ADF), who are Severely Incapacitated, 60 cents of every dollar of *Military Superannuation Benefits Scheme (MSBS), and/or Defence Force Retirement and Death Benefits (DFRDB)* pensions to Invalidity or Retired members, against the amount of the Special Rate (SR) of Pension. This leaves the value from 100% General Rate of pension to SR being reduced to only 40%. In other words, if a former member of the ADF is in receipt of MSBS, DFRDB, or any COMSUPER pension, they will forfeit the value of their Special Rate pension by 60 cents for every superannuation dollar received in their Special Rate pension.

In addition, is the offsetting for means and assets testing of the COMSUPER pensions against the War Service Pension (WSP) for those with Qualifying Service (QS) and other Centrelink entitlements for those veterans without QS. The *MRCA s204(6)* Offsetting provisions is considered a harsh approach by the Government toward Younger Veterans eligible under the *MRCA*, by which many thousands of TPI veterans eligible under the *VEA*, are not penalised for having their COMSUPER pensions together with their TPI Pension.

Paul Copeland,
National President