

Going for Gold

Accessible, Affordable Housing Now

QDN Position paper on housing
for people with disability

March 2017

QDN
QUEENSLANDERS WITH DISABILITY NETWORK
NOTHING ABOUT US WITHOUT US

Acknowledgements

Queenslanders with Disability Network (QDN) would like to acknowledge the time, effort, expertise and experience that many people offered us in the development of this position paper.

The paper incorporates information and feedback from QDN's members, our Housing Champions, QDN's Housing Advisory Group and key housing and community sector organisations. In particular, it builds upon joint work undertaken by QDN, National Shelter and Griffith University in 2016 in relation to housing issues and opportunities for people with disability.

Going for gold reflects the themes of the five digital housing stories that QDN has produced to support the recommendations in this paper. QDN thanks Nigel Webb, Gary Matthews, Matt McCracken, Meriel Stanger and Peter Tully for sharing their stories.

QDN also acknowledges the dedicated work of Jen Barrkman, project contractor and other QDN staff in developing the paper.

Lastly, we especially acknowledge the wisdom, insights and lived experience shared by our 22 Housing Champions who have combined to ensure the voice of people with disability is heard on this fundamental issue.

QDN is an organisation by and for people with disability with over 1,500 members and supporters across the state. QDN's mission is "to empower all people with disability to be fully included as active, valued citizens in the social and economic life of the community".

Nothing about us without us

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Introduction

Queenslanders with Disability Network's (QDN) housing position paper *Going for Gold: Accessible, Affordable Housing Now* unapologetically promotes the perspectives of people with disability.

Housing is a fundamental need and human right and key to enabling people with disability to be included in community and family life, and to participate fully as citizens within Australian society.

QDN has a strong history of taking leadership on many key issues and policy reforms which impact upon people with disability, and housing has consistently been identified as the number one priority amongst QDN's statewide members.

Going for Gold: Accessible, Affordable Housing Now contains four key principles, 11 major recommendations and a number of strategic actions that can be taken now by Government, private and community sector stakeholders to address this fundamental human need and human right - to have a place to call home.

The paper's intent is to provide direction for government, statutory bodies and the private, public and community sectors going forward. The paper's principles and recommendations target actions to achieve a more inclusive housing system where people with disability have secure, affordable, accessible and well-located housing in the same way as other Australians.

As such, it does not focus upon the services people with disability may need and choose to support their housing provision. QDN is undertaking other work in relation to these matters.

The paper builds upon housing work undertaken by QDN in 2016. Key activities included a collaboration between QDN, Griffith University and National Shelter which produced the Issues Paper, *A Place to Call Home*. The paper formed the basis for group discussions at a subsequent Griffith University Symposium, *Housing for people with disability: a place to call home*; where up to 300 community and government sector participants gave feedback on areas of the paper.

Queenslanders, including 830,000 people with disability in this state, are currently experiencing an affordable housing crisis. Additionally, Queenslanders with disability face extra barriers in securing a home.

Extra barriers include a likelihood to have lower incomes than the general population, and as a result, an increase in housing stress; a lack of accessible private and public housing; the failure of the building industry to take up universal housing design; the inability to afford modified housing; assumptions about the need for institutional and congregate care and difficulty negotiating and advocating within the housing system, particularly for those with complex needs, including people intellectual and cognitive disabilities.

The time for action is now

Currently a range of reform initiatives are happening at the state and commonwealth levels. These offer opportunities to influence reform agendas to achieve a more inclusive housing system.

At the state level, the Queensland Government has pro-actively been pursuing a range of housing policy reforms. Two major initiatives include recent state-wide consultations in regard to the Discussion Paper *Working together for better housing and sustainable communities* and current consultations around the Queensland Building Plan.

A number of community organisations and groups, in addition to QDN, are also undertaking projects to influence the future direction of housing for this group. These include, amongst others, Queensland Shelter, Queensland Advocacy Incorporated, Queensland Action for Universal Housing Design and the Young People In Nursing Homes National Alliance.

At a national level, the implementation of the National Disability Strategy represents a commitment by all levels of government, industry and community to a unified, national approach to policy and program development that impacts upon the lives of people with disability. The National Disability Strategy clearly articulates the need to take action to address the housing needs of people with disability.

The current roll out of the NDIS has further highlighted the great unmet need in housing for people with disability in Queensland. The National Disability Insurance Scheme (NDIS) also encourages greater investment in housing for people with significant and complex support needs such as Specialist Disability Accommodation. At the same time, population forecasts suggest an increasing number of older people living with disability and severe disability, further adding to the urgency to address and prepare for the future.

Going for Gold

The time to go for gold is now. We need to raise expectations for real housing alternatives in both the private and social housing market. Only when fundamental housing needs are met, is it possible for people with disability to be fully included as active, valued citizens in the social and economic life of the community.

The current environment offers a unique opportunity for government, industry, business and the community sector to show strong leadership and work collaboratively with people with disability and families/carers to drive reforms that deliver improved housing for Queenslanders with disability.

QDN calls upon the Queensland Government to lead work with QDN and peak housing and community sector organisations to implement the principles, recommendations and actions in this position paper, with measurable targets.

QDN's housing work to date

Our members with disability and supporters identified housing as the number one priority in QDN's 2015 member survey. Members told us they want homes that are their own private spaces and reflective of their individual personal tastes and choices – a place to truly call home.

As a result, on International Day of People with Disability December 3, 2015 QDN brought together people with disability and key stakeholders from the Department of Housing and Public Works, National Disability Insurance Agency (NDIA), Griffith University, and key community sector allies to discuss members' issues and concerns.

Participants at the 2015 forum supported four key principles, based upon human rights conventions and treaties, to guide QDN's future housing work, to ensure the fundamental housing needs of people with disability are met. They cover the key concepts of Rights, Choice, Inclusion and Control. The four principles have been fleshed out as QDN has progressed our housing work and a set of updated principles forms recommendation 1 of this paper.

The 3 December 2015 forum provided a platform for action and QDN identified 2016 as the year of 'housing solutions', initiating the following actions:

- › Appointing 22 Housing Policy Champions who have shared their lived experiences and knowledge to enrich QDN's housing work, in particular the content of the Position Paper and the prior Issues Paper.
- › Forming a Housing Advisory group comprising of key housing industry representatives and community sector allies, to inform and advise our work.
- › Initiating three forums to ensure feedback from people with disability was actively included in the Department of Housing and Public Works Ten Year Strategic Review: *Working together for better housing and sustainable communities*.
- › Developing five digital stories that demonstrate the housing experiences of people with disability and highlight the successful housing and community inclusion outcomes that have been achieved by people in their own lives.
- › Developing and distributing the Issues Paper, *A Place to Call Home* as a mechanism to facilitate further conversations and debates with government, the building and community housing sectors and people with disability around key issues and what needs to happen.
- › QDN Housing Champions facilitating group discussion and feedback on the Issues Paper from government, community and housing industry participants at the 8 August, 2016 Griffith Symposium *Housing for people with disability: a place to call home*.

Recommendations

Learnings from QDN's work to date have informed the Going for Gold: Accessible, Affordable Housing Now position paper, containing four key principles, 11 major recommendations and a number of strategic actions to drive change and reform.

QDN sees the way forward is a shared responsibility which requires a collaborative approach across our community, including the three levels of Government, industry peak bodies, the private and community housing and finance sectors, people with disability and their families and carers.

Our key recommendations to drive future actions are:

- | |
|--|
| 1. Adopt the Guiding Principles of rights, choice, inclusion and control |
| 2. Enhance partnerships and information sharing |
| 3. Increase the supply of accessible, affordable housing |
| 4. Improve access to affordable private rental housing |
| 5. Improve access to social housing |
| 6. Deliver innovative solutions that lead to greater home ownership |
| 7. Plan and build inclusive residential neighbourhoods |
| 8. Provide priority pathways out of congregate care arrangements |
| 9. Take a national approach to home modifications and assistive technology |
| 10. Deliver housing advocacy services which have a dedicated focus on people with disability |
| 11. Implement specific strategies that address the needs of rural and remote Queenslanders, including people from Aboriginal and Torres Strait Islander backgrounds |

1

Adopt the Guiding Principles of rights, choice, inclusion and control

Guiding Principles

Rights

People with disability have the same rights to housing assistance as other people and should be supported to exercise those rights. This means:

- › Housing is designed to enable family and friends with disability to visit.

Choice

People with disability choose where, how and with whom they live. This means:

- › People can afford to live in housing suitable to their needs.
- › People are able to make informed decisions about their housing choices.

Inclusion

Housing enhances the independence and social and economic participation of people in family and community life. This means:

- › Housing is non-congregate and encourage a mix of occupants with and without disability in housing developments.
- › Housing is located within communities close to amenities and services.
- › Housing is designed to meet the principles of universal housing design as developed in the Livable Housing Design Guidelines and incorporates assistive technology as needed.
- › Queenslanders are educated and aware of benefits of universal housing design and the need to include people with disability in local communities.

Control

The provision and management of housing is separate from the provision and management of paid support. This means:

- › Housing is primarily a person's home, not someone else's workplace.
- › A person can change their housing without affecting their support arrangements.

Issues

As a country signatory to United Nations Conventions, Commonwealth and State Government commitment to the National Disability Strategy, NDIS principles and implementation, and disability discrimination legislation provide obligations for Government to uphold the rights of people with disability.

At a state level, the Queensland Government, in particular the Department of Housing and Public Works play a significant role in shaping and delivering policy outcomes, both as a direct housing provider, funder, legislator and regulator of public and private community housing. Leadership is a critical factor for directing change within the housing system. QDN acknowledges the work the Department of Housing and Public Works has undertaken to date in this area, however stresses the need for clear, strong leadership moving forward to bring about change to deliver increased housing outcomes for people with disability.

For people with disability living in Queensland Government funded or directly provided housing, it is essential that every person can have arrangements in place which separate their tenancy from other support services related to their personal care and community access. They also need to have clear arrangements in place that uphold their fundamental rights as tenants. At this point in time, this is an area that needs attention and action to ensure consistency and uniformity.

The principles inform good practice and improved housing outcomes for people with disability. As such, QDN reinforces it is essential that housing industry stakeholders use them to guide their decision making around the planning, design and construction of housing stock as well as the provision, management and maintenance of existing housing.

Actions

- 1.1. The Queensland Government, their subcontractors and funded agencies publically adopt the principles of rights, choice, inclusion and control, in the planning, provision, funding, management and maintenance of housing.
- 1.2. The Queensland Government legislates and provides incentives where appropriate, to drive change in the adoption of these principles by housing industry stakeholders.



2

Enhance partnerships and information sharing

Issues

The National Disability Strategy recognises the need for greater collaboration and coordination across all levels of government, industry and communities to address the challenges faced by people with disability.

At the August 8, 2016 Griffith University Housing Symposium stakeholders across all represented groups identified the paucity of mechanisms in Queensland for private developers, housing industry organisations, government and community housing providers, financiers, designers, community services, people with disability and families to exchange information, design better solutions and work together productively to achieve improved housing outcomes.

QDN's Housing Policy Champions have further stressed the need to provide information about accessibility and options for assistive and smart technology within homes that meet the needs of people with disability.

It is recognised good engagement and partnerships deliver more cost-efficient, effective, and improved outcomes for all parties involved, including the end user or consumer of the service.

QDN strongly believes when people with disability are included in the planning, design, delivery and evaluation of services, policy and products, a better end result can be achieved. Initiatives such as Housing Policy Champions and leaders can deliver benefits for Government and industry, and are a cost-effective mechanism to provide well-informed input and feedback.

Opportunities to bring together investors, developers, government, providers, people with disability and families need to be fostered to provide a place/hub where co-design and innovation can drive solutions and inform decision making.

Additionally, the introduction of Specialist Disability Accommodation (SDA) payments under the NDIS which incentivises the building of accessible housing provided it is occupied by eligible participants, builds the need for a mechanism to connect approved providers with eligible SDA participants.

People with disability and their families experience difficulty navigating the housing system and can be unaware of the range of housing choices available to them including pathways to home ownership, social housing supports, private and public rental options and where

to source information on good design and building. Clear pathways are also needed for information regarding participant eligibility and preferences for SDA payments under the NDIS.

There are many people with disability who experience additional disadvantage in being able to navigate the housing system, and access information in a way that meets their individual needs. People with disability, particularly those with cognitive and intellectual disability and people from culturally and linguistically diverse or Aboriginal and Torres Strait Islander backgrounds can experience additional challenges because of their need for information in user-friendly formats and/or their lack of proximity to services.

Actions

- 2.1. The Department of Housing and Public Works funds the establishment of a community based Housing Hub that delivers information, advice to Government, promotes accessible housing, explores innovative housing options and brings people together around co-design and partnerships, offer leadership development and principled housing action and research into innovative responses.

Peter Gurr, QDN Housing Champion.

“There needs to be flexibility in the banking and lending sector so that people can have access to specialised products such as targeted first home owner’s grants, competitive interest rates with transfer options, longer term home loans or shared equity models so they can enter the housing market. Sound partnerships with agreed memorandums of understanding among all parties are required for this to work.”



3

Increase the supply of accessible, affordable housing

Issues

While the National Disability Strategy calls for the development of innovative options to improve affordability and security of tenure, a crisis in finding accessible, affordable housing in private and public housing still exists for people with disability.

The Strategy also calls for action to be taken to increase the provision of universal housing design in public and private housing in both new builds and modification of housing stock and to improve community awareness of the benefits of universal housing design. However, we are still seeing a disinterest in accessible design by developers, builders, designers and community members.

The National Dialogue for Universal Housing Design in 2010 committed that all new housing would be built to an agreed universal design standard by 2020. However, the housing industry has not changed its practices or met the interim targets and is likely to reach less than 5% of the 2020 target.

Currently these policy reforms are not driving the needed change in practice and behaviour that delivers the much needed supply of accessible and affordable housing so that people with disability can have a place to call home.

Ensuring the availability of affordable housing is a key strategy for meeting the housing needs of people with disability. The shortfall of affordable housing available to low income households is well documented and requires a national reform to renew existing housing and build new housing.

QDN supports and acknowledges actions taken by housing advocates and specialists who are also currently working to address these two key issues. QDN was also part of the Livable Housing Design working group established by Department of Housing and supports the thrust of their draft recommendations and strategies.



Actions

- 3.1. The Queensland Government legislates to ensure all new housing and extensively modified housing meets Gold level specifications of the LHA's Design Guidelines to apply to new residential dwelling (class 1 & 2 buildings) through the Queensland Development Code to commence 1 January 2020.
- 3.2. The Queensland and Commonwealth Governments ensures any grants and other schemes such as tax incentives or other rebates, require dwellings to incorporate Gold level accessibility.
- 3.3. The Queensland Government ensures inclusionary zoning is mandated in Queensland, so there are minimum quotas of assessable, affordable dwellings within areas of new supply.
- 3.4. The Queensland Government through its representation on COAG, pro-actively advocates for National Disability Strategy commitments to be met and actions are completed by 2020.
- 3.5. The Queensland Government promotes best practice in livable housing design with industry and community organisations by providing incentives, and education with the Australian Institute of Architects, Housing Industry Association, Master Builders Association, the Property Council of Australia, the Urban Development Institute of Australia, other industry bodies and the community sector. This could include awards and showcasing housing that is designed and built to LHA Gold and Platinum standards.
- 3.6. The Commonwealth Government explores the provision of a national subsidy or incentive to bridge the gap for institutional investment to finance the large-scale building of affordable housing.
- 3.7. The Commonwealth Government works with housing and financial sector stakeholders to develop a range of financing mechanisms which can include tax credits, bonds, trusts or other mechanisms.

Wendy Lovelace, Queensland Action for Universal Housing Design and QDN Housing Champion

“The adoption of Universal Design standards works for everyone at every life stage. The inclusion of simple and low cost features at the time of construction is an important part in the process of making homes accessible for everyone. This hasn't happened voluntarily so we need to push for changes to the Building Code”.



4

Improve access to affordable private rental housing

Issues

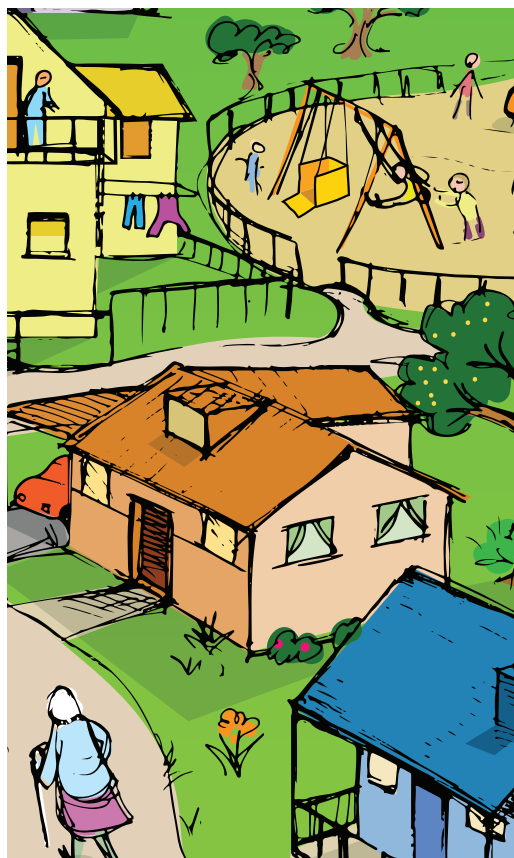
Private rental is often unaffordable to people with disability, because of high rents and low household incomes.

The challenges and significant difficulty people with disability have finding a home in the private rental market is well documented, often having to enter into shared arrangements. Under the Disability Discrimination Act 1992, tenants have the right to modify a rental property within reason; however, they are obliged to remove the modifications at the end of their tenancy. Many tenants are unwilling to make this financial commitment without security of tenure and landlords have been found to be reluctant to agree to modifications to make the dwelling more appropriate, even though they are not obliged to pay for them.

People with disability and their families have also identified the issues they experience in finding appropriate and accessible housing options that meet their needs within the private rental market through current search engines and rental classifications.

People have further identified challenges around the ways people can find suitable co-tenants to share appropriate private rental options.

Positive feedback has been received about the Department of Housing and Public Works' RentConnect program which incorporates a local interface with the Real Estate Institute of Queensland (REIQ), to assist with securing rental housing matched to a person's particular needs and circumstances. The RentConnect can also assist people with the up-front payment of rental bonds and other up-front deposits required in advance to moving into a dwelling.



Actions

- 4.1. The Australian Government re-establishes a National Rental Affordability Scheme with a requirement for properties to meet Livable Housing Australia (LHA) Gold Standard.
- 4.2. The Queensland Government reviews and adapts the Body Corporate and Community Management Act 1997 so that modifications can more easily be made in units and townhouses.
- 4.3. The Queensland Government reviews the “make good” clause within the Residential Tenancy and Rooming Accommodation Act (2008) to provide incentives to landlords to provide and maintain modifications.
- 4.4. The Australian Government works with the REIQ and real estate rental search engines to identify properties that meet accessible housing design requirements under LHA’s design Guidelines or have accessible features.
- 4.5. The Queensland Government develops a targeted information and awareness campaign to the REIQ and Body Corporates to promote the benefits of renting to people with disability and use the media surrounding the NDIS as leverage. This would include sharing stories of success, providing the REIQ with awards for agents who support people with disability and a quarterly article in REIQ publications about successes.
- 4.6. Investigate the implications for implementation of social benefit bonds for people with disability in Queensland.
- 4.7. The Department of Housing and Public Works extends its RentConnect program to new locations across Queensland, with a focus upon regional and rural and remote locations.
- 4.8. Investigate including housing solutions for people with disability into Commonwealth, State and local government strategies and planned initiatives. For example; the financing models of the National Affordable Housing Working group state planning reforms, urban renewal and residential development initiatives, building and construction codes and local government planning and development approval process.

Matt McCracken, QDN Housing Champion

“We live, learn, and earn in our community. We need to be able to live in our community. We need accessible housing. It’s about the whole community. It’s about living with people.”

“Financial literacy is extremely important to everybody, not just people with disability.”



5

Improve access to social housing

Issues

Currently in Queensland there is an inadequate supply of accessible housing within a diminishing social housing supply.

Australia wide statistics highlight people with disability make up 41% of social housing tenants, therefore the needs of people with disability need to be a greater consideration in the planning, design, delivery and evaluation of the social housing and services provided.

Social housing is not only about the provision of the bricks and mortar, but also the housing support services that are provided to tenants. Consequently, as people with disability are a significant proportion of the customer base of social housing, it is essential that the providers of services have adequate training, knowledge, and information to service the needs of this population well.

People with disability are also often long term residents of their social housing property, and many are considered responsible tenants who have good tenancy histories. This provides an opportunity to give long term tenants a pathway towards home ownership.

There is a significant number of people with disability who report feeling insecure in social housing despite its affordability. They report the rising costs of living impacts on their ability to meet basic needs and maintain established informal and formal networks within their community.

People with disability also report being forced into co-tenancy arrangements in social housing and other government-funded housing, primarily because of their need for support services. This can have significant impacts upon individuals' emotional and physical health and well-being in the short and long term.

Actions

- 5.1. The Queensland Government works with community social housing providers to increase the size, diversity of, and funding sources for the social housing system, including both public housing and community housing, to improve access by people with disability.

- 5.2. The Queensland Government and community social housing providers consider the particular needs of people with disability who use support services, including subsidised rent for live-in carers, space for equipment and disability supplies and accommodation of guide, hearing and assistance dogs and companion animals.
- 5.3. The Queensland Government and social housing providers commit to new social housing being designed to LHA Gold standard or above; with the understanding that good design for people with disability is good design for everyone.
- 5.4. Social housing tenants with disability are offered long tenures of a minimum five-year period, based on their continued eligibility; to give security, maintain community connections and to build informal support networks.
- 5.5. Department of Public Works and Housing and community social housing staff receive training by people with lived experience of disability to support their learning and development to deliver a respectful, informed and sensitive service to people with disability.



Peter Tully, QDN Housing Champion

“It was important to me to have my own home because I had heard so many stories about people being skippered around and they were in a rental property and I wanted a much more secure and stable environment by owning my own house.”

“When it came to financing this house, when I went to the bank that I had been at since I started my business in 1982, they thought we were over financing ourselves...no major bank wanted to look at us and they were looking at us from a disability perspective.”
“Those that know me know I never give up, so I was looking for options and solutions. I contacted a community bank and I believe they saw a person, a part of society who just wanted to build a house that was like any other family.”

6

Deliver innovative solutions that lead to greater home ownership

Issues

People with disability experience barriers to employment, financial loans, and the housing market generally. There is little housing that is affordable, accessible and well-located.

Throughout the consultations, the most commonly expressed desire by people with disability has been to live in a home they own or are purchasing, like the majority of Australian households. Examples have been provided of people building their own housing based on working with builders or pursuing their own designs to ensure a building meets personal need, as a successful strategy.

With the introduction of Specialist Disability Accommodation payments under the NDIS, more options are likely to exist for eligible participants to purchase their home. However, financiers and many people with disability themselves do not see home ownership as a realistic option.

Community and industry values and assumptions may be impacting upon the way forward to seek solutions to financial options for low income earners to secure and repay loans and move towards home ownership. People with disability experience reluctance by banks and other financial institutions to lend, based on assessments of higher costs, risk or the ability to repay mortgages. There is a perception of additional costs when building for universal design.

The experience of people with disability is one of discrimination in financial markets in securing financial products to support ownership and modification. There are a range of strategies yet to be explored to overcome the limitations of current financing and to encourage innovation. These include family sharing, social impact bonds, shared equity, trust ownership, cooperative housing and other ways to finance home purchase and modifications both in ownership and in renting.

This is a complex issue that requires an innovative approach, and a considered approach to test and trial new ideas and initiatives that may be working overseas, or in other parts of Australia. There is also a need to bring stakeholders together to look at solutions and ways forward so that we can overcome some of the barriers and attitudes towards people with disability as owners of their own home.

A number of state governments, including Queensland, have existing shared equity programs. In Queensland the shared equity program is only for public housing tenants to be able to purchase their existing home. It is not well publicised and has low take-up rates.

The governments of Western Australia and South Australia, on the other hand, have well-resourced and popular shared equity programs, which help eligible people to buy their own homes through low deposit loans and shared equity schemes.^{1 2}

Shared equity is one example of an innovative finance model which may provide a solution for people with access to Specialist Disability Accommodation funds through NDIS or other means (family, friends, and jobs) to encourage home ownership by people with disability and facilitate innovative design and market supply.

A different approach is to fund security of tenure into community housing establishing long term rental in the process. The Commonwealth Government is currently examining a proposal to create an affordable housing bond and aggregation product³ to enable community housing providers to borrow money at cheaper rates, guaranteed by government backing to grow the supply of rental housing, which would then be rented to tenants at discounted market rates.⁴

The proposal aims to create scale housing production allowing community providers to develop a range of different tenures. This may lead to housing specifically designed to Gold or other standards as well as enabling new dedicated housing for people with disability.

An advantage of a bond/aggregator tool will be to create other options for financing affordable housing and housing for specific purposes. Community providers may then be in a position to develop mixed tenure developments which enhance opportunities or ownership through shared equity; foster long term security of tenure through rental housing; and establish housing products which could change tenure whilst allowing a tenant to stay in the same well designed property even though their circumstance may change over time.

Actions

- 6.1. The Queensland Government develops a shared equity program as part of a suite of financing options which people with disability and their families can access.
- 6.2. The Australian Government engages with the finance sector to educate them in relation to the needs and aspirations of people with disability, and implications of Specialist Disability Accommodation payments.
- 6.3. The Queensland Government investigates funding other models of housing such as the UK's co-housing model.
- 6.4. The Queensland Government expands its sale-to-tenant housing program with a percentage of rent contributing to a deposit scheme to purchase accommodation.
- 6.5. The Commonwealth and Queensland Governments fund initiatives to improve the financial literacy of people with disability so they are better informed in relation to innovative financing options around home ownership.

7

Plan and build inclusive residential neighbourhoods

Issues

Planners, builders, designers, and governments have a responsibility to deliver inclusive residential neighbourhoods that go beyond physical accessibility and meet the need for all members of that community to be able to socially and economically participate.

People with disability want to live in neighbourhoods they choose, with their social networks, family, friends, with green space, the right infrastructure to enable participation, and be able to be part of that neighbourhood and community in every way.

It is essential we shift from congregated models that group people in isolation, often in locations on the outskirts of towns, away from peoples' natural support bases, community facilities and services and transport.

The National Disability Strategy calls for planning and regulatory systems that maximise the participation and inclusion of every member of the community. People with disability aspire to be included in all aspects of community life. This can be difficult when they are housed according to the location of limited accessible dwellings, often congregated with others with disability and on low incomes and without accessible transport options.

Smart technology and assistive technology that is an enabler is also an important part of the planning of inclusive neighbourhoods, and also accepts the design principle of what works for people with disability, will work for everyone.

People with disability can provide lived experience and insights that inform the planning, design, and development of inclusive neighbourhoods, and then feedback about how well it is working. It is essential that people with disability are actively consulted and can contribute towards inclusive communities that enable everyone to participate.



Actions

- 7.1. The Queensland Government regulates for LHA Gold standard in all new and extensively modified housing.
- 7.2. The Queensland Government ensures that new developments and neighbourhoods include a mix of affordable and accessible housing tenures.
- 7.3. The Queensland Government updates and reinstates the Smart and Sustainable Home program to educate and demonstrate good housing design.
- 7.4. The Queensland Government promotes best practice in livable housing design through industry and community organisations by providing incentives, and education with the Australian Institute of Architects, Housing Industry Association, Master Builders Association, the Property Council of Australia, the Urban Development Institute of Australia other professional associations and the community sector. This could include awards and showcasing housing to LHA Gold and Platinum standards.
- 7.5. Local Governments and the Queensland Government investigate the feasibility of implementing innovative approaches to inclusive communities such as the City of Casey in Victoria.

Matt McCracken, QDN Housing Champion

“Affordability of housing is the most important thing. Access to affordable housing is about providing to affordable homes and financial products, especially for people on low incomes or pensions. The planning around affordable housing needs to also consider developing life skills around budgeting. Financial literacy in any household is essential to having a meaningful life”.



Geoff Cooper, QDN Housing Champion

“Universal Design should include the broader house location, not just the shape and internal design of the dwelling. The location of a home that enables connection to community and services is equally as important as accessibility so people aren’t isolated within their own homes.”



8

Provide priority pathways out of congregate care arrangements

Issues

People in congregate care arrangements often have no real choice about where and with whom they live and are at higher than average risk of neglect, abuse and violence.

The current market of accommodation providers delivers traditional models of congregate care. The NDIS provides a great opportunity to drive innovative housing model responses that can shift the market and deliver options that give people with disability real choice about their living arrangements.

As identified, the lack of available accessible and affordable housing stock greatly impacts upon people with disability who want to move out of their congregate care arrangement. Without specific market interventions this will mean that people cannot realise their goals and dreams of choice about where and with whom they live.

There is clear disparity between the assumptions about the ongoing provision of group homes and specialist congregate care settings by providers and the aspirations of people with disability themselves.

The recent Senate report into the violence, abuse and neglect of people with disability in institutional and residential settings highlights too many services continue to support people in congregate care and consider this to be good practice.

Actions

- 8.1. The Queensland and Australian Governments reinforce through policy and practice the principle no person with disability lives in congregate arrangements against their choice, or through lack of choice.
- 8.2. The Queensland Government provides dedicated and priority assistance within social housing programs to assist people with disability who wish to leave congregate care arrangements to find suitable alternative housing.
- 8.3. The Queensland Government ensures there are affordable housing options for people who wish to leave congregate care settings.

- 8.4. Australian and Queensland Governments limit the investment and construction of new congregate care facilities and group homes that are not based on the decisions and choices of people with disability.
- 8.5. The Commonwealth and Queensland Governments ensure advocacy support is available for individuals to exercise their choice and control.
- 8.6. Any strategy is accompanied by success stories of people having pathways out of congregate care.

Nigel Webb, QDN Housing Champion

“I lived most of my life in an institution in Brisbane, and as part of the deinstitutionalisation process, I came to initially share a place in the community, and then, after some work and some time I was able to secure a property through public housing”.

Before I moved here, I moved 5 times in 2½ years. I shifted dwellings because of short term leases and disability access. I have been here for 24 years, and the upside is if you get it right, the long term benefits cascade for people.”

“Having the security that is having a home meant that I could focus on other things that were important to me. I wanted to work, to study and to have a family.”



9

Take a national approach to home modifications and Assistive Technologies

Issue

For people with disability in the private housing market, home modifications and assistive technology are currently expensive, variable in quality and difficult to obtain.

Currently there is a fragmented system provided across health and community service departments. There is a gap between choice making and information. Although the NDIS will provide some assistance to participants, there will be many other people, including older people with disability who will continue to have difficulty.

QDN understands that under the Principles to Determine the Responsibilities of the NDIS and Other Service Systems, the NDIS is responsible for reasonable and necessary home modifications to private dwellings and on a case by case basis in social housing where the modifications are additional to reasonable adjustment and specific to the impact of a participant's impairment/s on their functional capacity. The NDIS is also responsible for working with other parties to facilitate appropriate housing options and improve accommodation choices for people with disability, including through developing partnerships with housing providers and influencing the development of housing options and housing design (not regulation or setting standards in housing design).

Actions

- 9.1. The Australian Government ensures the various assistance for home modifications are co-ordinated into a well-resourced national home modification program which oversees a national standard for training, accreditation of suppliers and information provision.
- 9.2. Home modifications and assistive technologies (HMAT) are available over the lifetime of an individual and involves co-design with people with disability to ensure suitable responses occur.
- 9.3. Home modification and assistive technology programs use the expertise of certified occupational therapists, architects, builders, developers and other professionals.
- 9.4. The Australian Government establish an online resource for showcasing the range of home modifications and assistive technology.

- 9.5. The Queensland Government establishes an education campaign to explore the range of home modifications and assistive technology and to promote the online resource.
- 9.6. The Queensland Government in conjunction with industry establish an innovation centre or provide a list of homes of Gold or Platinum standard so that people can see home modifications and assistive technology in context.

Meriel Stanger, QDN Housing Champion

“You just have to be creative about how you make it work. You have got to be confident and if you really like something, do it.”



10

Deliver housing advocacy services which have a dedicated focus on people with disability

Issue

The National Disability Strategy calls for independent advocacy to protect the rights of people with disability.

However, people with disability, their families/carers and service providers have told QDN about the challenges individuals experience in navigating the housing sector, negotiating the varying services and understanding their rights within this often complex system.

There are many people with disability who experience additional disadvantage because of the nature of their disability, including intellectual and cognitive disability, people with mental health issues, people from culturally and linguistically diverse backgrounds and people from Aboriginal and Torres Strait Islander (ATSI) backgrounds. It is essential everyone can access the advocacy services they need to protect their rights as tenants within the housing system.

Often people with disability have been excluded from the decisions that are about them. Going forward, it is imperative that people are supported to be involved in the decisions affecting them, and are supported in a way that upholds their rights.

Development of capacity and skills for people with disability to grow their own personal self-advocacy is also essential in getting better outcomes.

Limited independent advocacy exists for people unable to advocate for themselves. QDN acknowledges the Queensland Government's funding for the Q Stars program through Tenants Queensland and their partner organisations. QDN looks forward to the roll out of the Community Access Points component of the model to provide more local access to general tenancy advice.

Actions

- 10.1. The Queensland Government contributes to the development of a Leadership Institute for people with disability where they can develop their systemic leadership and self-advocacy skills to influence and make changes in housing.
- 10.2. The Queensland Government funds dedicated advocacy support for people with disability accessing its housing assistance programs, including a resourced complaints process and mechanism.

- 10.3. The Queensland Government provides a tenant engagement program for tenants in public and community housing to allow for participation and the exercise of consumer choice to inform and improve social housing for people with disability.
- 10.4. The Queensland Government reinstate Queensland's Disability Housing Coalition as a dedicated peak disability housing organisation.
- 10.5. The Residential Tenancy Authority work with QDN to better understand the needs of people with a disability.

Gary Matthews – QDN Housing Champion

“Everybody no matter who they are wants a place of their own to live. That means different things to different people.”

“Sometimes it's difficult for people to know about their rights and obligations (as a tenant) and to fight for those rights and obligations for themselves which is where the role of advocacy comes in.”

“Advocacy underpins QDN's four principles for housing and makes sure they are put in place.”



11

Implement specific strategies that address the needs of rural and remote Queenslanders including people from ATSI backgrounds

Issue

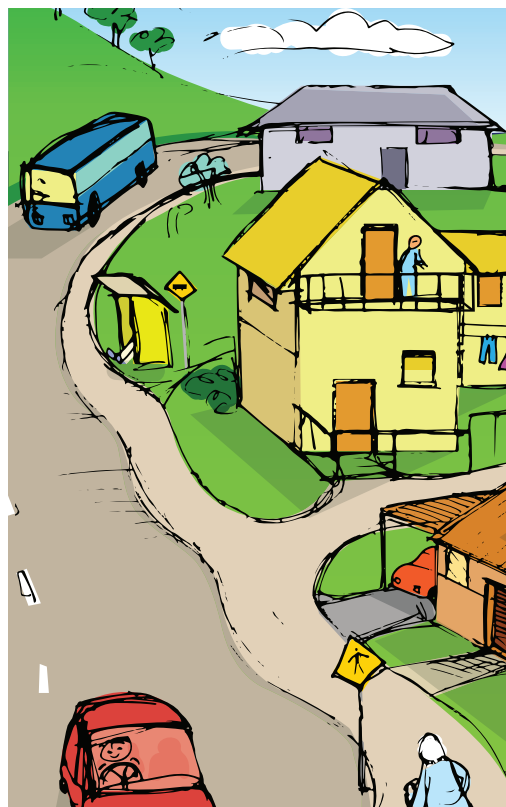
The lack of secure, affordable, accessible, timely housing in regional and remote areas which is located close to facilities and services, in particular accessible transport has led people to leave their communities to have a decent life.

Regional, rural and remote communities need to ensure they maintain diversity, vibrancy and sustainability. A key part is ensuring housing options for all Queenslanders who want to live and work in these communities are available.

The NDIS brings opportunity for economic development and economic benefit especially for rural and remote communities. If this is where people with disability want to live with established networks and families, it is essential a supply of affordable, accessible housing is available in all towns and communities across Queensland.

Actions

- 11.1. Queensland Government housing assistance programs take into account the particular challenges of housing supply in regional and remote areas with attention to the cultural needs of people from Aboriginal and Torres Strait Islander backgrounds
- 11.2. The Department of Housing and Public Works collaborates with the Department of Transport and Main Roads to develop more transport options in regional and remote areas.



Conclusion

Only when fundamental housing needs are met is it possible for people with disability to be fully included as active, valued citizens in the social and economic life of the community.

QDN firmly believes the time to go for gold is now. We need to raise expectations for real housing alternatives in both the private and social housing market.

Going for Gold: Accessible, Affordable Housing Now provides direction and targets actions to achieve a more inclusive housing system where people with disability have secure, affordable, accessible and well-located housing in the same way as other Australians.

QDN calls upon the Queensland Government to lead work with QDN and peak housing and community sector organisations to implement the principles, recommendations and actions in this position paper, with measurable targets.

We will have succeeded when:

- › People with disability live in ordinary homes in regular communities with the people they choose.
- › People with disability have the same opportunities for wealth creation and housing transitions as other Queenslanders.
- › People with disability are able to visit their families and friends because all new and extensively modified housing has basic accessibility.
- › People with disability who are not able to buy or rent a home in the private market have equal access to social housing that meets their individual and changing needs.
- › People with disability and their families with some assets are assisted through shared equity programs to buy or upgrade their home over time.
- › People with disability can access a suite of financial options to enable home ownership.
- › People with disability can afford to modify their owned or rented housing, and have access to appropriate assistive technology to ensure they are safe and as independent as possible.

Appendix

What is the current situation?

The following provides a snapshot of the key areas outlined in the issues paper, “A place to call home.”

People with disability in Australia

Of the nearly 23 million people in Australia, 4.1 million people (18.5% of the population) identify that they have a disability⁵. Around 3.7 million (16.3% of the population) report a specific limitation or restriction; that is, an impairment restricting their ability to perform communication, mobility or self-care activities, or a restriction associated with schooling or employment. Overall, the number of people with disability is decreasing; it fell by 1.5%. The Australian population, however, is ageing with anticipated increased disability⁶.

People with disability are more likely to be found in inner regional areas (22%) rather than the major cities (17%). **Indigenous Australians** experience disability at around 2.2 times the rate of non-Indigenous Australians.

There are 3.3 million **older people** in Australia with around 1.7 million having a disability. This means around 40% of people with disability are over 65 years and this figure is expected to increase as the population ages⁷.

Around 2.7 million people (12% of the population) are **carers**; (providing informal support to people with disability), with 770,000 people (3.4% of the population) as primary carers. Most carers are female, and likely to be partners or parents of the person requiring support. Almost 75,000 carers are less than 15 years old. Around one third of primary carers have a disability themselves with around 18,600 male and 43,300 female primary carers themselves having a profound or severe core activity limitation⁸.

The national housing scene

Australia is experiencing an affordable housing crisis, and the country currently has a shortfall of 500,000 properties available to and affordable by households on the lowest 40% of incomes⁹.

- › 93% of Australian households use private housing;
- › 68% are home owners and purchasers;
- › 21% rent privately, with a small percentage of alternative private-tenure types (6%); and
- › The rest (5%) use social housing.

Housing tenure in Australia

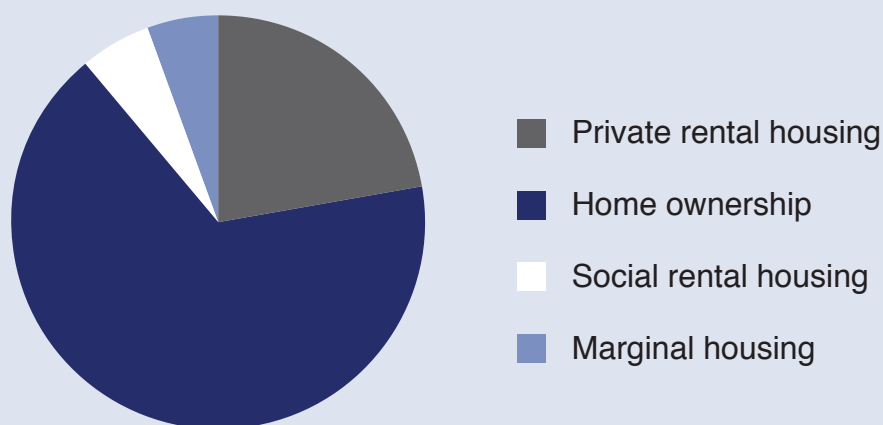


Figure 1. Housing stock in Australia, by tenure type¹⁰

People with disability:

- › Are among the most disadvantaged in Australia and are more likely to experience low incomes¹¹.
- › Are likely to spend more time in their house than the general population and its location can affect their access to critical support services, work and transport¹².
- › Of the total 400,000 Australian social housing households people with disability make up 41% of public housing; 33% of state owned and managed indigenous housing (SOMIH) and 36% of community housing¹³.

The Queensland scene

- › Queensland has a lower level of social housing as a proportion of total housing than the other larger states. The only growth in social housing in Queensland has come through the growth of the community housing sector.
- › Queensland has more dispersed regions than most other states and territories and this is an important consideration in housing people with disability.

The role of Government, private and community sectors

The role of Government

- › **As direct providers** of housing through the public housing system which is the largest provider of housing to people with disability, after families;
- › **As funders and investors** of housing supply;
- › **As regulators** of the community housing sector through a national regulatory scheme (NRSCH), and the private market through legislation; and
- › **As legislators** of local government planning schemes, and building codes.

The role of the private sector

- › Largest source of housing for people with disability with many people with disability living in homes owned by their parents and/or themselves;
- › People with disability rent less frequently than the general population;
- › People with profound core activity limitations were more likely to report living rent free (18%) or being a boarder (12%), which is twice the incidence of these tenure arrangements reported by other groups¹⁴.

The role of the community sector

- › Since 2003, the community housing sector has been the only area of growth in social housing;
- › National Shelter considers that the community housing sector will be critically important in reshaping affordable housing and proposes targets be established for transfers and growth of the community housing sector;
- › National Shelter also believes the sector could adopt targets to improve the proportion of housing they produce, manage and develop which is suitable to a range of people with disability, as well as invest in energy saving technology to ensure tenants' energy costs are maintained at an affordable level.
- › QDN believes the sector could have a role in responding to housing assistance for the NDIS's Specialist Disability Accommodation (SDA), also in the provision of housing built to universal housing design standards for purchase, and potentially in working with disability providers to reshape and innovate design.

The role of designers

- › Economic, social and environmental sustainable housing design has been supported, well researched and documented by the Queensland Government¹⁵.
- › Good design minimises costs and maximises comfort, safety and inclusion. Designers can enhance social and economic sustainability by delivering good designs for everyone; actions that address environmental sustainability; and minimise cost of living expenses which impact upon low income households.

Sharon Boyce – QDN Housing Champion

“Home ownership is a goal of mine. A home is just not a place to live; it is a part of your identity, what we represent, where you have a sense of belonging and how settled you feel in your community”.

“I currently rent my home, and if I had to move to achieve my goal of ownership it would be very disruptive both emotionally and literally. I love my house – it is my home”.



For more information:

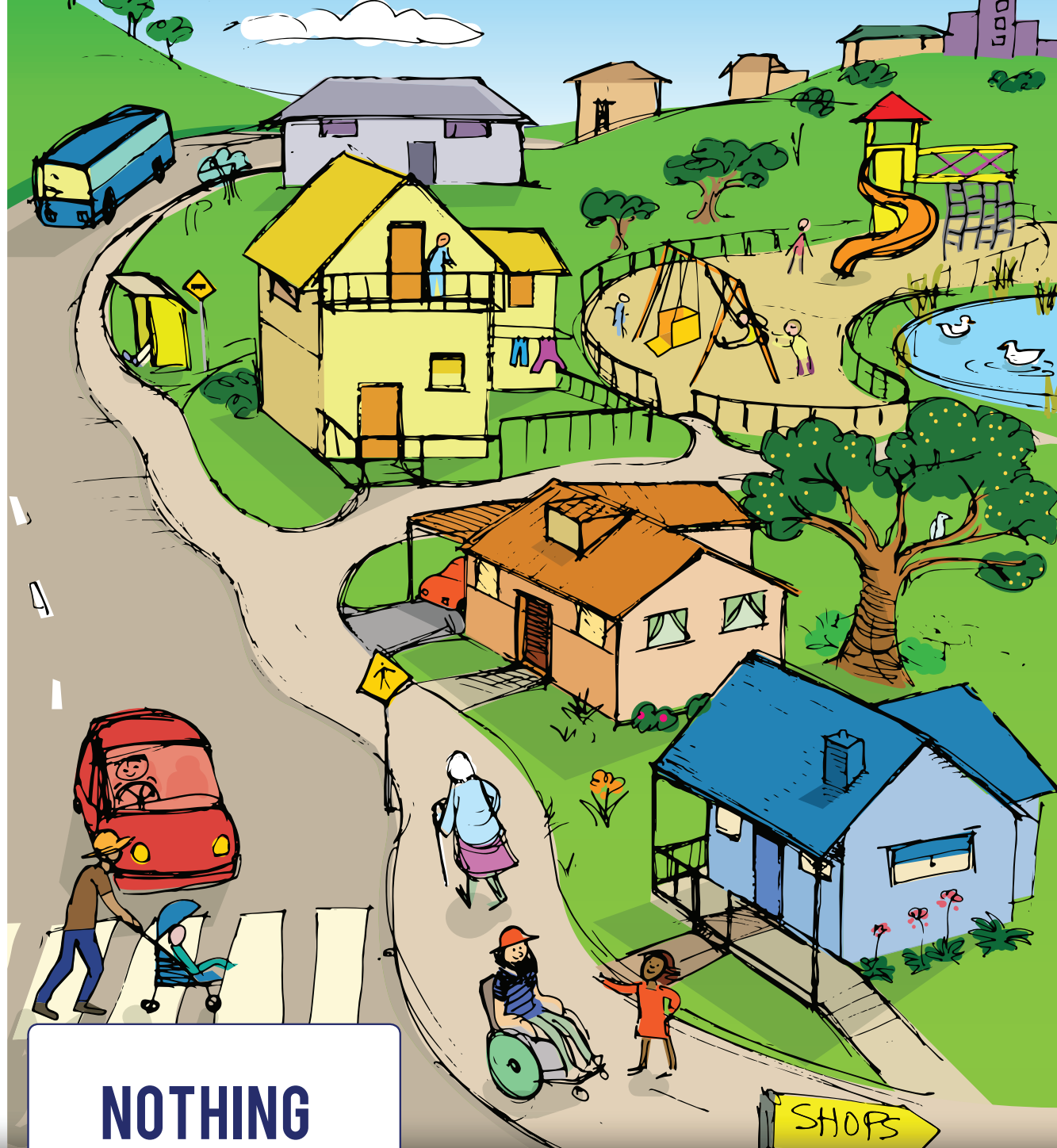
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