

A place to call home

A housing issues paper for people with disability

August 2016



supported by

Queenslanders with a Disability Network (QDN)
National Shelter
Griffith University

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Acknowledgements

This paper has been made possible by Queenslanders with Disability Network (QDN), National Shelter and Griffith University, who have combined their efforts to provide a voice for people with disability on the housing issues they are experiencing in Queensland.

The paper draws on the three organisations' consultations around the Queensland Government's discussion paper "Working together for better housing and sustainable communities" as well as a range of previous research and policy documents, focusing on the big picture issues of housing and how they affect people with disability.

Introduction

This housing issues paper unapologetically promotes the perspectives of people with disability.

The paper was written to provide direction for governments, housing providers and the NDIA, to influence actions now around fundamental housing needs, which are key to enabling people with disability to be included in community and family life and to reach their full potential as Australian citizens.

The paper explores housing issues and opportunities for people with disability, given the range and nature of issues raised around housing provision. As such, it does not focus upon the services people with disability may need and choose to

support their housing provision. QDN will undertake further work in the future around these matters.

People with disability, experience greater barriers to housing than the general Australian population. They are more likely to experience lower incomes than the general population and, as a result, an increase in housing stress. They are less likely to be home owners and are likely to have fewer assets generally. They are therefore more likely to be social housing tenants or experience more housing stress and homelessness than the general population.

The National Disability Insurance Scheme (NDIS) has provided a new national approach to supporting

people with disability. It is part of a National Disability Strategy¹ that calls on governments at all levels to address the housing needs of people with disability in a manner that allows them to achieve their full inclusion, economic and social participation, and full potential so they may take their rightful place as Australian citizens.

People with disability want the same access to secure, affordable, accessible and well-located housing as other Australian citizens.

This issues paper is the outcome of the first stage of consultations with QDN Housing Champions and other people with disability. Further consultation will be held, including at the Griffith NDIS Symposium on 8 August 2016. QDN will then release a position statement to be used by people with disability across Queensland to advocate for a more inclusive housing system.

“Housing is a fundamental need for everyone. I would like to one day own my own home. This is a goal I’ve been working on for over 20 years. People are able to be well supported, receive better healthcare, achieve employment goals and contribute to their community as a result of having good housing and security of tenure. Having security of tenure has given me the stability to create and raise a family.”

Nigel Webb, QDN Chairperson.

Our Position

Our Goal

Our goal is that people with disability enjoy secure, affordable, accessible and well-located housing in the same way as other Australians.

Fundamental housing needs

The fundamental housing needs of people with disability are the same as for the general community and are consistent with National Shelter's proposition that:

Housing is affordable.

People on low and moderate incomes should not have to pay more than 30% of their income on housing costs.

Housing is adequate.

Everybody is entitled to housing that meets acceptable community standards of decency and their own needs.

Housing is secure.

People should not live under threat of loss of home and shelter. A secure base enables people to form constructive relationships, grow families and seek employment and engage with their community.

Housing is accessible.

People should be informed about available housing options and access to these should be free from discrimination. Most housing should be built to Universal Design principles.

Housing is in the right place.

It should be located close to services and support networks, to job opportunities, to transport networks and to social and leisure activities.

Housing meets people's life-cycle needs.

People have different housing needs at different stages of their lives, and housing should be available to match these changing needs.

Guiding Principles

The following principles are central to any action because of the challenges in getting fundamental housing needs met, that many people with disability experience:

RIGHTS:

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

CHOICE:

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

INCLUSION:

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

CONTROL:

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

What does success look like?

We 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 Australian citizens.
- 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.
- The cultural needs of people with disability from Aboriginal

and Torres Strait Islander and culturally and linguistically diverse backgrounds are met.

- People with disability and their families have access to independent advocacy support to ensure their rights as citizens are upheld in

both the private and social housing sectors.

- People with disability enjoy security of tenure without the threat of being unfairly evicted.

“Home ownership is a goal of mine. A home is just not a place to live; it is part of your identity, what you 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.

If there were government help to buy my home progressively, it would mean I wouldn’t have to move and could work towards my goal of owning my own home”.

Sharon Boyce, QDN Board Member and Housing Champion.

What are the issues?

Through our consultations, seven key issues emerged:

1. Assumptions about the need for congregate housing and care

There was a 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 against people with disability in institutional and residential settings² reports that too many services continue to support people in congregate care, consider this to be good practice and pretend that nothing is wrong. But the reality

is far different; and the situation for many people with disability is and will continue to be unacceptable in the eyes of the ordinary citizen.

The report recognises the complexity of the problem but argues the root cause of the violence, abuse and neglect is the de-valuing of people and their exclusion from mainstream life. It makes many recommendations, two of which impact on the Specialist Disability Accommodation (SDA) within the National Disability Insurance Scheme³, State housing authorities, and individual service providers. They are as follows:

“Recommendation 20: The committee recommends the Australian Government works with state and territory governments to

consider the principle that there should be no enforced shared accommodation for people with disability.

Recommendation 21: The committee encourages increased resources for public and social housing for people with disability, including models where people with disability may choose to cohabitate (*sic*) with other people with a disability or abled (*sic*) people. The goal being to achieve a move away from institutions and forced congregate housing models”⁴.

2. Barriers to home ownership

There was little interest in considering how people with disability might be able to own their own home.

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. This means that most people with disability do not see home ownership as a realistic option and find themselves having to rely on rental housing. Nevertheless, home ownership continues to be the preferred tenure for most Australians, including people with disability, for good reason. Home ownership provides secure tenure, it is an aspirational goal in Australian culture and it is a recognised strategy for personal wealth creation and financial security for now, the future and the next generation.

3. Barriers to private rental

Most private rental is unaffordable and inaccessible to people with disability on support payments.

People with disability identified significant difficulty finding a home in the private rental market. They often resorted to shared arrangements. Private rental was both insecure and expensive. Recent reports show that

single people on a pension can afford 1% of private rental accommodation and couples on a minimum wage can afford only 6.9% of private rental accommodation^{5 6}.

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

“At the time of construction, if all homes were developed using the Homes for Life principle, this would be a significant shift for the better for the whole community, but in particular people with disability.

I know of a builder in my community who has adopted this approach, and if all builders did the same it would simply become the new normal.

For a very small change in construction cost and I’m told this is as little as 2%, we would end up with far more housing options in the public, private rental and home ownership sectors”.

Peter Parkes, QDN Housing Champion

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 them⁷.

4. Barriers to social housing

The experience of many people with disability was that they also felt insecure in social housing, despite its affordability, often feeling they could be evicted. Feedback by a number of people with disability reflects they feel forced into co-tenancy arrangements in social housing and other government-funded housing, primarily because of their need for support services.

Households with a person with disability now make up 40% of social housing tenants. It is acknowledged that many people with disability

would not have a home of their own without this assistance. However, a number of people have said they feel forced into co-tenancy arrangements, living with people they do not know, like or feel safe with, because of their lack of formal support.

5. Disinterest in accessible design by private builders and designers

An overarching sense of frustration exists around the continued disinterest of private builders in building accessible housing.

In spite of the agreement by the National Dialogue for Universal Housing Design in 2010 that all new housing would be built to an agreed universal design standard by 2020⁸, 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.

People with disability want government intervention so that this commitment is met and accessibility in housing becomes the norm. Everyone is affected by poor housing design at some time in their lives. People with disability not only want their homes accessible, they also want to be able to visit their families and friends.

6. Inability to afford home modifications and assistive technology

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

Current government-funded home-modification assistance programs have been found to be piecemeal, variable in quality and have long wait-times⁹ across Queensland and Australia. Research shows that timely and appropriate home modifications and assistive technology assist people with disability to become and remain more independent, and decrease the costs of personal support¹⁰.

7. Housing for people with disability within a regional and remote context

The lack of accessible housing, disability services and transport in regional and remote areas has led people to leave their communities

in order to access services and appropriate housing.

A component of forced mobility is people with complex needs seeking affordable housing, which has led to people with disability seeking cheaper rent in rural or remote communities in order to access adequate housing, but where communities may not have the resources to adequately support their other needs.

Forced mobility is commonplace for many residents of rural, regional and

remote Australia, especially those requiring specialist services. There is evidence in numerous studies, that highlight the detrimental impacts of forced mobility, regular onerous or expensive travel to access services or permanent dislocation from families, community and country.

Additionally, as Queensland is currently being affected by the mining downturn and natural disasters such as drought, there are communities where the rental market has softened due to localised economic

“Affordability of housing is the most important thing. Access to affordable housing is about providing 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”.

Matt McCracken, QDN Board Member & Housing Champion.

downturn and resultant local population decreases. Whilst this may provide housing opportunities, these communities may not have the resources to support people with particularly complex needs. There was anecdotal evidence of forced mobility to seek affordable housing occurring in Dalby, Chinchilla, Miles, Mt Isa, Cloncurry and Blackall during recent rural consultations conducted by QDN in early 2016.

What needs to happen?

We have identified eight areas for action:

1. Increase the supply of affordable housing generally

Governments should establish targets for increases in all forms of housing at an adequate level to meet future need. 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. The common components agreed to by economists and peak housing organisations are:

- Providing a national subsidy or incentive to bridge the gap for institutional investment to finance

large scale building of affordable housing.

- Using existing public housing as an asset base transferred to community housing providers and enhanced by Commonwealth Rent Assistance, capital grants, debt and equity financing.
- Developing national financing mechanisms which could be tax credits, bonds, trusts or other mechanisms.
- Legislating inclusionary zoning principles, building new supply in mixed tenure developments at a range of rents including income-based rents, discounted market rental and full market rental at specified levels.

2. Improve access to affordable private rental housing

- Re-establish a National Affordable Rental Incentive program with a requirement for Livable Housing Australia (LHA) Gold standard.
- Engage the community housing sector to develop a business case for improving the existing supply of affordable housing to (LHA) Gold and Platinum standards.

3. Improve access to social housing

- Increase the size of the social housing system, growing both public housing and community housing, to improve access by people with disability.
- Improve the training of front-line staff to provide a respectful, informed and sensitive service to people with disability¹¹.

“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”.

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

- 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 companion and assistance animals.
- Design all social housing to LHA Gold standard; good design for people with disability is good design for everyone.
- Have the capacity to buy-in housing for people who have specific location needs, including access to informal support networks to live in their own home, transport and support services. This is particularly pertinent to people living in rural or remote communities.

4. Assist with home ownership

- Develop a shared equity program as part of a suite of financing options which people with disability and their families can access.
- Engage with bankers to educate around the needs and aspirations of people with disability and to assist them to improve the financial options available.

5. Plan inclusive residential neighbourhoods

- Regulate for LHA Gold standard in all new and extensively modified housing.

- Commit to inclusionary zoning practices for new developments and neighbourhoods to ensure there is a mix of affordable and accessible housing and tenures.
- Reinstate the Smart and Sustainable Home program to educate and demonstrate good housing design.
- Explore partnerships with the Australian Institute of Architects, Housing Industry Association

and Master Builders Association to make awards and showcase housing to LHA standards.

6. Provide priority pathways out of congregate care arrangements

- Acknowledge that people in congregate care arrangements often have no real choice about where and with whom they live, and

“We decided to build a home because the current home we were living in wasn’t suitable for my needs. We were excluded from traditional home loan options.

We approached a community bank that was able to come up with a flexible home loan we could afford.

While building a home to suit our needs has had many challenges, we are happy to have had this opportunity to secure our future.”

Peter Tully, QDN Regional Facilitator and Housing Champion.

are at higher than average risk of neglect, abuse and violence.

- Ensure that no person with a disability is forced into congregate arrangements against their will.
- Provide dedicated and priority assistance within the social housing program to assist people with disability who wish to leave congregate care arrangements to find suitable alternative housing.
- Limit the construction of congregate care facilities and group homes and require any new proposal to demonstrate that it was based on choices made by people with disability.

7. Support a national approach to home modifications and assistive technology

- Support the development of a well-resourced national home modification program which oversees a national standard for training, accreditation of suppliers and information provision.

8. Advocacy for better housing

- QDN continue to work with allies, including, Queensland and National Shelter, QCOSS, Queensland Advocacy Incorporated and other advocacy, housing and disability organisations towards the collective development of strategies to ensure the above actions and goals are reached. The NDIS has

shown the ability of this sector to mobilise support for a new deal and needs based funding for disability support. Housing is a critical component, without which the intentions of the NDIS may not be fully achieved for many people with disability.

- Establish independent, funded advocacy support for people with disability accessing housing, including a resourced complaints process and mechanism.

“With skills and a passion for interior design, a good relationship with my bank and a mindset for simple living to keep my day-to-day living expenses down, I’ve been able to modify my own home to meet my needs.

This has been a goal I have been working towards for the last fifteen years.”-

Meriel Stanger, QDN Housing Champion.

What is the current situation?

Policy commitments

The right to housing is clearly supported by international law, indeed it is at the very foundation of the international human rights system in the Universal Declaration of Human Rights. This Declaration, adopted by the United Nations in 1948, establishes an internationally recognised set of standards for all persons without qualification.

Article 25 of the Declaration provides, “Everyone has the right to a standard of living adequate for the health and well-being of himself and his family, including housing”¹².

Australia has also ratified The United Nations Convention on the

Rights of Persons with Disabilities (the Convention) which include: “to facilitate full enjoyment by persons with disabilities of this right and their full inclusion and participation in the community, by ensuring that:

- Persons with disabilities have the opportunity to choose their place of residence and where and with whom they live on an equal basis with others and are not obliged to live in a particular living arrangement;
- Persons with disabilities have access to a range of in-home, residential and other community support services, including personal assistance necessary to support living and inclusion in the community, and to prevent

isolation or segregation from the community;

- Community services and facilities for the general population are available on an equal basis to persons with disabilities and are responsive to their needs.”¹³

Given these reasonable ambitions have been in place for some time, it seems fair to ask why so many people with disability, their families and carers, continue to struggle to find secure, affordable, accessible and well-located housing.

The cross-cutting nature of this Convention not only directs *how housing assistance is offered*; that is, people have the right “to choose their place of residence and where and with whom they live on an equal basis with others”, but it also directs *how housing should be designed*; (“the design of . . . environments, . .

. [should] be usable by all people, to the greatest extent possible, without the need for adaptation or specialised design”).

The Australian Government is accountable to the international community for ensuring that the rights set out in the Convention are respected, protected and fulfilled. The obligations affecting housing supply are considered to be “progressively realisable”; that is, the Australian Government does not have to fully comply immediately with this obligation, but must work to fulfil these obligations over time. Further, any progressive action must match the level of resources a nation has available to it¹⁴.

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 disability¹⁵. 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 disability¹⁶.

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 ages¹⁷.

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 limitation¹⁸.

Housing issues for particular groups

People who are homeless

Approximately 0.5% of Australians have identified themselves as homeless; that is, living in improvised dwellings, tents, sleepers out, in supported accommodation for the homeless, temporarily with other households, in boarding houses, in other temporary lodging and in severely crowded dwellings¹⁹. People who are residing in congregate care settings against their will are considered by some to be homeless.

Although people with disability are about 18% of the general population, they make up around 25% of the clients of specialist homeless services²⁰. Indigenous people with disability from rural and remote areas and with English as their second

language are particularly vulnerable to homelessness¹⁰.

Young people in aged care facilities

There are approximately 6000 people under 65 years living in residential aged care facilities with around 700 of them under the age of 50 years. They currently rely on aged care because appropriate housing and the level of disability support required are either unavailable or inadequate in community settings²². Again, this is more prevalent in remote and very remote communities, where 10% of residents in remote areas and 21% of those in very remote areas are under 65 years old, compared with around 4% of those in other areas²³.

People with psychiatric disability

People with psychiatric disability also experience significant disadvantage. Many people with psychiatric

disability are tenants, particularly of social housing. Their support needs are typically inadequately met. Consultation feedback indicates many live on their own or with another person with disability. The episodic nature of mental illness causes many to change their housing often and this group is often more susceptible to homelessness²⁴.

People with physical disability

In our consultations people with physical disability identified five particular difficulties:

- low income;
- lack of accessible dwellings;
- lack of accessible built environments and infrastructure such as footpaths, shops and public transport;

- limited location choice, because of the need for access to support services, and family and friends; and
- the added cost of equipment and modifications.

Once people with mobility impairment find and modify their dwelling and establish their support services and networks they are reluctant to move from that dwelling and neighbourhood²⁵.

People with sensory disability

People with sensory disability also suffer loss of income, causing many to fall out of home-ownership. However, they appear to find appropriately designed dwellings more easily than people with other forms of disability²⁶.

People with cognitive disability

People with cognitive disability have fewer opportunities for full-time work. Many people live with family members well into middle-age, and then move into shared supported-housing (such as group homes or community residential units). In this sense, their housing options are more often defined by the availability of support²⁷.

People with disability due to ageing

Older people who have acquired a disability generally choose to live in the community with only 6% living in residential aged care²⁸. They are more likely to own their own home, and those in rental are more likely to be in social housing than the general population.

People with disability in prison

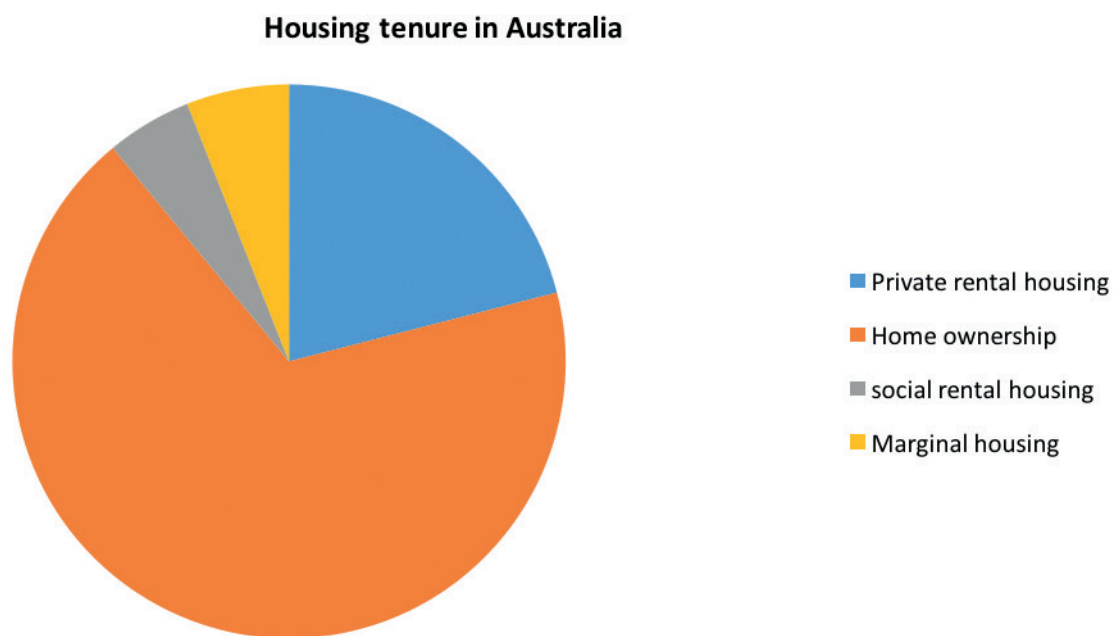
People with disability are also over represented in our prison population. During 2015, at least 65,000 people flowed in and out of Australian prisons. Half of these prisoners have a disability, and are likely to be poor, disadvantaged, and Aboriginal²⁹. Leaving prison creates additional housing problems often leading to homelessness.

The national housing scene

Housing for people with disability exists within a broader context of housing supply and affordability and of market, government and community responses. Australia is experiencing an affordable housing crisis. Australia currently has a shortfall of 500,000 properties available to and affordable by households on the lowest 40% of incomes³⁰. Affordable, safe,

secure housing accessible to all is not a current reality and the more vulnerable a household is, the worse it often fares in our increasingly difficult housing market.

Ninety-three per cent 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%). The rest (5%) use social housing. (See *Figure 1.*)



*Figure 1. Housing stock in Australia, by tenure type*³¹

Whilst not all households with a person with disability have affordability as their principal concern, many are among the most disadvantaged in Australia and are more likely to experience low incomes³². So solving the housing issues of people with disability will help solve our broader housing crisis.

Housing is critically important for people with disability given they are likely to spend more time in it than the general population and its location can affect their access to critical support services, work and transport³².

There are over 400,000 households in social housing. Of those households, people with disability make up 41% in public housing, 33% in State owned and managed indigenous

housing (SOMIH) and 36% in community housing³⁴. Social housing (public, SOMIH and community housing) continues to be a critically important source of housing; however, the levels of social housing have been declining relative to population and there is no coherent national strategy or bipartisan support to address this decline³⁵.

Over the past 15 years, the only significant injection of funding for social housing was from the Nation Building Stimulus package³⁶ in response to the global financial crisis. Rates of public housing have been in decline for some time (See *Figure 2*) and would need to lift to make a difference, given the number of people with disability who are currently tenants.

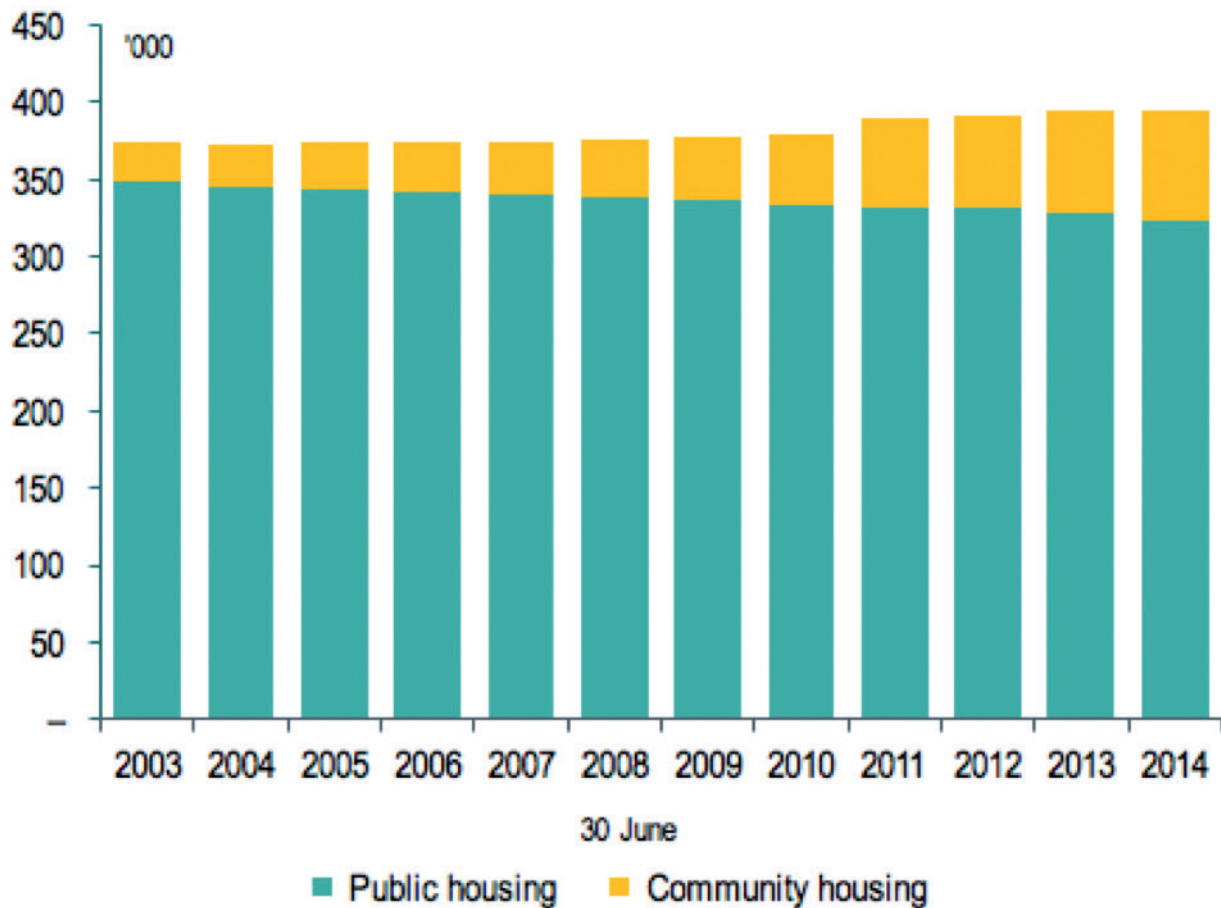


Figure 2. Supply of social housing in Australia³⁷

The creation of the National Disability Insurance Scheme (NDIS) has brought renewed attention to the needs of people with disability and their carers, but housing has not been central to its outcomes. It has been estimated that at full rollout of the scheme, there will be an unmet need

in affordable housing for 83,000–122,000 participants.³⁸

Of 460,000 NDIS participants, approximately 110,000 are expected to seek to move from their current housing over the first 10 years of the NDIS. This includes people moving

out of their parents' home (50,000), congregate accommodation (20,000), affordability stress in private rental (35,000) and homelessness (5,000)³⁹.

The Queensland scene

Queensland has a lower level of social housing as a proportion of total housing than the other larger states (See *Figure 3*). The only growth

in social housing in Queensland, as elsewhere, has come through the growth of the community housing sector which is likely to play a much greater role in housing people with disability over time. Queensland has more dispersed regions than most other states and territories and this is an important consideration in housing people with disability.

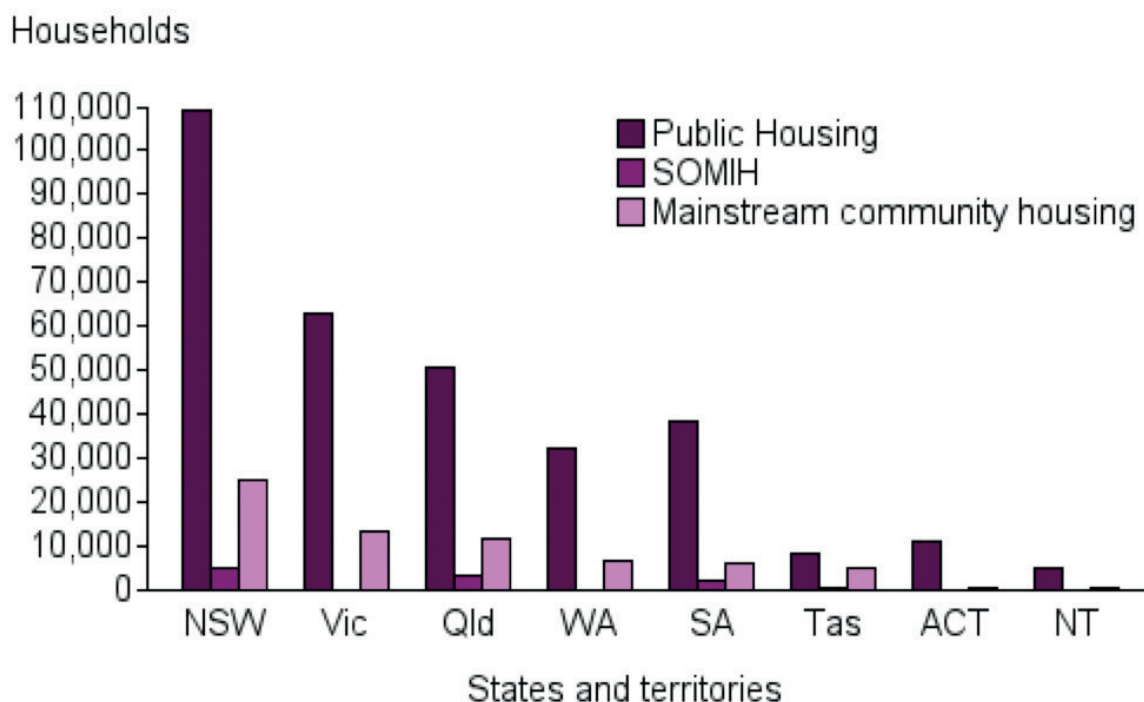


Figure 3. Number of social housing households, 2013–14⁴⁰

The role of Government

Governments have a number of roles to play in housing people with disability. They are direct providers of housing through the public housing system which is the largest provider of housing to people with disability after families.

State governments also regulate the community housing sector through a national regulatory scheme (NRSCH), and the private market through legislation.

State governments also enact planning legislation which provides the framework for local government planning schemes and which can impose conditions or provide incentives for outcomes in the housing market. They also have building legislation which calls up the National Construction Code and any

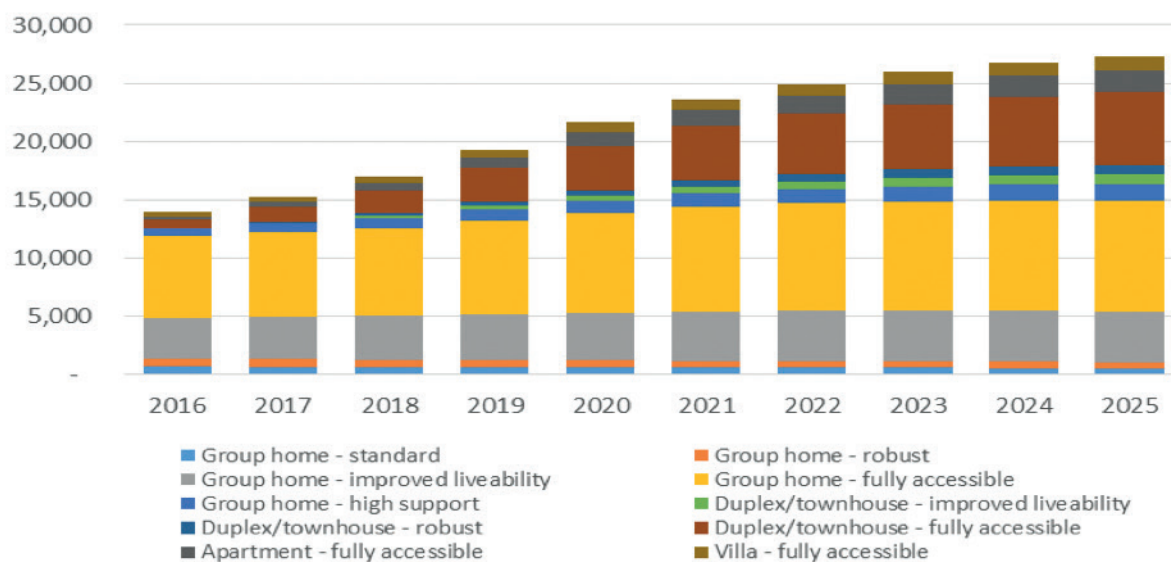
enhanced amendments they wish to make.

State Governments have historically provided support funding for people with disability and have now agreed that the NDIS will implement a national entitlement program for support to “...enhance the quality of life and increase economic and social participation for people with disability”⁴¹.

The Productivity Commission estimates that approximately 28,000 NDIS participants will be eligible for “specialist” housing funded by the NDIS. Of those, 12,000 people with disability are currently in housing or living arrangements that are regarded as unsuitable. New housing will be required to meet their needs. The remaining 16,000 people eligible for NDIS-funded housing are currently living in (mostly) state-funded group homes.

Whilst the NDIS trial sites have found a preference for new town houses, duplex and villa dwellings, they anticipate growth in the provision of group homes as the predominant

form of housing for people assessed as requiring specialist disability supported housing (see *Figure 4*).



*Figure 4. Forecast demand by dwelling type*⁴²

Placements in group homes are cited by some who were consulted with during this exercise as providing security to parents by ensuring their adult sons and daughters are housed with dedicated support. However, a number of group home residents conversely reported they felt they

had been given no real choice around their housing placement. Further, their placement had “robbed them of their independence”, leaving them feeling excluded from the community and their social networks.

Further, the persistent reports of neglect, abuse and violence to people with disability in congregated/institutional settings contravene current legislative safeguards and are increasingly seen as unacceptable in the eyes of the average citizen.

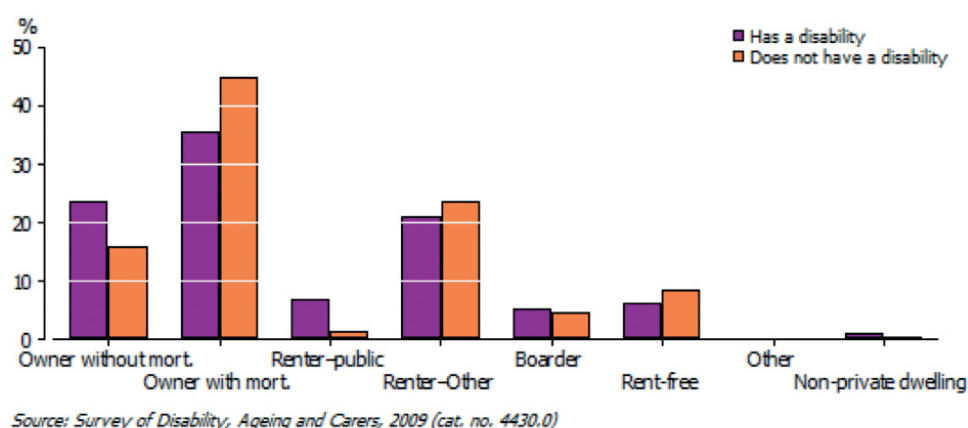
The role of the private sector

The private sector is the largest source of housing for people with disability. Home ownership is still the predominant form of housing in Australia and many people with disability live in homes owned by their parents and/or themselves. People with disability have higher home ownership rates than other

households. This is partly due to the relationship between ageing and disability. Many older people have acquired their home before they acquired their disability. Households with young people with disability are far less likely to purchase housing using mortgages and have lower rates of home ownership overall.⁴³

People with disability rent less frequently than the general population. This is not surprising given the lack of housing with appropriate design features and amenity within the private rental market (See *Figure 5*).

Figure 5. Disability status by housing tenure in Australia



There are also differences in the housing tenures of people with disability depending on the severity of their disability. 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 groups⁴⁴.

The role of the community sector

Since 2003, the community housing sector has been the only area of growth in social housing (see Figure 2, p23), partly as a result of transfers from state governments

to community housing providers (CHPs). The role of community housing programs (CHPs) was also boosted by the establishment of targets in the National Affordable Housing Agreement (NAHA) to shift up to 35% of social housing to CHPs. This target was not met, although the level of housing controlled by CHPs was significantly increased through the Nation Building Stimulus program and the National Rental Affordability Scheme (NRAS).

Since the election of the Abbott/ Turnbull governments, cuts have been applied to the NRAS and state governments are considering different paths around transferring property to CHPs. In Queensland the former Newman government set an ambitious target of transferring 90% of all public housing to CHPs by 2020. This target has since been abandoned.

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.

It is likely the community housing sector will also have a role in responding to housing assistance for the NDIS's Specialist Disability Accommodation (SDA) and also in the provision of housing built to

universal housing design standards for purchase. The community housing sector has a possible role to work with existing providers of group homes and other congregate care settings to redevelop and renew this housing to better meet the needs and aspirations of residents.

Community housing providers could also adopt targets to improve the proportion of housing they produce, manage and develop which is suitable to a range of people with disability.

Community housing providers could be investing in energy saving technology to ensure tenants' energy costs are maintained at an affordable level. Consideration could be given to insisting on the provision of energy efficient fittings, provision of solar or access to other energy cost savings.

The role of financiers

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.

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.

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 West 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^{45 46}.

Shared equity is one example of an innovative finance model which might be useful to people with access to SDA 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.

The role of designers

Economic, social and environmental sustainable housing design has been supported, well researched and documented by the Queensland Government⁴⁷. Households with people with disability rely on good design to minimise costs and maximise comfort, safety and inclusion.

Social sustainability

The design of housing can intentionally include all people who might use the dwelling throughout its lifecycle, including people with disability. This inclusive approach leads to greater social sustainability of families, neighbourhoods and society.

The housing industry leaders agreed to a voluntary approach in 2010 to provide minimum access features in all new housing by 2020⁴⁸. These features include:

- A safe continuous and step free path of travel from the street entrance or parking area to a dwelling entrance that is level;
- At least one level (step-free) entrance into the dwelling;
- Internal doors and corridors that facilitate comfortable and

unimpeded movement between spaces;

- A toilet on the ground (or entry) level that provides easy access;
- A bathroom that contains a hobless (step-free) shower recess;
- Reinforced walls around the toilet, shower and bath to support the safe installation of grab rails at a later date⁴⁹.

It is estimated these features cost 19 times more to retrofit⁵⁰, than if they were included at the design stage.

This agreement was supported as a key action in the 2010-2020 National Disability Strategy. With a few exceptions, the housing industry has not responded. It is now anticipated that less than 5% of the 2020 target will be met unless these features are regulated⁵¹. The National Construction Code, which addresses

issues of design and performance across Australia, has no access requirements for the private spaces of housing.

In any guideline or requirement there is a tendency to focus on the housing needs of people with a limiting physical condition. We acknowledge the diversity within the disability community including disability caused by sight impairment or other sensory conditions, intellectual and psycho-social conditions and the need for guidelines and/or requirements to also be inclusive of these groups' needs.

Environmental sustainability

Environmentally sustainable housing minimises the impact on the environment by incorporating features that maximise natural energy and water, and minimises the costs to the resident. Energy and water costs are an increasingly significant

proportion of household expenditure and are likely to be higher for people with disability. Since 2006–07 Queensland’s electricity prices have increased in real terms by 87 per cent⁵².

Economic sustainability

Economic sustainability in housing means it has taken measures to be cost-effective over time.

Consideration at the design stage of maintenance costs, location, siting, size and adaptability all contribute to saving money through the life cycle of the dwelling. Good design for people with disability means good design for everyone.

Conclusion

It is clear that, even with the NDIS, people with disability and their families will have difficulty experiencing enhanced quality of life and increased economic and social participation without secure, affordable, accessible and well-located housing.

This issues paper is written for people with disability to provide direction for governments, housing providers and the NDIA so they might act now in order that people with disability can be included in community and family life and reach their full potential as Australian citizens.

With further consultation with people with disability and the housing sector,

QDN and National Shelter will issue their Position Statement on housing for people with disability in 2016.

Comment can be provided by contacting Queensland with Disability Network:

Phone: 07 3252 8566

Phone: 1300 363 783 (anywhere in Queensland)

Email: qdn@qdn.org.au

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