
Response to Working together for better housing and sustainable communities: Department of Housing and Public Works 10 Year Housing Strategy

QDN

QUEENSLANDERS WITH DISABILITY NETWORK
NOTHING ABOUT US WITHOUT US

“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.

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About Queenslanders with Disability Network (QDN)

QDN is an organisation of, for, and with people with disability. The organisation's motto is "nothing about us without us." QDN operates a state-wide network of over 700 members and 500 supporters who provide information, feedback and views from a consumer perspective to inform systemic policy feedback to Government and peak bodies. QDN also provides information and referral support to people with disability. All of QDN's voting members are people with disability.

Value Statement on People with Disability

QDN's work in providing feedback and input into systemic policy issues is based upon the organisation's core values and the place of people with disability in an inclusive Australian society.

QDN believes that:

- People with disability have a right to a place in the community and have contributions to make to community. This is as empowered, free citizens who are as valued, present, participating and welcomed as members of any dynamic and diverse society;
- The place of people with disability in the community is not just about people with disability having a house in the community. Core to this is that they are welcomed in the community as ordinary citizens, where they are genuinely given opportunities to contribute and actively participate. People with disability need to be in communities where their individuality, talents and lived experiences of disability are recognised and acknowledged;
- Culturally and historically, people with disability are not afforded the same value, opportunities or access to community life;
- Inclusion in community for people with disability is conditional and vulnerable to withdrawal;
- Many people with disability in Queensland are excluded from the most basic experiences of ordinary lives;
- Current exclusionary practices are unacceptable and must be challenged;
- These issues affect not only people with disability but the whole community; and
- Responsibility is shared – it lies within government (federal, state and local) and the community at large, to ensure that people with disability have a place and are resourced to belong in community.

About QDN's submission

This submission is informed by feedback from QDN members, our Local Support Groups and Regional Facilitators across the state. In particular, it is informed by feedback from QDN's Housing Champions, 22 members with disability located across the state with a dedicated interest in securing safe, accessible and affordable housing for people with disability.

Additionally, it incorporates feedback from meetings hosted by QDN's Local Support Groups at North Lakes and the Sunshine Coast. The Sunshine Coast event was co-hosted by QDN, Parent to Parent Queensland and Inclusion Plus Family Support Incorporated, with participants including families and people with disability.

QDN's funded work in relation to the Housing Strategy

QDN's submission also incorporates information obtained through two targeted consultation meetings held by QDN with 71 people with disability in Caboolture and Brisbane during May, 2016. These meetings were funded by the Department of Housing and attended by QDN members, supporters and allies and Department of Housing representatives.

Additional to the targeted consultation work outlined above, QDN was funded to develop a summary of the Discussion Paper for people who identify as having low-literacy levels. QDN circulated the final version to our networks, allies and other organisations working in the 'housing space' and posted it on our website. QDN members and our broader networks have provided feedback that the production of these materials greatly assisted peoples' understanding of the proposed Housing Strategy and supported their capacity to meaningfully participate in both open and targeted consultation processes. In the drafting of the summary paper, modified questions were developed around the three key themes.

Member feedback on these questions is reflected in this policy response.

Alignment with Specialist Disability Accommodation Pricing and Payment Framework

This submission aligns and supports feedback provided by QDN to the National Disability Insurance Agency's Specialist Disability Accommodation Pricing and Payment Framework, a copy of which is available on the organisation's web-site at www.qdn.org.au.

Overview

Housing is a key issue for QDN members with disability across the state with many reporting they have not had the opportunity to achieve their dream of inclusive housing in the community.

This is due to a number of mitigating factors such as high demand; financial, land and infrastructure barriers around home ownership; a lack of affordable, accessible housing in the public and private rental markets and assumptions around people with disability needing to live in congregative housing with other people with disability.

Statistics alone give an indication of the level of demand for accessible housing by Queenslanders with disability. The 2012 Survey of Disability, Ageing and Carers by the Australian Bureau of Statistics details that 17.7% of the Queensland population, or just less than 1 in every 5 Queenslanders have a disability. Additionally, the survey outlines that an estimated 236,200 Queenslanders of all ages have a profound or severe disability, requiring assistance in everyday activities; including core activities such as self-care, mobility and communication.

QDN also believes people with disability having access to housing that is both accessible and affordable is fundamental to the success of the National Disability Insurance Scheme (NDIS), particularly in relation to the achievement of key NDIS principles of choice and control and economic and social participation.

As such, QDN has undertaken a body of work with our members and supporters in recent times to develop a housing vision and 4 key principles to inform 'best practice' around the future planning, design and implementation of housing for Queenslanders with disability. The vision and principles underpin this submission.

QDN's Housing Vision and principles

QDN believes people with disability have the same right as other citizens to housing options and choices that are inclusive, accessible, safe and affordable. This right is enshrined in the United Nations Convention on the Rights of Persons with Disability (CRPD), 2006 and the National Disability Strategy (2011) which states people with disability have the right to:

- An adequate standard of living with adequate food, clothing and housing and to the continuous improvement of living conditions;
- Choose their place of residence: where and with whom they live on an equal basis with others; and
- Access to affordable and secure housing across all tenures.

This means that the living situations of people with disability should be similar to those on offer to the general community. Differences would only emerge in the areas of home modification and in the support that may be required to live in a home of one's own. QDN believes people with disability have the right to establish homes that are their own private spaces and reflective of their individual personal tastes and choices - a place to call home.

To make this vision a reality QDN has developed four key principles, detailed below, to guide the provision of housing across the public and private sectors, going forward.

These principles include:

Rights: People with disability have the right to access quality housing and are assisted to exercise their rights when needed.

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.

Lastly, this submission is also informed by work that QDN is undertaking in partnership with Griffith University and national Shelter, to develop a position statement on housing that reflects rights and choice and facilitates the independence, social and economic participation and full inclusion of Queenslanders with disability in mainstream community. This work will be progressed through a Symposium on 8 August, co-convened by the three

partners, with participants encompassing people with disability, families, government and community, disability and private sector housing stakeholders.

Summary of key findings

Overwhelming, QDN member and supporter feedback strongly affirms that people with disability have the same goals and aspirations as other Queenslanders - to own their own home and to be able to choose and have control around where, how and with whom they live. Additionally, people with disability want similar access to a variety of housing styles and options including units, townhouses, family homes and share accommodation.

Housing needs to be embedded in communities that are safe, close to amenities and their families, friends and other social networks. Housing also needs to be affordable, accessible and visitable so friends and families can visit anytime with ease of access, regardless of whether the person visiting also has a disability.

Towards achieving the goals and aspirations detailed above QDN believes that the finalised Housing Strategy needs to:

- Reinforce a person has the right to choose quality housing that fits with their lifestyle choices and community preferences and is based on individual needs;
- Enhance a person's social and economic participation in the community with the person having choice and control around their housing option; to maximise their social inclusion, rather than housing options being decided based upon cost effectiveness or a person's entitlement to a scheme;
- Enshrine people having real choice around where they live and with whom;
- Clearly separate the management of housing and support, to reflect key differences between the landlord and support service roles, and to mirror 'normal' community practise; and
- Pro-actively promote and fund a diverse range of innovative, community based housing options targeted to the specific needs of people with disability, with a focus upon high and complex support needs.

I've been invited to social events at friends' homes and before I can commit to attending, I need to consider if I can get there, and once I'm there if I can access the facilities within the home. This can create social isolation for people with mobility issues and could easily be addressed with some logical changes to policy" Gary Matthews, QDN Housing Champion

Key issues in response to Discussion Paper

Theme 1: Sustainable communities

Sustainable communities are inclusive, accessible places and spaces where all people can live. People with disability want to live in sustainable communities, where they find and keep their housing. To achieve this, consultation feedback reinforces the following issues and potential solutions:

Accessible housing:

People with disability experience challenges with finding housing that meets their needs. This can include physical accessibility, lack of available housing, previous challenges with maintaining tenancy, and held beliefs and assumptions about the type and places where people with disability can and should live.

People with disability would like security in their living arrangements, not only physical security but also security of long term tenure so they can make a house their home. They want subsidies/schemes initiated by public and private housing stakeholders which assist people to buy housing, for example shared equity and 'rent to buy' models and options, including cost-effective options to cover a home deposit, which can be paid back within agreed timeframes.

Increased housing options:

Feedback from clearly stated that people with disability want to have choice and control about where they live, how and with whom they live.

Enabling this to be achieved relies on the development of a wide variety of housing options and clear strategies that support people connecting with other people with disability also looking for housing. It is important that decisions are made based on the needs of the person, not on vacancy management principles driven by the need to place people and economic viability.

QDN supports the development of clear mechanisms, especially mechanisms linked with technology that give people user-friendly access to information about what is available and allow people to both view potential properties as well as to view and screen potential co-tenants. This would give people with disability more choice and control and access to a fuller range of information to support people making informed decisions.

Innovative housing options have the potential to drive a paradigm shift in thinking about what future housing for people with disability is possible, and what this can look like. QDN members reinforced that a range of innovative housing currently exists which cater for more personalised housing options, whilst having support models that are both individualised and

cost effective. QDN draws the Department's attention to innovative models in Queensland such as Bespoke Lifestyles; an organisation that assists people with high support needs to live independent lives in the community in housing of their choice.

QDN member feedback also indicates that currently there is a cohort of people in group home arrangements who want an individualised housing option, matched with appropriate funded supports, rather than their current congregate care arrangements. Such an approach would better meet the person's goals, personality, behaviour and support needs.

It is most important that the final Housing Strategy promote and support a much broader range of innovative housing options, reflective of key emerging principles of the NDIS landscape such as rights, choice and social and economic participation, rather than replicating current group home arrangements.

Overall, QDN members also identified a number of strategies that could be actioned by Local, State and Commonwealth Governments to achieve increased housing options for people with disability. These covered changes to the Building Code and Local Government zoning laws as well as incentive programs to stimulate an increased supply of appropriate housing. Reverse zoning, especially in inner-city areas with high density housing provision, was strongly supported. The need for tax or other incentives to promote an increased supply of safe, affordable and accessible housing options in all new developments and major renovation was also strongly supported.

“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.” Peter Gurr, Housing Champion

Housing design and modification:

People with disability said that it is important to have a variety of housing designs and styles so people can have the same choices as everyone else in the community. QDN members strongly support the adoption of Universal Housing Design principles as a means of ensuring future housing is suitable for all people in the community at any stage of their lives. Features of this design include wider corridors and doorways, accessible bathrooms and open plan living areas. Universal design would deliver housing that is accessible for anyone, whether living in the home or visiting it.

“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, Queensland Action for Universal Housing Design (QAUHD) and QDN Housing Champion

People with disability recommended introducing disability awareness training activities such as putting architects and builders in a wheelchair, to give them insight into the lived experience of a person with a physical disability that they can then transfer to their construction designs.

Feedback also strongly supports Government introducing a subsidy scheme for landlords and home owners around housing modifications. People said that it was important that the design and installation of house modifications should support their easy relocation, in line with people relocating across housing options over time.

“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.” Meriel Stanger, QDN Housing Champion.

Overall, people raised that in order to build inclusive communities it is essential that the design of housing is consistent and reflective of housing in the local community, rather than different in a way that draws stigma to people.

Housing embedded in community:

People want to live in local communities that are vibrant with accessible, built environments which have been designed to meet the access needs of people with disability. This means communities and neighbourhoods having accessible infrastructure - footpaths, pedestrian crossings, public transport systems and other shared amenities such as green spaces, local shopping centres and community halls that can bring the community together, all designed and built as “user-friendly” for people with diverse disabilities.

People also strongly supported housing for people with disability being fully integrated within the community rather than congregating people with disability in one area. People want the option to live where they want, not to be forced to live on the outskirts of town without access to essential services and the community. Instead, participants were clear that housing needs to be close to affordable public transport, services and community hubs such as neighbourhood centres, public pools and sports and recreational activities.

Overall, feedback reinforced having housing for people with disability embedded within neighbourhoods and communities is vital to achieving the aims of the NDIS, including social and economic participation by people with disability.

Theme Two: Housing Affordability

QDN members strongly support the introduction of a range of home ownership schemes that enable people with disability to buy their own home. The schemes could include shared equity schemes and grants for the initial deposit which could be repaid gradually over the term of the loan or when the house is sold.

People also recommended that the Commonwealth Government consider a payment in advance option in relation to the family tax benefit payment, provided the funds are used towards a home ownership deposit. Generally, feedback did not support the continued use by the Commonwealth Government of incentive schemes such as negative gearing to promote and grow housing rental stock, saying the scheme hadn't delivered a range of affordable, accessible housing, especially to marginalised groups.

However, feedback strongly supported the State Government reintroducing a range of "rent to buy options" across public/social housing as well as "no or low interest loan" arrangements to compliment first home owner grants for people with disability wanting to enter the home ownership/owner-builder markets.

"We decided to build a home because the home we were living in wasn't suitable for my needs. We were excluded from traditional home loan options so approached a community bank which was able to come up with a flexible home loan we could afford. While building had many challenges, we are happy to have this opportunity to secure our future." Peter Tully, QDN Regional Facilitator and Housing Champion.

Feedback also strongly supported Commonwealth and State Governments pro-actively working with finance institutions to develop affordable loan options. Participants stressed that people with disability on income support actually have a secure, long-term income source that can be used to repay loans over the long term.

Feedback stressed the need for Government, the community and finance sectors to form partnerships to develop banking and financial literacy products for people with disability. Governments also need to invest in schemes to assist people who are home owners and renters to be able to stay in their homes when life circumstances change. Such schemes could include bridging loans or top up subsidies for a fixed period.

"Whilst recognising it is important to get into homes that are affordable, it is also important to identify sustaining a home after acquiring a disability can be challenging. Housing support services provide for the homeless, as they should, but homeownership prevents participation in affordable housing systems until a household is in crisis". Geoff Cooper, Housing Champion

People with disability suggested the use of financial and/or tax incentives to facilitate developers building homes with renewable energy sources, such as water tanks and solar power panels. Members also recommended that Local, State and Commonwealth Governments provide subsidies to low income home owners and private and public sector rental landlords; towards the full cost of solar panels and water tank installations. Both strategies would reduce electricity and water costs, thus providing people with disability greater affordability of essential services needed in their home for day to day living and more financial viability.

Participants strongly supported reintroduction by the Commonwealth and State Governments of the National Affordable Rental Incentive program and introduction of schemes to assist renters on low incomes with the bond transfer process. Feedback reinforced people with disability on income support schemes were “good long-term tenants” because they had a reliable, ongoing income source to cover rent. Additionally, such tenants benefit not only landlords but communities, as long term tenants also purchase goods and services in their local community.

Theme Three: Responsive Housing System

A responsive housing system is driven by strong engagement with the people who are the end users of that system. Effective, integrated and efficient services can be achieved when people are engaged through the planning, design, delivery and evaluation of that service. Participants at QDN housing consultations felt tenants, especially those tenants from groups that tend to be marginalised, need to be involved in all levels of decision making and policy development around housing with more targeted consultation and participation opportunities.

A number of issues were raised throughout the consultations about access to emergency housing support, after hour’s home maintenance when things broke and issues around personal safety. Participants suggested that people with disability and their carers need a responsive after hours support in these key areas.

Tenures and agreements:

It is important that people have options for choice and control around their tenancy, as well as given the opportunity to be supported and have access to information about their rights as a tenant when entering into agreements.

QDN members also see that it is important for tenancy agreements to be separate from people’s support arrangements.

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”. Matt McCracken, QDN Board Member & Housing Champion.

Advocacy and support:

Participants clearly articulated the need for independently funded advocacy services for people with disability, to assist with obtaining and maintaining housing.

Homelessness:

Towards addressing homelessness, participants supported strategies which focus on understanding individual circumstances so services and supports are built around individual needs and wants rather than a case management approach which manages a case and finds

a solution. People also want services and support that 'stay with' the individual so they don't 'fall through the cracks' and that the focus of services and support are around getting and keeping a home rather than a bed for the night in a homelessness service.

In addition to personalised, responsive services and support for individuals participants also made the following suggestions:

- Government fund increased mental health accommodation support services, in particular services that focus on long term tenancy support;
- Government and community housing stakeholders work collaboratively to provide a greater range of flexible supports, including temporary housing options; and
- Government and community housing stakeholders work together to deliver mobile personal care services including showering, clothes washing and haircuts.

Conclusion

People with disability have the right to a place to call home. Currently, the ability to have a home is influenced by a number of factors that people identified throughout QDN's consultations. These factors not only impact upon a person's access to safe, long-term, accessible and affordable housing; they also influence the location, design and type of dwelling that is currently purchased by, or offered to a person with disability – or they are simply placed in it.

Throughout all of QDN's consultations the fundamental principles of rights, choice, control and inclusion have been front and centre of people's feedback, ideas and recommendations. As such, QDN strongly recommends that these principles underpin the finalised 10 Year Housing Strategy.

QDN appreciates the opportunity to provide this feedback via this submission, to ensure the voices of people with disability informs the next stages of work in developing Queensland's 10 Year Housing Strategy. We look forward to working with the Department of Housing and Public Works and other key stakeholders to achieve better housing and sustainable communities for people with disability, both now and into the future.

Queenslanders with Disability Network

30 June, 2016