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## Introduction

Family Advocacy is a state-wide advocacy organisation which promotes and protects the rights and interests of children and adults with developmental disability. The organisation has a high presence and profile across the State:

- building the capacity of families of people with disability to undertake an advocacy role;
- developing leadership skills in families;
- making representations to Government regarding legislation, policy, funding, monitoring and practice and the extent to which they reflect the needs of people with developmental disability;
- providing advocacy related information and advice.

While Family Advocacy does not have particular knowledge in the area of housing economics, we do speak on behalf of many families of people with disability who have difficulties reconciling housing needs with their needs as people with disability. For this reason our submission aims to highlight material about the connection between disability and access to affordable housing.

Around 45 per cent of people with disability in Australia live near or below the poverty line (PWC 2011). This economic disadvantage is particularly felt by people with disability in the area of housing, given the shortage of affordable and appropriate housing in NSW and Australia.

Family Advocacy provides the following comments on the terms of reference below:

***a) the role of all levels of government in facilitating affordable home ownership and affordable private rental, including:***

***iii. the operation, effect and future of the National Rental Affordability Scheme,***

Family Advocacy is in favour of increasing the supply of affordable housing stock overall, so that more housing is available for people with disability. Additionally we support the findings of the National Rental Affordability Scheme Economic and Taxation Impact Study from Bond University (Submission 31 to this Inquiry), which demonstrated the overall economic benefits of NRAS in terms of job creation and revenue generation.

**Family Advocacy recommends**

- that the NSW Government pursue another round of the National Rental Affordability Scheme (NRAS) incentives from the Commonwealth government;
- that subsequent rounds of the NRAS includes more effective targeting to ensure affordable housing reaches its intended recipients, rather than abolishing the scheme.

***vi. the operation and effectiveness of rent and housing assistance programs***

It is imperative to understand contemporary issues in accommodation and support for people with disability to evaluate the operation and effectiveness of rent and housing assistance programs. Key issues includes the importance of the separation of housing and support, adjustment to rental policy so that a person with disability

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is able to offer reduced or free rent to a home sharer who provides informal support, and the level and scope of Commonwealth Rent Assistance.

### ***Separation of housing and support***

The past decade has provided important new developments in supported accommodation for people with disability. Traditional grouped approaches in which housing and support are unbreakably bound together by government funding models have forced people with disability to adjust their aspirations and goals to the constraints and routines developed for the group. People have been forced to live with strangers with whom their only commonality is disability and where they have no control over who visits, who provides support and in what way.

Overseas and Australian research has found that the separation of housing and support enables a better quality of life for people with disability and a lower cost for government. Research into the *Effectiveness of Supported Living in Relation to Shared Accommodation* for people requiring 24 hour care found a range of approaches effective in terms of quality of life of people with disability and cost (Social Policy Research Centre 2007). All approaches had moved away from providing 24 hour care because when the right elements of formal and informal supports were put into place, it was not needed.

Key elements of the most effective models are:

- separation of housing and support;
- support tailored to each person with a notional budget upon which they could call;
- support provided through a mix of formal and informal support with an investment in developing informal support.

When housing is separated from support, housing is owned and managed by a housing provider and support is provided by a support provider (often a disability service). If people are unhappy with the support provider they do not have to move homes, they can negotiate for another service to provide them with support. If people want to move location, they do not necessarily have to change support providers. However, separation of housing and support does not occur in the vast majority of grouped accommodation in NSW at this time, leaving people with disability as captives of disability service providers.

The *NSW NDIS Enabling Act 2013* provides for the transfer of government services to the non government sector in preparation for the NDIS. This provides a unique opportunity to relieve supported accommodation residents of additional control created by vesting ownership of property with the service provider. The support can be provided by a non government service provider but the housing must be provided by a housing provider, thereby providing a clear message that service providers cannot take residents for granted.

***Adjustment to rental policy so that a person with disability can offer reduced or free rent to a home sharer who provides informal support***

Many people with disability use reduced or free rent as an incentive to attract a home sharer, a person(s) without disability who receives the benefit of reduced (or free) rent for providing negotiated informal support in the home.

For this approach to work, **it is critical the income of the home sharer is not taken into account in determining the rent of the tenant with disability.** This is because any rent calculated on behalf of the home sharer is paid by the person with disability.

There are **many benefits to home sharer support**, the first of which is that **it is cost effective.** Home sharers are required to sleep at home a minimum number of nights per week and offer support and contribution in daily living tasks like shopping, cooking and cleaning, saving money that would be spent on overnight and drop-in paid support. Home sharers are often instrumental in widening the networks and friendships of people with disability, saving costs associated with providing paid support to undertake this work. Finally, if and when home sharers decide to move out they can often find a replacement through their networks, who in many cases will have already met the person socially. This reduces expenses and time associated with sourcing and familiarising with potential home sharers.

Another benefit of home sharer support is that it **improves quality of life** outcomes for people with disability. People with disability expand their relationships, friendships and opportunities through the relationships they develop with home sharers. In turn this increases people's safety and security in their community and their valued status as housemate. Home sharers often go above and beyond what was originally expected once a relationship has been developed with the person with disability. Home sharers reduce a person's dependence on paid people in their life. While home sharers receive an incentive to take up the arrangement, this is not comparable to the costs and differing dimensions of the relationship associated with paid support workers.

Directly paying a home sharer for the support they provide is likely to transform their role from 'house mate' into 'employee' or 'support worker', and the person with disability from 'housemate' to 'recipient of paid support'. **Home sharing lends itself to natural, freely given relations** that are typical of more informal arrangements between people sharing housing in the community. This could be inhibited when people are in a paid role, as they are likely to do the tasks that they are being paid for (in the 'job description') and go no further. The social activities and friendships that so often blossom between housemates are far less likely to occur in paid, professionalised relationships when people with disability are associated with 'work'.

Case study

David is a 28 year old man who moved from a group home to live in his own home close to family, friends and his community. David shares his home with Jason who provides the pivotal support role. David's family have been very clear in crafting out Jason's role because they don't want paid support to dominate David's life. David's family used their friends and networks to connect with Jason who for the past 12 months has lived rent free with David assisting him to experience the ordinary life of a young man. In this context, Jason is there overnight and provides 12 hours of active support in the morning and a couple of evenings. In addition, Jason helps David to solve problems, to learn and do housework, to take medication and have good personal hygiene.

Paid staff and friends and family assist David at specified times. All know that supporting a good relationship between David and Jason is a key priority.

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### **Increasing Commonwealth Rent Assistance**

Many people with disability rely on the Commonwealth Rent Assistance to increase the affordability of housing. While CRA does achieve this goal of increasing affordability, it remains that over 40 per cent of people receiving the payment are in housing stress (VCOSS 2012). According to the Australian Bureau of Statistics, at 3 June 2011, 1,138,000 income units were recorded by Centrelink as entitled to rent assistance. 18 per cent of rent assistance recipients, or 204, 840 individuals and/ or couples, also received the Disability Support Pension (2012).

Family Advocacy supports the recommendations of the Henry Review (2009) and Shelter (2012) that the government increase CRA by thirty per cent. We also suggest that CRA eligibility should be expanded to all low income earners (subject to an income test) rather than being limited to those receiving a welfare payment. Additionally, rather than merely being pegged to the Consumer Price Index, CRA should be indexed to rental costs. This increase and widened eligibility would mean less people with disability would find themselves in housing stress, and additionally, more people would be able to live independently.

#### **Family Advocacy recommends**

- that housing and support for people with disability are not managed by the same organization - that housing providers should manage housing and support providers should manage support;
- that rental policy is adjusted so that a person with disability can offer reduced or free rent to a home sharer who provides informal support;
- that Commonwealth Rent Assistance is:
  - a) increased by 30%;
  - b) expanded to all low income earners (subject to an income test);
  - c) indexed to rental costs.

### ***b) the impacts, including social implications, of public and social housing policies on housing affordability and the role of all levels of government in providing public and social housing***

**Studies have shown that housing is a pivotal issue for people with disability.** A 2011 study from the Australian Housing and Research Institute (AHURI) into housing assistance, social inclusion and people living with a disability found that “[t]he overwhelming majority of people with disabilities live in the community and rely upon mainstream housing markets and housing market processes to meet their accommodation needs” (Tually, Beer and McLoughlin p.32). When those housing markets are unaffordable and failing to meet need, people with disability are inevitably pushed further out of areas close to their support services and networks, and/ or are pushed further into housing stress as housing takes up a greater portion of their income.

Another AHURI study from 2009 shows that “many households where one or more persons had a disability were confronted by unaffordable housing, with more than 15 per cent of such households paying in excess of 50 percent of income for housing” (Beer and Faulkner cited in Tually, Beer and McLoughlin, 2011 p. 31). For people with disability this can mean the choice between housing and other necessary supports such as health care.

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**Family Advocacy recommends**

- that the Committee consider and review key literature identified on the final page of this submission

***e) the implications for other related changes to Commonwealth government policies and programs, including taxation policy, aged care, disability services, Indigenous affairs and for state and territory governments;***

The introduction of the NDIS will have major implications for the demand for affordable housing. For the first time, thousands of adults with disability will receive reasonable and necessary support to enable them to live in their own home. For a significant proportion, the Disability Support pension will be their source of income. Others will have income from wages but all will face the challenges and extra costs related to their disability. All will face serious challenges if forced in to pay market rent. The very vast majority will need affordable housing.

It is critical for most people with disability to have affordable housing in their own community. More than most people, people with disability rely on informal support from family and friends and hence proximity to existing networks is a critical factor in enabling them to live in their own homes.

**Family Advocacy recommends**

- that the Committee reports on the increased demand that will flow from the NDIS;
- that affordable housing is available in all communities so that people with disability are not forced to move far from the informal supports provided by family and friends.

***l) the role of innovative and responsible funding mechanisms used in other countries, including the United Kingdom, United States of America, France, Canada, Austria and the Netherlands, that provide a stable and cost effective way of funding affordable rental and social housing, such as affordable housing supply bonds and an affordable housing finance corporation***

Family Advocacy wishes to alert the committee of shared equity home purchase schemes for low income earners currently available in Western Australia, South Australia and the Australian Capital Territory.

Shared equity schemes open the security of home ownership to be in reach for people who could not otherwise afford to buy, including people with disability. They effectively allow low income earners to take out a loan on a portion of the property that they can afford. The loan portion taken out by the low income earner starts at 70 per cent of the market value of the property in the ACT and WA, whereas SA has a monetary limit. The low income earner or mortgagee is then effectively servicing a proportionally smaller mortgage payment rather than paying rent, while the government or a housing provider holds the remaining portion of the asset.

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### Family Advocacy recommends

- that a shared equity scheme similar to those operating in WA, SA and the ACT is offered to low income earners in NSW. Further information is available from the respective state government websites, which are listed as key readings on the final page of this submission.

### ***n) the need to increase the supply of accessible and adaptable housing, and housing that is culturally appropriate;***

In order to increase the supply of accessible, adaptable and culturally appropriate housing, it is important that **houses built to universal design** and that there is a **recognition that livable housing does not equal accessible housing** and that requirements for each are different.

The importance of building according to the principles of universal design is well documented. It is an approach that enables products, services and environments to be usable by everyone, to the greatest extent possible, without the need for adaptation or specialized design. Homes built according to principles of universal design meet the needs of home occupants regardless of age or ability, are capable of meeting the changing needs of home occupants, can be economically adapted to respond to the current and future needs of home occupants, and are well integrated within the community.

Adaptable and accessible housing (ie housing built according to principles of universal design) is essential to enable people with disability to ensure that the built environment does not provide significant barriers to inclusion. In 2011, the Rudd Government established Livable Housing Australia to use education to transform the housing market and reach aspirational targets that all new homes are built within an agreed Universal Design standard by 2020.

The agreed interim targets for voluntary uptake of the universal design guidelines for all new residential housing are:

- 25% to Silver level by 2013
- 50% to Silver level by 2015
- 75% to Silver level by 2018
- 100% to Silver level by 2020

In addition, the interim target for housing built by Commonwealth and States governments are:

- 100% to Silver level by 2011
- 50% to Gold level by 2014
- 75% to Gold level by 2017
- 100% to Gold level by 2019

The National Housing Supply Council Report: Housing Support and Affordability Issues 2012-13 (p24) estimates 140,000 housing approvals for new dwellings per year. In a review of achievements of Livable Housing Australia in November 2013<sup>i</sup>, it was reported that nine (9) dwellings had been built to the Livable Housing Australia design standards. All these housing units have been built to provide supported

accommodation for people with disability where compliance with the standards is compulsory. The fact that compliance has only been achieved in a tiny number of dwellings where compliance is compulsory is salutary.

It is critical to understand that universal design is a necessary but not sufficient requirement for accessible housing suitable for people who use wheelchairs. There is a severe shortage of accessible accommodation in both social and private rental markets. People requiring accessible social housing are forced to wait much longer for social housing than people who do not need accessible housing.

### ***The importance of locating people with disability in mixed social housing***

People with disability are more likely to have good lives included in the community when they are able to develop and draw on informal support from friends, neighbours and people in their communities. Many people with disability have reduced mobility and so when forced by circumstance to live only with other people with disability or with others who face significant disadvantage and challenges, they have less opportunities open to them.

Research from the Centre for Analysis of Social Exclusion of the London School of Economics provides insights into disadvantaged social groups. The research found that disadvantaged people who live in mixed rather than congregate social housing feel a strong link into their local area and their homes, valuing:

- regular 'eyes on the street' where people looked out for the safety of others;
- the availability of good services and facilities nearby;
- support networks generated by local services (Bates, Lane Power and Serle, 2013).

Housing located in a mixed environment enabled and strengthened the networks so critical for people with disability.

### **Family Advocacy recommends**

- that all new social housing must be built according to principles of universal design and housing projects must be monitored to enable sign off of universal design at the completion stage;
- that a minimum of 10 per cent of new social housing is built to meet access standards for wheelchair users in order to reduce the severe shortfall in accessible stock, and that a program of retrofitting social housing is developed to ensure that accessible housing is available in all locations.
- that housing provision take account of the needs of people with disability by increasing supply of mixed social housing in recognition of the challenge of ghettos of disadvantage for people with disability.

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## Key readings

### Research and policy

1. Tually, Selina, Andrew Beer, and Pauline McLoughlin. *Housing Assistance, Social Inclusion and People Living with a Disability*. AHURI Final Report. Australian Housing and Urban Research Institute, November 2011.

**Synopsis:** This report asks **whether housing assistance has an impact** on social inclusion of people with disability, and also **what governments could do** to ensure any **social inclusion benefits from housing assistance are maximized**. It includes a literature and policy review, and primary data from 100 participants living with disability and working in the sector. The participants with disability were mostly living in social housing or were in receipt of Commonwealth Rent Assistance. The main findings are summarized below:

Housing assistance has a significant impact on the social inclusion of people with a disability in Australia. Positive impacts included:

- stable living environments, which help people deal with other difficult circumstances in their lives and add to their resilience and independence;
- reduction in the exposure to housing stress and risk of eviction;
- reduction in vulnerability to homelessness and the experience of (recurrent) homelessness;
- increase in the paid employment of people with disability.

These benefits were found to be maximised when:

- the housing was mixed, i.e. areas of concentration of people with a disability were avoided;
- the housing met the circumstances of the individual and their household as closely as possible;
- accommodation was provided in places with good access to public transport;
- and housing assistance programs were used as a vehicle for delivering training and community development programs (Tually, Beer and McLoughlin 2011 pp. 2-3).

2. Australian Bureau of Statistics. *Year Book Australia 2012: Housing Assistance*. Accessed 19 March 2014, Available from:  
<http://www.abs.gov.au/ausstats/abs@.nsf/Lookup/by%20Subject/1301.0~2012~Main%20Features~Housing%20Assistance~133>
3. Bates, Katie, Laura Lane, Anne Power, and Nicola Serle. *Divided City? The Value of Mixed Communities in Expensive Neighbourhoods*. LSE Housing and Communities Report to Octavia Housing, July 2013.
4. Beer, Andrew and Debbie Faulkner. *The Housing Careers of People with a Disability and Carers of People with a Disability*. AHURI Research Paper. Australian Housing and Urban Research Institute, May 2009.
5. Fisher, Karen, and Sarah Parker. *Effectiveness of Supported Living in Relation to Shared Accommodation*. Social Policy Research Centre; Disability Studies and Research Institute, November 2008.
6. Henry, Ken, Jeff Harmer, John Piggott, Heather Ridout, and Greg Smith. *Australia's Future Tax System: Report to the Treasurer*. Commonwealth Government of Australia. Accessed 19 March 2014. Available from:



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[http://taxreview.treasury.gov.au/content/downloads/final\\_report\\_part\\_1/00\\_AFTS\\_final\\_report\\_consolidated.pdf](http://taxreview.treasury.gov.au/content/downloads/final_report_part_1/00_AFTS_final_report_consolidated.pdf)

7. National Shelter. *Meeting Housing Challenges: National Shelter Policy Priorities Summary 2012*. Accessed 19 March 2014. Available from:  
[http://www.shelter.org.au/index.php?option=com\\_docman&task...%E2%80%8E](http://www.shelter.org.au/index.php?option=com_docman&task...%E2%80%8E)
8. Archer, Toby. *Gimme Shelter: Fixing Rent Assistance*. Victorian Council of Social Services. Accessed 19 March 2014. Available from:  
[http://www.vcross.org.au/.../VCROSS%20docs/.../VCROSS\\_Insight\\_06\\_Fixing\\_re...%E2%80%8E](http://www.vcross.org.au/.../VCROSS%20docs/.../VCROSS_Insight_06_Fixing_re...%E2%80%8E)

### Shared equity schemes

1. Government of South Australia, HomeStart Finance. EquityStart Loan. Accessed 28 February 2014. Available from: <http://www.homestart.com.au/home-loans/boost-your-borrowing-power/equitystart-loan>
2. Government of Western Australia, Department of Housing. Shared Home Ownership. Accessed 028 February 2014. Available from:  
<http://www.dhw.wa.gov.au/sharedstart/Pages/default.aspx>
3. Australian Capital Territory Government, Department of Community Services. Shared Equity Scheme. Accessed 28 February 2014. Available from:  
[http://www.communityservices.act.gov.au/hcs/buying/shared\\_equity\\_scheme](http://www.communityservices.act.gov.au/hcs/buying/shared_equity_scheme)

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<sup>i</sup> Australian Network for Universal Housing Design, RI Australia and Livable Housing Australia “*How to reach the 2020 target of Livable Housing Design Australia*”, report of workshop 7 November, Sydney (further information from Dr M Ward, convenor, Australian Network for Universal Housing Design, <http://www.anuhd.org/>)