



PEOPLE WITH DISABILITY
AUSTRALIA

**A voice
of our
own**

Federal Pre- Budget Submission

**JANUARY
2019**

About PWDA

People with Disability Australia (PWDA) is a leading disability rights, advocacy and representative organisation of and for all people with disability. We are the only national, cross-disability organisation - we represent the interests of people with all kinds of disability. We are a non-profit, non-government organisation.

PWDA's primary membership is made up of people with disability and organisations primarily constituted by people with disability. PWDA also has a large associate membership of other individuals and organisations committed to the disability rights movement.

We have a vision of a socially just, accessible and inclusive community, in which the human rights, belonging, contribution, potential and diversity of all people with disability are recognised, respected and celebrated with pride. PWDA was founded in 1981, the International Year of Disabled Persons, to provide people with disability with a voice of our own.

PWDA is a NSW and national peak organisation and founding member of Disabled People's Organisations Australia (DPO Australia) along with Women With Disabilities Australia, First Peoples Disability Network Australia, and National Ethnic Disability Alliance. Disabled Peoples Organisations (DPOs) are organisations that are led by, and constituted of, people with disability. The key purpose of DPO Australia is to promote, protect and advance the human rights and freedoms of people with disability in Australia by working collaboratively on areas of shared interests, purposes, strategic priorities and opportunities.

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A place to call home

Many people with disability struggle to find a place to call home. There are a range of issues that make the housing market out of reach for us. Much of Australia's housing stock is unaffordable or inaccessible, and our policy settings push people with disability into unsafe and unwanted housing, such as group homes or boarding houses.

We need a significant investment in a broad suite of housing measures across governments in order to address this housing crisis. Every day, people with disability contact PWDA asking for help in putting a roof over their head.

Housing is also a cornerstone to effective delivery of the objectives of the NDIS. While the NDIS has delivered significant benefits for many eligible people with disability, a key challenge for people to live an ordinary life is appropriate housing. The NDIS has not brought the change that we need in the housing system. People with disability are still living in aged care facilities, group homes, or in other unsafe and unsuitable housing. Too few of us are living independently in the community.

This pre-budget submission outlines a range of innovative ways that this housing crisis for people with disability can be solved now by the Federal Government. These policy proposals will make a real difference in the lives of people with disability. The overall cost is \$2.702 billion.

The submission has been developed with input from the Summer Foundation, the Australian Network for Universal Design and National Shelter.

Getting the settings right

Housing for people with disability isn't coordinated across Australia, with many different agencies and levels of government involved in the provision of housing for people with disability.

We need a national housing plan for people with disability, as part of a National Housing Strategy, in coordination with the [National Disability Strategy](#).

Recommendation:

- That the Australian Government develop a National Housing Plan for people with disability as part of a [National Housing Strategy](#).

Cost: No additional cost to Government

Housing and the NDIS

The Specialist Disability Accommodation (SDA) program, where the NDIS funds housing, is not large enough to meet the needs of people with disability. It isn't giving us the same choices that non-disabled people have. Many people with disability are being forced to stay in group homes, large institutions or boarding houses when they don't want to live there and we have a right to live in suitable housing in the community. Other people with disability are missing out on vital funding to be able to live independently.

People should be actively supported to include the goal of living in the community in their NDIS plan, and this should not exclude them from living with their partners, family and not in segregated settings. Currently we are aware that the lack of support for independent living choices in the planning process means that NDIS packages are forcing people with disability into housing that non-disabled people don't have to live in. We need real choice and control over where we call home, just like non-disabled people have.

In 2018, a [joint submission](#) was made by more than 20 organisations that advocates for people with disability or providers of SDA housing and are experienced with the way the SDA Framework is operating. The submission outlines key concerns about the SDA Framework that are hampering the potential to build a diverse, innovative and responsive SDA market to meet the housing needs and preferences of NDIS participants

The SDA program isn't working for people with disability and it needs to change. The Disability Reform Council is currently considering a report from the review of the SDA Pricing and Payments Framework. This review has stalled due to ministerial changes in mid-2018. The outcomes of this review must be released and implemented. However, this review alone will not fix the underlying problems of access to affordable and accessible housing.

The SDA policy architecture needs to change so that it can deliver on the principles of the NDIS – providing people with disability choice and control over where they live and with whom they live. The assumptions that people with disability want to live with one another and in particular congregate configurations cannot continue.

There is \$700m in the budget to fund SDA, but this money is not being spent. This is preventing people with disability from accessing the housing that they need and want and this money needs to be unlocked now. Further funding is required to make sure that young people don't go into aged care.

Recommendations:

- That the Australian Government reviews the entire policy architecture governing Specialist Disability Accommodation (SDA) of the NDIS to ensure:

- that SDA is appropriately funded to deliver new housing options for people with disability who cannot access housing through existing markets
 - that people with disability are given real choice and control over where and with whom they live and that they are not forced into congregate style arrangements.
- That \$45m is made available for 1,500 flexible funding packages to make sure no young people with disability go into aged care facilities

Cost: \$45m

For people with disability using the NDIS, who are not eligible for SDA funding, additional action is required. The National Housing Finance and Investment Corporation (NHFIC) is a government corporation that lends money directly to Community Housing Providers to build affordable housing. The Federal Government can leverage the NHFIC to deliver accessible and affordable housing for people with disability whose needs are not being met by existing housing programs. This is one of the quickest ways to deliver new housing, as the NHFIC could deliver loans the day after the budget.

These funds should only be directed and available for non-congregate housing, and would not fund group homes and boarding houses.

Recommendations:

- That the NHFIC is given an increased mandate to borrow for accessible and affordable housing for people with disability as a new stream of loans. This would become a new stream of loans for NHFIC. They could then lend to either individual Community Housing Providers (CHPs) or to a consortium.

Cost: \$400m

- That the Australian Government establish an affordable housing supply initiative for NDIS participants that would provide equity for community housing projects (at 25% of project value) which then obtain debt finance (up to \$400 million as described above) through the NHFIC to deliver accessible and diverse affordable housing options for people with disability.

Cost \$50m

Mandatory accessible housing

Current voluntary accessible housing guidelines are not working, with an estimate of less 5% of new housing having basic accessibility features such as wider doorways, one entry point for wheelchair users, and a toilet on the ground floor. This is not on track to meeting the target of 100% of new housing meeting these basic accessibility features by 2020.

This lack of accessible housing makes finding a home increasingly difficult for people with disability, who are encouraged by current policy to participate socially and economically in community and family life. The Australian Government needs to ensure that the National Construction Code incorporates the Liveable Housing Australia Gold Level design features. This is the only way to ensure that all new housing provides a basic level of accessibility.

Home modification schemes are an important way in which existing stock is made accessible for people with disability. There is a lack of consistency, quality control or national standards across the home modifications schemes that have been set up for people with disability, including older people with disability. In part this stems from the multitude of schemes that have been set up to fund home modifications and a lack of coordination across the existing schemes, even at the Australian Government level.

Recommendations:

- That the Australian Government makes [accessibility features mandatory](#) in all new housing, through the National Construction Code

Cost: No additional cost to the Australian Government

- That all new affordable housing is built to at least a Liveable Housing Australia Gold Level Design Guidelines

Cost: No additional cost to the Australian Government

- That funding is made available to make all necessary modification of existing social housing to meet Liveable Housing Australia Gold Level Design Guidelines

Cost: \$400m to fund 400,000 dwellings at a cost of \$1000 for basic modifications

- That the Australian Government rationalise its home modification assistance strategies (including NDIS, Department of Veterans' Affairs and Aged Care Program) under one quality assurance framework, data collection strategy and research program for optimal use of these funds within the broader housing and human service sectors.

Cost: \$10m

Affordable housing

Many people with disability live in poverty. They need more affordable housing, including social (public and community) housing. The following measures will increase the supply of affordable housing for people with disability.

Increase rent assistance

Current rent assistance, for people eligible for income support, is \$135.80 for singles who rent. This is not adequate to reduce housing stress for many people with disability who rely on income support, such as the Disability Support Pension and Newstart. People with disability also have housing costs that non-disabled people do not share, including limited availability which can push the market price up, utility costs and the need for modifications.

Recommendation:

- That the Australian Government increase Commonwealth Rent Assistance by 30% for people with disability.

Cost - \$800m

More social housing

People with disability often need social (public or community) housing, which is getting harder to access. Waiting times are stretching out to a decade, leaving people with disability without a safe, accessible and secure place to call home. Australia has not built enough public and social housing, leaving a **shortfall of at least 400,000** in the years to come.

The Australian Government has a significant role in funding social and affordable housing, through grants to states and territories. The Australian Government must leverage this power and significantly influence the availability of public housing, including setting targets for dwellings for people with disability.

People with Disability Australia, along with many people with disability support the Everybody's Home campaign. We agree that Australia **needs:**

- new capital investment to generate 300,000 new social and Aboriginal housing properties;
- a new tax incentive or direct subsidy to leverage super fund and other private sector investment in 200,000 low cost rental properties for low and middle-income earners.

Recommendation:

- That the Australian Government invest in social housing through direct grants to states and territories, for people with disability.

Cost: Initial investment of \$1b per year, growing to \$5b over the forward estimates.

Home purchase assistance

Home purchase assistance, including shared equity, is an area of expanding work for governments across Australia. These programs seek to increase rates of home ownership for people who are currently excluded from the private market. People with disability often experience this exclusion, yet programs that aim to increase the rates of home ownership by people with disability are only slowly growing. The Australian government has a unique role to play to ensure that these programs are expanded to all States and Territories.

Recommendation:

- The Australian Government should undertake a study into the national expansion of existing State home purchase assistance programs to assist people with disability, including shared-equity opportunities with families, to enter and maintain home ownership.

Cost: \$2m



**PEOPLE WITH DISABILITY
AUSTRALIA**

For individual advocacy support contact the **Disability Rights Information Service (DRIS)** between 9:00 am and 5:00 pm (AEST) Monday to Friday on (02) 9370 3100 or Toll Free on **1800 422 015** or TTY Toll Free on **1800 422 016** or email dris@pwd.org.au

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