

Experiences of Western Australians with disability finding a home

June 2020



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Government of **Western Australia**
Department of **Communities**

Acknowledgement of Country

Carers WA and Foundation Housing acknowledge the Traditional Custodians of Whadjuk Noongar country, in which we operate, and recognise their continuing connection to land, waters and community. We pay our respect to them, their cultures and to Elders past, present and emerging, in the spirit of reconciliation.

Carers WA and Foundation Housing also acknowledge and pay respect to Traditional Custodians and Elders past, present and emerging from other Western Australian regions in which Carers WA and Foundation Housing operate.



Introduction

This report explores the barriers people with disability in Western Australia face when seeking a home. The report reiterates the findings of previous literature which concludes that when accessing a home, people with disability have poorer experiences and outcomes than those in the rest of the population. People with disability are more likely to have lower incomes, are over-represented in social housing and struggle to find suitable homes in the community of their choice.

Through consultation with people with disability and/or their carers, the report identifies systemic issues resulting in these poor outcomes. The recommendations offered in this report are aimed to address some of these barriers.

Project **background**

This project, funded by the Department of Communities, aims to address systemic barriers to adequate, accessible, affordable and safe homes for people with diverse disability in all segments of the community. A partnership was formed between Carers WA and Foundation Housing Limited to manage the project. The project team:

- Undertook an in-depth consultation process to determine and detail the experiences of – and barriers faced by – people with disability in accessing homes in WA;
- Identified opportunities for reform; and
- Advocated for systemic change across the community to address the barriers identified.

The project has been conducted in three phases.

Phase 1

January to April 2019

Planning and collating background information to inform the project was undertaken in phase 1. This included:

- Collation of existing information regarding the experience of people with disability in WA and their interactions with the housing system including challenges faced;
- Finalising methodology to consult with people with disability, as well as their families and carers, to understand their experiences when seeking housing.
- Identifying individuals suitable for case studies designed to track their experiences with the housing system over time; and
- Collaborating with housing and disability support providers (not for profit and commercial) to understand their issues in providing accessible housing.

Phase 2

May to December 2019

The consultation phase involved the project team creating and distributing an online survey, conducting consultation sessions in both regional and metropolitan locations, undertaking case study interviews and speaking with peer support groups, service providers, advocacy groups and government agencies. Some active advocacy also took place in phase 2 of the project as issues arose.

Phase 3

December 2019 to June 2020

This report was completed in Phase 3 and information and advocacy plans were fed back to stakeholders. Targeted consultation continued across this time. Active advocacy targeting the findings of the report took place in this phase of the project and included:

- Regular reports to the Disability Coalition;
- Meeting with the National Disability Insurance Agency;
- Meeting with the Department of Communities regarding the Community Disability Housing Program and Specialist Disability Accommodation (SDA) projects;
- Meeting with the Department of Communities regarding the development of the State Housing Plan 2020-2030;
- Reporting to the Ministerial NDIS Transition Governance Advisory Group (TGAG);
- Making a submission to the State Disability Plan consultation and attendance at two workshops; and
- Making a submission to the Department of Mines, Industry Regulation and Safety as part of the review of the Residential Tenancies Act 1987.



Context

At the time of publication, the State and Commonwealth governments are reviewing a number of major strategies which will impact on housing policy for people with disability in Western Australia.

The Commonwealth government is in the process of reviewing the National Disability Strategy. During the term of the current National Disability Strategy 2010-2020, the National Disability Insurance Scheme (NDIS) was introduced. That reform has fundamentally shifted the way services are provided to people with disability in Australia. The development of a new strategy is currently in the consultation phase.

The Western Australian government is currently working on a State Disability Strategy. Consultation for the strategy has taken place over the last year and a draft strategy is due to be released in 2020. The State government is also developing a State Housing Strategy 2020-2030. Consultation for the housing strategy took place in the second half of 2019 and included workshops for people with disability. The following three sub-plans will sit under the overarching strategy:

- The Affordable Housing Implementation Plan;
- The Regional and Remote Housing Strategy; and
- The Social Housing Framework.

The findings and recommendations of this report should be reflected in the action plans of these strategy documents.

In addition to these overarching public policy developments, the Australian Building Codes Board (ABCB) is investigating the possibility of mandating accessible standards in all residential buildings. The ABCB is currently consulting on the inclusion of accessibility requirements in the National Construction Code (NCC) for residential buildings. The process began with the development of an options paper in 2018.

During 2019 a consultation outcomes report was prepared and work began on the development of a draft Regulation Impact Statement (RIS). The draft RIS is due for release in June 2020 and this project will make a submission in support of the inclusion of accessibility requirements in the NCC. The next phase of the ABCB's process is to develop the content required for inclusion in the NCC, with a decision by governments on inclusion of accessible housing provisions expected during 2021. Should government approve the inclusion, the new NCC will take effect in 2022.

Australia's Livable Housing Design Guidelines, which have been in place for 10 years, are being used as to guide to the changes to the NCC. The Guidelines were developed by a wide range of industry and community stakeholders and were launched in 2010. The guidelines allow for the accreditation of residential housing to three levels of universal design standard; silver, gold and platinum. The guidelines outline features that aim to make homes more accessible, by ensuring homes are:

- Easy to enter;
- Easy to move in and around;
- Capable of easy and cost-effective adaptation; and
- Designed to anticipate and respond to the changing needs of home occupants.

The Metronet project is a further initiative of the State government which has the potential to impact on housing for people with disability. Metronet is a metropolitan rail upgrade project which is currently underway in Perth. The Social and Affordable Housing and Jobs Package, which is part of the broader Metronet project, aims to develop additional social and affordable housing in locations around new and current train station developments. The opportunity exists for these developments to be built to universal design standards.

A note on definitions and statistics

The term disability can have varying definitions. This project has adopted a broad definition of disability encompassing physical, intellectual, neurological and psychosocial disability.

References to accessibility in this report also refer to a broad definition which encompasses physical accessibility and may include provision for wide doorways, lower light switches or flat entrances as well as assistive technology such as automatic doors or curtains or voice commanded heating and cooling. It also includes safety features for people with cognitive impairments such as electric rather than gas appliances as well as extra features such as more rooms for equipment or support staff or extra bathrooms to allow for continence issues.

Much of the data on disability in this report is based on the Survey of Disability, Carers and Ageing (SDAC) undertaken by the Australian Bureau of Statistics. This data has some limitations as it requires people or their carers or family members to self-identify and as such likely underestimates the numbers of people with a disability. This is particularly true in the area of psychosocial disability which people may be unwilling to disclose or not identify as a disability.

Throughout this report the term home is used in preference to “housing” or “stock”. This is because a home has a special and individual meaning for people and this is no less true of people with disability.

Appendix A of this report contains a list of definitions.

Literature review – findings



A literature search was conducted to identify information and previous work around the topic of disability housing in Western Australia. The full review is available as a supporting document accompanying this report and includes:

- Relevant state and commonwealth **plans and strategies** around disability housing;
- **Guides and resources** for people with disability and their families around housing transitions and options;
- **Journal articles and studies** on disability housing in Australia and a limited number of relevant international publications;
- **Consultations** already undertaken;
- **Concurrent projects** related to disability housing; and
- A list of housing **models and developments** of interest.

There have been significant changes in the way services are provided to people with disability in recent years. The self-directed and capacity building approach of the NDIS, which has been progressively rolled out in Western Australia since July 2018, has contributed to an emerging understanding that no matter the barriers, people with disability can participate in community life and choose where, how and with whom they live.



Despite this shift in thinking, the literature consistently concludes:

- People with disability have poorer housing outcomes and more limited access to suitable housing than the general population, noting that those with psychological or intellectual impairments have the poorest outcomes.¹
- The needs of people with disability are varied and individual, and one model of housing will not suit all people.²
- People with disability have, on average, lower incomes than the general population and are, therefore, disproportionately affected by the acknowledged housing affordability issues in Australia and Western Australia.³
- The expense of housing modifications and purpose-built disability housing exacerbates the economic disadvantage of people with disability.⁴
- The varied accessibility and care needs of people with disability complicate the search for suitable homes.⁵
- Social housing which meets the needs of people with disability needs to be increased.⁶
- Current systems are modelled around choice and control for people with disabilities but “choice without a supply is not a choice”.⁷

1 Wiesel, I., Laragy, C., Gendera, S., Fisher, K., Jenkinson, S., Hill, T., Finch, K., Shaw, W. and Bridge, C. *Moving to my home: housing aspirations, transitions and outcomes of people with disability*, AHURI Final Report No. 246, Australian Housing and Urban Research Institute Limited, Melbourne, 2015, p.4, <https://www.ahuri.edu.au/research/final-reports/246>, (Accessed 120520) and Disability Housing Futures Working Group, *Final Report* 2018 and Aitken, A., Baker, B., Badland, H., Mason, K., Bentley, R., Beer, A and Kavanagh, A., *Precariously Placed; housing affordability, quality and satisfaction of Australians with disabilities*, *Disability & Society*, 34:1, p. 121-142, December 2018.

2 Chenoweth, L., Kendrick, M & Ward, M., *Housing Innovation Bank: Best innovative practice in housing and support, including Specialist Disability Accommodation – Final Report*, Griffith University, 2017. Parker, S and Fisher, K. *Facilitators and Barriers in Australian Disability Housing Support Policies: Using a Human Rights Framework*, *Disability Studies Quarterly*, Vol. 30, No. 3-4, 2010

3 *Disability Housing Futures Working Group, Final Report*, Submission to the Joint Standing Committee on the National Disability Insurance Scheme inquiry into accommodation for people with disabilities in the NDIS, February 2016 https://www.aph.gov.au/Parliamentary_Business/Committees/Joint/National_Disability_Insurance_Scheme/JNDIS-44th/NDIS_accommodation/Submissions and Aitken, A., et al., (2018).

4 National Disability Services WA, *Home ownership and affordability for people living with disability in Western Australia*, Curtin University, 2014.

5 Aitken, A., et al., (2018) and Chenoweth et al (2017).

6 Independent Advisory Council to the NDIS, *Pathway to contemporary options of housing and support*, 2018.

7 Connellan, J., *Two Hands; Delivering more and better housing for Australia's Nation Disability Insurance Scheme participants*, University of Melbourne, Journal contribution, 2018. <https://doi.org/10.26188/5c119b2a3d520>, accessed 020319.

Current housing options for people with **disability** in Western Australia

People with disability often have specialised housing needs, either related to physical accessibility or to individual capacity, and it is widely acknowledged that people with disability have the right to choose how and with whom they live.⁸ The following is a list of the main housing types which can be accessed by people with disability in Western Australia.

Specialised disability housing options

Specialist Disability Accommodation (SDA)

High needs housing provided by the NDIS through a participant payment to contribute towards the capital cost of housing provision. Six percent of NDIS participants will be eligible for SDA as it is targeted at people who have whose extreme functional impairments or very high support needs who are unable to live in mainstream housing. The process to apply for SDA is complex and the funding system which supports it is relatively new. While SDA funding has resulted in the construction of some inclusive and innovative homes in Eastern parts of Australia, this model is in its early stages of implementation in Western Australia.

Group Homes

Congregate living, including support, for groups of people with disabilities run by disability service providers owned by either the Western Australia government or the service provider. It is estimated that 17,000 people across Australia currently live in group homes.⁹ Some people in WA group homes will be eligible for SDA while others will not.

Mainstream housing options

Living with family

Living in various arrangements with family, either with parents, siblings or extended family members. In this arrangement family members often provide care and support and the person with disability may pay rent or contribute to expenses or may not.

Social Housing (Public and Community)

Affordable rental housing for people on low incomes owned and/or managed by either the Western Australian government or by the Community Housing sector. In Western Australia people with disability are overrepresented in social housing. Social housing in WA accounts for 4% of the overall housing market.

Private Rental

Rental in the private market from landlords including the National Rental Affordability Scheme (NRAS) homes.¹⁰

Home Ownership

Individual ownership by a person with disability.

Variations on mainstream options

Cooperative housing

When a group of people work together to maintain and manage their housing.

Homeshare

A nationally recognised arrangement where a supporter (homesharer) lives with an individual to provide companionship and some minor personal assistance.

Shared Living

A support arrangement where an individual lives with another person, couple or family who provides companionship and support in a natural home environment.

Shared Home Ownership

An arrangement when the cost of buying a home is shared, usually between an individual and government or a not for profit organisation. Keystart operates two shared equity home loan schemes in Western Australia, both where the equity partner is the Department of Communities - Housing. One of the schemes is specifically aimed at people with disability.

⁸ UN Convention on the Rights of Person with Disability, Article 19, 'Living independently and being included in the community', United Nations General Assembly, 2006. Australia is a signatory to this convention.

⁹ Independent Advisory Council to the NDIS, (2018).

¹⁰ National Rental Affordability Scheme (NRAS) homes are affordable rental homes usually owned by private investors who get incentives to rent their homes to eligible people at an affordable rate. Some NRAS homes are built to accessibility standards.



People with disability in Western Australia and the unmet need for a **home**

It is estimated that 395,000 people (15.9%) in Western Australia have a disability with around 101,200 (4%) with a severe or profound core activity limitation.¹¹ People with disability have lower levels of personal and household income with 37% of households containing people with disability classified as low income (under \$502 a week) compared with 19% of households without someone with a disability.¹² People with disabilities are also much less likely than the general population to have employment. People with disability have a labour force participation rate of 53.4% compared with 84.1% rate for people without disability.¹³ As a result, 59% of people with disability state that their main income is a payment provided by the government compared with 15% of people without disability.¹⁴

Data on the living arrangements of people with disability in Western Australia is limited and is complicated by small numbers and validity issues. Available data sometimes represents people who are living in the family home as homeowners, even though the home is owned by another family member. The statistics also do not capture the suitability of current living arrangements or the aspirations of people with disability to live more independently.

We do know, however, that of those who identify as having a disability, only a small percentage live in specialised disability housing such as group homes and hostels (5%¹⁵). We also know that many people with disability in Western Australia reside in social housing (5,358 or 16.8% of the total social housing population¹⁶) or are on the Department of Communities - Housing Joint Waitlist (1,020 on the Waitlist and 86 on the priority Waitlist¹⁷). Others are in shared or individual private rental arrangements, living in the family home or living in their own home. Some people with disabilities live with host families or in other shared arrangements. Some are homeless or in transient accommodation.

¹¹ Australian Bureau of Statistics, *Survey of Disability, Ageing and Carers (SDAC), Australia: Summary of Findings*, Cat. 4430.o., 2018.

¹² Australian Institute of Health and Welfare (AIHW) (2019), *People with Disability in Australia 2019: in brief*, Cat no DIS74, Canberra, AIHW, p. 21.

¹³ ABS, SDAC (2018).

¹⁴ AIHW (2019) p. 19.

¹⁵ AIHW (2019) p. 12.

¹⁶ From State government fact sheet "Support for housing people with disability June 2019".

¹⁷ *Ibid.*

The table below provides a snapshot of people with disability, nationally and in Western Australia, and is intended to give an indication of unmet need for a home among people with disability. It is estimated that 2,200 NDIS participants in Western Australia will be eligible for Specialist Disability Housing (SDA). Of these, it is estimated 950 people will require new dwellings.¹⁸ Outside of SDA funded participants, it is expected that at full rollout of the NDIS, there will be an unmet need for housing. Estimates on this unmet need in Australia range from 35,000¹⁹ to 122,000²⁰ participants.²¹ Since roughly 10% of people with disability in Australia live in Western Australia, it can be extrapolated that the unmet need for housing in WA will be between 3,500 and 12,200.

Table 1: Snapshot of people with disability in Australia and Western Australia (various sources)

	Australia	Western Australia
People with disability (all)	4,179,200 ²²	395,000 ²³
People with disability (0-64)	2,411,500 ²⁴	231,200 ²⁵
People with profound or severe core activity limitation (0-64)	714,400 ²⁶	61,100 ²⁷
NDIS participants at full scheme	475,000 ²⁸	40,000-41,000
Current NDIS participants	341,660	24,254
SDA eligible	28,000 ²⁹	2,200
Shortfall in SDA housing	12,000	950 ³⁰
Participants affected by unmet for disability housing	35,000 ³¹ -122,000 ³²	3,500-12,200 ³³

The unmet need detailed above exists in three groups:

- People with disability who are not eligible for NDIS but still have specialised housing requirements;
- People with disability who are eligible for NDIS but are not eligible for SDA and have specialised housing requirements; and
- People with disability who are eligible for both NDIS and SDA but who for various reasons cannot take up SDA.

¹⁸ Disability Consulting Services estimate from "NDIS Housing: Key Policy for Support Coordinators" training module, <https://training.teamdsc.com.au/> accessed 200120.

¹⁹ Disability Housing Futures Working Group (2016), p.23.

²⁰ Jacobs, K., Hulse, K., Stone, W. and Wiesel, I. *Individualised housing assistance: findings and policy options*, AHURI Final Report No. 269, Australian Housing and Urban Research Institute, Melbourne, 2016, accessed at <http://www.ahuri.edu.au/research/final-reports/269>, p. 2.

²¹ The reason for this wide range of estimates lies with the statistical methods and assumptions used to calculate the numbers. It is difficult to gain an accurate measure as people with disability can appear to be adequately housing when they may prefer or require alternative housed options.

²² ABS, SDAC (2018).

²³ *Ibid.*

²⁴ *Ibid.*

²⁵ *Ibid.*

²⁶ *Ibid.*

²⁷ *Ibid.*

²⁸ National Disability Insurance Scheme (NDIA) (2018), *Specialist Disability Accommodation (SDA) Provider and Investor Brief*, Geelong, 2018, p.6.

²⁹ *Ibid.*, p. 5

³⁰ Disability Consulting Services estimate from "NDIS Housing: Key Policy for Support Coordinators" training module, <https://training.teamdsc.com.au/> accessed 200120.

³¹ Disability Housing Futures Working Group (2016), p.23.

³² Jacobs, K., et al (2016).

³³ Extrapolated by the authors as a percentage of the national unmet need figure.

The individual circumstances of people in these groups is difficult to determine. It is probable that some currently live at home with parents despite a desire or need for a more independent living arrangement. Others may reside in group homes in spite of wanting to explore other options. Still more are residing in a variety of rented or mortgaged homes without the modifications, locations and accessibility features they require. The consultation undertaken in this project sheds some light on the circumstances of people with disability with an unmet need for housing.

Consultation **research**

Research for this project was conducted from February 2019 until May 2020. Information and experiences were collected directly from people with disability and/or their family carers through;

- 73 online surveys;
- Two metropolitan consultations attended by 22 people with disability and/or family carers;
- Three regional visits to Geraldton, Esperance and Broome;
- 11 case study interviews;
- Approximately 20 individuals contacted via email and telephone;
- Attendance at over 10 forums, peer support groups, information sessions or consultation sessions arranged by partner organisations including the Hills Peer to Peer support group, Valued Lives Innovative Living and Support Options Forum and Developmental Disability “On the Couch” consultation around housing; and
- Attendance at several consultation sessions for the development of the State Disability Plan and the State Housing Strategy.

In addition, conversations were held with the following organisations:

- Aarnja, Broome
- Access Housing
- ACTIV Geraldton
- ATLAS Geraldton
- Bran Nue Day, Broome
- Brightwater Group
- Camcan, Esperance
- Centacare, Broome
- Department of Communities, Broome
- Department of Communities, Housing
- Department of Communities
- Developmental Disability WA
- Far North Community Services
- Future Living
- Goldfields Indigenous Housing Association (GIHA)
- Goldfields Individual Family Support Association (GIFSA)
- Health Consumers Council - advocates
- Helping Solutions
- Homehub
- Life without Barriers, Esperance
- Mid West Community Living Association
- National Disability Insurance Agency (NDIA)
- National Disability Services (NDS) – Housing and Accommodation sub-committee
- People with Disabilities WA - advocates
- Shelter WA
- Valued Lives
- WA Association for Mental Health (WAAMH)
- WA Disability Health Network
- WA Individualised Services (WAIS)

Summary of online survey results

The online survey was completed by 73 people. Of these, 36% were people with disability, 53% were carers of people with disability, 8% were service providers and 3% identified as other. Respondents were spread across a range of age groups and a slight majority were female (55%). Approximately 80% reported living in the metropolitan area with 20% of respondents from regional areas.

People with various types of disabilities responded to the survey in relatively equal numbers. 26% of respondents were living in the family home, 25% were living in social housing, 15% were currently in a private rental, 15% owned their own home or were in the process of paying off their own home and 4% were living in a group home.

When asked what they were looking for in a home, independence was of high importance to people (19%) closely followed by security (16%), accessibility (16%), location (15%) and being part of the community (14%). Comments provided mainly listed concerns around location such as being close to family, close to services, close to public transport and close to community activities.

When asked an open question about barriers to finding what they were looking for in a home,

the following themes were listed:

- Accessibility – people often find that homes listed as accessible do not meet their particular needs;
- Availability – there is a lack of housing built to accessible standards in all sectors of the housing market;
- Safety – many people express concern about homes in unsafe locations; and
- Location – people report that it is difficult to find suitable homes which are located close to shops, medical services, public transport, family support and community support.

The overwhelming sentiment when asked about what could help support people find a suitable home was that they do not know where to start. People reported that there was no-one to assist with finding a home. The type of support required ranged from general information on housing options and assistance with application processes to information on funding for home modifications and navigating the housing and support systems.

A full report on the survey results is available in the supporting documents accompanying this report.





Summary of case studies

11 in-depth case studies were conducted as part of the collection of information for this project. The following are summaries of these case studies, identifying the main barriers faced by people with disability in accessing a home. These case studies highlight the diversity of needs among those seeking a home. Full case study reports are available in the supporting documents accompanying this report.

Rob

Rob is 37 years old and lives in a two-bedroom apartment in Perth City managed by Foundation Housing. Rob has a mental health diagnosis and experienced homelessness for several years. Rob is happy in his current home and credits stable housing and the support provided through the Independent Living Program (ILP) for turning his life around. He is currently studying Nursing at Curtin University. The barriers to finding a home that Rob identified were:

- The Department of Communities – Housing Joint Waitlist application and management process is complex and it is easy to unknowingly be removed from the list when you cannot be contacted because you are homeless; and
- Maintenance issues are not dealt with effectively and fairly. Issues at his current property were raised, including a current cockroach infestation.

Christopher and Sue

Christopher is 28 years old and lives at home with his parents in the northern suburbs of Perth. Christopher, who has Down syndrome, is keen to move out of home and gain some independence. He has a friend Nick, who also has Down syndrome and they would like to live together and are currently searching for a private rental. His mother Sue raised the following barriers to finding a home.

- Christopher and Nick need significant support to live independently and this needs to be in place prior to moving into a home – the current support provided is not adequate.
- It has been difficult to find a suitable home in a location which is close to train transport as well as close to family support and work.
- The Department of Communities - Housing Joint Waitlist does not allow for shared arrangements for people with disability.
- Public housing does not generally meet with requirements of people with intellectual disability which include electrical power rather than gas, a spare room for a support worker and security which is easy to operate.
- Families are provided with very little support to assist in locating a suitable home.

Lynn and Tom

Tom is 57 years old and lives with his wife Lynn in the hills of Perth. Tom was in a motorcycle accident at 15 which resulted in paraplegia and blindness. Accessibility has been a major issue for Tom since he moved to Australia from the US in 1999. Tom and Lynn lost their home in the Stoneville fires in 2014 and have since been searching for an accessible home to purchase. They have been unable to locate a suitable home and have had to purpose build a home at considerable extra expense. Tom and Lynn raised a variety of barriers they have faced.

- Emergency, short term and long-term accessible homes in the rental market are in extremely short supply in any location in Perth.
- No accessible search function exists on property websites and real estate agents are not knowledgeable in what constitutes an accessible home.
- Support agencies are not able to assist people in searching for a home.
- No funding support is available for new accessible builds.

Wayne

Wayne is in his 40s and lives with multiple sclerosis which affects his vision. Wayne was forced to sell his large property in the City of Armadale as his condition deteriorated. He has since found it extremely difficult to locate an accessible property to purchase or rent in a location which is close to transport and safe road crossings.

Wayne suggested the following barriers to finding a home;

- Lack of affordable, accessible homes close to train stations to rent or buy;
- Lack of responsiveness of local governments when requesting community facilities be made safe and accessible (for example footpaths, road crossing etc.); and
- Difficulties within the NDIS regarding home modifications. NDIS will not fund more than one major renovation but it is difficult to plan for all modifications which will be needed for a degenerative and unpredictable disease.

Lesley and Charles

Charles is 76 years old and lives with his wife Lesley in Perth's southern suburbs. Charles has tetraplegia after spinal cord damage in 1994. Lesley describes the process to gain accessible housing as Charles' mobility declined, as long and difficult. They were offered several social housing properties which were listed as accessible but did not meet Charles' needs. Lesley raised the following barriers to finding a home.

- Lack of adequate accessible homes within the social housing system.
- Long wait times and complex, inflexible processes in the public housing system.
- Maintenance issues are not dealt with effectively and fairly.
- When the Department of Communities consider people to be "adequately housed" it is difficult to gain transfer.
- Confusion around disability housing versus aged housing as people with disability get older.

Liz

Liz had a stroke in 2006 which left her with a disability. She had some difficulties finding a suitable rental home and ended up in a property with some accessible features but steps to the entry which she could not use. She applied to the Community Disability Housing Program (CDHP) and was allocated a property in Nollamara. She describes the next four years as hell. There were constant issues with neighbours involving violence, drug abuse, alcohol abuse, drug dealing and anti-social behaviour. She applied for a transfer within eight weeks of moving in and was finally offered her current home in Perth's Western suburbs four years later.

She identified a range of issues she faced when seeking a home:

- Very limited availability of accessible homes in the private rental market;
- Limited stock of accessible homes in the social housing system;
- Issues with placing vulnerable people in higher crime areas;
- Liz has a boarder living in her home rent free in exchange for informal support. The Department of Communities has increased her rent according to her lodger's income, which means that Liz now must charge rent; and
- As she is happy with her current home, she would like to explore the options to purchase it but has been told by the Department of Communities that she is not eligible.

Amy

Amy is 30 years old and lives with her partner in Padbury. Her partner uses a wheelchair as the result of a workplace accident early in 2019. Their current home, which Amy owns jointly with other family members, is not wheelchair accessible. A steep driveway prevents Amy's partner from leaving or entering the property alone and she cannot access two of the three bedrooms. They have recently purchased a property in Marangaroo which is more accessible but will require some modifications. Amy raised the following barriers to finding a suitable home.

- Very limited availability of accessible homes in the private rental market.
- Very limited availability of accessible homes in the private sales market.
- No functionality on real estate websites to search for accessibility.
- Lack of certainty around overlap between workers compensation pay outs and the NDIS impacting on decisions about home modifications.

Tim

Tim, his wife and three children live in Albany. Tim's son Levi, five, has cerebral palsy and cannot sit or walk and has been PEG fed since he was two. The family live in a three-bedroom, one-bathroom Department of Communities home which is managed by Advance Housing. The home does not meet Levi's needs and many attempts have been made to find alternative accommodation. Tim raised the following barriers to finding a home.

- Very limited availability of Department of Communities accessible homes in regional areas.
- Lack of support and funding options for modifications in social housing when a child is under 18 and living at home.
- Lack of NDIS support in general and specifically around housing solutions and modifications.

Michelle

Michelle is 60 years old and lives in Fremantle. She has a mental health diagnosis and chronic pain and has lived in a variety of temporary hostels since returning to Perth from Indonesia in 2015. Michelle raised several issues in relation to finding a suitable home.

- Feeling unsafe in lodging houses.
- Lack of access to financial support and difficulties with application processes.
- Lack of support to assist with finding a home.

Sally

Sally is 51 years old and lives in a private rental in Bassendean. She has three sons, one of whom, Caleb (28) has cerebral palsy (spastic quadriplegia). He is non-verbal and PEG fed. Caleb has lived in two group homes, one for four years and his current home in Swanview for five years. Sally has generally been happy with the facilities provided at the home but has often needed to visit every day to ensure adequate care is provided. Sally raised the following issues with group homes:

- Untrained agency staff are used and not able to provide proper care and understanding;
- The house lacks the feeling of a home;
- Suitable housemates are hard to find and Caleb has no say over who moves into the house; and
- The family/carer needs to be very involved to ensure proper care is provided.

Karen

Karen is 49 years old and has multiple sclerosis as well as several chronic health conditions. Karen currently lives in a three-bedroom rear villa in Innaloo managed by Uniting Care West and owned by the Department of Communities. As a result of deteriorating mobility Karen applied to the Department of Communities - Housing Joint Waitlist and was allocated an accessible unit in a group of three in Nollamara in 2005.

While the unit largely met Karen's needs, there were ongoing issues with anti-social behaviour in the other units. Karen became socially isolated as her friends would not visit her at this property and several support workers also refused to provide services.

After seeking a transfer on many occasions Karen was offered her current property in 2011. While the property is not fully accessible Karen would like to stay as she is unwilling to risk being moved to an unsafe location. Karen is attempting to apply for modifications to the bathroom and kitchen of her current property. The issues Karen raised included:

- Issues with placing vulnerable people in higher crime areas; and
- She is unclear who will pay for necessary modifications to her home and the process to assess and apply for these funds is complex and takes a long time. Karen pays for some of her therapy privately and her finances are extremely stretched with nothing left for contingencies.

Consultation workshops

A total of five consultation sessions were undertaken in the second half of 2019. The workshops were designed to elicit information regarding the barriers to housing for people with disability, and potential solutions to those barriers. The workshops also sought to gather some 'lived experiences'; i.e. an individual's housing journey to date, and whether they had reached a point in that journey that they were satisfied with.

Typically, responses were sought to the following questions:

- What issues have you faced in obtaining suitable housing?
- Are you satisfied with your current home?
- What obstacles did you overcome to get to 'now'? Or what obstacles stand in the way of you getting an adequate home?
- What changes would be needed to remove the housing barriers we have discussed?
- Who needs to make the changes?

Two of these workshops took place in the metropolitan area, and three in regional locations.

Metropolitan workshops

Workshops were undertaken in Marangaroo (north metro) on Monday 2 December 2019, and in Success (south metro) on Tuesday 3 December 2019. The workshops were run in conjunction with People with Disabilities WA, who were undertaking their own consultations for a related project, and for a similar target group. Fourteen people attended the Marangaroo workshop, and nine attended the Success workshop.

Regional Workshops

Workshops were undertaken in Geraldton on 16 May 2019, and Esperance on 20 September 2019. Both workshops were supplemented by meetings with service providers.

Further consultations took place in Broome on 21-22 November 2019. In this case, the open workshop format was replaced with a series of interviews with support providers, government agencies and other stakeholders in Broome.

A full report on these consultations is available in the supporting documents accompanying this report.





Summary of data from advocacy services

Data was also sought from disability advocacy service providers. Services provided details of the percentage of general calls and advocacy cases in which housing issues were the main focus.

Table 2: Advocacy calls and cases as a percentage of total calls and cases from key disability advocacy services 2018/19³⁴

Advocacy service	Calls and information provision	Advocacy cases
Ethnic Disability Advocacy Service (EDAC)	(2.2%)	146 (22%)
Explorability	110 (15%)	108 (16%)
Sussex Street Legal Centre	353 (27%)	77 (12%)
People with Disabilities WA	41 (8.3%)	30 (7%) ³⁵

The main areas of advocacy in housing matters include:

- Liaising with the Department of Communities – Housing regarding applications, transfers, appeals for evictions, breaches or debt, housing inspections, maintenance, modifications and bond assistance.
- Assisting with access to emergency accommodation and homelessness services.
- Supporting individuals regarding issues with neighbours and disruptive behaviours.
- Supporting people where a service provider is no longer able or willing to provide a service and the person faces eviction.
- Assisting with access to NRAS housing.
- Linking with financial and/or legal services.

These figures demonstrate that housing and accommodation issues are key concerns for people with disability. Housing represents one of the largest areas of advocacy outside of the NDIS.

³⁴ Issues related to accessing supported accommodation are not captured under the “Housing” category but are captured under NDIS. Therefore, these numbers do not include all housing related advocacy work.

³⁵ Midland Information Debt and Legal Advocacy Service Inc (Midlas) has both a tenancy service and a disability advocacy service and statistics which capture both tenancy and disability are not kept. Midlas estimate that in the last year they saw 81 people with disability specifically for housing matters.

Research themes –

barriers to accessing a home

The following barriers to accessing accessible, affordable, safe and inclusive homes for people with disability were raised across all groups consulted.

A lack of services and information to assist people with disability in identifying housing options

People in the community are clearly saying that there is a lack of assistance available to find a home. People with disability have diverse needs and report that there is little information available to assist them in identifying the pathway towards finding a home to meet these needs.³⁶ Different agencies are responsible for different types of housing advice and people report experiencing difficulty navigating the systems. Many programs providing funding assistance or housing have narrowly defined eligibility requirements and lead people down dead ends. The one-on-one support previously provided to some people with disability by the former Disability Services Commission Local Area Coordinators (LAC) is no longer available and the new NDIS LAC model does not fulfil this role.

Shortfall of accessible and suitable houses to rent

People report having difficulty identifying any homes for rent which meet their individual needs. Locating an accessible and safe rental property in a preferred location with the necessary formal and informal support is difficult. The rental market has limited availability and people report that landlords would rather rent to a tenant with average needs than a person with disability. In addition, property managers do not have knowledge around accessibility issues.

Shortfall of accessible and suitable social housing to rent

People report having difficulty applying for and gaining accessible and safe social housing. The Department of Communities - Housing Joint Waitlist is long even if priority is granted. The process for people with accessibility requirements is not transparent and people report that you need to know someone in the system or

lobby politicians to be allocated a home. People report that there is no priority given to people with disability unless they are in crisis and often houses labelled as accessible are not suitable.

Shortfall of suitable accessible houses to buy

Should they be fortunate enough to have the financial resources to purchase a home, people with disability report having difficulty identifying suitable homes to buy. It is rare for developers and home builders to take the needs of people with disability into account in building homes. Real estate agents do not generally have knowledge around accessibility issues.

Lack of information, clarity and understanding about housing supports within the NDIS

There is an assumption that NDIS will play a role in providing for the housing needs of people with disability. However, SDA will provide funding for accommodation for around 6% of participants in the NDIS (2,200 participants in Western Australia) with the other 94% seeking mainstream housing options. The NDIA has very limited information for participants around how to access SDA and how it works in practice. It is expected that developers and investors will build some innovative accessible SDA homes with the promise of rental returns from participants.³⁷ However, this is a complex policy area and there is considerable work to be done to reach market maturity.

Many providers who are already providing accommodation similar to SDA in congregated living arrangements such as group homes are unsure how to transfer current properties and the attached support services to the new scheme. Investors are reticent until they can be shown that tenants will readily come forward to use the homes they build, yet participants are unsure of their eligibility. In addition, children under 18 living

³⁶ This issue is common to many investigations into disability housing including Independent Advisory Council to the NDIS, (2018) and National Disability Services WA (2014).

³⁷ Further information and data on the SDA is available in *About Specialist Disability Accommodation: a resource for providers, Western Australia* produced by the Summer Foundation in March 2020. Accessed at <https://www.summerfoundation.org.au/wp-content/uploads/2020/04/About-Specialist-Disability-Accommodation-%E2%80%93-a-resource-for-providers-WA.pdf>

with their families are not eligible for SDA but can have very complex housing needs. Within the NDIS, people are eligible for support coordination funding to explore their housing options. However, NDIS participants are not aware of this and need information about the importance of identifying a housing goal in their NDIS planning meetings. Several papers, as well as anecdotal evidence, have suggested that the support coordination workforce is not sufficiently experienced to provide adequate help in this area.³⁸

Lack of financial support to purchase a home

Affordability in many areas of Western Australia is a barrier to people with disability owning their own home. Less expensive areas are often further away from transport and can be unsuitable. There are a number of State government programs encouraging home ownership. However, people with disability are often ineligible for these schemes.

The Disability Support Pension (\$860.60 a fortnight plus rent assistance and energy supplement if eligible) is not sufficient to maintain a loan. For example, Keystart shared equity loans for people with disability have rules which mean that someone with only the Disability Support Pension as income would be eligible for a \$34,000 loan. In this case, they would require a large deposit to purchase even the most modest home. Similarly, the process to transfer a property to a family member has prohibitive tax and fee implications and often leaves aging parents in an insecure financial situation in retirement. Special Disability Trusts, which offer some tax savings, can be set up for people with disability, however prospective trust beneficiaries must be assessed as severely disabled which precludes many people with disability.

Lack of clarity around who is responsible for making and funding home modifications in different tenancy circumstances

People report being given inconsistent information about their eligibility for home modifications. Whether people are in their own home, renting or in social housing the process for making modifications and funding those modification is unclear and there is considerable uncertainty about what funding can be accessed within the NDIS and within the public housing system. Similarly, the process to fund accessibility features in a new build is also complex.

Lack of coordination between support services

Many clients and support service providers reported unnecessary duplication and overlap of services. Conversely, significant gaps were also identified. Better coordination is required to remove these obstacles.



³⁸ Independent Advisory Council to the NDIS, *Pathway to contemporary options of housing and support*, May 2018, p. 28. Independent Advisory Council to the NDIS, *Pathway to contemporary options of housing and support*, May 2018, p. 28.



Issues with maintenance

A significant majority of people in rental housing (both private rental and social housing) mentioned issues with maintenance requests. These ranged from delay or refusal to fix minor defects such as leaks and pest issues to refusal to allow modifications, such as temperature controls, which were necessary for the person with disability.

Location of housing is important

A recurring theme throughout these consultations is that location can be a major determining factor in selecting a home. Since mobility and navigating the environment can be more difficult for many people with disabilities, proximity to appropriate public transport, medical services, support services family support, shopping, and education can be crucial. Location is also crucial to community connection and mitigating social isolation.

Barriers above are exacerbated in regional areas

Many of the issues already discussed are exacerbated in regional and remote locations. Medical, therapy and support services may be unavailable, especially in smaller and more remote locations, and suitable housing options may also be limited or non-existent. Access to information and assistance with application processes are also more likely to be limited.

For some remote Aboriginal communities, there is a challenge for funding providers in supplying and maintaining suitable and accessible homes (especially SDA) “on country” which is generally considerably more expensive than construction in urban centres. This extends to the operational funding for support services to complement the housing. Smaller regional towns and communities also have the issue of insufficient homes for staff of support agencies servicing people with disabilities in that location.

Some regional locations have a higher level of transient population. This presents challenges in housing and supporting transient people with disabilities. Similarly, housing for some Aboriginal people can be impacted by family and cultural pressures, resulting in overcrowding, and support workers needing to engage with the entire family, not just their direct client. Several commentators note that, for regional locations, solutions need to be place based, and not a ‘whole of state’ model. Any housing needs analysis also needs to be tailored by location.

Recommendations

The following recommendations are made to address the findings of the project. Some findings or issues raised in the consultation that are not addressed in these recommendations are currently being addressed by various pieces of work being undertaken by agencies or advocacy organisations. These projects and pieces of work are detailed at the end of this section.

1 Promote a common understanding of the systemic barriers to people with disability finding a home among all relevant stakeholders.

Stakeholders

Department of Communities, Community Housing Industry Association (CHIA), Shelter WA, Community Housing Providers Operations Forum, PowerHousing Australia, Disability Coalition, NDIS Transition Advisory Group, National Disability Services (NDS), NDS Housing and Accommodation sub-committee, Valued Lives, Real Estate Institute of WA (REIWA), Urban Development Institute of Australia (UDIA), National

Disability Insurance Agency, Summer Foundation, organisations interviewed and individuals interviewed.

How

Project team to:

- send the report to all stakeholder groups;
- provide presentations to various groups; and
- advertise the release of the report through newsletters and social media channels.

2 Improve housing literacy and access by funding a service to provide information, advice, advocacy and assistance on contemporary housing options in WA directly to people with disability and their families.

Stakeholders

Primary stakeholder

- Department of Communities

Secondary stakeholders

- Disability service providers
- Community Housing organisations
- Disability Advocacy organisations
- Support services

- Information on home modifications;
- Information on all relevant housing and disability support agencies, and ability to correctly assess and refer clients;
- Ability to advocate on behalf of the client with those agencies; and
- Knowledge of NDIS funding as it relates to housing products and support.

How

Foundation Housing and Carers WA to develop a business case and funding application for a one stop housing shop for people with disability. A one stop shop will offer:

- Information on housing pathways such as home purchase options and rental options, including social and community housing, with the ability to assess eligibility;

Department of Communities to develop a webpage containing key information on disability housing options.

Note: The Department of Communities is currently investigating the development of a "No Wrong Door" approach in relation to homelessness services.

This model may be an alternative means of addressing this recommendation.

3 Clarify the future provision of social housing for people with disability by the State Government through:

- advising of future of Community Disability Housing Program (CDHP) or any other disability housing programs;
- developing a plan for future construction of accessible social housing in suitable locations; and
- clarifying the process to apply for this housing.

Stakeholders

Department of Communities

people with disability to access housing in the State Disability Strategy and the State Housing Strategy; and

How

Project team to:

- draft a letter to Director General – Communities;
- lobby for the inclusion of simplified pathways for

- lobby for the inclusion of targets for disability housing in the State Disability Strategy and the State Housing Strategy.

4 Establish a needs-based housing register to connect people with disability needing housing with suitable properties.

Stakeholders

Primary stakeholder

- Department of Communities

Secondary stakeholders

- Disability service providers
- Community housing organisations
- Disability Advocacy organisations

How

The Project Team to work with the Department of Communities – Housing to assist in the implementation of a workable needs-based register for disability housing.

5 Ensure the METRONET Social and Affordable Housing and Jobs package delivers affordable accessible housing for people with disability close to transport hubs and other services.

Stakeholders

State Government

How

Project team to:

- provide feedback to Metronet consultations on precinct design and policy guidelines; and
- Support the work of the Metronet Access and Inclusion Reference Group to ensure development includes accessible housing close to transport hubs.

6 National Disability Insurance Agency (NDIA) to:

- Provide a guide to people with disability about Specialist Disability Accommodation (SDA);
- Upskill LACs to provide broad and accurate information on housing options for people with disability; and
- Simplify the process to approve accessibility modifications in private rentals, social housing and privately-owned homes to give people with disability more certainty about eligibility for such modifications.

Stakeholders

National Disability Insurance Agency (NDIA)

How

Approach the Department of Communities and the Disability Coalition to propose these reforms to the NDIA. Currently the only SDA guide for participants is available from the Summer Foundation.

7 The Department of Communities to:

- Address concerns raised around maintenance of public housing properties;
- Clarify responsibility for funding home modifications in social housing; and
- Address long waits for transfers where people feel unsafe in their current housing.

Stakeholders

Department of Communities and Community Housing Providers

How

The project team to provide feedback to the Department on issues raised.

8 Support the inclusion of accessibility standards in the National Construction Code (NCC).

Stakeholders

National Disability Services, People with Disability WA, Developmental Disability WA, Shelter WA and other advocacy groups.

How

The Australian Building Codes Board (ABCB) is currently consulting on the inclusion of mandatory accessibility requirements in the National Construction Code (NCC) for all residential buildings. The process began with the development of an options paper in 2018. During 2019

a consultation outcomes report was prepared and work began on the development of a draft Regulation Impact Statement (RIS). The draft RIS is due to be released in June 2020 and consultation will continue until possible implementation in 2022.

Project team to:

- make a submission to ABCB; and
- encourage other advocacy groups to make submissions in support of changes to the NCC.

Issues being addressed elsewhere

As stated above some of the issues raised in the consultation are not addressed in the above recommendations.

The lack of an accessibility search function raised in the consultation is being addressed via a project initiated by the Real Estate Institute of Western Australia (REIWA) and Shelter WA to work towards such a capability on the REIWA website. It is hoped other real estate websites will adopt the same functionality. In addition, a website called [Homehub](#) was launched in Western Australia in November 2019. The site aims to connect people who need a home with all the safe, secure and affordable housing and accommodation options that are available. A searchable database links people to suitable rental properties available in their area. The site is currently advertising 27 properties but this is expected to grow in the future.

The overlap identified in relation to access to NDIS support and workers compensation payouts has been addressed by the following statement from the NDIA,

Compensation will not affect a person's ability to meet access to the NDIS. The NDIS complements, but does not replace, compensation arrangements for personal injury. If a participant receives a compensation payment, the NDIA may recover funding of NDIS supports relating to the injury that has been paid for out of the NDIS plan. The amount recovered won't be more than the amount the NDIS has already paid for supports relating to the injury. This amount is calculated from the date the participant entered NDIS or date of injury (whichever is the later), until the day before the compensation claim was finalised. NDIA may also make an adjustment of the funding in a NDIS plan to account for the compensation payment. This is a Compensation Reduction Amount (CRA). The NDIS will not fund supports that are, or should have been, funded by a compensation payment. Accounting for compensation is important to ensure the financial sustainability of the Scheme for current and future participants.

The lack of support for modifications when a child is under 18 and living at home has been partially addressed by the following statement from the NDIA,

NDIS generally provides SDA for participants 18 years and older with extreme functional impairment or very high support needs. Housing supports specific to a child's very high disability needs may include assistive technology and home modifications.



Appendix A – Definitions

Person with Disability

A disability is any continuing condition that restricts everyday activities. The Disability Services Act (1993) defines ‘disability’ as meaning a disability:

- which is attributable to an intellectual, psychiatric, cognitive, neurological, sensory or physical impairment or a combination of those impairments; and
- which is permanent or likely to be permanent and which may or may not be of a chronic or episodic nature; and
- which results in substantially reduced capacity of the person for communication, social interaction, learning or mobility and a need for continuing support services.

Carer

Carers are people who provide unpaid care and support to family members and friends who have a disability, mental illness, chronic condition, terminal illness, an alcohol or other drug issue or who are frail aged.

Accessibility

The design of products, devices, services, or environments so as to be usable by people with disabilities.

Independent Living Options (ILO)

ILOs are focussed on working with a person with disability and their family to consider their needs and preferences and design a flexible package of supports. Implementation often happens in stages and the package includes a primary support approach and supplementary supports. An ILO funds services to allow a person to live independently but does not fund the home itself.

National Disability Insurance Scheme (NDIS)

The NDIS is a national scheme for people with disability. It provides funding directly to individuals to meet their support needs which may include personal care services, therapies, equipment, home modifications and access to community and social supports.

Social housing

Low-cost rental housing managed by state housing authorities (public housing) or not for profit non-government community housing provider (community housing). Eligibility criteria for social housing includes income and asset limits.

Shared equity

Shared ownership models (including shared equity, shared equity loans and restricted resale shared equity) where the shared owner is named on the title (alone or as a tenant in common) and is responsible for outgoings.

Specialist Disability Accommodation (SDA)

Refers to NDIS funded accommodation for people who require specialist housing solutions, including to assist with the delivery of supports that cater for their extreme functional impairment or very high support needs.

Supported Individual Living (SIL)

Funding for supervision of daily tasks to develop the skills of an individual to live as independently as possible. These are the supports provided to a participant in their home, regardless of property ownership, and can be in a shared or individual arrangement.

Universal Design

Universal Design is the design and composition of an environment and the things in it so that it can be accessed, understood and used to the greatest extent possible by all people regardless of their age, size, ability or disability.



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