Going for Gold: Accessible, Affordable Housing Now

QDN on housing for people with disability
Easy English version
May 2017
How to Use this Document

This information is written in an easy to read way.

QDN has prepared this document.

We use pictures to explain some ideas.

Some words are written in blue and are **bold**. We explain what these words mean.

This Easy Read document is an overview of another document.

This document covers the main points but not all the detail.

You can find the other document on the QDN website  [www.qdn.org.au](http://www.qdn.org.au)

You can ask for help to read this document. A friend, family member or support person may be able to assist.
Acknowledgements

QDN thanks many people for helping with this paper.

• QDN’s members and Housing Champions
• QDN’s Housing Advisory Group and key housing and community sector organisations
• National Shelter and Griffith University who worked with QDN in 2016
• Jen Barrkman, project contractor and other QDN staff helped write this paper

A big thank you to QDN’s 22 Housing Champions who make sure the voices of people with disability are heard.

QDN is an organisation by and for people with disability with over 1,500 members and supporters across the state.

QDN’s mission is “to empower all people with disability to be fully included as active, valued citizens in the social and economic life of the community”.

Introduction

Going for Gold: Accessible, Affordable Housing Now is our housing position paper.

It puts people with disability first.

Housing is a human right.

Housing helps people with disability to be part of community and family life, and to participate as citizens within Australia.

Housing is a number one priority with our members. We want accessible, affordable, well located homes to live in.

QDN wants to tell Government, community, industry and people with disability and their families about…
• Issues for people with disability in housing

• Ways to improve housing

QDN has already done work with Griffith University and National Shelter. We wrote an Issues Paper: A place to call home.

It was discussed with 300 people at the Griffith University Symposium.

Across Australia there is an affordable housing crisis and people with disability find it extra hard to secure a home.
The time for action is now

Many new things are happening …

The Queensland Government believes changes need to happen.

Many community organisations and groups are working to improve housing.

In Australia, we have an important agreement called National Disability Strategy.

This is a commitment for all levels of government, industry and community to work together to improve lives of people with disability.

The National Disability Strategy says housing is important.

NDIS has some new ways to find housing for people with disability who have high support needs.
More older people living with disability and severe disability means there is an urgency to address and prepare for the future.

Going for Gold now
Now is the time for everyone
- To work together
- To take leadership

Positive change can happen so Queenslanders with disability have improved housing.

QDN’s housing work to date

2015

Housing is a number one priority in QDN’s 2015 member survey.

QDN 2015 Forum. Four key principles of Rights, Choice, Inclusion and Control were supported at the forum.
2016

➢ 22 QDN Housing Policy Champions appointed.

➢ Housing Advisory Group of key housing and community sector.

➢ Three forums for people with disability to give feedback to Department of Housing and Public Works Ten Year Strategic Review: Working together for better housing and sustainable communities.

➢ QDN made five digital stories of housing experiences of people with disability.

➢ Issues Paper, A Place to Call Home so government, the building and community housing sectors and people with disability can discuss key issues and what needs to happen.

➢ QDN Housing Champions gathering feedback.

➢ Issues Paper from 300 participants at the 8 August, 2016 Griffith Symposium Housing for people with disability: a place to call home.

Learnings from QDN’s work have led to this paper, Going for Gold: Accessible, Affordable Housing Now

QDN has eleven areas we want people to take action on.
Now we will tell you what they are…
Our key recommendations to drive future actions are:

1. Adopt the Guiding Principles of rights, choice, inclusion and control

2. Enhance partnerships and information sharing

3. Increase the supply of accessible, affordable housing

4. Improve access to affordable private rental housing

5. Improve access to social housing

6. Deliver innovative solutions that lead to greater home ownership

7. Plan and build inclusive residential neighbourhoods

8. Provide priority pathways out of congregate care arrangements

9. Take a national approach to home modifications and assistive technology

10. Deliver housing advocacy services which have a dedicated focus on people with disability

11. Implement specific strategies that address the needs of rural and remote Queenslanders, including people from Aboriginal and Torres Strait Islander backgrounds
1. **Adopt the Four Guiding Principles**

These 4 principles ensure good practice is followed.

**RIGHTS:**
People with disability have the same rights to housing and should be supported in this.

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

**INCLUSION:** Housing helps people with disability to be independent and participate in their community like everyone else.

**CONTROL:** Having a house is separate from having paid support so a person can change their house without affecting their supports.
**Issues:**

Australia commits to rights of people with disability through:

- United Nations Conventions,
- National Disability Strategy,
- NDIS principles and implementation, and
- Disability discrimination legislation.

Queensland Government plays an important role in housing and the Department of Housing and Public Works has started moving ahead with this work.

QDN asks the Queensland Government to take leadership and make sure people with disability who live in the housing they provide have their tenants’ rights upheld.

QDN also believes it is important for people to separate their tenancy from their other support services.

This is an area that needs attention and action.

QDN believes if everyone followed the four principles of rights, choice, inclusion and control, housing outcomes for people with disability would be better.
Actions

1. Queensland Government publically adopts the principles of rights, choice, inclusion and control, in all aspects of housing.

2. Queensland Government makes laws and encourages other housing providers to adopt these principles.

2. **Enhance partnerships and information sharing**

Issues:
The National Disability Strategy says we must all work together better. This includes

- Private developers, housing industry organisations,
- Government and community housing providers,
- Banks,
- Designers,
- Community services, and
- People with disability and families

This still doesn’t happen enough in Queensland.
Working together makes the end product better for everyone.

When people with disability are included from the beginning the results are better.

Housing Policy Champions and peer leaders can help Government and industry.

It is important that we find ways to come together to share new ideas, find solutions and help make good decisions.

NDIS has a new approach to how it will help people who need accessible places to live to meet their needs. This is called Specialist Disability Accommodation.

People with disability and their families sometimes don’t know where to find housing and all this housing information.

People who can’t read and write well or use computers find it difficult because information is not easy to read and/or they live a long way from the services.

Actions:

2.1. The Department of Housing and Public Works funds a community based Housing Hub that helps;
   - Give advice to Government
   - Promotes accessible housing
• Explores new housing options
• Links Specialist Disability Providers with eligible people with disability
• Works on finding solutions
• Offers leadership development and principled housing action and research into innovative responses.

3. More accessible, affordable housing

Issues:
The National Disability Strategy wants housing to cost less and tenants to have more security.

Yet a housing crisis exists.

Housing is very expensive.

Housing is not accessible.

The Strategy wants more housing available that anyone, regardless of their disability, could live in. This is called universal housing design.
Many developers, builders, designers and community members are not interested in building accessible designed housing.

In 2010 Universal Design Standards were agreed to. These are not being met.

To increase the supply of good housing for everyone a National reform is needed to renew existing housing and build new housing.

Housing advocates and specialists are working hard to improve this, and working together with other groups to give advice to Government about this.

Actions:

QDN suggests actions to make more housing accessible and affordable.

3.1. Queensland Government introduces laws to make new housing and modified housing meet Gold level by 2020. Gold level is the highest level.

3.2. Queensland Government funds and encourages Gold level accessibility.

3.3. Queensland Government commands more accessible, affordable dwellings.

3.4. Queensland Government advocates for National Disability Strategy commitments to be met.

3.5. Queensland Government provides more education and incentives to make more housing accessible.
3.6. The Commonwealth Government explores ways to finance the large-scale building of affordable housing.

3.7. The Commonwealth Government works with the housing and financial sector to develop different ways of financing including tax credits, bonds, trusts.

4. Improve access to affordable private rental housing

Issues:

People with disability find private rental difficult to achieve.

Rents are high and their incomes often low.

Making modifications to make a place accessible is expensive.

Many tenants can’t afford this.

Landlords are reluctant to agree to modifications even if they don’t have to pay for them.

People with disability and their families find it hard to get online information about accessible accommodation that is a good price and also to find people they want to share a place with.
Rent Connect is a good program which helps people find rental housing matched to a person’s needs and circumstances.

Rent Connect can also assist people with rental bonds and deposits that people need before moving into a dwelling.

**Actions:**

4.1 The Australian Government re-establishes a National Rental Affordability Scheme.

4.2 The Queensland Government looks at its laws so housing modifications can be made more easily.

4.3 The Queensland Government provide incentives to landlords to be able to make and maintain modifications.

4.4 The Australian Government works with the Real Estate Institute of Queensland to make it easier to identify accessible properties.

4.5 The Queensland Government gives messages to the community about the benefits of renting to people with disability.

4.6 Look at what it would mean if we had social benefit bonds for people with disability in Queensland.
4.7 The Rent Connect program is expanded to new locations across Queensland, with a focus upon regional, rural and remote locations.

4.8 Try to include housing solutions for people with disability into Government plans.

5. **Improve access to social housing**

**Issues:**

Many people with disability live in social housing. Social housing is housing provided or funded by government.

In Queensland there is not enough social housing, or accessible social housing.

Social housing also sometimes provides support services that help tenants.

People who work in social housing need to be trained and experienced to work with people with disability.

People with disability are often considered to be good tenants who live at the same place over a long time.

As good long term tenants some may want ways to buy their home.
Many people with disability still feel insecure in social housing.

People with disability sometimes have no choice who they live with in social housing and other government-funded housing.

This often affects people’s mental and physical health.

**Actions:**

5.1. Queensland Government works with community social housing providers to provide more social housing for people with disability.

5.2. Queensland Government and community social housing providers think about the needs of people with disability who use support services, including subsidised rent for live-in carers, space for equipment and disability supplies and accommodation of guide, hearing and assistance dogs and companion animals.

5.3. Queensland Government and social housing providers commit to new social housing being designed to Livable Housing Association Gold standard or above.
6. Deliver innovative solutions that lead to greater home ownership

Issues:

Buying a home is expensive.
Not many people with disability have jobs or can get a loan.

Like many Australians, people with disability want to buy, design or build their own home.

The NDIS has Specialist Disability Accommodation, which may make it easier for some eligible participants to do this.

However, banks and sometimes people with disability think this is not possible.

We need to change how we think and overcome some of the barriers.

Strategies exist that could assist to make it easier for people to borrow money to buy their own home or make modifications.

This includes people living in public housing.
It is very complex.
New ideas and strategies need to be explored to see if they can work here.

Actions:

6.1. Queensland Government develops a shared funding program, one example of many financing options which people with disability and their families can access.

6.2. The Australian Government talks with the finance sector to educate them about the needs and wants of people with disability, and effects of Specialist Disability Accommodation payments.

6.3. Queensland Government looks into funding other models of housing such as the United Kingdom’s co-housing model.

6.4. Queensland Government provides the same opportunities to people with disability accessing the rent-to-buy scheme as available to other public housing tenants.

6.5. The Commonwealth and Queensland Governments fund initiatives to improve the financial literacy of people with disability so they are better informed in relation to innovative financing options around home ownership.
7. Plan and build inclusive residential neighbourhoods

Issues:

People with disability want to live in neighbourhoods they choose with their family and friends, with green space, with other things they need like shops, banks.

Planners, builders, designers, and governments have a responsibility to plan and build inclusive neighbourhoods.

We don’t want to group people with disability in isolation, on the outskirts of towns, away from peoples’ natural support bases, away from community facilities and services and transport.
Smart technology and assistive technology can help.

People with disability must be actively consulted and can contribute towards inclusive communities that enable everyone to participate.

**Actions:**

7.1. Queensland Government makes sure LHA Gold standard is achieved in all new and extensively modified housing.

7.2. Queensland Government makes sure that new developments and neighbourhoods include a mix of affordable and accessible housing.

7.3. Queensland Government updates and reinstates the Smart and Sustainable Home program to educate and demonstrate good housing design.

7.4. Queensland Government promotes best practice in livable housing design by providing incentives, and education with property industry groups and the community sector.

7.5. Local Governments and the Queensland Government look at how the implementation of Innovative approaches to inclusive communities such as the City of Casey in Victoria might work.
8. Provide ways out of congregate care arrangements

Issues:

Congregate care is when people with disability have no real choice about where and with whom they live.

This increases risk of neglect, abuse and violence. Congregate care is still often used.

The NDIS provides a great opportunity to give people with disability real choice about their living arrangements.

People with disability can’t move out of their congregate care if there is no accessible, affordable housing available.

Without changes people cannot achieve their goals and dreams about where and with whom they live.

Service providers sometimes think congregate care is a good option but most people with disability don’t think this.
Senate report into the violence, abuse and neglect of people with disability in institutional and residential settings tells us too many services continue to support people in congregate care and think this is good practice.

**Actions:**

8.1. The Queensland and Australian Governments reinforce through policy and practice the principle that no person with disability lives in congregate arrangements against their choice, or through lack of choice.

8.2. Queensland Government assists people with disability who wish to leave congregate care to find suitable alternative housing.

8.3. Queensland Government makes sure there are affordable housing options for people who wish to leave congregate care settings.

8.4. The Australian and Queensland Governments limit the amount of money and number of facilities and group homes that are built that are not at the request or choice of people with disability.

8.5. The Commonwealth and Queensland Governments ensure advocacy support is available for individuals to exercise their choice and control.

Any strategy is accompanied by success stories of people having pathways out of congregate care.
9. A national approach to home modifications and assistive technologies

Issues:

Home modifications and assistive technology are
- expensive,
- can be difficult to get and
- can change in quality.

Currently there is a fragmented system provided across health and community service departments.

There is a gap between choice making and information.

Although the NDIS will help many other people,

Many other people, including older people with disability will continue to have difficulty.

The NDIS is responsible for reasonable and necessary home modifications for eligible people with disability.

The NDIS also needs to work with other parties to help people with disability work towards appropriate housing options and give people choice.
Actions:

9.1. The Australian Government makes sure the various assistance for home modifications are co-ordinated into a well-resourced national home modification Program.

9.2. Home modifications and assistive technologies (HMAT) are available over the lifetime of an individual and involves co-design with people with disability to make sure people get what they need.

9.3. Home modification and assistive technology programs use the expertise of certified occupational therapists, architects, builders, developers and other professionals.

9.4. The Australian Government establish an online resource for showcasing the range of home modifications and assistive technology.

9.5. Queensland Government establishes a way of telling everyone about what home modifications and assistive technology are out there.

9.6. Queensland Government along with industry create a place (showroom) so people can go and see what their home modifications and assistive technologies look like in real life.
10. Deliver housing advocacy services that focus on people with disability

Issues:

The National Disability Strategy says people with disability need independent advocacy to protect their rights.

People with disability and their families sometimes find it hard to get help in the housing system. Some people find it extra hard.

This includes

- People with intellectual and cognitive disability,
- People with mental health issues,
- People from culturally and linguistically diverse backgrounds and
- People from Aboriginal and Torres Strait Islander backgrounds.

Everyone must be able to access advocacy services to protect their rights as tenants.
People must be part of decisions that affect them, and be well supported in a way that upholds their rights. This often does not happen.

Helping people with disability to speak up for themselves is important in getting better results.

Limited independent advocacy exists for people who cannot speak up for themselves.

Queensland Government is funding the Q Stars program through Tenants Queensland. QDN hopes it has local community access points.

**Actions**

1. Queensland Government helps start a Leadership Institute for people with disability. They can learn leadership and self-advocacy skills to influence and make changes in housing.

2. Queensland Government funds dedicated advocacy support for people with disability accessing its housing assistance programs, including a resourced complaints process and mechanism.

3. Queensland Government provides a tenant engagement program for tenants in public and community housing to
help people participate and be able to make choices to get better housing.

4. Queensland Government reinstate Queensland’s Disability housing Coalition as a dedicated peak disability housing organisation.

5. The Residential Tenancy Authority work with QDN to better understand the needs of people with a disability.

11. Implement specific strategies that address the needs of rural and remote Queenslanders including people from Aboriginal and Torres Strait Islander Backgrounds

Issue:

People with disability often leave their homes in regional and remote areas because;

- They can’t find affordable and accessible housing
- Shops and services are far away
- No accessible transport to get around
Regional, rural and remote communities want to be diverse, vibrant and sustainable.

The NDIS brings opportunity for economic development and economic benefit especially for rural and remote communities.

Housing that is affordable and accessible must be available for all Queenslanders who want to live and work in these communities.

**Actions**

11.1. Queensland Government housing assistance programs take into account the particular challenges of housing supply in regional and remote areas with attention to the cultural needs of people from Aboriginal and Torres Strait Islander backgrounds.

11.2. The Department of Housing and Public Works works with the Department of Transport and Main Roads to develop more transport options in regional and remote areas.
Conclusion

Only when housing needs are met can people with disability be fully included as active, valued citizens in the social and economic life of the community.

QDN firmly believes the time to go for gold is now.

We need to raise expectations for real housing alternatives in both the private and social housing market.

*Going for Gold: Accessible, Affordable Housing Now* provides direction, targets and actions to achieve a more inclusive housing system where people with disability have secure, affordable, accessible and well-located housing in the same way as other Australians.

QDN calls upon the Queensland Government to lead work with QDN and peak housing and community sector organisations to implement the principles, recommendations and actions in this position paper, with measurable targets.

We will have succeeded when people with disability:

- live in ordinary homes in regular communities with the people they choose.
- have the same opportunities for wealth creation and housing transitions as other Queenslanders.
• are able to visit their families and friends because all new and extensively modified housing is accessible.

• who are not able to buy or rent a home in the private market have equal access to social housing that meets their individual and changing needs.

• are assisted through programs to buy or upgrade their home over time.

• can access financial options to enable home ownership.

• can afford to modify their owned or rented housing, and have access to appropriate assistive technology to ensure they are safe and as independent as possible.

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