

CONSUMER & FAMILY CARER NETWORK



Loans for SDA are now a reality

Opening the door to home ownership for people with disability is another step closer with Bank Australia now offering loans for Specialist Disability Accommodation (SDA) properties.

This is a big step in the right direction for those participants eligible for SDA. This update includes information from Bank Australia about its loan products and who they are for. The pathway to SDA eligibility can be a bumpy one and we have also included information about our resources that can help with the process and well as information about research the Summer Foundation has been doing around demand for SDA.

In other news, our very own Dr George Taleporos has started a new podcast series, which aims to help participants make sense of the NDIS. Find the podcasts here: summerfoundation.org.au/dr-georges-podcast

The NDIS is continually evolving and we have included some updates from the scheme in this newsletter around changes to privacy settings in participants' myplace portal and an update from the scheme as to how it's using participant feedback to make changes as the NDIS rolls out.

Helping aged care and healthcare workers better understand the NDIS and establish better connections between the health system and the scheme is another area the Summer Foundation has been working on. We are developing resources that aged care and health care professionals can use with staff and when working with participants that will be available in coming weeks.

Best wishes,

Penny Paul
Information and Connections Coordinator

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PROFILE: MICHELE DAY

Michele Day lives in a nursing home. Michele moved into aged care in 2014 after the progression of her MS and an increase in her care needs.

Michele's father passed away in 2000. Since then a close family friend, Henry, became Michele's power of attorney and his daughter Vanessa also supports Michele. They have known Michele for 25 years.

Michele was registered with the NDIS in 2016 but the road since has been bumpy. Progress halted when Michele was admitted to hospital with pneumonia in July 2016. A planning meeting was finally scheduled for January 2017. Henry and Vanessa were not told of the meeting.

At the planning meeting Michele was supported by an aged care staff member, but the staff were unsure how the NDIS could help Michele.

Michele was hopeful after the meeting, she received funding for a new wheelchair, transport and nine support hours a week to go out. But getting the wheelchair has proved frustrating and 13 months later Michele still doesn't have a suitable wheelchair.

Michele's experience highlights that nursing home staff need to be better supported, through education and training, so that they can help people like Michele through the NDIS process.

In December the NDIS approved funding to pay for Michele's means-tested aged care fees, which has provided peace of mind that Michele is not penalised for being a young person in aged care.

A new wheelchair, at the very least, would offer Michele the chance to live a better life.



TOOLKITS FOR HEALTH AND AGED CARE WORKERS

Understanding the NDIS and the significant change it means for people with disability can be hard for busy and already overworked healthcare professionals.

But it is vital that knowledge and information is better understood and shared between the National Disability Insurance Agency and the health and aged care sectors to ensure good outcomes for participants.

The Summer Foundation is working on a number of projects with aged care providers and hospitals to improve understanding of the NDIS.

A part of this is developing toolkits for aged care providers and health care professionals. The toolkits include fact sheets, templates and more that will be useful for staff and for staff to work with participants.

Initial versions of these resources will be available later this month and the Summer Foundation will hold a number of workshops for aged care and health professionals to review and refine them.

For more information on the workshops phone our Event Coordinator Helen Jeisman on (03) 9894 7006.

ABBOTSFORD ON BOARD

The Summer Foundation is pleased to inform you that the tenants of our Abbotsford Housing Demonstration Project have been able to successfully navigate getting SDA payments included in their NDIS plans.

This is a fantastic outcome for all tenants involved with many lessons learnt along the way. We will have more details about this development in our next newsletter.

BANK AUSTRALIA TAKES LEAD ON LOANS

Home ownership for people receiving Specialist Disability Accommodation payments is now a real possibility with Bank Australia becoming the first Australian bank to offer loans for Specialist Disability Accommodation (SDA).

Bank Australia says loans have already been approved for SDA projects in Victoria, NSW, NT and Queensland and loans are available in every state and territory.

It positions itself as a purpose-led bank with a history of financing unique housing solutions that makes it well-placed to offer loans funded through SDA.

Bank Australia's SDA loan options

SDA loans for NDIS participants with Bank Australia are set up initially over a 15-year period. This is to ensure that if SDA income reduces, the loan can be extended for as long as 30 years to keep repayments affordable.

Bank Australia offers loan options for individual circumstances:

- Home loans for participants (comparison rate from 3.75% p.a.¹)
- Investment loans for family, friends and participant-aligned investors (comparison rate from 4.91% p.a.¹)
- Shared equity loans for participants and families

Bank Australia says it is aware of delays occurring around SDA approval and is prepared to work through problems to pre-approve loans. It looks at participants' circumstances to develop individual loans that consider overall financial position.

For more information contact Bank Australia's SDA loan specialists:

Jacob Edwards – Ph: 03 9854 4673
jacob.edwards@bankaust.com.au

Amber Templeton – Ph: 03 9854 4672
amber.templeton@bankaust.com.au

1. The Comparison Rate is based on a loan of \$150,000 for 25 years. Fees and charges may be applicable. PLEASE NOTE: This comparison rate is true only for the example given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate.

PLEASE NOTE: This information has been provided to the Summer Foundation by Bank Australia and does not represent endorsement by the foundation for Bank Australia or its products. Please contact Bank Australia for more information about SDA loans.

USING SDA TO BUY PROPERTY

The National Disability Insurance Scheme (NDIS) is aiming to give people with disability more control over their housing and support, offering individualised options not previously available.

The NDIS has introduced Specialist Disability Accommodation (SDA) payments to support people with extreme functional impairment or very high support needs to access housing.

People who are eligible for this funding make up only a small proportion of NDIS participants, but for those who are eligible, SDA payments offer a real opportunity towards home ownership.

SDA payments are included in eligible participants' NDIS plans, which means that it's possible for the participant, or their family, to buy a property and use their SDA payments to cover the mortgage.

Because of these changes there is now a demand for home ownership products to meet the needs of people with disability. Bank Australia has responded and is now offering SDA loan products. HomeStart Finance SA has also begun identifying lending options for investors and people receiving SDA payments.

We have prepared a roadmap that helps explain the often complex pathway towards home ownership for people receiving SDA.

The steps required are a guide to the home-buying process and, in this ever-changing environment, are subject to change. Financial institutions themselves can offer up-to-date information on loan eligibility and criteria.

Download the resource: [summerfoundation.org.au /using-sda-to-buy-your-own-property](https://summerfoundation.org.au/using-sda-to-buy-your-own-property)

WHAT IS SDA?

Specialist Disability Accommodation (SDA) is how the NDIS refers to accommodation for people who require specialist housing solutions. SDA is intended to assist with the delivery of supports for people's extreme functional impairment or very high support needs. The NDIS has introduced SDA payments for eligible participants to help them access suitable housing.



PODCASTS WITH DR GEORGE

The Summer Foundation's very own Dr George Taleporos is hosting a new podcast series that aims to help make sense of the NDIS.

Reasonable and Necessary with Dr George: Making Sense of the NDIS is available to listen to on iTunes or SoundCloud. There are five half-hour episodes in the series, in which Dr George talks about different topics including understanding the NDIS Act, how to go about making your NDIS plan, the NDIS and housing and more.

The podcasts are about simplifying the NDIS and helping participants, their families and anyone else involved in supporting NDIS participants to be able to work their way through a new and complicated process.

Links to the podcasts are on our website. Full transcripts of each podcast are also available.

summerfoundation.org.au/dr-georges-podcast

Breakfast Club Lecture Series 2018



Our second lecture for 2018 takes place on 16 May with the topic of *Emerging Technologies and Rehabilitation of the Upper Limb – Are We Ready?*

WHERE: Royal Talbot Rehabilitation Centre, Kew, VIC

WHEN: Wednesday 16 May 2018, 7.30-9.30am

COST: \$30 per lecture or \$100 for the four lectures

BOOK AT: trybooking.com/TORO

NDIS NEWS: MYPLACE PORTAL CHANGES

The NDIS recently made changes to the privacy settings of the *MyPlace* participant portal to make it easier to share information with providers.

The change means as a participant (or their nominee) you now have the option to share parts of your plan with providers that have an active service booking with you.

Consent to share aspects of your plan can be granted from the portal or by visiting an NDIA or local area coordinator partner office.

The NDIS says it made the change after receiving feedback from participants and providers to help the provider better understand a participant's goals.

The NDIS stresses that participants, or their nominees, have the right to decide if they want to share information, who they want to share it with and what information they want to share.

For more information visit: ndis.gov.au/pathways-experience/explainer/myplace-privacy-settings.html

PARTICIPANT PATHWAY EXPERIENCE

The NDIS has heard from participants and organisations about their experiences with the scheme and is using the feedback to make changes and pilot improvements.

The NDIS refers to its relationship with a participant as a pathway. The NDIS says a key part of understanding what is and isn't working along the pathway is through feedback from participants and families about their experiences.

A Participant Reference Group was set up in January, which will support the development and delivery of pathway improvements. The NDIS is also piloting a range of new ideas and changes to processes, which it hopes to complete by April this year.

The NDIS is featuring updates on the latest pathway news on its website: ndis.gov.au/pathways-experience/latest.html