NDIS HOUSING OPTIONS

HOUSING OPTIONS

A GUIDE TO HOUSING AND THE NDIS IN NEW SOUTH WALES

OCTOBER 2020

SUMMER FOUNDATION

Acknowledgements

In preparing this resource, the Summer Foundation acknowledges the work of Business by Creation Pty Ltd trading as SDA+ and People with Disability Australia (PWDA).

Prepared by:

Summer Foundation Ltd. ABN 90 117 719 516
PO Box 208, Blackburn 3180 VIC Australia
Telephone: +613 9894 7006 info@summerfoundation.org.au www.summerfoundation.org.au

© 2020 by the Summer Foundation Ltd. A copy of this report is made available under a Creative Commons Attribution 4.0 License (international)

DISCLAIMERS

The Summer Foundation has prepared this information and believes it to be accurate and reliable, based on the available information. The Summer Foundation does not make any warranty, expressed or implied, regarding any information, including warranties to the accuracy, validity or completeness of the information. The Summer Foundation is not liable to any person or entity for any damage or loss that has occurred, or may occur, in relation to that person or entity taking or not taking action in respect of any representation, statement, opinion or advice referred to herein.

INTRODUCTION

People with disability are often not used to having choices about where and how they live.

In the past, where and how to live was usually decided for people with disability – by the available options and by the government or service providers.

But now you can choose what you really want in a home! To make choices, you need information about what could be available for you.

HOW TO USE THIS WORKBOOK

This workbook is made up of information and activities.

This workbook has information about types of housing and the rental or home ownership options available in New South Wales under the National Disability Insurance Scheme (NDIS).

Some information is followed by a 'workshop activity'. These activities help you think about what you need and want in your home. There is space so you can write (or type) about the housing you want. **Writing down everything you want will help get the right NDIS funding to support you.**

At the end of the workbook, you will write a "NDIS housing goal". This is what you need to explain your housing needs and wants to the NDIS.

You can type into this workbook or you can print it.

You may need to ask someone to support you to type or write answers down.

WHAT SHOULD A HOME BE?

Home is important for everyone.

Home is a place:

- To be comfortable
- To be safe
- To keep your things
- To express yourself
- To do the things you want to do in your life
- To spend time with friends and family
- That fits with how you live

Everyone should be able to live in a home like this.

But a home has not always been like this for people with disability because:

- The right housing can be very hard to find, especially if you need support with everyday life
- Getting the support you need has often only been possible if you live in a certain home and with other people with disability, such as a group home
- You can't get around easily in your home if it's not the right home for your needs
- Your home might not be close to public transport
- You might have needed to live with your parents for a long time for support and security

The NDIS means things are improving for most people with disability. People can get the supports they need and do more things in their lives.

But housing for people with disability still often looks like it did before the NDIS. Many people still live in group homes or with their parents.

This workbook explores the possible housing choices for people with disability in New South Wales who have support from the NDIS.

What your home is like now

A good starting point for thinking about the home you want is to think about the housing you live in now.

What type of housing do you live in? (Tick or select the right one for you)

I live in a:

- ◯ Family home
- ◯ Public housing house or unit
- ◯ Private rental home
- ◯ Group home
- ◯ Somewhere else? Write below:

Who do you live with now? (Tick or select the right one for you)

I live with:

- ◯ Parents or other family
- ◯ Friends or housemates
- ◯ Partner or spouse
- ◯ Co-residents who you share the house and supports with
- ◯ No one, I live on my own

I would like to live: Tick or select the right one for you

By myself

◯ Yes ◯ No ◯ Maybe

With my partner/children

◯ Yes ◯ No ◯ Maybe

With a family member (i.e. sibling or parent)

◯ Yes ◯ No ◯ Maybe

With friend/s

◯ Yes ◯ No ◯ Maybe

With a host family

◯ Yes ◯ No ◯ Maybe

With other people without disability

◯ Yes ◯ No ◯ Maybe

With other people with disability

◯ Yes ◯ No ◯ Maybe

In a home sharing arrangement

◯ Yes ◯ No ◯ Maybe

Other: (please list)

Other important information:

Where I would like to live

Are there particular suburbs or towns you would like to live in?

Different locations mean different types of housing might be available. For example, townhouses and apartments in bigger cities, and houses with larger yards in outer suburbs and towns.

Why do you like those locations – what would be better for you if you lived there?

Some locations have better public transport, but other locations may be closer to family you want to be near.

(Of course, you may want to stay in the suburb or town where you live now.)

Where would you like to live?

I would like to live in:

I want to live there because:

Do you like where you live?

What works well about your home and where you live?

What needs to change?

KEY VALUES WHEN FINDING A HOME

There are 4 important things to remember when you are looking for a home:

Rights:
You have the same rights and responsibilities regarding your home as others

Choice:
You choose where, how and who you live with

Inclusion:
Your home helps you to participate socially and economically in community life

Control:
You can keep your home separate from your support

ABOUT HOUSING AND SUPPORT UNDER THE NDIS

The NDIS will provide funding for reasonable and necessary support to people with disability to reach their goals and live an ordinary life.

For most people, an ordinary life means leaving their parents' family home as a young adult and either living on their own, in a shared house with friends, or with a partner.

But without access to appropriate housing and support, many people with disability continue to live with their parents for a long time, in a group home or in residential aged care.

Under the NDIS, housing and support are considered and funded separately so you are able to change your support provider without having to move to a new house. This gives NDIS participants more choice and control over where they live and the services they use.

The NDIS does not own or operate any housing.

But the NDIS does fund:

- Supports that build your capacity to live independently in the community
- Supports for personal care (e.g. showering and dressing)
- Supports to improve living skills, money and household management
- Supports to improve social and communication skills and behaviour management
- Home modifications to your own home, a private rental property or, in some cases, social housing
- Help around the home if you are unable to do these tasks due to your disability (e.g. help with cleaning and laundry)
- For people with very complex support and housing needs, the NDIS may fund Specialist Disability Accommodation (SDA), which pays the costs of living in a house with a specialised design and features

Your reasonable and necessary supports

What are some reasonable and necessary supports for you?

Do you need support with personal hygiene or toileting? Or bathing and dressing? Or meal preparation, eating and/or taking your medication? Do you need help with shopping, housework or home maintenance? Do you need support working out your money or paying your bills? Or with decisions, or planning your activities?

Things I need help with every day:

Things I need help with occasionally:

The things I would like to do more independently are:

Think through these options for support in your home

Support staff working in my home (in-home support)

This support model would/would not be suitable for me because:

Support staff working from an office in the housing development (on-site support)

This support model would/would not be suitable for me because:

Support staff coming to my home at agreed times (off-site support)

This support model would/would not be suitable for me because:

Other: (please list)

Other important information:

Funded support to explore housing options

The NDIS may also pay for support coordination to help you look at your housing options and find a new home, if you need one. Or a Local Area Coordinator may have information about local housing options.

The NDIS may pay for allied health assessments so it's clear what features your home needs to have and what other supports you will need to live how you want.

This might include equipment and essential features you need in your future home.

The Summer Foundation's "**Looking For Somewhere to Live**" resource explains these supports in more detail.

This resource is on this website: **www.summerfoundation.org.au/looking-for-somewhere-to-live/**

HOUSING OPTIONS – DIFFERENT TYPES OF HOUSING

Here are some things to consider about different types of housing:

A **house** will have a yard, which means room for a pet and garden. But a house has more to look after and will be more expensive. You might choose to share a house to share costs.

A **townhouse, villa or duplex** is a house attached to another. It may have a small courtyard (enclosed yard) and you will be living closer to neighbours. There may be rules about keeping pets.

An **apartment** will be one of many apartments in a building (maybe 6 or 10 or perhaps 50 or more apartments in a large development). Apartments do not have private yards, but they usually have a balcony. You live close to more people, but apartments can be an affordable housing option. If they have a lift they can be easier to access (no stairs) and are often close to public transport.

A **group home** is where you share a house with other people with disability and share some supports (e.g. overnight support, daily living support). You may not have much say about who else lives in the home and who provides your supports.

A **boarding house** can have a few or many rooms that are rented individually. You have your own room but usually share the bathroom, kitchen and living room with other people. Boarding houses are usually larger than group homes.

You may be able to rent a **granny flat** in someone's back yard.

You might rent a **caravan or cabin**, but these can be very small and you might need to share bathroom facilities. And you might not be able to continue living there if the caravan park decides they want you to leave. Caravan and cabin parks will have rules relating to pets and visitors.

Residential aged care facilities house some people with very complex disability needs, but conditions in aged care homes are unsuitable and restrictive for younger people.

The Commonwealth Government recognises that aged care is a poor housing option for younger people with disability and recently announced that it is working to ensure there are better alternatives.

What sort of home would you like to live in?

I would like to live in this type of housing: (Tick or select the right one for you)

A house

◯ Yes ◯ No ◯ Maybe

A duplex/villa/townhouse

◯ Yes ◯ No ◯ Maybe

An apartment

◯ Yes ◯ No ◯ Maybe

A moveable unit or bungalow

◯ Yes ◯ No ◯ Maybe

Other: (please list)

What do you need in your home?

Are there special features you need in your new home? Does it need to be wheelchair accessible and be located in a fairly flat area, or can you live in any sort of home?

What features do you want your new home to have?

- ◯ Accessible features (e.g. wide door frames, wheelchair-height kitchen benches, ramps)
- ◯ Support providers in my home or nearby
- ◯ Room for my equipment
- ◯ Room for friends or family to stay over
- ◯ Room to study, and/or for hobbies
- ◯ A yard for pets and gardening
- ◯ A shed for hobbies

Other: (please list)

DIFFERENT TYPES OF RENTING

People with a limited income will generally need to rent a home. There are different options for renting in NSW

Social housing

Social housing is secure rental housing for people on very low or low incomes. Rents are based on income and set to be affordable and allow for other living costs.

Social housing includes properties owned or managed by government and community housing providers (including Aboriginal community housing providers).

Security of tenure in social housing is very good, yet conditional on compliance with tenancy rules and continuing to meet eligibility criteria such as maximum income thresholds.

Social housing can be accessed for priority cases in as little as 1-2 months. However, you may have to wait much longer and even up to 5–10 years in some locations.

Housing Pathways

Housing Pathways is the program to manage applications for housing assistance in NSW.

Housing Pathways provides information, a single application process covering the whole state, and a single waiting list called the NSW Housing Register. It is simple and easy to apply for housing online, over the phone or in person at an office.

You will be asked if you want to live in public housing, community housing or both. Your chances to get social housing are better if you select all housing options on your application.

Offers of housing will be based on information provided in the application. If you don't like what is offered or it is unsuitable, you could be taken off the waiting list.

To check out the **eligibility criteria**, go to:
www.facs.nsw.gov.au/housing/policies/eligibility-social-housing-policy

To find out the **evidence required** to support your application, go to:
www.facs.nsw.gov.au/download?file=329224

To find out if **priority access** applies in your circumstances, go to: **www.facs.nsw.gov.au/housing/policies/social-housing-eligibility-allocations-policy-supplement**

To apply over the **phone**, call 1800 422 322.

To apply **online**, go to:

www.facs.nsw.gov.au/housing/help/applying-assistance/assistance

To apply in writing using a **form**, go to: **www. facs.nsw.gov.au/__data/assets/pdf file/0003/329223/Application-for-Housing-Assistance-DH3001-04.20.pdf**

To find your local **social housing office**, go to: **www.facs.nsw.gov.au/about/contact/housing**

To contact the **Aboriginal Housing Office**, go to:
www.aho.nsw.gov.au/read-our-story/contact-us

Public Housing

Public housing is housing owned or leased by Department of Communities and Justice across NSW. The department also provides other housing assistance (see further details below)

Community Housing

There are over 140 not-for-profit community housing providers across NSW. They work with the Department of Communities and Justice, non-government, local councils and private sector partners providing social housing as well as other housing options and assistance (see further details below).

Aboriginal housing

Aboriginal housing is owned by the Aboriginal Housing Office. People who are Aboriginal or have an Aboriginal person living in their household can apply.

Affordable housing

Affordable rental homes provide housing for people on very low to moderate incomes who meet certain eligibility criteria. Rents are typically set at either a discount to market rates (e.g. 75% to 80% of market rent) or as a percentage of tenant income (e.g. 25% to 30% of income).

Security of tenure in affordable housing is generally very good, as long as you follow the rules for tenants and still meet eligibility criteria, such as income limits.

The National Rental Affordability Scheme (NRAS) has created many affordable housing properties across Australia. Some are built to accessibility standards.

You can find out more about NRAS housing, including whether you are eligible at:
www.dss.gov.au/housing-support/programs-services/housing/national-rental-affordability-scheme/nras-tenants

There is no centralised application process. You need to apply for properties in your local area with the managers of those properties.

To find out more about renting affordable housing and to find property managers who may have properties in your area, go to:
www.facs.nsw.gov.au/housing/help/ways/renting-affordable-housing

You can find out more about local disability advocates at this website:
www.disabilityadvocacyfinder.dss.gov.au/disability/ndap/

Renting privately

Private rental housing has the most housing available at any time.

But most available private rental housing is not affordable for people on low incomes.

Very few private rental properties are accessible if you use a wheelchair or need a home without stairs. Some homes in the private market may be suitable for people with disability if accessibility is not so important.

You can apply for any private rental property that suits you and that you can afford.
But it can be very hard to know from the advertisement if a property is accessible.

The NSW Government provides a range of private rental assistance products and services which can help to set up or maintain a private rental tenancy. You can apply for private rental assistance over the phone by calling 1800 422 322 or online by going to:
www.facs.nsw.gov.au/housing/help/applying-assistance/assistance

For more information about private rental assistance

For more information about private rental products and services, including eligibility criteria, please go to: **www.facs.nsw.gov.au/housing/factsheets/private-rental-assistance**

Once you apply for a private rental home, a real estate agent and landlord will decide whether you are a suitable tenant. If lots of people are applying for the same home, it can be difficult to get selected as the tenant, and people can end up making many unsuccessful applications for homes.

It can be difficult to stay long term in a private rental home because the tenancy may be ended by the owner of the home, even if you want to keep living there.

If modifications need to be made to a private rental home, you need the written approval of the owner. The NDIS may fund the modifications, but it will want to be sure that you can stay living in the modified home, as the NDIS will generally only pay for modifications once.

For more information from the NDIS about home modifications, see:
www.ndis.gov.au/participants/home-equipment-and-supports/home-modifications-explained#further-information-and-resources

Tips about looking for a private rental home

You can search for private rental homes on websites such as:

- **www.realestate.com.au/**
- **www.rent.com.au/**
- **www.domain.com.au/**

Learn about your rights as a tenant. The Tenants' Union of NSW provides free advocacy, legal advice and representation. Their website is here: **www.tenants.org.au**

Specialist Disability Accommodation (SDA)

Introduction to SDA

The NDIS will fund the cost of housing for eligible NDIS participants whose extreme functional impairments or very high support needs mean they are unable to live in mainstream housing.

Specialist Disability Accommodation (SDA) is housing that has been specially designed or modified to suit the needs of people who have an extreme functional impairment or very high support needs.

The SDA payment was introduced in the NDIS because it was recognised that a small number of NDIS participants would need very specialised housing that would not be available in the mainstream housing market.

The SDA payment encourages providers to build the type of housing needed by people eligible for the SDA payment.

The SDA funding is paid to the SDA provider, along with an affordable rent paid by the person living there.

Changes to the SDA Rules in June 2020 also now permit SDA eligible participants to share SDA properties with non-SDA eligible people such as partners, children or friends. This is a much welcomed improvement and now provides choice to those participants about who they live with in the same way as others in the community.

Recent data published by the National Disability Insurance Agency (NDIA) shows 5,307 people in NSW have SDA funding in their NDIS plans. It is assumed most are existing residents transitioning from the previous accommodation arrangements.

You can read about SDA in NSW here: **www.summerfoundation.org.au/documents/specialist-disability-accommodation-supply-in-australia/**

Who is eligible for SDA?

SDA is housing that has been specially designed or modified to suit the needs of people who have an extreme functional impairment or very high support needs.

Extreme functional impairment means that, even with appropriate home modifications and/or assistive technologies, you will still need support with daily activities such as:

- **Getting in and out of bed**
- **Getting dressed**
- **Moving around**
- **Preparing meals**
- **Accessing the community**

Very high support needs means one or more of the following:

- **That your 'informal supports' (people who help you but don't get paid for their help – often family or friends) can't meet your personal care needs**
- **You have spent a long time in a group home or residential aged care**
- **You have behaviours that pose a risk to yourself or others**

SDA funding will only be approved for a small number of people in the NDIS (around 6% of participants). So very few people are likely to be eligible for SDA funding.

How do I get SDA funding?

SDA payments are usually in the NDIS plans of people already living in supported disability housing.

If you have very high support needs, but don't already live in disability housing, you may need capacity building funding from the NDIS to search for suitable housing. If there are no suitable housing options for you, your support coordinator can assist you to explore whether you could be eligible for SDA funding to help you secure the right place to live.

Before you can be approved for SDA funding, you must go through the Informing Housing Solutions (previously known as Exploring Housing Options Package) process.

The Informing Housing Solutions is an NDIS funded support that provides up to 75 hours of support coordination to assist you to investigate all of the funding options available to you. The Informing Housing Solutions also includes funding for assessments so that you can determine what you will need for your SDA housing request (e.g. occupational therapy assessment).

If you do get SDA funding approved at a level that will meet your needs, this will improve your housing options as there are many new SDA providers now looking for tenants. Some providers are working closely with people with disability to co-design their new housing, which will be funded with the help of SDA payments.

How SDA funding works

SDA funding is used to pay the provider of an SDA dwelling to allow you to rent the home, generally for the long term. The SDA dwelling must be registered or "enrolled" with the NDIA in order for the provider to get the SDA payment on your behalf.

SDA payments are for the cost of the dwelling, but not for your supports. All your supports are paid separately. This means your home is not tied to whoever provides supports in the home.

(NOTE: You can't have NDIS home modification funding if you are living in an SDA home. The NDIA assumes that your home is already modified for your needs by the SDA provider. But your assistive technology requirements for your home will be part of your NDIS plan.)

What kind of housing can SDA be?

SDA properties can be houses, apartments, townhouses or group homes. They can be for 1 person to live alone or for up to 5 people to live together in a group home. The NDIA prefers smaller, rather than larger settings. Most people being funded for SDA are being funded for 1, 2 or 3 person dwellings (rather than 4 or 5 bedroom group homes). Housing providers cannot build new homes that are for more than 5 residents.

SDA design categories

There are 5 SDA design categories:

1. **Basic:** Is for existing housing only and is provided to participants who want to remain in their current group home. "Basic" category SDA won't be built in future

2. **Improved liveability:** Is for people with a sensory, intellectual or cognitive impairment. Features include:
    - Being easy to enter and move around in
    - Doorways and other features are easy to see
    - Good visibility from 1 room to the next
    - Easily adapted to suit individual needs
    - Meets Liveable Housing Australia's 'Silver' standard
    - This category is for people who don't really need any unique design features – they won't have a mobility impairment and don't need strengthened features to keep them and others safe

3. **Robust:** Is for people who have complex behaviours, and who may sometimes be a risk to themselves or others. Features include:
    - Adequate space and safeguards for the needs of residents with complex behaviours, to reduce the risk of residents hurting themselves or others
    - Secure windows and doors to and within all areas
    - Impact-resistant walls, fittings and fixtures (e.g. blinds, door handles)
    - Appropriate sound proofing, to minimise the amount of noise passing from 1 area to another
    - Laminated glass
    - Areas of egress and retreat for staff and other residents to avoid harm if required
    - Meets Liveable Housing Australia's 'Silver' standard

4. **Fully accessible:** Is for people who have a significant physical impairment such as wheelchair users. Features are:
    - No steps at external doors and external outdoor private areas
    - Bathroom vanity/hand basin accessible in seated or standing position
    - Power supply to doors and windows (blinds), for retrofit of automation as necessary
    - Consideration given to making the kitchen sink, cooktop, meal preparation bench area and key appliances (dishwasher, oven, microwave oven, laundry appliances) accessible in seated or standing position
    - Meets Liveable Housing Australia's 'Platinum' standard

5. **High physical support:** Is for people with significant physical impairment and who need a high level of personal support. The features are:
    - No steps at external doors and external outdoor private areas
    - Bathroom vanity/hand basin accessible in seated or standing position
    - Power supply to doors and windows (blinds), for retrofit of automation as necessary
    - Consideration given to making the kitchen sink, cooktop, meal preparation bench area and key appliances (dishwasher, oven, microwave oven, laundry appliances) accessible in seated or standing position
    - Structural provision for ceiling hoists
    - Assistive technology ready
    - Heating/cooling and household communication technology (e.g. video or intercom systems) appropriate for the needs of residents
    - Emergency power to cater for a minimum 2-hour outage where the welfare of residents is at risk
    - 950mm minimum clear opening width doors to all habitable rooms
    - Meets Liveable Housing Australia's 'Platinum' standard

Specialist housing features to support my independence

Specialist housing design features may assist you to be more independent.

From the lists below, please indicate which housing design features would assist you to maximise your independence.

Improved livability

Internal finishes that clearly identify doorways, stairs and ramps etc to assist people with vision impairment to move safely around their home (Tick or select the right one for you)

◯ I currently use ◯ I don't use but would benefit from ◯ Not sure ◯ I don't need

Other important information:

Fully accessible

(Tick or select the right one for you)

Accessible external doors and outdoor areas – for me this means:

◯ I currently use ◯ I don't use but would benefit from ◯ Not sure ◯ I don't need

Accessible bathroom and vanity – for me this means:

◯ I currently use ◯ I don't use but would benefit from ◯ Not sure ◯ I don't need

Accessible kitchen sink – for me this means:

◯ I currently use ◯ I don't use but would benefit from ◯ Not sure ◯ I don't need

Accessible cooktop – for me this means:

◯ I currently use ◯ I don't use but would benefit from ◯ Not sure ◯ I don't need

Accessible meal preparation bench – for me this means:

◯ I currently use ◯ I don't use but would benefit from ◯ Not sure ◯ I don't need

Accessible key appliances – for me this means:

◯ I currently use ◯ I don't use but would benefit from ◯ Not sure ◯ I don't need

Power to doors and windows:

◯ I currently use ◯ I don't use but would benefit from ◯ Not sure ◯ I don't need

Other: (please list)

Other important information:

Robust

(Tick or select the right one for you)

High impact wall linings:

◯ I currently use ◯ I don't use but would benefit from ◯ Not sure ◯ I don't need

High impact fittings and fixtures:

◯ I currently use ◯ I don't use but would benefit from ◯ Not sure ◯ I don't need

Secure windows:

◯ I currently use ◯ I don't use but would benefit from ◯ Not sure ◯ I don't need

Secure internal and doors:

◯ I currently use ◯ I don't use but would benefit from ◯ Not sure ◯ I don't need

Sound proofing:

◯ I currently use ◯ I don't use but would benefit from ◯ Not sure ◯ I don't need

Laminated glass:

◯ I currently use ◯ I don't use but would benefit from ◯ Not sure ◯ I don't need

Safe space for support worker:

◯ I currently use ◯ I don't use but would benefit from ◯ Not sure ◯ I don't need

Other: (please list)

Other important information:

High physical support

(Tick or select the right one for you)

A ceiling hoist:

◯ I currently use ◯ I don't use but would benefit from ◯ Not sure ◯ I don't need

Assistive technology – for example, operating heating and cooling, opening doors, blinds etc. by remote control:

◯ I currently use ◯ I don't use but would benefit from ◯ Not sure ◯ I don't need

Emergency communication system:

◯ I currently use ◯ I don't use but would benefit from ◯ Not sure ◯ I don't need

Wide door openings to all rooms (950mm):

◯ I currently use ◯ I don't use but would benefit from ◯ Not sure ◯ I don't need

Emergency power back-up for 2 hours :

◯ I currently use ◯ I don't use but would benefit from ◯ Not sure ◯ I don't need

Other: (please list)

Other important information:

Everyone's housing needs change over time.

Some people may need less housing related supports as their independence increases; others will need more supports as their disability progresses and/or they age.

I expect the following changes in my housing needs over the next 5 years:

Finding SDA and other disability housing

If you are an NDIS participant, you can find housing providers near you on the Myplace portal website. Both SDA and non-SDA providers can be found.

You will need to set up an online account first if you have not already done this. Go to: **www.ndis.gov.au/participants/using-your-plan/managing-your-plan/how-use-myplace-portal**

- Login
- Select "Provider Finder"
- Select "A new provider or service"
- Select "Profession/service"
- Select "Housing Provider" from the drop down menu
- Select your home address or preferred location
- Select search distance from this location
- Press "Search"

New ways of finding housing suitable for people with disability are now available – special websites advertise available homes suitable for people with disability or individual providers may promote homes they are building or have newly available.

Tips for searching for disability housing

You can search for SDA homes and other disability housing through a specialist internet search website. Here are two specialist websites that people use to search for SDA vacancies and other disability housing vacancies:

www.thehousinghub.org.au

www.gonest.com.au

You can approach SDA providers and SIL providers directly about any housing vacancies they may have. Some providers may advertise on the websites listed above, or they will list vacancies on their own website.

You can ask your support coordinator about housing providers they know who may have housing that might be suitable for you.

HOME OWNERSHIP

Most Australians would like to live in a home they own because it provides the best option for choice and control and long-term security.

However, buying a home is a long-term financial commitment and is unaffordable for most people on low incomes.

Most people buying a home need a deposit they have saved or been given, and sufficient income to repay a loan from a bank or credit union. There are also other ongoing costs for home owners – such as paying council rates and home maintenance.

If you buy an apartment you also need to pay for shared costs of the building (usually referred to as body corporate fees), which pay for the costs of common areas, including administration, maintenance, energy costs of lifts and lighting, maintenance of gardens.

Sometimes people with disability get help from family members (for example, their parents) to raise money to buy a home. Some people who have acquired a disability as an adult may already have their own home but it is no longer suitable for them. So, they may sell that home and buy something more suitable (but need a loan to help pay for the new home).

To find accessible properties for sale across Australia go to:
www.e-bility.com/classifieds/accessliving.php

First homebuyers

If you are a first homebuyer, the NSW Government provides financial incentives to assist.
For more information, go to: www.revenue.nsw.gov.au/grants-schemes/first-home-buyer

About home modifications

Some people with disability already own a home and NDIS funding for home modifications will help make the home suitable for their needs.

Or if you buy a home, the NDIS will provide funding for home modifications and assistive technology that you need.

Here is information about how the NDIS funds home modifications and equipment you may need in your home: **www.ndis.gov.au/participants/home-equipment-and-supports**

Buying your own SDA property

It is possible for a person who has funding for SDA approved in their NDIS plan to use that funding to buy their own SDA dwelling. In this situation, the person would be a "self-provider" of SDA.

There are rules about how this can work, for example, the dwelling must meet SDA dwelling enrolment requirements. The person also has to register as a self-provider with the NDIS Quality and Safeguards Commission.

Here is a link to a story about Kirby, who has used her SDA funding to buy her own accessible home: **www.summerfoundation.org.au/documents/digital-stories/kirbys-story/**

Here is a resource you can use:
www.summerfoundation.org.au/resources/using-sda-to-buy-your-own-property/

INDIVIDUAL LIVING OPTIONS

Individual Living Options are about flexible approaches to how people with disability obtain their supports.

The NDIA is developing national policies about Individual Living Options (ILOs).
See: **www.ndis.gov.au/providers/housing-and-living-supports-and-services/housing/individual-living-options**

ILOs are flexible support arrangements that enable a wider range of living arrangements, such as:

- Co-residency: Support lives full-time or part-time in the participant's home
- Host arrangements: Participant lives full-time in the home of a non-related host who provides support
- Living alone: Support is provided in the home of the participant in a variety of ways
- Living together: Participant lives with other people of their choice and receives support

You do not have to have SDA to benefit from ILOs.

Here is an example of a company that is developing ILOs all over Australia:
mysupports.com.au/individual-living-options-ilo

HOUSING STORIES

Here are four stories about people finding the housing that works for them.

SPECIALIST DISABILITY ACCOMMODATION (SDA) – SHARON'S JOURNEY

I went to an SDA workshop a few years ago. It explored how SDA would enable people with disability to live independently. I became excited about the prospect of not only having an accessible house, but one with modern features and assistive technology that I could control independently. In my NDIS plan, my main goal was to live an independent life and housing was essential to that. I need a house that accommodates my changing needs. This cannot happen with my current house, which requires significant modifications due to my disability. Therefore, I need to explore SDA.

I've spent much time researching my options and getting assessments from therapists to justify my SDA needs. I've worked with a consultant who specialises in helping people explore housing options. My goal is to build an SDA property so I can live my best life as independently as possible. This is a process that shouldn't be rushed. For me, access into the property is especially important. I've had to reconsider the land I was going to build on due to the access point being on a busy main road, making it difficult to get in and out of the property safely with my converted car and unstable neck. I need to find land in a quiet cul-de-sac.

As a person with a high-level, complex disability I want the opportunity to live independently, own my own home and be in control of my life and choices, like any other person. I really believe SDA is the answer to my housing needs and I remain excited about the possibilities and the journey.

HOME OWNERSHIP – PETER'S STORY

It was very important for me to have my own home because I had heard so many stories of people having to keep moving around and they were in a rental property. I wanted a much more secure and stable environment by owning my own house with a say in where I lived and with whom.

When it came to financing my own house, I went to the bank that I had been with since 1982 and they thought we were over-financing ourselves.

No major bank wanted to look at us, they were looking at us from a disability perspective.

Those who know me, know that I never give up. I began looking for options and solutions. I contacted a community bank and I believe they saw a person, a part of society who just wanted to build a house that was like any other family.

Being a home owner with my family has brought security knowing we are in control of our living arrangements. It has also given me a purpose to want to work, which in turn has given me opportunities to engage within my community, creating the chance to share our story about what home ownership has meant to us with others.

NATIONAL RENTAL AFFORDABILITY SCHEME (NRAS) – CHARMAINE'S STORY

Hi. My name is Charmaine and this is my story. About 5 years ago after living in shared rental accommodation, I needed to seek affordable accommodation as a solo tenant. Having a physical disability and living on a disability pension meant that I needed to find housing that was both affordable and accessible in Brisbane.

At the time of my housing search I approached Queensland Housing who added my name to their full public housing waiting list. The waiting list was not in my favour as I had limited means and time in which to secure a safe, decent, affordable, accessible rental, or risk becoming homeless. A friend advised me to contact my landlord at the time who informed me about a development that had just been listed for rental. The eligibility criteria said that I had to be over the age of 55 (tick) and that I had a NRAS number (no tick) before I could view the development. NRAS began in 2008 and is an attempt by the Government to address the shortage of affordable rental housing by offering financial incentives for investors to build and rent dwellings to low to moderate income households at below-market rates.

I did my research on the NRAS housing scheme eligibility and applied. I was ecstatic when I received a positive outcome and immediately contacted the developer to request a viewing. The development ticked all the right boxes for me. It provided modern, safe, affordable, accessible inner-city apartment living. My tenant application was successful and I moved into my apartment within a week. This year marks the sixth year of my tenancy.

COMMUNITY HOUSING – MIKE'S JOURNEY

I had lived in a Queensland Housing 4-bedroom home in Boronia Heights, Logan, Queensland, for 13 years as a single father to my 4 children. About 5 years ago, once my children left the nest, I began to contemplate my future. Due to acquiring a disability it was becoming difficult to access my home and community. The idea of moving to a more manageable home was an attractive prospect.

Then I was contacted by Queensland Housing and asked if I would be interested in a new development by Queensland Housing and Brisbane Housing Company. It was a complex of 57 units, some of which were accessible. Residency was open to Queensland Housing tenants who wanted to downsize and were over 55.

Since moving here, I've found many of us share similar life experiences. We connect with each other and often assist one another, sometimes with transport, sometimes with advocacy when dealing with government agencies and more often, friendship. Residents frequently meet as we move around the complex which often results in prolonged "chats". There are monthly morning teas in the common room, hosted by a local church, and an interactive art installation that allows residents to select options for a monthly outing.

Personally, I am very pleased with the locality of the complex as it allows for easy access to public transport, shopping centres, medical facilities and friends live nearby. I am content that my decision to move here was a move forward.

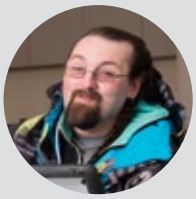
SDA VIDEO STORIES:

Trevor's story:

Linda, Trevor's Mum, shares how Trevor's life has changed since he chose to live independently with support in an SDA apartment.
www.summerfoundation.org.au/trevors-story/

Sam's story:

Sam shares the journey from a group home to living independently with support in an SDA apartment. "*I was scared that maybe I was too disabled to have that.*"
www.summerfoundation.org.au/sams-story/



Bily's story:

After several unsustainable housing arrangements, Bily now has his own place where he can pursue his art and continue on with his life. "*Just because I'm in a wheelchair and can't use my voice, doesn't mean I can't live on my own.*"
www.summerfoundation.org.au/bilys-story/

View the full range of video stories from the Summer Foundation:
www.summerfoundation.org.au/people-category/accessible-housing-stories/

What would the right home enable you to do?

For example:

- Get around the whole house and get my own meals
- Get out into the neighbourhood
- Catch public transport to the city to see a movie
- See my friends/family more often
- Live with my partner/family
- Make new friends
- Get to uni or work more easily
- Have control over when I do things and what I do

My ideal home would allow me to:

Are there other things you also want to be able to do in the future?

How will a new home help you achieve these goals?

I want to find a new home – what next? Write an NDIS HOUSING GOAL

If you want to find a new home, you need to express this as a goal in your NDIS plan. This will mean that your goal should be taken into account by the NDIA when it considers what funding to approve for your supports.

Examples of goals about housing:

> *"As a 24-year-old, it is time I got to do what everyone else does and move away from my family."*

> *"To live more independently in my own home so I can feel safe, and have the space to do my art, and have friends to visit."*

> *"I am 37 years old and it is my dream to finally live on my own."*

What are things you really like to do (or would like to do), whether at home or out in the community? How would a new home help you do those things?

Example:

> *What would you like to achieve in the future? What is your long-term goal?*
>
> *You might need support coordination funding to explore housing options to help you work out where you could live.*
>
> *You might need an occupational therapist's assessment to confirm your current housing is unsuitable and to tell the NDIA what needs to be in your future home for you to live safely and more independently.*

When developing housing goals, we need to use the right words for the NDIS.

Include goals about:

- Moving out of where you currently are, you want to move to...
- Occupancy – how many people do you want to live with?
- Support model – in person's own words – e.g. I want to live in a home by myself with supports I need available when I need them

Try writing your housing goals

Here are some ideas of how to put the words together. Use some of the information you have thought about today.

I would like to live in _____ *(place)*

so that I can _____ *(what you would be able to do)*.

I want to live in a _____ *(type of housing*

that has _____ *(features)*.

This would enable me to _____

I want to live with _____

My home needs to be near _____

so that I can _____

Things I want to do in my home include

_____

_____

Write your housing goal in the space below:

Think about the supports you might need to live in your future home

What supports are funded in your current NDIS plan and would these be suitable if you changed your home?

What support would you need to be more independent every day?

- Help with bathing and dressing
- Help with personal hygiene and toileting
- Help with taking medication
- Preparing meals

What do you need help with sometimes?

- Housework and home maintenance
- Shopping
- Working out money and paying bills
- Planning activities and making decisions

Consider how you would like the support to be provided:

- In-home support
- On-site support (nearby)
- Off-site, coming to my home at agreed times

Make sure you let the NDIS know the things you would need in your new home by adding a goal into your NDIS plan.

Other Resources

Here are some other useful resources to help you think about housing options:

www.summerfoundation.org.au/documents-category/housing/

Looking for somewhere to live: **www.summerfoundation.org.au/looking-for-somewhere-to-live/**

SDA payments guide: **www.summerfoundation.org.au/sda-payments-guide/**

Living more independently: **www.summerfoundation.org.au/living-more-independently/**

SDA Housing Advice Line

The Housing Hub's SDA Housing Advice Line was launched in November 2020 and is run by a dedicated team of Housing Options experts who provide advice to Housing Seekers and their supports on how to navigate their housing journey.

Our team can support people with disability and their families by:

- Providing information about SDA funding
- Supporting you to navigate the Housing Hub
- Explaining funding NDIS funding streams such as SIL, ILO, MTA and STA

Please call **1300 61 64 63**

Hours are Monday – Friday 8am-6pm (AEDT)

Housing Hub

Find the home that's right for you

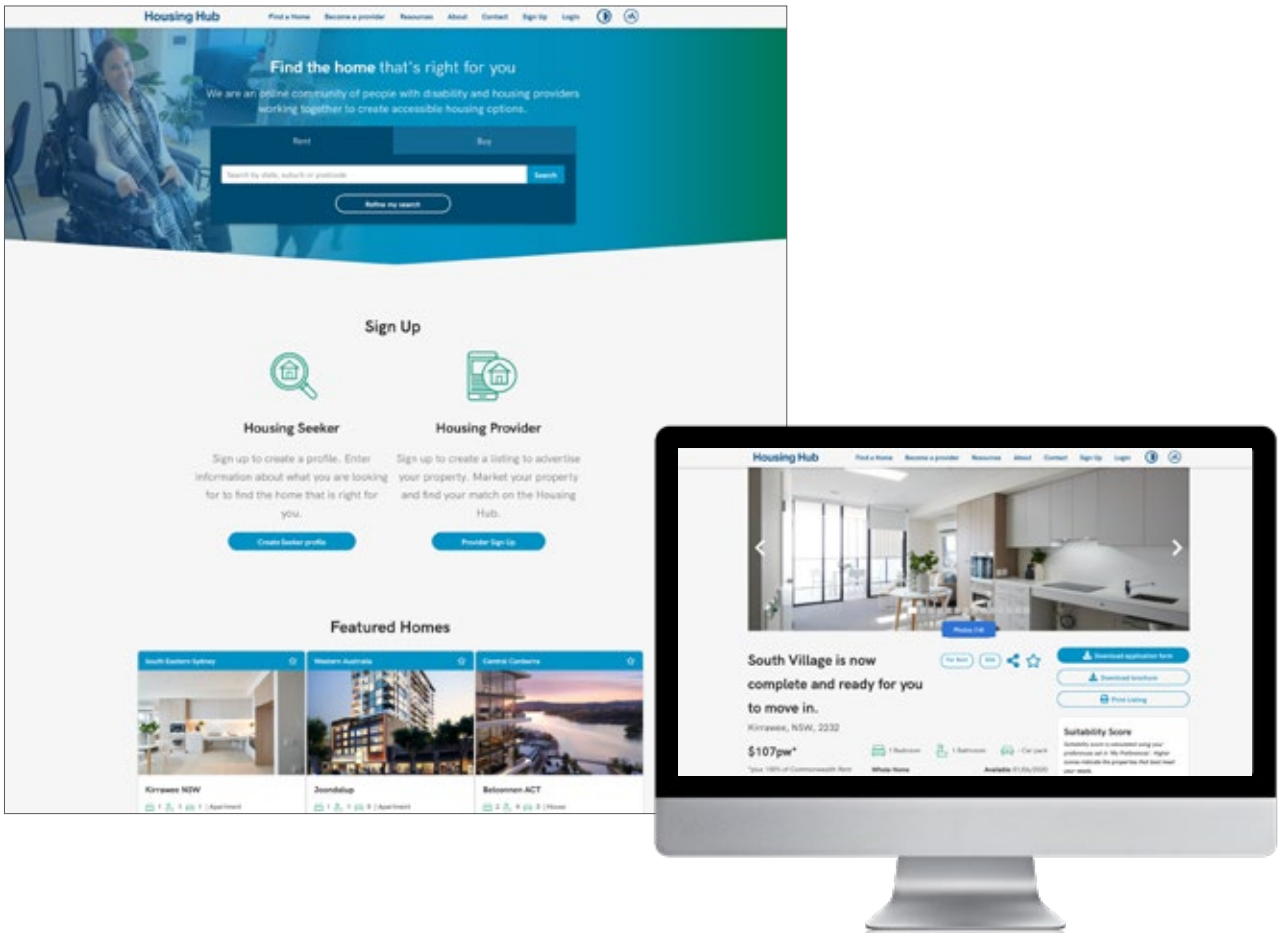
The Housing Hub is a website that advertises properties for people with disabilities. It's easy! Jump on the Housing Hub, choose a location and whether you want to rent or buy, then enter your support and accessibility needs and lifestyle preferences. Then search through the listings. If you find something you like, contact the housing provider directly through the Housing Hub.

Or you can create a Housing Hub profile – just answer a few simple questions about where you want to live, and what you want and need in a place to live. Then let the Hub do the work for you!

If a housing provider lists a property that looks like a good match for your profile, the Housing Hub will let you know!

You can save listings you like and come back to them later.

Find the home that's right for you! Visit **housinghub.org.au** to start your search.



What to do now

Notes

SUMMER
FOUNDATION