



NDIS HOUSING
OPTIONS

HOUSING OPTIONS

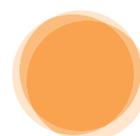
A GUIDE TO HOUSING
AND THE NDIS IN
WESTERN AUSTRALIA

SEPTEMBER 2020



Housing Hub

Find the home that's right for you



SUMMER
FOUNDATION

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people with
disabilities
western
australia

Advocating for the rights, and empowering people with disability in Western Australia.

PWdWA is the peak disability consumer organisation representing the rights of Western Australians with disability via individual and systemic advocacy.

PWdWA is run by and for people with disabilities.



Shelter WA drives change by facilitating collaboration amongst those who have an impact on housing, while providing evidence-based policy, advice, engagement, representation and strong advocacy for an effective housing system.

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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 Western Australia 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 Western Australia who have support from the NDIS.



Activity one

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:



Activity two

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



Activity three

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.



Activity four

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)



Activity five

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.

Public housing

Public housing is for people on low incomes who can't get housing elsewhere. Rents are based on income and are set to be affordable and allow for other living costs.

Public housing is managed by the Housing Authority, which is part of the Department of Communities.

Public housing means you pay an affordable rent and you have security of tenure – which means you can stay as long as you want, if you obey the rules as a tenant and you have an ongoing housing need. But there can be a long wait for public housing and you don't get a choice of homes. The offer will be based on information you provided in your application. If you don't like what is offered or it is unsuitable, you could be taken off the waiting list.



Tips for applying for public housing

Find an advocate, friend or supporter to assist you.

You can find a tenancy advocate (for rental issues) at: www.tenancywa.org.au/find-a-tenant-advocate

You can find a local disability advocate at disabilityadvocacyfinder.dss.gov.au/disability/ndap/

The Department of Communities has programs to help people with disability in public housing including home modifications and, in some cases, purpose built housing.

Make an appointment with your local Department of Communities office to talk about the type of housing you need and where you want to live. Tell them about specific requirements. You can find your nearest office at: www.housing.wa.gov.au/contactus/offices/Pages/default.aspx



Community housing

Community housing is a term used to describe rental housing that is affordable for people and households on low to moderate incomes.

Community housing providers manage “social” housing (just like public housing, but managed by a community housing provider). This includes homes available under the Community Disability Housing Program (CDHP). This program provides housing for people with significant disability support and housing needs including people with mental health support needs.



Tips about community housing

You can contact a community housing provider directly – they manage housing in particular regions of WA or areas of Perth. They manage social housing, which is owned by the government. Many also manage affordable housing (see next page).

Speak to them about what you are looking for to see if they have housing that might suit you. You could have a long wait for any suitable social housing they manage to become available.

You apply for community housing using the same form as for public housing. Make sure you tick the box on the first page of the form indicating you wish to be considered for community housing. Doing this will give you more housing options.

- **Application form for public and community housing:**
www.housing.wa.gov.au/HousingDocuments/Application_Rental_Housing_Form.pdf
- **Contact list for community housing providers:**
www.housing.wa.gov.au/investorsandpartners/communityhousingorganisations/registeredproviders/Pages/registered_providers_under_community_housing_regulatory_framework.aspx

Some community housing providers also manage **crisis and emergency housing** and transitional housing. If you need urgent housing, this webpage tells you who to contact and how to get more information: options.wahousinghub.org.au/places/crisis-accommodation/



Affordable housing

Affordable rental homes have cheaper rents than private rental, but rents in public housing are generally lower.

The rent for an affordable home is usually 75% to 80% of market rent. You can also use a Commonwealth Rent Assistance payment (if eligible) to lower the cost further.

- **About Commonwealth Rent Assistance:**
www.dss.gov.au/housing-support/programmes-services/commonwealth-rent-assistance

Community housing providers may have affordable housing options suitable for a person with disability. These are managed separately to government processes for public housing, so you need to contact community housing providers directly to see what might be available, or possible in the future.

Examples are: Jervis Rise apartments, Baldavis and other affordable housing projects by Access Housing, a community housing provider:

www.accesshousing.org.au/property-development/projects/completed-projects/

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.

You can find out more about NRAS housing in WA, including whether you are eligible, at these webpages:

www.housing.wa.gov.au/housingoptions/rentaloptions/nras/Pages/default.aspx

www.dss.gov.au/sites/default/files/documents/O9_2018/informationfortenants2018-19.pdf

Many NRAS homes are managed by community housing providers who can tell you more about them. Other NRAS homes are managed by private real estate agencies.



Tips about finding NRAS homes for rent

You can find a list of who manages NRAS homes in WA and general locations of the homes at this:

www.dss.gov.au/our-responsibilities/housing-support/programs-services/national-rental-affordability-scheme/nras-tenancy-managers#w

There are many NRAS rental homes in some parts of WA, so it is worth investigating NRAS in the area you want to live in.



Renting privately

The private rental market 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 Department of Communities offers bond assistance and two weeks' rent in advance as an interest-free loan to help people obtain accommodation in the private rental market. www.housing.wa.gov.au/housingoptions/rentaloptions/bondassistance/Pages/default.aspx

There is information about applying for a rental property at: www.commerce.wa.gov.au/consumer-protection/renting-home-or-unit

There is information about finding an accessible property at: www.qld.gov.au/housing/renting/finding-accessible-property
(This information is from Queensland, but is also useful for WA)

Once you apply for a private rental home, a real estate agent will decide whether you are approved as 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

Learn about your rights as a tenant. Tenancy WA is an independent advice service to tenants:
www.tenancywa.org.au

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

- www.realestate.com.au/
- www.rent.com.au/
- www.domain.com.au/
- This government web page sets out a range of housing options:
www.housing.wa.gov.au/housingoptions/rentaloptions/Pages/default.aspx
- This government web page sets out general information about renting:
www.commerce.wa.gov.au/consumer-protection/renting-home
- Check out this webpage about housing options for people with disability:
www.housing.wa.gov.au/housingoptions/rentaloptions/publichousing/disability/Pages/default.aspx
- This website is also helpful for looking at housing options:
options.wahousinghub.org.au/places/tenancy/
- This is a new WA website which advertises disability housing rental vacancies:
www.homehub.org.au/properties/





Specialist Disability Accommodation

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.

New SDA housing is being developed in WA, mainly around Perth at this stage.

There is also “existing” SDA housing in WA, which will be existing disability housing that has been registered or “enrolled” to be officially viewed as Specialist Disability Accommodation under the NDIS.

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

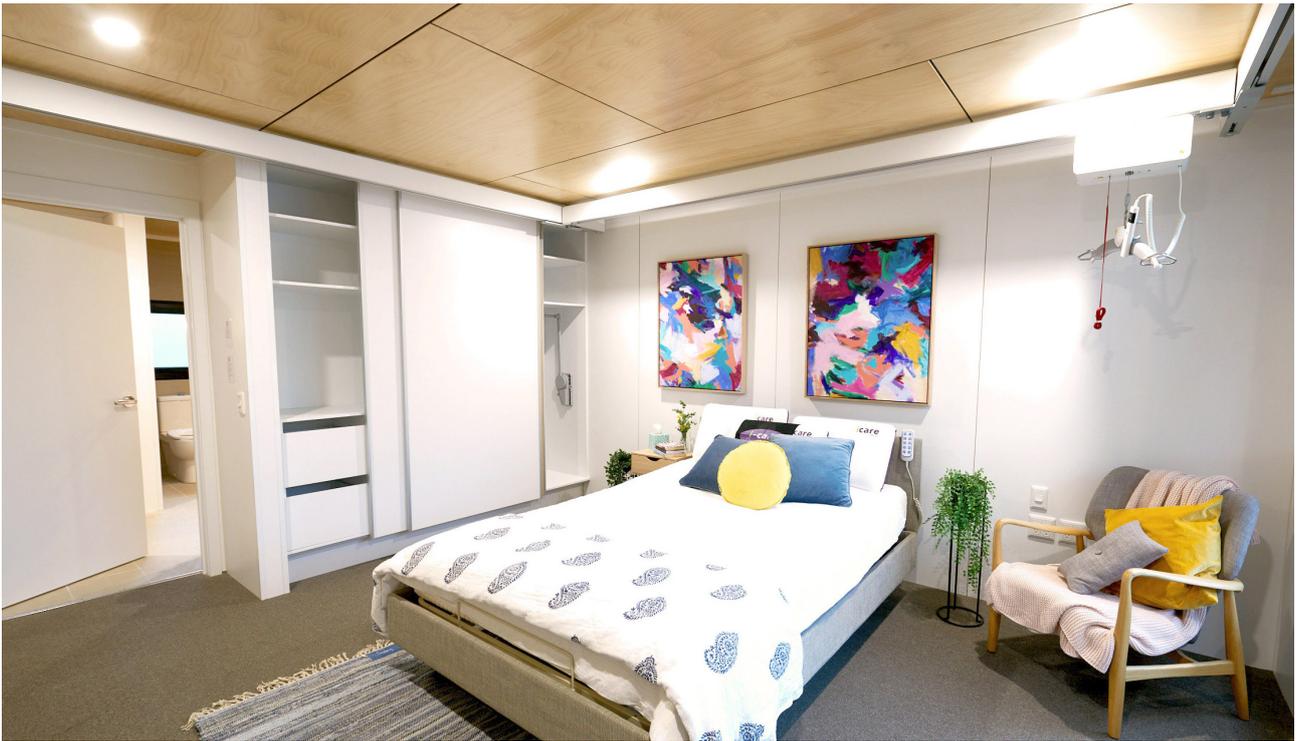


4. Fully accessible: Is for people who have a significant physical impairment such as wheelchair users. Features are:

- 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



Activity six

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 liveability

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 walls:

- 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 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 workers:

- 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:



Other disability housing options

There is existing disability housing around WA, mostly group homes, built as part of the previous state disability system.

Some of this housing has been enrolled as SDA housing, and when providers have vacant rooms, they will look for new tenants who have SDA funding approved. But a provider of an older group home might also consider an NDIS participant who does not have SDA funding, but needs Supported Independent Living (SIL) supports.

You may not get a choice about your support provider in a non-SDA group home, as the home will usually be managed by the SIL provider.



Finding SDA and other disability housing

SDA and other disability housing providers must organise their own tenants.

But 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:

www.thehousinghub.org.au – an established disability housing website currently expanding into WA

gonest.com.au – an established disability housing website that may expand into WA in 2020

www.homehub.org.au/properties/ – a new WA website with disability housing rentals

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

Here are examples of providers advertising vacancies on their own websites:

Ability Centre – www.abilitycentre.com.au/our-services/supported-independent-living/

Mosaic – www.mosaic.org.au/latest-vacancies/

Richmond Wellbeing – www.rw.org.au/supported-accommodation/

Activ – www.activ.asn.au/what-we-do/accommodation/vacancies/

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).

You can find out more about home ownership at:

www.commerce.wa.gov.au/consumer-protection/buying-and-selling-home

The WA government, through the Keystart organisation, offers a range of home loan options to help people buy a home: www.keystart.com.au

Keystart offers an Access Home Loan, designed specifically for people with disability.

It is a shared ownership loan, where the government will buy up to 40% of the value of the home. This reduces the amount you need to borrow to become a home owner. The loan also has low deposit requirements. More details are at: www.keystart.com.au/loans/access-home-loan

This is a website which advertises accessible properties for sale across Australia:

www.e-bility.com/classifieds/accessliving.php



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

Western Australia has a strong history of providing individual funding to people with disability for their supports.

This has led to the emergence of diverse models of housing and support which are in the process of being adopted as part of the NDIS more broadly. The arrangements are referred to as Individual Living Options in the NDIS, but in WA are also known as Shared Living.

Shared Living are innovative and flexible living and support arrangements that demonstrate different ways in which people with disability can be supported and also create new relationships. A fundamental feature is that the person who has support funding (previously through the WA government and now transitioning to the NDIS) determines how they live and who they live with, as well as building a sense of community around the person being supported.

Western Australia's Individualised Services (WAIS – waindividualisedservices.org.au) notes that “there are as many Shared Living arrangements as there are unique individuals... however they share the main aim of providing support and opportunities to the individual through the relationships formed” (My life, your life, our life; a guide for flatmates, home-shares and co-residents – waindividualisedservices.org.au/wp-content/uploads/2019/03/My-Life-Your-Life-Our-Life-2.pdf).

There are broadly 2 main approaches to Shared Living as co-residents:

1. Where an individual lives with another person, couple or family in the home of the person, couple or family
2. Where a person, couple or family lives with the individual in the individual's home



Under Shared Living arrangements, the individual will receive support from the people they share with. There may be payment involved or the Shared Living supporter may benefit from free rent or a rent subsidy. The arrangement could be full time or part time. A support organisation may be involved to provide advice and support to assist the Shared Living arrangement.

The benefits of Shared Living are much more than the housing and support for the individual, and the financial benefit to the shared living supporter. There are important relationship benefits for all involved. The mutual benefits of the arrangements can offer:

- A home that is shared
- A sense of belonging
- Joint contribution to the home and the relationship
- The individual being supported can express their ideas and preferences about their home
- The individual is supported to develop and maintain their personal relationships
- The individual and their Shared Living supporter work in partnership and have an equal stake in the partnership

As these arrangements have been unique to WA, the NDIS needs to adapt how it provides funding and regulates provision of services to enable these more flexible and individualised arrangements to be set up in other parts of Australia and continue in WA.

The NDIA is developing national policies about Independent Living Options as part of an SDA Innovation Plan, which commits to “increase the range of support models that meet individual needs and demonstrate how SDA facilitates greater community connection”

(www.ndis.gov.au/providers/housing-and-living-supports-and-services/housing/specialist-disability-accommodation/sda-innovation-plan)



HOUSING STORIES

Here are five 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.



STREETS AHEAD PROGRAM - EMMA'S STORY



In January 2014, I had been living in public housing for 13 years, I was having continuing issues with housing and often felt that my home was not my own.

It had always been a dream of mine to own my own home. I voiced this one day and a member of my support team suggested a public housing scheme that had been introduced called Streets Ahead which would allow me to purchase part of the home and pay the remainder when I was able, allowing me to save for the rest over time.

The process is the same as purchasing a home in the usual fashion, which provided an opportunity for me to learn how to contact real estate agents, banks, lawyers, insurances and builders. I did find there were some barriers along the way around access to the building to meet with financial advisors, which made it tricky at times, but I was able to also educate business in my local area as I went through the process about access for people living with a disability.

In April 2014, I finalised the purchase of my home using the Streets Ahead program. This has been the best option for me to continue to live independently without the need to rely on public housing.

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/



Activity seven

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



Activity eight

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 facilitators 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

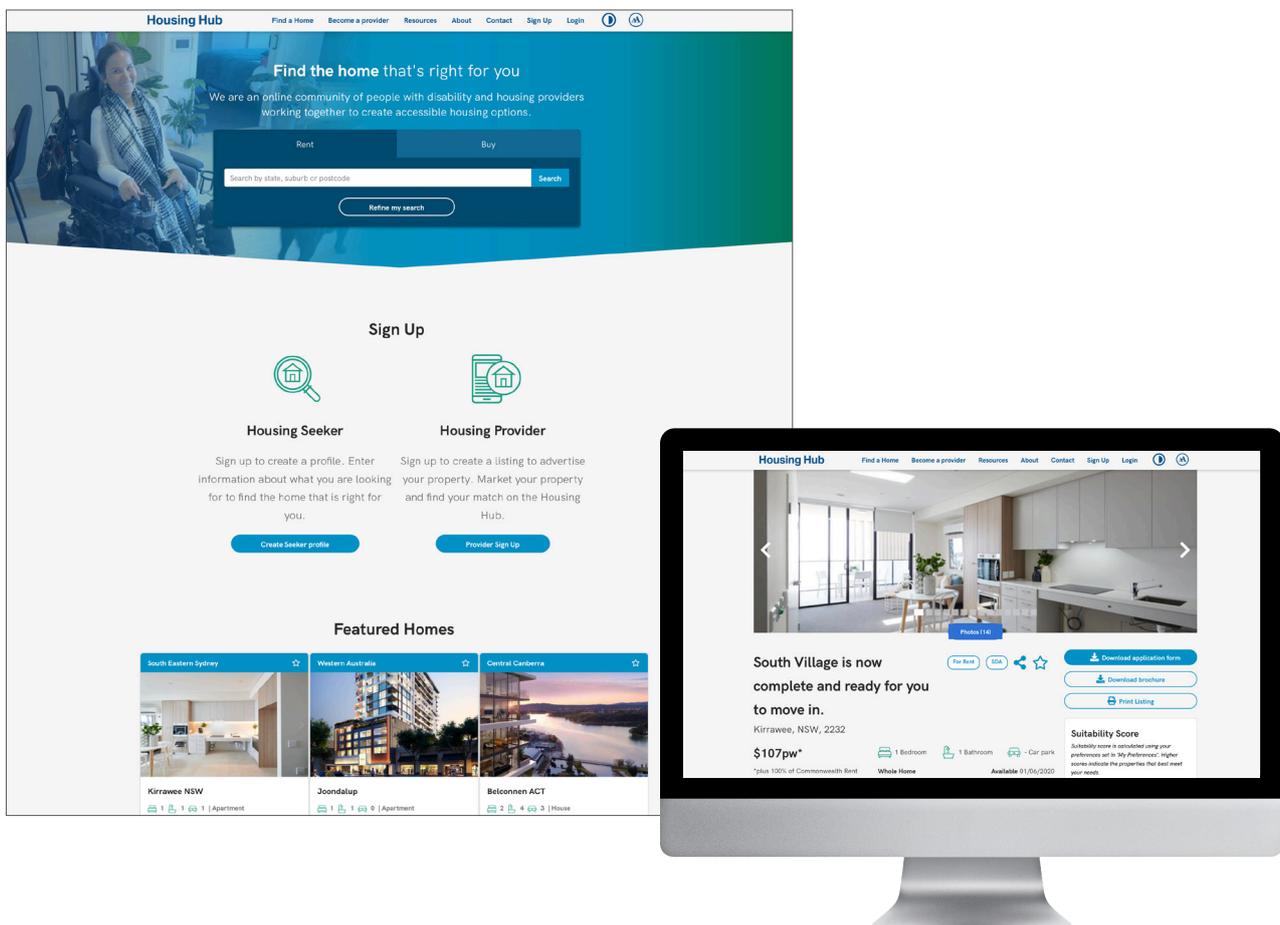
The Housing Hub is a website that advertises properties for people with disabilities. It's easy! Jump on the Housing Hub, choose a location and whether you want to rent or buy, then enter your support and accessibility needs and lifestyle preferences. Then search through the listings. If you find something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





MAKE A PROFILE TODAY

Why should you make a Housing Seeker Profile?

"We will do your housing search for you if you make a Housing Seeker profile. You tell us what you are looking for when you make a profile. We will look at all our listings and send you an email about any that meet your needs."

When you complete your Profile you get:

- A score out of 100 for each property showing how close it matches what you want (we call this a Suitability Score).
- An email when new properties have what you are looking for. Be one of the first to look at and apply for a home
- You can let your family, friends, or support coordinator help you look for and apply for a new home. You can tell Housing Hub to send them the same email about homes that match what you are looking for.
- Phone support from Housing Hub to answer all your housing questions
- Emails with the latest disability information and news



How To Get Started

Getting started is easy! Making the profile should take about 10 minutes.

- Go to the homepage of housinghub.org.au
- In the top right corner click on "Sign up". Then press "Create a Housing Seeker Profile"
- Type in your email address and choose a password
- Have a look at our privacy policy. Tick if you agree to it
- You can also sign up for our newsletter
- Press "Sign up" and fill in the profile with information about:
 - Who you are
 - Where you currently live
 - What you are looking for in a new home
- After that, press "Save and close". We will start searching for your home straight away!

Alerts: you can change how often you receive emails from the Housing Hub in the Notifications tab.

We hope we can help you find your new home quickly.

You can contact us any time you have questions.

Phone: 1300 61 64 63

Email: housingoptions@housinghub.org.au



Any Questions? Call us

1300 61 64 63





What to do now

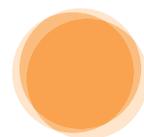


Notes



Housing Hub

Find the home that's right for you



SUMMER
FOUNDATION