

Blueprint on housing

August 2023



Executive summary

The Australian Disability Dialogue (the Dialogue) is a joint initiative of DANA, Inclusion Australia and Alliance 20.

It has been established to provide a space - outside government - for people with disability, organisations that provide services and broader allies in civil society to build a common purpose around the NDIS and beyond.

The key objectives of the Dialogue are to:

- Be led by people with disability
- Create a space outside of government, providers or representative bodies
- Develop a new model of ground-up sector collaboration
- Generate new ideas by coming at old problems from different angles

The Australian Disability Dialogue on Housing is the first Dialogue that has been undertaken as part of this project.

We convened a series of collaborations in July and August 2023 to garner perspectives and expertise from across the sector around the way people with disability access housing and living supports.

We specifically focused on interrogating the following question from the “What we have heard report” launched by the NDIS Review in June 2023:

“How can housing and living supply responses be encouraged to be more innovative and aligned with participant needs?”

Following our process of open communication, ideation and interrogation of ideas and perspectives across a diverse range of people, we put forward the following responses to this question:

- The establishment of a **Disability-Led Consumer Organisation** to give people with disability the information and support they need to explore and manage home and living support in their NDIS plans.
- Creating a **Rental and Home Support Navigator** to assist people with disability navigate the rental housing and support ecosystem, both for those who use the NDIS and those outside.
- The development of **Share Equity** models that will allow more people with disability to build economic independence by taking a stake in their own home.
- Working with state governments to create a **Disability Housing Land Bank**, a partnership between the federal and state governments to map the current stock of disability assets, particularly group homes.

The following ideas were considered to need further work before they are formally put forward.

- **Innovation Hub** - support the design and evaluation of, and transition to, housing models that promote broader community inclusion.
- **Disability Market Coordinator** - A new market steward to work actively and collaboratively with all jurisdictions and agencies to fix them, driving better access and outcomes for people with a disability.

These ideas have been developed in the spirit of openness and trust and it is hoped that further work can be done to progress these issues in a similarly collaborative manner.

The Dialogue Process

The Dialogue undertook the following process:

Discussion Paper

- A discussion paper was developed laying out the starting point of the discussion, issuing a series of Design Challenges for participants in the Dialogue.

Sector specific consults

- People with disability and advocates - with DANA, Inclusion Australia and YPINH
- Providers – led by Alliance 20
- Allies – an invite-only forum of elected representatives, academics and industry partners.

All sectors report back:

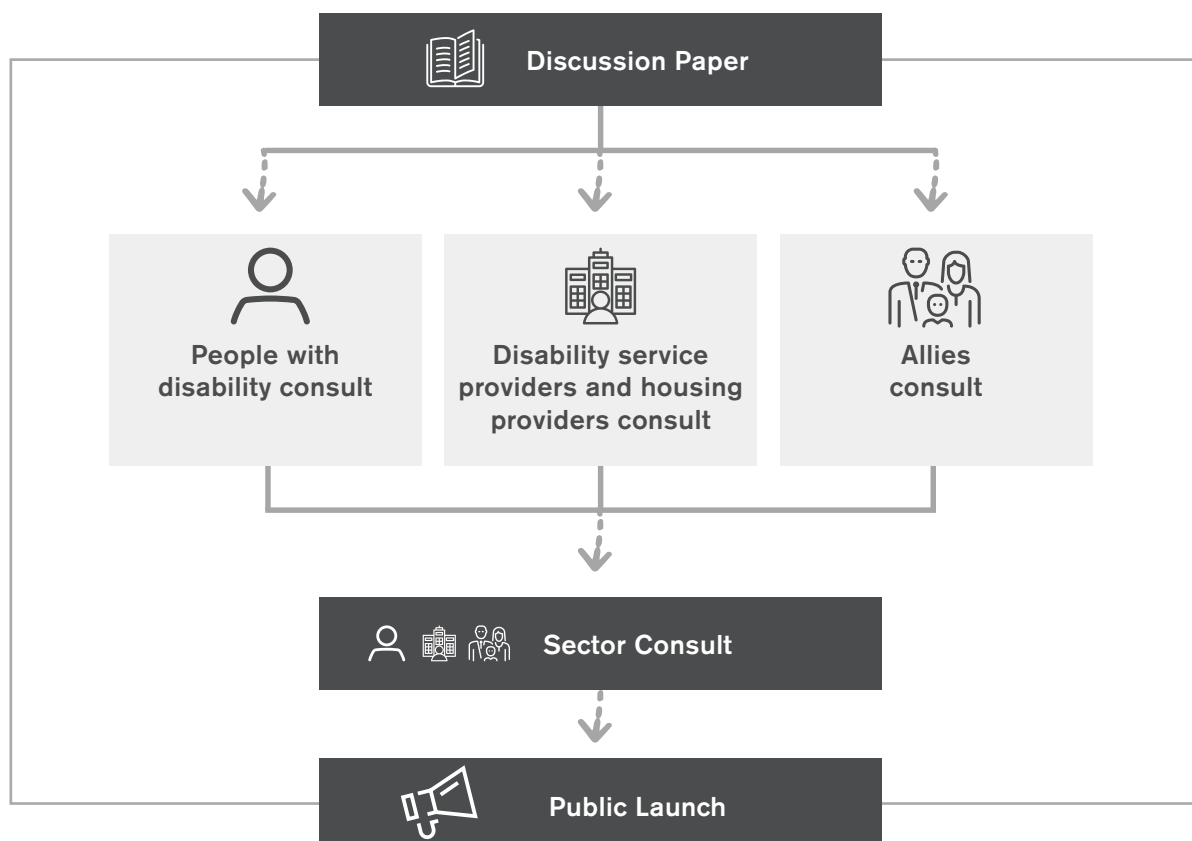
- An opportunity for all Dialogue participants to hear from each other, test assumptions and seek common ground on priorities and projects.

Final Issues Report:

- This document, The Housing Blueprint was developed, which is a consolidation of Dialogue deliberations and agreed positions.

Public launch:

- A national virtual launch event with key decision-makers and broad sector invited



Design Principles

To guide our work, the steering committee identified four principles that would underpin all work.

- **Choice** - Living models that advance choice and control
- **Change** - Workforces and programs that build agency and independence
- **Community** - Genuine support within accessible communities
- **Cost-benefit** - Matching supply with demand





Choice

The NDIS is predicated on the idea of 'choice and control' consistent with the rights embedded in Article 19 of the UN Convention on the Rights of People with Disabilities (UNCRPD). This has been expressed through giving people who receive NDIS funding the right to choose how they spend their support funding and which providers can utilise it in an open marketplace. However, some people, especially those with intellectual disability, are not given the tools to exercise this choice. There are also limits to choice and control, as we all aspire to things we cannot achieve, so what are the parameters to this foundational right?



Change

The housing and service models that currently dominate the system are part of a transition from institutional State control that did not give people choice, with providers contracted to service these untenable models.

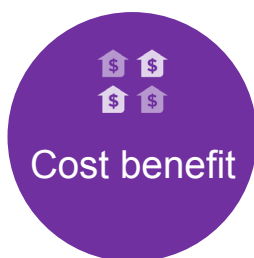
How do we support innovation so we can test and rapidly implement new models that provide genuine choice and control? How do we support incumbent service providers to become change agents who are genuine partners with the people they exist to serve?

How do we support people with disability and families to know that different options are even possible?



Community

A person's disability has been defined by their exclusion from the broader community. The barriers we create collectively not only make life harder for people with disability, they deprive communities of access to these natural innovators. Thinking about housing for people with disability as part of the broader housing – and living challenges – we all face, opens up new possibilities and benefits.



Cost-Benefit

Innovations need to be created around measurable evaluation. While the NDIS has a focus of 'cost pressure', we need to build models that recognise the costs and benefits of better integrated living models for people with disability. These need to include cost transfer to other government services (health, justice, welfare and inputs (employment, development etc).

Context of Dialogue

Disability lies within a broader Housing Ecosystem

The housing system is broken – it has turned a human right into an economic hierarchy. The current housing system increases inequality and exclusion for all.

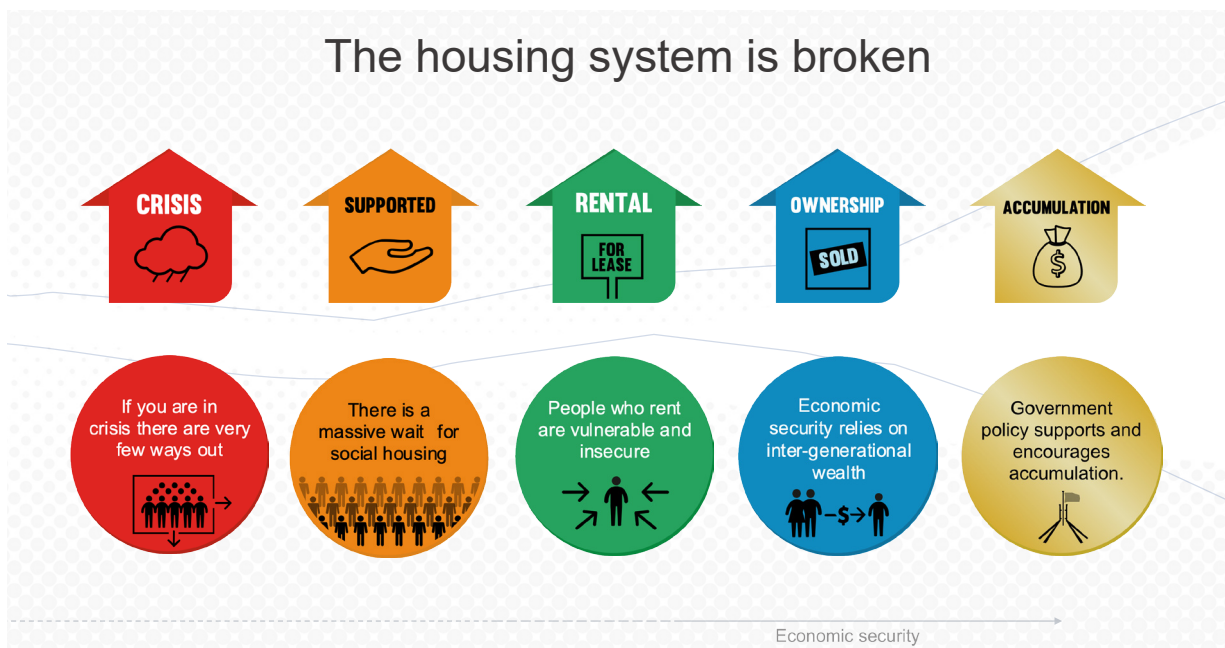
For those who can access the system it builds long-term economic security. For those who are locked out, it creates economic inequality.

People with disability experience this most profoundly - the barriers to the community are higher than those who do not have an impairment, and the solutions are too often about separation rather than inclusion.

The experience of outsiders can help us better understand how the current system affects everyone - how it could work a whole lot better.

It starts with understanding how housing operates in Australia

- If you are in crisis there are very few ways out
- There is a massive wait for social housing - and not everyone is eligible
- If you have a disability, the NDIS is the 'oasis in the desert'
- People who rent are vulnerable and insecure
- The only way to build economic security is to have access to inter-generational wealth.
- But once you are in, your wealth can grow fast
- Government policy supports and encourages investment and accumulation.



Access to the NDIS defines the way people with disability live

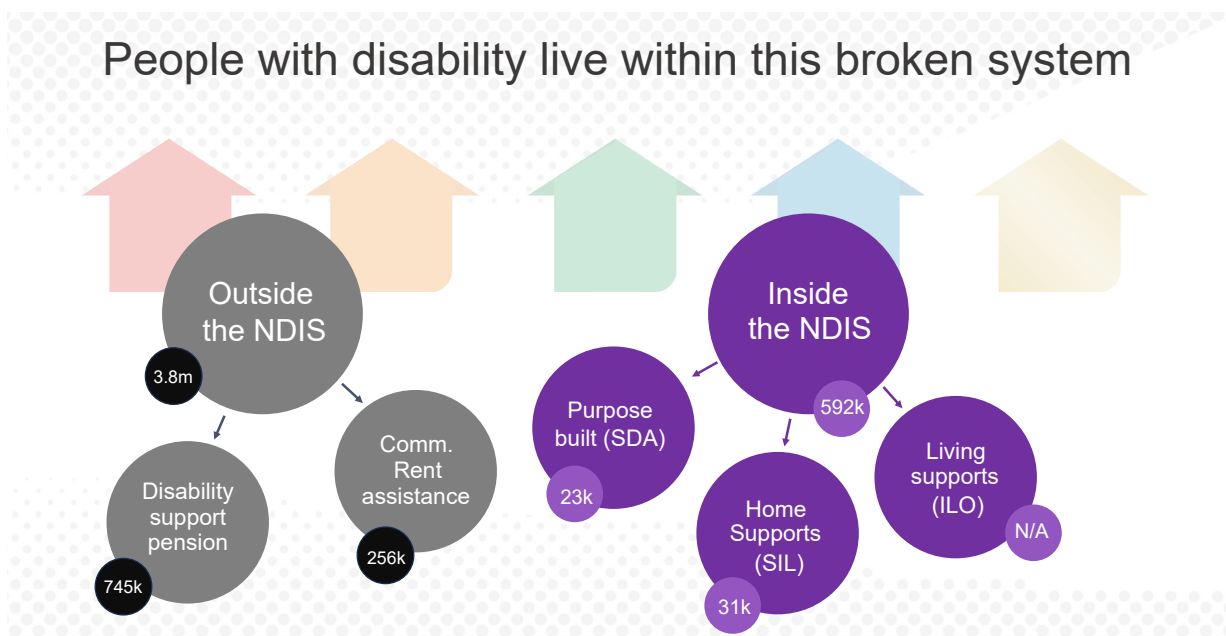
For people with disability there are two parallel universes - those who are inside the NDIS and those who are not.

Neither is perfect - but having access to the NDIS (if you can get it) is significantly better because the supports outside are almost non-existent.

- If you don't have NDIS funding, getting the right support is almost impossible.
- Relatively few people inside the NDIS receive purpose-built accommodation or Supported Disability Accommodation (SDA). In fact, only 6% of those who use NDIS funding live in SDA.
- Others receive help to make their home accessible and to live independently. They might receive this through Supported Independent Living (SIL), Independent Living Options (ILO), and access to workers providing a range of supports defined by the person's NDIS Plan.

Within the NDIS though there are significant issues with the ongoing support of people with disability:

- How can the legacy model of group housing, which can be a modular version of institutional care, be transformed into a system that offers real choice and control?
- How can plans and programs be designed that build the agency and independence of the person with disability, and be delivered by a well-paid skilled workforce?
- How can we reconcile the individual expectations of people with disability with the commercial imperative to deliver sustainable supports?
- What does 'support within the community' really mean? Is it possible that a system designed to increase choice lead to market outcomes that leave people more isolated and alone?



Key Issues:

Why is NDIS housing growing so fast?

In short, because the NDIS is meeting its intended goal - more people with disability are getting support by the government and can exercise their power to purchase the services they need. This is great news. According to the NDIA, the number of people with housing and living supports has doubled in the last four years. This has created a huge opportunity for investment in housing for people with disability, with innovative living models.

What are the theories for cost increases?

There is a time lag between people receiving their NDIS support and new homes being approved, financed and built. There is a logjam of people who should have access to housing waiting for scarce supply, which is pushing the prices up. Additionally, without thorough examination and investigation the free market approach to supports has attracted a range of new businesses creating their own levels of demand at inflated prices. What is required is effective long-term planning and considerable policy change over a generation, not just in the political cycle in the life of one Government.

Why is 'Choice and Control' so important?

This term comes from the Productivity Commission Report in 2011, which made the original case for the NDIS. It was designed to address the lack of agency people with disability had over their lives, and remake the system entirely. People in group homes have had very little control over what happens to them. 'Choice and control' is therefore seen as a key vehicle to greater self-sufficiency and agency. It shifts the systemic focus from the rationing of scarce services to the development of bespoke services that are desired by scheme participants.

What happened to the Insurance Model?

The Insurance model was the economic justification for the Scheme, and it has largely been abandoned. The lack of investment in education, employment, transport and other government services and infrastructure has meant that many NDIS participants have received the support they might need now, but not the support to build their own autonomy. This is a particular issue for people with intellectual disability and others with barriers to communication, where the investment in supporting decision-making can reap long term benefits for both the individual and the scheme. Rather than a transformative social insurance model, the NDIS is now seen as a very expensive welfare Scheme; the opposite of its initial intention.

What does 'Reasonable and Necessary' really mean?

Planners use the "Reasonable and Necessary" test as required in Section 34 of the National Disability Insurance Scheme Act 2013, but interpretation of this section's meaning can vary wildly. "Reasonable and Necessary" can determine criteria to address how resources are allocated. It does not stipulate how much of these resources are given and what or how the person with disability can use them to achieve their goals. The phrase is so broad though that it does not provide real guidance for participants about how to advocate for their own autonomy, or the limits of what constitutes "Reasonable and Necessary". How is it, therefore, possible to determine whether it is «Reasonable and Necessary for a person with a disability to request approval for where and how they wish to live?"

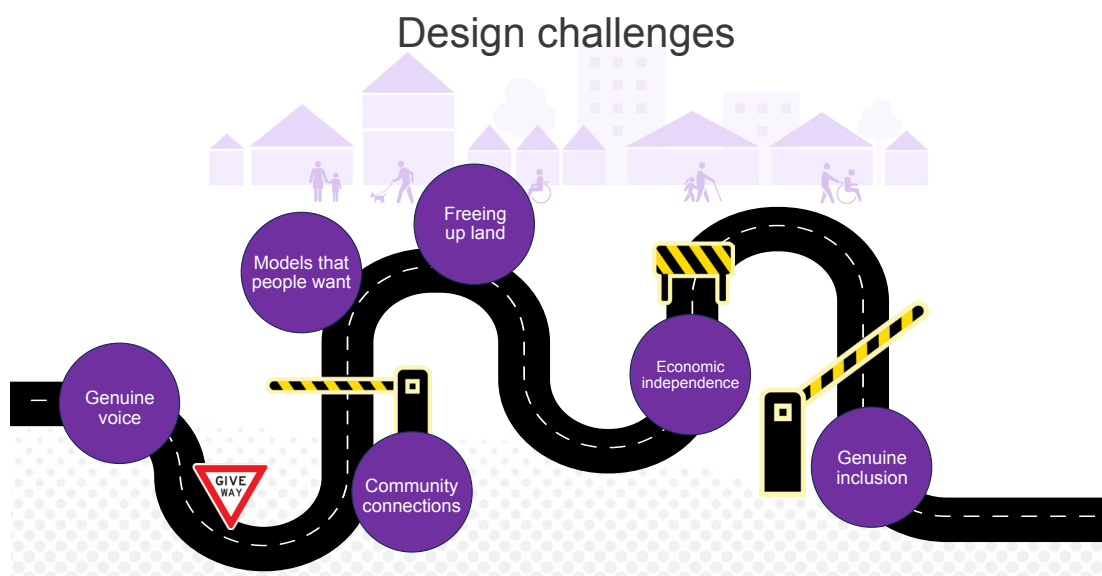
Design Challenges

Each of the specialist collaborative groups were asked to consider two design challenges to help us imagine a better, more inclusive housing ecosystem.

The framing of Design Challenges as 'How Might We' was a conscious call for participants to be curious and collaborative, rather than to jump to solutions.

Starting with a broad exploration of the defining problem and anchored in our agreed design principles, we fast-tracked the path for real inquiry and innovation.

The aim of each challenge was to present an actionable idea to pilot, test and implement over the coming 12 months.



The Dialogue identified six key points on the roadmap to change and set challenges for the three dialogue groups.

The people with disability group was asked to consider:

- How Might We better design housing solutions that reflect the life cycle of people with disability?
- How Might We embed the voice of people with disability (especially people with intellectual disability) into the design of services and systems?

The provider group was asked to consider:

- How Might We find new ways of funding the right sort of housing choices for people with disability?
- How Might We create pathways for people with disability to get a financial stake in where they live to build their long-term economic independence?

The allies group was asked to consider:

- How Might We design housing and support models that drive genuine inclusion of people with disability in the broader community?
- How Might We use resources we already have to improve housing for everyone by freeing up land?

Our policy proposals

Proposals that were endorsed by the Dialogue

Disability-Led Consumer Organisation

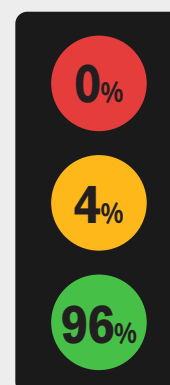
We propose the development of an independent, disability-led consumer advocacy approach to give people with disability the information and support they need to explore and manage home and living support in their NDIS plans.

Under the design of the NDIS, people with disability exercise 'choice and control' over their plans. In reality many people lack independent, accessible information to exercise that choice and control. This is a particular issue for people with an intellectual disability, but resolution will benefit everyone accessing NDIS services. This approach will build on existing resources, often designed by people with disability, about housing choices.

- Develop and advise best practise supported decision-making processes in relation to home and living support.
- Provide independent information, training and peer support to build capacity of people with intellectual disability and their families to use their NDIS plans more flexibly in relation to home and living support.
- Technical consumer advocacy and advice, as well as systemic advocacy recommendations for change
- Develop a disability-led platform of consumer ratings and intelligence about services and supports, including Choice-style 'mystery shopper' projects.

How this meets our Design Principles:

- **Choice:** This would give people with disability the information and skills to exercise genuine choice and control over the way they live.
- **Change:** It would inform and drive the development of more inclusive and independent services and supports
- **Community:** It would help people with disability live in the community and live more normal lives.
- **Cost-Benefit:** This would drive down costs by helping people make better choices which work for them longer term. Consumer advocacy would help with exposing poor service delivery and client capture.



The Dialogue recommends the Government establish a disability-led consumer organisation.

Rental and Home Support Navigator

We propose an independent not-for-profit disability-led body to assist people with disability navigate the rental housing and support ecosystem, both for those who use the NDIS and those outside.

The organisation would become a trusted One Stop Shop to advise people with disability on accessing appropriate accommodation, services and supports. It would also advocate help build greater market power for people with disability by giving them the tools to combine their purchasing power to secure better deals.

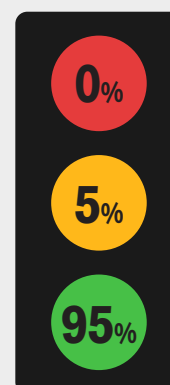
Critically, it would advocate for the policy settings that would deliver accessibility standards in rental properties that would ensure more people with disability can live in the community.

Key roles of the Rental and Home Support Navigator could include:

- Identify accessible rentals and advice on residential up-lifts/modifications.
- Work with other tenancy organisations to improve accessibility standards for private, public and social rental properties.
- Support and advice in rental applications, including references and bonds.
- Specialised maintenance and property management services.
- Bulk purchasing materials for home improvements to meet Accessibility Standards and for modifications where applicable.

How this meets our Design Principles:

- **Choice:** Making mainstream rental more accessible increases the living choices for people with disability
- **Change:** Encourages providers to systematise service delivery
- **Community:** More people with disability living in the community
- **Cost-Benefit:** Group purchasing models drives down costs of materials and services.



The Dialogue recommends the government establish a rental and home support navigator.

Shared Equity

We could build long-term economic independence by expanding options for people to take a stake in their existing homes. While the property market delivers increased wealth to home owners, those who live in these properties do not receive any of this benefit, despite their financial contribution to the maintenance of properties.

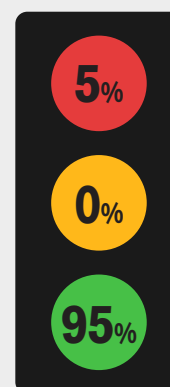
A stake in property is an anchor point of both financial security and security of accommodation. People with disabilities are structurally blocked from accessing. This robs them of self-sufficiency and places long-term cost pressures on the government.

The Dialogue identified a range of ways that people with disability could be supported into ownership.

- Embedding shared equity models for disabled tenants in new developments.
- ‘Turning over’ existing government properties for more appropriate housing in a way that residents acquire a meaningful stake in the property.
- Building financing models with assistance from financial institutions that recognise income from people with a disability to help finance loans and maintenance payments.
- Recognising long-term rental contributions from tenants in existing government-owned properties and group homes as an equity contribution, by using steady contributions from government payments as an advantage, and not a drawback.

How this meets our Design Principles:

- **Choice:** economic independence is a fundamental driver of choice and control
- **Change:** the model would drive different partnerships models between housing providers, their residents and financial institutions.
- **Community:** economic independence in line with contemporary expectations creates a more equitable community.
- **Cost-Benefit:** building economic security through housing will reduce the reliance on long-term government support and intervention for people with disabilities.



The Dialogue recommends the development of shared equity models for people with disability.

Disability Housing Land Bank

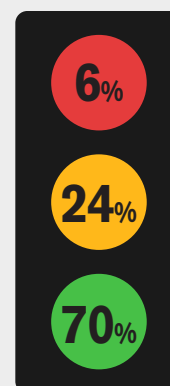
One of the barriers to providing best practice housing is the lack of land available. State governments own large swathes of land, in the form of group homes, often in high cost suburbs, which no longer provide fit for purpose services. They also continue to own old psychiatric institutions that were closed last century.

The Dialogue proposes a partnership between the federal and state governments to map the current stock of disability assets, particularly group homes. These assets would be clustered in a Social and Disability Housing Development fund that would support the development of more appropriate living models, without undermining the state balance sheets.

- Ensuring net stock of disability housing is maintained in each LGA, developing new accessible and affordable homes for people with disability living on income support.
- Developing solutions that integrate high needs living with other housing types (social, public, affordable and respite) to create communities of living.
- Building new and better integrated supported housing models that can share value (eg supports)
- Allocate land on old institutions to pilot integrated communities, where new models of housing, support and services could be developed.

How this meets our Design Principles:

- **Choice:** People with disability have more options on how – and with whom – they want to live
- **Change:** Drives innovation in housing and supports
- **Community:** Integrating multiple housing models
- **Cost-Benefit:** Allows government to recycle inappropriate legacy properties without undermining balance sheets.



The Dialogue recommends the creation of state-based Disability Land Banks

Proposals that require further development

Innovation Hub

We propose establishment of a Disability Housing Innovation Hub and Transition Fund to support the design and evaluation of, and transition to, housing models that promote broader community inclusion. For too long people with disability have been housed away from the rest of the community, first in institutions and more recently in group homes. This is particularly the case for many people with intellectual disability, who are provided with limited choices as far as where they live, and who/how many people they live with.

NFP service providers operate housing models which were developed in response to previous funding arrangements that are now inconsistent with principles of choice and control and broader community expectations.

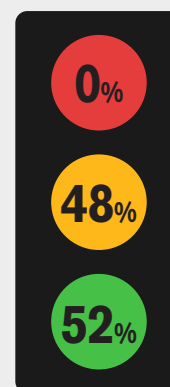
Funding frameworks need to be transformed to encourage and enable housing providers to move towards supply of a range of housing options that better meet the needs and preferences of people with a disability.

The scope of an Innovation Hub and Transition Fund could include:

- Evaluation of current funded and unfunded forms of housing for people with a disability against the principles of choice, community, and cost benefit.
- Information sharing between people with disability, their families and supporters about different models of home and living that promote choice and community integration.
- Identification of ways of promoting broader investment into disability specific housing (beyond NDIS) at comparatively low cost to government.
- A rapid innovation fund - to support the development and testing of new models; and
- Advisory supports to promote the rapid scaling of new models of housing.

How this meets our Design Principles:

- **Choice:** Increase the supported living options for people with disability
- **Change:** Accelerates transition from group homes
- **Community:** More connections between people with disability and the community
- **Cost-Benefit:** Clustered living and community connections allows for delivery of shared services, while maintaining individual choice



The Dialogue recommends further work be done in developing the appropriate model to support innovation in the sector

Disability Market Coordination

The NDIS Review has identified flaws in the way the market for supports and services has developed. “Competition has not produced improved quality, innovation or diversity of services for all participants in all locations.” The Dialogue identified coordination and ‘stewardship’ of markets as a way of increasing choice and control.

A creative and comprehensive approach to market stewardship requires an integrated analysis of demand and supply both with disability and in relation to the broader housing sector. Critically, people with disabilities will need to lead the setting of priorities based on gaps and issues identified in this data. A new market steward would work actively and collaboratively with all jurisdictions and agencies to fix them, driving better access and outcomes for people with a disability.

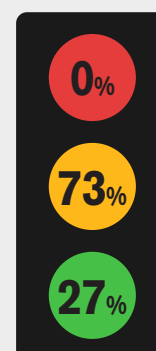
Levers for change might include:

- Demand stimulation, through expanded income subsidies.
- Supply stimulation, through incentives for developers and landlords.
- Quality control, regulation and accountability for equitable access and outcomes.
- Zoning and policies for land use which require improved mix of affordable and accessible accommodation.
- Support for creative pathways to home ownership (such as outlined in other proposals from this Dialogue).
- Support for innovation (such as outlined in other proposals from this Dialogue).

State and Commonwealth governments will need to work together to ensure that all of these levers are working together to ensure both choice and equity in housing for people with a disability. It is unlikely that one agency (such as the NDIA) will be able to deliver on this tough ask. Instead, either a new agency or agreement (authorised through National Cabinet) will be required. Leadership of people with a disability will need to be built in from the beginning - markets and their regulators without this will not deliver access, choice or equity in housing.

How this meets our Design Principles:

- **Choice:** Provides the insights for people with disability to making better informed choices
- **Change:** Develops markets in services that people want
- **Community:** Better access to social capital to support and supplement NDIS-funded supports
- **Cost-Benefit:** Drives down costs by building more stable markets



The Dialogue recommends further work be done to develop an appropriate model to put to government.

About the Dialogue on Housing

The Dialogue on Housing is the first project that has been undertaken by the Australian Disability Dialogue.

The work was guided by a Steering Committee comprising of the following members:

- El Gibbs (Disability Advocate Network Australia)
- Jamie Bannister (Inclusion Australia)
- Bronwyn Morkhom (National Alliance)
- Adrian Pisarski (former CEO of Shelter)
- David Swain (Endeavour Foundation)
- Terry Symonds (Yooralla)
- Chris Chippendale (Alliance 20 secretariat)

Todd Winther, an academic and NDIS consultant who lives in Supported Disability Accommodation and receives a range of supports through the NDIS was appointed the research lead.

Disability advocate Elly Desmarchelier facilitated the dialogue discussions.

The project was supported by Essential, powered by Civility.

About the lead researcher - Todd Winther

I currently live in a two-bedroom, two-bathroom, SDA property in Nundah, about 15 minutes north of the Brisbane CBD. My SDA property falls under the High Physical Support (HPS) design category. I live in this apartment with my wife, who has no physical disability. Summer Housing built the property, and we moved in when construction was completed in August 2020. My wife and I have been married for five years, together for eight.

My core funding enables me to access around 7 hours per day of support through my NDIS plan. However, I also access SIL funding of approximately \$140,000 per year. This SIL funding operates under what is known as the Concierge model, where a service provider is funded across the tenants of 10 high physical support apartments, who all combine their SIL funding.

The provider utilises this funding for emergency on-call response mechanisms for support that any of the tenants require outside of their core support hours. Generally, these residents have minimal contact, unless a prior friendship has been developed. For example, I know four tenants in my building, but I have no idea who the other six are, or the apartments they live in.

This was the first time I got to choose where I lived, and I had the consumer power to determine the best options for me. Consequently, my apartment is ideally suited for me, both regarding my support needs as an NDIS participant, and as a person with unique preferences.



About the Facilitator - Elly Desmarchelier

I'm a 30-year-old disabled woman who lives with my partner and two rambunctious dogs. I'm a renter - always have been. Finding a rental property that is affordable and meets my disability needs is almost impossible. This makes the insecurity of renting anxiety inducing.

If my lease isn't renewed, the thought of having to find a place to live is terrifying. The lack of accessible housing means I live in a house that is inaccessible and unsafe. There are stairs I can't climb by myself and a shower I can't get into standing. It makes each day that little bit harder.

I have an NDIS plan and would like to access NDIS housing supports, but there doesn't seem to be the type of housing available that would accommodate somebody with a family. It's my dream to live in a house with my family where I can move around independently.



