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| **Disability Council NSW** |
| Submission to Joint Standing Committee on the National Disability Insurance Scheme (NDIS) Inquiry into accommodation for people with disability and the NDIS |
| **4 March 2016** |

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# Disability Council NSW

The Disability Council NSW (also known as ‘the Council’) was established under the *Community Welfare Act1987* (NSW), and was re-constituted under the *Disability Inclusion Act 2014* (NSW) on 3 December 2014. The *Disability Inclusion Act* 2014 provides a rights-based legislation framework for the Council.

The Council's main responsibilities under the *Disability Inclusion Act 2014* are to:

* Monitor the implementation of Government policy;
* Advise the Minister on emerging issues relating to people with disability, and about the content and implementation of the NSW State Disability Inclusion Plan and Disability Inclusion Action Plans;
* Advise public authorities about the content and implementation of Disability Inclusion Action Plans;
* Promote the inclusion of people with disability in the community and promote community awareness of matters concerning the interests of people with disability and their families;
* Consult with similar councils and bodies, and people with disability; and
* Conduct research about matters relating to people with disability.

The Council has 12 members, including a Chairperson and Deputy Chairperson. Each member is appointed for up to four years by the Governor of NSW on the recommendation of the Minister for Disability Services.

Members are selected to be on Council because:

* They live with a disability
* They are an expert on disability
* They want to improve the lives of people with disability.

The Council’s members have a variety of disabilities and backgrounds. Members include people from Aboriginal or cultural and linguistically diverse backgrounds (CALD), young people and also people from rural and regional NSW. In addition, the Council includes members who are carers or family members of people with disability.

The Council is funded and resourced by the NSW Government through the NSW Department of Family and Community Services (FACS) and is supported by a secretariat team within FACS.

The Council members meet bi-monthly.

# Executive Summary

One of the most fundamental differences between the existing disability service system in Australia and the NDIS is that the NDIS aims to empower people with disability to have choice and control over services and supports they need to make progress towards their goals. The availability of safe, secure, accessible, affordable, appropriate, well-located housing that is independent from disability support is essential to empowering people with disability exercise choice and control.

This submission outlines a non-exhaustive list of factors that will contribute to better homes for people with disability. These factors are:

* Advocacy, information and support to make decisions about housing arrangements
* Capacity building for key people and organisations in the housing industry
* Housing models that allow people with disability to live in the community close to transport, shops, services and social and support networks
* Legislative requirements for non-discriminatory access standards in housing construction
* Separation of housing and support
* A wider range of innovative housing and support models that encourage independence, are integrated into mainstream housing, provide security of tenure and co-ordinate a balance between formal and informal supports
* Individualised and flexible approaches to housing and support that are responsive to the needs, abilities, circumstances and preferences of each person
* Improved planning and co-ordination across government and non-government services to meet housing and support needs
* A simpler, streamlined housing allocation model that enables choice
* Creative use of smart technology and equipment to reduce reliance on formal support and increase independence
* Housing options that meet the cultural needs of people with disability from Culturally and Linguistically Diverse (CALD) and Aboriginal and Torres Strait Islander backgrounds
* Innovative funding models for housing, including shared equity schemes
* Quantitative and qualitative analysis of the impact of new models of housing and support to inform continuing policy development

Some innovative models and pilot programs that incorporate these factors are also outlined to highlight how different approaches can enhance independence, choice and control for people with disability as well as contribute to more inclusive communities.

Expectations about the improvements to quality of life, social and economic participation and ability to exercise choice and control over all aspects of daily life that the NDIS will deliver are high. Underscoring the recommendations made in this submission is the fundamental need to design and implement solutions that give people with disability choice and control over where and with whom they live and who provides their supports. It is imperative that housing and support models for people with disability encourage and enhance independence, are integrated into mainstream housing, provide security of tenure, and co-ordinate a balance between formal and informal support.

# List of Recommendations

**Recommendation 1:** Include sufficient supports in participant’s plans to enable people to make decisions about where and with whom they live and to search, apply for and maintain and/or change housing as their needs and preferences change.

**Recommendation 2:** Allocate funding through the Information, Linkages and Capacity Building framework to building and strengthening the capacity of social housing providers, public and private landlords, real estate agents, developers, builders, investors and financial institutions to provide appropriate, affordable and accessible housing for people with disability.

**Recommendation 3:** Ensure housing support is sufficient to enable location in the community that provides reasonable access to shops, services and individual support networks

**Recommendation 4:** Introduce legislative requirements across Australia for non-discriminatory access standards in new housing construction.

**Recommendation 5:**  Require that all housing providers that provide support to people with disability allow a separation between housing and support.

**Recommendation 6:** Allow NDIS funding to be applied flexibly to the cost of housing models that will encourage and enhance independence, be integrated into mainstream housing, provide security of tenure, and co-ordinate a balance between formal and informal support.

**Recommendation 7:** Allow NDIS funding to be applied to create living arrangements that are tailored to individual needs and flexible enough to respond to changing needs, abilities and preferences

**Recommendation 8:** Support and work closely with governments to ensure improved planning and co-ordination across government and non-government services to meet housing and support needs.

**Recommendation 9:** Work with housing providers to facilitate a simpler, streamlined housing allocation model that enables choice for participants.

**Recommendation 10:** Allow funding in individual packages for technology aids and equipment that can reduce reliance on formal support and increase independence

**Recommendation 11:** Ensure that the assessment process for housing options takes into account the cultural needs of different groups, including people from Culturally and Linguistically Diverse (CALD) and Aboriginal and Torres Strait Islander backgrounds

**Recommendation 12:** Develop and fund culturally appropriate models of housing and support for people from Aboriginal and Torres Strait Islander backgrounds

**Recommendation 13:** Allow for innovative funding models, including shared equity schemes, to leverage available financial resources to deliver more secure, stable homes for people with disability

**Recommendation 14:** Allow funding under the NDIS to undertake quantitative and qualitative analysis of the impact of new models of housing and support to inform continuing policy development

# Introduction

The Council welcomes the opportunity to make a submission to the Joint Standing Committee on the National Disability Insurance Scheme (NDIS) Inquiry into accommodation for people with disability and the NDIS.

One of the most fundamental differences between the existing disability service system in Australia and the NDIS is that the NDIS aims to empower people with disability to have choice and control over services and supports they need to make progress towards their goals. The availability of safe, secure, accessible, affordable, appropriate, well-located housing that is independent from disability support is essential to empowering people with disability exercise choice and control.

All Australians, including people with disability, should have equal opportunities to access to a range of housing options and be able to choose where and with whom they live. This is a right enshrined in article 19 the United Nations Convention on the Rights of Persons with Disabilities (UNCRPD). For many people with disability, the lack of affordable and appropriate housing options means this right has not been upheld. As a result, many people with disability do not have access to the opportunities in political, social, economic and cultural spheres of society that appropriate, well-located housing can provide.

The NDIS is an unprecedented opportunity to address the housing needs of people with disability. It is an opportunity to create better homes for people with disability – homes of their choosing that are safe, secure, located to maximise inclusion and participation in the community and homes that will support people with disability to achieve their goals. It is also an opportunity to develop creative approaches to housing for people with disability. People should not be channeled into existing accommodation models like group homes simply because they are all that is currently available. This is particularly important for NSW in the process of transferring all accommodation services owned and operated by the NSW Government to the non-government sector.

Recently there has emerged a range of innovative solutions to the problems associated with providing housing options for people with disability. The Council has considered a number of housing models and collated a non-exhaustive list of factors that will contribute to better homes for people with disability. Some innovative models and pilot programs that incorporate these factors are also outlined to highlight how different approaches can enhance independence, choice and control for people with disability as well as contribute to more inclusive communities.

Underscoring the recommendations made in this submission is the fundamental need to design and implement solutions that give people with disability choice and control over where and with whom they live and who provides their supports. It is imperative that housing and support models for people with disability encourage and enhance independence, are integrated into mainstream housing, provide security of tenure, and co-ordinate a balance between formal and informal support. People with disability must have the support they need to live independently and have access to affordable housing that is appropriate for their locational, design, social and cultural needs and preferences.

# Factors that will contribute to better homes for people with disability

## Advocacy, information and support to make decisions about housing arrangements

For some people with disability, in particular people with intellectual disability, choice and control over where and with whom they live will only become a reality when they have the support they need to assist them make these decisions. This support should include access to independent advocacy and information and could extend to not only making decisions, but also the process of searching for, applying for and maintaining and/or changing housing.

For some people with disability from culturally and linguistically diverse backgrounds (CALD), increased support and effective advocacy may be needed to assist people to negotiate and establish an independent life in the community which may be different from that conceived by their family or their community, where strong views may be held that do not reflect the values of modern Australian life, nor the independence of people with disability.

Historically, the provision of individual advocacy has been effective in supporting people with disability to negotiate government systems and markets, to enable them to have choice and control over their lives. That individual advocacy has also been crucial in informing the systemic advocacy that has culminated in grand reforms such as the NDIS itself.

The development and proper funding of advocacy is a necessary adjunct to any large government system that has power over the lives of people with disability.

**Recommendation 1: Include sufficient supports in participant’s plans to enable people to make decisions about where and with whom they live and to search, apply for and maintain and/or change housing as their needs and preferences change.**

## Capacity building for key people and organisations in the housing industry

There is also a critical need for funding to build the capacity of a range of key people and organisations in the housing industry. This may include social housing providers, public and private landlords, real estate agents, developers, builders, investors and financial institutions. Funding should be dedicated to working with these individuals and organisations to assist them to both provide housing options that meet the needs of people with disability and support people with disability who are making decisions about where they want to live and who they live with. This will facilitate better understanding of and access to a wider range of housing options including options in the private rental market. It may also improve connections between NDIS participants and a wide range of individuals and organisations in the housing industry.

It would be more appropriate and cost efficient for this funding to come under the Information, Linkages and Capacity Building framework rather than be factored into individual participant plans because it will provide systemic support for individuals and organisations in the housing industry seeking to assist people with disability to locate appropriate housing of their choice.

**Recommendation 2: Allocate funding through the Information, Linkages and Capacity Building framework to building and strengthening the capacity of social housing providers, public and private landlords, real estate agents, developers, builders, investors and financial institutions to provide appropriate, affordable and accessible housing for people with disability.**

## Housing models that allow people with disability to live in the community close to transport, shops, services and social and support networks

Housing that is located close to amenities and social and support networks can contribute to better health, wellbeing, and social inclusion and employment outcomes for people with disability.[[1]](#footnote-1)

Location is a key driver of social and economic inclusion and community participation. People who live close to shops, transport, services they require and their social and support networks have greater opportunities to leave their home, build and maintain relationships with others and live a meaningful life. Well- located housing can also reduce the ongoing costs of more expensive types of transport like taxis and support costs by enabling a greater level of informal support from social and support networks.

In addition to the social inclusion and cost benefits, well-located housing can also contribute to improvements in independence and self-care and domestic living skills and increase the choice and control people with disability exercise over all aspects of their daily lives. This is consistent with the fundamental aims of the NDIS.

**Recommendation 3: Ensure housing support is sufficient to enable location in the community that provides reasonable access to shops, services and individual support networks**

## Legislative requirements for non-discriminatory access standards in housing construction

Poor housing outcomes for people with disability, particularly people with physical disability, are compounded by the lack of accessible housing. Although all public spaces are required to provide non-discriminatory access, there is no comparable national requirement for construction of homes based on the principles of universal housing design.

Poorly designed housing restricts the movement of people with disability around their homes and other people’s homes and limits people’s capacity to stay in their home as they age and their needs change. Getting it right from the beginning and requiring that all housing meet non-discriminatory access standards is much simpler and cost-effective than trying to retrofit people with disability into inaccessible properties.

In a recent report on NDIS, housing assistance and choice and control for people with disability, the Australian Housing and Urban Research Institute (AHURI) found that legislative requirement for non-discriminatory access standards in new housing construction will be the most effective strategy to increase supply of adaptable and accessible housing, with minimal cost for government.[[2]](#footnote-2)

It is important that all governments across Australia to take action to legislate requirements that will increase the supply of accessible housing across Australia.

**Recommendation 4: Introduce legislative requirements across Australia for non-discriminatory access standards in new housing construction**

## Separation of housing and support

It is critically important that choice and control for people with disability over housing extends to the opportunity to choose a different support provider to their housing provider. Housing and support do not need to be integrated. People with disability should never be put in a situation where they feel they cannot choose who they want to provide support services because it may compromise the security of their tenancy.

It should be explicitly stated in any agreement between a housing provider and an individual that housing and support are separable and individuals can choose a separate support provider to their housing provider. This will enhance opportunities for people with disability to exercise choice and control over two important aspects of their life – where they live and who supports them to live the life they choose.

**Recommendation 5: Require that all housing providers that provide housing support to people with disability allow a separation between housing and support.**

## A wider range of innovative housing and support models that encourage independence, are integrated into mainstream housing, provide security of tenure and co-ordinate a balance between formal and informal supports

For the NDIS to truly deliver on its promise of choice and control, it is essential that people with disability, and in particular, people with high support needs, have access to a greater range of housing models than that is currently available. The NDIS is a chance to move away from the group home model that has dominated accommodation for people with disability over the past 30 years and move towards more contemporary models of housing and support that provide greater opportunities for people with disability to exercise choice and control.

A housing and support model that increases opportunities for choice and control will meet four essential requirements: it will encourage and enhance independence, be integrated into mainstream housing, provide security of tenure, and co-ordinate a balance between formal and informal support.

One example of a housing and support model that meets these four essential requirements is the **Summer Foundation’s demonstration housing projects**.[[3]](#footnote-3)The first project launched in 2013 comprised six fully accessible one-bedroom apartments that are part of a 59 unit mixed private and social housing development in the inner Melbourne suburb of Abbotsford, centrally located to transport and shops. As units are “peppered” through a mixed development, this increases opportunities for social connections and inclusion and the development of informal support networks. The design of the units and use of smart technology increase independence, and an on-site office allows support staff to be available to tenants 24 hours a day if tenants require assistance. Initial findings from the review of this project by Monash University research shows that all tenants increased their level of home, social and economic participation at six months and one year after moving into their apartments.[[4]](#footnote-4) This model creates housing options for people with disability that are secure, appropriately designed and adaptable and well-located.

A similar model has also been implemented in South Australia through **The Square Woodville West Project**. The first stage of this redevelopment involved using funding from the National Housing Affordability Fund to make 8 apartments in a complex of 40 accessible and able to accommodate people with disability with complex support needs.[[5]](#footnote-5) Each apartment also includes a range of smart technology that enhances independence and safety for each resident and there is a 24/7 concierge system located in the apartment complex for additional support. Tenants lease directly from the state government department of housing and support is provided by a non-government disability service provider. This project highlights another innovative way of increasing independence and integrating housing for people with disability into mainstream housing.

Another example of a housing and support model that may increase opportunities for choice and control is the **KeyRing** model.[[6]](#footnote-6)In the United Kingdom, the KeyRing model creates a network of nine people living in social housing within walking distance of each other. A tenth person called a “community living worker” lives close by and provides around 10-12 weeks of support including encouragement to be responsible for bills, training to increase independent living skills, advice and emotional support, links to local organisations and assistance accessing and participating in the community.[[7]](#footnote-7) The community living worker provides this support in exchange for accommodation and some household bills being paid. If any people in the network need further support they can call on paid assistance. A similar model has been implemented in Victoria[[8]](#footnote-8) and reviews have indicated that this model delivers improved quality of life outcomes and heavily reduces the cost of support. This type of model demonstrates a good balance between formal and informal supports and encourages increased independence.

The concept of **home share** is another example of a housing and support model that can increase opportunities for choice and control over where and with whom a person lives.[[9]](#footnote-9) Home sharing varies from case to case but generally involved a person with disability sharing a home with another person who provides negotiated informal support. Home sharers generally assist with daily living tasks like cooking, cleaning and shopping and stay over an agreed number of nights per week, reducing the cost of paid support for these tasks and overnight support. This can lead to overall lower support costs, improved social interactions, independence and a good balance between informal and formal support. Importantly, it creates a situation where not every aspect of a person’s life has a price of support attached to it.

In Western Australia, the **Lower Great Southern Community Living Association** matches people with disability with a support person and they live together in the same rental premises and share living expenses.[[10]](#footnote-10) The co-resident is paid a wage for the care provided and has one day off per week and respite is available every second weekend. The person with disability is assisted to attend community activities and benefits from the social interaction and support provided by their co-resident.

In the United Kingdom, **Shared Lives Plus** provides arrangements where the individual with disability moves in to live with the Shared Lives carer and their family.[[11]](#footnote-11) The carer and family provide informal support and are paid in relation to the nature and care of support required and this support can be complemented by other formal supports. Family, friends and neighbours of the shared lives family also provide informal support. This model increases opportunities for developing wider social and informal networks and accessing the community, reduces costs, balances formal and informal support and increases independence.

It is important the NDIS supports all of the above models and facilitates more widespread development and implementation of housing models that will encourage and enhance independence, be integrated into mainstream housing, provide security of tenure, and co-ordinate a balance between formal and informal support.

**Recommendation 6: Allow NDIS funding to be applied flexibly to the cost of housing models that will encourage and enhance independence, be integrated into mainstream housing, provide security of tenure, and co-ordinate a balance between formal and informal support.**

## Individualised and flexible approaches to housing and support that are responsive to the needs, abilities, circumstances and preferences of each person

Not all people with disability require the same level of support and it is important that a one-size fits all approach is not applied. Housing and support models must be able to respond to individual needs, abilities and preferences which may change over time. Individualised and flexible approaches can also facilitate ageing in place, which can reduce the disruption that moving may cause to a person’s support networks and familiarity with services and community amenities.

In NSW, the **Supported Living Fund** enables people with disability to create living arrangements that suit the person’s life and preferences, gives access to paid supports and services, and enables them to plan for their future.[[12]](#footnote-12) This fund was a $60 million investment over 5 years, the average package was around $50,000 per year and the final packages were allocated in 2012.[[13]](#footnote-13) The funding is portable and is typically used to purchase a combination of disability supports and mainstream services that complement a person’s existing supports and networks. Its flexibility means people could use it to subsidise anything from rent for a home sharer to home modifications.

This truly flexible and person-centred option that reflects the aspirations of each individual and their network of support is an example of an individualised and flexible approach that creates opportunities for increased choice and control over where and with whom a person lives and is in line with the objectives of the NDIS. It is important that the NDIS enables funding packages to be used in the same way the Supported Living Fund could be used to create living arrangements that are tailored to the individual and flexible.

**Recommendation 7: Allow NDIS funding to be applied to create living arrangements that are tailored to individual needs and flexible enough to respond to changing needs, abilities and preferences**

## Improved planning and co-ordination across government and non-government services to meet housing and support needs

There are clear benefits to different government service providers and non-government service providers working together and adopting a co-ordinated approach to meeting the housing needs of people with disability. A more planned, collaborative and co-ordinated approach can ensure people with disability, particularly people with dual diagnosis of disability and mental illness and people with challenging behaviours, are allocated housing that is appropriate to their needs and provided with the supports they need.

An example of collaborative co-ordination between housing and non-government disability service providers that has delivered improved housing outcomes is the **Housing and Accommodation Support Initiative (HASI)**.[[14]](#footnote-14)HASI is a partnership program between NSW Health, Housing NSW (Department of Family and Community Services), and non government Accommodation Support Providers and is designed to provide people with mental illness ongoing clinical mental health services, and assist people with mental illness to access and maintain stable and secure housing and establish, maintain and strengthen housing and support partnerships in the community. The program is available to adults with a diagnosed mental illness who require support services to live independently in the community.

Most participants entered the program with a history of unstable housing, including accommodation in hospital, prison, living with friends or family, living in a boarding house as well as primary homelessness. The evaluation revealed that since joining the program, most HASI consumers obtained suitable long-term housing and were supported to successfully maintain their tenancies.[[15]](#footnote-15) HASI consumers were also found to be regularly using appropriate services in the community and found to have a high degree of independence in daily living. The success of the program was attributed to the effective mechanisms of co-ordination to achieve integrated response to participants’ needs, from tenancy management, through clinical support, to housing provision.[[16]](#footnote-16) HASI has stood the test of time and has achieved positive program and individual outcomes for over a decade.

Another example of co-ordination between different providers to meet housing and support needs is the **Integrated Services Project (ISP)**.[[17]](#footnote-17) The ISP is led by Ageing, Disability and Home Care NSW in conjunction with NSW Health and Housing NSW (Department of Family and Community Services). The ISP is designed to foster improved life outcomes for people with complex needs and challenging behaviours by providing a service model based on the level of support each client requires. This could be a 24-hour group home, a self-contained unit with staff on site, or other community housing with on-call assistance from staff. The ISP address people’s complex needs and challenging behaviour over an 18 month period to the point where they can be supported within the existing service system and is a good example of an approach where support can be tailored to the needs of each person and can be responsive to changing needs. The evaluation of the ISP found that the majority of ISP participants experienced improvements in a number of key outcome areas over the course of their involvement with the project, including a decrease in the frequency and impact of their challenging behaviours which contributed to a decrease in the amount of hospital and criminal justice services used by participants.[[18]](#footnote-18) Participants also became more independent in some activities of daily living, particularly budgeting, cleaning, bathing and dressing. They reported improved health and well-being, as well as increased involvement in social and community activities, work, and education.

The success of the HASI and ISP highlight how improved planning and co-ordination between different government departments and non government housing and support providers can improve both housing and quality of life outcomes. It is important that there are initiatives and funding to encourage different government and non-government service providers to work together to meet the housing needs of people with disability

**Recommendation 8: Support and work closely with governments to ensure improved planning and co-ordination across government and non-government services to meet housing and support needs.**

## A simpler, streamlined housing allocation model that enables choice

In the past, bureaucratic hurdles and a lack of choice in social and community housing allocation have added to the challenges people with disability face in accessing affordable and appropriate housing. A simpler, streamlined model of housing allocation that enables choice for participants is required.

Examples of models of housing allocation that could enable greater choice for participants in the housing allocation process include the choice based letting system in place in the United Kingdom[[19]](#footnote-19) and the Delft model in place in the Netherlands.[[20]](#footnote-20) Common features of these choice based letting systems include the ability to register a person’s housing needs and preferences for property type and location, transparent and accessible information about available lettings and allocation criteria, and the opportunity to bid on properties that meet their needs and preferences. Importantly, these systems do not disadvantage or penalise people for declining or not bidding on properties, and reduce the chance people are forced to take whatever is available rather than choosing where they live.

Such a system may be tacked on to existing common access and/or allocation systems for social housing. This will enhance choice for people with disability over where they live, improve the appropriateness of housing allocations and improve tenant satisfaction. It could also be applied to the sharehouse context which would allow individuals to choose their preferred housemates.

**Recommendation 9: Work with housing providers to facilitate a simpler, streamlined housing allocation model that enables choice for participants.**

## Creative use of smart technology and equipment to reduce reliance on formal support and increase independence

New technologies have significant potential to increase independence and autonomy and decrease reliance on home modifications and/or paid supports. Smart home and communications technology can be a cost effective way to enhance independence and allow people with disability to alert others when they need assistance.

Smart technology is a key feature of many of the new innovative housing and support models described above. For example, **Summer Foundation’s demonstration housing projects** include smart technology that enables people to use a smart phone or tablet to open and close doors, windows and blinds, control the air conditioning and turn lights on and off. For people with severe physical disability this reduces the need for paid support to complete these tasks and facilitates more independent living. Tenants can also contact support staff at any time through hands free speakers and microphones, allowing unplanned assistance to be provided at any time, including in the event of an emergency.

It is important that the use of technology and equipment in creative ways continues to increase as this will reduce the reliance on formal support and increase independence.

**Recommendation 10: Allow funding in individual packages for technology that can reduce reliance on formal support and increase independence**

## Housing options that meet the cultural needs of people with disability from Culturally and Linguistically Diverse (CALD) and Aboriginal and Torres Strait Islander backgrounds

Independent, community based living can increase opportunities for people to live according to their culture. It is very important that people’s cultural needs are taken into account when assessing the appropriateness of different housing options offered through the NDIS.

In some cultures, the role of family is more significant than in others, increasing the importance of ensuring housing for the person with disability is located close to family support networks. This not only allows the person to be closer to informal supports but may also increase opportunities for participation in cultural activities.

Culturally appropriate models of housing and support will also need to be recognised and developed for people with disability from Aboriginal and Torres Strait Islander backgrounds. These models must reflect and respect the collective nature of Indigenous family and community life, for example, through providing housing for not only the person with disability but also other relatives so that family connections and kinship can be maintained and nurtured.

**Recommendation 11: Ensure that the assessment process for housing options takes into account the cultural needs of different groups, including people from Culturally and Linguistically Diverse (CALD) and Aboriginal and Torres Strait Islander backgrounds**

**Recommendation 12: Develop and fund culturally appropriate models of housing and support for people from Aboriginal and Torres Strait Islander backgrounds**

## Innovative funding models for housing, including shared equity schemes

It is important to the overall sustainability of the scheme that the NDIS enables innovative funding models for housing that can leverage financial resources of people with disability and their families or use social investment to raise capital for housing for people with disability.

Shared equity schemes are a mechanism to leverage finance from people with disability and their families. In **Western Australia**, **the Keystart Housing Loan Scheme** allows the person with disability and the state government housing department to share ownership of the house, with the state holding up to 40% equity and the person with disability having full ownership rights.[[21]](#footnote-21) This provides home ownership opportunities, and thus secure and stable housing, for people who have some funds to contribute to the purchase of the property.

Shared equity schemes can increase choice and control over where a person lives by enabling choice about purchase of a specific property that may meet a person’s locational, social and cultural needs and preferences. It is important that the NDIA works with relevant stakeholders to develop innovative approaches to finance new or modified housing that can leverage available financial resources and provide better opportunities for more secure, stable homes for people with disability.

**Recommendation 13: Allow for innovative funding models, including shared equity schemes, to leverage available financial resources to deliver more secure, stable homes for people with disability**

## Quantitative and qualitative analysis of the impact of new models of housing and support to inform continuing policy development

There is a need to collect both quantitative data and qualitative insights on the impact of new housing models that are implemented under the NDIS. At present, there is a lot of data and qualitative evidence to support the need for models other than group homes,[[22]](#footnote-22) but limited evidence to prove that alternate models are working and will work within the NDIS framework.

As Australia continues to progress towards full scheme implementation of the NDIS, it is important that funding is allocated to allow quantitative and qualitative analysis of the impact of new models of housing and support. This will inform continuing policy development in this area and provide a strong grounding for more widespread implementation of models of housing and support that encourage independence, are integrated into mainstream housing, provide security of tenure and co-ordinate a balance between formal and informal supports.

**Recommendation 14:** **Allow funding under the NDIS to undertake quantitative and qualitative analysis of the impact of new models of housing and support to inform continuing policy development**

# Reference List

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