AHURI Research & Policy Bulletin

Addressing the housing needs of participants is critical to NDIS success

NEW HOUSING SUPPLY THAT IS AFFORDABLE AND WITH GOOD ACCESS TO SERVICES, SHOPS AND PUBLIC TRANSPORT IS NECESSARY TO MEET ANTICIPATED DEMAND AND ACHIEVE DISABILITY INSURANCE SCHEME (NDIS) GOALS AND GOVERNMENT OBLIGATIONS.

KEY POINTS

- With the National Disability Insurance Scheme (NDIS) fully rolled out nationally, the increased availability of individualised support funding for people with disability will see growth in demand for affordable, accessible housing in locations with good access to public transport and services.

- Family support (financial and non-financial) is a critical success factor for many people with disability moving to independent living in the community.

- When people with disability have meaningful choice about who they share with, home sharing can reduce the costs of housing, and enhance support options and social participation opportunities.

- Established informal relationships with landlords and real estate agents are important in gaining access to private rental.

- Moving to independent living in appropriately designed and located housing achieves important shelter and non-shelter outcomes for people with disability, including a growing sense of independence, improved privacy, choice of housemates, improvements in physical and mental health, and improved social participation.

This bulletin is based on research conducted by Dr Ilan Wiesel, Ms Sandra Gendera, A/Prof Karen R. Fisher, Dr Trish Hill, A/Prof Wendy Shaw and A/Prof Catherine Bridge at the AHURI Research Centre—The University of New South Wales, Dr Carmel Laragy at the AHURI Research Centre—RMIT University, Ms Samantha Jenkinson at People with Disability Western Australia, and Ms Kate Finch from People with Disability Australia. The research examined the housing policy implication of the National Disability Insurance Scheme (NDIS).

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- Supports such as independent advocacy, information and tenancy management services will be needed to help NDIS participants make decisions about preferred housing arrangements, and to search, apply for and maintain housing.

CONTEXT

Under the United Nations' 2006 *Convention on the Rights of Persons with Disabilities*, to which Australia is a signatory, and the 2011 National Disability Strategy, people with disability have the right to adequate housing. Despite these government obligations, many people with disability in Australia experience housing and living arrangements that are inadequate and markedly different from the rest of the population. A large proportion of people over 25 years old live with parents, in group homes or in large congregate or institutional settings. Many others experience severe housing affordability stress in the private rental sector.

The NDIS—expected to be fully rolled out nationally by 2019—will enable more people with disability to live independently in the community only if they can secure affordable and suitable housing. The NDIS estimates an unmet need in affordable housing for 83 000–122 000 participants. In this context, the study sought to identify the barriers as well as the success factors that enable some people with disability with individualised funding packages to move into suitable housing, and the outcomes of such moves.

RESEARCH METHOD

A mixed method approach was taken, including analysis of the Australian Bureau of Statistics (ABS) Survey of Disability Ageing and Carers 2012 (SDAC) and Census of Population and Housing 2011; interviews with 13 frontline and managerial staff in disability and housing agencies; and, interviews with 51 people with disability—most with individualised funding packages—who moved, or planned to move, from congregate care, group homes, their parents' home or unstable housing to more independent and stable housing and living arrangements in the community. Interviews

were conducted in NSW, Vic and WA, in major cities, regional NDIS launch sites and one remote area. The learnings from their experiences are valuable in highlighting some of the key factors underpinning successful housing transitions.

KEY FINDINGS

How does NDIS funding affect housing demand for people with disability?

Under the NDIS, the availability of individualised support funding for people with disability will see growth in demand for affordable, accessible housing. Much of the growth will be related to NDIS participants who are 25–64 years old who live with their parents (51 000) or in institutions (4000), as well as those currently living independently in private rental, but experiencing affordability stress.

New affordable housing supply will be necessary to meet anticipated demand. Rather than 'specialist' housing, most NDIS participants will prefer 'mainstream' housing that is affordable, meets adaptability or accessibility design standards, and is located with good access to services, shops and public transport as well as to their families and informal support networks.

Factors influencing access to preferred housing

Most recipients of funding from the NDIS or past individualised funding schemes experience major barriers in accessing a limited supply of affordable and suitable housing. Barriers include low priority in social housing allocations, shortfall in accessible or adaptable housing stock, discrimination and disadvantage in applying for private rental tenancies, lack of culturally appropriate housing for Indigenous people with disability, and difficulty in gaining finance for home purchase.

Financial assistance from families is a key success factor enabling many people with disability to access housing, including both private rental and home ownership. Much of the assistance is provided by parents and includes funds withdrawn from their superannuation savings, or equity from their own homes. For

some, shared equity schemes facilitated leverage of finance from families. However, many people with disability have no family members who are able or willing to provide such assistance.

Home sharing enables people with disability to reduce the costs of housing, while also pooling their support packages and enhancing their social participation opportunities. Many research participants were willing to share when they had a meaningful choice about who they share with. Community networks were important in enabling participants to identify potential flatmates. Agreed, and in some cases formalised exit and entry strategies, assisted in managing risks associated with changes in household composition. Housing size and design that maximised privacy in living areas—in addition to shared spaces for socialising—was an important factor influencing the success of a home sharing arrangement.

People with disability experience disadvantage in competition over private rental tenancies due to low income and the lack of rental history and references, as well as discrimination by real estate agents and landlords. Half of the research participants who successfully secured a private rental tenancy had an informal relationship with the real estate agent or landlord prior to applying for a tenancy.

Outcomes for people with disability who moved to their preferred home

Moving to appropriately designed and located housing achieves important shelter and non-shelter outcomes for people with disability, including a growing sense of independence, improved privacy, choice of housemates, improvements in physical and mental health, and improved social participation.

Participants who moved to social housing experienced more secure and affordable tenancies, and most hoped to be able to remain in their new homes permanently. Participants who moved to their own homes (including shared equity arrangements) experienced pride and a sense of security. Participants who moved to private rental, in contrast, experienced less secure housing, as well as significant affordability stress.

TABLE 1: ACCESS TO HOUSING, BARRIERS AND ENABLERS BY TENURE

Tenure	Barriers	Enablers
Social housing	People living with their parents or in group-homes not eligible for priority housing Shortfall in accessible or adaptable social housing stock	Nomination by support agencies Special programs (access outside general waitlist) Priority housing for those at risk of homelessness Transitional housing Purpose-built housing Home modifications
Private rental	Affordability Discrimination Lack of rental history and references Shortfall in accessible or adaptable private rental stock Shortfall in culturally appropriate housing for Indigenous people with disability	Established relationships with landlords Understanding landlords Low-value housing markets Sharing to reduce costs of housing
Home ownership	Affordability Difficulty accessing finance	Financial support from family Sharing Shared equity Trust ownership Home modifications

POLICY IMPLICATIONS

Detailed housing policies and strategies are necessary to prepare for the full national rollout of the NDIS in 2019. Most (approximately 80%) NDIS participants will have low incomes, and private rental will not be affordable for many. Existing social housing stock falls short of meeting existing levels of demand by people with disability, let alone the growth in demand expected with the national rollout of the NDIS. New housing supply that is affordable and with good access to services, shops and public transport will be necessary to meet anticipated demand.

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. In addition, funds for home modifications will improve accessibility in existing housing stock. The costs of developing appropriately designed and located housing can be at least partly recovered by savings on ongoing support and transport for NDIS participants.

Home sharing will improve affordability outcomes for people with disability, enable the pooling of support funding, and improve overall use of existing and new housing stock. Housing development and management strategies are necessary to ensure people with disability are able to choose their flatmates and share comfortably, for example through design that maximises privacy.

Low-income home ownership assistance programs are likely to increase the number of people with disability who access home ownership, but this will be mostly limited to people who can contribute their own capital or seek financial assistance from families. Shared equity schemes in particular were identified as a model that, if scaled up, can assist in both leverage of finance from families, and positive shelter and non-shelter outcomes for people with disability.

Sufficient support to make decisions about preferred housing arrangements, and to search, apply for and maintain housing, needs to be factored into NDIS participants' support plans. Such support could include independent advocacy, information and tenancy management services. There is also a need to build and strengthen capacity in participants' formal and informal support networks, for example, by helping to connect potential flatmates or establish relationships with local real estate agents and social housing providers.

FURTHER INFORMATION

This bulletin is based on AHURI project 71040, *Accommodating NDIS: maximising housing choice in a reformed disability sector*.

Reports from this project can be found on the AHURI website: www.ahuri.edu.au or by contacting AHURI Limited on +61 3 9660 2300.

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