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Committee Secretariat
Joint Standing Committee on the National Disability Insurance Scheme
PO Box 6100
Parliament House
Canberra ACT 2600

Submitted online

Accommodation for people with disabilities and the NDIS Inquiry

Carers ACT welcomes this opportunity to provide comments to inform the Joint Standing Committee on the National Disability Insurance Scheme's (NDIS) Inquiry into affordable and appropriate accommodation for people with disabilities.

Sustainable, suitable accommodation for family members with a disability, including psychosocial disability, has been a key concern for many informal carers in the ACT, particularly older carers with adult children. The lack of supported accommodation is considered to be in crisis by caring families and specialist and social housing organisations and is in need of urgent and lasting reform.

In response to this concern Carers ACT convened the Supported Living Options Summit in March 2012 that was facilitated by John Mendoza, ConNetica Director and Adjunct Professor Young and Well Cooperative Research Centre. Dr Ken Baker CEO NDS was a Summit speaker.

Some 100 people attended the Summit with a diverse range of perspectives – individual, carer, government, specialist accommodation, philanthropy and the community sector. This engagement allowed the Summit process to gather information that represented a variety of views and, as such, allowed for the identification of and responses to issues raised by different stakeholders. The potential role of the National Disability Insurance Scheme to provide or support an increase in specialist accommodation was identified addressed by several speakers and Summit participants.

A key component of the Summit was a “global café” where ten organisations delivering different supported accommodation models hosted a table to discuss how their model operated, how it was funded, its governance and to answer participant questions. Participants were asked to complete a feedback form so the outcomes of the discussions could be analysed and reported. A summary of the models – each model's strengths, its weaknesses, its suitability

Supporting Family Carers

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for the ACT, or if families or government thought they could contribute financially to this model – is provided in the Summit’s final report. A copy of the report is available at:

<http://www.carersact.org.au/Assets/Files/Final%20Carers%20Summit%20Report%20April%202012.pdf>

The following case studies reflect the successful accommodation models identified by the Summit’s participants, and that would also provide specialist accommodation for individuals receiving an NDIS individual funded package. Carers ACT believes that these three models should ideally fit within the specialist accommodation guidelines in the NDIS Specialist Disability Accommodation Pricing and Payment Framework (the ‘Framework’).

Case Study 1: MyHome in Canberra

Following on from the Summit a group of ACT carers and friends of people with a psychosocial disability became interested in developing one of the innovative models presented at the Summit – Home Queanbeyan – in the ACT. A description of Home Queanbeyan (a faith-based organisation) is included in the Summit report.

After community consultation, including mental health consumers and their families, a business plan and strategy for MyHome in Canberra, modelled on Home Queanbeyan, has been developed and MyHome in Canberra has been incorporated. The Board has received significant community support to develop MyHome in Canberra, including the leasing of suitable land from UnitingCare Curtin, pro bono legal advice and the voluntary contribution of Board members either with lived experience of mental illness or caring or with relevant skills and knowledge. Currently its Board is seeking funding support from both the ACT and Australian Governments. This is the link to its website: <http://myhomeincanberra.org.au/>

NDIS Specialist Accommodation Funding Considerations

While many of the potential residents of this facility would be eligible for NDIS individual support packages there are questions about whether MyHome in Canberra would be considered “innovative”, does the model allow residents sufficient choice and control, its model of care, and a mix of residents receiving an NDIS individual funded package and non NDIS funded residents fit within the NDIS supported accommodation capital costs funding bucket as an approved dwelling under the Framework.

If so, what capacity will the NDIA have to support eligible NDIS participants and their families contribute to the capital costs under the Framework’s pricing schedule in sections 94 and 95 under *Part 5 Miscellaneous*.

While a key focus of the Framework is the pricing and payments framework for specialist accommodation housing providers (cost of land, geographical location, cost benchmarking etc.) Carers ACT is concerned that accommodation options for individuals with enduring disability whose choice is not to live in multi-resident specialist accommodation are not discounted, and believes that sufficient funding needs to be allocated for the NDIS cohort that is likely to be included in the following and other sections of the Framework:

Part 3 – For whom in what circumstances under ‘Participants for whom specialist disability accommodation is reasonable and necessary’ –

60. The NDIS will support specialist disability accommodation ... participants who access alternative or innovative accommodation that is appropriate for people who require specialist disability accommodation to live independently, as determined by NDIA (dot point 4).

Part 4 – Registration, approved dwellings, security of tenure under ‘Registration of approved dwellings’ –

85. For payments to be made in respect of participants for specialist disability accommodation, the participant must be resident in a dwelling approved by the Agency for this purpose.

60. Approved dwellings for specialist disability accommodation include dot points 4 and 5:

- Dwellings incentivised under the second funding stream (see Part 5 below); and
- Any other dwelling the Agency approves for this purpose.

Part 5 – Miscellaneous under ‘Flexibility’ –

93. Nothing in this Framework prevents the Agency from making other payments in respect of housing or accommodation arrangements that are consistent with the NDIS Act.

94. This includes any funding arrangements the Agency may need to facilitate the supply of specialist disability accommodation, where the market is not responding appropriately to the demand for places and/or where innovative building forms of financing arrangements are needed.

95. The Agency can also enter into voluntary agreements with existing or prospective accommodation providers to reduce payments below the benchmark price in recognition that families, carers, faith groups, philanthropic bodies, local government bodies and others may wish to make an ongoing contribution to the provision of specialist disability accommodation.

Case Study 2: Independent living capital costs met by family with mortgage contributions provided by daughter with a disability

The parents of a young woman with severe and chronic psychological disability, with a young child, chose to build a separate residence on the block of their family home with a loan from a financial institute in their name. Their daughter was involved in this decision because previous attempts to live independently in rented accommodation were unsuccessful and without the intervention and support of her parents she and her young son would have become homeless. Her parents had also contributed financially to the rental costs of private accommodation.

The family solution, in agreement with their daughter, was to build an adaptive dwelling (or specialist built-form) on the same residential block as the family home. This was made possible because of amendments to the ACT residential zoning regulations allowing for a second residence up to 90 square metres, and the parents choosing to take out a loan to fund its development. Their daughter was involved in the design of her purpose-built two-bedroom home so that she was able to maintain it and live as independently as possible. For example, cupboards were designed for easy visibility and access because of the daughter’s condition. She is a Disability Support Pension recipient and will be responsible for loan repayments. Energy saving elements were incorporated into the house’s design, which were considered essential to reduce her utility costs.

The benefits are that the daughter – a mother – is able to live independently and her recovery is aided by informal support for her and her young son. Her home environment is ‘normalised’, particularly for her son who is more comfortable having friends over to visit. This will help

reduce the stigma and marginalisation of people living with severe mental illness and their families.

Her home will also be her place of work. She is a published author and an artist, and her ability to continue with these activities in her choice of specialist accommodation will help promote her sense of self-identity.

NDIS Specialist Accommodation Funding Considerations

For people with disability and their families access to the NDIS capital costs for eligible NDIS participants would assist them obtain suitable accommodation (such as in this case study) when more specialist supported accommodation is not their choice or not a sustainable option because of the individual's physical or psychological disability's characteristics.

Will the NDIA consider the needs of people with disabilities and their co-resident children in assessing their eligibility for NDIS capital costs for specialist disability accommodation.

Changes to state and territory legislation and agreements with the National Disability Insurance Agency will be required to assist people with disability and families to navigate local planning regulations and legal requirements to allow for the residence built on an existing block to have its own title, for example, and meet other requirements in the above case study.

Case Study 3 – joint equity specialist accommodation option

Project Independence is a new social housing model in the ACT for people with mild intellectual disability. It represents a new model of home ownership in the ACT, as tenants will have an opportunity to acquire equity in a property to help build economic independence, and the ability to live as independently as possible. The housing development is based on up to ten tenants living in three separate homes with separate apartments, and who still will be eligible to receive formal and informal support. There will also be accommodation for a resident coordinator to support residents.

Potential tenants or owners are required to provide ten per cent of the purchase price of their apartment and then fund ongoing rental or purchase payments.

Project Independence has its own skills-based governance group and several professional supporters. It is supported by the ACT Government through its donation of land and funding. Its genesis was a Canberra businessman and the father of a son with a disability who wanted to live independently. Construction of the first development began in early 2015 and tenants are expected to move in by the end of 2015. See <http://www.projectindependence.com.au/> for more information about Project Independence.

NDIS Specialist Accommodation Funding Considerations

For potential organisations such as Project Independence and Tier 2 NDIS participants how will the NDIA support similar developments and assist tenants through the pricing and payments intent of the Framework.

If you would like to discuss this submission further please contact Colleen Sheen, Senior Policy Advisor, on 02 6296 9900 or 0411 027 531, or email colleen.sheen@carersact.org.au

About Carers ACT

Carers ACT is a non-profit, community-based, company limited organisation. It is governed by a Board of Directors and has a mandate to represent the voices of carers to

government and the wider community. It is committed to improving the lives of carers so they enjoy improved health, wellbeing, resilience and financial security. Carers ACT is a member of the National Network of Carers Associations.

Carers ACT has delivered direct carer support services and carer referrals to aged and disability services for over 20 years. It also auspices the ACT and SE NSW Commonwealth Carer and Respite Centres. During 2014-15 we supported 5,058 caring families; provided 16,898 information, linkage, and connection services; provided 4,237 counselling hours; made 3,258 referrals to external services; delivered 655,630 respite hours; and 3,253 carers accessed our services for the first time.

With the introduction of the ACT NDIS Trial in July 2014 Carers ACT now provides direct services to people with disabilities, and is an NDIS Registered Provider.

Yours sincerely

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CEO Carers ACT