



NDIS HOUSING
OPTIONS

HOUSING POSSIBILITIES

A GUIDE TO HOUSING
AND THE NDIS IN SOUTH AUSTRALIA

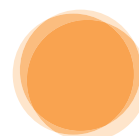
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SA

Housing Hub

Find the home that's right for you



SUMMER
FOUNDATION

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Prepared by:

Summer Foundation Ltd. ABN 90 117 719 516

PO Box 208, Blackburn 3180 VIC Australia

Telephone: 1300 626 560 info@summerfoundation.org.au www.summerfoundation.org.au



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INTRODUCTION

People with disability are often not used to having choices about where and how they live.

In the past, where and how to live was usually decided for people with disability – by the available options and by the government or service providers.

But now you can choose what you really want in a home! To make choices, you need information about what could be available for you.

HOW TO USE THIS WORKBOOK

This workbook is made up of information and activities.

This workbook has information about types of housing and the rental or home ownership options available in Australia under the National Disability Insurance Scheme (NDIS).

Some information is followed by a 'workshop activity'. These activities help you think about what you need and want in your home. There is space so you can write (or type) about the housing you want. **Writing down everything you want will help get the right NDIS funding to support you.**

At the end of the workbook, you will write a "NDIS housing goal". This is what you need to explain your housing needs and wants to the NDIS.

You can type into this workbook or you can print it.

You may need to ask someone to support you to type or write answers down.



WHAT SHOULD A HOME BE?

Home is important for everyone.

Home is a place:

- To be comfortable
- To be safe
- To keep your things
- To express yourself
- To do the things you want to do in your life
- To spend time with friends and family
- That fits with how you live



Everyone should be able to live in a home like this.

But a home has not always been like this for people with disability because:

- The right housing can be very hard to find, especially if you need support with everyday life
- Getting the support you need has often only been possible if you live in a certain home and with other people with disability, such as a group home
- You can't get around easily in your home if it's not the right home for your needs
- Your home might not be close to public transport
- You might have needed to live with your parents for a long time for support and security



The NDIS means things are improving for most people with disability. People can get the supports they need and do more things in their lives.

But housing for people with disability still often looks like it did before the NDIS. Many people still live in group homes or with their parents.

This workbook explores the possible housing choices for people with disability in Australia who have support from the NDIS.



Activity one

What your home is like now



A good starting point for thinking about the home you want is to think about the housing you live in now.

What type of housing do you live in? (Tick or select the right one for you)

I live in a:

- ☐ Family home
- ☐ Public housing house or unit
- ☐ Private rental home
- ☐ Group home
- ☐ Somewhere else? Write below:

Who do you live with now? (Tick or select the right one for you)

I live with:

- ☐ Parents or other family
- ☐ Friends or housemates
- ☐ Partner or spouse
- ☐ Co-residents who you share the house and supports with
- ☐ No one, I live on my own



I would like to live: Tick or select the right one for you

By myself

☐ Yes ☐ No ☐ Maybe

With my partner/children

☐ Yes ☐ No ☐ Maybe

With a family member (i.e. sibling or parent)

☐ Yes ☐ No ☐ Maybe

With friend/s

☐ Yes ☐ No ☐ Maybe

With a host family

☐ Yes ☐ No ☐ Maybe

With other people without disability

☐ Yes ☐ No ☐ Maybe

With other people with disability

☐ Yes ☐ No ☐ Maybe

In a home sharing arrangement

☐ Yes ☐ No ☐ Maybe



Other: (please list)



Other important information:



Activity two

Where I would like to live

Are there particular suburbs or towns you would like to live in?


Different locations mean different types of housing might be available. For example, townhouses and apartments in bigger cities, and houses with larger yards in outer suburbs and towns.


Why do you like those locations – what would be better for you if you lived there?

Some locations have better public transport, but other locations may be closer to family you want to be near.


(Of course, you may want to stay in the suburb or town where you live now.)

Where would you like to live?

 I would like to live in:

 I want to live there because:

Do you like where you live?

 What works well about your home and where you live?

 What needs to change?



KEY VALUES WHEN FINDING A HOME

There are 4 important things to remember when you are looking for a home:

Rights:

You have the same rights and responsibilities regarding your home as others

Choice:

You choose where, how and who you live with

Inclusion:

Your home helps you to participate socially and economically in community life

Control:

You can keep your home separate from your support





ABOUT HOUSING AND SUPPORT UNDER THE NDIS

The NDIS will provide funding for reasonable and necessary support to people with disability to reach their goals and live an ordinary life.

For most people, an ordinary life means leaving their parents' family home as a young adult and either living on their own, in a shared house with friends, or with a partner.

But without access to appropriate housing and support, many people with disability continue to live with their parents for a long time, in a group home or in residential aged care.

Under the NDIS, housing and support are considered and funded separately so you are able to change your support provider without having to move to a new house. This gives NDIS participants more choice and control over where they live and the services they use.

The NDIS does not own or operate any housing.

But the NDIS does fund:

- Supports that build your capacity to live independently in the community
- Supports for personal care (e.g. showering and dressing)
- Supports to improve living skills, money and household management
- Supports to improve social and communication skills and behaviour management
- Home modifications to your own home, a private rental property or, in some cases, social housing
- Help around the home if you are unable to do these tasks due to your disability (e.g. help with cleaning and laundry)
- For people with very complex support and housing needs, the NDIS may fund Specialist Disability Accommodation (SDA), which pays the costs of living in a home with a specialised design and features





Activity three

Your reasonable and necessary supports

What are some reasonable and necessary supports for you?

Do you need support with personal hygiene or toileting? Or bathing and dressing? Or meal preparation, eating and/or taking your medication? Do you need help with shopping, housework or home maintenance? Do you need support working out your money or paying your bills? Or with decisions, or planning your activities?


 **Things I need help with every day:**

 **Things I need help with occasionally:**

 **The things I would like to do more independently are:**

Think through these options for support in your home

Support staff working in my home (in-home support)

 **This support model would/would not be suitable for me because:**



Support staff working from an office in the housing development (on-site support)



This support model would/would not be suitable for me because:

Support staff coming to my home at agreed times (off-site support)



This support model would/would not be suitable for me because:



Other: (please list)



Other important information:

Funded support to explore housing options

The NDIS may also pay for support coordination to help you look at your housing options and find a new home, if you need one. Or a Local Area Coordinator may have information about local housing options.

The NDIS may pay for allied health assessments so it's clear what features your home needs to have and what other supports you will need to live how you want.

This might include equipment and essential features you need in your future home.

The Summer Foundation's "[Looking For Somewhere to Live](#)" resource explains these supports in more detail.

This resource is on this website: www.summerfoundation.org.au/resouces/looking-for-somewhere-to-live/



HOUSING OPTIONS – DIFFERENT TYPES OF HOUSING

Here are some things to consider about different types of housing:



A **house** will have a yard, which means room for a pet and garden. But a house has more to look after and will be more expensive. You might choose to share a house to share costs.



A **townhouse, villa or duplex** is a house attached to another. It may have a small courtyard (enclosed yard) and you will be living closer to neighbours. There may be rules about keeping pets.



An **apartment** will be one of many apartments in a building (maybe 6 or 10 or perhaps 50 or more apartments in a large development). Apartments do not have private yards, but they usually have a balcony. You live close to more people, but apartments can be an affordable housing option. If they have a lift they can be easier to access (no stairs) and are often close to public transport.



A **group home** is where you share a house with other people with disability and share some supports (e.g. overnight support, daily living support). You may not have much say about who else lives in the home and who provides your supports.



A **boarding house** can have a few or many rooms that are rented individually. You have your own room but usually share the bathroom, kitchen and living room with other people. Boarding houses are usually larger than group homes.



You may be able to rent a **granny flat** in someone's back yard.



You might rent a **caravan or cabin**, but these can be very small and you might need to share bathroom facilities. And you might not be able to continue living there if the caravan park decides they want you to leave. Caravan and cabin parks will have rules relating to pets and visitors.



Residential aged care facilities house some people with very complex disability needs, but conditions in aged care homes are unsuitable and restrictive for younger people.

The Commonwealth Government recognises that aged care is a poor housing option for younger people with disability and announced that it is working to ensure there are better alternatives.



Activity four

What sort of home would you like to live in?

I would like to live in this type of housing: (Tick or select the right one for you)

A house

☐ Yes ☐ No ☐ Maybe

A duplex/villa/townhouse


☐ Yes ☐ No ☐ Maybe

An apartment

☐ Yes ☐ No ☐ Maybe

A moveable unit or bungalow

☐ Yes ☐ No ☐ Maybe

 **Other:** (please list)




Activity five

What do you need in your home?

Are there special features you need in your new home? Does it need to be wheelchair accessible and be located in a fairly flat area, or can you live in any sort of home?

What features do you want your new home to have?

- ☐ Accessible features (e.g. wide door frames, wheelchair-height kitchen benches, ramps)
- ☐ Support providers in my home or nearby
- ☐ Room for my equipment
- ☐ Room for friends or family to stay over
- ☐ Room to study, and/or for hobbies
- ☐ A yard for pets and gardening
- ☐ A shed for hobbies

 **Other:** (please list)



DIFFERENT TYPES OF RENTING

People with a limited income will generally need to rent a home. There are different options for renting.

Social housing – public and community housing

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

Public housing is managed by SA Housing Authority which is a government department. Community housing providers manage the type of housing called **community housing**.

Regardless of who manages it, social housing means you pay an affordable rent and you have security of tenure – which means you can stay as long as you want, if you have an ongoing housing need and follow the rules as a tenant.

But there can be a long wait for public and community housing, up to several years.

And you don't get a choice of homes when you apply – a house, townhouse/villa, or apartment may be offered. The offer will be based on information you provided in your application.

If you don't like what is offered or it is unsuitable, you might wait a long time for another offer.

South Australia has a special type of community housing option called housing cooperatives, or Volunteer Member-Tenant Managed Organisations (VMTMs). A VMTM is a group of people who work together to manage and maintain their own housing. Members perform landlord roles and business roles. To be a member, you have to actively participate in regular meetings and other activities to manage your organisation. You can find out more here: www.sa.gov.au/topics/housing/renting-and-letting/renting-from-a-community-group/Volunteer-member-tenant-managed-providers



Tips for applying for social housing (public or community housing)

Find an advocate, friend or supporter to assist you.

RentRight SA is a free independent service that can advise you about your rights as a tenant. Their website is here <https://www.syc.net.au/retrightsa>

The South Australian Civil and Administrative Tribunal manages housing disputes:
<https://www.sacat.sa.gov.au/case-type/housing-and-rentals>

You can find a local disability advocate at this website:
askizzy.org.au/disability-advocacy-finder

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

You can contact the Housing Authority on **131 299**. Their website is www.housing.sa.gov.au

It includes a housing services finder and information about:

- Housing options
- Social housing
- Homelessness services
- Housing for Aboriginal people
- Home modifications
- Problems and disputes
- Substandard properties
- Crisis and emergency accommodation



Tips about community housing

Information about how to apply for all types of public and community housing is at this link:
<https://www.sa.gov.au/topics/housing/renting-and-letting/public-housing/register-for-housing>
There is also a link to information about crisis services on this webpage.

Community housing providers manage social housing owned by the government. You can find a list of community housing providers in South Australia here: <https://www.sa.gov.au/topics/housing/renting-and-letting/renting-from-a-community-group/list-of-housing-associations>



You can get help to pay your bond and rent here: <https://www.sa.gov.au/topics/housing/renting-and-letting/help-paying-bond-and-rent>

Housing SA has information about making modifications to Housing SA properties here: <https://www.housing.sa.gov.au/about-us/policies/housing-modifications-for-people-with-a-disability-policy>

National Rental Affordability Scheme (NRAS) homes are affordable rental homes usually owned by private investors who get incentives to rent their homes to eligible people at an affordable rate. Some NRAS homes are built to accessibility standards.

You can find out more about NRAS housing, including whether you are eligible, at: <https://www.dss.gov.au/housing-support-programs-services-housing-national-rental-affordability-scheme/about-the-national-rental-affordability-scheme-nras>

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



Tips about finding NRAS homes for rent

To rent an NRAS dwelling in South Australia, you need to contact individual NRAS property managers directly. A list of all NRAS tenancy managers and the locations of NRAS properties in South Australia are available here: <https://www.dss.gov.au/housing-support-programs-services-housing-national-rental-affordability-scheme-how-to-apply-for-an-nras-property/how-to-apply-for-an-nras-dwelling-and-list-of-approved-participants-in-south-australia>

If you register your interest in community housing, you will automatically be considered for any NRAS properties managed by community housing providers.

Please note that most NRAS rental housing will phase out by 2026.



Renting privately

The private rental market has the most housing available at any time.

But most available private rental housing is not affordable for people on low incomes.

Very few private rental properties are accessible if you use a wheelchair or need a home without stairs. Some homes in the private market may be suitable for people with disability if accessibility is not so important.

You can apply for any private rental property that suits you and that you can afford. But it can be very hard to know from the advertisement if a property is accessible.

There is information about applying for a rental property at:

<https://www.sa.gov.au/topics/housing/renting-and-letting>

Housing SA might be able to help if you are having trouble getting a private rental and have no previous rental history.

Once you apply for a private rental home, a real estate agent and landlord will decide whether you are approved as a suitable tenant. If lots of people are applying for the same home, it can be difficult to get selected as the tenant, and people can end up making many unsuccessful applications for homes.

It can be difficult to stay long term in a private rental home because the tenancy may be ended by the owner of the home, even if you want to keep living there.

If modifications need to be made to a private rental home, you need the written approval of the owner. The NDIS may fund the modifications, but it will want to be sure that you can stay living in the modified home, as the NDIS will generally only pay for modifications once.

For more information from the NDIS about home modifications, see: www.ndis.gov.au/participants/home-and-living/home-modifications-explained



Tips about looking for a private rental home

You can get assistance with the bond here if you are eligible: <https://www.sa.gov.au/topics/housing/renting-and-letting/residential-bonds/help-paying-bond-and-rent>

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

- www.realestate.com.au
- www.rent.com.au
- www.domain.com.au



Specialist Disability Accommodation (SDA)

Introduction to SDA

The NDIS will fund the cost of housing for eligible NDIS participants whose extreme functional impairments or very high support needs mean they are unable to live in mainstream housing.

Specialist Disability Accommodation (SDA) is housing that has been specially designed or modified to suit the needs of people who have an extreme functional impairment or very high support needs.

The SDA payment was introduced in the NDIS because it was recognised that a small number of NDIS participants would need very specialised housing that would not be available in the mainstream housing market.

The SDA payment encourages providers to build the type of housing needed by people eligible for the SDA payment.

The SDA funding is paid to the SDA provider, along with an affordable rent paid by the person living there.

Nearly 70% of SDA development in South Australia is being delivered by not-for-profit disability service providers and the remainder by community and not-for-profit housing providers. Two examples of current SDA housing providers are:

<https://access2place.com.au>

<https://summerhousing.org.au>

You can read about SDA in South Australia here: www.housinghub.org.au/resources/article/report-sda-supply-in-australia?cs=reports-and-publications

Who is eligible for SDA?

SDA is housing that has been specially designed or modified to suit the needs of people who have an extreme functional impairment or very high support needs.

Extreme functional impairment means that, even with appropriate home modifications and/or assistive technologies, you will still need support with daily activities such as:

- **Getting in and out of bed**
- **Getting dressed**
- **Moving around**
- **Preparing meals**
- **Accessing the community**



Very high support needs means one or more of the following:

- **That your 'informal supports' (people who help you but don't get paid for their help – often family or friends) can't meet your personal care needs**
- **You have spent a long time in a group home or residential aged care**
- **You have behaviours that pose a risk to yourself or others**

SDA funding will only be approved for a small number of people in the NDIS (around 6% of participants). So very few people are likely to be eligible for SDA funding.

How do I get SDA funding?

SDA payments are usually in the NDIS plans of people already living in supported disability housing.

If you have very high support needs, but don't already live in disability housing, you may need capacity building funding from the NDIS to search for suitable housing. If there are no suitable housing options for you, your support coordinator can assist you to explore whether you could be eligible for SDA funding to help you secure the right place to live.

Before you can be approved for SDA funding, you must investigate your housing options.

In order to do this, you will need up to 75 hours of support coordination to assist you to investigate all of the housing options available to you. You will also need funding for assessments so that you can determine what you will need for your SDA housing request (e.g. occupational therapy assessment).

If you get SDA funding approved at a level that will meet your needs, this will improve your housing options as there are many new SDA providers now looking for tenants. Some providers are working closely with people with disability to co-design their new housing, which will be funded with the help of SDA payments.

How SDA funding works

SDA funding is used to pay the provider of an SDA dwelling to allow you to rent the home, generally for the long term. The SDA dwelling must be registered or "enrolled" with the NDIA in order for the provider to get the SDA payment on your behalf.

SDA payments are for the cost of the dwelling, but not for your supports. All your supports are paid separately. This means your home is not tied to whoever provides supports in the home.

(NOTE: You can't have NDIS home modification funding if you are living in an SDA home. The NDIA assumes that your home is already modified for your needs by the SDA provider. But your assistive technology requirements for your home will be part of your NDIS plan.)



What kind of housing can SDA be?

SDA properties can be houses, apartments, villas/duplexes/townhouses or group homes. They can be for 1 person to live alone or with people they choose to live with or for up to 5 people to live together in a group home. The NDIA prefers smaller, rather than larger settings. Most people being funded for SDA are being funded for 1, 2, or 3 person dwellings (rather than 4 or 5 bedroom group homes). Housing providers cannot build new homes that are for more than 5 residents.

SDA design categories

There are 5 SDA design categories:

1. **Basic:** Is for existing housing only and is provided to participants who want to remain in their current group home. "Basic" category SDA won't be built in future
2. **Improved Liveability:** Is for people with a sensory, intellectual or cognitive impairment. Features include:
 - Being easy to enter and move around in
 - Doorways and other features are easy to see
 - Good visibility from 1 room to the next
 - Easily adapted to suit individual needs
 - Meets Liveable Housing Australia's 'Silver' standard
 - This category is for people who don't really need any unique design features – they won't have a mobility impairment and don't need strengthened features to keep them and others safe
3. **Robust:** Is for people who have complex behaviours, and who may sometimes be a risk to themselves or others. Features include:
 - Adequate space and safeguards for the needs of residents with complex behaviours, to reduce the risk of residents hurting themselves or others
 - Secure windows and doors to and within all areas
 - Impact-resistant walls, fittings and fixtures (e.g. blinds, door handles)
 - Appropriate sound proofing, to minimise the amount of noise passing from 1 area to another
 - Laminated glass
 - Areas of egress and retreat for staff and other residents to avoid harm if required
 - Meets Liveable Housing Australia's 'Silver' standard



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

- No steps at external doors and external outdoor private areas
- Bathroom vanity/hand basin accessible in seated or standing position
- Power supply to doors and windows (blinds), for retrofit of automation as necessary
- Consideration given to making the kitchen sink, cooktop, meal preparation bench area and key appliances (dishwasher, oven, microwave oven, laundry appliances) accessible in seated or standing position
- Meets Liveable Housing Australia's 'Platinum' standard

5. High Physical Support: Is for people with significant physical impairment and who need a high level of personal support. The features are:

- No steps at external doors and external outdoor private areas
- Bathroom vanity/hand basin accessible in seated or standing position
- Power supply to doors and windows (blinds), for retrofit of automation as necessary
- Consideration given to making the kitchen sink, cooktop, meal preparation bench area and key appliances (dishwasher, oven, microwave oven, laundry appliances) accessible in seated or standing position
- Structural provision for ceiling hoists
- Assistive technology ready
- Heating/cooling and household communication technology (e.g. video or intercom systems) appropriate for the needs of residents
- Emergency power to cater for a minimum 2-hour outage where the welfare of residents is at risk
- 950mm minimum clear opening width doors to all habitable rooms
- Meets Liveable Housing Australia's 'Platinum' standard



Activity six

Specialist housing features to support my independence

Specialist housing design features may assist you to be more independent.

From the lists below, please indicate which housing design features would assist you to maximise your independence.

Improved liveability

Internal finishes that clearly identify doorways, stairs and ramps etc to assist people with vision impairment to move safely around their home (Tick or select the right one for you)

☐ I currently use ☐ I don't use but would benefit from ☐ Not sure ☐ I don't need



Other important information:



Fully accessible

(Tick or select the right one for you)

Accessible external doors and outdoor areas – for me this means:

☐ I currently use ☐ I don't use but would benefit from ☐ Not sure ☐ I don't need

Accessible bathroom and vanity – for me this means:

☐ I currently use ☐ I don't use but would benefit from ☐ Not sure ☐ I don't need

Accessible kitchen sink – for me this means:

☐ I currently use ☐ I don't use but would benefit from ☐ Not sure ☐ I don't need

Accessible cooktop – for me this means:

☐ I currently use ☐ I don't use but would benefit from ☐ Not sure ☐ I don't need

Accessible meal preparation bench – for me this means:

☐ I currently use ☐ I don't use but would benefit from ☐ Not sure ☐ I don't need

Accessible key appliances – for me this means:

☐ I currently use ☐ I don't use but would benefit from ☐ Not sure ☐ I don't need

Power to doors and windows:

☐ I currently use ☐ I don't use but would benefit from ☐ Not sure ☐ I don't need



Other: (please list)



Other important information:



Robust

(Tick or select the right one for you)

High impact walls:

☐ I currently use ☐ I don't use but would benefit from ☐ Not sure ☐ I don't need

High impact fittings and fixtures:

☐ I currently use ☐ I don't use but would benefit from ☐ Not sure ☐ I don't need

Secure windows:

☐ I currently use ☐ I don't use but would benefit from ☐ Not sure ☐ I don't need

Secure internal doors:

☐ I currently use ☐ I don't use but would benefit from ☐ Not sure ☐ I don't need

Sound proofing:

☐ I currently use ☐ I don't use but would benefit from ☐ Not sure ☐ I don't need

Laminated glass:

☐ I currently use ☐ I don't use but would benefit from ☐ Not sure ☐ I don't need

Safe space for support workers:

☐ I currently use ☐ I don't use but would benefit from ☐ Not sure ☐ I don't need



Other: (please list)



Other important information:



High physical support

(Tick or select the right one for you)

A ceiling hoist:

☐ I currently use ☐ I don't use but would benefit from ☐ Not sure ☐ I don't need

Assistive technology – for example, operating heating and cooling, opening doors, blinds etc. by remote control:

☐ I currently use ☐ I don't use but would benefit from ☐ Not sure ☐ I don't need

Emergency communication system:

☐ I currently use ☐ I don't use but would benefit from ☐ Not sure ☐ I don't need

Wide door openings to all rooms (950mm):

☐ I currently use ☐ I don't use but would benefit from ☐ Not sure ☐ I don't need

Emergency power back-up for 2 hours :

☐ I currently use ☐ I don't use but would benefit from ☐ Not sure ☐ I don't need



Other: (please list)



Other important information:



Everyone's housing needs change over time.

Some people may need less housing related supports as their independence increases; others will need more supports as their disability progresses and/or they age.



I expect the following changes in my housing needs over the next 5 years:



Other disability housing options

There is some disability housing around South Australia built before the NDIS was introduced. There are group homes and cluster housing. You can read about both here:

<https://www.sa.gov.au/topics/care-and-support/disability/housing/housing-options-forpeople-with-disability>

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

You may not get a choice about your support provider in an existing SDA group home, as the home is leased by the government to the SIL provider and also will usually be managed by the SIL provider.



Finding SDA and other disability housing

It is important to know that there are non-government owned SDA properties being built, where the SIL provider may not be the landlord. Separation of housing and support is a fundamental principle in the NDIS.

New ways of finding housing suitable for people with disability are now available – special websites advertise available homes suitable for people with disability or individual providers may promote homes they are building or have newly available.



Tips for searching for disability housing

You can search for SDA homes and other disability housing through a specialist internet search website. Here are three specialist websites that people use to search for SDA vacancies and other disability housing vacancies:

www.housinghub.org.au

www.gonest.com.au

www.disabilityhousing.com.au

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

Two examples of a provider advertising properties on their own websites are:

<https://access2place.com.au>

<https://summerhousing.org.au>

You can ask your support coordinator about housing providers they know who may have housing that might be suitable for you.



HOME OWNERSHIP

Most Australians would like to live in a home they own because it provides the best option for choice and control and long-term security.

However, buying a home is a long-term financial commitment and is unaffordable for most people on low incomes.

Most people buying a home need a deposit they have saved or been given, and sufficient income to repay a loan from a bank or credit union. There are also other ongoing costs for home owners – such as paying council rates and home maintenance.

If you buy an apartment you also need to pay for shared costs of the building (usually referred to as body corporate fees), which pay for the costs of common areas, including administration, maintenance, energy costs of lifts and lighting, maintenance of gardens.

Sometimes people with disability get help from family members (for example, their parents) to raise money to buy a home. Some people who have acquired a disability as an adult may already have their own home but it is no longer suitable for them. So, they may sell that home and buy something more suitable (but need a loan to help pay for the new home).

You can find out more about the Home Seeker home ownership program in South Australia at:
<https://homeseeker.sa.gov.au>

The program allows you to purchase a home at a fixed price before it becomes available on the open market, so you're not competing against other buyers or investors.

Homes are available throughout South Australia, from the city to regional suburbs, and include newly built houses, house and land packages, as well as former public housing properties.

This is a website which advertises accessible properties for sale across Australia:
www.e-bility.com/en/categories/accessible-properties-and-accommodation.html



About home modifications

Some people with disability already own a home and NDIS funding for home modifications will help make the home suitable for their needs.

Or if you buy a home, the NDIS will provide funding for home modifications and assistive technology that you need.

Here is information about how the NDIS funds home modifications and equipment you may need in your home: www.ndis.gov.au/participants/home-and-living

Buying your own SDA property

It is possible for a person who has funding for SDA approved in their NDIS plan to use that funding to buy their own SDA dwelling. In this situation, the person would be a "self-provider" of SDA.

There are rules about how this can work, for example, the dwelling must meet SDA dwelling enrolment requirements. The person also has to register as a self-provider with the NDIS Quality and Safeguards Commission.

Here is a link to a story about Kirby, who has used her SDA funding to buy her own accessible home: youtu.be/UUz0rDPE9Jw

Here are resources you can use:

www.summerfoundation.org.au/resources/using-sda-to-buy-your-own-property

www.housinghub.org.au/resources/category/building-or-buying-your-own-sda



INDIVIDUAL LIVING OPTIONS

Individual Living Options are about flexible approaches to how people with disability obtain their supports.

The NDIA has developed national policies about Individual Living Options (ILOs).

See: www.ndis.gov.au/participants/home-and-living/individualised-living-options

ILOs are flexible support arrangements that enable a wider range of living arrangements, such as:

- Co-residency: Support lives full-time or part-time in the participant's home
- Host arrangements: Participant lives full-time in the home of a non-related host who provides support
- Living alone: Support is provided in the home of the participant in a variety of ways
- Living together: Participant lives with other people of their choice and receives support

You do not have to have SDA to benefit from ILOs.

Here is an example of a company that is developing ILOs all over Australia:

mysupports.com.au/individual-living-options-ilo



HOUSING STORIES

Here are four stories about people finding the housing that works for them.

SPECIALIST DISABILITY ACCOMMODATION (SDA) – SHARON'S JOURNEY



I went to an SDA workshop a few years ago. It explored how SDA would enable people with disability to live independently. I became excited about the prospect of not only having an accessible house, but one with modern features and assistive technology that I could control independently. In my NDIS plan, my main goal was to live an independent life and housing was essential to that. I need a house that accommodates my changing needs. This cannot happen with my current house, which requires significant modifications due to my disability. Therefore, I need to explore SDA.

I've spent much time researching my options and getting assessments from therapists to justify my SDA needs. I've worked with a consultant who specialises in helping people explore housing options. My goal is to build an SDA property so I can live my best life as independently as possible. This is a process that shouldn't be rushed. For me, access into the property is especially important. I've had to reconsider the land I was going to build on due to the access point being on a busy main road, making it difficult to get in and out of the property safely with my converted car and unstable neck. I need to find land in a quiet cul-de-sac.

As a person with a high-level, complex disability I want the opportunity to live independently, own my own home and be in control of my life and choices, like any other person. I really believe SDA is the answer to my housing needs and I remain excited about the possibilities and the journey.

HOME OWNERSHIP – PETER'S STORY



It was very important for me to have my own home because I had heard so many stories of people having to keep moving around and they were in a rental property. I wanted a much more secure and stable environment by owning my own house with a say in where I lived and with whom.

When it came to financing my own house, I went to the bank that I had been with since 1982 and they thought we were over-financing ourselves.

No major bank wanted to look at us, they were looking at us from a disability perspective.

Those who know me, know that I never give up. I began looking for options and solutions. I contacted a community bank and I believe they saw a person, a part of society who just wanted to build a house that was like any other family.

Being a home owner with my family has brought security knowing we are in control of our living arrangements. It has also given me a purpose to want to work, which in turn has given me opportunities to engage within my community, creating the chance to share our story about what home ownership has meant to us with others.



NATIONAL RENTAL AFFORDABILITY SCHEME (NRAS) – CHARMAINE'S STORY



Hi. My name is Charmaine and this is my story. About 5 years ago after living in shared rental accommodation, I needed to seek affordable accommodation as a solo tenant. Having a physical disability and living on a disability pension meant that I needed to find housing that was both affordable and accessible in Brisbane.

At the time of my housing search I approached Queensland Housing who added my name to their full public housing waiting list. The waiting list was not in my favour as I had limited means and time in which to secure a safe, decent, affordable, accessible rental, or risk becoming homeless. A friend advised me to contact my landlord at the time who informed me about a development that had just been listed for rental. The eligibility criteria said that I had to be over the age of 55 (tick) and that I had a NRAS number (no tick) before I could view the development. NRAS began in 2008 and is an attempt by the Government to address the shortage of affordable rental housing by offering financial incentives for investors to build and rent dwellings to low to moderate income households at below-market rates.

I did my research on the NRAS housing scheme eligibility and applied. I was ecstatic when I received a positive outcome and immediately contacted the developer to request a viewing. The development ticked all the right boxes for me. It provided modern, safe, affordable, accessible inner-city apartment living. My tenant application was successful and I moved into my apartment within a week. This year marks the sixth year of my tenancy.

COMMUNITY HOUSING – MIKE'S JOURNEY



I had lived in a Queensland Housing 4-bedroom home in Boronia Heights, Logan, Queensland, for 13 years as a single father to my 4 children. About 5 years ago, once my children left the nest, I began to contemplate my future. Due to acquiring a disability it was becoming difficult to access my home and community. The idea of moving to a more manageable home was an attractive prospect.

Then I was contacted by Queensland Housing and asked if I would be interested in a new development by Queensland Housing and Brisbane Housing Company. It was a complex of 57 units, some of which were accessible. Residency was open to Queensland Housing tenants who wanted to downsize and were over 55.

Since moving here, I've found many of us share similar life experiences. We connect with each other and often assist one another, sometimes with transport, sometimes with advocacy when dealing with government agencies and more often, friendship. Residents frequently meet as we move around the complex which often results in prolonged "chats". There are monthly morning teas in the common room, hosted by a local church, and an interactive art installation that allows residents to select options for a monthly outing.

Personally, I am very pleased with the locality of the complex as it allows for easy access to public transport, shopping centres, medical facilities and friends live nearby. I am content that my decision to move here was a move forward.



SDA VIDEO STORIES:



Trevor's story:

Linda, Trevor's Mum, shares how Trevor's life has changed since he chose to live independently with support in an SDA apartment.

youtu.be/7H3uW-c4_AI



Sam's story:

Sam shares the journey from a group home to living independently with support in an SDA apartment. *"I was scared that maybe I was too disabled to have that."*

youtu.be/iltLLxc0Vo0



Bily's story:

After several unsustainable housing arrangements, Bily now has his own place where he can pursue his art and continue on with his life. *"Just because I'm in a wheelchair and can't use my voice, doesn't mean I can't live on my own."*

youtu.be/1IE45JORcEg

View the full range of video stories from the Summer Foundation:

youtu.be/playlist?list=PLuZTgo2FmaqrkUW_vFLasMkk2HBSWh3sX



Activity seven

What would the right home enable you to do?

For example:

- Get around the whole house and get my own meals
- Get out into the neighbourhood
- Catch public transport to the city to see a movie
- See my friends/family more often
- Live with my partner/family
- Make new friends
- Get to uni or work more easily
- Have control over when I do things and what I do



My ideal home would allow me to:



Are there other things you also want to be able to do in the future?



How will a new home help you achieve these goals?



I want to find a new home – what next?

Write an NDIS HOUSING GOAL

If you want to find a new home, you need to express this as a goal in your NDIS plan. This will mean that your goal should be taken into account by the NDIA when it considers what funding to approve for your supports.

Examples of goals about housing:

"As a 24-year-old, it is time I got to do what everyone else does and move away from my family."

"To live more independently in my own home so I can feel safe, and have the space to do my art, and have friends to visit."

"I am 37 years old and it is my dream to finally live on my own."

What are things you really like to do (or would like to do), whether at home or out in the community? How would a new home help you do those things?

Example:

What would you like to achieve in the future? What is your long-term goal?

You might need support coordination funding to explore housing options to help you work out where you could live.

You might need an occupational therapist's assessment to confirm your current housing is unsuitable and to tell the NDIA what needs to be in your future home for you to live safely and more independently.

When developing housing goals, we need to use the right words for the NDIS.


Include goals about:

- Moving out of where you currently are, you want to move to...
- Occupancy – how many people do you want to live with?
- Support model – in person's own words – e.g. I want to live in a home by myself with supports I need available when I need them



Activity eight

Try writing your housing goals

 Here are some ideas of how to put the words together. Use some of the information you have thought about today.

I would like to live in _____ (place)

so that I can _____ (what you would be able to do).

I want to live in a _____ (type of housing

that has _____ (features).

This would enable me to

I want to live with

My home needs to be near

so that I can

Things I want to do in my home include

 Write your housing goal in the space below:



Think about the supports you might need to live in your future home

What supports are funded in your current NDIS plan and would these be suitable if you changed your home?

What support would you need to be more independent every day?

- Help with bathing and dressing
- Help with personal hygiene and toileting
- Help with taking medication
- Preparing meals

What do you need help with sometimes?

- Housework and home maintenance
- Shopping
- Working out money and paying bills
- Planning activities and making decisions

Consider how you would like the support to be provided:

- In-home support
- On-site support (nearby)
- Off-site, coming to my home at agreed times

Make sure you let the NDIS know the things you would need in your new home by adding a goal into your NDIS plan.

Other Resources

Here are some other useful resources to help you think about housing options:

Housing Seeker resources: www.housinghub.org.au/housing-seekers

Looking for somewhere to live: www.summerfoundation.org.au/resources/looking-for-somewhere-to-live/

SDA payments guide: www.summerfoundation.org.au/resources/sda-payments-guide/

Living more independently: www.summerfoundation.org.au/resources/living-more-independently/



SDA Housing Advice Line

The Housing Hub's Housing Advice line is run by a dedicated team who provide advice to Housing Seekers and their supports on how to navigate their housing journey.

Our team can support people with disability and their families by:

- Providing information about SDA funding
- Supporting you to navigate the Housing Hub
- Explaining funding NDIS funding streams such as SIL, ILO, MTA and STA

Please call **1300 61 64 63**

Hours are Monday – Friday 10am-3pm (AEDT)





Housing Hub

Find the home that's right for you

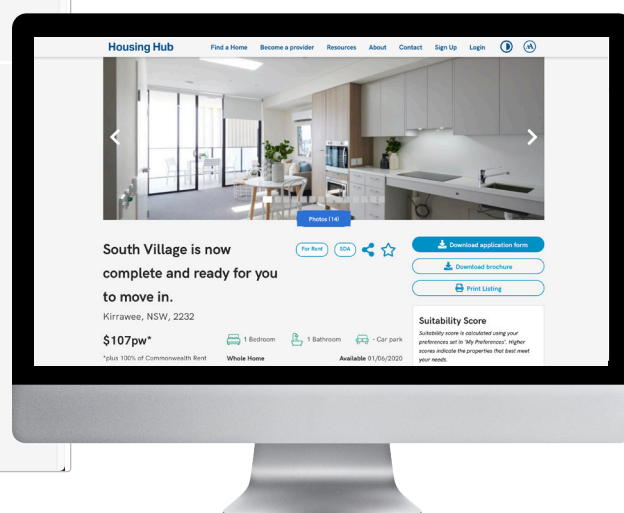
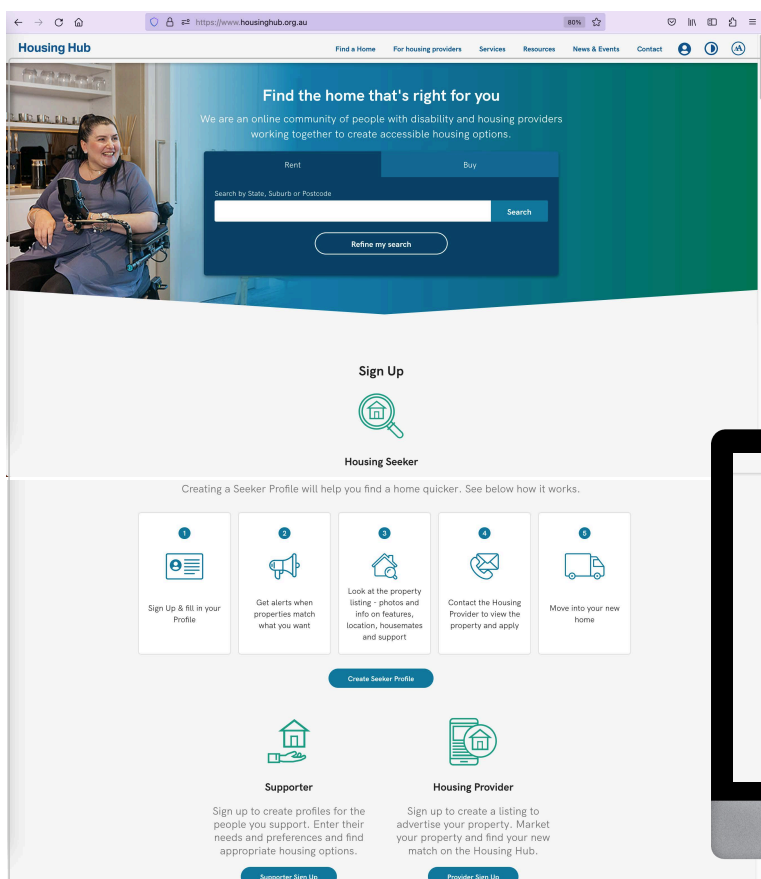
The Housing Hub is a website that advertises properties for people with disabilities. It's easy! Jump on the Housing Hub, choose a location and whether you want to rent or buy, then enter your support and accessibility needs and lifestyle preferences. Then search through the listings. If you find something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

Or you can create a Housing Hub profile – just answer a few simple questions about where you want to live, and what you want and need in a place to live. Then let the Hub do the work for you!

If a housing provider lists a property that looks like a good match for your profile, the Housing Hub will let you know!

You can save listings you like and come back to them later.

Find the home that's right for you! Visit housinghub.org.au to start your search.





MAKE A PROFILE TODAY

Why should you make a Housing Seeker Profile?

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

When you complete your Profile you get:

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



How To Get Started

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

- Go to the homepage of housinghub.org.au
- In the top right corner click on "Sign up". Then press "Create Seeker Profile"
- Enter your name, phone number, email address, and a password
- Have a look at our privacy policy and terms of use. Tick if you agree to them
- You can also sign up for our newsletter
- Press "Continue" and fill in the profile with information about:
 - Who you are and where you currently live
 - What you are looking for in a new home
 - Whether you have an NDIS plan and if SDA is included
- After that, press "Save". We will start searching for your home straight away!



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

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

You can contact us any time you have questions.

Phone: 1300 61 64 63

Email: housingoptions@housinghub.org.au

Any Questions? Call us

1300 61 64 63





What to do now



