

Consultation Team  
National Housing and Homelessness Plan  
Department of Social Services  
GPO Box 9820  
Canberra, ACT 2601  
Email: [Housingandhomelessnessplan@dss.gov.au](mailto:Housingandhomelessnessplan@dss.gov.au)

Dear Consultation team

Thank you for the opportunity to make a submission to the consultation on the National Housing and Homelessness Plan

## About us:

Advocacy for Inclusion incorporating People with Disabilities ACT<sup>1</sup> is an independent organisation delivering reputable national systemic advocacy informed by our experience in individual advocacy and community and government consultation. We provide dedicated individual and self-advocacy services, training, information and resources in the ACT.

As a Disabled People's Organisation, the majority of our organisation, including our Board of Management, staff and members, are people with disabilities. Advocacy for Inclusion speaks with the authority of lived experience. It is strongly committed to advancing opportunities for the insights, experiences and opinions of people with disabilities to be heard and acknowledged.

Advocacy for Inclusion operates under a human rights framework. We uphold the principles of the United Nations Convention on the Rights of Persons with Disabilities and strive to promote and advance the human rights and inclusion of people with disabilities in the community. Advocacy for Inclusion is a declared public authority under the Human Rights Act 2004.

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<sup>1</sup> On March 24, 2021, Advocacy for Inclusion (AFI) officially merged with People with Disabilities ACT (PWDACT), a systemic advocacy organisation based in the ACT. Herein, reference to 'AFI' also acknowledges the values and philosophies of PWDACT.

## The evidence

- Australians with disability are at higher risk of experiencing homelessness, housing insecurity, housing dissatisfaction, poor quality and/or inaccessible housing, and housing unaffordability<sup>2</sup>
- Across Australia, close to one-third (29%) rent privately. 3.4% of people with disability live in social housing (2.6% in public housing and 0.71% in community housing). Approximately two-thirds (64%) of people with disability own their own home (this includes over 65's and people who may have owned a home prior to acquiring a disability).
  - However, nearly 40% of people with disability aged under 65 are renting.<sup>3</sup>
- Across Australia, 38.2% of public housing households include a person with disability and 30.4% of community housing include a person with disability.
- 76% of Disability Support Pension (DSP) recipients across Australia are non-homeowners. DSP or additional government allowance is the main source of income for 56% of people with disability.
- A single person aged 21 years or older on DSP receives \$450-500 a week. The median rental average for all dwellings in the ACT is \$650 a week
- The weekly rental costs available in the private sector – even at the lowest price points – have increased by \$100 in Canberra over the last five years.<sup>4</sup>
  - Commonwealth Rent Assistance (CRA) has only increased by \$6.10 over the same period.
- Using ACT SDAC, 2018 data, private renters with disability make up 55.6% of all renters with disability in ACT. These renters are stressed: The ACT continues to have the highest rate of rental stress for low-income private renters of any Australian jurisdiction (73% compared to 50% nationally)
- A DSP recipient could not afford any of the 1,354 private rentals advertised for rent in the ACT and Queanbeyan in March 2022.<sup>5</sup> The median rental price for a unit or house was more than their entire primary income.
- People with disability are needing to increase their disposable income by half (in the short run) to achieve the same standard of living as people without a disability, but many live below the current poverty line of \$611 for a single person per week.<sup>6</sup>

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<sup>2</sup> Aitken, Z., Baker, E., Badland, H., Mason, K., Bentley, R., Beer, A. and Kavanagh, A.M., 2019. Precariously placed: housing affordability, quality and satisfaction of Australians with disabilities. *Disability & Society*, 34(1), pp.121-142.

<sup>3</sup> Australian Institute of Health and Welfare (2022) [People with disability in Australia 2022](#). Catalogue number DIS 72, AIHW, Australian Government, p. 210. Accessed 5 August 2022.

<sup>4</sup> Duncan, A. (2022). [Behind the Line: Poverty and Disadvantage in Australia 2022](#). Focus on the States Series, No. 9/22. Bankwest Curtin Economics Centre, p. 9.

<sup>5</sup> Anglicare Australia (2022) [Rental Affordability Snapshot: Regional Reports](#). Anglicare Australia, Canberra, April, 'ACT and Queanbeyan', pp. 33-34; accessed 4 August 2022.

<sup>6</sup> Vu, B., Khanam, R., Rahman, M. and Nghiem, S. (2020). The costs of disability in Australia: a hybrid panel-data examination. *Health Economics Review*, 10(1), pp.1-10.

- The stringent DSP eligibility threshold means that more people with disability have been diverted to the much lower JobSeeker allowance.<sup>7</sup> For example, 42% of people receiving JobSeeker reported a 'partial capacity to work'<sup>8</sup>
  - This exacerbates the true nature and extent of the housing affordability and accessibility crisis among people with disability.
- It is impossible to live in the ACT on the DSP, let alone Jobseeker, without compromising on housing, utilities, food, clothing, medical bills, and additional costs that come with disability.<sup>9</sup>
- In 2020-2021, the ACT reported 10436 public housing households. 53% of which include someone with disability.<sup>10</sup>
  - The average waiting time for priority public housing is 375 days.
- In 2020-2021, the ACT reported 4012 people accessing Specialist Homelessness Services (SHS). This number includes 100 people with disability.<sup>11</sup>
  - Homeless people with disability have consistently and continuously increased in the ACT<sup>12</sup>
  - Across Australia, around 1 in 12 people receiving support from SHS services in 2019-2020 have disability<sup>13</sup>
- People with disability have a greater exposure to the risk of homelessness than the general population. Specifically, individuals with schooling or employment restrictions, psychological and intellectual disabilities, and mental illness are especially vulnerable to extreme levels of relative homelessness risk.<sup>14</sup>
- The reliance on voluntary construction of accessible homes, post-construction home modification, and provision of accessible social housing has failed to deliver accessible housing for most people with mobility restrictions.<sup>15</sup>

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<sup>7</sup> Soldatic, K, Bowman, D, Mupanemunda, M, & McGee, P. (2021). [Dead ends: how our social security system is failing people with partial capacity to work](#). Brotherhood of St. Laurence, Melbourne, p. 10-12.

<sup>8</sup> Department of Social Services (2022). [DSS Payment Demographic Data – March 2022](#). Australian Government, Canberra. Accessed 4 August 2022.

<sup>9</sup> Li, J., Brown, L., La. H.N., Miranti, R., and Vidyattama, Y. (2019). [Inequalities In Standards of Living: Evidence for Improved Income Support for People with Disability](#). NATSEM, Institute for Governance and Policy Analysis, University of Canberra. Report commissioned by the Australia Federation of Disability Organisations, p. 21.

<sup>10</sup> Community Services Directorate (2021) [Community Services: Annual Report 2020-21](#). ACT Government, Canberra, p. 93. Accessed 4 August 2022.

<sup>11</sup> Community Services Directorate (2022). [Homeless Commissioning: ACT and National Data Snapshot](#), February 2022. ACT Government, Canberra, p. 1.

<sup>12</sup> Ibid., p. 3.

<sup>13</sup> Australian Institute of Health and Welfare (2022) [People with disability in Australia 2022](#), p. 245. Accessed 5 August 2022.

<sup>14</sup> Beer, A., Baker, E., Lester, L. and Daniel, L., (2019). The relative risk of homelessness among persons with a disability: New methods and policy insights. *International Journal of Environmental Research and Public Health*, 16(22), p.4304.

<sup>15</sup> Wiesel, I. (2020) [Living with disability in accessible housing: social, health, and economic impacts](#). Melbourne, University of Melbourne School of Geography, p. 53. Accessed 5 August 2022; see also Ward, M. and Jacobs, K., 2017. 'Policies that Fail—Words that Succeed': The Politics of Accessible Housing in Australia. *Australian Journal of Public Administration*, 76(1), pp.80-92.

- None of the targets for the uptake of the agreed Universal Housing Design standard by the Commonwealth and the State and Territories were met by 2020.<sup>16</sup>
- The World Health Organization recommends an indoor housing temperature of 18°C to protect residents from the harmful health effects of the cold. In the ACT, an experiment revealed that renters experienced an average overall indoor temperature of 14.2°C during July 2022.<sup>17</sup>
- In short, the limited supply of accessible housing that is affordable in the current market does not meet Australia's commitment to the UN CRPD and the rights of people with disability to live with equality and choice.<sup>18</sup>
- AFI's experience through individual advocacy has been that NDIS Supported Disability Accommodation funding tends to locate people in grouped accommodation. These places are flawed – no community, uneven supports, no choice of who you live with along with risks of tenancy failure and homelessness.
- There is a lack of suitable post hospital accommodation. ABC Canberra recently highlighted the story of a woman who waited in hospital for more than a year for the want of suitable accommodation.<sup>19</sup>

## Our priorities

Overall we are disappointed that the discussion paper on the Housing and Homelessness Plan does not contain more focus on the housing needs of people with disability and we would urge the final plan for prioritise this.

Specifically AFI has recommended through our White Paper on housing the following actions are progressed to ensure accessible and affordable housing for Canberrans with disability.

### **Action 1: Reform the planning system to produce accessible housing.**

- The new ACT planning system should prioritise the development and construction of affordable and accessible housing at scale within Greenfields and Brownfields development.
- The ACT should progress requirements to ensure all new housing in the ACT complies with minimum accessibility standards for residential housing and apartments in the National Construction Code 2022 based on the Liveable Housing Design Guidelines silver standards. Work should be undertaken to encourage more housing built to the Gold Standard.

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<sup>16</sup> Australian Network for Universal Housing Design (2015) '[Report on the progress of the National Dialogue on Universal Housing Design 2010-2014.](#)' Sydney, Australia. Accessed 5 August 2022.

<sup>17</sup> Dignam, J., Barrett, B. (2022). Cold and costly: Renter Researchers' Experiences of Winter '22. Canberra: Better Renting.

<sup>18</sup> Goodwin, I., Davis, E., Winkler, D., Douglas, J., Wellecke, C., D'Cruz, K., Mulherin, P. and Liddicoat, S., 2022. Making homes more accessible for people with mobility impairment: A lived experience perspective. *Australian Journal of Social Issues (early view)*.

<sup>19</sup> Frost, H. (2022) [ACT government, National Disability Insurance Agency to streamline NDIS approvals to free up hospital beds.](#) ABC News. Published 2 October 2022; accessed 7 October 2022.

- Accessibility should be prioritised within the Indicative Land Release Program, with a commitment to a 15% minimum target for social and affordable housing.

### **Action 2: Deliver public housing.**

AFI supports a focus on public housing and ensuring this is available, accessible and well maintained with proximity to transport, commercial centres and services. Public Housing serves people with complex lives, is a provider of last resort and part of the safety net. As part of this, the ACT Government:

- should deliver its commitments under the ACT Housing Strategy and update those commitments to keep pace with demand.
- must increase availability of public housing, improve maintenance and enable better provision of disability modifications. Public housing should be protected and grown.

### **Action 3: Support community housing that complies with Article 19 of the CRPD.**

AFI supports the range of recommendations made by ACTCOSS to increase the delivery of community housing run by not-for-profit housing providers.

- The ACT Government must focus on creating more affordable and accessible housing which enables people to live independently in the community (as per CRPD Article 19), rather than group housing or congregate settings.

### **Action 4: Encourage more accessible private rental.**

- The ACT Government should work with the development industry including architects, designers, town planners, real estate developers and property owners to create more accessible private rental.
- The ACT Government must increase regulation to encourage accessibility improvements by property owners. Inclusionary zoning policies should be introduced to encourage the provision of land earmarked for private rental which is accessible.
- The Government should consider levers through the tax and transfer systems to incentivise property owners to offer and maintain accessible rental housing.
- There should be a package of work to encourage accessible private rental focussing on championing the need for the real estate sector (including 'mum and dad' landlords) to play a more socially responsive role in addressing the increased barriers faced by people with disability to access appropriate, affordable rental housing.
- This should be twinned with measures to foster more socially responsible, sector-wide leasehold application processes. Features of this would include
  - Better identification of rental housing that is suitable for people with disability. This would include but extend beyond the legislated requirement to advertise adaptable housing dwellings in accordance with Residential Tenancies Act 1997 Section 11AAA Adaptable housing – advertising.

- Better housing rental application processes that support applicants with disability; and
- Provision of longer-term housing leaseholds, suitable for NDIS-funded home modifications where appropriate.
- We also support proposals by Rights and Inclusion Australia to develop a comprehensive, detailed overview of unmet housing needs for people with disability of all ages to inform supply.

### **Action 5: End congregate and devolve large group homes.**

- Supported Disability Accommodation should be reformed so that it no longer pushes people towards group housing
- The ACT should cease building congregate housing for people with disability and should begin a process of devolution from supported accommodation dwellings.
- There should be a human rights framework for considering and assessing unsolicited bids and housing projects for people with disability.

### **Implementing the Disability Royal Commission recommendations**

At a national level we urge prompt attention to recommendations from the Royal Commission into Violence, Abuse and Neglect of People with Disability. Including:

- Adoption of the Australia Building Codes Board Liveable Design Standard for all new dwellings
- Responses to the need for crisis housing
- Increased tenancy and occupancy protections for people with disabilities
- A comprehensive roadmap for phasing out group homes over the next 15 years

### **Homelessness Services**

AFI notes the lack of fully accessible and responsive homelessness services for people with disability including the lack of accessible spaces for people leaving violence and for women. Providing fully accessible homelessness services should be a priority for the new plan and funding arrangements between the States, Territories and the Australian Government.

This submission is endorsed by the ACT Down Syndrome Association, the ACT Council of Social Service, Rights and Inclusion Australia, ACT Shelter and Women with Disabilities ACT.

For further information please contact me on [REDACTED].

Regards

(Sent by email)

[REDACTED]  
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Advocacy for Inclusion  
20 October 2023