



**QLD DISABILITY HOUSING
COALITION**

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**SUBMISSION TO
PRODUCTIVITY COMMISSION
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INTRODUCTION:

The Queensland Disability Housing Coalition (QDHC) is an independent community based statewide organisation.

QDHC has the following as its core aims:

- To bring together a diverse group of people with a range of disabilities, and others, seeking to ensure a choice of affordable housing options of people with disabilities
- To promote the rights of people with disabilities to live as part of the community in housing which suits their individual needs
- To develop policies and strategies to enhance and extend the provision of housing
- To promote the provision of adequate and coordinated support services required by people with a disability living in the community
- To raise community awareness, understanding and knowledge of housing needs of people with disabilities through research, negotiation and community education.

QDHC believes that people with a disability have the same rights as members of the general community to access appropriate housing options and choices.

QDHC provides information about available housing options and works with individuals, families and support networks to develop appropriate responses to identified housing need. This role includes establishing network linkages with people who have a disability and other key stakeholders, the development of strong policy positions and the provision of a process to inform government of emerging issues and identified responses.

QDHC is pleased to provide the following submission to the Productivity Commission Inquiry to ensure that the experience of people with a disability is included in the considerations of the commission.

PART 1. Identification of key housing access and affordability issues.

The housing needs of Australians will have been well documented throughout submissions made to this inquiry. However it is important to recognise that for people with a disability there is an added layer of disadvantage.

QDHC has identified the barriers to appropriate housing as *affordability, design and discrimination*.

Affordability: Many people who have a disability rely on a fixed income. For some this is supplemented by part-time or casual work but many are excluded from participation in the labor market.

People with a disability also need to be located close to required services such as medical services, retail and service industry sectors. The lack of accessible and affordability transport options dictates this situation. This often means that appropriate housing is situated in more expensive locations that experience continued capital growth.

Design: In addition to affordability, people with a disability experience barriers in accessing appropriate housing due to design limitations. In 1998 3.6 million people or 19% of people in Australia had a disability that affected their daily living. The numbers of Australians with a profound disability more than doubled between 1991 and 1998. The number is even greater if you consider people of all ages who use wheelchairs or who have impaired mobility as a result of aging and subsequent declining health (3 million Australians have arthritis). The families of these persons are also affected by having their housing options and visiting opportunities curtailed. The aging of the population guarantees that the proportion of the population with a disability will continue to increase.

Currently about 50,000 people per year acquire severe or profound disabilities, and the cost of modifying a home is approximately \$20,000. Consequently the cost of modifying homes to provide accessibility in Australia would seem to be in the vicinity of \$1billion annually. (Australian Institute of Health and Welfare)

The Queensland Department of Housing has provided leadership in the area of appropriate design through the Smart Housing initiatives. Despite these initiatives, people with a disability still struggle to find appropriate accommodation in the private market. This situation is exacerbated by the continued decline in the provision of public housing stock.

More active interventions are required for accessible housing design to meet with success in the private sector. Amendments to the Building Code of Australia (BCA) would ensure that people with a mobility impairment are not excluded from the private market, or alternatively burdened with the added expense of major home modifications.

Discrimination: People with a disability often experience discrimination in their everyday lives. Access to employment, education, housing and generic services is

extremely difficult. Physical barriers and attitudinal barriers prevent people from experiencing unfettered access to the services that enable them to lead fulfilling lives in the community.

Public Housing: The role of public housing is significant in providing affordable, secure and appropriate housing as a choice. For many people with a disability public housing is and will continue to be the only appropriate tenure. However the current decline in public housing stock has the capacity to negatively impact on the lives of people with a disability. Historically people with a disability have been segregated and congregated in isolated settings. The increased targeting of public housing will continue this practice over time. Governments should be required to continue to explore ways of maintaining and growing public housing as an essential resource.

Other Issues: Other issues that impact on the viability of peoples' housing are:

- Quality tenancy management
(Tenancy managers need to be highly skilled with a level of understanding of the issues relating to people with a disability and their rights)
- Availability of appropriate support.
(Some people require support to live in the community. This needs to be provided with involvement of and focus on the individual and their needs. Housing and support to be provided by separate agencies. No one organisation should have control over a person's life)
- Gentrification and social mix
(As capital value of property increases, higher income communities attempt to dictate who can live in particular locations. This attitude tends to push people on low incomes and people who are identified in negative ways to the margins. Congregation and clustering of people with a disability in highly identifiable housing supports and encourages exclusion, isolation and discrimination. Affordable housing in well located, sustainable, inclusive and supportive communities not only enhances the lives of individuals who experience disability and their families, but ultimately as relationships are developed, enhances and complements the role of paid supports)
- Sustainable communities
(Sustainable communities build the capacity of **(all)** residents to participate actively in community life, including community management and development. There is a need to develop skills and resources to empower communities to be inclusive and reciprocal, just and equitable and accessible to all)
- Access to finance
(We have recently had contact with a number of people who live in rural and regional areas of Queensland. They have been able to acquire a block of land but have not been able to access appropriate finance to build on the land. The level of finance available (as defined by income and the value of existing land) has been inadequate to fund the construction of a home. In every case the person continued to pay more in rent than they would have had to pay in loan repayments.)

PART 2. What we want the housing system to deliver.

Choice, Affordability and Security.

- People with a disability require greater choice in appropriately designed (universal design) and located housing, linked to facilities and services
- The Commonwealth is required to make a substantial recommitment through the CSTHA to provide for more public and community housing
- Land ownership and tenure issues explored to identify alternate ways to deliver housing choice, affordability and security (i.e. cooperative models)
- Increased community input into planning to ensure social, economic and environmental outcomes are maintained in the interests of the **whole** community
- A housing system that has the capacity to provide security and certainty for all residents, particularly those who experience low or fixed incomes and other forms of disadvantage.

PART 3. Recommendations to the Federal Government and Productivity Commission

- Greatly increased investment in the maintenance and growth of social housing (public and community housing) through the CSTHA framework
- The requirement of State Governments to allocate a proportion of revenue from Stamp Duty and GST to providing housing solutions
- Amendments to the Building Code of Australia to ensure that all housing, in both the public and private sector, is build to Universal Design
- Mechanisms to ensure that subsidies provided to the private sector to deliver 'affordable housing' are tied to clear outcomes. These outcomes to relate to affordability, design (including density) and sustainability
- Encouragement provided through incentives to community based and ethically driven organisations to provide affordable, appropriate housing.

CONCLUSION:

In June 2002 QDHC ran a series of workshops for young people with a disability who were looking to move from the family home for the first time. However in planning and developing the workshops it became obvious that many of the people who were looking to move to a home of their own were not young. The limited options available in both the areas of housing and support meant that people were unable to move to independent living and remained in the family home supported, in most cases, by aging parents.

The attached report details the experiences of participants and includes a number of recommendations made to the Queensland State Government. (Report also available on www.qdhc.org.au)

QDHC thanks you for this opportunity to contribute to the deliberations by the Productivity Commission.