My name is Michael Smith and I'm a consultant to the disability and housing sectors. I'm here today to talk about housing for people with disabilities, which for many people is going to be the missing piece of the puzzle. I'm not here as an expert on disability or indeed autism, but what I am here as is someone who has worked in the community housing sector for a number of years which is a place where many people with disabilities find a secure home for themselves.

You could talk about housing affordability generally forever, but what I'm here to talk about today in particular is that people with disabilities tend to be overrepresented in people who are seeking access to some form of subsidised housing. That's for the simple reason that people with disabilities are far more likely to be in need of housing assistance. The Australian Council of Social Service said that people with disabilities are twice as likely to be poor and therefore be struggling in the housing market.

People with disabilities might also require housing that is adapted to meet their physical disability. They also might require housing that facilitates support being delivered to them in a particular way.

So in terms of the options that are out there in the subsidised housing market at the moment, we really see two key systems.

The first is the system of supported accommodation. Now, this is... These are systems of group homes or a few remaining institutions where support is delivered around the clock, where you might share your accommodation with a number of other different people, perhaps all living in the one home, and where support and accommodation tend to be wrapped up and delivered as part of the one overall package - perhaps by the same support provider, whether that be government or a non-government provider. You access this form of supported accommodation through waiting lists maintained by state disability services authorities.

On the other hand, we have our system of social housing, whether that be public housing delivered by the government, or community housing delivered by non-government providers. This is accessed
through public housing waiting lists and it tends to be a more standardised renting model that we would know in the general community. Rent is typically based on a proportion of people’s income and support can be delivered in any number of ways, and usually by an outreach model.

And of course, in both of these systems, it's really beyond question that the amount of supply that we have nowhere meets demand, so what tends to happen is that access is rationed to those perceived only as the most in pressing need. In supported accommodation, what that typically means is getting access when you're simply no longer able to live at home with your parents, and in terms of social housing, it means competing with a whole range of other groups perceived as highly in need, for example those experiencing homelessness.

With the rollout of the National Disability Insurance Scheme, attention has really turned to the housing needs of NDIS participants. If the goal is to maximise people's choice and options in the housing market, then this is going to be severely limited by an affordable, secure... tenure secure housing options. The National Disability Insurance Agency, who administers the scheme, thinks that at full implementation, taking into account those already in supported accommodation and social housing, there remains an unmet need for housing of NDIS participants of between 83,000 and 122,000 NDIS participants.

So that’s the scale of the challenge and that’s not even taking into account people who are not NDIS participants.

Housing costs like rent or mortgage can’t be met through NDIS support payments, although you can use NDIS support payments to pay for modifications to your home.

In 2013, the Disability Insurance Agency indicated that there was a cost of capital built into the design of the scheme of around about $550 million a year, and that this would be available to help develop new housing options for people who participated in the scheme. Now, this isn’t enough to meet the full needs of all of those up to 122,000 participants, but it was seen as a catalyst for the development of new housing being blended with financing from other sources.

Blending this money from other sources is not only just making the money stretch further, but it's also a sound principle because it says that our housing system shouldn't develop an entirely parallel system for people with disabilities, rather that people with disabilities should access the same forms of housing assistance available to all Australians, and this money should be blended with contributions from the people who run our social housing system.

Better levering this money could also mean that families might be asked if they can make contributions either in the form of up-front payments or ongoing payments to support housing that is meeting the needs of their family members.

So, how will this work? Well, in 2013, the Disability Insurance Agency indicated that we should expect to see a discussion paper from them about how they saw this cost of capital being distributed. Unfortunately, this paper has been delayed by some 18 months now and the issue remains unresolved about how NDIS participants will access appropriate housing. The Every Australian Counts campaign, which campaigned for the NDIS, has highlighted the issue of housing now as the big sleeper in the overall design and rollout of the Disability Insurance Scheme.
So, assuming that there is a plan in the future, how might this work? Well, I'd lay out five guiding principles.

The first is scalability. Innovation is good, but it's only good if we can roll out what works on a wider scale.

The second is simplicity. Any new models of housing should be simple and easy for people to administer and shouldn't need lawyers to explain them to people.

Any new models of housing should be flexible. They should work for a range of people with disabilities and not be tailored around particular support theories or the needs of particular individuals.

It should be inclusive - that is, it should be worked within mainstream provision of housing. It should look the same from the outside and it should allow people to live within inclusive communities.

It should be longevity, and I don't just mean that... longevity in the terms of durable construction, although that's also important. I mean that we should establish models and institutional frameworks that can look after housing assets for the long-term. A 30- to 40-year horizon.

It's likely that the existing supported accommodation and social housing systems will play a role, but what we can see is a gap opening up between these two systems that is worth exploring. That new models are important. That facilitating independence for people will mean housing assets that actually bring about the kind of support that people need and the kind of independence that they would like in the housing market. And within that, we see - and looking at this now, the slide - we see forms of housing that are clustered around particular support arrangements or that are salt and peppered in mainstream housing arrangements, but that still allow support and the necessary support to live independently to be located nearby.

So the future is perhaps bright, but also uncertain for people with disabilities. We see the NDIS as really opening up new possibilities for them. But how this will work in the housing context still remains unclear in Australia.