

**How might the changes to Commonwealth / State housing
assistance effect people with disabilities?
A submission to the Senate Community Affairs Reference
Committee Inquiry into Housing Assistance**

Introduction

People with disabilities and their advocates have particular concerns with the changes proposed to the Commonwealth State Housing Agreement and the way housing assistance is provided. The move away from funding for public and community housing may mean that public and community housing will no longer be **good housing**. It may mean the slow death of public housing. Instead of funding public housing the government will be giving people more money for rent assistance. But this won't guarantee the quality or cost of housing nor do anything to stop discrimination people with disabilities face when they try to get into private rental.

AMIDA is an advocacy service for people with disabilities in Victoria. We concentrate on the area of housing and tenancy rights.

On Friday 24th March 1997, AMIDA convened a forum in Melbourne on the proposed changes to housing assistance and the impact on people with disabilities. The forum was attended by 30 people, a majority of whom were people with a disability and many of whom also represented a range of disability advocacy groups. A number of concerns were raised which we believe have direct relevance to the Senate Inquiry into Housing Assistance. We have prepared this submission to the inquiry so that you are able to take account of the experiences and concerns of people with disabilities.

This submission provides information relevant to the following terms of reference :

- a) the effectiveness of existing forms of housing assistance in alleviating housing related poverty and ensuring Australians have access to affordable, adequate and appropriately located secure housing;

- d) the value, condition and management of current housing assets;

e) consumer rights and responsibilities, including legislative protection and the level of advocacy and support services required to meet the needs of low income households.

f) the value and impact of housing assistance given to the private rental market, with specific reference to:

i) the capacity of the private rental market to meet the need of low income and disadvantaged households,

ii) the price and supply impact of changes to rent assistance

h) the appropriate level and mix of investment necessary to ensure;

ii) an adequate supply of public housing which meets the needs of low income households

Housing Assistance (Now and Future)

relevant to

a) the effectiveness of existing forms of housing assistance etc.. and

f) the value and impact of housing assistance given to the private rental market with respect to i) the capacity of the private rental market to meet the needs of low income and disadvantaged households and ii) the price and supply impact of changes to rent assistance

AMIDA and other housing, tenancy and advocacy services hear many stories of people with disabilities being discriminated against in private rental, (see the attached newspaper article, 'Disabled couple in hunt for home'). We have also enclosed a copy of a report on tenancy problems and needs of people with disabilities in Victoria. It is entitled 'Missing the Mark' and gives details of the numbers of people affected by a range of issues in private rental. These include discrimination, problems getting modifications, problems with access and case studies that illustrate clearly what is happening to people. The changes being planned do nothing to address this discrimination. There is nothing in the governments plans that will help people with disabilities to get access to private rental, protect their rights or increase their range of choice or security of housing which is what people need. In fact there are very few vacant private rentals at all let alone, quality, affordable,

accessible places, (See the attached newspaper article, 'The Rent Crisis'). Many people with disabilities have choice of housing restricted to private boarding houses. A survey in 1987 of 7,000 residents in Special Residential Services found that 85% had a disability, (Missing the Mark). Most of these people receive rent assistance but pay from 85% to the whole pension including rent assistance to the landlord. Increasing rent assistance will simply increase the amount the landlord takes.

Regarding e) consumer rights and responsibilities, including legislative protection and the level of advocacy support services required to meet the needs of low income households.

There is no service funded in Victoria which specialises in providing individual direct advocacy and support on tenancy rights for people with disabilities. Mainstream tenancy services are not trained or funded adequately to do this. Disability services displayed a low appreciation of the need for their clients to know of their tenancy rights. None of the recommendations made in the Missing the Mark report to address the main problems were acted on by government and submissions for funding to do this work in the non government sector have not been successful.

In contrast the public housing system has provided secure, affordable, accessible housing and, while it needs more resources to meet the demands for good housing, it has proven to be efficient, (Industry Commission Inquiry into Public Housing 1993) and according to people with disabilities and their advocates is effective and preferable to the uncertain private sector. (See section following on The Experience of People with Disabilities)

The federal government claims that it's proposed changes will lead to people with disabilities being able to get into what 's left of public housing more easily because other people will be leaving public housing. They say that once other low income earners have more rent assistance they will leave public housing and go into private rental. People would only leave public housing if it was no longer **good housing**. So what is going to happen to public housing that would make people want to leave? Do people with disabilities want to have no choice but to live somewhere that other people don't want to live?

Will the future bring Good Housing?

In 1990 AMIDA had a conference on housing for people with intellectual disabilities and the conference came up with a list of what makes up **Good Housing**. We'd like to look at this list now and compare it to what the federal government is planning to do to public housing. ***This information is relevant to terms of reference a), d), e), f), and h)***

Good housing is -

1. Good quality building (no leaks etc.)

The federal government currently gives the states money to spend keeping houses in good repair. If they stop this funding the only money the state government will have is from rents it collects. This may not be enough to keep housing in good repair. So public housing may either become run down, poor quality housing or the state government may put the rents up to earn more money to do maintenance. They may even sell off places that require a lot of work and force tenants to move.

2. Affordable (so you can pay for your housing and still have enough money to eat and have fun)

The rent in public housing is currently 20% of income. The government is saying that for people already in public housing the rent won't go up to more than 25% of income. We know politicians break promises, especially if they say they can't afford to keep them. What guarantee is there that governments won't break this promise and put rents up later? The federal government is not even promising to keep rents down for anyone that moves into public housing after the changes come in.

If you are in private rental there will be nothing to stop the landlord putting up your rent when your rent assistance goes up. Lots of people with disabilities live in Special Residential Services or boarding houses where their whole income goes straight to the landlord. So the rent assistance increase will also go straight to the landlord.

3. Secure (you can stay as long as you want)

To find the money to do repairs and maintenance the state government may start selling off the valuable inner city public housing.

They are already starting to do this in Victoria. Although people may be offered another public housing place, it's not the same as being able to stay in your own home. Another reason the valuable inner city housing may be sold is that it will cost the government more in rent assistance to let public housing tenants stay in those areas.

4. Comfortable, safe and happy (you feel comfortable safe and happy in your place)

If the quality goes down, or people are forced to relocate they won't be comfortable safe or happy.

5. Good location (close to shops, places you like to go etc.)

If public housing in the accessible inner suburbs is sold off it is most likely to be replaced with cheaper housing in the outer suburbs which has less access to transport and services which people with disabilities need.

6. Allows you to have your rights (e.g. your right to privacy, your own money, visitors etc.)

The Victorian state government is currently rewriting the Residential Tenancies legislation and widening the exclusion of people with disabilities from this law. Currently people in public housing do have tenancy rights but these rights may be taken away from people because of the law and because public housing will become 'special housing' for people with disabilities.

7. Not stigmatising or different (so people don't walk past and say 'that house is especially for people with disabilities')

If public housing is to be for people who can't get into other forms of housing, such as people with disabilities, it will become stigmatised or different. People will walk past and say 'that high rise block is for people with disabilities'. These changes will result in pushing people with disabilities to live together like institutions have done. Segmented, 'special' waiting lists will only institutionalise people in the community and in public housing.

8. Choice (so you can choose the sort of place that is best for you, and choose who you live with)

These changes do nothing to give people more choice. Instead they may mean that people with disabilities who can't get into private rental have no choice but to live in a run down, stigmatised, poorly located, insecure public system with other people with disabilities and reduced rights.

9. Equitable, just and fair (everyone should have good housing. Housing should not be provided in a way that makes some people miss out.)

By giving all low income earners more rent assistance the government says it's being equitable but they are not guaranteeing that everyone will have good housing when they bring these changes in. It may be that everyone on low incomes is treated equally badly. What's really needed is more money to make improvements to public housing and build more **good housing**.

10. Allows you to have the support you want (no more/ no less)

The changes may also put pressure on community supported housing that is publicly owned. It may mean there is no money to establish more supported housing or that the maintenance costs can't be paid.

The Experience of People with Disabilities

At the forum on 24th March 1997 participants looked at what they considered to be good housing and how effective existing forms of housing assistance have been in their experience.

In terms of **what makes housing good housing** all of the points made at the conference in 1990 and listed above were reiterated.

Some additional points made in relation to what makes housing good were;

- effective linkages with support services,
- greater input into the type and location of housing
- physical access to housing and that modifications are made where and when required
- flexibility of housing provision to meet peoples needs not to make people fit the housing

- privacy
- good security of tenure
- good physical security
- no fear to ask for repairs or complain
- location that provides access to services and networks

In relation to how effective various forms of housing assistance had been people had the following to say about **Public Housing**;

- public housing has security of tenure
- people feel able to ask for repairs without fear of impact on their security of tenure
- it's more affordable than private rental but
- rental policy doesn't take account of the costs of a person's disability
- suitable modifications are made although this varies across regions and can take long time periods
- policy of one ramp per premise is restricting peoples access
- public housing means you can live in areas too expensive to rent privately in
- the locations are varied and you can get accessible locations although choice is being more restricted than it was due to the broadbanding policy in Victoria which means you choose a region not a suburb
- proximity to public transport is a huge issue for people with disabilities but it's not always recognised by the Public Housing Authority when offering you a place
- people lose priority status if they refuse the housing offer made. It may not be an appropriate place so you have to advocate for a fair deal.
- long waiting lists may lead to people accepting inappropriate housing
- housing estates don't feel safe, spot purchase is good
- inappropriate relocation happened during redevelopment's
- repairs are done but sometimes there are long delays
- lack of additional bedrooms for parental access
- little choice of who you live with in community housing
- communication and notices to tenants with a disability or those of Non English Speaking Backgrounds are not always accessible or appropriate
- Broadbanding and lack of choice of location of public housing will lead to people not being able to be close to their supports and networks.

- Currently all public housing tenants, even those receiving support, have coverage under residential tenancies legislation as a matter of public housing policy, (Victorian), which is good

The following comments were made about private rental:

- Private rental is not affordable
- there is no security of tenure
- it's not always good quality
- it's harder to access
- you can't get modifications done
- it's harder to get repairs done in private housing than public housing
- it's not always suitably located
- there may be more choice but it depends on affordability, access etc.
- the landlord isn't always good

linkages to support are more difficult to obtain

- discrimination against people with disabilities is common
- rent assistance does not make private rental affordable as it won't be enough or the landlord will put the rent up
- there is a general lack of supply of private rental
- the restrictions are limited to those in residential tenancies legislation

In general people agreed that for all the problems that were experienced in public housing, it is still far more preferable to private rental. This was primarily because despite delays, modifications and repairs do eventually happen, it is affordable and there is the security of tenure that doesn't exist in the private rental market. People with disabilities at the forum did not want to see public housing become further stigmatised by being only or mostly for people with disabilities.

The main recommendations that were raised involved building more and better public housing that is accessible and located near public transport and services.

Other comments made related to private rooming houses and private home ownership. Rooming houses were seen to be poor quality, with many restrictions, terrible food and lack of privacy. They can be cheap but also can be expensive depending on the area and service. People

were generally in favour of private home ownership and many would prefer this form of tenure if they could afford it.

Conclusion

What people with disabilities want in their housing is the same as what everyone wants. Public housing isn't perfect but it has often provided good housing which is cost effective and efficient. More money for improvements to public housing and the building of more stock is necessary. The proposed changes do not guarantee improvements or more housing.

To shift the emphasis for funding public housing to rent collection will not address issues of access, affordability or quality. This 'shifting of the deck chairs on the Titanic' introduces a number of very real dangers including that rents will increase above 25% of peoples incomes and the creation of further stigmatised public housing which is poorly located, inaccessible and poor quality. There is no faith in the private sectors ability to meet peoples need for good housing as people's experience of private rental has been negative and the research backs this up. People with disabilities stand to lose a lot including a good public housing system if the proposed changes go through.
