

Submission: Housing Legislation Package - Housing
Australia Future Fund Bill, National Housing Supply and
Affordability Council Bill, and Treasury Laws (Housing
Measures No. 1) Amendment Bill



23 February 2023

About Queenslanders with Disability Network (QDN)

Queenslanders with Disability Network (QDN) is an organisation of, for, and with people with disability. The organisation's motto is "nothing about us without us." QDN operates a state-wide network of over 2,000 members and supporters who provide information, feedback, and views from a consumer perspective to inform systemic disability policy and disability advocacy.

QDN operates 32 Peer Support groups across a range of metropolitan, regional, and rural and remote locations in the state, run by people with disability for people with diverse disabilities, members and supporters who provide information, feedback, and views from a consumer perspective to inform systemic disability policy and disability advocacy.

QDN undertakes a range of work activities and projects as outlined on QDN's website and detailed in our Annual Report. Our systemic advocacy includes community campaigns, formal submissions, evidence to commissions and inquiries, and membership of roundtables and working groups around national, state, and local government legislative and policy initiatives. QDN promotes the rights and full social and economic inclusion of people with disability, as identified by Queenslanders with disability.

National Housing Context

QDN acknowledges and commends the Australian government's national housing commitments, through the establishment of a funding mechanism for new social and affordable rental housing, the Housing Australia Future Fund, and the institutional and policy reforms (the National Housing and Homelessness Plan, the National Housing Supply and Affordability Council and the national housing agency - Housing Australia). Together they provide a strong foundation to work towards collaborative solutions to the housing crisis currently being experienced across Australia.

QDN asserts that the 1 in 5 Australians that identify as having a disability make people with disability a key cohort in need of safe, affordable, accessible housing. This priority group needs to be explicitly addressed and included in any legislation and policy developments such as the Housing Australia Future Fund Bill 2023 (HAFF Bill). QDN supports the HAFF bill in principle, as the aspirations related legislation are broad ranging and worthy, however the bill needs to provide clarity and specific targets for people with specific needs e.g., accessible housing to gold standard, for people with disability in general. While we understand that 1 in 5 people have a disability, we do not have key data that understands the needs of this group. QDN supports the National Housing Supply and Affordability Council Bill 2023, as Australia needs more rigorous and comprehensive data on affordability, accessibility and needs.

A notable absence from the HAFF Bill, and the other Bills in the package is a real definition of Affordable Housing. There is no clarity around the cohort an affordable housing project is targeting (e.g., the needs of people with disability, very low, low or moderate-income households, key workers). Without an agreed definition it will be difficult to compare different funded projects.

Act for inclusive, affordable, and accessible housing

At QDN, we believe that there is nothing more fundamental than having somewhere affordable, accessible, secure, and safe to live. It is foundational for other parts of our lives including physical and mental health, ability to find and keep a job, and build a social network in our communities. We believe the ability to choose where and with whom one lives is a basic human right.

A University of Melbourne study released in 2020 found 73% of people with disability live in housing that does not meet, or only partly meets, their accessibility needs.^[1] 80.8% of survey respondents agreed or strongly agreed with the statement “I can’t visit friends and family whose homes are inaccessible”.^[2] 71.7% of people with high support needs, and 50% of people with low support needs, living in inaccessible housing reported worsened mental health and wellbeing.^[3] Overall, the research found that inaccessible housing severely harms the “dignity, freedom, social inclusion, economic productivity, health and wellbeing” of people with disability.^[4]

The housing commitments outlined below are founded on the four key principles outlined in QDN’s report [Going for Gold: Accessible, Affordable Housing Now](#): rights, inclusion, choice and control. These principles should guide all policies, procedures, and program investments delivered by the Australian Government to improve housing outcomes for people with disability.

QDN requests the following recommendations to be considered as part of the legislative reform to ensure inclusive, affordable, accessible, universal housing for people with disability.

QDN recommends:

- establishing a long-term national housing plan for Australia that includes:
 - **a National Housing Strategy for People with Disability** in consultation with people with disability, and key housing and disability sector stakeholders
 - **a National Housing Planning Council** that includes representation of people with disability.
- Endorsing and actioning **the National Plan for Affordable Housing** as developed by the National Affordable Housing Alliance (NAHA) with a key focus on the supply of accessible social and affordable housing that meets universal design standards.
- **A strategic approach to NDIS funding that encourages development of a range of living options** for people with disability and market delivery of a greater range of innovative housing options for people with disability.
- **Enhancing National Housing Finance and Investment Corporation’s (NHFIC) mandate** to include borrowing for accessible and affordable housing.
- **Full implementation of accessibility under the National Construction Code** to ensure future housing stock is accessible to all Australians
- With the cessation of the National Rent Affordability Scheme (NRAS), **develop and invest in a new scheme to increase the supply of new and affordable rental dwellings** by providing financial incentives.
- **Increasing Commonwealth Rent Assistance** by 50% for people with disability.

^[1] University of Melbourne: ‘Living with disability in inaccessible housing: social, health and economic impacts’: https://disability.unimelb.edu.au/data/assets/pdf_file/0019/3522007/Accessible-Housing-FINAL-REPORT.pdf

^[2] Ibid.

^[3] Ibid.

^[4] University of Melbourne: ‘Living with disability in inaccessible housing: social, health and economic impacts’: https://disability.unimelb.edu.au/data/assets/pdf_file/0019/3522007/Accessible-Housing-FINAL-REPORT.pdf

- Funding a comprehensive national trial into the **national expansion of existing state home purchase assistance programs** to assist people with disability, including **shared-equity** opportunities with families, to enter and maintain home ownership.

Co-design

QDN strongly believes in the need for including the voices of people with lived experience of disability in any policy, legislation, strategy or program initiative that affects them. Co-design is an inclusive process of collaboration in which a diverse group of people with relevant skills, experience or interests come together to advise and make decisions on a piece of work. Queenslanders with Disability Network has developed [Principles of co-design](#) with people with disability. While the Housing Legislation Package is not specifically addressing people with disability, QDN recommends that people with disability are named as a priority group in relation to housing, and that the principles of co-design are important in considering how legislation such as the Housing Australia Future Fund Bill 2023 is enacted.