My Housing Options
Explanation of symbols in workbook

**TIPS** are suggestions or ideas given in this workbook to help you.

This house icon appears in the workbook next to advice about contacting the Department of Housing and Public Works.

This workbook contains useful information about the National Disability Insurance Scheme (NDIS)

**Advantages** are positive or good qualities

**Disadvantages** are negative issues or problems

Next steps on your housing journey

Acknowledgements

**My Housing Options** workbook is proudly produced by Queenslanders with Disability Network (QDN) on behalf of the Queensland Government (Department of Housing and Public Works).

We would also like to acknowledge the Office of the Public Guardian, the Public Trustee of Queensland, Uniting Care Community and the National Disability Insurance Agency for their contribution in the development of this workbook.

2018. v1.0
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The introduction of the National Disability Insurance Scheme (NDIS) means that you have a greater choice and control over:

• the services you receive
• your living arrangements.

As the NDIS rolls out, the Housing with Shared Support (HwSS) program within the Department of Housing and Public Works (DHPW) will be phased out.

If you are satisfied with your current living arrangement you can continue to live with your current housemates.

If you would like to review your current living arrangement, you can use this workbook to help you identify options for your future housing. This can take time and it is important to involve others.

**TIP** You may like to give this workbook to family, friends, decision makers and advocates and ask for their help in making a decision.

Throughout the workbook, we have highlighted areas where you should speak to the Public Guardian, Public Trustee, DHPW and your NDIS planner/supports coordinator about how your choices and options may affect the supports you need, your household arrangements and finances.

This workbook will help you:

1. review your current living situation
2. explore your housing options
3. learn more about your rights and responsibilities as a tenant.
Housing principles for inclusive communities

DHPW has recently adopted four key principles that acknowledge the rights of people with disability and are based on the United Nations Convention on the Rights of Persons with Disabilities, the National Disability Strategy, NDIS and the *Queensland Housing Strategy 2017-2027*. The principles are:

<table>
<thead>
<tr>
<th>Rights</th>
<th>You have the same rights and responsibilities regarding your home as others.</th>
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<tbody>
<tr>
<td>Choice</td>
<td>You have a place you call home.</td>
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<tr>
<td>Inclusion</td>
<td>You are able to participate socially and economically in society.</td>
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<tr>
<td>Control</td>
<td>You can keep your housing and your support separate.</td>
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</table>

To help you consider whether your current situation is in line with these principles, we encourage you to complete the self-assessment guidelines that have been developed by Queenslanders with Disability Network (QDN).
QDN has developed questions for you to assess if you have rights, choice, inclusion and control over your own home.

**Rights:**
You have the same rights and responsibilities regarding your home as others.

<table>
<thead>
<tr>
<th>Questions</th>
<th>YES</th>
<th>NO</th>
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<tbody>
<tr>
<td>Have you thought about where, how and with whom you would like to live?</td>
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<tr>
<td>Have you been assisted and encouraged to do so if needed?</td>
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<tr>
<td>Do you have control over your home including who lives with you,</td>
<td></td>
<td></td>
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<tr>
<td>who visits, how it is managed?</td>
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<tr>
<td>Do you have anyone to help you if there is a problem with your home?</td>
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<tr>
<td>Do you feel safe with regard to yourself and your possessions?</td>
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<td></td>
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<tr>
<td>Do you have enough privacy?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Do you know your rights and responsibilities as a tenant or home owner or</td>
<td></td>
<td></td>
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<tr>
<td>have someone to help if required?</td>
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## Choice:
You have a place you call home.

<table>
<thead>
<tr>
<th>Questions</th>
<th>YES</th>
<th>NO</th>
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<tbody>
<tr>
<td>Do you live where and how you choose, and with whom you like?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Can you make your home reflect who you are, and your interests and lifestyle?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Can you keep your support workers if you move to a new house?</td>
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<tr>
<td>Do you have opportunities to think about other places to live in the future?</td>
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<td></td>
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<tr>
<td>Do you have a range of affordable housing options to choose from?</td>
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</table>
Inclusion:
You are able to participate socially and economically in society.

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<tr>
<th>Questions</th>
<th>YES</th>
<th>NO</th>
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<tbody>
<tr>
<td>Is your home affordable, safe, and designed to meet your needs?</td>
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<tr>
<td>Is your home near accessible public transport, the services you use and</td>
<td></td>
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<tr>
<td>other amenities?</td>
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<tr>
<td>Do you live near your friends and family, or can they visit you easily?</td>
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If you said no to many of these questions, then you are probably not living somewhere that suits you.

This workbook will help you explore your housing options.
Consider your home now

The introduction of the National Disability Insurance Scheme (NDIS) is a great time to consider what you like about where you live and who you live with.

Take some time to consider your home now.

What do you like about where you live now and who you live with?
What works well for you?

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What don't you like about where you live now and who you live with?
What works less well for you?

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If you could change one thing what would that be?

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What is important to you in your home?

Here are some things to consider...

### Environment

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<tr>
<td></td>
<td>Having a garden</td>
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<td>Close to nature</td>
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<tr>
<td></td>
<td>Peace and quiet</td>
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<tr>
<td></td>
<td>Noise and lots of activity nearby</td>
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<tr>
<td></td>
<td>Play your music and make lots of noise</td>
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### Living close to

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<tr>
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<td>Family and friends</td>
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<td></td>
<td>Shops</td>
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<tr>
<td></td>
<td>Public transport</td>
</tr>
<tr>
<td></td>
<td>Local community activities</td>
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<tr>
<td></td>
<td>Swimming pool</td>
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<tr>
<td></td>
<td>Neighbours</td>
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<td></td>
<td>Carers/Support</td>
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### Living with

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<tr>
<td></td>
<td>Living on my own</td>
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### Living with others

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<tr>
<td></td>
<td>With family</td>
</tr>
<tr>
<td></td>
<td>With people I already know</td>
</tr>
<tr>
<td></td>
<td>Sharing with new people</td>
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<tr>
<td></td>
<td>Same/different gender</td>
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<tr>
<td></td>
<td>Shared interests</td>
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<tr>
<td></td>
<td>Living with my pets</td>
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### Location

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<tr>
<td></td>
<td>Close to the city</td>
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<td></td>
<td>In the suburbs</td>
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<td></td>
<td>Near a beach</td>
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<td></td>
<td>A regional town</td>
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<td></td>
<td>A remote area</td>
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</table>
Design

- Environmentally friendly/ Energy efficient
- Accessible so I can move around easily and access everything I need, e.g. accessible bathroom, adjustable kitchen benches, wide doorways

Safety

- Alarms
- Trusted people close by

Supports/Carers

- Living in my home
- Coming at agreed times

If you had to make a choice, which three things are most important to you?

1

2

3
Learning from others’ stories

If we have always lived in one kind of place it can be difficult to know what else is possible. Stories are a useful way of learning what others are doing or could do.

The Department of Housing and Public Works has developed a digital story of a current resident, Michael, who has lived in Housing with Shared Support over a number of years. This can be viewed on www.qld.gov.au/housing.

We have also provided two other stories that provide examples of how people can review their housing choices.

Brian

When Brian was 12 years old, his family were no longer able to meet his needs. The only option Brian had was to live with other people he didn’t know in supported accommodation. When Brian was 22, he moved into a Housing with Shared Support arrangement with a co-tenant he didn’t really like but it was his only option at the time due to his high physical and behavioral support needs.

Brian is now 32 and together with his mum he is ready to explore other options under the NDIS. They have done some pre-planning and have developed a vision for Brian to live independently in his own home. He would like a flatmate but wants to take his time in choosing someone who shares his sense of humor and has similar taste in food, TV and socialising. They have mapped out how they would pay for his living expenses (food, utilities and other expenses) if living alone or with another person.

Brian, his mum and service provider attended his NDIS Plan meeting and discussed the supports he required to achieve his key goal of living independently – which were approved as part of his NDIS Plan.

Brian’s mother also contacted their local HSC to discuss housing options. They completed a transfer application and were happy to move to a smaller home which was then modified to meet Brian’s physical needs.

Brian currently lives by himself, and is building his skills and independence under his NDIS Plan preparing for the day he decides to share his home with someone else.
Mary, Beth and Diana

Mary, Beth and Diana have lived in a Housing with Shared Support arrangement for 13 years. Mary enjoys music, socialising and meeting people. Beth is quiet and tidy and finds noise very difficult, but loves good food and being in the garden or going to the nearby park. Diana is a home body, although she enjoys going to a local community craft and painting group and doing creative activities at home. Mary and Beth have never got along.

Prior to the NDIS, the women’s accommodation support was block funded and calculated on the three of them sharing some support at peak times, basically giving them very limited choice.

Each woman participated in NDIS pre-planning sessions with their family, to prepare for their NDIS Plan meeting. Beth and Diana were very clear they wanted to continue sharing, while Mary wanted to move out on her own.

After negotiations with the NDIS and respective families and the service provider, Mary was funded under her NDIS Plan to be supported in a private rental flat. She has a small family trust that assists with the rent and utilities, as required. Mary’s brother helps her to manage her money.

Beth and Diana are remaining in their house for now. They are open to moving to a smaller place if one becomes available in the same area they currently live in.

We also encourage you to watch other digital stories on the Queenslanders with Disability Network website. These stories are available at qdn.org.au/hot-issues/housing/housing-champion-stories or www.qld.gov.au/housing.
Your choices now

Given changes to HWSS and the introduction of NDIS you can:

1. continue to live with others in your house. You will be living in a shared arrangement with individual tenancies or as co-tenants who choose to live together in a public housing dwelling

2. review your living arrangements as a tenant within public housing

3. explore other housing options outside public housing e.g. purchasing a home or renting from a community housing provider or in the private market.

We explain these options in detail below.

**TIP** Speak to the Public Trustee of Queensland and the Office of the Public Guardian if they are involved in your decision-making and/or financial affairs.

Continue to live with others in my current house

If you are happy with your current living arrangement you can continue with it. The tenancy agreement will replace your current HWSS agreement. There are two types of tenancy agreements:

- shared arrangement: each person living in the house signs an individual tenancy agreement
- co-tenancy: one tenancy agreement is signed by all of the people in the house.

Shared arrangement with individual tenancies

In this arrangement, just as you do now, you will have an individual tenancy that is linked to a bedroom in the house.

However, you will need to arrange your supports independently through the NDIS.

It is important to discuss options around how your supports may be funded under the NDIS under this arrangement.

DHPW will continue to be your landlord.
**Co-tenancy or joint tenancy agreement**

You can also decide to sign a co-tenancy or joint tenancy. DHPW will be your landlord.

At least one adult must be a legal tenant. If there are two or more adults living in a property, a co-tenancy provides the greatest security. This is because a tenant has greater legal rights to the property and cannot simply be asked to leave by other household members if the arrangement doesn’t work out.

Your eligibility for housing assistance would be assessed by DHPW as a household. For example, if you and a friend decide to live together, you would have one application between you and would have to meet income and assets eligibility criteria for a two-person household.

You will need to arrange your supports independently through the NDIS.

It important to discuss how your supports will be funded under the NDIS for this arrangement.

As a co-tenant you have the same legal rights and responsibilities as all tenants under Queensland tenancy laws.

All co-tenants are legally responsible for the rent and care of the property as a group, and as individuals (joint and several liability).

For example, if one of you caused damage to the property or didn’t pay their share of the rent, the tenancy would be at risk for all of you. It is important to ensure you are well supported and discuss any concerns about potential property damage and non-payment of rent with your other co-tenants.

You will need to negotiate how you live together and solve any problems that may arise.

**Being a resident**

While at least one adult in the household must sign a tenancy agreement, others in the household may choose not to. If you don’t want to sign a tenancy agreement you can be a resident living in the household.

A resident has different rights to that of a co-tenant.

A resident is not named as a tenant on the tenancy agreement.

This option does not provide you with the greatest security as the tenant/co-tenants could ask you to leave if the arrangement doesn’t work out.

The person who signs as the tenant has rights and responsibilities but as a resident you do not.
What if someone in my house leaves?

While you may wish to stay in the same arrangement, one of the people you live with may leave. You will not be obligated to have someone else move in unless this is your choice. It is important to discuss the impact of any choice on your household finances and support. A list of people you can speak with to inform your choice is on page 25.

If someone else does move in, the new household must decide amongst themselves whether the new person will be a resident or a co-tenant.

While you may pool resources, co-tenancies should be based on your informed choice and not influenced by disability supports or recommended by the support provider.

You may have to sign a new tenancy agreement to reflect the tenancy arrangement for your household.

**TIP** If fewer people live in the property, expenses like electricity and household groceries may go up for the rest of you. Take this into account when making a decision.

**NEXT STEPS**

You need to be clear on your tenancy rights and responsibilities.

Discuss co-tenancy and what this means with your current housemates.

Contact your Housing Service Centre to discuss your options.
Review my living arrangements as a tenant within public housing

You may prefer to live independently or with someone else and leave your current arrangement.

DHPW may offer a department-initiated transfer into an alternative housing option.

If you are successful in securing alternative housing, you will be listed as the sole tenant of the property and be legally responsible for the rent and care of the property. If you share this housing with another person you can opt to be co-tenants.

You will be responsible for organising your supports under the NDIS.

Remember: If independent living is a goal in your NDIS plan you may be eligible for capacity building supports or support coordination to explore your housing solutions. See page 24 for further information about this.

NEXT STEPS

Contact your Housing Service Centre to discuss your options and they will review your current living arrangements.
Explore other housing options outside public housing

You may choose to explore options other than public housing.

Before you do this, it is important to carefully consider the options available to you.

*Remember, if you have a goal of independent living include this in your NDIS plan. You may also be eligible for capacity building support or support coordination to explore your housing solutions.*

A number of other options exist outside public housing. These include:

- Renting privately
- Affordable housing provided by a Community Housing Provider
- Buying your own home
- National Rental Affordability Scheme (NRAS)

Each of these options has their own advantages and disadvantages.
Renting privately

Many people with disability rent a place privately.

The **advantages** of renting privately:

- you choose a place you like
- you can receive Rent Assistance if you are on Centrelink payments
- you can find flatmates to share with you.

The **disadvantages** of renting privately:

- it is more expensive than social housing
- it may be difficult to find accessible accommodation
- long-term security is determined by the landlord.

**TIP** If renting privately, you could ask your landlord to modify the property before signing a contract. Learn your rights as a tenant. QStars provides free independent advice and referral for all Queensland renters. Call 1300 744 263

**NEXT STEPS**

Talk to a RentConnect officer at your HSC. RentConnect can help you to:

- find a home to rent
- understand the rental application process
- fill out rental application forms
- contact local real estate agents.

You may also want to look at websites like realestate.com.au and domain.com.au to see what is available in the areas you would like to live.

Many online sites exist to help you find a flatmate or move into a share house e.g. Gumtree, roomshare.
Community housing – community housing providers

Community housing providers are funded by the Queensland Government to deliver affordable housing.

Some community housing providers own their own units and some manage houses or units for DHPW.

To be considered for community housing, you need to request a transfer to community housing and have your name added to the DHPW Housing Register. Staff at your HSC can organise this.

✅ Advantages

✅ You can access a range of affordable, well-located housing options.

✅ Some properties are mixed use i.e. not only people with disability living together.

❌ Disadvantages

❌ You will need to wait until a suitable property becomes available.

❌ Accommodation is predominately apartments.
National Rental Affordability Scheme

The National Rental Affordability Scheme (NRAS) is an Australian Government initiative supported by the Queensland Government.

It provides affordable, long-term rental accommodation for low to middle-income earners.

NRAS properties are privately-owned by property investors who are provided with incentives to rent their property to eligible applicants at lower than market rent.

Ask your Housing Services Officer if you are eligible for NRAS. You will need to be added to the Housing Register to be considered for NRAS accommodation.

Advantages

- People can rent eligible properties at lower than market rent.
- Well-located and modern facilities.

Disadvantages

- Cheaper places to rent are often further out of the city.
- The number of accessible places is limited.
- Owners prioritise people earning middle income.
Home ownership

Many people with disability live in their own home.

Most people buying a home require a deposit and income to obtain a loan from a bank or building society. Some of the different places to apply for loans include:

- banks
- mortgage brokers
- community banks
- credit unions
- Department of Housing and Public Works.

✅ **Advantages**

- You will have a place to call your own.
- You decide what happens in your house and who lives there.
- You choose the kind of house you need in the area that you would like to live.

❌ **Disadvantages**

- Cost of housing.
- Deposit required.
- Ongoing maintenance and costs such as rates, insurance, etc.
- Interest rates can go up and down.
Shared equity approaches

Shared equity approaches make home ownership more affordable.

One option is to ask family or friends to help you to purchase a home. Your family or friends will then own a percentage of your home.

Programs also exist where you enter a shared equity arrangement with a partner such as the state or a private or a not-for-profit organisation. They own a percentage of your house although the house is in your name.

DHPW provides shared equity loans to people who are currently in public housing and wish to buy their home. For more information ask your Housing Service Centre or visit www.qld.gov.au/housing.
Housing and the NDIS

The NDIS is a new way for people with disability to get the support they need to manage day-to-day living, participate in the community and to build their skills and independence.

The NDIS is individually funded, based upon the needs people have. The NDIS provides reasonable and necessary supports. Reasonable means something that is fair and necessary that a person requires to support their disability.

The NDIS does not own or operate any housing but may provide capacity building support or support coordination for eligible participants to investigate their housing solutions.

You will need to include “explore your housing solutions” as a goal in your NDIS planning conversation.

**TIP** Talk to your NDIS planner or supports coordinator to see if you may be eligible for this funding.

Specialist Disability Accommodation (SDA)

A very small number of NDIS participants (six percent) may be eligible for SDA. This is housing specifically designed or modified for those with an “extreme functional impairment” or “very high support needs” so that their other support needs can be delivered effectively and efficiently.

**NEXT STEPS**

For detailed information about housing and NDIS go to the NDIS website.

Consider including “Explore more appropriate housing options” as a housing goal before your first planning conversation with NDIS.

If you already have a plan and need an NDIS Plan review because your housing is putting you at risk, making you unhappy and/or making it hard to participate, you could include “Explore more appropriate housing options” as one of your goals in your review.
### What Option(s) are you interested in?

- [ ] Staying in my current DHPW housing
- [ ] Transferring to another DHPW property
- [ ] Renting privately
- [ ] Affordable housing provided by Community Housing Provider
- [ ] National Rental Affordability Scheme
- [ ] Buying my own home
- [ ] Other

### Who do you need to talk to about your goals and options?

- [ ] Family and friends
- [ ] Support Coordinator
- [ ] Office of the Public Guardian
- [ ] Public Trustee of Queensland
- [ ] Existing housemates
- [ ] DHPW
- [ ] NDIS Planner
- [ ] Support providers

### Supports

What sort of supports would you need to make this happen? (e.g. house cleaning, part-time or live-in support, etc)

Who do you need to talk to about your supports? (e.g. family, Public Trustee, Public Guardian, NDIS Planner, service provider)
Next steps on my housing journey

Making any changes to housing can take time, sometimes a long time, so it is important to keep taking small steps on your housing journey and to involve others.

These are my next three steps on my housing journey (e.g. call family, Public Trustee, Public Guardian, lodge application for transfer, etc)

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For more information

- 13 QGOV (13 74 68)
- qld.gov.au/housing
- housing@hpw.qld.gov.au
- #QldHousingStrategy
- Housing Assist Qld app