



Mainstream housing options

**A guide for people with
disability, their families
and supporters**

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About this guide

This guide is to help people with disability look for mainstream housing. It also explains what mainstream housing is and types of mainstream housing. If you can't find the right type of housing because of your disability, you may want to test your eligibility for specialist disability accommodation (SDA).

To get SDA in your NDIS plan you must meet the SDA Rules. Only a very small number of people will get SDA. Keeping a record of your search for mainstream housing will help if you want to apply for SDA.

For all the steps you need to apply for SDA see: summerfoundation.org.au/resources/ndis-housing-pathway

Most people with disability will not get SDA in their NDIS plan, but still want to choose where they live and who with. This guide is for you. It is part of a series of guides the Summer Foundation has put together to help people with disability find housing, to give them the best chance to live the life they want.

Sometimes changes are made as the National Disability Insurance Scheme (NDIS) evolves. We will update this guide as things change – you can find the latest version of this guide here: summerfoundation.org.au/mainstream-housing-options.

We also want to hear from you about how useful you find this guide. You can email: info@summerfoundation.org.au



NDIS plans



**Looking for
housing**



Housing plan



**Specialist disability
accommodation**





What is mainstream housing?

Mainstream housing is any housing that **is not** SDA. It is housing that anyone can live in, whether they have a disability or not.

Types of mainstream housing

It's important to remember that different housing types suit different people at different life stages. Here are some options to think about:

Home ownership: The NDIS can help you with the costs of changing your house so you can stay in your own home (see section about home modifications).

Shared equity: This is when the cost of buying a house is shared, usually between you and a government or not-for-profit group. Bank Australia offers shared equity loans to NDIS participants and their families: bankaust.com.au/page/individual-customers

Cooperative housing: This is when a group of people work together to maintain and manage their housing. Here's an example: silc.coop/faq

Community/social housing: Is managed by a not-for-profit organisation, which may also own the property.

Private rental: Renting a house, unit or apartment from a landlord. This could include living with others who don't have a disability. This guide to renting includes useful checklists: <https://mindaustralia.org.au/housing>

Sharing with friends: Share houses are usually rentals. Watch Adam's story of moving out of home for the first time at age 25. The website also has good information about living on your own: adammovesout.wordpress.com

Home sharing: This is when people who are not related share a house and each person has their own private space. My Place has home sharing in WA. Here is a link to a video about My Place: youtube.com/watch?v=Ox-G4m67zpA

A moveable unit or bungalow: Moveable units have everything you need to live on your own and can be set up in the backyard of a friend or relative. You can get one through public housing: bit.ly/2AfoYoX

Public housing: Housing that is owned and run by the government. There are long waiting lists, but if you pass the test for who can get it then you should put your name on the list. The test relates to how much you earn and what you own. Contact your state government housing department to see if you pass the test and how to apply.

Supported residential services (SRS): This type of housing is in Victoria, NSW, Queensland and South Australia. It is supported housing for older people and people with disability and is usually a private business. State or local governments must approve SRS housing.

Rooming Houses: A rented room for single people in a house where the kitchen, bathroom and laundry space is shared. Many rooming houses are changing so that each room has its own kitchenette and bathroom.



Housing and the NDIS

The NDIS aims to increase housing choices for people with disability.

But, only a small number will get SDA in their NDIS plan. For more information on SDA see our SDA Payments Guide: summerfoundation.org.au/sda-payments-guide

This means most people with disability will live in mainstream housing with supports paid for by the NDIS.

These supports are to help people reach their goals and live an ordinary life. For most people, this means leaving the family home to live on their own, with friends or with a partner.

Under the NDIS, housing and support are separate. This gives you more choice and control about:

- Where you live
- Who you live with
- Who gives you support

You can also ask the NDIS to pay for support to help you look for housing that best suits your needs. You can find more information about this in our Looking for Somewhere to Live guide: summerfoundation.org.au/looking-for-somewhere-to-live

NDIS help while you rent

When you find the right place to live, the NDIS can pay for the support that will help you to do all the things expected of you to stay there. These things are called your **tenancy obligations**.

The NDIS pays to help you with this through what it calls **Improved Living Arrangements**. To get the Improved Living Arrangements paid help, you must ask for it to be included in your NDIS Plan.

How do I get started?

You don't have to wait for your NDIS plan to start looking for housing. First, start thinking about where you would like to live, who you would like to live with and what type of housing would suit you. Our My Housing Preferences guide can help:

summerfoundation.org.au/my-housing-preferences

If you live in a group home or residential aged care, our Living More Independently guide **summerfoundation.org.au/living-more-independently** can help with what you need to think about to move into mainstream housing.



What supports do I need to move into mainstream housing?

If you have the right supports in your NDIS plan now, you don't have to wait to move into mainstream housing.

If you need more supports to help you move then you must give the NDIS information about what you need. Some things you can ask for are:

- Capacity building
- Personal care supports
- Assistive technology
- Home modifications

We explain what these are below. Allied health professionals can write a report for the NDIS about how these supports will help you reach your goals.

Capacity building supports

These are activities that make you better at the skills you need to live on your own. There is more information about what these activities could be in our Looking for Somewhere to Live guide: summerfoundation.org.au/looking-for-somewhere-to-live

Personal care supports

This is day-to-day help such as dressing, toileting, eating and drinking, getting to and from places, and using aids and equipment. These supports should help you do as much as you can on your own and help you achieve your goals.

Assistive technology

Allows you to do things you are unable to do on your own. The NDIA has different processes for low, mid and high cost AT. You can learn more about the categories and which part of your budget the funding sits in the [How do we consider the cost of the assistive technology \(ourguidelines.ndis.gov.au/supports-you-can-access-menu/equipment-and-technology/assistive-technology/how-do-we-fund-assistive-technology\)](https://ourguidelines.ndis.gov.au/supports-you-can-access-menu/equipment-and-technology/assistive-technology/how-do-we-fund-assistive-technology) section of the guideline:

- **Low cost assistive technology:** under \$1,500 per item
- **Mid cost assistive technology:** between \$1,500 and \$15,000 per item
- **High cost assistive technology:** over \$15,000 per item.

The Assistive technology – Guide for low cost support funding (ndis.gov.au/media/3049/download?attachment) will help you understand how much funding you may need to buy low cost AT.

The NDIS will only pay for household items that you need because of your disability, not things that any person would normally buy. For example:

- Standard furniture or appliances would not be funded
- A stand-up lounge chair may be funded

To include assistive technology in your plan, the NDIS must agree that what you are asking for will help you to reach your goals, big and small. An allied health professional must write a report for the NDIS that says why you need mid and high cost assistive technology and how it will help you to reach your goals.

Thinking about technology can help you decide what skills you have and what you would like to do better.

Home modifications

These are changes to a home that will support you to move safely around your home. The NDIS will only pay for home modifications that will help you achieve your goals, be more independent, and will work for you over a number of years.

The NDIS is more likely to agree to pay for home modifications when you plan to stay in your home for a long time. If you are renting, the owner must agree in writing to the work being done on the house.



More about home modifications

What sorts of home modifications could be paid for?

- Ramps and rails
- Widening doorways
- Changes to bathrooms and kitchens. For example: lowering bench heights
- Moving light switches and power points
- Emergency alarms and security
- Technology that helps you open doors and windows or control blinds and lights
- A ceiling hoist in suitable houses

How do I know if I can get funding?

Your NDIS plan lists what supports you have money for now. You can see all the information about home modifications at: ourguidelines.ndis.gov.au/supports-you-can-access-menu/home-and-living-supports/home-modifications

Who decides what home modifications are suitable for me?

An **allied health** assessor will talk to you and your support coordinator to decide what changes to your home can help you achieve your goals. A building professional must also write a report for the NDIS.

The assessor will decide if the work fits into 1 of these 3 levels:

- Minor home modifications (MHM) are home modifications that don't change the structural parts of the home or cost no more than \$20,000. There are 2 categories of minor home modification:
- Category A minor home modifications cost under \$10,000.

- Category B minor home modifications cost between \$10,000 and \$20,000, or they involve minor modifications to a bathroom floor.
- Complex home modifications (CHM) are changes that may involve a few areas in your home. For example, you might need to combine your bathroom and toilet to give you more room to use a hoist or shower chair.

If the NDIS agrees with the assessor you will receive money for one of these levels.

Who does the home modification work?

It depends on what level of work is needed. For the first MHMs, you can choose who does it but for CHMs the NDIS prefers an **NDIS Registered Building Works Project Manager** be used.

Can I choose the materials?

Yes, but money is only provided for standard products.

What happens if I want to move?

The NDIS won't pay for you to modify lots of houses. You should only modify a home if you intend to live there for a number of years. If you move house you will need to explain to your planner why you moved and why the NDIS should fund home modifications on the house you have moved to, or want to move to.

How would home modifications or assistive technology look in my home?

Have a look at these digital stories:

- Ben's story is about living in an apartment in the Hunter region of NSW
youtu.be/i_Z-wzw0r04
- Bily's story shows how assistive technology has allowed him to live alone in his own home youtu.be/1IE45JORcEg
- Jonathan Bredin talks about how assistive technology has improved his life:
youtube.com/watch?v=feOHCbLfBTs



Things you need to think about

When deciding where you want to live there are some things you should think about:

- How close are family and friends?
- How close is transport?
- How close are shops, doctors and chemists?
- How close are the services you often use?
- How close are parks, gardens or leisure centres?
- Do you feel safe in the area?

Other things to remember:

The type of housing you live in can affect how much contact you have with other people. If you live close to other people, remember they have a right to peace and quiet in their home.

A **house** may have a private garden, but houses can be a long way from shops and services. If you share a house with other people you may spend a lot of time with them, so you need to get along. You will usually share the kitchen and lounge area and may share a bathroom.

Living in a **duplex, villa** or **townhouse** may also come with a small garden. While they have their own entry, they usually share walls with neighbours. There are also rules you have to follow.

Living in an **apartment** may mean no garden and you live close to your neighbours. It's important you can get along with your neighbours and their visitors because you will share areas such as hallways, lifts, entries and car park. You will have to obey rules and take part in fire drills.

To live in a **moveable unit** or **bungalow** you must have a good relationship with the landowner and the other people who live on the property.

Finding out about places to live

You can search **realestate.com.au** and **domain.com.au**, which are websites that list housing for everyone (mainstream housing). You can also find housing that meets your needs through:

- **Housing Hub**, which helps people with disability find housing. The website lists specialist disability accommodation (SDA), supported accommodation and accessible private rentals. You can search by housing type or location.
Go to: **housinghub.org.au**
- Decide what your new housing must have, then contact **real estate agents** in the area where you would like to live. If you give the agents your list of needs, they may have options for you or can let you know when something becomes available.
- **Accessible Housing** is a not-for-profit group in South Australia that helps people with disability find affordable housing. Go to: **yourplacehousing.com.au**
- The **Victorian Housing Register** is where you can apply, at the same time, for public and community housing in Victoria. See: **housing.vic.gov.au/victorian-housing-register**
- **Disability Housing** has listings of rental housing, houses for sale and disability housing projects. Go to: **disabilityhousing.com.au**
- **Nest** matches people with disability with houses that suit their funding, support and personal needs. Go to: **gonest.com.au**
- **Housing Choices Australia** is a not-for-profit group that houses people with disability in city and country areas in Victoria, Tasmania and South Australia.
Go to: **housingchoices.org.au**
- **Endeavour Foundation** has a range of housing options where people get help to live on their own. Go to: **endeavour.com.au/disability-services/accommodation/our-approach-to-home**



Money

There are many costs when you rent a house that include:

- Bond
- Paying rent in advance
- Setting up electricity, gas and phone connections

The government can help you pay for some costs.

Bond

If you want to rent, most landlords will ask you to pay a bond before you move in. The bond amount is usually a month's rent. The landlord will use the bond money if you damage the property. If you have paid all your rent and you did not damage the property you will get the bond money back when you move out.

Rent assistance

Depending on how much rent you pay, you may be able to get government rent assistance.

This is a payment to help you meet the cost of renting. You do not need to apply for rent assistance, but you do need to tell Centrelink of any change to where you live.

You can do this through your myGov account online or by calling your Centrelink contact. You need to show proof of how much rent you are paying. Centrelink will then decide if you can get rent assistance.

If you can it is paid with your normal Centrelink payments.

For more information: servicesaustralia.gov.au/rent-assistance#group-210

First homebuyer grants

If you buy or build a house to live in you may be able to get a first homeowner grant. How much you get, who can get it and payment details are different in each state and territory.

Money

The ASIC Smart Money website has a lot of information to help you plan your spending and savings and keep track of how you are going. Go to: **moneysmart.gov.au**



Who can help me if things go wrong?

Groups that can help you or give you advice if things go wrong are:

- Tenants' unions
- Tenants' advice offices

These groups can also give you information about what is expected of you when you rent a property and what rights you have as a tenant.

Each state also has government-run **consumer affairs or fair trading offices**, that have helpful information for people renting.

Community housing associations

There are a number of groups in Australia that work to make community or social housing better:

- The **National Regulatory System for Community Housing** aims to make sure the groups who provide community housing meet national standards.
For more information: nrsch.gov.au/home
- The national **Community Housing Industry Association (CHIA)** is a group that looks after the interests of its members, who are community housing providers.
For more information: communityhousing.com.au

Where to get help in your state

ACT

Bond loans communityservices.act.gov.au/housing/rental-bonds-and-other-help/rental-bond-help

Community and public housing communityservices.act.gov.au/housing/housing-options/types-of-housing

Tenants' union www.tenantsact.org.au

Consumer Affairs accesscanberra.act.gov.au/s/article/fair-trading-for-consumers-tab-overview

New South Wales

Bond loans facs.nsw.gov.au/myhousing/rentstart-online-help

Social housing facs.nsw.gov.au/housing/living

Community housing facs.nsw.gov.au/housing/help/applying-assistance/housing-pathways

Community housing industry group www.communityhousing.org.au

Tenants' union www.tenants.org.au

Consumer Affairs fairtrading.nsw.gov.au/housing-and-property

Northern Territory

Bond loans nt.gov.au/property/renters/find-out-about-rental-costs/help-with-set-up-costs-for-a-private-rental

Public housing nt.gov.au/property/public-housing/apply-for-housing/apply-for-public-housing

Community housing <https://ntshelter.org.au>

Tenants' advice dcls.org.au/tenants-advice

Consumer Affairs consumeraffairs.nt.gov.au

Queensland

Bond loans qld.gov.au/housing/renting/rent-assistance/financial/bond-loan

Public and community housing www.qld.gov.au/housing/public-community-housing

Community housing industry group communityhousing.com.au/chia-queensland

Tenants' union <https://tenantsqld.org.au/>

Consumer Affairs www.qld.gov.au/law/your-rights/consumer-rights-complaints-and-scams

South Australia

Bond loans wsa.gov.au/topics/housing/renting-and-letting/help-paying-bond-and-rent

Public and community housing sa.gov.au/topics/housing/renting-and-letting/public-housing

Community housing industry group <http://chcsa.org.au>

Tenants' union www.agd.sa.gov.au/your-rights/tenancy-rights

Consumer Affairs www.sa.gov.au/topics/rights-and-law/consumer-rights



Tasmania

Housing services [legalaids.tas.gov.au/factsheets/fact-sheet-renting-and-sub-letting](https://legalaidservices.tas.gov.au/factsheets/fact-sheet-renting-and-sub-letting)

Public and community housing homestasmania.com.au/housing-and-homelessness/community_housing

Community housing industry group www.sheltertas.org.au or chl.org.au/about/where-we-work/tasmania-2

Tenants' union <http://tutas.org.au/>

Consumer Affairs cbos.tas.gov.au

Victoria

Bond loans housing.vic.gov.au/rentassist-bond-loan

Public housing www.housing.vic.gov.au/public-housing

Community housing www.housing.vic.gov.au/community-housing

Community housing industry group <https://chiavvic.com.au/about/>

Tenants' union tenantsvic.org.au

Consumer Affairs www.consumer.vic.gov.au/housing

Western Australia

Bond loans www.housing.wa.gov.au/housingoptions/rentaloptions/bondassistance/Pages/default.aspx

Public housing www.housing.wa.gov.au/housingoptions/rentaloptions/publichousing/Pages/default.aspx

Community housing www.housing.wa.gov.au/housingoptions/rentaloptions/communityhousing/Pages/default.aspx

Community housing industry group <https://chl.org.au/about/where-we-work/western-australia/>

Consumer Affairs www.wa.gov.au/service/business-support/consumer-protection

Words you need to know as a tenant

Landlord: is the owner of the property.

Property manager: is the person who manages rental properties.

Tenancy worker: works for the property manager to check the property every 6 to 12 months and make sure the tenant is not breaking the agreed rules.

Tenant: is the person who has signed a lease to rent and live at the property.

Routine inspection: is what it's called when the tenancy worker checks the property every 6 to 12 months. The tenancy worker will check that the property is in good, clean condition and has not been damaged by the tenant. This includes the lawns, garden and outside areas.

Lease: is an agreement signed by the tenant and the property manager about how long the tenant will live in the property.

Period of lease: is how long the property is available to rent. It is usually for 12 months and gets renewed every 12 months. Sometimes a lease can be shorter or longer or can become ongoing after the first 12 months.

Condition report : says what condition the property is in before you move in. The landlord and the tenant have to agree to what is in the report. It can be used as proof if there is dispute about who should pay for cleaning or damage while you are living there or after you move out. The property manager must give you a signed copy of the report before you move in.

Maintenance: is when something at the property needs to be fixed. Examples include a dripping tap or a door that won't shut properly. The tenant must contact the property manager, or the person who does repairs, to have the problem fixed. Small repairs should be done quickly.

Emergency maintenance: is when there is a big problem, such as a blocked toilet that cannot be used, the oven is not working, a sink is blocked or the heating is not working. These are emergencies and must be fixed immediately.

Bond : is what you must pay in advance of moving in and is used to pay for any damage you cause to the property while you are living there. The bond amount is usually one month's rent. You get the bond money back when you move out if there is no damage to the property or rent money owed.

Rent: is the amount of money paid by the tenant to the landlord to live at the property. It is usually paid at the same time every 2 weeks or every month.



Rent in advance: is what you have to pay when you sign the lease. The cost equals the same as 2 weeks or 1 month's rent.

Rent assistance: is a government payment to help people with the cost of rent. If you can get it, Centrelink will add it to your pension payment.

Direct debit: is a way to pay your rent straight to the landlord from your Disability Support Pension.

Rent arrears: is when you have not kept up-to-date with paying rent and owe money.

Breach of lease: is when you break one or more rules of your lease. If this happens you could face legal action. It could be for bad behaviour, property damage, unpaid rent, noise complaints or having other people live at the property without agreement.

120 days Notice: is how much time a tenant, who has breached their lease, is given when the landlord wants the tenant to move out. The property manager and the tenant attend a tribunal, similar to a court, which decides what will happen. In Victoria the tribunal is called VCAT.

The Victorian Civil Administrative Tribunal (VCAT): is the tribunal that hears cases between tenants and landlords, caravan park owners and residents and between rooming house owners and residents.

Notice to Vacate: is what the tenant must give the landlord if they want to move out. This notice must be in writing 28 days before you plan to leave the property. The landlord must also give the tenant 28 days notice if they want the tenant to move out.

Breaking a lease: is when a tenant's lease has not ended but the tenant wants to move out. The tenant must pay the rent until another tenant is found.

Utilities: are the gas, electricity and water used by the tenant at the property. The tenant is charged for what they use and will receive bills with how much they have to pay.




Tenants' unions: provide information on the rights of tenants in rental properties.



Consumer Affairs: offices in all states have helpful information for people renting.

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