

The following is a transcript from an event at the University of Melbourne on Monday 13 May 2019. It was a panel discussion called *Precariously Placed: Housing, health and disability in Australia,* on Monday 13 May 2019. The panellists included Zoe Aitken, Research Fellow in the School of Population and Global Health, Rebecca Bentley, Associate Professor in Social Epidemiology in the School of Population and Global Health, Oliver Hunter, an aspiring comedian looking for a place to live in Melbourne, and Joseph Connellan from the Melbourne Disability Institute’s NDIS Housing Pathways program. The panel was moderated by Peter Mares from the Cranlana Programme, and the author of *No Place Like Home: Repairing Australia’s Housing Crisis.*

PROF ANNE KAVANAGH:

My name is Anne Kavanagh and I'm academic director of the Melbourne Disability Institute and also director of the Centre for Research Excellence in Disability and Health.

I'm just going to start by acknowledging the traditional owners of the land on which our event is taking place today, the land of the Wurundjeri people, and I pay my respects to their Elders past, present and emerging.

The CRE-DH which I am director of includes about five universities and 10 chief investigators and associate investigators. And it is looking at the social determinants of health for people with disabilities.

Zoe Aitken who is speaking today is employed through that centre and Rebecca Bentley is one of the associate investigators.

It is also co-hosted by the Melbourne Disability Institute, which is an interdisciplinary Institute that exists across the University of Melbourne bringing people across disciplines together to work with external stakeholders, advocates, service providers and government and so forth, to solve the thorny problems around disability – of which housing must be one of the key concerns.

So with no more ado, I would like to introduce Peter Mares, who is the author of 'No Place Like Home: Repairing Australia's Housing Crisis' and a regular commentator and contributor to 'Inside Story' magazine.

He is also the lead moderator with The Cranlana Programme, an independent, not for profit organisation dedicated to developing the ethical decision-making skills of Australia's leaders. He is obviously not working with current politicians.

PETER MARES:

(Laughs) No, we can't get them to come.

PROF ANNE KAVANAGH:

He is an adjunct fellow in the Centre for Urban Transitions at Swinburne University. He worked for 25 years as a journalist and broadcaster with the ABC.

So he is running this event today. I will hand over to Peter. Thank you.

(Applause)

PETER MARES:

Thank you very much, Anne, and thank you to the Centre of Research Excellence in Disability and Health and the Melbourne Disability Institute at the University of Melbourne for inviting me to facilitate this important discussion.

As Anne mentioned, I published a book last year on housing called 'No Place Like Home: Repairing Australia's Housing Crisis'. And in that book, I tended to use journalistic techniques to make a complex issue more engaging and understandable to the general audience, weaving data and academic research together with personal stories and interviews and so on. And I tried to offer some practical suggestions for making things better. Indeed the audacious subtitle of my book was Repairing Australia's Housing Crisis. That was at the suggestion of the publisher.

But the book was well received, it got positive reviews, and I am getting invitations to speak in public forums and lunches and things. I am acutely aware, though, as perhaps only an author can be of the book's shortcomings.

Inevitably, an overview in the policy area as big as housing is going to glide over some particular difficulties and 'No Place Like Home: Repairing Australia's Housing Crisis' is no exception. I focus on housing in Australia's capital cities, for example, whereas the crisis extends to rural and regional Australia.

I have just come back from speaking in Byron Shire where I learned the Northern Rivers region of NSW has the highest rates of homelessness and rental stress. So I failed to look at that issue and I failed to look at Indigenous housing, yet we know housing pressures disproportionately effect Australia's First Nations people. Fewer than one in 30 Australians identify as Aboriginal, yet in the last Census, Aboriginal and Torres Strait Islanders reported as one in five as those counted as homeless.

And then there is the crisis faced by Australians living with disability. 'Precariously placed: Housing, health and disability in Australia' is the title of the talk tonight, and I am glad to be here this evening to help raise the level of debate about housing and disability and the connection between them and to learn from our expert panel and from you in the audience more about this issue.

We have four panellists, Zoe Aitken, Rebecca Bentley, Oliver Hunter and Joseph Connellan. They will each get 5 minutes or so to make their initial presentation. I will introduce them to you more fully as they come to the microphone. And then with your help in the form of your questions and comments from the floor, I will engage them in a larger conversation about the issues.

I would like to introduce Zoe Aitken from the Disability and Health Unit at University of Melbourne. So is an epidemiologist with research focusing on the mental health inequalities experienced by people with disability and she has a particular interest in the complex interplay between disability and socio economic disadvantage and health.

Zoe is going to give us a foundation for our discussion tonight by telling us what the data shows about Australians living with disabilities. Please welcome Zoe.

(Applause)

ZOE AITKEN:

Thanks, Peter. As you said, I'm talking today about the findings of the study we did looking at housing disadvantage for people with disability in Australia.

Right now in Australia, we know many people struggle with the cost of housing and the situation is particularly alarming for Australians with disability who are more likely to live on low incomes and may have particular accessibility requirements.

Despite this, we identified a lack of studies that have described the housing circumstances of people with disability in Australia. And with the current implementation of the NDIS and potential changes to housing resulting from the NDIS, it is really important we gain a comprehensive picture of what is currently happening, what the housing circumstances of Australians with disability is prior to the NDIS.

So our study compared the housing circumstances of people with and without disability in Australia, and looked at differences by type of impairment. We used data from HILDA, the Household Income Labour Dynamics in Australia survey. And we used data collected in 2011 prior to the implantation of the NDIS. The study is a nationally representative survey allowing us to draw conclusions about the entire Australian population with and without disability.

We used data aged from people 25 to 64, the working age population, there were 11,000 people in our sample, and we had more than 2500 people reporting with disability and more than 8500 people reporting with no disability.

In the study we examined a large range of housing characteristics, but in this presentation I am going to focus on unaffordable housing and I am going to describe some of the types of housing that people with disability live in to put this in context, focusing on social housing and private rentals.

So just briefly, how do we measure unaffordable housing? We used the commonly used definition of unaffordable housing. This defines households as being in unaffordable housing if they are in the lowest 40% of the income distribution in the population. So low income houses that are spending more than 30% of their income on housing costs.

What did we find? Well, we estimated that 11.2% of people with disability were living in unaffordable housing. This compared to 7.6% of people without disability who were living in unaffordable housing. So we found that the risk of living in unaffordable housing was much higher for people with disability compared to people without disability.

And when we looked at this by different types of impairment, we found there were notable differences in the proportion of people living in unaffordable housing. And particularly we found that people with intellectual disabilities and psychosocial impairments had a very high risk of living in unaffordable housing – it was closer to 20%.

Now I'm going to move onto social housing. And what we found for social housing is that 7.9% of people with disability lived in social housing. And this was much higher compared to people without disability, of whom 1.5% lived in social housing. So the proportion of people living in social housing was about four times greater for people with disability compared to people without disabilities.

Again, we looked at this by impairment type. And we found that people with intellectual disabilities, a very high proportion of them were living in social housing. Almost 20%.

When we looked at private rentals, we found a large proportion of people with disability were living in private rental accommodation. 26%. This was a similar proportion compared to people without disability, 29.5%.

Again, we looked at this by impairment types. And we found a fairly similar proportion of people living in private rentals for all impairment types.

Now, what does all this mean? Our research showed that prior to the NDIS people with disability were much more likely to be living in unaffordable housing compared to people without disability. We also found they were more likely to be living in social housing, and we found a large proportion of them, more than one quarter, were accessing housing through the private rental market.

These results were from data prior to the implementation of the NDIS. And this is concerning because despite the NDIS not covering the cost of housing for most participants, it is likely to generate greater demand for housing because more people with disability will be able to live independently.

So our findings suggest that new strategies are needed to develop long-term housing solutions that promote independence and that provide affordable and accessible housing for Australians with disability.

We published these results in a journal earlier this year, in Disability & Society, I'd like to acknowledge the contributions of my co-authors and a one-page summary of the findings. Thank you.

(Applause)

PETER MARES:

Thanks, Zoe. Can I ask a follow-up question? Or maybe two. What do you think explains the reason why more people with intellectual and psychosocial disabilities suffer from unaffordable housing compared to people with other types of disabilities?

ZOE AITKEN:

I can attempt to answer that. That is not something we could look at in our study because we had access to data on population wide data which did not explore why. However we know from other studies, people with intellectual disability and psychosocial impairments tend to experience the most disadvantage in terms of other socio economic characteristics such as income and employment, those are probably the drivers of housing and affordability.

PETER MARES:

The other question was, the data showing a higher proportion of people living with a disability are in social housing, in a way that's a positive thing, isn't it? Because it means social housing is going to the people who need it most?

ZOE AITKEN:

Absolutely. We presented those statistics to show where we need to target our efforts, where are people with disabilities living, and where we need more affordable housing.

PETER MARES:

Thank you. Having had that overview of precarious housing situations for people with disabilities, we will see how that fits into the broader landscape of Australia's housing system. Our next speaker is Rebecca Bentley, she is a social epidemiologist at the Melbourne School of Population and Global Health at the University of Melbourne. Her research explores the role of housing and residential location in people’s health and wellbeing. She is particularly interested in the impact of unaffordable housing on people's lives. Rebecca...

(Applause)

REBECCA BENTLEY:

Thank you, Peter. I'm keen to talk to you today more broadly about precarious housing and why we have it in Australia and paint a picture of the housing system. Our housing system is fascinating, in Australia we have some of the most unaffordable housing in the world, so how did we get to this situation? It's a wicked problem, and a problem we’ve been trying to solve for a long time.

The people who benefit from and the people who are disadvantaged by are different populations. I will first of all go over our housing system as it currently stands and gives some statistics on the structure of it and what we know about housing conditions in Australia and then reflect a bit on what this might mean for people with disability.

I think a lot of people with disability are in the precarious housing sector in Australia. And if we get housing right, we will help a lot of people in Australia, including people with disabilities.

In terms of our housing structure, we have a lot of homeownership in Australia. We have the vast majority of our housing system either outright owners or owners with a mortgage. A reasonably large private rental sector and a reasonably small social housing sector.

Between four and 5% of our housing sector is comprised of social housing. And if you compare that to the UK, around 20% of the housing sector is social housing, it is providing a very different structure in our housing system, a different role.

We have less protection built in to our housing sector with our smaller social housing sector. We have estimated from our research that there is probably 1.1 million people in Australia living in what might be considered poor condition dwelling.

This is an estimate because there is not a survey of housing condition, the last time it was collected by the ABS was in 1999. We are currently undertaking pilot work to estimate this and this is the best estimate we have.

In terms of housing affordability, this is what hits the headlines. We have estimated there is probably 1.2 million of the 7.7 million households in Australia in household affordability stress. Using the same measure that Zoe cited before.

I have a graphic – you know you are Melburnian when you can't afford a house. Melbourne and Sydney are prone to this problem and we are living in some of the most unaffordable housing markets in the world.

But it's not just about condition and affordability stress, it's important to think about mobility. Part of the way we like to think of precarious housing is people who are forced to move from housing when it is not their choice, either from eviction or the landlord's decision.

We have estimated about 1.5% have a forced move per year. This is higher in the rental sector, up to about 6%. The private rental sector can be characterised as less stable than the social housing sector and the private mortgage sector. We have also estimated that people with mental health problems are twice as likely to have experienced a forced move, a significant proportion of people encountering this problem in a reasonably vulnerable state.

It's not just a point in time thing that we need to think about though. If we look at housing affordability stress over time, look at people who have been in housing affordability stress for five years or so, we find people in this state for a long time are either people with disability or carers. They’re also single parents, and also less attached to the labour force. So there is a profile of people stuck in long term precarious housing who are reasonably vulnerable.

If we look at mobility, we have looked at people who have moved, their housing situation prior to moving and if they are in unaffordable housing, we looked at where they moved to and looked at this in terms of the resources they could access.

What we found is people who generally move when their housing is unaffordable, because of that reason, generally make a downward move, more likely to move somewhere with less resources. We find this is more so with people with disabilities. People with disability are more likely to move to an area with less resources, a downward move.

And we also need to think in a bigger picture time frame. Here we are thinking about generations with cohort experiences of housing systems. I have a slightly complicated graphic here, at the bottom we have the years from 2001 to 2016 and on the other axis, we have people's age.

People who were 55 in 2001, the extent to which they entered housing affordability stress, they could get out of that housing affordability stress. That was set at 55 years in terms of saying there is a reasonable probability of exiting. People who are slightly older, this describes a pattern of them being stuck in unaffordable housing and finding it hard to get out of it once they enter it.

As we move closer to 2016, the age at which people's ability to exit unaffordable housing decreases. So we get a larger group of people, so about 48 years to retirement age where it harder to get out of unaffordable housing once you’re in it. What this means is we have a growing vulnerable group in our population and you will have seen this in the media reporting of older people, predominantly women, who either through health problems or loss of attachment to the labour force, might end up in housing affordability stress and precarious housing.

This is also an age where people can acquire a disability or be living with a disability so it has implications for disability housing as well. To finish, I would like to draw attention to the private rental sector in Australia, which has less secure housing. There is more unaffordable housing, less security and possibly poorer quality dwellings, although as I said, research is ongoing in that space.

We need to pay attention where our affordable housing is located and this is particularly important for people with disabilities. Unless it is located near transport and opportunities in the community, it will remain a problematic.

We need to think about how housing affordability is driving social change over time. The changing experience of generational cohort and the age at which people are unable to get out of housing unaffordability is quite pertinent.

PETER MARES:

Thanks, Rebecca. You showed that 1.2 million out of 7.7 million households are in affordability stress. How many of those would be renters? There are two forms of housing stress, rental stress whether rent is more than 30% of your low income and mortgage stress.

REBECCA BENTLEY:

I can't give the exact number but my understanding it is mainly made up of people in the private rental sector. It is mainly people in the private rental sector who experienced the brunt of it, which is ironic considering that support for housing affordability is targeted at homeowners.

PETER MARES:

As we see in the election campaign, it is always about housing affordability to buy, rather than to rent. The implication from both your presentations is that security of tenure in the private rental market, or the lack of it, is a key issue. Is that fair to say?

REBECCA BENTLEY:

Yes, I think the problem with the private rental market and affordability is that people seem to be getting, as I said, spending more than five years in unaffordable houses, and the other scenario is if they are forced to move they will make a downward shift. The issue of mobility is important and potentially problematic.

PETER MARES:

Our third speaker will give a more personal take on the topic. Oliver Hunter is an aspiring comedian and media personality. He currently works for the Alcott Foundation's Get Skilled Access program. He is looking to move from Albury to Melbourne, and he is here to tell us about his experience trying to move to our fair city.

OLIVER HUNTER:

I am trying to move to Melbourne. My family live in Albury, it's time to move on from my parents. They will tell you that as well. Mum told me that yesterday. I got a taste for living independently when I was at university, I went to Wollongong University for three years and had to come back because whether it was a subconscious level and its more conscious now, I knew it would be hard to find accessible housing, whether in Melbourne or Wollongong or anywhere, and I knew I could come back to my parent’s house and I had a job in Albury.

That was always difficult to cope with and now it's time to move again. It was nice to live completely independently, you could come home at 2am in the morning after a night out and not worry about your dad judging you.

There are some great projects going on that I will happily be a part of to advocate or contribute to for housing. But it's hard when all these projects are saying it's three years for five years off, it's coming. That's great, what do I do now? I am 24, do I wait five years, I am 29, going on 30 and I'm still at home.

My siblings, my 18-year-old brother has committed to move to Melbourne in September. That's great for him, he is a hipster barista. When he moves away, I can't do that because I can't jump into a regular standard apartment. But when I go to access these services or project that are up and running for accessible housing, I get told I am not disabled enough. "Your level of support is not high enough to access this housing."

So I'm stuck in the middle and that is hard to cope with as well because you want to go to the services, because you think, they will provide accessible housing, and accessible bathroom, I'll go there, I tick of the boxes and then you're stuck. They tell me to access mainstream housing, "You're independent enough, you can do that," and you go to flatmates.com and you put up your profile and talk about what you need and what you can offer. You go and look and the shower is in the bath and you go, I can't climb over the bath.

People don't realise that it is little things like that. You look at an apartment, for example, and the door to the bathroom opens inwards and that cuts down the space by about a third and you don't have enough of a turning circle to turn around for the toilet or the shower. There is no rail on the toilet.

So you go and tell people that they might be able to do something, but they don't know how simple it could be. Have the door open outwards, put in a temporary rail they can remove when I live there anymore. You can do those sorts of things.

But it shows there are systemic problems still even with the NDIS coming in, which I thought was meant to help someone like me live independently and work and access private rentals and still do all that. And I am still getting knocked back because for whatever reason...

It's hard because I could contact NDIS tomorrow and say, "I want to live at home, can you modify the kitchen at my parents house?" It would probably take 12 months but they would say yes because they would know it's an investment, "You're going to live there forever as far as we are concerned, so we will modify your kitchen for you." But they don't want to help me find a 12-month rental with roommates because they think it's too hard, or what they already have, I'm not eligible for.

Which is hard to cope with. Living in Albury, it's a great place to grow up and live, I've got friends that have lived there forever, but they are tradesmen and footballers and I am neither of those things and never plan to be. So it's hard for me. I don't really belong there, but then I try to move into the metro areas and live that cool, hipster life, but I don't get access to that either.

So it is quite difficult to cope with. You try and stay positive, it's hard because you want to be optimistic and advocate for all these things and bring a positive, young vibe to it all. But you get knocked back yourself. I know Dylan Alcott, it's hard to look at him sometimes and think, he is doing it all, why can't I? But you talk to him and he owns a place in Collingwood and you're like, that's awesome, but I can barely afford to make toast.

I actually just quit my job, so if anyone has got anything going, come and see me.

QUESTION FROM FLOOR:

What are you looking for?

OLIVER HUNTER:

Anything at the moment. I can't make coffee, I can't reach the machine, but that's a whole other issue of access to employment. So you try to stay positive, I'll keep looking, you keep ringing and emailing people to see if they can come up with something.

But when you think you're onto something like a project that provides accessible housing and then you get told you're not disabled enough, well, that's good, but what am I supposed to do? What am I supposed to do except for live at home with my parents and my dog? My dog is great, but mum is getting a bit eeery.

I think that's all I've got to say about that, thank you.

(Applause)

PETER MARES:

Oliver, can I ask you, how close have you come to finding a place in Melbourne?

OLIVER HUNTER:

I thought I was pretty close. There was a project called Summer Housing. They were great people and they said, yes. Based on all the brochures and everything I looked at, I thought it was perfect.

They said I needed SDA, special disability accommodation in the NDIS, and I couldn't access that because I was not impaired enough. But that is exactly what I need. I need funding to renovate a bathroom. But I didn't qualify. So then you sit there in no man's land.

PETER MARES:

In terms of private rentals and share housing and things like that, is the primary barrier that the housing you can afford won't have the right bathroom or kitchen?

OLIVER HUNTER:

100%.

PETER MARES:

Or is it simply too expensive?

OLIVER HUNTER:

A bit of both. I had a cousin working down here in Property Management, and she emailed me with some properties. And she said it had a lift, it was a building with a lift, and that was great but it was $600 a week so I couldn't afford it anyway.

But it's got a lift, you get up the lift, and the bathroom is the size of my wardrobe at home and I can't get in there. Then you look at these sites with all the share houses on them, apartments, a nice apartment in Richmond. On paper, it looks great. But even from the photo, I can tell the bathroom isn't big enough or the kitchen. The kitchen I can deal with, but it's more the bathroom.

It's hard to email a landlord and go, "Do you mind knocking out the wall so I can go to the toilet? That would be great."

PETER MARES:

And I presume you won't get funding to renovate in a rental for exactly the reasons we heard about before. Your tenure is going to be uncertain, so why would they invest in something when you're only going to be there a year or less?

OLIVER HUNTER:

That's the hardest thing. I want to live that young person share house life, which I think I am more than capable of doing and have the right to do like anyone else, but that is the sort of thing that landlords who are not necessarily educated just yet, or property management companies and real estate agents, they just go, "We don't want to..."

But they don't realise if they do that sort of thing, my support needs would come down. I would be able to live independently. From the NDIS point of view, when they provide money to support me, if they provided accessible accommodation, the other stuff would come down in the long run.

PETER MARES:

And your sense is if you could live in Melbourne, you would get more work.

OLIVER HUNTER:

Yes, I would get a little bit and I would get famous. That was the idea. Whereas Albury, you keep coming down to do this work I'm already doing. And it is great to do that work and great to be an advocate. I worked at Dylan Alcott's music festival about a month ago and that was awesome to be part of.

Then I go home to Albury and I have to keep coming back. You don't feel part of Albury but you don't feel part of Melbourne, so you're stuck in the middle there.

PETER MARES:

Thank you very much, Oliver. Our final speaker is Joseph Connellan who has worked in the not-for-profit sector for 35 years on developing housing for people with disability. He is currently Senior Manager of the Housing Pathways Program at the Melbourne Disability Institute. Last year he published the 'Two Hands' report about the NDIS and Housing. Joseph.

JOSEPH CONNELLAN:

Thank you, everyone. I am also from country NSW and neither a tradesman or a footballer, so that's why I'm in Melbourne. I have great sympathy.

I have been working in this space around NDIS or disability housing for a long time, around NDIS and Housing for about three years. I'm trying to construct a new way of talking, a new language, new ideas, so what I'm going to do tonight is run through some big ideas. Some will make sense, I hope, some may not.

The first thing I want to talk about is the whackiness that is the NDIS. People miss it. They talk about it as a program. It involves 1 million people with a new idea. It's 1 million because there are 460,000 participants and for every participant there is a family member, a support worker and a carer. That is an extraordinary number of people. It has been described as a $22 billion washing machine. We have dismantled an entire system and started again.

When you talk to people overseas about the NDIS, they say things like, "You're very brave." People ask me if it's a good idea and I say that it is, and it can be, but that is where we are. That is all we have to work with, there is nothing else, we have burned the bridges behind us.

In all the presentations I have done about housing around the country, the one thing that resonates most is nothing to do with housing. It's this diagram which comes out of the Gartner Hype Cycle for Emerging Technologies. For example, when we introduced smart phones, and it talks about what happens, you get this excitement, the peak of inflated expectations. I've got this phone and I can do everything with it. Then you fall into the trough of disillusionment. I don't know how it works, I can't get the buttons to work.

Then over time, you work your way up the slope of enlightenment to the plateau of productivity. I love this language. Everyone working in disability, policy, practice, the participants and their families are part of this extraordinary up and down journey. That's why it's a complex environment and why we're not having rational and well-planned discussions because people are trying to get through the day with what the NDIS is.

Thinking about it, people talked about these numbers before, but crudely there are probably 50,000-70,000 NDIS participants looking for housing which is an extraordinarily good thing. Because in the past people never had the capacity to move because they were never able to access support. So we have this really good problem, but it is a problem.

My work at the Melbourne Disability Institute is a seven month project, I have to find housing for 70,000 people and I have about one month left and it is not going so well but we are trying.

We have to go back and think about the fundamentals. The old language doesn't work, the old conversations, even having the same people around the table does not work. We need new people. First we need to get rid of the term 'disability housing'. It's weird, because how is the housing disabled?

We need to talk about what stops people from accessing and maintaining housing, and it may be simply that they cannot afford it. It may be that the property is not well located, it's inaccessible, the bathroom does not work. It may be housing management is not robust enough to withstand how they travel through life, which could be exciting. Or maybe they don't have enough information to build what they want to do, whether it is a service or a house, or maybe they need assistance to transition from living at home to moving out. And maybe not just the person with disability, maybe the family needs help to cope with a radical change.

My point would be we don't need to solve the disability housing problem. We need to attack the individual barriers affecting individuals with disability, and only do that. We don't need a generic housing solution. When we have done that in the past, whether it is institutions or group houses, it hasn't worked out well.

And now we have the NDIS we have the resources to attack these things in a different way. And I think it's really important we get an understanding of what the housing system looks like for people with disability. What we have done is created essentially a number of segments which are familiar to you but what we are trying to do is get everyone talking about the same thing.

So we have broken it into new and existing SDA, NDIS funded specialist disability accommodation. There is a segment called non-SDA supported accommodation which picks up things like supported residential services, but also things like hospitals. So I'm creating these places where we can place things to have a conversation.

There is social housing that we talked about previously. Private rental, in your own home, which is very unusual for people with disability because they are typically poorer than most of us and have low levels of homeownership.

There is in family home under 25, that's the NDIS moveout age. In my friends' families, kids stay longer than that but that is just me. So the importance of this thing is you can place the ideas in it and you can sit is placed on. For example, I know that most people eligible for social housing in NDIS won't get in. They will be displaced into the private rental market or left at home.

We have to think about what is happening in the NDIS world, this extraordinary sense of change and optimism as we move from a time of people being constrained by their disability and funding to a time when we can address the limitations of their capacity. I think of capacity is limited in three ways – physical, cognitive, and financial.

So what we are trying to do is work together with communities at an amorphous level, like tonight, to work to build that entitlement. One of the great strengths and weaknesses of the NDIS as it is entitlement based. If you're in the top 6%, you've got an entitlement. The other 94%, your entitlement is to join a waiting list. So we only move beyond entitlement with the intervention of community.

So what we're trying to do is a number of things. With the Pathways project... We are creating information that is accessible. We have a system where we have thousands of local area coordinators providing advice who might have limited background in housing and it may be one of 10 things they've been asked about that date.

We are going to provide robust and accessible information to them, provide training in ways that they find useful. This is face-to-face, that sort of thing. Developing practical resources. We are also working with specific communities, working with the community of Castlemaine and the logic goes – the NDIS is creating opportunities for people in your community, 50 people will get more service and nine of them will be entitled to SDA funding.

This is an opportunity for your community but it won't happen without your intervention. We are bringing together those leaders in the community. Real estate agents, the local council, the member of the Rotary club. In country towns, that's often the same person. You get those people in the room and begin to educate them about the possibilities of the NDIS in terms of social activity but also economic because the NDIS represents real jobs in a place like Castlemaine.

Moving from that practical approach at a community level we are linking people across areas of expertise. This is a specialised area and people in different states share an area of expertise. I travel and talk to people and try to bring them together.

And we link with the researchers. We know the NDIS is a fact-based scheme so we need the facts verified. The big question is, what can we do – there is a lot of talk about what others can do – but what about what can we do to deliver housing solutions?

It could be private rental, homeownership, a housing solution, to capture this extraordinary opportunity. In 35 years of working in this space I've never seen a social change like this. I'm a bit stunned it is happening in disability.

I know two things, it is an extraordinary opportunity and it is time-limited. We need to work together and grab this opportunity now, to deliver the great promise of the NDIS because I think that is premised on good housing. Thank you.

(Applause)

PETER MARES:

Thank you, Joseph. I will ask you a couple of follow-up questions and then invite questions from the floor. I think the point you are making, and others made it as well, the NDIS creates a good problem, that problem being that because people have more portable services and more choice over their services, they are more likely to live independently.

They've got greater independence. The problem part is finding housing that they can afford or access?

JOSEPH CONNELLAN:

That is exactly it. We are bringing people with disability broadly up with everybody else but they are poorer. Because they’ve had less access to work. We’ve had a very low level of employment with people with a disabilities in Australia.

PETER MARES:

They are poorer and they may have specific challenges, as we heard from Oliver, in finding a house that suits them or holding down a tenancy if they have mental health issues, or something else. They have a specific set of problems.

One of the things that struck me in your presentation were two words in one of the diagrams, which were choice and control, which is what the NDIS promises, and the other one was reasonable and necessary.

It seems to me this is exactly Oliver's problem. He wants choice and control but has been told that what he is asking for is not reasonable and necessary. There is a tension here between choice and control and what is seen as reasonable and necessary.

JOSEPH CONNELLAN:

Yes and no. One of the things about the NDIS is that it is in an immature scheme. I mean it doesn’t have a sophisticated corporate knowledge. In Victoria we have the Transport Accident Commission which has similar bones to it, based on an actuarial premise, deals with people with high needs. And over a fifteen year period they came to the realisation that Oliver already understands, that if you give people good housing costs come down. I think those two things converge over time, but the scheme is not mature enough yet to understand that.

PETER MARES:

I would invite other panellists to jump in, is there a bigger question, that we fail to understand as a nation that investing in housing would reduce costs overall? You said and I take your point, there is not one cookie-cutter solution, we are talking about individual solutions for individuals with disadvantage. But more affordable housing and more social housing is a kind of cookie-cutter solution that would benefit people with and without disabilities.

REBECCA BENTLEY:

I would add to that that getting housing right is a poverty prevention strategy. Think of it in terms of not just the conversation we are having at the moment, but a prevention conversation. It's hard to quantify what the gain would be financially you certainly know you could make an amazing social contribution if you had a housing system that had the right safety nets in place to prevent poverty.

PETER MARES:

We know the level of public housing has gone down from 7% in 1990 to 4% today. There has been a massive decline in the availability.

JOSEPH CONNELLAN:

This requires a political and community-based approach which is also the rationale. We are at this extraordinary time, people with disabilities are coming into our communities supported by the NDIS. The NDIS is an extraordinary thing, the country has said they are prepared to give people a fair go and put serious money and serious political change into it. So now is the time.

PETER MARES:

Thank you very much for your attendance here this evening and thank you particularly to Mellissa Kavenagh, who organised the event and all the other staff at the Centre of Research Excellence in Disability and Health and the Melbourne Disability Institute here at Melbourne University. And thank you to our four speakers, Zoe, Rebecca, Oliver and Joseph.

(Applause)

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