

ABPL90088: Getting to Yes

Housing, Disability and the Inner City: ***Opportunities and Challenges of the National Disability*** ***Insurance Scheme***

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Figure one: Urban Sprout, Accessible housing, Source, Nicole Thomas Design

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Acronyms

DSS: Department of Social Security

HCA: Housing Choices Australia

NDIS: National Disability Insurance Scheme

NDS: National Disability Services

NDIA: National Disability Insurance Agency

PC: Productivity Commission

RAC: Residential Age Care

TAC: Transport Accident Commission

RIPL: Residential Independence Pty Ltd

VCASP: Victorian Coalition of Acquired Brain Injury Service Providers

VBIRA: Victorian Brain Injury Recovery Association

YIPNH: Young People in Nursing Homes National Alliance

1.Introduction

The National Disability insurance Scheme (NDIS)

-‘represents a substantial opportunity for property industry’ (Urbis 2013:1)

-‘has the potential to encourage best practice in disability housing in Australia’ (Greal in Urbis 2013:4)

*-‘Best, largest and most important reform to Human Services in 40 years’
(Cornell 2013:2)*

These quotes represent the energy and excitement felt across Australia about what the NDIS will mean for the homes of people with disability and their families. More than 20 billion dollars (in 2019 dollars) per annum will be available to be spent in the market for support, which it is anticipated will transform the homes and lives of people in Australia living with a disability and their families (Bonyhady 2013). For housing providers, philanthropists, developers, state governments and municipal councils it will mean more funding for capital investment, home modifications and tenancy support to be leveraged for family friendly, disability friendly affordable housing -including potentially in the inner city.

To deliver on the promise of the NDIS the disability and housing sectors needs to tackle some serious issues. Di Winkler (2013) from the Summer Foundation advocates that ‘there is an urgent need for a significant increase in the scale and range of accessible and affordable housing for people with disability’. This urgent need is to prevent a gap between the supply and demand of housing that threatens the viability of the NDIS.

This paper investigates the questions:

What are the opportunities and challenges with the NDIS schemes in relation to creating inner city, family friendly housing?;

How can we help to overcome those challenges?; and

How can we use the NDIS as a catalyst for better affordable housing outcomes in urban Victoria?

This project is part of a wider project called 'Getting to Yes', which is about overcoming the barriers to creating family friendly, affordable housing within the inner city (ABPL 2013). The inner city presents many social, economic and environmental advantages for development, yet for various reasons the development community find it difficult to expand beyond a high density one bedroom, two bedroom apartment model that is often not accessible, nor large enough or affordable for families and people with a disability. This paper argues that the NDIS presents significant opportunities to the Getting to Yes project by providing some funding, to act as a catalyst in the creation of a new market for people with inner city housing aspirations where affordability, accessibility and proximity are imperative.

This paper begins by providing contextual background about disability housing in Australia and introducing the NDIS.. It will discuss the key challenges and opportunities and then use a case study of 'site 4', in the Arden McCauley precinct area to describe how the NDIS funding could help in the creation of affordable family friendly inner city housing.

To demonstrate the possibilities of the NDIS, this paper will use Jill as a hypothetical example. Jill used to live in a group home with a number of other individuals with disability, it cost the government over \$150,000 per year to provide her a group home place and income support. The group home was situated in an outer suburb which made it impossible for Jill to find work that she could travel to, and she enjoyed very little community participation. Following the introduction of the NDIS, Jill used her individualised support package to move into an inner city medium density, mixed tenure community housing development in Arden McCauley. Because the development had been built with communal areas that were already accessible and the apartments were designed to be easily retrofitted, modifications to meet Jill's needs were simply and affordably implemented. Jill found nearby work, looking after gardens that she can easily travel to by train, and joined local community groups within strolling distance. Jill

takes a lot of pride in working and earning enough to cover her income related rent and living expenses. Two years after moving in, new technology allowed further modifications to Jill's apartment that significantly increased her independence at home, however, she still receives some support of up to 1-2 hours a week to help around the house. Jill now costs the government about 20,000 dollars per annum and some of that she pays for in tax, plus she contributes in many other ways to the local community. Jill's hypothetical success story is based on real people's circumstances that inner city, choice based affordable housing could give (Thompson, T, NDS Policy, Personal Communication, November 1st, 2013). This paper argues that we should make this option available for people with disability and their families. It is better for Jill, it is better for the economy and better for Melbourne.

2. Disability and Housing in Melbourne and Australia

Australia was one of the first countries to sign the United Nations Convention on the Rights of Persons With Disabilities in 2008, which among other aspects instructed that people with a disability should have the 'opportunity to choose their residence and where and with whom they live on an equal basis with others, and not be obliged to live in particular living arrangements' (UN 10:13). It is evident that people with a disability and their families do not all currently enjoy this right, and are often forced to choose 'between inappropriate accommodation in accessible locations and more appropriate housing in less accessible places.' (Ahuri 2013). There are substantial barriers for people with a disability and their families to participate in the housing market and in finding appropriate accommodation (Ahuri 2013, Berry et al 2010, Winkler et al 2011, Tually et al 2011, Productivity Commission 2011, Beer 2013, DSS 2009).

According to the Census in 2009, 14.4% of Australians (well over 3 million) had a core activity limitation (ABS 2011) and of these more than 1.27 million Australians had a 'severe or profound' disability (Bonyhady 2013). These numbers are increasing alongside our ageing population and these are the people who will benefit first hand

from improvements in accessibility. Of the cohort with severe and profound disability, the vast majority: 1.12 million people live in the general community, with only 152,100 in specialist accommodation (Ahuri 2013).

Overall the NDIS is expected to have 410,000 direct participants (all aged 65 years or under), with about 255,000 aged 25 to 64. About 193,000 of the future participants are currently on low and very low incomes (Bonyhardy 2013). Figure 2 shows the current living arrangement of the expected NDIS participants. This includes: 6,200 people living in residential aged care (RAC) which the Summer Foundation has described as the ‘most marginalised and isolated groups of people in our society’(Winkler et al 2011:5); 7,700 people in supervised psychiatric hostels, 17,000 people in specialist disability accommodation, 3,000 in institutions, 14,000 in group homes; and 57,000 living in social and public housing (Bonyhardy 2013).

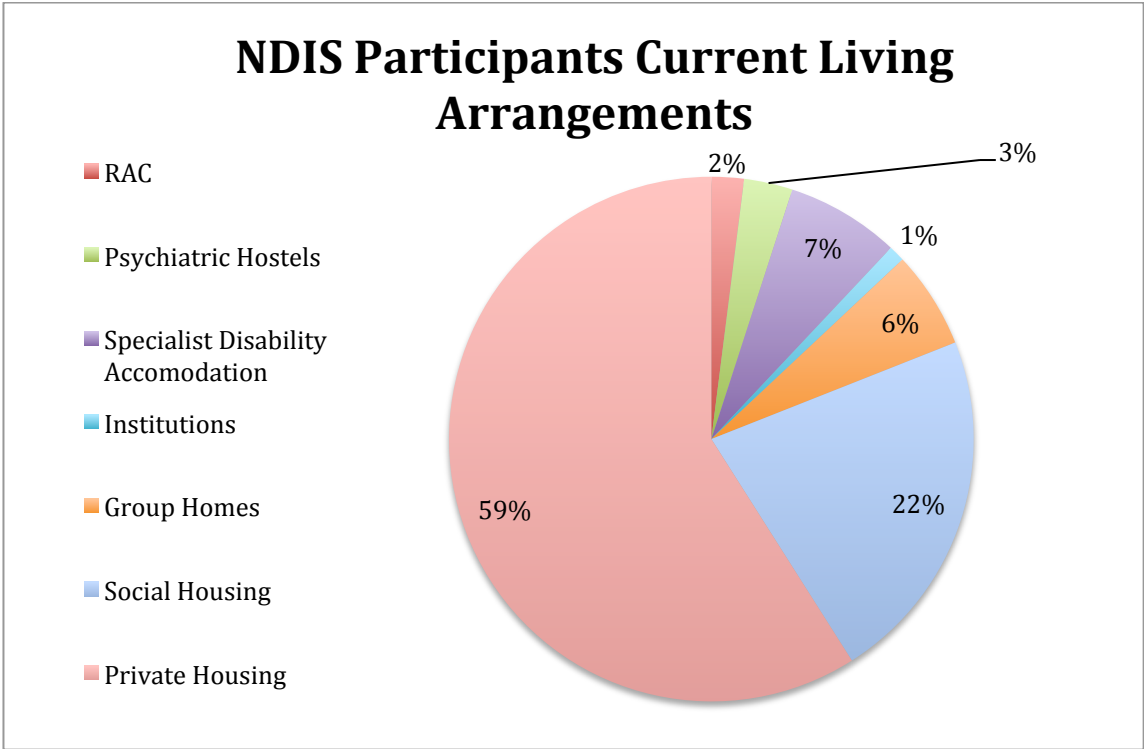


Figure 2: NDIS Participant Housing Participants Current Living Arrangement

One of the serious barriers that exists that Bonyhady (2013) identifies is overcoming the high incidence of poverty, which makes private housing unaffordable for many. This is partly because of low employment rates. Only 15%-16% of people with disability are employed in Victoria, which makes participation in the housing market difficult (Urbis 2013). Figure 3 shows that people with a disability are more likely to live in less accessible suburbs, far away from where work is. Moreover, Australians with disability are more than twice as likely to be living on the poverty line than Australians without a disability (Berry et al 2010), with 36% paying more than 30% of their income for their rented housing (compared to the average of 30%), and 15% paying more than 60% of their income for housing (Ahuri 2013). Unaffordability is often defined as paying above 30% of your income on housing. These shocking statistics are in spite of the fact that 39% of households where someone has a disability are rented from the government where rents are capped at 25%! (Ahuri 2013)

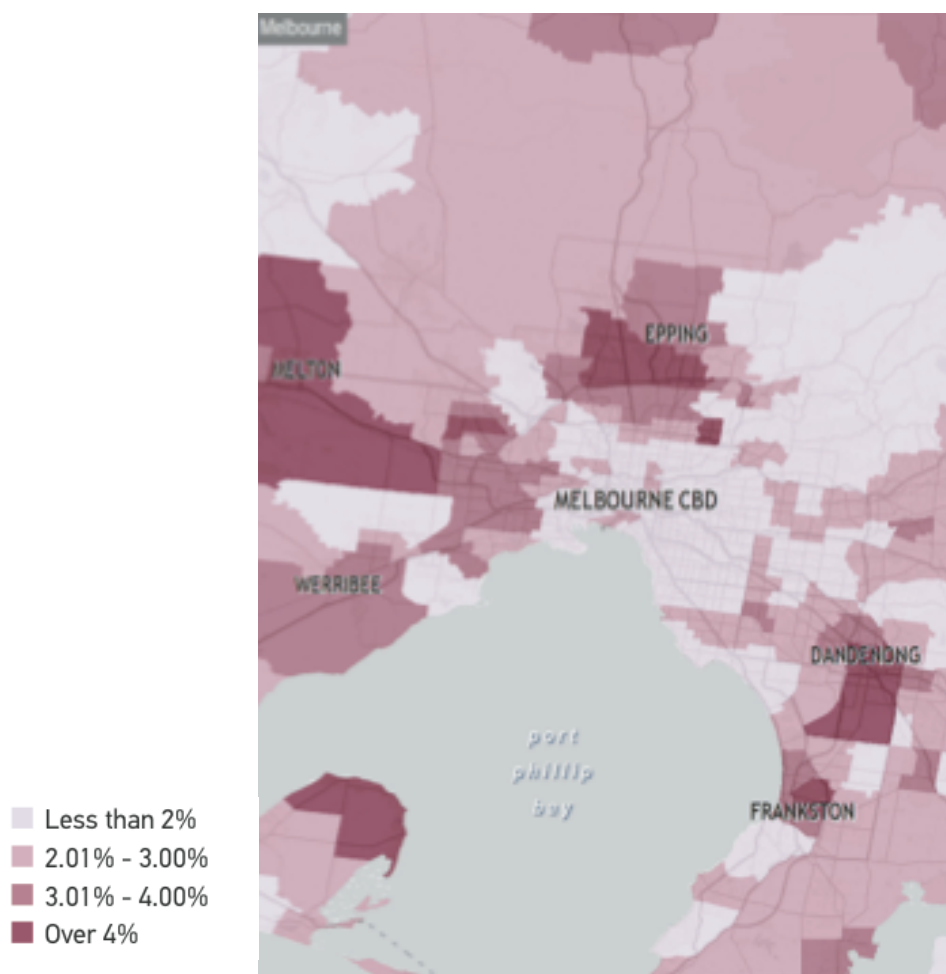


Figure 3: Rates of Disability per Suburb in Melbourne, (Urbis 2013)

The housing affordability crisis exists for everyone, but people with disability and their families, often with limited incomes and greater needs, feel the impact of an affordability crisis earlier and harder than most (Lowcock 2007, Beer 2013). For them it is not just the affordability situation, accessibility issues are critical and for many future NDIS participants there is a need to be close to support services (Beer 2013). People with disability and their families are excluded because of design, physical layout, location and access to services (Beer 2013). There is a great shortage in accommodation options, and people can end up being on emergency wait lists for years (DSS 2009). Lack of alternatives also means that those who are currently in unsuitable arrangements have very little chance of moving. For some this results in a severely compromised quality of life (DSS 2009, Ahuri 2013). The NDIA estimates an unmet need for affordable housing of between 83,000 and 122,000 of the future NDIS participants (Bonyhady 2013).

It is in the economic interests of government to enhance housing and employment options for people with disability as it has a direct impact on general wellbeing and reduces the costs of crisis services such as acute health services, income support, justice and other crisis related systems (NDS 2013). It is also predicted to improve overall productivity through increased labour participation of people with disability and their carers and families (NDS 2013). Part of the solution to this poverty problem will be through improving the proximity of accessible and affordable housing to jobs (Urbis 2013). People need to be able to live where they can get to work and most of us take it for granted that when we get a job we can choose to move to a convenient location to commute from. Investment in planning and developing a range of housing options and policies will pay off for local economies.

3. How the NDIS can Increase Housing Options in the Inner City

The NDIS provides a chance to expand the choice and control that people with a disability and families have over their housing, employment and other areas of life, it directly responds to these human rights, poverty, productivity and economic concerns. This section outlines what the NDIS is and how it can increase housing options.

The NDIS is a social insurance scheme that provides an individualised and holistic approach to lifetime support funding for people with a disability (NDS 2013). Having access to affordable sustainable housing options will be an important part of ensuring effective use of this funding. 'Housing that helps' is a way to reduce the impact and cost of disability on the individual, their family and the wider community (AHURI 2013). The NDIS will use actuaries to calculate the cost over time of an individual's support needs and invest in timely, effective support that improves long-term outcomes and reduces long term support needs and the lifetime costs of the disability (PC 2009).

The National Disability Insurance Agency (NDIA) will not provide substitute-housing services this will still be the responsibility of other government agencies but it will offer new opportunities. Support previously provided in connection with residential or supported accommodation services can now be tailored to individual needs, it unbundles the provision of support from the provision of housing (PC 2009). This substantial change creates a new market of people with disability and their families looking for affordable housing. This unbundling allows flexibility in decisions about where people live, what type of dwelling they might like and what kind of support they might want to purchase to make the housing situation (and related life choices) work (Urbis 2013). The flexible approach to 'reasonable and necessary support arrangements' is one factor that can increase housing options (Bonyhady 2013). This will include funding for home modifications, technology and personal support innovations (such as sharing on-call support with other tenants in an apartment complex).

The NDIS also includes \$550 million per annum (increasing \$700 million by 2019) for the user cost of capital investment, providing a new funding opportunity for developers. This money will not be directly invested by NDIA, but instead the NDIA will likely provide grants to housing providers and developers amongst other methods (Bonyhady 2013). The NDIA plans to issue a discussion paper outlining options later this year. While details are unclear it definitely means funding will be available to be leveraged by housing providers, property developers, and state and local governments

to build new developments that are disability friendly. Bonyhady(2013:6) argues it is imperative this capital funding is used cleverly so that it acts as catalyst for major growth in affordable and accessible housing 'It must be leveraged 2 or 3 times as well as being available to be recycled as new participants join'. Some ideas about how to leverage this money successfully are examined further in this essay.

The NDIS is a market-based scheme, for the first time it is giving people the choice to decide where they live, instead of having their lives prescribed by their support needs or institutional hours. However there are limitations of a market- that this paper explores later. The preliminary point is that a market-based system will only work well if affordable and accessible housing and support options are available (VCASP & VBIRA 2010).

There is plenty of unknown territory and we need to tread carefully. Nobody is exactly sure how the market for support created by NDIS will influence housing but the fact that the NDIS is being rolled out slowly may help. The launch sites may provide some insight that should inform preparation in the rest of Australia. It is being rolled out in six 'testing' locations. The Barwon region in Victoria, Newcastle in New South Wales, all of the ACT, focusing on children in South Australia, and youth (12-24 year olds) in Tasmania (NDIS 2013). It is not expected to roll out fully in Victoria and into the inner city of Melbourne until the end of 2019 (NDIS 2013). These are still early days, which gives us a good lead-time to take advantage of in relation to housing development. However, planning and design must see action now so we can take full advantage of this amazing opportunity to transform the lives of many disadvantaged Australians while also improving the economy and housing in the inner city of Melbourne. (Winkler et al 2013)

4. Specific Challenges and Opportunities

This analysis identifies two key challenges that underpin disability and housing that need to be overcome if Jill's story is to come true for many people with disability and their families. These challenges are scale and diversity. This section discusses each

challenge alongside key opportunities for overcoming them. It is about 'getting to yes' and overcoming and solving barriers to better housing.

Challenge 1. Moving from small pilots to large scale development:

How can the disability accommodation sector move from a bunch of small disability housing pilot programs, catering for people in their tens, to the large scale of affordable housing that is needed to cater to people in the tens of thousands. An estimated 122,000 new affordable dwellings will be in demand once people with disability and their families are able to make choices about where they live under a fully implemented NDIS (Bonyhady 2013).

Presenters at a recent disability sector housing conference described scores of innovative pilots out there (NDS 2013b). The challenge is how to expand on these 2-10 person pilots to create large-scale developments that can meet future demands. A take home message from this conference was we need to 'stop innovation'. Instead we need to focus on scale development. Achieving scale takes time so there is an element of urgency with this challenge.

The NDIS is based on a market approach to provide choice in support options as the best way for people to take control over their lives and maximise their well-being. However, VCASP & VBIRA (2010) have concerns that disability support is not a typical commercial market and the sector will need strengthening. It is argued that continued regulation and intervention in the market is needed to ensure supply where there are market failures. This may be particularly the case in relation to ensuring sufficient housing stock and related support options that allow more choice in housing, such as inner city living. The shift away from block-funding to consumer-driven funding will require significant restructuring to the business models of support providers (Weisel 2012). Some supported accommodation providers may go out of business if they cannot adjust fast enough to new funding arrangements. It will not be sufficient to solely rely on 'the market' to deliver the level of accessible and affordable housing required in a relatively short timeframe. In particular we cannot rely solely on the

current 'disability sector'. (VCASO & VBIRA 2010, Weisel 2012, Winkler et al 2013, Bonyhady 2013)

Opportunity 1. Leveraging the Annual 550 Million Dollars

A key opportunity to address scale is the \$550-700 million per annum for capital investment. This money is not directly invested by NDIA; instead it will act as a funder to other organisations such as public and social housing providers. Ways to leverage this money includes using existing state land, housing associations and partnerships with property developers and local government or private equity partnerships. An example, of how this funding could be leveraged in 'Site four' of the Arden McCauley precinct is discussed in last section of the paper.

Opportunity 2. Universal-Liveable Housing and Mainstreaming.

There is an opportunity to increase the universality of design through this large scope, and conversely increasing universality of design is a key opportunity to meet the scale of demand. Increasing universality does not only increase living standards for people who are disabled and their families, but it would also help people of all abilities. This is an important part of the Getting to Yes project, in developing housing that is suitable for when you are injured, for when a mum is pushing a pram, for when granddad comes around and for people with a disability. Research indicates that a house has 60% chance that a person will occupy it with a disability at some point over its lifetime (Smith et al 2008). Sanjib Roy, CEO of Yourella (in Urbis 2013:4) claims that 'people with disabilities often view their built environment as some "immutable thing", whereas built environment professionals know how flexibly space can be used, and how adaptation can be cleverly achieved. Through engagement between the person with the disability and the built environment professional, many solutions lay close to hand'.

There are nationally agreed, Livable Housing Design Guidelines that provide guidance on how to make a home safer and easier to live in for people of all abilities (see Livable Housing Australia, 2012) A dwelling that follows these guidelines is easier to enter, safer to move in and around, more capable of easy and cost-effective adaptation

(including through technology such as robotic hoists etc), designed to better anticipate and respond to the changing needs and abilities of the people who live in the home (Livable Housing Australia 2012). This has overall economic benefits to improve housing as research indicates that the family home accounts for 62 percent of all falls and slip-based injuries, costing the Australian population \$1.8 billion in public health costs (MUARC 2008, Livable Housing Australia 2012). There are separate standards of livability, including, silver, gold and platinum that the Livable Housing design guideline present. Even encouraging housing developments to move towards silver is a big leap in accessible housing and the implementation of this level is not difficult.

Overall there is much economic sense in leveraging the annual capital available to create new developments as the livable design manual states designing silver rated housing from the outset is 22 times more efficient than retrofitting when an unplanned need arises (NZMSD 2009). The case study of site 4 in the Arden McCauley will show how this can be achieved.

It is the hope that the market created by the NDIS can have a role in encouraging universal design and access in creating new developments. They could be partly incentivised through NDIA capital investment or through developers that see the potential of the market (Encarnação, 2013, DSS 2009, NDS 2013c). Ultimately the goal of disability scholars promoting universal access and mainstreaming is that no 'exceptional' adjustments that draw particular attention to a person's impairment should be necessary for the inclusion of people with disability. (Bigby & Fyffe 2012)

Mainstreaming represents a 'whole of government approach to disability policy, where responsibility for inclusion lies with all arms of government rather than being the responsibility of disability services' - being part of the mainstream of life (Bigby & Fyffe 2012:11). The NDIS looks after the personal support needs of people with disability and other areas of life should remain the responsibility of the agencies that address the rest of the populations needs. This means that housing, education, employment, transport, health services and more must provide equal access to people with disability and not cost shift to the NDIS. Ultimately the greater the take up of universal design features,

the more accessible (and cheaper) all these services will be and the more open the community as a whole is to people with disability (Bigby & Fyffe 2012, Weisel 2012).

Not only is it critical for the success of the NDIS but these changes will also help to enable our rapidly increasing older population to stay in the community and out of expensive residential care facilities.

Opportunity 3. Planning rules

Ultimately universal design features and flexibility for change will decrease future costs to modify homes which is why it could be worth governments regulating so that a certain percentage of housing has universal design features and a certain percentage are affordable. The NDIS could use actuarial calculations to provide an economic case for increasing universal design and affordable housing. This may involve changes to the building code and/or requirements that all new housing developments or planning zones have some buildings that are easy to adapt, or fully accessible and affordable (Bourke 2013). Regulation should never be used lightly, but the time may be right to pull some regulatory levers. It is imperative that we work to lobby government and planning departments for targets of at least 10% accessible and affordable housing as Japan does (Herd et al 2003). It is not enough to let the market be. Property developers need guidance and a level playing field that helps them stay ahead of the curve and to reduce the need to retrofit.

As Starr(2012) has argued ‘we work on sustainability in the home, with lighting and heating, but we don’t look at sustaining ‘us’ in the home. Liveability is something we should all be aspiring to.’

Challenge 2: Diversification

The second key challenge that housing must respond to is the need for diversity in housing for people with disability and their families. The narrative that the NDIS tells is that people with disability and their families will have choice and control over their support arrangements for the first time. This will enable them to take control over their lives and make the same kind of choices the rest of the population takes for granted, such as where to live and who with. People who are disabled are as diverse as the rest

of the society (Urbis 2013). Some are rich, some poor, some keen on an active city life, some enjoy gardens, some want lots of privacy and quiet, others want music and parties. They are as diverse as the rest of the population in relation to housing needs and preferences. Of course this is where market forces come into play, you can't easily plan for all the individual choices that are yet to be made. But for the market to work choices need to be available. Could be a catch 22 situation, but fortunately we are not working completely in the dark. The various pilots have provided some insight into what support/ housing options could be in demand.

One barrier to diversity is antiquated attitudes about what is appropriate housing for people with disability. One example, is the fear of people with disability living in high rises or the inner city (Fincher & Costello 2005, Russell et al 1998). This fear of high rises is represented by historic state government supported accommodation policy that restricts group homes to single story dwellings due to a perceived fire risk (Thompson,T, NDS Policy, Personal Communication, November 1st, 2013). Maclean (2013) discusses a situation when people with disability were being de-institutionalised and 80% of their families were against it, but shortly after the same families were surveyed and they were very grateful for the change. The key to overcoming attitude challenges to diversity must be about fully recognising the dignity and right to takes risks and make choices, good and bad.

Opportunity 4: Home Modifications and Technology

The NDIS means there is more funding and flexibility for home modifications and the use of technology (PC 2011). For the first time it will be possible to make big upfront investments that enable people to live independently and reduce long term support costs. Modifying existing housing stock, can be an expensive option compared to prebuilt stock, but over the time could reduce the overall cost of life time of a person with a disability (NDS 2013, PC 2011). For example, they can reduce other costs related to support needs for cooking, getting out of bed, or taking a bath, it could free up an informal carer to work, and reduce the time of other paid carers.

There is also an incredible amount of unknown and known assisting technological advances out there – that the NDIA funds can help people to stay in a place that suits them (see Encarnacao 2013, SCOPE 2013, Ability house 2013, Ability Technology 2013, Housing Lin 2013 for examples of technological advances). These technological advances are highly individual and for example have proven to very significantly reduce the need for older people in the United Kingdom to leave their homes, through enabling aging in place (Housinglin 2013).

Opportunity 5: Plenty of Innovative Pilots to Draw From

There already exists a large variety of pilot examples that show how individualised funding could work with improved housing options. This paper will just briefly explain some of these innovative examples that could work and be highly successful in the inner city. As discussed earlier these exciting programs need to be scaled up and the NDIS funding can have a role in doing this.

Some of these models are social or public housing models and others are better for mixed to higher income individuals and families. Social housing provides longer term affordable accommodation (Weisel 2012). Weisel (2012) argues that social housing offers greater security of tenure for residents compared to private rental, which is a great benefit when investing in home modifications. Rent is also most often designed to not exceed 25-30 percent of a household's income. Allocation systems in public housing have become gradually more targeted at households that have a person with a disability. As of 2008, 31% of public housing households contained a household member with disability (Weisel 2012). There will need to be a careful Interface negotiated between social housing providers and the NDIS as one is means tested and the other is not.(Bonyhardy 2013)

The Key Ring Model

The Key ring model was developed in the United Kingdom and has been adapted by Northern Support Services for a Melbourne context. Currently this small-piloted program is working in Ivanhoe and Glenroy/Pascoe and Reservoir. Each key ring involves up to 9 members and a community volunteer. They live independently in a

range of housing and tenure options as Figure 4 demonstrates. They have weekly visits from the volunteer, extra phone contract time for housing and tenancy support, they also have a monthly get togethers. It is about building a sense of community in an independent living arrangement. The NDIS could support this sort of scheme, which could work well in a high density environment for some people. (Northern Support Services 2013).

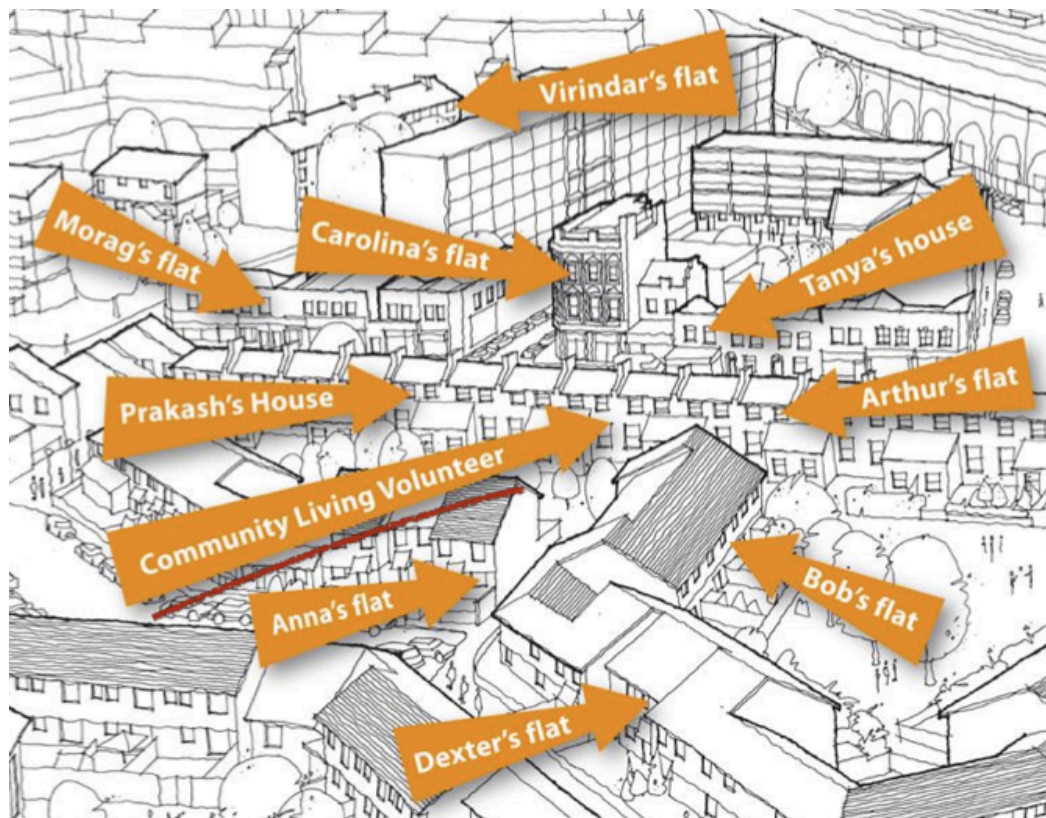


Figure 4: Key Ring Model, (Northern Support Services 2013)

Residential Independence PT LTD (RIPL)

The Transport Accident Compensation (TAC:2013) and The Summer Foundation Model Use the RIPL model in Abbotsford, which is strongly about the use of assistive, smart technology to increase independence. This is a pilot of 4 dwellings in a larger development, it is portrayed in Figure 5. The dwellings are 500 meters away from a train station and shops, to maximise independence and inclusion and minimise transport costs and reliance on paid support. Residents can use a tablet or smartphone to control lighting, heating, cooling, blinds, door bells and doors, and to contact 24-hour on-call, nearby, support staff.

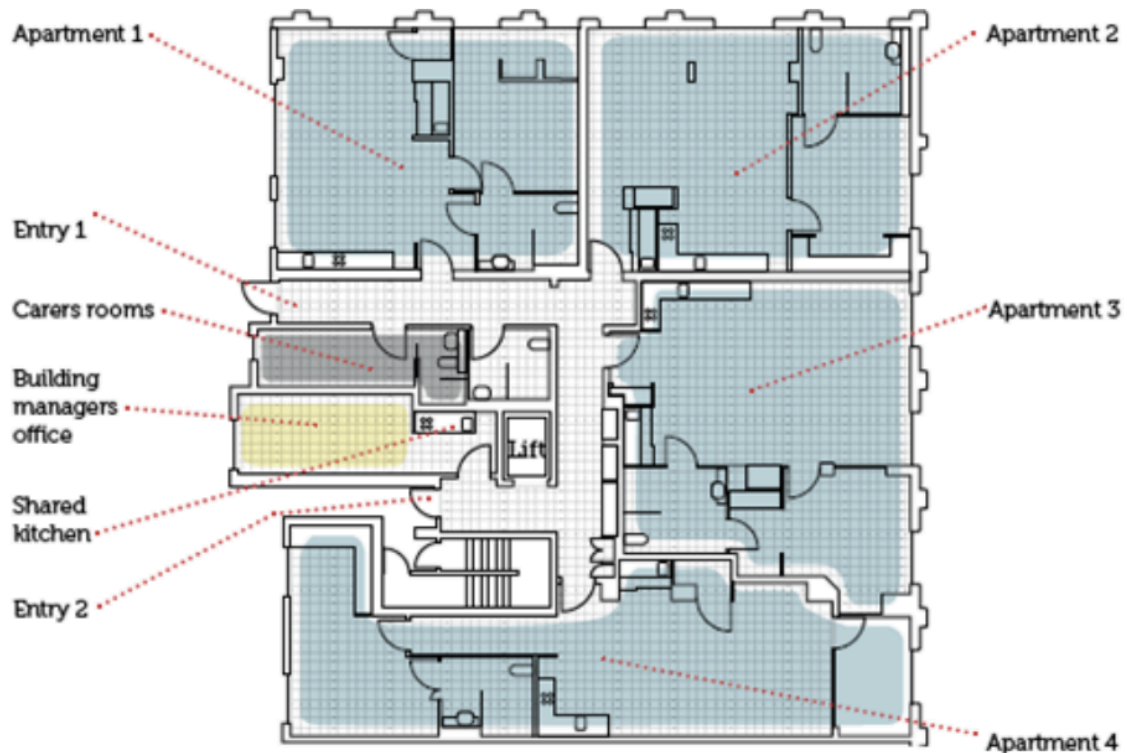


Figure 5: RIPL Model, (TAC 2013)

Mixed equity Model: Housing Choices Australia (HCA)

One model that HCA (2013a) provides and hope to expand on is a mixed equity model. HCA's Mixed Equity Program has provided secure long term housing for 50 households. Their tenants are people who are often excluded from Government subsidised housing due to their assets, but are unable to enter or maintain home ownership due to their limited income and difficulty in managing the responsibilities of home ownership. A mixed equity tenant claimed (in HCA 2013a) 'I have more freedom, even though it's 2/3 owned by HCA it feels like mine, when I'm paying the rent it feels like I'm paying the mortgage even though I'm not.'

Student housing subsidy Model

Another option for some people to choose is having Student housing (subsidised rents for students who live close by). This could enable the person to live more independent- with similar age friendships. It could be where students often cannot afford to live and they provide basic support and companionship. This could suit someone with an intellectual disability who can manage a flat, but has some supervision needs in that they should not be alone too much and need someone to check things are OK on a

daily basis. The students would not be nurses, but friends. This could be beneficial for a Student through companionship outside their usual peers and to enable them to afford to live in the city or on their own- through slightly subsidised rent, but they would not be in an employment relationship or be a support worker. This system would need to be monitored. It would be important that it is mutual and may sometimes involve training for the student provided by support providers. Their role would be to develop a genuine neighbour type relationship with flow on benefits of creating genuine and ongoing social networks for the person with a disability. (Thompson, T, NDS Policy Advisor, Personal Communication, November 1st, 2013)

Mixed tenure Housing Model

There are also mixed tenure housing models that work for some, examples in Melbourne include the in development Cairo 'vertical village' in Southbank with a mixed use tower of 220 apartments, of which, 20% of the accommodation will provide supported accommodation and in-house support services for people with a severe and profound disability (YIPNH 2012). YIPNH (Young People in Nursing Homes National Alliance) (2013) claims that 'this variety of uses, combined with the facilities provided by the City of Melbourne, is a shift in how inner-city neighbourhoods are developed'. Other inner city mixed developments in Melbourne include the HCA Drill Hall and the Docklands Merchant and Mariner developments.

Opportunity 6: Urban Density and Shared Support Goals come Together

The goals of urban density allow people to live close to each other and sustain services, without necessarily becoming a one 'type' segregated community. For example, some people choose and want to live in shared accommodation, often for social reasons, but also to get the most out of their support allocations by sharing support. Inner city density can achieve both these goals alongside greater access to many more shared facilities that the whole population takes advantage of. However, we also need to be wary of the harm of clustering together too many units for people with disability to have effect on community inclusion (Weisel 2012). Weisel advocates that the NDIS must include clear guidelines about what constitutes unacceptable concentration of housing units for people with intellectual disability.

The reality is that medium to high rise buildings offer a range of benefits, on top of enabling density to make support services economic, and easy access to local services. They are also often structurally appropriate for modifications such as hoists, robotic equipment and lifts that make them cheaper to retrofit (Scope 2013). They allow proximity to shops, services, public transport and jobs. The case for housing in the inner city is compelling for many people with disability.

5. The Urban Sprout.

This section ties the 6 opportunities identified above together in an adaption of the Nicole Thomas design for Site four in the Arden McCauley precinct. This site presents the perfect opportunity to test the potential of the NDIS and funding, when it comes into play no later than 2018-19. This site could demonstrate how the \$550-700 million can be leveraged by the NDIA, how universal design can be promoted, how technology and modification can play a part, the role of diversity and the advantages of a medium density development in an inner city location.

The site is on 70-90 Chelmsford Street, it has close proximity to public transport and shops and services. Previously an industrial 3 zone the council will be rezoning it a mixed use zone and see it as an ideal opportunity for residential development. There is also a range of disability services nearby, including the headquarters of Vision Australia and Seeing Eye Dogs next door. The approach to developing this site with support from NDIA must be a partnership approach that forges relationship with housing associations, local businesses and the disability community.

Nicole Thomas designed 'Urban Sprouts' based on a HCA brief to create an accessible, affordable family friendly development in the inner city. Thomas' vision was about a place where food production and urban farming could take a place on the basis that food breaks social barriers. Accessible and flexible facilities were also key parts of Thomas's Vision. An adapted version of Thomas vision includes 30 social housing units, with 10 platinum level livable design units. However, all the units are designed to reach the silver livable standards with large bathrooms and ease of movement and use in the other units. They also are designed with flexibility to reflect the changing experiences

of people over their lifetime. All units would be peppered though the development to prevent social isolation for the people with disability and other social housing tenants. Some of these units are shown in Figure 6. Thomas' design was estimated to cost 27 million dollars including overall construction and land costs, the likely income that Thomas estimates from selling off the 56 private units would be 30 million and an extra amount for leasable rentable space on the ground. Figure 11 shows an estimated costing for the development and how it is financially viable. The leasable spaces include lots of room for shared gardening and a sensory garden highlighting the importance of people with disability in the district. It also involves an obstacle course for the guide dogs that train next-door and where the tenants can enjoy the company of the dogs. It also includes some support staff facilities and could include some 'telecare' monitoring technology to decrease costs for staff allowing for some people with higher support needs to live there.

The fact that this development guarantees at least a silver level accessibility, rating, flexibility in being modified and 5-10% platinum design units for high needs people would make it a good recipient of funding from the NDIA through a partnership with a housing association. A developer of social housing could hypothetically receive funding for 5-10% of the overall cost of a development if it met certain requirements that an adaptation of Thomas' work would achieve alongside an arrangement to provide tenancy support for some people with disability. This sort of development that is affordable and financially viable will successfully leverage the funds that are available for capital investment. It successfully leverages the funds because of the flexible and accessible design, as well as the use of a sensory garden and guide dogs facilities, making it a space that is disability friendly.

This development could demonstrate how urban density can assist with achieving non-segregated community and supported living and embrace the potential of technology. Hypothetically, Jill moved into the Sprout, found it easy to move around the entire complex, felt part of the community and developed meaningful relationships. Ultimately she not only cost the government less she also contributed more as a participant in the social and economic life of her community.



Figure 6: A Few Adaptable and Disability Friendly Unit Designs from the Urban Sprout.



Figure 7: Shared Accessible Space in Urban Sprouts.



Figure 8: Shared Accessible Gardening Space in Urban Sprouts, Food brings people together.



Figure 9: Urban Sprouts Plan.



Figure 10: Inside Urban Sprouts

Estimated Costing's:

Land purchase price: **\$12,187,500.00**

Overall construction cost: **\$15 million**

Land purchase + construction cost: **\$27 million**

Total income from selling units: **\$30 million**

Breakdown of construction cost

Total unit construction cost: **\$12 million (86 units)**

Parking spaces: **\$2 million**

Cafe/shops: **\$644,000.00**

Supermarket: **\$418,000.000**

Factories: **\$187,000.000**

Green roofing: **\$230,000.00**

Figure 11: Estimated Costing's of Urban Sprouts:



Figure 12: Urban Sprouts

6. Conclusion

The NDIA could play a role in funding and supporting accessible family friendly affordable inner city housing in Melbourne as the Sprouts example shows it is possible to design affordable housing that is friendly for people with disability and it is possible to leverage capital investment in this housing in a way that makes economic sense. Figure 13 summarises how we get from the current situation to Yes.

The NDIS alone does not have sufficient levers or the means to meet the housing needs of all its participants, it must influence the implementation of the National Disability Strategy in the housing sector and be a catalyst for wider social change. Working together with other organisations, state and local governments is imperative because the NDIA cannot borrow. While state and local governments will no longer be directly involved in providing disability support they retain the responsibility and an economic

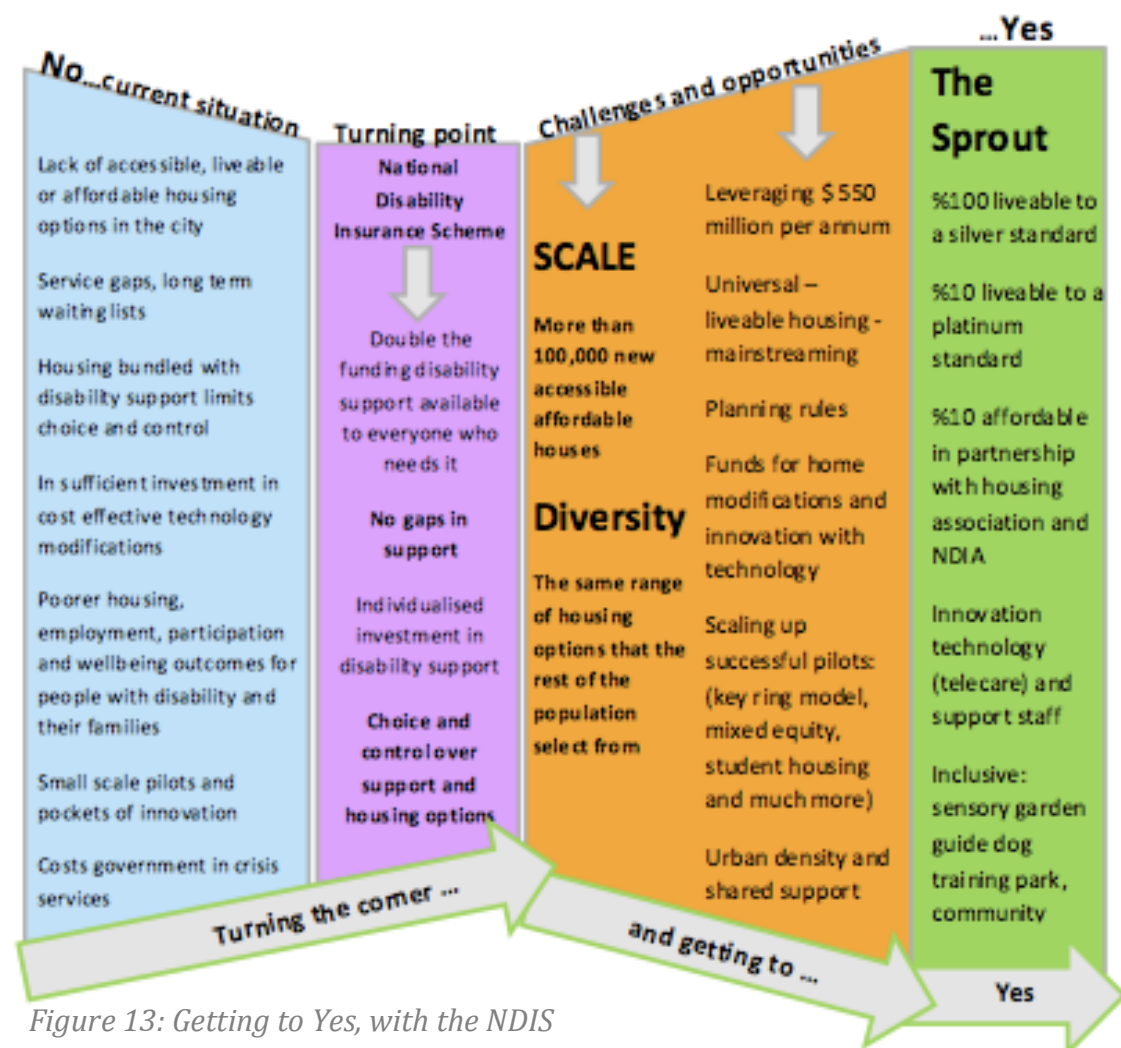


Figure 13: Getting to Yes, with the NDIS

and social imperative to make all their other services fully accessible to people with disability –including housing. The NDIS and its partners in state and local government cannot just accommodate future generations they need to begin the transition of current generations now. If there is a crisis in access to housing it could potentially undermine confidence in the entire scheme.

The NDIS was enacted after an unprecedented and highly successful community campaign. As HCA (2013b) has advocated –this campaign now needs to be extended to promote the establishment of affordable and livable housing. We need to use the 5-year window leading to the full implementation of the NDIS carefully and consider what is the best way through. Currently the jury is out, but there are plenty of diverse opportunities out there that need to be taken advantage of urgently to start to increase the scale of disability friendly housing available. This paper comes at an important time at the onset of the ‘working out’ part of the NDIS implementation. In fact, the NDIA are releasing a paper on this issue, asking for submissions, later this month. Hopefully planners will fully engage and contribute to this process in a meaningful way. This could be part of the next steps for Getting to Yes.

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