

# Department of Housing – Current Issues

## Update

5<sup>th</sup> November 2008

The following notes relate to recent policy changes within the Department of Housing. These changes involve the new application Client Intake Application Process (CIAP), new eligibility criteria, and the program called Housing with Shared Support (HwSS).

***The changes are subject to review so it is important to remain aware of possible further developments in all these areas.***

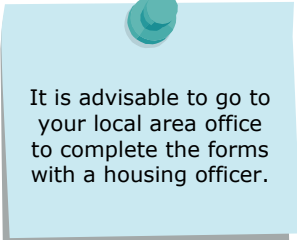
### 1. Client Intake Assessment Process – applying for social housing

The new application forms for applying for social housing are now available on the Department of Housing website

<http://www.housing.qld.gov.au/renting/public/applying/index.htm>.

These forms are quite complex and confusing to complete successfully. In our opinion the forms do not show an understanding of the housing needs of people who are living at home with ageing parents and of people who have no funding from Disability Services Queensland.

For this reason it is advisable to go to your local area office to complete the forms with a housing officer. If you feel that the forms do not allow you to state adequately your family member's need for housing or with any part of the application process you should ask to speak with the Client Services Manager.



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### 2. Eligibility

Applications for social/public housing are no longer placed on a waiting list. Housing is granted according to perceived need which is assessed against a list of criteria.

Following a review of their application for social/public housing many families have received letters stating that their son or daughter is no longer eligible. These decisions seem to have been based mainly on interpretation of the following criteria: liquid assets eligibility, appropriateness of current housing and housing affordability.

- a) **Liquid assets** are now taken into account when assessing eligibility for public housing. At the moment this test applies only to applicants, it is not being applied to existing tenants. The Department of Housing website lists the amount of allowable assets for both single and larger households.

<http://www.housing.qld.gov.au/renting/public/applying/eligibility.htm>.

Currently (November 2008) these limits are:

- Single-person household - \$74,062.50
- Two or more person household - \$92,000.00

**Now that liquid assets are considered as part of the eligibility assessment, families who are interested in public/social housing as a solution should carefully consider the consequences of establishing a Trust for their family member because money in such a trust fund is deemed by the Dept of Housing to be the family member's asset.**

- b) **Appropriateness of current housing** may be interpreted to mean that, if a person is living with their parents, then they are not eligible for public housing. We believe that this interpretation does not take into account families who are planning for the time when their son or daughter is no longer able to live with them.
- c) If a person is not paying rent of more than 30% of their income in rent then they may be deemed to be ineligible on the basis of not **experiencing a housing affordability issue**. Therefore, it is important that families in this situation ask their son or daughter to pay rent at a commercial rate. This will also assist with their planning for greater independence.

Don't take "no" for an answer without putting your case to the Department.

**Making a case for exemption or an appeal.** If your son or daughter's eligibility for social housing has been rejected you could first consider seeking a case for exemption. The Department of Housing is quite open to receiving such claims. Don't take "no" for an answer without putting your case to the Department.

The Department of Housing has been asked to consider the particular needs of families who have a family member with a disability and who are actively planning for their future housing and support needs in line with initiatives from the Commonwealth Government and Disability Services Queensland. While these issues are being explored by the Department it is still important to make your own claim for exemption based on the planning you have done.

You could contact the Child Safety and Disability Services Unit in the Department to seek support for your claim for exemption.

**The normal process for seeking an exemption** is to write first to the local area office where your application was lodged. You could also contact the Child Safety and Disability Services Unit in the Department to seek support for your claim. If the local area office does not put your case forward for exemption or if your case is rejected by the central office then you can make an appeal to the Appeal and Review Unit. Details about making an appeal are on the Department website <http://www.housing.qld.gov.au>.

The following points may be relevant to your application for exemption or to your appeal:

- The view that a person living at home with their family is deemed to be in "appropriate current housing" does not take into account the need to plan for a time when parents are no longer able to live with their son or daughter and to have this plan in place while parents are still able to help establish a successful living arrangement with the appropriate supports needed.
- Many families are taking responsibility for planning how to meet the ongoing support needs for their son or daughter. This may well mean that any liquid assets their family member has, or will inherit in the future, will be needed for this purpose.

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When assets are deemed to make the person ineligible for public housing, long term planning is actually discouraged by the Department of Housing while other government departments are actively encouraging families to do such planning.

### **3. Housing with Shared Support (HwSS)**

This is the name of a program developed by the Department of Housing and Disability Services Queensland. People on this program must be receiving funding from Disability Services Queensland (DSQ) and must agree to be linked with other people to share their support funding either by living together in the same property or close by to each other.

Some families and individuals have been approached by Disability Services Queensland and asked to consider this kind of housing arrangement even if they have not asked for it and have not included it as part of their planning.

***If you are offered Housing with Shared Support (HwSS), or if you are considering the idea of your family member living with another person under this program, you need to be clear about what is involved.***

While some families may consider that sharing support hours offers some kind of security for the future it is our opinion that the safeguards currently in place to monitor tenancies for individuals on this program are inadequate.

***If you are considering the HwSS program or any other group-home living situation you will also need to consider how you will monitor what is happening for your family member in this situation. Having other committed people involved in their life remains very important.***

The following questions may be helpful in thinking through whether the Housing with Shared Support program would best meet the needs of your family member:

- How are people chosen to be included in the trial period for a household?
- What happens if a household becomes dysfunctional after the trial period is over?
- If that happens, who is moved from the house and who makes this decision?
- Who is told if a person is moved from a house?
- Who monitors their tenancy rights?
- What procedures are in place to make sure that a household does not become a place for short term emergency housing for some people?
- What ongoing role does the family or others in a person's support network play in these arrangements?

***These policy changes in the Department of Housing are subject to review so it is important to remain aware of possible further developments.***

## Housing Information Sheet Update

### Buying a home

- The **Queensland Housing Finance Loan**, to buy or build on the open market, is still being offered. You must use the First Home Owner Grant (see <http://www.osr.qld.gov.au/fhog/first-home-owner-grant/index.shtml> for more information), if you are eligible, when applying for this loan. See the Department of Housing website at <http://www.housing.qld.gov.au/loans/home/loans/finance/index.htm>.
- The **Queensland State Housing Loan**, to buy a Department of Housing-owned property, is still available. You must be eligible for public housing (including currently renting or on a wait list). See the Department of Housing website at <http://www.housing.qld.gov.au/loans/home/loans/housing/index.htm>.

Both loans have strict financial eligibility criteria, covering maximum household income and your ability to pay for deposits and fees associated with buying a property. For both loans, you must live in the property, and not rent it out.

If you are considering, or have established, a **trust** to care for the long-term needs of your family member, your family member may still be eligible for a Finance Loan. There are no guidelines released on this, and each case will be assessed individually. Contact the Department on 1300 654 322 or by email at [affordable@housing.qld.gov.au](mailto:affordable@housing.qld.gov.au).

- **Pathways Shared Equity Loan**, to buy part of a Housing property. For more information see <http://www.housing.qld.gov.au/loans/home/loans/shared/index.htm>.

The Pathways Shared Equity Loan allows you to come to an agreement with the Department of Housing to buy a percentage of the Department of Housing property that you are currently renting. You will be responsible for all maintenance costs, insurance and council rates, but will not be charged rent on the percentage of the property that you do not own. Loan repayments will not exceed 30% of your monthly income and, over time, you may choose to purchase more of the property. In order to be eligible, the Department must consider that you could not buy 100% of the property with a standard mortgage loan – in other words, that you wouldn't be eligible for a loan as a result of your financial position.

### Modified homes and home modifications

- **Modifications Grant.** The \$10,000 modifications grant for people taking a loan through the Department of Housing is no longer being offered. The only loan currently offered for modifications is the Queensland Home Adapt Loan. Information can be found on the Department of Housing website at <http://www.housing.qld.gov.au/loans/mods/qhal.htm>.

- **Accessible Homes.** The Department of Housing and the Real Estate Institute of Queensland have collaborated to identify homes that offer ease of access to people with a disability, with the words "access features" appearing in real estate listings of suitable homes. The Department also maintains a list of participating real estate agents at [http://www.housing.qld.gov.au/design/homeaccess/information/agents\\_list.htm](http://www.housing.qld.gov.au/design/homeaccess/information/agents_list.htm).
- **HACC Home Modification Services.** Limited home modifications are available free or subsidised from HACC. Information on home modification services can be found on the Department of Housing website at <http://www.housing.qld.gov.au/programs/ch/support/mods.htm>, or by phoning 1800 642 902. There are also local offices, with phone numbers listed on the web page.
- **Home Modifications booklet.** The Department of Housing has published a booklet titled Over 100 ways to improve access at home, which lists easy, simple and cheap ways to modify an existing building or use assistive devices to avoid the need for modifications. Copies are available from Department of Housing offices, or by calling the Department on 07 3238 3996. The booklet is also available in large print, audio tape or audio CD from that number. It can be found online at <http://www.housing.qld.gov.au/design/homeaccess/publications/tips/index.htm>.
- **Home Modifications assessment.** Assessments for assistive technologies and necessary home modifications can be performed by Occupational Therapists (OTs). OT services can be obtained through:

HACC funding can provide OT assessments. Contact the Commonwealth Carelink Centre on 1800 052 222.

Many disability support organisations have OTs on staff, and can assist. If you are already connected to an organisation, ask them for advice.

LifeTec in Brisbane are funded to provide assessment and referral services for assistive technologies including wheelchairs, ramps and specialist kitchen equipment or clothing. Contact through <http://www.lifetec.org.au>, 07 3552 9000 or 1300 885 886. LifeTec also conduct frequent rural visits if you live outside the Brisbane area. The LifeTec website also has numerous Fact Sheets covering a range of topics including building modifications.

OT Australia maintains a private practice directory at <http://www.otqld.com/practitioner.php>. Many hospitals have OT assessment services available through HACC or privately. If your son or daughter is currently an outpatient at any hospital, ask the nurses or Social Workers for advice.