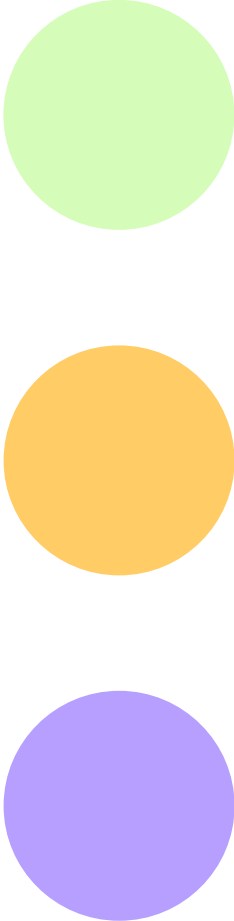




Pave the Way Information



Pave the Way works with families to clarify their vision for their family member with a disability and to plan to implement that vision. As part of our work we aim to assist people with accurate, relevant and timely information to help with planning.

Our aim is not to duplicate what is already available or to be a one-stop-shop of detailed facts on every topic. We aim instead to highlight areas that people may wish to explore further in their planning. Some information will be in the form of printed Fact Sheets designed to raise questions about a topic and to be starting points for exploring possibilities. Other information will come from talking with Pave the Way staff or through hearing about the stories of other families and their experience of the "facts behind the facts".

Information is an important part of the process of planning. Without information our dreams may take longer to take shape or may be limited by not knowing what is possible. Information is not the starting point, however. At Pave the Way we believe that planning must begin with a clear vision for the life we want. If this is clear then information can help to put that vision in place. If we are not clear about what we want then our dreams may be limited by any information we might find.

Information can help us translate our vision into reality. It cannot create or direct that vision.

Printed information quickly becomes out of date so it is important to check details before any planning decisions are made. We also encourage families to contact us to talk more about any of the printed information when it becomes available. At Pave the Way we do not believe that there is a quick fix to the question of creating and securing a good life. We can only offer to assist families in their efforts to clarify their vision and to plan. Providing information is one part of that work.

HOUSING

March 2007

A PLACE TO LIVE

The following table is a brief outline of a range of options you may wish to consider when planning for a place to live. Topics in each column and under the "Refer also" notes are developed further in separate information sheets available from Pave the Way.

Renting - Private Rental	Renting - Public Housing	Home Ownership - person with a disability or family	House Modifications
<p>Financial support available within limits</p> <ol style="list-style-type: none"> 1. Commonwealth Rent Assistance (<i>non-taxable income supplement paid to people who receive income support payments or more than minimum family payment</i>). 2. Qld Department of Housing. <ol style="list-style-type: none"> a. <i>Bond Loans - interest free loans for people to move into private rental. Very strict income and asset limits apply.</i> b. <i>Rental Grant - equivalent to two weeks rent, does not need to be repaid. Very strict eligibility criteria.</i> <p><i>Refer also to information about:</i></p> <ul style="list-style-type: none"> - Tenancy Advice and Advocacy Service; - Co-tenancy arrangements. <div style="border: 1px solid black; padding: 5px; margin-top: 10px;"> <p>Information is an integral part of planning but it is not the first step. Pave the Way believes that all information must be considered along with a clear vision for the best possible life we can imagine for our sons and daughters. This information about housing is only one part of the planning process.</p> <p>A place to live is not necessarily a home.</p> </div>	<ol style="list-style-type: none"> 1. Social Housing <ol style="list-style-type: none"> 1a <i>Public Rental Housing - managed by Qld Department of Housing.</i> 1b <i>Community Housing - managed by community organisations.</i> 2 <i>Community Rent Scheme (emergency accommodation, not a real option for long term rental).</i> <p>These three housing options are all now under the umbrella of the One Social Housing System managed by the Qld Department of Housing. Application procedures are still being finalised so seek further information about applying.</p> <ol style="list-style-type: none"> 2. Non-profit housing companies (<i>a private alternative to public and community housing</i>). 3. Housing Co-operatives and Intentional Communities <p><i>Information is available about local and international examples of co-operatives and intentional communities.</i></p> <p><i>Refer also to information about:</i></p> <ul style="list-style-type: none"> - Tenancy Advice and Advocacy Service; - Co-tenancy arrangements. 	<ol style="list-style-type: none"> 1. Qld Department of Housing - financial support <ol style="list-style-type: none"> a <i>Qld Housing Finance Loan - to buy or build on the open property market. Strict financial eligibility requirements.</i> b <i>Qld State Housing Loan - for Department of Housing tenants or those on wait list to purchase public rental property.</i> <p>Separate \$10,000 modifications grant also available for eligible Qld Department of Housing loan applicants.</p> <ol style="list-style-type: none"> c <i>Mortgage Relief Loan - short term emergency loan. Strict eligibility requirements.</i> 2. Commonwealth First Home Owners Scheme - <i>need to check eligibility requirements.</i> 3. Banks - variety of loan schemes <ol style="list-style-type: none"> a <i>Tenants in common/joint tenants.</i> b <i>Family Equity/Family Advantage Loan.</i> c <i>Reverse Mortgage.</i> <p><i>Refer also to information about:</i></p> <ul style="list-style-type: none"> - Centrelink benefits; - HACC house assessment advice; - Universal Housing Design; - Co-tenancy; - House modifications; - Housing designs available from private developers. 	<ol style="list-style-type: none"> 1. Qld Department of Housing - Home Assist Secure <p><i>Information, referral, subsidised maintenance, repairs and modifications of own home or rental properties.</i></p> 2. Qld Department of Housing - Home Adapt Loan <p><i>Low interest loans of \$5,000 - \$30,000 for home modification. Strict income and other eligibility requirements.</i></p> 3. Home and Community Care - Home Modifications Scheme <p><i>Information, assessment, project management and/or financial assistance for larger modifications.</i></p> 4. Modifications Grant <p><i>\$10,000 available for eligible Qld Department of Housing home loan clients.</i></p> <p><i>Refer also to information about:</i></p> <ul style="list-style-type: none"> - Universal Housing Design.



THE QUESTION OF SUPPORT

When thinking about our sons or daughters living more independently perhaps away from the family home, support is an important question. Who will provide this for them when the family is no longer as involved as before?

Finding support is often difficult so we can become fearful for their safety and well being. It is when we are under pressure that we most need to keep alive the hopes and dreams we have. A positive vision is important in directing *where* our son or daughter might live. It is also important to have that clear vision to direct our thinking when we are looking for the *type of support* they might need.

Support to live independently	Tied packages of accommodation and support (eg Group Homes, Cluster Housing, Retirement Village Units)
<p>Support to live independently in your own home, or in public or private rental housing, can be organised through both formal and informal arrangements or a mix of the two.</p> <p>Informal support. Pave the Way has information about local and international examples of families finding creative ways to meet the support needs of their family member with a disability when there is little or no funding support. The examples could be starting points for thinking about how this might be done. Information includes examples of intentional communities established to support people with disabilities to live as independently as possible within that community.</p> <p>Paid Support. Pave the Way also has a brief list of some government and non-government agencies offering support in a person's own home. This information changes frequently and varies considerably in regional areas so the examples provided can only be a starting point for investigation.</p> <p><i>Refer also to information about:</i></p> <ul style="list-style-type: none"> - Co-tenancy arrangements; - Adult Lifestyle Support (Qld. Gov't funding). 	<p>The idea of accommodation and support being offered together from the same organisation can seem to be a simple answer to the problem of finding somewhere to live and someone to offer support. There are many things to consider, however, about group homes and other tied accommodation/support packages. These arrangements commonly offer limited choice and flexibility in decisions about where, how and with whom a person may live especially when accommodation and support are provided by the same organisation.</p> <p>Pave the Way believes it is important to investigate how such services work in practice by asking specific questions including:</p> <ul style="list-style-type: none"> - Can arrangements be changed to suit your son or daughter's changing needs? - What happens if irreconcilable differences occur within the household? - Can the support be taken to another housing arrangement? - What control do you have over who lives in the house? - Who has control over who visits the household? <p>Pave the Way has further information about government and non-government examples of tied packages of accommodation and support as well as some observations about how such living arrangements actually work in practice.</p>

FINANCIAL ARRANGEMENTS

Another important part of planning for the future is considering the financial arrangements that can be put in place to help secure any plans we have made.

Pave the Way strongly recommends that professional advice is sought to prepare a will or to establish a trust. This can involve complex issues for the whole family. A good starting point for thinking about these issues is the Commonwealth Government booklet, *Planning for the future - people with a disability*. For a copy call 1800 050 009.

1. Wills
 - *Essential for safeguarding future plans.*
2. Private Trusts
 - *A structure set up to manage assets now or in the future.*
3. Superannuation
 - *A possible means of providing financially for the future.*
4. Commonwealth Special Disability Trust
 - *Very strict guidelines but may be of help for some families, phone 1800 050 009 for booklet.*
5. Foresters ANA Securing Accommodation Futures Trust
 - *A proposal for using equity in your home to secure financial arrangements for your son or daughter to remain living in the family home.*

Refer also to information about:

- Pave the Way panels of Solicitors, and other professionals;
- Checklist for preparation to make a will or form a trust;
- Centrelink benefits;
- Queensland Impaired Competency Pilot Planning Project - www.qicppp.org.
(website still under development)





Pave the Way

Pave the Way assists families throughout Queensland to clarify their vision for their family member with a disability and to plan to implement that vision. We encourage planning which is vision driven, 'whole of life', developmental, outside service planning and which safeguards family members in the long term. We believe it is other people who keep people safe and support the development of personal networks, including Support Circles. Pave the Way is part of Mamre Association Inc and is funded by Disability Services Queensland.

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