

# Housing Update

## Current Issues

April 2010

**Pave the Way**  
Mamre Association

Level 1, 1428 Logan Road  
Mt Gravatt Qld 4122  
Ph: (07) 3291 5800  
1300 554 402  
Fax: (07) 3291 5877

[pavetheway@mamre.org.au](mailto:pavetheway@mamre.org.au)

[www.pavetheway.org.au](http://www.pavetheway.org.au)

# Contents

## **PART I**

Social Housing .....	3
- Application Process .....	3
- Eligibility .....	5
- Making a case for exemption or an appeal .....	8
- When offered housing .....	8
- Housing with Shared Support (HwSS) .....	8

## **PART II**

Renting in the private market .....	9
Buying a home .....	11
Accessible homes .....	12
- Access features .....	12
- Queensland Action for Universal Housing Design .....	12
- Home Modifications booklet .....	13
- Queensland Home Adapt Loan.....	13
- Home Modification services.....	13
- Home Modification assessment.....	13

## PART I

You will note that there has been a name change for the Department responsible for Social Housing. What used to be called the Department of Housing is now called **Housing and Homelessness Services** and is part of the **Department of Communities** (which includes Disability Services).

Policy in the Department of Communities is subject to change and review so it is important to be aware that the information listed here may change.

## Social Housing

### Application Process

There is currently one application form to apply for either social housing provided directly by the Department of Communities (including Aboriginal and Torres Strait Islander housing) and community managed housing (managed by registered housing providers.)

There are a number of ways of submitting a housing application:

- a. You can download an Application for Housing Assistance (Form 7) [http://www.housing.qld.gov.au/renting/pdf/ha\\_assist.pdf](http://www.housing.qld.gov.au/renting/pdf/ha_assist.pdf) and send the completed form to your nearest Housing Services office. You will be required to attach supporting documentation such as proof of income and assets. Supporting documentation and the application form itself will first need to have been sighted and signed by an appropriate witness. You will then be contacted to arrange an appointment to discuss your application.

(N.B. Someone else may complete the application form on your behalf as an informal decision maker. It is not necessary for this person to be your formal guardian or administrator. However, in either of these instances, it is necessary for them to complete and attach another form. This form is not available on the website but is available from any Housing Services office.)

- b. You can contact your nearest Housing Services office to arrange an appointment to discuss your eligibility and housing needs. Staff will advise which documents you need to take to the interview. At the interview you will complete and sign the Application for Housing Assistance Form. If you need help with discussing your housing needs, you can bring a family member, friend, advocate or community worker to this appointment. An interpreter can also be arranged if required.

A list of Housing Services offices throughout Queensland can be found at <http://www.housing.qld.gov.au/contact/offices/index.htm>

- c. You can apply to long term community and affordable housing providers who will send the application to the Department of Communities (Housing and Homelessness Services) on your behalf.
- d. For housing assistance through the Community Rent Scheme or Community Studio Units program you should apply directly to the provider which will provide a copy of your application form which you may then lodge with the Department.

- e. For Indigenous Council community housing, contact your nearest Housing Services office to discuss your application.

**Considerations:**

- a. As the Application for Housing Assistance form is quite complex, it may be advisable to complete it with the assistance of a housing officer. (Option b above)
- b. Although the Department of Communities (Housing and Homelessness Services) website states, *"We will consider the housing needs of all applicants or a household member with a disability if that need is for health and safety reasons, independence and quality of life"*, there is no question on the current application form which allows applicants to address their need for this independence and quality of life. However there is a question (No. 30) at the end of the application form that gives applicants the opportunity to provide extra information which they feel is relevant to their application. If you feel that the rest of the application form does not allow you to adequately state your need for housing (e.g. if you are currently living at home with elderly parents or if you have no funding from Disability Services), this would be an opportunity to provide a more comprehensive picture of your requirements. It would also be wise to attach other written documentation that you think would support your application. (e.g. letters from doctors, therapists, employers, minister/priest, support staff/agencies)
- c. The application form gives a number of different types of housing to choose from (No. 28). One option could be to tick more than one housing type in the hope of increasing your chances of a housing offer. However, it would be a good idea to carefully think through each choice and consider how suitable each type of housing would be for your particular needs and lifestyle.
- d. If you need to live in a specific area for particular requirements, there is an option on the application form (No. 20) to request and name a specific location that you need access to.

For example, you may need to live close to people who support you, to your place of work, to your doctor or to transport. Your nearest Housing Services office will be able to give you advice about the types of evidence that is required to support this request. It would be a good idea to give as much detail as possible, supported by letters from a number of people (particularly professionals) who can confirm your needs.

- e. If you are not seen to have a need to live in a specific location, you will be asked to select six possible areas where you would like to reside. You could then be allocated housing in any one of these areas.

Before making this decision, you can talk to your nearest housing services office about the availability of housing in your six chosen locations as not all suburbs will have the type of housing you might want. You can ask the Department to provide specific information about the quantity, the type of housing and the turnover in the areas you are interested in. You may then decide to apply for areas with greater availability.

- f. There may be other needs that you may also wish to highlight such as an anxiety in certain housing situations e.g. noise issues.
- g. You can ask to speak to an Occupational Therapist (OT) for advice before you complete the application form but this assistance is not always available. It is important to realise that if you are considered to be eligible

and you go through a Housing Needs assessment with an OT, this does not indicate that a housing offer is imminent. (The Department will not give applicants a time frame for when they are likely to receive an offer.)

- h. It is important to contact the Department with any change in your circumstances as you can ask for another housing needs assessment. This can be done in person or over the phone. (The people at the point of contact when you phone are often the same people who do the interviews.)
- i. Forming a new household – you may be able to argue for applying under this criteria if you are wishing to share accommodation with other people in an informal way rather than through Disability Services. In this case there would only be one rental agreement for the property and the other tenants would be seen as co-applicants rather than co-tenants with separate rental agreements. (See Housing with Shared Support below) If you wish to apply for forming a new household without being involved in a Disability Services co-tenancy arrangement, you would need to provide a comprehensive picture of how the new household would be sustained, backed up by evidence of how support would be provided.
- j. People with disability who are aged over 55 can also be considered for Seniors Housing. There is much more housing available for seniors but much of it is bed sitters. There is limited availability of 2 bedroom seniors housing and 3 bedroom units are rare.
- k. If you are not happy with any part of the application process, you can ask to speak with a Client Services Manager.

**Further information regarding public housing for people with disability, can be found at**

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

## Eligibility

### a. General

- You must fulfil the eligibility criteria at the time of your application and continue to be eligible until being offered assistance.
- Lodgement of an application form for social/public housing is not a guarantee that you will be given housing assistance.
- Applicants are no longer placed on a waiting list. If you are eligible for social housing assistance, your application is placed on the Department of Communities (Housing and Homelessness Services) housing register according to your level of perceived housing need (low to very high). Housing is allocated primarily to those who are assessed as “very high need”.
- Applicants within each of the level of housing need are considered to be equal and are listed in order of their application date.
- If you are found to be eligible for public housing but are assessed as medium or low need, at the present time it is unlikely that you will receive an offer of public housing unless your situation changes. You will be advised to consider looking for private rental. However, if you subsequently have difficulty obtaining or sustaining a tenancy in the private rental market, you should re-contact the Department with proof of that – e.g. letter from real estate agents or from other people

who have witnessed the situation. You should then ask if you can revise your responses to Questions 21 – 23 on the application.

- If you are wishing to share public housing, house mates must also be eligible for public housing.

**Fact sheets on eligibility for housing assistance are available from any Housing Services office or from the Department's website at [www.communities.qld.gov.au](http://www.communities.qld.gov.au)**

b. **Liquid assets** are now taken into account when assessing eligibility for public housing. This is money in the bank, shares, fixed investments, managed funds, property trusts and superannuation payouts.

- Currently (as at December 2009) the limits for Household income (gross weekly assessable income) are:
  - Single-person household \$76,760.00
  - Two or more person household \$95,375.00

(The Department of Communities website lists the amount of allowable assets for both single and larger households.)

- This asset test is applied only to the applicant/s, not to family assets. A person living in public housing has to have ongoing eligibility and is required to complete an annual review. If an existing tenant's liquid assets increase, their eligibility will be re-assessed. However, they may be able to apply for 'mitigating circumstances' which is looked at on a case by case basis. Application for this is done through the local area office.
  - This assets test is not being applied retrospectively which means that tenants who acquired public housing before the assets test was introduced are currently only being assessed on their income. However, anyone owning property is ineligible for public housing. Therefore if parents leave their son/daughter with disability the family home in their will, even if it is left in a trust, they would then be deemed ineligible for public housing. However, if this property was subsequently sold to provide for the person's support needs, they may be able to apply for mitigating circumstances.
  - Families should therefore carefully consider the consequences of establishing a trust for their family member because assets held in trusts other than Special Disability Trusts are still counted as part of the liquid assets test. However, currently, the value of a Special Disability Trust up to or below \$551,750 will not be counted as a liquid asset but any amount in excess of this will be included in the assessment of liquid assets against the Department's current limits. (Any income derived from the Special Disability trust will be assessed as part of a person's income.)
- c. Applicants must have an **independent income** which is earned in Queensland. Currently, at least one applicant who will be living in the household must receive an independent income amount of \$184.88 per week and have received this income for at least four weeks immediately prior to applying for housing assistance. A Centrelink pension is considered 'independent income'.
- d. Applicants also need to provide details of the combined **gross weekly income** of all people who will be living in the household

- The current (December 2009) threshold for this income is:
  - \$609 for a single person
  - up to \$1121 for a large household. (Some income, such as certain allowances paid by Centrelink, is not included as weekly assessable income. You would need to check this with Centrelink)
- This has implications if you are considering having a person without disability to share your home. It may be that international students are exempt from having their income assessed, but you would need to confirm this with the Department.

(The rental charge for public housing is 25% of combined household income up to a maximum of the market rent in the area. If you have someone sharing the house, their income will also be assessed. Foreign students may be exempt from this. (Check with the Department) Rental charge for affordable housing (e.g. Brisbane Housing Company) is 75% of market rent.)

- e. **Appropriateness of current housing** is another criterion which may be interpreted to mean that, if a person is living with their parents, they are not eligible for public housing. However, this interpretation does not take into account the concept of families planning for the time when their son or daughter is no longer able to live with them.
- When applying, it would be wise to stress the importance of establishing a successful living arrangement with the appropriate supports in place while parents are still able to assist in this process rather than waiting for a crisis or emergency to occur.
  - If the current housing is not suitable or sustainable because of parents' age or ill health or because the caring role is becoming a risk to the health of parents, this should also be pointed out with supporting evidence – e.g. a letter from your GP and other people who are aware of the family situation.
- f. In the majority of cases, people with disability are offered housing if they also have **funding** from Disability Services or are applying for Housing with Shared Support. (Question 13) However, in some cases, if the family or person can prove that they have enough support to be able to live independently, they may be considered for public housing. This would involve providing evidence that you can be adequately supported to live independently if you receive limited or no Disability Services funding. (This may involve proving that you have informal supports in place – e.g. a network of commitment people or a circle of support that meets regularly.) You may need advocacy around this.
- g. If an applicant is not currently paying 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**. Rent assistance is available from Centrelink for people with disability who are residing in the family home. Therefore, families in this situation may wish to consider asking their son or daughter to pay rent at a commercial rate. (This may also assist with their planning for greater independence.)

For full details of eligibility criteria visit:

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

### The overall message:

- Be open and honest in your application
- Give lots of detail. Tell your full story with evidence to back up your case.
- Be proactive – contact the Department as soon as your needs or your situation changes, as allocation is made primarily from the very high needs category.
- Even if there are no changing circumstances, you can still ring the Department every six months or so to enquire about your application.

### Making a case for exemption or an appeal

If your application for social housing is rejected you can appeal the decision or you could consider seeking a case for exemption. Most decisions made by the Department of Communities (Housing and Homelessness Services) regarding housing services can be appealed and the Department is quite open to receiving such claims. Don't take "no" for an answer without first putting your case forward. It would be wise to tell a fuller story and give more information if you seek an appeal rather than simply submitting the same application.

Before lodging an appeal you must first discuss your situation with an officer from the Housing Services office where your application was lodged. If you are not satisfied with the outcome of this discussion you can appeal the decision within 28 days to the Appeal and Review Unit. (In certain circumstances, appeals will be heard outside this time frame.) There is no charge for appeals and they are treated confidentially.

<http://www.housing.qld.gov.au/about/appeals/contacts.htm>

### When Offered Housing

- a. Homes can be modified to suit a particular person's needs. Ask if you can take an Occupational Therapist (OT) with you to look at the accommodation before you accept it. If changes need to be made, you can then discuss this with them at this time.
- b. If you do not accept an offer of public housing this will not jeopardise your chance of receiving a further offer if it is considered to be a 'valid' rejection – e.g. if the housing is genuinely not suitable for your needs and could put you at risk or cause distress. If, however, the rejection is deemed to be an 'invalid' rejection, you will be placed at the bottom of your band of need. (If your concerns have been included in your original application for housing, they are more likely to be accepted as "valid".)
- c. If you are offered housing in an area or a complex that causes you concern, you can talk through any issues with the Department that you may have regarding safety, anxiety etc.

### Housing with Shared Support (HwSS)

Housing with Shared Support is a form of housing assistance for people with disability support needs that is becoming favoured as a cost saving measure for the Department of Communities. The concept of sharing support is also being used as the basis for the Younger People with a Disability in Residential Aged Care Initiative.

People applying for housing assistance to be part of a Housing with Shared Support household must: lodge an individual Housing Application form; have a disability funding support package approved by Disability Services; agree to

enter into a Housing with Shared Support arrangement with the disability support agency and agree to live together and/or in close proximity with other individuals in social housing for the purpose of sharing the support they will receive. Each person in the home will have their own tenancy agreement.

Each person living in Housing with Shared Support has the same rights and responsibilities as other social housing tenants. See fact sheet:

[http://www.housing.qld.gov.au/renting/pdf/shared\\_support.pdf](http://www.housing.qld.gov.au/renting/pdf/shared_support.pdf)

Some families and individuals have been approached by Disability Services Queensland and asked to consider this kind of housing arrangement (termed co-tenancy) even if they have not asked for it and have not included it as part of their planning. If people are not given another choice, it becomes a situation of "forced co-tenancy".

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 will be involved. You also need to consider how you will monitor, in an ongoing way, what is happening for your family member in this situation. Having other committed people involved in their life will remain 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?

(See also Pave the Way's information sheet entitled, "*A Place to Call Home*")

## PART II

### Renting in the private market

- a. **Fact sheets** are available on the website below for people wanting to find a home to rent in the private market. They offer practical information on a range of issues relating to renting, including how to find a suitable rental property, make a rental application and maintain a tenancy.  
<http://www.housing.qld.gov.au/renting/info/factsheets/index.htm>
- b. **RentConnect** is a housing assistance product developed by the Department of Communities (Housing and Homelessness Services) to assist Queenslanders who are having difficulty finding and securing a tenancy in the private rental market.

Anyone is entitled to access general information and advice but for more specific individual help, you must meet the income eligibility for social housing. The service can assist people with disabilities to find accessible housing and can assist applicants for social housing who would be good tenants but who struggle to compete with others applying for rental properties.

The service has been operating in Rockhampton and Caboolture since 2008 and is currently being expanded. By February 2010 it will be available in Townsville, Cairns, Gold Coast and Brisbane. By May 2010, it should also be operating in Bundaberg, Mackay, Sunshine Coast, Ipswich, Toowoomba and Logan.

Interest free loans through RentConnect may be available for eligible clients in to help them with some of the costs involved in setting up a new private rental tenancy. This could be available in addition to a Department bond loan (see below). This service is currently only available in Rockhampton and Caboolture. A Tenancy guarantee may be offered to landlords for some clients to encourage landlords to lease to them.

For further information about this service phone 3227 7949 or visit [www.housing.qld.gov.au](http://www.housing.qld.gov.au)

c. **Assistance with bonds and rents** is available to eligible renters in the private market in the form of:

- **Bond Loans** - an interest free loan for people who cannot afford to pay a full rental bond to move into private rental accommodation. For eligibility criteria and application form visit <http://www.housing.qld.gov.au/loans/bond/index.htm>
- **Rental Grants** - a once-only grant of two weeks rent for people experiencing a housing crisis to help meet some of the costs associated with moving into private rental accommodation. It does not have to be repaid. Each request for a Rental Grant is handled case by case. For eligibility criteria and application form visit <http://www.housing.qld.gov.au/loans/rental/index.htm>

If you receive a Bond Loan or Rental Grant from the Department, you need to advise the Department if you move and provide the Department and your lessor/agent with your forwarding address.

d. **Tenant Advice and Advocacy Services (TAAS)** provides residential tenants, particularly those experiencing difficulties with their tenancies, access to information, advice and advocacy services regarding their rights and responsibilities. For a list of contacts visit

[http://www.rta.qld.gov.au/contacts\\_for\\_tenants\\_.cfm](http://www.rta.qld.gov.au/contacts_for_tenants_.cfm).

e. **The National Rental Affordability Scheme** is an Australian Government initiative financially supported by the Queensland Government. In return for a commitment to rent dwellings at a minimum of 20% below market rent, the scheme offers investors financial incentives to build new affordable rental properties in high need areas. People who are already on the social housing register to access housing assistance and are ineligible for, or unlikely to be offered, social housing because they are not in higher need than others, may be contacted by the Department to consider available National Rental Affordability Scheme properties in their selected housing area/s. People who have not applied or do not wish to apply for social housing may still make an application for rental accommodation under the scheme provided they meet all the eligibility criteria. (Income levels are assessed on the total income for a household but are higher than those for social housing.) Approved tenancy managers of properties

under the scheme will select applicants. To check eligibility criteria, visit [http://www.housing.qld.gov.au/renting/pdf/nras\\_prospective\\_tenants.pdf](http://www.housing.qld.gov.au/renting/pdf/nras_prospective_tenants.pdf)

Tenants in the scheme may also be eligible for rent assistance subject to the normal Centrelink eligibility criteria. Details of National Rental Affordability Scheme properties and their locations will be listed on the Department's website at [www.housing.qld.gov.au/nras](http://www.housing.qld.gov.au/nras) as they become available. Application forms can be downloaded from the same website or by calling 1300 880 882. You can also email [nras@housing.qld.gov.au](mailto:nras@housing.qld.gov.au)

If you do not have success in obtaining or sustaining a suitable rental property in the private market and you then decide to apply for public housing, it would be advisable to obtain documentary evidence of this lack of success. (e.g. letter from real estate agent, records of conversations, written evidence from others) This may change your status within the level of need for housing.

## Buying a Home

- a. The Queensland State Government's **First Home Owners Grant** of \$7,000 is still available for anyone who has never owned or had part ownership of a property. To be eligible you must move into the home within one year of buying it and live in the home for 6 months continuously as your principal place of residence. People spending more than \$1 million on their first home will no longer be eligible for the grant and that cap is likely to be reduced to \$750,000 by mid 2010. Stamp duty for first home buyers is also abolished for houses costing up to \$500,000. You may be eligible for the grant if you are a trustee of a trust (other than a discretionary or unit trust) and all the beneficiaries are individuals under a legal disability who will live in the home as their principal place of residence. For further information phone 1300 300 118 or visit: <http://www.osr.qld.gov.au/first-home-owner-grant/index.shtml>
- b. The **Queensland Housing Finance Loan** is designed to help people earning low to moderate incomes to buy or build a home on the open market. It features no mortgage insurance fees and no monthly account keeping fees and provides a choice of a standard variable rate or a three year fixed interest rate. <http://www.housing.qld.gov.au/loans/home/loans/finance/index.htm>.
- c. The **Queensland State Housing Loan** is designed to assist you to purchase a Department of Communities-owned property. You must be eligible for public housing - either currently renting, on a wait list or eligible to be on a wait list. If you do not fulfill these criteria, you must provide evidence that you have been previously refused finance by a private sector lender to buy the home. <http://www.housing.qld.gov.au/loans/home/loans/housing/index.htm>.

Both of these loans are for people who do not currently own or part-own another property. (The first home owner's grant of \$7000 may also apply if you have never owned or part-owned a property.) Both loans have strict financial eligibility criteria covering maximum household income and the applicant's ability to pay for deposits and fees associated with buying a property. For both loans, you must live in the property you purchase 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. Each case will be assessed individually.

Contact [Loans and Debt Management, Housing and Homelessness Services](#) on 1300 654 322 or by email at [loaninformation@communities.qld.gov.au](mailto:loaninformation@communities.qld.gov.au)

- d. **Pathways Shared Equity Loan** may be available if you are a Department of Communities (Housing and Homelessness Services) tenant and the property you are renting is assessed as available for purchase. This loan may enable you to enter into a partnership with the Department to buy a percentage of the house you are currently renting. You will be responsible for all maintenance costs, insurance and council rates, but you will not be charged rent on the Department's share of the property. Loan repayments will not exceed 30% of your gross monthly income and, over time, you may choose to purchase more of the property and eventually become a full home owner. In order to be eligible, the Department must consider that you could not afford to purchase the property with a standard mortgage loan but that your income does allow you to repay a smaller loan. For more information see <http://www.housing.qld.gov.au/loans/home/loans/shared/index.htm>.

**The Mortgage Relief Loan is offered through the Department of Communities to give short-term assistance to people experiencing difficulties with their home loan repayments due to changes in their circumstances such as unemployment, accident, illness or some other crisis. This loan is only offered as a last resort if you are in danger of losing your home and all other options have been exhausted. The maximum loan is \$12,000 which is means tested. For eligibility, phone 3224 7202 or toll free: 1300 654 322 or visit <http://www.housing.qld.gov.au/loans/mortgage/index.htm>**

## Accessible Homes

- a. Some newly constructed homes are being designed with good accessibility. Real estate agents will often highlight 'access features' in their promotion of homes for rent and sale, which is an aid for home-hunters, who need to quickly identify and secure a suitable, access-friendly dwelling. When a home is promoted as having '**access features**' it means the listing agent has used a checklist to identify whether the home has the following:
- At least one entry into the home with no more than three steps. Alternatively, a ramp, elevator or lift allowing entry into the home.
  - From this entry, the kitchen, living room and at least one bedroom, bathroom and toilet will all be on the same level and there will be no need to use internal steps or stairs to enter or move between these rooms.
- b. Currently, the **Queensland Action for Universal Housing Design (QAUHD)** represents industry and community working together to maximise the social and economic performance of sustainable housing through the adoption of universal housing design. QAUHD is calling for the development of a national code for access features in all new and extensively modified housing, inclusion of universal housing design in all strategies for sustainable housing and communities and incentives for owners, developers and builders to build housing that incorporates universal design features. For more information about what constitutes Universal Housing Design and for contact details view <http://qauhd.org/>

LandCom NSW has produced an excellent booklet on Universal Housing Design which can be found on [http://www.landcom.nsw.gov.au/downloads/uploaded/Universal%20Housing%20Online%20Edition%20010708\\_1acb\\_2a93.pdf](http://www.landcom.nsw.gov.au/downloads/uploaded/Universal%20Housing%20Online%20Edition%20010708_1acb_2a93.pdf)

- c. Affordable and simple solutions to create a safer home environment can be found in the **Home Modifications booklet**, *Over 100 ways to improve access at home*. It includes products, tips and contact numbers of companies that specialise in specific home modifications. Phone the Department of Communities (Housing and Homelessness Services) on 1300 880 882 to ask for a free copy. The booklet is also available in large print, audio tape or audio CD and can be downloaded from [http://www.housing.qld.gov.au/design/pdf/over\\_100ways\\_access.pdf](http://www.housing.qld.gov.au/design/pdf/over_100ways_access.pdf)

Common modifications include:

- a ramp to get in and out of the home
- the use of a hand held shower head with an on and off switch, making bathing an easier task
- a roll-in shower or a shower seat or tub transfer bench to help conserve energy while bathing
- lever handles and key turners to make unlocking and opening doors much easier.

- d. **The Queensland Home Adapt Loan** is a low interest loan which provides financial assistance to homeowners with a disability (or those with a household member with disability) who require home modifications to enable them to remain living in their home. Modifications may include installing access ramps, widening hallways or doorways, or modifying a kitchen or bathroom. Loans can range between \$5,000 and \$30,000 at a low fixed-interest rate for eligible applicants. The loan is secured by a mortgage over the client's home. An occupational therapist is first required to provide an assessment of the person's needs. (For further details of this, see below)

You can contact the Loan Information hotline on 1300 654 322 or visit <http://www.housing.qld.gov.au/homeaccess>

- e. **HACC Home Modification Services** may provide information, assessment, project management and/or financial assistance for larger home modifications, such as ramps and bathroom adaptations. The aim of the program is to assist older and frail persons and younger persons with moderate, severe or profound disabilities to remain living at home. The Department of Communities (Housing and Homelessness Services) manages and administers the HACC Home Modification Services on behalf of Disability Services. The range of services provided may include:

- initial home assessment/occupational therapy assessment
- arranging the preparation of building plans and specifications
- cost estimation/project coordination of building modification
- post modification assessment
- referral and information.

For contact details of local offices phone 1300 880 882 for the cost of a local call, or visit

<http://www.housing.qld.gov.au/programs/ch/support/mods.htm>

(Unfortunately Home Modification Services are not available in all parts of Queensland.)

- f. **Home Modifications assessment.** Assessments for assistive technologies and necessary home modifications can be performed by Occupational Therapists (OTs). Patients with chronic and complex health needs may be eligible for a Medicare rebate for occupational therapy services under the Enhanced Primary Care program. Visit the [Medicare website](#) for more information. Check with your health fund to find out if you are entitled to a rebate for occupational therapy services.

- HACC funding can provide OT assessments. Contact the Commonwealth Carelink Centre on 1800 052 222.
- LifeTec Queensland provides assessment and referral services for assistive technologies that can improve a person's quality of life and maintain their independence in the community.

Contact details:

07 3552 9000 (Brisbane) covers areas inclusive of the Sunshine Coast, Toowoomba, to the NSW Border.

07 4759 5600 (Townsville) covers areas such as Cardwell, Ingham, Charters Towers, Bowen, Ayr and Magnetic Island.  
1300 885 886

email: [mail@lifetec.org.au](mailto:mail@lifetec.org.au)

Website: <http://www.lifetec.org.au/home/default.asp>

- LifeTec also conducts frequent rural visits, so if you reside outside of the above areas check the LifeTec Outreach Calendar on their website for details. The website also has numerous Fact Sheets covering a range of topics including building modifications.
- 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.
- Many disability support organisations have OTs on staff, and can assist. If you are already connected to an organisation, ask them for advice.
- Australian Association of Occupational Therapists (OT Australia) maintains a private practice directory at <http://www.cop.otqld.org.au/findot/practitioner.php>