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#### Abstract

This paper, prepared by the Disability Program Section of the Department of Health, Housing and Community Services, looks at strategies designed to widen the choice of housing available to aging persons with a disability. Initiatives seek to overcome the difficulties of finding accommodation, of poor quality accommodation or of maintaining the quality of residences due to low - income levels. Housing and accommodation support services are discussed, and future directions including developing a range of innovative community support services for an increasing number of aged disabled persons conclude the paper. **Keyword: Accommodation** 

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# Ageing and Accommodation Issues for People with Disabilities<sup>1</sup>

The changing age structure of the Australian population, with its growing number of elderly people, has profound implications for service planning and delivery across a range of social, economic and health program areas.

Currently 17m (15.5 per cent) of the population is aged 60 and over. (Australian Bureau of Statistics, 1989a) Projections indicate that this figure will grow to between 5.4-5.5m (22.5-23 per cent) by the year 2021. Within this section of our community is an increasing number of people with disabilities who, due to medical advances and changed lifestyle factors, have extended their lifespan.

The 1988 Survey of Disabled and Aged Persons (Australian Bureau of Statistics, 1989b) found that 14.7 per cent of the total population (43.98 per cent of the 60 and over population) has a disability. This is not to imply that all of these people are dependent, or in need of support services, but rather to indicate that this figure will rise with the ageing of the general population, as disability usually compounds with age.

Notwithstanding the fact that morbidity levels are generally declining in the young-old, it is anticipated that by the year 2021, approximately 50 per cent of persons aged 60 years and over will have some form of disability. (Australian Bureau of Statistics, 1989a) Many of these people will be living independently in the community.

Formerly, people with disabilities across all age groups had few housing options beyond either living in large institutions or with their carers in the community.

However, in the 1970s, an International movement away from institutional care and towards community service provision gained momentum. In Australia, recommendations coming out of the *Handicapped Persons Review*, 1983 and *Nursing Homes & Hostels Review*, 1986 resulted in the framing of the *Home and Community Care Act 1985* and the *Disability Services* Act 1986, through which a range of services have been funded which support persons with disabilities to live, train and work in the general community.

It is widely recognised that, regardless of age or health condition, people generally prefer to grow older in a familiar neighbourhood whilst maintaining their network of friends and family support. The challenge of providing community services for an increasing number of people across a range of abilities is being achieved through a number of strategies.

These include the development and implementation of policies to improve the quality and affordability of housing in an already competitive environment in the wider community, thus widening the choice of housing available to ageing persons with a disability.

### Housing

Policy makers are aware that one of the most persistent problems is the difficulty of obtaining affordable, appropriate housing, whether rented or owned. This is due in part to the declining supply of private rental housing, and increased costs of purchasing and maintaining private residences. Ageing people with disabilities who are seeking accommodation must compete with the general public for often elusive 'affordable' housing.

Often the housing condition of low-income persons is poor. Ageing persons with a disability are likely to fall into the lower income groups, due to the compounding of historical disadvantages. For example, pensioners or workers on low wages, having insufficient or no superannuation, who bear additional costs associated with their disability, e.g.: medical, pharmaceutical, equipment, transport costs etc. Even where

<sup>&</sup>lt;sup>1</sup> A Paper prepared by the Disability Programs Section of the Department of Health, Housing and Community Services.

people own their homes, they may find it difficult to maintain the quality of their residence (and thus lifestyle), due to their low-Income levels.

These issues are being addressed through a range of Commonwealth, State and Local Government initiatives.

• The recent focus on medium and high-density housing by some States provides opportunities for the development of housing communities which foster interdependence of residents.

Funding is made available through the Dept of Health, Housing and Community Services (HH&CS) and State Housing Commissions/Trusts, to construct buildings for housing associations which have been designed by their members. Thus individuals can plan for easy access and appropriate fixtures and fittings within low-cost accommodation in a medium density setting. Also offered is ownership rights and thereby shared responsibility for administration, as well as social support opportunities.

- Housing modification and maintenance programs funded through Home and Community Care (HACC) allow for upgrading and adaptation of existing homes in the community for persons with a disability.
- Currently, the Independent Living Housing Scheme (ILHS) is being piloted nationally through public housing funding, available under the Commonwealth State Housing Agreement. Three hundred and sixty places have been made available to aged, invalid and other pensioners over a three year period. Public housing is located for each applicant and modified as required.

Victoria has expressed interest in running similar, but expanded versions of the ILHS once the pilot period has expired and the South Australian Housing Trust actively supports the needs of people with disabilities in projects additional to the ILHS.

• The National Housing Strategy has been established by the Federal Government to develop, in consultation with relevant parties, a comprehensive strategy of housing reform that will help to put policies in place to meet the housing needs of all Australians. As part of this process, the Strategy is commissioning research on a range of housing issues including housing affordability, groups with special needs, housing finance, the mechanisms of land and housing supply, the private rental market and housing preferences.

A range of housing options exist in Australia and overseas, which may be attractive to ageing persons with a disability. These include:

- Shared or group home (e.g.: Abbeyfield) arrangements. Usually several people share communal areas, responsibilities and expenses but also retain their own private areas. A live-in support person may or may not be available, depending upon the requirements of the residents.
- Accessory units and 'Granny' flats, which offer accommodation to persons that want to live with their carers, but maintain as independent a lifestyle as possible. Respectively, this is housing which is built into the family home, and free-standing units placed on property adjacent to the family home. In Victoria, several councils provide granny flats on loan to families.
- 'Home equity conversion 1 -a reverse equity scheme offered through some banking organisations, which makes finance available for purchase of additional supports whilst retaining (a decreasing level of) ownership of the family home.

Another strategy is the development and maintenance of a system of assured home-delivered or community-based health and social services.

Such services are designed to support people to live independently in their chosen community, are funded through a number of HH&CS program areas, e.g.: disability programs, Home and Community Care, residential programs, Health Advancement, Health Benefits and Housing. Included are a range of health, housing, home modification and maintenance, home security, care, carer support, transport, delivered meals, respite care, advocacy, information, recreation, gardening, employment and training services.

In addition, may such services are provided through Local and State Government-funded programs and through private (profit/non-profit) organisations.

Yet the demand for community support services is greater than can be satisfied. Expansion and concurrently, more appropriate use of funding through the development of innovative service types continues to be the focus of service providers and funding bodies.

## Future directions

Various models which combine assessment, case management and brokerage functions are being trialled by disability programs, residential programs and HACC. These pilot programs appear to offer increased flexibility to provide a range of services which are designed around individual's needs within a community setting. They also indicate a potential for cost-effectiveness.

Increasingly, policy makers have been concerned about the need to facilitate the continued independence of the growing numbers of ageing carers and their ageing disabled relatives. Carer support programs, respite care and living skills programs combined with other community programs offer a degree of assistance, but other strategies are being sought to complement these services.

Equity of access to services across age groups, especially to rural and remote populations, and to persons of Aboriginal and non-English speaking background is an issue being addressed across the Department. A range of innovative services are currently available, and others are constantly being devised.

Other significant issues include the requirements for 'after-hours' service provision; the need for public education, to change attitudes towards persons who are ageing and/or disabled; ways of remedying existing service gaps and overlaps., and methods of overcoming current programmatic and fiscal barriers.

In an ideal world, there would be support for the modification of neighbourhoods (i.e.: pedestrian routes, slower pedestrian lights, benches, community-based services, access ramps); and legislation (as enacted in Sweden) to ensure that all new housing is built to 'universal standards' which accommodate the general needs of aged/disabled persons.

Whilst strategies are being considered to overcome a number of the aforementioned problems, development must take place in a largely cost-neutral environment, given Australia's current economic status. The challenge is thus to devise policy which is innovative, efficient and effective in terms of achieving the best outcomes for ageing persons with disabilities.

Aside from economic considerations, there are a range of other issues which have the ability to impact on service provision. These include:

• The review of Commonwealth/State relations, part of which is an analysis of the administrative arrangements of the various Joint State and Commonwealth programs. Questions pertaining to these

arrangements for the Disability Services Program were resolved at the Special Premiers Conference held on 31.7.91. They are yet to be finalised for the Home and Community Care, Aged Care, Supported Accommodation Assistance and Housing Programs. All of these programs fund services which enable ageing disabled persons to remain in community-based accommodation. Functional Review Committees established by the Prime Minister will report to a Special Premiers Conference in October, 1991. The outcomes of this Conference are likely to have a positive, consumer-focussed effect upon policy development and ensuing service delivery. For example, improved co-ordination of funding and policy is likely to be sought, both within and between departments across all levels of government, thus enabling reduction of duplication and consequently, more prudent use of scarce public resources.

- Over the next few years, the Department (HH&CS) plans to increase its regional presence throughout Australia. It is expected that there will be an enhanced ability to respond more rapidly and flexibly to local needs, resulting in the development of a greater variety of regionally appropriate service responses. Community development concepts linked with more sophisticated needs-based planning systems will form the basis of service development and funding.
- Outside of the public sector there is a need for increased networking to occur between service providers and peak organisations which exist to assist/ represent disabled and ageing persons. In this way they will be better able to capitalise on the range of resources available within the community, as well as to influence more powerfully as advocates, future directions in the provision of care and housing.

In summary, there is national and international recognition of the need to facilitate the development of a range of innovative community support services for an increasing number of ageing disabled persons. This includes the establishment of structured living arrangements that encourage the evolution of informal support networks and the use of health and social services while allowing for continued independent living.

A number of issues exist which provide an ongoing challenge to the ageing disabled section of our community, their carers, service providers and to policy makers. In a policy climate of consumer rights and social justice concerns, tempered by today's economic constraints, and contained within the framework of public sector change, all interested parties will need to work closely together through consultation and other processes, to provide the most cost-effective methods of overcoming identified problem areas.

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