

ABN 98 879 981 198

People with Disability Australia Incorporated

Postal Address: PO Box 666

Strawberry Hills NSW 2012

**Street Address:** Ground Floor, 52 Pitt Street

Redfern NSW 2016

 Phone:
 02 9319 6622

 Toll Free:
 1800 422 015

 Fax:
 02 9318 1372

 TTY:
 02 9318 2138

 Toll Free TTY:
 1800 422 016

 Email:
 pwd@pwd.org.au

 TIS: 13 14 50
 NRS: 1800 555 677

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Inquiry into first home ownership Productivity commission LB2 Collins Street East MELBOURNE VIC 8003

People with Disability Australia Incorporated (PWD) is a national disability rights and advocacy organisation. Its primary membership is made up of people with disability and organisations primarily constituted by people with disability. PWD also has a large associate membership of other individuals and organisations committed to the disability rights movement. PWD was founded in 1981, the International Year of Disabled Persons, to provide people with disability with a voice of our own. PWD has a cross-disability focus – we represent the interests of people with all kinds of disability.

PWD believes that the cost of housing in some parts of the Australian market has grown substantially over the last few years – that however is not the thrust of our submission. We are concerned at the cost of housing modifications for a person with a disability and the disabling impact this has on the individual, their family and the wider community.

Usually the cost of housing modifications falls upon people who acquire a disability or the family of a child born with a disability. The ageing of our society will however see an increasing number of people with a disability or mobility impairment. Currently Australia had 13% of its population at or over age 65, this is projected to go to 27-30% by 2051 and 29-32% by 2101. Of this group, there will be more than five times as many Australians aged 85 and over than there are now. The over-85 group will experience the highest growth rates of all<sup>1</sup>. It is also estimated that around 20% of the Australian population have some form of disability. Of these, around 3 million people are adversely affected by the built environment. This figure does not include families with children in pushchairs, delivery people or people who are recovering from an illness or injury. PWD believes that it is vital that government policy recognise this fact and work to ensure appropriate housing is available for all of the population.

http://www.abs.gov.au/Ausstats/abs%40.nsf/95553f4ed9b60a374a2568030012e707/0cd69ef8568dec8eca2568a900139392!OpenDocument

<sup>&</sup>lt;sup>1</sup> Australian Bureau of Statistics,

The cost of housing modifications are very high - it is not unusual them to cost up to \$200,000. This is obviously a huge financial drain on most people. Without modification a person is unable to freely access his or her own home. Even if these modifications are completed many individuals are often still prevented from visiting their friends, neighbours and relatives – as most houses are inaccessible to people with disability.

There are many negatives from the high cost of housing modifications – both to the individual and their family as well as the wider community. Many people with a disability are forced to move from the community in which they have lived for many years. If a person is unable to fund the modifications then the solution for some is to move into institutional care. This means that they are no longer in proximity to their family and friends – the very supports that they require and less able to contribute to the economic and social well being of the community.

Most state and Territory governments, as well as local councils, are attempting to provide answers to the need for accessible housing. This however is leading to piecemeal and inconsistent solutions. There is a lack of consistency in design and construction.

PWD believes that there is a solution to this iniquitous cost – Universal Housing Design. Universal design is the design of products and environments to be used by all people to the greatest extent possible without the need for adaptation or specialised design.

Although there has been no clear definition of Universal Housing Design, there are seven recognised principles of Universal Design. They are:

- 1. The design is useful and marketable to people with diverse abilities
- 2. The design accommodates a wide range of individual preferences and abilities
- 3. Use of the design is easy to understand, regardless of the user's experience, knowledge, language skills, or current concentration level
- 4. The design communicates necessary information effectively to the user, regardless of ambient conditions or the user's sensory abilities
- 5. The design minimizes hazards and the adverse consequences of accidental or unintended actions
- 6. The design can be used efficiently and comfortably and with a minimum of fatigue
- 7. Appropriate size and space is provided for approach, reach, manipulation, and use regardless of user's body size, posture, or mobility

The development of Universal Housing Design would enable many people. It would enable people with a disability and older Australians to 'age in place'. It would enable them to continue to contribute to their community – both economically and socially. It would enable the building industry to have certainty.

If you would like to discuss any matters raised in this submission, please contact Digby Hughes, Senior Policy Officer in our Systemic Advocacy Unit. Thank you for the opportunity to make this submission.

Yours sincerely

## PHILLIP FRENCH

**Executive Director**