



Housing and homelessness for NDIS participants with a psychosocial disability

A National Disability Insurance Scheme providers handbook

wellways

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Housing Risk and Homelessness for NDIS participants with psychosocial disability
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Introduction to the handbook

National Disability Insurance Scheme (NDIS) providers have an important role in supporting NDIS participants to meet their housing goals and achieve long term housing stability and sustainability.

This handbook provides information for NDIS planners, NDIS Local Area Coordinators (LACs), NDIS Support Coordinators and other NDIS support workers to assist them to identify and mitigate housing risk, instability and homelessness for NDIS participants with a psychosocial disability.

This handbook will:

- Define concepts of homelessness
- Introduce the role of NDIS Planners, NDIS Support Coordinators, Local Area Coordinators and Support Workers in identifying and mitigating housing risk and homelessness for NDIS participants with psychosocial disability
- Provide information on the enablers of sustainable tenancies and Housing First principles
- Identify responses to housing needs and risks through support and service coordination, mainstream referral pathways and information linkages

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2. What is homelessness

Homelessness is a broad and varied term. The experience of homelessness can be different amongst all individuals. It goes beyond those who are sleeping on the streets in a rough environment. NDIS providers and Support Workers need to be aware of the different types of homelessness and keep in mind that an individual's experience is diverse.

Homelessness can be defined within three broad categories:

- **Primary homelessness** is experienced by people without conventional accommodation or shelter
- **Secondary homelessness** is experienced by people who frequently move from one temporary shelter to another (e.g. emergency accommodation, youth refuges, couch surfing)
- **Tertiary homelessness** is experienced by people staying in accommodation that falls below minimum community standards, without the security of a lease or private facilities¹.

Who is at risk of homelessness?

Individuals who may be experiencing economic, environmental, personal and/or social disadvantage are at increased risk of becoming homeless without preventative services in place.

Key risk factors can include but are not limited to:

- **Mental health and physical health issues** – symptom instability and impaired capacity for self-management and self-care can severely impact on a person's ability to maintain safe and stable housing and increase risk of homelessness.

- **Employment and financial stress** – individuals who are experiencing financial stress or unemployment and are unable to pay for housing expenses will face housing instability and risk of homelessness.
- **Housing affordability** – key trends show a decline in home ownership, an increase in the number of private renters, rising housing and rental costs, and ongoing decline of social housing stock relative to population growth .
- **Systemic and structural disadvantage** – culturally and linguistically diverse population groups, including Aboriginal and Torres Strait Islander populations, face disproportionate levels of homelessness due to structural discrimination and disadvantage.
- **Relationship or family breakdowns** – often individuals and family members who leave a relationship abruptly, including due to domestic and family violence, are also at risk of experiencing homelessness.

Psychosocial impacts of homelessness

There is a complex relationship between homelessness and experiences of psychosocial disability. It is identified that individuals experiencing homelessness also experience psychosocial impacts and mental illness at greater levels than the general population.

Homelessness severely impacts an individual's access to education, employment, social and family support and health services, all of which increase the risk of

¹*MacKenzie and Chamberlain (1992)*

mental illness. At the same time, several systemic and individual factors increase the likelihood of poor housing outcomes among people with lived experience of mental ill health. For example, people with lived experience of mental ill health are more vulnerable to common risk factors for homelessness, such as domestic and family violence, alcohol and other drug addiction, and unemployment.

It has been shown that a housing first approach, of securing sustainable and stable accommodation, allows people to focus on their treatment and recovery. Greater choice, control and agency, alongside supports and services, facilitates positive general health and wellbeing, and improves a person's quality of life. Housing quality leads to positive effects on mental health and housing stability.

The following factsheets are included with this handbook:

- *Risk factors, warning signs and actions for sustainable tenancies*
- *Culturally and linguistically diverse engagement and Aboriginal and Torres Strait Islander homelessness*
- *Experiencing a psychosocial disability*



3. NDIS providers: housing risks and needs

Identifying housing needs and risks can occur at all stages of the NDIS planning and plan implementation process. NDIS planners, Local area Coordinators, Support Coordinators and NDIS Support Workers are all positioned at different stages of NDIS planning and service delivery to take intervention measures to prevent housing instability and homelessness. Through this, improved and sustainable housing outcomes can be supported for NDIS participants. This section seeks to highlight some of the approaches that NDIS providers can utilise to support housing goals and identify housing risks and homelessness for NDIS participants at different stages of NDIS service delivery.

Certain stressors, life events and conditions can create an environment for increased housing risk for people with psychosocial disability. The following factors may increase risks of housing instability and homelessness:

- Financial stress and difficulty
- Criminal history
- Physical health conditions
- Experience of violence, domestic violence and relationship instability
- Lack of support, formal and informal
- Substance dependency

NDIS workers must engage with these risk factors, and determine whether a participant may be at risk, or facing future risk, of housing instability. Identifying these factors and conducting a thorough risk assessment at the early stages of planning and throughout plan implementation provides an opportunity for early intervention.

NDIS workers and identifying and responding to housing risk, instability and homelessness

NDIS and LAC Planners

The development of an NDIS plan is a key stage in the identification of housing risks, housing instability and homelessness. In asking questions relevant to the noted topics, the planner will be able to identify at risk housing situations. Through these questions, the planner will be able to identify housing risks. If the participant's housing is at risk or unstable, housing should be identified as a goal in their plan and appropriate supports and referrals put in place to support the participant with their housing needs.

Mainstream referrals can and should be made at the planning stage. If a participant is facing an immediate housing crisis or risk, mainstream homelessness services should be engaged with and referred to. Stable and secure housing will support the achievement of a participant's broader goals and optimise their personal recovery. Where housing risk or homelessness is identified early in the planning stage, the participant has a greater opportunity to achieve their goal with the appropriate supports, connections and referrals.

When establishing a participant's current accommodation status and exploring housing goals it is important for planners to ask a series of questions to unpack crucial information regarding housing risk and needs that may be undermining their goals.

Questioning may include:

- Are you satisfied with your current housing?
- How long have you lived there?

- How long can you live there?
- Is it safe?
- Is it where you want to be living permanently?
- Are there other people staying there? Do you get along with these people?
- Where will you go when you can no longer stay there?
- How many times have you moved in the past two years?
- Is finding sustainable housing a goal for you?

From these questions, planners can ascertain a participant's housing goals and investigate housing risks at an early stage. Housing goals and risks can then be reflected within the participant's plan, through NDIS funded supports and services.

Local Area Coordinators (LACs)

When working with participants, if housing risk or homelessness is identified, a key role of LACs is to mitigate this through supporting the participant to implement and coordinate their NDIS supports and make appropriate mainstream referrals to address housing needs. LACs can provide participants with knowledge and information regarding local community services and support and provide referral pathways to mainstream services. If crisis housing needs are identified, LACs should make referrals to local homelessness and crisis housing services immediately. Further supports, including advocacy services and tenancy services, can also be implemented to address a participant's housing needs.

Where housing risk is identified LACs can also support participants to use their NDIS plans flexibly to respond to emerging risk or facilitate plan reviews where the participant has experienced a change in circumstances which means the type and level of NDIS support needs to change. Conversations surrounding a participant's housing needs and potential risks are key for LACs to determine referral pathways. LACs

should enquire about a participant's housing situation and housing history to identify the appropriate options.

Questioning may include:

- What is your current accommodation? How long have you lived there? Who do you live with? What do you like and dislike about your current accommodation?
- What are some challenges and barriers to stable housing you have experienced?
- Have your housing or living circumstances changed?
- What would you like to learn regarding housing and tenancy?
- Is finding sustainable housing a goal for you?
- Do you have any cultural requirements?
- What does an ideal home look like for you?

From these questions, LACs can begin to identify gaps in the participant's ability to achieve housing goals, housing needs and risks and identify opportunities for service coordination and referrals.

Support Coordinators

Support Coordinators assist in the implementation of a plan for participants who have more complex needs. They are often best placed to identify and respond to housing risk in their role assisting with the direct implementation of a plan and monitoring a participant's services and supports.

Support Coordinators can investigate a participant's housing situation, needs and risks while assisting them to implement their plan. They have a vital role in implementing early intervention supports to mitigate housing risk and instability. This may involve assisting participants to use their NDIS plans flexibly to respond to emerging risk or referring them to mainstream and community supports to address housing needs. As Support Coordinators may be in contact with

participants more regularly than LACs and planners, they are also able to monitor housing risk and relay this to planners and LACs for potential plan reviews.

A Support Coordinator might like to consider similar questions to LACs, but also might ask:

- What does recovery and wellness look like for you?
- Who do you lean on for support? Family, friends, community?
- Are your housing needs being met within your existing supports and services?
- Have you experienced recent changes or stresses? How has this affected your mood? Has this affected your housing or living circumstances?
- What does an ideal home look like for you? How do you think you can get closer to this goal?
- How do you feel you are progressing with your goals?
- Have your goals or aspirations changed (particularly regarding housing)?
- What supports are working for you? What is not working for you?
- Do you have strong natural/informal support networks in place? Are you connecting with these?

This questioning will allow Support Coordinators to explore housing need and risk more closely, and coordinate services and supports accordingly. If concerns or the need for change is identified, Support Coordinators may consider facilitating and advocating for a participant plan review.

The following factsheets are included in this handbook:

- *Risk factors, warning signs and actions for sustainable tenancies*
- *Key actions for participant and tenancy risks*
- *NDIS planning checklist*

NDIS Support Workers

NDIS Support Workers play a role in monitoring and addressing a participant's housing needs while providing supports in the home.

A wide range of housing supports, and services can be implemented within a participant's plan. NDIS Support Workers may help participants to meet their tenancy obligations, build the capacity of participants to live independently, or provide house and/or yard maintenance.

Given support workers will in most cases have the most direct contact with participants, they are often best placed to monitor and respond to housing needs and risks. Where risks are identified, Support Workers, with NDIS participant consent, should inform the participant's Support Coordinator or LAC to notify either adjustments to their NDIS supports, referrals to community and mainstream services or a plan review where necessary.

The below questions can be useful for an NDIS Support Worker to lead a conversation with a participant about their housing situation:

- Have you experienced recent changes or stresses? How has this affected your mood? Has this affected your housing or living circumstances?
- Do you feel supported with your recovery? Who are your support networks? Do you require further support?
- How are you/do you cope with change or stress? What strategies do you have in place when change or stress occurs?
- How are you maintaining your tenancy or accommodation requirements and responsibilities? Do you need assistance here?
- What are your current housing goals?



Addressing tenancy risk through NDIS supports

It is important that tenancy risk is identified and addressed as early as possible so any appropriate supports and/or referrals can be put in place as a preventative measure. As they regularly see participants, NDIS direct service providers are often best placed to identify and respond to housing risk. NDIS support workers who undertake regular home visits are often best placed to monitor emerging risk to mitigate housing instability and risk of homelessness, supporting participants to maintain and sustain their tenancies.

Once a tenancy risk has been identified, Support Coordinators and LACs should assist participants in using their NDIS plan to address the risk issue, consider opportunities to implement informal support networks where possible, and establish links and services with other agencies to prevent homelessness. This may include temporarily increasing the hours of NDIS supports in an existing plan for periods of stress or difficulty or supporting the participant to request a plan review where additional housing and tenancy supports are required.

What NDIS funded supports can assist with housing?

Housing needs can be addressed both directly and indirectly by the supports and services within a participant's plan. The NDIS may fund temporary accommodation, supported living and capacity building supports such as assistance with tenancy management.

In developing and implementing an NDIS plan to support housing needs, planners, LACs and Support Coordinators may wish to consider the following NDIS supports and services:

- Specialist Support Coordination

- Assistance with accommodation and tenancy obligations
- Life transition planning, including mentoring, peer-support and individual skill development
- Short Term Accommodation (formerly known as respite housing)
- Supported Independent Living (SIL)
- Specialist Disability Accommodation (SDA)
- Home modifications
- House and/or yard maintenance
- House cleaning and other household activities
- Assistance with personal domestic activities
- Plan and financial capacity building
- Assistance with decision making, daily planning and budgeting
- Assistance in building interpersonal relationships

Plan reviews

Plan reviews are a key opportunity to implement housing strategies within a plan if the participant is experiencing housing risk, instability or homelessness. To ensure housing needs are adequately addressed in plan, housing should be set as a key and distinct goal for the participant. This can then be reflected in the participants funded supports and services.

Scheduled plan reviews occur as part of the normal planning cycle and provide an opportunity to assess a participants existing supports and services, and to determine what extent these are helping to reach participants' goals. Where a participant has had a change in circumstances which identifies an increased support need, or if they have identified new or modified goals/aspirations, participants may request an unscheduled plan review. Support Coordinators and LACs can play a proactive role in responding to housing risk by supporting participants to request an early plan review.

In preparing for a plan review, participants should review their existing plan, supports and goals with their Support Coordinator or LAC. In these meetings, participants should consider:

- What is working well for the participant?
- What is not working well for the participant?
- Have the participants goals changed?
- What is required to achieve goals?
- Who is involved in supporting these goals?
- What services and supports may be included in the participants NDIS plan to achieve these goals?

Mainstream services and referral pathways

The NDIS provides funding for support services which are considered as necessary and reasonable. Thus an NDIS plan cannot cover all of a participant's support needs. Where indicated, participants will be referred mainstream services to meet or support the NDIS plan implementation around a participant's housing needs, thereby mitigating their housing risk. It is important that mainstream referral pathways, community and information linkages are in place.

A key responsibility of NDIS Planners, Support Coordinators and LACs is to provide robust mainstream referrals to meet the needs of participants. Strong relationships and partnerships should be developed within regions and communities, so that referrals are simple and efficient, and founded in relevant community knowledge. For crisis situations, where participants are experiencing homelessness, it is important to have connections with local and regional homelessness networks and crisis housing networks. Support Coordinators, LACs and NDIS Planners should be aware of local or regional entry points for homelessness services in the event of a crisis housing need.

Some mainstream referral pathways may include:

- Homelessness networks and services (including crisis housing and accommodation services)
- Food, education and employment services (including food banks and community education programs)
- Financial services (including bond loans, rent in advance, rental arrears funds and financial counselling)
- Tenancy services (including tenancy advocacy supports and tenancy unions)
- Community health services
- Clinical mental health services
- Peer support services
- Social networking and community networking support
- Legal services
- Advocacy services
- Culturally specific services

Establishing robust referral pathways and information linkages is critical to assisting participants with their housing and broader support needs. Working collaboratively with referral agencies will ensure that there is an improved engagement process with the participant and ultimately support a sustainable housing outcome.

The following factsheets are included with this handbook:

- *Culturally and linguistically diverse engagement and Homelessness in Aboriginal and Torres Strait Islander populations*
- *Building strong and integrated support networks for NDIS participants*



4. Identifying and responding to housing risk

A person with a psychosocial disability may need support to manage the practicalities of a tenancy. Where psychosocial stressors are not addressed, this can significantly impact on tenancy management, thus it is important to identify risk early to enable effective intervention strategies for participants.

What is the legislation surrounding a tenancy at risk?

Being able to identify tenancies that are at risk is essential in addressing housing needs. A tenancy at risk is when a tenant has defaulted or failed to comply with their rental obligations. A tenancy which is in breach of the Residential Tenancies Act 1997 (RTA) is at risk of being terminated by the Victorian Civil Administration Tribunal (VCAT) and rendering the tenant without secure housing and/or homeless.

Three areas of the RTA which are more commonly linked to tenancies at risk are:

1. Section 60(2) Interference with the peace, comfort and privacy of occupying neighbours
2. Section 63 Unclean premises
The above sections of the RTA require a Breach of Duty Notice to be issued which provides an opportunity for the tenant to rectify the behaviour. If the behaviour is not rectified, then further legal action can be pursued putting the tenancy at risk.
3. Section 246 Unpaid rent (more than 14 days in arrears)

If a tenant is more than 14 days in arrears, a landlord can apply to VCAT for an Order of Possession and ultimately a warrant to evict. However, there are steps and early intervention strategies that can be applied to support the person to maintain their tenancy.

What does a tenancy at risk look like for participants?

Neighbour disputes and difficulties.

Disputes between neighbours may be a result of the following behaviours:

- Excessive noise
- Physical harassment
- Verbal harassment
- Property damage
- Animal nuisance
- Disorderly behaviour in common areas
- Unruly visitors
- Illegal activity on premises

TIP

Dealing with these issues early can help avoid a dispute which may put a participant's tenancy at risk. NDIS Support Workers may recognise the risk of a dispute and seek to resolve this before it escalates. By discussing these concerns with the participant's Support Coordinator or LAC, additional tenancy supports may be able to be provided to address the behaviours placing the tenancy at risk. For example, if a participant is receiving complaints about excessive noise, their NDIS team may wish to enquire if the participant is experiencing stress or personal difficulties. They may require further psychosocial supports in their home to deal with this stress, which is leading to excessive noise.

Unclean premises

Both external and internal conditions of the property are considered when determining the cleanliness of the property. It is expected that the participant will keep the property in a 'reasonably clean condition'.

Some indicators that the condition of a property is declining are:

- Items and household furniture accumulating inside or outside of the property
- Minor marks/stains on the carpet and/or walls
- Household rubbish not being disposed of properly
- Animal litter trays not being cleaned and/or faeces around the property
- Dishes overflowing in the sink
- Bins overflowing and not being put out for collection

If there is a noticeable decline in the condition of the property it is worth asking the participant about broader challenges they may be experiencing. Other risk factors or psychosocial stressors may be affecting their ability to maintain their home and tenancy.

TIP

NDIS Support Coordinators and Support Workers should work to identify any early warning signs that the property is declining as well as any changes in appearance which may reflect poor cleanliness and/or poor personal hygiene during appointments and home visits. If home cleanliness or hygiene is in decline, it is important to consider any further supports or interventions which may be necessary to within the participants NDIS plan. For example, it may be beneficial to temporarily increase the hour of core supports for cleaning or lawn maintenance as well as for self-care. Alternatively, where there are significant support needs identified, supporting the participant to initiate a plan review can be beneficial in addressing care and housing needs.

Unpaid rent

Financial stress can be a delicate subject for people to discuss and admit to and is often associated with feelings of shame. Financial stress and difficulty is a leading cause of housing risk. Where rent has not been paid for 14 days or more the tenancy can be at immediate risk if appropriate steps and actions are not taken.

A discussion about unpaid rent is an important conversation to have in a timely manner to be able to offer the appropriate support and/or referral. Treating this conversation with a level of consideration and asking open ended questions reduces the individual's perception of being judged and allows for a more thorough assessment of a person's needs. It is important to find out the personal context of financial stress to be able to establish what the appropriate services are and the referrals to be made.

TIP

NDIS planners, LACs and Support Coordinators should attempt to identify financial instabilities which may impact a participant's ability to pay their rent and provide support through making appropriate referrals to services such as: financial counselling services, Housing Establishment Funds or Centrelink rental assistance. The management of these referrals is a key enabler in participants sustaining their tenancy and optimising their NDIS supports.

Note:

Early conversations with the property manager or officer is highly recommended. Social housing landlords in particular may be able to organise payment plans or other options for rental arrears. Social housing landlords can work alongside the tenant to achieve positive outcomes for all.

The following factsheets are included with this handbook:

- *Risk factors, warning signs and actions for sustainable tenancies*
- *Key actions for participant and tenancy risks*



5. Creating sustainable tenancies

Providing a space for building individual capacity to maintain long-term tenancies is important in addressing homelessness. In some cases, participants may have direct supports in their plan to apply for a rental tenancy or to undertake tenancy obligations in line with the participant's tenancy agreement. The following section provides guidance to NDIS providers of the supports which enable sustainable tenancies.

How to support sustainable tenancies?

The key elements to a successful housing experience are choice (type of property and location) and affordability. As with the NDIS, when we provide choice to a participant about their housing needs it creates a sense of autonomy and enables them to establish their own vision of what they want when looking for a home. Finding a home also enables people to establish natural supports and community connections, further supporting sustainable tenancies.

A sustainable tenancy must consider the following principles and best practice approaches:

- Established risk assessment and early identification processes for tenancy risks
- Capacity building in housing literacy, tenancy and financial management
- Timely and appropriate referral pathways to supports and services to mitigate housing risk
- Allocating the right people to the right homes; finding affordable, appropriate and stable homes
- Promotion of positive and assertive relationships and communications with real estate agents, landlords and neighbours

- Promotion of self-determination, choice, agency, hope, empowerment, strength and resilience.
- Holistic approaches that recognise the intersecting factors that lead to homelessness and housing risk and implement a wide range of informal and formal support networks.

Some questions NDIS Support Workers may consider asking the participant when supporting sustainable housing outcomes are:

- What type of support do you have in the area you have chosen?
- What is important to you in a community?
- Are there any areas that you prefer?
- What sort of housing are you interested in? Are you looking at home ownership, private rental properties or public or community housing?
- When do you need to find a home? Is this urgent, or do you have time to search for a property?
- Is access to public transport important to you?
- Are the local medical centres and community services accessible?
- What type of home (house, apartment, unit, etc) do you want to live in?
- What is your budget?

These questions support the identification of long-term sustainable tenancy outcomes. These questions encourage and empower participant to make autonomous choices and build their capacity to live independently.

Empowering and encouraging natural support networks for participants

In addition to NDIS supports and mainstream services, having an informal support network further supports a participant's ability to sustain their tenancy and subsequently to continue working on their recovery goals. Supporting the person to link into the local community and utilise their natural supports provides a sense of belonging and connection which contributes to sustainable tenancies. As with the NDIS plans, when considering housing needs, natural supports and connections to the community should be promoted and utilised.

The following factsheets are included in this handbook:

- *Building strong and integrated support networks for NDIS participants*
- *Culturally and linguistically diverse engagement and Homelessness in Aboriginal and Torres Strait Islander populations*

6. Key takeaways & considerations

- Stable housing plays a vital role in creating safe, secure and sustainable environments that allow individuals with a psychosocial disability to achieve their recovery goals.
- NDIS Services (Planners, LACs, Support Coordinators and Workers) play an important role in identifying and responding to housing risk and homelessness. This needs to be supported by ongoing information exchange between NDIS planners, LACs, Support Coordinators and Support Workers, to monitor and mitigate housing risks as they arise.
- Strong referral pathways between the NDIS and other community and mainstream services are vital for responding to housing risk and homelessness. Culturally specific referrals should be established where required.
- Collaborative relationships and strong communication between service providers, including between NDIS providers, mainstream services and informal supports is critical to ensuring positive housing outcomes for participants.



Choose different, choose wellways

At Wellways, our experience in both mental health and disability allows us to provide supports and understand your physical and emotional needs.

OVER 40 YEARS OF EXPERIENCE

40

Wellways has been working for people with mental health issues and disabilities for more than 40 years.

MENTAL HEALTH SPECIALIST



We have experience in developing and delivering many mental health services and programs. We understand the challenges and complexity of mental health issues for individuals and families.

COMPLEX NEEDS



We have experienced and trained staff to work with people with complex needs and multiple diagnosis.

WORKERS WITH LIVED EXPERIENCE



Many of our workers have 'been there' and can relate. At Wellways we value personal experience and believe this contributes to the depth of our programs.

WORKERS WHO IDENTIFY AS LGBTIQ+



Our Out Together program aims to meet the needs of NDIS participants who identify as LGBTIQ+ by providing them to access to LGBTIQ+ peer workers.

Contact Wellways Helpline on **1300 111 500** to find out about services and supports available to help you achieve your goals.

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Wellways acknowledges Aboriginal and Torres Strait Islander People as the traditional owners and custodians of the land on which we live, work and play and pays respect to their Elders past, present and future.

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