

Housing for People with Disability in My Community Workbook

Report no 3. in "Housing People with Disability in My Community" pro bono series
By Joseph Connellan

Shire of Mount Alexander | 2026

Workbook Purpose

To provide a framework with local and broader information to help everyone understand the housing needs of people with disability within their community, and to identify proven pathways to better housing.

Caution: *This Report aims to produce a low cost, localized housing workbook. It was compiled with data obtained by AI. AI can and does make thing up and get things wrong. This analysis also relies on actions of and interpretations by humans (in this case, the author) that can also add mistakes and misdirection. This data is best tested against local knowledge.*

A video overview of this Report and the Report itself can be downloaded from www.iosephconnellan.com

COMMENTS

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LINKS ON THIS SLIDE

- [Joseph Connellan \(author's website\)](http://www.iosephconnellan.com)

Workbook Structure

PART A: PEOPLE WITH DISABILITY AND THEIR HOUSING

- About People with Disability
- NDIS Numbers and Payments
- Five Barriers to Housing
- Evolution of PWD Housing

PART B: DEFINING DEMAND

- Individual Housing Need

PART C: HOUSING SYSTEM SEGMENTS

• Feeder

- Inappropriate
- Interim

• Permanent

- Specialist Disability Accommodation (SDA)
- Non-SDA Supported Accommodation
- Social and Affordable Housing
- Private Rental
- At Home

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About People with Disability

- 20% of population have a disability
- 40% of people with disability are 65 years and over
- Severe or profound disability is defined as requiring assistance with core activities
- NDIS eligibility is based on permanent impairment, significantly impact and lifelong

Table: About Disability and NDIS in Mt Alexander Shire

20,250 People live in the Council area ...
.. of these 1,083 need of assistance with core activity ...
...and 489 are <65 years and need assistance (ABS) ...
...while 741 are NDIS Participants (NDIS)



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LINKS ON THIS SLIDE

- [National Disability Insurance Scheme \(NDIS\)](#)
- [Australian Bureau of Statistics \(ABS\)](#)

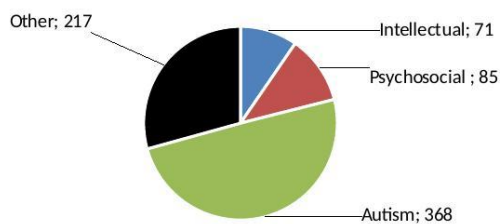
NDIS Numbers and Payments

741 active NDIS participant

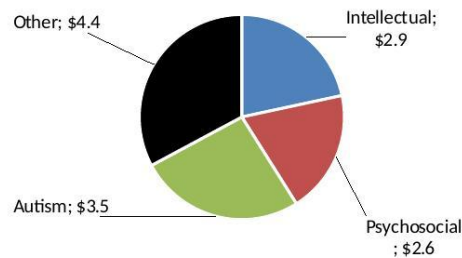
\$13.4 paid of \$22.5m committed

- People with different disabilities have NDIS
- Some participants have multiple disability
- But funding mainly goes to Intellectual, Psychosocial and Autism

Number with NDIS



NDIS Payments (\$m pa)



While NDIS participants have many different types of disability most NDIS funding goes to people with Autism, Intellectual and Psychosocial Disability and at different levels.

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- [NDIS — participant data](#)

FIVE BARRIERS TO HOUSING

- Functional impact, not disability type, is what creates housing barriers
- Good housing solves the person's barriers, not every barrier that exists



Identifying an individual's barrier(s) and others who face the shared barrier(s) helps identify pathways to common solutions

- **Five Barriers**
 - **Design** – either modification or accessible design
 - **Location** – for access to services and transport by PWD and staff
 - **Affordability** – including both income and access to capital
 - **Support** – amount of support and preferred provider
 - **Tenancy and Property Management** – responsive to tenant and support complexity

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PART A: PEOPLE WITH DISABILITY AND THEIR HOUSING

EVOLUTION OF HOUSING

- Towards smaller groups, fewer per dwellings, mixed development, housing and support separation and provider choice
- Progress is slow, uneven, and different from place to place
- Becoming more complex and expensive



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- [The Haven Foundation \(Mind Australia\)](#)

PART B: DEFINING DEMAND

Individual Housing Needs

- Demand is need that can be met i.e. resources are available to overcome barriers
- PWD, families, support co-ordinators and support providers are key source of information
- PWD often share barriers and can follow common pathways

Table: PWD Housing Demand Survey Example

Barrier	Questions	Response options
 Accessible Design	Is modification required? Is it extensive or can it be retro-fitted?	• None required • Some/ Extensive
 Location	Need to be close to public transport or services? For the participant and/or staff?	• Train/Bus • Shopping centre
 Affordability	Can afford market rent or needs social housing rent? Can afford to purchase?	• Can afford market rent • Can purchase
 Support	Has a required support provider? Has shared or 1:1 support?	• Nominated providers • Shared support
 Tenancy & Property Management	Extra time to liaise with tenant and support provider? Does the support provider need space?	• Some/much extra time • Space required

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8

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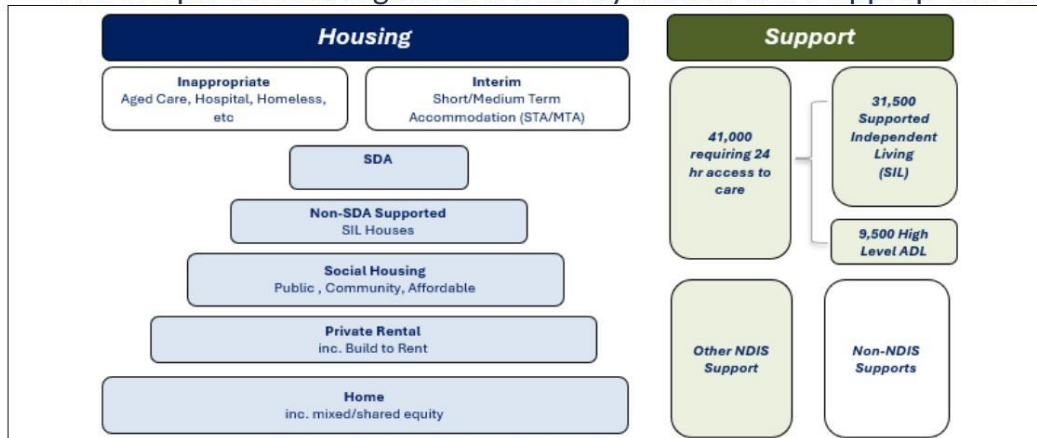
QUESTIONS

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PART C: HOUSING SYSTEM SEGMENTS

The Housing System

- Housing system is complex, segmented, opaque and interconnected
- Housing and support (such as SIL) are separate but integrated
- The five permanent segments are fed by interim and inappropriate housing



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It is critical for the 41,000 people nationally who require 24/7 support access to have specialised housing

9

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- [Supported Independent Living \(SIL\) — NDIS](#)

PART C: HOUSING SYSTEM SEGMENTS

Feeder - Inappropriate Housing

- People with disability may be in inappropriate housing even with NDIS funds.
- Some people are linked to programs assisting them to secure housing



Aged Care

- Commonwealth 'Getting Younger People out of Aged Care' initiative
- Victoria's Younger People in Residential Aged Care (YPIRAC) System Coordinator Program



Hospitals

- NDIA Health Liaison Officers (HLOs)
- Dhelkaya Health (Castlemaine Health) — hospital-to-home pathways across the Shire



Homeless

- Dhelkaya Health Housing Service — part of the Loddon Campaspe Homelessness Alliance
- Salvation Army Castlemaine — emergency relief
- Castlemaine Housing Service (auspiced by Castlemaine District Community Health)



Corrections

- Castlemaine Community Correctional Services (within the Shire) — supported by Bendigo CCS
- Loddon Prison Precinct, Middleton, is located in the Shire
- VACRO ReConnect (Victoria-wide)



Linking to support programs for people in inappropriate housing can lead to better housing more quickly

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- [Commonwealth 'Younger People in Residential Aged Care' initiative](#)
- [YPIRAC System Coordinator Program \(Ability First Australia\)](#)
- [NDIS Health Liaison Officers](#)
- [Dhelkaya Health \(Castlemaine Health\)](#)
- [Dhelkaya Health — Housing Services](#)
- [Loddon Campaspe Homelessness Alliance](#)
- [Salvation Army — Castlemaine Corps](#)
- [Corrections Victoria — Community Correctional Services](#)
- [Loddon Prison Precinct](#)
- [VACRO — ReConnect](#)

PART C: HOUSING SYSTEM SEGMENTS

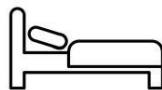
Feeder - Interim Housing

- NDIS funds people for short term accommodation (STA) or Respite as well as Medium Term Accommodation (MTA)
- MTA is sometime for people waiting for SDA to be built



Short Term Accommodation (STA/Respite)

- Mount Alexander Shire Accommodation & Respite Group (MASARG)
- Local respite & accommodation advocacy — 'A Home of My Own' housing project



Medium Term Accommodation (MTA)

- Because dedicated, purpose-built MTA properties are limited in rural shires, you generally secure MTA by working with a regional or statewide NDIS provider



People can get trapped in Short and medium term accommodation if long term options fall through

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LINKS ON THIS SLIDE

- [NDIS Short Term Accommodation \(STA / Respite\)](#)
- [NDIS Medium Term Accommodation \(MTA\)](#)
- [Mount Alexander Shire Council](#)

PART C: HOUSING SYSTEM SEGMENTS

Five Permanent Housing Segments

- PWD grouped by need, funding and availability into one of five segments
- Opportunities and often stakeholders different in each segment



SDA - with existing, typically Group Homes, and new



Non- SDA Supported Accommodation - includes SIL Houses and SRSs



Social and Affordable Housing - public, community and affordable



Private Rental - often only affordable when shared



Home Ownership - include shared ownership schemes



When a housing need is not met in one segment it is displaced into another segment.

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PART C: HOUSING SYSTEM SEGMENTS



Specialist Disability Accommodation (SDA)

- For participants with significant functional impairment and/or complex needs
- SDA Program Purpose and Progress
 - To renew non-contemporary and grow to 28,000
 - Current 16,000 "in SDA" and 9,000 "with but not in"
- Has very complex funding
 - By building type, location, tenants and design
- Most existing older SDA are larger
 - With 4 or 5 Places are "Group Homes"
 - With 6 or more places are "Legacy"
 - Most existing SDA is basic (Many Vic Govt)
 - People with unused SDA are to "SIL Houses"



Diagram: SDA Design Categories

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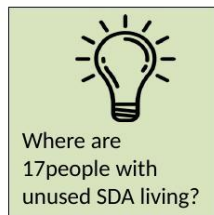
LINKS ON THIS SLIDE

- [Specialist Disability Accommodation \(SDA\) — NDIS](#)
- [SDA Design Standard](#)

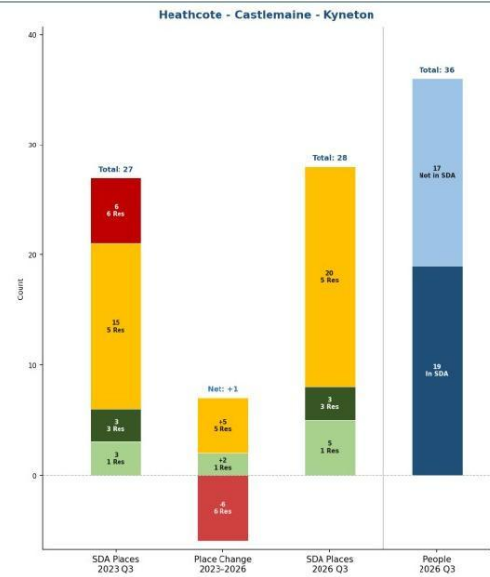
SDA - ABS SA3 Heathcote - Castlemaine - Kyneton

- From “SDA in My Community: From 2023 to 2026 - 66 Victorian Community Snapshots”

SDA supply in Heathcote - Castlemaine - Kyneton has grown from 27 to 28 places between 2023 Q3 and 2026 Q3 — an increase of 1 places (4%). In terms of dwelling mix: 1–2 resident places grew from 3 to 5 (+2); 3 resident places were unchanged at 3; 4–5 resident group houses rose from 15 to 20 (+5); and 6 resident (legacy) places reduced from 6 to 0 (-6). Funding utilisation is low at 52.8% — 19 of 36 people with SDA funding are currently using it, while 17 people have funding but are not yet in SDA. Place occupancy is moderate at 67.9%, with 19 people in SDA against 28 available places — implying up to 9 places may be vacant.



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14

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LINKS ON THIS SLIDE

- [SDA in My Community — 66 Victorian Community Snapshots](#)
- [NDIS SDA Vacancy Finder](#)

SDA Providers, Vacancies and Developments



SDA Vacancies in the LGA (Housing Hub)

— CareChoice

Castlemaine, VIC

Castlemaine - Brand New Robust & Improved Liveability Home's

2 2 1 | Rent | SDA | Villa
 Available: 01/10/2025

— Community Housing Ltd

Castlemaine, VIC

Improved livability independent unit in Castlemaine

2 2 1 | Rent | Townhouse
 Available: 01/11/2022



Can SDA that has been vacant for a long time be used for lower return non-SDA housing for people with disability?

SDA Developments in the LGA

- None identified

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- [Housing Hub — SDA vacancies](#)
- [CareChoice](#)
- [Community Housing Limited \(CHL\)](#)

PART C: HOUSING SYSTEM SEGMENTS



Non-SDA Supported Accommodation

- Provides housing bundled with supports (typically SIL)
- Often occupied with people with unused SDA
- Unsubsidised and largely unregulated housing
- No identified SIL houses or registered SRSs in LGA

SIL Houses

- Unmodified houses where multiple people with SIL packages with by single provider
- Defined as an “SDA dwelling” under the Victorian Residential Tenancies Act 1997

Supported Residential Services (SRS)

- Privately operated accommodation facility providing board, lodging and personal support for people needing assistance
- Registered and overseen by the Victorian Social Services Regulator — two types: for older people, or for people with disability



A property can be both a SIL House and an SRS (sometimes, an unregistered one)

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LINKS ON THIS SLIDE

- [Residential Tenancies Act 1997 \(Vic\)](#)
- [Social Services Regulator \(Victoria\)](#)
- [Supported Residential Services \(SRS\)](#)

PART C: HOUSING SYSTEM SEGMENTS



Social and Affordable Housing

Social Housing comprises Public housing (Govt managed) and Community Housing (managed by registered NFPs)

- Rent is 25% to 30% of income (plus 100% CRA if available)
- Access to social housing is via Victorian Housing Register
- Social Housing Supply (Shire of Mount Alexander) – 240 dwellings
- VHR Waiting List Areas - Castlemaine District
 - 1 bedroom – Priority - 390 plus Register of Interest - 147
- Major Social Housing project in area is Haven Castlemaine
- Affordable housing
 - below-market-rent (often 75%)
 - managed by the government and community housing providers



Affordable housing is often unaffordable to people on a Disability Support Pension (DSP) even with Rent Assistance (RA)

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17

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LINKS ON THIS SLIDE

- [Housing Victoria](#)
- [Victorian Housing Register \(VHR\)](#)
- [Homes Victoria](#)
- [Commonwealth Rent Assistance \(CRA\) — Services Australia](#)
- [Disability Support Pension \(DSP\) — Services Australia](#)
- [Haven Castlemaine \(Mind Australia\)](#)

PART C: HOUSING SYSTEM SEGMENTS



Social Housing - Haven Castlemaine

- Developed by Haven Foundation and Mind funded by Housing Victoria
- 14 one-bedroom apartments providing long-term, affordable, and secure social housing
- Adults living with mental health challenges



Castlemaine Haven
in one of 14 new
Haven projects in
development, most
funded with
Government housing
funds

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18

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- [Mind Australia](#)
- [The Haven Foundation](#)
- [Homes Victoria — Big Housing Build](#)

PART C: HOUSING SYSTEM SEGMENTS



Private Rental

- Private rental mostly privately and managed by local real estate agents
- Very little stock is accessibly designed
- Affordability benchmark: 30% Disability Support Pension (DSP) plus 100% of Commonwealth Rent Assistance (CRA) - \$275/week per person (\$550 shared)
- Usually requires sharing to be affordable
- Available rental in the LGA
 - 1 Bedroom - 0 affordable from 2 listed - from \$310 to \$350
 - 2 Bedroom - 5 affordable from 5 listed - from \$350 to \$545
 - 3 Bedroom - 6 affordable from 8 listed - from \$350 to \$850



Community organisations can sometimes headlease properties to secure access and offer low-cost rental

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LINKS ON THIS SLIDE

- [Disability Support Pension \(DSP\) — Services Australia](#)
- [Commonwealth Rent Assistance \(CRA\) — Services Australia](#)

PART C: HOUSING SYSTEM SEGMENTS



At Home

- Living at home is most common and least visible housing segment
- There are many people with disability live with ageing carers
- People with disability often have insufficient funds to buy housing or pay mortgage
- Where families can fund or provide housing the need to share support and management of property can be issues
- Options such as granny flats can be useful



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20

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Possible Next Steps

Project

- Develop a community briefing paper
- Facilitate a community discussion event

• People

- Identify, engage and inform people who may have interest and/or expertise
- Work with PWD, carers and families and service providers to document housing barriers and need

• Housing Solutions

- Identify key information sources and useful contacts within and beyond community
- Develop a community working group for each segment

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Questions and Comments

Questions and Comments

What now?

Contact Joseph Connellan

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[w. www.josephconnellan.com](http://www.josephconnellan.com)

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