

Housing for people with an acquired brain or spinal injury: Mapping the Australian funding landscape

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Background

Due to several personal and systemic factors, individuals with an acquired brain injury (ABI) or spinal cord injury (SCI) are often unable to afford the extent of support required to address their housing needs. Funding is often sought from National or State/Territory-based insurance schemes to assist a person with ABI or SCI to make changes to their housing situation and improve their quality of life.

Research Aim

Given the crucial role of insurance schemes in contributing toward housing improvements for individuals with ABI and SCI, this research aimed to synthesize eligibility and funding contributions relating to housing infrastructure, tenancy, and service delivery for people who have sustained an ABI or SCI for the following schemes:

- National Disability Insurance Scheme (NDIS);
- Interstate National Injury Insurance Schemes (NIIS); and
- National and interstate workers compensation schemes.

Method

A scoping review of available grey literature was conducted. For the purpose of this review, funding related to housing was broadly defined as funding that supported people to live as independently as possible in their home and participate in their community.

Two researchers independently and systematically searched the NDIS, interstate NIIS and national / interstate workers compensation scheme websites for relevant information. Data extraction was also performed independently by two researchers using a standardised data extraction form to ensure consistency. A narrative synthesis was used to describe the data extracted from the relevant sources.

Results

This review identified 20 major insurance schemes across Australia that provide housing-related funding to individuals who have sustained a moderate, severe, or profound ABI, or SCI resulting in incomplete or complete paraplegia or tetraplegia. The funding contributions of the 20 relevant schemes toward three main categories of housing support (i.e., infrastructure, tenancy, and service delivery) following ABI or SCI are outlined below:

Major Australian Funding Schemes	Infrastructure						Tenancy			Service Delivery						
	Home Modifications	New Builds (owned by individual)	Home Purchases (owned by individual)	Vehicle Modifications	Short-term Accommodation	Long-term Accommodation	Rent Assistance	Support Obtaining a Tenancy	Relocation Costs	Attendant (Personal) Care	Household Services	Consumables & Equipment	Community Access & Participation	Case Management Services	Family Supports	Assistance Animals
National Schemes																
NDIS	✓	✓	✓	✓	✓	✓	X	✓	✓	✓	✓	✓	✓	✓	✓	✓
Seacare	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Comcare	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
DVA Scheme	✓	✓	✓	✓	✓	✓	X	✓	✓	✓	✓	✓	✓	✓	✓	✓
State/Territory-based Schemes																
Queensland																
NIISQ	✓	✓	✓	✓	✓	✓	X	✓	✓	✓	✓	✓	✓	✓	✓	✓
WorkCover (QLD)	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
New South Wales																
icare Lifetime Care	✓	✓	X	✓	✓	✓	X	✓	✓	✓	✓	✓	✓	✓	✓	✓
icare Workers Care	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Australian Capital Territory																
Lifetime Care and Support Scheme	✓	X	X	✓	✓	✓	X	✓	✓	✓	✓	✓	✓	✓	✓	✓
Workers Compensation (ACT)	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Victoria																
Transport Accident Compensation Scheme	✓	✓	X	✓	✓	✓	X	✓	✓	✓	✓	✓	✓	✓	✓	✓
WorkSafe (VIC)	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Tasmania																
Motor Accidents Insurance Scheme	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
WorkSafe (TAS)	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Northern Territory																
Motor Accidents Compensation Scheme	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
WorkSafe (NT)	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
South Australia																
Lifetime Support Scheme	✓	X	X	✓	✓	✓	X	✓	✓	✓	✓	✓	✓	✓	✓	✓
ReturnToWork (SA)	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Western Australia																
Catastrophic Injuries Support Scheme	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
WorkCover (WA)	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

Note. The 'infrastructure', 'tenancy', and 'service delivery' sub-categories were data-driven.

✓=funding provided; X=funding not provided; ^=no funding described (i.e., not clear whether funding provided or not).

DVA=Department of Veterans' Affairs; NDIS=National Disability Insurance Scheme; NIISQ=National Injury Insurance Scheme Queensland

Implications for Consumers

The findings highlighted the extent of missing information regarding funded housing supports across the NDIS, NIIS, and workers compensation schemes. Individuals with an ABI or SCI, and their families, may use this information to inquire about particular housing supports they may need to live as independently as possible at home and participate in the community, and that have not been mentioned in scheme guidelines, fact sheets, or other public documents. The review findings may therefore empower individuals and their families to pursue information about housing supports they may be entitled to, in order to improve their housing situation.

Implications for Policy-makers

The review identified inconsistencies across the 20 schemes regarding funded housing supports and eligibility criteria to access particular housing supports. This inconsistency raises equality issues that must be considered by policy-makers, particularly if individuals with ABI or SCI are unable to access the housing support they require from other government or non-government schemes. The development and communication of a unified, evidence-based framework for housing support that is tailored to ABI and SCI may inform future decision-making in this area and improve housing outcomes for consumers.