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27th April 2011

Inquiry into Disability Care and Support

Thank you for the opportunity to have further input into the inquiry into disability care and support. We wish to applaud the Productivity Commission for producing a document that will bring hope to carers, people with disability and those with acquired injury. If implemented it offers a pathway forward to a vastly improved lifestyle and independence for thousands of less fortunate in our society, a chance for them 'To Count'.

The bi-partisan support displayed since the release of the report has lifted our spirits that at last the lone voices in the wilderness are being heard.

We view the report as a document addressing one link in a four link piece of chain, that link being the care needs of those with disabilities or acquired injuries. The other three links we see as education/training, employment and accommodation.

Of our piece of chain, education/training and employment have grown in strength in recent years due to increased funding and greater opportunity. The other two links (care and accommodation) we see as being weaker. Both have in the past and to this day remain critically under funded. If implemented the NDIS will elevate caring to unprecedented levels, bringing with it greater opportunity and enhanced rehabilitation.

The last link in our chain (accommodation) will be further weakened as increased care funding will see thousands more languishing on waiting lists that currently are unable to cope with an ever increasing demand.

It is our understanding that the NDIS may fund modification to existing properties (i.e. wheelchair access) and possible accommodation funding in extreme circumstances. It appears however, there is no provision in the scheme to provide accommodation for the thousands of those with disabilities already awaiting a place of residence and those who will follow in the future.

In Volume One Chapter 4 Page 23 under the heading **Encouraging Savings** the Productivity Commission have given a brief appraisal of the Special Disability Trust (SDT). In our opinion, though we stand to be corrected, the Commissioners have failed to appreciate and have underestimated the valued role the SDT could play in the future by helping reduce those accommodation waiting lists.

The report stated the following

- ***“Disability trusts have historically had low take-up rates. In 2008, there were 33 active disability trusts, although another 262 applicants had been granted eligibility (Senate 2008).”***

The report does not mention that in the first two years of the trust to 2008 Centrelink received thousands of enquiries about the trust. The take-up rate has improved and up to date information regarding the number of trusts currently established and the number of enquiries, can be obtained from the **Complex Assessment Team, Special Disabilities Trusts (SDT) Centrelink.**

We believe the low take-up rate for the trust is not due to lack of interest, rather loss of interest when those enquiring learn of the many unfavorable rules and regulation in the areas of taxation, limited use of funds and many other disincentives.

- ***“several commentators have questioned whether disability trusts are practical for the majority of people with disability”.***

The SDT was never intended for the majority of people with disabilities. Its primary intention was to look after the needs of those unable to manage their own affairs i.e. those with intellectual disabilities. To act as a vehicle in which to hold funds for care needs and or a property as a place of residence under strict guidelines and regulations and insulated from Centrelink assessment tools.

- ***“Special Disability Trusts appear to be of limited use for most people with disability, bearing in mind that many families experiencing disability have lower assets and income. Further, with a fully functional NDIS, there would be much less need for such measures. The Commission considers that the role of Special Disability Trusts should be reviewed once the NDIS is up and running.”***

As previously stated the SDT was not intended for most people with disability, however, we see this as no valid reason to diminish the value of the trust to that minority of families who are striving to make partial or full private provision for a family member who will never have the opportunity to provide for themselves. While a fully functional NDIS may resolve the care needs of those with disability, we see in the future (contrary to the Commissioners’ position) a greater need for the SDT to allow families the opportunity to provide accommodation for their family member. Accommodation will be increasingly harder to find if care funding becomes a right and not a privilege via a NDIS.

In situations where a person lacks testamentary capacity due to their disability we believe the SDT is unrivaled in providing a safe secure vehicle in which to hold a property (primary place of residence) for that person. Important tax changes were made last year and other reforms hopefully due to pass through Parliament shortly re expenditure items will further enhance the attractiveness of the SDT.

In November last year the House unanimously agreed to a motion by the Member for Pearce the Hon Judi Moylan MP, which acknowledged a commitment to investigate further issues raised in the Building Trust Report that remain unaddressed by Government. We hope to see those issues

addressed as quickly as possible to allow the trust to be bedded down to become the valued planning tool so many have been striving to achieve over the past nine years.

One day in the future, we may, as a nation, have the foresight and maturity to embrace aspects of a scheme that was introduced in Canada a few years ago. Titled a **Registered Disability Savings Plan** it allows families who have a family member with a disability the opportunity to save in an account (tax free) for future need. Families on a low income receive a co-contribution from the Government.

Thank you for reading this submission.

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