

## **My Home, My Way: Podcast Transcript. Episode 7 – Owning My Home**

**Jake Briggs:** For us people with disability, living in our own home isn't something we expect to just happen...

**Catherine Wright:** And I'm like, Nah. I can do it.

**Jake Briggs:** Often, we have to make it happen - by ourselves, or with our family and our allies.

**Catherine Wright:** I'm glad that I actually did it because I felt like, I'm one of the ones who have not got a disability, but I have.

**Jake Briggs:** I'm Jake Briggs and welcome to My Home, My way - A podcast about people with disability making their home, their own.

Living in a group home is often given as the only option for people with a disability - but that's not true.

It's not always what's best for us.

And group home living is not the typical way we make a home.

We don't say "hey I'd like to live with 5 strangers with the same diagnosis as me, that someone else chose, and have our home run by a service."

So what's the alternative?

My Home My Way has practical advice and stories of people with developmental disability, their allies and families, making a home on their terms.

... Coming up with unique support models that enable, even people with complex needs, to live in their own home.

By the way, this podcast is sensory-friendly, with a sensitive use of music, so you can listen comfortably.

In Australia, 67% of households are home owners. And that includes people with disability.

And how is it possible for people with a disability to achieve the great Australian dream of home ownership?

How important is location and neighbourhood?

What schemes and subsidies might assist with affordability?

In this episode, you'll meet Catherine Wright.

She's been in her own home for two years.

Catherine is a pretty creative person.

**Jake Briggs:** She runs a business from home sewing portraits and clothing.

**Catherine Wright:** I do hats, pencil cases, makeup bags. I do sewing portraits as well.

**Jake Briggs:** She's also a mum to a teenage son and daughter....

**Catherine Wright:** She's a fantastic singer and an artist herself, and my son's kind of a happy go lucky guy.

**Jake Briggs:** Catherine and her husband bought a home off the plan in a housing estate, in Western Australia. It's a 3-bedroom home with a small backyard that looks onto a park.

**Catherine Wright:** My lounge room is my favourite area. I can see the sunrise coming through my loungeroom.

**Jake Briggs:** She loves it and her kids are happy there too.

**Catherine Wright:** My son, he's so happy that he's got a big window and he can see the mountains through his window.

**Jake Briggs:** Catherine and her family used to live in social housing for people with disability.

**Catherine Wright:** I was living in a rental home. It just didn't work out for us. There was three disability homes there. Then on the opposite side, there was a place that they always relied on us more than they can rely themselves. So we said, well, I don't want to get hurt by that again.

We couldn't do what we want to do. Like walk out sometimes and, and then people will ask, can I have some money kind of thing? Late nights, there were cars coming in and out and dodgy stuff. It felt unsafe because we actually got bashed in that house.

We were on like eggshells, in the rental places. And then when we were in another rental place, I went, Oh, we need to do it.

**Jake Briggs:** And they did do it! Catherine and her husband saved, researched and planned for a long time.

**Catherine Wright:** It was really low in price for the buildings to build. And try to save up and we'd been since 8 years doing our research for getting a home.

We had to calm ourselves down and finally they give us the paperwork and telling us what to do, but we find had to find our own angle to get easy for me. So we always have to find another angle. If we can't get that done, we'll find another angle to get it into another situation.

**Jake Briggs:** She used technology that made things easier with all the paperwork, and kept personal debt to a minimum.

**Catherine Wright:** We got a photocopier that actually can get your phone and you take photos of your things and it actually can PDF form some stuff. And it sends off to their emails. Because it's hard for us to go to them, the emails go to them.

Full on credit cards - pay that straight away. Just keep some of you got only a little bit of debt. Like we had a car, so we have a little bit of debt and it was still okay.

Well, we saved a little bit. We sometimes had to hold back on fast foods. We had to not go out to a lot of fun things.

**Jake Briggs:** Catherine used some of some of her NDIS support coordination funding to navigate some of the hurdles such as paperwork.

**Catherine Wright:** Sometimes it might be NDIS might help out to do the other people.

**Jake Briggs:** It wasn't always a smooth journey to buying a home. Catherine came up against people who didn't think she should have her own home.

**Catherine Wright:** People even tell me in the background, you shouldn't do it because you using too much of the disability money, but it wasn't a disability money that we using a lot. My husband was working as well.

I'm glad that I actually did it because I felt like, I'm one of the, one of the ones who have not got a disability, but I have. And we actually did.

**Jake Briggs:** They saved money from her husband's wage and from her Disability Support Pension. And then Catherine and her husband started thinking about the kind of house they'd like, and what area.

**Catherine Wright:** So we tried lots of research, like going to the homes that's open. Just to talk around and looking at the designs that they have.

I'd always grown up with this area. I used to skate and that. My doctors told me off about that, with my disabilities. But I used to be free in this area, kind of thing.

Me and my husband, when we just got married and we're just standing up in this area, we said, Oh, maybe this area later on in the future, we might live there.

**Jake Briggs:** Catherine's wish came true. With a low deposit home loan, they bought a house off the plan.

Their house was in a new estate in the same area where Catherine had skated and run around as a kid - against doctor's orders.

They negotiated with the builders to make it accessible and customised to the needs of Catherine and her kids including her autistic daughter.

**Catherine Wright:** But then the builders that we had, didn't know how to do a disability home.

**Catherine Wright:** We couldn't do it on what they were doing and like normal building kind of thing, because that was not helping for us.

**Jake Briggs:** When Catherine talks about customising something, she says she "quirks" it.

**Catherine Wright:** The builder designed it, but we quirk it a way that the switches are about nine feet high because I said, No, I got to go and put it down to my ankle height. And I said, no, I can't go down to my ankle because of my hip out because I already replaced it.

And if I'm getting older, I need to get in a wheelchair. I got my power points are high that I can touch it.

We asked for them to widen up the doors, like ambulance beds come in and out. The bathroom is without glass in the showers because my daughter loves to swing her toys. And usually the first thing is the shower glasses will be smashed.

We had some handles in the bathrooms and it was a wider bathroom for me, if I'm in a wheelchair to care for my daughter in the shower.

We did a little bit of a quirky thing with the light switch. My daughter's light switch is in the hallway now instead of the, in the bedroom. Because she always likes to be here disco lights. Just flicking it up and down and saying, know the lights going in on and off.

It took a year from signing the sale contract to moving in.

**Jake Briggs:** After she moved, Catherine didn't look back.

**Catherine Wright:** We just moved in in 2019. It was a bit stressful because neighbours were in my hair a lot as well, in the rental place.

With the disability I had to bite my lip sometimes too, because all of them go up, can I have your address? Can I have your address and see you again?

And I had to button up my lip and say, no, I don't want you to have my address. And, I'm leaving this area and don't know that area to come to mine, new world kind of thing.

**Jake Briggs:** She's also glad to be out of rental housing because renting can be looked down on, and owning your own place is still the Great Australian Dream - even if in many parts of Australia it's unaffordable.

**Catherine Wright:** Because it's a rental house people judge you kind of thing. People kept on putting you down. But in my own home now, no one's judging me.

**Jake Briggs:** And the insecurity and lack of control when you rent in Australia.

**Catherine Wright:** Yeah, because of the inspection times and all of that, I felt like I got in trouble. I felt like I was like the principal's [office] kind of thing.

When you're a teenager, you just like a principal's on your back and going, or the teachers on your back going, oh, you got to do this the right way.

And he's like, I'm supposed to live in my own way in this rental house.

**Catherine Wright:** When my daughter was at home on the rental of time that she collects a lot of paperwork at the shops and yeah. She actually chucked it on the floor once and then I got in trouble, with junk on the floor.

**Jake Briggs:** Catherine feels a part of her new community and she's active in it too.

**Catherine Wright:** So we had had a chance to settle down for two, nearly two years of in our home.

My home that I'm in, it's a strata block so I always had to go to meetings and all that to talk to everybody. So it helps me relate to the people in the street and it helps me get more in the community kind of thing. Actually walk with people, with actually all normal people I think can do it. And then I can go into them too as well.

Because we got a small backyard, we got one park as a big backyard and we go there. And then sometimes we bang into some neighbours in a street that just have a barbecue.

We just have a chat to them there. And it just feels like the whole whole area. It feels like I belong.

**Jake Briggs:** Catherine finds it important to stick to their budget and running her own business helps.

**Catherine Wright:** And we worried if, when you have to give the money goes to. We have to do something about it, but I'm glad that I got a second helping out to do my own job, try and learn everything. I got some money there to help me through. So I got my own business.

**Jake Briggs:** She points out that people with disability, both renters and home owners, can get subsidies on some rates and bills.

**Catherine Wright:** When we just got in, they said to me, you did you know about the subsidy, the disability subsidy on your land rate? And I didn't realise that until we moved in that he said. You have to wait till the next tax season till we fix it all up and we were thinking, okay.

And then I never knew that since I was younger or anything - they have actually have a subsidy for land rates in your disability. Even when you're renting, you know that you got your power bill and maybe water rates if you put your name on them. Instead your husband, who's not got a disability. You get the rebates.

**Jake Briggs:** One big piece of advice is to ignore people who aren't on your side.

**Catherine Wright:** Your past that people say you should not do that, or, oh, you're on Centrelink, you working the system kind of thing. But you're not actually working the system.

You're actually trying to live, live your life and trying to get into your own home. Um, yeah, there's some bullies out there trying push you down and you need to find your own angle to get out of it.

**Jake Briggs:** Having her own place means Catherine has more space - both emotionally - and physically - to dream, and turn her dreams into reality - instead of getting caught up in stuff around her.

**Catherine Wright:** I know I'm not going to move from that place. And then I can try to find my ideas and get, or into more my business.

It just helps me know that I can, now I can find my dreams, follow my dreams instead of following the neighbours and in the, in the rental places kept on pushing me down.

And, she says that being a homeowner makes her feel like she has the same opportunities as other people and that she belongs.

It feels like I'm not, I know it's not, nothing's normal in this world, but it felt like I can actually do for people who haven't got a disability. That I can relate.

Because sometimes when I didn't have a business or I haven't had my house, I'm not in that little community of owning a house and a business. I didn't feel like I was like belonging to any of them. Or if I talked to him about something else, it's not relationship to what they have.

I can say, yeah, I can see that if in my house and oh, I can, I can do that. That's what that feels like, the tax and situation like that you have to do.

When I was younger, teachers and doctors and all of them tell me, Oh, you shouldn't couldn't do that. Couldn't do this. And I went, Nah, and find another object to do. I can do it.

I felt like my sister, when she built in 1996. I felt like I actually can belong. I actually can do it.

**Jake Briggs:** That was Catherine Wright, assisted by support worker Jill Carney.

Keep trying to find ways that work for you, or the person you're trying to support. Catherine calls these 'angles' - angles that make things easier for her.

There are pitfalls in traditional social housing and models that cluster people together.

There are low interest loans and various subsidies that you might tap into.

Having a choice about where you live and the neighbourhood is important so can you feel secure and have a sense of belonging.

In the next and final episode of My Home My Way, you'll hear about safeguards. How living in your own place, can help keep you safe.

**Bobby Noone:** Tammy and Kelly get invited to street parties. People are looking out for them.

**Jake Briggs:** You can find the Show Notes for this episode, with the main points, and a transcript on the My Home My Way website.

The My Home My Way website also has lots of resources, stories and tips for you to get your own place on your terms, or to support someone else to.

**Jake Briggs:** Type My Home My Way into a search engine, or go to [www.myhomemyway.com.au](http://www.myhomemyway.com.au)

My Home My Way is made by NACBO, the national alliance of capacity building organisations in Australia.

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We'd love to know if there's anything we could do to make this podcast more accessible, and your feedback in general. Contact us through the My Home My Way website.

Thanks for listening.