



Disability Access and Inclusion Plan

2026–2031



Keystart is an initiative of the
Western Australian Government.

keystart.com.au

Alternative formats

Alternative formats of Keystart's *Disability Access and Inclusion Plan 2026–2031* are available on request via phone or email:

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Acknowledgement of Country

Keystart acknowledges the Traditional Custodians of the land on which we operate, the Whadjuk people of the Noongar Nation. We pay our respects to Elders past and present and acknowledge their continuing culture and contribution to the life of this city, region and state.



1. Message from the Chief Executive Officer



Mark Tomasz
Chief Executive Officer
Keystart

It is with immense pride and a deep sense of responsibility that I introduce our first Disability Access and Inclusion Plan (DAIP) for 2026–2031. At the heart of our organisation lies a genuine, historical commitment to inclusion – a commitment that isn't a mere policy, but an ingrained aspect of our culture. For decades, we have strived to cultivate an environment that is genuinely warm and welcoming to every single person, regardless of their background or walk of life. This isn't something we do just because it's the right thing to do; it's because we fundamentally believe that our strength comes from the diversity of our people and the communities we serve.

We've been a leader in this space for many years, but we know that true inclusion is a continuous journey, not a destination.

That spirit of inclusion has always driven our product innovation as well. I am particularly proud of the long-standing availability of our specialised mortgage product, which has supported people with disabilities in achieving the dream of owning their own home. This initiative, which pre-dates many contemporary calls for accessibility, demonstrates that our focus on serving all members of our community is authentic and deeply embedded in our operations.

Importantly, this commitment is reflected not only in what we offer externally, but in who we are internally. We recognise the importance of fostering an inclusive and accessible workplace, and of building a workforce that genuinely reflects the diversity of the communities and customers we serve. By embedding these principles into our culture, we strengthen our ability to understand and meet the needs of all Australians.

While we have much to be proud of in our historical efforts, from our welcoming culture to our specialised financial products, we recognise that we must always seek to do more. This new plan is a testament to our commitment to not just maintain our current standards, but to raise the bar and become a model for best practices in accessibility and inclusion.

This DAIP outlines the concrete steps we are taking to further enhance the accessibility of our services, facilities, and employment opportunities. It reinforces our promise to move beyond compliance and towards proactive, innovative inclusion.

Developing this Plan has been a genuinely collaborative effort. We undertook extensive consultation with both our internal and external stakeholders, ensuring that the Plan was shaped through co-design rather than developed in isolation. Central to this process was the establishment of an internal Working Group, bringing together staff from diverse backgrounds including those with disability, those with lived experience of disability, and others who contribute valuable perspectives on broader access and inclusion matters.

The voices, views and aspirations of everyone who participated have been meaningfully reflected in this Plan, and I am sincerely grateful to all who gave their time and shared their experiences so openly.

**Keystart 2026 DAIP Working Group**

L-R: Marcie Greenall, Hanlie du Plessis, Kayley Maciolek, Sive Butler, Jenna Woodall, Kristina Ryan.
Absent: Emma Quinn, Nicholas Licastro.



This document is a statement of our commitment to building an organisation and community where everyone belongs. We look forward to working together to achieve our access and inclusion goals over the next five years, and well into the future.

2.

About Keystart

Keystart is making the dream of an affordable home a reality for more people.

We are committed to growing home ownership and driving new housing supply across Western Australia, particularly for people who face barriers to entering the housing market. Our role is to complement the broader housing system by working collaboratively with government, industry and the community to improve access to owning an affordable home.

Since 1989, Keystart has supported more than 125,000 Western Australians into their own homes.

This impact reflects our long-standing focus on helping eligible customers overcome key barriers such as high upfront deposits, while supporting sustainable home owning outcomes.

Keystart is not a bank and we are not profit-driven. As an initiative of the Western Australian Government and as a Government Trading Enterprise (GTE), we operate with a clear public purpose. **We provide low-deposit home loans without lender's mortgage insurance.**

We work hand-in-hand with government agencies, the housing and construction industry, community organisations and service providers to support housing supply, enable innovation and deliver practical pathways into home ownership for Western Australians.

Keystart employs approximately 151 people at its head office in Subiaco, in Boorloo (Perth), on Whadjuk Country. Our people deliver customer-centred services across metropolitan, regional and remote Western Australia, supported by outreach and education delivered by our Home Loan Specialists.



Access Home Loan

For people living with a permanent disability, or caring for a dependant with a permanent disability, Keystart offers tailored lending options such as the **Access Home Loan**. This shared equity low-deposit product is designed to support diverse housing needs and promote greater housing security.



Our commitment to inclusion is reflected not only in our products, but in the outcomes we help achieve. Since 2003, our social lending under the Access Home Loan has enabled over 1,100 people to achieve the dream of owning their own home, demonstrating the real demand and impact of inclusive lending.

Customer feedback highlights the strength of this approach, with many expressing appreciation for being treated with respect, dignity, and genuine support. The impact for customers living with disability has been described as life-changing, with individuals sharing personal stories of escaping domestic violence, achieving home ownership for the first time, and experiencing improved wellbeing and stability – underscoring the meaningful difference this support makes in their lives.

“I am beyond grateful that I have my little home. I feel secure and comfortable. The shared equity loan was a godsend for me. When I received approval, I cried very happy tears for the whole day. This has all been a truly wonderful program for me. Perfect, actually. Thank you.”

Jennifer

Access Home Loan customer

“You actually treat clients like real people, and I am highly grateful for the understanding and compassion given to me.”

Declan

Access Home Loan customer

“I’m so grateful to Keystart for allowing my daughter and I to build our own home. We have been able to build a home that is modified specifically to suit my daughter’s needs, tailored to give her freedom and independence, despite her disability. No bank would have lent to us, but Keystart did and I am so eternally grateful.”

Kristy

Access Home Loan customer

3. Diversity, equity and inclusion at Keystart

Keystart is committed to creating an environment where every person feels valued, respected, and able to participate fully.

We believe inclusion is fundamental to who we are as an organisation, and to how we serve the Western Australian community.

We recognise that people experience the world in different ways, and we are committed to reducing barriers that may limit equitable access, participation, and opportunity.

Our approach is guided by principles of equity, dignity, and respect. We seek to embed inclusive practices across our workplace, services, and systems by applying a disability lens and embracing universal design principles and a human rights approach wherever possible. This means striving to create environments, processes, and experiences that are accessible, intuitive, and welcoming for all people.

This Disability Access and Inclusion Plan formalises and strengthens Keystart's commitment to accessibility and inclusion, aligning with the WA Government's State Disability Strategy and supporting whole-of-government priorities. It provides a framework for continuous improvement and enables us to contribute to statewide reporting outcomes while promoting equitable participation for customers, employees and the broader community.

3.1. Foundations already in place

Keystart has already taken meaningful steps to enhance accessibility and inclusion, including:

Accessible and welcoming spaces

We are committed to providing a physical environment that supports dignity, comfort, and independence. Our facilities include wheelchair-accessible premises, accessible restrooms, and a designated wellbeing room designed to accommodate a range of sensory and health-related needs.

Inclusive communication practices

We recognise that accessible communication is central to inclusion. Through initiatives such as our *Plain Language Guide* and the use of closed-caption technology, we support clearer understanding, equitable engagement, and respectful interaction.

Flexible and accessible customer channels

We provide multiple pathways for customers to connect with us, acknowledging that accessibility needs vary. This includes digital communication options and National Relay Service supported contact channels.

Inclusive product design

Our specialised lending solutions reflect Keystart's commitment to equitable access and barrier reduction, supporting customers with disability in navigating pathways to housing.

By embedding these initiatives within this Plan, Keystart affirms that accessibility and inclusion are not discrete activities, but an enduring organisational commitment.

We recognise that inclusion is a continuous journey shaped by listening, learning, and evolving alongside the communities we serve.

3.2. Legislative context and definition of disability

This DAIP has been developed in accordance with the *Disability Services Act 1993 (WA)* and the *Disability Services Regulations 2013*.

The plan also supports Keystart's obligations under the:

- *Equal Opportunity Act 1984 (WA)*.
- *Disability Discrimination Act 1992 (Cth)*.
- *United Nations Convention on the Rights of Persons with Disabilities*.

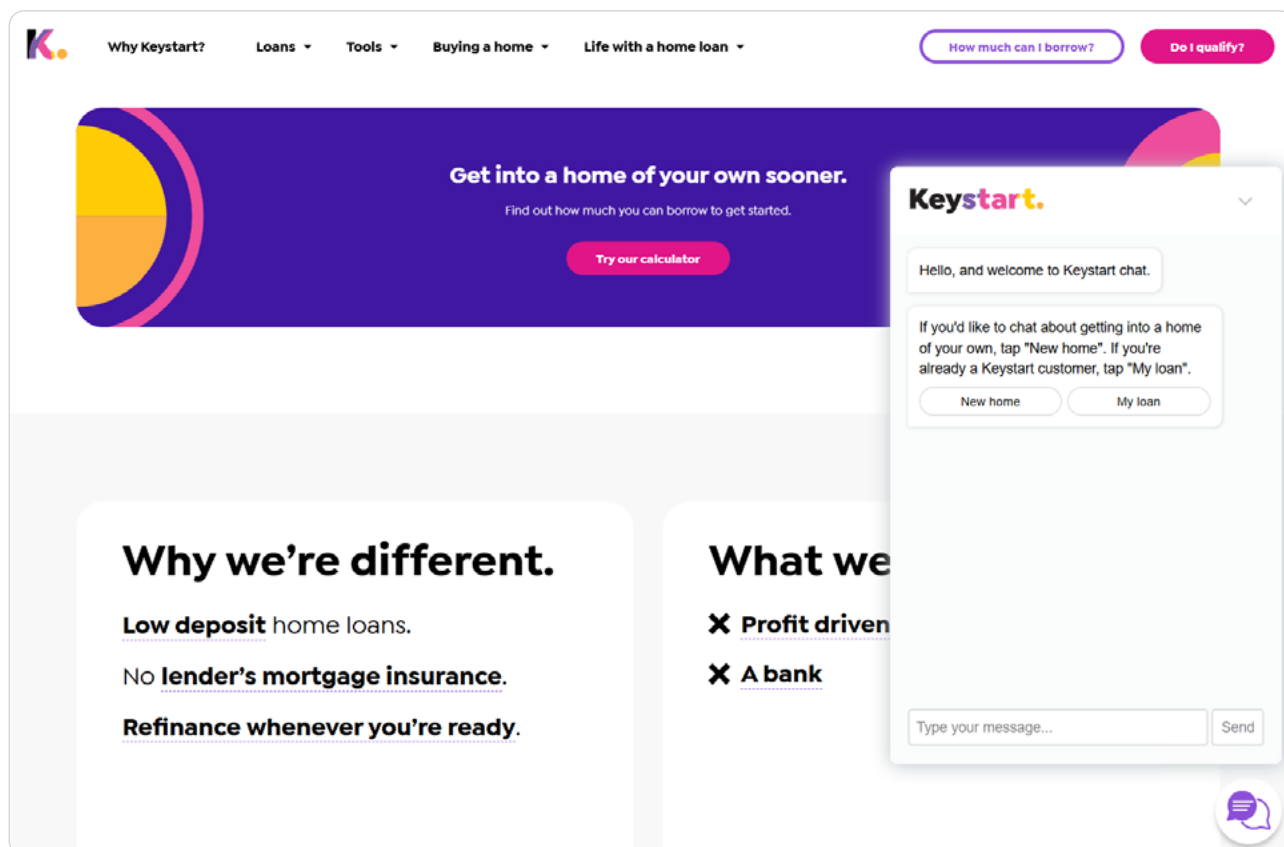
3.3. What we mean by disability

For the purpose of this Plan, Keystart adopts the *United Nations Convention on the Rights of Persons with Disabilities (UNCRPD)* definition of disability as any long-term physical, mental, intellectual or sensory impairment which, in interaction with various barriers, may hinder the full and effective participation of disabled people in society on an equal basis with others.

The experience of disability is influenced by the nature of a person's impairment. Gender, age, ethnicity, and culture can also have a profound and sometimes compounding effect on an individual's experience of disability.

Keystart web chat

Digital communication option



4. Developing our Disability Access and Inclusion Plan

This Disability Access and Inclusion Plan has been developed in accordance with the consultation requirements of the *Disability Services Act 1993 (WA)*, including consultation with employees, customers, and stakeholders.

4.1. Internal consultation

Internal consultation was undertaken to capture perspectives from people with disability and with lived experience of disability.

Consultation activities included:

- Employee survey.
- Written submissions and direct feedback.
- Organisation-wide communications.
- Engagement through the DAIP Working Group, including employees with disability and with lived experience of disability.
- An all-staff event and communication on International Day of People with Disability sharing DAIP progression.

Feedback received through this internal consultation has informed the DAIP, including strengthening recognition of hidden and invisible disabilities, neurodiversity, trauma-informed practice, accessibility of buildings and facilities, inclusive service delivery, and workplace adjustment processes.

4.2. External consultation

External consultation was conducted to obtain feedback from customers, stakeholders, and the broader community.

Consultation activities included:

- Invitations to contribute via online and hard copy surveys.
- Opportunities to provide feedback by phone, text, or email.
- Calling for feedback via the website and social media channels.
- Stakeholder and customer engagement activities including a Peer Review from Kane Blackman, Chief Executive Officer, Good Sammy Enterprises.

Feedback received through this external consultation has informed revisions including incorporating Plain English/Easy Read/audio options, strengthening governance, accountability and training commitments and ensuring accessibility is embedded across services, products and employment processes.



4.3. Co-design and lived experience

Through the consultation process, people told us clearly that meaningful inclusion cannot be designed in isolation. They emphasised the importance of recognising lived experience and the principle of *“nothing about us without us”*; the idea that decisions affecting people with disability should be shaped with their direct involvement.

This feedback reinforced that lived experience brings insight that cannot be fully understood through policy, compliance frameworks or assumptions alone. People with lived experience of disability are often best placed to identify the barriers they face and the practical changes that enable access, dignity and genuine inclusion.

Keystart genuinely welcomes people with lived experience of disability, their families, carers, advocates and community organisations to share their perspectives, experiences and ideas on an ongoing basis. We are committed to listening, learning and working together to find a way forward that improves access, inclusion and opportunity for all.

Guided by this approach, Keystart will embed co-design and meaningful engagement throughout the consultation, implementation, monitoring and review of this plan, recognising that inclusion is not something designed for people, but something built with them.

Through consultation, people also shared practical insights into the experience they currently have when accessing Keystart’s services, facilities, information and environments. Feedback highlighted the need for documentation and communication to be available in accessible formats by default, including Plain English, Easy Read and supported or assisted processes to enable inclusion.

Participant responses in the consultation survey emphasised that staff capability and disability awareness play a critical role in creating inclusive experiences, with requests for consistent training that recognises physical, cognitive, neurodiverse and psychosocial disability, including hidden disabilities.

The consultation survey responses further identified the importance of clear support pathways, including access to disability-informed assistance throughout the customer journey, and meaningful involvement of people with lived experience throughout the workforce, including in governance, working groups and implementation activities.

Practical improvements to Keystart’s built environment and facilities were also raised, reinforcing the need for accessibility to be tested and informed by people with lived experience.

These priorities will guide implementation activities and ensure that the intent of the DAIP is reflected not only in policy commitments, but in the everyday experiences of customers, staff and community members engaging with Keystart.

This feedback has informed Keystart’s commitment to strengthen accessible communication practices, build workforce capability, improve disability-specific support pathways and embed lived experience within decision-making structures.

4.4. Review and endorsement

Our Disability Access and Inclusion Plan has been reviewed and endorsed by our Keystart Board, Executive Leadership Team and DAIP Working Group. These cohorts include people with disability and with lived experience of disability. It has been submitted to the Department of Communities and made available on our website and intranet.



Kane Blackman

Good Sammy Enterprises

We would also like to acknowledge and sincerely thank Kane Blackman, Chief Executive Officer, Good Sammy Enterprises, for his critical review of our inaugural plan. Kane’s constructive advice and collaboration have significantly improved the strategic outcomes we aim to achieve within our five-year plan.

5.

Implementation, governance and reporting

Responsibility for implementing this DAIP rests with all Keystart employees, including the Chief Executive Officer and Executive Leadership Team.

Overall management will be supported annually by the Executive Leadership Team with implementation monitored through the DAIP Working Group (including people with disability and lived experience of disability) and relevant governance forums.

Implementation will occur progressively over the life of the Plan, with early priorities including:

- Disability awareness and inclusive practice training.
- Accessibility audits of buildings and facilities.
- Establishment of governance and reporting arrangements.

Progress will be monitored through:

- Quarterly DAIP Working Group meetings.
- Annual reporting to the Executive Leadership Team.
- An annual DAIP progress report provided to the Department of Communities.
- Reporting through the Public Sector Commission's Equal Employment Opportunity collection.

The DAIP has been submitted to the Department of Communities and published on Keystart's website and intranet.



Keystart 2026 Executive Leadership Team

L-R: Belinda Goosen, Liam Loan-Lack, Mark Tomasz, Claire Properjohn, John Patmore, Nicole Brown.

6. Desired outcomes and strategies

Keystart will work towards the Western Australian public sector's seven desired outcomes to improve access and inclusion, detailed in the *Disability Services Regulations 2004* – Schedule 3: Desired outcomes of disability access and inclusion plans.

The DAIP Working Group will measure progress and impact from both qualitative and quantitative inputs and outputs of the Plan aligned to each goal.

Outcome 1

Access to services and events

People with disability have the same opportunities as others to access Keystart's services, products and events.

Goals:

1. Ensuring services and customer journeys, including loan application processes, are accessible and inclusive.
2. Developing an access and inclusion checklist for events.
3. Providing services and information in a range of accessible formats.
4. Building employee capability through training and education.

Outcome 2

Access to buildings and facilities

People with disability have the same opportunities to access Keystart's buildings and facilities.

Goals:

1. Conducting external accessibility audits with lived-experience input.
2. Reviewing access points, door pressure, lighting, acoustics and sensory impacts.
3. Reviewing accessible parking availability for staff and customers, including assessing and planning for ACROD parking spaces and communicating options clearly.
4. Ensuring emergency evacuation procedures consider the needs of people with disability.
5. Providing clear accessibility information to support planning visits.

Outcome 3

Accessible information and communication

People with disability receive information from Keystart in formats that are accessible and easy to understand.

Goals:

1. Auditing the accessibility of Keystart's website, intranet and key information.
2. Providing information in alternative formats on request.
3. Supporting employees with guidance and training on accessible communication.
4. Developing and implementing a respectful language and inclusive communication framework for engaging with people with disability, and their carers.
5. Providing key documents, including the DAIP, in proactive accessible formats (such as Easy Read and Plain English) via the Keystart website.

Outcome 4

Quality and inclusive service delivery

People with disability receive the same quality of service as other customers.

Goals:

1. Implementing mandatory disability awareness and inclusive service training for all employees.
2. Incorporating trauma-informed and neurodiversity-aware practices into service delivery.
3. Engaging subject matter experts to support continuous improvement.
4. Providing information and guidance to external partners to support disability-aware service delivery and interactions.

Outcome 5

Accessible feedback and complaints processes

People with disability have the same opportunities to provide feedback or make complaints.

Goals:

1. Ensuring complaints and feedback processes are accessible and easy to use.
2. Offering multiple ways to provide feedback or make a complaint.
3. Using feedback to identify and address access and inclusion barriers.

Outcome 6

Participation in public consultation

People with disability have the same opportunities to participate in Keystart's consultation and engagement activities.

Goals:

1. Engaging people with lived experience of disability in consultation activities.
2. Providing consultation materials in accessible formats.
3. Applying inclusive practices to all engagement activities.

Outcome 7

Employment and inclusion at Keystart

People with disability have the same opportunities to obtain and maintain employment with Keystart.

Goals:

1. Partnering with disability employment service providers and community organisations to increase the number of people with disability who work at Keystart.
2. Supporting inclusive recruitment practices.
3. Establishing a confidential and consistent workplace adjustment and support pathway.
4. Supporting flexible work arrangements and, where possible, a sensory-aware workplace, recognising that adjustments may vary depending on role requirements, operational needs and individual circumstances.
5. Building manager capability to support retention, wellbeing and career progression.
6. Identifying procurement opportunities to purchase goods and services from people with disability and community organisations in line with the WA Government social procurement policies.

7. Closing statement

This DAIP is released as an inaugural five-year plan to support meaningful achievement of outcomes.

Keystart continues to invite the broader community, people with disability, their families and carers, advocates, community organisations and other stakeholders to engage with this document and share their ongoing feedback. We encourage honest and constructive input, including where we can do better or where barriers remain.

We are committed to keep listening, learning and working together to ensure our DAIP reflects lived experience and supports genuine access, inclusion and opportunity for all.





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The product information contained in this document is provided for general reference only and is current as at the date of publication. Product features, eligibility criteria, and availability are subject to change. For the most current information, please refer to the relevant Target Market Determination, available on the Keystart website.

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