



Disability Access and Inclusion Plan 2026 - 2031

Final draft for public consultation and publication

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.

Feedback and contact details

Keystart welcomes feedback on this Disability Access and Inclusion Plan (DAIP) and on any aspect of our services from people with disability, their families and carers, advocates, and organisations that represent people with disability.

Feedback can be provided via:

- QR Code



- Email: hr@keystart.com.au
- Phone: 1300 578 278
- Post: PO Box 2016, Subiaco WA 6904
- Website: [keystart.com.au/about-us/disability-access-and-inclusion-plan-\(daip\)](https://keystart.com.au/about-us/disability-access-and-inclusion-plan-(daip))

Alternative formats

This DAIP is available on request in alternative formats, including:

- Electronic PDF
- Hard copy (standard and large print)
- Audio format

Please contact us using the details above to request an alternative format.

Translating and interpreting services

If you require translating or interpreting services, please contact **TIS National** on 131 450.

National Relay Service

If you are deaf, hard of hearing, or have a speech impairment, you can contact us via the National Relay Service:

- **TTY:** 133 677
- **Voice Relay:** 1300 555 727
- **SMS Relay:** 0423 677 767

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1. Message from the Chief Executive Officer

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. 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.

We invite you, our customers, partners, and the wider community to join us in this ongoing effort. Your feedback is invaluable as we work together to ensure that our organisation remains a place where everyone feels valued, respected, and empowered.

We are committed to an even more diverse and inclusive future, and I look forward to the progress we will achieve together under this new plan.



Mark Tomasz
Chief Executive Officer

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 affordable home ownership.

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 ownership outcomes.

Keystart is not a bank and we are not profit-driven. As an initiative of the Western Australian Government and a 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.

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-ownership, low-deposit product is designed to support diverse housing needs and promote greater housing security.

3. Diversity, equity and inclusion at Keystart

Keystart is committed to creating a workplace and service environment where diversity is valued, equity is promoted and inclusion is embedded.

We strive to foster a culture where people feel a strong sense of belonging, are respected for who they are, and are supported to contribute fully. We recognise that diverse perspectives strengthen decision-making and enable us to better serve the Western Australian community.

This Disability Access and Inclusion Plan formalises and strengthens our longstanding commitment to accessibility and inclusion. It provides a structured framework to apply a disability lens across all areas of our operations and supports continuous improvement for customers, employees and the broader community.

3.1. 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

3.2. What we mean by disability

For the purpose of this plan, Keystart adopts a broad and inclusive understanding of disability. This includes physical, sensory, cognitive, neurological and psychosocial disabilities, as well as neurodivergence, mental health conditions and other invisible or episodic disabilities.

Keystart recognises that disability may be permanent, temporary or situational, and that barriers are often created by systems, environments and attitudes rather than by individuals.

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).

4.1. Consultation

To date, consultation on this draft DAIP has focused on internal engagement with Keystart employees.

Employees were invited to provide feedback on the draft plan through surveys, written submissions and direct contact. Internal consultation activities included:

- organisation-wide email communications
- engagement through the DAIP Working Group

Feedback received through this internal consultation has informed revisions to the draft 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. Co-design and lived experience

Through the staff consultation process, our 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.

This document marks the beginning of broader external and community consultation. Keystart genuinely invites people with lived experience of disability, their families, carers, advocates and community organisations to share their perspectives, experiences and ideas. We encourage honest and constructive feedback, including where we have not yet gone far enough or where change is most needed.

Keystart approaches this consultation with openness and humility. 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.

5. Implementation, governance and reporting

Responsibility for implementing this DAIP rests with all Keystart employees.

Overall oversight will be supported by an Executive sponsor, with implementation monitored through the DAIP Working Group 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 Group meetings
- Annual reporting to the Executive Leadership Team
- An annual DAIP progress report
- Reporting through the Public Sector Commission's Equal Employment Opportunity collection

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

6. Desired outcomes and strategies

Keystart will work towards the Western Australian public sector's seven desired outcomes to improve access and inclusion.

6.1. 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

6.2. 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.
4. Ensuring emergency evacuation procedures consider the needs of people with disability.
5. Providing clear accessibility information to support planning visits.

6.3. 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.

6.4. 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.

6.5. 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.

6.6. 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.

6.7. 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.
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.

7. Closing statement

This DAIP is released as a draft to support meaningful consultation.

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

We are committed to listening, learning and working together to shape a final DAIP that reflects lived experience and supports genuine access, inclusion and opportunity for all.