# Individualised Living Options

There are several different types of supports we might include in your plan when you need home and living support. These include:

* [supported independent living](https://ourguidelines.ndis.gov.au/supports-you-can-access-menu/home-and-living-supports/supported-independent-living)
* [specialist disability accommodation](https://ourguidelines.ndis.gov.au/supports-you-can-access-menu/home-and-living-supports/specialist-disability-accommodation)
* [medium term accommodation](https://ourguidelines.ndis.gov.au/supports-you-can-access-menu/home-and-living-supports/medium-term-accommodation)
* [short term accommodation](https://ourguidelines.ndis.gov.au/supports-you-can-access-menu/home-and-living-supports/short-term-accommodation-or-respite)
* [home modifications](https://www.ndis.gov.au/about-us/operational-guidelines/including-specific-types-supports-plans-operational-guideline/including-specific-types-support-plans-operational-guideline-home-modifications)
* [personal care supports](https://www.ndis.gov.au/about-us/operational-guidelines/including-specific-types-supports-plans-operational-guideline/including-specific-types-supports-plans-operational-guideline-personal-care-supports)

Different types of home and living supports will suit different people. Supported independent living is only one of many support options. There may be other [home and living options](https://ourguidelines.ndis.gov.au/supports-you-can-access-menu/home-and-living-supports/specialist-disability-accommodation) that better suit your needs and preferences.

We want to provide the best option for support in your home, now and in the longer term. We can help explain the different home and living supports and work with you to find the best mix of supports that will help you live as independently as possible. [Contact us](https://www.ndis.gov.au/contact) if you want more information on the different kinds of home and living supports that might suit you.

If you have a goal about home and living in your plan, we may be able to fund home and living supports. We will need to get information about your current and future needs. This helps us work out what home and living supports we can fund.

Remember there are [principles we must follow when we create your plan.](https://ourguidelines.ndis.gov.au/how-ndis-supports-work-menu/what-principles-do-we-follow-create-your-plan) Each support must meet the [NDIS funding criteria](https://ourguidelines.ndis.gov.au/how-ndis-supports-work-menu/reasonable-and-necessary-supports/how-we-work-out-if-support-meets-funding-criteria), as well as your total package of supports.

Find out more about [home and living supports](https://ourguidelines.ndis.gov.au/supports-you-can-access-menu/home-and-living-supports).

Quick summary: An individualised living option helps you use your funded supports to live the way that suits you. It can include things like personal care, help to build your skills, or support with household tasks like shopping or cooking. Family, friends and other networks can complement your paid supports. Individualised living option supports are developed with you. They’ll be designed to help you have a sense of home and belonging, and to build independence. The individualised living option supports you use will depend on your choices. This includes choices about where you live, who you live with and how you want to be supported. First, we’ll support you to help design your individualised living option. Then, we’ll work out what supports we can fund to help implement the individualised living option.

## What’s on this page?

This page covers:

* [What is an individualised living option?](#_What_is_an)
* [Is an individualised living option right for you?](#_Is_an_ILO)
* [How do we fund an individualised living option?](#_How_do_we)
* [How do we decide if we can fund individualised living option supports and how much support you need?](#_How_do_we_1)
* [What happens once you have individualised living option supports in your plan?](#_What_happens_once)

You may also be interested in:

* [Personal care supports](https://www.ndis.gov.au/about-us/operational-guidelines/including-specific-types-supports-plans-operational-guideline/including-specific-types-supports-plans-operational-guideline-personal-care-supports#9)
* Home modifications
* [Short term accommodation](https://ourguidelines.ndis.gov.au/supports-you-can-access-menu/home-and-living-supports/short-term-accommodation-or-respite)
* [Medium term accommodation](https://ourguidelines.ndis.gov.au/supports-you-can-access-menu/home-and-living-supports/medium-term-accommodation)
* [Specialist disability accommodation](https://ourguidelines.ndis.gov.au/supports-you-can-access-menu/home-and-living-supports/specialist-disability-accommodation)
* [Supported independent living](https://ourguidelines.ndis.gov.au/supports-you-can-access-menu/home-and-living-supports/supported-independent-living)

## What is an individualised living option?

An individualised living option is a support that lets you choose the home you live in and set up supports the way that best suits you. An individualised living option is the package of supports that can help you live how you want in the home environment you have chosen. It’s not the home itself.

Having individualised living option supports in your plan will help you work out how you want to live, where you want to live and who you live with. There are lots of choices with individualised living options. You can share your home with friends or housemates. Or you might live in the home of a [host family](#_Primary_supports), or on your own with the support you need. [Learn more about what individualised living options can look like](https://ourguidelines.ndis.gov.au/supports-you-can-access-menu/home-and-living-supports/individualised-living-options).

Individualised living option supports are added to your plan in two stages. The first stage is all about exploring and designing the individualised living option supports you want. You’ll work out where you want to live, who with, what support you’ll need, and who you want to provide that support.

The second stage is support to put those things in place. The support depends on how and where you want to live, and what supports you need. This could include things we don’t fund, like the support you get from friends and family. Individualised living option supports can be changed if your needs change and will be designed to provide the safety, stability and flexibility you need.

We only look at what supports are reasonable and necessary to fund for the second stage once you’ve finished the first stage, and worked out what individualised living option supports work for you.

Individualised living option supports don’t include support for activities outside your home, such as work or study, playing sport or going out. If you need support for these activities we’ll include it in other parts of your plan. You may also need separate support for other home and living supports like home modifications.

Individualised living option supports are an alternative to [supported independent living](https://ourguidelines.ndis.gov.au/supports-you-can-access-menu/home-and-living-supports/supported-independent-living). Supported independent living involves paid personal supports and is most commonly used in shared living arrangements. Supported independent living and individualised living option supports can’t be funded together at the same time. Learn more about support for [home modifications](https://www.ndis.gov.au/about-us/operational-guidelines/including-specific-types-supports-plans-operational-guideline/including-specific-types-support-plans-operational-guideline-home-modifications), [work and study](https://ourguidelines.ndis.gov.au/supports-you-can-access-menu/social-and-community-participation/work-and-study-supports) and [social and recreation](https://ourguidelines.ndis.gov.au/supports-you-can-access-menu/social-and-community-participation/social-and-recreation-support) activities.

Funds for individualised living option supports can’t be used for your rent or mortgage payments.

### What support could your individualised living option include?

* Help with making decisions like where you want to live and what supports you need to make that happen
* Personal care, including help to shop, cook or pay bills
* Help to set up and manage your own home
* Help to build your independence
* Building and maintaining connection with others
* Help with making day to day decisions
* Support to manage your emotions or behaviour
* Unpaid volunteers, neighbours or carers who help you on a regular basis
* People who you call to help you when you need it (on-call)
* Training for the people who support you.

### What’s not covered by individualised living option supports?

* Supported independent living
* Specialist disability accommodation
* Home modifications
* Your rent or mortgage repayments
* Your everyday costs like food, electricity and internet bills
* Intensive supports around the clock (1:1 rostered support) as the only support
* Support not in your home, for example to go to work, study or community activities
* Funding to develop a behaviour support plan (where needed).

## Is an individualised living option right for you?

An individualised living option might be right for you if:

* you’re 18 or over
* you need help, whether formal or informal, at home for at least 6 hours each day
* you’re ready to explore your home and living needs, what you’d like, and are ready to look into potential options
* you’re willing to invest time and effort towards creating your future home
* your family or friends might be part of your individualised living option supports.

Often, people who know you well can be an important part of helping to explore options and to make decisions. You can involve them in helping to design and manage your individualised living option, if you want to.

An individualised living option might not be right for you if you:

* are under 18 (see below)
* need less than 6 hours of help at home each day, whether formal or informal and you don’t need help with problem solving at other times
* need 24-hour rostered support from one or more support workers
* need registered nursing care as part of your daily supports
* need frequent support overnight

Remember, individualised living option supports will need to meet the [reasonable and necessary criteria](https://ourguidelines.ndis.gov.au/how-ndis-supports-work-menu/reasonable-and-necessary-supports). We think about all the things above when we work out what supports will meet the criteria.

If an individualised living option isn’t right for you, there are other home and living supports that might help. Find out more about [home and living supports](https://ourguidelines.ndis.gov.au/supports-you-can-access-menu/home-and-living-supports/).

We also have other supports available for children under 18 years. Learn more about [personal care supports](https://www.ndis.gov.au/about-us/operational-guidelines/including-specific-types-supports-plans-operational-guideline/including-specific-types-supports-plans-operational-guideline-personal-care-supports).

If you’re 17 or over, and your goal is to move out of home, we may provide supports in your plan to explore an individualised living option. Talk to your Support Coordinator, Local Area Coordinator or planner if you’d like more information.

If you’re 17 or over and already living in an individualised living option arrangement that continues to meet your needs, we can consider continuing supports in your plan for it. Your supports will need to meet the [reasonable and necessary criteria](https://ourguidelines.ndis.gov.au/how-ndis-supports-work-menu/reasonable-and-necessary-supports).

It’s never too early to start thinking about what home and living supports might work for you in the future. If you’re thinking about moving within a year or two, it’s a good time to talk to us about your home and living goals. We can then help work out the best option for you.

## How do we fund an individualised living option?

Individualised living option supports are typically added to your plan in two stages.

* **Individualised living option** Stage 1: Exploration and Design – the first stage is all about exploring and designing your support package. It’s about helping you work out where you want to live, who with, what support you’ll need and who will support you.
* **Individualised living option** Stage 2: Supports– the second stage is putting your individualised living option supports in place. It also includes support for monitoring and adjusting supports if your needs change. We only think about including this in your plan once Stage 1 is completed.

### What is Stage 1: Exploration and Design?

The Exploration and Design stage is an important starting point for your individualised living option. Exploration and Design funding enables you to choose a support provider to work with you, your family and friends to help work out where you want to live and how you’d like to be supported. Some people choose not to use a service provider for this stage, which is fine too.

Wherever possible, decisions about your individualised living option should be made by you. You should be supported to be involved and make decisions as much as possible.

No two people will design their individualised living option the same way. Everyone has their own needs and ideas about what’s a safe and happy home.

The Exploration and Design stage will help you:

* explore where and how you want to live, including helping others around you understand what you want and how this will work for you
* understand your strengths and capabilities
* learn what you can do to build your skills through your individualised living option supports
* choose where you live, who you live with and how you’re supported
* understand how supports from friends and family, community supports and paid supports can all play a role in your individualised living option
* find out what’s possible and assess any risks in your preferred way of living
* assess if an individualised living option is right for you, or if there might be other options that suit you better
* design and make decisions about your individualised living option, with the people who support you.

The Exploration and Design stage provides the foundation for you to work out what you need and what you want. It also gives us information to help work out what reasonable and necessary supports you’ll need.

Depending on your circumstances, Exploration and Design supports may include help to find suitable housing or linking with other services that can help with this.

#### What is a Service Proposal?

At the end of the Exploration and Design stage, you and whoever is helping design your individualised living option will complete a Service Proposal. Your Service Proposal tells us how you want to live and who you want to support you. It indicates how much your individualised living option supports will cost.

Your individualised living option Service Proposal must tell us:

* about you and the people who are important to you
* how you’ve been involved in developing your Service Proposal and your individualised living option supports
* the [primary and supplementary supports](#_What_is_Stage_1) in your individualised living option, including how many hours of support you’ll receive each week
* how this support will be organised and delivered
* who will deliver your individualised living option supports
* how much your individualised living option supports will cost to deliver and monitor (this step is likely to involve working with a provider who implements the type of individualised living option you have chosen)
* How your individualised living option supports fit with other supports you use. If you need support for activities outside your home, such as work or study, playing sport or going out we’ll include it in another part of your plan.

We have a Service Proposal form to complete. You must be involved in developing the Service Proposal, and we need to know you agree with everything in it.

### What is Stage 2: individualised living option supports?

Your individualised living option supports have 3 parts:

* Primary supports
* Supplementary supports
* Monitoring and adjustment

#### Primary supports

Your primary supports are the main supports that help you at home. Depending on your needs and what you want, this might be help with things like:

* personal care
* cooking
* cleaning
* emotional support
* getting ready for work
* making sure you’re safe at home.

We’ll consider funding supports in your plan related to the individualised living option design you told us about in your [Service Proposal](#_What_is_a_1). For example, we might provide funding for housemates to support you, or a host arrangement. Or, we might fund staff to visit you and provide the support you need.

Some examples of primary support types are:

* Host arrangement – you live full time with a person or family (host) who is not related to you.
* Housemates – you live full time with people who provide care, help and companionship.

In a host arrangement, your host will provide a safe and welcoming home, and the help you need. You pay the host an agreed amount from your individualised living option supports for the help they provide.

Generally, this amount isn’t the same as an hourly wage. It’s an amount agreed between you and the host for the support services they provide. You pay board, which could come from your [Disability Support Pension](https://www.servicesaustralia.gov.au/individuals/services/centrelink/disability-support-pension), to cover your accommodation and day-to-day living costs.

If you live with housemates, they may receive a benefit that’s paid through your individualised living option supports, for example receiving a rent reduction. The type and amount of this benefit will depend on the support they provide you.

You can also check out some real life stories about how individualised living option supports can work.

#### Supplementary supports

These are extra supports put in place on top of your primary support. These supports are flexible. You can use them to help get extra or different support from time to time. You can also use them if you need support outside the usual times your primary support is available.

Supplementary supports can help sustain your primary support, and provide back-up support if needed. Supplementary supports might be paid or unpaid. Examples of supplementary supports include:

* a second host to share your support needs
* on-call arrangements
* support of a mentor
* volunteers
* a good neighbour
* paid “drop-in” support
* structured supports from family or friends.

#### Monitoring and adjustment

This covers setting up your supports and regularly checking in to make sure your individualised living option is working for you. You’ll need to agree on the frequency of these check-ins with your individualised living option provider, and have this included in your Service Proposal.

The flexibility of individualised living options means changes can be made to the mix of your supports quickly. This means you’re getting the mix of supports you want if things change. Usually, you won’t need a plan review to make changes to your supports. You can choose or change how they’re delivered.

## How do we decide if we can fund an individualised living option and how much support you need?

All NDIS funded supports must meet the [reasonable and necessary criteria](https://ourguidelines.ndis.gov.au/how-ndis-supports-work-menu/reasonable-and-necessary-supports).

If you have a goal to explore home and living options, we’ll start by getting some information from you.

This will help us to understand your support needs, so we can then discuss the home and living supports that best meet your needs.

If your home and living goal includes exploring an individualised living option, we’ll use this information to consider if an individualised living option is right for you.

First we’ll consider if Stage 1: Exploration and Design supports meet our reasonable and necessary criteria. This includes working out if an individualised living option is right for you.

We’ll work out what Stage 1: Exploration and Design supports meet the reasonable and necessary criteria. The next section provides more information about the things we need to consider. Find out more about [how we fund individualised living options.](#_How_do_we)

We’ll only make a decision on Stage 2: Individualised living option supports once your [Service Proposal](#_What_is_a_1) has been developed and given to us. We’ll decide what Stage 2: Individualised living option supports meet the reasonable and necessary criteria. We need to have a good understanding of your support needs, so we’ll let you know if we need more information to make a decision.

### Stage 1: Exploration and Design

To work out what Stage 1: Exploration and Design supports are reasonable and necessary, we think about the questions below.

#### Is the support related to your disability?

We can only provide support for exploring and designing an individualised living option if it’s related to your disability.

[[1]](#endnote-1) We’ll consider whether you:

* need support to live independently because of your disability
* need to explore and design an individualised living option because of your disability.

That is, the reason for exploring and designing an individualised living option must relate to your disability support needs.

#### Does the support help you pursue your goals?

We’ll look at the disability specific barriers that prevent you from pursuing your home and living goals, and how the support will address your disability support needs. You’ll also need a goal in your plan that Exploration and Design supports will help you pursue.[[2]](#endnote-2)

There are some things to remember.

* Setting more and bigger goals doesn’t mean we’ll fund more and bigger funded supports.
* Setting a goal about an explicit type or amount of support you might want doesn’t mean we have an obligation to fund that support or in that amount.

For example, you might have a goal to move out of your parents’ home for the first time. We will look at all the ways you might be able to pursue that goal. Funding Exploration and Design supports could be one way.

Learn more about [setting goals](https://www.ndis.gov.au/participants/creating-your-plan/planning-achieve-your-goals).

#### Is the support likely to be effective and beneficial for you?

We need to make sure the supports we fund for Exploration and Design are likely to work for you and do what they’re supposed to.[[3]](#endnote-3) We think about whether this support will successfully help you explore and design your individualised living option and whether it’ll be of benefit to you.

Exploration and Design supports are more likely to be effective and beneficial for you if you meet the criteria in [Is an individualised living option right for you?](#_Is_an_individualised)

This generally means:

* you need help at home for at least 6 hours each day
* you’re ready, with help from people who know you well, to explore your needs, what you’d like, and look into potential options
* your family or friends might be part of your supports.

Individualised living options works best for people who need at least 6 hours of support per day. If you need less or a lot more help each day, there are different supports we can include in your plan which will likely meet your needs better.

If you don’t feel ready to think about where and how you’d like to live and what supports you need, individualised living option Exploration and Design supports might not work for you at this point in time. It’s probably better to think about this when you’re feeling ready and wanting to explore your options.

Exploration and Design supports are a great way to explore how you can combine paid supports we fund with the support you get from friends, family or others. If this sounds like you, then Exploration and Design supports are more likely to suit you.

We typically don’t fund things in your individualised living option that your friends and family would reasonably be expected to provide for you. Learn more about [what’s reasonable to expect your friends, family or the community to provide](#_Does_the_ILO).

#### Is the support legal and safe?

We need to make sure your support is safe and legal. We can’t fund Exploration and Design supports if they’re likely to cause harm to you or others.[[4]](#endnote-4). If there is a different option that may be safer for you, we’ll discuss this with you.

#### Is the support value for money?

We’ll make sure the cost of Exploration and Design supports is reasonable for your situation.[[5]](#endnote-5) This means we think about the cost of your Exploration and Design supports, and how these will benefit you over time. Your Exploration and Design supports need to be value for money compared to other supports that would achieve the same outcome.

We have three levels of support for Exploration and Design. We’ll let you know if there is any other information that may be helpful to decide the right level of support for you.

We’ll fund up to $3,000 to design your individualised living option if you:

* already know what help you’ll need
* want to move to a home not too far from where you live now
* know the type of home you want in this location is available and is what you can afford
* can make your own decisions, or you have other people who help you make decisions.

We’ll fund up to $5,000 to design your individualised living option if you:

* aren’t sure what help you’ll need
* want to move to a home in a different area, for example if you want to move to another town or suburb outside your local area
* expect finding a suitable home you can afford will take some time
* need some help coming to an agreed decision and other people involved in decision-making.

We’ll fund up to $10,000 to design your individualised living option if you:

* need to work out what help you’ll need in many areas across your life
* want to move to a home in a different type of area, for example if you want to move from a city to a smaller town
* expect finding the home you need in the preferred place that you can afford may be difficult
* have a lot of people involved in decision making for you who might have different views.

These amounts may be different if you live in a remote or very remote location. You can learn more about this on the [NDIS Pricing Arrangements and Price Limits](https://www.ndis.gov.au/providers/pricing-arrangements).

Note that these amounts are not usually added as additional supports on top of any pre-existing funding in your plan. Actual funding depends on your individual needs and often re-purposes existing funding for exploring individualised living options, as needs and stages change. The supports we fund must individually be reasonable and necessary, and the total budget (package of supports) must also be reasonable and necessary.

#### Is the support something we expect informal, mainstream or community supports to provide?

Informal supports like family or friends can play an important role in helping you design your individualised living option.[[6]](#endnote-6) But usually, exploring and designing an individualised living option isn’t something we’d expect family, friends or the community to undertake on their own.

Exploring and designing your individualised living option can be a complex task. We’d generally expect you’ll need some degree of skilled support to ensure a successful design.

If you’re under 18, your parents or guardians are responsible for making decisions about exploring and designing a home environment that suits your needs. We do not fund informal supports that are provided by family members.

#### Is the support more appropriately funded or provided by someone else?

The Exploration and Design stage is most appropriately funded or provided through the NDIS, and not more appropriately funded through another service system.[[7]](#endnote-7)

If you’re under 18, and live in an out of home care arrangement, your guardians are responsible for making decisions about exploring and designing a home environment that suits your needs. We do not fund supports that are provided by state and territory services for children, such as out of home care accommodation.

### Stage 2: individualised living option supports

Like all NDIS funded supports, individualised living option supports must meet the [reasonable and necessary criteria](https://ourguidelines.ndis.gov.au/how-ndis-supports-work-menu/reasonable-and-necessary-supports).

We’ll work out what individualised living option supports are reasonable and necessary. We’ll also consider any other information we already have, to help us make a decision.

We’ll make sure an [individualised living option is right for you](#_Is_an_ILO), and the individualised living option supports described in your Service Proposal suit your needs and circumstances. We’ll also check the cost estimate is value for money.

To work out what individualised living option supports meet our reasonable and necessary criteria we think about the questions below.

#### Is the individualised living option support related to your disability?

We can only fund individualised living option supports if they’re related to your disability.[[8]](#endnote-8) They need to help you do things you can’t do because of your disability.

We’ll look at your Service Proposal to check that the individualised living option supports detailed relate to your disability support needs.

For example, due to your disability, you might need help with doing some of the things tenants need to do when they rent a house. We may be able to fund someone to help you keep up your responsibilities as a tenant if you need help because of your disability.

We don’t fund things everyone needs whether or not they have a disability, such as your food, rent or furniture.[[9]](#endnote-9)

#### Does the individualised living option support help you pursue your goals?

An individualised living option must help you pursue the goals in your plan.[[10]](#endnote-10) To fund an individualised living option support, there must be a goal in you plan the individualised living option would help you pursue. This might be something like to feel confident and safe in your own home.

An individualised living option could also help you pursue goals to build your skills or do more things yourself, such as managing the household chores.

Remember, it is important to understand:

* Setting more and bigger goals doesn’t mean we’ll fund more and bigger funded supports.
* Setting a goal about an explicit type or amount of support you might want doesn’t mean we have an obligation to fund that support or in that amount.

Find out more about [setting goals](https://www.ndis.gov.au/participants/creating-your-plan/planning-achieve-your-goals).

#### Is the individualised living option support effective and beneficial for you?

Your individualised living option must be likely to be effective and beneficial for you.[[11]](#endnote-11) This means it’ll do what it’s meant to do, and it will help you. Your individualised living option support should help you have a place you can call home. You should be able to express who you are and make choices about your daily life activities.

Your Service Proposal will provide important information to help us work out if your individualised living option support is likely to be effective and beneficial for you. We’ll see if your supports provide the flexibility you need and if the mix of support will work in the long term.

For example, we need to check things like:

* Does your Service Proposal clearly describe how your primary support will be provided?

This helps us understand what supports you’ll get, when you’ll get them, and who you’ll get them from. From this, we can better understand if the supports match what you need and want. It also helps us work out whether there are any risks to you or others and whether the supports are [value for money](#_Is_the_ILO).

* Are there one or more supplementary supports that provide flexibility and will sustain your primary support?

This helps us work out if your individualised living option supports are likely to be effective and beneficial. We’ll see if your supports provide the flexibility you need and if your primary support is sustainable.

* Is there evidence you’ve been involved with and agree to the Service Proposal?

Your Service Proposal isn’t likely to be considered effective and beneficial if you haven’t been involved in designing it or you don’t agree with it.

* How will your individualised living option supports fit with other home and living supports, or supports you use for things like recreation, work or study?

Your individualised living option support is more likely to be effective and beneficial if it works with other supports you use such as transport, assistive technology and capacity building supports. We’ll check this and make sure they’ll work together.

Usually, support to help you with [work, study](https://www.ndis.gov.au/about-us/operational-guidelines/work-and-study-operational-guideline) or daytime activities, is funded separately from your individualised living option. These supports are very important for helping you live the life you want. It’s important they’re described in your Service Proposal so you can be sure all your supports will work together.

It’s also a good idea to include other housing related supports in your Service Proposal. For example, you might need [home modifications](https://www.ndis.gov.au/about-us/operational-guidelines/including-specific-types-supports-plans-operational-guideline/including-specific-types-support-plans-operational-guideline-home-modifications) so your home suits your needs, or [specialist disability accommodation](https://www.ndis.gov.au/about-us/operational-guidelines/specialist-disability-accommodation-operational-guideline) if you meet the criteria. Again, this will help make sure all your supports work together.

Individualised living option supports are for the support you get from other people. Individualised living option supports don’t cover the house or accommodation itself. Specialist disability accommodation relates to the house, accommodation building or physical dwelling, not the funding for supports.

#### Will the individualised living option support ensure you and others are likely to be safe?

The individualised living option support is not likely to be considered effective and beneficial if there are risks to your safety or the safety of others.[[12]](#endnote-12)

#### Is the individualised living option support value for money?

Your individualised living option support must be value for money.[[13]](#endnote-13) This means that the cost of the supports must be reasonable, because of how much you benefit from them. We also compare this to the cost of other supports that would give you the same benefit. We need to consider if:

* there are other supports that might achieve the same outcome that are less costly
* your individualised living option support will increase your independence, or reduce your support needs in future.

For example, we may be able to fund modifications to your house, so you don’t need ongoing funded supports to help with certain tasks.

There are three levels of individualised living option support. We work out which level of support best suits your needs based on your individual circumstances and our reasonable and necessary criteria.

**Individualised living option** Support Level 1

We may consider this level of support where:

* Primary support involves you sharing your home with a person who provides companionship, a role model and some direct support.
* Direct support may involve physical assistance with personal care and prompting with household tasks, along with help to manage emotions and behaviours.
* Supplementary Support involves things like drop-in, on call support, regular time with family or formalised assistance from a neighbour.
* Monitoring and limited re-design due to a stable and mature arrangement.

Individualised living option support level 1 is funded up to $105,000 per year.

**Individualised living option** Support Level 2

We may consider this level of support where:

* Primary support involves you sharing your home with a person who provides companionship, a role model and more direct support.
* Direct support involves physical assistance with personal care and prompting or supervision with household tasks. It also may involve help to manage episodic behaviours of concern, including strategies and supports to address them.
* Supplementary Supports involve things like drop-in, on call support, regular time with family or formalised assistance from a neighbour.
* Monitoring and potential for redesign of the living arrangement.

Individualised living support level 2 is funded up to $150,000 per year. This is generally the maximum amount for [host arrangements](#_Primary_supports).

**Individualised living option** Support Level 3

We may consider this level of support where:

* Primary support involves support being provided over more sustained periods of time, and offering a more personal relationship than usual rostered supports.
* Direct support will involve physical assistance and personal care alongside direct supervision with household tasks. Direct support could include help to manage significant behaviours of concern, a significant physical disability, or disability-related health supports.
* The supplementary supports can include those mentioned in the first and second levels, but may require continual assistance and intervention.
* Significant monitoring is needed and there is a high potential for re-design, as the arrangement requires high levels of flexibility between the primary and supplementary supports.

Individualised living support level 3 is funded up to $230,000 per year.

These levels are a guide only. We decide your actual level of support based on your individual situation.

If you need support to take part in activities outside your home, such as work or study, playing sport or going out, we’ll include it in another part of your plan.

More or less support may be included in your plan, once all reasonable and necessary criteria has been taken into account. Learn more about [what if you need more support](#_What_if_you).

#### Does the individualised living option include what we expect informal supports or the community to provide?

We know that getting support from your family, friends and the community can be important for you and your wellbeing. An individualised living option support is designed to complement and not replace unpaid informal supports.

We don’t fund supports in your individualised living option that would be reasonable to expect your family, friends or the community to provide.[[14]](#endnote-14) These are the kind of things we all do for each other and it would be reasonable to expect friends or family would do for you.

We’ll think about:

* how much support you need and what type
* whether the activity you need support for is the kind of thing an adult would usually do without support from family or friends
* if your family, friends or the community provide the support, whether it would pose a risk to your wellbeing or to theirs
* whether support from your family, friends or the community would help you to become more independent, or less independent
* whether it’s suitable for your family, friends or the community to provide this support. For example, they may not have the capacity to provide support at the level you require.

Where friends or family do provide informal support for you, you can include these supports in your individualised living option to help recognise and formalise the important role they play. Including unpaid informal supports in your individualised living option is a proven way to reduce the overall cost of the individualised living option supports.

#### Does the individualised living option include what is better funded or provided by another service system?

We only fund supports that are most appropriately funded by the NDIS. We don’t fund supports that are more appropriately provided by another service system or organisation.[[15]](#endnote-15)

For example, an individualised living option doesn’t include funding for medical treatment if you get sick, because this is the role of the health system. A doctor’s visit is funded through Medicare, not through the NDIS.

Your Local Area Coordinator or Support Coordinator can help you connect to other organisations in the community. They can help you find information on what’s available, or help you develop the skills and confidence to connect with those services.

### What if you need more support?

A very small number of participants need a lot of extra support from very experienced or skilled support workers.

Some examples where more intensive support might be required are:

* You need 24/7 active supervision or support because of your disability, with no informal supports available. This may include an accompanying psychosocial disability or complex health conditions.
* You have continual behaviours of concern related to your disability, such as self-harm, or physical or verbal aggression. This must be evidenced appropriately alongside strategies to reduce this.
* You need skilled, experienced and sometimes specialist support workers for continual supervision. Where tasks are delegated, close monitoring is needed and often specific staff training is provided.

Remember, we only fund the supports you need because of your disability. In these situations, we consider if the supports meet all reasonable and necessary criteria. This includes making sure an individualised living option is suitable for you, and it’s likely you and others will be safe.

### Can you self-manage your individualised living option funding?

It’s possible to self-manage your individualised living option in most circumstances. For [host arrangements](#_Primary_supports), there’ll be some further considerations. This includes potential conflicts of interest for a host who is also the Plan Nominee, as self-management is likely to be inappropriate. For more information, speak to your Local Area Coordinator, Support Coordinator or planner.

Learn more about [self-managing your funding](https://www.ndis.gov.au/participants/using-your-plan/self-management) and [nominees](https://www.ndis.gov.au/understanding/families-and-carers/guardians-and-nominees-explained).

## What happens once you have individualised living option supports in your plan?

Once you have funding in your plan, you can start using it for your individualised living option supports.

If you have individualised living option Exploration and Design (Stage 1) supports in your plan, you can get started with your support provider, family, friends, and others to explore where and how you’d like to live. You can also start working on designing your individualised living option supports that suit your individual needs and completing the Service Proposal.

If you have individualised living option Support Package (Stage 2) supports in your plan it’s likely that you’ll have found a provider to implement your individualised living option, as part of the process to complete your Service Proposal.

Learn more about [choosing providers](https://www.ndis.gov.au/participants/working-providers/find-registered-provider).

The individualised living option supports will be included within your NDIS plan. While your individualised living option supports are being set up, you’ll need to speak to your provider about how much they’ll claim from your allocated funding. This may be a reduced amount during your transition to individualised living options.

It’s a good idea to have a written service agreement with your provider. This can help make sure you and your provider are clear about what support you get and how you’ll get it.

Learn more about [service agreements](https://www.ndis.gov.au/participants/working-providers/making-service-agreement).

### How do you set up and keep track of your individualised living option supports?

Your provider will set up your supports and can help you to find people to support you. They’ll make sure your individualised living option supports are paid.

Once your individualised living option is in place, you and your provider should monitor and review the arrangement regularly. This is so you and your provider know it’s working for you and still meets your needs.

Working with your provider and other supports, you can come up with the best way for you to monitor your individualised living option. You should consider:

* Can you do what you’d like at home?
* Are you still happy with your living arrangement?
* Are there any problems with the people you live with?
* If your needs or goals have changed and you want to change your supports.

Your individualised living option supports are flexible, so you should be able to work with your provider to make the changes you need.

## Reference list

1. NDIS (Supports for Participants) Rules r 5.1(b). [↑](#endnote-ref-1)
2. NDIS Act s 34(1)(a). [↑](#endnote-ref-2)
3. NDIS Act s 34(1)(d). [↑](#endnote-ref-3)
4. NDIS (Supports for Participants) Rules r 5.1(a). [↑](#endnote-ref-4)
5. NDIS Act s 34(1)(c). [↑](#endnote-ref-5)
6. NDIS Act s 34(1)(e). [↑](#endnote-ref-6)
7. NDIS Act s 34(1)(f); NDIS (Supports for Participants) Rules rr 3.5-3.7, Schedule 1. [↑](#endnote-ref-7)
8. NDIS (Supports for Participants) Rules r 5.1(b). [↑](#endnote-ref-8)
9. NDIS (Supports for Participants) Rules r 5.1(d). [↑](#endnote-ref-9)
10. NDIS Act s 34(1)(a). [↑](#endnote-ref-10)
11. NDIS Act s 34(1)(d). [↑](#endnote-ref-11)
12. NDIS (Supports for Participants) Rules r 5.1(a). [↑](#endnote-ref-12)
13. NDIS Act s 34(1)(c). [↑](#endnote-ref-13)
14. NDIS Act s 34(1)(e). [↑](#endnote-ref-14)
15. NDIS Act s 34(1)(f). [↑](#endnote-ref-15)