

Home modifications

Background on home and living supports

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

- [supported independent living](#)
- [individualised living options](#)
- [specialist disability accommodation](#)
- [medium term accommodation](#)
- [short term accommodation](#)
- [personal care supports](#).

Different types of home and living supports will suit different people. Home modifications are only one of many types of NDIS supports. There may be other [home and living options](#) that better suit your needs and preferences.

We want to provide the best option for support in your home, now and in the long 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](#) if you want more information on the different kinds of home and living supports that might suit you.

We may be able to fund home and living supports to help you pursue your goals. We'll 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](#). Each support must meet the [NDIS funding criteria](#), as well as your total package of supports. This includes that each support must be an NDIS support related to your disability.

Find out more about [home and living supports](#).

Quick summary: home modifications are changes to your home that help you manage your disability. These changes can be minor or more complex. They can help you safely access or move around your home. They can also help make daily tasks easier.

What's on this page?

- [What do we mean by home modifications?](#)
- [What home modifications do we fund?](#)
- [How do we fund home modifications?](#)
- [How can you get home modifications in your plan?](#)
- [How can you use your home modifications funding?](#)
- [What if you don't agree with our decision?](#)

You might also be interested in:

- [Assistive technology](#)
- [Supported independent living](#)
- [Individualised living options](#)
- [Specialist disability accommodation](#)

What do we mean by home modifications?

Home modifications are custom-built changes to your home to help you access and use areas of your home.

Home modifications can be minor changes like widening a doorway. Or they can be more complex, like changes involving a few areas in your home. For example, you might need to combine your bathroom and toilet to give you more room to use a hoist or shower chair.

You may need home modifications if you:

- have safety concerns or difficulty moving around your home
- have trouble with personal care, like using your shower
- can't use the rooms you need to use in your home
- have difficulty pursuing your goals in your home because of your disability
- need changes to your home so your carers can support you safely.

What about home adaptations and assistive technology?

We may also fund equipment or assistive technology to make your home safer and more accessible. This can help you do things you find hard because of your disability.

An occupational therapist might recommend equipment such as:

- grab rails
- accessible tapware or a hand-held shower
- a weighted shower curtain
- lever door handles
- portable ramps.

These items are usually low cost assistive technology, and we consider them home adaptations. You can buy them from retailers, like hardware shops. Often you or a handyperson can choose these recommended items and install and use them by following the instructions that come with the product. Or you can use an advice service like the [Home Modification Information Clearinghouse](#).

Learn more about home adaptations and other assistive technology in [Our Guideline – Assistive Technology](#).

What home modifications are we not responsible for?

We can fund home modifications if they are [NDIS supports](#) that meet our [NDIS funding criteria](#). We don't fund the following features:

- Standard furniture, fixtures, or fittings,¹ including cosmetic finishes like tiles or tapware.
- Swimming pools, pool heating and maintenance, spa baths, saunas and steam rooms² including hydrotherapy.
- Modifications that make your house bigger, like adding another storey.³
- Repairs to pre-existing damage to your home outside the immediate area where you need home modifications.⁴
- Insurance premiums to insure your home after it has been modified.⁵
- Standard living costs or routine repairs and maintenance that landlords or homeowners are usually responsible for.⁶
- Fixing home modifications that don't comply with the [National Construction Code](#) or relevant Australian standards.

What home modifications do we fund?

For us to fund home modifications, they need to meet all the [NDIS funding criteria](#).

When we think about the home modification supports you need, we'll ask things like:

- [Does the home modification relate to your disability support needs?](#)
- [Will the home modification help you pursue your goals?](#)
- [Will the home modification help you take part in social and work life?](#)
- [Is the home modification effective and beneficial for you?](#)
- [Is the home modification legal and safe?](#)
- [Is the home modification an NDIS support for you?](#)
- [Is the home modification value for money?](#)

Each support, and your total package of NDIS supports, needs to meet the [NDIS funding criteria](#). Learn more about the [principles we follow to create your plan](#).

If home modifications aren't the right supports for you, there are other [home and living supports](#) that might help.

Does the home modification relate to your disability support needs?

We can only fund home modifications if you need them because of your disability support needs.⁷ We'll look at how the home modification will help you do things you find difficult because of your disability. Or if it will make it less tiring for you to do things on your own, or if it means you need less help from someone else.

We won't fund home modifications that aren't related to your disability. These might include renovations, restorations or repairs, or changes to your home layout if they don't relate to your disability support needs.

Will the home modification help you pursue your goals?

The home modifications we fund need to help you to pursue your goals.⁸ When we're making decisions about funding home modification supports, we'll look at how your disability prevents you from pursuing your goals.

For example, you might have a goal to move around your house more easily. We'll look at all the ways you might be able to pursue that goal. Funding home modifications to widen your doorways could be a simple way to do this.

Remember:

- If you set more and bigger goals it doesn't mean we'll fund more and bigger supports.
- If you set a goal about an exact type or amount of support you want, it doesn't mean we're obliged to fund that support or in that amount.

Learn more about [setting goals](#).

Will the home modification help you take part in social and work life?

We need to know the home modifications we fund will help you participate more in social or work life.⁹

Home modifications can help you do basic activities, like cook food and have a shower. They can also help you do things more independently at a time of day that suits you. This could mean you can participate more in the community and in work.

Is the home modification effective and beneficial for you?

We need to know the home modification will be effective and beneficial for you, having regard to current good practice.¹⁰ This means we consider if there's evidence the home modification is effective and beneficial for someone with similar disability support needs. It should do what you need it to do or make things better for you by helping you do more things by yourself.

To work out if the home modification is likely to be effective and beneficial for you, we'll look at:

- evidence from skilled professionals like an occupational therapist or home modification assessor.¹¹ A home modification assessor is an occupational therapist who is qualified to recommend more detailed home modification supports. Learn more about home modification assessors and how to find them on the [Occupational Therapy Australia website](#)
- if the modification is effective for other people in situations like yours¹²
- your own experiences,¹³ as well as your preferences, culture or family situation.

We'll also think about if your needs and your home and living arrangements are likely to change during your plan.¹⁴ This helps us make sure the home modification will meet your current and future needs.

You should explain your support needs to your occupational therapist or home modification assessor. This will help them understand what the home modification needs to achieve. This is important to make sure you get a home modification that will work for you. We have [assessment templates](#) on our website that your occupational therapist or home modification assessor can use and give to us.

Is the home modification legal and safe?

We can only fund home modifications that are legal and safe for you to use. The home modifications we fund need to comply with the relevant standards. Poorly constructed home

modifications can be dangerous, so we don't fund home modifications if they're likely to cause harm to you or others.¹⁵

You (or the homeowner), and the builder or tradesperson doing the work, are responsible for making sure your home modification complies with Australian laws.¹⁶ These include:

- state, territory, and local government acts and regulations
- the [National Construction Code](#)¹⁷
- relevant Australian standards.

You're responsible for checking your provider has the right credentials to do the job. You're also responsible for checking with your builder that they have the right qualifications, registration, and insurance before they do the work. Sometimes we'll specify a licensed builder needs to modify your home.¹⁸

If you have a building construction practitioner or building works project manager, they can help you check your builder's credentials.

Learn more about checking builder qualifications, registration, and insurance on your [state or territory building authority](#) website.

You also need to get any building permissions or approvals your local council needs. This can affect your home insurance.

Before we can fund home modifications, we need the legal owner of your home to agree to them in writing. Learn more about [who needs to approve your home modifications](#).

Is the home modification an NDIS support for you?

We fund NDIS supports that relate to your disability. NDIS supports are the services, items and equipment that can be funded by the NDIS.

The home modification needs to be an NDIS support for you.¹⁹ We can only fund home modifications that are the responsibility of the NDIS to fund.

Providers of social housing, residential facilities and public buildings are responsible for making reasonable adjustments to the property.²⁰ They'll make sure you can access the property safely, or they'll provide a more suitable property. They also need to meet [Livable Housing Design](#) features where possible.²¹ Reasonable adjustments are the reasonable changes services need to make so properties are accessible for people with disability. This could include some minor modifications.

We don't fund home modifications that are not NDIS supports. This includes supports that should be funded by other government or community services.²²

Learn more about [mainstream and community supports](#).

What if you live in community or public housing?

If you need modifications to your community or public housing, you should first contact your state or territory public housing authority. They are responsible for making reasonable adjustments.²³

For example, your public housing authority might install lever taps or grab rails. Or they might improve general access to your home with a simple access ramp.

If you live in public housing and you need highly specialised or high cost modifications, we might be able to fund them. To help us work out if the modifications are appropriately funded by the NDIS,²⁴ first we consider if your public housing provider has a suitable home for you. Or if they can help you find a home with a different community housing authority.

If you live in community or public housing and want us to fund modifications, you're responsible for getting written agreement from the owner to modify your home.

If you live in a remote or very remote location and need modifications to your home because of your disability, our remote planners or remote community connectors can help you through this process.

What if you live in a group home, residential accommodation, or specialist disability accommodation?

The owners of group homes, residential facilities, or public housing buildings are generally responsible for modifying them so you can live there. We don't fund home modifications to group homes, residential facilities, public buildings or boarding schools.²⁵

We also don't fund home modifications if you live in specialist disability accommodation.²⁶ The specialist disability accommodation provider must provide an accessible dwelling built to [specific design guidelines](#). If you use assistive technology, your occupational therapist will do an assessment to make sure the accommodation is suitable for your assistive technology.

Learn more about [specialist disability accommodation](#).

Is the home modification value for money?

The home modifications we fund need to be value for money compared with the benefits for you, and compared with other supports that would achieve the same outcome.²⁷

We need to think about:

- if other similar options, like assistive technology or other modifications, could achieve the same outcome at a much lower cost²⁸
- if your home modification costs more than similar modifications done in your area²⁹

- how your disability needs may change over time and if the home modification will help you in the long term³⁰
- how long you plan on staying in your home, and if the home modification is good value for this length of time³¹
- if the home modification will reduce your need for other NDIS supports.³²

We also think about:

- the age and condition of your home, if there are structural problems that wouldn't support the modification, or if the property needs a lot of work to make it accessible
- how the home modification compares to the cost of moving to a more accessible home
- if the home modification will help reduce the risk of fatigue or injury to you or your carer.

When we consider value for money, we also think about your living situation. Learn more about how we consider value for money for the different living situations outlined below.

Does it matter how long you plan to stay in your current home or if you are renting?

We'll consider funding home modifications whether you own or rent your home. We need to know how long you plan to stay in your home, and whether you rent or own it. This will help us work out if the modification is likely to be value for money.³³

For example, minor home modifications are likely to be value for money if you plan to remain in your current home or have a lease for at least 12 months.

Complex home modifications are likely to be value for money if you plan to remain in your current home or have a lease for at least 3 years.

We might be able to fund the removal of your home modification if you are moving out at the end of your lease, as long as we agree to it before we fund the modification. Before we fund home modifications in your plan, we need to know if your landlord will need the modifications removed at the end of your lease. You need to give this to us in writing, so we can consider the extra removal cost.

What if you live in more than one home?

You might live in more than one home, for example because of shared parenting arrangements or holiday homes.

We'll only fund modifications to a second home in rare situations. This is because it's more likely to be value for money to only fund modifications to your main home.³⁴

Modifications to your second home need to meet the [NDIS funding criteria](#). We'll usually only fund modifications to your second home to help with basic hygiene and access needs.

Can you get a new room in your home?

We think about if you could modify or rearrange other parts of your home instead of a new room. We don't fund standard home improvements and renovations.³⁵ This includes modifications that increase a building's size, like extensions to your home, or a new storey.

We also might talk to you about if you'd prefer to move into a more accessible home. We'll consider your needs and preferences about where you want to live, and other factors including your family, community, culture, and work. We'll consider the long-term costs and benefits of other supports compared with home modifications.

Can we help you move to a more accessible home?

If there are no other options, we may consider funding supports to help you move to a more accessible home if you choose to do so. These supports must be value for money, and meet the other [NDIS funding criteria](#). We would only fund these supports if your current home can't be modified, or if the modifications would be very high cost or won't meet your needs long term.

In this situation, we might be able to fund some of the costs involved in selling your current house and buying a more accessible one. Or we might fund the costs involved in moving to a more accessible rental property.

The most important thing is you check with us before you move. We need to assess your situation first.

Usually, we won't fund the costs of moving house, unless we decide it's value for money and it's the most effective way to meet your disability support needs. This is because everyone has to pay moving costs, whether or not they have a disability.

We can't fund the purchase of your new house or land.³⁶ We also can't fund standard day-to-day living costs, like rent, rental bonds, home and property deposits, stamp duty, mortgage repayments and strata fees.³⁷

What if you want to move house and we've already funded home modifications?

If you're going to move house, you should look for other accessible properties. If we've already funded complex or extensive modifications, we expect your next home will also suit your needs as much as possible.

We generally don't fund the removal of modifications when you don't need them anymore. If you live in a rental property, we need to know if your landlord needs the home modifications removed at the end of your lease. You need to give this to us in writing before we fund the original modifications in your plan, so we can consider the extra removal cost.

You should tell us, and your occupational therapist or home modification assessor, about your situation when you first discuss your home modification needs.

What if you're buying or building a new home?

If you're thinking of buying or building a house and you want us to fund disability-related home modifications, make sure you talk to us before you finalise your plans.

You should look for homes or designs that suit your needs, or that need minimal or no modifications. You should think about design choices that are suitable and accessible for you and consider getting professional advice. We can't give you advice on your house designs, but you should look at the [Livable Housing Australia Design Guidelines](#). These guidelines can help you design your home so it meets your needs.

We generally don't fund modifications you wouldn't have needed with appropriate site or home selection.

For us to fund modifications to a new home, a [home modification assessor](#) needs to assess your disability needs. This is an occupational therapist who is qualified to recommend more detailed home modification supports. They'll recommend the specific supports that will work for you. We have [assessment templates](#) on our website.

For example, you might need:

- large rooms and wide corridors for larger circulation spaces
- accessible benchtops, power outlets and light switches
- a level home entrance or one with minimal steps.

Once you've considered all your options and decided on your design, we may be able to fund the modifications to your new home. They'll need to relate to your disability and meet the other [NDIS funding criteria](#). For example, we could fund the cost of changing standard features to disability specific features.

How do we fund home modifications?

Home modifications can be minor or complex. This depends on their cost and risk level.

If your home modification meets the [NDIS funding criteria](#), we'll include funding in your Capital – Home Modifications budget. You can only use it for the home modification supports we describe in your plan.

What are minor home modifications?

Minor home modifications are customised changes to your home that generally:

- are straightforward, non-structural changes, including under your bathroom floor. This means they won't change the supporting structures of your home. Whether a

change is considered structural or non-structural can depend on which state or territory you live in

- have a relatively low risk of major problems during or after work is done
- only affect 1 or 2 areas in your home
- cost less than \$20,000 in total

We put minor home modifications into 2 categories:

- Category A minor home modifications cost under \$10,000.
- Category B minor home modifications cost between \$10,000 and \$20,000, or they involve minor modifications to a bathroom floor.

We fund minor home modification supports using a [set NDIS budget](#) based on current market costs in MMM1 locations using the Modified Monash Model (MMM). We use building industry data to regularly update these costs.

Learn more about [how you can get minor home modifications in your plan](#).

What are complex home modifications?

Complex home modifications are usually structural, custom-built changes to your home. They are higher risk or higher cost than minor home modifications.

Complex home modifications usually need building approvals or permissions, and certification of work such as plumbing and electrical works. They may involve highly complex or technical works or impact several areas of your home. They often disrupt your ability to live in your home over a number of weeks.

Examples of complex home modifications include:

- permanent ramps that cost over \$10,000 and need building permit approval
- structural modifications to a bathroom, including changing the floor to create a stepless shower
- extensive electrical or plumbing works
- removing or changing load-bearing walls
- elevators or lifts that cost over \$10,000 and need building permit approval
- any works that need building consultancies such as engineering, architecture, quantity surveying, building surveying or building certification.

We might also consider home modifications to be complex when:

- a large part of your home needs to be modified

- it will take a long time (months) to complete the work, which affects your ability to live at home
- the modifications are non-structural but are extensive or cost over \$20,000, based on MMM1 location costs in the minor home modifications [set NDIS budget](#).

Whether a change is considered structural or non-structural can depend on which state or territory you live in.

Learn more about [how you can get complex home modifications in your plan](#).

What other home modification supports can we fund?

We may include funding for NDIS supports to help plan and implement your home modifications, if they meet the [NDIS funding criteria](#).

These NDIS supports might include:

- a [building construction practitioner](#) to help implement your home modifications, if your occupational therapist tells us this support is needed³⁸
- an [independent building certifier](#)³⁹– we might need to see the certification for the modifications before we can make the final payment
- a [home modification assessor](#) to help you use your new home modifications and to confirm they can deliver the outcomes you need.⁴⁰ We would include this funding in the Capacity Building budget of your plan.

How can you get home modifications in your plan?

If you need home modifications, you should talk with your my NDIS contact. You'll need to give us evidence to help us decide if we can fund your home modification. The type of evidence will depend on if it's a minor or complex home modification.

We need to review your home and living needs before we can fund home modifications. You shouldn't spend any money on home modification supports before they are funded in your plan if you want us to fund them. In some situations, other home and living supports or assistive technology may be more appropriate for you.

If your needs have changed during your plan and you think you need home modifications, you can talk to us about changing your plan. Learn more about [changing your plan](#).

Our [Participant Service Guarantee](#) outlines the timeframes for us to make decisions and change your plan.

Who needs to approve your home modifications?

Before we can consider funding home modifications in your plan, you need to give us written approval from the homeowner or relevant bodies. You should give this to us with your home modifications assessment.

We need written permission from the legal owner of the property or their representative for modifications to be done. They need to authorise the specific modifications recommended for you.

If you are renting, we need to know if your landlord will need the home modifications removed at the end of your lease.

If you have a mortgage, you should check with your mortgage provider if they need to approve the modification.

If you live in a building with shared ownership, like an apartment complex or a residential community, you'll need permission from the body responsible. This could be a:

- body corporate
- owners corporation
- neighbourhood association
- community association
- precinct association.

The name of the body responsible will depend on your state or territory. We need this permission, as well as the owner's permission, before we can fund your home modification.

You are responsible for getting these approvals and permissions for your home modifications.

How can you get minor home modifications in your plan?

Before we can include minor home modification supports in your plan, we need evidence that shows they meet the [NDIS funding criteria](#). We also need the relevant [approvals](#) for your home modifications.

Learn more about [minor home modifications](#).

Do you need an assessment for minor home modifications?

For all minor home modifications, you need an assessment from a [home modification assessor](#). This is an occupational therapist who is qualified to recommend more detailed home modification supports. The assessment process may be more detailed depending on the type of home modification supports you need. We have a [minor home modifications](#)

[assessment template](#) on our website. The type of provider who does this assessment depends on the category of your minor home modification.

For **category A** minor home modifications, any occupational therapist can do your assessment, including your usual occupational therapist. The assessment process is streamlined because these home modifications are usually straightforward, low risk changes to your home.

For **category B** minor home modifications, we need a [home modification assessor](#) to do your assessment. This is an occupational therapist who is qualified to recommend more detailed home modification supports. The assessment process may be more detailed depending on the type of home modification supports you need.

Your occupational therapist or home modification assessor should be independent of your builder.

We'll provide some initial funding for 2 to 10 hours in your Capacity Building budget for your assessment.

Learn more about occupational therapists and home modification assessors, and how to find them, on the [Occupational Therapy Australia website](#).

Do you need a quote for minor home modifications?

You usually don't need to give us a quote for your minor home modifications, but you should keep any quotes for your records. We might ask to see them, and they're important for warranties and audits.

You do need to give us a quote if you live in a remote or very remote area (MMM6 or MMM7 using the [Modified Monash Model](#)).

We use a [set NDIS budget](#) based on current market costs where you live to calculate a suitable budget for your modifications. We use building industry data to regularly update these costs. We expect most minor home modifications can be completed within the allocated budget.

If you have evidence your approved minor home modifications will cost more than we have funded, you can ask us to review the budget. In this situation, you'll need to give us 2 independent quotes from suitable providers. The quotes must be itemised to only include the approved home modifications. If we agree with the evidence, we may vary your plan.

Where possible you should find a tradesperson who will provide quotes free of charge. Otherwise, you can use flexible funding in your plan or pay at your own cost.

Learn more about [providing home modification quotes](#).

Example

Rebecca is having difficulty showering because of her disability. She finds it hard to step into her shower safely and turn on the taps. Rebecca's occupational therapist does an assessment using funding from her Capacity Building budget. Her occupational therapist recommends a rail to help Rebecca step down into the shower, and long handled lever taps. These modifications are expected to cost under \$10,000.

Because Rebecca rents her house, she gets written permission from her landlord to make the modifications.

Rebecca gives her planner a copy of her assessment and the landlord's permission. She doesn't need to give the planner any quotes because the modifications are minor, and she doesn't live in a remote area.

Rebecca's planner agrees the modifications are NDIS supports for her and meet the [NDIS funding criteria](#). The planner uses the [set NDIS budget](#) to work out the amount of funding to include in the Capital – Home Modifications budget of Rebecca's plan.

How can you get complex home modifications in your plan?

If you think you need complex home modifications, you should talk to your support coordinator or my NDIS contact.

- If you have a check-in, talk to us about your home and living needs.
- If you need to change your plan outside of your check-in conversation, you need to complete the [Change of details or change of situation form](#). You can also complete the [Supporting evidence form – Home and living](#) and send it to us with your change of details or change of situation form to help us understand your home and living needs.

Learn more about [changing your plan](#).

We may include some funding in your Capacity Building budget to explore what complex home modifications you need and to get an [assessment](#).

Then we'll review your evidence for your complex home modifications including your assessment, 2 quotes and other [approval documents and reports](#). This will help us work out if your request meets the [NDIS funding criteria](#).

We'll also work out if you need funding for other providers to help plan and implement your complex home modifications.

Do you need an assessment for complex home modifications?

For all complex home modifications, you need to give us an assessment from a [home modification assessor](#). This is an occupational therapist who is qualified to recommend more detailed home modification supports. Your home modification assessor needs to be independent of any builders asked to quote on the works.

Your home modification assessor will also help identify if you'll need hire facilities, like a portable bathroom, while your modifications get done. If you can't stay in your home, you might need temporary accommodation. You should talk to your home modification assessor about what your preferences are.

We'll include some initial funding in your Capacity Building budget for 15 to 20 hours for your assessment.

We have a [complex home modifications assessment template](#) on our website.

Learn more about home modification assessors and how to find them on the [Occupational Therapy Australia website](#).

Do you need to give us quotes for complex home modifications?

We need 2 itemised quotes for complex home modifications. These help us make sure the home modification costs are competitive and value for money. Itemised quotes need to include the costs of each part of the modification, listed separately for each section of work.

We'll also accept a cost estimation done by a qualified building cost estimator or quantity surveyor.

Learn more about [providing home modification quotes](#).

Builders need to have the necessary qualifications and insurance for the work they're quoting on. They must be licensed by your state or territory building authority. You are responsible for checking these details.

Where possible you should find builders who will provide quotes free of charge. Otherwise, you can use flexible funding in your plan or pay at your own cost.

We understand it's sometimes difficult to get more than one quote, for example if there aren't enough builders in your area. Let us know if you're having difficulty getting quotes. We might be able to give you more advice.

If your home modification funding is [Agency-managed](#), your quotes need to be from builders who are registered NDIS providers. If your budget is [self-managed](#) or you [use a registered plan manager](#), we can accept quotes from builders who are not NDIS registered.

Do you need other providers to plan your complex home modifications?

You'll need a [building construction practitioner](#) to make sure your recommended complex home modification supports are possible in your home. They'll also work out how the modifications can be done in the most effective way, and if you need any other building specialists. You can ask your building construction practitioner to help you check your builder's credentials and get quotes.

Your building construction practitioner should be independent of any builders who provide quotes for your job. This practitioner will work with you and your [home modification assessor](#).

You might also need an independent [building works project manager](#) if your approved complex home modification is high risk.

A building works project manager will help you communicate with your builder and help you understand your building contract. They will check the work meets all legal requirements, and make sure the modification is completed as agreed in the building contract. They can also help you resolve issues that might happen during the building process.

Your building works project manager should tell us if you also need an [independent building certifier](#), and how much this will cost. If you need this funding, and it meets the [NDIS funding criteria](#), we'll include it in your Capital – Home Modifications budget.

Learn more about home modification [providers and their roles](#).

Example

Reuben has multiple sclerosis and now needs to use a wheelchair most of the time. He lives with his brother Sam, who owns the home. Reuben has a goal to live independently at home.

Reuben completes the [Supporting evidence form – Home and living](#) and brings it to his next check-in conversation. Based on this evidence, we agree the house Reuben lives in needs complex modifications for him to live there safely and stay independent. These include a ramp, wider doorways, and structural changes to the bathroom and kitchen.

We include funding for a home modification assessor to do an assessment. We also fund a building construction practitioner to work out how the modifications can be done effectively in Reuben's home and help Reuben get 2 quotes from licenced builders.

Reuben gives us the assessment report and the 2 quotes. He also gives us written approval from his brother Sam, as the homeowner, for the modifications to be done.

We agree Reuben's recommended home modifications are NDIS supports for him and meet the [NDIS funding criteria](#). We include funding for the modifications and the building works project manager to help oversee the works.

How can you use your home modifications funding?

What do you need to think about when choosing a provider?

You will choose the providers you use for your home modifications. You'll need different providers for different stages of the process, including:

- an occupational therapist or [home modification assessor](#) for your assessment
- a [building construction practitioner](#), [building works project manager](#) or both for your building consultation, depending on your type of modification
- a [builder](#) to give you quotes and to construct the home modification.

It's important you set out your expectations and your provider's responsibilities in a written agreement.

You should be confident your builder can do the work to the standards you expect. You may want to see other work they've done or speak to other customers who've used their services. Check they can deliver the work within the timeframes you need. If you're not happy with something about a provider, think about using other providers. Your responsibilities are the same as if you were paying for the work with your own money.

All home modifications have to be done by a licensed tradesperson with the appropriate qualifications and insurance. You are responsible for checking your providers have the required credentials. If you have a building construction practitioner, they can help you check this.

We usually won't specify a particular provider in your plan for your home modification. This gives you flexibility over who you choose to do the work.⁴¹ But we may specify that the provider needs a particular qualification.⁴²

Learn more about [providers and their roles](#).

Do you need to use a registered NDIS provider?

The providers you can use depend on how your home modification funding is managed in your plan.

If your funding is [Agency-managed](#), the providers you use for your home modifications need to be NDIS registered. Registered NDIS providers need to follow the [NDIS Quality and Safeguards Commission's](#) rules for quality and safety.

If you [self-manage](#) or [use a registered plan manager](#) for your home modification budget, you can use providers who are not NDIS registered. They'll still need to have the appropriate qualifications for the work they are doing.

You should check your type of plan management so you know if your provider needs to be NDIS registered.

It's also important you check how we describe the modification in your plan in case we include any extra requirements.

What are your responsibilities for permits and approvals?

States and territories have different rules about building approvals and permissions and when you need a building contract. You and your builder are responsible for making sure you have the right approvals and permissions for your building works.

You'll need to check your local council requirements for your home modifications. Most local councils will have information on their website, or you can call them.

We'll tell you if you need to give us written confirmation that you have the appropriate building approvals and certifications. We might need this before we can make certain payments to you or the provider. You'll need the necessary certifications for the completed work before we can pay or approve the final stage payment for home modifications.

Minor home modifications may also need trade certifications, such as an electrical certificate of compliance. Or plumbing certification for changes that affect the 'wet seal', such as modifications to a bathroom floor or lower walls.

You are responsible for making sure your home modifications meet the legal and administrative requirements. Your [building works project manager](#) can help you check your home modification complies with the required standards.

What are your responsibilities for contracts?

You, or the homeowner, will sign the building contract and enter into a legal agreement with your builder. We are not a party in this contract or involved in this agreement.

Your commitments are the same as if you were paying for the work with your own money. This includes making sure you or your providers comply with any local authority regulations for the modifications.

What if your builder needs payment upfront?

Depending on your contract, your builder may need some payment upfront or at different stages of your home modification. These are called stage or progress payments.

You and your builder will agree on and document the amount of each payment in your building contract. This must comply with local building construction or Consumer Affairs laws.

You'll need to let us know if your builder needs upfront or stage payments during your planning discussions, so we can include funding in your plan for these payments. We'll need to make sure you can access the right amount of funding at the right time. Don't agree to pay all the money, or a final stage payment, before the modifications are complete, or before any certifications have been received.

Can you add to your home modifications?

You can choose to use your own money to pay for extra home modifications or features that you want but that don't meet the [NDIS funding criteria](#). You can arrange these separately with your builder and pay the costs with your own money.

You can choose to add features not related to your disability on top of the funding we provide. For example, you could choose to buy more expensive finishes for a new vanity, tiles or tapware.

Your occupational therapist or [home modification assessor](#) needs to approve any changes to your recommended supports. They need to check the modifications will still meet your needs.

If you think additional home modifications features will be NDIS supports that meet the [NDIS funding criteria](#), you can ask us to fund them. If we don't agree to fund them, you can request a review of our decision. Learn more about [reviewing our decisions](#).

For any building works you are funding yourself, you need to enter into a contract with your builder separate to the NDIS-funded home modifications. The contract with your builder will detail any works you'll pay for and works we're funding. You are responsible for extra costs if you ask the builder to make variations to the contract after it's signed.

We're not responsible for fixing your private building works or your NDIS-funded building works if things go wrong or if they don't meet your expectations.

Learn more about [providers and their roles](#) and what [happens if things don't go how you want](#).

What happens if your home modification costs change?

If you already have home modification funding in your plan and the costs of your modifications change, you can request more funding to buy that support. We can do a plan variation to change the funding in your plan if:⁴³

- the NDIS support is no longer available with the amount of funding in your current plan. For example, the cost of materials to complete your home modification have changed since you received your quote

- the way your home modification was going to be provided isn't available so it will cost more. For example, you live in a remote area and the local builder who was going to complete your home modifications has shut down. A new builder will now have to travel to your home which has increased the cost
- there is extra unexpected information, services or materials needed to complete your home modifications. For example, unexpected repairs need to be done to your home before your home modifications can be completed.

Learn more about how to do this in [Our Guideline – Changing your plan](#).

What if your home needs repairs before it's modified?

We might be able to fund repairs directly related to the room or area in your home being modified, if you need these repairs before your home modifications can be installed. It's important you tell us if you need these repairs as early as possible, preferably when you request your home modifications. The types of repairs or additions we may fund include:

- painting walls, ceilings and doors in the room or area where your modifications are installed. Your builder needs to make sure they don't disturb other parts of the house. They are responsible for fixing any areas they damage
- structural repairs needed to install your home modifications. We don't provide funding to fix existing problems like major structural or water damage, unless these directly affect the modifications
- electrical work needed to set up your home modifications. For example, new lights or light switches, or extending wiring to the main switchboard. We wouldn't fund a complete upgrade of your electrical system or wiring
- costs to find and remove any dangerous materials from the area being modified. For example, we may fund the removal of asbestos from the area being modified. But we wouldn't fund the removal of asbestos from other areas of your home.

We don't fund general home maintenance or repairs to your home that aren't related to your disability.⁴⁴ This is because anyone who owns a home is responsible for their own maintenance and repairs, whether or not they have a disability.

What if things don't go how you want?

If there are any problems with your home modifications, you should raise them directly with your provider. Your contract with your builder or other providers can help clarify their responsibilities if the work doesn't meet your expectations.

Your builder is responsible for the quality and safety of their work. If you have concerns about the quality and safety of your home modification, speak directly with your builder so they can address your concerns.

If you have a [building works project manager](#), they can help you work through any problems with the builder or tradespeople working on your home.

We are not responsible for fixing work that has been done. This needs to be resolved with your builder.

There are resources available that can help you resolve a dispute with your provider:

- The [NDIS Quality and Safeguards Commission](#) is responsible for handling complaints for NDIS registered providers. NDIS registered providers need to follow specific rules for quality and safety.
- The [Australian Consumer Law](#) protects you as a consumer when you buy domestic, household or personal goods or services using your NDIS funding, including from builders. The Australian Competition and Consumer Commission has some [helpful resources for consumers with disability](#) if you have a complaint or need advice.
- Your state or territory building authority will have information about resolving issues during building projects or making complaints about building providers.

Our website also links to a [range of resources](#) to help you understand your consumer rights.

What if you don't agree with our decision?

If we decide home modifications don't meet all our [NDIS funding criteria](#), we can't include them in your plan.

We'll give you written reasons why we made the decision. You can [contact us](#) if you'd like more detail about the reasons for our decision.

You might think our funding is not enough for your minor home modifications. If so, you can give us the evidence of the cost to complete the approved modifications in your home to the standards set in our [Guidance for Builders and Designers](#). Generally, you need to give us 2 independent quotes. If we agree with the evidence, we may vary your plan.

If you don't agree with a decision we make about home modifications, you can ask for an internal review of our decision.⁴⁵

You'll need to ask for an internal review within 3 months of getting your plan.⁴⁶

Learn more about [reviewing our decisions](#).

Appendix A: Providers and their roles

Home modification assessors

Home modification assessors are occupational therapists who are qualified to recommend more detailed home modifications supports. They'll review your functional needs and goals in your home.

Your home modification assessor will recommend the specific home modification supports you need and explain how they relate to your disability support needs and goals. You should make sure your assessor understands what you want the home modification to achieve.

They can also help identify if you'll need additional NDIS supports while your modifications get done, like hire facilities or temporary accommodation.

Your home modification assessor may work with a [building construction practitioner](#). They'll work together to complete the home modification assessment report and submit this to us. We have [assessment templates](#) on our website.

Your home modification assessor should be independent of your builder.

When your home modification is complete, your home modification assessor may review your NDIS funded home modification supports. For complex home modifications they'll do another assessment with you after you've been using your new supports. This is to make sure the home modification meets your disability support needs.

Builders

Builders construct your home modifications. Builders are responsible for meeting all legal and administrative requirements, like the [National Construction Code](#) and Australian Standards. They are responsible for making sure the building site is safe when home modification works are underway, and for fixing their work if they get it wrong.

You should have a service agreement with your builder. Or you can use a building contract if your state or territory building authority requires one. The service agreement or building contract details what modifications will be done and how much they'll cost. It should outline which providers are responsible for the work, and how and when your modifications will be completed. The service agreement or building contract should also outline:

- what the builder is responsible for
- what you are responsible for
- who will be liable if things go wrong

- how risks will be managed.

If you have complex home modifications, it's best they are managed by only one builder. This is important when your home is a building site. It means one builder will manage all the trades in your home and is responsible for safety requirements. It's also usually better value for money.

A [building works project manager](#) can help you check your contract and arrangements with your builder.

Building construction practitioners

Building construction practitioners have building knowledge and expertise to:

- give advice on the design and cost of home modifications
- outline the scope of work
- provide drawings so builders can give quotes on the works.

They could be an architect, engineer, builder, or other building-related practitioner. They should be independent from any of the builders who provide quotes for your job.

A building construction practitioner will work closely with you and your [home modification assessor](#) to help plan the home modification. They'll make sure the home modification supports recommended by your assessor are possible in your home. They'll also work out how the modifications can be done in the most effective way.

Your building construction practitioner will review your property and home. They'll give information to support the home modification assessment. They'll also identify if any preliminary works by building specialists like engineers, surveyors or architects, are needed to help plan your modifications.

You can ask your building construction practitioner to also be your [building works project manager](#) if they have the right skills and if we have funded this.

You can ask your building construction practitioner to help you check builder credentials and get builder quotes.

Building works project managers

If you have a very complex home modification, we'll include funding for a building works project manager. This could be because the work is high risk, or if you need extra help to manage the home modification.

Your building works project manager is independent from your builder. They can help you understand your building contract and communicate with your builder. They'll make sure:

- your work meets all relevant building codes, standards and legal requirements
- your modification is completed as agreed in the building contract.

Your building works project manager will help you understand the building contract and how to get the builder started. They'll oversee the works at key stages and keep you informed.

An experienced building works project manager will know how your local building code and plumbing code applies to your modification. They can also help you resolve issues that might happen during the building process.

You should have a service agreement with your building works project manager. This should clearly outline your expectations and what they are responsible for. It's important their responsibilities are clear [in case things don't go how you want](#).

Independent building certifiers

Sometimes you or the property owner might hire an independent building certifier to check on the builder's work and review the home modification.

The certifier will make sure the modifications comply with the relevant building approvals or permits and meet all the legal requirements. An engineer, surveyor or inspector can provide building certification if they have a licence to practice in your state or territory.

We may fund an independent building certifier if it meets the [NDIS funding criteria](#). Your [building works project manager](#) should tell us if you need a certifier, and how much this will cost.

Other building professionals

Some complex home modifications may need building professionals with special skills, like engineers, surveyors, or other building experts. We can only fund these services if they meet the [NDIS funding criteria](#).

Your [building construction practitioner](#) will identify if a building professional is needed to help plan your home modification, or during or after construction.

If we don't fund a building professional, you can choose to pay for this based on your individual needs.

In some cases, NDIS funded home modifications may be part of your larger building project. You'll need to decide whether to hire professionals with special skills to manage the risks involved in your own building project. We'll only fund building professionals related to the NDIS funded building works. We don't provide funding related to your private works.

Reference list

- ¹ NDIS (Getting the NDIS Back on Track No. 1) (NDIS Supports) Transitional Rules sch 2 item 1(j).
- ² NDIS (Getting the NDIS Back on Track No. 1) (NDIS Supports) Transitional Rules sch 2 item 1(d).
- ³ NDIS (Getting the NDIS Back on Track No. 1) (NDIS Supports) Transitional Rules sch 2 item 1(e).
- ⁴ NDIS (Getting the NDIS Back on Track No. 1) (NDIS Supports) Transitional Rules sch 2 item 1(e).
- ⁵ NDIS (Getting the NDIS Back on Track No. 1) (NDIS Supports) Transitional Rules sch 2 item 2(c).
- ⁶ NDIS (Getting the NDIS Back on Track No. 1) (NDIS Supports) Transitional Rules sch 2 item 1(e).
- ⁷ NDIS Act s 34(1)(aa); NDIS (Supports for Participants) Rules r 5.1(b).
- ⁸ NDIS Act s 34(1)(a).
- ⁹ NDIS Act s 34(1)(b).
- ¹⁰ NDIS Act s 34(1)(d).
- ¹¹ NDIS (Supports for Participants) Rules r 3.3.
- ¹² NDIS (Supports for Participants) Rules r 3.2-3.3.
- ¹³ NDIS (Supports for Participants) Rules r 3.2(b).
- ¹⁴ NDIS (Supports for Participants) Rules rr 3.1(b)-(c).
- ¹⁵ NDIS (Supports for Participants) Rules r 5.1(a); NDIS (Getting the NDIS Back on Track No. 1) (NDIS Supports) Transitional Rules sch 2 item 23(b).
- ¹⁶ NDIS (Supports for Participants) Rules r 5.3(a).
- ¹⁷ The National Construction Code is made up of the Building Code of Australia (BCA) and Plumbing Code of Australia.
- ¹⁸ NDIS Act s 33(3); NDIS (Plan Management) Rules r 6.3.
- ¹⁹ NDIS Act s34(1)(f).
- ²⁰ NDIS (Getting the NDIS Back on Track No. 1) (NDIS Supports) Transitional Rules sch 2 item 19(e).
- ²¹ NDIS Act s 10(1-3); NDIS (Supports for Participants) Rules r 7.20(b), (d).
- ²² NDIS Act s 10(1-3); NDIS (Supports for Participants) Rules rr 7.19-7.20.
- ²³ NDIS (Getting the NDIS Back on Track No. 1) (NDIS Supports) Transitional Rules sch 2 item 19(e).
- ²⁴ NDIS Act s10(1)-(3).
- ²⁵ NDIS Act s10(4-5); NDIS (Supports for Participants) Rules rr 7.1-7.3; NDIS (Supports for Participants) Rules r 7.20(d); NDIS (Getting the NDIS Back on Track No. 1) (NDIS Supports) Transitional Rules sch 2 item 19(c).
- ²⁶ NDIS (Getting the NDIS Back on Track No. 1) (NDIS Supports) Transitional Rules sch 2 item 19(d).
- ²⁷ NDIS Act s 34(1)(c); NDIS (Supports for Participants) Rules r 3.1(a).
- ²⁸ NDIS (Supports for Participants) Rules r 3.1(a).
- ²⁹ NDIS (Supports for Participants) Rules r 3.1(e).
- ³⁰ NDIS (Supports for Participants) Rules rr 3.1(b)-(c).
- ³¹ NDIS (Supports for Participants) Rules r 3.1(d)(ii).
- ³² NDIS (Supports for Participants) Rules rr 3.1(c), (f).
- ³³ NDIS Act s 34(1)(c).
- ³⁴ NDIS Act s 34(1)(c).
- ³⁵ NDIS (Getting the NDIS Back on Track No. 1) (NDIS Supports) Transitional Rules sch 2 item 1(e).
- ³⁶ NDIS (Getting the NDIS Back on Track No. 1) (NDIS Supports) Transitional Rules sch 2 item 1(b).
- ³⁷ NDIS (Getting the NDIS Back on Track No. 1) (NDIS Supports) Transitional Rules sch 2 item 1(a).
- ³⁸ NDIS (Getting the NDIS Back on Track No. 1) (NDIS Supports) Transitional Rules sch 1 item 22.
- ³⁹ NDIS (Getting the NDIS Back on Track No. 1) (NDIS Supports) Transitional Rules sch 1 item 22(c).
- ⁴⁰ NDIS (Getting the NDIS Back on Track No. 1) (NDIS Supports) Transitional Rules sch 1 item 34.
- ⁴¹ NDIS Act, s 33(3), NDIS (Plan Management) Rules, Part 6.
- ⁴² NDIS (Plan Management) Rules, r 6.7.
- ⁴³ NDIS (Variation and Reassessment of Participants' Plans) Rules 2025, r 7(a-c).
NDIS (Variation and Reassessment of Participants' Plans) Rules 2025, r 7(a-c).
sch 2 item 1(e).
- ⁴⁵ NDIS Act s 100.
- ⁴⁶ NDIS Act s 100(2).