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Individualised living options

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
- specialist disability accommodation
- medium term accommodation
- home modifications
- personal care supports in Our Guideline – Including specific types of supports in plans.

Different types of home and living supports will suit different people. Individualised living options are only one of many support options. There may be other home and living options that better suit your needs and preferences.

We want to provide the best option for NDIS 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 NDIS 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.

If you have a goal about home and living in your plan, we may be able to fund home and living supports. 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 NDIS support, and your total package of NDIS supports, must meet the NDIS funding criteria.

Find out more about home and living supports.

Quick summary

An individualised living option is an NDIS support to help you live the way that suits you. It's funding to help you make choices about where you live, who you live with and how you want to be supported. First we provide funding to design your NDIS supports, and then to implement and maintain your NDIS supports. This NDIS support is designed to give you a sense of home and belonging and to build independence. You'll decide who you live with and how they, and other supports including family, friends and other networks, support you.

It can include things like personal care, support to build your skills, or support with household tasks like cooking, cleaning or doing your washing. Informal supports like family, friends and other networks can complement your NDIS supports. Individualised living option supports are developed by you, with help if you need it.

What's in this guideline?

This guide covers:

- What is an individualised living option?
- Is an individualised living option right for you?
- How do we fund an individualised living option?
- How do we decide if we can fund individualised living option supports?
- What happens once you have individualised living option supports in your plan?

You may also be interested in:

- personal care supports in Our Guideline – Including specific types of supports in plans
- Home modifications
- Short term accommodation
- Medium term accommodation
- Specialist disability accommodation
- Supported independent living

What is an individualised living option?

An individualised living option is an NDIS support that helps you live in your chosen home environment in a way that best suits you. It's not the home itself.

You can share your home with housemates, or you might live in the home of a host. Learn more about what individualised living options can look like.

There are lots of choices about how you structure your individualised living option. This includes a mix of both NDIS supports and informal supports such as family, friends and other networks. We can provide funding for NDIS supports that we approve in your NDIS plan for your disability support needs. But we won't provide funding for things if it's reasonable for your informal supports to help you.

Funding for your individualised living option is added to your plan in two stages. The first stage is all about exploring and designing the individualised living option supports you want and need. 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. You can

change your individualised living option supports if your needs change. They'll be designed to provide the safety, stability and flexibility you need.

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 NDIS support for these activities, we'll include it in other parts of your plan. You may also need separate NDIS support for other home and living supports, like home modifications.

We'll need to make sure all the supports in your plan meet the NDIS funding criteria for you.

Learn more about NDIS supports for home modifications, work and study and social and recreational supports.

What support could your individualised living option include?

These are some examples of supports your individualised living option could include:

- NDIS supports to make decisions like where you want to live and the supports you need to make that happen
- personal care
- NDIS supports to set up and manage your own home
- NDIS supports to build your independence
- NDIS supports to build and maintain connection with others
- NDIS supports to help with making day-to-day decisions
- NDIS supports to manage your emotions or behaviour
- unpaid informal supports like 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.

Learn more about supports that are NDIS supports.

What's not covered by individualised living option supports?

Individualised living option doesn't include things that aren't NDIS supports. It also doesn't include other home and living NDIS supports, or other NDIS supports that aren't related to your living situation and may be included separately in your plan. Some examples could include:

- your rent or mortgage repayments
- your everyday costs like food, electricity and internet bills
- payments for informal supports. This is because payments for informal supports won't meet the NDIS funding criteria in any situation
- supported independent living
- specialist disability accommodation
- home modifications
- supports outside of your home, for example NDIS support to go to work, study or community activities. We can include this separately in your plan if you need it
- funding to develop a behaviour support plan if you need it. We can include this separately in your plan if you need it.

Learn more about supports that are not NDIS supports.

Is an individualised living option right for you?

An individualised living option might be right for you if:

- you're 18 or over, or 17 and thinking about your future living arrangement

- you need support at home, whether formal or informal, for at least 6 hours each day
- you're ready to explore your home and living needs, what you'd like, and your options
- you're willing to invest time and effort towards creating your future home.

People who know you well can play an important part in helping you explore options and 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're under 18, unless you're 17 and thinking about your future living arrangement
- you need less than 6 hours of support at home each day, whether formal or informal, and don't need help with problem-solving at other times
- you need 24-hour rostered support from one or more support workers
- you need frequent support overnight
- restrictive practice is part of your behaviour support plan, if you have one.

We'll consider these and make sure any individualised living option supports meet the NDIS funding criteria before we fund it in your plan.

If an individualised living option isn't right for you, there are other home and living supports that might suit your needs. Find out more about home and living supports.

We also have other NDIS supports available for children under 18 years. Learn more about personal care supports for children.

You might be 17 with a goal to move out of home after you turn 18. If so, we may include NDIS supports in your plan to explore an individualised living option. Talk to your support coordinator or my NDIS contact if you'd like more information.

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 supporting you to work out where you want to live, who with, what support you'll need and who will support you. We'll provide funding so you can work with a support provider to do this. An NDIS provider is a person or organisation that delivers NDIS-funded supports or services to people with disability. To learn more, go to **What is an NDIS provider?** in Our Guideline - Your plan.

Your family and friends can be involved too. The amount of funding we provide will depend on how much NDIS support you need for this. You'll need to develop a service proposal during this stage.

Learn more about how we decide what amount of Stage 1 funding is right for you.

We'll work out the amount of funding to put in your plan using information from the NDIS pricing schedule.

Individualised living option Stage 2: Supports – the second stage is putting your individualised living option supports in place. It also includes NDIS support for monitoring and adjusting NDIS supports if your needs change. We'll provide funding to pay for the NDIS supports in your individualised living option.

Learn more about how we decide what amount of Stage 2 funding is right for you.

We'll work out the amount of funding to put in your plan based on the costs to deliver and monitor the NDIS supports. You'll need to detail the supports and costs in the service proposal you develop in Stage 1.

All individualised living options are different. You'll need to agree on the payment and financial arrangements together with your NDIS supports and your provider.

When we add stage 1 funding to your plan, we'll let you know an estimate for your stage 2 funding amount. This lets you and your provider design a service proposal to

match the funding you may receive. Before we add funding in your plan for either stage, we'll make sure that NDIS supports meet the NDIS funding criteria.

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. They'll support you to 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.

Learn more about finding and choosing providers.

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, support networks and ideas about what makes 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 to 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 who you live with and how they support you
- choose where you live, and how you're supported
- understand how supports from friends and family, community supports and NDIS supports can all play a role in your individualised living option
- find out what's possible and assess and manage any risks in how you want to live

- design and make decisions about your individualised living option, with the people who support you
- create and complete a service proposal.

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 NDIS supports meet the NDIS funding criteria.

Depending on your situation, Exploration and Design stage may include help to find suitable housing or connect you with other relevant services.

What is a service proposal?

During the Exploration and Design stage, you and the people helping you to design your individualised living option will complete a service proposal.

Your service proposal tells us how you want to live and who supports 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 supports you need in your home
- about your involvement in developing your service proposal and your individualised living option supports
- the primary and supplementary supports in your individualised living option, including how many hours you'll receive each week for each support
- how this support will be organised and delivered
- who will deliver your individualised living option supports
- who will monitor your supports and what monitoring will occur
- how much your individualised living option supports will cost to deliver and monitor. This step is likely to involve working with a provider who offers the type of NDIS supports you have chosen
- how your individualised living option supports fit with other supports you use.

You may need NDIS support for activities outside your home, such as work or study, playing sport or going out. If so, we'll include it in another part of your plan.

You must be involved in developing the service proposal, and we need to know you agree with everything in it.

At the end of your Exploration and Design stage, you'll need to return your completed service proposal so we can assess it.

What is Stage 2: Supports?

We'll consider the individualised living option design you told us about in your service proposal when deciding what NDIS supports to include in your plan. For example, we might provide funding for housemates to support you, or a host arrangement.

Your individualised living option supports have 3 parts:

- Primary supports.
- Supplementary supports.
- Monitoring and adjustment.

Primary supports

Your primary supports live with you and are the main supports for 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.

Examples of primary support arrangements include:

- **Host arrangement** – where you live full time with a host who is not related to you, in their home.
- **Housemates** – where you live full time in your own home, or a shared rental property, with another person or other people, who are not related to you.

The level of support a host or housemate provides will be different for every individualised living option package. It will depend on your needs, situation, home and living goals and what meets the NDIS funding criteria.

Supplementary supports

Supplementary supports are extra supports put in place with your primary support. These supports are flexible and can be used for 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. This might be when your primary support has other commitments such as work, medical appointments or holidays. Supplementary supports can help sustain your primary support and provide back-up support if needed.

Supplementary supports can be paid or unpaid. Paid supplementary supports might include respite care or having support workers stay in your home on an ad hoc or regular basis.

Unpaid supplementary supports might be arrangements to stay with family. Or having more regular drop-in visits from family or friends when your primary support is away. You should work with your provider to design supplementary supports that meet your needs.

Your informal supports like friends or family are often an important part of your supplementary supports.

Examples of supplementary supports include:

- back-up support for your primary support
- on-call arrangements
- support of a mentor
- volunteers
- neighbours
- paid drop-in support
- structured supports from family or friends.

Funding primary and supplementary supports from your plan

Any payment arrangements for your primary and supplementary NDIS supports will depend on the support they provide you. Each individualised living options package and payments to your supports is different. It needs to be discussed and agreed to by you, your formal supports and your provider.

Both you and your supports should seek independent financial advice before agreeing to an individualised living option arrangement. Payments received through an individualised living option may be assessable for tax purposes.

The Australian Taxation Office can provide information about assessable income and allowable deductions.

Monitoring and adjustment

Monitoring is an important part of your individualised living option arrangement and is the responsibility of you and your provider. The level of monitoring will be different with each individualised living option arrangement.

Monitoring involves regular checks to make sure your arrangement and supports are working for you.

Your service proposal must include a monitoring plan for your individualised living option package. Your provider will support you to develop a plan that describes what will be monitored. Monitoring should help track:

- if your supports are helping you be more independent at home and helping you meet your goals
- if you're happy with your living arrangement
- if you feel safe in your home
- that you and others involved in your individualised living option arrangement know how to raise and discuss issues or concerns
- if there are any problems with the people you live with
- if there are any problems with the support workers coming to your home
- if your needs or goals have changed and you want to change your supports.

Your monitoring plan should also include information such as:

- how often monitoring will occur
- whether monitoring will be face-to-face, virtual or by phone
- how you, your provider, hosts or housemates, family, friends and informal supports will contribute to monitoring
- how issues can be raised and how you might resolve them.

You can raise issues with your provider at any time. You don't have to wait until a regular check-in.

Your provider is responsible for coordinating and maintaining your monitoring plan. They'll support you to identify and make any changes to your individualised living option.

The flexibility of individualised living options means you can make changes to the mix of your NDIS supports quickly.

You'll still need to spend your funding on NDIS supports as they're described in your plan. Usually, you won't need a plan reassessment to make changes to your NDIS supports. You can choose to change how they're delivered at any time.

Learn more about plan variations and plan reassessments.

How do we decide if we can fund individualised living option supports?

All NDIS supports must meet the NDIS funding criteria.

If you have a goal to explore home and living options, we'll start by getting some information from you. Once we understand your support needs, we can discuss the home and living supports that best meet your needs.

You may need to provide us with new evidence which shows your support needs and helps us to understand your goals. Find out more about what evidence you need to give us before we create or change your plan.

If your home and living goal includes exploring an individualised living option, we'll use the information you give us to consider if individualised living option support is right for you.

If Stage 1: Exploration and Design supports meet the NDIS funding criteria, we'll decide on the amount for your Exploration and Design supports.

Learn more about how we fund individualised living options.

When we add stage 1 funding to your plan, we'll let you know an estimate for your stage 2 funding amount. This lets you and your provider design a service proposal to match the funding you may receive.

Before we add funding in your plan for either stage, we'll make sure the NDIS supports meet the NDIS funding criteria.

We'll use the service proposal you develop during Stage 1, and the information you've already provided, to make a decision.

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

Exploration and Design supports are a great way to explore how you can combine NDIS 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 don't fund things in your individualised living option that your friends and family are reasonably expected to provide for you. Learn more about what's reasonable to expect your friends, family or the community to provide.

To decide how many hours you need, we'll look at:

- how much you already know about what support you'll need
- what support you can get from informal supports like family and friends
- whether you already receive individualised living option support.

Before we add funding in your plan for either stage, we'll make sure that all supports meet the NDIS funding criteria, both individually and as a package.

How many hours will we fund for individualised living option Stage 1?

We'll fund **up to 100 hours** to support you to design your individualised living option.

We'll fund **up to 30 hours** 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
- can make your own decisions, or you have other people who help you make decisions.

We'll fund **up to 50 hours** 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
- need some help coming to an agreed decision and there are other people involved in decision-making.

We'll fund **up to 100 hours** 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
- have a lot of people involved in decision-making for you who might have different views.

We'll let you know if we need more information to decide the right level of NDIS support for you.

These hours may be different if you live in a remote or very remote location. Learn more in the NDIS pricing schedule.

How do we decide if Stage 1: Exploration and Design supports meet the NDIS funding criteria?

The NDIS supports we fund must meet the NDIS funding criteria, both individually and as a total package of supports.

To work out what Stage 1: Exploration and Design supports meet the NDIS funding criteria, we think about the following questions.

Is the support related to your disability support needs?

We can only fund NDIS support to explore and design an individualised living option if it's related to your disability support needs. We'll consider whether you:

- need NDIS 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. We'll consider how the support will address your disability support needs. You'll also need a home and living goal in your plan that Exploration and Design supports will help you pursue.

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

There are some things to remember:

- Setting more and bigger goals doesn't mean we'll fund more and bigger NDIS supports.
- Setting a goal about a certain type or amount of NDIS support you might want doesn't mean we have an obligation to fund that NDIS support or in that amount.

Learn more about setting goals.

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

We need to make sure the NDIS supports we fund for Exploration and Design are likely to work for you and do what they're supposed to. We think about whether this NDIS support will successfully help you explore and design your individualised living option and whether it will benefit you.

Exploration and Design supports are more likely to be effective and beneficial if you meet the criteria in Is an individualised living option right for you?.

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 if you need it, to explore your needs, what you'd like, and your 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 NDIS supports we can include in your plan which will likely meet your needs better.

You may not be ready to think about where and how you'd like to live and what NDIS supports you need. If so, Exploration and Design supports might not work for you now. It's probably better to think about this when you're feeling ready and want to explore your options.

Is the support legal and safe?

We need to make sure your support is legal and safe. We can't fund Exploration and Design supports if they're likely to cause harm to you or might be a risk to others. If there are safer options, 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. 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 NDIS supports that would achieve the same outcome.

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. But usually, exploring and designing an individualised living option isn't something we'd expect family, friends or the community do on their own.

Exploring and designing your individualised living option can be a difficult task. It's a good idea to get someone like a service provider or support coordinator, who is familiar with individualised living options, to help you design your own.

Is the support an NDIS support?

The Exploration and Design stage needs to be an NDIS support for you, which means it's a support that the NDIS laws say we can fund. We can't fund supports that are appropriately funded or provided by another service system.

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 don't 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

If your individualised living option supports meets the NDIS funding criteria, we'll decide what level of Stage 2 funding is right for you.

We'll make sure the supports described in the service proposal you developed during Stage 1 suit your needs. We'll consider all the information we have to help us decide.

What are the three support levels of Stage 2: individualised living options?

Individualised living option **Support Level 1** is funded up to $105,000 per year.

We may consider this level of support where:

- primary support involves you sharing a home with a person who provides companionship and some casual direct support. Direct support may involve prompting with personal care, household tasks and help to manage emotions and behaviours
- supplementary support involves things like drop-ins, on-call support, regular time with family or formalised assistance from a neighbour
- monitoring may result in limited re-design and adjustment of supports.

Individualised living option **Support Level 2** is funded up to $150,000 per year.

We may consider this level of support where:

- primary support involves you sharing a home with a person who provides companionship and more regular direct support
- direct support involves physical assistance with personal care, supervision with household tasks and help with supporting behaviour
- supplementary supports involve things like paid drop-in support, on-call support, structured supports from family or friends, formalised support from a neighbour or mentor
- monitoring is likely to result in the re-design and adjustment of supports.

Individualised living option **Support Level 3** is funded up to $230,000 per year.

We may consider this level of support where:

- primary support involves companionship and sustained support
- supplementary supports likely include paid drop-in support, on-call support, structured informal supports from family or friends, a neighbour or mentor. An alternate primary support provides relief assistance for the usual supports

- direct support will involve physical assistance and personal care, direct supervision with household tasks and help with supporting behaviour. It includes a significant physical disability, or disability-related health supports
- significant monitoring is needed and there's a high likelihood of re-design and adjustment of supports.

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

How do we decide if Stage 2: individualised living option supports meet the NDIS funding criteria?

The supports we fund must meet the NDIS funding criteria, both individually and as a total package of supports.

To work out what Stage 2: individualised living option supports meet the NDIS funding criteria, we think about the following questions.

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

We can only fund individualised living option supports if they're related to your disability support needs.

We'll look at your service proposal to check the individualised living option supports detailed relate to your disability support needs.

For example, your disability may mean you need support to do some things that housemates do when they share a house, like cooking meals. Or you might need prompting with personal care. Also, if your disability means you need help to meet your responsibilities as a tenant, such as keeping the property clean, we may fund someone to help you.

We don't fund things that everyone needs whether or not they have a disability, such as your food and rent.

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

An individualised living option must help you pursue the goals in your plan. To fund an individualised living option support, there must be a goal in your plan that the support would help you pursue. For example, this may be a goal to feel safe in your home.

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

Find out more about setting 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. This means it will 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 decide 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 and supplementary supports will be provided?
  This helps us understand what NDIS supports you'll get, when you'll get them, and who you'll get them from.
  From this, we can better understand if the NDIS 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 NDIS supports are value for money

- Are there one or more supplementary supports that provide flexibility and will help sustain your primary support?
- Does your service proposal include detail for monitoring and adjusting the supports?
  Your individualised living option support is more likely to be effective and beneficial if there are ways to check how you're going and change your supports
- Is there evidence you've been involved with and agreed to the service proposal?
  Your service proposal isn't likely to be 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 NDIS supports you use for things like recreation, work or study?

When your individualised living option support works with other NDIS supports you use, it's more likely to be effective and beneficial. For example, supports such as transport, assistive technology and capacity building supports. We'll make sure they work together.

NDIS supports for work and study, or daytime activities, is funded separately from your individualised living options support. These NDIS supports are very important to help you live the life you want. It's important they're described in your service proposal so you can be sure all your NDIS supports will work together. It's also a good idea to include your existing housing-related NDIS supports in your service proposal. This will help make sure all your NDIS supports work together.

Individualised living option supports are for the support you get from other people. They don't cover the house or accommodation itself.

Is the individualised living option support legal and safe?

We can't fund an individualised living option support that is likely to cause you harm or might be a risk to others. We also can't fund NDIS supports that go against state, territory or commonwealth laws.

Is the individualised living option support value for money?

Your individualised living option support must be value for money. This means the cost of the NDIS supports must be reasonable. We also compare this to the cost of other NDIS supports that would give you the same benefit. We need to consider if:

- there are other NDIS 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 the future.

For example, we may be able to fund modifications to your house. This means you'll be more independent and don't need ongoing NDIS supports to help with certain tasks.

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. These are the things we all do for each other, and it's reasonable to expect friends or family would do them for you.

We'll think about:

- how much support you need and what type
- whether the activity you need support for is something 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 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 need.

It's a good idea to include any help you get from your informal supports in your individualised living option. This helps to recognise the important role they play. Including unpaid informal supports in your individualised living option is also a proven way to reduce the overall cost of these supports.

Are all the supports in your individualised living option NDIS supports?

All the supports we fund as part of your individualised living option must be NDIS supports for you. This means they must all be supports that the NDIS laws say we can fund. We don't fund supports that are more appropriately funded by another service or organisation.

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. Medicare will fund a doctor's visit, not 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 support you to develop the skills and confidence to connect with those services.

Managing your individualised living option funding

As with other NDIS supports, you have three options for who manages your individual living option funding.

- **Self-managed:** you, or your plan nominee or child representative, manage the funding and pay your providers
- **NDIA-managed:** we manage the funding and pay your providers
- **A registered plan manager** manages the funding and pays your providers.

Learn more about ways to manage your funding in Our Guideline – Creating your plan.

If you choose to self-manage your individualised living option, there'll be some further considerations. This includes potential conflicts of interest for any paid support who is also your plan nominee. For more information, speak to your my NDIS contact or support coordinator.

You'll need to use a registered NDIS provider if you self-manage certain supports. For example, behaviour supports.

Learn more about self-managing your funding and nominees.

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 **Exploration and Design (Stage 1)** supports in your plan, you can start to explore where and how you'd like to live. You can do this with your support provider, family, friends and others. You can also start to complete the service proposal.

If you have **Support Package (Stage 2)** supports in your plan, you can start implementing your supports as described in your service proposal.

Learn more about finding and choosing providers.

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.

The individualised living option supports will be included within your NDIS plan. While your individualised living option supports are being set up, your provider should discuss with you how much they'll need to claim from your funding.

Learn more about service agreements.

What if you don't agree with our decision?

If we decide that individualised living option supports don't meet the NDIS funding criteria, we can't include them in your plan.

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

If you don't agree with a decision we make about individualised living option supports, you can ask for an internal review of our decision.

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

Learn more about reviewing our decisions.