On this page:

What individualised living options (ILO) are
What individualised living options (ILO) are for
What individualised living options (ILO) are like
Our Guideline
Video

What individualised living options (ILO) are

Individualised living options (ILO) funding can help you make choices about where you live, who you live with and how you want to be supported.

ILO support may also include support from family, friends and other support in your community.

ILO arrangements to suit you

You can choose how you want to structure this type of support.

You could share your home with housemates or you could live in the home of a host.

ILOs can include:

- supports to make decisions like where you want to live and the supports you need to make that happen
- supports to set up and manage your own home
- personal care
- support to build your skills
- support with household tasks like cooking, cleaning or doing your washing.

ILOs work with your other supports

ILO supports can work with other NDIS supports and community and mainstream supports and services you get. They also add to the help you might get from your family, friends or other people in your community.

What isn’t an ILO support

ILO supports don’t include NDIS funding for:

- activities outside your home, such as work or study, playing sport or going out
- modifications to your home
- where you live
- non-NDIS supports
- rent or mortgage repayments
- everyday living costs, such as food or power bills.

Talk to your my NDIS contact or NDIA planner about the type of NDIS supports you think you might need in your plan.

What individualised living options (ILO) are for

You can design your ILO supports to best suit your needs, with help from people who support you if you need it.

When an ILO is right for you

An ILO might be right for you if:

- you're 18 or over, or 17 and thinking about your future living arrangements
- you need support at home, 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.

What individualised living options (ILO) are like

You’ll work with an ILO provider to design your ILO supports when you have this type of NDIS funding. Then you’ll use ILO funding to set up and start using ILO supports.

Stage 1

This stage is to explore and design an ILO support package that works for you.

You’ll decide:

- where and how you want to live
- what disability-related supports best suit your needs
- who'll provide those supports.

We’ll provide funding so you can work with a provider to do this.

You can find a provider to work with by talking to your my NDIS contact.

This stage usually takes between 30 to 100 hours. The number of hours funded for depends on how much NDIS support you need.

> **Tip: People who know you well can help you explore ILOs.**
>
> They can play an important part in helping you explore options and make decisions. You can involve them in helping to design and manage your ILO if you want to.

Complete a service proposal

The service proposal describes your ideal situation within the approved budget.

You need to complete all the information required in our service proposal form. This helps us decide what ILO supports to include in your NDIS plan.

Download the ILO service proposal form:

- ILO service proposal form (DOCX 86.41KB)

Stage 2

You'll set up your chosen living arrangement with the supports you need in this stage.

Your ILO supports can be put into place once your service proposal is approved.

We'll offer you the option to attend a plan implementation meeting where we talk you through how to start using your supports.

You can work with your providers to put your ILO supports in place.

Your ILO supports will have 3 parts:

1. Primary supports

Primary supports are people who live with you, aren't related to you and are the main supports for you at home.

These could be:

- a host arrangement where you live with someone in their home
- a housemate arrangement where you share a home with another person.

2. Supplementary supports

Supplementary supports are extra supports put in place alongside your primary support.

These could be either:

- paid support, like a support worker staying over
- unpaid support, like staying with a family member.

These supports are flexible and you can use them to help get extra or different support from time-to-time.

3. Monitoring and adjustment

Monitoring and adjusting supports are regular checks to make sure your ILO arrangement is working for you.

Your service proposal needs to include a plan for:

- how often the arrangement is monitored
- how the monitoring will happen, for example over the phone or in person
- how the people you're living with and friends and family will help with monitoring
- how issues are raised and resolved.

> **Tip: Seek financial advice.**
>
> Both you and ILO providers should seek independent financial advice before agreeing to an ILO arrangement.
>
> Payments received through an ILO may be assessable for tax purposes.
>
> The Australian Taxation Office provides information about assessable income and allowable deductions.

Our Guideline

Download the ILO guideline:

- Individualised living options (PDF 353 KB)
- Individualised living options (DOCX 120 KB)

Video

What is an individualised living option (ILO)

Learn more about what an ILO is in this video.

Transcript for 'What is an Individualised Living Option'

Related information

What is a my NDIS contact

What is an NDIA planner

NDIS Provider finder

This page current as of
17 July 2026