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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

There are lots of options you can choose for 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 or mainstream 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.

You can talk to your [my NDIS contact](#) or [NDIA planner](#) about the type of NDIS supports you think you may need in your plan.

What individualised living options (ILO) are for

You can design your ILO supports in the way that best suits 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

When you have this type of NDIS funding, you'll work with an ILO provider first to design what your ILO supports will be. Then you will 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 amount of hours you are funded for depends on how much NDIS support you need for this.

Tip: People who know you well can help you explore ILO

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

As part of this stage you'll complete a service proposal. The 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 86.41 KB

Stage 2

The second stage will help you get set up in your chosen living arrangement with the supports you need.

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

We'll offer you the option to attend a [plan implementation meeting](#) where we can talk you through getting started with using your supports.

You can then 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 that live with you that aren't related to you and who 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 supports could be paid, like a support worker staying over, or an unpaid support like staying with a family member.

They're 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 a phone meeting or face-to-face
- how the people you are living with and friends and family will help with monitoring
- how issues are raised and resolved.

Tip: Seek financial advice

Both participants and ILO providers should seek independent financial advice before agreeing to an ILO 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.

Our Guideline

Download the ILO guideline:

- [Individualised living options](#)- PDF 304.73 KB
- [Individualised living options](#)- DOCX 91.34 KB

Video

Learn what an ILO is in this video.

What is an individualised living option

[Transcript for 'What is an Individualised Living Option'](#)

Related information

What is a my NDIS contact

What is an NDIA planner

NDIS Provider finder

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