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An overview of providing individualised living options (ILO)

[Individualised living options](#) (ILOs) are a type of NDIS support designed to help participants live in a way that best suits their needs. An ILO provider plays a critical role in understanding a participant's goals and how ILO supports can best work together to help them work towards these goals.

ILO providers support participants to make decisions about:

- where they live
- who they live with
- how their supports can help them to live independently and work towards their goals.

Types of individualised living options (ILO) support

Funding for ILO supports is included in NDIS plans in 2 stages.

Stage 1: Exploration and design

At the start of the explore and design stage

ILO providers can work with participants to explore and make decisions about their individual living situation.

This may include helping participants to:

- explore where and how they want to live, including helping others around them understand what they want and how this will work for them
- understand their strengths and capabilities
- learn what they can do to build their skills through their ILO supports
- choose where they live, who they live with and how they're supported

- understand how supports from friends and family, community supports, and paid supports can all play a role in their ILO
- find out what's possible and assess and manage any risks
- design and make decisions about their ILO.

At the end of the explore and design stage

At the end of the exploration and design stage, we expect participants and providers to have:

- decided on their preferred home and living arrangement and the package of supports
- found the provider who'll put the ILOs in place to help complete a [service proposal](#)
- developed the service proposal that describes the participant's needs and preferences, primary and supplementary supports and quote for their ILO costs.

We'll review a completed service proposal once we receive it. ILO supports can then be added to the participant's plan once approved.

Tip: What is a service proposal?

A form designed for participants to tell us about how they want to live and what type of supports they need in their ILO arrangement

Participants can complete a [service proposal](#) as part of the exploration and design stage.

Participants and the people helping them design their ILO need to complete and return the service proposal to the NDIA by:

- submitting an enquiry to our [service hub](#)
- mail to NDIA, GPO Box 700, Canberra ACT 2601.

Stage 2: ILO supports

The second stage is about helping participants put their ILOs in place. The help depends on how and where the participant wants to live and what support they need.

Providers of ILO supports will:

- ideally be involved in the exploration and design stage and contribute to the ILO service proposal
- build and implement the ILO support arrangements
- facilitate the drafting of agreements for supports
- undertake dispute resolution and problem solving

- monitor and adjust the ILO arrangements as required.

There are 3 parts of ILO supports

Primary supports

Primary supports live with a participant and are the main supports within the home. These include:

- Host arrangement – a participant lives full time with a host who is not related to them, in the host's home.
- Housemates – a participant lives full time in their own home, or a shared rental property, with another person or other people who are not related to them.

Supplementary supports

Supplementary supports are extra supports put in place with a participant's primary support. This might be when the primary support has other commitments such as work, medical appointments or holidays.

Monitoring and adjustment

Monitoring is a key component of an ILO arrangement, jointly managed by the participant and their provider. The required level of monitoring varies depending on the specific ILO.

It involves regular checks to ensure the arrangement and supports remain effective. Each service proposal must include a monitoring plan, developed with provider support, outlining what aspects will be monitored. ILO supports must be delivered in line with the NDIS laws and relevant NDIS Quality and Safeguards Commission requirements including the [NDIS Code of Conduct](#) .

Pricing and payments

Any payment arrangements for primary and supplementary supports depend on the support given by the ILO provider. Each ILO package and payments to support providers is different. Payment arrangements need to be discussed and agreed to by you and the participant, and should be specified in the service proposal.

Both you and the participant should seek independent financial advice before agreeing to an ILO arrangement. The reason for this is payments received through an ILO may be assessable for tax purposes.

The [Australian Taxation Office](#) can provide information about assessable income and allowable deductions.

How to get paid

To learn more about what to do get paid visit the how to [get paid](#) page.

Related information

[What is a service agreement](#)

[Pricing arrangements and price limits](#)

[Guide to getting paid](#)

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