

Individualised living options

There are several different types of 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](#)
- [short term accommodation](#)
- [home modifications](#)

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 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 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 will 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.

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

Quick summary: An individualised living option is support to live the way that suits you. It is 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 supports, and then to implement and maintain your supports. This 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 paid supports. Individualised living option supports are developed by you, with assistance if you need it.

What's on this page?

This page 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 and how much support you need?](#)
- [What happens once you have individualised living option supports in your plan?](#)

You may also be interested in:

- [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 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 with how you structure your individualised living options. Including a mix of both formal supports and informal supports such as family, friends and other networks. We can provide funding for formal supports that we approve in your NDIS plan, but we won't provide funding for things if it's reasonable for your informal supports to help you.

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

We'll need to make sure all your NDIS supports meet the [NDIS funding criteria](#).

Learn more about support for [home modifications](#), [work and study](#) and [social and recreation](#) activities.

What support could your individualised living option include?

- Support to make decisions like where you want to live and supports you need to make that happen
- Personal care
- Support to set up and manage your own home
- Support to build your independence
- Support to build and maintain connection with others
- Support with making day to day decisions
- Support 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.

What's not covered by individualised living option supports?

- Your rent or mortgage repayments
- Your everyday costs like food, electricity, and internet bills
- Payments for informal supports. This is because they don't meet the NDIS funding criteria. Payments for informal supports won't meet the [NDIS funding criteria](#) in any situation
- Supported independent living
- Specialist disability accommodation
- Home modifications

- Support not in your home, for example 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.

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 supports available for children under 18 years.

You might be 17 with a goal to move out of home after you turn 18. If so, we may include 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. Your family and friends can be involved too. The amount of funding we provide will depend on how much 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 the price limits in the NDIS Pricing Arrangements and Price Limits.

Individualised living option Stage 2: Supports – the second stage is putting your individualised living option supports in place. It also includes support for monitoring and adjusting supports if your needs change. We'll provide funding to pay for the 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 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 will need to agree on the payment and financial arrangements together with your formal 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 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 [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 paid 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 supports meet the [NDIS funding criteria](#).

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

What is a service proposal?

During the Exploration and Design stage, you and the people helping you design your individualised living option will complete a [service proposal](#). Your service proposal tells us how you want to live and who you want to support 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 supports you have chosen.
- how your individualised living option supports fit with other supports you use.

You may need 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 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** – you live full time with a host who is not related to you, in their home.
- **Housemates** – 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 that a host or housemate provides will be different for every individualised living option package. It will depend on your needs, circumstances, home and living goals and what meets the [NDIS funding criteria](#).

You can check out [examples](#) of how individualised living options might be set up.

Supplementary supports

Supplementary supports are extra supports put in place with your primary support. These supports are flexible and you can use them to help get 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 to 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 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 needed will be different with each individualised living option arrangement.

Monitoring involves regular checks to make sure your individualised living option 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 are 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.

It's important to remember 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 supports quickly. You'll still need to spend your funding on the supports as they are described in your plan. But usually you won't need a plan reassessment to make changes to your supports. You can choose or change how they're delivered at any time.

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

How do we decide if we can fund an individualised living option and how much support you need?

All NDIS funded 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.

Sometimes you'll need to complete the [supporting evidence form – home and living](#) to give us this information. You're encouraged to use the supporting evidence form if you're looking to explore NDIS home and living support for the first time. Learn about [when you need to complete this form and what else you need to submit](#).

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.

The next section provides more information about the things we need to consider. Find out 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 supports meet the [NDIS funding criteria](#).

You won't need to complete another supporting evidence form – home and living for us to decide if we'll approve your Stage 2 funding. 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 paid 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 supports, individually and as a package, meet the [NDIS funding criteria](#).

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 support for you.

These hours may be different if you live in a remote or very remote location. You can learn more about this in the NDIS Pricing Arrangements and Price Limits.

How do we decide if Stage 1: Exploration and Design 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 1: Exploration and Design supports meet the [NDIS funding criteria](#), we think about the following questions.

Is the support related to your disability?

We can only provide support to explore and design an individualised living option if it's related to your disability.¹ We'll consider whether you:

- need 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.²

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 supports.

- Setting a goal about a certain type or amount of support you might want doesn't mean we have an obligation to fund that support or in that amount.

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

We need to make sure the supports we fund for Exploration and Design are likely to work for you and do what they're supposed to.³ We think about whether this 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 for you 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 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 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.⁴ If there is a different option that may be safer for you, 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.⁵ 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 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.⁶ 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 complex 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 more appropriately funded or provided by someone else?

The Exploration and Design stage is most appropriately funded or provided through the NDIS, and not through another service system.⁷

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 do not 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 meet 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 in your Stage 1 funding suit your needs and circumstances. 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, as well as help to manage emotions and behaviours
- supplementary support involves things like drop-in, 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 is a high likelihood of a 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?

We can only fund individualised living option supports if they're related to your disability.⁸ They need to help you do things you can't do because of your disability.

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 everyone needs whether or not they have a disability, such as your food and rent.⁹

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

An individualised living option must help you pursue the goals in your plan.¹⁰ To fund an individualised living option support, there must be a goal in your plan that the support would help you pursue. This might be something like 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.

Remember, it is important to understand:

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

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.¹¹ This means it'll 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 supports you'll get, when you'll get them, and who you'll get them from. From this, we can better understand if the 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 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 adjustment of the supports?

Your individualised living option support is more likely to be effective and beneficial if there are ways to check how you are going and change your supports.

- Is there evidence you've been involved with and agree 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 supports you use for things like recreation, work or study?

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

Support for [work, study](#) or daytime activities is funded separately from your individualised living option support. These 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 supports will work together. It's also a good idea to include your existing housing related supports in your service proposal, this will help make sure all your supports work together.

Individualised living option supports are for the support you get from other people. Individualised living option supports 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.¹² We also can't fund 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.¹³ This means the cost of the supports must be reasonable. We also compare this to the cost of other supports that would give you the same benefit. We need to consider if:

- there are other 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 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 funded 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.¹⁴ These are the things we all do for each other, and it would be reasonable to expect friends or family to do 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.

Does the individualised living option include what is better funded or provided by another service system?

We only fund supports that are most appropriately funded by the NDIS. We don't fund supports that are more appropriately provided by another service system or organisation.¹⁵

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

Like other NDIS supports, you have three options for who manages your individual living option funding.¹⁶

- **Self-managed:** you, or your plan nominee or child representative, manage the funding and pay your providers.
- **Agency-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 an [NDIS registered provider](#) if you self-manage certain supports, for example behaviour supports.

Learn more about self-managing your funding in [Our Guideline – Creating your plan](#) 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 individualised living option **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 individualised living option **Support Package (Stage 2)** supports in your plan, you can start implementing your supports as described in your service proposal.

Learn more about [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 in 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?

We can fund individualised living options that meet our [NDIS funding criteria](#).

We'll explain our decision about what is included in your plan, and give you written reasons why we made the decision. If you want more information about the decision, [contact us](#).

If you don't agree with a decision we make about individualised living options support, you can ask for an internal review of our decision.¹⁷ You'll need to ask for an internal review within 3 months of getting your plan.¹⁸ Learn more about [reviewing our decisions](#).

Reference list

- ¹ NDIS (Supports for Participants) Rules r 5.1(b).
- ² NDIS Act s 34(1)(a).
- ³ NDIS Act s 34(1)(d).
- ⁴ NDIS (Supports for Participants) Rules r 5.1(a).
- ⁵ NDIS Act s 34(1)(c).
- ⁶ NDIS Act s 34(1)(e).
- ⁷ NDIS Act s 34(1)(f); NDIS (Supports for Participants) Rules rr 3.5-3.7, Schedule 1.
- ⁸ NDIS (Supports for Participants) Rules r 5.1(b).
- ⁹ NDIS (Supports for Participants) Rules r 5.1(d).
- ¹⁰ NDIS Act s 34(1)(a).
- ¹¹ NDIS Act s 34(1)(d).
- ¹² NDIS (Supports for Participants) Rules r 5.1(a).
- ¹³ NDIS Act s 34(1)(c).
- ¹⁴ NDIS Act s 34(1)(e).
- ¹⁵ NDIS Act s 34(1)(f).
- ¹⁶ NDIS Act s 42(2).
- ¹⁷ NDIS Act s 100.
- ¹⁸ NDIS Act s 100(2).