

Housing

Housing has long been a hot potato in the disability sector with many people who required accommodation unable to access it due to lack of provision, lack of accessible housing stock and no clarity as to whether it was a state or federal responsibility.

The NDIS is a game changer in this respect, partially because it is able to provide the support needed for people with a disability to live more independently. This could be through building of life skills like cooking, budgeting and learning to catch public transport, all making a transition into independent living more feasible. Or it could be through funding a support worker to assist with showering, shopping or preparing meals in the home environment.

Many people are daring to dream that for the first time, they or their loved one may be able to move out of the family home and into their own place. This is not a selfish goal; often families are eager to prepare their loved one to live as independently as possible for when they are no longer around.

Sometimes preparing to move out of the family home can be a process over a few years. It is important to talk to your planner about your longer term goals and how and where you would like to live, and with whom. This can be factored into your plan over a number of years, working towards increased independent living.

🕒 Specialist Disability Accommodation (SDA)

It's important to know that only a small percentage of NDIS participants will get any assistance with accommodation via the NDIS – about 6%. By and large the NDIS won't cover funding for your rent or any other type of accommodation costs. What the NDIS will fund on a much more regular basis is the support that can enable you to live more independently.

For that 6% who do qualify, there is provision for Specialist Disability Accommodation (SDA). Some Australians living with disability require access to SDA in order to best meet their needs. This may be due to physical needs, or requiring high levels of support. Eligible participants requiring access to SDA will have funding included in their plan to cover any disability-related housing costs that are above the ordinary costs of housing. The National Disability Insurance Agency will make the decision about who is eligible for SDA and it is still unclear as to the eligibility criteria (as well as housing stock). Including support coordination in your plan can assist in sourcing alternative housing options if you do not qualify for SDA.

SDA funding is not intended to cover support costs, which are assessed and funded separately by the NDIS. It is an adjusted contribution to the cost of the physical building, including the land it is on and is designed to ensure that participants don't have to pay more for their homes because of their disability.

There is expected to be about 28,000 Australians eligible for SDA under the NDIS. 16,000 are in existing disability accommodation, 6,200 young people (under 65) are currently in residential aged care and 5,800 of people who are currently classed as having 'unmet needs'.

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There's also a move away from larger style residential 'facilities' to smaller three or five bedroom shared homes, with the largest growth expected to take place in the duplex/townhouse housing type (1-3 bedrooms).

The next generation of NDIS housing is expected to not look any different from any other housing, it is designed for independence and is close to amenities. Furthermore, no longer will people with a disability need to have their day-to-day support provided by their housing provider. After all, the NDIS is all about choice and control for the individual over what works for them.

🕒 Private rental

You can use any income you may have and/or your Disability Support Pension and Commonwealth Rent Assistance <https://www.dss.gov.au/housing-support/programmes-services/commonwealth-rent-assistance> (if you are entitled to them) towards your rent. The NDIS will not pay your rent as it does not pay for costs that people who don't have a disability incur in their daily lives.

Many people have found sharing a house with one or two others can significantly reduce the amount of rent they pay, and they may be able to share supports e.g. a support worker stays overnight to enable independent living, or helps housemates with dinner, or to catch the bus with them to work.

Private renting may also give you greater choice over who you live with and where you live e.g. close to work, close to public transport and other community activities you may participate in.

Private rentals that are older may not be as accessible as you require, so think about what you need now but also what you may need in 12 months' time e.g. is it wheelchair accessible, will you need to modify the bathrooms. Home modifications – such as installing handrails or ramps – may be funded under the NDIS but they will need to be approved by your landlord beforehand.

🕒 Community housing

Community housing is accessible public housing for people with a disability and is delivered through state governments. If you are eligible you may still receive funding to live independently, in the same way as a private rental (see supported independent living below).

🕒 Supported independent living – Level of support under NDIS

Supported independent living is funding for supervising tasks of daily life in a shared living environment, either temporary or ongoing. People with a disability who live in a private rental setting, own their own home and live with others, or those who live in Specialist Disability Accommodation may be eligible.

The funding for these items vary in the NDIS price guide and are dependent upon the level of needs, as well as the number of people living in the shared setting. There are three levels available*:

Lower needs – provides supervision of living arrangements and is not usually provided 24/7.

Standard needs – provides 24/7 support including active assistance and/or supervision of most daily tasks, overnight sleepovers (inactive).

Higher needs – provides highly frequent (at least 1 instance per shift) assistance to the individual with: managing challenging behaviours that require intensive positive behaviour support, continual active assistance with all daily tasks, active management of complex medical needs such as ventilation, active support 24/7 including overnight.

*For full descriptions of these categories, please consult the NDIS Price Guide.

🕒 The family home (or living with friends)

Many people with a disability prefer to stay in the family home amongst their nearest and dearest and many families prefer that option too. While funding is not available under the NDIS for this option e.g. to go to parents towards 'board', there is still plenty of support available. The NDIS has recognised that informal supports (that is, family and friends who provide care for free) are not sustainable as a sole option. Carers deserve to be able to participate in their own lives with their own interests, work and other relationships.

There's a raft of support available now through the NDIS to enable people to remain in the family home, such as in-home support, community access or respite, which can help lighten the load on parents with support (where eligible) for showering, home maintenance, transportation, life skills or cooking.

In summary, housing is most definitely not one-size fits all for people with a disability and their families, it's important to have an idea about what you would like before you attend your planning meeting. The NDIS certainly brings incredible opportunities to live more independently and in ways that had not been an option previously.

For more information on your housing options under the NDIS, call the National Disability Insurance Agency on 1800 800 110.



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If you'd like to add these to your plan, the item numbers from the NDIS Price Guide associated with the various options are:

Supported Independent Living – Lower needs:

Support item	Support item ref no.	Description
Assistance in a shared living arrangement for 2 persons - lower needs	01_047_0115_1_1	Assisting with and/or supervising tasks of daily life to develop the skills of the individuals with lower support needs to live as autonomously as possible. The benchmark is based on weekly costs, per participant.
Assistance in a shared living arrangement for 3 persons - lower needs	01_040_0115_1_1	Assisting with and/or supervising tasks of daily life to develop the skills of the individuals with lower support needs to live as autonomously as possible. The benchmark is based on weekly costs, per participant.
Assistance in a shared living arrangement for 4 persons - lower needs	01_041_0115_1_1	Assisting with and/or supervising tasks of daily life to develop the skills of the individuals with lower support needs to live as autonomously as possible. The benchmark is based on weekly costs, per participant.
Assistance in a shared living arrangement for 5 persons - lower needs	01_042_0115_1_1	Assisting with and/or supervising tasks of daily life to develop the skills of the individuals with lower support needs to live as autonomously as possible. The benchmark is based on weekly costs, per participant.
Assistance in a shared living arrangement for 6 persons - lower needs	01_043_0115_1_1	Assisting with and/or supervising tasks of daily life to develop the skills of the individuals with lower support needs to live as autonomously as possible. The benchmark is based on weekly costs, per participant.
Assistance in a shared living arrangement for 7 persons or more - lower needs	01_044_0115_1_1	Assisting with and/or supervising tasks of daily life to develop the skills of the individuals with lower support needs to live as autonomously as possible. The benchmark is based on weekly costs, per participant.

Supported Independent Living – Standard needs

Support item	Support item ref no.	Description
Assistance in a shared living arrangement for 2 persons - standard	01_034_0115_1_1	Assisting with and/or supervising tasks of daily life to develop the skills of the individuals with standard (or mixed) support needs to live as autonomously as possible. The benchmark is based on weekly costs, per participant.
Assistance in a shared living arrangement for 3 persons - standard	01_035_0115_1_1	Assisting with and/or supervising tasks of daily life to develop the skills of the individuals with standard (or mixed) support needs to live as autonomously as possible. The benchmark is based on weekly costs, per participant.
Assistance in a shared living arrangement for 4 persons - standard	01_036_0115_1_1	Assisting with and/or supervising tasks of daily life to develop the skills of the individuals with standard (or mixed) support needs to live as autonomously as possible. The benchmark is based on weekly costs, per participant.
Assistance in a shared living arrangement for 5 persons - standard	01_037_0115_1_1	Assisting with and/or supervising tasks of daily life to develop the skills of the individuals with standard (or mixed) support needs to live as autonomously as possible. The benchmark is based on weekly costs, per participant.
Assistance in a shared living arrangement for 6 persons - standard	01_038_0115_1_1	Assisting with and/or supervising tasks of daily life to develop the skills of the individuals with standard (or mixed) support needs to live as autonomously as possible. The benchmark is based on weekly costs, per participant.
Assistance in a shared living arrangement for 7 persons or more - standard	01_039_0115_1_1	Assisting with and/or supervising tasks of daily life to develop the skills of the individuals with standard (or mixed) support needs to live as autonomously as possible. The benchmark is based on weekly costs, per participant.

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Supported Independent Living – Higher needs

Support item	Support item ref no.	Description
Assistance in a shared living arrangement for 2 persons - complex needs	01_028_0115_1_1	Assisting with and/or supervising tasks of daily life to develop the skills of the individuals with complex support needs to live as autonomously as possible. The benchmark is based on weekly costs, per participant.
Assistance in a shared living arrangement for 3 persons - complex needs	01_029_0115_1_1	Assisting with and/or supervising tasks of daily life to develop the skills of the individuals with complex support needs to live as autonomously as possible. The benchmark is based on weekly costs, per participant.
Assistance in a shared living arrangement for 4 persons - complex needs	01_030_0115_1_1	Assisting with and/or supervising tasks of daily life to develop the skills of the individuals with complex support needs to live as autonomously as possible. The benchmark is based on weekly costs, per participant.
Assistance in a shared living arrangement for 5 persons - complex needs	01_031_0115_1_1	Assisting with and/or supervising tasks of daily life to develop the skills of the individuals with complex support needs to live as autonomously as possible. The benchmark is based on weekly costs, per participant.
Assistance in a shared living arrangement for 6 persons - complex needs	01_032_0115_1_1	Assisting with and/or supervising tasks of daily life to develop the skills of the individuals with complex support needs to live as autonomously as possible. The benchmark is based on weekly costs, per participant.
Assistance in a shared living arrangement for 7 persons or more - complex needs	01_033_0115_1_1	Assisting with and/or supervising tasks of daily life to develop the skills of the individuals with complex support needs to live as autonomously as possible. The benchmark is based on weekly costs, per participant.

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