

**ndis**

National Disability Insurance Scheme

# Consultation Paper: An Ordinary Life at Home

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# 1. Public Consultation

## 1.1 Request for feedback and comments

The National Disability Insurance Agency (NDIA or 'we') wants to strengthen the National Disability Insurance Scheme (NDIS or Scheme). We are working towards an NDIS that is simpler, more consistent, flexible and easier to use for all Australians. This will support and enable you to have more choice and control over your life. It will also make sure that the Scheme is sustainable and available for future generations.

This paper seeks feedback from you as participants, families and carers. This paper will also be useful for organisations and people who offer disability supports, services and accommodation. Your effort in responding to this paper is greatly appreciated. We want to use this feedback to create a clear and personalised approach to helping you live ordinary lives, in ordinary homes, in ordinary communities.

Along with this new approach to Home and Living, we are also asking for feedback on the Support for Decision Making policy framework. We understand that support for decision making will become even more important as we focus more on flexibility and choice and control. You can have your say on the Support for Decision Making policy framework and respond to the consultation paper "Supporting you to make your own decisions" via the [Have your say page](#) on our website.

We have developed this consultation paper with ideas from the [Independent Advisory Council \(Council\)](#), as well as peak bodies and advocacy organisations.

Feedback from this consultation will help us develop an NDIS Home and Living Policy. We want to hear your feedback, and will work with you to shape the path forward. You can comment on some or all parts of the paper. Or respond to specific questions in ([Appendix A](#)).

**Closing date for submissions:** 5pm AEST Friday 10 September 2021

Email: [agencypolicy@ndis.gov.au](mailto:agencypolicy@ndis.gov.au)

Any questions about the consultation process can be sent to this email address.

## 2. Our Vision

Imagine an Australia where people with disability live ordinary lives in ordinary homes and are included in their communities. An Australia where disability doesn't limit where, how, or who you live with. We know that this is not always the case now. By starting to talk about how you can live an ordinary life at home, we can start to make this a reality.

For many of you today, the options you have are limited, restrictive and don't give you choice about who you live with. People with disability are still often living in accommodation that has been built for service delivery convenience that are invisible to the wider community. These places are often very impersonal, where privacy and your sense of home are limited. We think the move away from these types of places has been slower than what was imagined when the NDIS became available. As a result we understand that you may have low expectations of your life chances and opportunities, and possibly have low aspirations with the decisions you make because of this experience.

Imagine an Australia where contemporary group homes (of between 2 - 4 people) were just one of many options. Where you could start having conversations much earlier about what the supports to live at home could and should look like for you. More choices bringing you more opportunities to do more than what you have had available in the past. Imagine if you had support to try new things and test other options without locking you into a long-term commitment. And not just if you have more complex needs, but even if you just need quicker and easier supports to stay in your own home without being dependent on paid staff.

An ordinary life at home means a sense of belonging, safety and security. It means making your own choices and giving you opportunities for challenge and contribution, which supports your participation in the community. By talking about how to start living an ordinary life, within your budget, we can support you to think about your options and make informed decisions.

When we talk about living an ordinary life with greater independence, we want you to have the same life decisions as everyone else about where you live and how, with the same considerations as other people. This does not mean we think everyone should live alone with dedicated 1:1 supports 24 hours a day. Instead, we believe you should have access to home and living opportunities that are on an equal basis to others. However, we understand that there may be some instances where living alone is appropriate for you and represents an ordinary life.

To pursue your goals and aspirations you may need support from many people and many organisations. This might include support from family and friends, services provided by other government departments, or supports provided by the NDIS. This paper only looks at how the NDIA can help support improved outcomes to live an ordinary life and improve your experience of the NDIS. It does not look at what actions may be needed by others. We want to create a Home and Living Policy that supports you to make your own decisions about where, how and who you live with, just like any other Australian.

### For participants

We want to support you to start having conversations about where and how you want to live, as early as you are ready. We don't want the focus to be on the different supports available, or require you to know all your options before you meet with us. We'll talk about your life and your needs, and have these conversations throughout your life.

We understand that as you move through different life stages your needs and goals may change and we want to be flexible to support this. This means that when it comes time to make a decision you will have access to the support you need to be able to make decisions. We will also give you the information you need to understand what might be possible. This includes opportunities to try out options, or talk with others who have similar needs, goals or circumstances as you.

### For families

We want to support you to explore and design solutions for your family to live an ordinary life. This includes with the support of experienced providers. This means you won't have to become an expert in all the different options that are out there. However, we will give you and your family the option to build knowledge of home and living supports if you choose.

We hope this will support your family to be part of the discussion on working towards an ordinary life for your family member with disability. We want you to have the confidence that with early planning, you will be able to support your family to start (or continue) living an ordinary life, when the time is right. And we want you to feel positive about how the informal support you provide fits within your family's picture of an ordinary life.

### For providers and the sector

As a provider, instead of relying on a range of overlapping guidance, you will have access to updated guidelines making it easier to understand home and living supports. Issues around conflict of interest will be made clearer, and you will be supported to ensure you meet your responsibility to provide choice and control for participants. We also want to support you with access to data about what works and market gaps, so you can make informed decisions about where to focus future effort in your business.

The sector will be supported to respond to the changes under the Home and Living Policy by allowing enough time for changes to be made in the market. We want you as providers to offer more innovative and modern supports and accommodation for participants to start living ordinary lives. We also want you to grow new options to meet the different needs of participants.

### For the Agency

We will support participants to be able to make decisions about what is right for them and their life. We will support participants to spend their NDIS budget in ways that work for them, without the need to seek constant approval from the Agency. Once we have developed a draft budget, we will work with participants to plan how to use that budget to have an ordinary life. We will prioritise our work on helping participants in institutional / group home settings (with five or more residents) to start looking at what an ordinary life looks like for them, within their budget. For example, this could include supports to explore and design

what is right for them. We will also work to help identify participants who need these planning discussions at an early stage to move out of home, if that is their choice.

## 3. Working Together

Making our vision a reality requires many groups and agencies to come together to support you. You may live in a home that you or your family own, rent privately or are provided through state and territory governments or community housing organisations. Sometimes the private and public homes you live in can be modified using funding from the NDIS. The support for you to live in the home may come from family members, friends, or if necessary, paid carers.

We understand that our vision also needs to be achievable. Like the living situation for many Australians, some things may not work, there may be waiting times, and your ideal situation may not be possible. However, we will work to support you in finding options and connecting with other services.

This section outlines what supports are available and by who. It also looks at what problems we have identified so far, where we see room for improvement, your rights, and what features may be a part of a new approach to home and living. We have provide a starting point for discussion; however, the new approach will be informed by the feedback we get from you.

### 3.1 What the NDIS funds

Generally, the home you live in is not the responsibility of the NDIS. The NDIS does not fund rent, home loan repayments, or other daily living costs (such as groceries, or utility fees).

Instead, we provide a reasonable and necessary level of funding for supports to help you live in your home. We have more detail on these supports on [our website](#). They can take many forms:

- Person-to-person supports for those who don't share their support with others (Assistance with Daily Living (ADL), [Disability-related health supports](#)) or
- Person-to-person supports for those who live in group home settings ([Supported Independent Living](#) (SIL))
- Equipment that can help you be more independent ([Assistive Technology](#) (AT))
- Modifications to make your home more accessible ([Home Modifications](#) (HM))

There is also a new type of packaged supports called [Individualised Living Options](#) (ILOs). They have existed in Western Australia for many years, and the NDIS wants others across Australia to have access to these types of arrangements. ILOs can include things like living alone, co-residency, host arrangements and living together options. (We've provided more information about ILOs on the next page).

The NDIS may also provide support for temporary accommodation, including:

- [Short Term Accommodation](#) (STA) (periods of 14 days at a time up to 28 days)
- [Medium Term Accommodation](#) (MTA) (periods of time up to 90 days)

In limited circumstances, the NDIS may also fund permanent housing where you have a housing need and you have extreme functional impairment and / or very high disability support needs. This is called: [Specialist Disability Accommodation](#) (SDA).

There is a coordinated Government position, agreed and monitored by the Commonwealth, states and territories called the SDA Pricing and Payments Framework (the Framework). A new NDIS Home and Living policy will need to work alongside the Framework. The Framework states that living alone is more expensive than living with other people and that the NDIS cannot afford to pay for the support required for all participants to live alone. Improved budget flexibility and choice and control will mean that where you are able to organise and pay for supports to live alone within your NDIS budget, you will be able to do so. You can read more about the Framework on the [Department of Social Services website](#).

### **Support highlight: Individualised Living Options**

An ILO is a support that lets you make your own arrangements for the home you live in and set up supports the way that best suits you. An ILO is the package of supports that can help you live how you want, in the home environment you have chosen. It's not the home itself.

Having ILO supports in your plan will help you work out how you want to live, where you want to live and who you live with. There are lots of choices with ILO. You can share your home with friends or housemates. Or you might live in the home of a host family, or on your own with the support you need. We have included an example housemate scenario in [Appendix B](#).

ILO supports are added to your plan in two stages. The first stage is all about exploring and designing the ILO supports you want. You'll work out where you want to live, who with, 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. ILO supports can be changed if your needs change and will be designed to provide the safety, stability and flexibility you need.

ILO represents an alternative to SIL funding, and has been designed to support those of you who currently receive SIL (or would meet SIL eligibility) and who need similar levels of support. It is not expected that ILO will be provided to all participants with a home and living goal.

### **Real life example: Tori<sup>1</sup>**

Tori is 25 years old and has an intellectual disability. Tori lives with Carol and Ben in their family home through a **host arrangement**. This arrangement began after Tori moved out of her parents place so she could establish some more independence. Tori chose this living arrangement because she wanted to continue living in a happy home environment where she could further develop her skills to eventually move out with friends in the future.

Carol and Ben have worked with Tori to understand what she likes and doesn't like. They know that she can get frustrated or angry if her routine changes or if she is rushed into trying new things. Carol and Ben make sure there is a steady routine at home and supports Tori to take the time to learn new skills.

Tori is learning her new route to work with the assistance of a support worker. Tori really enjoys the job she does three days per week, but can sometimes be upset by the behaviour of her workmates. When Tori gets home, she chats about her day with Carol. Sometimes Carol checks in with Tori's workplace to see if Tori needs any extra support during the day.

Tori and Carol often prepare dinner together because Tori likes cooking and she wants to learn how to cook more dishes. Carol, Tori and Ben eat dinner together and often watch a movie before bed.

Carol and Ben both provide the primary support to Tori by prompting her with her daily routine and makes sure that Tori takes the medications she needs each morning. Tori is also supported by a support worker for 10 hours each week to go to the gym and catch up with her friends. At least one day a week, Tori will also go with a support worker to do the grocery shopping so she can identify and pay for the ingredients she and Carol need for the meal she has chosen.

Key to any host arrangement is being part of family life and broader social networks. Tori enjoys being part of Carol and Ben's family and lives – playing with their grandchildren, spending time together and meeting their friends. With Carol's support, Tori has also made friends throughout the neighbourhood and has a neighbour who is happy to support her in an emergency if Carol and Ben need it.

Carol and Ben also know how important Tori's family are to her and make arrangements for Tori to see her mum and occasionally stay with her sisters. Every month, Tori also goes and spends the weekend with Kylie, who is an 'alternative' host. Through these connections, Carol and Ben have a broader network of people who know and care about Tori and can seek their advice and assistance if required. They are also able to use the time when Tori is not staying with them to have a short break so they can continue to support Tori.

Tori, Carol and Ben are all supported by an organisation that oversees their ILO arrangement. For Tori, this organisation makes sure her wishes are upheld and that the arrangement is safe, supported and fulfilling. They do this through regular meetings with Tori and visits to her home. For Carol and Ben, the organisation provides support, training and

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<sup>1</sup> Personal details have been changed to protect the privacy of the participant. Support costs have been estimated based on details given in the case study.



oversight of the arrangement whilst also ensuring there are regular arrangements with Kylie. Tori, Carol and Ben can call on this organisation at any time for support or guidance.

Through their host arrangement, Carol, Ben and Tori have all benefited. Carol and Ben have Tori's company after their children have left home. Tori has grown in confidence from a shy person who didn't speak much to someone who is more confident in who she is.

For Tori, her arrangement with Carol and Ben is her primary support in her ILO package of supports provided through the NDIS. The assistance of a support worker and alternative host arrangements with Kylie are supplementary supports in Tori's ILO package of supports.

We would expect the total home and living support needs in an example like Tori's to be about \$2,200 on average per week and the total ILO arrangement to cost about \$115,000 per year.

## 3.2 What other Government agencies fund

NDIS supports must work alongside other government services you may already be receiving supports from. This means if you already receive support from a government agency, we will generally not repeat the same support.

To do this we have to work together to make sure the right support is being provided by the right service, to help you get what you need to live an ordinary life. We try to be consistent and fair in how these decisions are made. We understand that sometimes it is not always clear how we work together.

All Governments have agreed what the NDIS is responsible for and what other government agencies or services are responsible for. These roles and responsibilities are documented in the Council of Australian Governments (COAG) [Applied Principles and tables of services \(APTOS\)](#). We call the services and supports provided by other government agencies mainstream services. For example, these include the supports and services delivered by health, justice and aged care systems.

Home and living supports provided by mainstream services includes:

- Housing and community infrastructure
  - Provision of accessible and affordable accommodation options that meet the needs of people with disability, through social housing within available resources;
  - Provision of routine tenancy support by social housing authorities;
  - Homelessness-specific services, including homelessness outreach and emergency accommodation;
  - Provision of accessible community infrastructure, including modifications to general community amenities;
  - Encourage innovative models of affordable and accessible housing investment by private or corporate investors;
  - Social housing providers have a duty to make reasonable adjustment in providing accessible housing stock for people with disability;

- Intensive case coordination operated by the housing or homelessness system where a significant component of the case coordination is related to housing supports;
- Accommodation needs of children in out-of-home care, including the purchase and maintenance of any capital assets such as housing, care allowances and payments;
- Justice
  - Meeting the day-to-day support needs of people (including young people) while in custodial settings (as well as forensic services in custodial settings) including personal care, fixed aids and equipment (for example hoists and specialised beds) and supports required by reasonable adjustment;
  - Secure accommodation facilities (including the accommodation, general operations and supports available to all people (including young people) in the facility) where a person is residing in this facility due to a custodial order, including supervision, personal care and fixed aids and equipment;
- Aged Care
  - Access to quality and affordable aged care and carer support services.

If you need support for your health, education, housing or safety needs that is not related to your disability support needs, then other government services are responsible for providing funding or support. These mainstream services also have a responsibility to make reasonable adjustments to provide supports that take into consideration your disability.

### 3.3 What you should be prepared to fund

When trying to decide if something is your responsibility to pay for, you should ask yourself “would someone without a disability be expected to pay for this?” If the answer is “yes” then you will most likely need to fund it yourself. We call these ordinary or day to day living costs.

The funds you use to pay for things can come from many different sources, including money you make or receive from work, savings, pensions, concessions and other forms of income. For example, people with disability may receive income support from the Australian Government. This may include the Disability Support Pension or a similar regular payment. Funding from the NDIS does not affect these payments.

Sometimes the difference between what is your responsibility to fund and ours is hard to understand. For example if you wanted to move from where you currently live to a place that is more expensive, that would usually be your choice and something you would pay for yourself. Other examples of things you would usually pay for yourself include:

- Rent;
- Loan mortgage repayments, if you are buying your own place;
- Fixtures in your home such as lights or appliances;
- Changes to your home such as renovations or extensions;
- Supports for your immediate family members who live in the house with you.

The [National Disability Insurance Scheme Act 2013](#) (NDIS Act) and the rules made under the NDIS Act tell us which supports will not be funded by the NDIS. NDIS funds cannot be used for supports that are not related to your disability.

### 3.4 Issues we have heard

In realising we needed to do things differently, we looked at a number of reports, inquiries and research projects to build a picture of the challenges you may face in living the way you would like. We have included a list of these in [Appendix C](#). Some of the issues we found include:

#### **Group homes often do not represent an ordinary life**

A large number of group homes still exist. Some work with you to help run the everyday tasks of the house and have worked to include and empower you to make decisions. Others do not work like this, and instead are more like small institutions, in particular this happens in group homes with five or more people living in them. Some of the research we looked at noted that group homes have a higher risk of abuse and neglect; inappropriate placements; workforce issues; cultural issues; and isolation.

#### **Planning meetings focus on support categories instead of your needs**

The roll-out of the NDIS has seen planning meetings focus on trying to “fit” you into traditional models of support. This is instead of starting with your needs and preferences, then looking for the options that might suit you best. This has led to an increase of product based solutions (such as SIL) with complex funding that have made home and living supports difficult to understand and hard to tailor to your needs.

#### **Changes in day-to-day life need a quicker response**

Often we’ve heard that you may find it hard to change your supports to live an ordinary life. This is because some of you feel that your supports are linked to your other supports, or you don’t want to have to go through another plan review. We know that we need to also do more work to help our most vulnerable participants to live an ordinary life. This will involve making sure you are all aware of the options available to you, instead of having to rely on the knowledge of the people who might help you with decision making.

#### **Not enough support options or appropriate housing**

We know that some of you are being given support by your providers to live in “closed system SIL homes”. This is where a provider acts as the property / tenancy manager and as your SIL provider. This is often advertised as being an affordable option if you are not able to access private rental, purchase or social housing. Or if you’re not able to make NDIS-funded home modifications. This may also happen when you leave hospital or a justice setting. The problem with this, is it can make it harder for you to feel like you can change your provider without having to move house. Making this worse is the low number of appropriate, affordable private market and social housing, or housing that can be modified, available to you.

### **Lack of community, capital and capacity building supports in plans**

In some cases your plan may only contain personal care supports. This does not consider the benefits of intentionally building personal, informal support networks, or capital supports such as assistive technology, home modifications or SDA (in limited circumstances). Other obstacles can include: barriers to home automation and unwillingness to include different models of support (including telecare), and innovative assistive technology. This could lead to less opportunities for social inclusion.

### **Home is seen as a workplace first and home second**

For many years the places where you have lived have been known by names given by the people that work in them, or those who provide and run them. This includes 'disability accommodation', 'disability housing', 'group home', 'institution', 'facility' or even the street name of the property. When your home is named something different it impacts on your connection to home and being able to live an ordinary life.

### **An opportunity for greater NDIA market stewardship**

We believe we can take a stronger role to support market development to address the current focus on institutional models of care. But this will need more market intervention and use of different funding tools and incentives. This will hopefully reshape the system and deliver the long term changes originally planned under the NDIS.

### **Conflicts of interest prevent your choice**

NDIS data shows a large number of you receive SIL / SDA / Support Coordination from the same provider<sup>2</sup>. This means there are real or potential conflicts of interest, which make it harder to exercise choice and control. This can also influence the level of confidence you have in being able to raise concerns or complain about your supports without fear of impacting on the delivery of other services.

### **Snapshot of supports in the NDIS**

As at 31 December 2020, there were 76,062 plans with a 'Where I Live' goal identified, this represents 17.6% of total NDIS active participants.

At the same time, there were 15,667 (or 3.6%) active participants with SDA supports in their plan. We think this number will grow to about 28,000 participants over time.

A small number of NDIS participants currently access SIL, but SIL funding represents a large amount of NDIS funding. The NDIA's [2020-21 Quarter 2 Report](#) released in February 2021, identified 23,368 (5.4%) participants who access SIL, with 27% of total NDIS supports committed to participants with SIL. When SIL payments were at their highest (Quarter 4 2019-20), the average annual cost of SIL was \$325,000 per participant. This represented a 39.5% increase over 7 quarters.

It is important that the impact of this is understood, when thinking about both participant outcomes and value for money. The NDIA have recently introduced new support models to

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<sup>2</sup> NDIS data as at 31 December 2020 shows there are 2,388 participants receiving SIL and SDA supports from the same provider. 5,604 participants receiving SIL and Support Coordination from the same provider, and 1,120 participants receiving SDA and Support Coordination from the same provider.

help this, but we know that this is not always clear for participants or available in all places. For example ILO is not widely used across Australia, except in Western Australia (WA), where the majority of you who receive funding for this support live. This is because ILO has a much longer history in WA.

### 3.5 Your rights

You have the same rights as other Australians for physical, social, emotional, intellectual and economic development. We want to bring together the many different parts of home and living supports across the NDIS into one policy. This will also recognise your rights under the United Nations [Convention on the Rights of Persons with Disabilities](#) (CRPD), and the NDIS Act. This will give you the ability to make choices equal to others, and help us to provide flexible funding that looks at all aspects of your life.

For most people an ordinary life does not involve living in a house full of strangers you don't choose, entering aged care before you are elderly, or not feeling confident to look at other supports because you fear it could impact your current ones. This is why the NDIA is already looking to no longer financially support institutional or large group homes (where you live with five or more other people not of your choice). But at the moment there are more people moving into group homes than moving out. Between 31 December 2019 and 31 December 2020, NDIS data identified approximately 1,100 more new participants entered SIL than exited<sup>3</sup>. We don't want that to continue to be the case in 3 years' time.

We have heard that there are a lot people living in large group homes, and think you could live successfully in more innovative and flexible arrangements. We want to start working to make that happen. We understand that many of you may have already lived (or currently live) like this and want to support you to start thinking about other options.

### 3.6 Features of a home and living approach

Now that we have explored some of the challenges in making your vision for your life at home a reality, we want to look at how the NDIS can do better to help you make decisions about how, when and who supports you. We have some ideas but we know that these might not solve all the challenges. Our ideas to make things better may get you thinking and we want your feedback to let us know if we got these right, and if not, what we could do different.

We have grouped our ideas under 7 themes:

1. Changing the conversation;
2. Supporting you to be an informed and empowered consumer;
3. Supporting you to make decisions;
4. Reforming the funding model;
5. Improving choice and control through flexible budgets;
6. Assisting implementation and maintenance; and
7. Engaging the market and driving innovation.

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<sup>3</sup>It should be noted that there are known data issues that impact the degree to which a participant can be identified as receiving SIL supports at a particular point in time. Results should therefore be treated as a guide only.

We have included a number of suggested ideas to make these change in [Appendix D](#).

### Changing the Conversation

We want to make it clear in our new approach that for everybody, 'home' is where we can live safely, develop and expand our social relationships, and pursue employment and other economic goals. We want your home to be a place to help you experience an ordinary life in your chosen community. To do this you need to have choice and control over where, how and who you live with. This needs to be done within the boundaries of the services available to you, your personal and NDIS budget and the support available from your family, friends and community.

We know that the language used to describe your home can change how you feel about it. This sometimes takes the control away from you and makes your home feel like a workplace first and your home second. Our planning discussions sometimes do the same thing.

Our new approach wants to introduce a new way of speaking about home and living and an ordinary life. We want the solution to fit around your needs and preferences and fit within your budget. We think planning conversations should be simpler and start the discussion by thinking about an ordinary life, specific to you. This means you will think and talk about:

- Where I live
  - A housing option tailored to my goals, preferences and needs.
- Who I live with
  - Alone or with my friends, partner, family, or chosen others.
- Who supports me
  - Informal supports, funded NDIS supports and other supports.
- The things I use
  - The use of disability-related technology, assistive technology and modifications

**Figure 1: Home and Living Discussion Themes**



## Supporting you to be an informed and empowered consumer

We will support you, your family and supporters to be informed and empowered consumers, who know the options before you purchase. This comes about with discussions that happen along your NDIS journey about what an ordinary life looks like for you. You and your supporters are the best authority on your own needs and circumstances.

We want you to feel supported by planners, support coordinators and Local Area Coordinators (LACs), and we will give them the information they need to build their knowledge and understanding of the choices and options available. We also want to give them the support they need to work with you to know whether the right support networks are in place. We will also continue to encourage the development of informal networks of support such as peer networks, circles of support and 'microboards' (a small group of people, usually made up of family and friends, who help you to pursue your goals for an ordinary life), where appropriate.

We are aware that designing a pathway to an ordinary life can take time. There may be many discussions needed between you, your family and supporters, and the NDIA to decide the right package of support for your needs. We want to prepare you for different life stages by introducing information and planning ahead of when you may need it. Sometimes you may also need a solution at short notice, and we will be able to make our approach shorter and more practical to get you the support you need when you need it most.

We will support you to have trusted conversations, when you need it, with LACs, Community Connectors, and Support Coordinators (for those with high and complex needs), when there is time to forward-plan. For example this could be useful if:

- You are a young person who wants to move to independent adult living or if your current home is with your ageing parents;
- You have identified a desire to change your current home and living supports (for example changing from a SIL to an ILO arrangement);
- If you are needing to exit aged care; and
- If you are in or are exiting long-stay hospital settings or the justice system.

Access to information and early identification of these participants will enable the NDIA to contact participants at the relevant time to begin discussing home and living options sooner, supporting smoother transitions into appropriate home and living solutions.

We want to give you the option to access exploration and design. This is currently only available if you are wanting to design an ILO. With more of you able to access exploration and design, you will have more information and support to think about the available options. Providers will be able to support you to look at your vision of an ordinary life, and understand your strengths, focussing on what you can do and how your informal and formal supports work in your life.

## Supporting you to make decisions

The NDIA recognises that sometimes adjusting to significant changes, like leaving home or moving out of aged care, might create a lot of anxiety and worry for you and your family. This can also be an obstacle to making a change. With good information, in a format that is clear and easy to understand and support to explore and consider your options, you can exercise choice and control. This also leads to effective and informed decision making.

As well as the work we are doing to support you to become an informed consumer, we are separately developing and consulting on an NDIS Support for Decision Making policy framework. The Support for Decision Making policy framework will help you to feel and be supported to make decisions in your life, including your NDIS experience. Information about the Support for Decision Making consultation is on the [Have your say page](#) on our website.

We know that the solutions available to live an ordinary life are not 'one size fits all'. They are tailored to your situation and circumstances. This represents a new approach for many planners, LACs, support coordinators, providers, families and others who formally or informally support you. We are committed to developing and releasing guidance and resources that will enable all of these people to play a stronger role in supporting you to explore and design a home and living solution that suits you and is built on your choices and decisions.

With the development of the Home and Living Policy and the Support for Decision Making policy framework, we hope to support you with decision making in general as well as provide additional support if you have a disability that specifically impacts on your decision making.

### Reforming the funding model

We have been consulting on a range of reforms to improve the NDIS access and planning processes. A Home and Living Policy will work alongside these reforms, building on the changes to planning and plan flexibility. The combination of these improvements will support you to have greater choice and control in how you design a home and living solution, within your means, through the combination of personal finances and your NDIS budget.

The new approach to planning will make budget setting more consistent, fair and transparent. It will also mean you will have greater flexibility over your NDIS funding and encourages genuine planning conversations about how the total funding in your plan can best be used to meet your needs and pursue your goals. This means you can focus on living an ordinary life instead of having to justify each individual support.

In future, your budget will be much more flexible. You will be able to use your NDIS budget (alongside your personal finances) to get the supports you want, when you need them. This means you can decide what's important to you, and start pursuing your goals. You can also think about what supports you may need when planning for a life stage transition. For example, this could mean your plan will include enough funding for supports that may be needed in the future (where this is within your plan period), such as planning ahead for moving out of the family home.

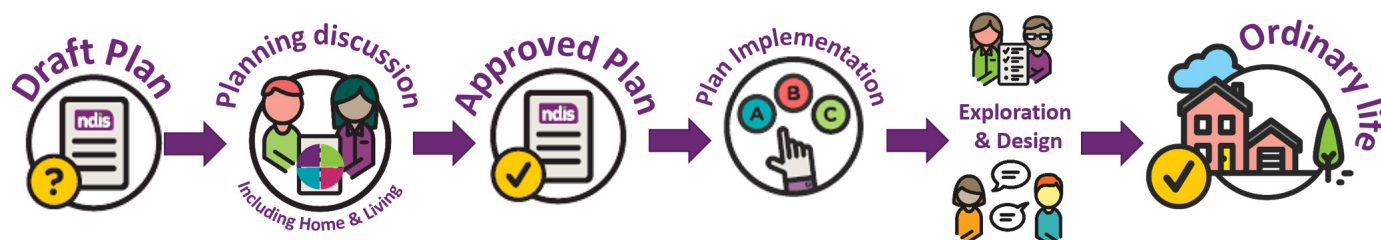
The approach for funding a home and living solution is detailed in **Figure 2** and further explained in [Appendix E](#). Under the new planning approach, you will be provided with a draft plan including a draft budget. During your planning discussions specific supports may be added. For example this could include funding for SDA or high cost home modifications.

Your planning discussion is where you will discuss your home and living needs to live an ordinary life. You will be supported to use a portion of your flexible budget for exploration and design or can choose to fix some of your budget for that purpose. The planner will be able to advise you on the likely level of funding required and over what timeframe. A check-in meeting could also then be scheduled at an agreed time to see how your vision of an



ordinary life is working for you. At this check-in meeting you can also discuss how you could use your budget flexibly to meet different support needs or discuss if your circumstances have changed and you plan needs to be reassessed.

**Figure 2. Home and Living funding process for participants**



### Improving choice and control through flexible budgets

Budgets will be flexible, wherever possible, to give you more choice and control in the supports you can purchase to pursue your goals. This means that in many cases, the funds for your home and living supports will be part of your overall flexible budget, instead of individually listed or costed as hours of care. It is important to note, that funds for some home and living supports will continue to be set aside as fixed amounts in your plan. This means that fixed funds have been set aside for a specific support, and cannot be used for anything else. This is most likely to include supports such as SDA, high cost assistive technology or home modifications.

Budgets will increase your choice and control by giving you more flexibility over how, when and what you want to spend your funding on. You can discuss with the NDIA, your family, carers or other supporters what you may want to use your flexible funding for. You will not have to get approval from the NDIA for each individual decision.

You will be supported by NDIA partners (such as LACs), peer networks and other supporters to understand the cost of the home and living supports you may wish to purchase. This includes knowing the cost of alternatives, so you can get the best value for money from your total NDIS budget and other resources (for example your own finances or money from other government services). You will have the independence to use your budget how you want, and choose the supports that give you the best outcome to live an ordinary life. You can also decide how to use your budget to design a solution that complements the other supports in your life, instead of replacing these natural supports (such as informal support provided by family and friends or supports from other government services).

The NDIA recognises this way of budgeting and using your NDIS funds will be new. We will support you to take reasonable risks, to pursue your goals in the planning and delivery of your supports. You will have the independence to decide what level of risk you are comfortable with, and will have the option of shifting funding for home and living supports in your plan from a flexible to a fixed support if you choose.

### Assisting implementation and maintenance

To make sure you experience the benefit of choice and control, you will need to have access to planners and LACs with the capability to support you to understand how to implement

your flexible budget, if you need. You may even be able to access Support Coordination and specialist support with exploration and design, separate from the providers of home and living supports to reduce potential conflicts of interest.

We want to take a lifecycle approach (see Figure 3) to conversations about home and living. The NDIA will support you to determine a home and living solution that enables you to follow your goals. When this solution stops working, because you are entering a different life stage, or your living arrangements or disability related needs change, you will be supported to explore, then design, a new solution. This should happen without the need for a plan review in most cases, unless there is a change to your functional capacity and disability support need.

**Figure 3. The Home and Living Lifecycle**



### Engaging the market and driving innovation

Previously, the NDIA had not done enough to encourage new models of home and living that improve on the traditional models of support. To do this we could include funding for alternative models, set prices that promote contemporary practice and innovation, use different ways of funding and incentives to reshape the market.

Part of the NDIA's role includes monitoring, evaluation, oversight and, where necessary, intervention in the market. We call this market stewardship. The vision of the NDIS is to build a competitive marketplace that is flexible and responds to your choices and preferences, based on best practice. As a market steward, the NDIA will need to influence, support and shape the market to respond to our new approach. This will need to happen to make available quality and individualised supports to help you live an ordinary life. This will also give you different options to closed system SIL homes, large group homes, Residential Aged Care, Legacy Stock SDA and Basic Existing Stock SDA.

We will need to support the market to move to new services and supports over a realistic timeframe. This will support providers and the market to change to new ways of working, with support available to manage the shift and to grow and transform supports to deliver new ones.

We will also explore the benefits that technology and digital innovations offer. This could be through encouraging tech-enabled supports or improved communication tools that reduce

reliance on formal support workers. We will prioritise and encourage innovation, including working with people and businesses to develop and identify evidence-based tools and to make use of everyday technology to transform, connect and enable better lives.

## 4. Next Steps

We are seeking your feedback on our proposed vision and features of a new home and living approach. We have provided questions in [Appendix A](#) (section 5.1). You can answer as many or as little of the questions that you want. You can also submit other information you want to provide.

We will use the feedback from this consultation paper to create a new policy on supports to help you live an ordinary life in your home. We will describe how we can support you to identify and follow your goals with a combination of funding from your NDIS budget and your own personal finances. A new policy will help us to provide flexible funding based on your individual needs. It will also be the basis for broader conversation with other agencies, government and providers on how we can introduce more modern approaches. This includes being able to make bold and brave decisions.

We will share a summary of the feedback we receive to this paper. We will also work with you to release a draft of the Home and Living Policy for comments before it is implemented.

In developing an approach to a Home and Living Policy we have engaged with a number of stakeholders and subject matter experts to understand the differences between the current environment of home and living supports and the vision for the future. We will continue to work with these people to make sure the policy is based on evidence and experience.

## Appendix A: Submission questions

We welcome any feedback on the new approach to Home and Living outlined in this paper. We value your feedback on the following questions. You can respond to all of them or just a few. You can also provide feedback on any of the content of this paper.

1. Do you talk to people about how you would like to live?
  - a. If not, why not?
  - b. What kinds of things do you talk about / would want to talk about?
2. Where would you like to get information to think about where and how you live?
3. What information, learning and resources could we create to help you choose your home and living supports?
4. How helpful is the NDIS website to find information on home and living supports?
5. Would it be helpful if your informal supports (e.g. friends, family and carers) knew more about how and where you want to live?
  - a. How can we work better with your informal supports to help them know more?
6. If your NDIS funding was more flexible, would you purchase different support/s for your home life than what you have now?
7. Who helps you to organise your NDIS supports?
  - a. How helpful is this support?
8. Have you ever used peer support networks or a mentor to find / access NDIS supports?
9. Who would you be most likely to use to help you implement your plan?
10. How would you like to encourage providers to offer new and innovative service options?
11. Appendix D lists options for actions we could take to improve home and living in the NDIS. What other ideas would you add to Appendix D?
12. Do you identify as:
  - a. Aboriginal and Torres Strait Islander
  - b. LGBTIQ+
  - c. Are you from a Culturally and Linguistically Diverse background
  - d. Do you have a psychosocial disability
13. Is there something you would like to see in a home and living policy specific to your response in Question 12?
14. Is there anything else you would like to add?

## Appendix B: Scenarios for an ordinary life

### **Scenario 1: Moshe finds a housemate**

Moshe is 27 years old and has an intellectual disability and anxiety. He lived with 3 other people in a group home and they shared supports. Moshe's parents began to notice he was not acting like himself. They noticed lots of different support workers coming and going from the house, and knew this challenged Moshe's need for familiarity of the people around him. Moshe was also not always getting along with the people he lived with. This raised his anxiety and stress and sometimes led to outbursts of anger.

#### **Thinking about a change**

Moshe let his parents know he was not happy at the group home and his parents started to think about how they could support Moshe to feel more secure 'at home'. Moshe was already making progress to grow his independence through volunteer work and regular social activities. But Moshe's parents did not think he was ready to live alone without support. The only option they really knew about was group homes. Moshe wanted to be able to choose who he lived with, and find people he would get along with. Moshe also wanted to choose his supports and be in control of who came and went from the house.

#### **Exploring his living options**

Moshe and his parents decided to speak with their Local Area Coordinator (LAC) about what Moshe would like to do. The LAC started by talking to Moshe about what he wanted and helped him develop a home and living goal in his NDIS plan. The LAC also showed Moshe and his parents different options, giving him examples to look at. Moshe's parents wanted to support their son to live how he wanted but were worried about his safety and security outside of the group home. The LAC said it was not uncommon to worry about these things and suggested some peer support networks they may like to get in touch with.

Moshe and his family found a peer support event near them and decided to attend. It was great to talk to other people who wanted a similar life to Moshe and learn how they were making this happen. Afterward, his parents felt reassured and they decided it would be good for Moshe to explore an Individualised Living Option (ILO).

#### **Designing it to make it work**

With support from their LAC, Moshe and his parents looked over his plan so he could use it to buy some support from a provider of ILO Explore and Design services. From there, the family worked with a provider over 6 months to design a new living arrangement with supports.

Moshe liked the idea of a housemate who could offer support and friendship. Moshe and his parents looked at who Moshe interacted with in his community networks and found Samuel – someone with similar interests and values to Moshe, and about the same age. The provider spent time working with Moshe, his parents and Samuel to design a package of supports that met Moshe's needs and Samuel was able to be involved in delivering.

Moshe and his family met with their LAC again so the provider could help explain the ILO Service Proposal. The LAC found they could use the existing funds in Moshe's plan to deliver the ILO. If the new living arrangement did not work out, the funding in Moshe's plan remained the same and available to try something different. With the help of the provider, Moshe updated his personal information with the NDIA and he and Samuel moved into a rented home near Moshe's parents.

### **Moshe's new life at home**

Now, Moshe feels more in control of his life at home. Moshe gets help from Samuel to create a routine at home, follow his schedule and do his share of the cleaning in the house. Samuel also helps Moshe to cook a meal together a few times a week and they talk together after Moshe's volunteer work, which helps him manage his anxiety. Samuel has an agreement with Moshe about the type of support Samuel provides for about 10 hours per week in return for a rent reduction. This is paid from the ILO funding in Moshe's plan.

Moshe has other support that help this new arrangement too. These are called supplementary supports. This includes paid support workers (who Moshe has chosen) and they come to the house every day to help Moshe with his personal care and hygiene needs, shop for his groceries and develop his ability to cook for himself. Moshe's parents and a neighbour he is friendly with, also come past the home and offer informal support at planned times during the week.

The funding in Moshe's plan also covers the times that Samuel goes away for a holiday and other breaks. Samuel can have up to 21 days a year to have time away. This is covered by some additional support worker hours or by regular monthly stays with Moshe's uncle who lives a few suburbs away. Moshe also spends time with his parents every second weekend.

Moshe's provider plays an ongoing role to support the new living arrangement, and the provider is funded for a few hours each week. This allows the provider to oversee the arrangement, make changes to supports and schedules when required, and step in when there are emergencies or when something goes wrong. The provider works to ensure the arrangement is continuing to help Moshe have choice, security and meaningful relationships.

Moshe's total home and living support needs are about \$3,100 on average each week and his total ILO arrangement will cost about \$164,300 per year. It is a cost-effective alternative to the group home where Moshe lived previously, which cost over \$200,000 each year.

## **Scenario 2: Keira moves on campus**

Keira is a bright 18 year old who lived in country New South Wales with her family. Keira completed her Higher School Certificate (HSC) achieving results she needed to study a double degree in Business and Law at a university in Sydney. Keira has Cerebral Palsy and requires a range of supports including a powered wheelchair to get around.

### **A new life stage**

As she was getting closer to finishing secondary school, conversations with her Local Area Coordinator (LAC) turned to what she would like to achieve in the next stage of her life and how the NDIS might help. Keira had always wanted to go to university but thought, because of her disability support needs at home, it would be easier just to stay living with her parents and study online.

The conversations with the Planner helped Keira and her family consider other possibilities. They asked her questions about what she wanted her life to be like while she was at university and into the future. Where did she want to live? They talked about how moving to the city might help her to build friendships with other students, and to get to know the city she may wish to work in one day. They looked at the equipment Keira used and if there might be some additional items which, together with support workers, would help her to be more independent.

Keira's LAC helped her to make contact with the student support offices at a few different universities in Sydney. They organised for Keira and her family to meet some other students with disabilities who were studying on-campus, and to see adjustments they had made to their student accommodation to make it more accessible.

### **Planning for the transition**

To support Keira in this transition, her Planner made sure she had access to funding which allowed her to use explore and design to look at her home and living options if she chose to move to the university.

The Planner then worked with Keira and her family to talk about her home and living needs and how the funding in her flexible budget could be best used. In the past Keira had used her funding to hire a few items of key equipment. After the plan reassessment, additional funding was included for her to purchase these items outright – which represents good value for money over the long-term.

This still felt like a big decision for Keira and her family, but as she settled on a choice of attending university, things started to fall into place. With help from the Support Coordinator, they worked with the university so they understood her needs and the modifications needed to help Keira make the move and settle-in. As part of these discussions, the Support Coordinator made sure to address concerns the family had about Keira living far from the family home and the community she knew.

The Support Coordinator looked at how the university, Keira's informal supports, and her flexible budget could be brought together to meet her needs and plan for any risks that might

arise along the way. Through a holistic planning approach that looked at her support needs specific to her new environment, Keira and her family had confidence to make the move.

### **Student life**

Keira now lives in her own unit on-campus at the university. Keira and her family are responsible for paying her residence fees. The university was responsible for making modifications to the building, including installing automatic doors. These changes will benefit not only Keira but other students in future.

Keira self-manages her plan with help from her family which allows her to have greater choice over the supports coming into her home. The Support Coordinator helped Keira to select a provider who could work closely with her to recruit a small team of support workers, some of whom are other students. The support workers are able to be flexible and responsive to Keira's timetable and social life. She can have support to attend classes and the library if she needs, but as her confidence grows and the university staff get to know her, she is able to do more of this independently.

Keira is enjoying the social side of university and meeting other people with similar career ambitions. As she makes new friends, she has been getting out and seeing more of the city. The university allows students to have overnight visitors and are working on making this happen for Keira as well – she would like to have her sister come and stay one weekend.

There have been a few bumps along the way in getting her supports right as Keira settles into her life at university. Keira has been in touch with her new LAC now that she has moved, and was happy to hear that her previous LAC had made contact so that she didn't need to explain things all over again. Her LAC makes sure to check in with her to see how things are going and is able to help her monitor how her budget is being used. Through her flexible budget, Keira is able to use some of her funds to access further support from her Support Coordinator to make some changes to her supports.

The supports in Keira's NDIS plan and the modifications made by the university work together to enable her to live and attend university in the way she chooses. Keira's equipment supports are a one-off purchase with a value of about \$20,000. Keira's remaining home and living supports cost around \$4,000 on average per week or \$208,000 per year, this is affordable for Keira out of her flexible budget. Keira's parents contribute the cost all students pay for living on campus at the university. In future, when Keira completes her studies and needs to move off-campus, she can use her flexible budget to explore and implement a new living arrangement. Keira hopes she may find another student who would like to become her housemate in future.



## Appendix C: Reading Resources

- Research by Curtin University in 2017 on [Individual Supported Living \(ISL\) arrangements](#) and related [ISL Manual](#).
- Feedback from the 2018 [SDA Pricing and Payments framework Review](#)
- 2019 report on the [Challenges in housing and support](#) by the NDIS Independent Advisory Council
- 2019 independent review of the NDIS Act ([Tune Review](#)) by Mr David Tune AO PSM
- 2020 Joint Standing Committee (JSC) on the NDIS [Inquiry into Supported Independent Living \(SIL\)](#) (JSC report)
- October 2020 [Interim Report](#) of the Royal Commission into Violence, Abuse, Neglect and Exploitation of People with Disability
- Feedback from the Improving outcomes for participants who require Supported Independent Living (SIL): [Provider and Sector Consultation Paper](#) (released 2020)
- Feedback from the August 2020 NDIS Support Coordination [Discussion Paper](#).

In developing this consultation paper, the NDIA have also engaged with an internal cross-organisational reference group, the Independent Advisory Council (Council), Council Home and Living Reference Group, a Home and Living Advisory Panel (a sub-group of the Council), engagement with the Department of Social Services and input from the NDIS Participant Reference Group as part of the Agency's Participant First Engagement Initiative.

# Appendix D: A better way for the NDIS to support you

We want to hear from you about what would help you reach your vision of an ordinary life at home. From what we have learned, we have come up with some ideas of the things we could do, but you may have better or different ideas on how to do this. Some of our ideas are listed below:

## **Changing the conversation**

- Introduce new ways of speaking about an ordinary life, including ways to get back the word 'home'.
- Look at planning conversations to replace the focus with the four Home and Living discussion themes.
- Offer training and coaching to all LAC and NDIA Planners.
- Start a Home and Living "campaign" with resources, stories and ambassadors to refresh information and make sure it goes to the people that need it.
- Update Operational Guidelines with simple and consistent ways to describe supports.

## **Supporting you to be an informed and empowered consumer**

- Expand exploration and design funding to more participants.
- Make available education and information on the Home and Living Policy and the opportunities this represents.
- Introduce automatic business system alerts for early identification of participants who may need a new home and living solution in the future.
- When a person leaves a group home environment, provide independent support to remaining people in the house to look at other living arrangements, where this is their choice.
- Provide key information and communication to peer networks.

## **Expanding support for decision making**

- Promote growth of peer support networks in providing support for decision making.
- Focus support for decision making information on participants, making key common choices regarding their home and living solution. For example:
  - Participants leaving the childhood family home for the first time.
  - Participants looking to move out of a group home or closed setting to live more independently in the community.
  - Participants living with ageing parents.
  - Participants living in institutions such as residential aged care, hospital or justice settings.
- Provide clear and easy to understand participant 'Journey Maps' with decision points highlighted.

- Work with the NDIS Quality and Safeguards Commission to be clear about when it is not appropriate for providers of support coordination or SIL to be the provider of other funded supports in a participant's plan.

### **Reforming the funding model**

- Introduce safety measures for participants to ensure they are always able to afford their supports they need from their budget.
- Target participants in traditional housing models (large group homes, aged care and closed setting SIL homes) to explore and design other options, where that is their choice.
- Introduce and fund exploration and design in participant plans, where there is a new home and living goal.

### **Improving choice and control through flexible budgets**

- Highlight which supports will be fixed and which will be flexible.
- Give flexibility for participants to use their funds and manage their supports without the need to always talk to the NDIA when adjustments are needed.
- Complete research to inform and promote best practice and cost effective home and living supports backed by evidence and data.
- Release plan examples that show how a home and living budget could be spent to get the best outcomes and value for money.
- Make skilled supports available to help participants design a budget and approach that fits within their funding level.








### **Assisting implementation and maintenance**

- Professional development, ongoing education and training on home and living supports for planners, LACs, Partners, Community Connectors and others in the community who engage with participants regularly.
- Participants supported through coordinated peer groups and/or access to mentors with lived experience who can help discuss home and living options.

### **Engaging the market and driving innovation**

- Develop ways the Agency could use policy and pricing as a way to drive the market. For example expand density restrictions from SDA to other accommodation models, or pricing incentives for support options that provide an alternative to SIL.
- Promote the sharing of examples and success stories through provider communities of practice around home and living innovations.
- Consider options for how the NDIA could highlight innovations through formal recognition channels, such as showcases or awards.

# Appendix E: Home and Living funding process for participants

No.	Process	What this means
1	 <p>Draft Plan</p>	A draft plan is created, built from an understanding of your capability, rather than your disability.
2	 <p>Planning discussion Including Home &amp; Living</p>	A planning discussion will happen that allows you to talk about the things that are important to you, and the kinds of supports you need to help you with daily life and pursue your goals. This is where you will discuss your needs for an ordinary life at home.
3	 <p>Approved Plan</p>	Following your planning meeting, your plan will be checked and signed off by a person at the NDIA.
4	 <p>Plan Implementation</p>	Now that you have a plan, it's time to get started. You can get help from Partners in the Community, Community Connectors and Support Coordinators to understand your plan, the services and supports you can use and to help find providers who meet your needs.
5	 <p>Exploration &amp; Design</p> 	Exploration and design is a support specific for home and living needs to live an ordinary life. This support helps you choose a support provider to work with you to help identify where you want to live and how you would like to be supported
6	 <p>Ordinary life</p>	Now that you have the right plan and budget for your needs, and you have been supported to implement and design your supports from providers of your choice, you are ready to start living an ordinary life.