

# Writing a Housing Plan

## How to tell the NDIS when you need funding for Specialist Disability Accommodation

A small number of Australians with very high disability support needs and extreme difficulty to manage day-to-day tasks can get funding from the NDIS to pay for Specialist Disability Accommodation (SDA).

Such specialist homes are purpose-built, highly accessible and often include state-of-the-art technology. They are among the most expensive supports the NDIS will fund. That's why the agency running the scheme, NDIA, is very rigorous when applying its eligibility criteria. In fact, it estimates that only 6% of all participants, some 28,000 people, have such intense support needs that funding for SDA would be justified.

As a Support Coordinator, you will have a good sense of the acute needs of participants you work with. When you believe an SDA home would be the most appropriate housing option for one of your participants and you can back it up with evidence, you should prepare a formal application to the NDIS. Unfortunately, this process can take several months.

### To apply for SDA funding, you need a Housing Plan.

The main document the NDIA needs from you to decide whether it's *reasonable and necessary* to grant someone funding for SDA, is a **Housing Plan**.

A Housing Plan collates information about a participant's goals, hopes and functional impairment. The purpose is to outline why the participant's current situation makes SDA the only viable housing option to meet their needs and aspirations, and maximise their independence, and social and economic participation.

The best person to help you write a Housing Plan is a specialist Occupational Therapist with experience in housing supports. You may need to collect additional assessments from other allied health professionals and also do some market research. The NDIA wants to see that you've explored all available mainstream and disability housing options.

### Here's how to start:

#### Get extra support coordination funding

Applying for SDA takes time. The NDIA knows this. It offers additional funding for support coordination to "explore housing options". It may also increase funds to pay for the OT and other health reports.



#### Request a plan review to add a housing goal

The NDIA won't increase funds to explore housing options unless the participant's plan includes a housing goal. If you can't wait for the next regular planning meeting to add this goal, ask the NDIA for an **unscheduled plan review** (use the ['change in circumstances' form](#)).

# Understanding ‘reasonable & necessary’

The main question the NDIA asks when assessing whether to allow or refuse a funding request is: “Is it reasonable and necessary?”

Housing supports are no different. The agency has set out strict and clear funding rules for Specialist Disability Accommodation (read the latest version of [NDIS Rules for SDA 2020](#)).



## Is it necessary?

The vast majority of Australians won’t meet the necessary criteria, which apply only to NDIS participants with

- very high support needs; AND/OR
- extreme functional impairment

The official rules explain in detail how the NDIA defines these very high support needs or extreme impairment. For example, they include people with extremely reduced capacity to care for themselves and a very high need for another person to support them.

## Is it reasonable?

The second part of the assessment covers the question whether funding the proposed type of housing (participants are encouraged to state their preferences and needs, for example, whether to live alone, in a share house or in a specialist home with their children) is reasonable.

When pondering this question, decision-makers at the NDIA will check whether Specialist Disability Accommodation would really be more beneficial (for the participant, their family and their carers) than any other type of housing, including a mainstream home.

They also investigate whether the proposed type of SDA would truly maximise a person’s independence and offer value for money over a longer term.

**>>The following pages will guide you through the five most critical questions your Housing Plan should answer.**

# Five questions to guide your writing

### 1. Why do you think you are eligible for SDA funding?

- The NDIA needs evidence on how the participant's health or living situation creates either an **extreme functional impairment** or **very high support needs**.
- You will need to include statements/reports from the specialist occupational therapist and other **allied health professionals** to explain the situation.
- From 2021, the NDIA may also ask the participant to undergo an **independent functional capacity assessment**, where it records how a disability limits this person's ability to complete everyday tasks.
- Emphasise the necessity of this support by stating what would happen if a participant stayed in the current housing situation. Is there any **risk** to the person or others?



Summer Foundation has created an easy chart outlining each eligibility criteria that you must address in your housing plan. You can find it [here](#).

## 2. Would SDA help you better achieve your stated goals and aspirations?

- Describe the participant's goals and hopes as stated in their NDIS plan.
- A **housing goal** could be to live more independently, or to live closer to a community the person loves, or to live in a home that's specially designed to make it easier for a participant to receive the supports he or she needs.
- The Housing Plan should convey the participant's aspirations, housing preference and the reason behind it **in the participant's own words** where possible.

### 3. Is SDA really more beneficial than other housing options, including mainstream housing?

- Explain how the participant's disability impacts their housing needs and preferences and **why alternatives may not be appropriate from a health/disability point of view.**
- Is there any evidence or reasonable assumption that this type of SDA could **improve** the participant's current health and living situation?
  - Could it mitigate the impact of the 'extreme impairment' on the participant's life?
  - Could it reduce the need for future supports?
  - Could it improve functional capacity or promote the participant's ability to build capacity and learn new skills?
- Or maybe you have an indication that this SDA would at least **prevent the participant's functional capacity from deteriorating.** If so, can you explain why it may do so more than other housing options?

## 4. Is this SDA really the best value for money?

- Show the agency you've considered all options. Explain why alternative housing models may be inappropriate for this participant, even if they may be cheaper.
- For example, some participants suffering from mental illness may be a risk to others and would not be suited for a shared home, even if that would be the cheaper SDA option.
- Other participants may be hospitalised or living in aged care and couldn't live in mainstream housing, even with capacity building supports, assistive technology, home modifications or increased core supports

### **Additional notes on cost:**

The agency also wants to know whether the proposed SDA has the potential to improve your life over the long term, which would ideally reduce the cost of funding other supports in the future. Please give details.

## 5. How will this SDA improve your social and economic participation and your independence?

- The agency is interested in funding supports that will help participants live a fuller life and become more included in society.
- Outline how this particular building type, in this particular location, and in this [design category](#) will maximise a participant's independence and social life?



### Further reading:

- Summer Foundation - [Housing Plan template and Housing Plan Guide](#)
- Summer Foundation - [Looking for somewhere to live](#)



# Who is Provider Choice?

We are NDIS experts. We provide plan management services and easy-to-use technology for all NDIS participants.

If you have any plan management questions or queries, please get in touch with:

**Richard Socratous**  
Community Engagement Manager

 0408 024 532

 richard.socratous@providerchoice.com.au