

# Housing & the NDIS

SDA, ILO, MTA and SIL – What are your disability funding options if you need a place to call home?



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# SDA, SIL, MTA, ILO ... what the heck does all this even mean?

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## **This guide will help you make sense of the confusing array of housing options in the NDIS**

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Most people in the National Disability Insurance Scheme (NDIS) will need to find their own housing, just like everybody else.

However, the NDIS supports every participant to live as independently as possible and in the way they want. For that end, the NDIS has created various funding arrangements with sometimes confusingly similar bureaucratic names and acronyms.

You can get funding for Specialist Disability Accommodation (SDA) or Medium-Term Accommodation (MTA). Both are funding physical property. Funding for Supported Independent Living (SIL), on the other hand, pays for the personal assistance of someone with high support needs. Individual Living Options (ILO) – the newest in the NDIS-funded housing repertoire – are also primarily covering personal supports.

What else is there to bear in mind? And how do you apply for a funding option you think suits you best?

### **Is it reasonable and necessary?**

The agency running the scheme, NDIA, has put strict eligibility criteria in place to manage when it would be ‘reasonable and necessary’ for it to pay for someone’s housing support.

Some options, such as highly accessible, purpose-built SDA homes, are very costly and reserved for only the neediest with extreme impairments that require round-the-clock care.

For others, like SIL, you must be older than 18 years and show that you regularly need a significant amount of personal one-on-one assistance.

### **What is your preference?**

You may be eligible for SIL funding to live in a group disability home, but prefer to share a flat with a friend. In this case, you can now apply for a tailored funding package under the new Individual Living Options model. It’s designed to give you maximum choice over how you want to live, and with whom. We believe it could be a game changer in the world of disability housing.

Have a look at the following pages to see how each model works and whether it could benefit you.



# Specialist Disability Accommodation

## What is this?

Specialist Disability Accommodation (SDA) are homes designed to make life with a disability easier to manage for those who would struggle to live in a mainstream home due to their disability.

SDA homes come with all sorts of **special building features** like ramps or sensor-led lights that allow people in wheelchairs and others to move around easily and get the support they need.

In most cases, people living in an SDA property will **share it with other people** who also receive SDA funding in their NDIS plans. However, participants can also receive funding to live in an SDA home all by themselves, when this appears safer.



**Recent changes:** New NDIS rules, introduced in 2020, mean participants are now getting more choice to live in SDA with family, friends or partners. Couples will be able to share a bedroom, and SDA properties can now have more than 5 bedrooms to accommodate family members. In the past, a person receiving SDA payments was not allowed to share a bedroom with someone who was not eligible for SDA.

## Who is eligible?

SDA is only available NDIS participants with **very high support needs or extreme functional impairment** (Summer Foundation has published a great chart [here](#) to help you understand what this means).

The NDIA estimates that only around 6% of all participants (28,000) will ever be eligible for these types of specialist disability homes.

## How can you apply for SDA funding?

**Support coordination:** Once you have a housing goal in your NDIS plan, you can ask the NDIA to include additional support coordination hours to explore your options with a specialist Support Coordinator. This funding could show up under the title “investigating housing solutions” or “exploring housing options” in your plan.

**Housing plan:** If you think you’re eligible for SDA, your Support Coordinator needs to write a housing plan outlining why it would be reasonable and necessary for the agency to unlock SDA funding for you ([ask us for our Provider Choice worksheet “How to write a housing plan”](#)).

**Allied health assessments:** A housing plan will require you to include supporting statements from an occupational therapist (or other allied health practitioners). The NDIA may give you extra funding to pay for these reports.

**SDA payments:** If the NDIA approves your request for SDA, you will receive SDA payments, which will appear as a Capital Support in your NDIS Plan. These payments will cover the pure property costs of the SDA home you live in. If you’ve signed a lease with an SDA provider, the NDIA will make SDA payments directly to them.



**How much rent do you pay?** The NDIA expects you to make a reasonable contribution to the rent a landlord charges for the SDA property you live in. The rent you pay is capped, though. You will never pay more than

- 25% of your Disability Support Pension; plus
- 25% of any Pension Supplement; plus
- 100% of your Commonwealth Rent Assistance.

[This SDA rent calculator](#) by Summer Foundation helps you determine the actual amount you pay.

## Things worth noting

**SDA funding only covers property costs.** It doesn't cover any personal assistance you may need (for example, from a support worker) to live in this home. To fund a support worker while living in an SDA home, you will need to apply for Supported Independent Living funding *in addition to* your SDA funding.

**Lack of supply:** The market for SDA is still nascent and many specialist disability homes are still under construction or far from being built. There is currently a huge gap in supply for the 15,000 NDIS participants who had SDA funding included in their plans at the end of June 2020.



**SDA Finder:** To see which specialist disability homes are currently available near you, you can now use the new "[NDIA SDA vacancy matching list](#)".



## Supported Independent Living

### What is this?

Supported Independent Living (SIL) is funding for a small group of participants whose disability significantly impacts their ability to live independently. It's basically funding you get if you are heavily reliant on a support person to live everyday life.

The majority of participants won't need SIL. They may only need a support worker infrequently, if at all, and could simply use funding from their Core Supports budget to pay for him or her. SIL funding, in contrast, will be available for someone needing very frequent or even round-the-clock support.

**What SIL covers:** SIL includes hands-on support you may need to get out of bed or have a shower. It also includes activities to help you build the skills you need to live more independently, for example, to do the cooking on your own. It includes keeping

people safe and transporting you to a community event (although it doesn't cover community participation, that's a different line item in your plan).

**What SIL doesn't cover:** SIL is funding you receive for supports provided in person. It doesn't cover rent or your electricity bill, your food expenses or capital costs associated with your accommodation.

## Who is eligible?

SIL is a relatively costly support that the NDIA offers to a relatively small number of participants with regular personal support needs. At the end of 2019, just 6.6% of all NDIS participants (around 22,300 people) had SIL in their plan. Yet SIL supports consumed 31% of all NDIS funding.

There are three levels of SIL funding:

1. **'Lower needs'** - provides regular supervision of living arrangements.
2. **'Standard needs'** - provides 24/7 active assistance for most daily tasks.
3. **'Higher needs'** - provides continual and more complex active assistance.

All NDIS participants may be eligible for SIL funding, whether they rent privately, own their own home, live with others or in Specialist Disability Accommodation. You need to be 18 years or older to receive SIL funds. If you're younger, the NDIA expects your parents or the child protection system to support you.



### Many participants receive SDA and SIL together

Nearly every participant (99%) who currently receives SDA funding also receives SIL. But you can receive SIL without living in a specialist disability home. This is the case for 63% of participants, according to a [recent parliamentary report](#).



## How can you apply for SIL funding?

Your current support worker or service provider needs to complete a so-called [Provider SIL Pack](#), which contains a summary of how much personal assistance you need every day and night during a typical week. This [Roster of Care](#) is the most critical part of your application.

The NDIA uses the information from the Roster of Care to determine whether SIL is the best option for you and whether it's reasonable and necessary to fund it. You don't need to be in round-the-clock care to receive SIL.

**The end of provider quotes:** In the past, providers needed to include a quote in their SIL Pack. The NDIA abolished this rule on 1 July following criticism that providers were quoting too much and potentially abusing the system.

**New SIL prices:** To ensure provider prices are fair, the agency is currently reviewing its price controls for SIL supports. It wants to publish new SIL-specific prices by year-end. Until then, providers are bound to the SIL 'Assistance with Daily Living' price limits. Plans that still contain old SIL quotes will continue until the end of their 12-month term, at which point the new price limits will apply.

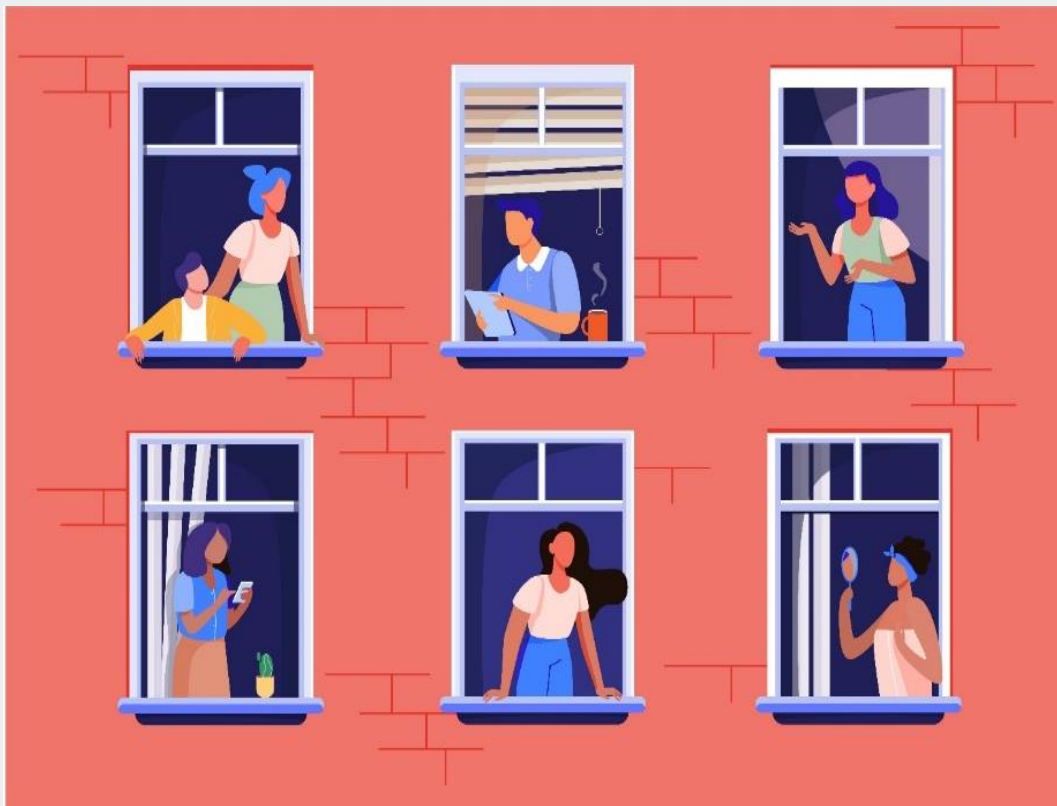
## Things worth noting

There has been a lot of controversy around SIL in recent months. An investigation by a joint committee of the Australian parliament found that this housing option is failing thousands of participants in their choice and control.

Most participants receiving SIL funding are living in **shared living arrangements**. Unfortunately, these congregated settings often resemble institutions more than homes and are remnants of the old state-based disability support systems.

The parliamentary committee found that too often participants are staying in SIL-funded group homes without their choosing. The [report](#), published in May 2020, exposes a long list of systemic failures and urges the NDIA to speed up the transition away from group homes and towards more independent, choice-driven living options.

**The response:** The NDIA is working on improving SIL and has promised to start an extensive consultation about home and living supports in early 2021.



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## Supported Independent Living: useful tips

**Support Coordinators** can monitor the approval process for SIL to ensure that participants are adequately heard and get to exert their right to choose how they want to live, and with whom.

**Support Coordinators** should also watch out that providers follow the rule and give participants or their nominees a copy of their [Roster of Care](#), so they know how much support they'll get in their plan. Participants must be involved in the making of the Roster of Care. If they aren't, let the NDIS know.



## Individual Living Options

### What is this?

A range of new, innovative living arrangements for people with disability who prefer a more personal alternative to the set rostered care typical of block-funded group homes and assisted living facilities of the SIL model.

Individual Living Options could be a game changer in Australia's disability housing space because they are designed to be entirely guided by the needs and preferences of the individual.

**Longer-term rules yet to come:** ILO are so new that the NDIA hasn't even figured out all the details yet. It is still working on establishing a longer-term policy, pricing and practice for Individual Living Options.

**Role model WA:** Much of what the NDIA is proposing is based on models of individualised disability living that were pioneered in Western Australia. It explains why some of the most experienced providers, those with a solid practical understanding of these living options, are based in or originate from WA.

### How does the funding work?

ILO funding helps you receive tailored personal support in a home of your choosing. This is funding to help you create a structure of people (paid and unpaid) around you to help you live more independently and achieve your goals.

Some elements in an ILO funding agreement may be used to reduce a live-in support worker's rent. However, ILO funding is generally not designed to pay for physical property costs. Those expenses would need to be covered by capital funding for home modifications or, if the person lives in an SDA home, by SDA payments.

## The NDIA distinguishes two phases of ILO funding:

### 1. ILO Exploration and Design:

Funding per hour for a housing expert or your support coordinator to help you gain a better understanding of what your options are and what type of living arrangement would work best for you.

### 2. ILO Support Model:

A funding package to cover your paid supports in the living arrangement of your choice.

The actual funding amount you receive, if you are eligible, depends on your individual situation and your specific proposal. The NDIA will assess whether the individual living option you suggest is reasonable and necessary, and good value for money. It will work out your funding based on the quote you provided.

## What does ILO look like in practice?

The biggest innovation about individual living options is that they can be heavily guided by the imagination of participants and the people around them.

There is no standard template for what these new living models should look like. Rather, the NDIA encourages you to suggest a model of how you would like to receive supports in a way that fits your unique situation, preferences, capabilities and needs.

Unlike SIL, which is predominantly offered in shared group homes, ILO is empowering participants by letting them make their own choices about:

- Where to live;
- With whom to live;
- Which additional supports they need to make this model work.

**Your proposal:** You're free to explore any potential living arrangement you think might work for you – from sharing a flat with a non-disabled friend who could become your part-time carer to living alone with a paid support worker dropping by every day.

**The funding decision:** The agency assesses whether it is *reasonable and necessary* to help you put your dream living model into practice with one of its new, tailored and flexible ILO funding packages.

## Examples of Individual Living Options:



### Living alone

Depending on your disability, you may be able to live independently in your own home and build a team of people around you to help with daily activities.

**Type of home:** could be bought or rented, it could also be an SDA property.

**Type of support:** for example, you could have one **primary** paid support worker visiting, paired with a number of informal carers (friends, family, neighbours) as **supplementary** backup people, who agree to look after you regularly or fulfil specific tasks (such as driving you to a community arts class or doing your weekly shopping).



### Co-residency

This option would mean living with your primary support person under the same roof (full-time or part-time) in return for a payment and/or reduced/subsidised rent. This person could be your normal support worker. It could also be a friend or someone else you know who agrees to become your primary supporter.

**Type of home:** could be bought or rented; it could also be an SDA property.

**Type of support:** your primary support lives in the same home as you.



### Living together

**Living together - Option A:** living together with 1 or 2 friends (with or without NDIS plan) in a home of your choice.

**Type of home:** This can be a private property or a rental home. If it's a rental property, the NDIA expects you to pay rent yourself (shared with your flatmates), as ILO does not pay rent assistance to the participant.

**Type of support:** In this option, you would rely primarily on an external support worker to visit you, but your non-disabled friend could be your informal support or secondary paid support (and pay reduced rent in return).

**Living together - Option B:** living together with another NDIS participant in a share home (with shared supports).

**Living together - Option C:** living together with another NDIS participant **and** a support worker under the same roof (mixing ‘living together’ and ‘co-residency’ models)



## Host arrangement

**Option A:** living in the home of a host family (not related) who would be your primary support

**Option B:** living in the home of an individual host person (not related)

**Type of home:** You would move into the place of the host and experience living in this home environment

**Type of support:** In both cases the host offers the primary disability-related supports in return for an agreed level of payments from the participant’s plan.

**Funding:** In addition to the ILO-funded support, a participant’s Disability Support Pension may be partly used to reimburse the host for everyday living costs and lodgement expenses.



## Friendly neighbours

You could include neighbours in your support team to provide additional paid assistance or informal back-up care.

What all the options above have in common: they’re a chance for participants to live in a place they can call home and with people they choose – alone or together with family, friends and others willing to support and share their lives with them.

## Who would ILO suit?

- Participants with moderate to high support needs
- Participants wanting to move out of a group home
- Older children (over 18) looking to leave home
- Participants with a psychosocial disability with a history of transient housing, looking for a permanent place to settle
- Participants who need to move home due to life changes (for example, a primary carer passing away)

## How can you apply for ILO funding?

**Housing goal:** Add a housing goal to your NDIS plan if you haven't got one already. You can do this at your next scheduled plan review or by requesting an unscheduled plan review ([using this NDIS form for change in circumstances](#)).

**Support coordinator funding:** Start exploring your housing options by asking the NDIA to include additional Support Coordinator funding to your plan (similar to how you'd start your SDA application process).

**Expert help:** Contact an organisation specialising in individual living options, for example [My Supports](#) ([www.mysupports.com.au](http://www.mysupports.com.au)). These experts can help you draft a unique support and living model. They will also help you with your application for ILO funding, which typically consists of a proposal (including a quote for the estimated cost of ongoing support you need under your preferred model).

**ILO – Exploration and Design:** You could also investigate and write your ILO proposal together with your support coordinator. The NDIA offers additional, ILO-specific funding for this process under the line item 'Individual Living Options – Exploration and Design', which would be added to the Core Supports budget of your plan.



## Things worth noting

**Support Coordinators who are not registered as NDIS providers** or solely registered to provide support coordination services can only take advantage of the funding for 'ILO – Exploration and Design' if a participant's Core Supports budget is plan-managed or self-managed.

**Support Coordinators** can assist participants by starting a conversation around how a participant really wants to live; which living arrangements are practical, possible, and fit the person's needs and wishes.

The NDIA wants to see an in-depth plan on what the proposed ILO would entail. Participants, their **Support Coordinators** or advising expert organisation will need to show that they've explored all available housing options, including mainstream housing.







## Short-term accommodation

### What is this?

Short Term Accommodation (STA) offers a temporary place to live and the necessary support for people with disability in the NDIS, whose primary carer needs a break or is sick or may suddenly be unavailable for other reasons.

STA is commonly known as ‘respite care’, only the NDIA calls it “Short Term Accommodation and Assistance” and funds it from your Core Supports budget. Respite care can range from a few days to a few weeks.

You can receive respite care in a specialist respite centre (shared with other participants) or – that’s the latest and most innovative option – in an Airbnb rental shared with your support worker.

Respite may be organised as a weekend camp. Some of these camps are specifically designed as respite holiday camps for kids to meet new people and engage in various activities. Participants may need to share a support worker with other participants during respite care.

### Who is eligible?

Every NDIS participant can use their Core Supports funding to use respite care. However, respite care is not cheap and therefore participants are better off asking the NDIA for the specific funding that is available for Short-Term Accommodation, provided they explain to the agency why it is *reasonable and necessary* for them to receive (this could be due to an emergency situation, because your home is undergoing a renovation, because you’re recovering from an illness or simply to give your primary carer some time to recharge).

**Plan goals:** You need to have a goal in your NDIS plan that justifies funding for respite care. Typical STA-related goals include: “I want to help my family recharge” or “I want

to build a strong and resilient family around me”. Children may receive funding for respite camps with goals like “I want to learn new life skills”, “I want to become more independent” or “I want to develop new friendships”.

## How can you apply for immediate STA funding?

Should you face a crisis situation or emergency that requires urgent respite care, you need to request an unscheduled plan review due to a change in circumstances ([use this NDIS form](#) to do this) and get STA included in your plan.

Any STA and Assistance you may receive will cover the entire stay in a respite centre or camp, including the support you receive there and the food.



## Medium-term accommodation

### What is this?

Medium Term Accommodation (MTA) offers a temporary place to live for NDIS participants while they're waiting to move into a more permanent home.

This is funding the NDIA offers for up to 90 days. It covers only the accommodation, but not the personal supports you may need while living there.

### Who is eligible?

You need to show the NDIA that it's reasonable and necessary for you to move into MTA. The agency needs to see evidence that

- you already have a long-term home confirmed; and
- you cannot live into this long-term home right now; and
- you have nowhere else to stay because of your disability support needs

### Common scenarios for moving into MTA:

- **As a bridging home** for younger people who are at risk of being admitted into aged care due to a lack of alternative housing options;
- **Participants who have been hospitalised**, but can't yet move into their own home until construction works adding key disability features are completed;
- **Participants whose funding for Specialist Disability Accommodation** got approved, but who are still waiting for a vacancy in an SDA property.

## How can you apply for MTA funding?

In most instances you will need MTA funding due to a change in our life circumstances and therefore will need to request an unscheduled plan review ([use this NDIS form](#) to do this).

If the NDIA approves your application, it will add the funding for MTA to the Core Supports budget in your plan. You can apply for an extension of your 90-day stay if your circumstances make it reasonable and necessary.



Read the official funding guidelines for Medium Term Accommodation on the NDIS website [here](#).

## Conclusion

The NDIS has created several different funding buckets to support participants in their desire to live more independently.

Some of the most supports – **Specialist Disability Accommodation** and **Supported Independent Living** – will continue to be reserved for participants with an extreme functional (usually physical) impairment and a high need for regular personal support.

At the same time, there's a bigger shift happening in the NDIS and it concerns the basic understanding of what it means to have a dignified life when you are limited by a disability. The NDIS wants participants to be fully heard. It wants to give them more room to choose where and with whom they want to live.

The agency is currently reviewing core prices and practices of its funding model for **Supported Independent Living** to ensure participants aren't held up in group homes against their will or at inflated costs.

It also took inspiration from pioneers in disability co-living in Western Australia and in the United Kingdom (see the successful British organisation [Shared Lives Plus](#)) when it launched its blueprint funding for highly personalised, highly flexible **Individual Living Options**.

Some of the longer-term funding details are yet to be confirmed, but the potential of these new living options to empower participants is enormous. They are shaping up as exciting alternatives to group homes for people with high disability support needs.

Participants are now free to propose any living arrangement that they and their carers believe to be practical, as long as it's within reason and necessary to help them achieve their stated goals.

This is promising. For the first time in history, the NDIS has created a solid opportunity for Australians with disability to live independently in a place that not just serves as a functional housing facility, but as a chosen home.

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**A shift is happening in the NDIS – giving Australians with a disability more choice over the place and people they call 'home'.**

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# 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:

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