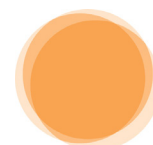




# Living more independently

A guide for NDIS  
participants & providers

**MARCH 2024**



# About this guide

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'Living more independently' means living in a house (or townhouse/duplex/apartment/other) where you get to decide what you do and how you live, and you only get as much support as you need.

This guide explains how to plan for and move from residential aged care (RAC), a group home or your parents' home into appropriate mainstream housing or Specialist Disability Accommodation (SDA). It is part of a series of information resources that the Summer Foundation has prepared. It is for people with disability and complex support needs, their families and supporters, National Disability Insurance Scheme (NDIS) support coordinators and providers.

Housing Hub also has a series of resources that assist in this area: **Living More Independently** ([housinghub.org.au/resources/article/living-more-independently-series](https://housinghub.org.au/resources/article/living-more-independently-series))

As the NDIS evolves, changes are sometimes made to the way things are done. As things change, we will update the information in this guide. **You can find the latest version of this guide here:** [summerfoundation.org.au/resources/living-more-independently](https://summerfoundation.org.au/resources/living-more-independently)



**NDIS Plans**



**Looking for housing**



**Housing Plan**



**Specialist disability accommodation**



## THIS LIVING MORE INDEPENDENTLY GUIDE IS IN FOUR PARTS:

- **Part 1** – Thinking about moving
- **Part 2** – Planning your move
- **Part 3** – Making it happen
- **Part 4** – Moving checklist



# Part 1: Thinking about moving

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Moving into a new home is a big thing. It is exciting, but it can also be scary, especially if it means you will be doing more things for yourself, spending more time on your own and dealing with the unexpected.

This guide goes through the things you can do to help make your move easier and to give you the best chance of making life in your new house a success.

If you are keen to move out, you will need to be prepared to meet and beat all the challenges that will come up along the way. Think about your strengths and how you have coped with big changes in the past – these are the things that you will need to draw on to make a successful move to more independent living.

The first thing to do is to talk about why you want to move and where you want to move to. Your family, friends and the other people who support you may have ideas about what sort of housing and support would suit you, but they may also have concerns about how you will manage in your new house. It's good to talk about these things before you do too much planning, so that everyone knows what you want and everyone is working towards the same goals.

Here is a link to a short video that shows some of the things that Ben and his parents, Cheryl and Gary, thought about before Ben moved into his new house:

**[youtu.be/iOiTB-fN7Pw](https://youtu.be/iOiTB-fN7Pw)**

The My Housing Preferences tool might help you think about the things that are important to you about where you will live: **[summerfoundation.org.au/resources/my-housing-preferences](https://summerfoundation.org.au/resources/my-housing-preferences)**

Don't let your ideas about what sort of housing you would like be limited by what was possible under the old system. The separation of housing and support under the NDIS means that, with the right supports, you can start exploring a whole lot of different housing options.

## Specialist Disability Accommodation (SDA)

If you can't live in mainstream housing because of your disability, you may be eligible for Specialist Disability Accommodation (SDA).

SDA is housing that has been designed to support people with extreme functional impairment or very high support needs. The NDIS has introduced SDA payments to give people with disability more choice and control over their housing and support.

If SDA payments are included in your NDIS Plan, you can look for a place to live that meets the housing type, design category, occupancy arrangement (who you will live with) and location that you are funded for. For more information on SDA, see our SDA Payments guide: [summerfoundation.org.au/resources/sda-payments-guide](https://summerfoundation.org.au/resources/sda-payments-guide)

It's taking a long time for the NDIS to put SDA payments in participants' NDIS Plans, which can be really frustrating. We also know that some people are looking at advertised SDA vacancies and assuming they couldn't afford them – but this might not be the case. Participants with SDA in their NDIS Plans pay what is called reasonable rent contribution (RRC), which is 25% of the Disability Support Pension, plus 100% of their Commonwealth Rent Assistance. They are also responsible for paying everyday living costs, such as for utilities and groceries.

## Other housing options

If you aren't eligible for SDA Payments, the NDIS may pay for modifications to a house, townhouse, apartment, or other dwelling, so that with the right supports, you can live in mainstream housing.

It's important to remember that different housing arrangements suit different people and different life stages. Here is a list of some of the possibilities you may want to consider:

**Community/social housing:** Managed by a not-for-profit organisation, which may also own the property.

**Co-operative housing:** A housing co-operative is formed by a group of people with a common interest to work together to maintain and manage housing.

Here's an example: [silc.coop/support-options/setting-up-operating-a-silc-co-op/](https://silc.coop/support-options/setting-up-operating-a-silc-co-op/)

**Private rental:** Renting a house from a private landlord. This guide to renting in the private market (written for Victorians) contains useful checklists and templates:

[mindaustralia.org.au/sites/default/files/2023-05/IEPIR\\_private\\_rental\\_guide.pdf](https://mindaustralia.org.au/sites/default/files/2023-05/IEPIR_private_rental_guide.pdf)



**Shared equity:** When buying a home is shared between the resident and a partner – usually a government or not-for-profit agency. Bank Australia is one organisation now offering shared equity loans for NDIS participants and their families:

**[bankaust.com.au](http://bankaust.com.au)**

**Sharing with friends:** Share houses generally rent in the private rental market. Watch Adam's story of moving out of home for the first time at the age of 25 on this website, which also has excellent resources about living independently:

**[adammovesout.wordpress.com/](http://adammovesout.wordpress.com/)**

**Homesharing:** Unrelated people share a house, and each person has access to private space. My Place operates homesharing in WA. Here is a link to a video about My Place:

**[youtube.com/watch?v=Ox-G4m67zpA](https://youtube.com/watch?v=Ox-G4m67zpA)**

**A moveable unit or bungalow:** Moveable units are self-contained and can be set up in the backyard of a friend or relative. They are available through public housing:

**[bit.ly/2AfoYoX](http://bit.ly/2AfoYoX)**

**Public housing:** Housing that is owned and managed by the government. Asset tests apply and there are long waiting lists. If you're eligible it's worth joining the queue.

## Looking for the right place to live

SDA and other vacancies for people with disability are starting to be listed on websites such as The Housing Hub, which is growing fast and expanding to new regions. The Housing Hub also includes links to other housing vacancy websites: **[housinghub.org.au](http://housinghub.org.au)**

For more information about finding the right housing for you, see our guide called Looking for Somewhere to Live: **[summerfoundation.org.au/resources/looking-for-somewhere-to-live](http://summerfoundation.org.au/resources/looking-for-somewhere-to-live)**

# Part 2: Planning your move

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Whether you are eligible for SDA payments and you have found suitable SDA, or you are moving into suitable mainstream housing, the most important thing to do is to start planning for your move. This can take between three and six months.

Everyone's needs are different, so you should work with the people who support you, your support coordinator and allied health professionals to make a 'moving plan'. A moving plan lists all the things you need to do, when each of those things are going to be done and who is going to do them. A moving checklist is included at the end of this guide.

## Who will help me?

Your support coordinator can work with you to reach your goals. You and your support coordinator can set up a meeting with your family/friends and/or other key people you want involved, to start the process of moving to independent living.

It is important to have the right people – family, close friends, support providers and allied health staff – working together to make sure your move goes smoothly.

A written plan showing all the things that need to happen is really important.

Whether you are moving into mainstream housing or SDA, the NDIS will support you to move with funding that is 'reasonable and necessary' to make your move a success. Our Sample NDIS Plan 2 (Supporting a younger person with complex disability to move out of RAC) shows an example NDIS Plan for someone who's planning to move from residential aged care into new build SDA: [summerfoundation.org.au/resources/sample-ndis-plans](https://summerfoundation.org.au/resources/sample-ndis-plans)

The NDIS will not fund everyday expenses that are not directly related to a person's disability, such as removalists.



## What kinds of things do I need to consider?

**Day-to-day supports** – you will probably need a new support network in your new house. Work with your support provider to select the right staff, set up new care routines that will work for you and work out times for you to go out into the community. Living more independently will give you the chance to have more say in how and when your support workers help you.

**Support network** – develop a network of people who are dedicated to helping you achieve your personal goals. You may want someone who is good with money to help you with budgeting, someone who can support you as you work through problems, or someone to help you organise things that used to be done for you. You might want to get involved at local sporting groups or with other groups in your new community. Take every opportunity to talk to people around you and get their support.

For more information about support and personal networks:

[cdn.aruma.com.au/wp-content/uploads/2022/01/Personal-Networks-Easy-English.pdf](https://cdn.aruma.com.au/wp-content/uploads/2022/01/Personal-Networks-Easy-English.pdf)

[eric.org.au/circles-of-support](https://www.eric.org.au/circles-of-support)

**Technology and equipment** – you and your support staff will need to learn how to use any assistive equipment in your new home. It may take some time after you move in for everything to be sorted out to meet your specific needs.

**Problem solving and daily living skills** – if you haven't lived on your own before, you may need to learn how to do things like budgeting, making a shopping list and organising medical appointments. These are things that your family, friends or other people in your support network will be able to help with. These are the challenges that everyone faces when they move to independent living.

**Household items** – what furniture will you need in your house? What other household goods will you need – a fridge, washing machine, TV? Where and when will you get them? You may want to buy some of the things you need ahead of time - ask the shop to hold them for you and deliver them just before you move in. You will need to make sure there will be someone at your new house when your things arrive.

## What can I do before the move?

- Try to arrange a visit for you and the people in your support network to check out your new home before you move in. This will let everyone learn how to use any equipment and technology that is there to help you, and give you a chance to explore the local area. You'll also be able to make sure you've chosen the right furniture and household goods for your new home and think about how you will set things up
- Make sure you have your medications and instructions for how to use them ready for when you move. Arrange a Webster pack for the first week if that is appropriate
- Make sure you have a good supply of things you will need every day, such as continence aids
- Let your family and friends know your new address
- Meet the property and tenancy manager and make sure you understand your new lease arrangements. See our SDA Payments guide for more information:  
**[summerfoundation.org.au/resources/sda-payments-guide](https://summerfoundation.org.au/resources/sda-payments-guide)**
- The property and tenancy manager will also be able to help you organise the water, gas, electricity and phone connections in your name – if that is necessary. You may want to organise direct debits to ensure your bills are always paid on time. For more information:  
**[moneysmart.gov.au/banking/direct-debits](https://moneysmart.gov.au/banking/direct-debits)**
- Rent assistance – if you're eligible for other Department of Human Services payments you may also be eligible for rent assistance. When you change your address the department will automatically check your eligibility. For more information, go to  
**[servicessaustralia.gov.au/how-to-get-rent-assistance](https://servicessaustralia.gov.au/how-to-get-rent-assistance)**
- If you will be living on your own, it will probably mean that you have a lot of time to yourself. Some people can find this hard to get used to and can feel lonely. It's important to make a plan for this big change in your life so that you can keep positive about your move to more independent living. It is a great opportunity to plan to do leisure and/or social activities or hobbies that you've always wanted to do
- Moving to more independent living is a life-changing event that for most people is both exciting and challenging. There are likely to be times that you feel anxious along the way, so speak to people in your support network about strategies you can put in place from the start, to help you cope with any anxieties that come up
- Get to know the local area – find out where the medical facilities, library, shops, church and parks are. By visiting your new area, you can work out the best ways for you to get around; check out the footpaths, the park entrances and where to cross major roads
- Work out public transport options close to home and how you can best access them





# Part 3: Making it happen

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**Be prepared for everything to be different when you move into your new house.**

## **Musts from Day One:**

- All support staff know your preferences and are ready to start working with you
- Shopping has been done; there is food in the pantry
- You know who to call and how to call for help
- Lease and utilities documents are all completed

## **Care routines, going out and support workers**

You will have new care routines and probably new support staff. It is important that the routines match your preferences, but you may find things need to be adjusted in the first few weeks. There will also be new things for you to get used to, and you may need to work on strategies to help you remember things such as when to take medication or go to appointments.

## **Developing skills**

Living more independently will offer you new opportunities, but in the early days you may need to get help from the people in your support network to develop daily living skills such as problem solving, budgeting, making a shopping list, shopping and heating up meals in the microwave.

Living more independently will also give you the freedom to make many choices in your day-to-day life and you will have new responsibilities. You will be able to choose when and what you eat, when you want to get up and go to bed and what you want to do each day. You will be responsible for your home and looking after it, and for making sure you have the things you need.

## Technology

Your new home will have different technology and equipment to help you live as independently as possible. It may take time to get used to it and for it to be fine-tuned to suit your needs. Your support workers and allied health professionals will be able to work through any problems you have.

## Coping strategies

You will probably feel anxious at times about your move, so it is important that you have worked out strategies to help when things get hard. Your family and friends and other people in your support network are the ones who know you best and will know how to make everything work for you.

## Leisure

You will probably have to adjust to having more time on your own without other people around. Planning leisure activities can help to keep you positive about your move. Asking friends and/or neighbours to visit you in your new home will give you support as you adjust to living alone and will build your social contacts.

Explore your new area to find ways of becoming involved in the local community. See if there are sporting or other social clubs that you are interested in, or other networks you can link in to. Many areas have their own social media 'noticeboards' that can let you know what's going on.

## Other things to do:

- Make contact with a local GP, pharmacy, optician, podiatrist, dentist
- Apply for the taxi transport subsidy scheme (in consultation with your GP) and find suitable local taxi or maxi taxi drivers
- Apply for a Companion Card, if needed
- Provide your new address and phone number to the Electoral Commission, your bank, Medicare and any other organisations you deal with



# Part 4: Moving CHECKLIST

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## Getting ready

- Set up a written moving plan to be updated regularly
- Start writing a daily care plan for things such as your personal care regime, monitoring and prevention of secondary conditions, bowel regimes, PEG feed (enteral care)
- For the daily care plan, write down exactly what type of support and how much support you need (e.g. physical, verbal, prompting assistance; person to person direct support or distance supervision; one, two or three people to support for each activity)
- Make sure you have a support coordinator who can help you reach your goals
- Select your service providers
- Identify allied health professionals you want to be involved in your move
- Check out Summer Foundation sample plans to get an idea of what supports and funding you might need:  
**[summerfoundation.org.au/resources/sample-ndis-plans](https://summerfoundation.org.au/resources/sample-ndis-plans)**
- Apply for additional funding such as mobility and/or continence allowance
- Update your details with Centrelink so your eligibility for rent assistance can be assessed
- Notify family and friends of your new address
- Provide new contact details to all relevant bodies (e.g. Electoral Commission, your bank and Medicare)
- If applicable, ensure copies of guardianship and administration orders have been provided to your support provider

## Personal

- Finalise individual support plan and support worker training
- List your medications and instructions on how to use them
- Arrange a Webster pack for the first week in your new home
- List all future appointments and relevant contact details (e.g. specialists)
- Arrange weekly timetable
- Organise cognitive aids (e.g. whiteboards)
- Buy or organise supply of consumables such as continence aids
- Develop a network of people who are dedicated to you, then discuss with them how they can support your move
- Work on your independent living skills, such as budgeting, problem solving, spending time on your own, developing your networks, hobbies and interests
- Talk to a family member, friend, counsellor or psychologist about the move and any worries you have; make a plan for how to manage these and what will help you feel comfortable living on your own
- Work with your support coordinator to make a list of all possible problems that may arise and brainstorm possible solutions and actions
- Make a list of friends to invite over for a catch-up and to help you work your way through this checklist



## Property/equipment/furniture

- Work out what equipment you need and where you will get it
- Decide what furniture you want in your house
- Buy or organise supply of equipment and furniture
- Arrange delivery of equipment and furniture to new address
- Make sure someone will be at the premises for the delivery
- Work out what other household items you need (e.g. washing machine, fridge, TV, linen, crockery/cutlery etc)
- Buy other household items
- Make sure you know how to operate the appliances
- Stock the pantry. Choose recipes you like and include the ingredients on your shopping list

## Local environment

- Arrange a visit to your new home
- Meet the property and tenancy managers
- Find out who to contact when you need assistance
- Organise the water, gas, electricity and phone connections
- Explore the area to find out where the medical services you use are
- Make contact with a local GP, pharmacy, optician, podiatrist and dentist
- Locate your closest bank, post office, supermarket and other shops
- Think about how you will get to these places
- Work out public transport options and how you can best access them e.g. apply for half price taxi card, disabled parking permit, identify suitable local taxi drivers/maxi taxi drivers
- Explore the local community to identify groups and activities that may interest you. Call them to introduce yourself and find out about cost, times, days, people that go, anything you need to take
- Consider strategies to meet your new neighbours (e.g. a friendly letter of introduction; planning an "open house" invitation for neighbours to visit on a set date/time)



## Ready to move

- Care plan finalised
- Support staff trained and ready to start work
- Equipment and furniture delivered
- Shopping done, food in the pantry
- Lease signed
- Electricity, gas and water connected
- You know who to call and how to call for help

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