Summer Foundation

Moving Out, Moving On

Beyond group homes for NDIS participants

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Acknowledgements

The Summer Foundation acknowledges the First Nations communities across Australia on whose land we do our work and pay our respects to Elders past and present.

We thank the individuals who have taken the time to share their knowledge about what it takes to enable people with disability in Australia to live how they want to through Individualised Living Arrangements. We acknowledge that this report builds on many years of experience of working with people with disability to design and facilitate their housing and living arrangements.

Language used in this report

The Summer Foundation acknowledges that people with disability use a variety of language to describe themselves and also have terms ascribed to them. In this report, the Summer Foundation uses 'people with disability'. Where there is other language used, this is cited from the source.

The Summer Foundation

The Summer Foundation focuses on identifying, designing and scaling up better housing and living solutions for Australians with disability with high support needs.

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The Summer Foundation acknowledges the Traditional Owners and Custodians of the lands on which we live and work and pay our respect to Elders past and present.

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Overview

There are more than 40,000 people in Australia with high support needs who have little control over where and with whom they live, and who supports them.

Individualised Living Arrangements (ILAs) – which have existed for decades in Western Australia (WA) and internationally – have stalled with the introduction of the National Disability Insurance Scheme (NDIS). The primary housing and support option for people with high support needs remains group homes where people with disability are at increased risk of harm.

ILAs work for a range of people and are cost effective. More than 520 ILAs are supported by organisations across the country.

Organisations facilitating ILAs:

- Support a range of people with disability. People with intellectual disability, autism and Acquired Brain Injury (ABI) are most commonly supported through ILAs.
- Most commonly support people with disability aged 18-44 years through ILAs.
- Support ILAs that vary in average duration – the most frequent duration is 3-4 years, followed by 5-6 years. There are also ILAs which are long standing, spanning 10 years or more.
- Facilitate ILAs with a range of safeguards, including thorough initial checks and matching and ongoing monitoring and oversight from organisations.

New economic analysis commissioned by the Summer Foundation indicates that:

- Funding for ILAs through the NDIS support item (Individualised Living Options) has not been indexed since the funding was established by the National Disability Insurance Agency (NDIA) in 2019. Comparatively, SIL has increased 28% since 2019.
- ILAs are cost effective and typically cost 9-45% less than their equivalent in Supported Independent Living (SIL).
- Government could save about $260 million over 5 years if 500 more people choose to live in ILAs each year, rather than in a group home.

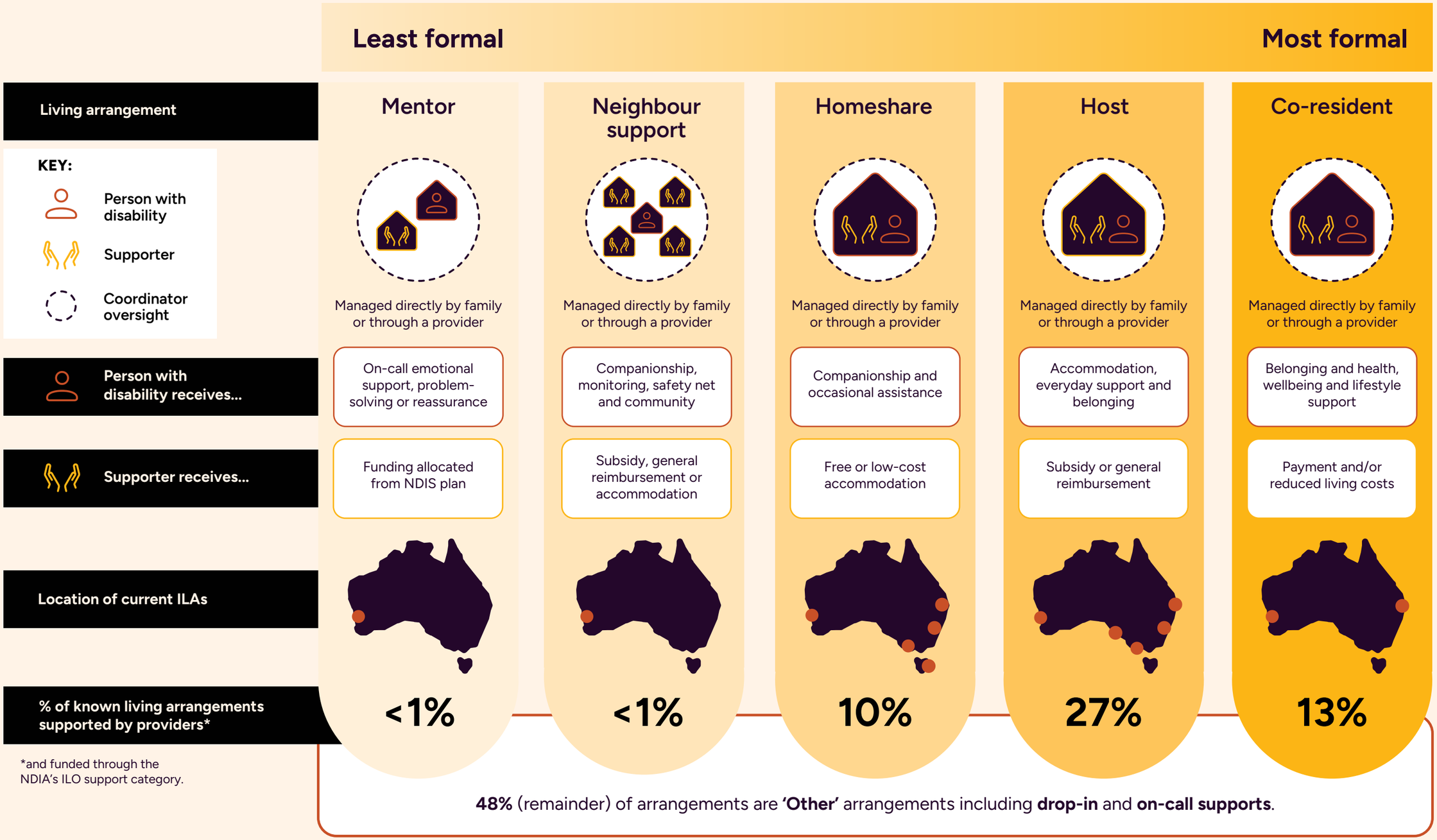
Recommendations to grow ILAs

Organisations indicate a lack of commitment by government to ILAs has stifled their growth. The following actions would help establish ILAs as a viable alternative to group homes in Australia:

- Create certainty in the operating environment, particularly funding, regulation and tax treatment for funds received by live-in supporters
- Build the capacity of people with disability and their families to know ILAs are a viable option
- Develop the workforce and the pool of live-in supporters.

Figure 1: Summary of current ILAs and locations

Figure 1 below provides an overview of current ILAs facilitated by organisations across Australia.



Recommendations

Recommendation 1:
Demonstrate commitment to ILAs to provide certainty for providers and participants and help ILAs grow

a. Commit to the immediate indexation of the ILO funding stream

b. Commit to growing ILAs through a framework which includes specific tax treatment for live-in supporters

c. Clarify what can be claimed through a participant's NDIS plan for the live-in supporter.

Recommendation 2:
Ensure regulation enables ILAs to grow

a. Enable providers (and participants who self-direct their NDIS supports) to deliver ILAs with appropriate registration and compliance requirements

b. Undertake a rapid review of regulatory arrangements for similar Shared Lives-type arrangements in Australia and internationally to identify any improvements for regulation and safeguarding in Australia.

Recommendation 3:
Provide participants opportunity and certainty to pursue ILAs

a. Include explore and design funding in the NDIS budgets for all participants who have an identified housing and support need at key transition points, or at plan review for people living in group homes

b. Provide certainty in the amount of NDIS funding an individual receives for their housing and supports to enable a secure, continuous arrangement.

Recommendation 4:
Build awareness and capacity of people with disability and their families to pursue ILAs

a. Invest in information and capacity building for people with disability and their families to pursue, and manage, ILAs.

Recommendation 5:
Invest in the workforce to deliver ILAs

a. Invest in capacity building for providers to facilitate high quality ILAs

b. Educate planners, support coordinators, local area coordinators (and/or navigators if adopted by government) about ILAs and require them to link people with a housing and support need to organisations that can help explore better housing and living supports.

Recommendation 6:
Grow the pool of live-in supporters

a. Invest in nationally consistent promotional material that can be adapted by providers to recruit local live-in supporters for ILAs.

1. Introduction

There are more than 40,000[1] people in Australia with high support needs who have little control over where and with whom they live, and who supports them. Some live in arrangements that are designed around their needs, but more people should be getting much better outcomes.

Despite the significant investment in the NDIS, the primary housing and support option for people with high support needs is in group homes where they are at increased risk of violence, abuse, neglect and exploitation.[2]

Group homes are often places where the rhythm of everyday life revolves around the needs of staff. Group homes are often 'mini institutions' where residents have little or no say over who they live with, their daily activities or how they receive their supports.[3] This does not embody the right of people with disability to live independently and be included in community as expressed in Article 19 of the United Nations Convention on the Rights of Persons with Disabilities.[4]

ILAs, arrangements which are designed around the person and have an ethos of sharing lives (for example, Host and Homeshare), have existed for decades in WA but there has been limited growth with the introduction of the NDIS.

Other OECD countries, particularly the United Kingdom and Canada, have surpassed Australia in providing more inclusive and contemporary housing and living options.

The NDIA's attempt to stimulate better housing and living options through specific funding for Individualised Living Options (ILOs) in 2019[5] has failed, despite some organisations' best efforts.

1 The figure of more than 40,000 comprises the number of NDIS participants who receive SIL, SDA or ILO or Intensive daily living supports funding. This figure controls for those who receive both SDA and SIL. The total cost (about $15 billion) is the aggregate/total of NDIS plan budgets for this cohort.
2 Royal Commission into Violence, Abuse, Neglect and Exploitation of People with Disability (2023). Inclusive education, employment and housing. Final report, Volume 7, p. 51. https://disability.royalcommission.gov.au/system/files/2023-09/Final%20Report%20-%20Volume%2010%2C%20Disability%20services.pdf
3 Ibid. p. 57.
4 UN (2008). Convention on the rights of persons with disabilities. United Nations Department of Economic and Social Affairs. https://www.un.org/development/desa/disabilities/convention-on-the-rights-of-persons-with-disabilities.html
5 NDIA (2019). Individual Living Options, https://www.ndis.gov.au/news/3131-individual-living-options

This lack of progress in housing and living is putting pressure on the sustainability of the Scheme, including the increasing cost of the provision of SIL.[6] In addition, providers of group homes are experiencing increasing levels of vacancies in their homes for longer periods, which is placing pressure on the viability of the service model.[7] The rising vacancy rates in traditional group homes indicate that people with disability (and their families) want different housing and living arrangements, and are now exercising that choice.

The Royal Commission into Violence, Abuse and Exploitation of People with Disabilities (DRC) recommended group homes be phased out within 15 years.[8] In addition, the NDIS Review called for more innovative housing and support for people with disability.[9]

Now is the time for government to commit to growing better housing and living options to deliver more choice and better outcomes for NDIS participants.

The Government is implementing an approach to more flexible NDIS plan budgets. With more flexibility, participants need a range of affordable housing and living options to choose from. ILAs provide another opportunity for people with disability to choose how they live and who supports them, and are an important addition to a thriving market of housing and living supports in Australia.

Analysis in this report shows ILAs are cost effective and are more affordable for government than group homes with a shared support ratio of 1:3. Government could save about $260 million over 5 years if 500 more people choose to live in ILAs each year, rather than in a group home. Research also demonstrates ILAs have the capacity to deliver better outcomes for participants.[10]

This report outlines how ILAs can be supported to grow in Australia through:

- **Understanding ILAs** – an overview of what ILAs are, how many people are currently supported through these arrangements in Australia and where they are located
- **Examining the benefits and costs of ILAs** – a selection of typical costings of ILAs, demonstrating ILAs are cost effective
- **Recommendations to grow ILAs** – overview of the issues currently impacting ILAs and what needs to change to grow ILAs as a viable option for NDIS participants across Australia.

This report focuses on ILAs that are supported by a disability provider. The Summer Foundation acknowledges that some NDIS participants who self-manage their NDIS plans have established ILAs and are self-directing their supports. These types of arrangements are not covered in the market scan (section 2).

This report demonstrates that ILAs exist across Australia and are cost effective for government and beneficial for people with disability. However, changes are required to create certainty to help ILAs become more widely available for people with disability.

This report provides a platform for the Summer Foundation to work with government, providers and people with disability to expand the housing and support options available for people with high support needs.

6 SIL is the primary funding stream for group homes. NDIA (2023). Annual Financial Sustainability Report 2023-24. National Disability Insurance Agency. https://www.ndis.gov.au/media/7358/download?attachment. As of 31 December 2023, internal data from the NDIA indicates that, when comparing participants who received SIL funding without ILO and ILO funding without SIL, participants who received SIL funding in their NDIS plans received 37.6% more in average annual committed supports than those who received ILO funding for supports (ILO stage 2).
7 Ability Roundtable (2023). Whitepaper: Supported Independent Living (SIL) Insights, p.5. https://www.abilityroundtable.org/post/supported-independent-living-sil-insights-white-paper
8 The DRC made a number of recommendations to expand the availability of housing options for people with disability. Recommendation 7.42 focused on improving access to alternative housing options for NDIS participants. Recommendation 7.43, supported by a majority of Commissioners, called for phasing out to occur within 15 years.
9 Commonwealth Government (2023). Working together to deliver the NDIS. Independent Review into the National Disability Insurance Scheme. Recommendation 9. https://www.ndisreview.gov.au/resources/reports/working-together-deliver-ndis
10 Fisher, Karen R., and Purcal, C. (2010) Effective personalised housing support for people with disabilities: Case study analysis. Australian Journal of Social Issues. https://www.proquest.com/scholarly-journals/effective-personalised-housing-support-people/docview/821561127/se-2

2. Understanding ILAs

There are different approaches to setting up, maintaining and monitoring ILAs in Australia. This section outlines the key characteristics of the most common arrangements being facilitated by providers across Australia.

Survey of providers

The information about current ILAs was collated through a survey of a sample of established ILA providers in Australia in December 2024.

The report (and the following data) focuses on ILAs that are facilitated by organisations. Eight organisations completed the full survey. Information was also collected through individual interviews with ILA providers and people with expertise in the development and provision of ILAs.

The Summer Foundation acknowledges that there are people with disability (and/or families) who have set up ILAs without an organisation's assistance. These arrangements are not captured in this report. However, some of the proposed ways to grow these arrangements in Australia (outlined in section 4 of this report) may benefit people not directly supported by an organisation.

Where data is cited from organisations, this was the best available data at the time. There are, however, limitations with how we have collected the data.

The information from providers through the survey and individual interviews has also been used to inform our recommendations for growing ILAs.

Defining ILAs

The terms used to describe how people with disability are supported to live in a way that suits their needs differ across organisations. For this report, ILAs are understood as arrangements which include the following traits, and have an underlying ethos of sharing lives with a supporter:

- Living arrangements where there is a deliberate process to specifically explore how the person would like to live and design the support arrangement around the choices and support needs of the person with disability
- The primary support is provided to a person with disability in either the supporter's home or the person with disability's home
- The arrangement is often designed as a package of supports and may include a combination of volunteer and/or semi formal in-home support, paid rostered support and/or informal support (where required).

Where we don't use the name of a specific approach to an ILA, we use the term 'supporter' or 'live-in supporter' to describe the person who lives with the person with disability and provides assistance/support and shares their life.

'ILO' is used to describe the support items through which the NDIA funds some ILAs. We have chosen to use the term ILA as it is the established term used by providers that pre-dates the introduction of the funding approach by the NDIA.

Figure 2: Key features and benefits of Individualised Living Arrangements

Each ILA will have its own unique elements based on the person with disability and the live-in supporter. However, all of these arrangements include key features and offer similar benefits to the people involved.

1. A home

There is a sense of home for both the individual and the live-in supporter(s), regardless of who owns or leases the dwelling.

2. A sense of belonging

The person with disability is a valued member of the household, and has the opportunity to participate in the everyday activities of the household and supporter/s if they wish (e.g. supporter's family events, outings, activities etc.).

3. Mutual contribution

The person with disability and the supporter have the opportunity to contribute to both the relationship, the home and to a shared life and experiences.

4. Choice and control over one's life

The person with disability has the right to identify and express their own ideas and preferences for their home environment, how they lead their lives and their social and community interests, and is supported to pursue these as required.

5. A connection with others

The person with disability is encouraged and supported to develop and maintain their own personal relationships, including with their family and friends.

6. A sense of equality and reciprocity

The person with disability has an equal stake in the partnership. The relationship is based on equality not hierarchy.

7. A safe and supportive lifestyle

The person with disability has the opportunities afforded to all citizens and the risks associated with this, with the safety of being supported by people who know and understand them.[11]

11 Western Australia's Individualised Services (WAIS) (2018). My Life, Your Life, Our Life, p.12. https://individualisedliving.com.au/resource/wais-my-life-your-life-our-life-1/

ILAs in Australia

ILAs for people with disability have existed in some form for many years in Australia. The practice is most established in WA, with pockets of these approaches throughout the rest of the country.[12]

Consultation with experts and providers indicates that some of these arrangements arose out of the foster care system or as a first step for people with disability to move out of the family home. Others began as a deliberate way of providing support that met the needs of the person with disability and how they wanted to live, particularly where other approaches failed.

ILAs harness social capital in communities – drawing on the mutual benefit of living together or keeping an eye on a neighbour. These arrangements contribute to the vision of the NDIS, including promoting the participation and inclusion of people with disability in their community and providing greater choice and control over their lives. In these arrangements, people with disability exercise choice over where and with whom they live, how their supports are provided and expand their own social connections.

Today, the development of ILAs focuses on the deliberative design process of understanding the person with disability and their support needs, and then designing the arrangements to meet their needs and preferences. Exploration and design of these arrangements can often occur over time, as the person with disability understands what's possible and relationships are built with the provider and people involved in the ILA.

Acknowledging that this approach can lead to a variety of support arrangements (there is no 'one size fits all'), there are some common arrangements in place across Australia that are characterised by an intent to share lives (between a person with disability and a supporter) and an acknowledgment that the arrangement is mutually beneficial. These arrangements include:

- Host
- Homeshare
- Other arrangements including Co-resident, Neighbour support and Mentor.

12 Bennett, S., and Orban, H. (2024). Better, safer, more sustainable: How to reform NDIS housing and support. Grattan Institute. https://grattan.edu.au/report/better-safer-more-sustainable-how-to-reform-ndis-housing-and-support/

Location and type of ILAs

As at December 2024, there were at least 520 NDIS participants supported through ILAs facilitated by organisations across Australia. These span a variety of living arrangements including Host, Homeshare, Co-resident, Neighbour support and 'Other'.

This market scan does not include arrangements that solely use an approach of supporting the individual through a formal roster of paid support workers to provide support in a participant's home. The scan also does not identify all the arrangements across the country, as some NDIS participants are self-managing ILAs without the support of an organisation.

The scan focuses on the primary support arrangement, rather than all forms of support that may be being used in the ILA.

Table 1: Number and location of ILA across Australia

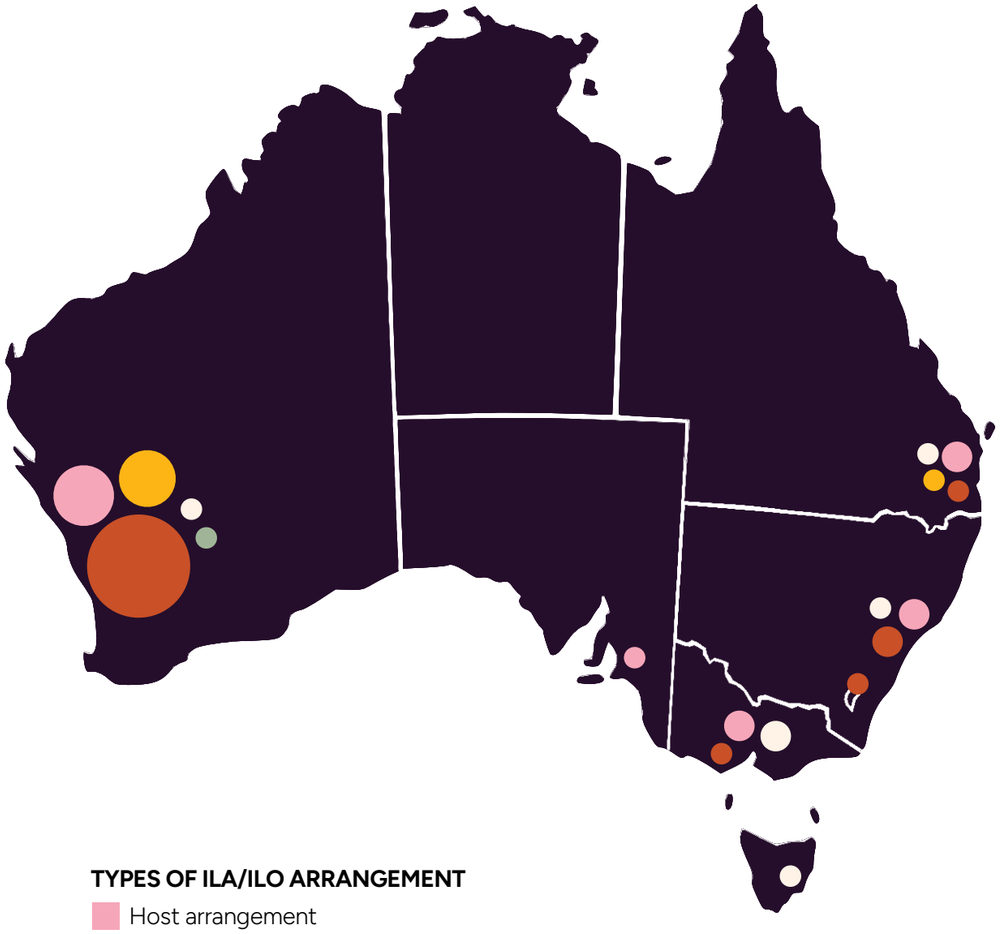
Table 1 below indicates the location and type of arrangements.

ILA/ILO arrangement	Number of people supported	Jurisdictions
Host	141 people across 5 organisations	WA, SA, VIC, NSW, QLD
Homeshare	52 people across 7 organisations	WA, VIC, TAS, NSW, QLD
Co-resident	70 people across 3 organisations	WA, QLD
Neighbour support	4 people across 2 organisations	WA
Other*	254 people across 3 organisations	WA, VIC, NSW, ACT, QLD

* Other arrangements not always specified and include drop-in, on-call supports

Figure 3: ILA location and size of presence across Australia

Figure 3 below shows the location and concentration of different ILAs in Australia.



Organisations facilitating ILAs

Organisations facilitating ILAs:

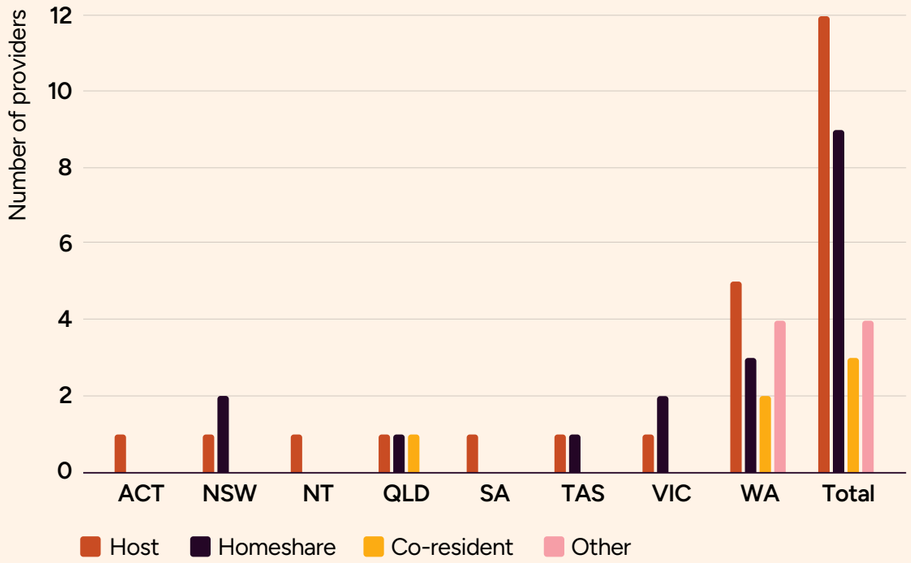
- Support a range of people with disability. However, people with intellectual disability, autism and ABI are most commonly supported by ILAs facilitated by the providers.
- Most commonly support people with disability aged 18 - 44 years through ILAs.
- Support ILAs that vary in average duration – the most frequent duration is 3-4 years, followed by 5-6 years. There are also ILAs which are long standing, spanning 10 years or more.

The ILAs facilitated by organisations vary between jurisdictions. The most diverse range of ILAs are available for participants in WA with organisations facilitating Host, Homeshare, Co-resident and Neighbour support.

Organisations operate in a range of jurisdictions:

- Most providers (n = 13) are delivering ILA in one state or territory only.
- One provider is delivering ILA in Victoria and Tasmania only.
- Two providers are delivering ILA everywhere except the Northern Territory.
- One provider indicated they can deliver ILA in all states and territories (though do not currently support arrangements in all locations).

Figure 4: Number of ILA providers delivering ILAs by jurisdiction



Summary of ILA approaches

Host

Host arrangements are one of the most common ILAs in Australia.

Summary of the approach

In Host arrangements, a person with disability is matched with a Host who has a spare room in their home. In living with a Host, the person with disability is part of the Host's life and community. The Host can be a single person, couple or a family.[13]

In Australia, the Host provides in-kind support in exchange for a subsidy or general reimbursement. Host arrangements are common in the United Kingdom with almost 10,000 people with disability supported through these arrangements.[14] Host arrangements also occur in the United States[15] and Canada[16]. In these countries, Host arrangements are recognised by the government as a form of support for people with disability.

Existing arrangements

More than 140 people with disability are supported through Host arrangements by 5 organisations across Australia. These arrangements are currently being facilitated in all states and territories except Tasmania, the Australian Capital Territory and the Northern Territory.

Benefits

Independent evaluation of outcomes of these arrangements in Australia is limited, however, data about the Shared Lives Scheme in the United Kingdom indicates that:

- Shared Lives has been compared favourably to other care and support options on some key indicators including inclusion, flexibility, choice and control[17]
- People supported through Shared Lives generally had good outcomes across a range of outcome measures[18]
- There is evidence of high levels of satisfaction among users, development of independent living skills and increased social participation for participants and cost savings (particularly for people with learning disabilities)[19]
- Shared Lives consistently performs well in inspections by the Care Quality Commission (CQC), the UK's regulator of health and social care services.[20]

13 Morgan, A. J., Aimers, N., & Winkler, D. (2024). Innovation in housing and living for people with disability: Environmental scan report, p. 21. Summer Foundation. https://assets.summerfoundation.org.au/app/uploads/2024/09/02105527/Innovation-in-housing-and-living.-Environmental-scan-report-Aug-2024.pdf

14 The State of the Sector: Shared Lives care in the UK 2023-24 report https://sharedlivesplus.org.uk/our-work-and-campaigns/research-and-reports/our-shared-lives-reports/state-of-shared-lives/sosl-uk/

15 The Kansas Department of Aging and Disability Services cites Shared Living as a 'nationally recognized model for habilitation or residential services for individuals with Intellectual and/or Developmental Disability' and has published Program Design Standards. See Kansas Department of Aging and Disability Services, Intellectual/Developmentally Disabled Information, https://www.kdads.ks.gov/partners-providers/home-and-community-based-services-information/intellectual-developmentally-disabled-information

16 CLBC (2025), Homesharing, Community Living British Columbia. https://www.communitylivingbc.ca/for-service-providers/home-sharing/

17 Brookes, N., Palmer, S., Collins, G., & Callaghan, L. (2024). Supporting people to live well: A multimethod study of Shared Lives (adult placement). British Journal of Learning Disabilities, 52, p.132. https://doi.org/10.1111/bld.12556

18 Ibid., p.137.

19 Ibid., p.132.

20 Brookes, N., Palmer, S., Collins, G., & Callaghan, L. (2024). Supporting people to live well: A multimethod study of Shared Lives (adult placement). British Journal of Learning Disabilities. https://doi.org/10.1111/bld.12556

HOST:

James and the Carvers' story: Part of the family

James is 26 and has an intellectual disability, autism and schizophrenia. After a period of hospitalisation, he moved in with the Carvers (Emma, Shane, their son Buddy and Lizzie the dog), with whom he has now lived with for seven years. James receives funding for an ILA that provides a stipend for the Carvers.

When James found out he was going to be living with the Carvers, one word described how he felt. "Happy," he says.

The seven years that have since passed have been full of memorable moments together – paddle-boarding, camping trips, family birthdays, Easter egg hunts and Christmases.

For James, who grew up in an unstable family environment, feeling safe at home and having a second chance at a family experience have been life changing. He's become a real member of the Carvers' family and is affectionately known as Jimmy.

Jimmy lives with the Carvers full time in Perth. Emma and Shane assist Jimmy with cooking, laundry and helping him get to appointments. Through prompting, they also help him maintain a consistent personal care routine.

As they've gotten to know Jimmy, Emma and Shane have found hacks to help him feel more at home. Because Jimmy has trouble sensing hot and cold, Shane installed a thermostatic shower temperature control to make it easier for him to turn the water on at the right temperature. The Carvers also make sure they cool down Jimmy's dinner before it reaches the table so the whole family can start eating at the same time.

"Instead of trying to change Jimmy's behaviours, we have just adapted things around them. We do things in the background to make sure he's safe," Emma says.

Jimmy loves life and keeps himself very active, with regular visits to the gym, pool and spa at the local recreation centre, horse-riding and dancing, both at Zumba and the disco. His support workers, who support him for five hours a day, four days a week, help facilitate this routine – as well as the independence and network it enables.

"They're really good at supporting Jimmy to maintain the friendships he's built," says Shane.

The stability of a happy and loving home life has done wonders for Jimmy's anxiety and OCD. While previously, a change in routine would make Jimmy anxious and nervous, this has become less likely as time has gone on.

"There have been big changes, and other people have noticed them too," Emma says.

Emma and Shane eased their way into hosting, initially providing respite and emergency support to other individuals. Emma's parents were also part of a homeshare arrangement with three women with disability in the UK when Emma was growing up.

"It's not the easiest thing to do, and it's not for everyone," they acknowledge. But at the same time, "It's been a really good thing to do for us. It's very rewarding to help somebody and change their life for the better. And we're still learning now."

Homeshare

Along with Host, Homeshare arrangements are one of the most common ILAs in Australia.

Summary of the approach

In Homeshare arrangements, a person with disability has a home with a spare room and offers it for free or at low-cost rent to a 'homesharer' or housemate in exchange for some informal or occasional assistance. Homeshare arrangements enable a person with disability to live with someone who is not family and build social connections and informal supports.[21]

In Australia, the support provided by the homesharer varies and may include companionship, assistance with shopping, gardening, and cooking. On average, the homesharer provides the equivalent of 10 hours of semi-formal assistance per week. As with Host arrangements, Homeshare arrangements are common in the United Kingdom[22] and are recognised by the government as a form of support for people with disability.

This arrangement is overseen by a Coordinator who matches the individuals and monitors safety and mutual benefit. While formal support is not provided by the homesharer, this support can be provided by a support worker alongside the homesharer's support.[23]

Existing arrangements

More than 50 people with disability are supported through Homeshare arrangements by 7 organisations across Australia. These arrangements occur in all states and territories except the Australian Capital Territory, South Australia and the Northern Territory.

Benefits

Independent evaluation of outcomes of these arrangements in Australia is limited, however, data from comparable schemes indicates that:

- Outcomes include improved wellbeing, reduced loneliness, and increased support around the home[24]
- Establishment of policies and practices for safeguarding and privacy were essential tools in engaging local partners and establishing credibility[25]
- Homeshare delivers large net economic benefits, particularly to householders, who receive at-home care, and homesharers, who would otherwise have to pay rent.[26]

21 Morgan, A. J., Aimers, N., & Winkler, D. (2024). Innovation in housing and living for people with disability: Environmental scan report, p. 19. Summer Foundation. https://assets.summerfoundation.org.au/app/uploads/2024/09/02105527/Innovation-in-housing-and-living.-Environmental-scan-report-Aug-2024.pdf
22 Homeshare arrangements in the UK are facilitated through Homeshare UK which is part of Shared Lives Plus. See https://homeshareuk.org/
23 Morgan, A. J., Aimers, N., & Winkler, D. (2024). Innovation in housing and living for people with disability: Environmental scan report, p. 19. Summer Foundation. https://assets.summerfoundation.org.au/app/uploads/2024/09/02105527/Innovation-in-housing-and-living.-Environmental-scan-report-Aug-2024.pdf
24 Macmillan, T., et al. (2018) Evaluation of the Homeshare pilots: Final report. Social Care Institute for Excellent & Traverse. https://homeshareuk.org/hs-resource-library/homeshare-offers-solution-to-loneliness-and-housing-crisis/
25 Ibid., p. 6.
26 Campbell, R. (2015) On for young and old: The economics of Homeshare. The Australia Institute, p.iv. https://australiainstitute.org.au/wp-content/uploads/2020/12/P199-Homeshare-report.pdf

HOMESHARE:

Meghan and Isabel's story: Living my best life

Meghan is 38 and has an intellectual disability. Her ILA journey **began when her parents wanted to give her the opportunity for greater independence. Provided with ILO funding in her NDIS plan, Meghan now lives in** a house **in Melbourne's inner north, with daily support and a great housemate, Isabel.**

"Meghan's mum and dad wanted to see what other options there were out there for someone like Meghan, who has always had a mind to be more independent and try to do things for herself," says Court Walters, head of the Home and Living Team at Milparinka, a disability support organisation in Victoria.

After securing NDIS funding for ILO explore and design, Milparinka helped Meghan take her next step. Meghan got involved by sitting down and looking at rental listings. She now lives in a beautiful house in Brunswick West in Melbourne.

"The house is cool. It's got a garden and everything," Meghan says.

Meghan also has a housemate, Isabel, who she's lived with for two years now.

"Isabel is my housemate. She cooks dinner, then calls me and I'll put the dishes away and wash up. Teamwork!" Meghan says.

While Meghan receives around twenty-six hours of support per week (mainly focused around prompting household tasks), Isabel's role focuses on guidance and companionship. Meghan and Isabel cook together, socialise together and plan out domestic and social tasks each week.

Says Court, "She's not a support worker that lives in the house – she's a genuine housemate for Meghan."

Isabel's contributions are recognised through the arrangement, and her housing costs are in turn covered by Milparinka. Isabel regularly checks in with Meghan's ILO facilitator to ensure the living arrangements always run smoothly.

While she lives with Meghan most of the week, on Wednesdays Isabel has a break – an arrangement that was previously supported by paid staff.

However, "Recently, Meghan has decided she doesn't need that anymore, so she's having nights to herself on Wednesdays which is going really well," Court says.

Since moving into her own place, Meghan's life has blossomed. She works part time at an op shop, loves hunting for and customising fashion finds, swims, and catches up with her sister for regular dinners.

Court observes, "Meghan's making more decisions about her own life and what she wants to do."

Her support worker Millie says, "She lives an independent lifestyle, she can make her own choices and live her life the way she wants to live it."

HOMESHARE:

Ben and Colleen's story: Dream come true

Ben is 47. Ben lived in group homes for 28 years before his dream of living in an apartment with a housemate of his choosing, in a bustling, metropolitan area came true.

Ben receives funding for an ILA through his NDIS plan and now lives in a Specialist Disability Accommodation apartment with his housemate Colleen. The apartment includes access to onsite support, providing 24/7 assistance if needed, as well as two hours of direct paid support in-home each day. Ben also receives paid support to undertake activities in his local community.

"While he was living in the group home, Ben was coming into the day services where my office was located," says Court Walters, head of the Home and Living Team at Milparinka, a disability support organisation in Victoria. "We started talking informally and struck up a relationship. From that day on, Ben decided that it was my job to move him out."

Ben grew up in a loving foster family from the age of two. His foster mum was a strong advocate for him, and his foster sister Linda continues to support him today as his guardian and administrator.

"Ben has never seen himself as anything but absolutely just Ben. With Mum's advocacy and support, Ben went on to become the clever man he is today," says Linda.

Ben's foster mum found him a place in a Northcote group home when he turned 18 to ensure he had security over his accommodation into the future – though he'd come back to the family home every weekend and for holidays.

In the group home, Ben couldn't choose what he ate every day, let alone who he lived with. He even had to share a room at first.

"He felt uncomfortable in the group home, and uncomfortable going to a day service with other people with disability. For the most part, he was just going from place to place that he didn't want to be every day for 28 years," Court says.

After working closely with Ben over time, Milparinka found Ben his apartment – complete with his preference for a city view and a stove with knobs to turn. And after putting out an ad for a housemate, Ben met Colleen.

"She's injected this sort of vibrancy into Ben's life that wasn't there before," Court says.

Colleen now lives full time with Ben in his apartment in Brunswick. They each have a bedroom and bathroom, and share the kitchen, living room and balcony. They also split the bills and the household chores. The costs associated with Colleen's accommodation are managed by Milparinka, and in return Colleen is Ben's housemate, companion, and connection to the community.

Colleen understands the significance of the move for Ben.

"Everything felt really clear and open – there was no doubt. I was going to be living with a really cool person who was having this great independent life, and I got to share that journey," she says.

Ben and Colleen have a natural rapport. While Colleen helps Ben with advice and prompting throughout the day, most of their time together involves cooking together, playing music and joking around.

"It's a housemate friendship where we both get to be ourselves, and it's friendly and kind and safe. It's never just like ships in the night," says Colleen.

Says Court, "Colleen really gets it. She understands what we're doing and why and wants to share her life with Ben as a regular and genuine housemate in the community."

Six months in, Ben loves waking up at 4.30 in the morning and going up to the building's rooftop to watch the sun rise over Melbourne. He's getting into the groove of relaxing and hanging out with Colleen in his own place.

The impact on reducing his anxiety has been significant. "He's learning for the first time in thirty years how to relax and be still in his place. He's just relishing being in a place he loves with a person he adores," Ben's occupational therapist Dianne says.

Ben is branching out, eating new things and socialising with Colleen. "Just being on the street in Brunswick together they'll run into people each of them knows and share that community," Court says

Some days, it doesn't sink in for Ben that his dream has come true.

But then his sister Linda reminds him, "Ben, this is your house. You live here now, Ben - this is where you live."

Other approaches

Co-resident

Summary of the approach

In Co-resident arrangements, a supporter lives in a person with disability's home and provides an agreed level of support in exchange for (one or both) payment and reduced rent.[27] The Co-resident works with the individual to develop and maintain their lifestyle, support their health and wellbeing, and provide a sense of belonging.

In these arrangements, the Co-resident is not the only provider of support. A team of staff (support workers, respite co-workers, etc.) and informal supports work together to make the arrangement work for the participant. Co-resident arrangements provide more formalised and intensive support compared to Host and Homeshare arrangements.[28]

These arrangements are sometimes managed directly by families or in a shared management[29] approach with a provider.

Existing arrangements

Seventy people with disability are supported through Co-resident arrangements by 3 organisations across Australia. These arrangements occur in WA and Queensland.

Neighbour support

In the arrangements where neighbours provide support (often called 'Good Neighbour' arrangements), members of the community are offered a subsidy, general reimbursement or accommodation in exchange for the provision of informal support to people with disability living nearby or within the same complex.[30] The neighbours can provide companionship, monitor wellbeing and can act as a safety net, while fostering a positive and welcoming community. They do not provide formalised support.[31]

A small number of people with disability are supported through Good Neighbour arrangements by 2 organisations in WA.

Mentor

In Mentor arrangements, the person with disability is supported by a mentor (or mentors) who are available 'on call' to provide emotional support, problem-solving or reassurance. These arrangements occur in WA and often form part of a package of supports (e.g. supports workers).[32]

27 Morgan, A. J., Aimers, N., & Winkler, D. (2024). Innovation in housing and living for people with disability: Environmental scan report, p. 20. Summer Foundation. https://assets.summerfoundation.org.au/app/uploads/2024/09/02105527/Innovation-in-housing-and-living.-Environmental-scan-report-Aug-2024.pdf
28 Ibid.
29 'Shared management' is when an NDIS participant partners with an organisation to manage their NDIS funding and supports.
30 Ibid., p. 24.
31 Ibid.
32 Unpublished information from consultation with providers.

HOMESHARE:

Pete and Simon's story: From Housemates to Friends

Pete, in his early 40s, has daily support for things like work, grocery shopping and appointments. Pete's ILA helps him maintain his independence, with housemate Simon providing companionship and guidance.

Pete and Simon have been living together for nearly a decade, since Simon was in university.

"I'd been living with another guy for three years, when My Place got in touch and said this guy Peter was looking for a housemate and thought I'd be a good fit. The rest is history."

Housemates Pete and Simon live in a villa (townhouse) in Osborne Park, Perth. It's a private rental they chose together, after starting their journey in social housing. As part of Pete's ILA, Simon's rent is paid by My Place.

In return, Simon provides the companionship and positive example that Pete needs to stay on track. Since living with Simon, Pete has proudly started both a car-washing and gardening business, become better with his money, cut back on his Xbox gaming and developed a more consistent personal routine.

"Overall, I think Pete sees me as an older brother. He just kind of feels more like he's accountable to me. Like he cares what I think."

Each day, Pete and Simon do their own thing but come together over shared passions – namely sport.

"Pete's a big Geelong Cats fan and I go for Collingwood and we really lean into that. It gets us going during the week and always gives us something to look forward to. I play the song for my team the day before and he'll fight back and put his song on even louder."

The pair have struck up a genuine friendship over the years and would hang out even if they didn't live together.

The respect is mutual. For Pete, Simon's presence has improved Pete's self-confidence. "We're pretty well known in Osborne Park. The coffee shop knows we're housemates, and that makes Pete feel like he matters – like he's not some stranger who doesn't fit in."

Pete also plays a significant role for Simon, whose family have moved away from Perth. "He's just a good person. A happy, positive person and I like living with a happy, positive person."

Pete grew up in the foster care system before moving into social housing on his own. Being able to come home to a housemate like Simon has brought valuable stability into his life.

"I like coming home to a home where someone else is there instead of it being by myself," Pete says.

Pete and Simon plan to live with each other for the foreseeable future or until "he gets sick of me one day," Simon says.

Simon approached living with Pete with an open mind and encourages other people to do the same. "Dip your toes in, meet a couple of times. You've just got to develop trust. Once you trust each other the rest will figure itself out."

CO-RESIDENT:

Chris and Marven's story: A healthy relationship

Chris is 45 and has an intellectual disability, ADHD and Fragile X Syndrome. Chris is supported by a team of mentors who assist him with shopping, errands and chores for several hours a day. One of Chris' mentors is Marven, who has also become his co-resident.

When Chris first met Marven in late 2020, he was a bit unsure. "I was nervous about it – my walls were up a bit."

But those walls came down and in February 2023 the two moved in together and started to develop shared interests, as well as a closer relationship.

Chris says, "It's changed now. Changed big time now."

Chris previously lived on his own with support from mentors. When he started showing signs of loneliness and put on significant weight, his family decided to try the co-resident approach. Marven's interest in health and fitness made him a natural choice for Chris' co-resident.

Chris and Marven share a villa in Perth. The costs associated with Marven's accommodation are managed by My Place from Chris' NDIS plan (separate to his mentor salary).

They each have their own bedroom, bathroom and toilet, but share the living room and kitchen. Cooking together has become a favourite pastime.

The guys also love their sport. Last year Chris and Marven went east on a "big sports trip", taking in a State of Origin game in Sydney and AFL games in Melbourne. Back home, they also train together.

While Marven supports Chris as a mentor two to three days a week, the rest of the time they're just typical housemates. Chris works four days a week and goes to bed early, giving Marven the space to do his own thing.

With Marven's guidance and support, Chris' weight and diet have improved in leaps and bounds. Chris has met his goals around fitness, weight loss and independence, and continues to improve his communication skills.

"Communication is still a work in progress – Chris might try to avoid calling his mentors or mum. But communication is very important if you're going to live with someone, and we've both been able to communicate our needs and wants in a respectful way to the other person," Marven says.

"You have to have a good attitude and be open to sharing," Chris says.

Two years in, Chris and Marven – or Chris-o and Mario as they call each other – are firm friends who also get along with each other's families. "We're actually going to see my mum and the dogs on Sunday. Chris loves the dogs."

In reflecting on the relationship, Marven remembers "I just kind of put my hand up not knowing where it would lead. Why not? I've enjoyed living with housemates."

And now? "We've become like brothers. It's a very nice home to come back to. I enjoy his companionship and the space we've created."

Quality and safety

Organisations that contributed to our survey all place a high priority on ensuring that the arrangements are high quality and promote the wellbeing of the person with disability within a safe and secure environment.

These organisations use a number of approaches to ensure a good match between the person with disability and the supporter, facilitate a safe and secure home environment and monitor the arrangement over time. The most common processes include:

- The NDIA's assessment of the adequacy of funding for monitoring and safeguarding in the ILO Service Proposal
- Thorough vetting of matches, including interviews and checks (police and reference checks)
- Interviewing of potential matches by family and/or the person with disability
- Paid coordinators to oversee arrangements - this includes maintaining a small number of 'participants' to coordinator ratios to ensure coordinators can build relationships with the person with disability and undertake the quality assurance and monitoring of arrangements
- Agreements between the person with disability and the supporter about the expectations within the arrangement
- Face-to-face check-ins and reviews
- Feedback from participants.

The arrangements profiled in this report often include a combination of support including from the live-in supporter, paid support worker hours, and informal support through family and friends. This combination of support assists in ensuring the continuity, quality and safety of the arrangement by establishing a variety of personal relationships in someone's life. This builds relationships as a protective factor.[33] People with disability are most at risk of violence, abuse, neglect or exploitation that might result from the reliance on a single person, a few people and/or one organisation.[34]

33 Research reflects on the role of social relationships in positive and negative life outcomes. Strong, positive social connections are beneficial for positive life outcomes. See for example, this work about the role of social capital and quality of life for people with disability: The Council on Quality and Leadership. (2022) Increasing the Social Capital of People with Disabilities. https://www.c-q-l.org/resources/newsletters/increasing-the-social-capital-of-people-with-disabilities/#:~:text=In%20fact%2C%20as%20detailed%20in,bridging%20social%20capital%20(40.2%25)

34 The DRC reflected on the various levels of risk for exposure to violence and abuse. The DRC Final Report reflected that different categories of risk inter-relate in a person's life. Relationships can be both a risk and protective factor, with the nature of the relationship influencing whether it acts as a risk or protective factor. Further discussion about this is in Royal Commission into Violence, Abuse, Neglect and Exploitation of People with Disability. (2023). Inclusive education, employment and housing. Final report, Volume 3, p. 64-5. https://disability.royalcommission.gov.au/system/files/2023-09/Final%20Report%20-%20Volume%2010%2C%20Disability%20services.pdf

3. ILAs are beneficial and cost effective

Personalised housing and living support like that provided through ILAs demonstrates positive outcomes for people with high support needs.

These outcomes include:

- Improved social networks actively encouraged and cultivated through the arrangement
- Empowerment of the person with disability to make choices and decisions about their home and daily activities
- Receiving support to use mainstream services in the local community
- Becoming more independent at home.[35]

Economic analysis commissioned by the Summer Foundation and external research[36] shows these arrangements can be, on average, more cost effective than the typical equivalent support option provided through SIL.

35 McVilly, K., et al. (2022). Outcomes associated with 'inclusive', 'segregated' and 'integrated' settings: Accommodation and community living, employment and education. Pp. 38-40, https://disability.royalcommission.gov.au/publications/outcomes-associated-inclusive-segregated-and-integrated-settings-people-disability

36 Fisher, Karen R., and Purcal, C. (2010) Effective personalised housing support for people with disabilities: Case study analysis. Australian Journal of Social Issues. https://www.proquest.com/scholarly-journals/effective-personalised-housing-support-people/docview/821561127/se-2

Examination of typical costs of ILAs

ILO funding arrangements

The NDIA provides ILO funding for ILAs in two stages:

- **Stage 1 – Exploration and Design**[37]**:** The first stage is for exploring and designing the support package, including where the person wants to live, who they would like to live with, what support they'll need and who will support them. Stage 1 funding is normally capped at 30, 50 or 100 hours (equating to around $3,000, $5,000 and $10,000 respectively).
- **Stage 2 – Supports**[38]**:** The second stage puts the ILO supports in place. It also includes support for monitoring and adjusting those supports if the person's needs change. The NDIA provides for three levels of funding in this Stage - Level 1: up to $105,000/year; Level 2: up to $150,000/year; and Level 3: up to $230,000/year.

ILO supports are subject to quotation, but the NDIA provides guidelines for both Stage 1 and Stage 2 funding.

Stage 2 ILO costs can be thought of as falling into four general categories:

- **Primary supports** – covers the cost of the main supporter, who is usually not a paid support worker and often spends (or is available to spend) more time with the participant than other supports. Includes, but is not limited to, Hosts, Homesharers, Good Neighbours and Co-residents.
- **Supplementary supports** - could include, but are not limited to, alternative supports when the primary support is not available (possibly for parts of each week, or in blocks of time per year), paid 'drop in' supports for activities of daily living not undertaken by the live-in supporter, on-call arrangements and paid or unpaid support from mentors, neighbours, family, friends or volunteers.
- **Monitoring and adjustment** - involves regular checks to make sure the arrangement and supports are working for the participant, and that they are achieving their goals and feeling safe and happy with the arrangement.
- **Overheads/administration** - includes staff dedicated to managing or otherwise supporting ILO arrangements and general corporate overheads.

37 NDIA. (2024). Stage 1: Exploration and Design. National Disability Insurance Agency. https://ourguidelines.ndis.gov.au/supports-you-can-access-menu/home-and-living-supports/individualised-living-options/how-do-we-decide-if-we-can-fund-individualised-living-option-and-how-much-support-you-need/stage-1-exploration-and-design

38 NDIA. (2024). Stage 2: Individualised living options supports. National Disability Insurance Agency. https://ourguidelines.ndis.gov.au/supports-you-can-access-menu/home-and-living-supports/individualised-living-options/how-do-we-decide-if-we-can-fund-individualised-living-option-and-how-much-support-you-need/stage-2-individualised-living-option-supports

Summary of typical ILO costs

ILAs are a viable option for many NDIS participants, with the support provided adjusted to meet an individual's needs. Despite variation for individual circumstances, the economic analysis[39] outlines there are common traits and costs for 'typical' ILO-funded ILAs.

This economic examination of typical ILA arrangements indicates that:

- ***Exploration and design*** (Stage 1) is the less costly of the two stages, both in absolute dollar terms and the fact that it is a single upfront cost. It is nonetheless a critical component of the process as it shapes the living arrangement the person will establish.
- Each ***primary support*** has a different cost:
  - Homesharers are typically the least costly primary support, as the payment usually only covers a proportion of the property's rent.[40]
  - Good Neighbour Support can be slightly more costly than Homeshare because often the full cost of the neighbour's rental property is being met.
  - Hosts (and Co-resident[41]) supports are typically the most costly primary supports. However, the higher level of primary support is in many cases offset by lower levels of supplementary support.
- ***Supplementary supports*** are typically higher for participants with higher support needs, reflected in the different ILO funding bands (Levels 1, 2 and 3). Some participants' needs also extend beyond those funding bands. In some cases, when supporting people with high support needs, the cost of the supplementary supports can be higher than the primary supports.
- The level of ***monitoring*** by providers typically averages a few hours a week, although the level varies for each ILA, and across different times in a person's life.[42]
- In ***administering*** the ILA, providers that contributed to this study were typically more efficient than the average provider, with reported overhead rates (in most cases) that would place them in the top quarter of the most efficient providers.[43]
- While many ILAs arrangements are being provided within the funding bands for ILOs set by the NDIA, many costs have increased beyond the upper limit of the band due to inflationary pressures. Given the freeze on indexation for ILO, many providers have either had to absorb these cost increases, scale back the services provided, even when an individual's needs have not changed, or have used a different funding stream (for example, SIL).

39 The Summer Foundation commissioned Phil Pickering, an independent economist, to undertake an economic analysis of the costs of typical ILAs.
40 Housemate contributions are often the difference between the full market rent for the property and a Reasonable Rent Contribution from the participant (25% of the Disability Support Pension plus 100% of Commonwealth Rent Assistance). For instance, in a house renting for ~$800/week, with ~$200/week met by the participant, the ILO payment would be ~$600/week, which is around $30,000 per year.
41 The costs of Co-Resident arrangements can vary depending on the level of support required.
42 Assuming the monitoring staff are paid at Disability Support Worker Level 4 rates ($101.42 per hour allowance in the DSW Cost Model) and an average of two hours per week, the total cost for the year would be around $10,000 per year.
43 The NDIA's most recent financial benchmarking survey was undertaken by Deloitte for the 2020-21 financial year. The survey showed an average corporate overhead rate of 44%, with a 25th percentile rate of 22%.

Typical ILA costings comparative to SIL

Table 3 indicates the costs of each component of a typical Host and Homeshare (Housemate) by level of ILO support funding. The table also provides a comparison with SIL as a typical alternative for someone who is currently supported through an ILA.

The figures in Table 3 are to be read as an indication of arrangements that are typical for the majority of providers interviewed as part of the independent economic analysis. These are typical costs and may vary based on the individual arrangement.

Table 3 indicates that ILAs are typically cheaper than the equivalent support provided through SIL. When Hosts or Homesharers are the primary support, ILAs are typically facilitated for 9-45% less than their equivalent in SIL or other supports.

Table 3: Typical costs of an ILO arrangement*

	Typical ILO costs ($/year)						
Arrangement	**Host/ homesharer**	**Supplementary support**	**Monitoring**	**Overheads**	**Total** (values over the funding thresholds currently curtailed*)	**Typical alternative****	**Minimum cost of typical alternative ($/year)*****
Host							
ILO Level 1	50,000 +/-20k	30,000 +/-20k	10,000 +/-5k	15,000 +/-5k	**105,000 +/-30k**	1:1 6+ hrs/day	**> 191,902**
ILO Level 2	60,000 +/-30k	55,000 +/-30k	10,000 +/-5k	25,000 +/-8k	**150,000 +/-40k**	1:3 SIL	**> 223,886**
ILO Level 3	60,000 +/-30k	120,000 +/-40k	10,000 +/-5k	40,000 +/-10k	**230,000 +/-50k**	1:3 SIL + 1:1 1hr+/day	**> 253,545**
> ILO Level 3	90,000 +/-30k	150,000+	15,000 +/-5k	50,000+	**> 230,000**	1:2 SIL or 1:1 or 1:3++	**> 320,670**
Homesharer/Housemate							
ILO Level 1	30,000 +/-15k	55,000 +/-30k	15,000 +/-5k	15,000 +/-5k .	**105,000 +/-30k**	1:1 6+ hrs/day	**> 191,902**
ILO Level 2	30,000 +/-15k	90,000 +/-35k	15,000 +/-5k	25,000 +/-8k .	**150,000 +/-40k**	1:3 SIL	**> 223,886**
ILO Level 3	30,000 +/-15k	140,000 +/-40k	20,000 +/-5k	40,000 +/-10k	**230,000 +/-50k**	1:3 SIL + 1:1 1hr+/day	**> 253,545**
> ILO Level 3	30,000 +/-15k	200,000+	20,000 +/-5k	50,000+	**> 230,000**	1:2 SIL or 1:1 or 1:3++	**> 320,670**

Note: These costs are indicative of a typical arrangement, but individual cases vary significantly as do approaches by different service providers.

* In this table, the average for each Level mirrors typical existing ILO arrangements, which represents the current funding maxima. These levels have not been indexed for 5 years. Providers have indicated that inflation has pushed some support costs above the thresholds, resulting in reduced support, cost absorption by the Host or provider, or a need for cross-subsidisation. With 5 years of inflation, the thresholds would now be $126,000, $181,000 and $277,000 for Levels 1 to 3 respectively (source: RBA inflation calculator, change from 2019 to 2024 = +20.46%).

** Typical alternatives guided by:

- For Level 1, the minimum 6hrs/day support minimum requirement for ILO.
- For Level 2, the default 1:3 SIL alternative.
- For Level 3, recognising people's higher needs by assuming at least one hour a day of 1:1 support.
- Some participants have individualised living arrangements that cost more than Level 3 and rely on funding other than ILO. The case studies provided for this study suggest these higher levels of funding would alternatively have 1:1 or 1:2 SIL funding, or possibly 1:3 funding with substantial additional 1:1 support resulting from group environment triggers.

*** Minimum based on NDIA Provider SIL Tool, assuming standard intensity sleepover rates and 10 public holidays per year.

4. Recommendations to grow ILAs in Australia

There is enormous potential for ILAs to grow in Australia. The right conditions are required to support existing providers to continue to deliver these arrangements and for new providers to enter the ILA market. Participants (and their families) also need to have confidence that ILAs are a viable option for housing and living, with government support.

Changes are needed to increase provider confidence to provide ILAs or grow their focus on ILAs and continue to realise the vision of the NDIS in providing better housing and support options for people with disability. Participants also need to have improved awareness and education about the potential of alternative and more inclusive housing and living supports.

Commitment and a sustainable operating framework are required from government.

There is uncertainty about the level of government commitment to ILAs.

While the NDIA established ILOs in 2019 as a way of funding these arrangements, there has been limited attention to, or endorsement of, the approach since then. This is demonstrated through:

- A lack of a reliable funding approach for ILOs by the NDIA. ILOs have not been indexed since the funding was established by the NDIA in 2019.[44] In comparison, SIL funding has increased 28% since 2019.[45] This has driven some ILA providers to use NDIS funding flexibility through other line items, including Core and SIL.
- The onerous process to establish an ILO through the NDIS compared with SIL (including for group homes). This discourages providers from facilitating ILAs in favour of administratively easier alternatives.
- A lack of promotion of alternative living arrangements and lack of investment in capacity building support for participants (and their families) to pursue ILOs.

44 ILO (Stages 1 and 2) were introduced into the NDIA's Price Guide in 2020-21. The price for Stage 1 (Exploration and design) and the funding bands for Stage 2 (ILO support) have not changed since inception.

45 For SIL, the increases are based on the Disability Support Worker hourly rate. In 2019-20, the base rate (weekday, level 1) was $52.85. In 2024-25, the base rate was $67.56. That represents an increase of 28% over the 5 years. See NDIA (2019). National Disability Insurance Scheme Cost Model for Disability Support Workers. https://www.ndis.gov.au/media/4677/download?attachment and NDIA (2024). National Disability Insurance Scheme Disability Support Worker Cost Model Assumptions and Methodology 2024-25. https://www.ndis.gov.au/media/7153/download?attachment

ILA providers also raise the need for more certainty about:

- The status of the 'live-in supporter' in terms of government legislative and regulatory frameworks. This includes whether the supporter is considered a volunteer or an employee (or contractor) and the responsibilities that come with how this role is classified (such as the taxation treatment of the funding the live-in supporter receives from the individual's NDIS plan)
- A regulatory approach which encourages ILAs and live-in supporters to be able to grow these options
- The status of subsidising rent using NDIS funds for live-in supporters.

Evidence from research and current provider experience indicates that facilitating stable ILAs needs a sustainable operating framework.[46]

Future arrangements would be strengthened through clarity about these areas and clear information for providers and people with disability and their families.

A framework could cover:

- Determination of Host and Homeshare live-in supporters as volunteers, with taxation treatment commensurate with other like-schemes
- Clarity on how providers can claim from a participant's NDIS plan to recognise the role of live-in supporters, including reimbursement, stipend or reduced rent.

Recommendation 1:
Demonstrate commitment to ILAs to provide certainty for providers and participants and help ILAs grow

a. Commit to the immediate indexation of the ILO funding stream
b. Commit to growing ILAs through a framework which includes specific tax treatment for live-in supporters
c. Clarify what can be claimed through a participant's NDIS plan for the live-in supporter

Regulation must enable ILAs to grow, with appropriate safeguards

Flexibility and innovation must be central to the development of a proportionate registration system, and are core principles of the NDIS. The (re)design of the registration system, including the Self-Directed Support registration category, should uphold a participant's choice and control, and enhance independence and social inclusion. Without this, a system of registration risks entrenching segregated, institutional settings for disability housing and support, disrupting existing arrangements and reducing choice and control for people with disability.

The proportionate regulation system must enable ILAs to grow in Australia. The recommendations of the Provider and Worker Registration Taskforce (the Taskforce) did not adequately consider ILAs, where people with disability are not living in congregate or group-based arrangements and in-home support is provided by a live-in supporter. These arrangements are currently being facilitated by both providers and those who self-direct their supports.

The Taskforce did, however, recognise the complex interplay of individual and systems risk.[47] This interplay needs to be considered for ILAs. This includes the development of a registration system that enables people who self direct their supports to do so for ILAs, with regulation and compliance practices proportionate to the nature of the arrangement.

A regulatory environment that enables ILAs to grow would balance a focus on safeguards that are grounded in relationships, connection, and participant-led decision-making with formal registration and compliance frameworks.

A strong regulation system that enables and strengthens safeguards for ILAs could include:

- Mandatory registration for organisations facilitating ILAs
- Proportionate registration requirements for live-in supporters that acknowledges the nature of these arrangements (i.e. as a live-in supporter, where there is mutual benefit)
- A strong risk assessment about suitability of participants to 'self-manage' their plan and self-direct their supports. The assessment for self management can be integrated into the NDIA's Risk Profile Model and be accounted for in the assessment and budget model which is all currently under development
- Regular check-ins with the NDIS Commission for those who self-direct their ILA, as proposed by the Taskforce
- Risk mitigation based on the individual's circumstances, with strategies including:
  - Understanding of the people involved in the NDIS participant's life and how the ILA will contribute to building, maintaining or strengthening these relationships
  - Capacity building through peer support
  - Capacity building through organisations, where an individual can engage the organisation to facilitate part of their ILA (for example, shared management, matching with a live-in supporter or the explore and design process)
  - Discouraging live-in supporters holding dual roles for a participant where a conflict might arise (for example, Hosts not also being the Guardian or Plan Nominee for the participant if there is another viable option)
  - Practice-based approaches by organisations that embed the themes of strong individualised living arrangements. For example, leadership, planning and social inclusion.[48]

Recommendation 2:
Ensure regulation enables ILAs to grow

a. Enable providers (and participants who self-direct their NDIS supports) to deliver ILAs with appropriate registration and compliance requirements
b. Undertake a rapid review of regulatory arrangements for similar Shared Lives-type arrangements in Australia and internationally to identify any improvements for regulation and safeguarding in Australia

46 Thoresen, SH., et al. (2022) Accommodating adults with intellectual disabilities and high support needs in Individual Supported Living arrangements, AHURI Final Report No. 380, Australian Housing and Urban Research Institute. https://www.ahuri.edu.au/sites/default/files/documents/2022-06/AHURI-Final-Report-380-Accommodating-adults-with-intellectual-disabilities-and-high-support-needs_0.pdf

47 Wade, N et al (2024), NDIS Provider and Worker Registration Taskforce: Final Report, p. 26. Department of Social Services. https://www.dss.gov.au/national-disability-insurance-scheme-review-and-reforms/resource/ndis-provider-and-worker-registration-taskforce-advice

48 Themes underpinning a practice framework for individualised living arrangements are similar to those outlined for example the Individual Supported Living Manual by Cocks and Thoresen. These include Leadership, Home, One person at a time, Planning, Control, Support, Thriving and Social Inclusion. See Cocks, E., and Thoresen, S. (2017) Individual Supported Living Manual, 2nd Edition. Curtin University. https://espace.curtin.edu.au/handle/20.500.11937/59624

Participants need opportunities to explore housing options and have continuity in arrangements

Many people with disability do not get the chance to imagine how and with whom they would like to live. The lack of opportunity to explore housing preferences and an unplanned approach to transitions or uncertainty in housing arrangements can have a significant impact on the lives of people with disability.

Without opportunity to explore, many people with disability (and their families) will not know that there are options other than group homes. Thinking about how and with whom you want to live should be an opportunity available for all participants with an identified housing and support need, with a particular focus on people who are at key transition points or when a plan review is due for people who live in group homes.

Providers also highlighted the need for planning and certainty about continuity of arrangements during times of transition. For example, Host and Homeshare can be both a short and long-term housing approach. These arrangements are currently meeting the needs of a range of cohorts including (and not limited to):

- Young people transitioning from the Child Protection system
- People with disability transitioning from the family home and young adults
- People with disability moving from arrangements that no longer meet their needs, including group homes.

In all circumstances, people with disability (and their families) need certainty about the funding for their ILA so they can be confident to investigate and try alternative arrangements. The NDIA's assessment and budget model needs to be based on a thorough understanding of the participant's housing and living needs to ensure these needs are met.

Recommendation 3:
Provide participants opportunity and certainty to pursue ILAs

a. Include explore and design funding in the NDIS budgets for all participants who have an identified housing and support need at key transition points, or at plan review for people living in group homes

b. Provide certainty in the amount of NDIS funding an individual receives for their housing and supports to enable a secure, continuous arrangement

Individual and workforce capacity building is required

People with disability and their families lack access to information and capacity building about ILAs to know about, and pursue, them as a housing and living option. Currently, individuals rely on the knowledge of an informed support coordinator, ILA provider, planner or peer to know they could live somewhere other than a group home. Getting access to this information is ad hoc and often happens by chance.

More investment is needed to build the profile, and understanding, of ILAs as an option for participants and build their capacity to pursue ILAs. This could be done through:

- Building on existing peer networks as sources of information and advice about ILAs
- Requiring planners, support coordinators, local area coordinators (and/or navigators if adopted by government) to refer people with an identified housing and support need to skilled organisations to explore and design their housing and support arrangement. This effort should initially focus on people at key transition points (for example, people transitioning from Child Protection or family homes) and at plan review for people living in group homes.

Existing ILA providers are willing to expand their work within a more certain operating environment (see Recommendation 1). Alongside this, the workforce capable of facilitating ILAs also needs to expand and be supported, with opportunities to share good practice and support each other. Currently, the expertise to design and facilitate high quality ILAs is concentrated in a few providers.

Investment in workforce capacity is required to enable ILAs to grow, with appropriate systems and safeguards in place. This investment could include capacity building through:

- A body/or bodies whose role is to design and deliver train-the-trainer content on facilitating quality ILAs
- Peer/practice networks for providers facilitating ILAs.

Recommendation 4:
Build awareness and capacity of people with disability and their families to pursue ILAs

a. Invest in information and capacity building for with disability and their families to pursue, and manage, ILAs

Recommendation 5:
Invest in the workforce to deliver ILAs

a. Invest in capacity building for providers to facilitate high quality ILAs

b. Educate planners, support coordinators, local area coordinators (and/or navigators if adopted by government) about ILAs and require them to link people with a housing and support need to organisations that can help explore better housing and living supports

ILAs encourage mutually beneficial sharing in a housing crisis

Australia is in the midst of a housing crisis, with buying and renting out of reach for many. ILA providers highlight the mutual benefits of sharing lives which can bring together people who may not otherwise live together. ILAs also increase accommodation options for those people who may be well-suited to being a live-in supporter.

Providers in WA also highlight the historical benefits of close working relationships between government agencies responsible for housing and disability and providers to enable a variety of housing options for people with high support needs.

Previous research has demonstrated that approaches that encourage sharing of houses (such as Homeshare) can also deliver significant economic benefits to householders, homesharers (live-in supporters) and government.[49]

Expansion of ILAs also requires engaging people who might consider being a live-in supporter. There is opportunity to invest in a national campaign or consistent material that can be used to attract supporters.

Recommendation 6:
Grow the pool of live-in supporters

a. Invest in nationally consistent promotional material that can be adapted by providers to recruit local live-in supporters for ILAs

49 Campbell, R. (2015) On for young and old: The economics of Homeshare. The Australia Institute. https://australiainstitute.org.au/wp-content/uploads/2020/12/P199-Homeshare-report.pdf

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