# Chapter 1

Explore housing options

#### Chapter 1 contents

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## a. Benefits of moving out

#### Key

Topic: Benefits of moving out

Level of detail: Overview (Detail level 1 out of 3)

#### Stage in the decision-making process

* Chapter 1

#### On this page you will find

* The benefits of moving out of residential aged care.

#### Why should you move out of aged care?

Choice

You can choose where you want to live. This could be the suburb or town that you live in, or it could be the type of building. You could choose to live in a house with a garden or an apartment. And you can choose to live by yourself or with other people. You might even choose to live with a pet.

Whatever you choose, you will still be supported and cared for.

Support just for you

In your new home, you can set up supports that are just right for you. You can get support with things like:

* Getting dressed
* Taking your medication
* Having your dressings changed
* Organising and cooking meals
* Joining activities that interest you.

More independence

In your own home, you are free to make more choices about your daily life. You choose when to wake up, when to go to bed, what you eat, when you shower and what to do with your day.

Being part of the community

You can connect with your local community to meet other people and follow your interests. You can join a club, attend social activities and use nearby services.

#### Related toolkit content

Visit the [‘Challenges of moving out’](#_b._Challenges_of) page in this chapter to learn more about the challenges of leaving aged care.

#### Sam’s story

This story is inspired by the experiences shared by younger people with disability through published resources. This story has been created to help you think about how your life could look after moving out of aged care.

When Sam moved out of aged care, he was excited to finally make choices about his daily routine. Sam moved into aged care in his 30s because of a neurological condition. In aged care, he was used to set mealtimes and schedules. But now, living in his own private rental with supported independent living (SIL), Sam has more freedom to decide how his day goes.

Sam appreciates being able to be in control of his own life. He likes staying up late to watch his favourite TV shows. He is able to choose his own bedtime and wake up he wants to. He also enjoys making breakfast and now he eats when he is hungry, not at a set time.

#### Helpful resources

**Talk to someone:** You can talk to your support coordinator or someone else in your support network for more information.

**Learn more** by reading these resources online:

* [Independent living: Are you ready to start your journey?](https://mable.com.au/discover/ndis-home-and-living-options/independent-living-are-you-ready-to-start-your-journey/) – Housing Hub & Mable
* [Living more independently](https://assets.summerfoundation.org.au/app/uploads/2024/04/02161718/Living-more-independently2024-accessible-update.pdf) – Summer Foundation.

## b. Challenges of moving out

#### Key

Topic: Challenges of moving out

Level of detail: Overview (Detail level 1 out of 3)

#### Stage in the decision-making process

* Chapter 1

#### On this page you will find:

* Things to think about if you move out of residential aged care.

#### What might be hard about leaving aged care?

It can be emotionally difficult

Your family, friends or other people in your support network can help you feel ready to move.

Making a big change can feel scary, especially if you have lived in aged care for a long time. You might feel worried or anxious, and that is okay.

You might need to re-build or learn new skills

You can get support, including funding, to help you learn new skills.

In your own home, you might need to do more things for yourself that you have not done before or in a long time. Such as making a shopping list or deciding what meals you want to eat. With the right support, you can learn these skills.

Limited availability of housing and support

With good planning and support, you can often find a place that meets your needs. But it might take time.

Sometimes, it can be hard to find the right housing and support in the area you want to live in. And sometimes there are not enough housing options or support services available. Creating a plan and having people to support you can help you find the right home for you.

#### Supporting a loved one?

Moving out of residential aged care is a big step for a younger person and can feel overwhelming. Encouraging your loved one to explore this possibility can be a good way to help them find more independence and a better quality of life. There are supports to help you both with uncovering helpful information so that you can both make an informed decision and meet any challenges along the way.

#### Related toolkit content

Visit the [‘Benefits of moving out’](#_a._Benefits_of) page in this chapter to learn more about the reasons to think about leaving aged care.

#### Chris’ story

This story is inspired by the experiences shared by younger people with disability through published resources. This story has been created to help you think about how your life could look after moving out of aged care.

Chris moved into aged care in his 40s because of a physical disability. After living in aged care for many years, Chris was used to having things done for him. Meals, cleaning and daily routines were all set up by others. Moving out into specialist disability accommodation (SDA) was not easy – he suddenly had to make more decisions. At first, this felt scary.

Chris had a lot of help from his support network during this transition. They worked together to set up a daily routine and helped him slowly get used to doing more things for himself, with the support of others. Chris now feels more confident in handling his day-to-day life.

#### Helpful resources

**Talk to someone:** You can talk to your support coordinator or someone else in your support network for more information.

**Read online:** Learn more by reading these resources:

* [Independent living: Are you ready to start your journey?](https://mable.com.au/discover/ndis-home-and-living-options/independent-living-are-you-ready-to-start-your-journey/) – Housing Hub & Mable
* [Living more independently](https://assets.summerfoundation.org.au/app/uploads/2024/04/02161718/Living-more-independently2024-accessible-update.pdf) – Summer Foundation
* [Improved daily living NDIS examples](https://activeability.com.au/disability-and-ndis/improved-daily-living-ndis-examples/) – Activeability
* [Life Skills](https://www.disabilitygateway.gov.au/everyday-living/life-skills) – Disability Gateway.

## c. Discover your housing and support options

#### Key

Topic: Housing and support options

Level of detail: Overview (Detail level 1 out of 3)

#### Stage in the decision-making process

* Chapter 1

#### On this page you will find:

* An overview of housing and support options that may be available to you.

There are lots of housing and support options you can explore. Some that are funded by the NDIS and others that are not. Understanding all the options available will help you find the right housing and support options for you.

It is your choice to move out of aged care. You might prefer to stay in aged care – and that is okay! If you decide to stay, you’ll still have the care and support you need.

#### NDIS funded housing and supports:

If you are an NDIS participant with high support needs, you may be able to access Specialist Disability Accommodation (SDA) with NDIS funding. You may also get funding to help you to live safely and independently.

Housing:

* A housing option the NDIS may fund is SDA. This is specialised housing designed to support people with extreme functional impairment or very high support needs. This option is usually for participants who have very high mobility needs or have a disability that affects their ability to self-care and make their own decisions. SDA may include specialist designs for people with very high needs or may have a location or features that make it suitable for providing complex supports for independent living. More information is available on the NDIS website page [Specialist Disability Accommodation explained](https://url.au.m.mimecastprotect.com/s/bBPsCMwvYQf2E4YwuwfVH8Q3IT?domain=ndis.gov.au).

Support:

* Supported independent living (SIL) – SIL is one type of NDIS support to help you live in your home. It includes help or supervision with daily tasks, like personal care or cooking meals. It helps you live as independently as possible, while building your skills. Supported independent living is for people with higher support needs, who need some level of help at home all the time. More information is available on the NDIS website about [Supported independent living for participants](https://url.au.m.mimecastprotect.com/s/WHzNCNLwZ9fZvmpOT4hoHyedV1?domain=ndis.gov.au).
* Individualised living options (ILO) – An ILO is an NDIS support that lets you choose the home you live in and set up supports in the way that best suits you. An ILO is a package of supports that can help you live how you want in the home environment you have chosen. It is not the home itself. ILO supports let you work out how you want to live, where you live and who you live with. There are lots of choices with ILO. You can share your home with friends or housemates or you might live in a host arrangement or on your own with tailored support. More information is available on the NDIS website about [Individualised living options.](https://url.au.m.mimecastprotect.com/s/LASBCOMx1yFNqmk7FkilHGAIVZ?domain=ndis.gov.au)
* Personal care supports – You may also be able to access personal care supports to provide assistance with, or supervision of, daily personal activities like:
	+ personal hygiene, including showering, bathing, oral hygiene, dressing and grooming
	+ toileting, bladder and bowel management and menstrual care
	+ eating and drinking
	+ attending appointments
	+ use of aids and appliances, hearing and communication devices
	+ mobility and transferring, for example moving in and out of bed and on off the toilet
	+ application of splints, basic first aid due to injuries sustained as a result of a participant’s disability.
* More information is available on the NDIS website about [personal care supports](https://url.au.m.mimecastprotect.com/s/ZYuzCP7y2Zt0yEnjtjs0HxftaO?domain=ndis.gov.au).

#### Non-NDIS funded housing options:

Most people who are NDIS participants can get funding for support services to help them live safely and independently. You can access these supports in your chosen home, but your home itself will not be funded by NDIS.

Here are some options to consider:

* Community/social housing – Affordable, long-term housing managed by not for profit organisations.
* Public housing – Long-term housing owned and managed by the government. You need to meet specific criteria and there are often long waiting lists.
* Private rental market – Renting a house, apartment, or other type of home from a private landlord. This can include sharing a place with others to save money.
* Home ownership – Buying your own home. You might be able to purchase a house yourself or with someone else, like a partner or family member.

You can find more housing options on page 2 of this resource from the Summer Foundation: [Mainstream housing options: A guide for people with disability, their families and supporters – Summer Foundation](https://assets.summerfoundation.org.au/app/uploads/2024/03/27151800/Mainstream-Housing-Options-2024-accessible.pdf)

#### Character call-out box

A private landlord is a person that owns a property and rents it out to people, like you, who need a place to live.

Related toolkit content

Visit the [‘A detailed look at your housing and support options’](https://www.dss.gov.au/suitable-accommodation-and-supports/resource/understanding-basics-moving) page in Chapter 2 to learn more.

#### Helpful resources

**Talk to someone:** You can talk to your support coordinator or someone else in your support network for more information.

For more information on **NDIS funded support options**, check out these resources:

* [Living in and moving out of residential aged care – NDIS](https://www.ndis.gov.au/participants/home-and-living/living-and-moving-out-residential-aged-care)
* [Supported independent living – NDIS](https://ourguidelines.ndis.gov.au/supports-you-can-access-menu/home-and-living-supports/supported-independent-living)
* [Individualised living options – NDIS](https://www.ndis.gov.au/participants/home-and-living/individualised-living-options)
* [Personal care supports – NDIS](https://www.ndis.gov.au/about-us/operational-guidelines/including-specific-types-supports-plans-operational-guideline/including-specific-types-supports-plans-operational-guideline-personal-care-supports)

For more information on **non-NDIS funded housing options**, take a look at this resource:

* [Mainstream housing options: A guide for people with disability, their families and supporters – Summer Foundation](https://assets.summerfoundation.org.au/app/uploads/2024/03/27151800/Mainstream-Housing-Options-2024-accessible.pdf)

#### Jasmine’s story

This story is inspired by the experiences shared by younger people with disability through published resources. This story has been created to help you think about how your life could look after moving out of aged care.

Jasmine moved into aged care in her 40s because of a cognitive disability. For a long time, Jasmine did not know there were alternative living options besides aged care. When she started working with her support coordinator, she learned there were other choices that might suit her needs. Together, they explored different types of housing and supports.

Learning about these options helped Jasmine realise she could live more independently in a way that suited her. She was excited to know that with the right support, she could find a place to call her own. Jasmine now lives in a private rental with individualised living options (ILO) support.

## d. Costs and timelines for moving out

#### Key

Topic: Timelines for moving out and costs of moving out

Level of detail: Overview (Detail level 1 out of 3)

#### Stage in the decision-making process

* Chapter 1

#### On this page you will find:

* Factors that will affect the time it takes to move out of aged care
* Possible costs involved in moving out of aged care.

#### How long will it take to move out of aged care?

Finding the right home for your needs and lifestyle is important. It can take time to get right, but with the right planning and support you can find your new home.

Here are some things to consider:

1. You might be able to get NDIS funding – this process has many steps to work through.
2. New homes are being built all the time – you may need to wait for a new home to be built, before you can move in.
3. If you are buying a home, there is usually a ‘settlement’ period of 30 to 90 days before you officially become the owner.
4. You may need time to make changes or updates to your new home so it meets your needs.

Everyone’s journey is different. It can take more or less time depending on your needs, lifestyle preferences and location.

For some people, it may take less than a year (12 months) to move, for others it may take longer.

#### What will it cost to move out of aged care?

Your costs will depend on the home you choose and the supports you need. In aged care, the care facility manages your expenses. In your own home, you’ll take care of your expenses. However, depending on your needs, you may be able to access assistance in managing your expenses.

If you are eligible, NDIS funding can help cover some costs that can help you move out of aged care. This might include the things you need to move into mainstream housing or options like SDA.

 NDIS funding can help you get the supports you need to be safe, cared for and independent.

For example, the NDIS might fund:

* Equipment like a wheelchair or hoist
* Devices such as a screen reader
* Support to help you get dressed
* Support to help you cook meals.

If you do not get NDIS funding or only get funding for some things, you can also look into other kinds of support. This can include government programs or community services.

However, whether you have NDIS funding or not, there will be other costs you will need to cover that are not related to your disability. These costs might include:

* Packing and unpacking your belongings
* Hiring a van or movers to transport your things
* Everyday expenses like groceries.

#### Character call-out box

A settlement period is the time between when you agree to buy a home and when you officially become the owner. This usually takes 30 to 90 days.

Related toolkit content

Visit the [‘Stages of moving’](https://www.dss.gov.au/suitable-accommodation-and-supports/resource/understanding-basics-moving) page in Chapter 2 to learn more about the stages that will affect the time it takes to move out of aged care.

Visit the [‘Plan for costs in your new home’](https://www.dss.gov.au/suitable-accommodation-and-supports/resource/understanding-basics-moving) page in Chapter 2 to learn more about the costs of moving out.

#### Supporting a loved one?

Moving out of aged care can take some time, and there are a few steps in this process. There are also different costs involved—some will be covered by the NDIS or other government supports, and some may need to be paid out of pocket. If you would like to chat about these timelines and costs, it is a good idea to talk to your loved ones’ support coordinator or other professional supports. They can help you understand what to expect based on your situation. They can also help you understand more about funding options, how to apply for them and any supporting documentation required to complete the application process.

You may also like to engage a financial planner to assist with navigating and identifying an appropriate financial plan and budget for your loved one.

#### Helpful resources

**Talk to someone:** You can talk to your support coordinator or someone else in your support network for more information.

**Read online:** Learn more by reading these resources.

For more information on the timing of moving out of aged care, visit:

* [SDA pathway and approval process](https://assets.ctfassets.net/blhxs4s3wp2f/7i3KKu7PFtfcHUHvgptVUS/c9bd4c3f69830addaa585605094eab1d/Steps_to_SDA_.pdf) – Housing Hub

For more information on the costs associated with moving out of aged care, visit:

* [Factsheet: Rent in SDA](https://www.housinghub.org.au/resources/category/factsheet-rent-in-sda?seeker=true) – Housing Hub
* [Mainstream housing options](https://assets.summerfoundation.org.au/app/uploads/2024/03/27151800/Mainstream-Housing-Options-2024-accessible.pdf) – Summer Foundation
* [Specialist disability accommodation explained](https://www.ndis.gov.au/participants/home-and-living/specialist-disability-accommodation-explained) – NDIS
* [Specialist disability accommodation guideline](https://ourguidelines.ndis.gov.au/supports-you-can-access-menu/home-and-living-supports/specialist-disability-accommodation) – NDIS
* [SDA Finder](https://ndis.gov.au/participants/home-and-living/specialist-disability-accommodation-explained/sda-finder) – NDIS
* [Home and Living](https://www.ndis.gov.au/participants/home-and-living/specialist-disability-accommodation-explained) – NDIS.

## e. Activity: Think about your ideal living situation

Moving into a new home can take time. It also requires lots of thinking about what an ideal home looks like to you.

The Summer Foundation have created a workbook to help you think about your ideal home. The workbook includes information and activities you can do.

You can do the activities on your own or with the help of a family member, friend or support worker. If you want to, you can jot down some notes in the spaces below.

You can access the workbook here: [Housing options](https://assets.summerfoundation.org.au/pdf_offload/2020/12/VIC-Housing-Options-Booklet.pdf) – Summer Foundation.

#### Supporting a loved one?

It may be helpful to spend some time discussing these options with your loved one. There are many different housing and support options that your loved one can access to help them live comfortably, safely and independently. Talking through their ideal living situation, needs, and preferences can give you a clearer idea of the avenues worth exploring further.

Understanding your loved ones’ preferences, can help you further assess the pros and cons of different housing and support options. It can also help inform discussions about their health and wellbeing and safety if they choose to move.