

Chapter 2

Understand the basics of moving

Chapter 2 contents

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a. A detailed look at your housing and support options

Key

Topic: Housing and support options

Level of detail: Introduction (Detail level 2 out of 3)

Stage in the decision-making process

- Chapter 2

On this page you will find:

- A comparison of different housing and support options
- A story about someone who moved out of aged care.

You can choose the housing and support options that meet your needs. Depending on your needs, you might access more than one support option in your chosen home.

The tables below outline different options, their benefits and things to think about.

NDIS-Funded Home and Living

Specialist disability accommodation (SDA): SDA is housing designed specifically for people with extreme functional impairment or very high support needs.

Benefits of this option are:

- you can live independently in a home that meets your needs
- you can have supports delivered in a safe environment
- your accessibility needs can be met, with features like ramps and buttons to open doors.

This option might suit you if:

- you have very high support and mobility needs
- you have a disability that affects your self-care or decision making
- you can afford the required rent contribution and other daily living costs.

Supported independent living (SIL): SIL helps people with high support needs live in their own home by providing support with daily tasks like personal care and cooking.

Benefits of this option are:

- you can live independently and get support with daily tasks
- support is tailored to your needs
- you can build your skills over time with the help of others.

This option might suit you if:

- you have higher support needs
- you need help at home all the time, including overnight
- you need support with daily tasks like personal care, cooking and cleaning
- you live with other NDIS participants or on your own.

Individual living options (ILO): ILO is a package of supports that helps you live the way you want in the home you choose.

Benefits of this option:

- your supports can be delivered in whatever home you choose to live in
- you can explore different living options, like living with a host or housemate
- the support is flexible and can adapt to your changing needs.

This option might suit you if:

- you need 6 hours of support at home each day
- you are ready to explore different support options
- you do not need regular support overnight.

Personal care supports: Personal care supports help with things like hygiene, using the toilet, eating and drinking and going to appointments.

Benefits of this option are:

- helps you maintain independence by assisting with daily tasks
- lowers the risk of accidents or health issues
- eases stress about managing daily routines
- tailored to your personal needs and preferences.

This option might suit you if:

- your support are limited to 6 hours a day and can be used flexibly. This includes:
 - bathing, dressing, toileting and grooming for up to 2 hours
 - help with eating and medication for up to 2 hours
 - mobility help for up to 1 hour
 - toileting assistance for up to 1 hour.

There are also other housing options that are not funded by the NDIS.

Housing options that are not NDIS-funded

Community/social housing: Affordable, long-term housing managed by not-for-profit organisations.

Benefits of this option are:

- more affordable than private rentals
- offers different housing types to meet your needs
- provides stable, long-term leases.

This option might suit you if:

- you meet the eligibility criteria of the organisation
- you have temporary housing or can wait for a home to become available
- you are open to living with housemates.

Public housing: Long-term housing owned and managed by the government. You need to meet specific criteria and there are often long waiting lists.

Benefit of this option are:

- more affordable than private rentals
- offers secure, long-term housing
- can be linked to community services that offer support.

This option might suit you if:

- you have temporary housing or can wait for a home to become available
- you are happy to live in a different suburb or location.

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.

Benefits of this option are:

- access to a variety of properties in different areas
- smaller upfront costs
- let's you move around more easily if needed.

This option might suit you if:

- you are happy to live a home that might not be exactly your ideal home
- you are comfortable with the possibility of needing to move again in the future
- you can manage the rent possibly increasing over time.

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.

Benefits of this option are:

- it can give you a sense of permanence and stability
- you can use NDIS support to modify and adapt your home to meet your needs
- you can have full control over your living situation.

This option might suit you if:

- you can afford the high upfront costs of home ownership
- you can manage ongoing costs like mortgage payments and property taxes
- you can buy a home near essential support services.

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:

- [Specialist disability accommodation explained](#) – NDIS
- [Specialist disability accommodation guideline](#) - NDIS
- [SDA finder](#) – NDIS
- [Home and Living](#) – NDIS
- [Supported independent living for participants](#) – NDIS
- [About Mainstream Housing](#) – Housing Hub

- [Different places you could live](#) – Housing Hub
- [Types of housing](#) – Disability Gateway.

Sam's experience with Supported Independent Living (SIL)

This story describes Sam's experience of living with SIL services. Sam has high support needs. He has the supports he needs to feel safe while living independently.

- Sam's support worker, Mitch helps him get dressed. This makes mornings easy and less stressful.
- Sam and his support worker make a grocery list together. Mitch (support worker) assists Sam with buying groceries.
- In the afternoon, Sam goes to his favourite coffee spot with Mitch (support worker).
- Later on, Mitch (support worker) helps Sam do the laundry and tidy up the apartment.
- Sam feels comfortable that there is someone always there to help him when needed.

Character call-out box

Eligibility criteria are the rules you need to meet to get certain types of housing or support. It could depend on things like how much money you have and your disability.

b. Get support to plan your move

Key

Topic: Support with planning your move

Level of detail: Introduction (Detail level 2 out of 3)

Stage in the decision-making progress

- Chapter 2

On this page you will find:

- Information on support you can get in moving out of aged care, whether you are a NDIS participant or not.

I am an NDIS participant - what help can I get?

If you are a NDIS participant, you can get help to find another home.

You can ask your support coordinator about what housing and support options you might be able to access.

You can also contact the National Disability Insurance Agency (NDIA) to help you understand what support you need and what options are available. The NDIA is the government agency responsible for managing the NDIS.

Sometimes, housing and support options may not be available, or you may choose not to accept them. In this case, you can remain in aged care if it is your choice. Your support coordinator will contact you again in future to explore housing and support options with you.

What help can I get if I am not an NDIS participant?

If you are not an NDIS participant, you can still get help to move out of aged care.

Ability first Australia (AFA) manages a program called the Younger People in Residential Aged Care System Coordinator Program. This program helps younger people who are not NDIS

participants find new homes. This program will run until December 2026.

AFA will explore accommodation and support options with you. They will also check to see if you are eligible for NDIS funding.

Sometimes, housing and support options may not be available, or you may choose not to accept them. In this case, you can remain in aged care if it is your choice. AFA will contact you again in the future to explore housing and support options with you.

Character call out box

A support coordinator is someone who can help you manage your NDIS plan. They can help you explore housing options and organise the right supports for you.

Related toolkit content

Visit the [‘Get help to find housing and support’](#) page in Chapter 3 for more information on getting support to help you find a new home and support options.

Visit the [‘Work with professionals on your housing plan’](#) page in Chapter 3 for more information on how you can work with support coordinators and allied health professionals to move out of aged care.

Supporting a loved one?

You might be able to help connect your loved one with the right person using the contact details provided above. If your loved one is not currently an NDIS participant, it may be worth exploring if they are eligible. Becoming an NDIS participant could open up new funding opportunities for their housing and support needs.

If your loved one would like you to, it may also be beneficial if you join some of those initial conversations to help ensure they fully understand the options being presented.

This factsheet is based on a resource developed by the Department of Health, Disability and Ageing, the National Disability Insurance Agency, My Aged Care, and Ability First Australia.

Helpful resources

Talk to someone:

Talk to your support coordinator or someone else in your support network.

You can call the AFA for help on **1800 771 663**. You can also call the NDIS on **1800 800 110** or email the NDIA YPIRAC team at [**aged.care.advisory.team@ndis.gov.gov.au**](mailto:aged.care.advisory.team@ndis.gov.gov.au)

Read online: learn more by reading these resources:

- [Younger People in Residential Aged Care \(YPIRAC\) Systems Coordinator Program](#) – Ability First Australia.
- [Helping participants transition from residential aged care – NDIS.](#)

c. Plan for costs in your new home

Key

Topic: Costs of moving out

Level of detail: Introduction (Detail level 2 out of 3)

Stage in the decision-making process

- Chapter 2

On this page you will find:

- Possible costs in your new home.

Will there be costs to move into my new home?

When you move into your new home, there may be some one-off costs to pay. For example:

- paying for help to pack your belongings
- paying to move your belongings
- paying a deposit for your new home.

Depending on your situation, you may not have to pay all of these costs. It can help to be aware of these possible costs and talk about them with your support network.

What costs might I have when I move?

Everyone's financial situation is individual. This page will help you learn about possible costs in your new home.

Generally, aged care homes will manage your costs for you. In your own home, you will manage your own costs.

It might have been some time since you managed your own expenses. You can talk to your support coordinator about this and re-learning money skills.

Money skills can be difficult for all of us. It is okay if it takes time to work out your costs and feel comfortable managing your money.

We have included a list of possible costs below. You may not have all of these. We have included them all to support you working this out. You can talk to your support network to help you identify which costs you might have.

Some of these costs are one-off costs, meaning you will only pay them one. Some of these costs are regular, which might mean you pay them every so often, like fortnightly, monthly or yearly.

Some of these costs may also be covered or supported by NDIS funding and other government supports.

It might feel like a long list – that is okay! Once you get set up, it will be easier to manage.

Property costs – one off and regular costs

You might have costs for your property. This could include:

One-off costs

- A mortgage deposit
- A rental bond.

Regular costs

- A mortgage repayment
- A rent payment
- Home maintenance costs
- Body corporate or strata fees.

Furnishings – one off costs

You might need to buy furniture and equipment for your new home. This could include:

- Care equipment e.g. hoists, an appropriate bed
- Furniture and appliances e.g. a couch, a TV, a microwave
- Decor e.g. pictures, a clock, a vase
- Soft furnishings e.g. bedding, cushions, pillows, throw rugs.

Household items – regular costs

You might need to buy some items for your new home. This could include:

- Supplies e.g. toilet paper, cleaning products
- Toiletries e.g. shampoo, soap
- Food and groceries e.g. fruit, vegetables, snacks, eating out, delivered food.

Healthcare – regular costs

You might need to purchase some healthcare items to support your wellbeing. This could include:

- Medication e.g. prescriptions, cold and flu tablets, vitamins
- Services and appointments e.g. carers, GP visits
- Medical supplies e.g. catheter bags, bandages
- Assistive technology and equipment e.g. a screen reader, a wheelchair.

Community engagement – regular costs

You might have costs to support you attending community events or meeting up with your friends. This could include:

- Transport e.g. Myki, taxi's, Uber
- Social activities e.g. movies, community outings
- Memberships e.g. gym, pool, library.

Bills – regular costs

You might have regular bills to manage. These could include:

- Utilities e.g. water, gas, electric
- Insurances e.g. house and contents, health, ambulance cover
- Communication / entertainment e.g. mobile, internet, streaming services
- Council rates and charges
- Taxes.

Other – regular costs

You might have some other costs that do not come under the areas we covered above.

- Clothing e.g. jumpers, pyjamas
- Personal care e.g. hairdressing, nails, massage
- Travel e.g. holiday costs
- Unexpected costs e.g. books, entertainment items, education costs, contribution to family costs, donations, presents.

Character call-out box

A rental bond is money you pay when you first rent a home. It is used to cover any damage or unpaid rent if you move out.

Related toolkit content

Visit the '[Understanding moving costs](#)' page in Chapter 4 for more information about the costs associated with moving.

Visit the '[Activity: Moving budget tool](#)' page in Chapter 4 to help track moving costs.

Visit the [‘Financial supports that may be available to you’](#) in Chapter 4 page for more information on the financial supports that might be available to you.

Supporting a loved one?

Your loved one may feel nervous or anxious about the idea of managing their own expenses and budget. There is support available to help them re-learn and practice these skills.

When thinking about your loved ones’ budget in their new home, there are a few things to consider. Beyond daily living, home maintenance, support and medical costs, there are also funding considerations. If your loved one is an NDIS participant, some of their expenses will be covered by the NDIS. They may also be eligible for support from other government agencies. This could be ongoing payments or reimbursement for a one-off expense. There will be some things that your loved one will need to pay for out of pocket.

It can be useful to talk to your loved ones’ support coordinator to start identifying funding options and possible costs.

It can also be helpful to work with a financial planner who has a good understanding of disability supports and costs. As with any financial planning, expertise from a professional can take some of the stress and pressure out of planning for costs. They can 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
- Your support network

- A financial planner.

Read online: Learn more by reading these resources:

- [Managing your budget](#) – MoneySmart
- [About Mainstream Housing](#) – Housing Hub
- [Factsheet: Rent in SDA](#) – Housing Hub
- [Different ways of paying for where you live](#) – Housing Hub.

d. Stages of moving

Key

Topic: Timelines for moving out

Level of detail: Introduction (Detail level 2 out of 3)

Stage in the decision-making process

- Chapter 2

On this page you will find:

- Brief considerations that will affect the time it takes to move 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.

Everyone's journey will be different. But there are some key steps that are the same for everyone. The timing of your move will depend on your specific situation and needs.

To help you understand possible timing, we have created an overview of the key stages. In each stage, we list things that might affect the timing of that stage.

Five stages of moving out:

1. Exploring the option to move
2. Deciding to move and applying for funding
3. Finding a new home
4. Preparing to move and moving in
5. Settling in.

Stage 1 – Exploring the option to move

In this stage, you will learn about your options to help you decide if you want to move. Things that you might spend time on include:

- **Thinking about what you want:** Moving is a big decision, take the time to explore what you want and need. Talk to your family, carer, or nominee and your support coordinator.
- Making sure everyone is clear: Talk to your family, carer, or nominee and your support coordinator so that you can all move forward together.
- **Applying for capacity building funding:** You might be eligible for funding to help you explore your options to move.
- **Connecting with advocacy organisations:** Organisations like Summer Foundation can help you understand your options and what they might mean for you.
- **Working with your support coordinator:** Your support coordinator can help you find and understand information about moving out of aged care.

Stage 2 – Deciding to move and applying for funding

In this stage, you may make the decision to move and apply for funding for your new home. Things you might spend time on include:

- **Completing assessments:** To support your funding application, you may need to complete assessments such as an Occupational Therapy (OT) assessment. Sometimes these have long wait times.
- **Collecting paperwork:** You might need to apply for and collect paperwork, such as medical information, to support

your funding application. It may take time to identify the paperwork you need and for these documents to be given to you.

- **Understanding the process:** Applying for funding may take more or less time, depending on who is helping you. If the person has not gone through the process before, you both might need time to learn more about the process before you apply.

Character call-out box

An occupation therapy (OT) assessment helps figure out what kind of support or equipment you need in your new home to live safely.

Stage 3 – Finding a new home

In this stage, you will be choosing what home you want to move into. Things you might spend time on include:

- **Finding the right home:** It might take time to find the right home for your individual wants and needs. For example, if you want to live in a particular suburb or town, or prefer to live on your own.
- **Finding available housing:** Depending on your area, housing that meets your individual needs may not be easily available. It might take time for the right home for you to become available.
- **Managing housing costs:** It might also take time to find a suitable home that you can afford. NDIS funding may help you meet some of the costs of a new home.

Stage 4 – Preparing to move and moving in

In this stage, you will be getting ready to move into your new home. Things you might spend time on include:

- **Waiting for the property to be built:** If you are moving into a newly built home you may need to wait for the builders to finish construction.
- **Organising specialist equipment:** You may need to buy special equipment, such as a hoist, to support you in your new home. It might take time for this equipment to be delivered to you.
- **Packing:** You might need to find someone to help you pack and move your belongings to your new home.
- **Arranging care and support:** You will need to find the right carers and supports to ensure you are healthy and safe. It can take time to set up your supports before you move.

Stage 5 – Settling in

In this stage, you will be getting familiar with your new home. Things you might spend time on include:

- **Adjusting to a new space:** Your new home might feel different and unfamiliar. That is okay, it can take time to get used to.
- **Re-building or learning new skills:** You might need to practice or learn new skills. This will help you feel confident about living independently.
- **Managing your supports:** You can ask for what you want and what you need. It might take practice to do this. Speaking up for your rights and preferences will help you feel comfortable in your new home.

Your support coordinator and support network can help you during each of these stages. You can get the help you need to move out at a time and pace that suits your needs.

Supporting a loved one?

Moving out of aged care can take some time and there are a few steps your loved one will need to go through. It can be helpful to talk to your loved ones' support coordinator to build a deeper understanding of timing expectations for their specific situation.

The process and time it takes to move out can cause emotional ups and downs for you and your loved one. Having a clear understanding of the key steps and expectations about things that can shorten or lengthen the timeline can help with managing this aspect of the moving experience.

Related toolkit content

Visit the '[How to plan a timeline for your move](#)' page in Chapter 4 for more information on how to plan a timeline for your move.

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:

- [SDA pathway and approval process](#) – Housing Hub
- [About Mainstream Housing](#) – Housing Hub
- [Living More Independently – Resource Series](#) – Housing Hub.

e. Understand your rights as a person with a disability

Key

Topic: Support with planning your move

Level of detail: Introduction (Detail level 2 out of 3)

Stage in the decision-making process

- Chapter 1

On this page you will find:

- Information on your rights as a person with a disability.

You have rights

These rights are there to make sure that:

- you are treated fairly
- you can make your own choices
- you get the support you need to live your life the way you want.

Some of your rights include:

- The right to live in your community and be included, just like everyone else
- The right to make decisions about your own life, with help if you need it
- The right to receive services that meet your needs
- The right to be treated fairly and equally.

For more information about your rights as a person with a disability, see: [Rights of people with disability](#) – Disability Gateway

Where can I learn more about my rights?

Disability representative organisations can give you information about your rights and advocate for you. They include:

- [Disability Advocacy Network Australia \(DANA\)](#)
- [People with a Disability Australia \(PWDA\)](#)
- [First Peoples Disability Network \(FPDN\)](#)
- [Women with Disabilities Australia \(WWDA\)](#)
- [Children and Young People with Disability Australia \(CYDA\)](#).

Visit the '[How an advocate can help you understand your rights](#)' page in Chapter 4 for more information on what an advocate can do and where to go to find an advocate in your area.

Supported decision making

Everyone has the right to make decisions about their own life. This can be everyday choices - like what to wear, or bigger decisions, like where to live. Sometimes, you might want or need help to make these decisions. This is called **supported decision making**. Supported decision making means that you get the help you need to make decisions while still having control over the things that matter most to you.

For more information on supported decision making, visit: [My Rights: Supported Decision Making](#) - WA's Individualised Services.

Supporting a loved one?

You play a key role in helping your loved one understand their rights and feel confident in knowing they are in control of their own life. This might mean helping them connect with disability organisations that can provide valuable information and support.

While your support is important, it is important to remember that the final decision is always theirs. You may help guide them through their options and offer advice, but ultimately, they have the right to make choices about things that shape their life.

Related toolkit content

Visit the [‘How an advocate can help you understand your rights’](#) page in Chapter 4 for more information on how an advocate can support you and where to go to find an advocate in your area.

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 about **your rights**, visit:

- [Rights as a person with a disability](#) – Housing Hub
- [Rights and legal](#) – Disability Gateway
- [Rights of people with disability](#) – Disability Gateway
- [Your rights and responsibilities](#) – NDIS
- [United Nations Convention on the Rights of Persons with Disabilities \(UNCRPD\)](#) – Human Rights.

For more information about **supported decision making**, visit:

- [My Rights: Supported Decision Making](#) – WA’s Individualised Services
- [Support decision making](#) – Inclusion Australia
- [Supported decision making policy](#) – NDIS.

For more information about the support that **disability representative organisations** can provide, visit:

- [Disability Advocacy Network Australia \(DANA\)](#)

- [People with a Disability Australia \(PWDA\)](#)
- [First Peoples Disability Network \(FPDN\)](#)
- [Women with Disabilities Australia \(WWDA\)](#)
- [Children and Young People with Disability Australia \(CYDA\)](#).