

# Identify > Explore > Transition

## Ease Into Independent Living

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A free step-by-step guide to support people with disability, families, and guardians



**MOSAIC**

Creating possibilities,  
transforming lives.



## Acknowledgement of Country

Mosaic Community Care acknowledges the traditional custodians of the land – the Whadjuk people of the Noongar Nation – on which we live, work, and deliver our services.

We also acknowledge and pay respect to the Noongar people’s ongoing culture, beliefs, relationship with the land, and their rich contribution to life in this region.



# Your key to independent living

Deciding or moving to supported independent living is a big change. It can be an overwhelming life decision you make for yourself or your loved one with disability.

In the past, homes for people with disability didn't offer individualised support and were isolating. Things have come a long way since.

Today's supported independent living options are designed to be inclusive, empowering, and community focused. They support people with disability to live independently while receiving personalised support services.

When considering supported independent living, start by focusing on your or your loved one's preferences and goals. Have open conversations with your loved ones to understand their desires and concerns.

There are a range of disability accommodation options and ways in which you can use them.

This step-by-step guide is your key to independent living. It will walk you through everything you need to know about disability accommodation options, supported independent living, and what's involved in the process.



# Phase 1 > Identify

## What you'll learn:

- When to start looking for supported independent living options?
- What type of supports you may require?
- What housing options are available?
- What supports may be funded in your NDIS plan?
- Checklist: What housing will meet my needs?



## When to start looking for supported independent living options?

You or your loved one may need to start looking into supported independent living (SIL), if:



### Your support needs are increasing

If you find yourself struggling more with daily tasks such as cooking, cleaning, or personal care, it might be time to consider Supported Independent Living. Additionally, if you require overnight support or supervision, this could be an indicator that your current living arrangements may no longer be suitable to support your independence.



### You need more suitable living arrangements

As parents or carers age, they may not be able to provide long-term support. Moving out of the family home can help you gain more independence and align with your capacity-building Plan goals under the National Disability Insurance Scheme (NDIS).



### Your support needs are not being met

If your existing support, such as in-home care, is no longer meeting your needs, it might be time to look for more structured support. SIL with trained staff can provide the necessary round-the-clock assistance to ensure your needs are adequately met.

## What type of supports you may require?

### > 24/7 Supported Independent Living

It is a shared house model where supports are provided 24/7. It includes active or inactive overnight supports. Assistance from support person/s is shared among other residents living in the house.

### > Drop-in supports – shared overnight support

It is suitable for individuals who don't require full-time supports but can benefit from shared overnight supports, where the support person can be contacted for assistance via available communication devices at home (i.e., phone, buzzer, intercom, etc.).

### > Drop-in supports – no overnight support

It is suitable for individuals that require support intermittently throughout the day or week, but not at night.

## What housing options are available?

### > Community/social housing

The Community Disability Housing Program (CDHP) provides access to appropriate and affordable housing for people with disability in Western Australia. It assists people with disability who require significant and ongoing support to live safely within the community. This includes singles, couples, families, and people who need to live with a carer. CDHP properties are managed by Community Housing Organisations. Mosaic Community Care is one of these organisations.

### > Public housing

The Department of Communities provides rental accommodation to eligible households across Western Australia. Rent is calculated at 25 per cent of gross assessable household income. You may be placed on the public housing waiting list if you meet Communities' eligibility criteria.

### > Private rental

This may include living with peers who don't have disability. Some organisations, like Mosaic, can provide the in-home supports either 24/7 or drop-in which sits separately from your private rental agreement.

### > Buying your own home

Keystart is an initiative of Western Australia's Department of Communities provide an affordable pathway into home ownership. Since 1989, Keystart has supported hundreds of thousands of Australians get into home ownership. Keystart loans have lower entry costs, with its low deposit requirement and no lender's mortgage insurance.

### > Specialist Disability Accommodation (SDA)

Specialist Disability Accommodation (SDA) is a range of housing designed for people with extreme functional disability or very high support needs. SDA dwellings have accessible features. It is designed to help residents live more independently and allow other supports to be delivered better or more safely. NDIS provides funding for SDA.

## There are four categories of SDA design standards:

### > Improved Liveability

Housing that is designed to improve 'Liveability' by incorporating a reasonable level of physical access and enhanced provision for people with sensory, intellectual or cognitive disability.

### > Fully Accessible

Housing that is designed to incorporate a high level of physical access provision for people with significant physical disability.

### > High Physical Support

Housing that is designed to incorporate a high level of physical access provision for people with significant physical disability and requiring very high levels of support.

### > Robust

Housing that is designed to incorporate a reasonable level of physical access provision and be very resilient, reducing the likelihood of reactive maintenance and reducing the risk to the participant and the community.



## What supports may be funded in your NDIS plan to assist with building independent living capacity?

Your current NDIS plan may have funding available to assist with exploration of housing, functional capacity assessments or activity of daily living development.

They would be listed under the following categories:

### Core

- Assistance with Daily Life: to assist with skill development.
- Assistance with Daily Life Tasks in a Group or Shared Living Arrangement: Short- or medium-term accommodation or assistance to provide the experience of living out of home and/or independently.
- Assistance with Social, Economic and Community Participation: to assist with skill development.

### Capacity Building

- Support Coordination: to assist with exploring housing opportunities and connect with agencies
- Increased Social and Community Participation: to assist with skill development.
- Improved Daily Living: to assist with skill development and conducting assessments for evidence required to apply for Home & Living funding.

## Checklist: What housing will meet my needs?

I would like to live in:	Yes	No	Maybe
The inner city			
Suburbs close to the city			
North of the river			
South of the river – including Rockingham and Mandurah			
East of the river – such as the Perth Hills region			
A safe community that is easy to get around (good footpaths and safe places to cross busy roads)			
A neighbourhood with a strong sense of community			
A diverse neighbourhood with access to a range of different foods and cultures			
A neighbourhood with people who have similar values and who are from the same culture as me.			
Other (please list)			
Other important information			

It's important that I live close to:	Yes	No	Maybe
Family			
Friends			
Community facilities (library, pool, community centre)			
Accessible community services (library, pool, community centre)			
Public transport			
An accessible train station			
An accessible bus stop			
A shopping centre			
An accessible shopping centre			
Medical facilities			
Accessible medical facilities			
Other (please list)			
Other important information			

I would like to live in these suburbs:	Postcode	Why? (e.g. stay close to family, employment, study etc.)
1.		
2.		
3.		
Other important information		

I would like to live:	Yes	No	Maybe
By myself			
With my partner / children			
With a family member (i.e. parent or sibling)			
With friend/s			
With a host family			
With other people without disability			
With other people with disability			
In a home sharing arrangement			
Other (please list)			
Other important information			

<b>If I was to share with others, it's important to me that I live with:</b>	<b>Yes</b>	<b>No</b>	<b>Maybe</b>
One other person			
2-4 other people			
People my own age			
Men			
Women			
A mix of genders			
People I can communicate with			
People I share interests with			
Other (please list)			
Other important information			

<b>I would like to live in this type of housing:</b>	<b>Yes</b>	<b>No</b>	<b>Maybe</b>
A house			
A duplex/villa/townhouse			
An apartment			
A unit or bungalow			
Other (please list)			
Other important information			

<b>I would like to live in this housing arrangement:</b>	<b>Yes</b>	<b>No</b>	<b>Maybe</b>
A group home/shared supported accommodation (SIL)			
A self-contained flat, sharing support with other people with disability living nearby (ILU)			
My own self-contained unit/apartment area within a larger development			
A supported residential facility (SRF - hostel)			
A share house			
A host family arrangement			
Other (please list)			
Other important information			

<b>I will need these modifications in my house:</b>	<b>Yes</b>	<b>No</b>	<b>Maybe</b>
Fully accessible bathroom			
Ramps or inbuilt door frames – no steps			
Grab rails throughout the home			
Widened doorframes			
Ceiling hoists or space for portable hoist			
Adjustable benches			
Lowered light switches			
Visual alert systems			
Individual air-conditioner unit			
Other (please list)			
Other important information			



## Phase 2 > Explore

### What you'll learn:

- What disability housing options are funded by the NDIS?
- What do I need to do get NDIS funding?
- What if I don't get NDIS funding for disability housing?
- How to find a disability housing provider?
- Checklist: What questions to ask your disability housing provider?



## What disability housing options are funded by the NDIS?

The National Disability Insurance Scheme (NDIS) funding includes four disability housing options:

- **Supported Independent Living (SIL)** is the supports you receive from people paid to help you live independently in your house.
- **Specialist Disability Accommodation (SDA)** is the specialised building you live in.
- **CORE** refers to supports that can be used in the house or in the community 'flexibly'.
- **Individual Living Options (ILO)** is funding to find, create and manage a specialised housing arrangement.

### Supported Independent Living (SIL)

The intent of SIL is to support participants to improve their capacity for independent living, rather than provide day-to-day activities for the participant. It is generally for 24/7 care in a house where care is shared amongst the housemates.

SIL helps people with high support needs live in a suitable home environment by providing support with daily tasks like personal care and cooking.

#### > What are the benefits of this option?

- 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

#### How can I apply for SIL?



1. You need a Housing Goal in your NDIS plan. Request for Support Coordination or Specialist Support Coordination funding to assist with the exploration and application for Home & Living funding.
2. Complete NDIS' Change of Details or Situation form. Include evidence to explain your daily support and housing needs, the impact your functional capacity has on your daily life, and the other home and living options you have explored, and why they don't meet your needs.
3. Once approved, your plan will include an amount of funding that has been determined by the NDIA to meet your needs.
4. Find a suitable SIL provider. The NDIA will allocate you a Home & Living amount in your plan. The SIL provider will inform you if they can provide the appropriate level of support to meet your needs with this amount.

## Specialist Disability Accommodation (SDA)

If the design of a house could make you more independent or safer, then SDA may be for you. SDA is housing designed specifically for people with extreme functional disability or very high support needs.

### > What are the benefits of this option?

- You can live 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

### How to apply for SDA?



1. You need a Housing Goal in your NDIS plan.
2. Create a Housing Plan that includes housing needs. This will typically be done by your Support Coordinator and an Occupational Therapist (or by yourself and any Allied Health professional that supports you). This will include an SDA Functional Capacity Assessment.
3. Send this information to the National Disability Insurance Agency (NDIA). They will assess if you need SDA funding as part of your NDIS plan. This will determine which one of the four 'Design Standards' (mentioned in the previous section) apply to your needs. Your SDA level is yours for life, you do not need to reapply unless you want it to be re-assessed.
4. Once approved, SDA will be included in your plan as 'Quote Pending'. Your chosen SDA provider will submit this quote to NDIA for approval.

### Did You Know?

The NDIS Quality and Safeguards Commission is actively exploring the separation of Specialist Disability Accommodation (SDA) and Supported Independent Living (SIL).

This initiative stems from concerns raised by the NDIS Review, the Disability Royal Commission, and the Commission's own inquiries into supported disability accommodation. This will ensure that NDIS participants have choice and control when deciding upon providers without conflict of interest influencing their decision.

## CORE

This includes supports that enable NDIS participants to complete daily living activities and work towards their goals and meet their objectives. Transport and assistance with household tasks are examples of core supports. Personal care supports help with things like hygiene, using the restroom, eating and drinking, and going to appointments.

### > What are the benefits of this option?

- 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 supports are limited to 6 hours a day and can be used flexibly.
- This includes:
  - bathing, dressing, using the restroom, and grooming for up to two hours
  - help with eating and medication for up to two hours
  - mobility support for up to one hour
  - toileting assistance for up to one hour

## Individual Living Options (ILO)

ILO is a package of supports that helps you live the way you want in the home you choose. These are living arrangements that focus on the individual. They include

- Living Alone,
- Co-Residency,
- Host Arrangements, and
- Living Together options.

They are an alternative to group home services. The packages are tailored and flexible and closely monitored. An ILO provider will help you define what you want, then find and create it. The ILO provider would create a quote which they would then send to NDIA for review.

### > What are the 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



## What do I need to do to get NDIS funding?

The National Disability Insurance Agency (NDIA) have a dedicated Home & Living Team who determine your eligibility and funding amount. They use the evidence provided from various sources to make these judgements.

### The kind of information and evidence they are looking for include:

- Positive Behaviour Support Report
- Functional Behaviour Assessment
- Functional Capacity Assessment
- Speech Pathology, Physiotherapy, Occupational Therapy, Dietician, GP or any other specialist reports
- Carer Impact Statement
- Support Worker Statement

Your Support Coordinator, Occupational Therapist, or NDIS Local Area Coordinator (LAC) should assist you to complete the Home & Living Supporting Evidence form. The form will help the NDIA understand your:

- Daily support needs
- Health and medical needs
- Current circumstances and changes required
- Housing history
- Strengths
- Barriers and risks
- Ongoing requirements

The NDIA will use this information to determine appropriate home and living supports that may assist you to pursue your goals. This includes SDA or housing support models such as SIL, ILO, and mainstream housing with drop-in supports.

There are several different types of NDIS supports that may be included in your plan when you need home and living support. You can view them on the [NDIS website](#).

## What if I don't get housing funded in my NDIS plan?

There are mechanisms in which you can request your case be reviewed. Ensure that the NDIA provides you with a letter outlining why you did not meet eligibility criteria. This will provide your support team with a baseline to gather more evidence and address the highlighted criteria.

If you want the NDIA to review a decision made about your home and living support, you will need to ask them for an internal review.

You can do this by:

- completing a **request for a review of a decision form**
- calling the NDIA on **1800 800 110**
- sending an email at **enquiries@ndis.gov.au**
- visiting one of **NDIA's offices**. See their office location page on the [NDIS website](#).

You need to ask the NDIA to change your NDIS plan or review a decision if you want to consider home and living supports.



## How to find a disability housing provider?

Once you have received funding, it is time to find the right provider. The NDIS website has a [Provider Finder](#) feature that participants can use to find housing providers.

Your Support Coordinator or Plan Manager can also assist you to research providers that can meet your requirements.

There are several housing websites sites that list vacant properties and whether these properties have a SIL provider included or whether you can bring/choose your own supports. Some of these include:

- **Housing Hub:** [www.housinghub.org.au](http://www.housinghub.org.au)
- **Go Nest:** [www.gonest.com.au](http://www.gonest.com.au)
- **Disability Housing:** [www.disabilityhousing.com.au](http://www.disabilityhousing.com.au)

If you are looking to rent privately, look for properties under the National Rental Affordability Scheme (NRAS). It offers financial incentives for investors to build and rent dwellings to low- and moderate-income households at below-market rates. You can [learn more about NRAS on the Department of Social Services' website](#).

A reliable disability housing provider will complete a compatibility process to ensure that you or your loved one will live harmoniously with the current residents.

Mosaic Community Care has a robust compatibility process in place to ensure sustainable living for you and other house tenants. This includes considering input from you, your support network, current residents, and their supports (i.e., therapists, family members, house staff etc).

## Checklist: What questions to ask disability housing providers?

Support needs and goal	Asked
What is your experience in supporting people with similar needs and goals?	
How do you tailor your support to individual needs and preferences?	
What is your approach to fostering independence and community participation?	
Do you have experience supporting people with specific conditions or disabilities?	
How do you address complex needs?	
Can I bring my own community access and/or therapy supports?	
How do you ensure that the support stays relevant to my needs?	
Home environment and accessibility	Asked
What are the accessibility features of the home?	
Is the home environment safe and inclusive?	
How do you facilitate social interaction and community access?	
Are there opportunities for family and friends to visit me?	
What is your approach to managing risks and emergencies?	
Staffing and training	Asked
What are the qualifications and experience of your staff?	
What training programs do you offer to your staff?	
Do you have a system for ongoing staff training and development?	
How do you ensure staff are familiar with individual needs and preferences?	
What is your approach to providing 24/7 support?	
NDIS compliance and costs	Asked
How do your services align with the NDIS price guides?	
Are there any additional fees beyond the NDIS funding, such as board and lodging, or personal items?	
How do you record and report support provided for NDIS compliance?	
How do you help participants understand their NDIS plan and budget?	
What is your experience with NDIS compliance and monitoring?	
Provider philosophy and approach	Asked
What is your philosophy of care and support?	
How do you involve participants in decision-making?	
How do you assess compatibility of residents?	
What is your approach to resolving issues or concerns?	
What are your policies and procedures for safeguarding and quality assurance?	
Can you provide references from current or former clients?	



## Phase 3 > Transition

### What you'll learn:

- What documentation do I need to provide?
- What won't be funded by the NDIS as part of Home & Living?
- What to expect before, on the day, and after moving into a Mosaic home?



## What documentation do I need to provide?

Once you have chosen your disability housing provider, they will require documentation to be completed prior to move in.

These may include:

- Medication purpose form, which is completed by your general practitioner (GP) outlining the purpose, type and frequency of use.
- Register of assets: a list of items you will bring into the house
- Management plans for conditions, such as diabetes, asthma or positive behaviour support (PBS).
- Service agreement that outlines payments.
- Accommodation agreement that outlines each party's roles and responsibilities.

With most Supported Independent Living homes, the shared spaces will be furnished. Each resident is responsible for furnishing their own bedroom at their own cost.

Board & Lodging fees apply which cover the costs of utilities, groceries, cleaning supplies etc. These costs are usually a percentage of a person's pension (i.e., Disability Support Pension or Aged Care Pension).

## What won't be funded by NDIS as a part of your Home & Living allocation?

- Day-to-day living costs
- Accommodation and household related costs, including:
  - Rent, rental bonds, home and property deposits, stamp duty, mortgage repayments, and strata fees.
  - Purchase of land, or house and land packages.
  - Standard home security and maintenance costs, fencing, gates and building repairs.
  - Pools, pool heating and maintenance, spa baths, saunas, steam rooms.
  - Standard home repairs, home improvements, standard renovations and maintenance.
  - Water, gas, and electricity bills, council rates, land taxes and levies.
  - Water filters, purifiers, or aerators.
  - Electricity generators, solar panels, home batteries for power storage, hot water and gas systems.



- Standard household (including garden) items, appliances, tools and products. For example, a dishwasher, fridge, washing machine, non-modified kitchen utensils and crockery, food processors, electric toothbrushes, floor rugs, beanbags, standard mattresses, and bedding.
- Standard furniture, fixtures or fittings. For example, lounges, beds, fire alarms, blinds.
- Food and groceries:
  - Groceries including all food, beverage, cleaning, household and health products.
  - Fast food services, takeaway food and food delivery platforms (excluding meal delivery platforms where the food and ingredient component can be separately identified from the meal preparation and delivery component).

## **What to expect before, on the day, and after moving into a Mosaic home?**

### **Before moving into a Mosaic home:**

- We will complete a compatibility check to make sure that the home and any potential housemates are the right fit for you and them.
- You will become familiar with the layout of the home, including choosing your bedroom.

- You will spend time with your new housemates and meet Mosaic's house support staff.
- You can bring your own furniture for your bedroom if you like. Your room is your own space, which means you can furnish it and decorate it however you want. The rest of the Mosaic home is furnished.
- Relevant people in your network (i.e., family or guardians) will be provided with contact details of the house and the Home & Community Lead.
- You will be linked with the local General Practitioner (GP), pharmacy and dentist, if required.

### **On the day of the move**

- Mosaic staff will assist you with unpacking and re-orientation to settle into your home.

### **After moving into a Mosaic home:**

- You will settle into your daily and weekly routine, including any community activities, appointments or visits with friends and family.
- Your key family/support contacts will be updated regularly about your well-being and be informed of any issues or changes.

# Simone's story

Simone finds her home environment at Mosaic's Supported Independent Living (SIL) like no other. She has been residing in her Mosaic home since early 2020. Simone's mother, Grace says it's made a big difference.

"In her previous home, Simone was not given the opportunity to contribute to the household by way of chores etc. and independence was not encouraged," Grace says.

Simone lives with intellectual and physical disability, comprising cerebral palsy, epilepsy and severe dysphagia. She requires the use of a hoist and wheelchair.

"Since moving into a Mosaic home, Simone has just come out of her shell and now

really shines. She has learnt new skills, engages with all her house mates and the staff. I honestly think she feels part of the team there, like she really belongs."

Mosaic's team of experienced Home and Community Leaders use a proven, person-centred approach. This ensures a person's unique needs and preferences are met for SIL and other support services, while openly communicating and consulting with the person and their family or guardian on an ongoing basis.

Grace adds, "Simone appreciates being seen and heard, even though she doesn't talk much. Mosaic's staff based in the house give her options. She is not just told that she must wear this, drink that or eat this. She has choices and she loves the companionship of her housemates as well."

[Read Simone's story on Mosaic's website >](#)

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# Mosaic Community Care

At Mosaic, we open a world of possibilities and experiences. And we do it together, one client and life goal at a time.

We provide disability support services that give people across Perth and their families more choice, control, and independence.

This has been our mission since 1992, when our not-for-profit organisation was established by three Perth families who wanted more options and opportunities for loved ones living with disability.

Today, as a registered NDIS provider, you'll find the same focus on family and community underpins everything we do for people living with intellectual disability, acquired brain injury, autism, and other physical, neurological, sensory and mental health conditions.

That's why our 300+ team, working across 20+ locations throughout Perth, still feels like an extended family, building one-on-one relationships that enable us to personalise our growing range of services.





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NDIS Provider