

# My Housing Plan

# Information Book



Name

.....

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## Acknowledgments

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With the help and information from:

**Housing Hub**

<https://www.housinghub.org.au>

**NDS** National  
Disability  
Services

<https://www.nds.org.au>



**Tenants  
Victoria**

<https://tenantsvic.org.au>



COMMUNITY HOUSING LTD  
GROUP OF COMPANIES

<https://chl.org.au>



<https://www.ndis.gov.au>

**HOUSING  
CHOICES  
AUSTRALIA.**

<https://www.housingchoices.org.au>

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# Introduction



**ndis**



**My House**

## My Housing Plan

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# My Housing Plan Workshop



This workshop is for you to think about what your dreams and aspirations are for where and how you want to live.

At the workshop we will talk about home and living choices, so you can start thinking about your goals.



At the end of the workshop, you will have a My Housing Plan that you can talk about with people that support you and take to your NDIS planning meeting.

It is important for you to know that even though you have something in your “My Housing Plan” the NDIS may not pay for it to happen.



The NDIS will only pay for things that are “reasonable and necessary”. This means support that is just right for you and that is fair.





Some things that support you might be paid for by the NDIS and some might be from community or other services.

## My Housing Plan Information Book

The My Housing Plan Information Book is for you to keep.

This book has information about:

- your rights
- NDIS planning
- housing choices
- where you can go to get help or to find out more if you need it.



There are also pages in this book where you can write down things that you think are important.

After the workshop you can go through this information book with someone you trust to help you think about what house and living choices would meet your needs.



# Rights and Responsibilities



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## Human Rights

In 1948 the United Nations Proclaimed the Universal Declaration of Human Rights for all people and all nations.



**This means that every human being has Rights.**

All people have equal rights, it should not matter who they are or what they do.



**We are all human beings**

**We should all be treated equally**



## Human Rights are the rights and freedoms that all people have.

It does not matter where you are from, how old you are, if you have a disability, what language you speak, who/what you believe in, who you love/like, what sex you are or anything else.



## Human rights are for everyone.

### You have the right to:

- Be free and safe
- Freedom of expression (to speak up)
- Privacy
- Work
- Be part of your community
- Vote
- Have somewhere to live



## You live in Australia



## What are your Rights?

The Australian Government makes rules for people living in Australia. These are called laws.

When the government makes new laws they have to make sure that they don't take away people's human rights.

There is a law called The Australian Human Rights Commission Act 1986.

This law makes sure all Australians have human rights.



## You live in Victoria



## What are your rights?

The Government of Victoria makes laws for people living in Victoria.

In Victoria there is a law called the Victorian Charter of Human Rights and Responsibilities Act 2006.

The Charter makes sure **all** Victorians have human rights.



## In Victoria you have the Right to:



### Freedom

- To be free and safe
- To speak up for yourself
- To have your own things



### Respect

- To be listened to
- To be treated in a good way
- To be a valued member of your community



### Equality

- To be treated the same as everyone else
- To be able to do things like everyone else can
- To have information



### Dignity

- To be able to make your own choices and decisions
- To be treated as an adult
- To have privacy



# Responsibilities

## Everyone has Rights and Responsibilities

Our responsibilities are to respect our rights and the rights of other people.

### You can be responsible by:

- Respecting the rights of other people.
- Following the law.
- Not hurting yourself or other people.
- Treating everyone equally and with respect.
- Being kind and caring to other people.
- Being part of the community.



## Remember

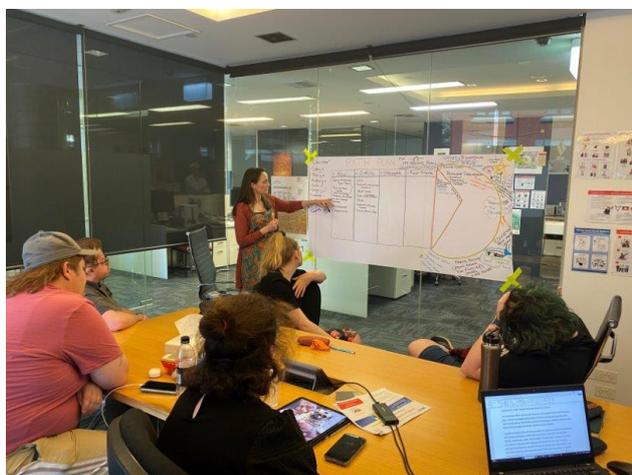
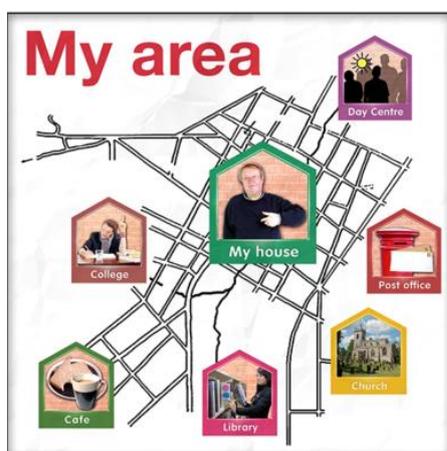
**With Rights comes Responsibilities**



## You have a right to have a say about:



- where you live
- how you want to live.
- who you live with.



It's important to think about:

- where you want to live
  - how you want to live
- so then you can talk about it in your NDIS planning meeting.





# Planning, decision making and goals



## My Housing Plan

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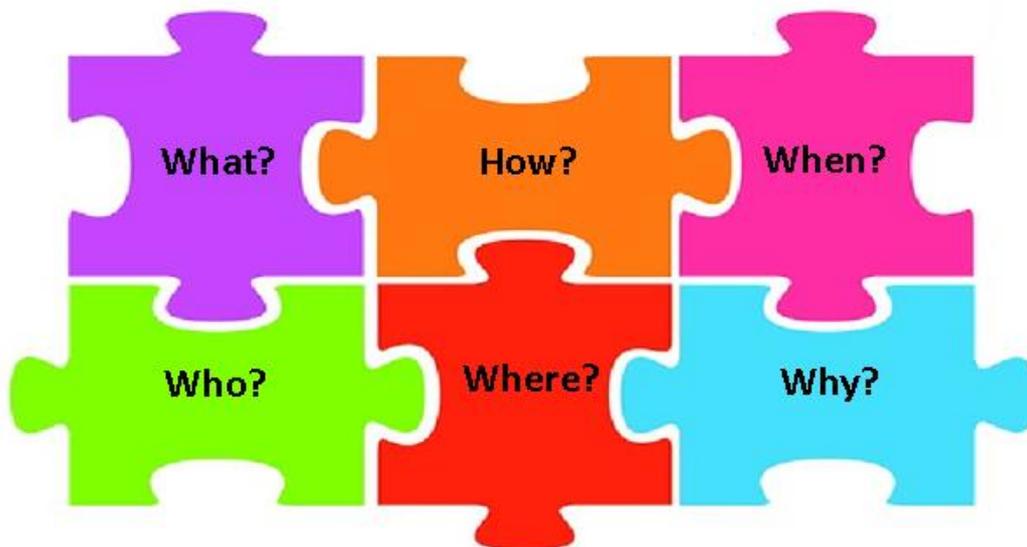
# Planning is:

What helps us to know how to do the things we want to do.



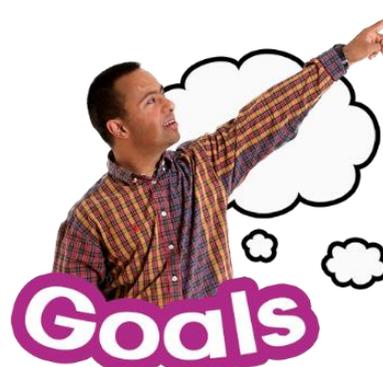
A plan tells us about things that we are going to do.

**Some of these things are:**



# Funding

Funding is money that is given by the government to help pay for the supports you need to help you with your goals.



NDIS Funding can be used for things like support to:

- do things for yourself (being independent).
- be part of the community.
- learn new things.
- get a job.
- have a healthy life.



Day Service



Group Home



Work or Volunteering



Individual support



Aids and Equipment



Transport



If you get a Disability Support Pension (DSP) getting funding from the NDIS does not change your pension.

You need to use your money from the pension to pay for things like:

- Food
- Clothes
- Rent
- Movie tickets
- Haircuts
- Bills

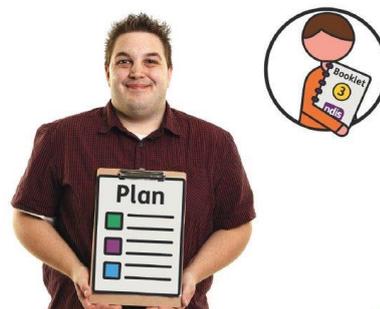


## Why do you need a plan?

- To help you think about what you want to happen.
- To make sure you get the funding and support you need to help you reach your goals.

Your NDIS plan has information about:

- you and your goals.
- the supports you need.
- the funding the NDIS will give you.



### Using your NDIS plan

Booklet 3 of 3

Easy Read version



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# Planning and the NDIS



When you do your NDIS plan you will need to think about the things you are doing now and what things you would like to do.

**At your NDIS planning meeting it is important to think about how you want to live and what support you need.**

## Your goals

Your goals help NDIS know how they can support you in the right way.

You can have as many goals as you want.

Your goals can be about anything you want.



They can be:

- big or small.
- For now (short-term) or for in the future (long-term).



At your NDIS planning meeting, think about your disability and what support you need.

This will help you with your goals.

Planning  
can help  
you lead  
your own  
life!!

**If you want to make goals about where or how you live, this is where you can talk about your housing plan.**

## Remember...



- You should lead your life.
- Your plan should be about you.
- Start thinking about your goals and needs.

If you are feeling unsafe or not getting good support, you can make a complaint to the NDIS Commission.



NDIS Quality  
and Safeguards  
Commission

**Phone: 1800 035 544**

[www.ndiscommission.gov.au](http://www.ndiscommission.gov.au)

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# Supported Decision Making

Supported decision making helps you:

- have control in your life.
- learn new things and get information.
- with small decisions and big decisions.



A small decision might be what to eat.

A big decision might be where to live.

The support you need for decisions might change.

## How NDIS does supported decision making

The NDIS know that lots of people and services need to work together in supported decision making.

For supported decision making, the NDIS work with:

- People with disability and their family
- NDIS services
- Services that anyone can go to.



# People who support with decisions

People who support you to make decisions are called decision supporters.

A decision supporter helps you:



- think about what you want.
- know the choices you have.
- think about what good or bad things might happen because of a choice.

Decision supporters must try to find out and know what you want if it is hard for you to say this.

You can choose anyone to be a decision supporter.

**Supported decision making is having someone that you trust help you make a decision, but not make it for you.**





# Living Choices



## My Housing Plan

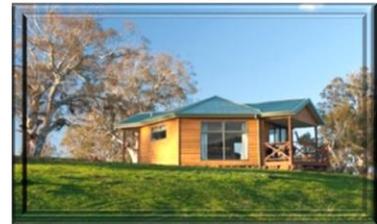
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## Where do you dream about living?

Some people want to live:

- in the city,
- near the beach
- on a farm in a small town



Some people know what suburb they want to live in.

**Think about where you would like to live.**

## If you could choose, who would you like to live with?

Some people want to live with their family,  
some people want to live on their own,  
with friends or with one or two other people.



**Think about who you would like to live with.**

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## What would you like to have near your home?

Some people want to live near their family, some people want to live close to public transport.



For some people living close to a hospital, their doctor or chemist is important.

Some people want to live close to the water or parks and some people want to live near cafes or shopping centres.



**Think about what you would like to have near your home.**

## Would you like a pet?



Some people want to have a dog as a pet, some people want a cat or a bird.

Some people might want chickens or a horse.

Some people don't want any pets.

**Think about if you would like a pet, and if you do, what kind?**



# What kind of home would you like to live in?

There are different kinds of homes.



Some people want to live in a house with a yard, which might have room for a pet or a garden.

Some people want to live in a unit, which has other units next to them. Units have a much smaller yard or a courtyard.



Some people want to live in a granny flat, which can be in the backyard of someone else's home.

Some people want to live in a group home with other people with disability, and have staff support all the time. Some people want to live in a keyring model, which is where people live mostly independently but share staff support when they need it.



Keyring models sometimes have an area that people can eat or spend time together.





Some people want to live in a high rise building or apartment. These do not have yards, but usually have a balcony.

**Think about what kind of home you would like to live in.**

## What do you need to have in your home?

Everybody has different support needs.

Sometimes this means their home needs to have open plan or wide doorways for their wheelchair, or a sensory room or different lighting because bright lights can make it hard for some people to deal with.



Some people need an accessible bathroom and / or bath and some people need an area outside that they can sit and spend time in.

Some people might want a pet, and so they need a fence.



**Think about what you need in your home.**



# What would you really like to have in your home?

Everybody has different things they like to do.



Some people have hobbies, like model trains or painting, so it would be important for them to have a space they can do their hobbies.

Other people might want a trampoline, basketball ring or a home gym to do exercises.



Some people want their friends or family to be able to spend the night, so they would like a spare bedroom. Others might have a car and want a garage.

Some people want a big backyard and maybe a garden and some people want a place to sit in the sun, but not have to worry about cutting the grass, so they would like a balcony.



**Think about what you would really like to have in your home.**







# Support you need



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## The NDIS can give money to help people live independently.

This could be for things like:

- Equipment like rails and ramps
- Staff support



People use equipment, technology, and devices like communication aids every day to make their lives easier and help them do everyday things that they can't do because of their disability.

This is called Assistive Technology.

The equipment should help people with different activities, or something they can't do now.

The equipment might make it easier to do some things or mean they don't need as much help from someone else.

The NDIS will only fund equipment for people that need it because of their disability.



The NDIS does not fund things that everyone needs, like couches or TV's.



## Do you need assistive technology or equipment to help you do things in your home?



Some people need ramps or rails in their home to help them get around safely or be able to do things for themselves.

Some people may need a bed that can go up and down to help them get in or out of bed easier and/or safer.



Some people might need benches that are lower so they can do things in the kitchen when they are sitting in their wheelchair.

For some people having blinds or lights that can work by “talking to them”, which is called voice controlled, means they can more independently.



**Think about what assistive technology or equipment could help you be more independent at home.**



## Supported Independent Living (SIL)

Supported independent living is one kind of support that helps you live in your home.



This support could be for things like getting help to cook meals, clean the house, or do your washing.

It helps you live as independently as you can.



Supported independent living is for people who need some help at home all the time.

**Think about the things you need staff to support you to do.**



## Personal care supports

Personal care supports are for help with things people do every day like:



- having a shower, brushing your teeth and putting your clothes on.
- going to the toilet.
- eating and drinking.
- going to appointments.
- using equipment like hearing aids or communication devices.
- moving around, getting in and out of bed or on and off the toilet.

People might need personal care supports in different places, like at home, when they are in the community and/or at work.

There are different kinds of home and living supports. For more information go to:



<https://ourguidelines.ndis.gov.au/supports-you-can-access-menu/home-and-living-supports>

Talk to people you trust to help you choose what support is best for you.



## When do you need staff support?

Some people need staff support all the time or most of the time.



Some people need staff support some of the time or not very much of the time.



**Think about how much support you need.**





# Skill Building



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## Capacity Building

Sometimes you hear the words “Capacity Building”.

This is supports that help you learn skills to be more independent and help you with your goals.



You may want to learn skills to be able to be more independent at home, like washing your clothes or cooking meals.

You might want to learn skills to help you live more independently, like helping with how you feel, using public transport, or doing your banking.



You can get funding in your NDIS plan for supports that help you work on these skills if they are part of your goals.



Some of the ways the NDIS can fund supports for capacity building are:



### Home Living

Supports for you to find a place to live. This could be for help to fill out forms for rental homes, making sure you are being responsible as a renter, or that the home is right for you.

### Social, Community and Civic Participation

This is support for you to do a program or activity that helps you with your social skills, meet other people and be part of your community.



### Employment

Support to help you find and keep a job. This could be for things like a support worker to help you at your job.



## Relationships

Support to help you have good relationships with other people. This could be for things like learning what to do when you get really angry or sad, or how to speak up when someone does something that you do not like.



## Health and Wellbeing

This funding is for support with exercise or diet. This could be for things like help with a plan to eat well to stay healthy, or personal training to meet your goals.

It is important to know that the NDIS does not pay for you to go to the gym.

## Daily Activity

Support to make your skills better, be independent and be part of your community.

This could be for:

- occupational therapy that helps with how your body moves.
- speech therapy to help you with talking and communication.
- physiotherapy that helps with getting your body stronger.







# Housing Options



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## Social Housing

Social housing is for people who don't have enough money to rent or buy a home on their own.

When you rent a home, you pay to live in a home someone else owns.

Social housing might be:

- **public housing** – homes that governments own and manage.
- **community housing** – homes that other organisations own and manage, like Housing Choices Australia.



## Affordable housing



Affordable housing means homes you can rent or buy for not as much money as normal renting or buying.

This is because people, like the government or community housing organisations, like Community Housing LTD help with the cost of the home.

Affordable housing is for people on lower incomes.

Income is the money you get paid when you work, or money you get from the government like a pension.



## Housing for Aboriginal and Torres Strait Islander peoples

There are organisations that have housing for Aboriginal and Torres Strait Islander peoples.

They are called Indigenous Community Housing Organisations (ICHOs).



For more information go to:

Aboriginal Housing Victoria - <https://ahvic.org.au>

## Private Renting

Private renting is when you rent a home from a landlord who owns that house. Sometimes a real estate agent looks after the home for the landlord.



When you rent a home, it is called a tenancy.

A tenancy is a legal agreement that lets you live there like it is your home.

A legal agreement is when both sign their names because they agree to what is written down. What they have both said yes to cannot be changed unless a Court or Tribunal says it can.



Your landlord can never lock you out of your home or make you leave unless the Victorian Civil and Administrative Tribunal (VCAT) says they can, or you choose to leave.



Rent is the money you have to pay to live in the home.

Your landlord cannot ask you to pay more rent whenever they like or by how much they like. There are rules.

You also have to pay money, called a bond when you move in.

If you damage the house, don't clean it well or have not paid your rent when you move out the landlord can ask VCAT to use the bond to pay for these things.



The landlord cannot use the bond unless VCAT says yes.



If you move out and the landlord does not need to do anything to fix or clean the house, and you have paid all of your rent you will get the bond back.



## Share houses



You might live in a share house. This means that more than one person signs the same tenancy agreement (which can also be called a lease), pays rent and lives in the home with you. These people are called your housemates.

If you live in a share house, it is important to know your housemates well, because you and your housemates have to make sure the rent is paid on time and that the home is well looked after.



If you live in a share house and you want your housemates to support you with independent living you can talk to your Local Area Coordinator to ask if you can get funding from the NDIS for this.



# Specialist Disability Accommodation (SDA)

Specialist Disability Accommodation (SDA's) are places people who have very high support needs can live in.

Some SDA's are big houses that you can share with other people with disability, like a group home.



Some SDA's are small houses or apartments/units that you can live in by yourself or with another person.

Some SDA's have equipment for people who need it like hoists and ramps.

Some SDA's have special equipment for people who need a ventilator. A ventilator is a machine that helps people breathe.



An SDA might have wide doorways, a hoist in the bedroom or bathroom or strong walls and windows that won't get broken easily.



People who live in SDA have staff who support them with their needs like:

- getting dressed
- eating meals
- showering

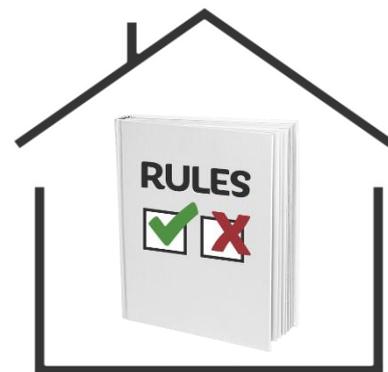


People who live in SDA have staff support to be independent, get out into the community and do things they want to do.



Some SDA homes have on-call support all the time. This means if the battery in your wheelchair stops working or you need some other support in a hurry, someone can help you.

SDAs might also have house rules. You should be told about these when you move in, and they must be fair. If you think the rules are not fair or you are not being treated fairly talk to someone you trust to get help.



Some people use the same service for their SDA and their Supported Independent Living (SIL). If you are not happy with your SIL but want to stay in your SDA talk to someone you trust to get help.



For more information:



You can watch some videos about SDAs on:

<https://www.housinghub.org.au/resources/category/sda-explainer-video-series?seeker=true>



Or read about SDAs at:

<https://www.ndis.gov.au/participants/home-and-living/specialist-disability-accommodation-explained>



Or see this VCAT guide:

<https://www.vcat.vic.gov.au/media/319/download>



## Buying your own home

Some people might want to buy their own home.



Some people with disability can save enough money to get a home loan.

Sometimes people with disability get help from family members, like their parents, to save enough money to get a loan to buy a home.

When a person has their own home, and then gets a disability, their home might not be right for them anymore. They may sell that home and buy something that is better for what they need (but might need a loan to help pay for the new home).

A home loan is money you get from a bank to pay for the home, and you need to pay the bank back that money over time.



If you are thinking of buying your own home, you can get information here:

Go to: <https://www.housing.vic.gov.au/home-ownership>



## Laws help protect the rights of people living in Australia.



The main law that keeps people who are renting in Victoria safe is the Residential Tenancies Act.

## Residential Tenancy Agreement

In Victoria, most people who rent sign a paper called a Residential Tenancy Agreement. This might be called a lease or rental agreement.

This tells you things like your rights and responsibilities when moving into your new home, how much rent to pay, and how to contact the landlord if there is a problem with the home.



There are some things that cannot go in a rental agreement, because they are against the law. This could be things like telling a renter that they have to pay for repairs to the home, like if your heater stops working.



There are some examples of SDA agreements on the Consumer Affairs Victoria website.

There are also some in Easy English:



Go to:

<https://www.consumer.vic.gov.au/housing/specialist-disability-accommodation/for-support-people/resources-for-sda-support-people>



Learn more about rental agreements on the Tenants Victoria website: Go to:

<https://tenantsvic.org.au/advice/starting-your-tenancy/rental-agreements/>



## Rights of a tenant

- To have privacy in the home (the landlord can only visit if they let you know when and why they are coming.
- To live in a house that is in a good condition and safe.
- To have things fixed properly and paid for by the landlord.
- To get help if you cannot solve a problem with your landlord. Many problems can be fixed at the Victorian Civil and Administrative Tribunal (VCAT). VCAT is like a court.
- To live in the home until you choose to leave, or until VCAT tells the landlord they can end the agreement.



If a landlord wants to end the agreement, they must give you a paper called a “notice to vacate” but you still do not have to leave unless VCAT says you do.

If you get a notice to vacate, get help straight away.

For more information, visit the Tenants Victoria website:

<https://tenantsvic.org.au/advice/landlord-problems/vcat/applying-to-vcat/>



## Responsibilities of a tenant



- To pay your rent on time.



- To not damage the house or make lots of noise.



- To ask the landlord to write that it is ok to do things, like putting things on the walls, like a TV or making changes to the house, before you do.



- To let your landlord know if you have broken something and talk about how much to fix it.



- To keep the home clean.



**Landlord responsibilities** are what your landlord must do while you live in their home.

- Fix parts of the home that are broken or damaged, like a leaky tap, mould or an oven.
- Some things need to be fixed straight away, under the law, like problems with the electricity or a broken water service. If things are not being fixed after telling the landlord – ask for help or apply to VCAT.



- Make sure there are things in the home that are important for people to be able to live well, like a heater in the living room and locks on the doors and windows. (These are called minimum standards.)



- Let you know if there will be any changes, like if the landlord wants to sell the house.
- Not treat you differently because of how old you are, if you have a disability, what language you speak, who/what you believe in, who you love/like, what sex you are, or anything else.

- Saying no to making changes to the home like putting in a ramp so you can get into the home. This is called reasonable modifications.



- If a landlord won't agree to make modifications to the home that you need because of a disability, VCAT can hear your case in 5 days to help fix the problem.

For more information, go to these Tenants Victoria website pages:

**Renter breaches**: <https://tenantsvic.org.au/advice/landlord-problems/renter-breaches/>

**Landlord breaches**:

<https://tenantsvic.org.au/advice/landlord-problems/breach-landlord/>

**Report discrimination**:

<https://tenantsvic.org.au/advice/common-problems/report-discrimination/>

**Repairs**: <https://tenantsvic.org.au/advice/common-problems/repairs/>

**Modifications**: <https://tenantsvic.org.au/advice/during-your-tenancy/modifications/>





# Other Information



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## If you need to learn about your rights as a tenant:

You always have the right to get support about your housing. Here are some Community Legal Centres that can help people in Victoria who have a disability know about and use the law to make sure their rights are respected:



### Villamanta Disability Rights Legal Service

<https://villamanta.org.au>



### Mental Health Legal Centre

<https://mhlc.org.au>



### Tenants Victoria

<https://tenantsvic.org.au>



### Victoria Legal Aid

<https://legalaid.vic.gov.au>



### Community Legal Centres

Find a Community Legal Centre:

[https://www.fclc.org.au/find\\_a\\_community\\_legal\\_centre](https://www.fclc.org.au/find_a_community_legal_centre)



## If you need help with a problem or to speak up:

Talk to someone you trust and/or find an **advocacy service** close to you.



This website might help:

<https://www.dana.org.au/find-an-advocate/>



**Community Visitors** visit people who live in disability supported

accommodation like group homes, to make sure they are getting good and safe support. You can call and ask the Community Visitors to visit you on 1300 309 337.



NDIS Quality  
and Safeguards  
Commission

**NDIS Commission** - NDIS participants (people who use the NDIS) have the

right to be safe and to get good services and supports from the providers and workers they choose.

If you are not happy about your NDIS provider or worker go to: <https://www.ndiscommission.gov.au/participants>



**Victorian Disability Worker Commission**

The Victorian Disability Worker

Commission helps protect the rights of

people with disability to be safe and to get good services. If you are not happy about your provider or worker go to:

<https://www.vdwc.vic.gov.au/>

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# To find out more about housing options

## Community Housing

Community housing providers manage social housing owned by the government or not-for-profit organisations.



You can find out how to ask for community housing here:

[www.housing.vic.gov.au/apply-social-housing](http://www.housing.vic.gov.au/apply-social-housing)

You can find a list of community housing providers in Victoria here: [www.housing.vic.gov.au/victorian-housing-register-participating-agencies](http://www.housing.vic.gov.au/victorian-housing-register-participating-agencies)

## Victorian housing register

The Victorian Housing register (VHR) is where you can put your name on a list for social housing in Victoria.

Social Housing is made up of public and community housing.

For more information go to:

<https://www.housing.vic.gov.au/victorian-housing-register>

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## Affordable Rental Housing



Affordable rental homes have cheaper rents than private rental, but rents in social (public) housing are usually lower.

You can find out more information on this website: [www.housing.vic.gov.au/finding-place-rent](http://www.housing.vic.gov.au/finding-place-rent)

The rent for an affordable home is usually 75% of what private rent is. You might also be able to use a Commonwealth Rent Assistance payment to pay even less for rent.

Find out on this website: [www.dss.gov.au/housing-support/programmes-services/commonwealth-rent-assistance](http://www.dss.gov.au/housing-support/programmes-services/commonwealth-rent-assistance)

Some community housing providers may have other types of affordable housing that will meet the needs of a person with disability, but you need to ask them.

Find community housing providers here: [www.housing.vic.gov.au/victorian-housing-register-participating-agencies](http://www.housing.vic.gov.au/victorian-housing-register-participating-agencies)

The national rental affordability Scheme homes are owned and managed by community housing providers or private organisations. They are not government housing.

For more information go to: [www.housing.vic.gov.au/national-rental-affordability-scheme](http://www.housing.vic.gov.au/national-rental-affordability-scheme)



## Movable Units



Moveable Units are homes that can be set up in the backyard of a family, friend, or carer's home. They are usually for people with a disability or older people.

For more information go to:

[www.housing.vic.gov.au/movable-units](http://www.housing.vic.gov.au/movable-units)

## Private rental



Private rental is housing that you can rent like houses, apartments, or a caravan.

For more information on finding a place to rent go to:

<https://www.housing.vic.gov.au/private-rental>

In private rental the owner of the home might end the tenancy, even if you want to keep living there.

If changes, called modifications, need to be made to a private rental home, (like putting in ramps or rails) you need the owner of the home to write down on a paper that it is ok to make these changes.

The NDIS may pay for the modifications, but they may only pay for them once. The NDIS will want to make sure that you can stay living in that home.



For more information from the NDIS about home modifications, go to: [www.ndis.gov.au/participants/home-and-living/home-modifications-explained](http://www.ndis.gov.au/participants/home-and-living/home-modifications-explained)

You can get help with the bond here if you are eligible: [www.housing.vic.gov.au/rentassist-bond-loan-eligibility](http://www.housing.vic.gov.au/rentassist-bond-loan-eligibility)

You can look for private rental homes on websites like:

- [www.realestate.com.au](http://www.realestate.com.au)
- [www.rent.com.au](http://www.rent.com.au)
- [www.domain.com.au](http://www.domain.com.au)

## Specialist Disability Accommodation (SDA)



Specialist Disability Accommodation (SDA) is housing that has been built or changed to meet the needs of people who have very high support needs.

The NDIS will fund the cost of housing if you have SDA in your NDIS plan.

SDA funding is used to pay the SDA provider so you can rent the home. You will need to pay some rent too.

SDA funding does not pay for your supports.

You can find SDA housing at [www.housinghub.org.au](http://www.housinghub.org.au)



## Buying your own home



Buying a home is a big decision and you need to talk to someone you trust about the different ways that this could happen.

Buying a home needs lots of planning, and you might need a home loan.

You will need to have money before getting a loan.

You need to know how much you need to save for the deposit.

You need to work out how much you can afford to borrow.

The Australian Government's Moneysmart website has information that will help you get started from working out if you are ready to buy to finding the right home. Go to:

<https://moneysmart.gov.au/home-loans/buying-a-house>

There is also a budget planner and mortgage calculator that will help you work out how much money you will need to pay back for your loan, and if you have enough money to do that.



## Assistive technology



For more information about equipment and assistive technology you can go to:

[www.ndis.gov.au/participants/assistive-technology-explained](http://www.ndis.gov.au/participants/assistive-technology-explained)

## Home and Living Options



For more information about Home and Living Options with the NDIS you can go to:

[www.ndis.gov.au/participants/home-and-living](http://www.ndis.gov.au/participants/home-and-living)

## Capacity Building



For more information about Capacity Building you can go to:

[www.ndis.gov.au/participants/creating-your-plan/plan-budget-and-rules#capacity-building-budget](http://www.ndis.gov.au/participants/creating-your-plan/plan-budget-and-rules#capacity-building-budget)



## NDIS



For other information, booklets, and factsheets about the NDIS, like how to get on the NDIS, your NDIS planning meeting and how to make your NDIS plan go to:

[www.ndis.gov.au/about-us/publications/booklets-and-factsheets](http://www.ndis.gov.au/about-us/publications/booklets-and-factsheets)

## Other help from the government



**Australian Government**

To find help with how much money you need to live go to:

<https://my.gov.au/en/services/work/managing-the-cost-of-living>

## Centrelink



**centrelink**

For information from Centrelink for if you move house go to:

[www.servicesaustralia.gov.au/housing](http://www.servicesaustralia.gov.au/housing)

## Moving home – Before you move in



For things you need to do when you are moving home go to:

[www.housing.vic.gov.au/you-move](http://www.housing.vic.gov.au/you-move)

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