

The purpose of the policy guideline is to provide a consistent and equitable approach in managing client contributions or rent, and any situations of financial hardship within Specialist Disability Accommodation (SDA) and Supported Independent Living (SIL), including:

- Rent for properties which are owned or managed by Life Without Barriers including SDA and non-SDA; and/or
- Household expenses where people we support are supported by Life Without Barriers in individual or shared arrangements (including SIL and ILO).

Summary

Paying rent and living expenses is part of leading an independent life in the community. People in shared living arrangements pay rent separately and share household and living expenses such as electricity, gas, water bills, whitegoods, and shared furniture in the common areas. In some instances, people share food and household groceries.

Whilst the National Disability Insurance Scheme (NDIS) and Disability Support for Older Australians Program (DSOA) provide funding to SDA providers to cover some housing costs such as maintenance, the people we support are expected to pay rent to the SDA provider. For non-SDA housing options provided by Life Without Barriers, the people we support are also expected to pay rent.

As people with disability have access to income support provided by the Commonwealth Government, the NDIS and DSOA do not fund the living expenses of the people we support. Life Without Barriers as a SIL provider is not allowed to include rent and/or household and living expenses in the SIL quote or claim it through NDIS or DSOA funding for the people we support.

Whilst the people we support are required to pay rent and contribute to household and living expenses in a shared living arrangement and receive income support, some people may experience financial hardship which impacts their capacity to contribute these payments, either temporarily or on an ongoing basis.

Who should read this document?

All Disability staff working with the people we support in SDA/SIL shared living arrangements, supported persons living in SDA/SIL shared living arrangements and their Authorised Financial Decision Makers (AFDM), and/or supporting family members.

Principles

- Life Without Barriers respects a person's right to independence and choice and control in decision making about how their living expenses are managed.
- Requirements under legislation or standards (e.g., NDIS or DSOA Practice Standards and Quality Indicators) must be followed.
- Persons living in SDA/SILS shared living arrangements are required to pay rent and contribute to shared household expenses.

- People we support and/or AFDMs within the same home collectively agree to shared household expenses to work practically in the home, with options for Life Without Barriers managed or self-managed arrangements being available.
- The people we support may experience financial hardship that impacts on their ability to pay rent or client contributions to cover household expenses.
- A systematic and consistent approach must be applied to assess financial hardship and consider the suspension, reduction or waiving of client contributions.
- Life Without Barriers will provide support to people and/or their AFDM to manage their finances with respect and sensitivity.

Client Contributions

Why are client contributions required?

Client Contributions are required to pay for the household and living expenses of the people we support. Life Without Barriers has adopted NDIS guidelines in relation to rent and client contribution to household and living expenses (board) in line with the following *National Disability Insurance Scheme Pricing Arrangements for Specialist Disability Accommodation 2021-22*. The maximum DSP rate is used to calculate the client contributions. This might be different from the pension amount the supported person receives. A summary of the contribution rates of DSP and other income assistance paid by the supported person to cover rent and shared household expenses is provided as follows.

| | Shared Household Expenses | Reasonable Rent (receives DSP) |
|------------------------------|---------------------------|--------------------------------|
| Disability Support Pension | 50% | 25% |
| Pension Supplement | NA | 25% |
| Energy Supplement | 100% | NA |
| Commonwealth Rent Assistance | NA | 100% |

What expenses are covered by rent?

Reasonable Rent Contribution (RRC) is payment made by the supported person to cover the costs associated with housing provision where the supported person resides.

What shared household expenses are covered by the client contribution?

As part of individual or shared living arrangements supported by Life Without Barriers, supported people have the options to opt in and out of the following three categories that can be Life Without Barriers managed, or self-managed as decided and agreed by all supported people within the home.

- Shared grocery items.
- Utility and household items.
- Shared large furniture items.

Financial Hardship

What is financial hardship?

Financial hardship occurs when a supported person is unable to contribute to cover rent or household and living costs or expenses due to financial reasons.

How are financial hardship applications assessed?

The supported person or their AFDM must provide detailed information to support their application for financial hardship.

Assessing a financial hardship application

Once a financial hardship application is received, Life Without Barriers will establish an internal panel to undertake a detailed review of the information provided in the application.

Following assessment and careful consideration of the supported persons application, the panel will reach a decision on whether the payment should be reduced or waived due to financial hardships.

Can the panel's decision be reviewed?

All supported people have a right to request a review of any decision made in relation to their application.

The supported person and/or their AFDM can request an internal review of the panel's decision by the Deputy Chief Executive, Disability and Mental Health.

The supported person and/or their AFDM always have the option of lodging a complaint with the NDIS Quality and Safeguards Commission or Aged Care Quality Safety Commission as relevant if they are unsatisfied with Life Without Barriers processes or decisions.

Accountability

This RACI chart outlines the responsibility matrix for this policy guideline. It provides a snapshot of the expected actions for defined roles against the required task.

| RACI Chart | Position / Role | | | | | |
|--|-------------------------------|----------------------|-----------------------------|---------------------------|------|----------------------------|
| | Director / Executive Director | LWB Assessment Panel | Regional Operations Manager | Disability Support Leader | AFDM | National Client Funds Team |
| Supporting AFDMs to understand client contributions policy | | | A | R | I | I |
| Entering client contributions program | | | A | R | I | I |
| Adjustments to client contributions | | | I | I | A | R |
| Financial hardship application | | I | A | I | R | I |
| Assessment of financial hardship application | | R | C | C | I | C |
| Communicate outcome of financial hardship application | | I | R | C | I | I |
| Financial hardship decision review | R | I | A | C | I | I |
| Exiting from client contributions program | | | A | R | I | I |

* RACI chart definitions

R – Responsible: The person who performs the task/activity, ‘owns’ the task/activity.

A – Accountable: The person who is held accountable that the task/activity is completed.

C – Consult: The person(s) who has information and/or capability necessary to complete the task/activity.

I – Inform: The person(s) who needs to be informed of steps taken and results, but not necessarily consulted.

Related Documents

The Client Contribution (Disability) Policy Guideline must be read in conjunction with the following documents:

- Client Contributions Disability Procedure
- Client Contributions Disability Financial Hardship Procedure