United Health Professionals

When you can't do it all: planning ahead as an ageing parent.

A guide for parents who care

You've cared for your son or daughter for years. This guide helps you plan for their home, support and decisions, step by step, while you can still choose together.



1. Home and living options in plain English
2. How to ask the NDIS about home and living
3. Your circle of support and family talks
4. Guardianship, wills and trusts: the basics
5. Handover worksheet: everything I know

Plan together now, so the future feels familiar.

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1 Start now, while you can still choose.

Planning ahead isn't giving up. It's how you make sure the life your son or daughter enjoys can keep going, even on the days you can't be there.

You know your son or daughter better than anyone. You know how they like their tea, what calms them and who makes them laugh. Right now, most of that lives in your head.

One day you may get sick or need to slow down. Without a plan, big decisions can get made in a hurry. With a plan, the person can try new things slowly, with you there to help them settle.

The goal

A plan you make together, while you're well, means fewer surprises. Your son or daughter gets a real say, and you get to see it working.

2 Home and living options, in plain English.

The NDIS calls these home and living supports. Not everyone is eligible, and some people have more than one in their plan.

Staying at home with more support

Called assistance with daily life (ADL). Support workers help at home with personal care, cooking and cleaning. It's often used when someone doesn't need support all the time.

Individualised living options (ILO)

A package of support designed around the person. They might live with a host, or share a home with a housemate. Family and friends can be part of it.

Supported independent living (SIL)

Funding for support workers to help or supervise the person 24 hours a day. Workers may be shared with housemates. It pays for support, not rent or the house.

Specialist disability accommodation (SDA)

Homes built for people with very high support needs. SDA is the only NDIS funding for the housing itself. Support workers are funded separately, for example through SIL.

Good to know

The NDIS doesn't pay rent, bills or everyday costs like groceries. People in SDA pay a rent contribution. From 1 October 2026, SIL can only be delivered by registered NDIS providers, or providers that applied to register before that date.

3 How to ask the NDIS about home and living.

This is how it works in October 2026. The NDIS plans to start a new way of planning from April 2027, so check ndis.gov.au for updates.

1 Make a list together

Write down the person's support needs and goals, like where they'd like to live and who with. Add the help family, friends and community groups already give, including overnight.

2 Talk to their my NDIS contact

This is the contact person the NDIS gives each participant. Their details are in the NDIS plan. They can explain the options and talk about current and future needs.

3 Get evidence from a treating professional

Often an occupational therapist (a therapist who looks at everyday tasks). It should explain daily support needs, what the person can and can't do, and options you've explored and why they don't suit.

4 Send it in

Use the NDIS service hub online, post it to NDIA, GPO Box 700, Canberra ACT 2601, or hand it to the my NDIS contact or a local office. Say why you're sending it.

5 Wait for the decision

The NDIS may ask for more information. If supports are added, you'll be invited to a plan meeting with an NDIA planner. If not, they'll explain why, and you can ask for a review.

If things change for you

If there's a significant and ongoing change to the person's informal supports (unpaid help from family and friends), such as you no longer being able to give the same care, they can ask for an early plan reassessment. Only the participant or their plan nominee can ask. The NDIS then has 90 days to decide. For urgent changes, ask about a plan variation (a change to the current plan).

4 Build a circle of support.

A circle of support is a small group of people who care about your son or daughter and agree to stay involved. It means you're not the only one who knows them well.

It might include brothers and sisters, cousins, neighbours, old friends, a trusted support worker, or someone from church or a club. Try to include some people who aren't paid, as well as people who are.

Ways to grow the circle

- [ ] Ask your son or daughter who they'd like in it
- [ ] Share the worksheet at the back of this guide
- [ ] Bring someone else along to an appointment
- [ ] Invite one or two people over for a cuppa and a chat
- [ ] Agree who to call first if you're unwell or in hospital
- [ ] Ask the NDIS about short-term accommodation (support while carers take a short break)

5 Talking about the future.

These talks don't have to happen all at once. Start small and come back to them. Here are some ways to begin.

"What makes a really good day for you?"

With your son or daughter. Start with what they love. Their answers can go straight into the worksheet.

"Who would you like to live with one day?"

With your son or daughter. Give them time. Visits, photos or short stays can help if words are hard.

"If I'm unwell, who would you like to help you?"

With your son or daughter. This keeps it practical, and shows you who they trust.

"I'd like us to plan this together."

With brothers and sisters. Make it clear you're asking for ideas, not handing over a job.

"What could you see yourself doing?"

With brothers and sisters. Some want a big role. Others can help with one thing, like visits or paperwork. Both are fine.

"Who should help with decisions if I can't?"

With brothers and sisters. Talk about this early so no one is surprised. The next page covers the legal side.

Information only

6 Decisions, money and the law.

This is general information, not legal advice. Talk to a lawyer about your family's situation.

Your son or daughter became an adult at 18. Adults have the right to make their own decisions, with support if they need it. Being a parent doesn't give you legal power to decide for them, and privacy laws can stop services sharing their information with you unless they agree.

If things are working well informally, a guardian or administrator isn't always needed. It's a last resort. In Victoria, a guardian can't be appointed just in case a decision is needed later. So talk with family now about who will help.

Guardian

Makes personal and lifestyle decisions, like where the person lives, medical treatment and services, when they can't make them because of their disability. A guardian can't make money decisions.

Administrator

Makes money, property and legal decisions, like paying bills and banking, when the person can't make them. Administrators must keep records and report on how the money is managed.

NDIS plan nominee

Someone who makes decisions about the person's NDIS plan, like asking for changes. A nominee must act in the person's best interests and listen to their wishes.

Who appoints a guardian

In Victoria, VCAT (the Victorian Civil and Administrative Tribunal). In WA, the State Administrative Tribunal (SAT). There's no fee to apply to SAT or for the hearing.

Wills and Special Disability Trusts

A Special Disability Trust is a trust families can set up for the future care and housing needs of a person with a severe disability. It has rules about trustees, investments and spending. Services Australia has information. In WA, you can't name a guardian for an adult in your will. Talk to a lawyer about your will and any trust.

NDIS (NDIA)
1800 800 110
Plans and home and living supports

Office of the Public Advocate (Vic)
1300 309 337
Advice about guardianship in Victoria

VCAT
1300 018 228
Guardianship applications in Victoria

Office of the Public Advocate (WA)
1300 858 455
Advice about guardianship in WA

State Administrative Tribunal (WA)
(08) 9219 3111
Guardianship applications in WA

Services Australia
132 717
Special Disability Trust Team

7 Everything I know about my son or daughter.

Fill this in bit by bit, with your son or daughter if you can. Keep it with their NDIS plan, tell your circle where it is, and update it each year.

Handover worksheet

Name they like to be called, and how they communicate Words, signs, pictures or a device. How they show yes, no, pain or worry.

A good morning Wake-up time, breakfast, the order things happen

A good evening and bedtime Dinner, shower, TV, lights out, what helps them sleep

Health conditions and medicines Where the current medicine list is kept

GP, dentist, specialists and therapists Names and phone numbers

Food, drinks and allergies Favourites, textures, anything to avoid

Things they love People, music, places, shows, outings

Things they don't like Noises, crowds, foods, being rushed

What upsets them, and what helps Early signs, and what calms them down

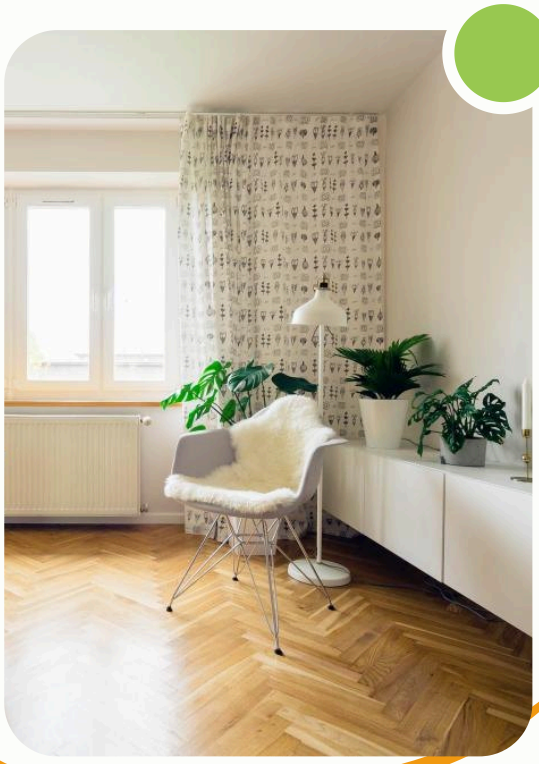
People who matter to them Names, phone numbers, how often they catch up

Important documents and where they're kept Birth certificate, Medicare and Centrelink details, NDIS plan and number, my NDIS contact, bank details, your will, any VCAT or SAT orders

United Health Professionals

Personal care at home, including complex care.

We support adults at home in Melton, Caroline Springs, St Albans, Sunshine and Deer Park. Ask us every question in this guide. We'd rather you compare.



Personal care

Showering, dressing, grooming and toileting, at home and on your schedule.

Complex care

Talk to us about PEG feeding, catheter care, bowel care or seizure support.

Household tasks

Cleaning, laundry and meals, alongside personal care.

Registered NDIS provider

Check us on the NDIS Commission's provider register.

ABN 69 649 956 776

United Health Professionals Pty Ltd.

Your plan, your say

Support can be paid from your NDIS funding if it's included in your plan.

How to start

1

Call us

Tell us who the support is for, what's needed and where.

2

Talk it through

We go through the plan, the routine and what matters to the person.

3

Meet us

At home or wherever suits, with family there if you'd like.

4

Sign when ready

A service agreement with every support and price, before anything starts.

Questions about planning ahead?

If you'd like to talk through home and living supports or your next steps, give us a call. We're happy to answer your questions.

Call 0416 851 984

info.unitedhealthprofessionals@gmail.com

This guide is general information, not advice about a particular plan. Always follow the person's own support plan and their health practitioner's instructions.