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## 4. Shared Living

This Information Sheet describes what needs to be considered in managing the key activities and decisions involved in day-to-day operation of shared living arrangements. This includes everyday living such as utilities, food, privacy and visitors.

It contains the following sections:

- 4.1. Shared Living
- 4.2. Shared Living Costs - Utilities and Food
- 4.3. Shared and Personal Possessions
- 4.4. Domestic Life, Community Participation and Valued Roles
- 4.5. Safety, dignity of risk and independence
- 4.6. Shared Spaces, Personal Spaces and Privacy
- 4.7. Visitors
- 4.8. Shared Living Notes

## 4.1. Shared Living

Where individuals choose to live together, this Section describes some of the decisions your group will need to make related to shared living and how to manage day to day costs.

### What are shared living arrangements?

Like anyone who decides to live together, your group will need to discuss openly and agree on how best to manage this shared living arrangement. There are many things to consider including:

- Do you want to share costs or pay your own bills?
- How would you like the costs to be managed?
- How much time do you like to spend alone or with others?
- What are you prepared to contribute to this arrangement?
- Are you prepared to compromise on some things?
- What is fair and reasonable in shared living arrangements?

### What is involved?

Your group will need to consider how to manage day to day life and household costs. For example:

- How will we manage the day-to-day costs associated with food, electricity, gas, water, telephone, internet, etc.? Will they be shared? (see 4.2)
- Will some large household items (furniture, appliances) be needed, and if so, will they be individual or shared purchases? (see 4.3)
- Will some routines be developed to manage showering, meals, chores, etc.?
- What rules will there be about entering others' bedrooms, or using others' personal belongings, etc.? (see 4.4, 4.6)
- Will pets be allowed and if so, who is responsible for their care? (see 4.3)
- What arrangements will be in place for visitors to your home? (see 4.7).

## 4.2. Shared Living Costs - Utilities and Food

This Section describes some ways your group manage the costs associated with food and utilities if you are living in the same house or plan to share any of these costs.

### What are shared living costs?

There are three types of living costs:

- Costs that are the **same** each month, for example, rent.
- Costs that are **different** each month. Usually these change because of how much you buy or use at different times. For example, your food bill will vary depending on what you buy. You will usually use more electricity and gas in winter than in summer.
- Costs for things that are **optional** or that you do not have to buy, it is up to you to decide if or when you will buy them. For example, you can decide to buy discount movie tickets or 'gold class' movie tickets. You might decide not to buy any movie tickets for one month because you are saving to go to a concert.

### What is involved?

Utilities (electricity, gas, water, telephones, internet, etc.) and food may change from week to week but everyone pays for food and utilities. You may have some control over how much you pay for these costs but you usually cannot change when you pay for them.

Your individualised funding (Package) is for the supports you need which are specifically associated with your disability. It is not income and cannot be used to pay for living expenses such as rent, food or utilities, or any other expense that everyone else in the community would be expected to pay for.

You will need to make sure that you have the income to pay for these costs. Income sources may include a Disability Support Pension, wages or an allowance.

### What should I consider when making decisions?

#### Utilities

Options available to manage gas, electricity, water, telephone and internet costs include:

1. Each person having a separate meter (where possible) and paying their own bills.
2. All the bills being shared and divided equally among the individuals.
3. A combination of shared and separate bills. In this approach the costs of some utilities are billed to the household and all residents share the cost, but other bills are paid separately. For example, electricity, water

and gas bills are shared equally but each individual pays their own phone and internet bill.

### Food

There are many ways that grocery costs and meals can be managed. These include (but are not limited to):

1. Everyone contributes equally to the grocery bill for food and other household items such as cleaning products.
2. Each individual buys their own food and other household items and each individual prepares their own meals.
3. Some meals are communal and some meals are individual - each individual contributes equally to the food costs for the communal meal, but otherwise they purchase their own food. The costs for other household items are shared equally.
4. Two people (or more) decide to share the costs of food and other household items and cook together. The other members of the household buy their own food and other household items.
5. Each person (or family) chooses a night to cook for the group and pays for the ingredients for this meal. Outside of these shared dinners each individual purchases their own food. The costs of other household items are shared equally.

### What should I consider in making a decision?

Some things to consider when making your decision are:

- How often you plan to be at home
- The number of meals you wish to share, have alone or have away from your home
- How often you will provide meals for family and friends at your home
- Whether there are differences between you and the people you are sharing with in regard to:
  - Food preferences/allergies
  - Their use of utilities, appliances, internet, telephone, etc.
  - Whether to subscribe to Pay TV (for example, Foxtel, etc.)
- How well you get along with the others and whether you think bill-sharing will create tensions in the group
- Whether the house has separate utility meters fitted or if not, the cost of having these fitted.

There may be reluctance to share the additional costs if usage of utilities is significantly different. For example, if these costs are shared equally but there are significant variations in timed phone calls and internet use then disagreements can arise. Each individual needs to consider their preference in regard to these costs and arrangements.

It would be good to discuss your ideas with the group. Some things also to be discussed and agreed include:

- Who will be named on the contract between the utility company and the group?
- Will this person be responsible for collecting the money from others or will you set up a series of direct payments?
- What will happen if someone does not pay their share?

#### Working out how much everyone pays

As many people live with others, there are some useful electronic expense-sharing tools/calculators that you could use. These can help you work out who owes how much and to whom.

These include tools based on Excel spread sheets or mobile telephone applications that allow the user to scan a receipt and allocate it to a group or person.

Examples of bill sharing programs and applications include:

- Splitwise: [www.splitwise.com/](http://www.splitwise.com/)
- iOweYou: [www.ioweyou.co.uk](http://www.ioweyou.co.uk)
- Piggy:  
[www.play.google.com/store/apps/details?id=com.deadrooster.android.piggy.view](http://www.play.google.com/store/apps/details?id=com.deadrooster.android.piggy.view)
- Settle Up:  
[www.play.google.com/store/apps/details?id=cz.destil.settleup](http://www.play.google.com/store/apps/details?id=cz.destil.settleup)
- WeSplit.it: [www.wesplit.it/](http://www.wesplit.it/)
- Bills are In: [www.billsarein.com/](http://www.billsarein.com/)
- Flat with me: [www.flatwithme.com.au/share-accommodation-calculators.html](http://www.flatwithme.com.au/share-accommodation-calculators.html)

Some (for example, WeSplit.it) allow payments through PayPal, credit cards and also allow a number of international currencies to be used.

Included in this Resource Kit is a Sharing Support and Household Costs Tool to help you calculate these expenses and what the costs would be if you choose to share any of them (Section 5).

#### Tips and links

- Resources – there are many guides to share house living that include information on managing household costs. One example is Crowded House: A legal guide to share housing in the ACT. It is available to download at [www.tenantsact.org.au/publications/Share-Housing](http://www.tenantsact.org.au/publications/Share-Housing)
- Advisory Service - Centrelink has a financial information service that is free and confidential. More information and contact details can be found at [www.humanservices.gov.au/customer/services/centrelink/financial-information-service](http://www.humanservices.gov.au/customer/services/centrelink/financial-information-service)

- Resource – the Centrelink website has several money management resources including a fortnightly savings planner. It is available from [www.humanservices.gov.au/spw/customer/publications/resources/fis029/fis029-1307en.pdf](http://www.humanservices.gov.au/spw/customer/publications/resources/fis029/fis029-1307en.pdf)
- Resource - there are many simple calculators available to help with dividing living expenses. One example is available at [www.flatwithme.com.au/share-accommodation-calculators.html](http://www.flatwithme.com.au/share-accommodation-calculators.html)
- Website - the Australian securities and investment commission ASIC has several online money management and budgeting tools, as well as information on money management. They are available from [www.moneysmart.gov.au/](http://www.moneysmart.gov.au/)

### 4.3. Shared and Personal Possessions

This Section describes personal and shared effects - these are the items that you own - and the considerations needed.

#### What should I consider about shared or personal possessions?

Personal effects are things that you own for your use only. This includes your own furniture, clothing and other personal possessions such as a mobile phone. You decide if someone else may use your personal effects.

Shared goods are things that you own with other people. In a shared living arrangement this may include furniture and appliances that everyone in the house uses; for example, a refrigerator, a dining table and chairs or a television. Each member of the group that owns the shared goods has a say in how the items are used.

#### What is involved?

In a new shared living arrangement, the individuals usually identify the:

- Items they already own that they are willing to share with all household members
- Items that they own but are NOT willing to share with other residents
- Items that are not personally owned by any member of the household, such as furniture, whitegoods, etc.

For example, a group may find that they already have dining furniture and a refrigerator and the owners of these items may be willing for other members of the house to use them. However, if no member of the household owns a DVD player, the group may decide to each contribute to the cost of a purchasing one and own this as a shared item.

#### What should I consider when making these decisions?

Individuals may have different expectations about what sort of shared goods are needed for the household. For example, someone may be happy with a DVD player that has basic features only, another may want a top of the range DVD player, while others may not want to contribute to the cost of a DVD player at all.

It is important to discuss and agree what shared goods a household might get and how these will be managed. Reaching an agreement before people move into the house can help reduce disagreements about shared goods.

The agreement could include:

- What shared goods will the house have? This includes the types of items and any features that may make them easier to use.
- Who owns the shared effects? For example, will they be jointly owned by the people who contributed to the purchase cost? If there is an



entity, such as an incorporated association or a co-operative, will the entity own the shared goods?

- Who is responsible for arranging for any maintenance, repairs or replacement of shared goods? Will there be a standard process for the committee of management or will each issue be dealt with by the group as it arises?
- What type of insurance will be arranged for the shared effects and who will arrange it?
- What happens when a person chooses to leave the living arrangement and wants to take any of their personal goods that are shared by other residents?

### Tips and links

- Resource (*NOTE: this is provided as a reference only, as it applies to the ACT and the laws may be different in NSW*) - the ACT tenants union has produced an information book, Crowded House: A legal guide to share housing in the ACT. It is available to download from [www.tenantsact.org.au/publications/Share-Housing](http://www.tenantsact.org.au/publications/Share-Housing)
- Website – the Redfern Legal Centre has a website with information on share housing issues. [www.sharehousing.org/](http://www.sharehousing.org/)

### Other considerations

It is important to discuss and agree how damage to personal goods will be managed. For example, if one individual accidentally drops another's mobile phone. This may be managed by requiring all members of the household to:

- insure all their personal effects
- insure specified items against accidental breakage
- have an agreement they will pay for any damage they incur to another resident's items where this damage is not otherwise covered.

As with shared goods, reaching an agreement before people move into the house can help reduce disagreements about damage, loss or use of personal effects.

To keep track of personal goods, it may be helpful to establish an inventory for personal and shared items.

## 4.4. Domestic Life, Community Participation and Valued Roles

This Section describes the following aspects of everyday living: domestic life, community participation and valued roles.

### What should I know?

In this Section:

- **domestic life** refers to the daily life and routines of individual members of a household or community. For example, when people rise for the day and retire, what meals people decide to have (alone or together), and planned activities for the household such as house meetings or group outings.
- **community participation** refers to activities and roles that people undertake. Community participation may be done in a number of settings. For example, doing a recreation activity in the community, hosting a meeting of a local interest group in your own home or participating in community groups and forums online. It may also involve work, volunteering and study.
- **valued roles** are roles that a person has (or would like to have) that are important to them. People have different levels of involvement in different roles. These are sometimes called life roles and include:
  - family member
  - friend
  - care-giver
  - hobbyist
  - home maintainer
  - organisation or club member
  - congregation or cultural group member
  - student
  - volunteer
  - worker

### What is involved?

#### Domestic life

Your Package should be tailored to meet your needs, promote choice and control and empower you to reach your potential. In shared living this means that you:

- Decide your daily life and routines. This includes what time you get up, eat and shower, etc.

- Can participate in daily activities. This may include using active support models for people with disability where support staff proactively engage the individual in a range of daily activities.
- Workers are 'doing with' instead of 'doing for' the individual. This includes shopping, meal preparation, cleaning, gardening, etc.
- Have flexibility in your support arrangements, so that you can go out of an evening, away for a weekend or on holidays if you wish.

### Participation and valued roles

Finding meaning in life and participation in valued roles is important for everyone. Any support arrangements should assist you to participate in your community and activities of your choosing. This includes helping you to develop genuine friendships. These opportunities may be found through recreation, volunteering, education or work.

### What should I consider when making decisions?

Shared living does not mean that everyone will want the same routines. As with any shared living situation, compromises will be needed at times. This may include decisions about:

- Food and meals: who prepares them, who decides the menu, accommodating dietary needs and personal preferences, deciding on a food and household expenses budget and sticking to it.
- Whether there are any shared interests or community based activities that some or all members of the household would like to do together.
- How shared devices are used: including television, DVD and music players in shared living spaces - particularly decisions about what is watched or listened to and when.
- When household events take place, such as birthday dinners and other shared celebrations.

### Tips and links

There are many examples of people undertaking valued roles in their community. Some examples include:

- Making community connections – The Summer Foundation website contains videos of people describing a good life and personal support networks. To find the videos [click here](#)
- Starting a small business [www.jacksonwest.org/jackmail](http://www.jacksonwest.org/jackmail)

### Other considerations

Your interests and aspirations will help you to identify which community activities to choose. This type of support is likely to be individualised rather than shared, unless a group with similar interests wish to pool their support for this activity. For example, you all support the same football team and like to attend the matches together. There is an important role

for informal supports and community clubs in assisting people to feel part of and safe in their community.

## 4. SHARED LIVING

## 4.5. Safety, dignity of risk and independence

This Section describes some of the considerations in regard to safety, dignity of risk and independence.

### What should I consider?

In this section:

- **Safety** means more than the absence of danger. It refers to a person feeling and being safe and secure at home and in their community.
- **Dignity of risk** refers to the dignity that comes with being able to exercise choice and make decisions that involve some risks.
- **Independence** refers to doing things or making decisions with minimal support.

### What is involved?

**Safety** may be affected by the people that an individual lives with, knows well or has only just met.

**Dignity of risk** is one of the features of adult life. It means the dignity that people have when they are able to make decisions and choices that are typical for other people the same age. This includes where to live and with whom, what to wear and eat, how to spend money, what daily activities to do and with whom.

**Independence** means doing things and expressing opinions based on your own preferences and with the least restrictive supports possible.

### What should I consider when making decisions?

**Safety** includes having a circle of supporters/informal support network and strong connections in the community to improve a person's safety as well as their feeling of safety and security. Consider the people in your life and how they could potentially assist you. Also consider forming relationships with neighbours and local shopkeepers, as they could keep an eye out for you when you are in the community.

**Dignity of risk** includes making decisions where there may be different consequences from different choices. Some of these consequences may be identified as risks. Developing skills in identifying risks or potential problems and making decisions about how to best manage these is a gradual learning process. Typically, individuals start by being supported to make decisions where there are less significant risks or consequences.

In considering and responding to risks and problems, individuals develop skills and experience that improve their capacity to identify risks (what the risks are and how likely they are) and how to manage them (what to do if a problem arises). This is particularly important when trying new activities.

**Independence** involves thinking of what you can or would like to do with little or no support.

When making decisions, you may also need to consider the preferences of others when deciding what to do, and if what you choose to do will affect, or even harm, someone else. The preferences of others may influence your opinion but should not replace your opinion.

### Tips and links

Refer to the following Sections:

- Active support (see 3.2.2)
- Positive behaviour support (see 3.2.3)
- Risk management (see 3.16).

### Other considerations

Each person will need to make decisions about how to best use their Package and what other arrangements (family, neighbours, community, smart technology, equipment, assistance dogs, etc.) are considered. For example, smart technologies can help to reduce the need for human support by over 20% without reducing people's quality of life.

## 4.6. Shared Spaces, Personal Spaces and Privacy

This Section presents information about shared spaces, personal spaces and privacy.

### What are shared spaces, personal spaces and privacy?

In a home:

- Shared spaces are those used by all members of a household.
- Personal spaces are those used by only one (or almost exclusively) member of a household.
- Privacy is the ability to control who has access to personal spaces and information, or is part of personal experiences.

### What is involved?

**Shared spaces** are usually arranged to meet the needs of the household as a group. They will not always fit with the personal preferences of each group member. Setting up shared spaces almost always involves some compromise to meet some of the preferences of each group member. You need to discuss who is responsible for cleaning and tidying shared spaces, and of undertaking shared activities such as taking out the garbage, etc.

**Personal spaces** are essential in any shared living setting and are arranged to meet the needs of the individual rather than the household as a group. Personal spaces allow people greater capacity to express their own preferences than do shared spaces. Individuals can decorate and furnish these spaces to reflect their own taste and preferences. Your group will need to discuss rules about entry into someone else's bedroom, respect for personal property, etc.

**Privacy** includes things people do (such as personal care) or say and information about individuals. There are laws about how the personal and health information of an individual may and may not be accessed, stored and used.

### What should I consider when making decisions?

Shared living involves using shared and personal spaces and does not suit everyone. Each individual will have their own personal preferences and may feel differently about sharing spaces such as a living room, dining area or backyard.

It is important that each person has a key to their home and is able to furnish and decorate their personal space. This helps identify personal spaces and helps make a house into a home. Every resident should also have a say over the decoration and use of shared internal and external areas. This should not be decided by the landlord or any service provider.

### Tips and links

- The Information Privacy Commission NSW has information and resources about privacy issues in New South Wales [www.ipc.nsw.gov.au/](http://www.ipc.nsw.gov.au/).
- Being able to express personal preferences is an essential element in ensuring that an individual feels a sense of control in their home. In a group living situation, an important part of this is acknowledging that the house is your home. You and your housemates make decisions about:
  - Who you live with
  - How you live your lives
  - Who provides your supports
  - Leaving the arrangement and moving house if you choose.
- A study undertaken by La Trobe University for the Victorian Government developed some tools to help people find out what a homely house is like and how to make a house more homely [www.dhs.vic.gov.au](http://www.dhs.vic.gov.au).



## 4.7. Visitors

This Section describes some of the considerations your group will need to decide in regard to visitors to your home.

### What should I consider about visitors to my home?

Visitors are people who do not live in your home. This may include partners, friends and family. Visitors are different to staff, who are paid to come into your home to perform specific tasks and roles. Some visitors will be personal whereas others may be friends with more than one resident in the house.

Depending on the arrangements in place for your specific shared living arrangement, some may visit in a more formal role. For example, Community Visitors have a legal right to enter unannounced in some group homes. They have an independent role to play in assessing the quality of the services being provided and if individual's rights are upheld. ([www.ombo.nsw.gov.au/what-we-do/coordinating-responsibilities/official-community-visitors](http://www.ombo.nsw.gov.au/what-we-do/coordinating-responsibilities/official-community-visitors) )

Another formal visitor could be an Assessor who may wish to visit as part of the service provider's accreditation requirements. Assessors would need the permission of the residents to enter their home.

### What is involved?

Being able to decide who you spend time with is an important part of choice and control. These decisions include inviting visitors to your home:

- For a meal
- For an activity or event
- To stay overnight
- To spend time together.

### What should I consider when making decisions?

Having clear expectations may help manage any disagreements about visitors. These expectations should be discussed and agreed before people begin living together. They may include:

- When visitors can come, and any times they can't
- Limits (if any) on the number of visitors a person can have at one time
- What happens if the person being visited is not at home
- Any places visitors cannot go. For example, into the bedrooms of people other than the person they are visiting
- Any things visitors are expected to do or cannot do
- Whether visitors will be expected to contribute to the costs of any shared meals

- How you will resolve the situation whereby you do not like another person's visitors.

### Other considerations

Individuals may have differing opinions about how many visitors a person should have, how often visitors should come and for how long. These views may change from time to time. For example, you might like having lots of visitors but prefer not to have any when you are sick. Another person may like having lots of visitors even when they are unwell.

