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Family &
Community
Services

Governance Resource Kit: a tool for individuals and families – Resource Pooling

Literature Review



Literature Review

Prepared by the NSW Department of Family and Community Services, Ageing Disability and Home Care.

Document approval

The Governance Resource Kit: a tool for individuals and families: Resource Pooling Literature Review has been endorsed and approved by:

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Glossary of Terms

ADHC	Ageing, Disability & Home Care, Department of Family and Community Services (NSW)
IASP	Individual Accommodation Support Package
NDIA	National Disability Insurance Agency
Intermediary	An organisation or entity which administers individual funding on behalf of a funding recipient
NDIS	National Disability Insurance Scheme
NSW	New South Wales
Package	General term for individualised funding packages provided by FACS or the NDIA
Participant	The term used by the NDIA to refer to people who meet the NDIS eligibility criteria for NDIS support
RASAID	Ryde Area Shared Accommodation for the Intellectually Disabled
RUILS	Richmond User Independent Living Scheme
SLF	Supported Living Fund
SSDAAG	Sutherland Shire Disability Accommodation Action Group
UK	United Kingdom

1 Introduction

The *Governance Resource Kit: a tool for individuals and families: Resource Pooling Literature Review* (the Review) is part of the *Governance Resource Kit: a tool for individuals and families* (the Kit) documentation.

The *Governance Resource Kit: a tool for individuals and families* includes a modelling process and a tool for the pooling of two or more individual support packages for people with disability. The tool is intended to help people achieve efficiencies in shared costing for staff support hours, (e.g. shared overnight support, personal care, household operating costs, etc.).

This is a literature review of national and international examples of pooling packages and self-governed accommodation models for people with disability.

1.1 Key questions

A number of key questions guided the search for information about resource pooling. The questions examined included (but were not limited to):

- How does resource pooling or sharing household costs work?
- Are there tools that assist people to pool their supports and/or share their household costs if they choose to do this?
- What are stakeholders' experiences of these arrangements?
- What are the key success factors in these arrangements?
- What are the reported benefits and outcomes?
- What are the reported risks or barriers?
- With regard to resource pooling:
 - What happens if one person leaves the arrangement or prefers to use another provider?
 - How do the support arrangements work when people have varying needs for support or preferences?
 - What happens if one person uses less support hours than others, do they pay the same?
 - What happens if someone is away, do they continue to pay for support or the activity?
 - How do people decide if pooling their funds is right for them?
 - How do people recruit and train support workers (e.g. do they use attendant care agencies, or directly employ support workers)
 - What do they typically purchase?

1.2 Limitations of the review

The pooling of individualised funding packages (Packages) is a relatively recent development in the way people with disability use their funding, and as such, there is limited information on such arrangements. Most information is from the United Kingdom (UK), and it is evident that when resource pooling has been used, it has been to engage in community-based activities, develop employment projects, or expand social networks.

There were no articles or reports that specifically focussed on pooling Packages in a group home.

1.3 This Review

This Review includes the following Chapters:

- Introduction (Chapter 1)
- Individual Support Packages (Chapter 2)
- Pooling individual support packages (Chapter 3)
- Sharing household costs and tools (Chapter 4)
- Resource modelling and tools (Chapter 5)
- Conclusion (Chapter 6)

1.3.1 A note on language

There is no common international term for individualised funding. Direct payments/personal budgets are the United Kingdom (UK) terms most equivalent to the Australian term 'Individual Support Package,' self-management, shared management, etc.

While there are a number of differences, particularly in the way funding is paid to/on behalf of an individual and what can be purchased, for the purposes of a discussion on pooling, direct payments/personal budgets (UK) and Individual Support Package can be considered one and the same. Unless referring to a particular jurisdiction's program the term '*Package*' is used in this report.

2 Individualised Funding Packages

2.1 Introduction

The Australian disability services sector is experiencing some of the most significant reforms in its history. The gradual state and territory governments' shifts towards individualised funding and support models have been accelerated by the introduction of the National Disability Insurance Scheme (NDIS) and actions documented in the National Disability Strategy 2010-2020.

The reforms signify considerable growth and transformation for the disability sector, with people at the centre of decision-making. The NDIS is a significant paradigm shift that aims to transform Australia's disability system into one which is equitable, efficient, sustainable and based on choice and control. It is intended to make a real difference to the lives of people with disability, their families and carers and their inclusion in the community.¹

The introduction of Packages has occurred as a natural result of focusing on the individual and the evidence that block-funded, 'one-size-fits-all' approaches were not delivering required contemporary solutions.

2.2 Individualised funding models

Individualised funding has been introduced in many countries, including UK, Canada, America and several European countries. Each country has developed its own system.

In Australia the introduction has been at state level. As a result, there are differences in both the timing and methods of individualised funding in each state or territory. Some states such as Western Australia, Victoria and Queensland have had various forms of individualised funding for many years, while others have only recently commenced its implementation (for example, South Australia).

Queensland, Western Australia, South Australia, the Australian Capital Territory, and Tasmania placed early emphasis on self-directed planning and supports rather than maximising people's opportunities to directly manage funds and employ support workers. Victoria has a range of individualised funding options which include four different fund administration arrangements and the option of direct employment of support workers.

Some states have legislation that limits people's use of direct payments. For example, Queensland legislation restricts the payment of public funds to incorporated non-government organisations. *'As a result if a person receives funding directly, they must incorporate as an organisation and meet the requirements of a service provider.'* (p. 19).² Others include provision for funds to be administered by a funds manager (for example, New South Wales intermediary).

Tasmania developed a co-operative approach between government, service providers and the individual/family. Under these arrangements, people are given a *'budget'* of hours based on individual assessment that confirms their service

entitlement, with services delivered by an accredited service provider of the person's choice. People may also 'cash out' their allocation (based on their fund's equivalent to their weekly allocation of hours) to purchase personal support while on holiday and to buy authorised respite services.³

2.3 Ageing, Disability and Home Care (ADHC)

Family and Community Services' ADHC has been actively introducing person centred approaches to NSW disability funding. This places the person at the centre of support services and focuses on improving the person's social and economic inclusion.

Individual funding takes into account the full range of supports that may be available, including those provided by family and friends, the community and the disability sector. It is allocated to a person rather than to a program, place, or funded provider, and gives choice and control over how funds are managed and how supports are purchased.

Individual funding is based on an individual support plan that meets the person's disability related support needs. It allows for choice of supports and who provides them, it can help with skills development, and assists families and carers to plan, negotiate and manage how supports are delivered.⁴

Individual funding arrangements include the intermediary model, where the person with disability or their nominee directs (i.e. controls) their own services and the intermediary has responsibility for all the administrative and reporting activities.⁵

The intermediary may charge an administration fee of up to 12%ⁱ. An individual may choose to use more than one organisation to provide direct support services. FACS also has provision for a Direct Payment Arrangement (DPA).⁶

2.4 The National Disability Insurance Scheme

The National Disability Insurance Scheme (NDIS) is based on individualised funding and includes four plan management options (participant/nominee, plan manager, the NDIA or a combination of these options).⁷ The fund management option selected will to some extent maximise or limit participants' options in regard to service delivery. For example, people directly managing their funds will have greater choice as to who provides the supports, as they can use registered service providers, unregulated providers or directly employ support workers.

2.5 Package components

Many jurisdictions see individualised funding as a useful tool which forms part of a three-pronged approach to maximise choice and control that includes:

ⁱ See [Principles for the application of administration fees and charges - individual funding](#) for more information

- Person-centred planning
- Self-directed funding
- Self-directed supports

2.6 Person-centred planning

Person-centred planning is increasingly recognised as the foundation to individualised funding and the plan reflecting each individual's aspirations, goals, needs and circumstances. Person-centred planning is fundamentally different from traditional approaches which focus on a person's deficits and should underpin supported living arrangements.⁸

Person-centred planning respects people, builds their capacity, recognises them as unique individuals, and puts the individual at the centre of planning for their lives. There is an emphasis on the individual's choice and control and listening to what is important to them, now and in the future. There is also a recognition of the value, knowledge and experience people can contribute to planning and how their needs can best be met.

Person-centred planning fundamentally changes the balance of power; as the individual/family has control of and can ensure that the plans developed have a focus on individual strengths, needs, goals and preferences. As Dowson states:

One of the constant principles in person-centred planning, in all its different versions, is that planning has to start from the person's true aspirations, without regard to what is reasonable or achievable – and hence often termed dreams (p.12).⁹

A number of researchers have described central elements to the planning process. These include ensuring that:

- The person is kept at the centre of the process
- The person, family and friends are partners in the planning
- The resulting plan reflects what is important to the person, their capacities and the supports that the person requires
- The plan reflects what is possible, not just what is available now
- The plan uses, wherever possible, natural and community supports
- The plan results in actions that are about the person's life, not just services
- Activities resulting from the plan foster opportunities and skills to achieve personal relationships, community inclusion, dignity and respect
- The plan results in action, review, ongoing listening and further action.¹⁰

Options for people to achieve these goals and have their needs met are discussed and the individual/family are the key decision-makers. Bowers et al. explain that the aims of person-centred practice and self-directed supports are about:

*'... enabling people who need support to move away from formal mechanisms of delivery where services, agencies and professionals retain control, to a situation where people can live independently and have control over their own lives, and make real choices about the nature and level of support they access from a wide range of networks and options and opportunities.'*¹¹ (p.13)

A person-centred planning process includes ensuring individuals and families are well informed about possible options (including costs, quality of service, etc.), to enable their decision making. Support options include a range of informal, community and disability supports and services. Services may be delivered by one or more providers.

The move away from service-based planning has required a significant shift in planners or facilitators' skill set, techniques and knowledge of local options.¹² There are various approaches to person-centred planning including Essential Lifestyle Planning (ELP), Planning Alternative Tomorrows with Hope (PATHS and Personalised Futures Planning (PFP), McGill Action Planning System (MAPS, also known as 'Making Action Plans').^{13, 14, 15}

Some people and their families also have the capacity to develop individual support plans independently.

Helen Sanderson and the National Disability Services have developed a self-assessment tool for service providers to ascertain the extent to which their services reflect person-centred practice.¹⁶

2.6.1 Implementation

Once an individual support plan has been developed, the next step is to implement it. As one author states: *'Planning should only occur where there is a commitment to implement'* (p.25).¹⁷ This avoids potentially tokenistic efforts that have seen plans developed and then shelved until their next review, often years down the track.

Small cautions, *'the process of listening and then acting on what has been heard is an ongoing cycle. The only thing worse than never listening is only listening once'* (p.20).¹⁷ This is further supported by Emerson and Stancliffe, who state the need for planning *and action* if person centred planning is not to become just another fad: *'effective PCP must lead to person-centred action'* (p.47).¹⁸

Some Australians have expressed dissatisfaction with person-centred planning practice: *'Despite the fact that the rhetoric of "person-centred planning" has become commonplace, many people felt that in practice very little has really changed'* (p.22).¹⁹

When well implemented, person-centred planning:

- Creates a common understanding of what is desirable for the person now and

in the future

- Describes the person's choices
- Generates creative solutions to overcome constraints and barriers
- Defines locally relevant strategies and mainstream and specialist resources
- Results in occasions for participants to get together to update and revise their shared understandings.²⁰

2.7 Self-directed funding

A key element of Packages is the choice of fund management. Each person can determine the amount of control and responsibility that they wish to assume and what option best suits their preferences. Each Australian jurisdiction and the NDIA offers different fund management options.

Where direct payments are an option, some states (e.g. Victoria) require that a separate bank account be established. Accountability requirements also differ. Internationally some pre-paid cards are being used as a way for funders and people to track their expenditure and also reduce the accountability requirements.²¹ There is growing international and Australian evidence that people using direct payments experience greater control and choice and have better quality of life and participation outcomes.^{3, 4, 22} They can also derive better value for money.^{3, 23}

For individualised funding to succeed it needs to be underpinned by a funding allocation that represents the person's needs, strengths and goals. This has not always been the case with Australian and UK reports that people's funding is insufficient and that allocations have been inequitable.^{4, 22, 24} There is little evidence of fraud.³

2.8 Self-directed supports

Self-directed supports aim to provide greater options, flexibility and portability in the supports and services available. What can be purchased depends on the guidelines or rules developed by the jurisdiction or scheme. Supports purchased under the NDIS need to be *'reasonable and necessary'* and to comply with the NDIS legislation and rules. The Individual Funding Handbook specifies that the funds are to be used to purchase the supports detailed in each person's support plan. Victorian Packages are based on principle-based guidelines which provide flexibility in how people meet their goals and increases the focus on the outcome, rather than the support type.

The delivery of self-directed supports has demanded significant changes to the traditional operations of many Australian disability services. This includes workforce, business practices and service delivery models.^{3, 25, 26}

2.9 Summary

Individualised funding is a key tool in providing people with more choice and control over their supports and lives. It also provides greater portability and flexibility.

However, for individualised funding to deliver these outcomes, it needs to be underpinned by self-directed planning and implemented via self-directed supports and funds that meet the person's support needs and goals.

Each Australian jurisdiction currently operates different individualised funding schemes, however; the introduction of the NDIS will create a national approach.

3 Pooling of Packages

3.1 Introduction

For many people, particularly those living in the community, the phasing out of block-funded supports provides new opportunities for them to create lives of their own choosing. This includes where they live, with whom, and how. This can be very empowering and access to good information about these options is critical.^{24, 29}

There are some who caution that 'individualisation' can lead to isolation, particularly for those people who may not be able to freely engage in mainstream community activities. This may be due to the individual having:

- Insufficient funds that only cover personal care but do not support community participation
- Sufficient funds but without the necessary assistance to engage in mainstream community activities
- Limited informal support networks
- Support staff without the focus or skills to promote and maintain the individual's engagement

For example:

“There is some concern that personalisation, if badly managed, could lead to greater isolation of people with mental health problems. Those who are able to manage their condition well enough to remain out of hospital, but who are not well enough to work or volunteer are often left behind, a “forgotten generation”. (p.3)²⁸

‘One of the criticisms of personal budgets has been that people end up in isolation (taken out of day centres, etc.) without having sufficient options available to spend their money on. Pooling can address this concern’. (p15)²⁹

There are reports that some people are seeking out others with similar interests to create social networks or clubs, often by combining their shared resources.³⁰

3.2 What is pooling?

'Pooling' of Packages occurs where two or more people, each with a Package come together and choose to share/combine some of their supports. It must be noted that 'pooling' is a term sometimes applied to the joining up of a number of different funding streams for an individual (for example; disability funding and health funding). For the purposes of this literature review, pooling is taken only to mean two or more people combining some, or all, of their Package.

The pooling of Packages for a shared activity differs from block-funded supports in that:

- Each person has their own Package
- People seek out and actively choose to engage in a shared activity
- There is no agency as such, offering a 'program' for people to join

Each instance of pooling is established in a way that best suits the needs of the group. This can include governance, the rules for sharing expenses, etc.

3.3 How does it work?

The UK's Richmond Users Independent Living Scheme (RUILS) is a consumer-led agency that is informing people about the various issues involved in pooling individual funding packages.³⁰ RUILS have recently established a web-site (<http://www.poolingbudgets.org/>) and a Facebook page www.facebook.com/PoolingDirectPayments to assist people who are interested in setting up their own pooling arrangement. A number of Councils in the UK (such as Essex & Derbyshire) have also produced 'how to' guides that include templates that can be used.³⁰⁻³²

Our review of these resources has identified eight key steps to creating and maintaining a pooled Package arrangement. Please note that these steps are based on the assumption that what is purchased complies with any scheme regulations, rules, etc.

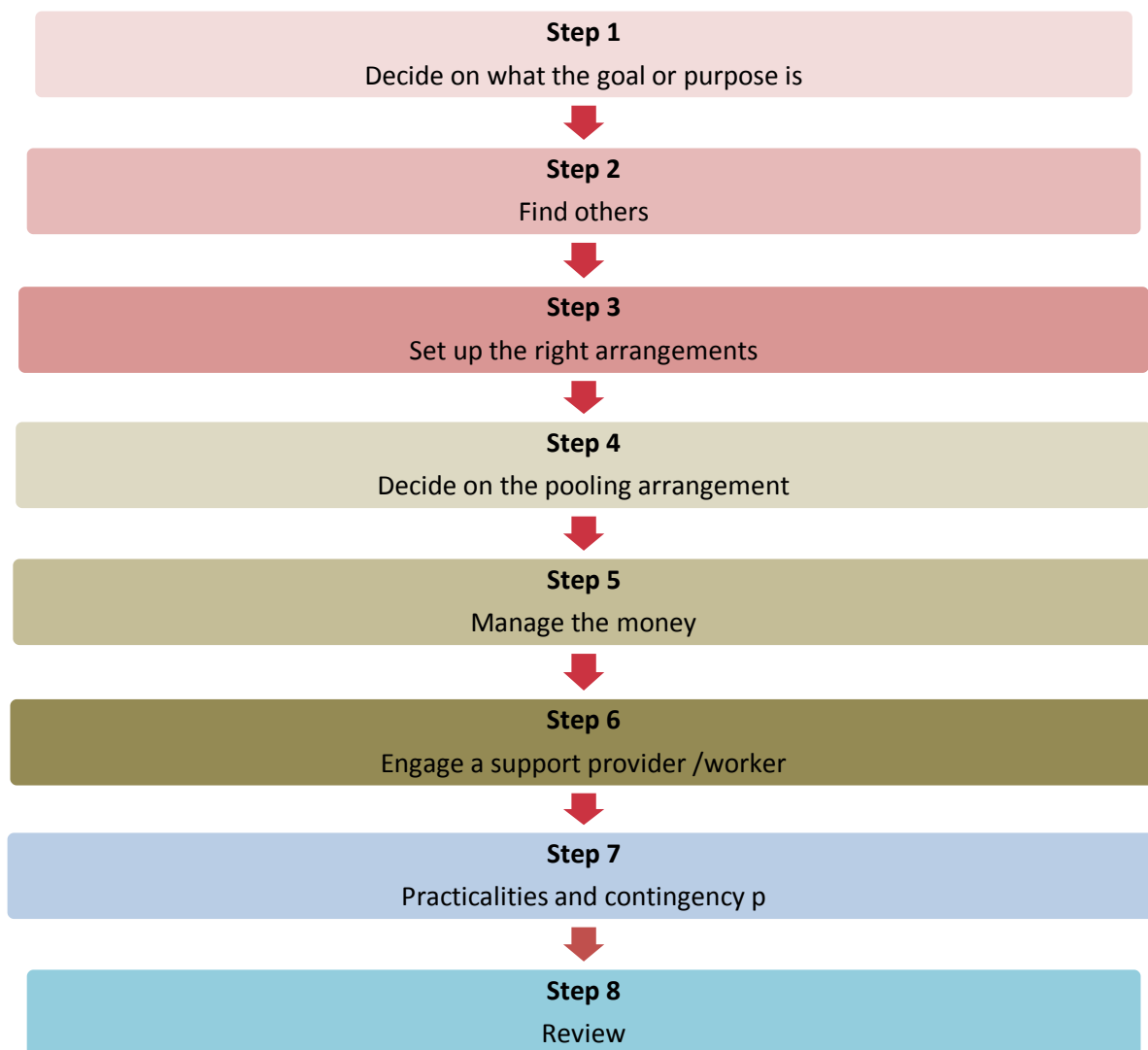


Figure 3-1: Steps to create and maintain a pooled support arrangement

3.3.1 Step 1 – Decide on what the goal or purpose is

Before embarking on a pooled arrangement, each person firstly needs to decide on their goal, what they wish to achieve, and think about why it would be beneficial and/or easier to do it with other people. Any group arrangement is more likely to succeed if there is an agreed sense of purpose or common goal.^{31, 32}

3.3.2 Step 2 – Find others

For pooling to work, there needs to be a way for people who may have similar interests or preferences to find each other. This may occur through existing friendships (via day services, schools, community activities, etc.), their support network, social media, etc.

RUILS has created a web-based portal where people in the UK can meet others which then might result in developing activities based on pooled supports. RUILS

has also held some social events that aimed to encourage people to meet others with similar interests.³⁰

3.3.3 Step 3 – Set up the right arrangements

Creating a governance structure is essential. This should include agreements about how decisions will be made, managing disagreements and what legal status the group will have in the event that they directly employ people, need to take out insurance, or want to open a bank account.

In a workshop investigating pooling, RUILS (2012) states:

There was much debate within the groups as to how a Pooling group would most efficiently function where it could cover all matters dealing with contracts, taxation and responsibilities.

It was suggested that the most appropriate way would be to set up an enterprise, whether it be a Social Enterprise, Micro-enterprise, Community Interest Company, etc.

This way the group would be covered through a legal identity with clear definitions of roles, responsibilities, payroll, etc. (p 16)³⁰

More details about possible governance arrangements are provided in the *Governance Arrangements for individuals and families: Literature Review*.

3.3.4 Step 4 - Decide on the pooling arrangement

Each person will need to decide if they will pool a part of their Package and whether it will be 'topped-up' from their personal funds. They also need to be clear about any risks, for example, what happens if the arrangement breaks down. It is possible that an individual with a number of interests could develop more than one pooled support option. What is important is that people are satisfied that the pooling arrangement will meet their goals and support plan.³²

A signed agreement is recommended, such as the one titled *Our Club* developed by RUILS. It is also suggested that notes are kept about any discussions and decisions and that everyone receives a copy.³²

3.3.5 Step 5 – Manage the money

People participating in pooling support need to discuss and agree on what each person will contribute. Will this be the same for everyone, or will this be based on individual need? They also need to decide whether they will open a specific bank account and if so, what type of account. Will the account owner be in all individuals names, or the name of the group, or be a third party? It is also important to clarify who can access the funds, and who will maintain financial records. It is suggested individuals consider creating a contingency fund in the event that something does not work out as planned (e.g., if a member is suddenly hospitalised, etc.)³²

3.3.6 Step 6- Engage support staff

The group can either use a service provider or agency who takes on the legal and workforce responsibilities (e.g., salary, insurances, etc.) or they can directly employ support staff (if this is an option in their jurisdiction or under their NDIS plan management).

If the group engages a support worker they will need to develop a job description that clearly outlines the competencies, roles and responsibilities needed.³¹

In addition, some complexities and logistics will need to be sorted out. For example, does each group member become an employer? *'If you have five individuals acting as employers does each individual take responsibility for each aspect, i.e. Risk Assessments, Payroll, Holiday Leave, or is the responsibility divided?'* (p.6)³⁰

The group will also need to work out the salary and payment arrangements (including any costs such as insurances, superannuation, leave entitlements, etc.).^{30,31}

The types of signed agreements needed between the group members in regard to engaging support staff include (but are not limited to):

- Managing the support worker (Occupational Health & Safety, training, leave, disciplinary processes)
- Creating employment terms and conditions and job descriptions
- Identifying who will be responsible for paying the staff (or service provider)
- Ensuring the group has sufficient insurance cover and access to specialist advice.³¹

In the UK, registers of support workers allow people to search (or place advertisements) for support workers, for example, the Find-a-PA website www.find-a-pa.co.uk/

3.3.7 Step 7 – Practicalities and contingency planning

The every-day arrangements need to be agreed to and signed by all parties.

Each group would also be advised to consider any events that could affect these arrangements. For example, a member wants to leave, the support worker doesn't arrive for work, etc.³⁰ Where these events can be foreseen it is recommended that the group have established agreements on the actions that will be taken.

In regard to shared living situations, developing strategies for these contingencies will be crucial and should be linked to a comprehensive risk identification and management process. Each person (or the entity) might need to set aside an agreed amount to address these contingencies. However, some of the existing funding rules and guidelines (e.g. the Individual Funding Handbook in NSW) do not allow for contingency funding, which would require any contingency reserves to be personally funded.

The family governed groups will be carrying large financial risks. For example, in the event that someone leaves the arrangement, or someone is hospitalised and the

funds are suspended during this time, or a person's support needs increase substantially, etc.

3.3.8 Step 8 – Review the arrangement

As with any arrangement, it is useful to identify a process and timeline for review as part of the set up arrangements. The review should include the processes, outcomes and each person's experience of the arrangement.

3.4 Benefits and outcomes

The reported benefits of pooling arrangements include:

- Providing value for money - sharing the cost with someone else can be cost-effective and make the funds go further
- Developing friends and social networks - sharing activities with people who have a common interest is enjoyable and offers opportunities for new friendships
- Creating more innovative options
- Sharing the burden - where staff are employed directly, having others to share the responsibilities of employment, insurance, taxation, etc. can be beneficial.
- Greater purchasing power – when people join together, the economies of scale mean they are able to negotiate for more efficient purchasing.³⁰⁻³²

In summary: 'Pooling personal budgets helps multiply the benefits of personal budgets in that care and support become more personal, effective and efficient. The approach builds multiple circles of mutual support by tapping into wider community resource far beyond those for people with (similar) support needs. It also reduces the need for support. Satisfaction and independent living are greater, and in the long term, costs are reduced.' (p 15)²⁹

3.5 Risks and challenges

Challenges to pooling include:

- Ensuring that everyone is well informed about the benefits and risks of pooling
- Ensuring that each person is involved in the decision-making process. Where services initiate/take over such arrangements, there is concern that these can be seen as 'pseudo' block funded supports
- Concerns that pooling should not be seen as an opportunity for funders to reduce a person's Package³⁰
- The logistics of establishing and maintaining a pooling arrangement can be significant and without the right skills and support, people may struggle to set one up, effectively manage it, and decide to withdraw.

3.6 Support calculators and resource pooling tools

While some tools exist, no 'fit for purpose tool' is currently available that would assist NSW people and families wanting to share part of their Packages, including sharing household costs. Existing tools include:

- Support calculator tools
- Tools that allow people to shop for supports
- Resource pooling tools for community access
- Expense sharing tools.

3.6.1 Support calculator tools

There are tools that calculate the cost of support in residential care or funding to be allocated for supports. These include:

- Care Funding Calculator (UK)³³
- Resource Allocation System (RAS) (UK).³⁴

The Care Funding Calculator allows providers to calculate the costs of providing residential care or supported living services for people with a range of disabilities.

This tool uses Excel and contains a series of worksheets relating to the person's needs, outcomes, location, day time and night time services, etc. and it calculates the costs of staffing and non-staffing costs which when added provide a guide to the price for providing the services. It also allows the calculations to identify the number of people being supported (using a scale, Small: 1-4 service users, Medium: 5-9 service users and Large: 10+ service users). Over 125 UK councils use this tool *'with reportedly significant savings made as a result.'*³⁵

The RAS was developed by inControl in the UK, to assist councils to work out support funding allocations. This was widely adopted, but has not been without its critics. One of the developers (S Duffy) has since stated: *'I used to think that complex assessment tools and Resource Allocation Systems might help calculate this budget, but I now think these are distractions which actually get in the way of making a sensible judgments about the right budget for each individual.'* (p.31).³⁶

3.6.2 Tools that allow people to shop for supports

One tool that has been in existence for a number of years is Shop4Support in the UK (www.shop4support.com/s4s/CustomPage/Index/62). This tool allows a person to see what supports are available in their area and at what cost. It also allows people to see how much support they can purchase with their funding. The tool allows them to add services to their 'shopping basket' and identify how regularly they would like this service. The tool then calculates the costs.

Shop4Support is not available in Australia, although some Australian organisations are developing similar tools. There are some Australian sites that allow people to write reviews about service providers (e.g. www.mysupportadvisor.sa.gov.au/).

3.6.3 Resource planning and pooling tools

Examples of some resource planning and pooling tools include:

- 24/7 Grid: www.247grid.com/index.aspx
- RUILS Cost and Contributions Calculation Template: www.ruils.co.uk/

3.6.4 24/7 Grid

The 24/7 grid is a web-based tool that can be used to plan how support may be used by an individual throughout the week. The tool is comprised of a calendar that sets out when activities occur across the seven days in a week. For any given day the following information can be entered into the calendar grid:

- What the activity is. This enables the calendar to be used as a diary.
- When the activity will take place. The calendar allows for activities and support over a 24 hour period: morning 6am – 12 noon, afternoon 12 noon – 4 pm, evening 4 – 10 pm and night 10pm – 6 am.
- For how long the activity will take place.
- The unit cost of the activity. The unit cost per hour is selected from a drop down menu. The tool requires that the person (or a supporter) enters the costs per hour for each of the support options into the tool. This functionality is similar to that of spread sheet programs where a unit cost may be selected from a drop down menu.

The tool calculates the total costs of services planned against the person's individual budget and indicates a balance, as a positive or a negative dollar figure.

The tool does not allow for costs to be calculated for a group of individuals pooling supports.

3.6.5 RUILS Costs and Contributions Calculation Template

RUILS (www.ruils.co.uk/) has developed a template for groups to use to calculate the costs of community-based group activities where shared or pooled supports are used. The template is comprised of a table where the costs of support for a group of people to engage in an activity are recorded. The template also requires that the costs of participating in the activity (tickets, snacks, etc.) be recorded. In using this template the total cost of support and of participation costs for the group are divided equally between the group members to calculate the costs that each individual will pay.

The template may be used as a pen and paper tool or as a word document. The template does not calculate costs and cannot be used when calculating the costs of individual supports, such as personal care support.

3.7 Criteria for the Resource Allocation Tool

The Resource Pooling Tool developed for this project aims to meet the following criteria:

- Be easy to use for people and families
- Allow Packages of differing amounts to be pooled
- Factor in responses to support needs
- Assume geographical proximity of the people
- Allow for a continuum of choices
- Allow for manual entry of prices to ensure that it maintain its currency.

3.8 Summary

Pooling of Packages is in its infancy in Australia, and is only recently emerging in the UK. The review of the literature has identified that it is currently being used by people wishing to engage in community-based group activities and no publically available examples were found that explored its use in shared living situations. Eight key steps to establishing a resource pooling arrangement were identified.

4 Sharing Household Costs

4.1 Rent and tenancy

The *Residential Tenancy Act* applies to most living situations, including private and social housing tenants.³⁷ There are a number of existing generic information sources that explain NSW rental and tenancy arrangements and assist people establishing share housing arrangements. For example:

- Tenancy NSW www.tenants.org.au/: This website provides information and some useful templates for agreements etc. Some examples of these will be included in the Resource Kit.
- Fair Trading NSW (www.fairtrading.nsw.gov.au/About_us/Video_and_audio/Renting_a_home.html#English) has videos and written information about renting in NSW in 17 different languages (including English)
- Share housing (www.sharehousing.org/) has a NSW online share housing survival guide that is clear and easy to understand.

When a property has different room sizes or amenities (en-suite bathrooms, study areas, etc.), there are tools that calculate the amount of rent for each tenant, for example, Splitwise (www.splitwise.com/calculators/rent).

Some disability support co-tenancy arrangements (lead tenant models) make it clear that the home belongs first and foremost to the person with disability and, should the arrangement break down, the co-tenant is expected to be the one to leave.³⁸

4.2 Furniture and household items

In shared living situations there are likely to be a range of ownership arrangements for fittings and furniture, for example:

- Some people may purchase their own furniture and household items
- Some items may be owned by one party (for example, fridge or washing machine) but are used by all house members
- Some items may be purchased jointly (for example, lounge suite in a shared living room)

Each of these options will need to be discussed and an agreement reached about their ownership, use and what will happen if one member moves out (do the other parties buy out this person's share of ownership of the item? etc.). Some people are more or less willing to share their possessions than others - so this should also be discussed and agreed.

4.2.1 Property damage

In the event of a tenant or visitor damaging the property or others' possessions, the person who damaged the item or property should be responsible for paying for the damage and repairs. This requirement should be clearly documented.

4.3 Utilities, telephone, internet, cable television

If people live in their own dwelling, adjacent to others, it will be easier to set up separate accounts for utilities, internet, cable television, etc. If two or more people are sharing a house, they may need to share these expenses. It is estimated that the weekly costs in a room in a 'low budget house' is (as at November 2014) approximately \$15-30 for electricity/gas, \$5-\$10 for water, \$10-20 for telephone/internet.³⁹

If a person leaves the arrangement without paying their share of these bills, the remaining people will either need to forge an agreement with the exiting party, or apply to the NSW Civil and Administrative Tribunal to seek assistance to settle the matter. Failing that, the only other option is to consider suing the person, but this is expensive.³⁹

4.4 Food and household products

There are different ways of managing food in general shared living arrangements. Some housemates will share the shopping and cooking, others might prefer not to share. Not everyone has the same food preferences or dietary requirements, which can create tensions. The NSW share housing survival guide estimates a minimum of \$100 per week (as at November 2014) for food per person and states that if you *'decide to share food with your housemates, start by sharing basic foodstuffs such as milk, bread and butter. Once you get used to each other's cooking and grocery shopping, you can share the food and cooking responsibilities.'*³⁹

Some people have difficulties around food, as a result some fridges or cupboards are locked in group arrangements. Access to food in general and to items purchased for others' use will need to be discussed.

It is suggested that each person contributing to a 'kitty' for some household items is useful (for example, to purchase light bulbs, cleaning products, etc.).³⁹

4.5 Expense-sharing tools

There are a number of electronic expense-sharing tools available. These include tools based on Excel spread sheets and mobile telephone applications that allow the user to scan a receipt and allocate it to a group or person.

Some examples of bill sharing programs and applications include:

- Splitwise (www.splitwise.com/)
- iOweYou (www.ioweyou.co.uk)

- Piggy (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)
- WeSplit.it (www.wesplit.it/)
- Bills are In (www.billsarein.com/)
- Flat with me (www.flatwithme.com.au/share-accommodation-calculators.html)

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

Groups wishing to share household costs could use these existing tools.

4.6 Summary

There are useful NSW guides that step through what people should consider when entering into shared living arrangements and how to arrange expense sharing.

As sharing houses and living arrangements with others is not new, there are a number of well-developed electronic tools to share and calculate day-to-day household expenses. Groups should explore the expense sharing tools that are readily available and identify which will best suit their needs.

At the same time it is important to note that while having access to a range of tools and mechanisms will assist, there are issues that are more likely to emerge and prove problematic. These will generally relate to each group reaching agreements in advance, the use of mechanisms to review the arrangements, and effective dispute resolution strategies.

5 Conclusion

While sharing support is not new, individualised funding seeks to redress the power imbalance and create opportunities for greater choice and control over individuals' supports and lives. It also allows individuals to join with others who are seeking to achieve similar goals to create more tailored support models.

Ideally people would seek others who have are interested in achieving similar goals and in pooling their funds, with the potential to maximise value for money.

Within Australia, instances of pooling of Packages are relatively low and largely informal. Where it exists, it is for community-based supports rather than group living arrangements.

The past few years have seen emerging initiatives from the UK to assist people to pool their direct payments. However in all instances identified, pooling has occurred to assist people develop and engage in community based support options (for example, creating special interest clubs etc.), not shared living arrangements. Some UK tools and websites have been developed to assist people to find out more about pooling and how to set it up, but there is no publically available tool that can be used in supported living environments where two or more people live and wish to share their supports.

The conceptual model for developing a resource pooling tool takes into account factors such as people's preferences for support, cost moderators and other costs. In the event that there is a budget shortfall then resource pooling is one of the options that people can consider. A tool has been developed to facilitate resource pooling.

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