



**LIGHTHOUSE  
PEER SUPPORT**

WHERE LIVED EXPERIENCE LIGHTS THE WAY



# When Your NDIS Funding is Cut:

How to Protect Your Supports (and Yourself)

**Lighthouse Peer Support**

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# Has Your NDIS Funding Been Cut? A simple guide to what you can do

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## Copyright & disclaimer

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You may share this guide for free with NDIS participants, families, carers, peer workers, support coordinators and community organisations, as long as:

- You do not charge money for it
- You do not change the words in a way that is misleading
- You acknowledge Lighthouse Peer Support (LPS) as the creator

This guide is general information only. It is not legal advice, not financial advice, and not a substitute for professional medical or mental health support.

NDIS policies, laws and guidelines change over time. Always check the latest information from official government sources and, if possible, get advice from a qualified professional or advocate who understands your situation.

If this guide raises distressing feelings, please reach out to someone you trust or a support service in your area.

## Read this first (important)

This mini guide is for NDIS participants, families, carers and supporters who are worried about NDIS funding cuts or have already had their plan reduced.

- General information only
- Written in plain language
- Focused on helping you understand your options and feel more confident

It is not legal advice or financial advice. NDIS rules and government policies can change. Always check the latest information on the official NDIS website and, if you can, talk to an advocate or professional who understands your situation.

If reading about money, disability or government decisions is stressful for you, please:

- Take breaks
- Ask a trusted person to read it with you
- Skip any parts that feel too much today and come back later

You are not alone. Many people are confused and upset by NDIS funding cuts. There are steps you can take and supports you can ask for.

## 1. What is an NDIS funding cut?

### What do we mean by “funding cut”?

In this guide, a “funding cut” means:

- Your new NDIS plan has less money than your previous plan; or
- Some supports you used to have are no longer funded; or
- The way funds are arranged makes it harder to use them (for example, different categories or management types).

Sometimes this is easy to see, like a big drop in your Core budget. Other times it might be hidden in the details.

## Why funding cuts feel so scary

For many people, NDIS funding is not just “extra help”. It affects:

- Your ability to live safely and independently
- Your mental health and daily routines
- Your support workers and relationships
- Whether you can keep your housing, job or study

When funding is cut, it can feel personal, unfair and exhausting. The system is complex and it is normal to feel overwhelmed.

You are allowed to:

- Ask questions
- Say you do not understand
- Disagree with a decision
- Ask for it to be looked at again

## 2. Common reasons plans are reduced

### 1) “You didn’t use all your funding”

The NDIS might reduce your plan if:

- You have large unspent amounts from previous plans
- You did not use certain line items at all

Sometimes there are good reasons for this, for example:

- You could not find suitable support workers
- You were in hospital or unwell
- Service providers cancelled or changed
- You were waiting for reports, assessments or other services

## 2) “Your needs have changed”

Planners might say your needs have:

- Improved (for example, you are more independent)
- Stabilised (they think you no longer need as much support)
- Can be met by family, mainstream services or community supports instead

Sometimes this is true. Sometimes it is not true or is based on incomplete information.

## 3) “Not reasonable and necessary”

The NDIS can say some supports are not “reasonable and necessary” under the NDIS law. This might include:

- Supports they see as the responsibility of health, education or housing systems
- Things they consider daily living costs everyone has
- Supports they think are not value for money

You have a right to ask for a clear explanation and challenge this if you disagree.



## 3. First steps when you notice a cut

### Step 1: Pause and breathe

When you first see your new plan:

- It is okay to feel angry, sad, scared or numb
- You do not have to understand everything straight away
- You do not have to agree with the decision

Give yourself permission to take a breath and gather support before acting.

### Step 2: Compare old and new plans

If you can, put your old plan and new plan side by side and compare:

- Total budget amounts
- Core, Capacity Building, Capital (if relevant)
- Specific supports that are missing or reduced
- Any changes in how your plan is managed (self, plan, agency)

Write down or highlight:

- Where the biggest cuts are
- Any supports that have vanished
- Anything that does not make sense

This list will help you explain the problem to advocates, support coordinators or the NDIS.

## Step 3: Get support

You do not need to do this alone. If possible, ask for help from:

- A trusted friend or family member
- Your support coordinator or recovery coach
- A disability advocate
- A peer worker or support group

Give them permission to read your plan with you and help you understand it.

## 4. Ask for an explanation and documents

### Ask for a “reasons for decision”

You can contact the NDIS and ask for:

- A clear explanation of why your plan was reduced
- The key information and reports they relied on

You can:

- Call the NDIS
- Visit a local NDIS or Services Australia shopfront
- Ask your support coordinator or advocate to help you write or make the request

Keep notes of:

- The date you called or wrote
- The name of the person you spoke to
- What they said



## Check what information they used

Sometimes decisions are based on:

- Old reports
- Short phone conversations
- Assessments that did not fully capture your daily life

If important information is missing or wrong, that can be a strong reason to ask for the decision to be reviewed.

## 5. Check if the decision is wrong or unfair

### Questions to ask yourself

- Does the new plan still meet your day-to-day needs?
- Can you still live safely and take part in your community?
- Were there any changes in your life that the NDIS might not know about?
- Does the explanation from the NDIS match your lived reality?

If the answer to these questions is no, it may be worth challenging the decision.

## Get another opinion

It can help to talk with:

- Your GP, psychologist, psychiatrist or other health professionals
- Your support coordinator or recovery coach
- A disability advocacy service

Ask them:

- If they agree the plan is enough, or
- If they think your supports have been reduced too much

They may be able to write updated reports or letters that explain your needs more clearly.

# 6. How to ask for an internal review

## What is an internal review?

An internal review means:

- You formally tell the NDIS you disagree with the decision
- A different NDIS staff member looks at your plan again
- They can decide to keep, reduce or increase your funding

There are time limits for requesting a review, so try to check your plan and act as soon as you can.

## What to include in your review request

When you ask for an internal review, try to include:

- Which parts of the decision you disagree with
- Why you think the decision is wrong or unfair
- Any new information (reports, letters, examples from your daily life)
- How the cut affects your safety, health or goals

You can explain things in your own words, for example:

- “Without overnight support, I am at risk of ...”
- “Because my anxiety is severe, I cannot safely ... without support.”
- “My doctor/psychologist says I need ... because ...”

## Who can help you with the review?

You can ask:

- A support coordinator or recovery coach
- A disability advocate
- A trusted friend or family member
- A community legal centre (for advice about your rights)

They may help you write the request, collect evidence, and speak to the NDIS with you.

## 7. If you still disagree: going to a tribunal

### What happens if the internal review is not successful?

If, after the internal review, you still believe the decision is wrong, you may be able to:

- Take the matter to an independent tribunal that reviews NDIS decisions
- Ask for the decision to be changed based on the law and your evidence

The name of the tribunal and the process may change over time, so always:

- Read the information in your internal review decision letter
- Check the latest guidance on the NDIS website
- Get help from an advocate or legal service if you can

## Getting support through the tribunal process

Tribunal processes can be:

- Slow
- Paper-heavy
- Emotionally draining

You do not have to do it alone. You may be able to get:

- Help from a disability advocate or legal service
- Support from family, friends or peer workers
- Adjustments (for example, phone or video instead of in-person hearings)

It is okay to decide that a tribunal process is not right for you right now. Your wellbeing matters.

## 8. Looking after yourself during the process

Funding cuts and appeals can be really hard on mental health. It is important to look after yourself.

### Practical self-care ideas

- Break tasks into small steps (for example, “today I will only read page 1–2”)
- Use a support person for phone calls and meetings
- Keep a simple folder or notebook for all NDIS letters, emails and notes
- Set time limits for NDIS paperwork so it does not take over your whole day

### Emotional support

- Talk to someone you trust about how you are feeling
- Let your GP or mental health worker know if things are getting worse
- Reach out to peer support groups or online communities where people understand NDIS stress

You deserve support, regardless of what the system decides.

## 9. Where to get help and advocacy

Here are some places you might look for extra help (the exact names and services may change over time):

### Types of services to look for

- NDIS support coordinators and recovery coaches
- Disability advocacy organisations in your state or territory
- Community legal centres and legal aid services
- Peer support groups (online or in-person)
- Your local community health or neighbourhood house

Ask them:

- What help they can offer with NDIS reviews and appeals
- Whether their services are free or low-cost

Keep a list of:

- Who you have contacted
- When you contacted them
- What they said



## Easy Read: Has your NDIS funding been cut?

### This guide in Easy Read

This part explains the guide in short, simple sentences.

- It is for people who have an NDIS plan.
- It is for people who worry their funding has been cut.
- It tells you what a funding cut is.
- It tells you what you can do.
- You can read this part on its own, or with the full guide.

You can ask a trusted person to read this with you.



## What is an NDIS funding cut?

- The NDIS gives you a plan with money for your supports.
- A funding cut means you now have less money than before.
- It can also mean some supports are not in your plan anymore.
- Or your money is in different boxes (for example, less Core, more Capacity Building).

You might notice:

- You cannot book the same hours with your support workers.
- Your therapy or programs have less funding.
- You are worried your plan will run out too soon.

If you are not sure, ask your support coordinator, recovery coach, or a trusted friend or family member to help you compare the old plan and the new plan.

## How a funding cut can affect you

A funding cut can make life harder. For example:

- You may have less help at home.
- You may feel more anxious, stressed or scared.
- You may worry about losing your support workers.
- You may feel like the NDIS does not listen to you.

Your feelings are real and valid.

It is okay to:

- Feel upset or angry.
- Need time to think.
- Ask for help to deal with it.

## What you can do – step by step

Here is a simple checklist.

### Step 1 – Take a breath

- You do not have to fix everything today.
- You are allowed to pause and ask for support.

### Step 2 – Get your plans together

- Find your old plan and your new plan.
- Put them side by side.
- Look for: total amount of money, money in Core, Capacity Building, Capital, supports that are missing.

You can circle or highlight the parts that went down.

### Step 3 – Ask for help

You can ask:

- A support coordinator or recovery coach
- A family member or friend
- A disability advocate
- A peer support worker

Ask them to:

- Read the plans with you
- Help you understand what changed
- Help you write things down



# NDIS Funding Cuts

## Step 4 – Ask the NDIS why

You (or someone helping you) can ask the NDIS:

- “Why has my funding been cut?”
- “What information did you use?”

You can:

- Phone the NDIS
- Go to an NDIS or Services Australia office
- Ask your support coordinator or advocate to help

Keep notes of:

- The date
- Who you spoke to
- What they said

## Step 5 – Decide if the decision is wrong or unfair

Ask yourself:

- Can I still live safely?
- Can I still do my usual activities?
- Can I still work on my goals?

If the answer is no, the decision might be wrong or unfair.

## Step 6 – Ask for an “internal review”

This means:

- You tell the NDIS you do not agree.
- You ask them to look at your plan again.
- A different staff member checks the decision.

In your request you can say:

- What parts you disagree with
- How the cuts affect your life
- What your doctors or workers say you need

You can get help to write this from your support coordinator or recovery coach, a disability advocate, or a community legal centre or legal aid (in some cases).

## Step 7 – If it is still not fixed

If you still do not agree after the internal review, you may be able to take your case to an independent tribunal. This is a special place that can review government decisions.

Tribunals can be hard work and take time.

You do not have to do it alone. An advocate or legal service may help.

It is also okay to decide that the tribunal is too much for you right now. Your mental health and wellbeing are important.

## Who can help you

Here are people and services that may help:

- Support coordinators and recovery coaches
- Disability advocates (free in many areas)
- Community legal centres or legal aid services
- Peer support groups – people with similar experiences
- Your GP, psychologist, psychiatrist, or other health workers
- Trusted family and friends

They can:

- Help you understand your plan
- Help you write letters and fill in forms
- Go with you to meetings or phone calls
- Help you look after your feelings during the process

## Looking after yourself

This process can be very stressful. Some ideas:

- Do a little bit at a time.
- Take breaks from NDIS paperwork.
- Use a notebook or folder to keep everything in one place.
- Talk to someone you trust about how you feel.
- Tell your GP or mental health worker if things are getting worse.

You deserve support, no matter what your plan says.

## Important words – Easy Read

- NDIS – a government scheme that pays for disability supports.
- Plan – a document that says what supports and money you get from the NDIS.
- Funding – the money in your NDIS plan.
- Funding cut – when the money in your new plan is less than before, or some supports are removed.
- Reasonable and necessary – words the NDIS uses to decide if they will pay for a support.
- Internal review – when you ask the NDIS to look at their own decision again.
- Tribunal – an independent place that can review government decisions if you still do not agree.

If you do not understand a word, you can ask someone you trust to explain it, or ask a support worker, advocate or health worker.



## Links and sources (full URLs)

These are some of the key official pages used when preparing this guide. Web addresses were current at the time of writing.

- NDIS – main website: <https://www.ndis.gov.au>
- NDIS – Participants: <https://www.ndis.gov.au/participants>
- Supports funded by the NDIS: <https://www.ndis.gov.au/understanding/supports-funded-ndis>
- Reasonable and necessary supports: <https://www.ndis.gov.au/understanding/supports-funded-ndis/reasonable-and-necessary-supports>
- Would we fund it?: <https://www.ndis.gov.au/understanding/supports-funded-ndis/reasonable-and-necessary-supports/would-we-fund-it>
- Request a review of a decision: <https://www.ndis.gov.au/participants/request-review-decision>
- How to request an internal review of a decision: <https://www.ndis.gov.au/applying-access-ndis/how-apply/receiving-your-access-decision/internal-review-decision>
- Providing evidence of your disability: <https://www.ndis.gov.au/applying-access-ndis/how-apply/information-support-your-request/providing-evidence-your-disability>
- Types of disability evidence: <https://www.ndis.gov.au/applying-access-ndis/how-apply/information-support-your-request/types-disability-evidence>
- NDIS Quality and Safeguards Commission – Ask for a decision to be reviewed:  
<https://www.ndiscommission.gov.au/about-us/compliance-and-enforcement/ask-decision-be-reviewed>

# NDIS Funding Cuts

In "NDIS Funding Cuts," discover a vital resource for NDIS participants, families, and supporters navigating the complexities of funding reductions. This guide offers clear, practical steps to understand your options and advocate for your needs, empowering you to challenge unfair decisions and secure the support you deserve. With expert insights and supportive advice, you are not alone in this journey.



About Lighthouse Peer Support (LPS) Lighthouse Peer Support (LPS) is a Northern Tasmanian, lived-experience-led service that believes no one should have to struggle alone with money stress, mental health or the NDIS. We are working to create therapeutic, farm-style respite and support options for people with psychosocial disability, while also offering clear, practical information that anyone can access for free. Our focus is on real connection, community before profit, and helping people understand their rights and options so they can make decisions that feel safe and right for them.