ABOUT SPECIALIST DISABILITY ACCOMMODATION

JULY 2023
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INTRODUCTION

This resource provides an overview of housing options, including Specialist Disability Accommodation (SDA), in the National Disability Insurance Scheme (NDIS). The role of SDA is explained along with how SDA payments, provided in an individual participant’s plan, flow through to a registered provider of SDA housing.
HOW NDIS FUNDS SUPPORT FOR HOUSING AND LIVING

The NDIS provides funding for “reasonable and necessary” supports to people with disability to reach their goals and live an ordinary life.

For most people, an ordinary life means leaving their parents’ family home as a young adult and either living on their own, in a shared house with friends, or with a partner.

But without access to appropriate housing and support, many people with disability continue to live with their parents for a long time, or live in a group home or residential aged care.

Under the NDIS, housing and support are considered separately. This gives NDIS participants more choice and control over where they live and the services they use.

The NDIS does not own or operate any housing.

But the NDIS does fund:

- Supports that build people’s capacity to live independently in the community
- Supports for personal care, such as showering and dressing
- Supports to improve living skills, money and household management
- Supports to improve social and communication skills and behaviour management
- Home modifications to the participant’s own home, a private rental property or social housing
- Help around the home where a person is unable to do these tasks due to their disability, such as assistance with cleaning and laundry
- For people with very complex support and housing needs, the NDIS may fund SDA, which pays the costs of living in a dwelling (house, townhouse/ villa/ duplex, or apartment) with a specialised design and features

1 “Reasonable and necessary” means the support that the NDIS will fund is related to a person’s disability, their goals, is likely to be effective, takes into account the other supports a person may receive and represents value for money – the NDIS will look at these matters when considering whether to approve SDA funding for a person.
While SDA is the only direct funding the NDIS provides for long-term housing, other supports funded by the NDIS can greatly increase a person’s independence and open up a wider range of housing options than was available under the previous disability service system.

The NDIS does not cap funding for individuals. If the supports required by a person in the NDIS are considered “reasonable and necessary”, the NDIS will provide adequate funding for those supports. This is a major contrast to the previous system where funding for disability supports was rationed and housing options for people with disability were far more limited.

With adequate supports to live more independently than was possible previously, NDIS participants have a wider range of housing options available to them.

Most people in the NDIS will find their housing through the mainstream housing system, with only a small proportion supported with SDA funding.
ABOUT SPECIALIST DISABILITY ACCOMMODATION

Specialist Disability Accommodation funding is provided through the NDIS to an eligible NDIS participant to pay for the physical property (bricks and mortar) when a person is deemed to have an extreme functional impairment and/or very high support needs and requires an SDA dwelling to enable them to live more independently and receive the support they need.

If an NDIS participant “has SDA”, this should mean they have SDA funding in their NDIS plan. The NDIS provides funding for SDA to participants through their individual NDIS plans. Participants can then select an SDA dwelling and associated provider within the budget of the SDA amount in their plan.

The SDA payment from the NDIS is then paid to the provider and the NDIS participant living in the property pays a rent contribution. The revenue that SDA housing providers receive is made up of a Reasonable Rent Contribution from the tenant (capped at 25% of the Disability Support Pension, plus rent assistance or equivalent for a person receiving a different source of income) and the SDA payment from the NDIA.

SDA also refers to housing that has been specially designed to meet the needs of people who have been deemed as having extreme functional impairment and/or very high support needs resulting from their disability. SDA housing must be “enrolled” with the NDIS to be eligible for SDA payments.

SDA funding is designed to give NDIS participants choice and control of where they live, how they live and with whom they live. Funding of other disability supports for an individual is separate to SDA funding for their specialist housing needs. The SDA model of funding creates a user-driven market where individuals can make decisions about the type of housing they will access with their SDA payment.

It is expected around 28,000 people are eligible for SDA funding in their NDIS plans. This equates to approximately 6% of the participants in the NDIS.

It is estimated $700 million per annum will eventually be spent on SDA payments as part of the NDIS.
SDA and provision of support
The NDIS provides participants with individualised support and the flexibility to manage their supports to help them achieve their goals and enjoy an ordinary life.

This is the intent of how funding for SDA and for other supports is organised and separated. Ideally this should mean that funding for a person’s housing (SDA) and their support arrangements are not tied together. If these arrangements are tied, a person may have to leave their home if the supports are not working well or they are unhappy with the support service.

People who are eligible for SDA funding will have very high support needs. But their support services could be organised in a range of ways, depending on the needs and preferences of the person engaging the support.

Often it is assumed that “SIL” (Supported Independent Living) supports are an integral part of the way that SDA is delivered. Traditionally many group homes have the housing and the “SIL” support provided by the same organisation. This situation has not necessarily changed since the NDIS was introduced.

But the intention of the NDIS is to provide people with choice and control about the services they purchase with their NDIS funding.

More innovative and diverse approaches to providing support to people living in SDA dwellings are emerging, for example:

- Support may be provided on-site (e.g. in an apartment complex) or nearby to a dwelling, but not necessarily based inside the person’s home.
- People sharing a support service (e.g. on-call overnight assistance or concierge support) are all involved in the process of choosing the support provider.
- A person engages different types of support from different providers, e.g. for support at home, for community access, for when they are alone at home and for overnight assistance.
- A person may directly employ their own support workers to provide all these types of support.
SDA – KEY ELEMENTS

There are 3 key elements to SDA:

1. **Eligibility of NDIS participants for SDA funding**
2. **Requirements of SDA dwellings**
3. **Requirements of SDA providers**

**Eligibility for SDA funding**

SDA funding is for housing specially designed or modified to suit the needs of people who have an “extreme functional impairment or very high support needs”.

The SDA Price Guide (2023-24) states:

- **SDA funding is provided to participants who require a specialist dwelling that reduces their need for person-to-person supports, or improves the efficiency of the delivery of person-to-person supports.**
- **SDA funding is only provided for participants who meet the eligibility criteria. Participants who meet the eligibility criteria will have an extreme functional impairment and/or very high support needs (NDIS Price Guide for SDA, 1 July 2023, p. 5).**

**Extreme functional impairment** means that, even with appropriate home modifications and/or assistive technologies, a person will still need support with daily activities such as:

- Getting in and out of bed
- Getting dressed
- Moving around
- Preparing meals
- Accessing the community
Very high support needs means one or more of the following:

- A person has a very high need for supports for most of the day
- That ‘informal supports’ (people who help but don’t get paid for their help – often family or friends) can’t meet a person’s personal care needs
- A person may have spent a long time in a group home or residential aged care
- A person may have behaviours that pose a risk to themselves or others

The National Disability Insurance Agency (NDIA – which administers the NDIS) does not automatically consider SDA funding for inclusion in a person’s plan. The person has to request funding for supports in their NDIS plan to enable them to access suitable housing related to their stated goals. This could be funding to get help with looking at potential housing options, or funding to help the person build their skills in managing at home and increasing their independence. At this early stage of the rollout of the NDIS, this means many people who might need SDA funding for their housing do not have this funding in their plan or are even aware of SDA.

Examples of goals about housing:

“As a 24-year-old, it is time I got to do what everyone else does and move away from my family.”

“To live more independently in my own home so I can feel safe, and have the space to do my art, and have friends to visit.”

“I want to live in a place on my own where I feel happy and safe.”

The NDIA will assess a request for SDA funding to access suitable housing by referring to the eligibility criteria and considering the evidence (e.g. occupational therapist report) justifying SDA funding.

Many people who will be eligible for SDA funding do not currently have an appropriate home, including people living in aged care or at home with ageing parents. Many may need specialised housing after being hospitalised and others may be living in existing disability housing that does not meet their needs or preferences. Some people already living in certain types of disability housing when they transitioned to the NDIS will automatically have SDA funding in their NDIS plan.
Requirements of SDA dwellings

In order to be eligible for SDA payments, dwellings must be enrolled with the NDIA and meet the enrolment conditions, including that:

- The dwelling must be enrolled by a registered SDA provider
- The dwelling must be determined as Existing, Legacy or New Build
- The Building Type and Design Category of the dwelling must be determined (see below) – this influences the amount of the payment paid by the NDIS to an SDA provider
- The dwelling must be occupied by a person with approved SDA funding in their NDIS plan
- The SDA provider must comply with the SDA Practice Standards set out by the NDIS Quality and Safeguards Commission
- Payments can only be sought once an enrolled SDA dwelling is tenanted to a person with SDA funding in their plan

The enrolment process for SDA properties

The registered SDA provider submits dwellings for enrolment, providing the following information about the dwelling:

- Whether it is Existing, Legacy or New Build
- How many people it will house – New Build and Existing SDA dwellings must provide housing for 5 or fewer NDIS participants
- Building Type
- Design Category

Existing SDA means the dwelling was built prior to April 2016, was previously primarily used as housing for people with disability who have an extreme functional impairment or very high support needs and housed someone who was funded for disability supported accommodation under the previous system.

Legacy is similar to Existing but the dwelling houses more than 5 people.

New Build SDA refers to SDA housing completed after April 2016.

The level of SDA funding approved for a person will depend on whether the person is living in (or seeking to live in) an SDA dwelling based on these 4 factors. The SDA price tables, found in the SDA Price Guide\(^1\), set out the different SDA prices paid, depending on the type of SDA dwelling and whether the person is sharing the dwelling.

There is a significant difference in SDA pricing (subsidy) and payments for Existing and Legacy SDA housing compared with New Build SDA housing. New Build pricing is much higher, reflecting the high costs associated with developing specialised housing, providing an incentive to the market to invest in development of SDA.

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An SDA dwelling must be enrolled under one of several specified Building Types, broadly:

- **Apartments** (maximum 2 residents)
- **Villa/duplex/townhouse** (maximum 3 residents)
- **House** (2 to 3 residents)
- **Group home** (4 to 5 residents)

An SDA dwelling also must be enrolled under a Design Category, which specifies dwelling features. The SDA Price Guide specifies the design requirements and features associated with each Design Category.

**The Design Categories are:**

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<td>Basic (only applies to Existing SDA dwellings)</td>
<td>Basic design means a dwelling enrolled as Existing SDA which has no special accessibility or liveability design features.</td>
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<td><strong>Improved Liveability</strong></td>
<td>Improved Liveability design dwellings must be designed to LHA* Silver level and have improved liveability design features, such as lines of sight for people with sensory, intellectual or cognitive impairment.</td>
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<td><strong>Fully Accessible</strong></td>
<td>Fully Accessible dwellings must be designed to LHA Platinum level for people with significant physical impairment, featuring good wheelchair accessibility in the bathroom, kitchen and external areas.</td>
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<td><strong>Robust</strong></td>
<td>Robust dwellings must be designed to LHA Silver level, having good physical access features, but are also designed to be very resilient and safe, including retreat areas for safety of residents and support staff.</td>
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<td><strong>High Physical Support</strong></td>
<td>High Physical Support dwellings must be designed to LHA Platinum level, having a very high level of specialised design and physical access, such as structural provision for ceiling hoists.</td>
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*LHA* = Liveable Housing Australia is a national organisation championing best practice in accessible housing. They have set 3 performance levels for accessible homes – Silver, Gold and Platinum. For more information: [www.livablehousingaustralia.org.au](http://www.livablehousingaustralia.org.au)
It is mandatory for all New Build SDA dwellings enrolled after mid 2021 to comply with the SDA Design Standards. 

It is important to note that there are development density restrictions for New Build SDA, seeking to lessen concentrations of people with disability living on one site. Generally no more than 10 SDA dwellings can be provided on one site, but there are variations to this – details can be found in the SDA Price Guide.

Details of the enrolment requirements can be found in the SDA Price Guide (essential reading for any prospective SDA provider) and on the relevant NDIS webpages about SDA:
Requirements of SDA providers

Any organisation seeking to be an SDA housing provider must register as an NDIS provider.

It is not necessary to be registered as an SDA provider to start building SDA – this is only required at the point of dwelling enrolment. Many new SDA developers and investors are not registered SDA providers – they assign this role to another organisation that is registered and has the systems in place for the NDIS compliance requirements for SDA providers.

An SDA provider may also outsource the tenancy/property management role for SDA properties to another organisation. However the SDA provider is responsible for ensuring any contracted organisation providing services to the SDA property complies with the quality and safeguarding requirements for SDA.

All people providing services to NDIS participants must comply with the NDIS Code of Conduct, whether they are registered or not. The NDIS Code of Conduct “promotes safe and ethical service delivery by setting out expectations for the conduct of both NDIS providers and workers” (NDIS Quality and Safeguards Commission). Anyone providing supports and services to people with disability must:

- Respect the rights of the person
- Deliver services competently
- Prevent violence, neglect, abuse and exploitation
- Respect privacy
- Take action on quality and safety
- Prevent sexual misconduct

www.ndiscommission.gov.au/about/ndis-code-conduct

NDIS Practice Standards (SDA module) – must be complied with by all registered SDA providers. The Practice Standards for SDA set out the performance indicators by which registered SDA providers will be audited to maintain registration. The SDA Practice Standards require SDA providers to ensure their services conform with 5 outcomes for people living in SDA dwellings:

- Each participant’s access to specialist disability accommodation dwellings is consistent with their legal and human rights and they are supported to exercise informed choice and control.
- Each participant’s right to exercise choice and control over other NDIS support provision is not limited by their choice of specialist disability accommodation dwelling.
- Each participant is supported to understand the terms and conditions that apply to their specialist disability accommodation dwelling and the associated service and/or tenancy agreements.
- Each participant’s specialist disability accommodation dwelling meets the requirements of the design type, category and other standards that were identified through the dwelling enrolment process.
- Each participant accessing a specialist disability accommodation dwelling is able to exercise choice and control and is supported by effective tenancy management.

For more information refer to the NDIS Practice Standards – Specialist Disability Accommodation Module:
KEY DOCUMENTS ABOUT SDA


**Key documents include:**

**SDA Price Guide** – explains how SDA works and provides price tables, setting out prices provided for different types of SDA dwellings. The SDA Price Guide also explains how the SDA prices are derived, and key assumptions in setting those prices.


**NDIS Quality & Safeguards Commission**

The NDIS Quality and Safeguards Commission regulates the operation of the NDIS and promotes quality and safety in NDIS services. SDA providers must become registered through the Commission. [www.ndiscommission.gov.au/](http://www.ndiscommission.gov.au/)

**SDA Rules** – the legislative instrument under the NDIS Act that sets out the requirements for eligibility for SDA funding, enrolment of dwellings as SDA and registration requirements for providers. [www.legislation.gov.au/Details/F2020L00769](http://www.legislation.gov.au/Details/F2020L00769)


Other resources and helpful links

Browse the housing resources published by the Summer Foundation here: www.summerfoundation.org.au/our-resources/people-with-disability-supporters-resources/?_sft_post_tag=ndis-housing-resources

FAQs for SDA providers: www.housinghub.org.au/resources/category/information-for-housing-providers

Top 10 things to know about SDA: www.valid.org.au/top-10-things-know-about-ndis-sda

DSC resources: www.teamdsc.com.au/resources
Previously state and territory governments operated centralised systems for allocating available disability housing and supports to people seeking assistance.

This is not the case under the NDIS. Every NDIS participant has an individual NDIS plan that sets out the supports the NDIS will fund and how much funding they have. SDA funding will appear in their NDIS plan.

As with the rest of the NDIS, SDA services are provided in an open market and NDIS participants choose the services they are funded for.

This is a key principle of the NDIS – “choice and control” whereby people with disability control, with their buying power from their individual NDIS plan, which services they purchase including who delivers those services.

Choice and control should also apply to housing chosen by NDIS participants, although at this early stage of the NDIS most people with disability will typically be living in arrangements determined prior to the Scheme being introduced.

Existing housing arrangements may not yet reflect how a person in the NDIS wishes to live, e.g. they may not wish to share their housing and supports with others in the same house, or they may not have had access to support funding and must rely on informal supports, usually family carers.

This is reflected in current data reported about SDA funded participants and SDA dwellings*. Of the 22,680 people listed as having SDA funding in Australia (as of 31 March 2023), the average SDA funding per person is $15,583. This is a low level of SDA funding per person and reflects that most of the SDA funded participants would be living in Existing or Legacy supported accommodation. Some of the potential demand for new SDA housing will come from people in Existing or Legacy SDA who would like to change their housing.

In the new NDIS market, providers promote their services in a range of ways. SDA providers may advertise their properties on their own websites or list with vacancy listing websites that now operate, specifically for NDIS participants.

Two major vacancy listing sites are the Housing Hub and Nest:

- [www.housinghub.org.au](http://www.housinghub.org.au)


SDA providers may also promote vacancies to people with disability and their families, support providers and support coordinators, through local engagement.

Support coordinators are particularly important to know, as they assist NDIS participants with planning to achieve their goals and to connect to suitable services. If support coordinators are aware of housing opportunities, they can let their clients know about these options.

Note however that most NDIS participants who could be eligible for SDA funding generally do not have this funding in their NDIS plan at the outset. Therefore some SDA providers have been assisting potential tenants to apply for SDA funding from the NDIS.

TANIA’S STORY

Tania was 39 when she had the first of 2 strokes, leaving her with complex support needs. A proud member of the Awabakal people, family is everything to Tania, so being forced into aged care away from her husband Len and her daughter was devastating. After 6 years in aged care and other housing options, Tania and Len have now happily settled into their new SDA (High Physical Support) house in the suburb of Jewells, in the Hunter region of NSW.

“I love that I have a back verandah,” Tania said. “I can sit out the back, the grass is growing, I can look after my plants...”

There’s a place for Tania’s collectable trinkets and the single storey property has a “man land” shed for Len to “tinker”.

“It just feels like home,” Tania said.

Community participation is a strong driver for Tania, who has 2 jobs which involve staff training around culture and disability.

LIZ’S STORY

Moving in to her new apartment in an inner city Melbourne development in 2019 has been life changing for Liz. “I’m in my 30s and I’d never had a place of my own to live – ever,” Liz said. “Nothing is yours when you live somewhere that’s run by an organisation because you always feel like you’re intruding. Now, I walk in the door and I think ‘hang on, I’m home and I’m not intruding on anyone else’s space’. It’s awesome.”

Liz, who has cerebral palsy, had lived in 2 group homes over 6 years before she moved in to her apartment. For this determined lady who works for a disability service provider, the location of the development is perfect. “It takes me 20 minutes to get into the city on the train, and easy access to buses offers simple alternatives to navigate the local area.”

Liz has an NDIS plan with SDA – High Physical Support. The apartment is one of 10 peppered throughout a private development of 77 units. The SDA apartments, in single or multiple bedroom layouts, feature accessible and customisable kitchens and bathrooms, as well as smart home technology. Access to 24-hour on-site support is available.

“I’m actually living in the community now,” Liz said. “It’s just normal.”
Sam’s story:
Sam shares the journey from a group home to living independently with support in an SDA apartment. “I was scared that maybe I was too disabled to have that.”
youtu.be/iItLLxcOV00

Bily’s story:
After several unsustainable housing arrangements, Bily now has his own place where he can pursue his art and continue on with his life. “Just because I’m in a wheelchair and can’t use my voice, doesn’t mean I can’t live on my own.”
youtu.be/1IE45JORcEg

Trevor’s story:
Linda, Trevor’s Mum, shares how Trevor’s life has changed since he chose to live independently with support in an SDA apartment.
youtu.be/7H3uW-c4_AI

View the full range of video stories from the Summer Foundation:
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Social Ventures Australia and the Summer Foundation, 2020 Specialist Disability Accommodation Supply in Australia report