

Annual Public Forum

Q & A resource

HOUSING OPTIONS

Information on the Summer Foundation's website suggests families can, and the person with disability can, be their own SDA provider. However, banks won't lend to an SDA provider who wants to provide SDA to their person - how should that obstacle be overcome? Banks consider if a 'family member SDA provider' is borrowing to build their family member's SDA house - that is a conflict of interest - any thoughts around this?

Only a small number of people with disability own their own home in Australia (about 13% compared with 70% for the Australian community). Some banks such as Bank Australia and ANZ now provide loans to people with disability in some circumstances, to enable them to purchase their own home.

There is the option to use SDA payments to pay off a home loan when the home purchased is an SDA registered property. Ask your support coordinator or Local Area Coordinator (LAC) for further information or contact the NDIS directly.

As is standard practice, group home SDA is ignored. When the NDIS moved into Victoria, there were 4 very large seminars. At not one of these was group homes mentioned!

The NDIA has made a commitment with the SDA Innovation Plan to support innovation in housing design and the transformation of the traditional group home model. There is consideration of an individual's preferences and as a result the sector is moving away from housing where a high number of residents live together.

The discussions about group homes are likely not presented at larger seminars or workshops and information may not be easy to find. However, there are both existing and new build SDA housing that can accommodate up to 5 residents and have 24-hour support. To get more information on these properties, the Housing Hub or Go Nest website can assist you to find a suitable housing option.

Once a person has SDA approval from the NDIA, can they take that approval to a developer to ask them to build a property to suit them? How could that be financed if they can't actually buy?

Many existing SDA options in the market are using a rental model. Tenants, housing providers and the NDIA will have a service agreement for the approved SDA funding, relevant to an enrolled SDA dwelling. Tenants will have a Residential Tenancy Agreement and contribute a reasonable rent contribution not exceeding 25% of the Disability Support Pension + 100% Commonwealth Rent Assistance.

Building and investing in SDA is very complicated and it's important to do your research about how SDA funding under the NDIS works, as well as get expert advice about any planned project. Expert technical advice from an SDA specialist should be obtained if planning an SDA development. They should have in-depth experience of working within the SDA requirements.

Why do SDA decisions take so long when the delays can leave people in inappropriate settings like aged care or hospitals?

We encourage people to have early discussions about housing goals, needs and preferences. Having these early discussions will support a person in gathering the evidence required for SDA eligibility. At present, the NDIA have been prioritising people in aged care facilities or hospitals due to their level of risk.