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Housing, Accommodation and the NDIS



Finding the right place to call home matters. If you need support to make that happen, it can feel overwhelming trying to understand what's available.

This guide will walk you through the housing and accommodation options that may be funded through the NDIS, and explain the differences between them in simple, easy-to-follow language so you can feel informed and confident about your choices.

Celebrating Choice and Control

The NDIS has created several types of housing and living supports for NDIS participants which can even be layered to ensure that you're getting access to the supports that you need. It's easiest to imagine them in two categories:

Assistance with the cost of the physical property:

Medium Term Accommodation (MTA)

Specialist Disability Accommodation (SDA)

Assistance with the cost of the high support needs:

Supported Independent Living (SIL)

Individualised Living Option (ILO)

Medium Term Accommodation (*MTA*)

What is MTA?

Medium Term Accommodation (MTA) gives you somewhere to live temporarily if you can't move into your long-term home because your disability supports aren't ready yet.

For example, you might be:

- Waiting for home modifications to be completed.
- Waiting for assistive technology to be installed.

MTA is usually funded as a once-off support, as it should no longer be needed once your long-term home is ready.

Importantly, MTA is not short-term respite or emergency housing. Those supports must be accessed through the appropriate pathways.

It's worth noting:

- Medium Term Accommodation (MTA) funding is temporary and only covers the accommodation cost for the approved period.
- It does not include everyday living expenses like food, electricity or internet.
- It does not cover personal support (for example, support workers). These must be funded separately in your NDIS plan.
- The NDIS won't fund MTA for general repairs or renovations that aren't related to disability support needs.
- The NDIS may discuss other reasonable options with you, such as staying with family or friends while you wait.

Medium Term Accommodation eligibility

MTA is typically funded for up to **90 days**.

To be eligible:

- You must have a confirmed long-term home to move into.
- You need temporary accommodation while waiting for it to become ready.

In limited situations, the NDIS may approve an extension beyond 90 days if there are clear reasons for delay.

Eligibility requirements differ if you're being discharged from hospital or a justice setting. You can find more detail in the [NDIS Operational Guideline on Medium Term Accommodation here](#).

How to apply for MTA

1 Get Support

Speak with your My NDIS contact or Support Coordinator if you have one.

If you're:

- **Leaving hospital**
Work with the hospital discharge team and NDIS Health Liaison Officer.
- **Leaving a justice setting**
Work with the NDIS Justice Liaison Officer and your Support Coordinator.

These support people can help gather evidence and prepare your application.

2 Evidence of long-term accommodation

You must show when your long-term home will be ready (generally within 90 days).

Evidence might include:

- Tradesperson reports confirming home modifications are underway.
- A tenancy agreement or mortgage documents.
- A letter from a real estate agent or accommodation provider.

3 Evidenced lack of alternatives

You'll need to prove you can't stay elsewhere due to your disability support needs. For example:

- Home modifications prevent you from staying in your current home.
- Breakdown of current supports.
- Discharge from hospital or custody.
- You cannot reasonably live with family or friends.

4 Allied Health Assessments

Supporting documentation (often from allied health professionals) outlining your support needs will be required.

5 Submit a 'Change in Circumstances' Request to NDIS

Provide supporting evidence and request a review. Check out [NDIS | Requesting home and living supports](#) for more info about how to do this.

What to know if your MTA application is successful

- The NDIS aims to notify you within 10 days.
- Funding will appear in your plan under **Core – Home and Living Supports**
- The daily rate is set under [NDIS Pricing Arrangements and Price Limits](#).
- You can choose where you stay.

Something to note:

- If your accommodation **costs less** than the daily rate, you can only claim the actual cost of the accommodation.
- If your accommodation **costs more** than the daily rate, you'll need to cover the gap yourself.

Specialist Disability Accommodation (*SDA*)

What is SDA?

Specialist Disability Accommodation (SDA) refers to homes specifically designed for people with **extreme functional impairment or very high support needs**.

These homes may include:

- Wider doorways
- Ramps
- Reinforced structures
- Smart or sensor-activated features

As SDA housing is complex and often costly, it's reserved for people with the highest support needs.

You can choose to:

- Live alone
- Live with family, a partner or children
- Live with another SDA participant
- Share with someone who is not SDA-funded

If you choose to share with someone, the other person must pay their own share of the rent and living costs.

You can find more information at [NDIS | Specialist disability accommodation](#).

What to consider about SDA funding:

- SDA funding covers housing only.
- It does not cover personal support (these must be funded separately, often through Supported Independent Living).
- You must pay a reasonable rent contribution and cover everyday living costs.

- The maximum rent contribution is generally:
 - 25% of your Disability Support Pension
 - 25% of Pension Supplement
 - Any Commonwealth Rent Assistance received

Help understand your costs using the [SDA rent calculator](#).

SDA eligibility:

SDA is only available to participants with:

- Extreme functional impairment
- or**
- Very high support needs

(Summer Foundation has published a great chart [here](#) to help you understand what this means).

Looking for more details information? See the [Operational Guideline on Specialist Disability Accommodation](#).

How to apply for SDA

1 Write Housing Goals into your current NDIS Plan

Your NDIS goals are crucial to your SDA application. You should have at least one goal clearly related to independence, stability and long-term housing.

If you need to update the goals in your current NDIS Plan, you can reach out to your Local Area Coordinator (LAC).

If you're not sure how to contact your LAC, contact the NDIS on 1800 800 110.

2 Get Support

Speak with your 'My NDIS' contact or Support Coordinator if you have one. They can help gather evidence and prepare your application on your behalf.

3 Allied Health Assessments

An Occupational Therapist must complete a detailed **Functional Capacity Assessment**.

The [National Disability Insurance Agency \(NDIA\)](#) looks for clear links between:

- Your disability-related support needs.
- How SDA housing specifically addresses those needs.

Your Occupational Therapist should align their reports with the [SDA Operational Guideline on Specialist Disability Accommodation](#).

4 Submit a 'Change in Circumstances' Request to NDIS

Provide supporting evidence and request a review. Check out [NDIS | Requesting home and living supports](#) for more info on how to do this.

What to know if your SDA application is successful

- Funding will appear under **Capital Supports** in your plan.
- You can choose your SDA provider, as long as it aligns with your approved building type and design category.
- If you choose a higher-spec property than approved, you must cover additional costs yourself.

You can search available properties using the NDIS [SDA Finder](#). Providers need to be NDIS registered to offer specialist disability accommodation.

Supported Independent Living (*SIL*)

What is SIL?

Supported Independent Living (SIL) helps you live as independently as possible by providing assistance with daily tasks.

This may include:

- Personal care.
- Meal preparation.
- Skill development.
- Supervision.
- Overnight support.

You can:

- Share support with other NDIS participants.
- Live in a group home.
- Choose who you live with.

Many participants receive SDA and SIL together:

- SDA (Specialist Disability Accommodation) covers the housing.
- SIL (Supported Independent Living) covers the daily personal supports.

It's worth noting:

- SIL does not cover rent or household bills.
- It only funds personal support.
- It does not cover support funded by other systems (e.g. hospital care).
- If living with non-NDIS participants, the [National Disability Insurance Agency \(NDIA\)](#) may explore other home and living options such as an Individualised Living Option (ILO).

SIL eligibility

SIL is generally for participants who:

- Are over 18 years old.
- Have higher support needs.
- Require significant daily assistance, including overnight support.

For more detailed info, you can read through the Operational Guideline on Supported Independent Living which can be found [here](#).

How to apply for SIL

1 Include Living Support Goals in Your Plan

Your NDIS goals are crucial to your SIL application. They should focus on:

- Independence.
- Living safely at home.
- Community participation.

If you need to update the goals in your current NDIS Plan, you can reach out to your Local Area Coordinator. If you're not sure of their contact details, you can call NDIS on 1800 800 110 and ask them.

2 Get Support

Speak with your 'My NDIS' contact or Support Coordinator if you have one. They can help gather evidence and prepare your application on your behalf.

3 Allied Health Assessments

It's recommended that your Occupational Therapist completes a Functional Capacity Assessment. This is to document:

- Your daily support needs.
- Why SIL is the correct support option for you.

It's recommended that your Occupational Therapist words their report to align with the [Operational Guideline on Supported Independent Living](#).

4 Roster of Care

A detailed roster of care must outline:

- Daily tasks that your supports assist you with
- Support ratios
- A clear outline of the hours that you require support (including night time)

This will provide the NDIS with a clear picture of the level of support that you need on a daily basis..

For more detailed info, you can read through the Operational Guideline on Supported Independent Living which can be found [here](#).

5 Submit a 'Change in Circumstances' Request to NDIS

Provide supporting evidence and request a review. Check out [NDIS | Requesting home and living supports](#) for more info about how to do this.

What to know if your SIL application is successful

- Funding will appear under **Core – Home and Living**.
- The [National Disability Insurance Agency](#) (NDIA) will specify approved hours and support ratios.
- You can choose your SIL provider (from July 1 2026, all SIL providers must be NDIS-registered)

Individualised Living Option (*ILO*)

What is ILO?

Individualised Living Options (ILO) is a flexible home and living support model that allows you to design supports around how and with whom you want to live.

It focuses on:

- Choice and control
- Stability
- Safety
- Flexibility

(Suggesting a little 'quick tip' visual punch for the below)

ILO is delivered in two stages:

1. **Exploration and Design** – exploring where and how you want to live
2. **Supports** – formalising and funding your chosen arrangement

Examples of Individual Living Options

Living alone

Depending on your disability, you may be able to live independently in your own home and build a team of people around you to help with daily activities.

Type of home: could be bought or rented, it could also be an SDA property.

Type of support: for example, you could have one primary paid support worker visiting, paired with a number of informal carers (friends, family, neighbours) as supplementary backup people, who agree to look after you regularly or fulfil specific tasks (such as driving you to a community arts class or doing your weekly shopping).

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Co-residency

A primary support person lives with you (full-time or part-time) in exchange for payment or subsidised rent. This person could be your normal support worker. It could also be a friend or someone else you know who agrees to become your primary supporter.

Type of home: could be bought or rented; it could also be an SDA property.

Type of support: your primary support lives in the same home as you.

Living together

You could choose to live with:

- 1–2 friends (NDIS or non-NDIS)
- Another participant (shared supports)
- Another participant and a live-in support worker

Type of home: This can be a private property or a rental home. If it's a rental property, the [National Disability Insurance Agency \(NDIA\)](#) expects you to pay rent yourself (shared with your flatmates), as ILO does not pay rent assistance to the participant.

Type of support: In this option, you would rely primarily on an external support worker to visit you, but your non-disabled friend could be your informal support or secondary paid support (and pay reduced rent in return).

Friendly neighbours


You could include neighbours in your support team to provide additional paid assistance or informal back-up care.

Host arrangement

This option would mean that you are living in the home of a host person or family (not related to you) who provides your primary support.

Type of home: You would move into the place of the host and experience living in this home environment.

Type of support: In both cases the host offers the primary disability-related supports in return for an agreed level of payments from the participant's plan.

 **What all the options above have in common:** they're a chance for you to live in a place you can call home and with people you choose – alone or together with family, friends and others willing to support and share your life with them.

It's worth noting:

- ILO won't cover rent or accommodation costs
- ILO won't cover household bills and other everyday costs
- ILO won't contribute to community participation supports. If you need this, then you should include that in your application to NDIS so that they can add the additional funding needed to access this.

ILO eligibility

ILO is generally for participants:

- Over 18
- Who need at least 6 hours of daily support (formal or informal)

Participants aged 17 can begin the Exploration and Design stage if moving out of home is one of their goals.

How to apply for ILO

1 Include Home and Living Goals in your Plan

Your NDIS goals are crucial to your ILO application and you'll want to ensure that your goals emphasise your desire to:

- Choose where you live
- Access the support needed to help you live independently.

If you need to update the goals in your current NDIS Plan, you can reach out to your Local Area Coordinator. If you're not sure of their contact details, you can call NDIS on 1800 800 110 and ask them.

2 Get Support

Speak with your 'My NDIS' contact or Support Coordinator if you have one. They can help gather evidence and prepare your application on your behalf.

3 Allied Health Assessments

You'll need a Functional Capacity Assessment from an Occupational Therapist. They should clearly show:

- Your disability support needs.
- How ILO will meet those needs.

The more closely your Occupational Therapist can align their reports with the [SDA Operational Guideline on Specialist Disability Accommodation](#), the better.

4 Service Proposal

If you already have funding for Exploration and Design:

- Work with a provider to create a service proposal. You can also include family & friends.
- Outline how you want to live.
- Detail costs and support.

Find the service proposal form at [NDIS | Individualised living options](#).

5 Submit a 'Change in Circumstances' Request to NDIS

Provide supporting evidence and request a review. Check out [NDIS | Requesting home and living supports](#) for more info about how to do this.

What to know if your ILO application is successful

- Funding appears under **Core – Home and Living**.
- If funded for **Exploration and Design**, begin service proposal development.
- If **supports** are funded – you can commence services with providers.

References:

[NDIS Pricing arrangements](#)

[How to Get SIL Funding: 6 Practical Tips for NDIS Providers](#)

[NDIS Quality and Safeguarding Framework](#)

[Individualised living options | NDIS](#)

[Requesting home and living supports](#)

[Our Guidelines | NDIS](#)

[Specialist disability accommodation | NDIS](#)

[SDA Calculator 2026: NDIS Specialist Disability Accommodation Funding Guide](#)

[SDA eligibility criteria](#)

[SDA finder | NDIS](#)