

# A Plain-English Guide to NDIS Accommodation & Supports

Victoria, Australia



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**NDIS Registered Provider – Victoria**

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# Understanding NDIS Accommodation & Support Options

If you're navigating the NDIS, the terms **SDA**, **SIL**, **STA** and **MTA** can be confusing — especially because they are often mentioned together but mean very different things.

This guide explains each option in **plain English**, including:

- What each term means
- How they are different
- When they are commonly used together
- High-level guidance (not legal or financial advice)

This resource is intended as an **educational overview** to support informed discussions with providers, support coordinators, and planners.

## HOW FUNDING WORKS TOGETHER (Core Value Section)

### How SDA, SIL, STA and MTA can work together

NDIS accommodation and support funding is often combined, depending on a participant's goals, needs, and circumstances.

#### Common arrangements include:

##### **SDA + SIL**

SDA funds the specialist housing, while SIL funds the support workers who assist with daily living.

These are two separate supports that often operate together.

##### **SIL without SDA**

Some participants receive SIL support in non-SDA housing (for example, private rentals or shared homes).

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**STA as respite or short-term support**

STA is typically used for short supported stays, often for respite or planned transitions.

**MTA as a temporary bridge**

MTA is used when someone cannot stay where they are and needs temporary housing while long-term solutions are arranged.



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# QUICK SUMMARY

## The simplest way to understand it

- **SDA (Specialist Disability Accommodation)**  
→ The **home** (specialist housing)
- **SIL (Supported Independent Living)**  
→ The **supports** (daily living assistance)
- **STA (Short Term Accommodation)**  
→ A **short supported stay** (often respite)
- **MTA (Medium Term Accommodation)**  
→ **Temporary housing** while long-term options are arranged



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# WHAT IS SDA IN THE NDIS?

## Specialist Disability Accommodation (SDA)

**SDA (Specialist Disability Accommodation)** is NDIS funding that relates specifically to the **home itself** — not the supports delivered inside the home.

SDA is designed for a **small group of NDIS participants** who have very high support needs or extreme functional impairment and require a home that is purpose-built to support their safety, accessibility, and independence. Rather than focusing on care or staffing, SDA focuses on the **physical design and features of the property**.

### What SDA is for

SDA funding contributes to housing that may include:

- Specialist accessibility features
- Improved safety design
- Layouts that reduce the need for physical assistance
- Housing that supports complex mobility or support needs

The goal of SDA is to provide a living environment that makes daily life safer and more manageable for the participant.

### What SDA covers

SDA funding may cover:

- Specialist design features of the home
- Accessibility and safety elements
- The suitability of the property for the participant's needs

### What SDA does *not* cover

SDA does **not** fund:

- Daily support hours

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- Support workers or staffing
- Assistance with daily living tasks

These supports are usually funded separately, most commonly through **Supported Independent Living (SIL)** or other NDIS supports.

## **In simple terms**

**Think of SDA as:**

*“The right house for people with very high support needs.”*



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# WHAT IS SIL IN THE NDIS?

## Supported Independent Living (SIL)

**SIL (Supported Independent Living)** is NDIS funding for the **support delivered to a participant in their home.**

Unlike SDA, SIL is not about the building. It is about the **people and assistance** that help a participant live as independently as possible in their day-to-day life.

SIL supports are usually ongoing and may be provided in shared living arrangements or other housing settings, depending on the participant's plan.

## What SIL is for

SIL is designed to support participants with daily living activities and routines, helping them build skills, maintain independence, and live safely.

## Examples of SIL supports

SIL supports may include:

- Personal care assistance
- Help with daily routines
- Support with life skills and planning
- Meal preparation
- Household tasks
- Overnight or shared support (where required)

The level and type of support depend on the participant's individual needs and goals.

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## SIL and housing

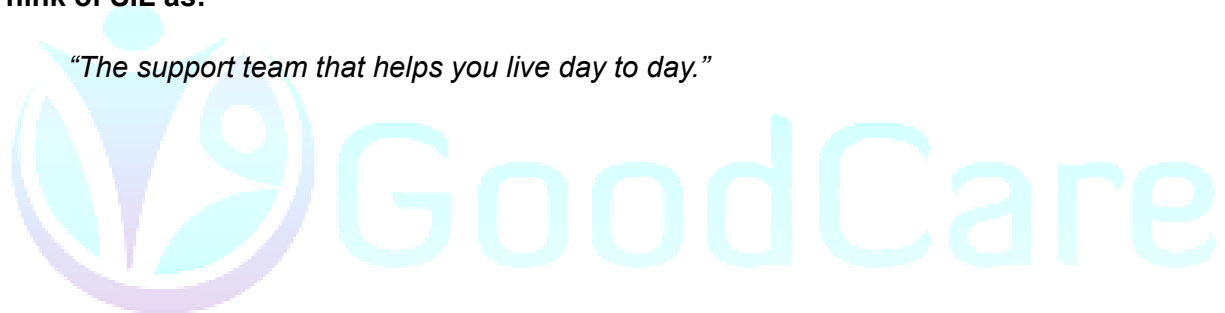
SIL can be delivered:

- In SDA housing
- In private rentals
- In shared housing
- In other appropriate living arrangements

This means **a participant can receive SIL without receiving SDA**, depending on their circumstances.

## In simple terms

Think of SIL as:



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# WHAT IS STA IN THE NDIS?

## Short Term Accommodation (STA)

**STA (Short Term Accommodation)** refers to **short, time-limited stays away from a participant's usual home**, where supports are provided during the stay.

STA is commonly used for **respite**, but it can also support short transitions or planned breaks from a participant's usual living arrangement.

## What STA is for

STA is designed to provide:

- A temporary change of environment
- Ongoing supports during the stay
- Opportunities for rest, routine, or skill-building

STA usually includes accommodation and supports together for the duration of the stay.

## Key characteristics of STA

STA is typically:

- **Short-term** (not ongoing housing)
- **Planned** in advance
- **Not a permanent living solution**

## What STA is not

STA is not intended to replace:

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- Long-term housing
- SDA
- Ongoing accommodation arrangements

## **In simple terms**

**Think of STA as:**

*“A short break with support.”*



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# WHAT IS MTA IN THE NDIS?

## Medium Term Accommodation (MTA)

**MTA (Medium Term Accommodation)** is NDIS funding for **temporary housing** when a participant cannot remain in their current living situation and longer-term housing is not yet available.

MTA is used as an **interim solution**, helping ensure a participant has a safe place to live while permanent options are being arranged.

## Common situations where MTA is used

MTA may be considered when a participant is:

- Waiting for home modifications to be completed
- Transitioning from hospital or another care setting
- Awaiting availability of long-term housing (such as SDA)

## Purpose of MTA

The purpose of MTA is to:

- Prevent housing gaps
- Support safe transitions
- Provide stability during change

MTA is not intended to be a long-term housing solution.

## MTA compared to STA

While both are temporary:

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- **STA** is usually a short, planned stay (often respite)
- **MTA** is used when someone needs a place to live temporarily due to housing circumstances

## In simple terms

Think of MTA as:

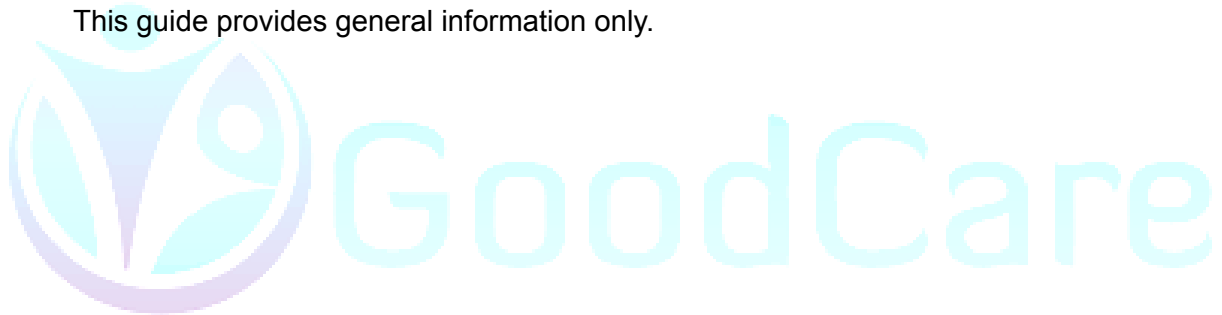
*“A safe bridge to permanent housing.”*

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### **Important note:**

Funding decisions are made by the NDIA based on individual needs, goals, and circumstances.

This guide provides general information only.



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# COSTS & WHAT FUNDING COVERS (High-Level)

## Understanding costs (general overview)

In the NDIS, **different supports fund different needs**, and it helps to separate **housing, supports, and everyday living costs**.

### SDA (Specialist Disability Accommodation)

- SDA funding relates to the **home itself** — particularly specialist housing design and eligibility requirements.
- It is focused on the **physical property features** that support participants with very high support needs or extreme functional impairment.

### SIL (Supported Independent Living)

- SIL funding relates to **support hours and staff assistance** delivered in the home.
- It supports day-to-day living routines (e.g., personal care, household tasks, meal preparation, and overnight support where required).

### Everyday living costs are usually separate

In many situations, **rent, board, groceries, utilities, and personal expenses** are generally **separate from NDIS funding**. What applies can vary by individual circumstances and living arrangements.

### A helpful way to think about it

- **SDA = the home (specialist housing environment)**
- **SIL = the supports (staff/help delivered at home)**
- **Rent/board/everyday expenses = typically separate living costs**

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## PROFESSIONAL DISCLAIMER

### Important note

This guide provides **general information only** and is intended for educational purposes. It does **not** constitute **legal, financial, clinical, or NDIS planning advice**.

Funding decisions are made by the **NDIA** based on a participant's **individual needs, goals, circumstances, and evidence**. Support that may be suitable for one person may not be appropriate or funded for another.

For plan-specific guidance, consider speaking with an NDIS professional (e.g., Support Coordinator, Plan Manager, LAC, or relevant allied health professional) and refer to official NDIA/NDIS resources.

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