

National Disability Insurance Scheme (NDIS) Fact Sheet

Background

Specialist Disability Accommodation (SDA) is a range of housing designed for people with extreme functional impairment or very high support needs which is funded under the National Disability Insurance Scheme (NDIS). Pepper seeks to support this industry by providing finance for SDA properties to support such accommodation to become available for NDIS participants.

There are 4 building types under SDA:

- Apartments - self contained units that are part of larger residential building
- Duplexes, villas, townhouses - separate but semi-attached properties within a single land title or strata titled area. This also includes stand-alone villas or granny flats.
- Houses - detached low-rise buildings with garden or courtyard areas
- Group homes - houses that have 4 or 5 residents

Properties can support participants with high care or low care needs.

Pepper Money loan options:

Pepper Money offers NDIS to commercial borrowers only.

Loan Size

Maximum Loan size \$2.0M

Maximum LVR

Low Care 70%	SDA Design Category: Improved Liveability
High Care 55%	SDA Design Category: Fully Accessible, Robust and High physical support

Security

First registered mortgage

CAT 1 & 2 locations and CAT 3 location for NSW/VIC/QLD/TAS

For CAT 3 locations maximum loan size is 60% LVR for \$750,000 whichever is the lower.

Refer to postcode look up tool.

Helpful terms

NDIS (National Disability Insurance Scheme) – A scheme of the Australian Government that supports people with a permanent and significant disability.

NDIA (National Disability Insurance Agency) – Independent statutory agency whose role is to implement the National Disability Insurance Scheme (NDIS). The NDIA holds and manages scheme funds, administers access to the scheme and approves the payment of individualised support packages.

SDA (Specialist Disability Accommodation) – A range of housing designed with accessible accessible features to help participants eligible for SDA to live more independently and allow other supports to be delivered better or more safely.

SIL (Supported Independent Living) – This is paid personal support services for people with disability who have SIL funding in their NDIS plan. helping participants to live independently.

Provider – Either an individual or organisation that deliver a support or service to a participant of the NDIS.

Participant – Person with disability who meets the access requirements to become a participant in the NDIS.

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SDA design categories

Improved liveability – housing with better physical access. It also has more features for people with sensory, intellectual or cognitive impairments. For example, you may need walls and floors that are very easy to see, living areas that mean your support workers can see you easily, or very few stairs in your home.

Fully accessible – housing with a high level of physical access features for people who have lots of physical challenges. For example, you need to use a manual or powered wheelchair at home, or can't use steps.

Robust – housing that is very strong and durable, reducing the need for repairs and maintenance. The way it is built should make it safe for you and others. This type of design category may suit people who need help managing complex and challenging behaviours. We think about how often you currently cause property damage, and the extent of the damage.

High physical support – housing that includes a high level of physical access for people who need very high levels of support. For example, you may need a ceiling hoist, backup power supply, or home automation and communication technology.

Requirements of an SDA provider

- An SDA provider must be registered with the NDIA. [List of registered providers | NDIS Quality and Safeguards Commission \(ndiscommission.gov.au\)](#)
- The property being used for this type of accommodation must be enrolled and approved by the NDIS (prior to June 2020) or NDIA after this date.
- The property will be managed by an approved SDA provider who in turn pays rental to the property owner for use of the property.

Acceptable Income

A lease between the landlord (Property Owner) and approved SDA provider is required for the agreed NDIS SDA rental payment.

- Lease will provide the respective terms and conditions including income and whether outgoings are paid for by the landlord or the SDA provider.

Q&A

Will Pepper accept a property to be constructed as an SDA?

No.

Does Pepper require the property to be approved for SDA purposes?

Yes. The property requires to be an approved property for Specialist disability accommodation (SDA).

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Information current as at **14 April 2026** and subject to change.

All applications are subject to credit assessment, eligibility criteria and lending limits. Terms, conditions, fees and charges apply. Information provided is factual information only, and is not intended to imply any recommendation about any financial product(s) or constitute tax advice.

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