JERAMY HOPE CONSULTING

SDA Is Not a Real Estate Business.
It Is a People Business.

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Jeramy Hope

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SDA may be financed as property, regulated as housing and delivered through service systems - but it succeeds or fails in the life of the person who calls it home. We often forget that SDA sits in the participant's NDIS plan. The funding exists because of the person, not the property owner or provider. SDA is a line item alongside other supports in a person's plan - so why is it so often treated differently?

That distinction matters.

Specialist Disability Accommodation has to involve property. It needs capital. Design standards are critical. Regulation, market stewardship, funding rules, tenancy arrangements and commercial decisions all matter.

All of that is important. All of it is expected.

But none of it is the reason SDA exists.

SDA exists because a person needs a home that enables them to live the life they need.

That changes the question we should be asking.

Instead of starting with What can we build?, What category does this dwelling meet? or How do we fill this vacancy?, we should start with something simpler:

> **What does this home make possible for the person who lives there, or will live there?**

Independence. Privacy. Safety. Choice. Relationships. Community. The ability to leave home, return home, invite someone in, use technology confidently, receive support without giving up control, and remain in a home as life changes.

Bricks and mortar matter.

But they are the means, not the outcome.

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SDA isn't a real estate business.

It is a people business.

A participant-led view of what good SDA makes possible.

1

PERSON

The person, their choices and the life they want to live.

2

HOME + ENVIRONMENT

Design, location, technology, safety and adaptability.

3

SUPPORT + COMMUNITY

Support, relationships, belonging and ordinary life.

Bricks and mortar matter - but good SDA is ultimately judged by what it makes possible in a person's life.

PUBLIC SOURCES: SDA Alliance | Summer Foundation | Tenant Voice

Infographic 1 | SDA is a people business.

The person experiences one life

One of the challenges in SDA is that the system is confusing and deliberately structured into parts.

Housing providers have responsibilities. Support providers have responsibilities. Governments, regulators, builders, developers, investors, technology providers and maintenance services each operate within their own roles, contracts and boundaries.

But that is not how a person experiences their home.

> **The person experiences one life. The system sees providers, contracts, funding categories and organisational boundaries. It sees the next price guide, location factors, funding levels and whether the 'right' participant can be found. Good SDA has to bridge that difference.**

A participant does not wake up thinking about where the SDA provider's responsibility stops and another organisation's begins.

They experience whether the door opens. Whether the technology works. Whether maintenance is responsive. Whether support respects their privacy and choices. Whether they can get to work, family, appointments or community. Whether the property feels institutional or genuinely feels like home.

And whether all of those different parts work together well enough that they can simply get on with living.

This is where some of the most important work in SDA happens between formal responsibilities.

A door that takes weeks to repair may technically be a maintenance issue, but for the person it can become an independence issue.

Technology that meets specification but is difficult to use may technically be compliant while failing to deliver meaningful control.

A beautifully designed dwelling in the wrong location may meet physical requirements and still disconnect someone from family, employment or community.

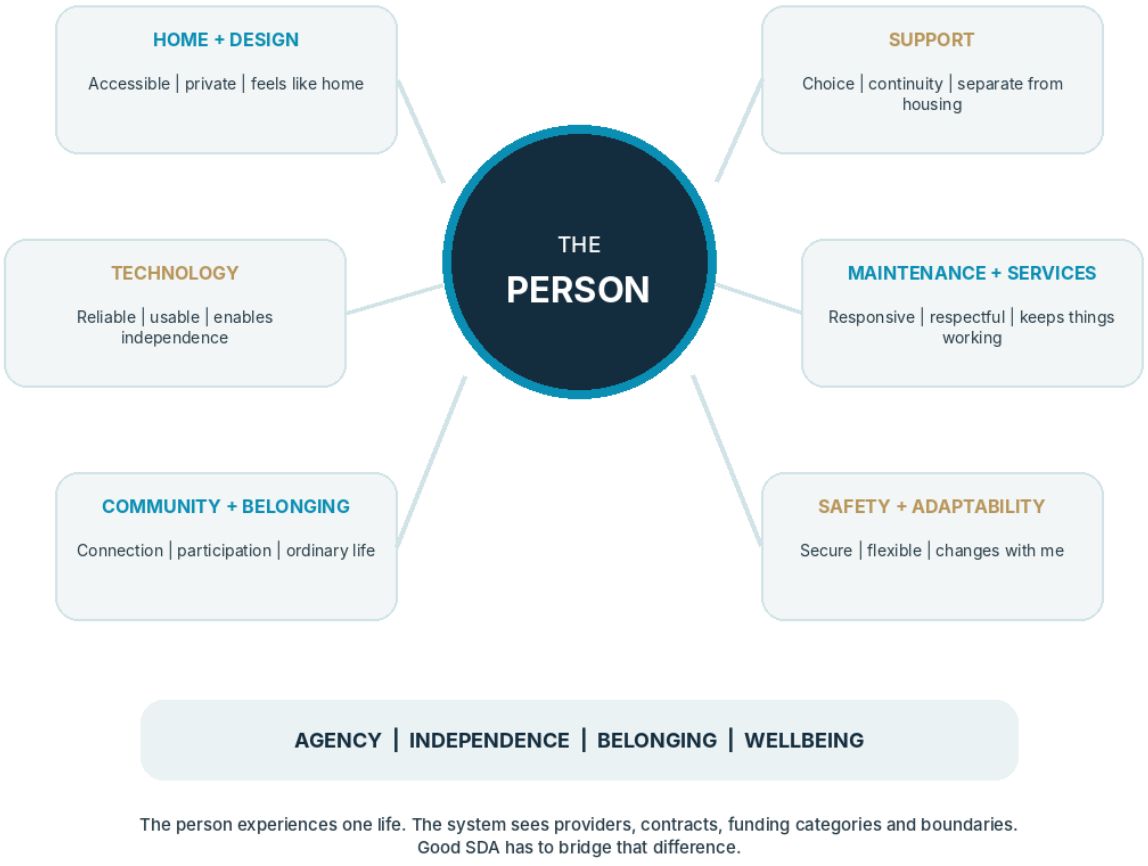
The system sees components.

The person experiences the combined outcome.

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Good SDA is more than a building - it is where independence can grow.

What matters is how the parts work together around the person.



The person experiences one life. The system sees providers, contracts, funding categories and boundaries. Good SDA has to bridge that difference.

Infographic 2 | The ecosystem around the person.

Practice. Outcomes. Voice.

If we accept that the purpose of SDA is ultimately to make the impossible possible in a person's life from a housing and access perspective, then compliance alone cannot be our measure of success.

Compliance is the floor - not the outcome.

Compliance matters. Absolutely.

Standards matter. Absolutely.

They establish important expectations and provide essential protections.

But a compliant building does not automatically mean someone has greater independence, agency, belonging or wellbeing.

To understand whether SDA works, we need to look through three connected lenses:

Practice. Outcomes. Voice.

Good practice asks whether organisations are doing the things that should reasonably support good housing. Outcomes ask what is actually changing in the person's life. Lived voice asks the most important question of all:

Does it work for the person?

This matters because systems can perform well against a "tick-a-box" measure while still producing poor experiences.

We can count response times, vacancies, compliance requirements, maintenance jobs, design categories and service activity.

Those measures have value. Real value. And we have evidence that people move when those fundamentals are not met.

But they do not tell the whole story.

The value of SDA should ultimately be measured in a person's life, not in the building alone.

If people with disability are not shaping the decisions, defining what matters and telling us how - or why not - the home works, we risk measuring the system from the wrong end.

Lived experience cannot be something we consult after decisions have already been made.

It needs to influence how housing is designed, delivered, evaluated and improved.

Good SDA connects practice, outcomes and lived experience - around the person.

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Good SDA needs more than good intentions.

Practice. Outcomes. Voice.

The test is not what the system delivers. It is what changes in the person's life.

BEST PRACTICE

Compliance is the floor - not the outcome.

OUTCOMES

The value of SDA is measured in a person's life, not in the building alone.

LIVED VOICE

If people with disability are not shaping the decisions, we are measuring the system from the wrong end.

Good SDA connects practice, outcomes and lived experience - around the person.

Infographic 3 | Practice. Outcomes. Voice.

The right home - not just an available vacancy

There is another part of this conversation that matters.

SDA also has to be commercially sustainable.

Properties need investment. Providers need viable operating models. Governments need confidence in the market. Investors need a reasonable understanding of risk. Vacancies matter.

But participant outcomes and commercial sustainability are not necessarily competing objectives.

In most cases, they should reinforce each other.

> **A vacant bedroom is a property problem. Finding the right home is a human problem.**

Filling a vacancy with the wrong person may solve an immediate occupancy problem, but it can create much larger problems later.

Poor housing fit can create instability for the person, affect other tenants, increase support complexity, damage relationships between organisations and, eventually, create another vacancy or a failed tenancy.

Sustainable SDA requires a different discipline:

Get the right fit: the right person → the right home → the right location → the right design → the right support environment → the right community connections.

But the right fit cannot only be about today.

People with disability are not static, and neither are our needs.

Our mobility can change. Our support needs can change. Technology changes. Health changes. Relationships change. How we use our home changes. And, like everyone else, we age.

That means the home has to be capable of changing with us.

> **Good SDA should support a person to age in place wherever possible - not force them to move because the dwelling can no longer respond to their needs.**

A home that works well at 35 should not automatically become the wrong home at 45, 55 or 65 because the design, technology or environment cannot adapt.

Adaptability is therefore not simply a design feature. It is part of long-term housing security.

It means thinking ahead about changing mobility, assistive technology, support arrangements, safety, privacy and how a person may want to live over time.

The goal should be continuity: allowing the home to adapt around the person, rather than repeatedly requiring the person to adapt around the home.

That leads to an equally important commercial question:

Will this dwelling still work for people in ten, twenty or thirty years?

Long-term SDA stewardship requires us to think about participant outcomes, design, adaptability, technology, maintenance, support interfaces, location and investment sustainability as part of one interconnected system.



Infographic 4 | Match. Adapt. Sustain.

What should good SDA make possible?

SDA will always involve property.

It will always involve regulation, investment, design, providers, contracts and service systems.

Those things are essential infrastructure.

But they sit around the real purpose.

> **A person having a home from which they can live their life.**

If we keep that purpose at the centre, some of the sector's most complicated questions become clearer.

We stop asking only whether a dwelling is compliant and start asking whether it works.

We stop treating occupancy as the same thing as housing success.

We stop seeing the boundaries between organisations as boundaries the person should have to navigate.

We stop viewing lived experience as an additional perspective and recognise it as essential evidence.

And we begin to see participant outcomes and a sustainable SDA market not as competing ambitions, but as outcomes that should reinforce one another.

Because ultimately, good SDA is not defined by the building.

> **It is defined by what the building makes possible.**

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