

A VCOSS INSIGHTS PAPER



A Home of my Own

From paper to practice: Understanding and improving the system for renters with disability in Victoria

October 2026



About VCOSS

VCOSS is the peak body for Victoria's social and community sector. We activate collective power and influence change to achieve social and economic justice for current and future generations. Our goal is a Victoria free from poverty and disadvantage, where every person and community is supported to thrive.

We work to achieve our goal through policy development, public and private advocacy, supporting and increasing the capabilities of the state's social sector organisations, forging strong coalitions for change, and explaining the true causes and effects of disadvantage.

VCOSS's strength comes from our members and the people and communities at the heart of their work. Our members include frontline social services, peak bodies, advocacy groups and community associations, all passionate about an inclusive, caring and resilient Victoria.

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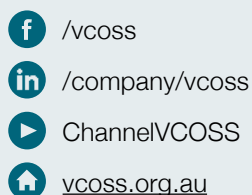
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Acknowledgement of Traditional Owners

VCOSS acknowledges the Traditional Owners of Country, and pays respect to Elders and Ancestors. Our office is located on the sovereign, unceded lands of the Wurundjeri Woi-Wurrung people of the Kulin Nation.

Lived experience statement

VCOSS wants to thank Voices for Change who shared with us their personal stories, experiences and insights in the development of this work. Voices for Change uses its lived experience expertise to inform law, policy, and practices seeking to improve the outcomes for people with Acquired Brain Injury who are caught up in the criminal justice system.

Thank you for your courage and generosity.



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"My dream home is [one] fit enough for family life, safety, security."

"[I want] more room, [a] backyard, storage, having support for rent and food."

"I want [an] air con, air purifier, having maintenance done quickly and the government pay [for the maintenance of social housing]."

Executive summary

People with disabilities have a fundamental human right to live in safe, suitable and secure housing. This includes the right to choose where they live, how they live, and who provides their support for daily living and community participation.¹

Yet across Victoria, these rights are not being consistently realised and upheld. Renters with disabilities continue to face systemic barriers, fragmented and inconsistent protections and rights, and inequitable treatment across a range of accommodation settings.

The Victorian Government's 2021 rental reforms were an important step towards addressing longstanding gaps in tenant rights and protections across tenancy types, including by introducing tailored safeguards for people living in Specialist Disability Accommodation (SDA).

While these reforms, which came into effect in 2024, introduced important new safeguards and extended new rights, evidence from the community sector and people with lived experience shows that these changes have been uneven and in many cases limited, and are not yet delivering their full intended impact.

Without further action, renters with disabilities will continue to fall through the gaps.

Issues that renters with disabilities face are not isolated. They reflect systemic failures across housing, disability and regulatory systems that require coordinated reform to address:

- **Inconsistent tenancy protections** across different accommodation settings for people with disabilities
- **Limited understanding of tenancy rights and obligations** across key system actors including Specialist Disability Accommodation (SDA) providers, NDIS support providers, and renters with disabilities living in relevant accommodation settings

- **A lack of enforcement and oversight** of Residential Tenancies Act (RTA) obligations in both National Disability Insurance Scheme (NDIS) registered and non-registered SDA dwellings
- **Chronic housing shortages and bureaucratic barriers to disability modifications** restricting consumer choice and control
- **Inaccessible and complex dispute resolution pathways** that prevent people with disabilities from asserting their rights.

This Insights Paper demonstrates how and why the rental system continues to fall short for some renters with disabilities. It considers whether these challenges stem from implementation gaps – such as barriers to exercising rental rights – or from enduring limitations in legal and regulatory frameworks.

Drawing on the expertise and experience of community sector workers and the lived experience of people with disabilities, the paper identifies practical opportunities for reform. These include strengthening legislative and regulatory settings, improving coordination across key industry bodies, and leveraging the reach of the community sector.

VCOSS gratefully acknowledges this paper was produced with the support of the Victorian Government, as part of VCOSS' Rental Fairness project, funded by Consumer Affairs Victoria through the Victorian Property Fund.

Summary of recommendations

The Victorian Government should:



1. Strengthen oversight of National Disability Insurance Scheme (NDIS) registered and non-registered Specialist Disability Accommodation (SDA) dwellings²

by improving coordination and information sharing across Consumer Affairs Victoria (CAV), NDIS Quality and Safeguards Commission, Social Services Regulator (regulator of Supported Residential Services), Community Housing Regulatory Authority, Department of Families, Fairness and Housing, and the Victorian Disability Worker Commission.



2. Strengthen the monitoring and enforcement capacity of Consumer Affairs Victoria (CAV) for Specialist Disability Accommodation (SDA) to:

- 2.1 Ensure all NDIS registered Specialist Disability Accommodation (SDA) and non-registered SDA are compliant with the Residential Tenancies Act (RTA) through education, monitoring, and penalties.
- 2.2 Provide SDA and support providers³ with clearer guidance and training opportunities, ensuring they are equipped with the expertise and skills to foster greater understanding of renters with disabilities' rights, and to assist them in enforcing and exercising their tenancy entitlements and protections.
- 2.3 Leverage CAV's reach to improve awareness of renters' rights and rental providers' responsibilities by co-designing accessible resources with disability organisations and renters with lived experience, outlining tenancy rights, support services, and pathways to exercise those rights.
- 2.4 Include accessible and clear guidance to renters with disabilities through the Funda-rentals campaign.
- 2.5 Produce accessible resources that explain the various accommodation settings renters with disabilities live in⁴ and the differences between them.
- 2.6 Undertake a revision of the SDA Information Statements and clearly stipulate that the resident has a choice between an SDA residency agreement and a residential rental agreement.
- 2.7 Produce simple explanations in each SDA Information Statement which outline the differences between the agreements, including the benefits and disadvantages.



3. Ensure renters with disabilities can access the tenancy support they need, when they need it by:

- Strengthening the capacity of social and community organisations to support renters with disabilities to know their rights and how to enforce them.
- Referring renters with disability to specialist tenancy legal and advocacy services where needed.
- Providing adequate and secure funding for disability advocacy organisations and specialist disability legal services to meet demand.



4. Increase access to social housing stock to:

- Catch up to the national average in a decade.
- Meet total demand by 2051.⁵

All new social housing stock should meet the Livable Housing Design Guidelines Gold level by incorporating this standard into tender specifications, and should incorporate Specialist Disability Accommodation (SDA) into new social housing developments.⁶



5. Fully implement the Social Housing Regulation Review Final Report

recommendations, including those related to social housing modifications and those related to neighbourhood disputes.



6. Explore legislative reform to strengthen security of tenure for renters

while ensuring tenancy agreements retain appropriate flexibility, including allowing renters with disabilities to exit without punitive financial penalties, particularly for renters experiencing disadvantage.



7. Ensure fairness in dispute resolution processes for renters with disabilities by:

- 7.1 Avoiding punitive eviction processes** by extending the time which a decision-maker must allow for a renter or resident to vacate premises after a possession order is made (currently 30 days), as well as extending the time for the issuing of a warrant of possession following a possession order (currently 30 days in some instances) to a minimum of 90 days in all instances.
- 7.2 Limiting the frequency of unlawful sublet arrangements** and imposing penalties on providers who facilitate these arrangements.
- 7.3 Boosting resources to strengthen accessibility within VCAT**, including increasing the capacity of the Disability Liaison Officer roles.
- 7.4 Ensuring hearing flexibility in both RDRV and VCAT** by ensuring renters and their advocates can change the mode of hearing (within a reasonable timeframe before the hearing date).

Improving laws, regulation and data management

Victoria's rental framework provides different rights and protections to renters with disabilities depending on their accommodation settings. Navigating these differences is complex, and the inconsistencies between settings create inequities that are difficult for renters – and those who support them – to address.

This section examines the complexities of tenancy rights for renters with disabilities, where greater protections are needed, and where gaps in regulation, compliance and enforcement are limiting the effectiveness of existing protections.

Navigating a complex rental housing landscape: Tenancy rights for people with disabilities



Insight: The variation in tenancy protection entitlements for people with disabilities is complex, difficult to navigate and inequitable.

During the consultation process, it became apparent how complicated it is to understand the tenancy rights of renters with disabilities, as different laws apply in different accommodation settings.

The confusion makes it difficult for renters to assert their rights. Tenancy advocates and disability advocates also highlight the inequities.

These challenges are illustrated in Table 1 on page 7.



Table 1: Overview of accommodation settings and associated legislation

Accommodation setting	Purpose	Where your tenancy rights are covered	Rent setting
NDIS Registered Specialist Disability Accommodation⁷	A range of housing designed for people with high support needs, with rent fixed at a percentage of Centrelink payments. The cost for living in an SDA dwelling is funded through a specific SDA payment under their NDIS plan.	Part 12A of the Residential Tenancies Act <i>or</i> Part 2 of the Residential Tenancies Act	The revenue that SDA housing providers receive is made up of a Reasonable Rent Contribution from the tenant (capped at 25% of the Disability Support Pension, plus rent assistance or equivalent for a person receiving a different source of income) and the SDA payment from the NDIA. ⁸
Non-registered SDA dwelling	The test to be an SDA dwelling under the RTA is 'long term accommodation where daily independent living support is provided to one or more residents with a disability' and where the accommodation provider is receiving funding from a specified entity or program. The RTA defines an SDA provider as 'a person who is the owner or leaseholder of an SDA dwelling'.⁹ Therefore, they don't need to be NDIS registered.	Part 12A of the Residential Tenancies Act <i>or</i> Part 2 of the Residential Tenancies Act	Market based.
Supported Residential Services	Privately owned accommodation services registered with the Social Services Regulator, which can provide support and assistance to people with disabilities. Payment for SRS includes both rent and services.	Social Services Regulation Act 2021	These are private entities where the cost varies greatly.¹⁰ Payment includes both rent and services and is often charged at very high rates.
Group Homes	It should be noted that the Victorian Government supports the phasing-out of group homes (4+ bedrooms). ¹¹	Formerly covered under the Disability Act 2006	

Accommodation setting	Purpose	Where your tenancy rights are covered	Rent setting
Public Housing	A type of long-term housing that is available for people on low incomes to rent. Public housing is owned and managed by the Government.	Residential Tenancies Act	Residents pay no more than 25% of the total household income on rent. For public housing, the majority of public households receive a rental rebate.
Community Housing	Community housing is a form of low-income housing which is managed (and possibly owned) by not-for-profit organisations.	Residential Tenancies Act	Community housing rents are based on the household's income and cannot exceed 30% of that income. This is a requirement under the community housing regulatory system. For community housing, households receive a rental rebate that keeps them paying no more than 30% of the total household income.
Private Rental	Rentals that are provided through the private market.	Residential Tenancies Act	Rent is set by private owners or operators. Factors that influence the cost of rent include the market rate, location, size, and design/features of the property.

Closing compliance gaps in Victoria's SDA regulatory environment



Insight: Victoria needs to strengthen its regulatory environment to ensure non-registered SDA dwellings comply with their obligations under the RTA.

The Victorian Government has made important changes to the RTA that bring SIL (supported independent living) Houses into the definition of an “SDA dwelling” and clarify rights of residents and obligations of providers.¹² These changes have been in place since 1 July 2024.

VCOSS members have highlighted the need to strengthen the regulatory environment to ensure:

- oversight of all dwellings captured under the definition of SDA dwellings in Victoria (See Recommendation 2.1)
- providers who do not comply with their obligations under the RTA are routinely penalised (see Recommendation 2.1)
- improved coordination and information sharing between Consumer Affairs Victoria (CAV), NDIS Quality and Safeguards Commission, Social Services Regulator (regulator of SRS), Community Housing Regulatory Authority, Department of Families, Fairness, and Housing, and the Victorian Disability Worker Commission, to strengthen oversight of SDA and RTA compliance (see Recommendation 1).

An example of a non-registered SDA dwelling – a note on SIL Houses:

It is important to note that NDIS registered SDA providers, and NDIS providers of daily independent living supports (such as Supported Independent Living support providers) are different.

Providers of SIL offer some form of tenancy to a person who is receiving SIL in their NDIS plan but requires a home to receive these supports. These operating models have been colloquially called SIL Houses.

Many of these SIL Houses have been set up to provide a service by people who do not consider themselves landlords, making residents' tenancy rights unclear. Most residents of SIL Houses have service agreements in place without a separate tenancy agreement.

Villamanta note that this has caused a range of issues including:

- Tenancy rights are not recognised by the provider, and tenants are unaware of their rights.
- The SIL provider has a compounded power imbalance over the tenant because they are holding both tenancy rights and service provision. For example, the client/resident could be accepting poor SIL services to avoid potential eviction.



While data on NDIS-registered SDA dwellings in Victoria can be found through the NDIS website, we heard during consultations that Victoria does not currently have robust statewide data on non-registered SDA dwellings.

Improving data transparency to strengthen SDA compliance



Insight: There is limited visibility of the number of non-registered SDA dwellings across Victoria, which creates limitations to properly regulate and enforce the tenancy rights of renters in these accommodation settings.

While data on NDIS-registered SDA dwellings in Victoria can be found through the NDIS website, we heard during consultations that Victoria does not currently have robust statewide data on non-registered SDA dwellings.

“The NDIA has lost control of the data – they’re providing people with plans for funding for SDA or SIL but they don’t know where people are living – this is a huge issue” – Disability Advocacy Organisation

This lack of visibility means that there is limited oversight of:

- the number of non-registered SDA dwellings operating in Victoria and where they are across the state
- where a majority of people with disabilities who are accessing various NDIS supports are living and whether their tenancy and wellbeing needs are being met
- occurrence of systemic issues like abuse and neglect of people living with disabilities
- the names of housing providers operating these non-registered SDA dwellings and an understanding of past and current conduct (and whether it is compliant with the RTA)
- the key tenancy issues these tenants may be experiencing.

A lack of data:

- limits CAV’s regulatory and enforcement power to ensure these types of operating models comply with the RTA
- constrains systemic advocacy as stakeholders (such as tenancy organisations and disability organisations) lack visibility over the number of dwellings and compliance with the RTA
- prevents dissemination of tailored information and education material on renters’ rights to key system actors and renters in these accommodation settings.

Work is under way to address some of these issues, including a project by Summer Foundation to develop a Disability Housing and Living Index to support people with disabilities to self-rate their housing and living support. The Index will assist people with disabilities to make informed decisions about their housing and living supports.

There is also an opportunity for increased oversight of SIL providers operating ‘SIL Houses’, as the NDIS Quality and Safeguards Commission require SIL providers to be registered from 1 July 2026.

VCOSS encourages Consumer Affairs Victoria to engage with the NDIA to scope opportunities to undertake a pilot project to look at NDIS participants receiving housing and living support and where they are living to better understand these operating models and any potential tenancy issues occurring (See Recommendation 1).

In a housing system where demand continues to outstrip supply, power imbalances between rental providers, property managers, and renters persist – and are amplified in disability accommodation settings.

Addressing persistent financial entrapment in disability housing



Insight: RTA reforms have aimed to separate housing and support, but there are many settings where people with disabilities remain in situations of financial entrapment with housing providers and support provision.

In a housing system where demand continues to outstrip supply, power imbalances between rental providers, property managers, and renters persist – and are amplified in disability accommodation settings, especially where NDIS housing and supports are provided by the same organisation, or there is collusion between two providers. We heard of instances of coercion, where a renter with disabilities' tenancy has been contingent on using a specific support provider.¹³

“A NDIS participant was living in accommodation managed by their NDIS support provider... The provider offered significantly subsidised rent because they were receiving substantial NDIS funding from the participant’s plan. The participant was afraid to complain about the low quality of support and threats made by the provider because they feared it would jeopardise their accommodation and result in homelessness.”

While RTA reforms sought to address these unethical practices by clarifying the role of SDA and bringing more accommodation settings into the definition, VCOSS members report that stronger monitoring and enforcement is required to improve regulation and prevent unethical tenancy and support arrangements (See all Recommendations under 2).

To address these issues, the role of CAV should be strengthened to:

- Monitor and assess these arrangements and identify whether they fit the criteria of an SDA dwelling. If they are operating as an SDA dwelling, they should be compelled to comply with their legal obligations under Part 12A.
- Produce education material to raise awareness among providers who may unknowingly be acting as an SDA provider and operating an SDA dwelling, to ensure they are aware of their obligations.
- Impose penalties on providers who are operating unlawfully.

Government should also undertake a comprehensive consultation with key stakeholders to assess the operation and effectiveness of Part 12A, and work in partnership to co-design any required legislative amendments resulting from this assessment.



Improving training and guidance for providers, support services and renters

Effective implementation of rental reforms requires more than legislation. Providers, support workers and renters need to understand their rights, how they apply across accommodation settings, and available recourse if things go wrong.

This section identifies knowledge and guidance gaps across three groups:

- accommodation providers lacking awareness of their obligations
- frontline community sector workers who need tenancy-specific knowledge to identify issues or make appropriate referrals
- renters with disabilities who need clear, accessible, setting-specific information about their rights.

Building provider capability: clearer guidance and training for SDA compliance



Insight: There are opportunities for CAV to provide all potential SDA providers, captured under Part 12A of the RTA,¹⁴ clearer guidance and training opportunities to understand their obligations as well as the rights of renters with disabilities.

SDA providers and other NDIS support providers play a critical role in upholding the rental rights of people with disabilities. Consultations with sector practitioners show that many remain unaware of their obligations under the Act, even following new RTA changes which clarify that models like 'SIL House' arrangements are covered under the RTA.

This critical knowledge gap creates a key opportunity for CAV to strengthen education of entities' obligations under the RTA and support tenants to understand, exercise their rights and enforce their tenancy entitlements and protections (See all Recommendations under 2).



For people with disabilities, housing related issues often intersect with other needs and arise simultaneously.

Strengthening knowledge and referral pathways across the community services sector



Insight: Understanding of tenancy rights and the appropriate referral pathways in the social and community sector is patchy, limiting support for renters with disabilities.

Practitioners across the sector provide a range of social supports including family violence services, financial counselling, hospital-based support, and broader community support. For people with disabilities, housing related issues often intersect with other needs and arise simultaneously. For example, a person with disabilities seeking financial counselling may also be experiencing challenges related to bond payments, and then overcharging of utilities may become apparent.

Building sector workers' knowledge and skills to identify and refer renters with disabilities facing tenancy issues can deliver significant benefits, including to:

- assist legal practitioners or advocates to intervene earlier in tenancy issues and support tenancy sustainment
- help delay a potential eviction and give the renter more time to plan and prepare
- provide advocacy support at VCAT
- support legal practitioners or advocates to identify if there are rights the renter can assert in a situation that the renter¹⁵ may not be aware of.

There are strong examples across the sector of practitioners identifying opportunities to link renters with disabilities with legal assistance, disability and other forms of tenancy advocacy supports.

"Frontline workers play an important role in helping people with disabilities reach out for support, one thing that our legal org did notice with NDIS coming in was the number of calls we got in areas that we hadn't got queries about before, where a person with a disability was talking to a support worker or a health professional and telling them something happening in their life and that person would say 'hmm, that doesn't seem right', maybe we should get you support on that – and most of the time they were on the money and the person did have some rights that they could assert that they were unaware of. Frontline workers are the people who are able to assist people with disabilities access those supports." – VCOSS member, Community Legal Service

There are opportunities to build on supports to improve outcomes for renters with disabilities through increasing training opportunities and clearer guidance practice for social and community organisations (See Recommendation 3).

Improving understanding: clearer, setting-specific tenancy guidance for people with disabilities



Insight: There are opportunities for CAV to produce further accessible guidance for renters with disabilities, tailored to their accommodation settings and explaining their rights and the pathways to exercise them.

The Victorian Government's ambitious rental reform agenda has delivered stronger rights for renters with disabilities. For example, VCOSS members identified the enhanced protections under 12A of the RTA regarding eviction as a welcome reform. However, rights are only effective if people understand and can exercise them.

VCOSS welcomes CAV's launch of the Funda-rentals campaign, which has improved general tenancy awareness.¹⁶ However, the Funda-rentals campaign does not include tailored advice to people with disabilities. There is a need for CAV to develop tailored, accessible, Plain English guidance for renters with disabilities living in various accommodation settings.

"All information should be available in easy read and standard plain English – and in multiple formats, including a call and text line. For a lot of people with disabilities – having disability advocates speaking about their [tenancy] rights and talking through the process to get support is effective – get people who are part of the community involved [in producing education material]" – VCOSS member, disability organisation

This material should be developed in partnership with disability advocacy and legal organisations with tenancy expertise. These experts can facilitate co-design with people with disabilities who have experience of the rental market across various accommodation settings.

This material could include:

- Clear guidance that explains the different accommodation settings renters with disabilities could be living in and what their rights are.
- Clear definitions of what is an SDA dwelling, SDA provider, and SDA resident under the RTA as these differ to what people are used to under the NDIS, which creates confusion.
- Written explainers and infographics on common issues renters experience and pathways to exercise rights across different accommodation settings. This should cover topics including eviction, getting disability-related modifications, rent increases, and what to do if a renter is being intimidated or coerced into something by their housing provider.
- A contact list of services that renters with disabilities can access by geographic location and accommodation type (including their local TAAP office, disability advocates, specialist CLCs, local CLCs).
- Building capacity of frontline CAV employees to provide accurate, setting-specific information, including tenants' rights and pathways to enforce them.

VCOSS members suggested materials should be developed and accessed in multiple formats to meet diverse needs, including easy read versions of all written material and videos featuring people with disabilities explaining common rental issues and pathways to exercise their rights.

This material could be posted on the CAV website, provided to social and community sector organisations, and shared across intersecting regulators including the NDIS Commission and the Victorian Disability Worker Commission. The material could also be disseminated through general practitioners, hospitals, family violence organisations, and libraries (See Recommendations 2.2 – 2.7).

Where a tenant does not have the capacity to understand the agreement without support – and they do not have an appropriate informal or formal support – steps should be taken to link the tenant with tenancy specific independent disability advocacy support.

Providing more than the illusion of choice in specialist disability accommodation



Insight: Recent RTA changes were intended to increase choice about the type of residential agreement people living in Specialist Disability Accommodation can enter into, but VCOSS members raise concerns that this freedom of choice is not being realised in practice.

VCOSS supports the intent of this reform to:

- increase consumer choice in selecting an agreement that works best for the tenant
- strengthen protection for SDA tenants who choose to enter into an SDA residency agreement
- enable people with disabilities who want to live with their friends and family to enter into a Residential Rental Agreement and use their NDIS SDA funding.

The reforms require SDA providers to offer SDA residents (who were in a residential rental agreement from 1 July 2024) the choice to enter an SDA residency agreement within six months.

However, VCOSS members identified gaps in the RTA limiting genuine tenancy choice, and proposed responses to address this:

- Many properties are operating as SDA dwellings where residents have not been offered any choice to enter an SDA residency agreement. Under the expanded definition of an SDA dwelling, SDA providers who are non-NDIS registered providers are often unaware of their obligations, and SDA residents are unaware of their rights.

- Currently, SDA Information Statements lack clear, comparative guidance on the difference between agreements, and they read as ‘standalone’. These should be reviewed to include clear guidance on the agreement options to better support tenants with informed decision-making on what agreement would be in their best interest (See Recommendations 2.6 and 2.7).
- We strongly support Consumer Affairs Victoria’s effort to produce easy read materials on SDA Information Statements. However, VCOSS members have identified that these are not fit for purpose. Additionally, the existence of these materials does not ensure a person with disabilities has meaningfully engaged with and understood the document before signing. There are opportunities to strengthen the language in the Act to impose a more proactive duty on SDA providers to ensure tenants (or an appropriate informal or formal support) understand the agreement (See Recommendation 2.5).
- Where a tenant does not have the capacity to understand the agreement without support – and they do not have an appropriate informal or formal support – steps should be taken to link the tenant with tenancy specific independent disability advocacy support. This support should be appropriately funded (See Recommendation 3).

Improving access to affordable homes and timely modifications

The Victorian Government's recent announcement of new settings for the Affordable Housing Rental Scheme represents a positive step toward improving affordability and tenure security. These changes cap rents at either 30 per cent of household income or 74.99 per cent of market rent – whichever is lower – and extend standard leases from three to five years.

However, these measures do not address persistent structural barriers facing low income renters with disabilities. The limited supply of accessible housing across both the social housing system (see Recommendation 4) and the private rental market continues to constrain choice and exacerbate disadvantage. This is compounded by broader supply shortfalls in social housing and bureaucratic barriers to accessing disability-related modifications, which together restrict consumer choice and deepen financial hardship.

Dwelling modifications are essential for many renters with disabilities to live safely in their homes, yet access remains complex in practice. There are baseline protections under the Residential Tenancies Act – rental providers cannot unreasonably refuse modifications that are required by a renter with disabilities – but the pathway from this right to approval and delivery is inconsistent.

This section examines broader supply shortages, as well as where the current framework for modifications falls short or is too complex. A lack of accessible housing supply and systemic barriers – including the current framework for modification processes across different accommodation settings in social housing – limit access to modifications in practice, restricting housing choice and access for renters with disabilities.



While there is progress being made on ensuring minimum standards of accessibility are followed for new stock, Victoria's housing crisis presents compounding issues for Victorians with disabilities.

Victoria's housing crisis presents compounding issues for Victorians with disabilities



Insight: A lack of accessible housing in both the private and social housing sectors compounds inequities for people with disabilities on low incomes, and restricts their ability to choose where and how they live.

Federal and state government have made some positive changes in recent years to strengthen accessibility standards for new builds. VCOSS welcomed the decision by the *National Building Ministers Meeting* in 2021 to introduce mandatory accessibility standards under the *National Construction Code* – with all new homes having to build to the *Livable Housing Australia Silver Accessibility Standards*. New social housing stock under the *Big Housing Build* must meet the *Livable Housing Australia Gold Accessibility Standards*, which include 12 essential performance requirements that provide a minimum standard of accessibility for people with disabilities and access needs to live independent lives.

*Australia's Disability Strategy 2021–31*¹⁷ (the *Strategy*) also includes the following outcome: 'people with disability live in inclusive, accessible, and well-designed homes and communities'. This is supported by two priority policies directly related to housing:

- increase the availability of affordable housing
- housing is accessible and people with disabilities have choice and control about where they live, who they live with, and who comes into their home.¹⁸

While there is progress being made on ensuring minimum standards of accessibility are followed for new stock, Victoria's housing crisis presents compounding issues for Victorians with disabilities, particularly those with high support needs, who are more likely to have fixed or low incomes (See Recommendation 4).

VCOSS members and disability advocates highlighted several persistent challenges:

- a shortage of accessible housing in the private rental market, alongside multiple and significant barriers to securing modifications
- rising rental costs in the private rental market, which disproportionately affect people with disabilities, particularly those who are unable to work
- an overall lack of social housing supply
- a significant proportion of existing social housing stock being inaccessible.

Location is also critical – where we build more houses matters. It is important that people with disabilities are close to essential services including hospitals, general practitioners, and shops.

Mapping the pathways for getting disability-related modifications



Insight: The process and policies for getting disability-related modifications vary significantly depending on the type of dwelling, creating a complex and often confusing system for tenants and services to navigate.

VCOSS members discussed the complex system renters with disabilities must navigate in securing disability-related modifications. This complexity is driven by two key factors:

- pathways to obtain modifications vary across different accommodation settings
- for renters with disabilities who cannot self-fund modifications, additional bureaucratic processes may need to be navigated, including securing funding from NDIS, Home Care Packages or, in some cases, the housing provider.

To inform policy work and support those we represent, VCOSS undertook the below mapping exercise to better understand the process required for renters with disabilities to access disability-related modifications across a range of accommodation types.

Table 2: Mapping pathways for disability-related modifications

	Who pays if you cannot afford modification?	Who must approve the modification?	Where do you go if your request is refused?
Private Rental	Alternative funding supports such as NDIS or Aged Care Plan	You will need to write a request to your private landlord (and the owners corporation if there is one) either directly to them or your property agent.	If the modification has been deemed necessary by an Allied Health Professional, you are entitled to these structural changes. If your request is refused, then you can contact Consumer Affairs Victoria for advice, with the possibility to escalate to VCAT.
Community Housing	Community housing Provider or funding supports such as NDIS or Aged Care Plan	If the modification is deemed as a 'substantial, structural alteration', then you're required to notify your respective Community Housing Provider in writing.	If the modification has been deemed necessary by an Allied Health Professional, you are entitled to these structural changes. If your request is refused, then you can contact Consumer Affairs Victoria for advice, with the possibility to escalate to VCAT.
Public Housing	DFFH or funding supports such as NDIS or Aged Care Plan	You will need to submit a request to your local DFFH office in writing. The information required includes the need and urgency for the changes alongside the type of disability modifications.	If the modification has been deemed necessary by an Allied Health Professional, you are entitled to these structural changes (note there are exemptions). If your request is refused, then you can contact Consumer Affairs Victoria for advice, with the possibility to escalate to VCAT.
Supported Residential Services	Alternative funding supports such as NDIS or Aged Care Plan.	If the modification is deemed a 'substantial, structural alteration', then you're required to notify your respective housing authority in writing.	Contact your local DFFH office.
NDIS registered SDA	NDIS Capital funding	You would need to notify your SDA provider or Property Manager in writing or by providing a Home Modification Assessment document.	NDIS Quality and Safeguards Commission.

Improving modification protections: The need for greater flexibility and autonomy



Insight: While the Residential Tenancies Act (RTA) provides initial protections to assist renters with disabilities to modify their homes, they do not go far enough in providing renters with the rights, flexibility, and autonomy required to achieve effective outcomes.

Currently, the RTA sets out that rental providers cannot unreasonably refuse modifications that are required by a renter who has disabilities.¹⁹ However, VCOSS members told us that, while landlords cannot unreasonably refuse modifications, the processes to achieve modifications can be challenging. VCOSS members identified several challenges renters with disabilities face in accessing and maintaining disability-related modifications:

- renters who are not eligible for the NDIS have limited financial options to fund necessary modifications
- even where landlords are supportive, renters still face barriers accessing NDIS support,²⁰ which typically prioritises modifications where long-term tenure is likely. This was noted by the Disability Royal Commission where the NDIS generally only funds modifications to a rental property when the renter is likely to remain in the property for the long term.²¹
- renters are often required to return the premises to its original condition²² at the end of a tenancy, creating additional financial barriers to modifying homes to meet their needs.

This can create differing accessibility barriers depending on NDIS eligibility:

- For those not on the NDIS, removal costs must be covered out of pocket.
- For those on the NDIS, the NDIS will evaluate cost-effectiveness²³ of funding supports, including whether the landlord will retain modifications (as the NDIS will have to cover the cost of removing the modifications). This can introduce added complexity and reliance on both NDIS and landlord approval.
- The prevalence of short-term leases creates insecurity and disempowers renters from seeking disability-related modifications, given the costs involved and resources and efforts required, especially when there is lack of long-term, secure tenure (See Recommendation 6). It can also reduce the likelihood of NDIA funding, which is more likely to pay for modifications for longer-term housing arrangements.²⁴

Addressing the hidden costs of disability modifications in social housing



Insight: Social housing renters with disabilities face additional economic and bureaucratic barriers in seeking disability related modifications – as unclear responsibilities across key system actors limit timely outcomes.

There are multiple and persistent obstacles to seeking disability-related modifications. With over 1 million people in Victoria who are considered to have a disability, many of them live in private rental, owner occupied or supported accommodation, such as specialist disability accommodation. However, a sizeable proportion live in social housing.

There were about 25,000 people aged over 15 with disabilities living in public housing in 2018, and roughly 8,000 of those were considered to have a severe core activity limitation.²⁵ VCOSS' 2026 *Renting in Victoria* report found that 31 per cent of workers predominantly supporting residents in social housing were commonly supporting renters with disability modifications.²⁶

Who's responsible? The accountability gap in modifications

Different frameworks between the NDIS and RTA create confusion about decision-making regarding who is authorised to approve modifications.

VCOSS members raised concerns that the RTA's focus on modifications being funded by parties other than the rental provider can create challenges for social housing tenants. For NDIS participants, this in part reflects a disconnect between frameworks: the RTA considers modifications primarily through the lens of 'consent', while the NDIS assesses them based on 'value for money'. This can create confusion about decision-making responsibility and who ultimately has authority to approve modifications.

"[In relation to getting disability-related modifications] The social housing space is where we are seeing the really disappointing outcomes. The NDIS or housing providers – there is a lot of uncertainty around who is responsible for what alongside having a supply issue" – VCOSS member

The process to seek modifications varies across public and community housing. This lack of alignment between public and community housing approach to disability-related modifications creates confusion for renters. It is also unclear whether many renters are aware of the differences before entering into a lease. The Social Housing Regulation Review Final Report, which undertook a whole-of-system regulatory review, summarised the differences as:

“Public housing policies and procedures note that modifications to properties based on demonstrated need will generally be approved if possible, or a priority transfer would be granted. Homes Victoria is responsible for funding accessibility modifications that are considered reasonable adjustments in public housing”.²⁷

Registered community housing agencies are required to maintain a publicly available policy on accessibility modifications. However, these policies vary considerably, particularly in relation to who is responsible for costs. For example, some providers will fund “reasonable” modifications on a case-by-case basis, while others state that the organisation will not cover these.

There is also a lack of clarity around cost responsibilities between the NDIS and social housing providers. For NDIS participants, it is often unclear whether the housing provider or the NDIS is responsible for funding modifications. For example, current Victorian Government Operational Guidelines indicate that the Director of Housing funds modifications classified as “reasonable adjustments,” while the NDIS funds those considered “reasonable and necessary”.²⁸ VCOSS members highlighted that differing interpretations of reasonable adjustments across these frameworks create ambiguity and uncertainty about decision-making authority (see Recommendation 5).

Fear of losing housing: why renters with disabilities avoid exercising their rights

Renters with disabilities are scared to access their rights to modifications. The barriers social housing renters with disabilities face were widely discussed in the Disability Royal Commission. For example, experiences were shared about people with disabilities accepting social housing that was inaccessible and inappropriate due to a fear of being removed from a waiting list or no other options being available. One example included a resident living in a house for six years where she was unable to use the shower due to her walker and commode not fitting.²⁹ The chronic shortage of social housing means applicants also have very little consumer choice.

Social housing tenants face added complexity and costs

This cohort of renters face persistent barriers in accessing disability-related modifications due to limited financial capacity to self-fund modifications. As a result, renters rely either on the NDIS where eligible (noting a significant proportion are not) or on housing providers to intervene and fund the necessary modifications. VCOSS members noted that regulatory inconsistencies across the social housing system, combined with these funding constraints, create additional challenges and barriers for social housing renters requiring disability-related modifications.

Community housing residents are often required to seek alternative funding sources to cover modifications. The primary sources of funding are typically NDIS or My Aged Care packages. However, many social housing tenants with disabilities may not be eligible for these packages and do not have the financial resources to cover the costs themselves. As a result, some residents are unable to access the modifications they need.

From the provider's perspective, they are not funded to deliver modifications. It is recommended that any legislative reform in this area should therefore carefully consider the funding implications to ensure costs are not passed on to residents.³⁰

Transfers can also involve long wait times. As at June 2026, there were 7,604 on the Victorian Housing Register for priority transfers and special housing needs, resulting in extended delays for most residents. These delays have significant implications for social housing residents with disabilities, as they are unable to move to more suitable housing in a timely manner, while also lacking access to modifications in their current home (see Recommendation 4).

A Disability Advocate reflected on their experience of enquiring with Department of Families, Fairness, and Housing (DFFH) on the status of their social housing application:

“A new lady answers the phone every time. I’ve given up...they say they’ll get back to you, but they never do. And then I have to repeat my story all over again.” – Disability Advocate



Improving justice through access to effective and accessible advocacy, services and dispute resolution

Access to justice in tenancy disputes is impacted by power imbalances. For renters with disabilities, the ability to realise their rights is often shaped by whether they can access appropriate advocacy support, whether dispute resolution processes are accessible, and whether the right mechanisms exist to resolve the disputes they face. This section examines what is needed to improve processes and housing justice outcomes for renters with disabilities.

Navigating complexity, securing justice: the critical role of advocacy



Insight: Independent disability advocacy and specialist disability legal services play a critical role in safeguarding the tenancy rights of people with disabilities. They bring deep expertise, supporting and empowering people with disabilities, and work in the best interests of their clients to navigate complex and overwhelming systems.

These services play a unique role in empowering people with disabilities, and their families and carers, to understand, assert and uphold their human and legal rights, and to communicate and meet their needs. These services also play a vital role in identifying and reporting systemic tenancy issues impacting people with disabilities, helping to prevent future cases of violence, abuse, or neglect.³¹

When asked about the types of supports beneficial to sustaining tenancies, disability advocates emphasised the importance of consistency – having a regular, trusted person for tenancy matters. Advocates described the fatigue of repeatedly engaging with new contacts unfamiliar with their circumstances, and highlighted the value of support from someone who:

- holds disability expertise
- has their practice rooted in trauma-informed and person-centred ways of working
- understands tenancy law and what their rights are.



VCOSS members consistently reported that the advocacy sector is not adequately resourced to meet growing demand and deliver quality services to all those who need them.

Disability advocates also noted that people with disabilities who are not eligible for the NDIS have limited pathways to access support.

A Disability Advocate reflected on the difficulties of getting on the NDIS:

“[There are] huge barriers to get on NDIS, Centrelink should be reaching out [on your behalf] to [see if you’re] eligible” – Disability Advocate

Access to both independent disability advocacy and specialist disability legal services is critical in providing holistic and targeted support for these renters.

“If you can go through NDIS, that’s fantastic. But [through social assistance] I could access a temporary housing worker for a few months, but we lost them after a few months. You do better with those guys than yourself.” – Disability Advocate

However, VCOSS members consistently reported that the advocacy sector is not adequately resourced to meet growing demand and deliver quality services to all those who need them. They also observed that the introduction of the NDIS has intensified demand pressures, with crisis-driven demand for NDIS-related advocacy further limiting capacity to support issues arising in mainstream systems, including housing.

A fully funded disability advocacy sector is essential to improving outcomes for renters with disability. The disability advocacy sector must be adequately resourced to provide timely and effective support to people with disability navigating tenancy issues (see Recommendation 3).



Insight: Coordinated referral pathways are vital to strengthening tenancy rights

Warm referral pathways across VCAT and RDRV that connect renters with disability advocacy and specialist legal disability supports are integral to service design and to enabling renters to exercise their rental rights.

In the context of VCAT and RDRV, access to independent disability advocacy and specialist disability legal services can support renters with disabilities by:

- providing tailored and person-centred advice and support regarding their tenancy matter
- representing the renter and acting in their best interests before, during, and after the matter has been heard
- providing specialist expertise on the rights of tenants living in various accommodation settings (noting that specialist disability accommodation tenancy arrangements can be particularly complex)
- ensuring the renter can meaningfully prepare, engage with the hearing, and understand the outcome
- acting as a conduit between the housing provider and renter where necessary.

VCOSS members emphasise the importance of warm referral pathways across both VCAT and RDRV to support renters with disabilities to navigate tenancy issues. They also noted that increased capacity for the Disability Liaison Officer roles could help support these referrals (See Recommendation 7.3). However, VCOSS members also highlighted that for these warm referral pathways to meet renters’ needs, disability advocacy and specialist disability support services must be adequately funded to meet demand.

Disability advocates reflected on the intersecting experiences that compound challenges in an already inaccessible rental market. These include systemic exclusion due to disabilities, alcohol and other drugs use, mental health issues, and intergenerational poverty.

Providing more than a lease: Housing justice requires integrated practice for real outcomes



Insight: To achieve long-term housing justice outcomes and support tenancy sustainment, people with disabilities need access to tailored and targeted integrated practice models that can effectively “wrap around” the person as needed.

Disability advocates emphasised that tenancy issues do not occur in isolation. Members of the *Voices for Change* coalition highlighted that access to tailored support is critical to supporting tenancy sustainment, with key features of that support including that it is:

- accessible at different points including early intervention and crisis
- suited to their needs
- provided for a sufficient period to establish trust
- available if they are not on the NDIS

Disability advocates reflected on the intersecting experiences that compound challenges in an already inaccessible rental market. These include systemic exclusion due to disabilities, alcohol and other drugs use, mental health issues, and intergenerational poverty.

The Social Housing Regulation Review Final Report identified access to suitable support services as a key factor for tenancy sustainment (See Recommendation 5). This support can include tenancy management services and financial management assistance, as well as supporting tenants to connect with and access services such as mental health, alcohol and other drug, and family violence supports.³²

We need a housing system that concurrently invests in supply and also in support – so renters can remain safe and supported in their homes (See Recommendation 3 and 5).

Expanding Disability Liaison Officer roles to drive systemic inclusion



Insight: The Disability Liaison Officer roles within VCAT are a positive initiative, but gaps in provision require further investment to scale up support to ensure equitable access and better leverage their specialist expertise.

VCOSS supports VCAT and RDRV's efforts to strengthen accessibility and support for renters with disabilities through investment in Disability Liaison Officer (DLO) roles.³³

This workforce supports renters with disabilities by:

- coordinating alternative format materials
- giving advice about available support
- organising accessible rooms for hearings
- coordinating other disability-related adjustments and organising practical arrangements.³⁴

However, current capacity is limited, with too few DLOs available to provide in-person support to renters at hearings.

VCOSS members told us there is a need to increase the number of DLOs to address equity of access and enable renters with disabilities to exercise choice and control. Tenancy advocates have noted that DLO specialist expertise not only helps ensure hearings processes are disability inclusive for renters but also enables tenancy advocates to focus on their area of expertise and their responsibility of managing tenancy matters. In this way, DLOs' roles not only contribute to housing justice outcomes, but also to the overall efficiency and effectiveness of the system (See Recommendation 7.3).

Improving engagement: Flexible hearing formats for renters with disabilities



Insight: Providing multiple options for how people with disabilities can attend VCAT and RDRV hearings is an important accessibility feature that supports renters to meaningfully participate in dispute resolution processes.

VCOSS members highlighted the importance of giving renters with disabilities multiple options for engaging with dispute resolution processes. During the COVID-19 pandemic, VCAT was required to pause all face-to-face hearings and adopted phone and video conferencing. While VCAT and RDRV have retained some remote options alongside the return to in-person hearings,³⁵ VCOSS members identified ongoing challenges and stressed the need to maintain – and ensure access to – these digital options for renters who face barriers to in-person hearings (See Recommendation 7.4).

Key issues raised by VCOSS members include:

- the system is not responsive to changing disability needs
- tenancy advocates face barriers to change the mode of hearing once it's been listed
- it can be very difficult to get an adjournment at VCAT if the hearing is listed as in-person.

“VCAT is going back to in-person hearings, we have had matters where renters with both physical and mental disabilities and simple requests for the matter to be heard over phone be denied – this is something that really should not happen” – VCOSS member

Strengthening protections around evictions



Insight: Possession orders are distressing for all renters, however for renters with disabilities the impacts of eviction can be more acute and have longer-lasting consequences.

Victoria's rental laws are clear that evictions should be a last resort. However, notices to vacate for non-payment of rent have increased fivefold since 2021, reflecting growing financial pressures as renters struggle to pay rising rents.³⁶

This issue persists despite the introduction of the ‘reasonable and proportionate’ test, a safeguard introduced in the RTA in 2018.³⁷ This provision requires VCAT to consider a range of factors³⁸ when determining possession order matters, including the respective impacts on both the renter and the rental provider if an order is approved.

At present, during hearings for a possession order, renters can apply to VCAT to postpone an eviction for up to 30 days where they would otherwise experience serious hardship if they are evicted. This means that renters, regardless of whether or not they are at fault for the eviction, have no more than 30 days to secure an alternative property following a possession order (See Recommendation 7.1).

In an increasingly unaffordable and competitive rental market, this 30-day time limit is unrealistic and highly distressing. These challenges are further compounded for renters with disabilities, particularly for tenants on low incomes who have accessibility requirements for their next rental home.

Extending the maximum period that the Tribunal can allow a renter or resident to postpone an eviction would help reduce the risk of homelessness and increase the likelihood of finding suitable alternative housing. This would also reduce further strain on over-stretched housing and homelessness services.



Insight: There are opportunities to strengthen regulation to protect renters facing eviction due to entering into unlawful subletting arrangements.

During consultations, a VCOSS member reported the growing number of cases where people with disabilities are entering into unlawful subletting arrangements without a clear knowledge or understanding of the implications or risks involved.

“A NDIS participant may enter an accommodation arrangement through their NDIS support provider. Often, the participant is unaware that this arrangement is an unlawful sublet. If something goes wrong – for example, the provider disappears, or the landlord wants the property back – the landlord can take possession action through VCAT. In these situations, the participant can face eviction, with very little protection unless they can afford to pay the full market rent.” – VCOSS member

Currently the RTA provides that, where a property is sublet without consent, a rental provider may terminate the agreement and require occupants to vacate within 14 days.³⁹ This places significant pressure on people with disabilities and is a distressing and unfair outcome for renters who are being punished by the unlawful actions of others. This outcome is particularly concerning when the arrangement falls within an SDA context and Part 12A protections should reasonably apply.

VCOSS recommends strengthening both regulatory settings and education to limit the incidence of unlawful sublet arrangements, and to introduce penalties on providers who facilitate or enable these arrangements⁴⁰ (See Recommendation 7.2).

Addressing gaps in dispute resolution for renters with disabilities



Insight: There are limited pathways and multiple barriers for renters in both Specialist Disability Accommodation and social housing settings to have disputes between renters effectively mediated.

VCAT and RDRV are the primary dispute resolution bodies for tenancy matters in Victoria. These bodies are set up to manage disputes under the RTA between rental providers

and renters. However, there are currently no mechanisms under Victorian rental laws to resolve disputes between co-renters, and the Tribunal does not have jurisdiction to hear these matters (See Recommendation 5).

As a result, when disputes arise between tenants in a tenancy, there are no clear or accessible pathways for resolution:

“People don’t get to choose who they live with (in relation to disability accommodation with multiple tenants) – so there can be a source of disharmony in a place. People are unclear about what to do next, if it’s a dispute between two residents, there isn’t a dispute resolution mechanism” – Disability Advocacy Organisation

VCOSS members raised that there are frequent instances in which people with disabilities experience challenges with co-residents in their disability accommodation. Many face barriers in having these issues appropriately addressed.

Addressing these issues will require ongoing engagement between the Victorian Government and the disability sector to identify the best approach and appropriate mechanisms for managing and resolving disputes between co-residents in Specialist Disability Accommodation. This should be supported by targeted work to map and assess existing pathways, identify gaps and limitations, and co-design clear, accessible pathways with key stakeholders.

Similar issues were also raised by VCOSS members in social housing settings. VCOSS members and disability advocates both reported examples of issues between residents, including safety concerns and neighbourhood conflicts, which significantly impact tenants’ wellbeing.

The *Social Housing Regulation Final Report* confirms there is a clear gap in the current system, noting that complaints management and dispute resolution arrangements are unclear and convoluted. This leaves tenants with limited avenues to resolve disputes that significantly affect their quality of life, and in some cases leads to unresolved, ongoing conflict that results in tenants leaving their housing altogether (Recommendation 5).

Appendix One

An overview of new rights for people with disabilities introduced through changes to the Residential Tenancies Act in 2021

Since 2021, more than 130 changes to the Residential Tenancies Act came into effect.

These included new rights for people with disabilities living in a range of disability accommodation settings.

The high-level changes are summarised as follows:⁴¹

- **A new definition of Specialist Disability Accommodation (SDA) dwellings:**⁴² This change expands the types of accommodation that are covered under Part 12A of the Residential Tenancies Act (RTA). This includes bringing houses not registered with the NDIS, for example 'SIL houses', into this category.⁴³
- **Increased protections for SDA residents** including circumstances involving:
 - situations that can lead to an eviction
 - ability to challenge rent increases
 - having non-urgent repairs investigated
 - protections against overcharging for utilities.
- **SDA residents can now choose between the following agreements:**
 - **Residential Rental Agreement:** Requires everyone in the home to be on the same agreement. This agreement is more appropriate where an SDA resident wishes to live with a spouse, friend or family who are not NDIS participants.
 - **An SDA Residential Agreement:** An individual agreement which provides the enhanced residential protections against eviction, rent increases and bond payments for SDA residents. This agreement is more appropriate for single occupancy or a shared occupancy where multiple SDA residents live and access supports.
- **Community Visitors can now visit a greater range of accommodation settings.** Community Visitors visit Victorian accommodation facilities for people with disabilities or mental health issues in their local area. They monitor the adequacy of services and, where possible, communicate with residents to ensure they are being treated with dignity.
- **Increased penalties for SDA providers.** Among other things, SDA providers may incur penalties for misrepresenting how the RTA applies to SDA residents, breaching their duties to uphold the rights of residents under their agreement, and threatening or intimidating a person to dissuade them from exercising their rights.

Appendix Two

The National Disability Insurance Scheme (NDIS) and how it intersects with housing

Only a small proportion of renters with disabilities are NDIS participants and live in NDIS registered Specialist Disability Accommodation (known as 'SDA'):

Just over 10 per cent of the 1.1 million Victorians with disabilities are eligible for a NDIS plan⁴⁴ – with current data indicating that there are 192,973 people in Victoria benefiting from the NDIS.⁴⁵

- According to current NDIS SDA Victoria data, there are currently:
 - 5,393 people living in NDIS registered SDA
 - 2,054 people eligible for NDIS registered SDA but not currently living in an SDA dwelling.⁴⁶

Specialist Disability Accommodation is a type of housing designed for people with complex support needs. SDA properties have accessible features to help residents live more independently.

To receive funding through the NDIS, SDA properties must be registered through the NDIS Quality and Safeguards Commission. Participants eligible for SDA must meet the specialist disability accommodation needs requirement and the NDIS funding criteria.⁴⁷

The NDIS also offers different forms of funding for daily living supports including Supported Independent Living (SIL), Individualised Living Options (ILO), and Assistance with Daily Life – these types of supports do not provide housing, but they support with daily life inside and outside the home.⁴⁸

At the time of writing, the Federal Government has announced that mandatory registration for disability service providers in Supported Independent Living (SIL), as well as platform providers, will begin from 1 July 2026. Moving to mandatory registration for SIL providers is happening alongside the development of new Practice Standards for SIL. These new Practice Standards will focus on quality and safety in shared accommodation and daily supports, while improving worker training requirements and the conduct of SIL audits.⁴⁹

How these announcements will impact the rental market is not yet clear. VCOSS will remain actively engaged as these reforms are rolled out to better understand their impacts on this cohort of renters with disabilities.

Endnotes

- 1 Royal Commission into Violence, Abuse, Neglect and Exploitation of People with Disability 2023, Final Report Volume 7, <https://disability.royalcommission.gov.au/system/files/2023-09/Final%20Report%20-%20Volume%207%2C%20Inclusive%20education%2C%20employment%20and%20housing%20-%20Part%20C.pdf>
- 2 Defined under s.498BA RTA.
- 3 This includes SIL providers and NDIS providers of daily independent living supports who operate an 'SDA Dwelling' defined under s.498BA RTA.
- 4 Which are captured under the RTA.
- 5 Refer to the body of this report for more detail, as well as Growing Social Housing: data, insights and targets. This 2025 report, published by the Victorian Housing Peaks Alliance, convened by VCOS, contains detailed independent modelling commissioned from SGS Economics & Planning.
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- 7 Noting there is social housing stock that is SDA.
- 8 Summer Foundation 2023, 'About SDA Accommodation', <https://www.summerfoundation.org.au/what-we-do/improving-support-in-sda/>
- 9 S.498BA of the RTA.
- 10 Victorian State Government 2023, 'Living in a supported residential service: A guide for residents and prospective residents', <https://www.vic.gov.au/supported-residential-services>.
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- 12 We note that 'SIL Houses' are not the sole model operating as a non-registered NDIS SDA dwelling. If a NDIS participant is using another stream of funding that meets the definition of 'daily independent living supports' from a NDIS provider, this could also be captured.
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- 16 Consumer Affairs Victoria, 'Know the FundaRentals', <https://www.consumer.vic.gov.au/housing/renting/know-the-fundarentals>.
- 17 Australia's Disability Strategy 2021–2031, <https://www.disabilitygateway.gov.au/sites/default/files/documents/2025-01/5831-dss3513-ads-strategy-2021.pdf>.
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- 19 As determined by an accredited occupational therapist or prescribed practitioner, and are reasonable alterations within section 55 of the *Equal Opportunity Act 2010*, S641BC of the RTA.
- 20 NDIS Review 2023, 'Working Together to Deliver the NDIS: Independent review in the National Disability Insurance Scheme', <https://www.ndisreview.gov.au/sites/default/files/resource/download/working-together-ndis-review-final-report.pdf>
- 21 Royal Commission into Violence, Abuse, Neglect, and Exploitation of People with Disability 2023, 'Inclusive education, employment, and housing', <https://disability.royalcommission.gov.au/system/files/2023-09/Final%20Report%20-%20Volume%207%2C%20Inclusive%20education%2C%20employment%20and%20housing%20-%20Summary%20and%20recommendations.pdf>.
- 22 Section S641B of the RTA.
- 23 The NDIS Act 'value for money' test is used to evaluate if funded supports are cost-effective.
- 24 Summer Foundation 2023, 'Mainstream housing option: A guide for people with disability, their families and supporters', <https://www.housinghub.org.au/resources/article/summer-foundation-mainstream-housing-options>

- 25 Victorian Government 2022, 'Social and affordable housing regulation in Victoria', <https://www.dtf.vic.gov.au/sites/default/files/2024-12/Social-Housing-Regulation-Review-Final-Report.pdf>.
- 26 Longhurst E 2026, 'Renting in Victoria in 2026: Insights from frontline community sector workers', <https://files.rentingcommissioner.vic.gov.au/2026-06/VCOSS-Renting-in-Victoria-in-2026-Report.pdf>
- 27 Victorian Government 2022, 'Social Housing Regulation Review Final Report', p.71, <https://www.dtf.vic.gov.au/sites/default/files/2024-12/Social-Housing-Regulation-Review-Final-Report.pdf>.
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- 33 Rental Dispute Resolution Victoria, 'Specialist Support', https://www.rdrv.vic.gov.au/about-rdrv/support-services#disability_support_services.
- 34 Victorian Civil and Administrative Tribunal (VCAT), 'Disability Liaison Officers', <https://www.vcat.vic.gov.au/help-and-support/support-services-vcat/disability-support-services>.
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- 36 Commissioner for Residential Tenancies and SGS Economics and Planning 2024, 'Renting in Victoria: 2024 Snapshot', <https://www.vic.gov.au/sites/default/files/2026-04/Renting-in-Victoria-Snapshot-2024.pdf>.
- 37 S330A of the RTA.
- 38 These factors include (but not limited to) the behaviour of the renter and rental provider, any breaches of duty, how often rules were broken, if family violence was involved, and alternatives to making the possession order.
- 39 Consumer Affairs Victoria, 'Sub-letting', <https://www.consumer.vic.gov.au/housing/renting/starting-and-changing-rental-agreements/different-rental-agreements/subletting>.
- 40 VCOSS also provide recommendations in relation to possession orders in the 'dispute resolution' section.
- 41 For further information, you can view VCOSS' Renters Rights Rundown event on Disability and Renting featuring Villamanta and AMIDA - <https://www.youtube.com/watch?v=SL-Bt-wSkr8>.
- 42 This definition was changed in 2023 by the *Disability and Social Services Regulation Amendment Act 2023* and came into force 1 July 2024.
- 43 In these circumstances providers do not have to be registered SDA providers and residents don't have to receive SDA funding.
- 44 Victorian State Government 2022, 'About people with a disability', <https://www.vic.gov.au/state-disability-plan/about-plan/about-people-disability>.
- 45 Victorian State Government 2022, 'About people with a disability', <https://www.vic.gov.au/state-disability-plan/about-plan/about-people-disability>.
- 46 National Disability Insurance Scheme, 'SDA Demand Data', <https://dataresearch.ndis.gov.au/reports-and-analyses/specialist-disability-accommodation-sda-data#latest-sda-data-releases>
- 47 National Disability Insurance Scheme, 'Specialist Disability Accommodation', <https://www.ndis.gov.au/participants/home-and-living/types-home-and-living-supports/what-specialist-disability-accommodation-sda>.
- 48 National Disability Insurance Scheme 2024, 'Home and Living', <https://www.ndis.gov.au/participants/home-and-living>.
- 49 NDIS Commission 2025, 'Mandatory registration for Supported Independent Living and platform providers to start from next year', <https://www.ndiscommission.gov.au/media-centre/mandatory-registration-supported-independent-living>.



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