



# SDA Investment Opportunities

*Property Investing with Purpose*

**ROI – 16.9% Yield**

- ✓ Government Funded
- ✓ High Yields
- ✓ Cashflow Positive
- ✓ Long Term Leases
- ✓ Quality Controlled
- ✓ Risk Assessed

NDIS Registered provider: 4050107795



[www.completeprojectpartners.com.au](http://www.completeprojectpartners.com.au)

# What is Specialist Disability Accommodation?

Specialist Disability Accommodation (SDA) offers purpose-built housing for individuals with extreme functional impairments or high support needs.

These dwellings are designed with accessible features that support residents in living more independently and facilitate safer and more effective delivery of care.

These are Government funded under the National Disability Insurance Scheme, paid into eligible NDIS Participant Plans to fund the allocated capped rental fee.

There are 4 design categories that must be adhered to in order for the property to qualify for enrolment into the program, they are:

- Improved Livability
- Fully Accessible
- Robust
- High Physical Supports

The funding allocated is based on 2 factors, the design category the participant falls under and the location.

The **annual rental returns** range from \$26,027.00 – \$111,470.00 **per room** plus the Commonwealth Reasonable Rent Contribution of \$7,008.00–\$12,057.50 per person per annum.

*#Example below: NDIS SDA rent calculator based on a 2 Bed House in South Brisbane, rent per room is \$93,522 plus RRC of \$12,058 = total annual return per room of \$105,580, achieving an overall annual income of \$211,160 gross return.*

#Source: <https://www.ndis.gov.au/providers/housing-and-living-supports-and-services/specialist-disability-accommodation/sda-pricing-and-payments>



# SDA, an Attractive Investment Opportunity

Access to secure, accessible and affordable housing is a fundamental human right. However, people with disabilities are at a much greater risk of living in unaffordable housing where the cost of keeping a roof over their heads can only be met by reducing spending on daily essentials like food and health care.

As a result, they face a higher risk of homelessness, prompting concerns about a disability housing crisis in Australia. SDA serves to address this by providing housing that has been specially designed to meet the needs of people who have high support needs.

Not only can **SDA properties provide higher returns** compared to traditional residential properties, due to higher rental yields and **Government funding**, they also present investors with the opportunity to make a positive social impact. By investing in SDA, investors are providing tailored, suitable and comfortable accommodation for people with disabilities, who may otherwise struggle to find housing to meet their needs.

SDA presents an exciting investment opportunity in a growing sector that provides much needed support to people whose needs are not currently being met by the Australian residential housing market. SDA Opportunities offer:

- 12-18% ROI
- Government Funded
- Cashflow Positive
- Have long term head lease's
- Quality Controlled with high compliant requirements
- Low Risk with multiple exit strategies available



With insufficient availability of SDA stock and the number of SDA participants growing at an annualised rate of 18.0% over the past 3 years, the Federal Government is stimulating development in the sector.

The SDA market has a growing tenant base and is a fully managed program with Federal Government backing.



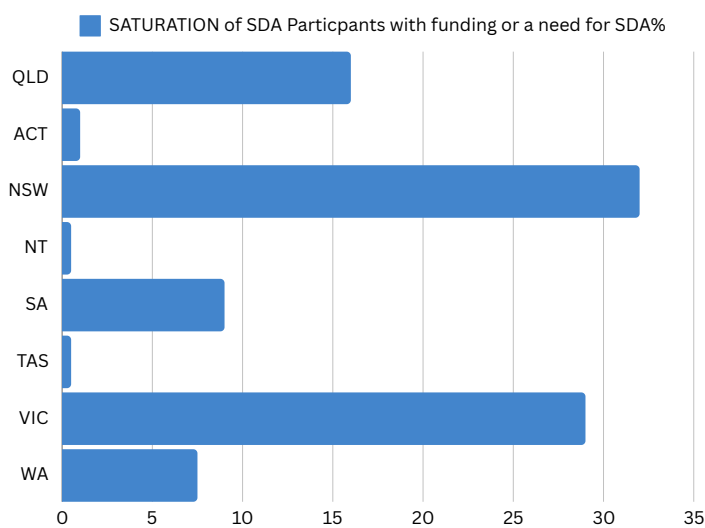
# What is the Demand for SDA?

AS of 30 June, 2024 there were 661,267 active participants with approved NDIS funding, excluding children accessing early intervention. As of Q4 of FY23/24 there were 38,051 participants with SDA&SIL funding, 24,139 being SDA in their plans with the average funding being \$226,833.05 per participant.

As of November, 2024 only 14,088 participants had their funding in use, 7,932 participants who have funding but have not been able to find a property and 2119 participants who are eligible for funding and waiting on funding allocation. These figures show 32% of participants who are currently funded for SDA housing do not have their funding in use.

The total number of enrolled SDA dwellings as at 30 June 2024 was 9,487, up by 16% annually over the last 2 years, and up by 1,562 dwellings (20%), compared to 30 June 2023. This annual increase was observed across most design categories. The largest increase was for dwellings of the 'robust' category (54%, 362 dwellings) and the 'high physical support' category (40%, 1,053 dwellings).

Currently there are 1920 vacancies in enrolled SDA properties across Australia, with the higher percentage of vacancies being in group homes or 3 bedroom homes where 2 rooms are already leased, indicating a higher demand for 2 bedroom homes or individualised living.



## Demand Data Overview

- 661,627 NDIS participants growing at 6% p/a
- 32% have SDA funding & can't find a home
- 9,487 enrolled dwellings as of June,2024
- 24,139 SDA funded participants as of June, 2024

STATE	Total Participant with funding or an SDA need	Total with SDA Funding in use	Total with SDA funding not in use	Total awaiting SDA funding allocation	Currently enrolled properties with vacancies	Vancant rooms	Undersupply by room numbers
QLD	3969	2100	1290	579	242	427	1442
ACT	348	214	107	27	8	11	123
NSW	7729	4901	2352	296	230	325	2323
NT	287	70	169	48	11	21	196
SA	2413	1421	811	181	119	197	795
TAS	562	96	373	93	16	26	440
VIC	7030	4947	1579	504	482	749	1334
WA	1801	339	1251	211	90	164	1298

# SDA Cost Analysis

Below is a cost analysis based on a 2 Bedroom SDA with the design category of High Physical Supports, with a sprinkler system and Onsite Overnight Accommodation for a carer. This is based on South Brisbane:

Acquisition Cost	
Land Price	\$600,000.00
Structural Construction Cost	\$644,000.00
Stamp Duty (on land only)	\$20,025.00
Loan Costs & Bank Fees	\$2,300.00
Lenders Mortgage Insurance & Gov Fees	\$17,935.00
Conveyancing	\$1,800.00
SDA Assessor Design Assessment	\$2,000.00
SDA Assessor Final Certification	\$4,500.00
Furniture Package	\$7,500.00
Depreciation Schedule	\$800.00
Marketing Fees	\$1,500.00
NDIS Enrollment fee	\$2,200.00
<b>Total Acquisition Costs</b>	<b>\$1,304,560.00</b>

Annual Property Costs	
Rates	\$2,500.00
Water	\$1,200.00
Property Insurance	\$3,500.00
Landlord Insurance	\$2,300.00
<b>Total Property Costs</b>	<b>\$9,500.00</b>

Operational Cost ex.GST	
SDA Management Fee@ 10%	\$21,116.00
Letting Fees*	\$17,596.67
Property Inspection Fees x 4***	\$2,000.00
Yard Maintenance Annually	\$2,560.00
Test & Tagging Annually **	\$1,100.00
Sprinkler Testing Annually **	\$750.00
Fire Extinguisher testing annually	\$129.00
Smoke Alarm testing annually	\$129.00
Termite Inspections Annually	\$450.00
Pest Control Annually	\$199.00
<b>Total Annual Costs excl.</b>	<b>\$46,029.67</b>

Funding Inputs	
Deposit	\$186,600.000
Loan Value	\$1,057,400.00
LVR %	85%
Interest Rate %	7.04
LMI (3%)	\$31,722.00
Stamp Duty & Gov Fees	\$20,025.00
Bank Fees	\$2,300.00
<b>Total Borrowing</b>	<b>\$1,111,447.00</b>
Term of Loan	25 years
Interest over term of loan	\$1,253,711.00
<b>Principal &amp; Interest monthly</b>	<b>\$7,884.00</b>

Rental Income	
2x Rooms - NDIS Funding	\$187,044.00
2 x Rooms 1- RRC Amount	\$24,116.00
<b>Total Annual Income</b>	<b>\$211,160.00</b>

Estimated Depreciation	
Depreciation Building	\$16,100.00
<b>Estimated Depreciation Offset</b>	<b>\$16,100.00</b>

Estimated ROI	
<b>Gross Income</b>	<b>\$211,160.00</b>
Less Property Costs	\$9,500.00
Less Operating Costs	\$46,029.67
Less Depreciation	\$16,100.00
Less Repayments & Bank Fees	\$94,958.00
Less land Tax	\$5,200.00
<b>Estimated Net Income</b>	<b>\$39,372.33</b>
Estimate Tax Rate	32.50%
Estimated Tax	\$12,796.01
<b>Total Profit after tax</b>	<b>\$26,576.33</b>
<b>Gross Yield</b>	<b>16.97%</b>

Assumptions
1. 25 year loan on construction & land cost, P&I 85% LVR 7.04% Bank fees are calculated at \$350 p.a
2. Based on 1House design category HPS with 2 bed, OOA with sprinklers
3. Property income is based on not claiming input tax credits
4. Utilities are 100% oncharged to participant ontop of rent
5. Construction Cost is based on \$2800 m2
6. Letting fee is a once off payment of 1 month NDIS portion of rent only plus GST, per participant *
7. Property Inspection fees are based on 4 inspections annually ***
8. Based on mandatory annual requirements **

# Common Risks in SDA Investing

As with any investment, SDA property development carries inherent risks, primarily concerning NDIS enrolment approval and securing adequately funded tenants. Currently, only one in three purpose-built SDA properties are approved by the NDIS, with 1,920 vacancies across Australia. These figures can create hesitation among investors; however, Complete Project Partners has taken extensive steps to mitigate these risks.

Through comprehensive research, we've identified that the primary causes of non-enrolment stem from quality control issues and miscommunication among designers, consultants, and builders during construction. To ensure compliance, SDA properties must be assessed and certified by an accredited SDA Access Certifying Consultant. These independent certifiers verify the design category according to NDIS SDA guidelines, though certification alone does not guarantee NDIS approval.

To maximise enrolment success, Complete Project Partners collaborates exclusively with proven Access Consultants who have a high approval track record with the NDIS. Our streamlined process keeps all design and project management in-house, aligning architects, engineers, building certifiers, and access consultants under one cohesive system to avoid delays, extra costs, and enrolment risks. As licensed builders, project managers, and NDIS registered providers, we meticulously oversee each stage from design to completion.

Additionally, we work collaboratively with our sister companies, SDA Management Group and Home and Living Pathways which are registered NDIS providers for SDA Accommodation and Tenancy and Accommodation Assistance. **Home and Living pathways** source and match adequately funded tenants pre-completion. This national service ensures participants are screened, funded, and ready for occupancy, significantly reducing the risk of vacancy. **SDA Management Group** manages your asset ensuring your asset is well maintained and consistently complies with the mandatory compliance guidelines, while managing the tenant and collecting the funding on your behalf.

With Complete Project Partners, investors benefit from a fully managed, detail-oriented approach that prioritises quality and tenant placement, ensuring a smoother and more secure investment journey.



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# Mitigating Risk and Exit Strategies

Complete Project Partners takes a comprehensive approach to sourcing land and structuring SDA investment opportunities. Our process focuses on:

- Location
- Lot Gradient and Size
- Demand Analysis
- Local Market Trends



Leveraging exclusive access to up-to-date NDIS data, we can accurately assess demand for SDA properties by location and design category. As a registered NDIS provider, we gain insight into how many participants have unused funding, which design categories are in demand based on specific disabilities, the number of properties currently in the development pipeline, and local vacancy rates by design category. This data-driven approach allows us to target areas and designs with the highest likelihood of occupancy, significantly reducing vacancy risk.

In addition, as licensed real estate agents, we ensure that SDA properties are aligned with current market values, preventing overcapitalisation and enabling investors to resell the property at market rate if desired. This market alignment is part of our risk mitigation strategy, ensuring properties do not exceed the local value benchmark for comparable designs (e.g., 3-bed, 2-bath layouts).

## Flexible Leasing and Exit Strategies for Optimised Returns

Complete Project Partners provides several leasing and exit strategies to maximise returns on SDA investments:

1. **NDIS SDA Participant Leasing** – Lease directly to an NDIS SDA participant at the maximum capped rate for consistent, government-backed income.
2. **Appendix H Leasing** – Allow participants to reside with family members in the home, receiving SDA funding for the participant and capped market rent for non-NDIS family members occupying the remaining space.
3. **Supported Independent Living (SIL) Leasing** – Lease to a SIL provider at a premium, often exceeding standard market rent (e.g., \$900 per week for a property with a market rate of \$700 per week).
4. **Resale at Market Rate** – On-sell the property at market rate, offering investors an alternative exit strategy.

Complete Project Partners combines strategic land sourcing, detailed demand analysis, and flexible leasing models to provide investors with a well-rounded SDA investment opportunity, tailored for stability and growth.

# Our Point of Difference

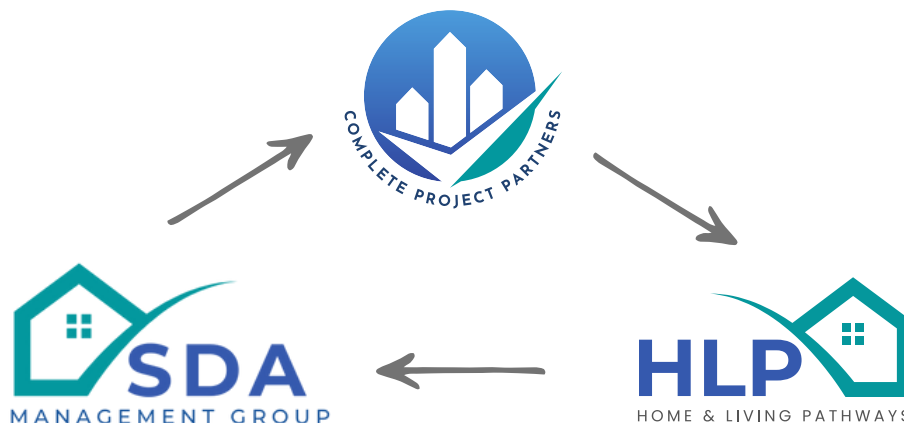
Complete Project Partners holds a unique position as one of the few companies in Australia licensed as builders, project managers, and real estate agents, all under one roof.

As part of Real Estate 2 U Pty Ltd—a registered NDIS provider for Tenancy and Accommodation Assistance as well as SDA property management—we offer investors a fully integrated SDA investment solution that combines comprehensive project management, strategic tenant placement, and robust asset management.

Working alongside our preferred builder, we offer meticulously researched, pre-packaged SDA investment opportunities in high-demand locations. Our house and land packages are managed end-to-end by Complete Project Partners, covering each critical project phase, including:

- **Design and Compliance Coordination:** Overseeing design, engineering, building certification, BA applications, and SDA enrolment to ensure all regulatory requirements are met.
- **Rigorous Quality Control:** Implementing strict quality control measures, including interim test plans and strategic hold points to maintain the highest standards.
- **Comprehensive Stage Inspections:** Conducting thorough inspections at all key construction stages—slab, framing, waterproofing, and final walkthrough—to secure compliance and quality.
- **Defect Rectification Oversight:** Addressing all identified issues with meticulous attention to detail before final handover.
- **Stakeholder Communication and Coordination:** Facilitating seamless collaboration among architects, engineers, certifiers, and other stakeholders to ensure clarity and alignment.
- **Weekly Investor Reporting:** Providing detailed updates covering budget drawdowns, construction progress, scheduling, variations, and any site-related issues.
- **Tenant and Compliance Assurance:** Through our sister company, Home and Living Pathways, we secure adequately funded tenants pre-completion and manage all SDA Provider compliance requirements, ensuring smooth enrolment with the NDIS.
- **NDIS Enrolment & Management:** Through our sister company SDA Management Group, we will ensure a seamless transition from completion to NDIS enrolment right through to ensure the tenants are moved in and agreements have been signed with funding set up.

With a reputation built on expertise, precision, and client-centered solutions, Complete Project Partners offers a refined and fully managed approach to SDA investment. Our turnkey model ensures that every stage is expertly managed, allowing investors to realize their objectives within a trusted, efficient framework designed to meet the specific needs of the SDA market.





# Roadmap to Your SDA Investment



## Expression of Interest

Sign Our Expression of Interest for our next package release in January 25



## Package Released

Once packages are released, a list of all options will be sent to you to choose from.



## Select Package

Once you have selected which package you prefer, a holding fee will be required to secure your package.



## Select Finance Option

If finance is required, we have have tailored finance packages available for you.



## Sign Contracts

We will issue a contract package for signing, which will include contracts for the construction, project management and SDA Management.



## Pay Deposit

Deposits for all contracts to be paid and preliminary works to commence.



## Construction Phase

Construction phase of 4-5 months with weekly progress reports issued.



## Tenant Sourced & Secured

During the construction phase the we work to secure a fully funded tenant.



## Property Enrolled into NDIS Program

Once we recieve a certificate of occupancy we can then have your property enrolled into the NDIS program.



## Tenant Moves In

Once the property have been approved, your tenant can move in and you will start to recieve your return.

# Licensing & Disclaimers

Real Estate 2 U Pty Ltd T/A Complete Project Partners are hold the following licenses and registratoons:

QBCC Open Builders License N: 15313563

QBCC Project Managers Licnese No: 15313563

WA Unrestricted Builders License: BP105205

QLD real Estate License: 4745059

NDIS Registration: 4050107795 registration category 111- Home Modifications, 101 - Tenancy & Accommodation Assistance, 132 - Specialist Disability Accommodation

## Financial Disclaimer

The information provided by Complete Project Partners is for general information purposes only and does not constitute financial or investment advice. All potential investors are advised to conduct their own due diligence and seek independent financial, legal, and tax advice tailored to their specific circumstances before making any investment decision.

Complete Project Partners does not guarantee or make any representations regarding the financial performance, returns, or outcomes of any SDA investment. We will not be held liable for any losses or damages incurred, directly or indirectly, as a result of relying on the information provided. Investing in SDA properties involves certain risks, and investors are encouraged to fully understand these risks and make informed decisions based on professional advice.



National Disability  
Insurance Scheme  
Practice Standards  
QUALITY VERIFIED  
ORGANISATION