Choosing a SIL home

A guide for families and participants · Careable, Melbourne north-east · Updated September 2026

If someone you love has SIL funding — or is about to — this guide explains what Supported Independent Living actually is, what to look for in a home, and the questions worth asking before anyone moves in. It's written for families, but support coordinators are welcome to share it.

What SIL is — and isn't

Supported Independent Living (SIL) is NDIS funding for help with daily tasks at home — cooking, personal care, medication, getting to appointments, managing the household. It's for people who need support for a large part of the day, usually including overnight. It's paid to a provider, who rosters the staff.

SIL is the support, not the house. The house is separate. Most people in SIL share a home with one or two other participants, and the provider either owns or leases the property.

> **What SIL doesn't pay for:** rent, board, food, utilities, or the house itself. Those come from the person's own income, Disability Support Pension, and sometimes Commonwealth Rent Assistance. Ask the provider exactly what the rent-and-board arrangement is before you commit.

Other acronyms you'll meet

- **SDA** — Specialist Disability Accommodation. Funding for the *building* itself, only for people with extreme functional impairment or very high support needs. Most people in SIL do not have SDA.
- **ILO** — Individualised Living Options. Funding to design your own living arrangement, often living alone or with a housemate you choose, with less intensive support than SIL.
- **STA / MTA** — Short-Term and Medium-Term Accommodation. Respite and bridging stays, not a permanent home.

What the support ratio means

You'll see numbers like **1:1**, **1:2** or **1:3**. That's one support worker to one, two or three residents at a time. A house might be `1:3` during the day and `1:1` for someone who needs it during a particular activity. It's set by the person's plan and the roster of care the provider submits to the NDIA.

Overnight is either **sleepover** (a worker sleeps on site and can be woken) or **active night** (a worker is awake all night). Ask which one the house runs and whether it can change if needs change.

Ten questions to ask before anyone moves in

1. **Who lives here now?** Age range, gender, and whether the home is single-gender. You won't get names, but you should get enough to know if it's a fit.
2. **How do you match housemates?** A good provider will tell you their process and be honest if they think it won't work.
3. **Can we visit?** If the answer is no, walk away.

4. **What's the ratio, day and night?** And what happens if the other residents' needs change?
5. **Is the home accessible?** Steps, bathroom, doorways. If the person uses a wheelchair or a hoist, a "single-storey" home is not automatically suitable.
6. **What does rent and board cover?** Get it in writing.
7. **Can they implement a Behaviour Support Plan?** If the person has one, the provider needs to say yes without hesitating.
8. **What happens after a hospital admission?** Does the room stay theirs? For how long?
9. **Who do we call when something goes wrong?** A name and a number, not "the office".
10. **What does the first month look like?** Settling-in plan, how they'll keep you informed, when you'll review.

Warning signs

- Vacancy listed as "coming soon" for months
- No photos of the actual house, or photos that look like a real estate listing
- Can't tell you who the current residents are, even in general terms
- Pressure to sign before you've visited
- Vague about whether staff are on site overnight
- Won't say who the responsible manager is

What Careable does

> We provide SIL in shared homes across Melbourne's north-east. Our current vacancies are in Heidelberg Heights (female-only) and Macleod (male-only) — both single-storey, staffed 24 hours, five to seven minutes from the Austin Hospital. Neither is wheelchair-accessible, and we say so. We support people with psychosocial disability and complex daily-living needs, including participants with a behaviour support plan (we're registered to implement behaviour support plans) and people stepping down from PARC or SECU.
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> Every referral is acknowledged within one business day, and you'll have a clear answer on capacity within two. After a move-in, the family and referrer get a written first-week note.

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