

From 'No Way' to Doorway: Funding the Ultimate Accessible Pad

A philanthropic funding proposal

by Dr Darryl Sellwood



Dr Darryl Sellwood with his dog Ziva

Table of Contents

Executive Summary _____	3
Quick overview _____	5
Who am I? _____	6
What am I trying to achieve? _____	6
Where do I live now? _____	7
What Is SDA? _____	7
Is SDA funding here to stay? _____	9
How did I get to this point? _____	9
How can I pay for my new home? _____	10
What kind of home am I looking for? _____	12
What is an SDA Provider? _____	13
Which builder would I use? _____	14
What are the numbers? _____	15
What are my hopes for the future? _____	18
How to make this happen? _____	18
Contact me _____	18



Executive Summary

My name is Dr Darryl Sellwood and I am seeking philanthropic support to fund a mortgage deposit for my Specialist Disability Accommodation (SDA) home in Adelaide, South Australia. Living with cerebral palsy and communication disabilities, I've been approved for High Physical Support SDA funding, amounting to approximately \$90,000 annually for life.



My vision is to build an SDA-compliant house with two separate residential areas: one for myself and the second for another SDA participant. This not only addresses my housing needs but also creates an opportunity for another person with disabilities to access suitable accommodation.

Key aspects of my project include:

1. **Location:** Southern suburbs of Adelaide, preferably near Tonsley, with easy access to public transport and amenities.
2. **Design:** A custom-built home featuring two separate living spaces, each with 2–3 bedrooms, accessible bathrooms, and shared facilities for overnight support staff.
3. **Funding:** I can potentially secure a loan of up to \$1.5 million based on my SDA funding, but I require \$300,000 to \$350,000 for the initial deposit and associated costs.
4. **Management:** New Dawn Housing, a registered SDA provider, will manage the property, ensuring compliance with SDA regulations and handling tenant placement.
5. **Long-term vision:** This project is a stepping stone for me to potentially develop more SDA properties in the future, creating additional housing options for people with disabilities.

The SDA scheme offers a stable, long-term investment opportunity, with returns estimated between 8–10%. By supporting my project, philanthropists can make a significant impact on the lives of people with disabilities while participating in a financially sound venture.

As both an SDA participant and a potential property owner, I propose developing a participant-led approach to disability housing. This project not only addresses my immediate housing needs but also contributes to the broader goal of creating more suitable, independent living options for people with disabilities.

By assisting with the initial deposit, philanthropists can help me leverage my SDA funding to create a sustainable housing solution. This support will enable me to transition from my current, outdated Housing Trust unit to a purpose-built home that meets my needs and those of another person with disabilities, while potentially setting the foundation for future similar projects.



Quick overview

Who am I?	I am Dr Darryl Sellwood. I have lived in an SA Housing Trust unit for 30+ years but the property no longer suits my needs. I use an electric wheelchair for mobility and my speech can be difficult to understand to many people. My disability is cerebral palsy. I have a PhD in disability and relationships.
What I Am Asking For?	Financial assistance with a deposit of \$300,000–\$350,000
Design	SDA-compliant High Physical Support needs home comprising 2 x two/three-bedroom duplexes connected by an overnight room for a support worker. Each dwelling is intended to be leased by one tenant (and one of those tenants will be me).
My Current approved annual SDA payment	\$91,000*
Anticipated SDA payment from tenant (when occupied)	\$78,000–\$91,000*
Estimated Build Cost	\$700,000–\$850,000
Estimated Land Cost	\$550,000–\$700,000
Total Project Cost	\$1,250,000–\$1,550,000
Deposit Required	\$300,000–\$350,000

*Estimated

Who am I?

My name is Dr Darryl Sellwood. As you will see from my photo, I use an electric wheelchair to get around. I also have communication disability and use a variety of different tools to make myself understood. My disability is cerebral palsy. In 2019, I completed my PhD at Flinders University. You can learn more about me in my biography on my website at www.darrylsellwood.com.

I live with my dog Ziva in a South Australian Housing Trust unit. After more than 30 years, it is time for me to move into a property that better meets my physical needs. I have received approval for funding under the Specialist Disability Accommodation (SDA) scheme and am seeking visionary philanthropists to join me in this endeavour and assist me to raise a mortgage deposit so I can build an SDA-compliant home for myself and another person with a disability.

What am I trying to achieve?

My aim is to use my SDA funding to design, build and (eventually) own my own home.

The intention is to build an SDA-compliant house in the southern suburbs of Adelaide which has two entirely separate residential areas: one for me and the other for another SDA participant.

I have been approved for SDA funding to the level of High Physical Support SDA in the south of Adelaide. This equates to around \$91,000 Annually.



Where do I live now?



In 1991, the Housing Trust acquired and renovated a house in the western suburbs of Adelaide. The house was converted into a duplex, and I was offered one of the units to occupy and rent. I enjoyed being involved with the planning and design of the place. It was designed for my level of disability at the time and was innovative in its day. I have seen many neighbours in the other unit come and go over the past 30+ years. I have had many dogs spend their lovely lives with me. However, the unit no longer meets the needs associated with my disability.

After over 30 years, it is time for me to move into a property that better meets my physical needs.

What Is SDA?

Specialist Disability Accommodation (SDA) is a source of funding to enable people with extreme functional impairment or very high needs to access housing designed to meet their needs. In this document I am referring to people who are eligible for SDA funding as SDA participants. SDA often involves a shared home with a small number of other people but people can live in SDA accommodation by themselves if that option best meets their needs and circumstances.

SDA funding includes the cost of building and maintaining a home designed to meet the particular needs of people with significant disabilities. People who qualify for SDA funding usually still need to pay rent and other personal living costs.

SDA doesn't cover the services or supports that people get in their homes. For example, support workers who help with personal care. Funding for this is provided separately by the NDIS in the person's NDIS plan. In my case, four times a day I have a support worker come in and assist me with my daily living tasks, such as bathing, dressing, preparing meals, assisting me to eat, housekeeping and going out to work and socialising.

There are different levels of SDA funding (depending on the individual person's needs):

- Basic
- Robust
- Improved Liveability
- Fully Accessible
- High Physical Support.

These funding levels are related to the person's needs but the funding is actually to provide for accommodation in a property that meets those needs, with weighting based on location. For example, Adelaide Central and Hills has a weighting of 1 (i.e. 100% of the maximum), while Adelaide - South has a weighting of .99 (i.e. 99% of the maximum).

SDA guarantees a set amount of housing support funding every year to the individual NDIS participant for the rest of their lives (although the amount drops slightly after 20 years). The funding is intended to maintain an approved SDA property to a standard that is appropriate for the level of support that the property is approved for.

SDA funding recognises that building houses designed to meet the specialised needs of people with severe disabilities costs more than standard housing projects.

This type of individualised, participant-led funding model means that funding is spent based on participants' choices on where they would like to live, rather than government agency decisions. SDA funding is not tied to a particular location. It enables people to move if their circumstances change.

I have been approved for SDA funding to the level of High Physical Support SDA in the south of Adelaide. This equates to around \$91,000 Annually.

Is SDA funding here to stay?

Yes. SDA funding under the NDIS is a legislated commitment of Australia's Commonwealth, State and Territory governments, set out in the NDIS SDA Rules (2016) under the NDIS Act (2013).

This legislation provides the foundation for government's long-term and firm commitment to SDA funding under the NDIS.

There are currently around 550,000 NDIS participants. It is predicted that around 6% of NDIS participants will be eligible for SDA funding but this is not intended to be a hard cap.

While the amount of money spent on SDA may seem very high, it is actually cheaper for the government to do it this way than to build and maintain institutions for people with disabilities.

This model can also lead to better mental health outcomes, which again leads to cost savings, and a more inclusive society.

For more information about SDA see:

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

How did I get to this point?

Several years ago, I applied for SDA funding from the NDIS to move into more suitable accommodation. Like most things I have needed due to my disability, I had to fight for it. The NDIS apparently didn't think I was disabled enough, but upon meeting me, it's obvious that my level of disability qualifies me for the scheme. So, after the third attempt, I was granted approval for the funding. SDA arrangements ensure that this funding will continue for the rest of my life. Considering the level of annual funding this represents; I thought it would be easy to find a place to suit my needs. However, I discovered that most SDA places on offer are apartments with small or no yards — which do not have room for my lovely kelpie dog, Ziva — or houses where you have to share the space with others. This is not what I wanted. I have lived on my own for decades and don't want to change that now.

Additionally, my business mind is troubled by the idea of having all the SDA funding allocated to my accommodation, and the rent I would pay, going to an investor who could potentially evict me in the future. I thought there must be a way I could have a house built for my needs which enables me to control my own destiny. After talking with several people in the SDA market, I discovered that I could, and as a bonus, it would be easier to build a two-dwelling place as the extra SDA funding for another person could easily cover the house repayments and upkeep in addition to providing long-term income. In effect, after eight years or so, I could repeat the process to build more houses to provide better accommodation options for other people like me.

How can I pay for my new home?

I will need to take out a loan to cover the cost of the land and building the house.

My whole life I have worked hard to earn an income through self-employment and working for private companies and educational institutions. Unfortunately, it has been challenging to obtain a reasonable income. Even earning a PhD only increased my employment opportunities slightly. You can explore my employment endeavours on my website. My main income over the years has been mostly Disability Support Pension, which covers expenses, and if you are good at saving and lucky enough to avoid disasters, you can build a small nest egg.

After completing my PhD in 2019, I started up a coffee business selling coffee beans online with the plan of generating income, yet the coffee brewing business is hard to break into to make a decent profit. My business is called DrDazz Coffee. I have some money saved and some invested, yet nowhere near what I need for a traditional mortgage.

Normally, I would not be able to get a loan anywhere near what would be needed to build one dwelling, let alone two.

However, the funding through the SDA from the NDIS changes all that. It provides someone like me a way to build a house. Many mortgage lenders are recognizing the SDA payments, along with the rent payments from the SDA occupants, as income, so I could get a loan based on this. Based on my

level of SDA funding, I can likely borrow up to \$1.5 million. I have been led to understand that approval for this type of loan is not difficult to get but I will need to find a deposit of at least \$300,000 to cover the fees associated with establishing the mortgage.

The catch is the deposit. I can't raise this kind of money on my income. I have managed to save about \$15,000 myself that I can put towards the deposit but I clearly need more than that to make the project happen. A few years ago, a new disability company pledged to assist me in building a house, but they never followed through with it. Since then, I have been working on how I could make this happen.

The SDA funding and rent (both my rental payments and those from my tenant in the other dwelling) will cover the cost of the loan repayments, maintenance, council rates etc. and would become a reliable income better than the pension.

To make this a reality, I need to raise \$300,000 to \$350,000 as a Mortgage Deposit and to cover the legal and conveyancing costs. I recognise that this is a lot of money to ask for.

The SDA scheme is becoming a popular investment opportunity for large multinational corporate investment companies. While this is testament to the lucrative nature of the investment (returning between 8–10%), it does concern me as I do not want to end up in a position where my landlord is a faceless overseas corporation.

I am hoping to find local philanthropists to assist me to raise the deposit so I can take the next steps.



What kind of home am I looking for?

There are very few SDA properties available, and most that meet High Physical Support criteria are apartments, which do not provide the garden space I need for my dog. Additionally, many High Physical Needs properties are shared with other SDA participants, and I have lived independently for decades. I prefer not to share with others without having a say in who lives with me.

By purchasing my own property, I can choose a location that is accessible to public transport and local shopping and entertainment, ensuring a decent-sized yard for my dog and gardening. Being close to shops and entertainment venues is crucial for my lifestyle. Access to the train line will allow me to travel to Flinders University and other universities for work, supporting my professional endeavors and community engagement.



I plan to build a home that meets—and possibly exceeds—SDA criteria in the southern suburbs of Adelaide, ideally near Tonsley. This project will feature two separate residential areas under one roof, designed for High Physical Support needs. The intention is to locate the home within the rail corridor extending from the city to Flinders University, providing easy access to a local train station. The area between Marion Road and South Road is particularly suitable.



An SDA house can accommodate two participants, with two sides allowing for individual living spaces under one roof. This setup increases SDA funding opportunities while providing private accommodations for each resident. Each residential area will include 2–3 bedrooms, accessible bathrooms, kitchens, living spaces, laundry/utility rooms, and a shared room for Onsite Overnight Assistance.

In my dwelling, I will have:

- A bedroom for myself
- A second bedroom for guests
- A third room designated as a study for my university work, work with disability organizations and managing my businesses from home
- A separate living room for relaxation
- A private backyard large enough for my dog, an outdoor entertaining area, and a vegetable garden
- An off-street, undercover carpark.

Ideally, there would be no shared wall between the dwellings; instead, they would be connected by carports or the Onsite Overnight Assistance room. This setup not only meets SDA criteria but also supports my goal of creating a sustainable living environment that enhances independence and community integration.

What is an SDA Provider?

SDA funding can only be paid to a registered SDA Provider. These providers are responsible for managing and maintaining properties enrolled in the SDA scheme, ensuring compliance with relevant criteria. They also handle vacancies and tenant placement.

While I could become an SDA Provider myself, the process is complex and not worthwhile for my situation.

The SDA Provider I plan to use is New Dawn Housing. New Dawn Housing Pty Ltd is a Registered Special Disability Accommodation (SDA) provider with the National Disability Insurance Scheme (NDIS).

One of the directors of New Dawn Housing has a child who is an SDA participant. He identified improvements that could be implemented in his own son's disability accommodation and developed New Dawn Housing to provide safe and functionally appropriate SDA approved housing for South Australians with disability.

They have experience in sourcing investors to build SDA properties, and once completed, New Dawn Housing leases the properties from the investment companies, providing all administrative services and placing tenants in appropriate and safe accommodation according to government regulations.

I will lease my property to New Dawn Housing for them to manage, initially for ten years, and rent back one of the residential areas myself during that time.

New Dawn Housing will consult on the home design and help finding other tenants.

Which builder would I use?

I am considering working with Rossdale Homes for my Specialist Disability Accommodation (SDA) project. Rossdale Homes is well-regarded for their experience in building homes to SDA specifications and has a history of successful collaboration with New Dawn Housing on SDA projects. Their expertise in constructing high-quality, accessible homes makes them a strong candidate for this project.

Rossdale Homes offers a comprehensive service, including assistance in finding suitable properties, acquiring land, and designing and building homes that meet specific needs. They are known for their attention to detail and commitment to customer satisfaction, as evidenced by numerous positive testimonials from past clients. Their HomeLife division specializes in creating custom-designed SDA homes that incorporate modern assistive technologies and adhere to Liveable Housing Design Standards.

While I plan to engage Rossdale Homes due to their proven track record and alignment with my project goals, I remain open to other suggestions

that might better suit the unique requirements of my SDA home. My priority is to ensure the chosen builder can deliver a home that meets all necessary standards for High Physical Support needs while providing a comfortable and functional living environment.

What are the numbers?

The financial structure of this Specialist Disability Accommodation (SDA) project offers a unique opportunity for philanthropic investment with long-term social impact. By providing the initial deposit, philanthropists can catalyse a self-sustaining housing solution that not only addresses immediate needs but also generates ongoing returns.

As noted above, I have saved \$15,000 that I can put towards the deposit.

The following table outlines the key financial aspects of the project, demonstrating its viability and potential for both social and financial returns. The table provide the initial costings for acquiring the land and the construction of the house.

Land and Build

Land	\$ 650,000
Construction	\$ 800,000
	\$ 1,450,000

Additional costs

Site Preparation and Foundation	\$ 45,000
Council and Permit Fees	\$ 30,000
Utilities Connection	\$ 20,000
Landscaping and Outdoor Features	\$ 10,000
	\$ 105,000

Total cost of the land and build	\$ 1,555,000
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Mortgage Calculations

Loan amount (LVR 80 %)	\$ 1,244,000
Deposit required	\$ 311,000
Loan Term	30 years
Interest Rate	7.0%
Payments per year	12

Approximate repayments

per payment	\$ 8,276
per year	\$ 99,316

Total estimated cost of the land and the build is \$1,555,000. The mortgage calculation is conservative with a 7% interest rate. The annual mortgage repayments will be approximately \$100,000. If rates go down, as predicted, to approximately 5%, then the repayments will be approximately \$80,000 per annum.

The SDA provider is responsible to maintain the property and ensure that it continues to meet the SDA requirements. There are, of course, additional costs associated with owning a home. The following table provides the main estimated costs of the house.

Expense Category	Estimated Annual Cost
Insurance	\$3,000
Council and Water Rates	\$1,500
Contingency and Miscellaneous (10-20%)	\$2,000
Total	\$6,500

The following table provides a comprehensive overview of the financial aspects of the proposed SDA house project. This summary consolidates the key figures from the previous tables and presents additional projections to give a clear picture of the project's financial viability and long-term sustainability.

Two scenarios are represented. First being if I was the only resident and the second with having a second SDA participant in the other side of the house. Additionally, the estimated annual costs from the previous breakdown have been incorporated to provide a holistic view of the financial commitments involved. The scenario where I am the single occupant shows that it is not sustainable even considering my Disability Support Pension. However, the second occupant increases the sustainability and has long-term financial implications of supporting this vital SDA housing project.

It demonstrates how your support can create a sustainable living solution for NDIS participants while potentially putting me in a position where I can eventually invest in similar initiatives to assist other people find appropriate accommodation. Please note that while we've used conservative estimates throughout our calculations, actual figures may vary based on market conditions and unforeseen circumstances. I am committed to transparency and are happy to provide further details or clarifications on any aspect of this financial projection. While I would be delighted to find someone willing to gift me the funds necessary to pay the deposit, I am also open to exploring the possibility of shared equity.

Number of Residents	1	2
SDA	\$91,670	\$183,340
Rent	\$12,058	\$24,116
Total	\$103,728	\$207,456
NDH 20% charge	\$20,746	\$41,491
Total return	\$82,982	\$165,965
minus Loan repayments	\$102,510	\$102,510
minus other costs (i.e., rates etc.)	\$6,500	\$6,500
Return of Investment	(-\$26,027)	\$56,955

What are my hopes for the future?

My future plans include building other houses for people like me who don't want to live in apartments or in a space they have to share with other residents with disabilities. I understand the complexities of living with disability in a way that most investors who build SDA properties don't. Once I have this house built and tenanted (with SDA participants including me) and the SDA funding is coming in, I will have a steady source of income that will enable me to repay my mortgage. In time I will be able to borrow against the property to build others and provide other people with stable, accessible housing that they can thrive in.

How to make this happen?

The first hurdle is coming up with \$300,000 to \$350,000 for a deposit and legal/conveyancing costs and then getting a loan approved for the balance of the building project. Then, I will need to find a suitable block of land in an appropriate location.

I have explored the idea of attracting investors such as impact and angel investors. I considered using crowdfunding websites. These have several risks attached to them which concern me. I understand there is a very slim chance of finding a philanthropist who would look favourably on this project, yet I have been successful in numerous projects which many have predicted I couldn't do (my PhD is just one of them). My thinking is that there must be someone out there with access to the kind of funds I need for the deposit. Call me ambitious or just crazy but my theory is if you don't ask, you won't receive.

Would you like to join me on this journey? Let's meet!

Contact me

To discuss the proposal, please either contact me directly. Due to my communication disability, email is the best way to get in touch with me. My address is darryl@darrylsellwood.com.

Alternatively, you could contact my NDIS support coordinator, Alicia Egidio, at The Growing Space on 1300 4769 77.