

National Conference MY SDA JOURNEY

ALECIA RATHBONE: Hi, I'm delighted to be here with you today to introduce this first panel and we have 5 great panellists who are really going to share their journey with us from a number of different perspectives.

So first of all, we have the SDA tenant perspective, and a developer and a provider, a support coordinator, an investment firm and a legal firm advising on SDA. So, we really want to bring you quite a number of those different perspectives to give you a view on how that's working.

So, I'm going to introduce you to each speaker and they're going to speak for about 5 minutes each and give you their perspective and then we'll do the questions as a group at the end.

So our first speaker here is Sam Peterson. Sam is a multimedia visual artist with a degree in Fine Arts from the University of Melbourne. And Sam is an advocate for feminism, specifically around access, both physical and social for people with disabilities.

Thank you, Sam.

SAM PETERSON

Hi, I'm Sam.

I am a visual artist and finished my Fine Arts degree last year.

When I started my degree, I was living on my own with a disability. However, I was finding it hard because there wasn't enough support.

I had an operation, which would hopefully reduce my dystonia symptoms.

This was not successful and unfortunately resulted in a stroke.

I had no choice of where to live. I couldn't return to my flat because I needed even more support, so then I was put in a nursing home temporarily.

People made it clear I wouldn't get the funding for support to live in my flat again, so I very reluctantly gave it up.

I lived in a nursing home for 18 months and then moved in to a group home.

It was so much better than the nursing home, but again, I wasn't given any choice about it. I wasn't given a choice about who I lived with, the support was all shared, making it very difficult and they had some of the same attitudes as the nursing home.

When I first heard about SDA, I was still fearful that it couldn't work for me.

I felt I couldn't get excited because I had been let down so many times before.

I remember 3 years ago, I saw an SDA flat and I was sick with envy.

It made me think about the fact that I used to have that space, but that had been taken away from me.

I had really mixed feelings, but I was so unhappy where I was that I had to make the choice to move.

The process from there felt long and stressful.

I was getting misinformation or wasn't getting information at the right time.

I thought about what advice I could give to other people in this position now to make it easier.

But truthfully, if you'd tried to tell me it would all be good and work out, which people did at the time, I wouldn't have believed you anyway.

I think the most important thing you can do is truly listen and support, as to drive the process.

This is a big shift in thinking, but a vital one.

Now I'm so beyond words that I have moved in to my own place.

This option is vital to me, it has given me more of a life.

I can sleep now, there are no other residents around me screaming at night, I can leave anything anywhere and know it will be there when I come back to it.

It's so nice to not have to think about going out all the time.

I used to feel like I had to get out of the house because it always felt so tense.

It wasn't a home. I didn't feel I could just hang out and have friends over, even when I was sick, I'd go out.

It was exhausting. I now have privacy.

This was non-existent before. Even just being able to buy a table and put it in my own home feels good.

It's given me a home that I can invite the world in to and that has made me so much stronger.

I have been living here about three weeks, so it's just starting to feel real.

It wears me out to think this is mine now, but I know I will love it.

There is going to be a huge demand for SDA housing because there are people like me who are so hungry for a place where they can just be who they are.

ALECIA RATHBONE: Great, thank you so much, Sam.

(Applause):

ALECIA RATHBONE: Thank you so much for sharing your personal story.

So next up we have Stephen, Stephen Vick, so for more than a decade, Stephen has experience in the construction sector as a developer and project manager and Stephen has helped drive Guardian Living's successful entry in to the SDA market.

Thank you, Stephen.

(Applause):

STEPHEN VICK:

Hi, everyone, working.

Firstly, I want to thank Summer Foundation for putting on this conference and their ongoing support in the sector.

They've been instrumental in our success and you're going to have to bear with me as I try and squeeze the best part of 3years in to 5 minutes.

For those who don't know, Guardian Living is an SDA provider and investment company currently specialising in apartment style SDA for people with complex physical disabilities.

Our model is similar and inspired by the work of Summer Foundation in Newcastle, and ongoing works done by Summer Housing.

Our apartments are purchased and redesigned off plan and peppered throughout large apartment complexes.

Right now, we have 2 suites in play and 2 more suites in construction. Each suite has 6 apartments, with a seventh 24-hour apartment for the support workers.

Moving forward, my directors and I share a vision that would suit investment partners, this number will grow dramatically and we are already exploring innovative independent housing models for a range of potential participants.

This will include robust builds, clusters, townhouses and villas for NDIS participants with both intellectual and physical disabilities.

We are a multifaceted estate developer with 2 major focuses.

Firstly, the bricks and mortar. This includes extensive research in to property location, dwelling fitter, design and modification, as well as a process to continually evolve and evaluate and improve our dwellings. I feel like I've only scratched the surface in this department.

Our second focus is on selection, transition and support of tenants. We have an emphasis on tenant suitability, not just eligibility, meaning we spend a lot of time ensuring that the tenant is right for the overall model, dwelling type, building location, even matching the tenant to a particular unit.

We are very careful not to select a tenant simply because they are eligible.

We believe this is not only a social obligation, but will enable long-term sustainable tenancies and better outcomes for our tenants.

All in all, it has been an exciting, meaningful journey and we are starting to see some positive outcomes, but it's been far from easy.

We've had our fair share of ups and downs, dramas, hard times, robust conversations and sleepless nights, which brings me all the way back to the beginning.

Guarding began during 2016, my directors, Chris Marsh and Gary Bick had previously worked together and they were introduced to SDA via the release of a decision on paper.

Gary and Chris had been successful in their previous commercial endeavours and were interested in a concept of social impact investment.

In the beginning, we thought we had an appropriate skillset to build good-quality disability accommodation.

Chris was a commercial builder, Gary had a commercial and legal background and I had a background in commercial management.

It turned out we were very, very wrong.

It became apparent very quickly that there was more to this than bricks and mortar, creating a high-quality, sustainable specialist SDA by the input of a variety of stakeholders and most important, being the future tenant.

Although this may seem obvious, we started taking an outcome-based approach to SDA. Working backwards from the end outcome of a tenant successfully living as independently as possible in 1 of our homes, often asking ourselves, what if it was our kids? What if it was our mum, dad, brother or sister?

We spent a long time looking and deciding on locations, ensuring we were working with the right developers and continually engaging and creating relationships with a variety of stakeholders including support coordinators, service providers, financiers, designers, allied health professionals, community housing providers, only to mention a few.

Some of these partners were official and contracts were signed, others were based on no more than a handshake and goodwill.

The 1 thing that all these partnerships had in common was the end goal and commitment of a tenant first.

It is here; I show my gratitude to Chris and Gary for continually supporting myself, but also believing in what we were doing.

This has been a challenge and in their words, it has often felt like we were strapped to the front of a bus.

Alas, we persisted and thanks to all involved, we are now seeing some positive outcomes.

So to the present and it's a pleasure to announce as of yesterday, our first project in Richmond is fully tenanted by 6 amazing young men and women.

(Applause):

These 6 people have all come from different backgrounds and living environments and have a variety of different and complex disabilities, including acquired brain injury, cerebral palsy, degenerative disorders and spinal cord injuries.

Differences aside, what they do share is the same desire to live more independently and get on with their lives in the home they can call their own. All of which has been made possible by smart universal design, clever technology, a progressive shared support model and a team of very dedicated people and of course, the NDIA.

Like Guardian Living, our tenants have had a journey of their own, all very different and all with their share of ups and downs. Probably what has been the hardest part of the journey for all of us has been the feeling of unknown, but I guess that's what the journeys are about and this has been one that we've shared together.

Over the past two years, I've really got to know them and their families. They've become my friends, one of them's sitting right next to me, but something has changed over the past few weeks.

As they've moved in, slowly settled in, the emails, the calls, the SMSs have slowed down and sometimes stopped all together.

Nothing makes me happier and it's not because I don't want to hear from them, it's quite the opposite.

It's because it means they're looking forward and instead of worrying about where they're going to live, they can focus on how to live better. Thank you.

(Applause):

ALECIA RATHBONE: Thank you, Stephen, that's wonderful.

Okay, moving on to our next speaker, is Jess Stubbins.

Jess is the founder of Ablelink, an independent provider of support coordination committed to working creatively with people, ensuring that they get the right flexible supports with a strong focus on maximising opportunities to enable people to live fulfilling lives.

Please welcome Jess.

(Applause):

JESS STUBBINS:

Thank you.

Thank you all for having me here.

If I can today give you a really express version of our journey through SDA over the last couple of years.

It's been quite a wild ride.

I'd like to just give you I guess a bit of a snapshot in to some processes in which we've been working quite hard for some really, really exciting outcomes.

So in terms of a support coordinator's perspective, I think we talk about the SDA rules and knowing these design categories.

First and foremost, for any support coordinators in this room, it's so integral to what we're doing and being able to understand what those categories are and the rules in which we're going to begin to write to if we help somebody to write an SDA application.

So I guess that it plays a really big role as well if we've got families and participants working and coming to ask us about "do you think I might be eligible for SDA", or "what type of

housing do you think is out there”. And I think as a support coordinator, there is a great pressure on you to be informed and to be able to have the realistic conversations with families. And start to have the conversations, I think, at that stage where you’re talking about what it actually looks like for somebody. So we’ve got this big SDA world, that for a number of people is unknown, but also someone might be eligible. What does that look like for you? What is your home, that is directed by you, in a place that is accessible to you? What does that look like? And I think those conversations are really important at the very beginning, when we start talking about housing.

We’re obviously involved with using the wonderful Housing Hub from Summer Foundation, and I guess searching all sorts of other avenues in terms of what’s out there in the community. But that housing search is such a big part of our support coordinator’s journey as well.

Developing a housing report, so boy, boy, this has been a journey, I can see some over there, yes.

Sorry, I don’t feel that way as much any more and I think I’ve got Bron Keane here in the room from Ablelink, who’s one of our housing specialists as well. And kudos to Bron, who has worked really tirelessly to try and refine the templates that we use, and again, a shout out to Summer for the templates and the advice, and many phone calls about “what about this” and “how about this?”.

It’s really, really important when a support coordinator is writing a housing report that you are the storyteller.

You begin to work with OTs who will help to form the skeleton of your report, in that they will write somebody’s application for eligibility for SDA. So working with OTs to understand the way that they’re writing their reports, because you’re going to start to extract parts of their report to go in to yours. It’s really, really important, I guess one of the first steps in your housing report journey.

When you are starting to refine your template, because there’s no perfect template out there, and I think the more information you give, the better.

You think about telling the story within your report as a way to summarise all of the evidence that you’re putting forth to the NDIA. So you’re going to draw on a number of professionals or family members, specialists within your person’s world to hopefully help to write additional reports to form further meaty basis of your housing report. So I think a big piece of advice that we can give, that’s been really useful, is that when you’re working with those people, they don’t have a blooming clue about SDA either. So we really need to help to give a form as to what we might want them to help to write, that can help to shape our housing report.

Did I just get a 60 second holy moly? All right.

Planning and preparation, it is so key.

I think being able to visit the property a number of times. Sam, being able to look at what’s going on, where you’re about to move, it’s going to be a really, really massive move and being able to talk about what’s involved, talk about rosters, think about daily routines. There

are routines for people who are in an environment that is going to be so different to something they've lived in. Start having those conversations with people and their families and their supports.

I've already mentioned collaboration and I think it is so incredibly important through this journey that the beautiful Stephen Vick (we love Steve). And there are so many people in this room who we work really hard with, as support coordinators, to try and sort of pave the way in what we're doing. This is new, this is exciting, we need to laugh together, support each other, scream together, swear together and really create some realistic expectations for what we're about to get in to. So a housing report's just the very beginning, as long as it's approved for SDA, then we've got a massive, massive move ahead of us and it's not going to be smooth.

We're working with technology, we're working with new buildings, we're working with a heap of new staff members who are working with new routines. So I think as much as the move is really, really exciting, it's a life-changing thing, it's going to be bumpy and I think we can, as support coordinators, help to set those expectations around just expect the unexpected and it's not going to be sunshine and lollipops, yeah?

I'd like to finish, the beautiful Liz Ellis whose words we heard at the beginning, I've helped Liz along on her journey through preplanning, through implementation of her first plan through the champagne of her success for NDIS.

Now Liz has lived in an environment that has been incredibly restrictive, she is a very driven and intelligent woman who has felt stifled by the system that she's been living in.

Liz is now living in a beautiful apartment, she's working hard to refine who her staff members are and that's a process in itself because she is fully directing her roster.

Liz loves to go to the tennis and Liz goes every year.

This year was a little bit different for Liz. So she didn't have to leave the tennis at a time that would get her home in a taxi, to meet the staff member who was going to knock off because of sleepover, she didn't have to be in bed by nine forty five due to her rosters.

Liz left the tennis and Liz went and had some dinner, then Liz hit up the bars and Liz rolled in at 4 am.

(Applause):

ALECIA RATHBONE: Thank you so much Jess and so lovely to hear that story of Liz, which really brings to life why we're doing this, so thank you so much.

Okay, our next speaker today is James Hooper, so we're moving to the other side of the stage.

James is a director at Lighthouse and is responsible for sourcing, reviewing and managing investments made on behalf of Lighthouse funds.

James has more than 10 years' experience in infrastructure and funds management and before joining Lighthouse, James worked at Macquarie Capital.

Welcome, James.

JAMES HOOPER: Thank you, thank you very much.

(Applause):

First of all, thank you to Summer and Youngcare for putting today together.

It's a fantastic event and one we very much need.

In terms of our journey, or my journey, it started significantly more recently than most of the people in this room.

One year ago, I'd never heard of SDA, it's been a wild ride since then.

We've subsequently, on behalf of our infrastructure investor clients who are superannuation funds, which you may be members of, have invested in excess of \$200 million in to SDA, in building 400 beds.

We are not an SDA provider, we partner with SDA providers.

First it was Summer, and then Compass and Blue Chip up in the Hunter Valley.

We're never going to be an SDA provider, we will only ever work with them, support their goals, their endeavours and their missions, and their reason for being.

ALECIA RATHBONE: PowerPoint's not playing today.

JH: It's not, no. As we've been involved in 2 significant investments, first was Home4Life, which is a joint venture between Compass and Blue Chip.

The purpose of this transaction was to close three large residential centres in Stockton, Tomaree and Kanangra.

Those sites currently house in excess of, or provide accommodation for, in excess of 330 people. Working with facts, and we're looking to build, I think 70 homes, which will provide accommodation should those residents who are currently in those residential centres choose to move in to the new dwellings that Blue Chip is building, and the Compass housing will be managing on behalf of those residents. A majority of those properties are high physical support and robust and are basically a blend of 1, 2, 3, 4 and 5 bedroom group homes.

All of you know Summer in this room, Summer Housing.

We have currently funded Summer to build 60 apartments in the 10 dwelling plus 1 support worker model.

These apartments are just extraordinary; you can see the photos up here now.

You should see the view from some of the windows. It's a beautiful view outside, you can see the Gabba up in Queensland. I think the passion that our partners, whether it be Compass in terms of design or Summer in terms of what they're seeking to deliver for the individual, is really impressive and really important. It's not just building something for any person who may want to live in that dwelling. It's really individualised and made very specific to give opportunities for people like Sam to really have an independent life, which all of us should be entitled to. Probably as part of my journey, the next key component is where we go to from here.

I think there is no Plan B to SDA. We have to realise that and I think working with the NDIA as a partner is really important. Sam, Tony and Antonia are doing fantastic work in terms of rolling out SDA and working collaboratively with groups who are up on stage here, and ourselves as well.

Our approach, as I touched on before, will be to continue to work with SDA providers, we do not own an investor.

I do not have the knowledge and capabilities and skills that people in this room do have, so we'll continue on that pathway and it's important for us to support groups like Summer who have a focus on getting people out of aged care.

We'll support that endeavour and we continue to look forward to that.

From an investor perspective, investing in a space like this is very attractive; it's considered lower risk.

As I said before, there is no Plan B. We're not going to ... SDA at any point in time soon. So, building something that has a positive impact and is invested in a sustainable manner is very attractive to Australian investors. And I think this is going to be a significant market for the infrastructure market.

It's not property, it really is truly infrastructure in our opinion.

What are we going to be doing next?

Not only do we need to build more stock, there's a lot of stock out there that is dated and aged and quite frankly, inappropriate for residents.

There's a significant opportunity to get people like Sam, who was in a group home, out of that group home and in to something more appropriate. And there are thousands of people in this country who are suffering from that circumstance.

I think the other thing I want to mention is that whilst there's been a focus on high physical support, initially by the market, we need to cater for all levels of SDA.

(Applause):

They exist for a reason and just focusing on high physical support is not a sustainable business model.

From our perspective, we want to diversify the exposure that our investors have and that means delivering all types of housing. Probably the only other thing is, I know I've only been involved in this space for a year, but I'm already looking past the 6%, what do we do for the 94%?

There's this circumstance where being 6.2, you wish you had a slightly more severe disability to be 5.9.

That's another opportunity that we need to tackle and I think that the work that we're doing with SDA, we'll get the learnings from that and be able to solve that problem pretty simply if we all work together with the NDIA.

ALECIA RATHBONE: Thank you so much, James.

(Applause):

So before I introduce our final speaker, I just want to remind everyone about Slido. We're getting some really great questions coming through and some people are even voting for the questions, so keep that up, thank you very much.

So I'm delighted to introduce Leonie Costigan, so joining us from Brisbane today, Leonie is an Executive Counsel in finance, real estate and property group at Herbert Smith Freehills.

Leonie has over 15 years' experience advising clients in the property sector.

Leonie has a passion for pro bono work and has used her property knowledge and expertise to help her firm pro bono clients to achieve the best possible outcomes for their property related dealings.

Welcome, Leonie.

LEONIE COSTIGAN:

Hi, thanks very much, Alicia.

I'm going to keep it short because I think we're running up against time, but I'm delighted to be here today and it's really exciting, as I work in the sort of back of house, I guess part of this industry and it's just so rewarding to see that there are so many people making such a big impact.

My SDA journey has been with Youngcare.

Through our firm, we've had a long working relationship with Youngcare both at a pro bono level and at a community level and the implementation of the NDIS and the SDA funding has been or has opened up an opportunity for Youngcare to expand its impact to work with community, housing providers, developers and other investors to bring SDA accommodation to the market.

It's an opportunity to work together to create sustainable specialist disability accommodation that fosters choice and control for the participants and encourages integration and innovation.

Together with the opportunity, though, there have been challenges and my role and my firm's role is just to help Youngcare to navigate those challenges.

Youngcare's approach, as anyone who knows Anthony, is to build a collaborative relationship with potential partners and this involves a balance between providing certainty while maintaining flexibility and this requires a deep understanding of each other and of the industry you're in.

It's coming up with solutions to problems and trying to find solutions that work for both parties, whilst still working within the scheme that we have to work with.

I think just some of the issues that we've had to address in the past and hopefully they will reduce as we go forward, the biggest one, the SDA scheme registration was I think the announcement earlier this year in relation to pre-registration of dwellings, will go a long way to that, that was a big block up to people investing money.

Another risk, the risk of long-term vacancies and that's managed I think effectively as James was saying with partnership, with appropriately qualified SDA providers, and people with passion and enthusiasm. And the other risk I guess, is the certainty of the SDA payments and again, the Minister addressed that today, which should provide some impetus for a lot more interest.

From our experience, I guess I was just going to finish with some takeaways from the matters we've been working on with Youngcare. And I think the biggest or the first thing I'd like to mention is just the need to foster an open and collaborative relationship. Having detailed discussions, open and transparent discussions at that early stage, just so you're both aligning your interests and I think when you're bringing in investors who aren't in the not-for-profit sector, that's a pretty important stage. Also just carrying out targeted due diligence and making sure you're partnering with somebody who knows the market, the area that you're going in to and has all those things. The NDIS is a pretty tricky area, so you need somebody who knows what they're doing and also just looking at ways of mitigating risks without going over the top. And I think for investors, an obvious way which we've spoken about is to partner with an experienced operator, and this is particularly important in relation to addressing the rental return risk, which is important for investors. And also designing properties that can have an alternate use, and I think this is a really great space for innovation and already through the work with Youngcare, we've seen some pretty innovative design ideas. And that's probably about it, so thank you very much for having me up here and I think it's fantastic that there's so much interest.

(Applause):

ALECIA RATHBONE: Thank you so much

Okay, excellent, thank you, everyone also who jumped on during that period and voted and put questions in, we've had lots come up, so I'm just going to get straight in to it. We've probably got time for a few, actually which would be really good, so I'm just going to go from the tops with the ones that seem to have the most interest from everyone in the audience. And the first one is probably to James, maybe to start with and anyone else who wants to jump in, but it's around whether you can share with us the sort of returns that your investors are looking for, but also what you're able to offer and how I guess those conversations play out.

JH: Yeah, God, we have people at the back of this room.

Look, the returns that our investors receive from investing in SDA are very much varied. Investing in improved liveability is very different to investing in high physical support. What I can say is that the returns which exist under the SDA pricing model at the moment are adequate. There is a reason that we have invested and our investors want us to continue to invest in these projects. I think something that we're conscious of as a business and our investor is slightly different, we invest for the entire capital stack, we replace the traditional debt and equity model and provide a 100% of the funding that is needed. But the important thing that we're seeing is with the returns that are being delivered. I think it's struck at the right level. But as I touched on before, building a diversified portfolio with some lower return assets and some of the higher return improved liveability, versus high physical support and robust, is important because in a regulated industry like this, the last thing we want to see

happen is people making too much money. Because if you're making too much money, you will get slapped down and we think the levels at the moment are right, they're fair and they're adequate for generating investment.

ALECIA RATHBONE: Right, thank you, so I'll move on to the next question which is for you, Jess, so this is around, with, do you have any tools or transition tools or formats or templates? I think there's a lot of interest in the audience about how do you set up these things for transitions in particular and whether there are any additional learnings or experience you can share there?

JS: Yeah, so I suppose it's something that we've worked, we began active transition for people in January this year, so it's something that we are working through. What do we need to capture, because we need to capture so much, and we're working with a huge number of people, and SDA providers, other than the fabulous participant. SDA providers are maybe a property manager, another support coordinator, therapists, families, so that everybody is on the same page. It's been a real challenge to try and document everything in a really clear way, who's communicating with who, and when are they are communicating? Who's doing what? What's been dropped off because someone thought someone else was doing this, so in answer to your question, we have not refined those templates yet. It's a work in progress. I do believe that Summer again, their contribution to resources they are right in the thick of having a lot of those things ready to be published quite soon. And we've worked really closely with Cath Bucolo on the Summer Housing development up here and she's been phenomenal in documenting the clearest plans or the clearest outcomes with people. So, I think we'll be in good hands if there is some publically shared transition documents.

ALECIA RATHBONE: Thank you.

Now I'm just going to let Sam know I've got a question that might be for Sam, so I'm going to see if you feel comfortable answering this and if you do, we'll give you some time to prepare, is that okay?

SK: Okay.

ALECIA RATHBONE: Awesome, so Sam, there's a question around what kind of attitudes might need to change in nursing homes or supported accommodation. Do you feel that's something you'd like to comment on?

We'll give you some time, you don't have to answer it right now.

Yeah, thank you, Sam, so we're going to come back to that question and I just wanted to give Sam an opportunity to consider a response there.

Great, so the next one's for you, Stephen and this is about, just around the context of the environment. Last year was quite uncertain for a while there and people would just love to know how you persevered and why you persevered.

SV: We persevered because, for several reasons, partly because we had already committed and I know that's not always the best reason, but we had gone this far that we thought we had to keep going and we knew why we were doing was essentially the right thing to do, but we had some tough times. But I guess that's kind of all there was to it, because we thought it was the right thing to do, we had, we assumed as long as we went forward building what we were

building, that would be to find tenants for it, even if there was some problems with the NDIS, whether it'd be a rental scheme or through a service provider, so that was basically it.

ALECIA RATHBONE: Okay, thank you, it's great to hear that, that's your real purpose and mission and wanting to focus on that.

I just want to check if James wants to add anything from an investor perspective.

JH: Yeah, I think there has been a lot spoken about uncertainty. But where we manage to get comfortable with, as a business, we've generally gone places where others won't, is really that there is no alternative. We started investing in renewable energy back in 2012 when Tony Abbott was in power and talking about carrying around lumps of coal, so it's, there is no option that society's going to drive these changes itself, so that's what gives us comfort.

ALECIA RATHBONE: Leonie, did you want to add anything to that, just thinking about your comments where you did reference those changes?

LC: No, I agree with what James has just said, I think it is changing.

ALECIA RATHBONE: Okay, great, thank you, and then there's been a number of questions here that are around co-design or centre design and wanting to understand how the participants' views are built in to the design of the SDA properties or how we're considering that, so Stephen, do you want to answer that and anyone else who wants to jump in as well?

SV: Absolutely, once again, as I said, I think we really have scratched the surface of that, Summer Housing and Summer Foundation have done an amazing amount of work on kind of modular design, universal design as well as Livable Housing Australia. Getting the tenant involved early, we found is really, really key and being, looking, trying to look through their eyes and understanding what they require. Obviously, you can't do absolutely everything, but we can do our best and I don't know, as I said, I think engaging with the tenant regularly, using OTs, keeping it realistic and not worrying too much about the pennies all the time. Because in the end, this is somebody's life that we're talking about and you have to do the best for them within what's reasonable and necessary, of course.

ALECIA RATHBONE: Did you want to say something, James?

JH: Yeah, I'll probably add to that, I think our view is to ensure that our partners are delivering housing which is really high quality. The more you spend on a property doesn't change the SDA income, so naturally, returns reduce, but in terms of being able to deliver property for a person who's not going to want to leave in 5 years, that's a positive outcome for investors. And I think a really interesting space that I find fascinating for someone who can barely use a computer, is the technology that is going in to these dwellings. I love electronics and at the Summer properties, the switchboard is about this big and there are wires everywhere. It's extraordinary, the technology that goes in to future proofing is really important because we will have technologies and capabilities in 5 years' time that we can't even imagine today and I think that's really, really important.

SV: Yeah, can I add to that? I think universal design is nothing new and something that should be instrumental across all building types. I'm talking across the board for everybody, but technology is, we're at the very beginning of it and once smart technology improves which I think it will, it is exponentially improving, I think we'll see a lot of growth in that.

Part of our guidelines is to make sure that we keep up, to the front of that, and I think all providers probably should because it's-

JH: Sorry, go on.

SV: Yeah, because it just makes, the one thing that really excites me and is that Sam can rock up to our apartment complex, she can go in through three doors, a security system, press a button and go up a lift in to the front door of her house without support and that's something which has previously not been done before, so it's something that we're quite proud of.

(Applause):

ALECIA RATHBONE: Yeah, it's wonderful to see.

Okay, we'll move on to the next person, we've only got a couple of minutes to go, so we'll do one more and see how we go for time, but this one's probably to you, Jess, but also to everyone else from their perspectives as well.

What steps can support coordinators take to really streamline this process, of I think people going through that journey of finding a property and developing a housing plan and then going and getting the SDA approved and moving in as well?

JS: Yeah, so I think that a big role that a support coordinator can take is to work as proactively and collaboratively as possible with the agency in terms of the processes. It's not going head to head with things that are not working yet, we're trying to define these processes. So I think knowing the steps that are involved in writing housing plans, spending a housing plan, how you find out about approval for a housing plan, some of these things we found, they vary significantly. And I guess that's the nature of what we're doing right now, so to I guess share with colleagues, share with the greater networks, your experiences of what has happened in the process. The transition stuff, as I said, it's very much a work in progress of being able to kind of start to define those processes. But I think as much feedback as you can give about what's happening within your support coordination spaces is huge and I think, Steve, if I can talk for you again, Steve put on a lunch last week or the week before with a group of us who have been working really hard on the Richmond-

SV: Don't feel bad you weren't invited.

JS: Yeah, sorry, Sam, but a part of that lunch was support coordinators, it was Steve, it was so many other players, it was the agency, it was people who had been involved in this process to really sit back, reflect and go, right, what did we learn and how can we start to define the processes and how we do it moving forward. So I think it's the likes of those conversations where we really are truly working together for the best outcomes and sharing as much information as possible.

ALECIA RATHBONE: Thank you. Okay, I just want to check, how are you going Sam? Do you need a bit more time? Yes? Do you want to do it when we send round the answer?

SV: Yes.

ALECIA RATHBONE: Okay, thank you, thank you, Sam, so Sam's working on her response to that really important question that lots of people have said they're interested in so we'll be sure to make sure we send that around to everybody, so I would just like to say a

huge thank you to our panel today for coming along and sharing their experiences from so many different perspectives. Which is really important for us all to understand while we're on this SDA journey, so please join me in thanking all of the panel.

(Applause):

END OF TRANSCRIPT