Our Vision

Accessible housing is available for seriously injured TAC clients

Our Mission

Create and manage world leading accessible housing that promotes choice
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About 5,000 Victorians are seriously injured in transport accidents each year. Of those, about 150 sustain serious spinal cord or acquired brain injuries.

A state-wide shortage of housing for some of its most seriously injured clients led the TAC to create Residential Independence Pty Ltd (RIPL) to provide housing that allows people to regain choice, control and independence in their lives.

RIPL is designed around the principle that being dependent on others for everyday tasks is a major barrier to regaining quality of life following a debilitating injury.

By developing innovative, accessible housing, RIPL is assisting people to live full and independent lives.
From the Chair & General Manager

This year, as the accessible housing sector has evolved, so too has RIPL continued to grow, adding new developments and trialling new technology to meet the housing needs of the TAC’s most seriously injured clients.

As it continues this work, RIPL is also influencing the wider housing sector on how thoughtful design can enable people to live more independently.

It is an exciting time to be working in the sector, which is rapidly growing more dynamic and complex than ever before. This is largely due to the NDIA’s Specialist Disability Accommodation framework rollout, which is stimulating interest and investment in accessible housing.

Other changes include the review of the Residential Tenancies Act and the potential strengthening of the National Construction Code to establish minimum accessibility standards for housing in Australia. It is heartening to see this work building on the National Disability Strategy and the Victorian Disability Strategy.

The TAC has allocated a further $55 million in funding for the RIPL program to build more housing for clients, following the completion and endorsement of the TAC’s Client Housing Strategy in early 2018. This brings the total funding allocation to $95 million.

This additional funding will create more housing options for TAC clients, with a particular focus on providing choice to clients who currently live in larger group homes.

The RIPL team has recently been restructured to increase RIPL’s project management and operational capacity and deliver on the commitments under the new funding allocation.

RIPL has now completed four projects and 21 of the TAC’s most seriously injured clients are living with the independence they deserve. Construction has commenced on a further four RIPL developments to create 17 new client houses. An additional development is in the planning stages and will bring the total number of client homes provided by RIPL to 43.

Over the last year, RIPL has been instrumental in a number of initiatives to achieve improved outcomes for the TAC’s clients, including a trial of an emerging assistive technology called Sofihub. This technology, and others like it, has the potential to assist people with acquired brain injury who need long term cognitive support to live more independently.

The RIPL Board has recently undergone significant change and we would like to thank RIPL’s former Chair Joe Calafiore and former RIPL Director Bruce Crossett for their support, guidance and dedication to the RIPL program. The current Board comprises Tony Dudley (Chair), Liz Cairns (Deputy Chair), Keran Howe (Director) and Ray Harvey (Director).

On behalf of the RIPL team, we look forward to building on our successes and further demonstrating how thoughtful design can enable some of the TAC’s most seriously injured clients to regain their independence and get their lives back on track.
The lack of accessible housing was identified as a key barrier to some of the TAC’s most seriously injured clients regaining their independence.

This issue is not limited to the TAC but also to the wider disability sector. Demand for accessible housing far outstrips supply and additional funding to date has not been sufficient to address the need of the wider disability community.

In 2009, the TAC Board considered options to address this shortage of accessible housing options for its clients and embarked on a strategy to invest in disability infrastructure.

In 2010, the TAC Board endorsed the formation of the Residential Independence Trust (RIT) and its trustee company Residential Independence Pty Ltd (RIPL), with the TAC as the sole unit holder.

RIPL’s client base consists of TAC clients who have been seriously injured as a result of a transport accident. These individuals may have an acquired brain injury, a spinal cord injury or a combination of both.

Our history

My new home is fantastic! I have my own backyard and I can sit outside in the sun.
The TAC’s Client Housing Strategy informs the TAC’s approach to meeting the housing needs of its clients. The RIPL model is one of the initiatives under this strategy.

RIPL is an Australian Securities and Investment Commission registered entity and is governed by a Board, with the Chair of the RIPL Board appointed by the TAC and all other Board members appointed by RIPL.

RIPL is a wholly owned subsidiary of the TAC, with the TAC being the sole unit holder.

The operation of RIPL and the relationship between the TAC and RIPL is underpinned by the following four key governance documents:

- **Trust Deed**
- **Constitution**
- **Funding Agreement**
- **Deed of Nomination and Guarantee**

The TAC Board approves the overall funding for the RIPL model as part of the standard TAC Corporate Planning process.

The dishwasher in my new place is great. I don’t have to wash my dishes by hand.
Our organisation
RIPL Team & Board

Mr Benjamin Carter
General Manager

Mr Chris Chetcuti
Board Secretary
This is a part time role

Ms Nadia Coppe
Financial Controller
This is a part time role

Project Manager
Project Manager
Project and Operations Coordinator
Facilities and Operations Manager
Mr Tony Dudley
Chair

Tony leads a dedicated team of 150 professionals in his role as Chief Financial Officer and Head of Business Enablement at the TAC following his appointment in February 2012.

Prior to joining the TAC, Tony has held the positions of Chief Financial Officer with the Victorian Managed Insurance Authority and the Financial Controller for Australia’s largest private health insurer, Medibank Private.

Tony is a Fellow of CPA Australia and a graduate of the Australian Institute of Company Directors.

Ms Liz Cairns
Deputy Chair

Liz joined the TAC as Head of the Independence division in November 2016, where she oversees the management of 3000 active Independence clients with severe ABI and spinal injuries and manages approximately 150 staff. Prior to joining TAC, Liz worked for New Zealand’s Accident Compensation Corporation and PricewaterhouseCoopers.

In late 2012, Liz become the manager of the inaugural Victorian NDIS trial site, and then in 2014, became the General Manager of Operations for the NDIA.

Liz holds an undergraduate degree in Social Work, a post Graduate Diploma in Case Management, and a Masters in Management (Personal Injury).

Ms Keran Howe
Director

Keran Howe served as a Director of Housing Choices (Australia) and has a background in health including as Chief Social Worker for the Royal Women’s Hospital between 2000 and 2006. Keran is Executive Director of Women with Disabilities Victoria.

Over many years Keran has represented issues related to both women’s health and people with disabilities in various roles in both the health and disability industry. Through her work, she has instigated research, training and project development to understand and further improve the status of women and of women with disabilities in particular.

Keran has a background in social work and is a qualified psychodramatist.

Mr Raymond Harvey
Director

Ray Harvey is a former principal of Russell Harvey & Co, a specialist property advisory firm. Previously he was a Director in the Property Advisory group of PricewaterhouseCoopers. Ray has a focus on property development and investment projects and corporate real estate, following over thirty years’ experience in engineering, investment and property advisory.

Ray is also a member of the Property Advisory Board, Salvation Army, Southern Territorial Division and a member of the Council of the Old Colonists’ Association of Victoria (NFP aged care).

Ray holds a Bachelor of Civil Engineering, M. Eng. Science, MBA (Distinction).
Key elements of the RIPL model

The TAC’s has developed a Client Housing Strategy, of which the RIPL model is a key initiative.

The RIPL model incorporates a number of elements which combine to deliver best practice outcomes for clients, as shown in the illustrations on these pages. All of these elements are critical to ensuring the success of the RIPL model.

The RIPL model aims to achieve the following outcomes:

- Enabling clients to achieve greater independence leading to significant improvements in client outcomes, client experience and quality of life measures
- Assisting with the financial viability of the TAC scheme through savings in, and avoidance of, rises in future attendant care costs through a model of shared support
- Assisting the TAC to reduce the number of clients living in larger group homes

By doing this, RIPL is demonstrating how thoughtful design can enable people who have been seriously injured to regain their independence and get their lives back on track.
Succeeding in partnership:

**The RIPL model**

An initiative under the TAC’s Client Housing Strategy

<table>
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<tr>
<th>Residential Independence Pty Ltd (RIPL)</th>
<th>Residential Independence Trust (RIT)</th>
<th>TAC</th>
<th>TAC Client</th>
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**RIPL Responsibilities**

- Create and manage individual, innovative and accessible housing, in well-connected locations, that is suitable for some of the TAC’s most seriously injured clients

**TAC Responsibilities**

- Identify locations for each RIPL development
- Determine client suitability / eligibility
- Manage the client’s claim
- Engage and manage the support provider for each RIPL development

**TAC Client Responsibilities**

- Comply with Residential Tenancy Agreement
- Work to increase their independence
- Engage with the support provider
- Engage with the tenancy manager

**Shared Responsibilities**

- Engage in research to improve the RIPL model
- Commitment to the achievement of the objectives of the RIPL model
Highlights
2017 - 2018

1. RIPL’s development in Wheelers Hill is nearing completion and six of the TAC’s most seriously injured clients will soon be living with the independence they deserve.

2. Construction has commenced on three new RIPL developments to create a further 11 client units and apartments. These are located in Glenroy, Geelong and Bendigo.

3. The TAC has allocated a further $55 million in funding for the RIPL program to build more housing for TAC clients, bringing the total funding allocation to $95 million.

4. RIPL and the TAC successfully trialled a technology called Sofihub, which is an innovative new smart home technology platform. This technology has the potential to assist people with an acquired brain injury that need cognitive support to live more independently.

5. The RIPL model has been shortlisted in the Excellence in promoting health, housing and wellbeing category for the 2018 Victorian Disability Awards.

6. The Hon. Robin Scott MP commemorated the commencement of construction for RIPL’s projects in Wheelers Hill and Glenroy.

Partners

A close collaboration with RIPL’s primary partner, the TAC, underpins RIPL’s work.

RIPL also collaborates with a number of other individuals and organisations including:

- TAC clients and their families, friends and advocates
- Support organisations
- Research organisations
- Government agencies including the National Disability Insurance Agency, Development Victoria, VicTrack and VicRoads
- Housing associations
- Peak industry groups
- The Not for Profit sector
- Project architects, builders and technology providers
Development and operations

With the increased funding and associated development delivery expectations, an updated RIPL structure has been established to ensure that RIPL can deliver on an ambitious program to increase the number of RIPL homes for TAC clients. This structure will also ensure that the management and operation of the property portfolio will support effective delivery and exceptional client outcomes.

Focus Areas

2018 - 2019

1. Embed the new RIPL team structure to ensure we can deliver on our objectives
2. Complete construction of new developments in Wheelers Hill and Glenroy
3. Continue construction of new developments in Bendigo and Geelong
4. Identify additional developments within the approved funding allocation
5. With the RIPL portfolio planned to expand significantly in the coming years, review RIPL’s development and operational processes to ensure that they support its ongoing effective management

2020 - 2021

1. Complete the construction of new developments in Bendigo and Geelong
2. Proceed with additional developments within the approved funding allocation to meet the approved development program

I’m so thankful that something this good has happened after my accident.
To assist with measuring the success of the RIPL model, the TAC and RIPL have undertaken post occupancy evaluation of RIPL’s developments in Abbotsford, Lilydale, Frankston and Glenroy.

The outcomes of these research projects are used to inform future RIPL developments and to also provide an evidence base that the accessible housing sector may use to guide future design and investment in this type of housing.

Copies of the post occupancy evaluations for RIPL Projects are added to RIPL’s website as available.

It’s great that my son can come and visit me. He stays overnight in my spare bedroom.

Focus Areas

2018 - 2019

1. Synthesis of existing knowledge from previous TAC funded relevant research activities
2. Environmental scan and/or evidence review of the disability housing sector (national and international)
3. Commence the post occupancy evaluation of RIPL’s second Glenroy development
4. Support the TAC to research and establish an ongoing mechanism to obtain feedback on service experience and client outcomes across all RIPL properties
5. Participate in the TAC’s expanded trial of the smart home technologies to support improved client independence outcomes

2020 - 2021

1. Commence the post occupancy evaluation of either RIPL’s Bendigo or Geelong developments
2. Ongoing translation of research outcomes into practice
Best practice design & assistive technology

RIPL developed its own design standards, as no single standard or combination of standards met the housing requirements of TAC clients.

A focus for RIPL over the next year is to refine our design approach to ensure that our developments continue to meet the requirements of the TAC’s clients and the people that support them.

All of RIPL’s homes incorporate assistive technology to maximise clients’ independence. A key feature of the assistive technology is that it is easily adaptable to meet the needs of a wide range of TAC clients.

It is not RIPL’s intention to hold any intellectual property associated with the RIPL model. RIPL is therefore willing to share its knowledge and lived experience. In advancement of this, the RIPL design brief can be downloaded for free via RIPL’s website.

In this way, RIPL hopes that the lessons learned from the RIPL model can be used to the benefit of anyone who needs accessible housing.

Focus Areas

2018 - 2019

1 Work with key stakeholders including the TAC, TAC clients, clinical specialists and support providers to refine and document specific design responses to meet various client needs, including the design requirements for support spaces

2 Update the RIPL Design Brief to account for changes in the Livable Housing Design Guidelines (fourth edition)

3 Consider undertaking a market sounding to identify available technologies that can meet RIPL’s performance specification

2020 - 2021

1 Updating of RIPL’s design approach based on feedback, lessons learned and research in collaboration with RIPL’s key stakeholders

“I don’t have to sign in and out to go to the shops. I feel much more independent living here.”
Development program

Developments completed / under construction

Building complete
Building planned / in progress

106 client houses in the RIPL program

21 client houses built to 30 June 2018

# Business operations

## Balanced Scorecard

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<th>Measure</th>
<th>Target</th>
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<td><strong>Financial</strong></td>
<td></td>
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<tr>
<td>Budgeted vs actual capital and operational spend</td>
<td>Within budget</td>
</tr>
<tr>
<td>Capital cost per client accommodated</td>
<td>Average cost of $850,000 or less for projects within the $55 million allocation</td>
</tr>
<tr>
<td><strong>Stakeholder</strong></td>
<td></td>
</tr>
<tr>
<td>Unitholder satisfaction</td>
<td>Process to be developed and implemented in 2018/19 in consultation with the TAC.</td>
</tr>
<tr>
<td><strong>Operations</strong></td>
<td></td>
</tr>
<tr>
<td>Development delivery</td>
<td>Delivery against the approved development program</td>
</tr>
<tr>
<td>Operational targets</td>
<td>Development and implementation of an operational measurement framework in 2018/19</td>
</tr>
<tr>
<td>Livable Housing Design Guidelines</td>
<td>All client houses meet the platinum level of the Livable Housing Design Guidelines unless otherwise approved by the RIPL Board</td>
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<tr>
<td><strong>Our people</strong></td>
<td></td>
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<tr>
<td>Sustainable Engagement of RIPL staff</td>
<td>Management will work to establish a measurement framework in 2018/19 in consultation with the TAC’s People and Culture division</td>
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<tr>
<td>OHS</td>
<td>No notifiable OHS incidents for RIPL staff, TAC clients or contractors</td>
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My carers are close by when I need them, and I have the house to myself the rest of the time. I love the independence!
RIPL Revenue

RIPL receives affordable rent from TAC clients. Affordable rent has been set by the TAC at 30% of a client’s assessable income plus any entitlement to Commonwealth Rent Assistance.

Regardless of a client’s income, their contribution to the rent will never exceed the market rent for a property, as determined by independent valuation. As part of this process, clients sign a standard residential tenancy agreement that sets out a client’s rights and responsibilities.

The TAC supplements RIPL’s revenue stream by funding the difference between affordable rent and market rent to ensure the ongoing financial sustainability of the RIPL model.

Risks

It is vital RIPL effectively manages risks that could impact the delivery of its objectives.

RIPL’s risk management system is consistent with the Australian / New Zealand Risk Management Standard AS/NZS ISO31000:2009 and is compliant with the Victorian Government Risk Management Framework. RIPL recognises that the housing sector is rapidly evolving. It is therefore imperative that RIPL remains flexible and agile so that it can confidently respond to these changes and meet the TAC’s future requirements.

Risks associated with the development and operation of the property portfolio have also been recognised via RIPL’s risk register. Controls for these risks have been implemented and integrated into our standard business processes.