**Podcast transcript**

**Series 6, Episode 2**

**Tenants speak: What it’s like living in SDA & what it takes to move into independent living.**

**Dr George Taleporos:** Hi listeners, and welcome to Reasonable and Necessary, Australia’s premiere series on everything you ever wanted to know about the National Disability Insurance Scheme. I’m your host, Doctor George Taleporos and on today’s episode we’re talking to Belinda and Kim about what it’s like living in specialist disability accommodation, also known as SDA. We’ll be chatting about what it takes to move into independent living and how to make sure that your tenancy rights are upheld. Hi, Belinda and Kim. Thanks for joining us.

**Belinda:** Thanks for having us, George. It’s great to be here with you today.

**GT:** Thank you. Now, let’s start with you, Belinda. Tell us a bit about you, what you do and your current living situation?

**Belinda:** Yep. I currently work with the Housing Hub, so I’m the lead of the SDA Tenant’s Reference Group. So we’re a group of SDA tenants who meet on a quarterly basis and discuss things like issues with SDA and problems that have arisen during our SDA journey. And we try and come up with solutions to problems, et cetera. I do live in SDA. I have now lived in SDA for 2 years. It’s actually my second anniversary living in SDA on Sunday. So I’ve reached the 2-year mark. I live in an apartment. I have a physical support apartment in Melbourne, and yeah, things are going really well. Loving it.

**GT:** Great. Thanks. And Kim?

**Kim:** Yep. I’m Kim. I’m actually not working at the moment. Living in an SDA apartment in Melbourne, so the same – actually the same SDA apartment as Belinda. So we are neighbours and –

**Belinda:** We are.

**Kim:** Yeah, so – yeah, we’ve almost reached to over 2 years actually now living here. And so far, in terms of the living arrangement, it’s been really, really good actually.

**GT:** Obviously, you know, it hasn’t been the most fun 2020, but there’s a lot for you to get out and about when –

**Kim:** Yeah, definitely.

**GT:** – when the COVID thing was over, hey?

**Kim:** That’s right. Definitely.

**Belinda:** Yeah, doing a few more things now, I am. I actually didn’t leave my apartment last year from about – oh, maybe May was the last time I went for a quick jolt around the neighbourhood, but I then didn’t leave it until about November. So that’s quite a few months just staying inside my apartment. So it’s good to get out a little bit now and do a few things.

**GT:** Absolutely. Now, I really want to explore in this podcast what it’s like to be an SDA tenant. And to give people listening a real sense of how SDA tenants can exercise choice and control. And also how SDA providers can do a better job in terms of making sure that the rights of tenants are upheld. So before we get into that detail, I’d like to just maybe get a sense of what your life was like before you moved into an SDA, and how you ended up in SDA? So can I start with you, Belinda?

**Belinda:** Yep. I lived with my family in the outer eastern suburbs of Melbourne. My life actually wasn’t that bad, but my mum is getting older, so it became more difficult for her to help me. At that stage, I didn’t have support workers. It was just her and I. And also, I’m getting older too and just wanted my own life. I’ve always wanted to have my own apartment in the inner city. I’m a very city girl. I don’t overly like – I grew up in the country, always wanted to be a city girl, so I found out about SDA through Austin Hospital. I wanted to move to the city so bad. Ended up getting it, luckily. So that’s my journey from the outer eastern suburbs of Melbourne into – well, living with my parents or my mother. Sadly, my father passed away a while ago. And now living on my own with my cat. So it’s been great.

**GT:** How about you, Kim?

**Kim:** A similar situation. I was actually living with my parents after my accident. So I have a spinal cord injury. Before – I should just take a couple of steps back. Before that I was actually living overseas and living quite independently. I was in the UK for 8 years and working. And then after my accident, I came home, naturally, because I wanted that support and to be around family. So I was actually in the Royal Talbot for rehab for 7months, and I kind of outstayed my welcome there. So they sent me home without a modified house, purely because I really didn’t have any options at that point. My parent’s home wasn’t really one that could be easily modified, because they live in a house where all bedrooms and bathroom is all upstairs. So I end up moving back to my parents house but living in their garage with my dog for 3 and a half years.

**GT:** Wow. So you went from basically living in a hospital to living in a garage?

**Kim:** Yeah. So –

**GT:** Tiny..

**Kim:** Yeah, unmodified garage that was not – it was good, because I had my dog with me every day. And he’s like it’s like – you know, I do miss my dog but yeah, it was definitely not the life of getting independence purely because the place wasn’t accessible. I depended a lot on my mum to provide that care. The bathroom was originally a toilet, so we added in – we did a lot of things that was probably not council approved, let’s put it that way. So it wasn’t good. So I found out about this SDA apartment through my support coordinator and we had a catch-up and she got this in her inbox a week before our meeting, and she just kind of ran it by me. And I somehow managed to meet their deadline in terms of putting an application in.

**GT:** And reflecting on what you’ve said, you went from an inaccessible garage to a beautiful, fully accessible apartment, right? Where you obviously were suddenly able to do a lot more than you probably could before. And do a lot more independently, is that right?

**Kim:** That’s right. And like what Belinda said, my parents – I’m in my 30s and my parents are getting older, so it was a heavily kind of depending on them to provide the care. And so that in itself kind of really had an impact on I guess my personal relationships as well. So yeah, that was a huge change, moving into this type of arrangement.

**GT:** So can we talk about that transition time? So moving into the apartment, what was that like, Belinda? Was it a lot of work? And what did the provider do to make it easier?

**Belinda:** For me, it was actually quite quick. I should just say – step back for a second and say that I also – when I lived in the outer eastern – I lived in rentals. So that’s why I couldn’t get anything modified. And I went from rental to rental, so it was good to finally have somewhere that was modified for me and that was accessible, because we couldn’t do any modifications in our rental places. So we just had to make do. And because of that, I did really want to move into my own place and have some stability. And by the time I found out about SDA, I think it was about March 2018, and by March 2019 I was moving in. So that’s only a year from actually finding out what SDA actually is, to moving into SDA. So for me, it was really quick. It just seemed to go bang, bang, bang and suddenly I was here.

The process was actually quite – for me, I thought it was quite simple, because I had a great support coordinator who helped me through the housing plan process. And all those documents that we had to fill out in terms of applying for SDA was really quite easy for me. And I was constantly in contact – I did have support from Summer Foundation at the time. And I was in contact quite a bit during the process with the developer. And so it was really quite good for me.

**GT:** Kim, how about for you?

**Kim:** Similar, I would say, now reflecting on it. But I think the initial process of applying for an SDA for me was a little bit different in the sense that they looked at my disability compared to a person with a very, very complex disability. What really kind of pushed it along across the line I would say was the fact that I was quite independent before my accident. And I wanted to live a very independent life. And I also didn’t have alternative accommodation. So in a way, the application – I’m not sure. This is probably my opinion. I should really check this with my support coordinator. But from my opinion, it felt like it was the NDIS really heard my voice in regards to wanting to live independently as opposed to pushing for the disability only. And I felt that that was really good because of the fact that, you know, that is the point of independent living, is that independent life, regardless of your disability.

**GT:** Absolutely. And I want to just reflect on your experiences with the SDA provider. And just get a sense for what was it that your SDA provider did to help you to transition? And maybe what did they have – you know, what things work well and what things could have been done better as something that providers might need to learn from your experience?

**Belinda:** One thing I should just say, George, that I kind of found out who my SDA provider was about a week ago, which is really quite –

**GT:** Oh, okay.

**Belinda:** – strange. And let me explain that –

**GT:** Can you explain to us –

**Belinda:** Yeah, because that doesn’t quite make sense, does it? We were working I think with a developer who I thought was our SDA provider all along, until I was told in a meeting a week ago that this other company was our SDA provider. So if we’re talking about this other company as our SDA provider, I didn’t have any contact whatsoever with them until I signed my original rental agreement. So I had no contact whatsoever with them. And I’ve had very minimum contact with them since.

Now, if I go back to the SDA developer who I thought was my SDA provider, they were actually quite good. I was in contact with them quite a lot before I moved in, because we had to do modifications to the benches and I needed a few other things changed to suit myself, to suit my needs around the apartment. And they were quite good. So we kind of have this 2 SDA providers. One did really nothing and one that was really quite good.

**GT:** When you say you have 2 SDA providers, it was the same apartment, right? But what – I guess what you’re saying is that some providers might outsource their tenancy management side and is that the model of where you’re living?

**Belinda:** Well, that’s what I thought the model was. And I always assumed that, but Kim can probably answer this as well, because I actually asked in this meeting – this group meeting we had last week, “When did you become our SDA provider?” And they said, “We’ve always been your SDA provider ”

**Kim:** We always thought the builder all along was the SDA provider. And the housing agent who collects our bill and – collects our rent, sorry, was the – just an agent, like as if, you know –

**Belinda:** Like a real estate agent.

**Kim:** Real estate agent. But that real estate agent happens to be the SDA provider. So that wasn’t really clear. That wasn’t clear to us right from the beginning, George.

**Belinda:** So –

**GT:** So there’s one bit of feedback, that it’s important that people know who’s responsible for what and –

**Kim:** Correct.

**GT:** – what the relationship is. And I guess it’s really important that you know who to go to if you’re not happy, right?

**Belinda:** Yep. And I mean, I always knew to go – see, I’ve got a history of renting, so I always knew to go to the real estate agent if we had any maintenance issues and things like that. And that’s what we would do with this company that now says they’re our SDA provider. So it would have been really good at the start to know exactly what each company was called.

**Kim:** Yeah.

**Belinda:** Because like I said, I do have the history of rentals, so I guess I applied that to this situation. And maybe I got it wrong doing that.

**GT:** Yeah, yeah. Well, it sounds like it was quite confusing.

**Belinda:** Yeah.

**GT:** So let’s talk about life as a tenant then a consumer of SDA. What are your rights as a tenant? What can you expect from your SDA provider?

**Belinda:** I always expect or want just what everyone else has. In terms of – like I said, I’ve got the history of rental. So I want something similar to that. I want it to sort of be my home that I can modify myself, which I guess is a little bit more than what you can do in rentals. So the most important thing that I want is obviously choice and control. It’s choice and control of my supports. Choice and control of the things I do around my apartment. Yeah, that’s a really big thing for me, choice and control.

**GT:** Yeah, so you want to be the one that makes the decisions?

**Belinda:** Yeah. This is my home, George.

**GT:** Yeah, OK.

**Belinda:** I want to be able to – I want to be the queen of my domain, George. It’s what I want to be.

**GT:** Absolutely. Kim?

**Kim:** Yep. I completely agree with Belinda because that’s exactly where I stand with it too. I think SDA housing is not a short-term rental for most of us. It’s our life. My understanding, it’s going to be funded through the NDIS for 20 years, so those who are living in SDA will look at this as a long-term approach. And SDA providers, giving us the opportunity to put up paintings, put up pictures on our walls. Not necessarily do huge modifications to our own property without permission, but being able to make it home is really important. I think the SDA provider in our case is really good at allowing that. For me, the choice and control is the biggest part, and I think that in itself is not what I’m concerned about in regards to the SDA provider, but definitely around the SIL provider to give us that choice around who comes into our home, how our care plan is delivered, et cetera.

**GT:** Yeah, that’s right. The concept of choice and control, it can be as simple as, you know, what pictures you put on your wall, but it can also come down to what you’ve just said, Kim, and that’s who comes into your home. Right? And delivers very personal support. And that ultimately you don’t have choice and control if those decisions are being made by another person, right?

**Kim:** Correct. Yep.

**Belinda:** Yep. Definitely.

**GT:** So do you think that this is something that some SDA providers can sometimes struggle with? Or not quite get their head around? And do you have any sort of examples of that?

**Kim:** Definitely. I think sometimes some SDAs can probably – and you both can correct me if I’m wrong – could fall back into the old model of care whereby the SDA and SIL provider is one provider. In our case, they are 2 separate providers. I think they need to know clearly that we’re in a SDA model of care – sorry, accommodation whereby the SDA provider and SIL provider are independent from each other and therefore there should be clear lines of that in terms of there’ll be zero conflict of interest.

**Belinda:** Our SDA provider made the decision on who our SIL provider would be before we moved in. And we had to agree to that SIL provider to be able to move into our apartment. So there was no real choice and control as to who our SIL provider would be. We had no choice at all. We were told who our SIL provider would be. And while they’re 2 different companies, they do have a partnership that extends over more than 1 SDA property. So while they are separate, there is a relationship which can be problematic. Especially if you don’t get a choice of who your SIL provider will be. I find that problematic.

**GT:** Because I just want to really explain that issue a bit more, maybe with respect to the need for conflicts of interest to be addressed, but what I’m thinking though is like when we’re talking about having choice over our lives, it really is around being able to say thank you for recommending this provider. It’s not really working for me. Can I – not can I. I will now make the choice to find another provider that is more suited to my needs. And that having that conversation is one that doesn’t affect your tenancy. One that you can have openly and honestly and that can lead to an outcome where you’re deciding who comes into your home, right?

**Kim:** Yep.

**GT:** It’s really that basic.

**Belinda:** Yeah, and we didn’t get that choice. And also, when we moved in, we had to agree to have the SIL company provide us with all our individual one-on-one personal care shifts within our house. So they were also doing our personal care shifts and our emergency backup service. So they were doing basically all our personal care. That wasn’t great.

**GT:** Tell people who are listening why that doesn’t work?

**Belinda:** Because you just don’t get choice of who you work with or who works with you. You don’t really get a choice of who comes into your apartment. You have to use the support workers that they provide you with and they don’t like you saying, “I would like to have this person work with me,” when they want you to work with another person. They are actually quite – try to push back on that a lot. And so I personally –

**GT:** Belinda, doesn’t it do – isn’t it more than that though, doesn’t that create a power situation where if for example the provider knows that they can be changed or if they know that they – the consumer can say, “Sorry, but this isn’t working for me,” doesn’t that change the dynamic in a really positive way for the consumer?

**Belinda:** It should, but it didn’t really work like that here. About a year ago, I said I wanted my daily supports away from this SIL provider, and the SIL provider came back with, “You can’t take away your supports. So your one-on-one support is with us because we have a written agreement and a contract signed with your SDA provider to provide all of your personal care. So you’re not – you can’t do that, Belinda. You have to have all your care with us.” And so –

**GT:** So all of a sudden your rights as a consumer are not worth anything, are they?

**Belinda:** Nope. We were not in the position of power in that situation. The SIL provider exercised all the power that they could against us. Yeah, it was really, really quite stressful. I got quite sick with it and I had to go to cardiologists and all sorts of things because of the stress it was putting on my heart. So it was quite a fight and it’s – yeah.

**GT:** I really appreciate you sharing that, and I’m sorry that you went through that. I know that it’s very, very stressful when people like us who depend on others for really personal aspects of our lives that people don’t understand how key – how central it is and how vital it is that we have a say – and you know, not have a say, have control over who provides our support. And I’m very sorry that you had to go through that. It would have been very unpleasant. And it sounds like you have resolved that now, is that right?

**Belinda:** Yeah. I had to go through a lot of complaints process to actually get anything done. But eventually people started to listen. And after going to the NDIS Safeguards Commission I was then approached by the SDA provider who actually asked, well, you know what was going on. I told them. And they did eventually – and when I say eventually, this was February this year, I got a new NDIS plan that said I could have anyone I wanted for my one-on-ones. So finally, after almost 2 years, I did get my one-on-ones away from the SIL provider. And now I have complete control of who comes in and does my support, so it’s so much better. And now I can basically live the life I want to with the supports in place that allow me to do that.

**GT:** Fantastic. Isn't that what it’s all about?

**Belinda:** Yep. And it’s what it should be about. It’s what we all hope it’s about, so we definitely, definitely want it to be about that.

**Kim:** And it looks like it’s kind of – our choice and control is kind of given to us when we go for a fight. That’s what’s happened. As opposed to you have the right to choice and control right from the beginning. And I think that, just to what Belinda said before was that it kind of started right from the beginning, which is when we’re being given a SIL provider as opposed to being given the opportunity to choose who the SIL provider is. And it might be just a matter of the developer and time restraints they had where they had to get the tenants in, they need to get a SIL provider straight away. They didn’t have time to waste and they just appointed someone. But as a result of that, that’s kind of like had a knock on effect to our lives. And who will provide that – the support. And I’m in a very similar situation to Belinda. So we both fight for our choice and control. And managed to get that through this year. I got mine at the end of last year where I’m able to have full control of who comes in for my one-to-one care.

**GT:** Well done, guys. And we need to recognise that not everyone has that ability, right? To speak up for themselves. So it’s really important that the SDA providers set things up well from the beginning to maximise choice and control. And I think that the point that you’ve made there, Kim, is a really important one, that the provider probably didn’t realise what the consequences would be for your life. And it’s really only through listening, yeah? Like listening carefully to what you’re saying that they’ve learnt that hang on, this isn’t right. And let’s do it better.

**Kim:** Can I just say, I know that – can I say in terms of listening, George, is they weren’t only just listening to us. We had to bring in the NDIS and the Complaint Commission and an army of people to kind of get them to listen. So they eventually listened basically is what it’s –

**Belinda:** It took a little while.

**Kim:** It took a while.

**GT:** And this point – what you’re saying is that it shouldn’t – you shouldn’t have to do that, right?

**Kim:** Yep.

**Belinda:** Yep.

**GT:** You should be able to sit down with your provider and say, “Hey, provider. This is what I want. Can you listen to what I’m saying?” And in the end, you’re the boss, right?

**Kim:** Yep.

**GT:** You need to be the boss. It’s your life.

**Belinda:** And I think they also need to be open to change as well, because as you go through the years, your situation is going to change. And so it’s great to have something set up at the very beginning but they’ve also got to remember that maybe a year in, maybe 2 years in, maybe – whatever, people’s lives change. So you may need different supports. You may need different setups. I think it’s important that just remember – for them to remember that disability doesn’t necessarily stay the same. You may need different things over time. So yes, listen at the beginning, listen in the middle, listen after 3 years’ time. Just always listen to your tenants.

**Kim:** Yep.

**GT:** That’s a fantastic message. Are there any other things that you’d like to say to any of the SDA providers that might be listening in terms of advice on how to make sure that they respect your rights as a consumer?

**Belinda:** Yeah, I’ll just say one thing that I always say when I’m asked what advice would you give to SDA providers. And one of the biggest things is know your tenants. I mean, know their support needs, but also know them as people. Because there’s various different things that can affect how they live.

And I’ll give you an example, George. I’m a vegetarian. And I don’t know if my provider ever knew that about me. Because my apartment is directly – and I meant directly, it’s one floor up – from the communal barbeque. And it’s really – it’s not a great time to be a vegetarian in my apartment during summer when everyone’s out there barbequing their steaks and their sausages and whatever.

**GT:** Oh no. That would be awful for you. But you know what’s funny? I love the smell of barbeque. I can’t eat it, but I love it, right? And so you know, I should be there, not you.

**Belinda:** Yeah. You should be here. You should be here smelling the barbeques every second night, George. You’d love it. You'd think it’s amazing. I have to keep my door shut and although I was lucky with COVID our communal area was closed for quite a few months, so I got a bit of a reprieve there and was able to have my doors open and enjoy the balcony, but yeah, it’s open again now, so I’m expecting a few barbeques to happen once the –

**GT:** But what you’re saying –

**Belinda:** – weather picks up.

**GT:** I think that point is really well made, that you’re not just your disability. You’re a woman, you’re a vegetarian, you’re – I don’t know what else you are. You’re an actor, you like Audrey Hepburn I noticed.

**Belinda:** Yeah.

**GT:** Observing you in your apartment. So get to know the person, absolutely. And that they’re more than their disability.

**Belinda:** Yep. Support needs are important, but also who we are as people is very important as well.

**GT:** How about you, Kim?

**Kim:** I completely agree with that. Well, now that we kind of know who the SDA provider, more so I think that that is their job to really understand us as people. And to be responsive and check in. I do want to just go back about a couple of steps in terms of before moving in. One of the things that the SDA providers didn’t – well, I don’t know if it’s – okay, it’s the builder, but it is the SDA provider’s responsibility in our case, is to do a proper OT assessment on our home. So I know that at the beginning of our podcast, I did say it is fantastic, it has been built to the standard that we needed, but however before we moved in, we had a quick – I’m not sure if you remember this, Belinda, but we had a quick OT come in with the builders whereby they were to check kind of like how everything was built to our specific needs. During that time, I remember it wasn’t taken very seriously in terms of that assessment. And that’s the feel I got, because I was there to really get a proper OT assessment.

I gave the feedback that things needed to be changed, like the bench of the kitchen bench, add in pull down shelves so I can reach the top shelves. Remove carpet from my bedroom because I’m in a manual wheelchair, so that’s really hard for my shoulders. And things like that didn’t really get listened to right from the beginning, from a builder’s/SDA provider’s perspective. I think that in itself has caused a bit of problems over time, because when I request for it now, I have to go through the whole process again where an OT needs to come out and do an assessment, they need to approve whether these modifications can happen, et cetera. So –

**GT:** And I think that again it goes back to listening to the individual and what they need, and recognising that SDA providers don’t know everything. And also, we’re all different, right? Like you need floorboards, someone else might need carpet because their feet get cold. Right? I don’t know. And recognising that to be a good provider, you need to know what your tenant needs are and do what you can. What’s reasonable – we love that word, don’t we? What’s reasonable to make sure that the person is happy.

**Belinda:** Yeah, there’s some things also that they did miss in my apartment. For example, in my kitchen I’ve only got I think 1 power point, maybe 2. But no power points up 1 end of my kitchen. Except for 1 that’s right up in the top at the back of the top cupboard, that even some of my support workers can’t reach. So you know, that should be a no-brainer that that power point shouldn’t be up there, it should be down lower. But yeah, that seemed to have been missed in my apartment.

**Kim:** So check in on the tenants at the beginning, midway, and even, like Belinda said, 3 years down the track to see is this working for you? Can we help to make these changes? And yeah, so having that relationship with the tenants to really understand them as individuals and their needs as well.

**Belinda:** Yeah, because I’ve definitely changed now, I’ll get that power point down lower. And I also hate carpet in my bedroom, and I’ve got carpet in my bedroom. So I’d love that to go. If that could go, that would be perfect. But I don’t know if it can or not. I just don’t like carpet much. And I have my reasons for that too, but I can’t really say them here.

**GT:** The interesting thing is that the SDA – you know, the building standards might say nothing about carpet, right? And you need to listen to the person.

**Kim:** Correct.

**GT:** That is where you’ll learn what you need to do.

**Belinda:** And it’s an interesting thing, because I didn’t know – before I moved in here, I saw carpet there. I was like, oh no, that’s terrible. But I didn’t even know, because I was very new, that I could ask for maybe the carpet to be removed before I moved in. So that’s something I didn’t know that I could possibly do. So I just kept quiet and it stayed there. I kind of wish I spoke up a little bit at the time, but I didn’t. I actually didn’t know I could.

**GT:** So what providers need to do is let tenants know what their options are and –

**Belinda:** Yep.

**GT:** And ask them what can they do to make this house safe, comfortable, and suited to your needs.

**Belinda:** Yeah.

**GT:** It’s like any consumer customer relationship. You need to ask people what works for them, what suits them.

**Belinda:** Yeah. I did ask for a TV point in my bedroom to be changed because it originally was in my wardrobe, which is not where I want to keep my TV. I’d rather keep my clothes in my wardrobe. So I asked them to put it to the side. And our tech guy said: “Oh no, that can’t be done. That can’t be done.” My SDA developer said: “Yeah, it can be.” And it was done. So there was a little bit of a fight even to get the TV point moved. So I didn’t even try with the carpet. I thought, you know – I didn’t think I could because it’s already been laid and that would have been an even bigger job, so yeah.

**Kim:** I requested for the carpets to be removed after it was installed, but I actually requested it before the apartment was built, so they didn’t listen and then I went into the assessment that day. I remember looking at the apartment and I said: “Hang on, there should be no carpet here.” And I just made sure that they removed those carpets, because it puts a lot of strain on the shoulder, especially in a manual wheelchair, and it’s a nightmare, especially if you’re coming out of the shower into wet carpet. So those things need to be considered I think well in advance. It will save the SDA providers loads of money and time as well.

**Belinda:** Yep.

**GT:** Are there any final words before we wrap it up?

**Belinda:** Know your tenants. That’s all – was my final words. Know your tenants.

**GT:** Perfect. Kim?

**Kim:** Know your tenants and yeah, exactly what Belinda said. Know your tenants and know what their rights – and let them exercise their choice and control.

**Belinda:** Yeah, know what their needs are beyond their disability as well. With their disability and beyond it.

**GT:** Those are really great messages. And I’ve really enjoyed our chat. Thanks for coming on the show.

**Belinda:** Thanks for having us, George. It was great.

**Kim:** Thank you.

**GT:** That’s all we have time for on today’s episode of Reasonable and Necessary, brought to you by the Summer Foundation. If you’ve missed an episode, check out the Summer Foundation website where you’ll find a list of previous podcasts and transcripts, as well as our latest info and resources. Thanks so much for listening. And until next time, stay well and reasonable.