I have only just discovered this project so my response will be short. In terms of Human Capital, we need to make sure we have inclusive workplaces for people of all ages, backgrounds and levels of capability. That also means fully accessible, universally designed buildings and spaces, and public transport. The Commission should include the costing of NOT having universally designed built, digital and service environments. I believe some work has been done before by the Commission.

Related to this is the fact that we are still designing homes as if no-one is going to grow old, but if they are, they are to be shunted off to age segregated living. This is in spite of the research showing older people want to age in their current home and it is a cheaper way to provide aged care services. Homes that do not help people to remain independent are a burden on whole households (around 35%). Research (see Carnemolla) shows that care hours go down when home modifications are in place. These modifications are partially funded by government. We need the property industry to come to the party on this one. The ABCB has a RIS underway. The Commission should acquaint itself with the status of this project.

If the previous Minister for Planning (Minister Roberts) can apply universal design across all play spaces in NSW, because it allows everyone to get out and about and enjoy community facilities, it is only one more step to include this process in all planning. Currently, lip service is given to universal design in some policies, but the underpinning principles are not well understood. Universal Design is not a product, it is a design thinking process. And let us not forget that Australia's National Disability Strategy cites universal design as a means to create greater inclusion across society - a very good way to improve human capacity as well as meeting our obligations under the UN Convention on the Rights of Persons with Disability. With an ageing population (43% of people with disability) we cannot afford to plan without considering the whole population holistically.

Thank you for the opportunity to comment. I would like to contribute more but time has run out.