

COMMON EQUITY NSW

Newsletter

SUMMER EDITION // FEBRUARY 2022

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COMMON EQUITY
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Do you have a story to tell?

Let the sector know what your Co-op has been doing!

Contact nicole@commonequity.com.au or call 02 9356 9223.

Cover Photo

The cover photo Diver is by Ningana Co-op artist Tim Kyle currently being displayed at the Maritime Museum, Sydney.

The artist has worked closely with the museum to position the work looking out over the waters of Darling Harbour (Tumbalong) in Gadigal Country to mark the United Nations Decade of Ocean Science for Sustainable Development (2021–2030).

Cover photo credit: Liz Bradshaw.

Artist's statement

At an overall height of 4.5 metres the piece presents as a metaphor for anonymity and introspection. The sculpted suit acts as a symbolic armour serving to reinforce his isolation. The scale elevates the figure's melancholic presence, while retaining the formal elements of traditional sculptural language.

Acknowledgement of Country

We acknowledge the traditional owners of the land throughout Australia and pay our respects to them, their culture and their Elders, past, present and emerging. Always was, always will be Aboriginal land.



A message from the CEO

Welcome to our Summer 2022 edition of the Newsletter. As mentioned previously these newsletters look to profile our Co-operative Housing sector and its members, keep you up to date with key Common Equity projects and initiatives and help us communicate and connect with each other.

This is the first Newsletter which has been put together by our editorial board consisting of a mix of Co-op members and a tenant from a Direct Managed property – Liz, Wayne and Loretta together with Nicole Stevens, Common Equity's Communications Officer. A big thanks to them for their great work and input.

As always, we welcome any contributions and ideas about articles and information you think relevant for future Newsletter editions. Perhaps you'd like to be part of the editorial board? Don't hesitate to contact Nicole if you'd like to be involved.

Unfortunately, we face what looks like another challenging year with the COVID-19 pandemic.

Despite this on-going crisis I continually hear stories from our sector about the value of Co-op Housing, how it provides a strong network of support that helps members and tenants better cope and remain resilient during these difficult times.

I hope this Newsletter contributes to this connection and you find it a good read.

Nick Sabel, CEO

Learn about our editorial Board Members



Nicole Stevens

We are very excited about this new initiative and in my role as the Communications Officer I will be chairing the meetings and supporting the Editorial Board members if required.

Convening this Editorial Board aligns with a range of our Business Plan goals including: promoting Co-operative Housing, fostering communication as well as strengthening our relationship with Co-op members and tenants.



Wayne Stamp

I have been involved in the Co-operative housing sector in NSW for over 25 years as a long-standing member of Planet X. During this time, I have undertaken volunteer and paid work at both ARCH and CENSW.

Most recently, I was a part of the application process for the Social Sector Transformation Fund offered by the Department of Communities and Justice (DCJ) to improve digital literacy in community organisations. I wrote the first draft of the successfully funded project called the CCC (CENSW Co-operative Connect) which is currently being piloted by 6 Co-ops across NSW.

With social housing on the political agenda, and with the national research project underway ("Articulating Value in Co-operative Housing"), it is perhaps time to make a fuss. The revival of the CENSW Newsletter (with an editorial committee) is both vital and timely. The Newsletter will provide an opportunity for considered discussions of Co-operative Housing politics, and for contributions from you about the experiences of Co-operative living.

I hope that my ongoing experience within both Planet X and with the NSW sector might contribute to the "fuss" of this magazine, fussing for Co-operative Housing, fussing for growth and renewal.

"The Newsletter will provide an opportunity for larger and considered discussions of Co-operative housing politics, and for contributions from you about the experiences of Co-operative living."



Loretta Hynes

I am a mother of two children who are now in their twenties. I especially enjoy creative writing, swimming and portraiture.

I have worked in the human services domain for many years particularly in the area of mental and emotional well-being. I have also worked in child protection, tutoring in English literacy and end of life care.

My psychotherapy training has helped me appreciate that listening is the greater part of communication. It is a healing and creative force when we are truly present with each other.

It is on this basis that I joined the Editorial Board for CENSW's Newsletter. I have been happily living in an all women's direct managed complex for over two years now and thought there may be interest amongst others to form interactive and recreational groups.

"If I had a motto, it would be: Commit, focus and do with love. I may not always live up to it but it is worth aiming for."



Liz Bradshaw

I am an artist and cultural researcher; have taught art and design in Sydney and in the UK; and have worked on many collaborative art projects. For almost 20 years I have been involved in education activism that supports LGBTQI young people, and young people with disabilities, in higher education and creative practice.

I currently teach projects in sustainable design at the University of New South Wales Art Design and Architecture Faculty and hope to contribute to the many solutions for sustainable housing in the context of the climate crisis. I mean sustainability in the broadest terms: both the ongoing functioning of Co-operative housing, but also to be an ethical and environmentally responsible model of housing, that in turn empowers individuals and communities to live in ways that are carbon negative.

I joined the Extended Family Housing Co-operative earlier this year, so am very new to the Co-operative sector, although I have participated in food Co-ops in the past.

I am looking forward to bringing my experience in other fields to the community I have joined.

"I hope the Newsletter can be a venue for the sharing of knowledge and experience, and a springboard for advocacy for the future".

All Nations Chairperson's Report



"It was a challenging year for our members (as it was for many), with health and wellbeing implications across our membership. As all of our members live alone, isolation was a large factor in this. However, despite the challenges, All Nations have continued to work towards our goal of securing Co-operative housing properties for our 6 active members."

We continue to work closely with CENSW to pursue formal avenues to secure co-op housing, this has included:

- A Housing Needs Summary document and All Nations' Updated Review developed for distribution
- Formal discussions held with other Community Housing Providers (CHPs) and proposals developed, to initiate a partnership arrangement for shared management with an allocation of 8-10 housing outcomes.
- Initial approaches last year were not successful in achieving our goal; however, we will continue to contact CHPs to consider our proposal.
- We continue to remain in contact with the Department of Communities and Justice (DCJ)

regarding the continued needs of All Nations and our interest in any upcoming opportunities.

- We lodged a tender submission for the Prince's Quarter development in Glebe. While Common Equity received positive feedback on the submission, we were unfortunately unsuccessful in this instance. This would have been an excellent opportunity not only for All Nations but also other Co-operatives. The proposed program was to facilitate diverse housing outcomes while providing All Nations with the long-term, secure and safe accommodation we are working toward.
- 2021 was a new year for All Nations, which would have held promise had it not been for a second lockdown. However, it did lead to other avenues for pursuing housing opportunities.

- We recently, with the help of CENSW, lodged a submission to the women's summit held earlier in 2021 outlining the benefits of Co-operative Housing. All Nations Housing Co-operative was part of the solution to safety for Transgender Women.
- All Nations/CENSW set up an Action Plan to keep track of this year's activities which included securing properties within larger redevelopment sites (Waterloo, Eveleigh, Redfern).
- We also looked at financial modelling to determine the cost for a build or a purchase of 10 x 1 bedroom + common room.
- We met with counsellor Jess Scully (City of Sydney) who gave All Nations/CENSW other avenues for seeking a small grant to be used towards a build or for loan opportunities with certain financial institutions.
- CENSW will advocate for Co-operative Housing inclusion in any new developments through the City of Sydney and in the housing sector. Lastly, All Nations will continue to work closely with CENSW in our endeavors to secure housing.

Chantell Martin, Chair, All Nations Co-op

Note: I would like to thank Lisa Wilson-Whatley of CENSW for her undivided support to All Nations Housing. I would also like to thank Nick Sabel and CENSW as a whole for all their unwavering support and guidance over the years. We are truly grateful for all you have done.



All Nations Housing Co-op

STAFF PROFILE

Matt Spanko,

Co-operative Development Manager



What attracted you to the Co-op Development Manager role?

I was interested in the opportunity to work in a not-for-profit housing provider, I am keen to grow awareness of the Co-op Housing sector overall. As well as working with volunteers and knowing the value they bring to any community.

What is your understanding of housing co-operatives and your experience in this area?

My direct experience in housing co-ops is minimal, however, I worked with DCJ in 2020 on a project to increase housing support during COVID and in the Salvation Army housing and homeless portfolio.

Where have you worked before you joined CENSW?

I have worked predominately in the disability and community services sector for 25 years. The last four years I worked for 3Bridges Community, which provides support to a range of people including through the Out of School Hours (OOSH) program, home modification, youth and ageing.

What experience and skills do you bring to the role?

My strengths lie in being calm, personable and organised. My management experience will support the team and assist in us moving forward.

New Board Members

We were pleased to welcome two new Board Member Directors who were voted in at the November 2021 AGM and a new Board Observer role.



Jill Martin (Board Member)

Jill has been a member of the Albury Co-op since 1992 and moved into her newly constructed home in 1994. Albury Co-op has grown from 9 homes to now numbering 19. Over the years Jill has been an active member holding positions of President, Secretary, Treasurer and is currently on the Co-op Board. Jill has two children who grew up in the Co-op and have now made their own way in the real world, she also has two grandchildren. Jill's hobbies include dancing, reading, genealogy and visits to the gym to maintain fitness and good health. She is looking forward to her new role of Member Director on the Board of CENSW and contributing to discussions.



Lakshmi Venkat (Board Member)

Lakshmi has been an active member of Emoh Ruo Co-op since 2015, attending meetings regularly and CENSW forums and sector meetings. This experience has provided Lakshmi with a great foundational knowledge about Co-operative Housing visions and goals and motivated her to become a Member Director. Lakshmi is a teacher by profession and likes to take part in friendly discussions on various social topics and enjoys swimming for leisure. Lately, she has started cultivating her interest in Bharatanatyam which is a traditional form of Indian dance. Lakshmi looks forward to the coming year as a Member Director and the opportunity to engage with Co-op life, visions and goals of affordable housing for people in need.



Manasi Kogekar (Board Observer)

Manasi has joined the Board as part of the Observership Program which gives aspiring directors an opportunity to observe boardroom life up close and gives participants board director experience.

Manasi has extensive experience working with international NGOs, grassroots organisations and social enterprises across the Asia-Pacific. She is passionate about promoting the rights and participation of women, children and youth, and other marginalised groups. Manasi is the Senior Development Manager – Trusts and Foundations at Macquarie University. She holds a Masters in International Relations and Human Rights from the University of Auckland.



Working
together
for better
outcomes
for all...

PROGRESS REPORT

Company Co-operative Agreement (CCA) Review

The CCA Working Group has continued to meet to review the CCA throughout 2021.

After the revision of the company rent methodology during 2020, the next step for the Working Group was to review the shared responsibilities and obligations outlined in the CCA for both Common Equity and Co-ops. In the main the Working Group has found these responsibilities and obligations remain appropriate and applicable with some minor clarifications around wording.

However, the other factor impacting on the review process of the CCA has been the introduction of Land and Housing Corporation's (LAHC) new 20-year lease. This was

rolled out to Tier 1 Community Housing Provider's (CHP's) last year and now Tier 2 CHP's (like Common Equity) have been invited to apply. The 20-year lease whilst providing more security of tenure and some benefits to securing private finance also places more responsibilities on CHP's particularly around asset management, compliance and reporting.

After much deliberation including discussions with the Working Group the Board of Common Equity decided to apply for the new 20-year lease. Despite the increased obligations to LAHC, a longer lease will importantly provide increased security of tenure for the sector and will demonstrate our on-going maturity as a CHP.

The 20-year lease will likely impact the form and structure of the CCA. We are obtaining pro bono legal advice from Clifford Chance Lawyers who are reviewing the 20-year lease and determining how best to represent this in the CCA. Once this legal advice is received Common Equity and the Working Group will review the CCA again and any proposed changes or impacts will be brought to the broader sector for discussion and clarification. We expect this to occur during the first half of 2022.

I express continued thanks and appreciation to Working Group members for their on-going assistance and thoughtful contributions to the CCA Review.

For further information about the progress on the CCA review contact Nick Sabel, CEO at nick@commonequity.com.au



New Co-op Member Journey

What it's like joining a Co-op during the pandemic? New member of the Extended Family Housing Co-operative Emily shares her thoughts with Liz Bradshaw. Emily joined the Co-op mid-2021 along with her husband Matt, and two young daughters.

'The most significant thing that joining the Co-op has done for us is giving us housing security.'

How did you come to be a new member of the Extended Family Housing Co-op?

We first heard of the Co-op over a year ago from my husband's then co-worker, who is a current Co-op member. She encouraged us to apply when a house became available, and while our application was not successful at the time, in June last year we were offered the opportunity to apply for another house. After viewing the property and being interviewed by a few members, our application was successful.

What was it like to move during lockdown?

It was incredibly hard. The fortnight before moving day was filled with anxiety, as we were extremely worried about being identified as Covid close contacts and being forced to isolate. Packing, moving, and unpacking with two small children and no support was so difficult and took significantly longer in lockdown. It was also sad to move to our lovely new neighbourhood and not be able to experience it to the fullest, or to meet the locals. I socialised most with the other children at the local playgrounds as the adults often stood back. But we are still so grateful to have lived out most of that lockdown in our current place rather than our previous one.

How has being in the Co-op made a difference in your life?

The most significant thing that joining the Co-op has done for us is giving us housing security.

We have been renting in Sydney for almost 9 years now, and even though we have never been late paying rent, have never damaged property, we've never lived more than 2 years in the same property. We've dealt with landlords raising rents above market rate, battled mould and pest infestations, argued with Real Estate Agents who tried to do a number of illegal things, and once had a landlord threaten to evict us if we took them to NCAT to force them to do necessary repairs.

We have always been working towards home ownership so that our family could have housing security, but in the last few years as prices rise quicker than our ability to save for a deposit, and rising rents reduced our ability to save, we have come to accept this isn't a reality for us in Sydney anymore. We were considering moving to Tasmania but we were hesitant to do this, as it would move our girls away from their very loving and involved grandparents. Joining the Co-op has allowed us to stay in Sydney where we can keep our family together. Having a stable home also allows us to settle into and

contribute to the local community and keep our daughters in the local day-care (and eventually schools) without worrying about having to move them every few years.

Being in the Co-op also gives us financial stability. Not only are we protected from ever increasing rent, we have the reassurance that if we have a drop in income (like we did in 2020 due to Covid) that our rent can be temporarily dropped and we aren't at risk of eviction. Knowing we have this backup is a huge relief to us.

Is there anything you didn't expect or imagine?

Probably the inner workings, and overall reach of the housing co-op community. While I had some knowledge about Affordable Rental Housing and how it is different from Social Housing, I didn't really know about or understand how a housing co-op would work until a few months ago.

What makes you feel part of the Co-op community?

Our monthly meetings do make me feel like a part of the Extended Family Co-op. So far meetings have been via Zoom only, but hopefully we can return to in-person meetings soon.

Sedgewick Co-op reflects on life in lockdown and beyond

Photo credits: Sedgewick Group



"Our solidarity and love for each other has shone through during the first pandemic lockdown and again in 2021. We ensure that we check on each other through Facebook Messenger, finding out if we are ok and doing some activities together virtually."

Charles Chan, Vice President & Head of Maintenance Committee



"Working from home was my biggest move in the history of COVID-19. Indeed YES, to mitigate the spread of the virus. I was able to perform both my Sedgewick Housing Co-operative tasks and office work duties with no barriers."

Joel Queyquep, Director & Maintenance Officer

"Life goes on, guavas are ripe, blooming flowers, plenty of vegetable, pandemic times"

Jimmy Lopez, Sedgewick President



"Being one of the tenants of Sedgewick Co-operative I must admit that I am missing my daughter who lives a bit far from me, but I am able to get in touch with her and my relatives far and near. I also managed to look after my health during NSW lockdown stay at home order. Just within our Co-op vicinity, I did walks and some stretching under the sun while wearing a mask for my own well-being and for my neighbours at Sedgewick Co-op protection. I love my neighbours."

Julie Dawang, tenant

"Living in the Sedgewick Community has been a blessing, full of joyful events and truly privileged to be surrounded with traditional Filipino Culture, Filipino traditions and deeply rooted beliefs where we as one community join together in prayer and in solidarity. Where brotherhood and sisterhood are natural and meaningful by way of life in the spirit of loving, caring, sharing of talents and abilities, the act of kindness, respect and continuous generosity for one another as a united community."

Living and growing within the Sedgewick Community has been a wonderful journey full of activities and always many things to learn from one another, there's never a dull moment."

Bebes and Czarina Noriega, tenants

"During periods of crises, the value of cooperation, solidarity, respect and initiative are almost a necessity and instruments for surviving Covid and the lockdown. These are no doubt evident in our community."

Our community is also united in keeping the community safe by following the government directives at all times. I'd say we have a pretty awesome community, we have Faith in God, and we keep calm and carry on! "

Flor Artus, Secretary

"During these COVID times, support and Co-operation is integral to our health & safety."

With our outside social lives slowing, our Co-operative has come together to provide human connection and mental support, and our beautiful gardens have provided us with bountiful choko, guava and calamansi harvests to share amongst us; and colourful flowers and lively birds to brighten us up."

Emma Bracerros, Public Officer



PROJECT UPDATE

Articulating Value in Housing Co-operatives



The *Articulating Value in Housing Co-operatives* research project was initiated in 2020 to assess and understand the social and economic value of Co-op Housing in Australia.

The project has a national focus and is being undertaken by a multi-disciplinary team from a range of universities, with A/Prof Louise Crabtree-Hayes, University of Western Sydney as the lead. The research team also includes Co-op member, Annette Maguire.

To date the committee (which includes 7 Co-op reps) has developed survey questions and tools in a robust manner to ensure issues will be investigated in depth. The project is federally funded and is taking place over a two-year period.

The aim of the project is to:

- Create an evidence base for the benefits and challenges of housing Co-operatives in Australia
- Identify how benefits are created
- Control for factors such as location, demographics etc
- Deliver the first national analysis of the sector; seen as of national benefit

Progress to date includes:

- Review of Co-ops' locations and governance arrangements to ensure representation across the diverse range of Co-ops and members was included
- Ethical approval has been secured
- Meetings with CHPs and Co-op representatives to refine the research tools have been held

Co-op involvement

Nationally a total of 45 Co-ops have been approached to undertake time-use surveys which aim to capture the hours and tasks/performed by Board members over a 12-week period; a statements of accounts will be submitted, a calendar of annual activities will be compiled and a short survey on housing stock will be conducted – *Participating Co-ops will be offered a \$200 Mastercard voucher to acknowledge their time contributing to the research.*

The research team is keen to hear from you!

The research team is aiming to recruit about 40 tenants to complete a survey that will examine the experience of Co-op life – *Tenants who complete the survey will go into the draw to win one of two \$200 Mastercard vouchers.*

One hour interviews will then be conducted with 30 Co-op members in order to gain a deeper insight into issues that are highlighted in the member surveys – *Participants will receive a \$20 gift voucher to acknowledge their time.*

To learn more or take part in the survey visit:

www.housingcoopresearch.org.au
or email Annette Maguire
annette.maguire@newcastle.edu.au

Thanks Manny!

The Guildford Multicultural Seniors complex has had the great privilege of having an onsite green thumb. Resident Manny has spent the past three and a half years tirelessly tending the large garden areas with amazing success.

The garden has provided an uplifting environment for all the residents to enjoy, assisting them in living and ageing well.



CO-OP FORUM ACTION PLAN

What you told us, how will this happen?

The Annual CENSW Co-op Forum was held in July 2021 as part of the Co-op Federation Assembly with 23 members representing 13 Co-ops attending the session in person.

Topics were chosen by attendees and votes were taken as to which top 3 would be discussed in smaller groups. Topics chosen were: Growth, Collaborations between CENSW and Co-ops and Changing Needs.

How to implement the Action items were developed by the groups and attendees were then asked to vote on each item.

We have highlighted the top 4 items that received the most votes and included details on how these will be achieved.

The full Forum Action Plan is available on the homepage of CENSW www.commonequity.com.au

Changing needs

15 votes

1. Under/over Occupancy

How to achieve (as told by you)

- Invite Co-ops to come together to discuss options
- Develop a policy framework of how to manage these issues
- Provide information to the sector/Co-op members
- Growth plan to incorporate under/over occupancy matters
- Waiting list to help get younger members in (Senior Co-ops share together)
- My Aged Care package support
- Tenant support

CENSW Actions (how we will achieve this)

- CENSW to facilitate ways for Co-ops to discuss options around this issue, e.g. Working Groups, consultation sessions, Tenant Support Program.
- Policy on Changing Needs of Tenants updated to include reference to under and over occupancy.

Growth

2. All Nations

How to achieve (as told by you)

- Continue to support and advocate and secure housing.

CENSW Actions (how we will achieve this)

- A key priority for CENSW. Included in current Business Plan

Changing needs

3. Maintenance

How to achieve (as told by you)

- Develop ageing co-op support plan
- Physicality + inspection of the properties to be fit for tenants, needs/analysis
- Changing needs asset management plan over 10 years
- Sustain the Co-op
- Membership provision
- Younger tenants/members

CENSW Actions (how we will achieve this)

- CENSW is developing an Ageing in Place strategy. This is included in our Business Plan. Many of these actions can be incorporated into this strategy.
- CENSW has a Strategic Asset Management Plan which looks at assessment management challenges and future needs.

Changing needs

4. Ageing in Place, physical retrofits

How to achieve (as told by you)

- Bathroom upgrades - grab rails, toilets, kitchens, accessible
- Internal and external
- Lifts, chair lifts
- Form a working group to organise

CENSW Actions (how we will achieve this)

- To be incorporated as part of Ageing in Place Strategy. Working Group already convened.



Join a local group, make connections...

Research has shown that positive and genuine interaction between people is vitally important for us to feel good about our lives. When that is combined with activities that are playful, self-expressive and even challenging, life becomes more enjoyable and varied.

Connecting with others in game oriented and playful ways is now being recognised as essential for our well-being. Generating enjoyable feelings and being actively engaged with others helps us to feel more whole. Isolation and loneliness are another epidemic many in the community have been living with for a long time. It does not have to continue that way.

Coming together in groups and sitting collectively to speak and be respectfully heard is an old way of fostering harmony and health within the individual and the community. Participating in such groups can bring many benefits.

There are countless possibilities to be explored, only limited by our imaginations, a women's circle, walking group, creative writing group, card playing - any suggestions are welcome!

Meet and connect with people in your neighbourhood and tenants from other co-ops as well as direct managed properties that have similar interests.

Initially these will be online with the intention of having face-to-face groups meetings in the future.

Please contact Loretta and let her know where your interests lie loretta.hynes03@gmail.com

COMMON EQUITY PROJECT UPDATE

CCC

Common Equity Co-op Connect

CENSW successfully received grant funding from the Department of Communities and Justice and Social Sector Transformation Fund in June 2021 aimed at helping the sector progress digital literacy.

A massive thank you to Wayne Stamp from Planet X who alerted us to the funding and assisted with developing a strong grant application.

Expressions of Interest were sent out and we received responses from 10 Co-ops.

Our selection criteria were informed by:

- Ensuring there was a good representation of regional, urban and Culturally and Linguistically Diverse Co-ops
- Including Co-ops not currently represented in other CENSW groups/initiative, e.g. Board, Working Groups etc.



Image credit: www.freepik.com

- Focusing on the outcome for each Co-op (e.g. maximum potential for upskilling)
- Having a good range of ages
- Having different Co-op sizes.

The successful applications were:

1. Kapiti-Bahayan Co-op
2. Albury Co-op
3. Ningana Co-op
4. Tamil Senior Citizen Co-op
5. North Coast Women's Co-op
6. Alpha House Artists Co-op

We are now in the design stage of the project after completing the 'Digital Literacy Survey' of training nominees from each Co-op.

This pilot program has two components:

1. IT equipment and software will be provided to the trial Co-ops to enable access and improve digital literacy for our members
2. The Member Portal on the CENSW website will be re-built into an accessible digital resource library.

Next steps are:

- Building of the website portal
- Purchasing of IT equipment.

This project is due for completion in June 2022. CENSW is hoping that this project will be the first step in the digital transformation of our service delivery.



COMMON EQUITY PROJECT UPDATE

Ageing in place

As the majority of the Co-op sector matures, there is growing concern around tenants' changing needs.

CENSW has had discussions with various Co-ops about this over the years and has been aware of issues such as accessibility, health care, and research that shows people live longer and healthier lives the longer they can stay in their own homes and communities. This is now a national preference with 77% of people over 50 saying

they wish to live in their communities and current homes as they age.

Last year, Christopher Ryan from Planet X started volunteering his time, looking into ageing in place resources that could assist tenants to stay in their homes and communities, and to live well while aging.

In 2021, CENSW formally commenced an Ageing in Place Working Group to look at how we can incorporate ageing in place needs into our policies and how we work. This group is currently an internal working group, with Chris Ryan as a Member Director representative. The immediate focus has been to review existing literature and toolkits within the sector and to understand what other Community Housing Providers are already doing in this area to see what we can learn.

CENSW will also consult with the sector, to help better inform this strategy.



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