



COMMON EQUITY
CO-OPERATIVE
HOUSING



2022 Annual Report

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Partner and Stakeholder Acknowledgement

We would like to thank all our stakeholders and partners for their ongoing support and commitment to Co-operative Housing now and into the future.

Australian Co-operative Housing Alliance (ACHA); Business Council of Co-operatives and Mutuals (BCCM); Clifford Chance Lawyers; Community Housing Industry Association; Community Housing Ltd (CHL); The Co-op Federation; The Department of Communities & Justice (DCJ); Department of Planning, Industry & Environment (DPIE); Land & Housing Corporation (LAHC); Specialist Disability Accommodation Alliance (SDAA); Supporting Independent Living Cooperative (SILC); University of Western Sydney (UWS); Your Link and all our Co-operatives, members and tenants.

Acknowledgement of Country

We respectfully acknowledge the traditional owners of the land we work on and the land where our Housing Co-operatives are located and pay our respects to their Elders, past, present and emerging.

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We do housing differently!

CENSW is the peak body and registered Tier 2 Community Housing Provider for Co-operative Housing in NSW. We have the privilege of working with 32 housing co-operatives across the state to deliver housing under the Co-operative Housing model.

Driven by self-determined, dedicated, and tenacious communities, Co-operative Housing has been going strong in NSW for 5 decades. Innovating on traditional community housing delivery, Co-operative Housing enables tenant lead housing by placing communities in control. Co-operative Housing provides more than just a roof over peoples' heads, social connection and active participation are the foundations of this model and the most highly reported benefit.

Now more than ever, Co-operative Housing has an important role in providing housing choice and diversity. With housing related issues at crisis point across Australia and NSW, Co-operative Housing offers a progressive response to the complexities and challenges being faced.

CENSW is committed to supporting, strengthening and growing Co-operative Housing across NSW so that more communities can benefit from this empowering community housing model.

Our Vision

Empower communities through Co-operative Housing.

Our Mission

To lead and grow Co-operative Housing for the independence and well-being of people and communities.

Our Values

Inclusion

Nurture a culture of respect, belonging and community, where diversity is embraced, and everyone is equal.

Integrity

Maintain the highest ethical standards by being fair, honest, accountable and transparent in our communications, relationships and decision making.

Quality

Strive for and achieve a high standard of service delivery through adaptability, due diligence and creative solutions.

Connection

Foster relationships to empower community participation and strengthen networks for people to feel heard and valued.

Our goals



Grow

Grow Co-operative Housing to increase choice and diversity for people wanting to be part of a secure sustainable community.

- Pursue new development and growth opportunities.
- Develop pathways and innovative models to increase the Co-operative Housing offer.
- Partner with others to create Co-operative Housing outcomes.



Enable

Enable Co-ops to be strong, independent and sustainable.

- Facilitate networking opportunities that foster communication, sharing of resources and cooperation between Co-ops.
- Harness and advance Co-op best practice.
- Enhance Co-op capacity to access grant funding that supports the sustainability and improved amenity of the sector.
- Support older people in Co-ops.



Service

Provide quality Co-op and tenant services.

- Embed responsive and high-quality customer service across our business.
- Strengthen our relationship with Co-ops.



Lead

Champion the impact and social value of Co-ops.

- Cultivate opportunities to promote the Co-op sector.
- Lead at a national level in promoting the social value of the Co-operative Housing model.
- Advocate and lobby for the advancement and continued growth of the Co-operative Housing sector.



Support

Support our people and improve workplace wellbeing.

- Embed fit for purpose, efficient and effective workplace practices.
- Build a stronger culture of trust and innovation through positive leadership and enhanced organisational values.

A message from our Chair & CEO

Reflecting on the 2021/2022 financial year, we know it has been another challenging time for many, including communities impacted by disasters both local and international. The devastating floods in northern NSW have exacerbated a housing crisis with vulnerable people on low incomes most affected. Rising housing costs, interest rates and limited rental supply are all creating an environment where the need for safe, secure and affordable housing is critical. For Common Equity NSW and the sector these events impact significantly on the context in which we operate. It also highlights the urgency for Co-operative Housing to be part of a multifaceted response to such diverse housing challenges.



Lobbying for Growth

Common Equity NSW has been advocating at federal and state levels to push for an increased presence of Co-operative Housing within the community housing supply. Co-operative Housing built around values of community, cooperation and inclusiveness has much to offer to help create a more diverse and equitable housing system.

Common Equity NSW is hopeful that a new federal government with a housing growth platform will implement policies to increase affordable housing supply. Locally, our goal is for more government support for Co-operative Housing across NSW from 2023 onward.

At CENSW we continue to support our Co-ops and advocate for growth. In 21/22 CENSW progressed work on a range of projects, many highlighted in this report.

We have advanced our Cabramatta project having finally achieved Development Application approval. A perfect storm of rising construction and finance costs caused some delays and required us to review how best to proceed. This long-awaited project will finally commence construction of 13 new Co-op Housing seniors' units occurring in late 2022.

We are awaiting confirmation of funding from the Department of Communities and Justice to develop a new Housing Co-operative for women and children escaping Domestic and Family Violence - to be located on our pre-existing land at Forster. We are undertaking preliminary

work on designs and developing relationships with support services in the area.

Building Capacity - Sector Training

We delivered a successful and well received digital training project with YourLink focussing on improving skills and knowledge on digital literacy for our older tenants and those from culturally diverse backgrounds. Funded by Multicultural NSW and delivered in partnership with Auburn Small Community Organisation Network. COVID impacts on the roll out of this project has highlighted the importance of continued training in this area to better equip us to engage through digital platforms.

Our pilot Common Equity NSW Co-op Connect project to improve IT capability and capacity across the sector continued with the development of a member portal on our website and training to Co-ops which will be delivered shortly.

We are developing a Positive Ageing Action Plan which will be released soon and discussed with the sector. This plan will better inform what we and Co-ops can do to support our ageing tenants/members.

Research - Valuing Co-operative Housing

Collaborating with Co-operative Peak Bodies across Australia, we have continued to work with the University of Western Sydney on the important Articulating Value in Housing Co-operatives research project. A special thank you to all our Co-ops who are participating. The outcomes from this research

will be critical to promote the value of Co-op Housing and better position the sector for further growth opportunities. A final report is due in 2023.

Operational Improvements & Board Activities

Organisationally we are strengthening our business to ensure the ongoing sustainability and efficacy of Common Equity NSW and the sector. This has included an organisational review and restructure to improve our internal operations and focus on improved service delivery.

Other steps undertaken by the Board include revision of our Risk Management Framework and structured reviews of our Strategic direction and annual Business Plan. These measures have established a strong platform for the future and place us in good stead in an increasing regulatory system and enable growth with the aid of financing (Cabramatta and Forster developments).

The Co-operative Company Agreement (CCA) review continues and sector consultation over the next year will be critical to the process. We aim to have a new fit for purpose agreement by July 2023.

We are pleased to report that we have commenced negotiations for a 20-year Head Lease for our properties with Land & Housing Corporation. While this adds to CENSW's risk profile we believe it is outweighed by the increased security of the longer-term Head Lease. This will be a real achievement for the sector updating arrangements from the current 3-year rolling head

lease agreements.

All this could not occur without the valuable contribution from our small but committed team. Over the past year we welcomed new team members Matt Spanko as our Co-op Development Manager and Nestor Suifi to a new Corporate Services Manager role, each bringing with them significant skills and experience to benefit the sector.

We were very proud to receive the Change Champion award from the Voice Project. This award recognises the effort and changes the team has made to improve our organisational culture over the past year.

Board Acknowledgements

The Board is proud of the team at CENSW who continue to work hard to improve service delivery to our Co-ops and tenants.

The Board also acknowledges the work of individual Housing Co-operatives in not only participating in management of their Co-ops but supporting each other as the COVID-19 risk has continued throughout the year and impacted on our ability to deliver the maintenance works as effectively as we planned.

The Board and sub-committees continue to ensure Common Equity NSW is well governed. Thank you to the contribution of all Board members but particularly Member Directors Chris, Jill and Lakshmi whose insight and lived experience keeps us focussed. Co-op member involvement on our Board is essential and aligns with Co-op principles



Nick Sabel - CEO
Carmen Osborne - Chair

of democratic member control and cooperation.

Although COVID-19 is still with us we are learning to adapt and it is wonderful to once again be meeting with Co-ops and tenants in person. The coming year promises to be just as challenging, but by working together Common Equity NSW and the sector can meet these challenges to provide a positive future for Co-operative Housing in NSW.

Key highlights 2021-22



Grow

- DA approved for 22 Units housing in Cabramatta (13 social and 9 affordable)
- Preparing for build of phase 1 of Cabramatta project - initial 13 units (for Vietnamese Seniors Co-op)
- Design and planning for up to 10+ Units in Forster (with local support services)



Lead

- Participation in ACHA and UWS project on Housing Co-ops in Australia
- Representations to Sydney City Council for inner city co-operative
- Made 14 submissions and representations to government and industry bodies.



Enable

- Digital Literacy Program: Funding from Multicultural NSW secured and program delivered in partnership with YourLink and ASCON
- Upskilled CENSW staff to provide coaching on Digital Literacy
- Common Equity NSW Co-op Connect (CCC) project: funding secured from DCJ, delivered to 6 pilot Co-ops in conjunction with IT support partners, Brennan and Proweb.



Support

- Review of organisational structure- resulting in better client focused structure with Client Services Manager and Corporate Services Manager to support internal business processes
- Developed and implemented COVID Strategic Plan to keep Co-ops, Tenants and Staff safe
- Participated in the Voice Survey and received Change Champion Award.



Service

- Delivered training sessions to 9 Co-ops to build governance/capacity
- Trialed using Zoom for delivery of Governance module training in a virtual setting
- Delivered 7 virtual Regional Meetings via Zoom for Co-ops
- Delivered 23 meetings (20 virtual and 3 face to face) with Co-ops to roll out Property Asset Management recommendations
- Improved internal business processes to provide better customer service across our business and upgraded risk management framework.

Fairfield Co-operative Housing Development

Our Fairfield development – being delivered in collaboration with Van Lang and Lac Viet Housing Co-operatives - is continuing to progress. Following a competitive tendering process, builder selection took place in September. Financing for the construction phase has been secured with Bank of Australia.

Unfortunately, the increased costs of materials being experienced nationally will mean some adjustments as we move through the construction phase. Likewise broader delays in materials supply chains have meant an adapted timeline for delivering the project. None the less, construction is due to commence before the end of 2022. It is a positive feeling to have reached this stage.

We continue to liaise with and be supported by the Department of Communities and Justice who have partially funded the project. This partnership will continue through to completion of the project next year.



Image: Architects impression

Co-ops getting digital!

Over the last year Common Equity NSW has been working on improving digital skills across the sector with two different projects, Common Equity Co-op Connect (CCC) and the Digital Confidence Project. The broad aim of these has been to increase digital literacy for both Common Equity and Co-ops.

The CCC Project is a pilot aiming to upgrade the technical skills of a group of Co-operatives who volunteered to be involved and had an identified need to improve their technological resources. These six Co-operatives took detailed surveys to determine their areas in need of improvement. Laptops were commissioned to meet the needs of the Co-operatives and training was delivered to cover a range of business level computer skills. An additional component of this project was the development of a portal on the CENSW website to

use for document sharing and storage. Each Co-op in the pilot was given access to a section of this portal to store their own Co-operative documents and a section pre-filled with documents provided by Common Equity NSW that they will need to conduct their business. The intention was to improve the technological infrastructure and increase the awareness of technological solutions to issues they might have with conducting Co-operative business, especially given the increasingly online state of the world given the



ongoing presence of COVID-19. There are plans to roll the portal out to other Co-ops in the future, and we encourage anyone interested in adopting it for their Co-op to get in touch.

The Digital Confidence Project has similar aims to the CCC Project, to improve the technological literacy of the Co-operatives generally, however with more of a bent for improving the confidence of older people in their use of mobile devices. We partnered with YourLink, an organisation that specialises in seniors training to design and deliver training sessions to Tamil Seniors', Kapit Bahayan, and the public that focussed on starting from the basics and working together to understand their barriers to technology and operating in an increasingly online world. We covered topics like saving and sharing photos, online healthcare services, and how to stay safe online. The training was well received and all participants reported an increase in their confidence using mobile devices afterwards. We would love to run more of these sessions in the future if we receive further funding.

Digital transformation continues to be a priority across the organisation and the sector more broadly as we work to discover the ways technological improvements can change the shape of community housing for tenants, Co-operatives, and providers.



Photos: Digital confidence session and attendees

"The training makes me feel confident to use my ipad"

"This is absolutely necessary for survival!"

Tamil Seniors Co-op members

A Tenant Support Program success story

Hazel was living in a direct managed property in Unanderra when she was referred to our Tenant Support Program (TSP). Hazel had been suffering from Alzheimer's for a while and was quite often losing her way home. She would often go missing for days. Her daughter contacted Common Equity NSW and we supported her to more suitable accommodation at Anglicare nursing home through the TSP program.

This was a positive outcome for this family and we helped navigate the system to make sure this was a smooth transition for Hazel and her family. Here are a few words from Hazel's daughter.

"I would just like to share with the Common Equity family my heartfelt gratitude to the amazing lifestyle and care that my mum received while living at the CENSW property in Unanderra. She is now in full time nursing care with Alzheimer's.

I wanted to take this time to thank the incredible staff at Common Equity for their patience and unfailing compassion. OMG I can't even imagine how many confusing phone calls you must have taken to get my mum into the needed care. If you need to know what community housing means, it's people like those who work at Common Equity. I've had to farewell my own home to take on the care of my dad in Old but will always be grateful to CENSW."

Co-operative living = Sustainable living!

North Coast Women's Housing Co-op
Sue Hird

"I have had the privilege of living in Co-op Housing for 16 years in the fabulous north coast. During this tenancy I have planted numerous trees as we have land with our houses. In collaboration with Byron Council, we have planted 240 habitats and feed trees for koalas that are now high above my head. These trees were planted to provide a corridor of trees for the colony of koalas from Mullumbimby to be able to travel to the neighbouring valley safely. Properties along the way have all planted trees for our valuable wildlife.

Personally, I have planted 42 fruit trees that are now mature and provide fruit throughout the year. This has been important for my endeavours towards self-sufficiency and has real value in this time of increasing food prices. Many circus people have gifted me these trees after staying in the garden paradise and I remember them as I pick the fruit. I would not have been able to afford so many trees with trees being expensive. Co-op Housing has provided me with stability to enable me to garden.

Such privilege and responsibility to look after the land. I am now an old age pensioner; I am going to college doing horticulture so that I can continue to manage the land more professionally as there have been adverse plantings done in ignorance over the years. Custodianship of land is a joy to me. "



Articulating Value in Housing Co-operatives

Articulating Value in Housing Co-operatives is the first nationwide study to develop an evidence base regarding the benefits of Australian affordable rental housing co-operatives. It aims to understand what works in co-operative housing and current challenges, to help support and grow the sector.

The research focuses on co-operatives that are part of Common Equity New South Wales and other housing co-operative organisations nationally. It is being conducted by Associate Professor Louise Crabtree-Hayes, Associate Professor Neil Perry, Associate Professor Emma Power, and Dr Bronwyn Bate at Western Sydney University; Dr Sidsel Grimstad, Annette Maguire, and Jeremy Niass at Newcastle University of Australia; and Professor Wendy Stone, Dr Piret Veeroja, and Nestor Guity Zapata at Swinburne University of Technology. The Australian Research Council and Co-operative housing peak bodies are funding the research.

The project began in 2020 and will end in 2023. A project steering committee meets monthly and comprises the project researchers, peak bodies, and a housing

co-operative representative from each peak body. The steering committee has shaped and piloted the research tools and informed recruitment. These are outlined below:

1. **Costing worksheets** were completed by each peak body to understand co-operative management costs. This data will be used in conjunction with the time use surveys and housing co-operatives 2020-2021 audits to understand the costs and time involved in running a co-op.
2. **Time use survey and co-operative 2020-2021 audit** provided data on the work of co-operative management committees across key activities. Six housing co-operatives in NSW have participated in the time-use survey, representing 19 % of the

sector (recruitment target was 10-25%). Participating co-ops have said the time use survey and calendar of activities have helped them to better understand and plan their work. These tools will be available to all co-ops after project completion.

3. **Member survey** was open to any member living in a rental housing co-operative that is part of a peak body. It was a rare opportunity for members to share their views on living and participating in a co-op, and the sector.

4. **Interview:** 30 co-operative members were recruited to participate in a 1-hour interview. The interviews expanded on themes that emerge from answers to the member survey.

Project finalisation will involve a report that outlines core findings and implications for the sector. This will coincide with roundtable discussions with key stakeholders including Community Housing Industry Australia and the Business Council of Co-operatives and Mutuals.

Resources for the sector are being developed and will include information about the project, how the data will be used, and research findings. For more information about the project visit: housingcoopresearch.org.au



Coping with COVID

Common Equity NSW has been committed to supporting all our tenants and Co-ops during the last 12 months during COVID outbreaks and restrictions. Through an agreement with the Department of Health, CENSW was fortunate to receive 2,100 Rapid Antigen Test (RAT) kits to hand out to our tenants. These have been couriered, hand delivered by Co-op Development Team Officers and collected from the office, to ensure our tenants have the kits available when necessary.



Photo caption: Sedgewick Co-op, supporting the community

The COVID outbreak has obviously impacted many of us personally through direct infection, family/friends and colleagues. Our Co-op and Direct Managed tenants also have contracted COVID and depending on their living arrangements, has significantly affected others in close proximity. CENSW like all businesses continues to adapt their operations staff continued to primarily work from home. This unfortunately meant that visits and inspections by staff had to be undertaken remotely via online platforms such as Zoom or Teams. Quarterly regional meetings continued to take place online. A positive aspect to this is that a number of people were able to attend these more easily from their home and not contend with bad weather or risk of COVID contact.

Co-ops have come closer together to support one another, especially for those that are frail, sick, vulnerable and have difficulty with communication. We will continue to adapt, link and support all our tenants and we thank everyone for also adjusting in these trying times.

Matt Spanko,
Co-op Development Manager

"Common Equity providing RAT Kits has been really appreciated by members of the Co-op."

"Our tenants are elderly and even though they were available through chemists, getting them this way without having to leave the properties has made us feel more secure."

"Thank you CENSW!"

Marrickville Arabic Co-operative

"For me, COVID has had a dreadful effect on my life. Before COVID, I had just come off Jobseeker and had a casual job that I enjoyed and felt things were finally turning around for me."

"Unfortunately, the Company I worked for closed and I lost my job."

"Centrelink advised that it would take a month for me to get back on Jobseeker due to the small amount of savings that I had accumulated."

"I approached our Finance Committee, who spoke to Common Equity, and they agreed to allow me to go on a hardship rate for a few weeks. This was so beneficial for me both financially but mentally as well."

"Thanks to my Collective and Common Equity for allowing this, I'm very grateful."

Ningana Co-op member

Co-operative Training and Development, refreshed

The Co-operative Development Team (CDT) has been working closely with all Co-ops in the last 12 months to enhance and improve the respective Boards skill sets and understanding of how to effectively support their Co-op and the tenants. This included a review of the training modules and tailoring it to individual Co-ops based on need.

This has enabled Co-ops to be upskilled in specific areas of governance and identified Co-ops that can be used as a buddy system for other Co-ops.

The general areas of training and upskilling for individual Board members and Boards as a group include –

- Governance
- Finance
- Administration
- Maintenance
- Conflict resolution
- Digital

Moving into 2023, CDT will be working with the Property and Finance teams to strengthen the communication, processes and resolution of issues and questions. Common Equity NSW is committed to improving the efficiency of our Co-op Boards, broadening their ability to work autonomously.

Our community



18
STAFF
15.65 EFT



32
CO-OPS

1
NEW CO-OP
IN DEVELOPMENT
(Vietnamese Seniors)

914
PEOPLE



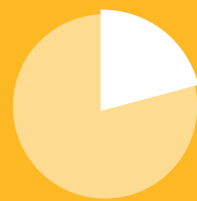
54
NEW TO THE
SECTOR



57%
OVER 55 YEARS
OF AGE

22.5%

LIVING WITH A
DISABILITY



45%

CULTURALLY AND
LINGUISTICALLY DIVERSE



17
LANGUAGES
SPOKEN



Engaging with Co-ops



7
REGIONAL MEETINGS
(ALL ZOOM)

21
CO-OPS
REPRESENTED

66+
PARTICIPANTS



Our properties



25
URGENT
RESPONSE CALLS

97%
URGENT RESPONSES
COMPLETED ON TIME



518 TOTAL PROPERTIES
UNDER MANAGEMENT

38 OWNED BY CENSW

1 DEVELOPMENT
UNDERWAY, 22 PROPERTIES

295
TOTAL RESPONSIVE
MAINTENANCE REQUESTS

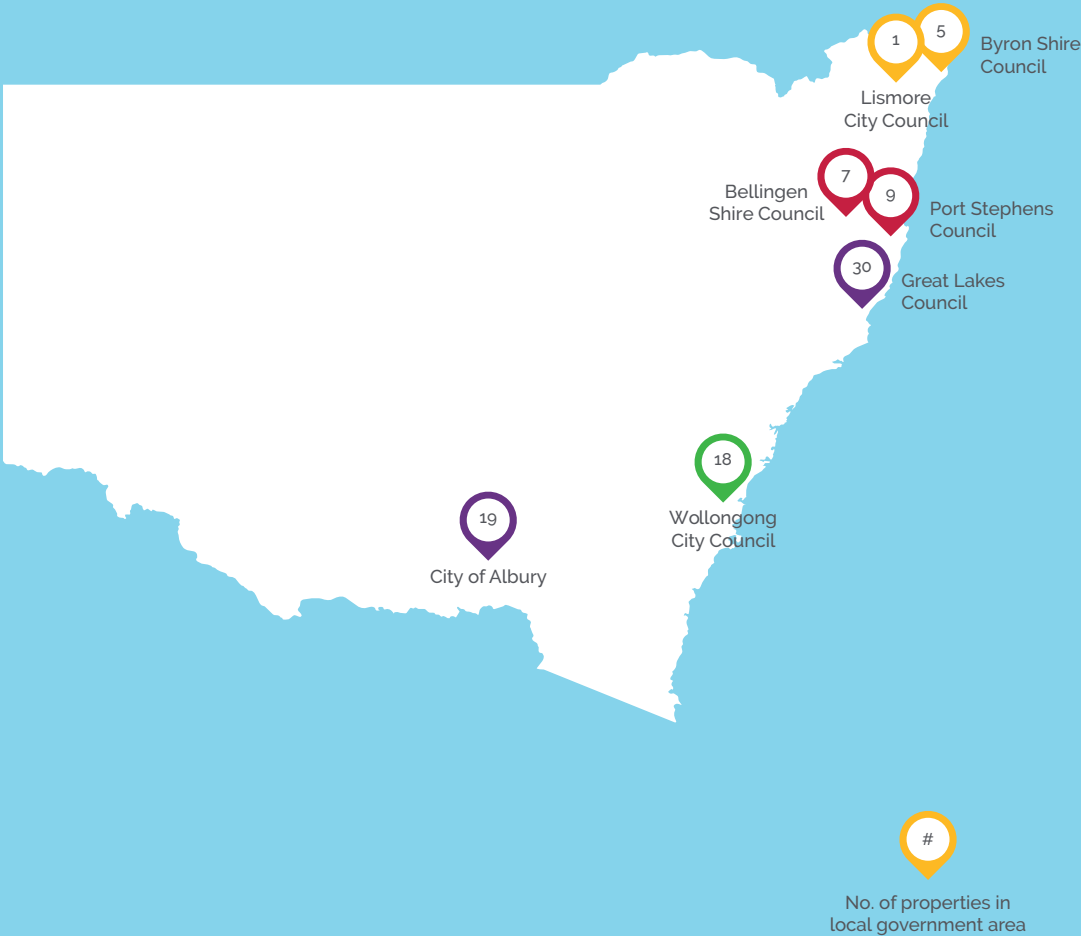
2 KITCHENS
COMPLETED

5 BATHROOMS
COMPLETED

10 OTHER
UPGRADES

Our locations

Regional Local Government Areas



Sydney Local Government Areas



Statement of Profit or Loss and Other Comprehensive Income

For the Year Ended 30 June 2022

	Note	2022	2021
		\$	\$
Revenue	4	4,626,185	5,005,202
Interest received		5,243	8,169
Expenses			
Property and tenant expenses	5	(868,650)	(1,188,339)
Employee expenses		(1,664,375)	(1,610,199)
Depreciation and amortisation expense		(1,129,104)	(1,091,007)
Subscriptions		(58,870)	(41,787)
Consulting and strategic development expenses		(117,717)	(70,007)
Operating lease expenses		(22,627)	(23,815)
Computer and IT expenses		(237,324)	(150,314)
Other expenses		(224,853)	(208,704)
Finance costs	6	(10,286)	(16,074)
Surplus before income tax expense		297,622	613,125
Income tax expense		-	-
Surplus after income tax expense for the year		297,622	613,125
Other comprehensive income			
<i>Items that will not be reclassified subsequently to profit or loss</i>			
Gain on the revaluation of land and buildings		-	1,883,669
Other comprehensive income for the year, net of tax		-	1,883,669
Total comprehensive income for the year		297,622	2,496,794

The above statement of profit or loss and other comprehensive income should be read in conjunction with the accompanying notes.

Statement of Financial Position

As at 30 June 2022

		2022	2021
		\$	\$
ASSETS			
CURRENT ASSETS			
Cash and cash equivalents	7	2,239,120	2,737,569
Trade and other receivables	8	403,761	455,091
Financial assets	9	3,550,383	1,691,286
Other assets	10	359,159	185,988
TOTAL CURRENT ASSETS		6,552,423	5,069,934
NON CURRENT ASSETS			
Property, plant and equipment	11	21,483,734	22,077,081
Right-of-use assets	12	261,704	421,023
Intangibles	13	35,963	86,536
TOTAL NON CURRENT ASSETS		21,781,401	22,584,640
TOTAL ASSETS		28,333,824	27,654,574
LIABILITIES			
CURRENT LIABILITIES			
Trade and other payables	14	221,088	200,375
Contract liabilities	15	873,452	400,150
Lease liabilities	16	214,451	199,831
Employee benefits	17	211,226	193,606
Other	18	124,516	102,750
TOTAL CURRENT LIABILITIES		1,644,733	1,096,712
NON CURRENT LIABILITIES			
Borrowings	19	2,080,900	2,080,900
Lease liabilities	21	36,610	251,061
Employee benefits	22	55,814	72,756
Provisions	20	150,000	85,000
TOTAL NON CURRENT LIABILITIES		2,323,324	2,489,717
TOTAL LIABILITIES		3,968,057	3,586,429
NET ASSETS		24,365,767	24,068,145
EQUITY			
Reserves	23	12,319,594	12,054,501
Retained surpluses		12,046,173	12,013,644
TOTAL EQUITY		24,365,767	24,068,145

The above statement of profit or loss and other comprehensive income should be read in conjunction with the accompanying notes.

Our board members



Board Chair

Carmen Osborne

Master of Planning, Bachelor of Town Planning (Hons), PGD Land Economy, Graduate Member of the Australian Institute of Company Directors (GAICD).

Carmen has over 30 years experience in planning and property development. She brings financial management, governance and management expertise and experience to the Board. She is currently a Senior Development Manager at Allam Property Group.

Responsibilities: Chair of the Board, Member of the Development and Growth Committee.



Member Director, Deputy Chair

Christopher Ryan

Bachelor of Communications, University of Technology, Sydney.

Christopher has been a tenant and Board member of Planet X Co-operative since 2000. He was the Director of the Pact Theatre Co-operative, Sydney and has worked at the Queensland AIDS Council (QuAC). Christopher also taught acting at the University of Wollongong.

Responsibilities: Member of Development and Growth Committee, Member of CCA (Company & Co-Operative Agreement) Working Group.



Member Director

Amalina Wallace

Amalina was a Board member of the Newtown Neighbourhood Centre for 9 years and Secretary for 6. Amalina was an early activist in the Co-operative Housing sector. She has been a Co-op member tenant for over 20 years and worked for ARCH (CENSW predecessor).

Responsibilities: Member of Compliance, Audit, Risk and Governance Committee.



Technical Director

Kate Olgers

Bachelor of Economics and Bachelor of Law, University of Sydney, Graduate Member of the Australian Institute of Company Directors (GAICD).

Kate has over 25 years experience in legal and financial services, corporate governance and risk management, as a partner of a top-tier law firm and as a chief legal officer of an ASX20 financial services organisation.

Responsibilities: Member of Compliance, Audit, Risk and Governance Committee - Chair from February 2021.



Technical Director

Dennis Vaccher

BCom (Accounting, Finance and Systems) UNSW, Chartered Accountant, Graduate Member of the Australian Institute of Company Directors (GAICD).

Dennis has 30 years experience as a chartered accountant in internal and external audits, financial management, corporate governance and risk management.

Responsibilities: Treasurer, Member of Compliance, Audit, Risk and Governance Committee, Chair to February 2021.



Technical Director

Lisa Danker

Bachelor of Science (Architecture), Master of Urban and Regional Planning, Graduate Member of the Australian Institute of Company Directors (GAICD).

Lisa has over 15 years experience in planning and property development. Lisa has particular expertise in master-planning large communities and building governance frameworks to manage complex projects.

Responsibilities: Chair of Development and Growth Committee.



Technical Director

Elizabeth Mackdacy

Masters of Business Administration, Masters of Counselling, BA (Psychology), Graduate Diplomas in Rehabilitation Counselling and Secondary Education, Graduate Member of the Australian Institute of Company Directors (GAICD).

Liz has been involved in the social housing sector for over 20 years. She has worked in state housing authorities in both NSW and Queensland running policy, program operations and research into a range of social housing issues across Australia.

Responsibilities: Member of Compliance, Audit, Risk and Governance Committee



Member Director

Jemah Egan

Jemah is the Treasurer of BRANCH (Bellingen Rivers and Neighbourhood Co-operative Housing). She is passionate about affordable housing and raising the awareness of the benefits of Co-operative Housing. Jemah is also a member of the BRANCH Membership and Growth committee.

Responsibilities: Member of Compliance, Audit, Risk and Governance Committee.

Our board members



Associate Director

Rose West

Combined Bachelor of Arts (Human Geography) and Education, UNE

Rose has served on the CENSW Board since 2016. She has also been the Secretary for BRANCH Co-op and a member of Planet-X Co-op. She recently completed her Honours Thesis on community-led housing activism in regional Australia. Along with her Housing Matters Action Group colleagues, Rose is currently developing community-led and decommodified housing initiatives, including a regional community land trust.

Responsibilities: Member of Development and Growth Committee



Member Director

Lakshmi Venkat

Lakshmi has been an active member of Emoh Ruo since 2015, attending meetings regularly and CENSW forums and sector meetings. This experience provided her with the foundational knowledge about co-operative housing visions and goals and motivated Lakshmi to become a Member Director. She is a teacher by profession. Lakshmi is particularly interested in the opportunity that being a Member Director will bring to further engage with the Co-op life, visions and goals of affordable housing for people in need.

Responsibilities: Development & Growth Committee.



Member Director

Jill Martin

Jill has been a tenant member of Albury Co-operative Housing Tenants Ltd since 1994. Since 1994 she has served almost continuously in the capacity as a Board member and/or in the capacity of President, Secretary, and Treasurer.

Responsibilities: Member of Compliance, Audit, Risk and Governance.



Co-operative Housing





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