

COMMON EQUITY NSW

# Newsletter

AUTUMN EDITION // APRIL 2025



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**COMMON EQUITY**  
CO-OPERATIVE  
HOUSING



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Cover image: CENSW supports the 2025 International Year of Co-operatives.

Do you have a story to tell?

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

Contact [nicole@commonequity.com.au](mailto:nicole@commonequity.com.au) or call 02 9356 9223

**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 and present. Always was, always will be Aboriginal land.



# A message from the CEO

Welcome to the first Newsletter of 2025 – the Autumn edition.

What a great issue to start the year! Again, we use the Newsletter to highlight and champion the Co-operative Housing sector and provide insights into its benefits and how it all works.

Included in this issue is some great content: a powerful story from a single mother, who recently left her Co-op after many years. She reflects on the security and benefits Co-op Housing provided her and her daughter; and a piece by an older woman finally able to escape years of rental insecurity after joining one of our Co-ops. We also share how we are celebrating the International Year of Co-operatives through the BCCM Icons Campaign; and highlight some of the projects Common Equity

NSW is delivering on in the first half of 2025 and much more.

Remember – if you are from a Co-op and would like to share your story, please get in touch, let the sector know what you and your Co-op have been doing.

Enjoy the read.

Yours in co-operation,

Nick Sabel, CEO





# National Co-operative Housing Summit - Australian first!

by Elspeth Cameron

The Australian Co-operative Alliance (ACHA) presented the inaugural Co-operative Housing Summit on October 17, 2024, in Adelaide. The Summit created an opportunity for those of us who are passionate about creating sustainable affordable housing, with added community, to connect with one another, share experiences, and envision the Co-operative Housing model as not only viable, but a growing proportion of the housing sector in Australia.

I was lucky enough to attend, as Member Director on CENSW Board, with Lisa Dankar, Chair of CENSW Board.

Speakers included Tim Ross, Executive Director of Co-op Housing Federation (CHF) of Canada, with an inspiring presentation on the power of Co-operative Housing to build resilient and inclusive communities; Professor Wendy

Stone, Swinburne University of Technology, on her and colleagues' experience working on 'The Value of Housing Co-operatives in Australia', a three-year study led by University of Western Sydney.

Sidsel Grimstad, Senior Lecturer and Teaching and Learning Lead, Griffith Centre for Systems Innovation, and Melina Morrison, CEO Business Council of

Co-operatives and Mutuals (BCCM), also launched the 'What Australia can Learn from European Affordable Co-operative Rental Housing Models' (a report on the 2024 BCCM Co-op Housing study tour).

The study tour looked at ways that Europe has used the co-operative model to create large-scale affordable housing. The tour visited Copenhagen, Vienna, and Zurich, where RENTAL co-ops represent 20%, 21% and 18% respectively. In Australia, Co-operative Housing comprises a tiny 0.5% of Australia's housing stock!

This presentation was extraordinary and inspiring, leaving one scratching the head, trying to work out how Australia is so out of touch, when every

second word out of politicians' mouths (after cost-of-living crisis!) is referencing the housing crisis we are experiencing.

The Summit also hosted a series of workshops, presented by United Housing Co-operative Ltd, Common Equity Housing Limited and The Co-op Federation. I could only attend one workshop, and chose the one by Molly Kendall, from The Co-op Federation which looked at ways the Seven Principles of Co-operatives manifest in the day-to-day.

I took part in a panel at the end of the day, with other co-operative members, talking a little about

our own experience of co-operative living and then answering questions for the Summit delegates.

In the Summit Wrap-up, available on the ACHA website, they state key takeaways from the day as: Co-operatives can lead change; Collaboration (fostering partnerships) is key; sustainability is the future.

I came away from the Summit feeling that, yes, it's a long road,

but we are in good hands! ACHA states that advocacy is essential. As a non-politician, I often wish for greater advocacy for change.

Don't make co-operatives fit your current (failed) housing model, make room for the uniqueness that is Co-operative Housing! In the meantime, there is ACHA and I felt supported and inspired after attending the inaugural Summit and who could argue with that? More please!

Keynotes are available on the ACHA website

<https://acha.coop/2024-co-operative-housing-summit-wrap-up/>



Lisa Dankar, CENSW Chair & Elspeth, Member Director at the Summit



## CO-OP SPOTLIGHT

## Marilyn

NINGANA HOUSING CO-OPERATIVE

*I was a long-term tenant in The Rocks, living in a heritage listed terrace house in Merchants' Row – the first private rental residences purpose-built in Australia in the 1800's. I also operated a small retail consultancy business in the area.*



I enjoyed the village atmosphere with its mix of public and private housing for over 18 years. An active member of the Rocks Chamber of Commerce I was also Vice President and then President of the Business Council of Sydney (BCS) attending regular meetings with the Lord Mayor and commercial and private property owners to rebuild life and activity in the 2000 postcode. In 2014, I retired and moved to the Inner West where friends already lived. The best of both worlds making new friends but still close to my old life in Sydney's CBD.

However, the years that followed were marked by instability. Since 2014 I have lived in 5 different rentals in around Rozelle and Lilyfield. Apart from that first move from The Rocks, it was never my decision to move. Rent increases, sale of property and of course the Termination Without

Cause option were all used as means to end my tenancies. Despite the challenges, I found solace in community and creativity. I joined painting classes in Balmain and exhibited artwork annually. Rediscovering art brought joy and balance to my life.

It was during a chance encounter at a local coffee shop in Lilyfield that my life changed. A friend from my painting class asked about my living situation. At the time, I was grappling with yet another Termination Without Cause. Lesley listened, empathised and later introduced me to a housing collective in Annandale.

At first I was apprehensive, remembering life in Europe during the 1970s—when you are young you are more adaptable. After researching Common Equity and Ningana I filled in an application form and events

moved very quickly after – Rob (CENSW) responded, tenant inspection with Deb, attended a monthly meeting, interview with Board all within a week and here I am!

I have been here since early June 2024 and it quickly felt like home. The community here has been incredibly welcoming and I have regained aspects of life I had missed dearly—like cooking in a proper kitchen. Since moving, I've had friends over for meals, made a big pot of pea and ham soup to share with neighbours, whipped up lemon curd and prepared my signature "spag bol". For our first-floor roster meeting, I baked a chocolate torte.

Ningana has given me more than a stable roof over my head. It has restored my sense of belonging, provided a community to connect with and offered me the space to continue doing what I love.

## HONOURING CO-OPERATIVE LEADERSHIP

## The BCCM Icons campaign

The Business Council of Co-operatives and Mutuals (BCCM) has launched its Icons campaign, a celebration of the remarkable contributions made by individuals and organisations across the co-operative and mutual sector. This campaign shines a light on the innovators, trailblazers and community builders who exemplify the principles of collaboration, inclusivity and shared success. The Icons campaign seeks to amplify the stories of those whose work demonstrates the unique ability of co-operatives and mutuals to tackle social challenges and create long-lasting impact. These stories inspire and highlight how the co-operative model can deliver better outcomes for individuals and communities alike.

**A collaborative effort**

As part of this national initiative, the BCCM is thrilled to collaborate with organisations like Common Equity NSW (CENSW). With an extensive membership of housing co-operatives, CENSW brings a wealth of inspiring stories to the campaign.

From co-operative members championing sustainability to those fostering deeper connections in their neighbourhoods, these stories showcase the transformative power of the co-operative model in housing and beyond.

**Why this campaign matters**

The BCCM Icons campaign aims to show the human side of the co-operative and mutual sector. By sharing stories of real people and their experiences, the campaign demonstrates how co-operation delivers practical solutions to real-world problems. These narratives highlight not only the achievements but also the values that drive our

sector – mutuality, resilience and a commitment to the common good.

**Stories that inspire**

CENSW is sharing accounts from its co-operative members that reflect the spirit of the Icons campaign. These stories will feature in campaign materials, celebrating the housing sector's contribution to the broader co-operative movement. By spotlighting these examples, we hope to inspire others to embrace co-operative principles in their own communities and organisations.

**Get involved**

The BCCM invites everyone in the co-operative and mutual sector to join us in celebrating these Icons. Whether through nominating an inspiring individual or sharing the story of a transformative initiative, your contributions will help us showcase the extraordinary impact of our movement.



*Together, we can elevate the voices of those who embody the values of cooperation and mutuality, creating a stronger, more connected sector.*

*ijc2025.bccm.coop*



## MY STORY

## Elsa Mardones

## VILLA ALEGRE HOUSING CO-OPERATIVE

*For 22 years, I have had the privilege of being part of the Villa Alegre Housing Co-operative, a journey that began as one of its founding members. This Co-op was more than just a housing solution; it was an opportunity for personal growth and meaning.*



Becoming part of this Co-op was the best decision I ever made. It provided the housing stability I desperately needed as a single mother and a safety net that allowed me to rebuild my life. Through this journey, I discovered a renewed sense of empowerment and the opportunity to learn about co-operative structures, management and leadership. The Co-op not only supported me but also shaped the trajectory of my daughter's life. She grew up in the stable environment Co-operative Housing offered, completing both high school and university under its roof. Without this foundation, our lives would undoubtedly have looked very different.

Over the years, I have seen the Co-op evolve and adapt. We improved processes, learnt new ways of managing and leading. These changes brought

challenges, but also opportunities for growth. I immersed myself in the day-to-day running of the Co-op, serving in various roles. Each role deepened my understanding of collaboration, organisational leadership and the importance of housing security. What makes Villa Alegre truly special for me? Its focus on supporting the South American families within the Spanish-speaking community. Our Co-op became a hub for cultural connection, a place where experiences were shared. Being able to contribute to this mission has given my life purpose and meaning, knowing that I'm part of something that uplifts others while promoting inclusivity. The hard work and commitment required to keep the Co-op thriving have been well worth it. My involvement in Villa Alegre has not just created a home - it

has been an organisation striving for connecting people to affordable homes. The vision we endeavour to create is of a Co-operative functioning with integrity while striving for improvement.

I am proud to see how this shared vision has been co-created. I feel very privileged to have been a part of a housing co-operative, providing housing stability and fostering growth for so many.

I am leaving Sydney and moving near my daughter, I know this will allow an opportunity for someone else in my community to step in.

Co-operative Housing changes lives. My story is just one example of how a housing co-operative can provide not only a place to live but a foundation for thriving, learning, and giving back.

The co-operative sector reminds us of the power of coming together to build something bigger than ourselves.

## Concern for community and beyond!

*Recognising Co-op member Sue Hird for her amazing efforts...*



Last years' Annual General Meeting saw CENSW change the tone and type of awards we presented to our Co-ops and their members, making them more relevant. New categories included: The Quiet Achiever; The Champion of Maintenance, Awesome Allrounder, and Champion for the Community.

Sue Hird was overjoyed at being awarded the new Champion for the Community, which is extremely well deserved! Sue genuinely appreciated that her efforts were recognised.

Sue is well known in the area, and further afield, for her environmental activism and involvement, and concern for her community. She has spent endless hours (and years) doing a huge amount of work at her Co-op property near Myocum since she moved there in 2006.

## In her own words...

"In these times of climate uncertainty, I believe there is a need to plant habitat for fauna and for ourselves. Some recent milestones at the property include:

- planting five new citrus plants and a lychee tree
- five trailer loads of golden cane from our supportive neighbours
- tank leak was repaired, for which I thank Common Equity NSW
- 6 metres of hardwood delivered
- two large trucks of free wood chip delivered
- Biodynamic Agriculture people came for a field day, making a fantastic biodynamic compost heap
- over three tonnes of green compostables from the local Circus Festival was put in the trenches dug by volunteers six years ago.

It's a rewarding endeavour and hopefully I will have some help from WWOOF Australia (a worldwide movement linking volunteers with organic farmers) this coming year as well as the Paddock Project who regularly exchange produce with me. It's great to build these community connections and embody the spirit of Co-operative Housing.

So, thank you for your acknowledging my efforts toward self-sufficiency and contributing to a more circular economy."

## GETTING DOWN TO BUSINESS

# CENSW major projects

CENSW has had a busy start to the year! We are very pleased to share some of the major projects that are underway and the benefits they will provide for the sector. Work on these projects will continue throughout the first half of 2025.



Over the next six months CENSW will:

1. **Complete the Company Co-operative Agreement Review:** so that as a sector we meet our legislative requirements and that both partners, the Co-op and CENSW, are clear about their roles and work together in a spirit of co-operation.
2. **Respond to the Homes for NSW Strategic Plan discussion paper:** to advocate for Co-op Housing in NSW, giving the sector a voice in broader housing discussions and bringing awareness to its unique needs and benefits.
3. **Develop and implement the Australian Co-operative Housing Alliance (ACHA) 3-year strategic plan,** sharing resources and knowledge, strengthening and broadening the reach of our advocacy and driving national profile raising for Co-op Housing.
4. **Continue our increased focus on visiting Co-ops and attending Board meetings,** identifying areas Co-ops would like support and strengthening the relationship between Co-ops and CENSW.
5. **Finalise Asset Management Plans (AMP)** sector wide so that collectively Co-ops and CENSW better plan and budget for well-maintained properties and homes for all Co-op members.
6. **Progress the new development at Forster** so that we continue to grow the sector and that more people and communities can experience the benefits of Co-op Housing.
7. **Secure homes for All Nations Housing Co-operative in the inner city** so that after over 10 years working as a Co-op All Nations have safe and secure housing – co-located in an area that meets their social and physical wellbeing needs.
8. **Complete insurance renewals:** CENSW undertakes annual insurance reviews. This is to ensure that we have appropriate coverage of our assets and operations. Co-ops are covered by CENSW insurance which includes buildings, public liability and volunteers insurance which covers members when undertaking Co-op duties.
9. **Review the CENSW Strategic Plan 2023-26 & Risk Framework (CENSW Board)** to monitor how we are tracking, take stock of what is still left to deliver, consider key issues and opportunities and how to best refocus our skills and resources to support and grow the sector during the final year of the Plan.
10. **BCCM International Year of Co-operatives Icons Campaign:** CENSW is working in collaboration with the Business Council of Co-operatives and Mutuals (BCCM) helping to promote and celebrate Co-operatives in this International Year of Co-operatives. The theme this is: Co-operatives build a better world. We are making sure that Co-operative Housing is getting the attention and promotion it deserves.



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