

COMMON EQUITY NSW

Newsletter

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COMMON EQUITY
CO-OPERATIVE
HOUSING

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Front cover photo: Historic signing of the CPA at the Kapit-bahayan's 30th anniversary celebration
Photo credit: Brian Laul



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

Contact 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 our Summer 2026 Newsletter.

As I reflect on 2025, the United Nations decreed 'International Year of Co-operatives', I am amazed at the huge accomplishments the Co-operative Housing sector has achieved in NSW, nationally and internationally.

A few of our achievements throughout 2025 are highlighted in this Newsletter including our new Co-operative Partnership Agreement (CPA) developed in collaboration with our Co-op members with all 31 CPAs signed. This was no small feat – the sector undertook a rigorous review process over a period of two years.

Our advocacy efforts to Homes NSW also paid dividends with Co-operative Housing now being specifically mentioned in our Headlease Agreement. Our Headlease with Homes NSW was also extended from 3 to 20 years, another great milestone!

We secured properties for All Nations Co-op and commenced construction of a new property in Forster – growing the sector!

To follow you will read more about the second Australian Co-operative Housing Alliance (ACHA)

Summit which was held in Melbourne. CENSW, State and Local governments representatives and All Nations Co-op member Chantell spoke about how all levels of government came together with the community to secure housing for the Co-op.

And of course, more stories about the amazing Co-operative Housing sector here in NSW.

We look forward to 2026 and continuing the 'good' fight, growing the sector, changing lives and working in partnership with our Co-op members and stakeholders.

Yours in co-operation,

Nick Sabel, CEO

CHANTELL MARTIN, ALL NATIONS HOUSING CO-OP

Collaborating to Find Forever Homes

Thirteen years ago, we came together to form All Nations Housing Co-operative — a small but determined group with a bold vision: to create safe, secure, and culturally diverse housing for our community. At that time, we didn't have any properties, just a deep commitment to building something groundbreaking — Australia's first transgender housing co-operative.



All Nations Co-op members

We held regular monthly meetings, keeping our governance strong and our purpose clear. We worked closely with Common Equity NSW (CENSW), who offered vital guidance and support at a time when many couldn't recognise the significance of what we were building.

Despite challenges, we kept going. We knew that secure, affordable housing was life-saving for our community,

who face significant barriers due to discrimination, economic exclusion, and health challenges. All Nations was always about more than just housing — it was about creating a safe space where we could belong, heal, and thrive.

After more than a decade, we were finally given the opportunity to secure properties¹. Today, we are working closely with CENSW to take these homes from vision to

reality — a historic milestone, as we become the first operational transgender housing co-op in Australia.

Our story shows that community-led housing, grounded in lived experience and built on strong partnerships, can break new ground. Our relationship with CENSW, City of Sydney and Homes NSW² demonstrates that when the housing sector listens to the voices of those most affected by housing insecurity, innovative solutions can emerge.

All Nations Housing Co-operative is more than just a place to live — it's a community built on care, resilience, and the belief that by working together, we can create the future we deserve.

1. All Nations properties were secured in July 2025 following a generous reduced market sale from the City of Sydney. CENSW has also been successful in receiving funding from State and Federal Governments to support purchase and refurbishment.

2. Homes NSW were the administrators of State and Federal Government funding awarded to CENSW to support this project.

EDDIE MA, VIGILANTI

Vigilant Collaboration for best fit Housing Outcomes

VIGILANTi has been working with CENSW and All Nations on an exciting, collaborative co-design process to develop this project.

From the beginning, we knew that a 'cookie-cutter' approach wouldn't work. Not only did we need to understand the unique safety and security needs of trans women, but we also had to make some tough decisions to balance the project's complex constraints—such as heritage restrictions, a strict budget, and the site's ageing condition.

Co-design allows future residents to have an active voice throughout the design process, enabling All Nations, CENSW, and the design team to make crucial decisions together.

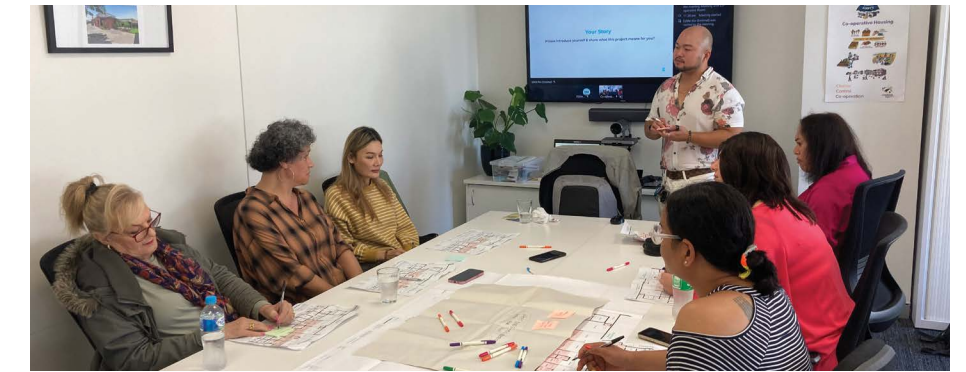
This collaboration has already led to some truly creative and out-of-the-box ideas.

Beyond resolving issues and balancing constraints, the co-design process has also been a lot of fun!

We absolutely loved watching All Nations members get involved in designing the details

of their future homes. Reviewing the layout, choosing the materials, colors, and fixtures—we wanted them to have the same meaningful and empowered experience as anyone refurbishing their home.

This kind of personalisation is something most affordable housing residents rarely get, and it is a key part of this project.



Eddie working with All Nations Co-op members

From our collaborators...

"We feel grateful for the opportunity to support the community in a meaningful way. Being able to help shape and bring greenery into personal spaces is something we see as a small but important way to make a positive impact for wellbeing. We hope it brings enjoyment and comfort to those who call the spaces home."

Naomi Barin, Director, Dangar Barin Smith (Pro bono consultant)

"Interior design has always been about people, and how they live and feel within their surroundings. Having lived and worked in the area for many years, we value the diversity that defines this community. We gave our time to this project because everyone deserves a safe and secure place to call home."

Briony Fitzgerald, Briony Fitzgerald Design (Pro bono consultant)

"We are very happy to lend our skills and services to this important and collaborative project with All Nations to drive circular economy outcomes and enhance resource recovery at the properties."

Connie He, Project Consultant, Colliers (Low bono consultant)

PARTNERING WITH CO-OPS

A Stronger Future Together

The Sector's new Co-operative Partnership Agreement



Ningana Co-op members signing the CPA

After two years of committed collaboration, CENSW is proud to announce the NSW Co-operative Housing sectors' new Co-operative Partnership Agreement (CPA) — a 20-year sector wide agreement that places co-operation, transparency, and shared purpose at the heart of how we work together.

This Agreement represents a significant evolution from the previous Company Co-operative Agreement.

CENSW CEO Nick Sabel said of the process, "from the outset, Co-ops and CENSW shared a clear objective, to develop an approach that better reflects the values and operational realities of Co-operative Housing, while ensuring compliance with legislative responsibilities."

The success of the final Agreement

is the direct outcome of sustained commitment, respectful dialogue, and the willingness of everyone involved to approach complex issues collaboratively.

Gauge Consulting played a pivotal role in facilitating this journey, helping shape a process that was rigorous, inclusive, and grounded in genuine sector engagement.

WATCH Chairperson Tod Thompson reflected, "the CPA review process was incredibly important, it was very thorough. Overall, I'm proud of the outcome. I'm really excited about what the 20-year Agreement could mean for the sector".

The new Agreement reaffirms our shared dedication to a strong, compliant, and values-driven sector—one that delivers high-quality housing outcomes for Co-op communities across NSW.

We extend our sincere thanks to all Co-ops, CENSW staff, and partners who contributed time, expertise, and thoughtful insights. We have built an Agreement that reflects who we are today and positions us for the future we are creating collectively.

The development process itself embodied the principles of partnership. Over the course of two years, representatives from Co-ops and CENSW participated in:

- Five full-day workshops,
- Four out-of-session Q & A discussions,
- A Recommendations Report writing group session,
- A Recommendations Report video and sector launch, and
- Countless hours of reading, internal Co-op discussions, submissions, and refinement.

A HISTORIC STEP FORWARD

Securing the Future of Co-operative Housing in NSW



After many months of detailed discussions and close collaboration, CENSW is proud to announce the signing of a 20-year Headlease with Homes NSW—a landmark achievement that represents the strongest security of tenure the NSW Co-operative Housing sector has held to date.

A 20-year Headlease creates long-term stability for the sector, key to sector planning, growth, and sustained community impact.

CENSW CEO Nick Sabel said "This alignment gives the sector unprecedented certainty and a foundation on which to build capacity, support members, and invest confidently in housing and community outcomes."

Throughout our discussions, Homes NSW recognised that the standard 20-year Headlease template did not adequately reflect the unique governance, relationship structures, and shared-management model that underpin Co-operative Housing.

Over the past 12 months, CENSW has worked closely with Homes NSW to secure a long-term lease that recognises and respects the unique Co-op Housing model and history. "Rather than applying the template 'as-is,' the Department engaged with us to understand the

role of Co-ops and the operational partnership between CENSW and the sector." Mr Sabel shared.

The result is a bespoke Headlease that explicitly acknowledges housing co-operatives, their functions, and the Co-operative Housing Program as integral components of the broader community housing system. This recognition signals a clear government commitment to the distinct value Co-operatives bring to social and affordable housing in NSW.

Homes NSW acting Director, Property Access and Performance, Lisa Brincat says "Housing Co-operatives have a long and proud history within the community housing sector.

It was vital that we took the time to reflect the importance of Co-operative Housing within our agreements, ensuring we continue to support the strong communities and

positive outcomes that this model has delivered for decades."

The new Headlease sets a powerful precedent for future collaborations and partnerships with government. It reflects a new level of partnership and trust, grounded in shared objectives and a recognition of the strong outcomes delivered by Co-operative Housing communities. Mr Sabel stated "This significant outcome not only secures tenure but strengthens how we work and partner with government."

CENSW looks forward to building on this constructive relationship with Homes NSW over the next 20 years and beyond. This agreement establishes a platform for long-term planning, deeper community engagement, and more resilient housing pathways for the Co-ops we partner with and the people and communities they serve.

Global Trends, Local Impact: Identifying Future Challenges for Housing

While the Report's findings are sobering, engagement with this knowledge now and with the appropriate planning and action, community housing providers can minimise the impacts of these global trends locally.

Note: This article will be published in two parts across this newsletter and the next issue later this year along with some of the ways CENSW is already engaging with the Report's findings.

The report 'Towards 2050: The Megatrends Transforming Community Housing' (the Report), published 2025 by the Community Housing Industry Association NSW, and written by authors Caitlin McGee and Aditi Phansalkar (from the UTS Institute for Sustainable Futures) has identified major challenges facing the community housing sector, including Co-operative Housing, over the coming decades.

The Report highlights how global issues will impact the sector and the need for innovative strategies to address evolving housing needs.

The Report identifies the impacts of climate catastrophe, ageing populations, emerging technology, and the accelerating disparity between the rich and the poor. The Report identifies five key megatrend areas; economic, demographic, societal, technological, and environmental and raises ten key areas of concern that will shape the future of community housing in NSW.

Five of the ten key areas of concern...

1

Growing Wealth Divide and Housing Affordability

The increasing wealth gap in Australia is contributing to a housing crisis: 10% of Australian households own nearly half of the nation's wealth.

- By 2044, the average house in Sydney could cost 24 years of average full-time earnings.
- A growing population of 'forever' renters is being created.
- Homelessness is expected to rise, particularly among First Nations and young people.

2

Demographic Changes and Housing Needs

NSW's population is growing and ageing, leading to changing housing demands and an increased need for diverse housing options:

- The population is projected to reach approximately 10.07 million by 2041.
- The proportion of people aged 65+ is expected to increase from 17% in 2021 to 21% by 2041.
- More households will consist of single-person or multi-generational living arrangements.

3

Technological Advancements in Housing

Automation and Artificial Intelligence are transforming housing construction and management:

- Automation is expected to affect 25% of existing construction jobs by 2034, while also creating new roles.
- Advanced manufacturing techniques, such as 3D printing and modular construction, are expected to reduce costs and construction time.
- Smart systems will optimise energy use and improve building management.

4

Climate Change and Housing Resilience

The impacts of climate change are becoming increasingly severe, necessitating a focus on sustainable and resilient housing solutions:

- Higher temperatures, increased natural disasters, and significant economic costs are expected.
- Low-income and First Nations households will be disproportionately affected.
- Energy-efficient, resilient housing and adjustments in everyday living practices will be needed.

5

Implications for Community Housing Providers (CHPs)

CHPs must adapt to the evolving landscape shaped by megatrends to effectively meet future housing needs addressing:

- A growing demand for community housing through innovative financial models and partnerships, and collaborations with other sectors.
- Regulatory changes will be crucial for achieving long-term sustainability and resilience.

[To be continued next issue.]

MAGDALENA TAUSCH, ALPHA HOUSE ARTISTS CO-OPERATIVE

Reflections as a Member Director on the CENSW Board

Magdalena Tausch is a Member Director on the CENSW Board and a resident of Alpha House Artists Co-op. With a background in creative industries and community work, she brings her lived experience in Co-operative Housing to her role in helping shape the future of CENSW.



L – R Suzette (CENSW) and Magdalena at the 2025 CENSW AGM
Photo credit: Shane Rozario

When I joined the CENSW Board as a Member Director, I was motivated by a simple belief: lived experiences in Co-operative Housing should have a voice at the table where decisions are made.

My journey in Co-operative living began in Europe, where I was introduced to eco-living Co-ops where people shared skills, grew food together, and repaired what was needed. Later, I was invited to join a tour guide co-op — a base camp for professional travellers - who contributed their talents to help manage and run the community. In 2022, I moved to Alpha Co-op in Sydney.

Across all these experiences, I saw the strength of community when people unite around care, collaboration, and participation. That lasting impression ultimately

drew me to contribute to CENSW at a governance level.

I have now been on the Board for over a year, and the experience has been both humbling and empowering. I expected the work to be mainly governance and compliance, but I soon realised it is also about listening, learning, and finding solutions together. Being part of a group so committed to affordable housing has strengthened my understanding of the complexities of policy, finance, and governance — and shown me the importance of strategic vision in supporting Co-operatives.

As a Member Director, I bring to the Board my background as a creative professional, community organiser, and small business owner, along with lived Co-op experience. These skills have been further enriched through

my Director role — particularly after completing the Australian Institute of Company Directors Governance for Directors course last year.

The training gave me valuable insights into governance, financial performance, and risk, and my confidence grew to contribute more strategically to Board discussions.

At the heart of my role are the seven co-operative principles. They are not abstract ideals but practical guides, reminding me to listen, reflect, and advocate for decisions that put people and communities first.

Looking ahead, I hope my contribution helps CENSW thrive as a leader in Co-operative Housing, creating pathways for more people to access secure, affordable, and connected communities.

MANUELA QUEYQUER, SEDGEWICK HOUSING CO-OPERATIVE

A Sincere Tribute to Fathers and Mothers

On August 10, 2025, the Filipino community gathered at the Liverpool Catholic Club for a heartfelt tribute celebrating the lifelong contributions of fathers and mothers to their families and the wider community. Through cultural performances and messages of gratitude, the program reflected the richness of Filipino heritage and the deep respect held for elders.

The event was made possible through the collaboration of Narra Co-op Ltd. and Plaza Filipino Inc., organisations working together to establish a Filipino-Australian community centre under a co-operative model. Active contributors to this initiative include Sedgwick Housing Co-operative Limited Directors: Dr. Jaime Lopez (President), Charles Chan (Vice President), Josephine Delos Reyes (Treasurer), and Joel Queyquep (Director).

A highlight of the evening was the formal recognition of Julieta Adevososo

Dawang, an active Sedgwick Co-op member and recipient of Charity Mother of the Year 2024 and Mother of the Year 2024. Her symbolic handing over of the crown marked not an ending, but the continuation of service, leadership, and commitment within the community. Adding further significance was the announcement of a shared vision: the development of a Filipino cultural centre. Envisioned as a space to showcase culture, talent, and Filipino pride, the project forms part of a seven-year development plan aimed at creating a lasting

legacy for future generations.

Throughout the evening, the spirit of bayanihan—community unity—was evident.

The Tribute to Fathers and Mothers was more than a celebration; it was a reminder of our shared values, enduring bonds, and collective future.

Long live our fathers and mothers. Long live our community.

Those wishing to support or become involved in this cultural centre development are encouraged to contact [NARRA Co-op Ltd.](https://www.narra.co-op.com.au)



Image: Sedgwick Co-op members with Dianne (CENSW)

DIANNE, NORTHERN ILLAWARRA
TENANT CONTROLLED HOUSING

A Heartfelt Thankyou

Dianne moved into one of CENSW's properties in 2021.

She had recently separated and was navigating her way to find safe, affordable accommodation when one of her friends who was living in the Unanderra properties referred her to CENSW. She was housed through us for just over 4 years.

A Grateful Farewell from Dianne...

"As I prepare to move on, I want to take a moment to express my heartfelt appreciation for my time living with Common Equity. It has been a truly positive and enriching experience—more than just a place to live, it's been a welcoming and supportive community.

From affordable housing to the sense of shared responsibility and connection, Common Equity offered not just stability but a strong foundation for my personal growth at a time of need. I'm sad to be leaving, but incredibly grateful for the opportunity to be part of something so meaningful.

Thank you to CENSW staff and other tenants of the property they made this experience special. I'll carry these memories and lessons with me into my next chapter - I have made the wise decision to be closer to my sons as my health declines."



Dianne and Nasim (CENSW staff) at the property

A TRIBUTE

Farewell to a Legend of the Co-operative Housing Sector

Samy M. Pasupati (or Samy as he was fondly known) from the Hindu Community Co-op sadly passed away in early 2025. Samy took on the role of Treasurer of the Co-operative at a crucial time for the Co-op. Here are two tributes from fellow Co-op members.

Kumaresh Pasupati,
Treasurer Assistant

"Samy' as he was known to friends, was originally from Sri Lanka.

Prior to his retirement, he was Senior Partner of Coopers & Lybrand, Chartered Accountants, in Sri Lanka.

Mr Pasupati was requested to take on the role of Treasurer for the Hindu Community Co-op in October 2019.

In this role he helped manage the running of the Co-operative, also setting up a structure which encouraged all members to be active

participants in the running of the Co-operative. An advisor, mentor and friend to the Co-op members, and liaison with Common Equity NSW on all relevant matters

Mr Pasupati always had the interests of the Co-operative at heart and worked hard not wanting any recognition. He was meticulous in keeping records and compliance with various legal and other requirements.

His hallmark smile, calming influence and humility will be sadly missed by all who knew him."

Mrs Chowthamini Kunaseelan,
Secretary

"There are special people in our lives who never leave us, even after they are gone.

Samy Uncle, your signature smile and calming demeanour truly made a lasting good impression in our hearts.

Within six years of our friendship in our Hindu Community Co-operative Ltd, Samy Uncle had made an immense contribution to our community, as a Treasurer, spokesperson, advisor and mentor. His hard work and dedication are much appreciated by all our members.

His passion for gardening, interest in world politics, Sri Lankan politics, love for music, dance and nature inspired all of us.

He was a protector, as a husband, father, grandfather and great grandfather.

He may be gone, but his spark lives on in every heart he touched."



Samy and Lisa Danker CENSW Chair at the Nov 2024 AGM. Photo credit: Josephine Ki

RUBEN AMORES, KAPIT-BAHAYAN CO-OPERATIVE LTD.

Kapit-bahayan a Historic Celebration



Traditional dancers at the event. Photo credit: Brian Lau

What a marvellous celebration and truly historic event – Kapit-bahayan's 30th Foundation Anniversary and the signing of the new Co-operative Partnership Agreement with Common Equity NSW.

Ruben Amores, Kapit-bahayan (KCL) Co-op Chair and President, reflects on 30 years of achievements and principles in action at KCL.

"We are very thankful for all support provided by community, political and government leaders who assisted and inspired us in continuously building the Kapit-bahayan Co-operative Ltd, toward our ideal of a

tenant-managed, multicultural and caring village-type neighbourhood. For 30 years, we did our best to create a neighbourhood that incorporates the best aspects of our multicultural origins: mutual assistance, caring for children and elderly, sharing food and strengthening the idea of an extended family, where all tenants are considered family.

The KCL became our start for Co-op members becoming more engaged and involved with the local Filipino and multicultural communities, volunteering and organising community development events. Everything we decided at KCL was done through friendly consultations, open discussions and informed decision-making."

Building a Better World

The iconic Melbourne Cricket Ground became a hub of ideas and action on 18 September 2025 as more than 130 delegates gathered for the second Australian Co-operative Housing Alliance Summit.

The day saw government representatives, international guests, housing professionals and Co-op members come together under this year's banner: "Co-ops Build a Better World".

CENSW led a panel session 'Building Shared Solutions',

highlighting the impact of local, state and federal governments coming together - with Common Equity NSW and All Nations Co-op - to deliver Australia's first transgender housing co-operative. The panel shared a key message, when government collaborates with providers and

community members, innovative Co-op Housing solutions can become a reality."

CENSW Board Member Director, Magdalena Tausch attended and came away with the reflections below:

"...it was a chance to connect with fellow Co-op representatives, exchange ideas and be reminded of the power of collaboration in addressing some of our greatest challenges. I walked away with fresh perspectives and a renewed sense of optimism for what we can achieve together.

Here's to continuing the conversations, strengthening partnerships and working collectively to create housing that puts people and community at the centre."

*Adapted from ACHA website - [2025 Co-operative Housing Summit wrap-up - ACHA](#)



L-R Nick Sabel (CENSW), Cr Sylvie Ellsmore, Humair Ahmad (Homes NSW), and Martin (ANHC)



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