

Co-operative Housing - Highlighting Case Studies and the Potential for Affordable Housing of the Future

Presented by Karine Shellshear (slide1)

I'd firstly like to acknowledge the traditional people of the land, on this historic day where on behalf of Australians our PM has said "sorry", an important word in the action and symbolism of reconciliation and co-operation

I would also like to add that in Australia the notion of Co-operative Living is a very old concept, the Indigenous peoples of Australia have been functioning co-operatively and surviving on the land for thousands of years. Co-operativism is a great topic of discussion on such a day.

Since 1975, when Minister Tom Uren, introduced co-operative housing as a Government assisted option, co-operative development has been slow, often resisted by Governments and poorly understood. In NSW there are 462 units under this model. In Victoria there are four times this quantity, as there are in SA. As a Government sponsored program it is nationally very small.

The notion of co-operative housing is somewhat of an anathema within our paradigm of social housing. And, as the issue of supply has become more critical and more costly, the allocation of subsidised stock has become more highly targeted, to those in greatest need, with many more caught in the affordability trap and being left out. The result of "who can live where" in terms of income distribution has meant extraordinary shifts in our metropolitan populations, with Local Councils like Willoughby, for example, having to bus key workers in from Gosford for cleaning offices and streets.

So what does co-operative housing offer and why is it important within the current context? Housing Co-operatives are as much to do with people as they are to do with housing. As the name suggests, they are about a commitment to co-operation that results in housing and financial benefits as well as social benefits to members. Co-ops involve high levels of participation in the delivery of housing, and in the day to day decision-making surrounding that housing.

(Slide 2) *Co-operatives are about people who recognise the benefits of human connectivity and who understand that collectively, they can achieve far more as an economic unit than they would individually, or in isolation.*

Co-ops are about thinking democratically and working collaboratively to re-invest in communities. Importantly, they invest directly in people rather than institutions, and encourage collaborative activities to reduce housing costs and to enable greater levels of affordability. They inculcate a sense of pride in both housing and community.

*Housing a broad diversity of people **(slide 3)** in caring and enabling environments has been the cornerstone of the co-operative housing sector's success to date, with evidence pointing to high levels of social capital, fewer arrears, less turnover and better maintained properties. Members perform well and are dedicated to skills improvement. **(Slide 4)***

If at this point in time you are thinking this sounds like a bit of a pipe dream... idealistic, I personally have vowed over some 25 years, never to lose that so-called idealism, that belief in the people, the vision and the dreams that matter, so I focus today on the capacity for a new potential for co-op communities as part of a realistic and humanistic Affordable Housing solution.

At ARCH and across the sector around Australia, our experience over time has been to witness much more than economic and housing benefit provided by housing co-operatives: our experience has been to see communities of human compassion develop, and to see many individuals thrive in co-operative housing because they are supported by a community of people with shared values.
(Slide 5)

Of course there are examples of implosion, disaffiliation and dissatisfaction, but on the whole, as co-ops become stronger in recognising their goals and values, the examples of giving, reaching out to neighbours, feeling a sense of pride and belonging, making a contribution to the broader community, these far outweigh the examples of dysfunction and people have become very skilled negotiators at working around human idiosyncrasies. They are essentially about developing our people capacity within a secure sense of home

Home is a place where one feels safe, nurtured, able to tap into creativity and give back to the community. It is a place that fosters confidence in new skills.

Co-ops in social housing share common ideals to equity co-ops or co-housing, in that the base line is about people, their capacity to connect and make a difference to other's lives.

I've been asked to recount some insights into social capital from what I've observed in housing co-ops. I'll start then with a recent visit, with the Office of Community Housing, to a Hindu Co-operative in North Parramatta, to investigate issues related to ageing. Whilst most of the members were not young, there was only one member who was identified as "aged", that is, an 85 years old family member, with both mental and physical deterioration. What impressed us was that the co-op did not view this as a singular household matter. Each member did their bit, to bring food, provide company, give care and allow the daughter time out to garden and look after the rest of her family. The difficulties of the aged member were viewed as a collective issue necessitating time and effort by all members, rather than loss to a nursing home.

Similarly, when we visited the Tamil Seniors or the Vietnamese co-op, Van Lang, again members stated that they look out for each other. Like the Hindu Co-op they were determined their frail and elderly should not leave the co-operative community. They looked to solutions for the future that might foster inclusion of their elderly. Currently, those who are more fit look after those who are weaker. The elderly Vietnamese indicated that they rarely accessed "Meals on Wheels" (as it resembles their baby food), nor was the home care housecleaning used. They do not want anyone else cleaning their homes. Within the community they preferred to cook for each other, to grow their own food in small simple individual gardens and share it amongst the community. One easily deduces that co-operatives such as these represent significant savings to Government (slide 6). In fact they have already contributed thousands of dollars in surplus funds for additional co-op stock due to good planning, voluntary effort and sound financial investment.

The elderly co-ops visited had undertaken their own home modifications, on top of recurrent maintenance, a general practice in co-ops, and in the case of the Vietnamese with over 50 households, they have sufficient funds to consider a new development so frail and elderly remain part of the community. The day we visited, that community were preparing for an outing to go cherry picking!. Even the most cynical have acknowledged that this is an ideal aged housing model.

Another large co-op of 54 dwellings, Ningana, with much younger members provides more transitional housing due to the small size of each unit. Their story is one of the human consideration that's given in taking in someone with a mental illness, or someone with an addiction, or some other form of disadvantage, and the assessment of the members own strengths and capacities to deal with, nurture and support a person coming into the community is of major significance. Their informal network stretches out to the families, doctors and carers, as well as to other housing organizations, to ensure the member is well supported and that there is a balance between formal input and the human contact that is needed in one's home and community space.

A final example relays the story of a South American Co-op members, unravelled accidentally over a meal and wine. It is the story of a woman from Uruguay, now 55, who as a 19 yr old University student, was imprisoned, abused and tortured for political graffiti on the walls. Her father was a unionist. She received an 18 year sentence. A wealthier co-student imprisoned at the same time helped fund her legal costs. Through this connection, she was released after three years and lives today in a co-op and, in a house she describes as "really loving". She is a mother, an energetic community worker, engaged in the latino community and active in theatre. Her connection to the co-op members came through their involvement in theatre. It was a caring Argentinean woman, that became a close friend and with deepest compassion she encouraged her friend to re-enact and recreate her experiences in the safety of the theatre - that proved beneficial

Recently, they were approached by the DoH, to provide theatre skills to women who had been victims of domestic violence. They had tried many arts, sports and other things that did not work. These co-op members, by virtue of their own understanding of violence, direct and indirect, were able to work with and encourage the women on the estate to re-create and perform their life experience as a form of catharsis, healing and empowerment. This worked brilliantly and was publicly acclaimed.

Our co-op members represent that sense of optimism for a better life, within a place of safety, security and support. Importantly, in social capital terms they and many co-op members demonstrate that sense of "coming home", the 'glue' of human inter-connections, but also the capacity to form a bridge to others, to extend an optimism that empowers and transcends negative experience.

*In NSW the people funded in Co-operative housing come from a very broad spectrum of life experiences and culture.. They are most commonly concerned for a better life and future, a sense of social justice and a shift in the balance of power (**Slide6**). Co-ops are allowed social mix and once funded they are independent of recurrent funding, accessing ARCH for training, information and support that will sustain that independence.*

Some co-ops can buy their own land and build their own housing. The Kapitbahayan project is one such example. The co-op has used surplus funds to purchase land in Canley Vale. Many of the children are now young adults and contribute to the economic unit of the co-op. They have employed a young, enthusiastic architect, who has worked in the Philippines to develop an affordable, energy efficient design of 6 to 8 units (**slide 7,8,9**). Owning the land means their re-payment costs will be for the housing only (approximately \$180k per unit). With today's costs, even this is a challenge. The co-op is the first to create its own affordable housing and is a role model for others.

In the current scenario of Federal potentiality for new Affordable Housing Solutions, can I suggest that we invest as much in people as we do in housing. Co-ops represent an enlightened option for the future, a model that is highly responsive and proactive in its engagement of residents. Let's not give up on people because of our perceptions of their values, or abilities. The potential in Co-operative housing has yet to be realised.

Just to finish, I'd like to quote one of our remarkable member, Paul Wilson Brown, who couldn't be here today but I would like to share his wisdom:

- ❖ We create and build sustainable communities
- ❖ We create, build and maintain long standing quality relationships, both interpersonal and in our communities.
- ❖ We have huge reserves of social capital
- ❖ We are a working model of multi-culturalism
- ❖ We run transparent, efficient, ethically sound businesses with social justice at the cornerstone of our collective beliefs
- ❖ Our game is tight!
- ❖ And we've got so much to offer

We stand here ready and waiting at the bottom of the garden, left unnoticed, unfertilised; but we're a hardy species and our roots are strong. We hope for a time when we can be brought into the light, made to flourish and attain our rightful position as an indispensable and beautiful component in the community housing landscape" (Paul Wilson Brown, National Community Housing Conference Melbourne, 07). (Slide 10)