

**A unique
opportunity to
secure your long-
term future without
losing the benefits
of co-operative living.**



**COMMON
EQUITY HOUSING**
South Australia

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Background

Common Equity Housing SA's vision is to enable Tier 3 Community Housing Providers (CHPs), including housing co-ops and associations, to remain autonomous and continue to provide secure, sustainable and affordable housing to South Australians in need. Common Equity Housing SA believes their partnerships enable housing co-ops and associations to remain **active, independent organisations.**

CEO, Angela Carey, has taken the organisation in a new direction and is firmly focussed on growth and building a sustainable financial platform. She also continues to develop a local and national network, recently appointed to the Community Housing Council of SA's Board and is an active member of the National Housing Co-op Network.

Common Equity Housing SA's success is intrinsically linked to member organisations' success and our combined success also means the continuation of a diverse community housing sector in South Australia.



I believe the benefits of the co-op housing model go beyond safety, shelter and stability. Member based CHPs offer much-needed diversity in the social housing system, they encourage a move to independence through building individual capacity and offer ways to build neighbourhood cohesion and reduce social isolation.

Angela Carey, CEO



Points of difference

Common Equity Housing SA is a member focused, not-for-profit umbrella organisation comprising of 'volunteer member tenant managed' housing co-operatives and associations and directly managed tenancies.

The core Common Equity Housing SA model is to provide support services to CHPs run by members to **enable them to have the time and energy** to build strong communities, social networks and better health and wellbeing outcomes for their members. But Common Equity Housing understands that some Tier 3 CHP's are looking for other future solutions.



Flexible options for your future

Common Equity Housing SA's goal is to grow the number of community housing properties and deliver a model of community living that remains true to the co-operative housing ideology. Therefore, three flexible options for your future are available:

1

Member organisation

Maintain your existing entity with the support services of Common Equity Housing SA, our traditional model.

2

Direct management

Merge with Common Equity Housing and become directly managed tenants. This enables CHPs who wish to dissolve their entities but retain their individual tenancies within an organisation which understands and respects their background and is committed to the preservation of secure and affordable housing.

3

Joint options

Provide a choice for members by offering an option to split the membership. i.e. Maintain your existing entity for members who want to stay within member-based model with the support of Common Equity Housing and enable other members to either become direct tenants of Common Equity Housing or to merge with another eligible CHP as a direct tenant.

As illustrated below in the testimonials from members of two housing co-ops who have recently completed the integration process to become a member organisation, Common Equity Housing can customise a process to meets the needs of the individual Tier 3 CHP.

Paris Flat Housing Co-op Ltd has recently joined our member group and their commitment to remain independent with the support of Common Equity Housing SA was their main reason for joining. Their 30 properties are located in Bowden and Brompton, which enhances our inner suburb representation.



Partnering with Common Equity has enabled Paris Flat Housing Co-op to spend more time on our co-op culture and community cohesion. It's been a smooth transition and we've been able to hand over some of the more onerous tasks while maintaining our identity and autonomy. It's great to work alongside Common Equity's professional staff who understand and support the co-op philosophy and who can access time and resources to secure an exciting future for their member co-ops.

Nathan March, Chair of Paris Flat Housing Co-op Ltd, Mobile: 0420 927 836



Acre Housing Co-op Inc. has also been approved to join as a member organisation and are scheduled to transfer in the coming months. Their eight inner city properties will boost Common Equity Housing's total properties to 160 and central suburb properties to 32%.



Acre Housing Co-operative Inc has been working toward integrating with Common Equity Housing SA over the past 6 months and have found the organisation to be professional, incredibly supportive, and a joy to work with during a process that had the potential to be highly emotionally charged. In fact, it has been a calm, smooth ebb & flow of questions asked, and answered, with everyone clear about the common goal of merging our organisations for the common purpose of long term stability and viability of both our groups.

Jane Leicester, Treasurer, Acre Housing Co-op Inc.



Demographics

Common Equity Housing SA is committed to supporting people from all walks of life and member organisations are typically formed around specific social groups or needs, or geographic location. This diversity is reflected in the current member profile, ranging from single parents, musicians, artists, rural dwellers and differing cultural backgrounds. The Common Equity Housing SA values were developed by the Board of Directors, which includes four Member Directors, who were able to share firsthand experiences that formed the values of **co-operation, respect and empowerment.**

The 152 Common Equity Housing SA properties support 160 primary tenants (some properties have joint primary tenants) and 275 total occupants, including co-tenants and dependents. The average age of Common Equity Housing SA's primary tenants is 55.4 years. Scott Sharrad is a young and active member and chair of PERCH and he shares his thoughts about working with Common Equity Housing SA:



“

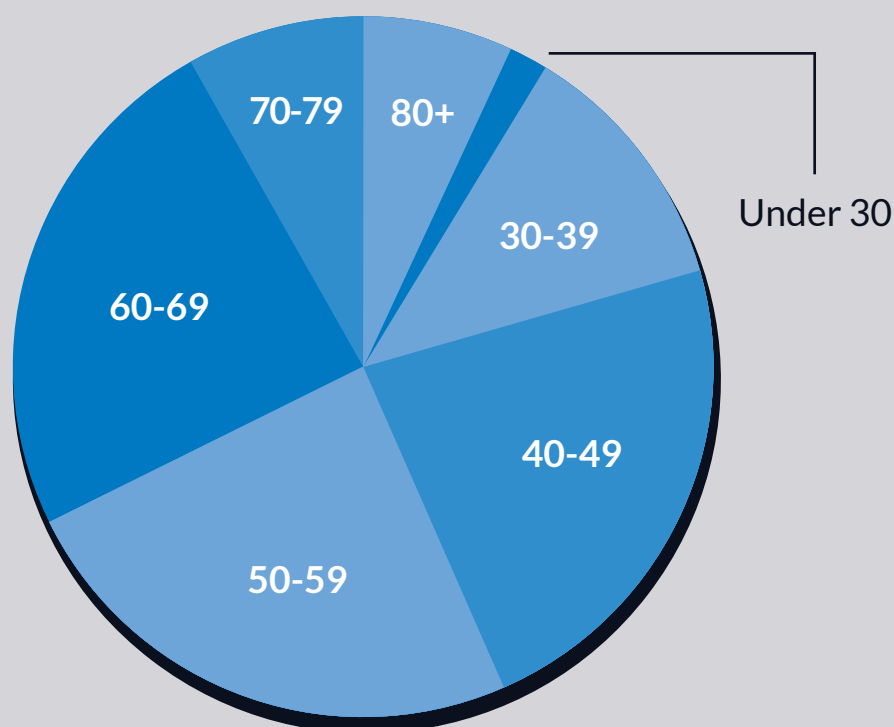
As a (relatively) new member and chair of PERCH, working with Common Equity Housing SA has been a true partnership. Common Equity have provided PERCH with amazing support and have handled the bureaucracy of government at all levels, allowing PERCH members more time for what we value; building a community that cares for and supports each other.

Scott Sharrad, Chair PERCH
Mobile: 0403 835 058

”

99 or 62% of Common Equity Housing SA's primary tenants are on Centrelink benefits and the average weekly rent is \$172.91. The pie chart on the following page illustrates a good balance across the various age ranges.

CEHSA primary tenant age range



Common Equity Housing SA services

Common Equity Housing SA delivers an umbrella model, which aims to provide successful outcomes for members who provide affordable and secure housing for lower income households and individuals.

Member organisations continue to maintain a separate legal status and manage their own governance activities. They are not required to be registered for the National Regulatory System (NRS), or to sign a Master Community Housing Agreement with Renewal SA because Common Equity Housing SA is the registered body and will manage all compliance and assessment requirements.

Both parties sign a Property and Services Agreement (PSA) that clearly outlines everyone's obligations so there are no surprises, and member organisations clearly understand the benefits and services provided by Common Equity Housing SA, and the autonomy and responsibilities retained by the member organisations. The table on the following pages highlights the key areas:

Common Equity Housing SA services

Member organisation retains

Tenancy management

Manage rent calculations, reviews, collection and arrears	Manage vacancies, selecting tenants from the Community Housing Customer Register – aligned to CHPs ideology
Collect council rate rebates, excess water	Welcome and induct new tenants
Complete ingoing/outgoing tenancy documents – lease, bond, rent in advance, and liaise with new tenants to explain details and answer any questions	Complete incoming/outgoing and annual tenancy inspections
Represent member organisation at the Residential Tenancy Tribunal	Foster good neighbour relationships

Asset management

Inspect properties every three years and develop the 'summary maintenance plan' for Renewal SA	Coordinate programmed, cyclical and emergency maintenance tasks
Work with each member organisation to develop annual forecast maintenance plans	Work with Common Equity Housing SA to develop the forecast maintenance plan each year
Help with unique or complex maintenance tasks	Complete annual maintenance inspections
Verify and maintain tradespeople insurance and licences	
Maintain all property and tenant activity on Chintaro (social housing software)	
Manage co-ordination of Insurance claims	

Financial management

Manage payment of all invoices	Maintain proper records of all member organisation activities
Manage all financial activities - budgeting, forecasting, monitoring and reporting	Assist with the external auditing/review process, if required
Manage BAS returns and complete monthly financial statements and activity reports for each member organisation	
Ensure all accounting records are independently reviewed or audited within ACNC rules	

Compliance & risk management

Develop and implement an effective governance framework	Ensure effective governance of member organisation Rules and Policies
Manage constitutional compliance, ACNC application, charity status registration	Notify Common Equity Housing SA of any changes to official office bearers, licences, inspections and other legal documentation
Manage ASIC reporting and NRS compliance reporting and assessment	Maintain privacy and confidentiality of personal information
Actively maintain a risk management register	
Maintain privacy and confidentiality of personal information	

Support services

Support delegated committee members in advice and recommendations regarding complex tenancy and maintenance issues	Support its members around the issues central to the purpose of the member organisation e.g. single parents, cultural background etc.
Maintain website for public and member organisation access to resources	Foster a social and supportive environment that encourages participation, lessens social isolation and provides opportunities for skill development
Distribute quarterly newsletters, regular bulletins and hold Member Forums with relevant guest speakers	
Track and report levels of tenant and member organisation satisfaction via an annual survey	
Facilitate training opportunities for members to address identified issues or to build member capabilities	

Industry advocacy and education

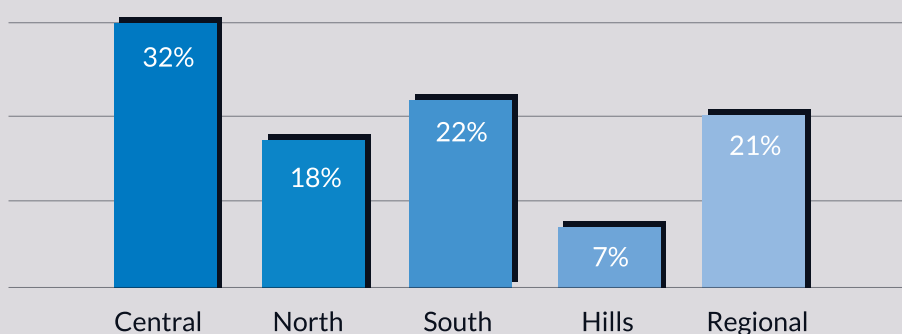
Active member of Community Housing Council SA to network with the industry and keep members up to date with developments	Maintain and enhance the reputation of the Community Housing sector
Active member of the National Co-op Housing Network, which provides support and guidance to similar community housing umbrella organisations throughout Australia	Actively support initiatives to ensure Common Equity Housing SA retain its status as an accredited provider under the NRSCH

Geographical area

Currently our 160 properties are spread over the greater metropolitan area from the coast, inner city to the Hills and the southern suburbs to the north. This also includes 32 regional

properties for the Copper Triangle Housing Association in Moonta, Wallaroo and Kadina on the Yorke Peninsula.

Common Equity Housing SA Property Locations



The key benefit of being a member of Common Equity Housing SA for the Cooper Triangle Housing Association is that they provide us with a 'safety net' when our members age and are not as active, they can assist us with aspects of running our association, especially governance and compliance. They are also very helpful negotiating with local and state governments on concessions, grants and specialist services.

Ray Jackson, Chair Copper Triangle Housing Association - 32 properties on the Yorke Peninsula



Organisational culture









Common Equity Housing SA has a history of partnering with both individuals and organisations who value a cooperative effort and self-determination to consolidate an independent future in community housing. The respect and values shared by Common Equity Housing SA and member organisations is a great enabler to deliver improved outcomes for both tenants and the broader community.

Common Equity Housing SA is focussed on delivering an outstanding level of support and service to member organisations. Through our united strength, we will deliver a model of community living that remains true to the cooperative housing ideology.





Our professional business team and volunteer Board are dedicated to work for the best interests of our members.



Volunteer Board

-  **Elisabeth Gazard**
Chairperson & Technical Director *(pictured above)*
-  **Chris Branford**
Technical Director
-  **John Rolfe**
Technical Director & Treasurer
-  **Don Passmore**
Technical Director
-  **Claire MacKenzie**
Member Director
-  **Ray Jackson**
Member Director
-  **Ray Smith**
Member Director
-  **Heather Hutton**
Member Director

Common Equity Housing Team

-  **Angela Carey**
Chief Executive Officer
(pictured above)
-  **Colin Wright**
Finance Officer
-  **Sandra Maciunas**
Community Housing Officer
-  **Melissa Klenke**
Administration Officer

Our experience

In recent years, Common Equity Housing has taken on the direct management of 13 housing tenancies when their housing co-operative decided to dissolve. One of the key factors in this changeover was the tenants' wish to be managed by an organisation who understood their history and culture.

In the last six months the Common Equity Housing team has collaborated with two housing co-ops to become member organisations - Paris Flat Housing Co-op Ltd. and Acre Housing Co-op Inc. This process was thorough and rewarding for both parties and the testimonials on page 4 highlight a strong level of satisfaction.

The overall satisfaction amongst Common Equity Housing SA existing member tenants was also evidence in the Tenant Satisfaction Survey conducted by NSW Federation of Housing Associations (the Federation) in May-June 2017. Common Equity Housing SA achieved an overall satisfaction rating of 89% and a 51% response rate. This response rate is well above the National Regulatory System for Community Housing (NRSCH) threshold of 25%, and above the Federation's industry average of 35%.



Jane Leicester, Acre Co-op member, Don Passmore, CEHSA Board member, Heather Hutton, Phoenix Co-op & CEHSA Board member, Robyn Herczeg, Chair Phoenix Co-op, Yvonne Waller, Phoenix Co-op member



Phoenix Housing Co-op – some of the members pictured left to right:

Claire MacKenzie: When we were confronted with our previous cooperative going through a split, one of the key things that helped us to remain a smaller version of our co-op was because we were a member of Common Equity Housing SA. Their support provided opportunities that were not possible if we chose to stand alone.

Yvonne Waller: Being a founding member of our original co-op before the split, I wanted our co-op to go on, with the same purpose of supporting sole parents, into the future, and Common Equity Housing SA made it more possible.

David Anderson: Having housing that is secure for my daughter and myself, at an affordable price, is important to me, but I also want to contribute in return, and be part of a community. Common Equity Housing SA provided stability when our co-op needed it.

Roz Hyde: With Common Equity Housing SA as our service provider (finances and rent) it means our workload is dramatically reduced and Colin is a great resource for advice on money matters.

(Not pictured) Robyn Herczeg: Autonomy is important to me. I see huge benefits of having an

umbrella organisation such as Common Equity Housing SA to support co-ops to maintain their independence into the future.

(Not pictured) Christine Edgar: When our co-op split, being part of a co-op, and a member of Common Equity Housing SA, was the best choice for me because I wanted to have choice over my future.

The process to transition to Common Equity Housing SA

If a Tier 3 CHP decides to transition to Common Equity Housing SA, we will project manage the process and make sure there is clear two-way communication and transfer of information between all parties. Through this process the CHP is provided with both a safety net and support base.

Security of tenure is a critical consideration for existing Tier 3 CHPs and Common Equity Housing SA includes a term of 99 years in the Property and Services Agreement to demonstrate our commitment to the preservation of the tenancies within the application of the Residential Tenancies Act 1995 and the associated Regulations.

Our vision

The co-op housing model continues to actively grow, evolve and empower communities in South Australia.

Our purpose

To support and enable housing co-ops to flourish in South Australia by providing members with:

- » administrative, finance, asset and tenancy management services
- » regulatory compliance and risk management controls, monitoring and reporting
- » advocacy, education and participation strategies and skills

Our values

Co-operation

We actively promote and enact the principles of co-operation and the growth of co-op housing to improve access for lower income households, to enhance social and community benefits, and to create greater community resilience.

Respect

We respect and strongly advocate for a diverse and inclusive society, we act with integrity by treating people with respect, doing what we say we'll do and being honest and genuine with each other.

Empowerment

We actively empower members to maintain their identity and autonomy, and we do this by collaborating with members and stakeholders to drive the best outcomes.

Contact us



For further information, guidance or assistance or if you would like a member of Common Equity Housing to meet with your members please call Angela Carey our Chief Executive Officer on **8354 2790** or **0417 124 200**.



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