

# Why join Co-operation Housing?

The benefits of membership

### Introduction

Co-operation Housing is the only registered housing provider in Western Australia that specialises in supporting and growing the housing co-operative sector.

It was established by housing co-operatives, for housing co-operatives, in order to develop a united, professional, high-profile presence within WA's broader community housing sector.

### Our objectives are:

- > to be responsible for all registration, compliance and reporting requirements as a registered community housing provider under the Department of Housing's regulatory system, on behalf of our member housing co-operatives
- > to serve and support our member housing co-operatives in a range of other ways (see over)
- > to grow the co-operative housing sector in Western Australia.

Co-operation Housing currently has four member housing co-operatives:

# > Alternative Resource Community Housing (ARCH) a seniors' housing co-operative located in Bunbury, comprising eight co-located homes

### > First Fremantle Housing Collective

a mixed housing co-operative located in Fremantle (on the border of White Gum Valley), comprising 14 co-located homes and a community facility

### > Inanna's House

a women-managed housing co-operative located in Hilton (just outside Fremantle), comprising nine co-located homes

### > Subiaco-Leederville Housing Collective

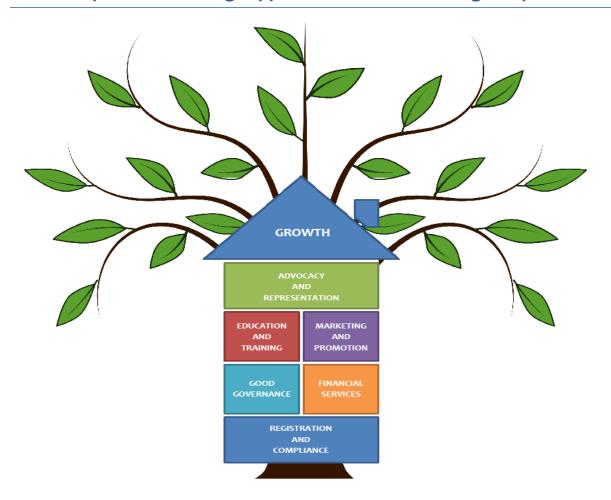
a non-co-located housing co-operative located across the inner-northern suburbs of Perth, comprising six homes in the suburbs of Dianella, North Perth, West Leederville and Yokine.

These member housing co-operatives benefit from the wide range of ongoing services and other support that Co-operation Housing provides, as outlined on the following pages.

To secure these benefits they pay a membership fee, which is calculated as a percentage of their annual rental income. This ensures that all member households receive equal benefits from their membership, regardless of their size or annual rental income.

We invite your housing co-operative to join Co-operation Housing, so that your member households can access the full range of benefits available.

# How Co-operation Housing supports its member housing co-operatives



### **Registration and compliance**

We meet all registration and compliance requirements on behalf of our member housing co-operatives.

### **Good governance**

We develop, implement and continuously review a suite of effective policies and procedures in order to improve the sound and sustainable governance of housing co-operatives.

### **Financial services**

We are a registered BAS agent and provide a range of financial services to our member housing co-operatives.

# **Advocacy and representation**

We represent and advocate for our member housing co-operatives with government and other bodies.

### Marketing and promotion

We promote our member housing co-operatives through our website, publications and events.

### **Education and training**

We facilitate the development of skills required for our members to effectively manage their co-operatives.

### Growth

We proactively identify and respond to opportunities to offer more Western Australians the option of accessing secure, affordable housing based on the co-operative model.

# Registration and compliance

Co-operation Housing was granted registration as a community housing provider by the Department of Housing in 2012. On behalf of our member co-ops, we oversee all registration, compliance, regulation, quality assurance and reporting processes, including:

- > securing and maintaining recognition by the Department of Housing as a registered community housing provider
- > meeting all ongoing Department of Housing governance and reporting requirements
- > supporting member compliance
- > making member households eligible for increased income and asset limits
- > conducting asset audits
- > developing asset management plans
- > assisting with asset management reporting
- > conducting rent assessments
- > acting as a single point of communication between multiple government and other agencies and member co-ops.

# Why be registered?

Being a member of a registered community housing provider gives our member co-ops a number of important benefits.

- > The Department of Housing has two separate sets of income and asset eligibility limits.

  The limits that apply to registered community housing providers (which includes our member co-ops) are higher than those that apply to non-registered providers. This means that our member co-ops' households can earn higher incomes and have more assets than the households of unregistered co-ops, and still remain eligible for their housing.
- > We meet all the Department of Housing's compliance requirements on behalf of our member co-ops, and support them with any compliance issues that arise. This **takes the pressure off** our member co-ops to understand and meet all these requirements alone.
- > We act as a single point of communication between our member co-ops and multiple government and other agencies, with respect to regulatory and other relevant issues. This reduces the amount of communication our member co-ops need to have with government and other agencies, and allows them to get on with just enjoying living in their co-op.

# **Good governance**

For the benefit of our member co-ops, we provide:

- > a Board of Directors trained by the Australian Institute of Company Directors
- > ongoing professional development of Directors and management, ensuring up-to-date knowledge and practice
- > qualified Technical Directors with specialised expertise and experience in the areas of finance, law, education and affordable housing
- > annual board performance reviews, ensuring continued high standard of performance
- > compliance with all ASIC and ACNC requirements, including regular board meetings, annual general meetings and annual reports
- recognition by the Department of Housing and the Community Housing Coalition of WA
   (CHCWA)
- > membership of all relevant sector peak bodies, including the Federation of Housing Collectives (FOHCOL), the Community Housing Coalition of WA (CHCWA), Shelter WA, the WA Council of Social Services (WACOSS) and the Community Housing Federation of Australia (CHFA)
- due diligence regarding economically sustainable operations, to ensure that our member
   co-ops are not exposed to non-viable operations
- > a considered, risk-averse approach to strategic visioning
- > development of three-yearly strategic plans
- > development and implementation of risk-management and business plans
- > establishment of policy direction through a Policy Advisory Committee
- > establishment of financial direction through a Finance Advisory Committee
- > compilation of a member capacity development plan
- > assistance with development and implementation of sustainable asset management plans
- > tenancy management services through policy support
- > development of a member tenancy and asset management handbook.

### Meet our board members

Our board is made up of three elected directors, three technical directors, and our CEO and company secretary. Our elected directors are all residential members of our housing co-ops, and have the important role of representing their interests in decision making. Our technical directors are qualified professionals with expertise and experience in the fields of law, finance, education and affordable housing, and are responsible for ensuring that all board decisions are sound and undertaken with due diligence.



Tarnalea Bulman BA (Sociology), LLB

Chairperson and Elected Director Residential member, Inanna's House



Ariel Hayes
BA (Honours) (Fine Art)

Elected Director
Residential member,
Subiaco-Leederville Housing
Collective



Peter Shooter
BEng (Mechatronic)

Elected Director
Residential member,
First Fremantle Housing Collective



Morgan Morris
BA (Anthropology & Sociology),

BLitt (Linguistics), GradDipArts
(Anthropology & Sociology)

Elected Director (Casual)
Residential member,
First Fremantle Housing Collective



Brian Leveson BA, LLB, Admitted Solicitor

Technical Director (Legal)



Olwyn Maddock BAppSc (Psych), BPsych, PCGE

Technical Director (Education and Affordable Housing)



Lorica Storey BCom, MBA, CPA, GAICD

Treasurer and Technical Director (Finance)



**Rebecca Hicks** 

BA (Honours) (Sociology & SE Asian Studies),
Dip Interpreting (Indonesian)

CEO and Company Secretary

Jamila Grace
BA (HI) (Visual Arts)

Elected Director (Casual)
Residential member,
Inanna's House

### **Financial services**

For the benefit of our member co-ops, we provide:

- > a qualified and BAS-registered Finance Manager, supported by a specialist Technical Director (Finance), Treasurer and Finance Advisory Committee
- > financial risk-management services
- > individualised 'financial health checks' for each member housing co-op
- > ongoing financial support and assistance
- > capacity to source and secure funding for group initiatives, such as energy-efficiency upgrades
- > capacity to source and secure group discounts for relevant products and services
- > supplementation of its primary revenue stream through the procuring of Lottery West funding for various specific projects.

# How's your financial health?

As part of the financial services we provide to our member co-ops, we recently carried out an individualised 'financial health check' for each of our member co-ops.

This involved providing accurate modelling of the future financial situation of each co-op over the next 5 to 25 years under a range of proposed scenarios, allowing each co-op to develop a realistic assessment of their ongoing financial sustainability under each scenario.



This has allowed each of our member co-ops to make informed and financially sound decisions regarding their current and future operations, including responding to any potential growth opportunities as they arise.

# **Advocacy and representation**

On behalf of our member co-ops, we:

- > are currently in discussion with the Department of Housing regarding legal agreement renewals, including negotiating the possibility of customised lease agreements
- > negotiate rates concessions with local government and with the WA Office of State Revenue
- > regularly submit position papers to the Department of Housing, the Community Housing Coalition of WA (CHCWA) and the Community Housing Federation of Australia (CHFA) on issues including national regulation and changes to the Residential Tenancies Act 1987.

# There's strength in numbers

As you will already know, the Department of Housing has recently proposed moving each of WA's housing co-ops from a deed of trust to a lease agreement.

We are currently discussing with the Department the possible option of entering into



a negotiated lease agreement between Co-operation Housing and the Department, on behalf of our member co-ops (with terms to be negotiated according to the wishes of our member co-ops).

This would have the potential advantage of giving our member co-ops more negotiating power than they would have if they entered a stand-alone lease agreement with the Department, particularly with regard to potential growth opportunities.

# **Marketing and promotion**

On behalf of our member co-ops, we:

- > publish a website, newsletters, information brochures, annual reports and other communications to enhance the profile of the sector and to promote our member co-ops
- > raise the profile of the WA co-op sector through various public events and publications
- > promote the housing co-op model as a valuable, affordable and socially, economically and environmentally sustainable housing option
- > act as a first point of contact for people interested in joining one of our member co-ops or establishing a new housing co-op
- > promote and support the establishment, development and growth of housing co-ops in WA
- > source funding for the establishment, development and growth of housing co-ops.

# Keeping a high profile

As well as promoting Co-operation Housing itself, our website promotes each of our member co-ops, raises the profile of the housing co-op model and outlines the international co-operative principles.

We see it as an important way of strengthening the housing co-op sector's united, professional, high-profile presence within the broader community housing sector.

www.co-operationhousing.org.au





# Reason to celebrate!

In conjunction with the Federation of Housing Collectives (FOHCOL),
Co-operation Housing recently held a joint event to celebrate
International Co-operatives Day 2014, open to members and the public.

The event was a huge success, with celebrations including a tour of four co-ops in the Fremantle/Cockburn area.

We received some lovely feedback from members of the public who had been curious about how co-ops work and really appreciated the opportunity to find out.

# **Education and training**

For the benefit of our member co-ops, we provide:

- > monthly member updates that notify all our member co-ops of relevant sector developments, training opportunities, social events and other relevant news
- > prompt notification of key legislative and regulatory changes, including changes to the Residential Tenancies Act 1987, Department of Housing policy and Australian Charities and Not-for-profits Commission (ACNC) requirements
- > facilitation of inter-co-op learning, communication and collaboration opportunities
- > other education and training support on request.

# **Knowledge** is power

We recently hosted an information session to better inform our members about the Department of Housing's proposal to move co-ops from deeds of trust to lease agreements. At the session we presented valuable additional information gained through direct discussions



with the Department on behalf of our member co-ops, and our legal technical director outlined the legal implications of each option. Our members then had an opportunity to raise and discuss their questions and concerns, and realistically assess their options to make informed decisions.

We are also offering an upcoming series of education and training workshops on a range of relevant topics, based on requests from our members. They include 'Consensus decision making', 'Facilitation' and 'Your rights and responsibilities as a tenant under the Residential Tenancies Act'.

# Growth

On behalf of our member co-ops, we:

- > conduct research into potential growth opportunities for WA's housing co-op sector
- > commission research from external experts as required, to identify recommended growth strategies that would be viable within the current WA political, legal and economic climate
- > secure funding to further investigate recommended growth strategies
- > proactively identify partnerships opportunities, with a view to consolidating the sector's limited resources
- > support new and emerging housing co-operatives.

# **Growing together**

We have recently secured an exciting partnership with the City of Fremantle to take over the management of an existing affordable housing complex for seniors.

This is a rare growth opportunity at a time when the establishment of new housing co-operatives has slowed. It is also a wonderful opportunity for Co-operation Housing to demonstrate to the broader community the many benefits the co-operative model provides.



# **Contact us**

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