



The Mercury Centre

Mr John Hawkins
Committee Secretary
Senate Select Committee on Housing Affordability In Australia
Department of the Senate
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Parliament House
Canberra ACT 2600

By e-mail: housing.sen@aph.gov.au

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Dear Mr Hawkins

Further to our phone conversation on Friday, 4 April 2008 it gives me great pleasure to forward our submission for the Senate Select Committee on Housing Affordability in Australia on behalf of the **Living Co-operatively Consortia**.

'Living Co-operatively, Affordable Housing, Sustainable Communities' was a two-day Symposium on 13-14 February 2008 at the Petersham Town Hall, Sydney. The Symposium was convened by the **Living Co-operatively Consortia**, a partnership of University of Technology Sydney (Cosmopolitan Civil Societies Research Centre), Marrickville Council, Parramatta City Council, Association to Resource Co-operative Housing (ARCH), Co-operative Federation of NSW and The Mercury Centre.

The event attracted 200 delegates from local government, community housing and co-operative development sectors. 25 speakers from national housing organisations, State and Federal government, academia and peak co-operative agencies discussed how co-operative housing, in particular the Scandinavian model of **shared equity co-operative ownership**, can address the affordable housing crisis in our cities and towns. The Keynote speaker was Ms Gun-Britt Mårtensson, former chair and president of HSB Riksförbund, Sweden's largest organisation for co-operative housing. Ms Mårtensson described the Swedish model and how it could be adapted to the Australian situation.

The Symposium was opened by the Hon. Linda Burney, NSW Minister responsible for Fair Trading, Youth, Volunteering and Co-operatives. Other speakers were:

Professor Julian Disney, chair of the National Affordable Housing Summit; Professor Bill Randolph, director of the City Futures Research Centre, University of NSW; Helen O'Loughlin, director of the Centre for Affordable Housing, Housing NSW; Genia McCaffery, president of the NSW Local Government Association and Mayor of North Sydney; Paul Barber, Lord Mayor of Parramatta City Council; Dimitrios Thanos, Mayor of Marrickville; Adam Farrar, executive director, NSW Federation of Housing Associations; Dr Louise Crabtree, urban geographer specialising in sustainability and housing affordability (UWS); Professor Andrew Jakubowicz, co-ordinating director, Centre for Cosmopolitan Civil Societies, UTS; and Dr Jo Barraket, Senior Lecturer in Public Policy, University of Melbourne. Speaker biographies, conference proceedings and a summary of recommendations flowing from the Symposium, can be accessed on the conference website: www.mercury.org.au/lc .

The **Living Co-operatively Consortia** is writing to the **Senate Select Committee on Housing Affordability in Australia** to urge the Committee to consider **shared equity co-operative housing** among the panoply of responses to the current housing crisis. In particular, the Consortia commend the Scandinavian model of co-operative home ownership and management of member assets, as an appropriate and viable solution to the problems of affordable home ownership in Australia. The model is especially pertinent to the Australian situation where there is a strong attachment to notions of private ownership, security of tenure and capital gain.

Shared equity co-operative housing offers a home ownership solution for sectors of society currently locked out of the housing market including young professionals wishing to gain entry to the property market, older residents who wish to live autonomously but within a supportive community, and families who are unable to break out of the rental cycle despite personal savings and mainstream employment. It is a highly successful means of home ownership found in many countries around the world. In Sweden 10% of the population live in co-operative housing. Residents represent the full demographic from the elderly and working singles, to families, professionals and social leaders. One third of Sweden's parliamentarians reside in co-operative housing.

Shared equity co-ops behave like strata title properties with an important difference. Co-operative membership imparts ownership and responsibility for the entire co-operative property and hence empowers communities to solve a range of social needs, including: Aged care, child care, sustainable/low carbon living and poverty alleviation. The capacity of co-operative housing to help build community and a more civil society, in addition to providing an alternative route to home ownership, garnered widespread media and political interest during the Symposium. Gun-Britt Mårtensson was interviewed by Radio National's Richard Aedy on *Life Matters* (www.abc.net.au/rn/lifematters/stories/2008/2158845.htm), The Sydney Morning Herald, The Sun Herald, the Inner West Courier and 2SER. Ms Mårtensson held meetings with the Office of The Hon. Matt Brown, NSW Minister for Housing, and with the Lord Mayor of Parramatta to discuss a co-operative housing pilot in the City of Parramatta which could provide a model for other local authorities. Members of the Consortia were interviewed for a co-operative housing feature (www.abc.net.au/rn/breakfast/stories/2008/2181494.htm) on Radio National's *Breakfast Program* with Fran Kelly.

Australia's affordable housing crisis requires urgent and creative solutions that take advantage of innovative partnerships between local, State and Federal government, the private sector and community organisations. A strong message from the '*Living Co-operatively Symposium*', was that now is the time to present innovative solutions to housing affordability that are inclusive and viable for a broad demographic.

This submission is made for and on behalf of the **Living Co-operatively Consortia**:

Bronwen Dalton, Director Cosmopolitan Civil Societies Research Centre, University of Technology Sydney

Gary Moore, Director of Community Services, Marrickville Council

Louise Weber, Affordable Housing Officer, Parramatta City Council

Karine Shellshear, Executive Director, Association to Resource Co-operative Housing

Helen McCall, Executive Officer, Co-operative Housing Federation of NSW

Peter Gates, CEO, The Mercury Centre

Suzanne Henderson, Director Communication Services, The Mercury Centre

Further information on '*Living Co-operatively Symposium*' and the **shared equity co-operative housing model** is available from The Mercury Centre.

Website: www.mercury.org.au.