



ABN 38 885 520 654
 283-285 Payneham Rd Royston Park SA 5070
 Telephone (08) 8362 1022 Fax (08) 8362 1944
 E-Mail: info@chcsa.org.au Website: www.chcsa.org.au

HOUSING CO-OPERATIVES – MEETING HIGH NEEDS

Housing Co-operatives consist of groups of people who come together to solve their housing problems. People can come together on the basis of a common interest or according to geographic location.

Housing Co-operatives provide affordable housing of a decent standard for those disadvantaged in other housing markets. In South Australia, Housing Co-operatives belong to the social housing sector and are supported by Government.

Housing Co-operatives are the only option in South Australia other than home ownership, which allow consumers to be in charge of their own housing to the maximum extent consistent with legislation and funding arrangements.

The Community Housing Council of SA Inc has become aware of a misconception about Housing Co-operatives in South Australia. The misconception is that Housing Co-operatives only or largely house people who have few special needs or disabilities and that there is an unduly high level of employment and high incomes among Co-operative members.

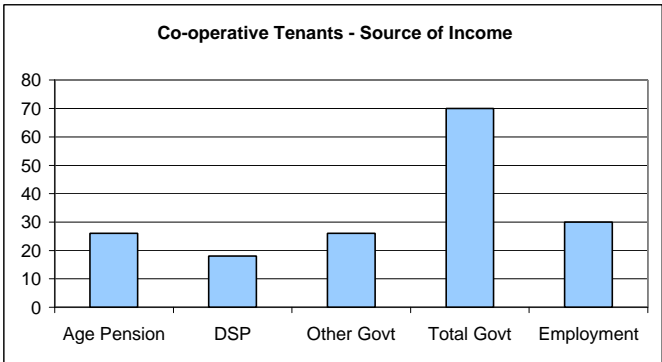
In reality, the sector houses a significant number of people with special needs and/or disabilities, while average incomes are not high.

The following analysis is taken from the 2006/2007 *Community Housing Household Data Collection Report*, prepared by the Department for Families and Communities. Data about *Housing SA* customers comes from *South Australian Housing Trust in Focus 2006-2007*.

A STATISTICAL VIEWPOINT

Income Source

- A quarter of all Co-operative tenants depend on the Age Pension
- Nearly 18% depend on the Disability Support Pension
- A further quarter rely on other types of Government payment

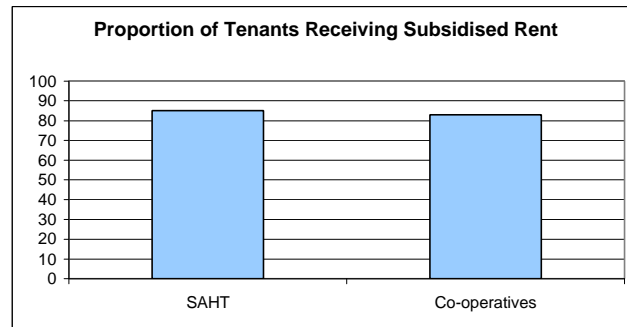


In total, *about seventy percent of Co-operative tenants rely on Government payments* as their main source of income. About thirty percent rely on wages or self-employment.

Low Income Tenants

Eighty three percent of Co-operative members are eligible for subsidised rent due to low incomes (the figure excludes group households and shared households). *This is similar to the proportion of public housing tenants who are subsidised.*

The average income of all Co-operative households is \$455 per week or 44% of Average Weekly Male Full-Time Earnings. The median family income for *Housing SA* tenants in the last Census was around \$500 per week. (The median is the mid-point in a series of numbers eg 5 is the median in the series 1,3,5,7,9).



Cultural Diversity

There is also considerable diversity among Co-operative members, with **one in ten** of current Co-operative members being from a culturally or linguistically diverse background – similar to the level in the general community.

Disability

The level of disability among Co-operative members is similarly quite high - over a quarter of Co-operative members have some form of disability.

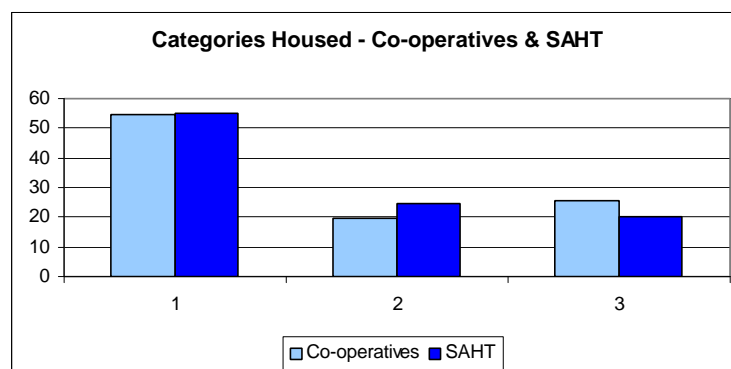
Physical disabilities are particularly significant – nearly two thirds of those with a disability have a physical or ‘diverse’ type of disability. (For the sake of comparison, it is noted that 38% of Housing Association tenants have a disability. Comparable *Housing SA* data could not be located.).

Stable Housing

Housing Co-operatives provide very stable housing, with only eleven percent changing hands in a year and only 1.6% of properties untenanted as at the 30th June 2007.

Housing Those in Need

Over half of new tenants housed by Co-operatives are in Category 1 – the highest need category, indicating a need for urgent assistance. *This is the same proportion as for people housed by Housing SA in the same year.* As the chart shows, there is little difference between the profile of new Co-operative tenants and new *Housing SA* tenants.



About a quarter of those housed by Co-operatives are children.

The proportion of Housing Co-operative tenants with one or more special needs is around 54%. The proportion of applicants on the *Housing SA* waiting list with one or more special needs is 47% while the proportion of newly housed *Housing SA* tenants with one or more special needs is 62%.

SOME PERSONAL STORIES

The following stories have been provided by members of Housing Co-operatives. Names have been changed to protect privacy.

An Ageing Co-operative

Our particular Co-operative is managed by a team of committed & dedicated Members, who have been commended on a number of occasions by OCH, nevertheless is an ageing Co-operative. Ten out of fourteen Members are elderly (older). 4 are 65-69, 4 are in their seventies & one is over eighty & one is younger but blind handicapped.

Everyone is participating in Managing, Administering & Maintaining their Co-operative homes & in most cases holding more than one Co-operative committee position, having completed numerous OCH Education & Training courses over the years.

Even so the older members mentioned above do have a number of medical conditions as follows:
(The names are fictitious)

Jean age 69 arthritis, Brenda age 76, hip replacements, lots of chronic pain. Ernest, 72, heart disease & emphysema. Roger 69, diabetes & blood pressure. Elsie 67, chronic painful muscular complaint. Lance 72, back pain. David 75, heart disease, diabetes, high blood pressure, chronic neck shoulder arm pain. Andrew 45, blind handicapped and Leo 82, heart & lung disease.

As shown above, Housing Co-operative Members are not just a lot of peasants getting cheap housing from the Government & sitting on their backsides doing nothing. The Members attend monthly General Meetings. Each head of a committee gives their monthly activity report & lots of general Co-operative business is discussed & business motions moved. In addition members attend their respective committee meetings & throughout each month carry out their duties relevant to their respective committee.

Housing Co-operatives & its Members are unpaid workers, as shown in the past, saving Governments millions of dollars per year in Admin, Management & Maintenance costs. We therefore deserve more recognition & earn every right there is to live in our Housing Co-operative homes.

We also help each other where we can, mainly in cases of illness from time to time.

Andrew's Story

I was a teacher in a small place in the desert. I taught little ones. I was happy. One day I got sick, very sick. I was flown to the hospital in Adelaide. The doctors and nurse worked hard and made me better but I was still sick: too sick to work, too sick to go home. No job and no home. The university asked me to write something about my experience teaching the little ones in the desert. But Adelaide was big, I felt overwhelmed, and it was expensive and I had little money.

A man told me about a Housing Co-operative. He said that I could get a comfortable and affordable home, and I would be a member of a small community. My spirits lifted. I applied to join the XYZ Housing Co-operative who had houses close to the university. They accepted me and gave me a home. We all worked together to look after the houses.

I had time to write a long essay inspired by my experiences teaching the little ones. I gave it to the university and dedicated it: To XYZ Housing Co-operative who Sheltered Me. I still can't work full-time but XYZ gave me a new home and a new life. I am very happy.

Sarah's Story

I am here to testify to the fact that I (and many others in this Co-operative) DO have problems..

Some, being senior, with the 'ails' that comes with age (and our Co-operative does 'house' many) Some who are not senior have problems too, being handicapped in some form or another.

I might also add that we have homes that house the Intellectually Handicapped.

For myself, I have many disabilities. But those listed below are the main ones.

1. Fused right hip (wheelchair bound if a lot of walking is required)
2. Arthritis
3. Hearing impaired. (Hazel has been with us for 12 months now. She is a Hearing Dog)
4. Depression

I have had rails positioned in places that make things mildly easier.

I hope this will clarify some issues for the 'Government' body who thinks that these homes are just for the 'perfect' person. God Bless you

A Personal Story

As my husband and I were on disability pensions and needed a home, then when we learned about Co-operatives. We thought the concept and life style was what we were looking for. The idea of a group of people working together and being involved with the community was what we needed. My husband and I worked in all aspects of the Co-operative before my husband passed away. I received continued support and friendship from the members of the Co-operative when I most needed it. I feel very proud of our Co-operative and have watched many members learn, gain confidence, and grow socially during their time with us. We have been able to give them life long skills, not only assisting in the management of our Co-operative but going on to acquire employment. Our once homeless tenants, when given a chance, mostly take great care of their homes and assist when needed (to their capabilities).

A Country Co-operatives Overview

We house people in need from all walks of life. Our Co-operative has members with disabilities, mental illness, single parents, survivors of domestic violence, aged, homeless and widows. They were given a chance to better their lives, and except for the odd person, it has been a success. The members all work together when needed. Friendships are formed and the Co-operative strives to look past your problems and work with you in a positive manner. You could say we ARE a community WITHIN a community that benefits the greater community. Education is offered in all aspects of life, thus making the Co-operatives Member's better citizens. With help and education many of the homeless people we have housed are now in employment and take pride in their homes while making many improvements and participating within our group. Co-operatives have an important place in the community as we all voluntary help one another. For example if any of our aged or widowed tenants needs assistance help is always there.

CONCLUSION

Housing Co-operatives house a range of people – some are fit and active, some are young, some are older, some are frailer or have disabilities and need support.

Younger and fitter members of Co-operatives help those with problems.

The profile of Housing Co-operative tenants is very similar to that of *Housing SA* tenants.