



Hello friends

This is the first of our newsletters that we plan to deliver to your inboxes monthly to keep you up to date with what Sun Villages Co-operative (the Co-op) is doing. But first a mini-introduction to *why* we exist:

Sun Villages Co-operative was established (in June 2022) to facilitate networking between people who want for themselves and/or their families - or see the need for in society - a more equitable and better quality way of living in the way we house ourselves; and with will to help achieve this through a peer-funding model for financing housing projects. So we are a networking and a fund raising organisation. As a co-operative we raise funds for our operating costs through member fees and activities; we raise funds for investing in responsible property development projects through member's shareholdings; we are a distributing co-operative returning surplus profits to our members. We focus on those projects that we assess as providing good financial, social and environmental outcomes, not just for the investors, but equally for the people who will live in these properties we help create.

How many "show case" building developments do you know of that have really changed anything for the better in the world? They have mainly just perpetuated the existing housing system and the housing crisis we have in society of unaffordability, rental servitude, increasing homelessness and hopelessness about securing safe and healthy places to call home.

What say the NGOs and government about housing?

I (Ann) attended a Co-housing Symposium in Canberra in October and am presently synthesising information shared through last week's week long webinar series on housing, hosted by New Economic Network Australia (NENA). Very briefly, the take aways are:

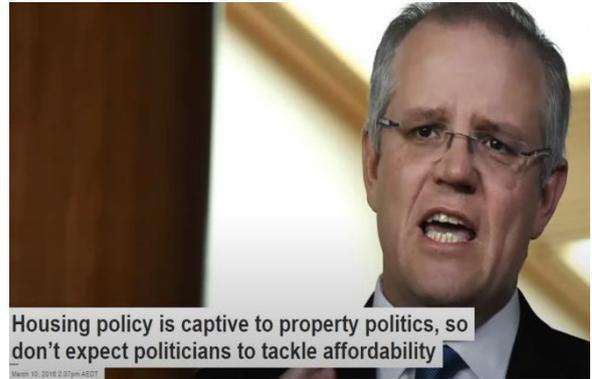
- Federal and State governments play lip service only to solving our national housing crisis;
- Innovations in housing have long been stymied by inflexible and onerous state government and local council planning laws and processes;

- aversion by some to co-housing designs and shared facilities and services, with concerns about loss of privacy and conflict resolutions (“people problems”)
- Increasing unaffordability has been driven by the speculative property industry and the banking system, which do not want change that adversely impacts their profitability.

Current federal government policies do nothing to improve affordability. The Housing Accord is looking a lot more like a strategy for raiding our superannuation savings and further enriching the already wealthy, than enabling ordinary people with ordinary amounts of money to secure safe and healthy homes and to have choices in where and how they live.

What better alternative can Sun Villages Co-operative offer?

How bold can we be? Only as bold as our members coming together to collaborate with people-power, contributing will, skills, knowledge, time, energy and money to create great ways to shelter ourselves and others, to interact well, work productively, have freedom of expression and choices, and thus to thrive!



Credit: Prof. Peter Phibbs, Role of Government in housing affordability, NENA Housing week, 7-11 Nov. 2022

In these challenging times, various new land and property investment options are being offered up and snapped up by people wanting to secure their own funds and/or lifestyle options away from future Smart city living; or pure investors are wanting to maximise their ROI in asset classes like aged care facilities or inner-city compact or dormitory accommodation for students and young professionals. What do you think of a future that silos our different generations away from opportunity to interact? What respect and care do we show our wise elders or vulnerable people?

We, of Sun Villages Co-operative, filter prospective projects through a lens of our values of integrity, trustworthiness, transparency and co-operative principles, and apply a suite of financial plus social plus environmental assessment criteria to select projects that have both



good economic and social purposes and potential to deliver true value. As a co-operative, members vote on projects for investment.

And thus, our first fund-raising project is support for and investment in the DA approved Sun Villages (Queanbeyan) eco-village: an apartment style development on a beautiful, well-located site in Crestwood, Queanbeyan. Read more about it at <https://sunvillages.com.au>. This will be a multi-generational eco-village, being a place for all ages and stages of life aka "entirement" living. It is designed to demonstrate the Sun Village Model for affordable housing, ethical investment and sustainable living, with

- reliable ROI for all investors
- reduced ecological impacts
- reduced living costs
- enhanced quality of life
- security of a place to call home
- shared village facilities and services
- onsite work and LETS trading
- a supportive community
- protection against impoverishment
- protection of assets for inheritance.

There is much to share about this opportunity to invest as a future owner-resident or a pure investor only, with all investors receiving the same target ROI; and we have much more to share in a process of coming together as creative collaborators for good.

If you would like to know more, please contact me directly to enquire about accessing a webinar or attending a workshop (starting in 2023) to get to know more about us, about this project, and other projects we are looking out for: new developments or housing retrofits. These can collectively help create more choices in diverse good quality, secure and pleasant housing in various locations, and which could become connected as one of many synergistically united numbers (SUN) of villages.

Cheers for now

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