

# DIRECTORS UPDATE



NOVEMBER 2022 | Common Equity Housing Ltd

## Impact of the October 2022 floods

Our thoughts are with the co-ops and co-op members impacted by the recent floods and heavy rains in Victoria. CEHL is working closely with people who have been affected by the floods.

This image, right, is from local Shepparton photographer Stephanie Woodhall. It captures the extent of the impact of the floods. Witnessing the fantastic spirit of co-operatives in action has been heartening - people working together and supporting members in need.

This edition of the Director's Update provides information on floods and insurance. If any of your co-op's properties have been affected by the floods or you would like some information on available support, please contact your CDC; they are there to support you.



## Annual General Meeting

26 November 2022

Co-operative Housing,  
it's more than just housing



## CEHL Annual General Meeting

**When:** 26 November 2022.

**Time:** 10.30am for an 11am start

**Where:** Karstens, 123 Queen Street, Melbourne

Co-op Secretaries have been sent the CEHL AGM packs.

Co-ops are required to complete the proxy form to vote in the 2022 CEHL AGM and send back to CEHL before 11 am, Friday 25th November 2022.

## Director ID's

From the end of November, directors of companies registered under the Corporations Act will need a Director Identification Number (DIN).

Under Co-operatives National Law, CEHL co-ops are registered with Consumer Affairs Victoria, not under the Corporations Act.

**Therefore, CEHL co-op directors are not required to have a Director Identification Number.**

# What's Happening November 2022



## Seeking Your Input for National Research into Co-op Housing

Western Sydney University is leading an exciting research initiative exploring the social outcomes and benefits created by housing co-ops.

The research will provide evidence about the value of Australian housing co-ops.

There are two ways you can get involved:

1. Follow this link to complete a 30-minute survey - [bit.ly/Co-opSurvey](https://bit.ly/Co-opSurvey).  
At the end of the survey, you can enter a prize draw to win one of two \$200 Mastercard gift vouchers.
2. Work with your co-op to complete a 12-week time-use survey. This survey records the amount of time your co-op spends on different key activities of the co-op.

If you would like to find out more about the 12-week survey or for more information about the research project, please contact Dr Liz Ayres at [l.ayres@westernsydney.edu.au](mailto:l.ayres@westernsydney.edu.au) or phone 0401 214 871.



**Thank you** to all our Co-ops who have already signed up to participate in the research!

## Maintenance Stimulus Works

A quarter of all properties in the CEHL Program are being upgraded under the Victorian Government's COVID-19 Social Housing Economic Stimulus Package.

Works approved under the government stimulus are additional to CEHL's planned Third Schedule works and are fully funded through the stimulus funding, no co-op contribution is required.

We're upgrading 450+ homes in total!

Due to delays caused by material and trades shortages, the works program has been extended to November 2022.

At the end of October, 381 projects have been completed. See the November issue of *Co-operatively Speaking* for a rundown.

**Click here to have your say!**

You can read members comments about Maintenance Stimulus works in News/Updates

For more information call please call on CEHL **1800 353 669** or email [propertysupport@cehl.com.au](mailto:propertysupport@cehl.com.au)



## Extension to hold your Annual General Meeting

If your co-op has not held your Annual General Meetings (AGMs) for the last 2 years, you can apply for an extension through Consumer Affairs Victoria.

**CLICK HERE** for the Consumer Affairs Victoria link to the AGM extension.

If you need support, please contact your Co-op Development Coordinator.

**SAVE  
THE  
DATE!**

### The Co-Operative Housing Conference 2023

**When:** 31 March 2023.

**Where:** Holiday Inn , Werribee

## Translation service

- [www.tisnational.gov.au](http://www.tisnational.gov.au)

CEHL subscribes and uses TIS National Translation Service to support members with their tenancy and housing.

Please let your new members know they can access this interpreter service if they need translation support for their tenancy and housing.

Renters can book the service directly on **131 450**.

## Policy Advisory Committee - PAC

Thank you for your feedback on the June/July policy consultation.

Co-op feedback will be discussed at the next PAC meeting on **Friday 25th November 2022** and outcomes will be shared in the next monthly update.

### Next Consultation is open from 26th Sept – 11th Nov 2022

Co-op members to are asked to supply feedback on the current consultation for:

- Household Rent policy
- Referral for Support policy
- Leave of Absence policy.

**How to give feedback.** Follow this link: [www.cehl.com.au/HaveYourSay/QuarterlyPACConsultation](http://www.cehl.com.au/HaveYourSay/QuarterlyPACConsultation)

**If you have any questions about PAC,** Please contact Peter Sleeman [peters@cehl.com.au](mailto:peters@cehl.com.au) or **1800 353 669**.

## CEHL Office Closure

CEHL Christmas/New Year Office Closure:

**Wednesday 21st December 2022  
to Monday 2nd January 2023.**



## Get in touch!

I would really like to hear more about what you would like me to include in future Director updates. Please email me at [alyce.holmes@cehl.com.au](mailto:alyce.holmes@cehl.com.au) with your feedback or suggestions.

In cooperation,

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Phone 9208 0844 | Email [alyce.holmes@cehl.com.au](mailto:alyce.holmes@cehl.com.au)



# What to do if your co-op has property damaged by the flood

The recent floods throughout Victoria have affected many Common Equity Housing Limited co-op properties.

Claiming insurance for those affected by flood damage is complex because CEHL has two insurance policies on some properties in flood-affected areas. Our largest insurer (ANSVAR) cancelled flood insurance over many CEHL properties, so CEHL was required to take out additional insurance with QBE to cover flood damage.

Due to this complexity, CEHL is supporting co-ops by managing insurance claims on your behalf and negotiating with the insurer.

We will collate the information you provide and lodge the claims with our insurance providers. Once a settlement is negotiated, we will confirm the excess payable by the co-op.

Below is a guide on what you need to do if properties in your co-op have been flood damaged.

## STEP ONE - Gather together the required information:

The following information is required to assist us to lodge the claim for property damage:

- ☐ The address of the damaged property / properties
- ☐ A description of the damage
- ☐ Confirmation about whether the renter is able to stay in the property or has had to move out due to damage.
- ☐ Photos of the damage, including any items which may have already been removed (e.g. carpets piled outside the property)
- ☐ Copies of any quotes, tax invoices or receipts for any items bought to clean up the property (e.g. cleaning products, brooms, mops, drying fans)

## STEP TWO - Contact CEHL:

Email the information required (see Step One) to [insurance.claims@cehl.com.au](mailto:insurance.claims@cehl.com.au) and [propertysupport@cehl.com.au](mailto:propertysupport@cehl.com.au)

- If your co-op has more than one impacted property, you can opt to send individual emails for each property or one email, containing information on all impacted properties.
- If you are unable to email, please call **(03) 9208 0800** or **1800 353 669** and ask to speak with the **Property Support Team** (it's best to ask for the team rather than an individual as individual team members may be out of the office conducting inspections).
- Your **Cooperative Development Coordinator (CDC)** is available to discuss other support options co-op members whose properties have been impacted by the floods might need.

## STEP THREE - Assessment:

As part of the claims process, an insurance loss assessor will need to view impacted properties.

When claims have been lodged with our insurance providers, the timing for the visits will be confirmed.



# Helpful links and contacts for flood damage and recovery

## Flood recovery hotline 1800 560 760

Call for assistance with:

- Navigating available supports
- Clean up
- Temporary accommodation
- Mental health and wellbeing support

More info: [www.vic.gov.au/october-2022-flood-recovery](http://www.vic.gov.au/october-2022-flood-recovery)

## Financial assistance

### Victorian emergency relief assistance payment

The one-off payment is to help you and your household meet immediate and essential needs, like emergency shelter, food, clothing, or personal items.

<https://emergencypayments.dffh.vic.gov.au/>



## Crisis Accommodation

The [Department Families Fairness and Housing](#) can support people in emergencies in accessing crisis accommodation. If you are in urgent need of somewhere to stay, you should call our 24-hour state-wide toll free number to get help **1800 825 955**.

This link provides the organisations funded in your region that provide crisis accommodation <https://services.dffh.vic.gov.au/getting-help>

## Returning home after a flood

### Victorian Department of Health

<https://www.healthtranslations.vic.gov.au/resources/after-a-flood-returning-home-safely>

### Insurance Council of Australia

[https://insurancecouncil.com.au/wp-content/uploads/2022/03/2203\\_FACTSheet\\_Returning-to-your-property-after-flood.pdf](https://insurancecouncil.com.au/wp-content/uploads/2022/03/2203_FACTSheet_Returning-to-your-property-after-flood.pdf)

## Wellbeing

- **Partners in wellbeing** – 1300 375 330 phone, online chat or email support available <https://www.partnersinwellbeing.org.au>
- **Lifeline** – 13 11 14 – crisis support available 24/7 via phone, text or online chat
- **Parentline** – 13 22 89 – support for parents and carers
- **Kids Helpline** – 1800 55 1800 – support for kids, teens and young adults
- **NURSE-ON-CALL** – 1300 60 60 24 – expert health information and advice
- **Australian Psychological Society Referral Service** – 1800 333 497
- **Safe Steps** – 1800 015 188 – family violence specialists available 24/7
- **Orange Door** – access services for adults, children and young people who are experiencing family violence
- **Mental Health & Wellbeing Hubs** – 1300 375 330 – book an in-person or telehealth appointment for anyone who feels overwhelmed or needs support with mental health concerns.



# What is an urgent repair

Urgent repairs include items that need to be fixed straight away if they affect your safety and security.

What qualifies as an urgent repair is defined by the Residential Tenancies Act 1997 (Vic).

Renters are to give notice of the need for maintenance as soon as practical. The residential rental provider is required to undertake urgent repairs within 24 hours.

## Urgent repairs are required for ...

A failure or breakdown of electricity, gas or water supply

Burst water service

Blocked or broken toilet system

Serious roof leak

Gas leak

Dangerous electrical fault

Flooding or serious flood damage

Serious storm or fire damage

A failure or breakdown of an essential service or appliance provided by the Rental Provider for: hot water, cooking, heating, cooling or laundering

Any appliance, fitting or fixture which is not working properly and causes a large amount of water to be wasted

Any fault or damage that makes the premises unsafe

A serious fault in a lift or staircase

A pest infestation

The presence of mould or damp caused by or related to the building structure

A failure to comply with one of the rental minimum standards

A failure or breakdown of a safety device, including a smoke alarm, residual current device, fire sprinkler systems, emergency lighting or pool fence

## What to do if you have an urgent repair:

### STEP ONE - Gather together the required information:

The following information is required to assist us:

- ☐ The address of the damaged property / properties
- ☐ A description of the damage
- ☐ Confirmation about whether the renter is able to stay in the property or has had to move out due to damage.
- ☐ Photos of the damage if relevant.

### STEP TWO - Contact

#### CMC and VicWide:

- During business hours (Mon-Fri 9-5pm), phone **9208 0800** or **Freecall 1800 353 669**
- After hours call **0417 102 414**

#### CERC members:

- Call your CERC Maintenance Director

### STEP THREE - Repairs

- The renter will be informed of next steps for a complete resolution of the fault or damage.
- Urgent repairs will be actions within 24 hours.

