

CO-OPERATIVELY SPEAKING

2019 ISSUE 03

Mike's mission

Mike Tobin's telecommunications apprenticeship was just one small step before going on to be one of the technicians monitoring the three astronauts vital signs in the Apollo 11 Moon landing mission.

Mike was one of the few hundred people in Australia involved in the Moon landing. Worldwide there were over 14,000 technicians and engineers that helped make the mission a success.

Mike was checking astronaut Neil Armstrong's vital signs as he prepared to take those famous first steps on the Moon.

"Armstrong was a physically-fit specimen, but his heart rate was really racing. I think a lot of that was nerves."

When he stepped on to the Moon's surface his heart rate eventually decreased, and he got on with the mission."

"I felt very, very privileged, Mike said.

You don't do something like that without it making a permanent imprint."

In July, Mike took part in the 50th anniversary of the Moon landing celebrations in Canberra.

Mike's life-long passion for electronics and telecommunications continues today and has been active volunteer at the Bendigo Amateur Radio and Electronics Club for many years.

Mike's involvement in community broadcasting was recently acknowledged with a *Lifetime Technical Contribution to the Sector Award* by Technorama, an organisation that supports technologists and the Australian Community Media sector.



Mike Tobin

Photo courtesy of Bendigo Advertiser, photographer Darren Howe

Mike's made it his own mission to work collaboratively and give back to his community.

A board member of the Community Broadcasting Association of Victoria, Mike also presents the Drive program on Radio KLFM, broadcasting in the Bendigo and Central Victoria region.

With partner Heidi, as members of Ithaca Co-op, they are also both active co-op community members, contributing time, ideas and energy to their housing co-op, the region, and the CEHL Housing Program.

"We enjoy being part of our co-op and playing our part in the co-op housing Program.

We especially enjoy meeting people from other co-ops and going to the Annual General Meeting and conference."

Share your co-op news, and stories in
Co-operatively Speaking.

Send to newsletter@cehl.com.au

News from the Chair

Welcome to the third issue of *Co-operatively Speaking*. I hope you are enjoying the new online format of the newsletter with more content and links. In this issue there are lots of interesting updates about recent CEHL and co-op projects, in particular there is more information about how co-op members can join our Board.

Becoming a Board Director

Being on the Board for the past four years has been a huge learning curve for me, but one that I enjoy a lot, and highly recommend to anyone who is passionate about making a difference and supporting our co-op Program.

Board directorship is a valuable way that our members help to shape the future of our Program. Board directors have the responsibility to ensure that CEHL activities meet all the legal requirements that regulate us. We also listen to members about how this Program can evolve to meet their changing needs into the future – and then work within our regulatory environment to make sure that CEHL meets both current and future needs of our membership.

There is quite a lot for board directors to understand about finance, legal, housing service performance and co-operatives. This does require committing time and effort to the task.

I would like to encourage all co-op members to consider becoming a director of CEHL. More information about the becoming a CEHL director will be shared with co-ops and posted on [What's On](#).

Your feedback is important

There has been a lot of change in our co-operatives as we start to implement the first changes from the Rent Review process. I appreciate that some of this change has been challenging, both for co-ops and individual members. It's been great to hear from you about the implementation of new rents through the reports we review at the board table, and the letters I have received from individual co-ops.

It's important to me, and the Board, that we hear your feedback and that we can continue to work together to improve our service model.

Engagement Forums

We are hearing positive feedback about the June *Engagement Forums* in each region, with people feeling more heard and in control of the dialogue between CEHL and our member co-ops. This is still quite a new format and I look forward to seeing how this develops during the upcoming Engagement Forums in September.

Property Developments

Our Board agenda has included a number of co-op property developments in the past few months, which we know has been eagerly awaited for those co-ops who have handed back properties and have members who are looking to downsize. It is great to see tangible results for our members, especially when these processes by nature take many years to bring to fruition. There will be a feature report in the next edition of *Co-operatively Speaking*.

The CEHL Board have been pleased to continue improving and sharing (in the Member Portal) *Shareholder Records* of our board meetings. We welcome your ideas and input to continuing to improve our communication with you about our meetings and decisions.

I look forward to meeting members at the upcoming Regional/Engagement Forums and encourage everyone to come along to try out the new format.

Yours co-operatively

Heidi Lee CEHL Chair



Managing Director's Report

I hope you are all staying warm and keeping well at this time of year.

This edition has many great articles from and about co-op members, as well as news on key Program projects and updates on CEHL activities. It is pleasing to read the article about the ideas arising from discussions in regions as part of the Engagement Review (see page 5).

Please take the time to read the articles about the new Rent Model and the upcoming review of the Company Rent Model.

Funding

CEHL has received funding which will help accelerate our plans to build and buy housing for the Program. Furthermore, the CEHL Board endorsed an Investment Strategy which will see additional revenue come into the Program to assist with our housing development plans to meet co-op aspirations. There will be a feature article regarding housing projects in the next edition of *Co-operatively Speaking*.

Have you considered being a CEHL Board Director?

I encourage co-op members to start thinking about nominating people for CEHL board positions. A CEHL board role is a wonderful opportunity for co-op members who want to be part of the Board team and contribute to the governance of CEHL and the Program.

The role comes with training, support and a small retainer. Keep an eye out on the website [What's On](#) for upcoming *Becoming a CEHL Director Information Sessions* that will be scheduled in late September and October.

Co-ops will be informed about the information session, dates and details will be posted on the website, [What's On](#) shortly.

Stephen Nash CEHL Managing Director



CEHL Board Directors encourage co-op members to stand for a Board position.



"I strongly encourage co-op members to nominate for the Board of CEHL, to contribute and be part of the decision making process that affects all of us and the company."

Sylwia Greda-Bogusz



"Being on the CEHL board has provided me the opportunity to learn so much about CEHL and to have a say in very important decisions affecting the Program."

Gordon Kieselbach



Need support to keep your housing or co-op membership?

Launch Housing is working with CEHL to help co-op members and direct tenants connect with the support services they may need.

The support services include :

- financial counselling
- health services
- disability services
- family relationships
- advice about other services you can access

You do not need to be facing a housing crisis to use this service.

Confidential service

Any contact you make directly with the referral service is confidential. Information will not be shared between Launch Housing and CEHL, or your co-op without your consent.

Call Michael on 0400 409 655

CEHLreferrals@launchhousing.org.au

for more details read
[Referral Service information fact sheet](#)

Have you heard of bHive?

The bHive Cooperative is a community owned person-to-person sharing economy platform being developed for Bendigo by a team of five local entrepreneurs.

Find out more bhive.coop



My Money Conversation Kit

My Money Conversation Kit, created by the Women's Information Referral Exchange (WIRE) – the only state-wide free information and referral service for Victorian women, nonbinary and gender-diverse people.

The *My Money My Conversation Kit* aims to help build women's confidence to have conversations about money with family and friends, build financial literacy and grow more financially secure.

The Kit includes a guide with questions to uncover individual attitudes to money, tips on having difficult conversations, and advice on financial abuse as well as links to useful financial and government services. It includes an Organiser to bring all financial information together in one place.

Building confidence in money management helps reduce economic inequality. These skills are particularly important for women as they tend to live longer, earn less than men and face financial hardship as they age.

Financial hardship can be an obstacle to leaving an abusive relationship and women can also experience financial abuse, a form of family violence where perpetrators seek to control or remove someone's financial resources.

CEHL has 10 kits to give away call 1800 353 669 or download the kit directly from WIRE

www.wire.org.au/my-money-conversation-kit/

Engagement Review

5 Changes to Regional Forums

In the last round of Regional forums, we heard that people enjoy meeting with each other, and no one wants the forums to stop. But we do need to find ways to get more people involved, and create better meetings, with more benefits for members.

"This is great, you're working with us (the facilitator), not talking at us"

A co-op member from Geelong said after the forum

As a result of everyone's great suggestions we will be making five changes at the next three forums:

1. **Forums will have a new format**
The first half of the meeting will be for members to organise (see 2-5 for details).
The second half will be for program discussions
2. Many of you want to **share information** with each other (to share equipment, information, events, tradie information, etc) and a large number of you are on Facebook. We will help some of you set up Facebook groups for your regions, and show you how to create great content.
3. All of you want a **social event** to bring the co-ops in your region together. At the September forum we will design that event for December and you have \$500 to spend on it. Inner North have already run theirs, and we will hear how it went from them in a short video.
4. Many of you were keen for us to **organise information sessions with external speakers** to attract more members. Over the next few forums we will trial some of these including:
 - Practical ways to save money on bills and energy
 - A way to share tradie info for better maintenance
 - Understanding MyAgedCare
5. We are making some maps and **contact lists** of exactly who is in your region to help you invite more people to the great opportunities to meet over the next few months.

We want to thank all of you for making the last forums so enjoyable. Your ideas were inspiring. Look forward to seeing you at the next forums in September!

We can't make it great without you!

Jeanette Pope Engagement Consultant

For details see www.cehl.com.au/WhatsOn



Shaping the future starts here . .

Planning for the future helps co-ops better understand the needs of members, as well as proactively manage property and finances.

The Future Directions Plan (FDP) is both an important planning process, and a 'living' document that co-ops use to think about and identify what resources and activities are needed to achieve co-op's goals.

CEHL's role is to work in partnership with each co-op to develop a Future Directions Plan that ensures the ongoing viability of the co-op, and is achievable within the current Program.

Each co-op's FDP enables CEHL to develop plans about co-op training needs; property allocations; and property upgrades, acquisitions, developments and disposals.

Your co-op might have . . .

- completed your Future Directions Plan
- started working on it, or
- not yet started

Co-ops will be soon contacted by their *Co-op Development Co-ordinators* (CDC) with a recently improved set of tools and resources to help refresh, complete or get started with Future Directions Planning!



Victoria in Bloom

Gardening competition

A gardening competition for Victorians living in public or community housing.

Entries open 2 September and close 29 November 2019.

To register your garden go online, email or call 9096 9938

www.housing.vic.gov.au/vicinbloom
vicbloom@dhs.vic.gov.au



Image from HousingVic website

Getting ready for VHR

CEHL has now opted-in to the Victorian Housing Register (VHR), a central database designed to enable all people needing affordable housing to be considered for vacancies in both community and government housing.

The Victorian Housing Register database will work alongside our current referral processes, with applicants continuing to attend information sessions before being referred to co-ops and interviewed by the co-op to choose the candidate that best meets their selection criteria.

The VHR will also increase the number of applicants available and make CEHL eligible to apply for funding that can grow co-op housing and help co-ops to reach their FDP goals.

The transition to using the VHR is currently under way and is expected to be fully implemented by the end of 2019.

Several CEHL staff recently attended VHR training and have mapped ways that the VHR database can be used to support our Program's member selection process. A review of our policies has also identified that only minor tweaks will be needed.

A pilot using the VHR database was trialled last month for some hard-to-let properties in rural areas. The trial identified over 40 new people who were interested in co-op housing but many had little knowledge of what co-op members do.

This has led us to design a new step in our process, asking interested people to read some information and answer some basic questions before being invited to a full information session.

All people on our Referral list have now received letters seeking their permission for their data to be shared with VHR so that they can remain on our list. Letters will soon be sent to people on our expression of Interest list and people registered for

MONEYSMART

Getting by on a low income can be tough. The Australian Securities and Investments Commission (ASIC) have some tips online on managing on a low income.

www.moneysmart.gov.au/managing-your-money/budgeting/managing-on-a-low-income

transfers to explain how their applications can also remain active.

Over coming months we will be starting to work with DHHS staff to merge applicant information onto the VHR database and to record how vacancies have been filled. The transition to using the VHR is expected to be fully implemented by the end of 2019

Want to know more?: An FAQ sheet and a place to ask questions are available on the CEHL Website.

For more information see the [Getting Ready for VHR page on Have your say](#) on the CEHL website

REFERRAL PROCESS IMPROVEMENTS

While aligning our referral systems in readiness for VHR, we are also looking to address challenges that may exist in other areas of our referral and member selection processes.

We have previously heard members expressing a need for improvements in:

- Finding genuinely co-op interested applicants
- Helping applicants to gain appropriate skills and knowledge to be co-op ready
- Simplifying the paperwork required of co-ops
- Filling vacancies more quickly

Your ideas for ways that CEHL and co-ops can improve member selection processes are key to the success of these systems.

Please add your ideas to the [Getting Ready for VHR page on Have Your Say Page](#) located on our website.

CIRCUIT - Customised co-op book-keeping program - OUT NOW!

All Common Equity Rental Housing Co-op (CERC) Treasurers have received their co-op's customised Circuit 2020 files. Cash receipting is now done through a single entry with the addition of maintenance reporting.

CIRCUIT 2020 - NEW FEATURES		
	REASON FOR CHANGE	BENEFITS
ABN field	No ABN field to fill in details and no prompt to check with suppliers	<input checked="" type="checkbox"/> Links easily to ABN lookup so Treasurers can find if supplier is GST registered or not <input checked="" type="checkbox"/> Assists with co-ops to comply with Australian Tax Office (ATO) rules
Automation	Previously properties, rent income and tenant information had to be entered more than twice within the Circuit file	<input checked="" type="checkbox"/> Less time to complete, data automatically fills into other related fields
GST formatted	There are specific rules under Australian Taxation law about the treatment of GST that apply when the rent paid on a property exceeds 75% of market rent	<input checked="" type="checkbox"/> Easy for Treasurers to complete their BAS accurately <input checked="" type="checkbox"/> Automatically highlights properties paying market rent
Maintenance fields	Co-ops need to identify urgent and non-urgent maintenance along with when work is started and completed, to comply with Housing Registrar requirements	<input checked="" type="checkbox"/> Helps Maintenance Directors track maintenance response times and how many urgent or non-urgent requests there are <input checked="" type="checkbox"/> Assists co-ops to comply with the Housing Registrar's reporting requirements for maintenance



A sense of progression

by Sarah Andrew, Liberty Co-op

Therese

I knock on my aunt Therese Andrew's flat and walk into the small cosy room. German art posters, a colourful lamp, a desk with a Buddha statue, small Turkish bowls, a large bookshelf, a loud television, and a big old double bed all in the one room with a kitchenette attached. She passionately scolds me half laughingly, half seriously, for not listening as usual and bringing the wrong milk.

She wears a woolly leopard skin dressing gown and a pair of Ugg boots. There is no heating, and she later tells me 'These Ugg's are my only shoes Sar', and laughs loudly because she lost her thongs. She flicks her long dark wavy hair and we sip good coffee. She is a thinker, and doesn't mind expanding.

She is exhausted by her job network, and is furious they get paid to have her on the books. She is sixty four and feels threatened. Most of her Newstart goes on paying the rent. She hasn't bought clothes for six years, since she was working. She stresses that she is on a month to month lease, and that the owner could die at any time. She doesn't have savings, a bond, or rent in advance for a new place. She finds it absurd that she is meant to be looking for work but can't clothes or even a Myki's.

'I feel demeaned because I have to restate negative attitudes about my age, financial status, gender, and nothing positive ever comes out of the job network interviews.'

Simone

The ParentsNext pilot has been very topical in the media. I email my friend and fellow single mum Dr Simone Casey. She is now considered an activist, who has appeared recently on radio, in the newspaper, and writes for as an expert on social policy.

What is ParentsNext?

ParentsNext began as a limited pilot in 2016 for parents receiving Parenting Payment with children between six-months and six-years of age (Participants). It was developed because the 2015 the McClure Report on Welfare Reform had proposed 'investing' in programs for groups at risk of long-term labour market disadvantage. In 2018 the ParentsNext program was expanded from an original trial base of 10 locations, to 51 employment regions, with 30 identified as needing Intensive services, because of identified risk of long term welfare dependence.

How can parents next affect people, and how can this seriously affect those in private rental?

The new job seeker Targeted Compliance Framework, (TCF), is used to ensure that parents attend appointments and activities that have been identified in their participation plan. If they don't report their own attendance (self-report) their payments are suspended until they reconnect with their provider.

A sense of progression continued . . .

This has resulted in a huge number of payment suspensions. Payment suspensions can lead to inability to pay rent on time, and create problems for those with pay day or other loans repaying loans.

How lucky we are . . .

I have finished my writing for the day, time to have a shower and get out of my tracksuit pants and flannel. Maintenance has called on someone to come and give a fence quote at 11am. My Korat cat is curled up on my dressing gown on a chair. The weatherboard house is warm. The ducted heating is set on 18 degrees, for the cold spell that has hit Melbourne.

I remember paying \$350 a week rent to live in a bedsit with my then one year old. I had to work for an unfriendly cafe owner down the road. I remember writing my application for an interview with Liberty housing cooperative: doubtful, hopeful, excited.

In my new home, I have managed to work at times, complete a degree, and some of my Master's at Melbourne University. Mostly importantly though, I have raised a stable child who has a sense of home.

With all the liberation of being in a housing cooperative, even with all the tensions it sometimes means to be a member too, we see members lives progressing all the time, and can obtain the sense of well-being we deserve.

A sense of progression Editors note

A Senate inquiry found that ParentsNext welfare program recommended that ParentsNext not continue in its current form along with a range of recommendations to improve the service.

The Coalition government is set to continue with the program but has made some changes and committed to identify further opportunities to make program improvements.

Read the [Australian Government to the Senate Community Affairs References Committee report](#)



Tenancy Coordinators pictured Tamsin, Farhad, Julie

What does a Tenancy Coordinator do?

Provide tenancy management services for directly managed tenancies and tenant members of Community Managed Co-operatives (CMCs).

Provide arrears management service to Common Equity Rental Housing Co-operatives (CERCs).

What do you do on a typical day?

- Call or email tenants to follow-up a query, request for maintenance or a rent arrears issue
- Arrange yearly inspections and visit homes for the yearly tenancy inspections
- Document what actions have been taken or are scheduled to be done
- Prepare for and attend VCAT hearings
- Work with Finance or Maintenance teams to get issues resolved for tenants as quickly as possible
- Attend a team meeting to discuss work processes, learn about new policies and related procedures, and how they apply to tenants

Hardest thing about the job

Being unable to help an angry tenant about something, that may or may not be related to their tenancy.

If I had a magic wand, I would . . .

Make all processes simple and easy to do for tenants and within the organisation

Best thing about the job

Helping people in difficult times and making a difference to their day. How excited and happy people are when they move into their new home, they are so excited and happy.



Australian Co-operative Housing Alliance

The Australian Co-operative Housing Alliance is an informal group co-operative housing peak bodies from Victoria, New South Wales, South Australia, Western Australia and Tasmania.

We connect each quarter to share ideas, issues and opportunities with the aim of expanding and strengthening co-operative housing in each state and across Australia.

Current members are



- ACHA Profile -

number of co-ops and co-op homes



Sharing skills and connecting

In June, CEHL (Victoria) hosted a knowledge and skill sharing day with Managers from Common Equity New South Wales (CENSW) and South Australia (CEHSA). Common Equity in each of the states are individual organisations

The participants shared insights and ideas regarding co-op planning, training, development and explored what opportunities can be harnessed for growth of the co-op housing sector.

The day was a huge success and all appreciated the opportunity to connect and share knowledge and skills.

Pictured Above front: Rachel Johnson (Executive Assistant, CEHL); Meg George (Manager, Asset Management, CEHL); Joanna Wong (Finance Manager, CENSW), Corine Addison (Acting CEO, CENSW); Steven Wardrop (Property Manager, CENSW); back row: Stephen Nash (Managing Director, CEHL), James Xavier (Operations Manager, CEHSA); Mirjana Kreiselmair (Co-op Development Manager, CENSW); Charmaine White (Maintenance Team Leader, CEHL); Gina O'Neill (Senior Projects Manager, CENSW)

MAKING MEMBERSHIP WORK



Excerpt from: [Cooperatives UK : Developing Cooperatives](https://www.coop.co.uk/developing-co-ops/grow-your-co-op/making-membership-work)

Members are the lifeblood of a co-operative and are critical to its success. It is important to keep members engaged as your co-operative grows and develops.

While member engagement can be difficult and there is no quick-fix, there are tried and tested approaches that can help.

1. PRIORITISE MEMBERSHIP

Committing time and resources to membership engagement is important. Try to understand why members join your co-operative and what their needs or motivations are.

2. UNDERSTAND YOUR MEMBERS

Take the time to listen to and understand your members and then communicate with them using their language and motivations.

3. IDENTIFY SMALL STEPS

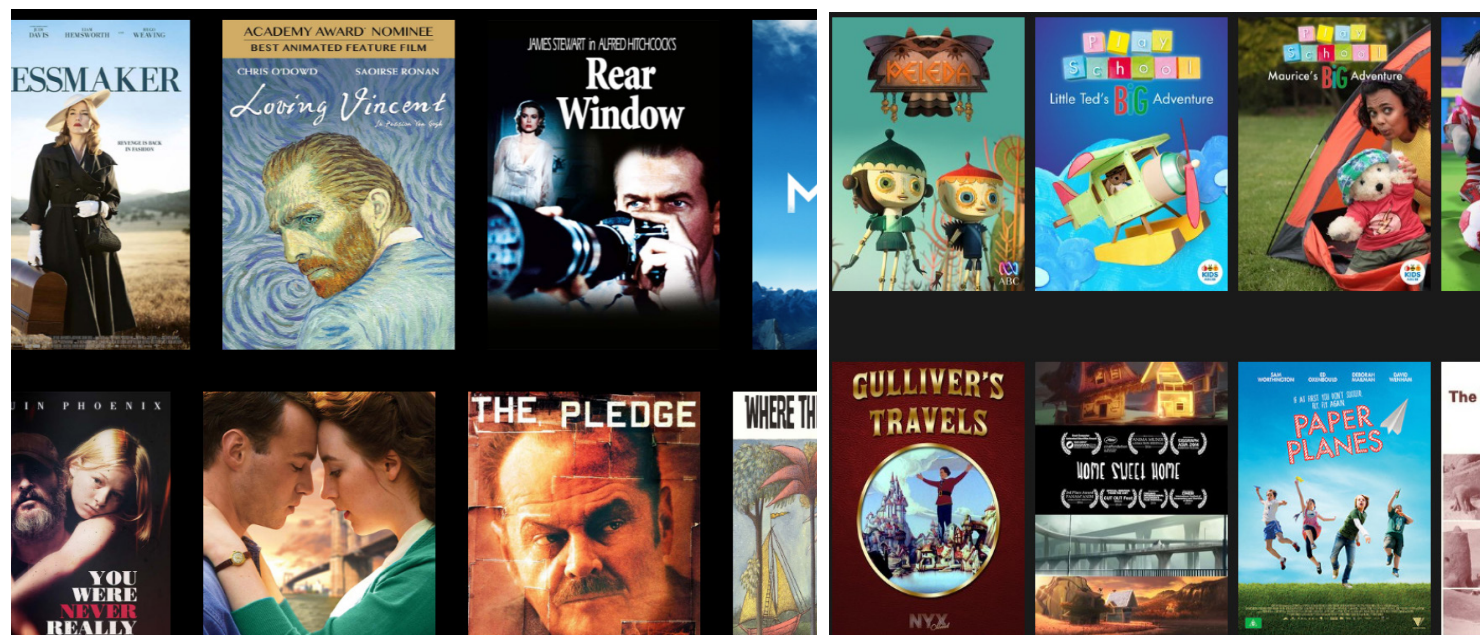
Do not expect new members, with no prior experience of or contact with the co-operative, to invest huge amounts of time. Ask them to do something small, and when they have a good experience, ask them to do something else.

4. FIND THE TIPPING POINT

Make it as easy as possible for members to participate in the co-operative.

Read the whole article :

www.uk.coop/developing-co-ops/grow-your-co-op/making-membership-work



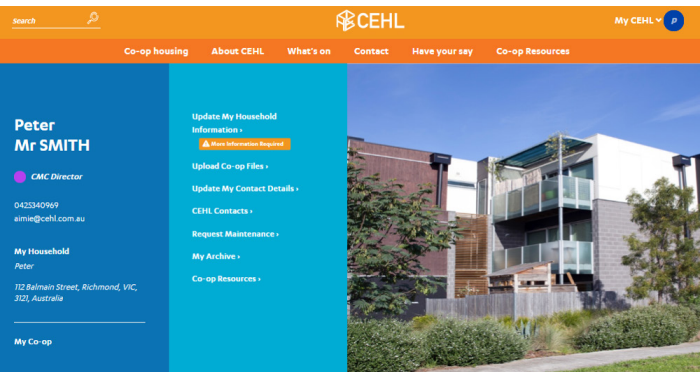
FREE film streaming service

Kanopy and Kanopy Kids is a free video streaming service that partners with public libraries and universities. You can access movies, documentaries, foreign films, classic cinema, independent films and educational videos! Find out how to get started [kanopy.com](https://www.kanopy.com)



What do you know about co-operative housing?

Led by Common Equity New South Wales (CENSW), CEHL and Common Equity Housing South Australia (CEHSA) all adapted the video for their use "What do you know about co-operative housing" to create greater awareness about co-operative housing. It's on the CEHL website if you want to share it, or click on the link to view now.



Member Portal - UPDATE

Policy Directory – work in progress

We are working on a better way to find the policies and procedures you need more easily. We will be checking in with the Policy Advisory Group PAC before we make any updates on the website.

There is now a summary of the basic Program policies under the [Co-op Housing menu](#) on the website, as required by the Housing Registrar. We welcome your feedback on this layout. Please note that it does not list ALL Program policies.

To access the whole list of policies, procedures and other useful documents you need to login to Co-op Resources and go to the [Policy Directory](#).

Next steps with the portal . . .

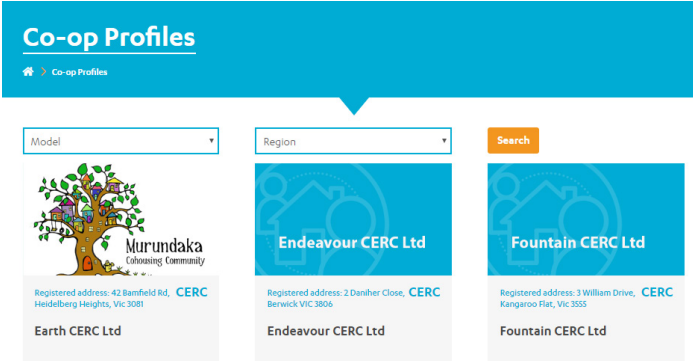
In the coming months we will be starting the process of setting up the ‘Co-op managed’ pages of the portal, where you will be able to share information ‘co-op to co-op’ and within your own co-op eg: share meeting agendas and minutes, resources with other co-ops etc.

In the meantime, stay up-to-date by reading the updates on the [Member Portal Have your say page](#).

Need help using the portal ?

Call or email portal@cehl.com.au so we can get you started & connected on the portal.

We can run a portal training session for your co-op - just ask, we are here to help!



Is your co-op profile on the CEHL website?

The [co-op profile](#) helps applicants and other co-ops gain a better understanding about housing co-ops as well as the unique culture of each of the co-ops in the Program.

Send your approved co-op profile to portal@cehl.com.au



Mingary - a quiet place

Need to find a quiet place from the hustle and bustle?

Mingary – a peaceful sanctuary for people of all religions and cultures.

Open: 9am – 4.30pm Weekdays, 9am - 1pm Sundays

[Watch the short documentary about Mingary](#)

Training Advisory Committee (TAC)

TAC has 4 new co-op representatives, so advice to CEHL on training for co-ops is now provided from 6 regions.

CO-OP TAC REPRESENTATIVES

REGION	NAME + CO-OP
Bendigo	Felicity Grosse - Forest Creek CERC
CMC Rep	Para Kanagasingam – Herbert St CMC
Gippsland	Gayle Carley – Lakesdale CERC
Metro North	Sharon Quinn – Wattletree CERC
Peninsula	Judith Nash – Mangroves CERC
Shepparton	Tracey Bruton - Solar City CERC

Co-op regional training was delivered by CEHL in May on “Making Meetings Work” (see photos from Mornington Peninsula and Metro West sessions) and August on “Getting Member Selection Right”.

TAC and CEHL will be working together to consider all the feedback received.

If you have ideas for co-op training, please email training@cehl.com.au or speak to your regional TAC rep.

Motherling - A Walk by Jen Hutchison

Motherling addresses every parent of an adult child's nightmare. You've made it. Your child is grown up. He's got a great job, living a full and happy life overseas. You don't have to worry about him like you did when he was young. And then a call from half way across the world.

Something terrible has happened ...

Until now there has been no word for a mother who has lost her child. This is a story of finding and healing yourself after that unspeakable loss, healing through walking and taking what life throws at you, one step at a time.

Available online and at all good bookshops

Users of older versions of Windows urged to update their software immediately

The Australian Cyber Security Centre is aware of widespread abuse of a security vulnerability (called BlueKeep) that affects older versions of Windows operating systems including Windows Vista, Windows 7, Windows XP, Server 2003 and Server 2008.

Hackers can use the BlueKeep vulnerability to access computers and devices that don't have the latest software updates.

Once a device is infected, BlueKeep can spread malware to other computers or devices on the same network – including devices which have access to a remote desktop environment if you have a business that uses this.

How do I stay safe?

- Organisations and individuals using older versions of Windows systems should immediately install the Windows' BlueKeep vulnerability software update at [www.microsoft.com/security/blog/2019/08/08/protect-against-bluekeep...](http://www.microsoft.com/security/blog/2019/08/08/protect-against-bluekeep/)
- If you're a business and you use remote desktop, it's very important to apply all the updates.
- Windows users shouldn't access Remote Desktop Protocols (RDP) directly from the internet. Use a Virtual Private Network with two factor authentication if RDPs are required, whichever version of Windows you are running.
- As a rule, it's important to always install manufacturers' software updates as soon as possible.

Read [Stay Smart Online](#) for tips and advice



CEHL RENT MODEL IMPLEMENTATION + IMPACT

After over 12 months of consultation and review of recommendations, the new rent model has now been implemented. The Annual Rent Review was a little busier this year with a majority of households lodging their *Household Information Forms* on time, and a 20% increase in the number of households providing income evidence.

Program rent assessments became effective from 7th July 2019.

With the new rent model, rent is now calculated in the following way:

New Rent Model Calculation

- 25% of Gross Income
- 15% of Family Payments
- 100% of Commonwealth Rent Assistance

Minimum and Maximum Rent

- Minimum rent - no change to how minimum rent is calculated
- Maximum rent is now set at the market rent for each property, determined by an independent assessor

IMPLEMENTATION

The Rent Model Advisory Group (RMAG) and the CEHL Board were mindful that changes to the rent model directly impact many

households, and so, required CEHL to provide as much support as possible through this process.

Support provided includes:

- early notification of household rent estimates
- reviews of rent assessment provided in timely manner
- the offer of financial counselling
- and, a rent hotline

To date, the rent hotline has received 84 calls.

Most calls have concerned the policy relating to the change in rent, maximum rent valuations, notice of rent increases and concern around your ability to afford the new rent.

CAV REVIEW OF MAX RENT

Consumer Affairs Victoria (CAV) have received requests to conduct a review of the maximum rent applied to 61 properties.

CAV have advised that due to the number of requests, households paying maximum rent were prioritised first.

Households are advised that if they requested an inspection and not received an outcome, please contact CAV for an update.

For the properties that have been assessed so far, CAV has advised the following:

- 54 requests are being processed by CAV or have been withdrawn
- The Maximum rent for six out of the 61 properties was assessed as being too high

CEHL has accepted the assessment and reduced the maximum rent on all six properties.

The reduction in rent for properties that have been assessed ranges between \$10 to \$20 per week less than the independent assessment arranged by CEHL.

- 1 assessment by CAV stated the maximum rent was accurate

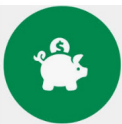


RENT MODEL: IMPACT ON CO-OPS & THE PROGRAM



CHARITABLE STATUS PROTECTED

The new rent model protects CEHL's charitable status. With charitable status the Program can access government grants, and have an exemption from GST, land tax, stamp duty on new properties and maintenance costs.



INCREASED INCOME FOR CO-OPS + PROGRAM

The new rent model results in an increase in income to the Program. This financial year, it is estimated that an additional \$1 million will be received as a result of the change, of which co-ops would retain \$450,000 and CEHL would receive \$550,000.

The \$550,000 of additional income expected to be received by CEHL has been committed by the CEHL Board to additional Third Schedule works this year.

Ask your Co-op Director what additional rent income the co-op will receive as a result of the new rent model as listed in the First Schedule.

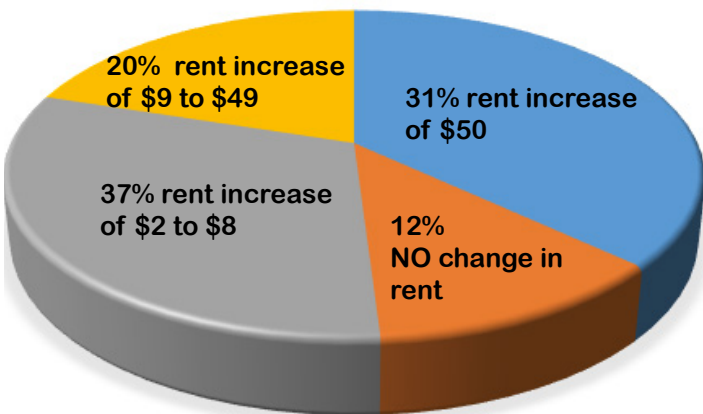
What happens to the extra income?

The additional income will allow co-ops the opportunity to complete their co-op functions.

The funds will also assist in continuing to keep the Program sustainable into the future.

The Third Schedule budget will be increased to enable additional bathroom, kitchen and renovation projects to be delivered this year.

RENT MODEL: IMPACT ON HOUSEHOLDS



- 37% of households rent increased of \$2 to \$8 per week
- 31% of households rent increased by \$50 per week
- 20% of households had an increase of between \$9 to \$49 per week
- 12% of households no change in rent

Are you having trouble paying your new rent?

The CEHL Board recognises that any increase in rent is difficult, and want to ensure program members have support to transition to their new rent.

Transition steps include:

- early advice about changes to rent
- access to the Rent Hotline
- a \$50 cap on weekly rent increase for the 19/20 year
- access to financial counselling

If you are interested in a referral to a support agency, contact the **Rent**

CEHL RENT HOTLINE

Call the Rent Hotline with any questions about the rent model or referral to a support agency

Rent Hotline 9208 0806





WHAT IS VOICE?

By **Gayle Carley**, Lakesdale Co-op

A few years ago, the question was asked “what is Voice?” at the time each member present had the opportunity to express what Voice meant to them. With many responses from members, the overall answer was that Voice is about sharing.

It was felt by all members that Voice gave each of us the opportunity to share our queries and problems with other people who understand what we are talking about.

Voice is a great source for co-op members to gain knowledge of living within a housing co-operative by sharing their experiences. Usually if a co-op has an issue arise, members from other co-op’s are able to assist with a resolution as they have previously dealt with similar issues.

Over the last few years we have seen many changes to co-op living, the one thing that has not changed is the commitment from Voice members to be as knowledgeable as we can be to these changes.

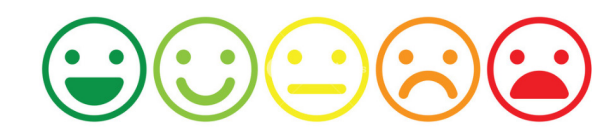
We have also had changes within Voice, initially when Voice was established, approximately 30 years ago, we held monthly meetings with an average of twenty

to thirty members in attendance, but as time has gone by, we have lost many members.

We are currently looking at where Voice goes from here, over the next few months we will be discussing how Voice will proceed. Now is the time for past and present members to let us know your thoughts on what you would like for the future from Voice.

Please contact us on: voice_of_gippsland@hotmail.com

And lastly, as always, the ongoing friendships formed between members from a variety of co-op’s is rewarding to each and every one of us.



FEEDBACK

At CEHL, we appreciate your feedback as it helps us to continually improve.

If you have a concern or issue you can refer to the ‘Who to contact at CEHL’ guide which is available on the member portal. This guide provides information about who to contact and when you can expect a response.

CEHL also has a formal complaints process.

Who can complain?

Our complaints process is available to anyone dissatisfied with CEHL service or with an action of CEHL or a co-op.

About what?

The complaint must be specific, detailed and give us enough information to investigate. We cannot investigate disputes about about co-op governance and cannot intervene in co-op business unless there is an identified housing or tenancy concern. We can however give you and the co-op information that might assist.

How can I complain?

We encourage you to put your complaint in writing. Our [complaints brochure and form](#) is available on the CEHL website. Alternatively you can email complaints@cehl.com.au or call **1800 353 669** and ask to talk to someone about a complaint.

What happens next?

We will investigate your complaint. We aim to resolve all complaints within 30 days. If you are not happy with our complaints process or the outcome of our investigation, you can refer your complaint to the CEHL Managing Director. If your complaint is still unresolved after 30 days, or you are unhappy with the outcome, you can then raise the matter with the Housing Registrar.

Is the complaints process working for your co-op?

CEHL is currently reviewing the Complaints Process. We know it needs to be fair, responsive and accessible. If you would like to share your experiences with the Complaints Process, please get in touch with the Program Development & Projects Team by emailing: ProgramDevelopmentTeam@cehl.com.au



COMPANY RENT AND AFFORDABILITY BENCHMARK (CRAB)

Company Rent and Affordability Benchmark (CRAB) project is up and running. The question is, what is this about and who is involved...

What is the CRAB you ask?

The Company Rent and Affordability Benchmark Project has been established in order to continue the work set out by the Rent Model Advisory Group (RMAG).

During the process of providing recommendations for the household rent model, the Advisory Group felt further work was required on the *Company Rent model* and the *Affordability Benchmark* decision.

The Board accepted RMAG’s recommendation that a separate advisory group be set up to lead engagement with Program members on this further work. The CRAB Advisory Group

Why does the Company Rent model need review ?

Company Rent is set out in each co-operatives CCA (Co-operative and CEHL Agreement). Currently, CERCs are required to pay 55% of the total rent received to CEHL.

Through the RMAG consultation process as well as through feedback in the development of co-op plans and directly to CEHL, many co-ops have highlighted that they’d like more flexibility in the range of tasks they take on and the CEHL services they can access.

In addition, with the new household rent model creating further revenue for the Program, it is important to make sure revenue is flowing to the

right places.

The CRAB Advisory Group will be analysing where they believe this is best placed and providing recommendations to the CEHL Board.

What is the affordability benchmark?

The affordability benchmark is the maximum percentage of main household income a household pays in rent. Currently, CEHL percentage is 25% of gross income. Within the Community Housing Industry, this can be anywhere up to 30%.

Why does the Affordability Benchmark model need reviewing?

Its important that the benchmark supports a sustainable program into the future. RMAG recommended that detailed information about program costs and revenue was needed before the members could an advisory group could engage with members and recommendations regarding whether the current benchmark was appropriate to support a sustainable program.

How can I be involved?

If you missed out on applying for the advisory group, don’t worry, there are plenty of others ways to get involved.

We welcome any contributions through the [Have your say](#) section on the CEHL website. If you wish to contact the Advisory Group you can email contactcrabag@gmail.com or Aimie, Strategic Project Manager (Finance) aimie@cehl.com.au



CRAB ADVISORY GROUP

The Company Rent and Affordability Benchmark (CRAB) Advisory Group is an independent group established by the CEHL Board to provide recommendations.

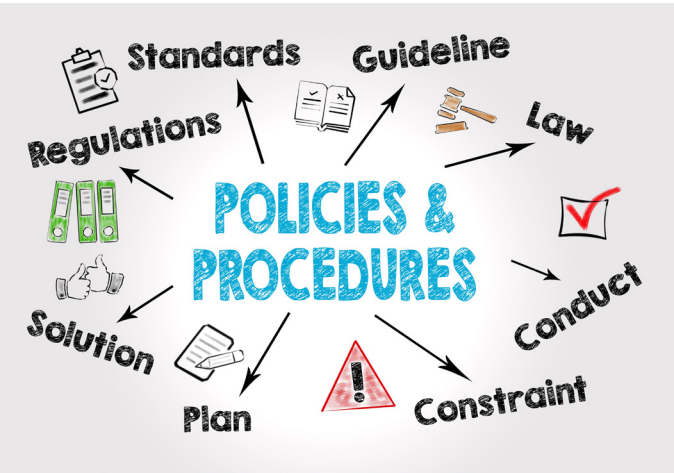
After a detailed process the CEHL Board approved Ben Neill from Capire to Chair the Advisory Group.

Ben has a wide range of experience in facilitation a range of groups, including the Victorian Governments level crossing removal project and the CEHL Rent Model Advisory Group.

CRAB Advisory Group Members	
Chairperson	
Ben Neill	Capire
Co-op members	
Jo Massey	Earth CERC
Matthew Walker	Earth CERC
Vivien Routley	Liberty CERC
Bruce Fraser	Rainbow Eight CERC
Julie Gilchrist	Solar City CERC
Raveendiran Thuraiatnasingham	Tamil CERC



Policy Advisory Committee (PAC) UPDATE



WHAT IS PROGRAM POLICY?

Program Policy provides co-ops with a Board-endorsed framework that:

- guides their decision-making
- reflects feedback received from co-ops,
- reflects the Program Principles, and any other regulatory requirements

Each co-op is able to determine how they will implement Program Policy, as long as this sits within the bounds set by the Policy.

PAC develops procedures and best practice advice which co-ops may wish to use or adapt. Where a procedure is required and co-ops have not developed their own the PAC developed procedure will be considered the default.

CEHL Board APPROVED at the June 2019 board meeting:	
Name	What is covered
How CEHL will help with relocations Guide	<p>The CEHL Co-operative Housing Program aims to provide safe, secure, long-term tenure, with tenants offered housing choices that meet their needs. Tenants within the Program relocate to different properties for a number of reasons, both due to Program requirements as well as tenants choosing to move.</p> <p>Moving house can be a challenging process, and the purpose of this guide is to provide information to relocating tenants about:</p> <ul style="list-style-type: none">• What CEHL will and will not do during the relocation process• How you can get assistance from the Program with your relocation• Where else you can go for relocation assistance <p>This guide can be found under Co-op Resources on the CEHL website alongside the Program Responses to Relocations Program Policy. Scroll to the bottom of the page to open the link to the guide</p>

IMPROVING CONSULTATION

PAC has heard from co-ops that the consultation process needs improving, and policies are sometimes difficult to understand. Coupled with a decreasing amount of feedback from co-ops over the past few years new approaches to policy consultation will be trialled for the October - November consultation period, they include:

1. A simplified consultation feedback sheet
Already shared with co-ops last quarter
2. A printable version of the online survey questions to make it easier to discuss at co-op meetings
3. Feedback from co-ops who respond early will be shared with all co-ops. The sharing of ideas might help prompt your co-op's thinking or help you to consider a different point of view

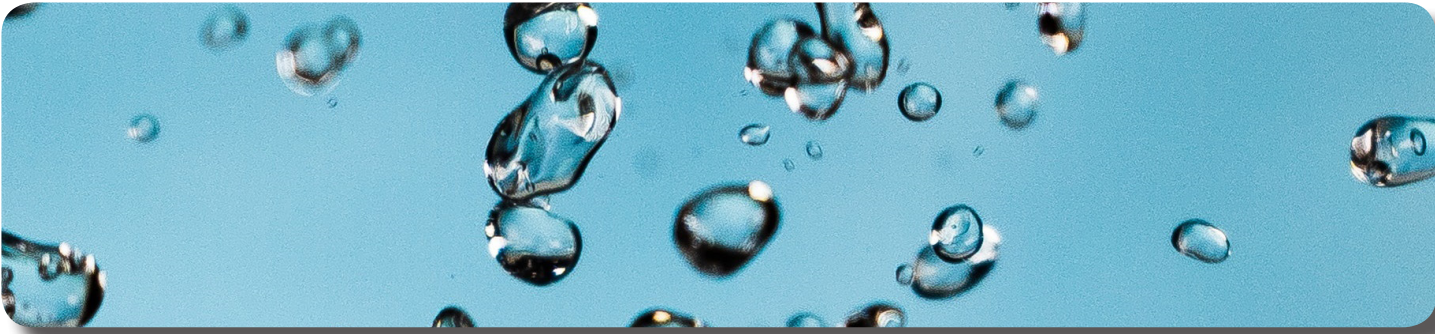
See *Norma's top 5 tips for giving feedback* page 17.

NEXT POLICY CONSULTATION

4 October to 15 November 2019

Have your say by reviewing the draft items and completing the survey on the Policy Consultation page of the CEHL website

www.cehl.com.au/haveyoursay/quarterlypolicyconsultation



DID YOU KNOW . . .

Co-op members can input into policies that govern the CEHL Housing Program.

Every three months the Policy Advisory Committee (PAC) and CEHL ask co-ops for their feedback on policies and other documents being developed for the Program. This process is done through a survey which can be accessed on Have your say— on the Quarterly Policy Consultation page.

It is vital that the views and opinions of co-ops are reflected development of Program documents.

Having difficulty gathering and giving co-op feedback on policies?

Some co-ops have told CEHL that it is difficult to complete the Quarterly Policy Consultation survey when there are other priorities for the co-op.

The consultation survey is open for six weeks for co-ops and members to submit their feedback. Co-ops can input feedback and comeback and edit this feedback any time before you click the submit button.

Keep reading *Norma's top tips for policy feedback* for more ideas on how to make the process easier for your co-op.



Norma Castro, Policy Advisory Committee (PAC) member for the South East Region, assists co-ops in her region to complete the Policy Consultation survey.

Norma has come up with the following tips to encourage all co-ops to give their feedback and influence the policies that affect all in the Program.

Norma's top 5 tips for policy feedback

1. **Ask your PAC representative for help.** If you have questions or concerns regarding the PAC consultation please contact the PAC member for your region. Contact sheets for PAC members have been sent to co-op directors and secretaries. For regions who do not currently have a PAC member please contact the ProgramDevelopmentTeam@cehl.com.au 9208 0800
2. **Appoint a co-op member**, whose role is to collect feedback from the co-op regarding the policies and other documents for consultation and complete the survey on the co-ops behalf
3. **Have a special meeting to discuss the policies and other documents for consultation** and collect information to complete the survey. This has worked well for some co-ops. Some co-ops gather feedback through individual meetings with each co-op member, then bring all the feedback together to complete the survey
4. **Inform members when the consultation round is open.** Also arrange a meeting between available co-op members and the co-op member whose role it is to collect feedback.
5. **Download the survey** (PDF) from the *Have Your Say* page under [Quarterly Policy Consultation](#) where the survey link is also found. Use the paper copy to collect feedback from members. This feedback can then be compiled into one response that the co-op or member in charge can input. The survey can only be completed once from one computer. Therefore if a co-op wished to put in multiple member answers they would need to do this from two separate computers.

Next Policy Consultation 4 October to 15 November

www.cehl.com.au/haveyoursay/quarterlypolicyconsultation

ARE YOU

BUSHFIRE

READY?

As we move into Spring, it is time to ensure we are prepared for the bushfire season if you live in a bushfire zone.

We strongly recommend that all households create and practice a fire evacuation plan in line with the guidelines set by the CFA or MFB. Information can be found at:

- www.cfa.vic.gov.au/about/plan-and-prepare
- www.mfb.vic.gov.au/Community.html

It is equally important to ensure your property is prepared for bushfires.

The CFA recommends defensible space be provided for a distance of 30 metres around a dwelling. If 30 metres cannot be provided onsite, it must be provided to the property boundary.

Defensible space is managed as follows:

- Fuel supplies, chemicals and woodpiles are not to be located within 10 meters of the home
- Plants greater than 10 centimetres in height are not to be placed within 3 meters of a window or glass feature of the building
- Shrubs must not be located under a canopy of trees
- Individual and clumps of shrubs must not exceed 5 square metres in area or 1 meter in height and must be separated by at least 5 metres
- Trees, including from neighbouring properties, must not overhang or touch any elements of a building
- There must be a clearance of at least 2 metres between the lowest tree branches and ground level

You can prepare by undertaking a visual inspection of your property using the check list below to identify any works that need to be completed.

Work with your co-op to ensure the works are completed before the end of October.

BUSHFIRE PREPARED CHECKLIST

- ☐ Are there fuels or chemicals to be moved to a safer location?
- ☐ Is there a wood pile that needs to be moved to a safer location?
- ☐ Are there plants near windows or glass that need to be trimmed?
- ☐ Do any trees on the property need to be trimmed?
- ☐ Do any trees on the property need to be removed?
- ☐ Do any trees on neighbouring properties need to be trimmed?
- ☐ Do any shrubs need to be trimmed to below 1 meter?
- ☐ Do any shrubs need to be removed?
- ☐ Does the guttering need cleaning?
- ☐ Do the downpipes need to be checked for blockages?
- ☐ During the declared fire danger period, ensure grass is maintained and kept below a height of 10 cm and all leaves and vegetation debris are removed at regular intervals.

As in previous years, we will communicate directly with any co-ops and members with homes identified on the Victorian Fire Risk Register as being at an extreme or very high risk of bushfire by October.

Asset Management Team



SURVIVAL KIT

Australian Red Cross have put together a handy list of items that can help you survive during an emergency and help you recover, after the emergency.

Survival items are the things that might get you through days without water or power, or help you to make do if roads are cut off and shops are closed.

You can access the list from: www.redcross.org.au/campaigns/prepare/prepare-get-packing



Social Outcomes Framework

Measuring the social impact of community housing

What is an Outcomes Framework?
An outcomes framework is a resource used to help identify and measure the impact organisations want to achieve (outcomes).

In the March and June editions of *Co-operatively Speaking*, we shared news about development of two outcomes frameworks:

- The Community Housing Industry Association of Victoria (CHIAVic) has been working with several community housing organisations contributing developing a social outcomes framework for the community housing sector, (13 co-operative housing members were interviewed in the development of the framework)
- The CEHL Co-operative Housing Program Outcomes Framework

The CHIAVic Community Housing Social Outcomes Framework is now available for use by all Victorian housing associations. It means the sector can use the same measures across Victoria, when assessing if the housing they provide (or manage) is meeting a tenant’s personal needs, and it will contribute to a stronger community housing sector.

The CHIAVic Social Outcomes Framework is grounded in the areas of tenant’s lives that are influenced by safe secure and affordable housing and provides a set of measures that can be used to understand the extent

to which tenant’s housing assists them achieve their goals.
Read more about the CHIAVic Social Outcomes Framework on their website www.chiavvic.com.au

CEHL CO-OPERATIVE HOUSING PROGRAM - OUTCOMES FRAMEWORK

CEHL has been drafting an outcomes framework for the co-operative housing program to understand, measure and improve the impact of the Program for co-ops and their members, as well as the wider community.
The two frameworks align well and will help to communicate the extra benefit to co-op members of being in a co-operative model of community housing.

The next step is to recruit co-ops to test the framework and:

- ensure the framework resonates with and is relevant to co-ops and their members
- develop a shared vision between CEHL and member co-ops, and a shared ownership of the framework

All co-ops will be provided with a range of different opportunities to contribute.

To learn more, please email ProgramDevelopmentTeam@cehl.com.au

Jenni, CEHL Program Development & Projects Team Leader

WHO TO CONTACT for support and to resolve issues				
We aim to acknowledge every contact within 2 working days. CEHL team members are often out of the office, working with co-ops or may not be able to answer or return a call immediately. Please leave a phone message or email with your details, a description of the query and when best to contact you.				
	1st Who to contact . . .	2nd Concerned about a response, raise with . . .	3rd Issue still not resolved? contact . . .	
ALL Co-ops	CO-OP DEVELOPMENT & TRAINING	CEHL Co-op Development Co-ordinator	CEHL Co-op Development Team Leaders Karen 9208 0856 karen@cehl.com.au or Melissa P 9208 0850 melissa@cehl.com.au	CEHL Manager, Co-op Development & Strategy Darina 9208 0805 darina@cehl.com.au
	ACCOUNTS Audit, Book keeping, Compliance, Eligibility, Rent Review, Rebates	CEHL Finance Officer	CEHL Finance Team Leader Tracy 9208 0821 tracy@cehl.com.au	CEHL Manager, Finance Timothy 9208 0855 timothy@cehl.com.au
	ACCOUNTS Rent & bills paid to CEHL	Chloe 9208 0817 accounts@cehl.com.au		
CERC	TENANCY	Your Co-op Rents Officer or Treasurer or Secretary	Your Co-op Board	Who to contact will depend on the issue. Your Co-op Development Co-ordinator will provide information about landlord and co-op responsibilities and the best way to manage your specific issue.
	URGENT REPAIRS + MAINTENANCE			
	PROPERTY Property inspections, maintenance planning, delivery, 3rd Schedule work	Your Co-op Maintenance Director		
CMC	TENANCY	CEHL Tenancy Co-ordinator	CEHL Housing Services Team Leader Margaret 9208 0863 margaret@cehl.com.au	CEHL Manager, Housing Services Ruth 9208 0849 ruth@cehl.com.au
	URGENT REPAIRS + MAINTENANCE	CEHL Business Hours 9208 0800 After Hours 0417 102 414	CEHL Maintenance Team Leader Charmaine 9208 0867 charmaine@cehl.com.au	CEHL Manager, Asset Management Meg 9208 0864 meg.g@cehl.com.au
	PROPERTY Property inspections, maintenance planning & delivery, 3rd Schedule work	CEHL Property Officer	CEHL Asset Services Team Leader Leonnie 9208 0824 leonnies@cehl.com.au	

CALENDAR OF EVENTS	
For up to date event and venue details go to www.cehl.com.au/WhatsOn	
2 Sept	Gippsland Regional Forum
3 Sept	Metro South East Regional Forum
4 Sept	Ballarat Regional Forum Bendigo Regional Forum
5 Sept	Geelong Regional Forum Peninsula Regional Forum
10 Sept	Metro West Regional Forum Shepparton Regional Forum
11 Sept	Metro North Regional Forum
13 Sept	Policy Advisory Committee Meeting
19 Sept	Training Advisory Committee Meeting
6 Nov	Newsletter Advisory Group Meeting
TBC Nov	Member Portal Workshop
30 Nov	CEHL Annual General Meeting
12 Dec	Training Advisory Committee Meeting

CEHL Office 1800 353 669



Out of Hours URGENT
Maintenance for CMC or
Direct Tenants contact
Valley Maintenance 0417 102 414



Chloe (aged 11) designed a new logo design for CEHL!

CEHL Program Principles

1. Affordability and Financial Sustainability

2. Changing Needs

3. Member Support and Development

4. Membership and Growth

5. Participation

6. Quality of Housing

7. Security

8. Working Together

[Read CEHL Program Principles document](#)