



PROGRAM PRINCIPLES

DEVELOPMENT OF THE PROGRAM PRINCIPLES

The Program Development Project

The Program Principles have been developed as part of the “Planning Our Future” Program Development Project which was conducted across the CEHL program during 2015-2016.

The project considered the future of our housing program as a whole and proposed a series of Program Principles as a framework to provide the foundation for decisions about our program into the future.

The Consultative Process

A Program Advisory Panel was appointed by the CEHL Board to recommend a sustainable program framework for the future, drawing on the views of all people in our housing program. The Panel designed and implemented a 3 stage plan which offered all people in our program an opportunity to share their views and experience via regional forums, a web-based survey, online forums and conference workshops.

The Principles

The principles are drawn from the responses of program participants during the Program Development Project in a formal structure that outlines the context in which they were developed, the legal and regulatory environment in which they will be implemented and how they will influence future program decisions.

The Program Principles form a framework for the future development of our program.

Endorsement

The principles were endorsed by a meeting of the CEHL Board on 31st August 2016.

INDEX

Affordability and Financial Sustainability	4
Changing Needs	6
Member Support and Development	8
Membership and Growth	10
Participation	12
Quality of Housing	14
Security	16
Working Together	18
Glossary	20

CORE PROGRAM PRINCIPLE

AFFORDABILITY & FINANCIAL SUSTAINABILITY

Approved by CEHL Board:

31st August 2016

1. PRINCIPLE

Our program should facilitate affordable living for all program participants.

Our program's financial structure and operations should ensure ongoing viability of co-operatives and CEHL.

2. CONTEXT

CEHL and Co-operatives work together to ensure the ongoing financial viability of our program, with the primary source of revenue for each Co-operative and CEHL being received from tenant rent. CEHL holds title to the properties and is the custodian of a significant community asset. This requires that properties are well maintained and utilized to achieve best value to community, now and in the future.

The financial sustainability of CEHL and its member co-operatives are interdependent and all financial decisions must consider the impact on both parties, as well as the impact on individual households. Our financial decisions must also take into account relevant corporation, tax and charitable status requirements.

3. PRIMARY OUTCOMES

CEHL and member co-ops will work in partnership to ensure that the Common Equity Housing program:

- 3.1 Offers housing at a cost that meets clear benchmarks of affordability for each household
- 3.2 Provides an appropriate standard of maintenance and level of service to each household
- 3.3 Designs and locates future property developments in a manner that minimises the cost of living for program participants, including energy costs and any service fees
- 3.4 Designs and manages all activities and developments in an efficient manner that ensures adherence to relevant regulatory standards, whilst ensuring the financial sustainability for its co-operatives and CEHL.

4. LEGAL AND REGULATORY REQUIREMENTS

This principle adheres to and incorporates guidance from:

- 4.1 Residential Tenancies Act 1997
- 4.2 Performance Standards for Registered Housing Agencies.
- 4.3 Victorian Charter of Human Rights and Responsibilities 2006.
- 4.4 Corporations Act 2001 (Cth)
- 4.5 Australian Charitable and not for profit commission requirements

5. PROGRAM REQUIREMENTS

This principle is consistent with:

- 5.1 CEHL Board Non-negotiables
- 5.2 Program Financial Viability
- 5.3 Co-op Financial Viability

6. RELATED PROGRAM POLICIES

The following policies specifically enable this principle to be applied:

- 6.1 Rent Development Policy *(To Be Developed)*:
- 6.2 Property Allocation Policy *(To Be Developed)*:
- 6.3 Asset Management Policy *(Complete)*
 - 6.3.1 All properties will be maintained in accordance with established standards and benchmarks
 - 6.3.2 All materials and amenities will be selected in consideration of their long-term value and impact on property viability.
- 6.4 Development & Acquisitions Policy *(Complete)*
 - 6.4.1 CEHL will develop a range of housing options suited to the future housing needs of our tenant members.

7. FURTHER ACTION

The following action will be undertaken in order to enable this principle to be applied:

- 7.1 Policy development and review (as identified above), in particular a revision of the Rent Policy, to ensure alignment with core principle
- 7.2 Clarification of the Cost Reduction Strategy and Assessment Management Policy
- 7.3 Investigation of possible cost reductions through bulk purchasing
- 7.4 Investigation of options to diversify income streams
- 7.5 Investigation of changes to the application process, including better targeting of 'suitable' applicants to improve the readiness of applicants for membership
- 7.6 Undertaking of a clear financial analysis of program costs and revenues
- 7.7 Ensure all co-ops have developed a long-term plan and an agreed review process
- 7.8 Ensure a long-term plan and review process is in place for each Co-operative, as agreed by CEHL and the Co-operative
- 7.9 Development of consistent property standards and maintenance benchmarks

CORE PROGRAM PRINCIPLE

CHANGING NEEDS

Approved by CEHL Board:

31st August 2016

1. PRINCIPLE

Our program will be flexible in order to accommodate the changing needs of tenant members, co-ops and the community and to ensure ongoing viability.

2. CONTEXT

The Common Equity Housing program was established to provide long-term housing. Given the nature of long-term accommodation, however, there may be occasions where the property is no longer suited to the tenant's needs or where the property is no longer fit for habitation or financially sustainable.

Although the Residential Tenancy Act provides for a landlord to give a tenant a notice to vacate in these circumstances, our program, in accordance with the Performance Standards for Registered Housing Agencies, will work to ensure that enforced transfers are minimized, are planned in accordance with the program participant's needs and that eviction is a mechanism of last resort.

3. PRIMARY OUTCOMES

CEHL and member co-ops will work in partnership to ensure that the Common Equity Housing program:

- 3.1. Maintains tenant rights to security of tenure within the program
- 3.2. Minimises the need to require a tenant to move to another property.
- 3.3. Provides a range of housing options to suit Co-operative and tenant needs.
- 3.4. Ensures that tenants are included in planning to ensure that future accommodation meets their needs
- 3.5. Facilitates transfers between properties or co-operatives
- 3.6. Offers housing in a manner that builds a sustainable and diverse portfolio, while retaining program viability

4. LEGAL AND REGULATORY REQUIREMENTS

This principle adheres to and incorporates guidance from:

- 4.1. Residential Tenancies Act 1997
- 4.2. Performance Standards for Registered Housing Agencies.
- 4.3. Victorian Charter of Human Rights and Responsibilities 2006.

5. PROGRAM REQUIREMENTS

This principle is consistent with:

- 5.1. CEHL Board Non-negotiables

5.2. Program Financial Viability

5.3. Co-op Financial Viability

6. RELATED PROGRAM POLICIES

The following policies specifically enable this principle to be applied:

6.1. Asset Management Policy (*Complete*)

6.1.1. All properties will be maintained in accordance with established standards and benchmarks

6.1.2. All materials and amenities will be selected in consideration of their long-term value and impact on property viability.

6.2. Development & Acquisitions Policy (*Complete*)

6.2.1. CEHL will develop a range of housing options suited to the future housing needs of our Co-operatives and tenants.

6.3. Transfers Policy (*to be developed*):

6.3.1. Transfers between properties and co-operatives will be actively facilitated in order to achieve program outcomes

6.3.2. Tenants will be invited to participate in a needs assessment process in order to ensure that any transfer offer will meet the tenant's identified needs.

6.4. Leave of Occupancy Policy (*to be developed*):

6.5. Appropriate Alternative Accommodation Policy (under development)

7. FURTHER ACTION

The following action will be undertaken in order to enable this principle to be applied:

7.1. Policy development and review (as identified above), to ensure alignment with core principle

7.2. Clarify CEHL and co-op roles, expectations and timeframes in responding to changing program participant needs.

7.3. Ensure Co-operatives have the resources and information to assist and support tenants as their needs change

7.4. Ensure a long-term plan and review process is in place for each Co-operative, as agreed by CEHL and the Co-operative

CORE PROGRAM PRINCIPLE

MEMBER SUPPORT & DEVELOPMENT

Approved by CEHL Board:

31st August 2016

1. PRINCIPLE

All tenant members should have access to appropriate information, support and training in order to be able to meet program requirements.

2. CONTEXT

Co-operative members are required to participate in their co-operative as part of their obligations under the Co-operatives National Law Application Act 2013. In order to ensure that tenant members can effectively participate in their co-operative and in the ongoing development of our program, we hold an obligation to ensure that they are offered appropriate information, support and training.

In doing so, we also fulfil our commitment to the International Principle of Co-operation of education, training and information, and comply with the Performance Standards for Registered Housing Agencies relating to community engagement.

3. PRIMARY OUTCOMES

CEHL and member co-ops will work in partnership to ensure that the Common Equity Housing program:

- 3.1. Provides members with appropriate induction, information and learning to enable them to fully understand the program and to actively participate in its ongoing development and their co-operative
- 3.2. Provides tenant members with appropriate support or referrals to sustain successful tenancies and develop their co-ops
- 3.3. Offers training to tenant members as a positive opportunity to promote and facilitate participation
- 3.4. Engages with co-op members in the design and review of training programs and material

4. LEGAL AND REGULATORY REQUIREMENTS

This principle adheres to and incorporates guidance from:

- 4.1. Co-operatives National Law Application Act 2013
- 4.2. Performance Standards for Registered Housing Agencies.

5. PROGRAM REQUIREMENTS

This principle is consistent with:

- 5.1. CEHL Board Non-negotiables

5.2. International Co-operative Principles

6. RELATED PROGRAM POLICIES

The following policies specifically enable this principle to be applied:

- 6.1. Referral to Support Agencies Policy (*under development*):
- 6.2. Co-operative Development Policy (*To be Developed*):

7. FURTHER ACTION

The following action will be undertaken in order to enable this principle to be applied:

- 7.1. Policy development and review (as identified above), to ensure alignment with core principle
- 7.2. Definition of appropriate services levels
- 7.3. Clarification of CEHL role in providing assistance to access support
- 7.4. Research and consultation regarding appropriate engagement methods
- 7.5. Exploration of the potential uses of technology in training and engagement
- 7.6. Development of a Peer learning process
- 7.7. Analysis of training needs and delivery options

CORE PROGRAM PRINCIPLE

MEMBERSHIP & GROWTH

Approved by CEHL Board:

31st August 2016

1. PRINCIPLE

CEHL will provide education and promote Housing Co-operatives and advocate for the growth of co-operative housing programs.

2. CONTEXT

Our program was established in order to deliver community housing via tenant-directed Housing Co-operatives and we remain committed to this structure as the primary role of our program. The co-operative model has been identified as a model which offers inherent benefits to all program participants. Opportunities for growth must continue to have long term co-operative housing at the centre of the program.

The program is the custodian of a significant community asset. This requires us to ensure that obligations resulting from the funding of program assets, such as location of properties, eligibility and rent setting requirements are addressed.

3. PRIMARY OUTCOMES

CEHL and member co-ops will work in partnership to ensure that the Common Equity Housing program:

- 3.1. Grows in a manner that maintains program viability , whilst expanding the availability of co-operative housing across the Victorian community
- 3.2. Actively promotes Housing Co-operatives and advocates for the growth of co-operative housing programs
- 3.3. Maintains a mix of housing and tenant members that reflects the diversity of the wider community and are suited to the program and the co-operative model of housing

4. LEGAL AND REGULATORY REQUIREMENTS

This principle adheres to and incorporates guidance from:

- 4.1. Co-operatives National Law Application Act 2013
- 4.2. Performance Standards for Registered Housing Agencies
- 4.3. Relevant funding guidelines and contract conditions
- 4.4. Victorian Charter of Human Rights and Responsibilities 2006

5. PROGRAM REQUIREMENTS

This principle is consistent with:

- 5.1. CEHL Board Non-negotiables
- 5.2. International Co-operative Principles
- 5.3. Program Financial Viability

5.4. Co-op Financial Viability

6. RELATED PROGRAM POLICIES

The following policies specifically enable this principle to be applied:

6.1. Program Eligibility Policy *(to be developed)*:

6.1.1. CEHL identify eligibility criteria that supports the growth of co-operative housing

6.2. Development & Acquisitions Policy *(Complete)*

6.2.1. CEHL will develop a range of housing options suited to the future housing needs of our tenant members.

7. FURTHER ACTION

The following action will be undertaken in order to enable this principle to be applied:

7.1. Policy development and review (as identified above), to ensure alignment with core principle

7.2. Development of a targeted training program in relation to the co-operative principles

7.3. Clarification of the extent and priority of growth of the program

7.4. Investigation of changes to the application process, including prequalification of interested people

CORE PROGRAM PRINCIPLE

PARTICIPATION

Approved by CEHL Board:

31st August 2016

1. PRINCIPLE

Co-operatives need everyone to share activities and democratic decision-making to ensure that they meet all their responsibilities and keep operating.

Co-operatives will provide opportunities and encouragement for all members to participate according to individual capacity and capabilities.

2. CONTEXT

Our program was established in order to deliver community housing via tenant-directed Housing Co-operatives and we remain committed to this structure as the primary role of our program. The co-operative model has been identified as a model which offers inherent benefits to all parties.

Co-operative members are required to participate in their co-operative as part of their obligations under the Co-operatives National Law Application Act 2013. In order to ensure ongoing viability, all co-operatives require participation by members in their governance structures. Many co-operatives in our program also rely on member participation in order to deliver tenancy and property management services. The Co-operative Act specifies a range of requirements that Co-operatives and their members must comply with.

The Performance Standards for Registered Housing Agencies also support member participation in its requirements for Community Engagement, but protect the security of tenure of tenants regardless of co-operative membership status.

3. PRIMARY OUTCOMES

CEHL and member co-ops will work in partnership to ensure that the Common Equity Housing program:

- 3.1. Ensures that the viability of Co-operatives can be sustained.
- 3.2. Ensures participation options offer flexibility to accommodate varying abilities and changing commitments over time.
- 3.3. Promotes fair contributions by each member to development and operation of their Co-operative.
- 3.4. Offers a range of Co-operative models and participation choices.

4. LEGAL AND REGULATORY REQUIREMENTS

This principle adheres to and incorporates guidance from:

- 4.1. Co-operatives National Law Application Act 2013
- 4.2. Residential Tenancies Act 1997
- 4.3. Performance Standards for Registered Housing Agencies.

4.4. Victorian Charter of Human Rights and Responsibilities 2006.

5. PROGRAM REQUIREMENTS

This principle is consistent with:

- 5.1. CEHL Board Non-negotiables
- 5.2. Program Financial Viability
- 5.3. Co-op Financial Viability
- 5.4. International Co-operative Principles

6. RELATED PROGRAM POLICIES

The following policies specifically enable this principle to be applied:

- 6.1. Participation Policy (*to be developed*)
- 6.2. Member Leave of Absence Policy (*update required*)
- 6.3. Participation Best Practice Guide (*update required*)

7. FURTHER ACTION

The following action will be undertaken in order to enable this principle to be applied:

- 7.1. Policy development and review (as identified above), to ensure alignment with the core principle, including appropriate consequences for non-participation
- 7.2. Development of a range of models that could allow participation choices
- 7.3. An analysis of the financial impact of lower participation by members in service delivery
- 7.4. Further engagement with program participants to support the implementation of the core principle
- 7.5. Explore ways to improve the participation experience and motivate members to effectively engage with their co-operative.

CORE PROGRAM PRINCIPLE

QUALITY OF HOUSING

Approved by CEHL Board:

31st August 2016

1. PRINCIPLE

Properties managed by our program will offer safe, secure housing that is well-maintained to a consistent quality.

2. CONTEXT

CEHL holds title to the properties utilised in our program and leases these properties to Co-operatives to manage long-term housing for Co-operative members.

Both CEHL and its member Co-operatives share the responsibility of ensuring that these properties are fit for purpose and that their asset value is maintained to ensure the sustainability of our program. As asset manager, CEHL takes responsibility for acquiring and developing properties, their ongoing structural maintenance and in some cases responsive and cyclical maintenance. Where a Co-operative elects to be the property manager, that co-op accepts responsibility for responsive and cyclical maintenance. Both parties work together to develop long-term plans for property utilisation to ensure that tenant, Co-op and Program needs are met.

3. PRIMARY OUTCOMES

CEHL and member co-ops will work in partnership to ensure that the Common Equity Housing program:

- 3.1. Offers housing that is established and maintained in accordance with clear quality standards
- 3.2. Provides Co-operatives with all relevant Housing Standards and guidance on interpreting the standards
- 3.3. In decisions relating to properties, considers the financial viability of the property, environmental sustainability, the impact of the decision on the tenant and the Co-operative, and how it meets program goals
- 3.4. In property maintenance decisions, considers the long-term value of the work and or materials chosen

4. LEGAL AND REGULATORY REQUIREMENTS

This principle adheres to and incorporates guidance from:

- 4.1. Residential Tenancies Act 1997
- 4.2. Performance Standards for Registered Housing Agencies
- 4.3. Building Code Australia

5. PROGRAM REQUIREMENTS

This principle is consistent with:

- 5.1. CEHL Board Non-negotiables
- 5.2. Program Financial Viability
- 5.3. Co-op Financial Viability

6. RELATED PROGRAM POLICIES

The following policies specifically enable this principle to be applied:

6.1. Asset Management Policy (*Complete*)

- 6.1.1. All properties will be maintained in accordance with established standards and benchmarks
- 6.1.2. All materials and amenities will be selected in consideration of their long-term value and impact on property viability.

6.2. Development & Acquisitions Policy (*Complete*)

- 6.2.1. CEHL will develop a range of housing options suited to the future housing needs of Co-operatives and tenant members.

7. FURTHER ACTION

The following action will be undertaken in order to enable this principle to be applied:

- 7.1. Policy development and review (as identified above), to ensure alignment with core principle
- 7.2. Development of consistent property standards and maintenance benchmarks that include consideration of environmental sustainability and climate resilience.
- 7.3. Development of support material – checklists, tools, templates and training programs – in relation to property standards and cyclical and responsive maintenance
- 7.4. Definition of the term “safe” and related policy development

CORE PROGRAM PRINCIPLE

SECURITY

Approved by CEHL Board:

31st August 2016

1. PRINCIPLE

The primary goal of our program is to offer safe, secure, long-term tenure with tenant members offered housing choices that are appropriate to their needs and requirements.

2. CONTEXT

The Common Equity Housing program was established to provide long-term housing. Given the nature of long-term accommodation, however, there may be occasions where the property is no longer suited to the tenant's needs or where the property is no longer fit for habitation or financially sustainable.

Currently, the only reason why a tenant may be required to relocate from their home is where the property is no longer fit for habitation or financially sustainable.

Although the Residential Tenancy Act provides for a landlord to give a tenant a notice to vacate in these circumstances, our program, in accordance with the Performance Standards for Registered Housing Agencies, will work to ensure that enforced transfers are minimised, are planned in accordance with the tenant's needs and that eviction is a mechanism of last resort.

3. PRIMARY OUTCOMES

CEHL and member co-ops will work in partnership to ensure that the Common Equity Housing program:

- 3.1. Maintains tenant rights to security of tenure within the program
- 3.2. Minimises the need to require a tenant to move to another property
- 3.3. Provides a range of housing options to suit tenant member needs
- 3.4. Ensures that tenants are included in planning to ensure that future accommodation meets their needs
- 3.5. Facilitates transfers between properties or co-operatives

4. LEGAL AND REGULATORY REQUIREMENTS

This principle adheres to and incorporates guidance from:

- 4.1. Residential Tenancy Act
- 4.2. Performance Standards for Registered Housing Agencies
- 4.3. Victorian Charter of Human Rights and Responsibilities

5. PROGRAM REQUIREMENTS

This principle is consistent with:

- 5.1. CEHL Board Non-negotiables

5.2. Program Financial Viability

5.3. Co-op Financial Viability

6. RELATED PROGRAM POLICIES

The following policies specifically enable this principle to be applied:

6.1. Asset Management Policy (*amendment required?*):

6.1.1. All properties will be maintained in accordance with established standards and benchmarks

6.1.2. All materials and amenities will be selected in consideration of their long-term value and impact on property viability.

6.2. Development & Acquisitions Policy (*amendment required?*):

6.2.1. CEHL will develop a range of housing options suited to the future housing needs of our tenant members.

6.3. Transfers Policy (*to be developed*):

6.3.1. Transfers between properties and co-operatives will be actively facilitated in order to achieve program outcomes

6.3.2. Tenants will be invited to participate in a needs assessment process in order to ensure that any transfer offer will meet the tenant's identified needs.

6.4. Leave of Occupancy Policy (*to be developed*):

6.5. Appropriate Alternative Accommodation Policy (under development)

7. FURTHER ACTION

The following action will be undertaken in order to enable this principle to be applied:

7.1. Policy Development (as identified above)

7.2. Definition of the term "safe" and related policy development

7.3. A review of systems and processes to facilitate transfers between co-operatives

7.4. Consultation to determine what level of security will be offered to people who are not Co-operative Members.

7.5. Consultation to define the circumstances when a tenant may be required to move and how this should be facilitated.

CORE PROGRAM PRINCIPLE

WORKING TOGETHER

Approved by CEHL Board:

31st August 2016

1. PRINCIPLE

Co-operatives and CEHL will reflect co-operative values in all aspects of their operation, with all interactions conducted in a respectful and collaborative manner. The program will foster a sense of program ownership amongst its participants, who will be offered genuine opportunities to influence program development and governance.

2. CONTEXT

Our program was established in order to deliver community housing via tenant-directed Housing Co-operatives and we remain committed to this structure as the primary role of our program. The co-operative model has been identified as a model which offers inherent benefits to all parties and ensures that our program remains inclusive and responsive to member needs.

Each member Co-operative holds a share in CEHL and has the right to nominate and elect Co-op Representatives to the CEHL board and to participate in governance functions such as constitutional reviews. CEHL actively seeks member engagement in policy development and review and in planning for the future of our program.

All participants in our program are asked to work in accordance with the International Co-operative Principles in their interactions with each other and as advocates for Co-operative programs. The Performance Standards for Registered Housing Agencies also support member participation in its requirements for Community Engagement. As a Company Limited by Shares and a Registered Housing Association, however, CEHL's overall governance structure and functioning must be in accordance with the Corporations Act and the Performance Standards for Registered Housing Agencies.

3. PRIMARY OUTCOMES

CEHL and member co-ops will work in partnership to ensure that the Common Equity Housing program:

- 3.1. Fosters the development of positive communities and the active, collaborative involvement of program participants
- 3.2. Provides clear, timely, regular, consistent and relevant communication
- 3.3. Promotes relationships between program participants, Co-operatives and CEHL that are ethical and respectful, with clear definition of roles
- 3.4. Offers opportunities to program participants to influence the ongoing development of our program, establishing clear purpose, goals and roles underpinned by co-operative principles

4. LEGAL AND REGULATORY REQUIREMENTS

This principle adheres to and incorporates guidance from:

- 4.1. Co-operatives National Law Application Act 2013

- 4.2. Performance Standards for Registered Housing Agencies.
- 4.3. Corporations Act 2001 (Cth).
- 4.4. Victorian Charter of Human Rights and Responsibilities 2006.

5. PROGRAM REQUIREMENTS

This principle is consistent with:

- 5.1. CEHL Board Non-negotiables
- 5.2. International Co-operative Principles

6. RELATED PROGRAM POLICIES

The following policies specifically enable this principle to be applied:

- 6.1. Participation and Engagement Best Practice Guide *(to be updated)*
- 6.2. Code of Conduct for Directors and Office Bearers Best Practice Guide *(to be updated)*
- 6.3. Code of Conduct for Members Best Practice Guide *(to be updated)*
- 6.4. Bullying and Harassment Best Practice Guide *(to be updated)*
- 6.5. Co-op Complaints Best Practice Guide *((to be updated)*
- 6.6. CEHL Complaints Policy *(to be updated)*
- 6.7. 2012 CEHL Program Directives *(update to program policies required)*
- 6.8. CEHL Code of Conduct *(to be updated):*
- 6.9. CEHL / Co-operative Communication Policy *(To Be Developed)*

7. FURTHER ACTION

The following action will be undertaken in order to enable this principle to be applied:

- 7.1. Policy development and review (as identified above), to ensure alignment with core principle
- 7.2. Clarify clear roles and responsibilities for CEHL, Co-operatives and program participants
- 7.3. Co-operatives and CEHL to jointly develop an effective communication system
- 7.4. Clarify what opportunities / communication should be available to people who are not co-op members
- 7.5. Co-operatives and CEHL to jointly develop systems and processes to foster positive resolutions to issues or disputes arising

Glossary –

We, Our:	All reference to “We” or “our” in this document refer to CEHL and Co-operatives as joint custodians of the Common Equity Housing Program
Our program:	All activities conducted by CEHL and its co-operatives in order to house program participants.
CEHL:	Common Equity Housing Ltd
Co-operatives:	Co-operatives (eg; CERCs, CMCs) holding a share in Common Equity Housing Ltd
Tenants:	All people holding a lease to occupy a property owned or managed by CEHL (regardless of co-op membership)
Tenant members:	Tenants of properties owned or managed by CEHL who are also members of a Co-operative
Program participants:	All people occupying a property owned or managed by CEHL (including household members)
Rental Subsidies:	Any rent charged at a rate lower than the current market rate
Service Fees:	Fees charged for the provision of services to the building (eg: Owners Corp Fees, Common Area maintenance charges).
Sustainable:	Able to be maintained at a certain rate or level (this may refer to financial, environmental, physical and/or governance capacity)
Viable:	Capable of working successfully; feasible (this may refer to financial, environmental, physical and/or governance capacity)
Co-operative Principles:	<ol style="list-style-type: none">1. Voluntary and open membership2. Democratic member control3. Member economic participation4. Autonomy and independence5. Education, training and information6. Co-operation among co-operatives7. Concern for Community
Board Non-Negotiables: of	<p>Criteria established by the CEHL Board as critical in the development the Program Principles -</p> <ul style="list-style-type: none">• Maintain CEHL’s registration as a Housing Association and a charity• Meet CEHL’s obligations as a custodian of community assets, including an expectation of sustainable program growth.• Be financially viable.• Have the provision of long term secure affordable housing as its core purpose• Support a co-op housing program.