CO-OPERATIVELY SPEAKING

2017 ISSUE 04



Co-op, a launch-pad for life

Lila Talarico is delighted at achieving a formal qualification and securing work in a field she excels at!

After some challenging years, mother of four, Lila is proud to have completed a Certificate IV in Accounting and landing a job with a local business.

Lila's four sons are equally proud of their mum.

"While Mum was studying we'd all go to the Watsonia Library to study together. She did a great job running the house, looking after us and getting her certificate" shared Lila's sons Harry, Sammy, Terry and Billy.

Lila discovered a natural aptitude for bookkeeping as a teenager, when she studied at Stott's Business College. She put those skills to use, and gained more as Treasurer of Diamond Valley/Whittlesea Rental Housing Co-op.

Being Treasurer of her co-op gave Lila the experience and confidence she needed to pursue an accounting career. The CEHL Education Scholarship has helped her achieve the formal training she needed to secure a job in the industry.

Lila said "Getting the scholarship and completing the accounting course has got me employment, and back on my feet."

Lila is also looking forward to her role on the Rent Model Advisory Group and using her skills in the review the CEHL Rent Model in 2018. **CO-OPERATIVELY SPEAKING**



Letter from the Chair

Hi co-op members and friends of CEHL.

Hope you have all been enjoying the warm weather. What a great year 2017 has been in co-op land!

In reflecting on the past 12 months I am incredibly proud of all our members who have contributed to the work of the Participation Policy Advisory Committee, and the Board of Directors.

For many years we have all struggled with articulating the active membership requirements of the Co-ops Act, and translating this to support excellence in the management of our individual co-ops. I see this work as a watershed moment in and a most co-operative 2018! our history, as we now have a great framework for each co-op to work with.

The progress too on the Future Direction Plans exemplifies the partnership between co-ops and CEHL which is at the core of our successes, current & future. As we are better able to understand the on-going housing needs and desires of our members, whether at the level of individual co-ops, a regional level, or at the full programme level, the opportunity to work together to better plan for the future together becomes more established as a truly joint piece of work.

We live with an extraordinary model of 'more than just housing'. We, the co-ops and CEHL, are in this together, and are stronger for pulling in the same direction. As 2017 draws to a close I would like to thank everyone from co-op members, to CEHL staff and my fellow Board Directors, for the balance of courage & intelligence they have brought to our programme.

Wishing you all a safe and happy festive season,

Karren Walker **CEHL Chairperson**

CEHL Scholarships

Aged 16+?

Plan to study in 2018?

Apply now for a CEHL

Scholarship and you could receive a \$2,000 scholarship towards your apprenticeship, TAFE university course.

A total of nine scholarships are awarded. Two scholarships are awarded in each of the following categories:

- Certificate Level (including apprenticeships and traineeships);
- · Diploma and Advanced Diploma;
- Undergraduate;
- Postgraduate;

Plus...

· Helen Tyndall Memorial Scholarship for applicants studying business administration, information technology or commerce at any

The aim of the CEHL Scholarship is to encourage people living in the Co-op Program to access educational opportunities and develop their skills.

CEHL has helped many people with their educational aspirations over the years, from apprenticeships to undergraduate degrees and on to postgraduate studies.

Apply NOW!

Applications close 29 January 2018

Complete an application form describing how you will benefit from the scholarship, including documentation to verify eligibility and commitment

Successful applicants will receive scholarship funds prior to the commencement of studies in 2018.

Application forms can be downloaded from www.cehl.com.au or call 1800 353 669 and speak with Nikita.

Applications must be received by 9am, Monday 29 January 2018



AWARDS FOR EXCELLENCE 2017 VICTORIA

PLANNING INSTITUTE AUSTRALIA

Murundaka WINNER

Earth Co-operative (Murundaka) co-housing community in Heidelberg Heights, won top honours at the 2017 Planning Institute for Australia Awards for Planning Excellence in the Hard Won Victory category, on Friday 10 November 2017.

CEHL Managing Director, Stephen Nash, congratulates all members of Earth Co-operative on the PIA award, and their ongoing leadership as an exemplar cohousing co-operative.

CEHL is pleased to have facilitated and developed the first urban cohousing community in Victoria and the largest rental cohousing community in Australia.

Read more about the awards . .

www.planning.org.au/awards/vic

Managing Directors Report

Dear Co-ops,

It has been a massive year of work and achievement within the housing program and at CEHL.

Co-operative housing provides important elements that are missing in society today, offering an attractive solution to our current housing crisis.

There are increasing numbers of people who are lonely and isolated in our community resulting in significant personal, health and financial costs to individuals and the broader community. People are productive and thrive with support, with friendship, with a connection to community and undertaking meaningful roles – all of which housing co-operatives provide.

Governments, communities and individuals are looking for positive solutions to build connected communities and the CEHL Program has a proven solution. We are currently designing research projects which will generate the tangible evidence of the benefits and value of co-operative housing.

I want to thank the CEHL staff and the board who have worked hard and embraced a lot of change to continue to become more effective at enabling co-ops.



I want to thank all co-op members for your work in running your co-op's and supporting one another, as well as providing valuable feedback on key Program developments during the year, such as the Participation Policy now titled *Co-ops* Developing Active Membership Requirements and Policy.

I look forward to your ongoing contribution as we work together, in partnership, delivering this amazing housing Program and building strong communities.

Wishing you all a healthy, safe and fun festive season. Stephen Nash **CEHL Managing Director**



CO-OPERATIVELY SPEAKING 2017 ISSUE 04

Working in Partnership CEHL + Co-ops

2017 CEHL Annual General Meeting



Co-op engagement

In the Chairperson's Report at the CEHL AGM, on Saturday 25 November, 2017, Karren Walker highlighted the importance of ensuring member co-ops are provided with effective opportunities to shape Program decisions and direction. Engagement opportunities are fundamental to having a truly co-op led Program.

Feedback received via the conference, regional forums and online surveys indicates that some co-ops may not find current engagement opportunities as an effective way to contribute to Program direction. It is also unclear how co-ops who do not take part in engagement opportunities view the current approach to Program engagement.

Against this backdrop, the Board has initiated a project that will involve each member co-op being asked to share their views on:

How well is the current approach to Program engagement working?

What is the range and depth of engagement opportunities that member co-ops want in the future?

To ensure that this process is accessible for co-ops, and for resourcing purposes, the project will be led by an independent consultant who will make contact with each co-op in early 2018, seeking their views on how best feedback on the Program can be obtained.

The information gathered by the consultant will provide the Board with a much deeper understanding of co-op needs. It will be used to develop engagement options that address member co-op feedback and ultimately drive the future approach to Program engagement.

Further information on the engagement project will be provided to co-ops in early 2018.

Honour Board 2017

Rhonda Wilson

The CEHL Board honours members who have made an outstanding contribution to the wider CEHL Program, the Co-operative Program and demonstrated commitment to Co-operative Principles.

Fellow co-op members and CEHL employees gave Rhonda congratulatory wishes for her ongoing and significant contribution to

the co-op Program for over 21 years.

Rhonda Wilson has been all round champion for co-ops and done so with good humour and charm. Rhonda's contribution started as a member of Vallev CERC, then Endeavour CERC, undertaking co-op director roles over the years in Maintenance and Finance. A CEHL Board Director for 16 years. A long serving contributor to the Gippsland region. A Policy Advisory Committee member. A valued contributor to the Newsletter Advisory Group.

CEHL Board Members 2017/18

CO-OP DIRECTORS	TECHNICAL DIRECTORS
Karren Walker	Brodie Woodland
Sun CERC (re-elected, will	
plan for transition and not stand in 2019)	David Williams
Fiona Herman (re-elected)	Joel Chibert
Endeavour CERC	
Heidi Lee (re-elected)	Stephen Copland
Earth CERC	
Sylwia Greda-Bogusz	Tony De Domenico
Castle CERC	
David Spenceley	CEHL MANAGING
Futures CERC	DIRECTOR
	Stephen Nash

For full details on Board members go to www.cehl.com.au/governance

AGM presentation is available on www.cehl.com.au/index.php?page=news-publications

TAC Update - Director's Workbook

The *Director's Workbook* provides a guide to the roles and responsibilites of a housing co-operative director.

The workbook was launched in October, with every co-op receiving a spiral bound, printed copy. Standard and large print copies are available on the website.

The *Director's Workbook* follows on from the Roles and Responsibilities of Directors training that was held earlier this year. It was prepared by the Co-operative Development and Strategy Team and the Training Advisory Committee (TAC), to provide a guide on the roles and responsibilities of a housing co-operative director.

A number of tasks are included throughout the workbook to help individuals and groups understand how directors' responsibilities can be met in your co-op.

WORKBOOK STRUCTURE

The workbook is a handy, easy to use resource for co-ops, arranged in four parts:

PART ONE - Responsibility

Provides information about the responsibilities of a co-operative director.

PART TWO - Case study

The "Wombat Co-operative", case study gives hints and tips on managing common co-op scenarios.

PART THREE - Terms and Definitions

Explains some common co-op related terms used throughout the workbook.

PART FOUR - Useful co-op resources

Provides further information about organisations that provide useful resources for co-operative directors.



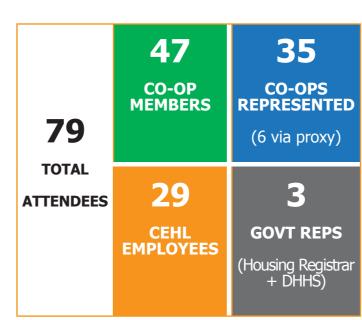
TAC and CEHL are looking forward to getting feedback from members and co-operatives.

You can share feedback with your TAC Representative, your Co-operative Development Co-ordinator (CDC) or email it to training@cehl.com.au

LINKS

Director's Workbook www.cehl.com.au/training

CEHL AGM Attendees



DHHS - Department of Health and Human Services

Are your Co-op's address details up-to-date?

The Australian Securities and Investments Commission (ASIC) require all registered companies to have accurate and up-todate contact details. Avoid the cost of late fees and make sure you update your company address details are correct each year.

It's easy to update

- 1. Check your current registered co-op/company address details on the ASIC Register
- 2. If your co-ops details are out-of-date, follow the instructions on the ASIC website

For more advice:

ASIC Customer Contact Centre 1300 300 630 ASIC website www.asic.gov.au/for-business/ changes-to-your-company/changing-companyaddresses/#Anchor14

CO-OPERATIVELY SPEAKING 2017 ISSUE 04

Policy Update ...

The next policy consultation cycle runs from **4 January to 15 February**. Have your say by reviewing the draft policies and procedures and completing the survey on the Co-op Resources, Policy Consultation page on the website

www.cehl.com.au/policy-consultation

Procedures assist with use of policy

Unlike Program policies, Program procedures are not mandatory, that is; co-ops choose how to implement Program Policies to best suit their members.

Housing Performance Standards require landlords to have clear policies and procedures to manage tenancies. The Program Procedures endorsed by the CEHL Board will be the default expectation if a co-op has not adopted an alternative procedure, that meets the standards.

The procedures assist co-ops with the implementation of Program policy.

New procedures replace any previous best practice advice related to the topic.

Procedures endorsed by the Board

The CEHL Board endorsed the following procedures recommended to it by PAC:

	PROCEDURE PROVIDES
Ending a Tenancy (Tenant Initiated) Procedure	Relates to the Ending a Tenancy (Tenant Initiated) Program Policy. Assits co-ops on the steps to follow when ending a tenancy, when initiated by the tenant.
Tenancy and Housing Complaints and Appeals Procedure	Relates to the Tenancy and Housing Complaints and Appeals Program Policy. The Complaints Policy requires co-ops to have a complaints procedure. In the absence of developing their own, co-ops will adopt this procedure.
	Assits co-ops on the steps to follow in managing and reporting a tenancy or housing-related complaint or appeal.

For all the approved policies and procedures, check out the Policies and Procedures page on the Co-op Resource Centre tab of the website,

www.cehl.com.au/policies-fact-sheets

Active membership policy endorsed

The Active Membership Program Policy (formerly referred to as Participation Policy) recommended by the Participation Policy Advisory Group, was approved by the CEHL Board at the October board meeting.

Reflecting the role of co-ops in determining their own active membership arrangements, the policy is titled *Co-ops Developing Active Membership Requirements and Policy,* and is now available on the CEHL website.

The final policy reflects an extensive engagement process that included:

- 9 regional workshops
- 2 conference workshops
- 3 online surveys

250 people contributed development of policy

The policy provides the parameters within which co-ops will determine their own active membership requirements.

Importantly, the policy provides a pathway for co-ops to respond to and resolve situations should a co-op member fail to meet active membership requirements.

Participation Policy Advisory Group

In developing the policy, PPAG wanted to ensure that it gave a fresh and future-focused approach to a sometimes contentious topic.

PPAG also developed a policy preamble that sits alongside the final policy. The preamble is designed to provide important context for the policy, it's recommended that co-ops read the preamble prior to considering the policy.

Co-ops are encouraged to review the policy, which is available on the Co-op Resource Centre section of the website. A co-op dealing with a current participation issue, should speak to their Co-op Development Co-ordinator.

Participation Policy Advisory Group Reflection

After an inauspicious first meeting beset by technology gremlins, a distinct lack of natural light and a sense of being outnumbered, my feeling was one of stress, frustration and trepidation.

Thankfully the second meeting changed all that. We began to build the trust, respect and processes that would be needed to carry us through the months of constructive work ahead of us.

Seven months later our final meeting was in the

range of experiences needed. Clarity and accord from the membership resonated through to us on many pivotal points. Sticking points were embraced, analysed, thrashed and resolved.

In the end we all felt heard, we felt satisfied with our outcomes and had developed affection, even admiration, for one another through the process. Asked for a 'frank and fearless' review there was indeed a lot to say; many insights and learnings for future advisory groups. Para and I

accompanied Anne in presenting the Active Membership Program Policy with its innovative, inspiring Preamble which our Board then approved.

We also provided a set of serious reflections and recommendations on Program direction for the Board to consider.

Challenging and rewarding, this involvement is where we exert our member/ shareholder control over our program.



Participation Policy Advisory Group members pictured with CEHL employees, from left to right: Peter Sleeman, CEHL Program Development Co-ordinator; Therese Streets, Diamond Valley CMC; Victoria Thom (Independent Chair); Christine Walker, Phoenix CERC; Anne Leadbeater (consultation Workshop Facilitator); Kanagasinga Parameswaran (Para), Herbert St CMC; Andrew Bartlett, CEHL Program Development Manager; Giselle Wilkinson, Earth CERC; Jean McVilly, Access CERC. Not present- Gayle Lawson-Verdon, Woorayl CERC.

Boardroom where we'd come to feel comfortable. Skype worked well to bring Chrissie in from Geelong and Gayle from Gippsland. Para, Therese, Jean and I shared the huge, light-filled space with our independent chairperson, Victoria Thom, whose presence we'd come to deeply appreciate.

We grew into our roles as policy advisors feeling increasingly respected and supported by the Secretariat, Andrew (Bartlett Program Development Manger) and Peter (Sleeman, Program Development Co-ordinator). The process felt intense and rushed but the staff, including Nicola, did a great job of keeping it moving in its extremely tight timeframe.

Independent engagement facilitator, Anne Leadbeater, provided data from the consultations with the members on the spectrum of views and Setting direction for an active future that will have us participating and feeling secure in our co-operatives, working together to look after our housing, our fellow co-operative members and our core co-operative program—one that appeals to young people—this is our job. Nothing beats the lived experience.

Giselle Wilkinson, Earth CERC

NOTE: The final policy title is <u>Active</u>
<u>Membership Policy - Co-ops Developing</u>
<u>Active Membership Requirements Policy</u>
and can be downloaded from the Co-op
Resources, Policies and Procedures page
www.cehl.com.au/policies-fact-sheets

CO-OPERATIVELY SPEAKING 2017 ISSUE 04

Co-operatives on the road to gender equity

Founded on values of self-help, equality, and equity, co-operatives are well-placed to provide leadership on gender equality.

The housing co-operative movement has a long history of empowering women, giving them an equal vote in co-operative leadership, decades before they could vote for parliament.

In 1846, Eliza Brierley became the first female member of the Rochdale Pioneers Equitable Co-operative. At a time when women were still the property of their father or husband (in some countries this is still the case), Eliza handed over her £1 to secure equal voting status in the co-operative.



Some of the first Rochdale Pioneers women members

Although the Rochdale Pioneers trail-blazed equality in the co-operative movement in the 1800s, much is still to be done to achieve gender equality for women and girls. Compared to men, women continue to earn less, are more likely to partake in unpaid labour, and are more often excluded from decent work and opportunities for advancement.1

The Business Council of Co-operatives and Mutuals, in conjunction with Per Capita, is undertaking *Eliza's Project* to address issues around gender diversity and inclusion in the Co-operatives and Mutuals sector (CME), and to develop a strategy for leadership on this issue.

Prompted by Eliza's Project, CEHL undertook an initial analysis of gender diversity and inclusion in our co-operative housing program, and across the organisation, and the findings are encouraging.

While the gender split between members is relatively even, 59 per cent are female and 41 per cent are men, women take the majority of co-op director positions.

80 per cent of co-op directors are women in the Program.

A recently published International Labour Organisation report into employment and social outlook trends for women around the world has found that, 'Reducing gender gaps would significantly benefit women, society and the economy'.

Inequality of employment and wages contribute significantly to the housing outcomes for women in single-headed households in metro Melbourne.

Only two in every 100 properties are affordable for a mum on a single parenting payment.

A single woman on minimum wage can only afford three out of every 100 private rental properties in Melbourne, according to the Women's Property Initiative and DHHS rental report, June quarter 2017, published by the State Government of Victoria.

While there is still much to be achieved in terms of gender equity, CEHL and housing co-ops will continue to provide leadership on this issue.

CEHL would like to acknowledge BCCM and Per Capita for providing information regarding Rochdale Pioneers and Eliza's Project as well the Women's Property Initiative for providing local statistics.

Being part of a co-op has been an empowering experience for Sharon Wadeson.

'I joined the co-op about 12 years ago. I was living in one bedroom with my son and couldn't find accommodation. It was a tough time.

I was so excited when I got a house and joined the co-op. It gave us security.

I've filled several director roles in the co-op. This gave me confidence and the feeling of being accepted.

I can't thank the co-op enough as my family was given a house we call home. I'm in the Bellarine Co-op now and work with a wonderful group of people.'

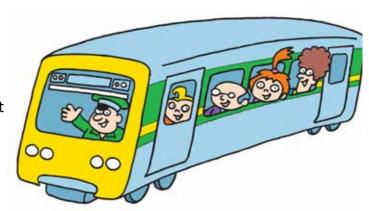
https://percapita.org.au/wp-content/uploads/2017/03/ BCCMGender-Infographic Final.pdf

Community Transport can get you moving

Community Transport is for people who need affordable, flexible, accessible transport that can adapt to individual needs enabling people to participate in daily life.

Community Transport is usually provided as part of Aged Care, Disability or Youth services, so people need to be eligible for those services to receive Community Transport assistance.

With members coming from across Victoria to attend the CEHL Conference in August, CEHL staff worked to assist many people with their travel arrangements. For some members, Community Transport might have been an option, but they didn't know about their local options.



by Kylie Suich, Co-op Development Co-ordinator

HOW TO FIND SERVICES NEAR YOU...

Contact Victorian Community Transport

VCTA have a regional map on their website outlining major community transport services www.vcta.org.au/ct-services-contacts/ or Call 0447 878 722

Call your local council

Many councils have information on their websites through the community directory section, so try that as well

Ask your aged care, disability or youth services provider

Many social services provide their own community transport services.

Ask your sporting club, RSL, Rotary, Probus etc

Some clubs social services provide their own community transport services or may know of a local group that does.

Multi Purpose Taxi Program **MPTP**

Is a service provided by the Victorian Government to make transport more accessible and affordable for people with a severe disability. The MPTP card is issued by the Taxi Services Commission. MPTP members are given 50% off the standard fare (covering up to \$60 per trip).

NOTE: the cost of any road tolls or airport fee must be paid by the passenge. To be eligible for a taxi card you must:

- be a permanent resident of Australia and live in Victoria
- have a severe and permanent disability that your doctor deems is not likely to improve with treatment
- be unable to use public transport safely and independently
- be able to demonstrate financial hardship

For more information call 1800 638 802 http://taxi.vic.gov.au/passengers/mptp/how-to-apply

For assistance contact the National Relay Service TTY/Voice 1800 555 677; or for a Speak & Listen option call 1800 555 727.

Eliza's Project

^{1.} Guideline Advancing gender equality: The co-operative way; page 3, International Labour Organization 2015

CO-OPERATIVELY SPEAKING 2017 ISSUE 04



Indoor plants can remove dangerous chemicals from the air in your home. While they are good for the overall air quality, some plants that do good for the air, can be toxic to pets.

Air purifying plants for the home

Use this handy guide of common house plants to know the benefits.

Listed below are some common chemicals that could be found in your home and what medical problems they could cause.

Benzene Found in paint, furniture wax, rubber, detergents, adhesives and glues. Can cause cancer.

Trichorefhyligne (TCE) Found in dry cleaning products, adhesives, spot removers and degreasers. Can cause cancer and eye and skin irritation.

Xylene Found in plastics, rubber, leather and adhesives. Effects central nervous system and other body functions.

Toluene Found in staining solvent, contract cement and paint thinners. effects memory loss, nausea and hearing loss.

Ammonia Found in cleaning products and disinfectants. Can be corrosive to skin, eyes, oral cavity, respiratory tract and mucous surfaces.

Formaldehyde Found in resin, used in producing timber products, glues and other bonding agents. Can cause many different forms of cancer.

Dr John Harrison Apocathery (herb doctor) Southerners Co-op

Plants help remove chemicals from the air in your home TCE Benzene Formaldehyde Xylene & Ammonia Affect on Toluene Pets **TOXIC** Peace Lily **TOXIC** Red-edged Dracaena Non-toxic Barberton daisy - Gerbera Non-toxic Broadleat lady Palm

New website and member portal coming in 2018!

CEHL is updating the website and creating a member portal that will be:

- Easy to use on any device, phone, tablet, desktop computer
- ✓ Enable co-op to co-op communication
- ✓ Provide timely and up-to-date information
- √ Will save \$\$\$

Driving the need for a new website and member portal:

Co-ops want an easier way to collaborate and communicate with one-another

Postage has become expensive and slow, CEHL spends on average \$4-5,000 per month on postage

60% of users of our website are new visitors, who click on many pages before finding the information they need

What is a Member Portal?

A member portal is a 'members only' access area of the website for all members of our housing Program. It will provide co-op resource information, and rent statements, maintenance request forms for CMC's and direct tenants.



CEPIL Board Meeting Tripe Tripe Now to co-op housing?



Each member will have access to their own personalised information 'dashboard' with relevant information eg: rent statements, your co-op information etc. Once all portal functions are activated, members will be able to update their household information details online.

Member Portal Training

Co-ops will receive training and support in 2018 as we transition to the member portal. Stay tuned for more information.



Property Allocations to Co-ops

As co-ops continue to finalise their Future Directions Plans, and the Real Estate Services Team becomes established, work is underway on the development of a clear and consistent process for the allocation of properties to member co-ops.

Previous approaches to property allocations to co-ops have been ad-hoc, inconsistent and not clearly linked to the goals and aspirations of member co-ops.

In an environment of finite resources and no guarantee of future external funding, it is important that the allocations process is fair and transparent and

supports co-ops to achieve what they have set out in their co-op plans.

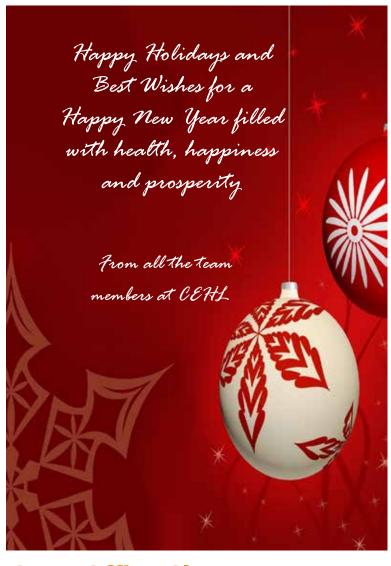
As part of the allocations process, eligible co-ops will be invited to make submissions for newly acquired or otherwise unallocated properties in their area. Submissions will then be assessed against the criteria set out in the Property Allocations to Co-ops Program Policy (available via the CEHL website).

Testing and refinement of the property allocations process will take place in the Geelong and Metro North regions in the first half of 2018 and will subsequently



be rolled out across the program.

Updates will continue to be provided at *Regional Forums* and via *Co-operatively Speaking*.



CEHL Office Closure Dates

CALENDAR OF EVENTS

For up to date venue details go to www.cehl.com.au

13 December	CEHL Board Meeting	
14 December	PAC Committee Meeting	
14 December	TAC Committee Meeting	
2018		
7 February	NAG Meeting	
28 February	CEHL Board Meeting	
Regional Forums		
February/ March	Ballarat Regional Forum	
	Bendigo Regional Forum	
	Geelong Regional Forum	
	Gippsland Regional Forum	
	Metro North Regional Forum	
	Metro West Regional Forum	
	Metro South Regional Forum	
	Peninsula Regional Forum	
	Shepparton Regional Forum	
March	TAC Committee Meeting	
March	PAC Committee Meeting	
28 March	CEHL Board Meeting	

From Friday 22 December 2017 to Tuesday 2 January 2018 (inclusive)



During this period, **if you are a CMC member or direct tenant** and you need urgent maintenance please contact Valley Maintenance **0417 102 414**

Maintenance classified as urgent:

- 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
- failure or breakdown of any essential service or appliance provided by a landlord or agent for hot

water, cold water, cooking, heating, or laundering

- failure or breakdown of the gas, electricity or water supply
- any fault or damage in the premises that makes the premises unsafe or insecure
- an appliance, fitting or fixture that is not working properly and causes a substantial amount of water to be wasted
- · a serious fault in a lift or staircase