

CO-OPERATIVELY SPEAKING

2019 ISSUE 02

At home in co-op housing

by Sarah, Liberty Co-op

Walking down the Merri Creek with a list of questions for Paula in my mind, I notice my son has a slight limp and has again hurt himself at school. A heaving twilight sky illuminates the glowing autumn. The creek is flowing strong.

We arrive at Paula's co-op home, and she invites us in, then hurries back to the stir-fry she is cooking.

Her nine year old son is home. Such a smiley child, he and my son are in awe of the new little kittens Paula has fostered. The kittens climb over their shoulders. Her older son and older daughter arrive home from school too.

We clamber around the small kitchen table and share the beef stir-fry, until the children disappear upstairs again. Paula and I fill our wine glasses and go and sit outside in the back yard. I ask her my questions.

What do you see as the differences between private renting and co-op renting?



Paula and one of her foster kittens

“For me the main difference is the sense of security you get from being in a co-op rental.

Previously when we rented privately, we were left to deal with situations that were out of our control. Like if the landlord wanted to redevelop the house, or demolish it, or sell it, or increase the rent. You know, they could easily do these things.

Where as here, I feel a lot more secure, you know, the rent is more affordable and it's dependent on your income. It's those two things, security and affordability.”

I feel comfortable at Paula's, and glad that she has joined our co-op.

What are some of the gains in your life that you enjoy because of joining the co-op?

“It has enriched my life in terms of learning new skills and meeting new people.



continues page 14

News from the Chair



Click on the image above to listen to Heidi Lee, CEHL Chair’s news or you can read below.

A brief summary of what’s been happening in the boardroom recently:

Rent Model Implementation

We acknowledge that some co-ops in some regions are seeing big changes to maximum rent. Please call the **Rent Hotline** if you have any concerns about how this impacts you and your family.

Rent increases will not surpass the **25% of gross main household income** affordability benchmark. The **Rent Helpline** is the best place to get clear advice on changes to your rent **9208 0806**.

Engagement News

The *Engagement Review* is now in the next phase. Co-ops have been sent the Outcomes report and there will be a discussion at the June Regional Forums.

Thank you again for all of your ideas and contributions to shaping our future engagement opportunities. Read more on page 5

Victorian Housing Register

The Board has decided to join the Victorian Housing Register (VHR). Thanks for your input over the past two years, we know that being a part of the VHR is a great opportunity to support our co-ops now and into the future.

Policy Advisory Committee

The Policy Advisory Committee (PAC) recommendations for changes to Program Policy and procedure were endorsed by the Board.

Each policy and procedure update is on the CEHL portal for co-ops to contribute feedback, co-op suggestions are considered by PAC and shared with the Board as part of our decision making.

Staying connected

More information about each of these topics is available on the CEHL website and portal.

I hope you enjoy the articles and contributions in this edition of *Co-operatively Speaking* and I look forward to seeing you at a Regional Forum in June.

Happy Autumn!

Heidi Lee CEHL Chair

Managing Directors Report



Winter weather has arrived and I hope you are all going well.

There are a number of priority projects at CEHL that I would like to make sure you are

aware of, as well as the upcoming opportunities for co-ops to contribute to. Please take the time to read about the projects or ask your Co-op Development Coordinator for more details.

The shape of the Program is fundamentally dependent on input from co-ops. We continue to put in place mechanisms that provide this opportunity.

We constantly strive to improve communication about CEHL activities, board deliberations and decisions. Co-op Secretaries would have received the revised *Shareholder Report* format in the member portal. The report gives more information and context to board considerations than previously provided. I look forward to hearing your feedback.

Engagement Review Project continues

The Engagement Review is an important project for the CEHL Board. We greatly appreciate your input into the survey and discussions at the regional forums late last year.

The upcoming regional forums have been redesigned, based on your feedback, and will have a focus on engagement and participation. I look

forward to hearing what you think of the new format.

Rent Model Implementation

You will have already received letters from CEHL about changes to your rent arising from the new rent calculations. I recommend you read the top 5 frequently asked questions about rent on page 15.

If you have any questions about your rent assessment please contact the **Rent Hotline on 9208 0806**.

For more information regarding the Rent Model go to go the [Have your say Rent Model Review](#) page on the website.

Company Rent and Affordability Benchmark Project starting soon

The Company Rent and Affordability Benchmark Project will be starting soon and co-ops will be informed of activities, there is more information on [Have your say Company Rent and Affordability Benchmark](#).

Company Rent is enshrined in the Co-op and Common Equity Agreement (CCA) as a cornerstone of the Program and is essential to ensure ongoing Program and co-op viability.

I encourage co-ops to be involved and contribute to this important project.

Stephen Nash CEHL Managing Director



Celebrate Co-op’s Day in your region this July

CEHL is giving \$500 per region for Co-op Day celebrations

Send details to maresh@cehl.com.au

by 26 JUNE

“Cooperatives help to preserve employment and promote decent work in all sectors of the economy. Through participation, members have a motivation to change their lives, their communities and the world,”

Ariel Guarco, President of the International Cooperative Alliance (ICA)

CEHL Rent information



Call the Rent Hotline with any questions about the rent model or rent changes.

Rent Hotline 9208 0806

10am and 3pm Monday to Thursday



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

Angela, pictured above, from *Launch Housing* is working with CEHL to help co-op members and direct tenants connect with the support services they 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 access 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 Angela on 0400 409 655

or email CEHLreferrals@launchhousing.org.au

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



Jeanette wins one of the Easter prizes

Herbert St social group

By Val, Herbert St Co-op

The Herbert St Social Group has reformed and many residents are enjoying the varied activities planned by the group.

Our first outing was to be a day trip to Traralgon by VLine train. Unfortunately, our trip was deferred due to the bushfires. A fortnight later, the 24 people from the co-op had a great day, and enjoyed a lunch at the Railway Hotel before returning home – tired but content.

We also have a Footy Tipping Competition, Morning Melodies amongst other activities.

In April, we had an 'Easter Fiesta' where many residents contributed Easter eggs and other bits and pieces to give out in a lucky prize draw. We sold lucky tickets for the many prizes which were drawn prior to the pizza and fish and chip meal enjoyed by a large number of residents.

An enjoyable time was had by all.



Herbert St, Easter Fiesta dinner

Engagement Review

Put co-operatives at the centre of what we do!

Members' pitch at regional forums

Over the second part of 2018 we ran a survey and regional workshops to examine ways to improve CEHL engagement.

The results will be discussed at the June Regional Forums 3 to 12 June www.cehl.com.au/WhatsOn

Two categories of issues were raised by member co-ops:

1. Address program issues

The first involved issues with the program, particularly around clarity of responsibilities, communication and systems for maintenance, and new member lists. The Board and the program have listened to the feedback about the program and are addressing these.

2. Encourage participation

The other issue raised, related to a lack of member participation. We ran workshops at the December 2018 regional forums where 150 co-op members 'pitched' ideas about increasing member participation and better connecting.

At Morwell a suggestion was made to create a set of member organisers whose job it would be to encourage people to participate by making connections (these organisers could be existing Directors or others, and could potentially be trained and paid).

Observations made at workshops:

It's not easy to turn up to things you don't know.

We need social activities, so people can get familiar with others and build their confidence to turn up to meetings ...

We need to make it fun.

Our table's pitch motto is FUN, PURPOSE IN LIFE, COURAGE

Across the regions co-ops suggested a broad range of fun social activities to start connecting people, from BBQ's to garage sales.

See the [Improving Engagement](#) report for the list.

At all nine forums members argued that if they were



organised, members could also work together to create mutual benefits, including:

1. rolling, rapid working bees, 'backyard blitzes' or weeding groups
2. a barter system to share tasks, equipment (tools, aids, instruments, gardening, etc), and expertise
3. help with use of technology (younger members helping older)
4. awards or vouchers for garden or photography competitions
5. finding government grants
6. reducing the financial burden, e.g. energy discounts or solar power (see the [Improving Engagement](#) report for the list)

Finally, the workshops raised the need for better networking amongst co-ops, and all discussed setting up regional assemblies and/or Facebook pages to share positive stories and keep in touch:

"We need more modern methods of communicating to attract a younger audience and to showcase co-ops."

We are going to discuss all these ideas around 'organising' at the June Regional Forums.

As was said at Northcote, *'there is too much focus on rent and maintenance in forums – we need to talk about them – but we need to talk about other aspects of co-operatives, too'.*

The Board and Program are excited by these ideas to 'put co-op first'.

Jeanette Pope Engagement Consultant

Read the [Improving Engagement Report](#)

Jeanette will run the June Regional Forums with a focus on Engagement

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

Local women leading change

The Victorian Local Government Association VLGA's Local Women leading change campaign, was launched earlier this year. The campaign aims to achieve equal representation of women as local Councillors by 2020, the next local government election round.

The VLGA is encouraging more women and diversity for the 2020 local government elections. With the announcement by the Minister for Local Government for funding of \$50,000, this will enable the VLGA to work with communities across Victoria in providing pre-candidate engagement and training.

At the launch VLGA President, Cr Marg Attley spoke about the important role that councillors play in bringing communities together.

"We are getting the message out there to rural and regional councils that it's really important that young women, women of all ages to stand up and stand for their local council."

Program members encouraged to consider a role in council

We know many co-op members have a strong interest in their local community, we encourage any Program members to get active and stand for their local council elections. We especially encourage our female members to do so, given that women make up 50.9% of the population, but only 38% of local councillors as well as women from a diversity of backgrounds, experiences and abilities to run for local government.

Toolkit and Workshop to become local government candidate 2020

The VLGA have created a guide for women considering running for council, the [Local Women Leading Change Toolkit](#) is for women considering becoming candidates in the 2020 local government elections.

June workshop for women considering to become a candidate in the 2020 local government elections 19 June 4-6pm [RSVP](#)

For more info go to www.vlga.org.au/events-training/local-women-leading-change

- Co-op Quiz -

1. What are the International Co-op Principles?
2. What are the CEHL Program Principles
3. How many co-ops are there in the CEHL Co-op Housing Program?
4. How many properties are managed in the CEHL Program?
5. How many co-ops can you name?

Answers page: 12

Newsletter Advisory Group

Your newsletter Advisory Group representatives are:

Don, Carinya Co-op, Peninsula Region
 Gayle, Lakesdale Co-op, Gippsland Region
 Liza, Liberty Co-op, Metro North Region
 Sarah, Liberty Co-op, Metro North Region
 Sandra, CEHL Communications Manager, Chair

Send articles, pictures and news from your co-op to newsletter@cehl.com.au



Caring co-op members

- sharing a cost saving tip

by Anette, Eyrie Co-op

One of our elderly tenants phoned with a rent related query and happened to mention that her eyes are really sore and giving her trouble, but that she can't afford new reading and regular glasses.

I phoned the College of Optometrists and asked what could be done about our tenant's situation. They gave me the contact details for two local optometrists who are registered with the Victorian Eyecare Service (see link below).

I phoned one of the providers and made arrangements for our member to see an optometrist the following week. The optometrist will provide consultation and two pairs of subscription glasses for a total of \$90.

I'm sure there are many co-op households who would benefit from knowing about this service.

Eye care on a low income

The Victorian Department of Health provides Victorian pensioners and Healthcare Card holders with access to low cost eye care and visual aids.

To be eligible for subsidised glasses or contact lenses under the Victorian Eyecare Service you must one of the following:

1. hold a Pensioner Concession Card in your own name
2. hold a Health Care Card in your own name
3. is listed on a Health Care Card, for at least 6 months continuously

For patients not eligible for subsidised glasses, the Australian College of Optometry carries an extensive range of affordable glasses.

Contact the Australian College of Optometry for more information 9349 7400.

www.aco.org.au/eye-care-services/eye-care-on-low-incomes

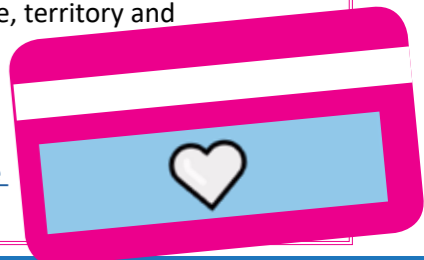
LOW INCOME HEALTH CARE CARD

Even if you're not eligible for any benefits from Centrelink, you may qualify for a Low Income Health Care Card if your income falls below the qualifying limits.

Holders of a Low Income Health Care Card are entitled to cheaper medicines under the Pharmaceutical Benefits Scheme, and concessions on energy bills,

healthcare costs, public transport, water rates etc, but as these are issued by state, territory and local governments, they may vary depending on where you live.

[Find out more Low income health care card](#)



A brief look at the origins of housing co-ops

MEMBER EXPERIENCE

by **Liza**, Liberty Co-op

The origins of the housing co-op movement can be traced back to the United Kingdom (UK), to the time of the Industrial Revolution.

Certain business owners saw the increasing mechanism of labour as a threat to the livelihood of workers, and in response to social and labour trends of the time, formed co-operatives to protect their interests.

The movement grew, eventually leading to the establishment of housing co-ops, which were originally set up to provide affordable accommodation for workers and were mostly based on some kind of shared ownership model.

Housing co-ops as we know them came about in the 1970s and 80s, predominantly here, in Canada and in the UK. One famous UK co-op grew out of a squat in South London: Bonnington Square in Vauxhall. Liberty CERC's Jayne was there at the time;

"It was a big artistic community of painters, musos and writers; it was wonderful," she says.

Originally built for railway workers in the 1870s, the houses in Bonnington Square were owned by the *Inner London Education Authority* (ILEA), and were due to be demolished when the squatters moved in.

"This was at the tail-end of the squatting movement, at the later stages of Thatcher (Margaret Thatcher government 1979-1990), the ruination of public funding and the beginning of the property boom," notes Jayne.

While the Thatcher government was selling off council estate flats to private buyers, the Bonnington Square squatters formed themselves into co-ops, negotiating leases with the ILEA, and going on to run a cafe and a community garden.

"The co-op bought the squat I was in," Jayne continues.

"I was ready to get into a place; it's hard squatting with a lot of people. I got housed in an apartment and stayed there."

In the meantime, in Melbourne, groups of interested people were taking part in workshops about co-operative housing.



Bonnington Square Mural by Jamie O'Sullivan in 2015

Viv, also from Liberty, was involved right from the beginning; "I'd been in a co-op in London," she says.

"In 1981 I came back to Melbourne. *National Shelter* (an organisation advocating for affordable housing) had its first workshop about co-op housing, at an event that was part of Housing Week. We were all sitting round in a room in a circle, as you did in the '80s.

"There were about 15 people there, everybody went round and said why they were interested in this particular workshop. Most of the people were community housing workers and said that their clients, if they were in housing commission housing, couldn't afford to have the rights of home ownership, and so a co-op house would be, sort of, a middle ground, the best of both worlds, the best they could do for their clients.

"That really cast the die for the program we have now. I was the last one to speak. When I said, I was I was there 'cos I wanted to live in a co-op, everybody's mouth hit the floor. I wasn't like one of their clients."

"Submissions were made to the state government to provide funds and early *Rental Housing Co-ops* were established in Melbourne's west. Viv was part of that process and was one of the earliest members of Liberty Co-op, set up in the early 1990s by women working at the *Council of Single Mothers and their Children*. Liberty Co-op still maintains a core focus on housing single mothers."

continues on page : 9

History of the Co-operative Movement

There are many records of co-operatives that started out as small grassroots organisations in Western Europe, North America and Japan in the middle of the nineteenth century, however, it is the Rochdale Pioneers that are generally regarded as the prototype of the modern co-operative society and the founders of the Co-operative Movement in 1844.

In 1844 the Rochdale Pioneers founded the modern co-operative movement in Lancashire, England, to provide an affordable alternative to poor-quality and adulterated food and provisions, using any surplus to benefit the community.

Since then, the co-operative movement has flourished, extending across the globe and encompassing all sectors of economy.

Read more

www.ica.coop/en/cooperatives/history-cooperative-movement

A brief look at the origins of housing co-ops continued

Noting the differences between historical approaches to housing co-ops in Australia compared to overseas, Viv says; "The difference here is that co-op housing is not seen as tenure; it's seen as a welfare program. Here it was seen as a program for people who couldn't afford home ownership, and we're still struggling with the results of that kind of approach."

For both Viv and Jayne, core political principles of the co-operative housing movement have changed over the decades.

"For me the co-op movement is about grassroots," says Jayne. "It's about people taking control and saying 'I deserve to live in a house I can afford'; it's about social housing, about collectivising. It's a politicised movement. Especially when it comes to older women. Now we're into the second phase where co-ops do all the work and are taken over by a middle layer of management, of bureaucracy."

[Read more about Bonnington Square](#)



Property Officer Tom inspecting completed works

What does a Property Officer do?

The responsibility of managing and maintaining properties is shared between co-ops and CEHL.

At CEHL the team of 5 Property Officers support 110 co-ops, and manage renewal works of 2,174 properties across Victoria.

What do you do?

- Manage large-scale maintenance items of homes, eg: re-stumping, roof replacement, kitchen and bathroom upgrades, inspect properties once every three years
- Give advice to co-ops regarding the maintenance of properties, attend co-op meetings when invited
- Project manage renewal works on properties
- Work with Co-op Maintenance Directors to diagnose and troubleshoot problems with properties and give advice on how to manage maintenance budgets
- Recommend reputable and reliable trades
- Drive a lot! We are mostly on the road meeting with co-ops and checking-in on building progress and repair works

What is Third Schedule?

Third Schedule is a section of the Co-op and Common Equity Agreement (CCA) that outlines the large-scale maintenance items of the homes. This will include things like re-stumping, roof replacement, kitchen and bathroom upgrades and other 'structural' maintenance and repairs required on homes.

Hardest thing about the job

Meeting expectations with limited resources.

Best advice for managing co-op maintenance

Create a maintenance plan and budget.

Best thing about the job

The smile on peoples' faces when works are done!



Good Karma Network

By **Liza**, Liberty Co-op

Good Karma Networks are about being neighbourly and giving things away. They're groups designed to create community by giving people in your suburb the opportunity to be generous and helpful.

Often you can avoid having to buy something you need, and it's the best way to get rid of things while saving yourself a trip to the op-shop.

Got something you no longer need, but is too good to throw out? Need a recommendation for a good tradie? Cat not come home? Dropped your keys?

Post it on your Good Karma network page.

There's a strict understanding that nobody is to promote their businesses or try to buy or sell anything.

HOW DOES IT WORK?

People post photos and descriptions of unwanted items on the Facebook Good Karma Group page, if you're interested in an item you let the poster know then respond in a private message and arrange to pick it up.

ITS FOR GIVING AND TAKING

So far I've been given shoes, bags, earrings, cushions, a 20 kg sack of

rice, knitting yarn, plants and a whole heap of cardboard (I am collecting cardboard to deal with my rogue lawns).

I've given away bulk modelling clay and modelling stands, a computer monitor, and a mirror. Often people will just leave things on their front porch for you to collect but I've also had some excellent chats with friendly network members when I've gone to pick something up, plus I've visited parts of my suburb I mightn't otherwise have explored.

You can find Good Karma networks on Facebook. Type the name of your suburb + 'Good Karma Network' in the search bar.

Or look up www.goodkarmaeffect.com/networks/#find

It's worth it.

FUN FACT

The Good Karma Network was set up by Amy Churchouse

Amy wanted to try and make a difference to help people have a better life, and wanted to give others the opportunity to do the same.

Read more about [Amy Churchouse](#)



By **Sarah**, Liberty Co-op

No Interest Loan Scheme (NILS) provides affordable loans for necessary household goods such as; fridges, washing machines etc, with loans of up to \$1,500 by different community providers.

The repayments are debited from your Centrelink account and, unlike a bank, there is no interest.

Find out more nils.com.au



StepUp Loans, run by Good Shepherd and National Australia Bank, have low interest loans of up to \$3,000, that can be used for car loans if needed.

Contact Good Shepherd info@gsmicrofinance.org.au or phone 9495 9600



Hello from Earth - transfer opportunity

By **Giselle**, Earth Co-op

The Earth CERC Member Selection Team wants to hear from anyone who is interested in an internal transfer to Heidelberg Heights and a different way of living co-operatively.

Earth got going as a common equity rental housing co-operative in 1986. Now in 2019, as well as being a mature CERC, we are also a co-located, cohousing community of twenty households learning, practicing and improving our co-operative living skills together.

These life skills are relevant to everyone and especially to our Program where housing means being trained and supported to take responsibility for the complexity of running a co-op while also demonstrating the strength of commitment to the Earth CERC's ideals and philosophies and Murundaka's co-operative practice.

To get a bit of an idea of this co-operative community go to www.murundakacohousing.org.au and also look for us on FaceBook.

Of course there is a lot of work to do looking after the co-op, the community and empowering ourselves and each other to live meaningful lives.

We have regular common meals together, hold events for ourselves and often local friends and neighbours. We also attend an annual four night /three day retreat for all members and their families to work, play and relax together. We often also organise a January camping holiday on an island in the Gippsland Lakes for members, their families and friends to enjoy some vacation time together.

If you are interested in finding out more about Earth **contact:** info@murundakacohousing.org.au

Info about transferring

If you'd like to apply for a transfer follow the transfer process.

Contact info@cehl.com.au to complete a transfer application.

For more information read article **How to apply for a transfer** on this page



How to apply for a transfer

Program participants can apply to transfer to another co-op within the Program.

Steps to apply for transfer

1. Call CEHL 1300 353 669 and ask for a transfer application form. Note: when you are already in the Program you do not need to undergo income or assets eligibility assessment
2. In your application, you will need to give permission for your prior history within the Program to be supplied with your referral to any future co-op within the Program

Co-ops with a vacancy, seeking new members will receive a referral list from CEHL that prioritises existing Program participants who have requested a transfer, and meet the bedroom allocation criteria for the vacancy.

For more information about policies that relate to transfers see:

[Transfer Applications by Current Program Participants Program Policy](#)

[Internal Transfer Program Policy](#)

[Internal Transfer Procedure](#)

[Member Selection Program Policy](#)



Member Portal - UPDATE

Over **700** people are already using the portal! 300 people updated their household information for the annual rent review using the portal this year. This a great result!

We set a target of 10% of people in the Program using the portal but you've (co-op members and direct tenants) smashed it with over 50% of people (that we have email addresses for) are enjoying the flexibility and transparency of information through the member portal.

The *What's new* section of your dashboard is a great source of up-to-date information and news about the Program. You can also find out [What's On](#) and [News](#) on the website.

Co-op Resources - s website until 30 JULY

You may have noticed that *Co-op Resources* can still be viewed on the public website.

We have delayed the switch to Co-op Resources **ONLY** being available from the *Member Portal* to **30 July 2019**.

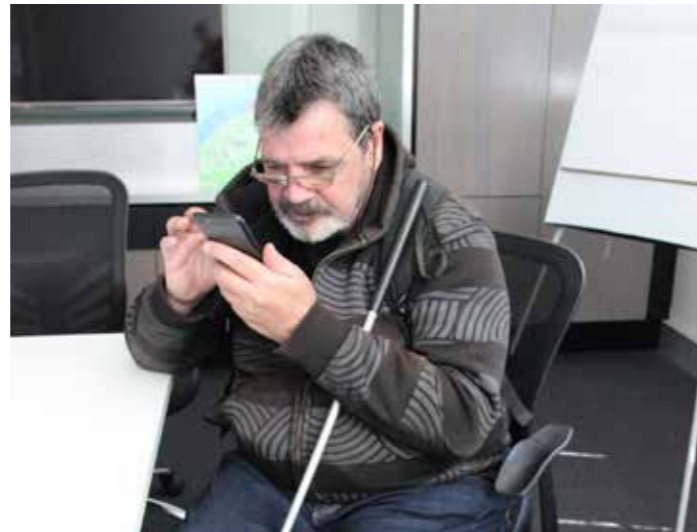
This will allow more time for co-op members to set up their login to the portal.

Not using the portal yet?

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

Invites were resent during April and May, but many were unable to be delivered.

Get in touch to update your email address.



Phil of Carringbush Co-op, using his phone to use the CEHL member portal

Give the portal a go!

Phil from Carringbush CERC (pictured above) attended the portal training at Richmond in April this year.

While Phil is tech savvy, he is also visually impaired and told us how much he appreciates that the new website and portal can now be easily read on his phone.

"I really like the new website and portal.

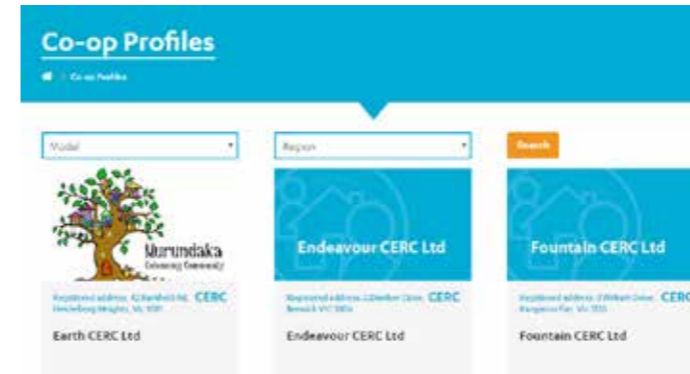
I can't use a computer very easily anymore, as I have macular degeneration, and need to look at things up close.

But I can go on the portal using my phone and find what I need really easily. It's really important to learn about these things and have a go."

Phil shared his experience using the portal, at the training session at Richmond.

Co-op Quiz Answers (pg 6)

1. Voluntary and open membership, Democratic member control, Member economic participation, Autonomy & independence, Education training & information, Cooperation among cooperatives, Concern for community
2. Affordability & financial sustainability, Changing needs, Member support & development, Membership & growth, Participation, Quality of housing, Security, Working together
3. 110
4. 2,174 see pg 9
5. See [Annual Report page 9](#)



Is your co-op profile on the CEHL website?

A small number of co-op's have already sent in a short description about their co-op for the Co-op Profile page 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

International co-op housing inspiration

Urbanmonde, a Swiss organisation, host a webpage CoHabitat that highlights communities, projects and alliances advancing co-op housing.

Watch videos and stories about award winning co-op projects.

Find out more psh.urbanmonde.org/#/en/communities



Stay safe and smart online

Keeping your computer and phone operating systems and applications up-to-date is one of the best ways to protect yourself from being hacked. Many software providers release updates for their products to correct security concerns and improve functionality.

Is it time to upgrade your computer or phone software?

Software updates are important to your digital safety and will allow you to view and access information on the internet.

Having trouble viewing websites?

In 2016 Microsoft announced it was phasing out Internet Explorer. Older versions of Internet Explorer, including versions 8, 9 and 10, have not been updated since 2016 and will stop being supported by Microsoft completely in January 2020.

If you use any of these versions of Internet Explorer you will have noticed problems viewing information on the CEHL website and other websites.

You will need to update your software. If you update your software regularly, you may already be using their latest web browser The Edge.

Read about Microsoft [Phasing out Internet Explorer](#)
Read [Stay Smart Online](#) for tips and advice



At home in co-op housing continues from page 1 . . .

Even though the sense of community isn't as big as I thought it would be, you still get a sense that you're with similar minded people. You get the sense that people have come from a hard place in terms of financial security or employment. It's amazing what a sense of relief you feel when you finally move in and know that in twelve months-time you don't have to find another house. That adds to your sense of well-being, knowing that you're here for the long run.

An ageing female cat brushes against my leg, and I look out at the spindly Sheoak trees merging into the darkness. I remember when I moved in to my own co-op home when my son was a baby: planting a tree, hanging pictures, making a home.

What is your favourite thing about your home?

"Location. The location is so central, close to public transport, and the kids can ride on their bikes. There are lots of amenities around. I've got three kids, so the kids having a room for themselves is really important. Particularly for my sixteen year old."

What would you change about being in a co-op, if you could?

Paula wiggles in her chair, she pauses and thinks briefly before beginning to talk quickly again.

"One thing that I would enjoy is to have some more shared activities, if it was more social. While we meet

for meetings, like subgroup meetings and general meetings and all that, sometimes I think it would be nice for people to meet socially and develop relationships. This might happen and develop over time, I guess it's dependent on who is in the co-op, and who is willing to organise this."

What wouldn't you change about the co-op?

"I think the way Liberty is structured is really well done, the way that everyone can play a part. Also acknowledging that some people won't be able to play a part sometimes, that paying rent is also an involvement."

I'd say with the structure and the meetings you have to respect people's circumstances, like if they're not well or there's personal stuff going on, it's the wrong attitude to force people because we are all in this together and we can all help each other out."

We leave the wine, the adult cats, the mosquitoes, the cool night air, and sit inside on the little couch with the kittens that our boys are playing with again. We talk about Confest, local schools, dysfunctional childhoods, and how lucky we are. I leave shortly after and walk down the street with my limping son, who seems to always be hurting his large feet.

"My foot is killing me, do you think we can ask Paula for a lift home, Mum?" he asks. "I don't think she'd mind at all," I say, and we walk back and knock loudly on Paula's front door.

Top 5 Rent FAQ's

With rent assessments being sent out in June, we thought it might be useful to share the top 5 most frequently asked questions about rent.

If you have any **questions about rent** call the **RENT HOTLINE 9208 0806**

1. How much rent do I pay?

Household rent is assessed based on
25% of main gross income
15% of family payments and
100% of your Commonwealth Rent Assistance.

2. What is CEHL's current minimum rent set on?

Minimum rent is the lowest rent a household will be charged, based on the minimum income that household type is eligible for from Centrelink. CEHL calculates minimum rent by charging 25% of main income, 15% of supplementary income (like family payments) and 100% of the Rent Assistance a household is eligible for. See the [Rent Assessment Policy Appendix](#) for tables with the minimum rent amounts for each household composition.

3. What is maximum rent and how is it set in the CEHL Housing Program?

Maximum rent is the highest amount of rent a household will be charged. From 07 July 2019, maximum rent is based on market rent. Each property has been assessed by an independent valuer to set the maximum rent charge on every property. With transition to the new rent model, rent increases resulting from these changes will be capped at \$50 per week for the 2019/2020 year.

4. What is a Program subsidy?

It is the difference between rent charged in the CEHL Housing Program and the amount of rent that could be charged for similar property in the private market.

5. What is market rent?

Market rent is the rent amount a landlord might reasonably expect to receive, and a tenant might reasonably expect to pay, in the private rental market. It is likely to be similar to the rent charged for similar properties in similar areas.



CEHL opts-in to Victorian Housing Register

On 1 May 2019 the CEHL Board confirmed to opt-in to the Victorian Housing Register (VHR).

The VHR is a central database, administered by the Victorian Department of Health and Human Services (DHHS) where all eligible people can apply for both government and community housing.

By opting in to VHR:

- Co-ops will be able to access a larger number of potential applicants
- CEHL can access funding to help grow co-op housing and help co-ops achieve their future direction goals.

This decision was confirmed after consultation with co-ops with detailed consideration of the impact VHR may have on co-ops and the Program.

The Victorian Housing Register can work with our current referral processes. Our program already houses more than the number of priority applicants VHR requires, so co-ops can continue to use their current selection criteria to choose future members.

The transition to using the VHR will happen gradually over the next six months. After twelve months of VHR implementation, a review will be undertaken by CEHL and co-ops.

Read more . . .

Have your say/Getting ready for VHR

[CHIAVic article about VHR](#)

[Housing Vic article about VHR](#)



Social Outcomes Framework

Measuring the social impact of community housing

In the March edition of *Co-operatively Speaking*, we shared news about the sector-wide *Social Outcomes Framework Project* that the community housing sector is working on, led by the Community Housing Industry Association of Victoria (CHIAVic).

The *Social Outcomes Framework* will improve understanding about how safe, secure, and affordable community housing has a positive impact on the lives of individuals, families and neighbourhoods.

CEHL is one of several community housing organisations contributing to this unique and exciting project.

Tenants interviewed

During April, community housing organisations interviewed tenants to hear directly about ‘what is different’ and ‘what has improved’ as a result of being housed in community housing.

Thirteen people across the Program were interviewed, providing interesting and invaluable insights into tenant experiences.

See the word box above for the key themes heard across the community housing sector.

We thank who were interviewed as part of this Project and to those who shared their stories. The data from the interviews will be used to develop the framework.

The CHIAVic outcomes framework will be finalised in 2019 and we will report back on progress in the next edition of *Co-operatively Speaking*.

CEHL is also working on an *Outcomes Framework* for the Housing Program, there will be further updates in the next edition of *Co-operatively Speaking*.

If you would like to **learn more**, please email ProgramDevelopmentTeam@cehl.com.au

Jenni, CEHL Program Development & Projects Team Leader



COMPANY DIRECTOR SCHOLARSHIPS

The Australian Institute of Company Directors (AICD) is offering 140 governance scholarships for leaders of small not-for-profit organisations across Australia.

Specifically designed for organisations with less than \$2 million turnover, the scholarships support leaders to attend the AICD’s highly-regarded NFP Foundations of Directorship program.

Co-op Directors Apply NOW

Applications for the AICD not-for-profit Scholarships program is now open and **closes on Thursday 20 June 2019**.

Scholarship applicants must be directors, managers or prospective directors of NFP organisations.

Applicants can **apply at Australian Scholarships Foundation from AICD website** aicd.companydirectors.com.au/education/scholarships



What is Program Policy and how is it developed?

Program Policy provides co-ops with a Board-endorsed framework that guides their decision-making, reflects the Program Principles, the Housing Performance Standards and any other legislative or regulatory requirements. Member Co-ops are generally able to determine how they will implement Program Policy, as long as this sits within the bounds set by the Policy.

When a procedure is required and a co-op has not developed its own, the procedure developed by the Policy Advisory Committee (PAC) will be considered the default. In some limited cases, where specific regulatory requirements; such as, for Privacy Policy, co-ops may be required to adopt a standard procedure.

What is the Policy Advisory Committee’s role?

1. PAC is responsible for reviewing draft Policy to ensure it is relevant and appropriate for member co-ops
2. PAC ensures feedback received from co-ops and members during the quarterly consultation round has been addressed, before recommending the Policy for approval by the CEHL Board
3. PAC also reviews and recommends procedures and best practice advice which co-ops may wish to use or adapt. These are approved by the Managing Director and provided to the CEHL Board for approval.

In March, PAC recommended one Program Policy and one procedure, which was approved by the CEHL Board, see the table below for details.

Details regarding the policy and procedure approved by the CEHL Board at the March 2019 board meeting:	
Name	What is covered
Property Allocations to Co-ops Policy	This policy clarifies how CEHL will allocate properties to both enable co-ops to meet the needs of their members and ensure the ongoing viability of the Program. CEHL is responsible for managing a portfolio of properties for allocation within the Program. Co-op’s should have a clear understanding of what criteria will be used to decide where the property will be allocated and how the criteria will be applied.
Property Allocations to Co-ops Procedure	This procedure outlines how CEHL will allocate properties within the Program to meet both co-op needs and Program viability.

1. Where to find policies & procedures

Policy Directory in Co-op Resources on the CEHL website has all policies, procedures, best practice guides and other useful forms and documents for co-ops.

Click on [POLICY DIRECTORY](http://www.cehl.com.au/PoliciesAndProcedures)
www.cehl.com.au/PoliciesAndProcedures

2. How to influence policies & procedures

Have your say on draft and revised policies and procedures by completing the survey on the *Policy Consultation* page each quarter.

Go to [Have your say Quarterly Policy Consultation](http://www.cehl.com.au/haveyoursay/quarterlypolicyconsultation)
www.cehl.com.au/haveyoursay/quarterlypolicyconsultation

The logo features three stylized human figures in grey, red, and orange, holding hands in a circle. Below them is the text 'BUSINESS COUNCIL OF CO-OPERATIVES AND MUTUALS'.

BCCM ON THE RADIO

Melina Morrison and Steve Anthony discussed aged care, disability care and how the co-operative sector is the best alternative on ABC Radio

[Click here to listen](#)

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 0856 darina@cehl.com.au
	ACCOUNTS Audit, Book keeping, Compliance, Eligibility, Rent Review, Rebates	CEHL Finance Officer	CEHL Finance Team Leader Aimie 9208 0804 aimie@cehl.com.au	CEHL Manager, Finance Timothy 9208 0800 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 leonnie@cehl.com.au	

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](#)

CEHL Office 1800 353 669



Out of Hours URGENT

Maintenance for CMC or
Direct Tenants contact

Valley Maintenance 0417 102 414

Geelong Network Meeting

Meetings are held at

113 Noble Street, Newtown at 7pm

All welcome!

For any enquiries please contact Shirley:

Phone: 5244 3961 Mobile: 0418 141 228

Email: martynjulian@optusnet.com.au

CALENDAR OF EVENTS

For up to date event and venue details go to
www.cehl.com.au/WhatsOn

12 Jun	Metro North Engagement Forum
14 Jun	Policy Advisory Committee Meeting
19 Jun	Newsletter Advisory Group Meeting
20 Jun	Training Advisory Committee Meeting
TBC Sept	Regional Engagement Forums
13 Sep	Policy Advisory Committee Meeting
19 Sep	Training Advisory Committee Meeting
7 Nov	Newsletter Advisory Committee Meeting
12 Dec	Training Advisory Committee Meeting

Send your stories, images, article ideas to newsletter@cehl.com.au