

# HOUSING FUTURES



SEPTEMBER 2016



## Inside

- From the CEO (2)
- SouthEast's New Apartments
- Members expressions of interest sought(5)
- Rightsizing (6)
- Becoming a Director (7)
- Directors Duties (8)
- Xmas at Emerald Lake Park (10)
- A brilliant idea to share (11)
- The Camps, Sports and Excursions Fund (CSEF)(12)
- Sales Swaps and Markets (13)
- Kids Corner (14)
- Better Life Mobile (15)
- Contacts (16)



## CEO STEVEN MORRISSEY

Dear Members

Well, what a six months it has been since the last newsletter! Much has happened:

### **First Street**

I have conducted a number of meetings with the Department of Health and Human Services (DHHS) in recent months. DHHS advises that:

- The department will proceed with the development of the site based on SouthEast's original plan
- A builder will be appointed by October, the slabs should be down by Christmas, and the project is scheduled for completion by mid-2017
- The dwellings will be handed over to SouthEast for management upon completion, with DHHS retaining title

This site will provide one three-bedroom and two two-bedroom properties to our co-operative. Needless to say we will be offering the two-bedroom properties to existing members as rightsizing options for those currently in three and four-bedroom properties.

### **New Properties**

SouthEast was successful in obtaining funding from the DHHS Rapid Housing Assistance Fund to assist in the purchase of four apartments in Cheltenham Road Dandenong. They are perfectly positioned to access public transport, are adjacent to the Dandenong Market, come with one designated car park per apartment, and are extremely safe and secure. In short, they represent perfect rightsizing opportunities for SouthEast members currently in three or four-bedroom properties. One member has already secured one of these apartments, and will receive financial assistance up to \$2,000 to

help with settling in. Will you be the next to grasp this opportunity? Please see the next page for more details, and what you need to do next.

### **General Meeting**

Our General Meeting was held on a bitterly cold Melbourne evening in May at the Dandenong Club, and I thank the 32 members that braved the conditions to attend what was a productive and informative gathering. For me it was a welcome opportunity to meet many of our members, and to discuss a wide range of issues. For members it was an opportunity to gather with friends old and new, and to workshop two very important topics:

1. Rightsizing, and
2. Board Succession / Becoming a Director of SouthEast

It was great to see members enthusiastically participate in these workshops, and hear them freely share their views and experiences. These discussions will help inform co-operative strategy on rightsizing and Board succession going forward.

### **Cooperative Participation**

In light of the smaller-than-expected turnout for the General Meeting it is both necessary and timely to remind members – both new and existing – of their legal obligation to actively participate as members by attending meetings of their housing co-operative.

The reasons for this obligation are important and very fair. Firstly, the rules of the co-operative require members to attend two meetings every year; so the General Member Meeting and Annual General Meeting (scheduled this year for Monday November 21<sup>st</sup>) are compulsory meetings. Secondly – and more importantly – the meetings provide members with opportunities to shape policy, make / alter rules, elect board members, decide the direction SouthEast takes as an important provider of affordable housing, and grow as a caring and strong co-operative community.

Finally, the Victorian Housing Registrar monitors how well meetings are attended as part of its performance standards monitoring, and SouthEast needs to show that a significant number of members actively take part in the running of the cooperative.

Substantiated child care and transport (petrol) costs are provided (up to \$60 and \$20 respectively) at the meetings; so no one is left out of pocket. I urge all members to “do the right thing” by their co-operative and attend the AGM in November. Whilst meeting our statutory obligations, we will try to keep proceedings as interesting and informal as

possible – and of course light refreshments will be served at the conclusion. The Directors and I look forward to seeing you there ☺

*And on a lighter note:*

### **Footy Tipping**

One SouthEast member is \$300 richer for winning the footy tipping competition I announced in the last issue of Housing Futures. This member was the only one to enter the competition, so it was not a surprise when they won ☺ *Prize money for second and third went begging simply because nobody finished second or third.* **Moral to the story: read Housing Futures!** The competition will again be held in 2017 – details will be announced in March.

Good luck to everyone whose team has made the AFL finals – as a Carlton supporter I can only look on and dream...



Steven Morrissey  
Chief Executive Officer



# SOUTHEAST'S NEW APARTMENTS MEMBERS EXPRESSIONS OF INTEREST SOUGHT

THIS IS TRULY A ONCE-IN-A-LIFETIME OPPORTUNITY.



To create rightsizing opportunities for its member, SouthEast Housing is purchasing four two-bedroom apartments in the fabulous, award winning Mosaic Apartments development in Cheltenham Road Dandenong. Tenants approved for rightsizing can receive up to \$2000 towards relocation costs. Outstanding benefits of this location include: close proximity to Dandenong Central, five minute walk to transport hubs, 7 star energy rating, reverse cycle a/c, secure environment, and convenience store and restaurant on the ground floor.

If you're currently in a 3 or 4 bedroom dwelling and you're considering making the change then act quickly!

Phone Joy on 9706 8005 to learn more. Also, check out the apartments at

<http://www.mosaicapartments.com.au>

Don't miss out on this fantastic opportunity – act now!

The two member workshops held at the General Meeting in May covered two very important topics; Rightsizing and Becoming a Director. Here is some further information on these subjects.

## RIGHTSIZING (HOW TO PAY IT FORWARD) BY DEPUTY CHAIRPERSON, DEBBIE DIOGUARDI



### DEBBIE DIOGUARDI

There was a movie on Channel 9 during the holidays (Pay it Forward) with a fantastic humanitarian message. It was about doing a goodwill act for someone, something they could not do for themselves, and then they “paid it forward” by doing a goodwill act for three other people and then those three people did the same for another 3 each etc. etc.

How fulfilling would that make you feel to be able to do that for someone?

Each member of the SouthEast Housing Coop has had someone do a goodwill act for them by allowing them to live in affordable, safe and secure housing.

Our children have been given opportunities that they would probably never have dreamed of depending on their circumstances

prior to becoming tenants of SouthEast. They have been able to know that a roof will be over their heads for an ongoing period of time, they have been able to attend the same school for most of their schooling which leads to a sense of security in life, retaining friendships and a sense of belonging.

Imagine if your children had not been given this opportunity and had ended up on the streets or even been taken off you because you were not in a position to provide necessities for them – through no fault of your own.

As your children grow up and leave home to get on with their own lives, which you have been able to contribute to due to the many stabilities you were able to put in place for them; you might start to think of what the impact of not having these opportunities would be like for another family struggling to survive.

Housing is a big issue for the majority of single and low income families and many would feel they are “banging their heads on a brick wall” or “ stuck in a room with four walls and door” trying to make ends meet in private rental which alone, can eliminate most of their income. I guess that’s better than living in car! There are families who are homeless and have to live in cars. I have personally spoken to a family with a young baby, and also a couple of men who have to live in their cars. How do they get jobs to be able to support themselves if they have no address?

You are actually in a position to be able to “pay it forward” and give other families a go at the many opportunities you have been given.

When you find yourself being the only one left in your home perhaps consider moving on and stepping aside for another family. This family will be able to rise above impoverishment and daily struggles and you will be able to take on new adventures and grow as a person when you realise what a gracious act of human kindness you have accomplished. (END)

## BECOMING A DIRECTOR

Major ideas emanating from the member workshop included:

- Ask new tenants to consider being a director for a term
- Members who become directors are taught how board meetings are run

- Tell prospective new directors about incentives and time to contribute needed
- Why not trial evening meetings and let members know about the skills training and financial incentives offered.
- Let them know the duties and hours and roles involved.
- Helps improve a members skills for employment
- No special qualifications needed - it is an advantage to the coop if directors are qualified or skilled in some areas but not all directors need to be as directors receive free training
- Need to be open minded and willing to discuss issues cordially – need to be open minded and have good communication skills and good listening skills and be friendly and caring and not biased and willing to represent all the members.

### What would encourage you?

- training
- money
- child minding fees
- petrol
- lunch
- to contribute to coop objectives
- have input to decision making
- keep informed about coop processes
- it’s not a lot of hard work

Further background information on being a director and the duties involved follow on the next two pages.



## Responsible Persons Duties as set out by the Australian Charities and Not-for-Profit Commission for Directors and Committee Members

The duties are:

- **To act with reasonable care and diligence.** You must exercise your powers and duties with the care and diligence that a reasonable person would if they were in your place.
- **To act in good faith in the best interests of the charity and for a proper purpose.** When acting as a board member you must make decisions that are in the best interest of the charity and to further its charitable purpose.
- **Not to improperly use information or position.** Any special knowledge that you gain as a [board or committee] member must only be used for the benefit of the charity and never to further personal or other interests. Similarly, you must not use your position to improperly gain an advantage for yourself or someone else, or cause detriment to the charity.
- **To disclose conflicts of interest.** If your duty to act in the best interests of the charity is in conflict with (or may conflict with) your personal interests you must disclose this responsibly. [Insert reference to any relevant conflict of interest policy/ procedure or requirement in governing documents].
- **To ensure that financial affairs are managed responsibly.** Ensure that there are systems and processes in place that ensure that the charity's resources are being effectively put towards the charity's charitable purpose and are protected from misuse.
- **Not to allow the charity to operate while insolvent.** You must ensure that the charity can pay its debts when they are due or will become due and that it does not continue to operate if it cannot pay its debts.

# SouthEast Governance Manual Extract

## 2.2 DIRECTORS

In accordance with statutory requirements and in keeping with developments at common law, Directors have the following roles:

- To discharge their duties in good faith, honestly and diligently in the best interests of the business and with such skill as is demanded of them in their roles.
- To ensure that:
  - The business develops a strategic vision and monitors progress towards the realization of that vision; there is compliance with all relevant legislation, rules and policies;
  - The Board accounts to the membership fully, and in all matters that are the concern of the membership, and management performs to the standards that are set for it.
- To avoid and declare any actual or possible conflicts of interest.
- To preserve the confidentiality of, and not to make improper use of, any information about or affecting the business and gained through their positions as Directors of it.
- To make such inquiries as may be necessary to ensure that the business is operating actively in pursuit of its goals, and compliantly.
- To serve on Board Committees as required.
- To subscribe to, and preserve the confidentiality of, all Board decisions and discussions.
- Everyone nominating as a director to the SouthEast board should have a police check and this will take place when nominations are received.

Adopted by the board: 24 August 2007 - Point 8 added at the 23 November 2009 AGM

## WHAT'S ON IN DECEMBER

### SouthEast 4<sup>th</sup> Annual CHRISTMAS PARTY at Emerald Lake Sunday 4<sup>th</sup> December 2016



Please note the new venue and the date which has been set for Sunday 4<sup>th</sup> December 2016 and the Lion's Den booked so please write the date on your calendars.



Emerald is an easy 1 hour drive from Melbourne CBD. Nestled in the Dandenong Ranges, Emerald is a favourite place to visit when touring the Yarra Valley and Dandenong's region. The famous Puffing Billy Railway travels through Emerald on its journey from Belgrave to Gembrook. Emerald is the perfect destination for families to enjoy a variety of nature based and fun activities including Thomas Days at Emerald, Emerald Lake Park, picnics, fishing, forest walks and cycling trails.

**Getting there: Take a drive** – heading due east of Melbourne to Melway map reference 127 J4. The park is accessed from Emerald Township down the Emerald Lake Park Road. [http://www.cardinia.vic.gov.au/Page/Page.aspx?Page\\_Id=3701](http://www.cardinia.vic.gov.au/Page/Page.aspx?Page_Id=3701)

**Emerald Lake Park – A Park for all Seasons** -  
[http://www.cardinia.vic.gov.au/files/Emerald\\_Lake\\_Park/ELP-Aparkforallseasons-2015.pdf](http://www.cardinia.vic.gov.au/files/Emerald_Lake_Park/ELP-Aparkforallseasons-2015.pdf)

## **I have a brilliant IDEA to share.....**

All members including your teens and primary school aged children please send in articles, notices and ideas for discussion. They can be about almost any topic and fun as well: like social activities, member training, or cooperative development focused or setting up a lending library or community garden and other ways to involve members of all ages and stages.



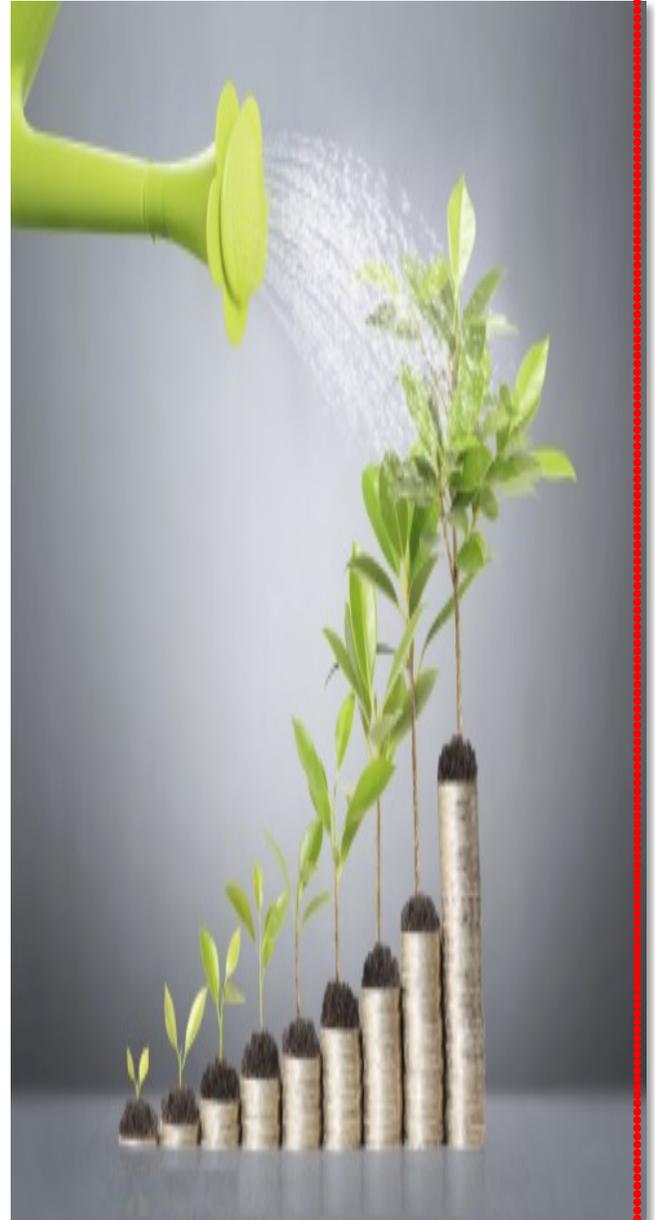
## The Camps, Sports and Excursions Fund (CSEF)

**The Victorian Government has unveiled a new \$148 million initiative to ensure all Victorian students can take part in school trips and sporting activities.**

The Camps, Sports and Excursions Fund (CSEF) commenced in 2015 for four years and will provide payments for eligible students to attend camps, sports and excursions. Families holding a valid means-tested concession card or temporary foster parents are eligible to apply. \$125 per year is paid for eligible primary school students, with \$225 per year paid for eligible secondary school students. A special consideration eligibility category also exists. Payments are made directly to the school and are tied to the student. CSEF applications open from term one 2016. The program will again be promoted to families via school newsletters and websites. Parents or legal guardians are required to submit a new CSEF application form each year. It is expected that approximately 222,000 Victorian school students will directly benefit from the CSEF.

Victorian Government Year 7 and Prep students (in 2016) who are CSEF recipients are also automatically

eligible for a uniform support. For more information regarding this initiative please see [State Schools' Relief](#)

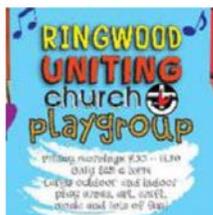


## SALES SWAPS AND MARKETS

**Free office furniture in good condition  
two tables and one bookshelf.**



**2016 Winter Wonderland at Healesville Sanctuary**  
11 Jun every week on Sat Sun until 31 Aug 2016



### Playgroup Fun

Every week: on Fridays, until 30 September, 2016.  
Ringwood Uniting Church. Our Playgroup gives children and their families the opportunity to socialise and explore a variety of play activities including music time.



### Karingal Uniting Church Market

**Date:** Second Saturdays of each month 8am to 1pm  
**- Venue:** 86 Karingal Drive 3199



### Frankston Sunday Market

**Date:** Every Sunday **Time:** 8am-1pm **Location:** 79-83 Young Street, Frankston



### Dad's Playgroup

25 May every week on Wed until 22 Jun 2016  
Highett Neighbourhood Community House  
A chance to mix with other Dads (Grandfathers, uncles and male carers), while spending time playing and caring for your children in a supportive environment



### Rebecca Barnard & Billy Miller's Sing-along

2 Dec 2015 every month on the first Wed until 7 Dec 2016 - Caravan Music Club  
Sing-along Society is all about relaxed community singing. 1st Wednesday night of every month, at 7.00pm the much loved Melbourne Singer/songwriters

### The Dandenong Experience

#### Food Lovers Tour

**Event: 22/09/2016 -**



Take advantage of an opportunity to sample a range of multicultural foods from around the world in one all-inclusive guided tour of Dandenong.

# KIDS CORNER PUZZLE

Connect the Dots



## Money Saver Mobile Option

**Better Life MOBILE**

HOME ORDER HERE OUR IMPACT FAQ OUR STORY CONTACT US

<b>\$21 a month</b> Unlimited SMS 512MB Data 250 minutes	<b>\$30 a month</b> Unlimited Talk & Text 2.3G Data	<b>\$35 a month</b> Unlimited Talk & Text 4G Data	<b>\$90</b> 180 day Data only plan 10GB
---	--	--	--

We offer a \$2 per-month discount to eligible concession card holders.  
On Australia's most reliable 4G<sup>+</sup> network  
Friendly Aussie-based service  
A fair deal for everyone  
Find out more and connect now

**KEEPING ALL AUSTRALIANS CONNECTED**

Better Life Mobile ABN 47607567671 uses part of Telstra's 4G and 3G networks. Unlimited means for personal use to numbers in Australia

<https://www.betterlifemobile.com.au/>

### Better Life Communications

Better Life Communications (Better Life) is a start-up social enterprise that aims to provide affordable access to mobile phone communication, and ethical mobile phone plans to disadvantaged Australians. Their service is available for Australia's five million Health Care Card holders, those financially disadvantaged individuals who are clients of community service organisations, and also broadly to the Australian public. **"People can stay connected, to their friends, families and pursue job opportunities, without having to worry about the cost of it,"** says Russell

As a start-up social enterprise, Better Life had completed a successful pilot project, which provided appropriate and affordable mobile phone communication to 200 individuals in Melbourne. The pilot established that people pay too much for their mobile phone plans, are sometimes cut off from access if they have difficulty paying their fees, and get charged significantly for extra data usage. Building on this, Better Life was ready to formalise the social enterprise and develop a host of products suited to its prospective users.

For start-up social enterprises, like Better Life, accessing appropriate and affordable finance can be one of the

bigger obstacles. Better Life had a well thought out business idea and business plan, with the passion to follow it. However, accessing capital through grants and mainstream finance was a challenge as an early stage social enterprise.

Through its work with Foresters, Better Life set a precedent for what early stage social enterprises can be capable of and how community finance can help in the capital mix. Better life is now on the journey to establishing its business and to promoting its products and services to those who could benefit on a larger scale.

<http://foresters.org.au/case-studies/better-life-communications-cas-93>

**Disclaimer:** This newsletter is provided for information only. Although every effort is made to ensure accuracy of information, it is presented without warranty of any kind, either express or implied. The user assumes the entire risk as to the use of the newsletter and the material.

**Privacy:** SouthEast is committed to protecting your privacy and complying with all applicable privacy laws. If you have any questions or comments about our privacy practices, we can be contacted at PO Box 7141, Dandenong Phone: 3175. 03 9706 8005 Fax 03 9706 8558

**Feedback - Maintenance**

☎ 03 9706 8005

**Email:** jim@sehc.org.au

**Facsimile:** ☎ 03 9706 855

**Online:**

<http://www.sehc.org.au/index.php/services/maintenance-form>

<http://www.sehc.org.au/index.php/services/maintenance>

**Feedback: Tenancy**

Telephone: ☎ 03 9706 8005

Email: joy@sehc.org.au

Facsimile: ☎ 03 9706 8558

**Online:**

<http://www.sehc.org.au/index.php/services/tenancy-form>

<http://www.sehc.org.au/index.php/services/tenancy>

**Feedback: Management**

Steven Morrissey

Chief Executive Officer

Telephone: ☎ 03 9706 8005

Email: steven@sehc.org.au

Facsimile: ☎ 03 9706 8558

**Online:**

<http://www.sehc.org.au/index.php/contact/general-enquiry>

**SouthEast Housing Co-operative Ltd**

Plaza Business Centre

The Hub

Level 3/ 26-36 McCrae Street

Dandenong VIC 3175

Phone: 03 9706 8005

Fax: 03 9706 8558

E-mail: steven@sehc.org.au

Twitter: <http://twitter.com/SEHCOOP>