



HOUSING FUTURES

It is hard to believe we are already heading towards the final few months of 2026. As usual, there has been plenty happening and this edition of Housing Futures gives us an opportunity to update members on some of that work. One of the highlights has been our involvement in the Australian Co-operative Housing Alliance National Summit in Sydney. The Summit brings together co-operative members, government, housing providers, finance representatives and sector leaders to discuss practical ways to grow co-operative housing and increase the contribution it can make to alleviating Australia's housing crisis. SouthEast Housing Co-operative was well represented by a number of our directors, and I was particularly pleased to see our own Liz O'Connor participating in a panel session and ensuring the voice and experience of members was part of the national housing conversation. I was also pleased to again represent the co-op as part of the Summit program.

This edition also provides an update on a long-running tenancy matter which has now progressed through VCAT. As members will read elsewhere in the newsletter, we have been successful in obtaining a compensation order of more than \$26,000, following a tenancy that ended in rent arrears and tenant property damage that occurred notwithstanding the best efforts of our staff. The debt has now been registered with the Magistrates' Court, and we will continue pursuing the appropriate enforcement processes. While this is an extreme example, it is important to understand that we have a responsibility to our members and other stakeholders to protect the co-operative's properties and finances. Where members work with us, we will always try to resolve problems and sustain tenancies; however, serious, ongoing breaches cannot simply be allowed to become a cost carried by every other SouthEast member.

On a lighter note, the football season has once again come and gone. Congratulations to those that tasted success in our footy tipping competition, thus sharing in \$600 in prizes. I recommend this free competition to all members, and hope to see a growth in participants next year (go Blues by the way!).

Looking ahead, I remind everyone that our Annual General Meeting will be held on Monday 30 November. Our general meetings are an important part of what makes SouthEast Housing Co-operative a genuine member-controlled co-operative, so I look forward to seeing members there. We are also approaching that time of year when we can start thinking about Christmas rather than rent reviews, VCAT, maintenance and other operational matters. The registrations for our Christmas events will be opening soon, and I encourage members to come along and enjoy the opportunity to catch up with fellow members, Directors, and staff in a relaxed and informal setting.



In Co-operation,
 Steven Morrissey
 Chief Executive Officer

*Meeting with Canadian MP Adam Van Koeverden
 and Courney Lockhard and Tim Ross
 Co-operative Housing Federation of Canada.*

Member Experience Survey

Message from the Board

The Board of SouthEast Housing Co-operative would like to thank all members who completed a special survey sent to members in June of this year.

We were conscious that members already complete a survey every 2 years as required by the Housing Registrar, our government regulator, and were concerned that members would not be keen to participate in yet another survey, having completed one in 2025.

The survey was a very personal document aimed at getting responses about things like having a sense of belonging within the Co-op and feeling more secure having housing through the Co-op.

We asked members to respond to 15 questions, all of which were highly holistic. I am very pleased to share with members that we had a strong response rate to our Board-driven survey, with 133 of 207 members (64%) completing the survey.

Your responses were informative, open and heartfelt and we now have a much clearer picture of how members perceive the Co-op, what we do well and yes, what we could do better.

In this edition of *Housing Futures*, we have summarised the results of the 15 survey questions, showing how many members selected each response.

Over the next few editions of *Housing Futures*, we will share a summary of the feedback provided, both positive and negative, and solutions and changes we can make.

Thank you again to everyone who took the time to participate in this very special survey. We hope the final outcome will be that all members feel a stronger sense of belonging and security.

Summary of results

Question	Agree	Neutral	Disagree
1. I feel a sense of belonging within the co-operative.	94	24	15
2. I feel respected and included as a member of the co-operative.	99	18	16
3. Living in the co-operative has improved my sense of safety and security.	111	13	9
4. I feel less stressed about my housing situation since joining the co-operative.	119	6	8
5. The co-operative provides more stability than my previous housing.	119	8	6
6. Living in the co-operative has improved my mental wellbeing.	94	29	10
7. My physical health has improved or become easier to manage since living here.	78	42	13
8. I feel emotionally supported by the co-operative community.	73	40	20
9. Living in the co-operative has had a positive impact on my family life.	108	18	7
10. I have stronger social connections because of the co-operative.	64	46	23
11. I feel less isolated since joining the co-operative	69	46	18
12. I feel more confident and in control of my life.	97	24	12
13. Being part of the co-operative has helped me access new opportunities (training, volunteering, employment).	50	57	26
14. Living in the co-operative has improved my financial stability or budgeting ability.	99	20	14
15. Living in the co-operative has improved my outlook on the future.	98	27	08

• Based on 133 responses representing 64% of the Co-operative Members

Eviction Update:

Protecting Co-operative Homes

Now that this matter has concluded at VCAT, we can provide members with an update on a tenancy SEHC has worked for more than two years to bring to an end. When the property was finally recovered at eviction, the condition was extremely poor, with extensive rubbish, clutter and neglected areas throughout the home and yard. The rubbish removal alone cost SEHC more than \$10,000, before additional cleaning, repairs and other property works were taken into account.

SEHC pursued the matter through VCAT and obtained a compensation order of more than \$26,000 against the former renters. That debt has now been registered with the Magistrates' Court, and SEHC will be seeking enforcement orders to recover the money owed.

This case is an important reminder that while SEHC will always work with renters who communicate with us and genuinely try to resolve issues, serious or repeated breaches, significant property neglect and avoidable costs will be dealt with firmly. Where necessary, SEHC will take matters to VCAT, seek compensation and pursue enforcement through the courts to protect co-operative homes and ensure those costs are not carried by other members.



**EVICTED
UPDATE**

This is what confronted Sandy and the Police at the eviction.

\$26,000+
compensation order

VCAT awarded compensation and the order has now been lodged with the Magistrates' Court.

RENT QUESTIONS ANSWERED

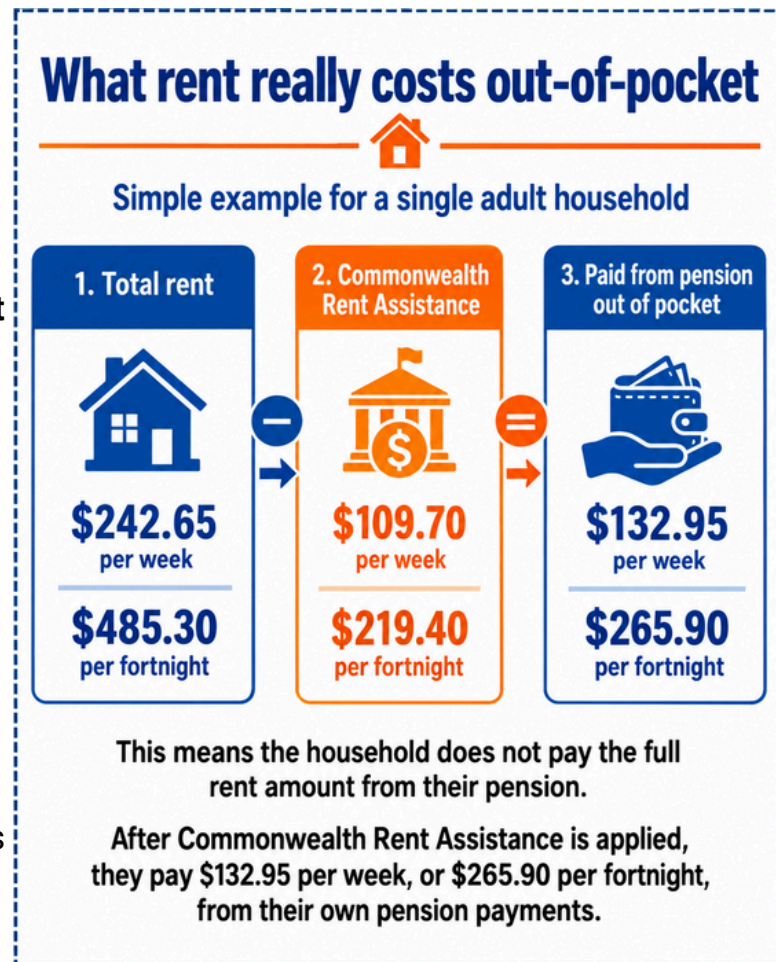
The recent Member Survey responses included some questions about rent. We will always address questions about individual households directly, so if you have a question about your rent please don't hesitate to contact Melissa on 0400 313 948 or melissa@sehc.org.au

"I think I am paying the wrong rent. How can I get a rent review?"

Contact Melissa and discuss your situation. For a rent review you will need to submit the required income information and supporting evidence for all household members 18 and over.

"Why do you take all of my rent assistance?"

Rent assistance is a payment to assist you to pay your rent. This allows for your out-of-pocket costs to be reduced. Please see the example to best explain how rent assistance reduces your out-of-pocket costs for rent.



"I agreed to pay market rent, but I am not working now. Can I get my rent reviewed?"

Yes, you can request a rent review even if you opted to pay market rent. It will require that you contact Melissa, and also provide income information and supporting evidence for all members of your household who are 18 and over.

"I don't charge my kids rent. Why are they included in the household rent?"

Once a household member turns 18, unless you are still receiving family tax payments for them, their income must be included in the assessment for rent. This includes income for which they are eligible even if they have not applied for the Centrelink payment. As our renter you will be responsible to ensure that the full household rent is paid each fortnight, however the arrangements you make as a household about how that happens are up to you.

We understand that finances and rent conversations can cause a lot of stress. We are here to help please be sure to contact Melissa 0400 313 948 with any questions you have so they can be responded to as quickly as possible.

Property Maintenance and Works

We all want our homes to be safe, comfortable and well cared for.

To help us manage our properties fairly across the co-operative, repairs and essential maintenance are our priority. This includes work needed to keep your home safe, secure and in good working order.

Once essential repairs and maintenance have been addressed, larger improvement works can be considered based on the condition of the property, available funds and the needs of the co-operative as a whole.

This may include works such as:

- bathroom upgrades
- new carpet or flooring
- painting
- kitchen improvements
- other larger property improvements.

An older bathroom, carpet or paintwork does not necessarily mean it needs to be replaced immediately if it is still safe and functional.

Members can also help by keeping their homes well maintained. Regularly cleaning air-conditioner filters, rangehood filters and exhaust fans helps keep them operating efficiently and can help prevent avoidable maintenance issues.

We understand that members may have improvements they would like to see in their homes. These requests are not being ignored; they simply need to be considered alongside the repairs and maintenance required across all of our properties.

Our aim is to keep homes safe, well maintained and comfortable for everyone, while making sure our resources are used fairly across the co-operative.

Are you working with an Occupational Therapist?

If you are working with an Occupational Therapist (OT) who may need information about your home or wish to discuss possible property modifications, please contact us first.

For privacy reasons, we cannot discuss your tenancy or property with an OT unless you have given us permission. Letting us know their name and providing your consent before they contact us helps avoid delays and ensures we can work together effectively.

Please speak with Sandy or Melissa before asking your OT to contact SouthEast Housing Co-operative.

ACHA CANADIAN STUDY TOUR



Earlier this month, I had the opportunity to represent SouthEast Housing Co-operative at the Australian Co-operative Housing Alliance National Summit and to share some of the key findings from the recent ACHA Canadian Study Tour.

SouthEast has always been prepared to play an active role in the broader co-operative housing sector. While our day-to-day focus remains firmly on providing good housing and services to our own members, we also recognise that we have a vital role to play in helping shape the future of co-operative housing in Victoria and, increasingly, at a national level.

Our involvement in the Summit, including SouthEast's sponsorship of the first day's networking event, was another opportunity for us to be part of that conversation alongside co-operative housing organisations, government, financial institutions, and sector leaders from around Australia.

For my part, the focus was very much on what we had seen and learned during our time in Canada. Canada has managed to grow co-operative housing to a scale that Australia has never achieved, so the obvious question for us was: what are they doing differently, and what can we learn from it? As it turns out, quite a lot.

In June, I joined seven representatives from Australia's co-operative housing, banking, and mutual sectors on a two-week study tour of Canada's co-operative housing system. Across twelve formal site visits, we met with government representatives, peak bodies, housing organisations, financial institutions and, most importantly, people living in housing co-operatives.

It was an intensive program, but one that gave us a level of access and insight that simply could not have been achieved through reports, online meetings, or desktop research.

The Australian delegation also had the opportunity to represent our sector internationally, with ACHA Chair Liz Thomas presenting at both the Co-operative Housing Federation of Canada's Annual Meeting and the Co-operatives and Mutuals of Canada Congress.



Touring the McHardy Housing Co-op. This is their new development completed seven months ago.

ACHA CANADIAN STUDY TOUR CONTINUED

Why Canada?

In many respects, Canada and Australia have a lot in common. We are both large countries with relatively concentrated populations and similar systems of government. These similarities make Canada a particularly useful comparison when looking at housing policy and the development of the co-operative housing sector.

There is, however, one very significant difference. Canada has around 92,000 co-operative housing homes, compared with approximately 4,200 in Australia. With a population of just over 40 million people, Canada has around fifteen times more co-operative housing per capita than Australia.

That raises a fairly obvious question: what have they done differently?

The study tour identified ten key learnings, but three stood out to me when thinking about how we grow co-operative housing in Australia.

First, the co-operative model itself is not the barrier to growth. Canada's experience shows that co-operative housing can operate successfully at significant scale when there is access to capital, development finance and government policy that supports it.

Second, government investment needs to be sustained. Canada's current \$1.5 billion Co-operative Housing Development Program, the first dedicated federal co-operative housing construction program in more than 30 years, demonstrates what becomes possible when governments make a genuine long-term commitment to the sector. British Columbia has also established a \$500 million fund to help community housing organisations acquire existing private rental properties.

The lesson is fairly straightforward. When governments invest consistently in co-operative housing, the sector grows. When that investment disappears, growth slows dramatically.

The third major learning was the importance of financial institutions that understand and support the purpose of co-operative housing. Access to finance, particularly during the initial stages of development, can determine whether a project remains an idea or becomes a home for dozens of families.

For me, the Canadian experience reinforced something many of us working in co-operative housing already know. The model works. The challenge is creating the policy, investment and financial environment that allows it to grow.

Australia currently has a very small co-operative housing sector compared with countries such as Canada, but that also means there is enormous opportunity. If governments, housing organisations and financial institutions are prepared to work together, there is no reason co-operative housing cannot play a much larger role in Australia's future housing system.

The challenge now is making sure we turn what we learned in Canada into action here at home.

Steven Morrissey
Chief Executive Officer



Upcoming Co-op Events

Spring Saturday Member Catch Up

Light refreshments and conversation
for all co-operative members.



Saturday
7th November



11:00am – 2:00pm



Monash Inn
72 Clayton Road
Clayton

Christmas Celebration Over 18's



Saturday
28th November 2026



12:15pm – 2:30pm



Precinct Hotel
Richmond

Co-op Annual General Meeting



Monday
30th November 2026



7:00pm



Dandenong Club
Dandenong

Family Christmas Celebration Royal Melbourne Zoo



Sunday
6th December 2026



12:00pm – 2:00pm



Royal Melbourne Zoo

RSVP for all events via Survey Monkey
or contact Melissa on 0400 313 948

Spring Catch up

AGM

Christmas Events